



MEPS Insurance Component Chartbook 2018



Medical Expenditure Panel Survey Insurance Component 2018 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 2005 to 2018. 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 recent changes in 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, unless otherwise noted. 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 about 42,000 business establishments from more than 7 million establishments found on the Business Register at the U.S. Census Bureau, with 5.5 percent of the sample determined during the data collection process to be out of scope. In 2018, the response rate for the private sector was 67.8 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 2014 Medical Expenditure Panel Survey Insurance Component](#) (Davis, 2015; PDF).

There was no MEPS-IC survey to collect 2007 data due to the transition from retrospective to current-year data collection. This methodological change improved the accuracy and timeliness of the IC estimates. More information about this design change can be found in *Switching From Retrospective to Current-Year Data Collection in the Medical Expenditure Panel Survey - Insurance Component* (Kearney & Sommers, 2007). References to changes in all years from 2005 to 2018 in the text refer to 1-year changes except for changes in 2008, which refer to the period from 2006 to 2008.

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 2017 Medical Expenditure Panel Survey Insurance Component. Methodology Report #31. Rockville, MD: Agency for Healthcare Research and Quality; July 2018. https://meps.ahrq.gov/data_files/publications/mr31/mr31.shtml. Accessed August 23, 2019.

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

Executive Summary



Overview

Employer-sponsored insurance (ESI) is the primary source of health insurance coverage for individuals under age 65. This chartbook uses data for private-sector establishments in the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC) to describe trends in employer coverage, premiums, and benefits from 2005 to 2018.

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 67.8 percent in 2018, permits analyses of variations in ESI by firm size and across States that are not readily available from other sources.

Examining trends by firm size and across States is important 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 2005 to 2018. All differences noted are at the 0.05 significance level unless otherwise specified. All dollar estimates are nominal (not adjusted for inflation).

Summary of Findings

Employee Enrollment in Health Insurance

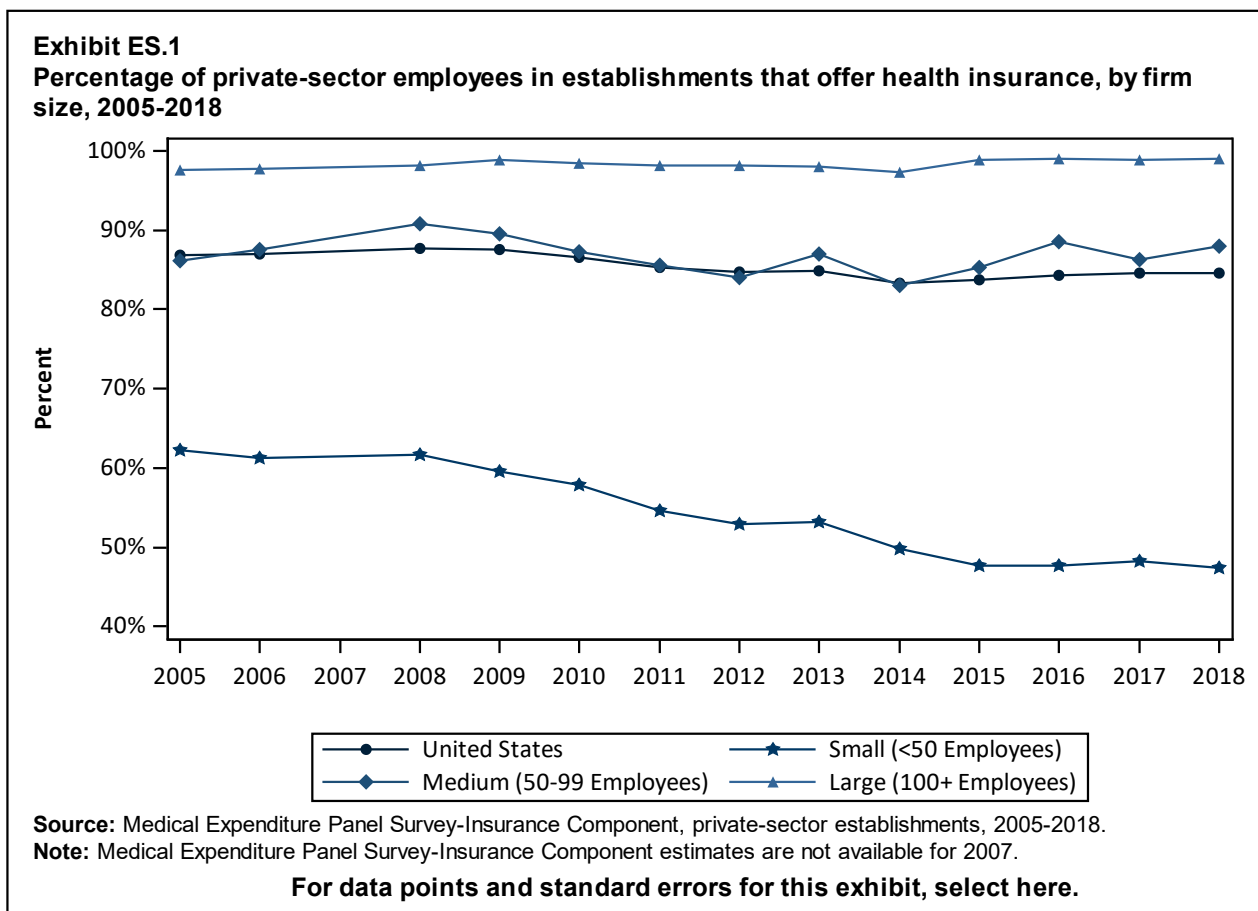
Between 2017 and 2018, there was no significant change in the overall percentage of private-sector employees (47.8 percent in 2018) enrolled in a health insurance plan offered by their employers (“enrollment rate”). There was also no significant change in the enrollment rate in any firm-size category.

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 further below.

Availability of Coverage: Offer Rates

There was no significant change in the overall percentage of employees working at establishments where insurance was offered (“the offer rate”) between 2017 (84.5 percent) and 2018 (84.6 percent) (Exhibit ES.1).

In 2018, almost all employees (99.0 percent) in firms with 100 or more employees worked at establishments that offered health insurance. In comparison, about half (47.3 percent) of employees at firms with fewer than 50 employees worked where health insurance was offered.

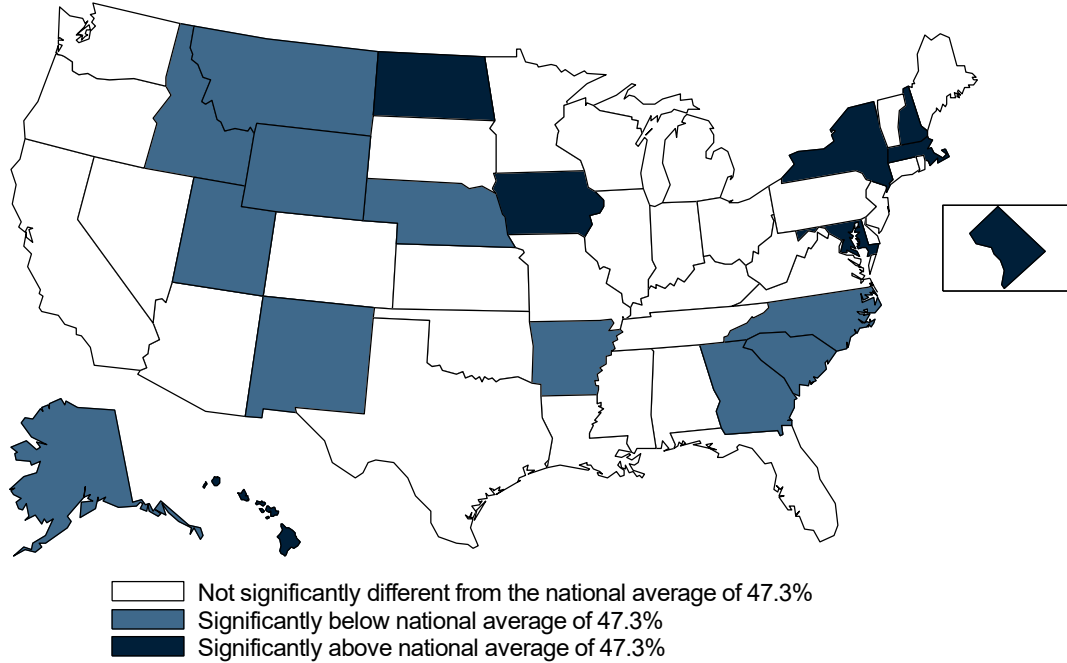


There was no significant change in the offer rate at small employers (fewer than 50 employees) between 2017 (48.3 percent) and 2018 (47.3 percent) (Exhibit ES.1). There was also no significant year-to-year change in offer rates at medium employers (50 to 99 employees) or at large firms (100 or more employees).

Since almost all large firms offer health insurance coverage, offer rates among small firms are an important factor contributing to overall State ESI offer rates, along with the distribution of employers by firm size in the State. Eight States had small-employer offer rates above the

national average (47.3 percent): District of Columbia, Hawaii, Iowa, Maryland, Massachusetts, New Hampshire, New York, and North Dakota (Exhibit ES.2). Eleven States had small-employer offer rates below the national average: Alaska, Arkansas, Georgia, Idaho, Montana, Nebraska, New Mexico, North Carolina, South Carolina, Utah, and Wyoming (Exhibit ES.2).

Exhibit ES.2
Percentage of private-sector employees in establishments that offer health insurance, by State, firm size <50 employees, 2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

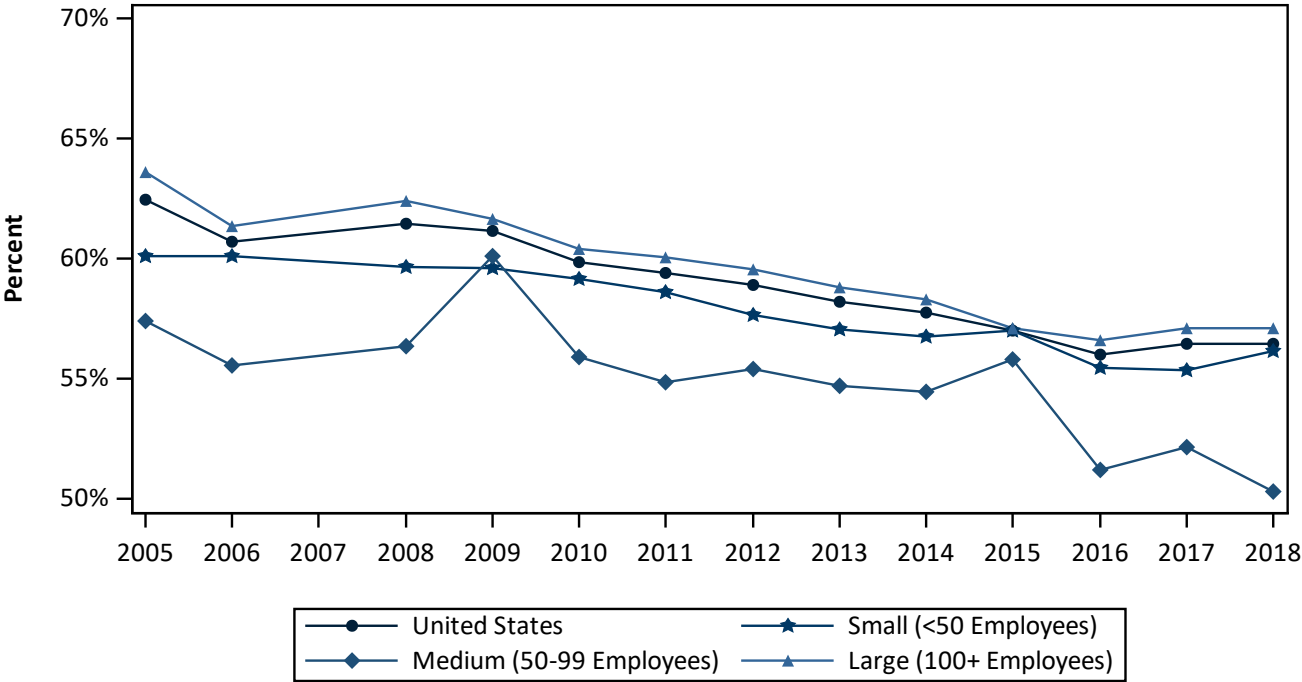
For data points and standard errors for this exhibit, select [here](#).

Employee Coverage, Eligibility, and Take-Up Rates

Among establishments that offered insurance, 56.5 percent of employees were enrolled in coverage through their employer (the “coverage rate”) and 78.0 percent were eligible for health insurance (the “eligibility rate”). Among eligible employees, 72.4 percent were enrolled in their employer’s health insurance (the “take-up rate”) (Exhibits ES.3, ES.4, and ES.5).

There was no significant change in the coverage rate between 2017 and 2018 overall or in any firm-size category (Exhibit ES.3).

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, 2005-2018



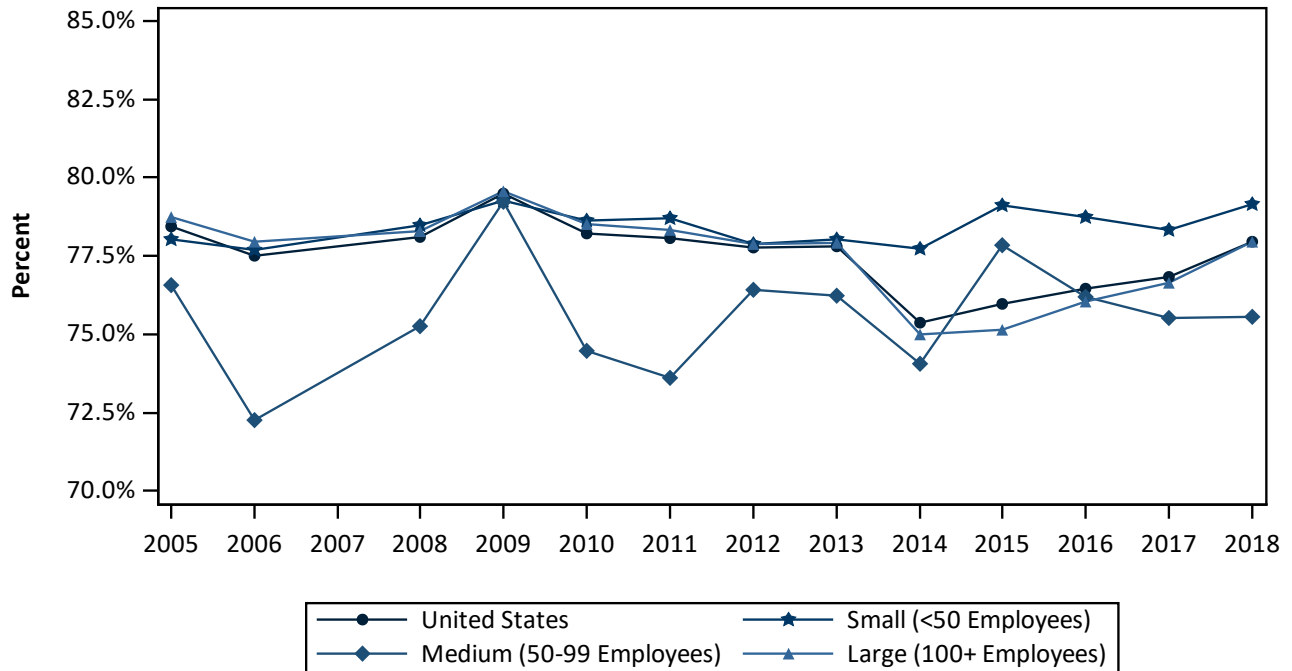
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Denominator: Within each category, all employees in establishments that offer health insurance.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Among employees in establishments that offered health insurance, the eligibility rate increased from 76.8 percent in 2017 to 78.0 percent in 2018 (Exhibit ES.4). The rate in 2018 was higher than eligibility rates observed from 2014 to 2017.

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, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

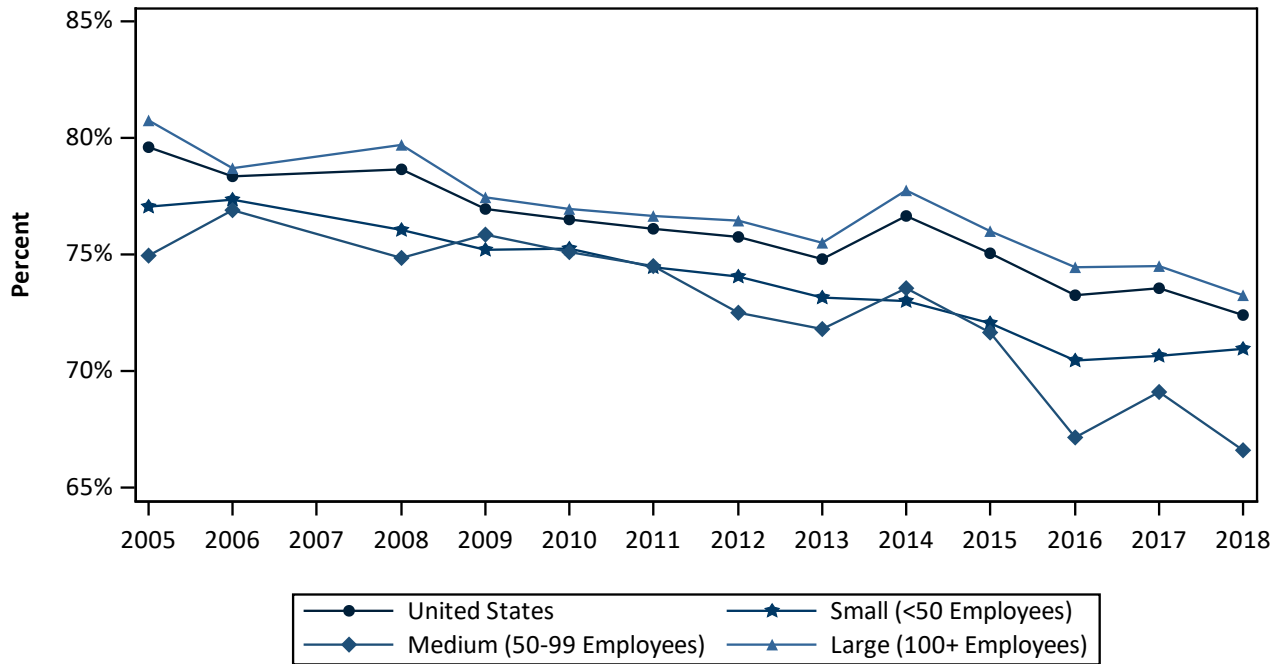
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

The take-up rate declined from 73.5 percent to 72.4 percent between 2017 and 2018 (Exhibit ES.5). The rate in 2018 was significantly lower than take-up rates in almost all years in the 2005 to 2017 period.

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, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

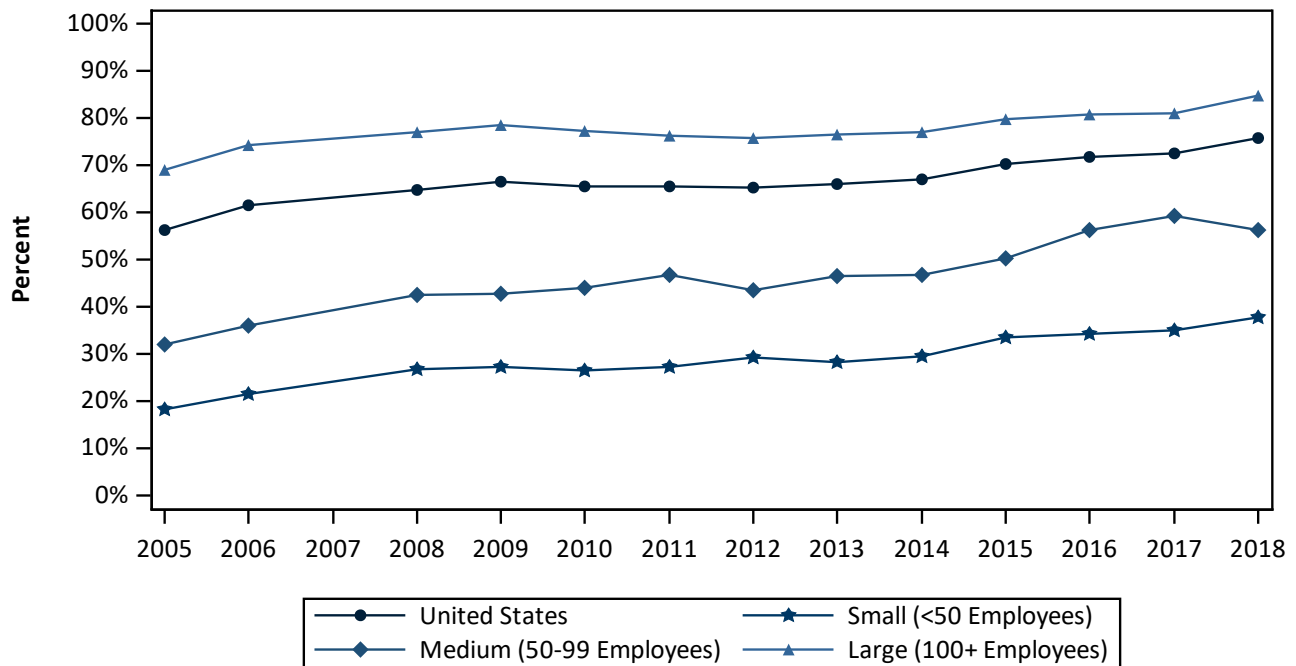
For data points and standard errors for this exhibit, select here.

Choice of Plans

The percentage of employees with a choice of plans increased between 2017 and 2018, from 72.4 percent in 2017 to 75.7 percent in 2018. The availability of plan choice was significantly higher in 2018 than in 2005 for small employers (37.8 percent vs. 18.2 percent), medium employers (56.4 percent vs. 32.1 percent), and large employers (84.7 percent vs. 69.0 percent) (Exhibit ES.6).

Exhibit ES.6

Percentage of private-sector employees working in establishments that offer two or more health insurance plans, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

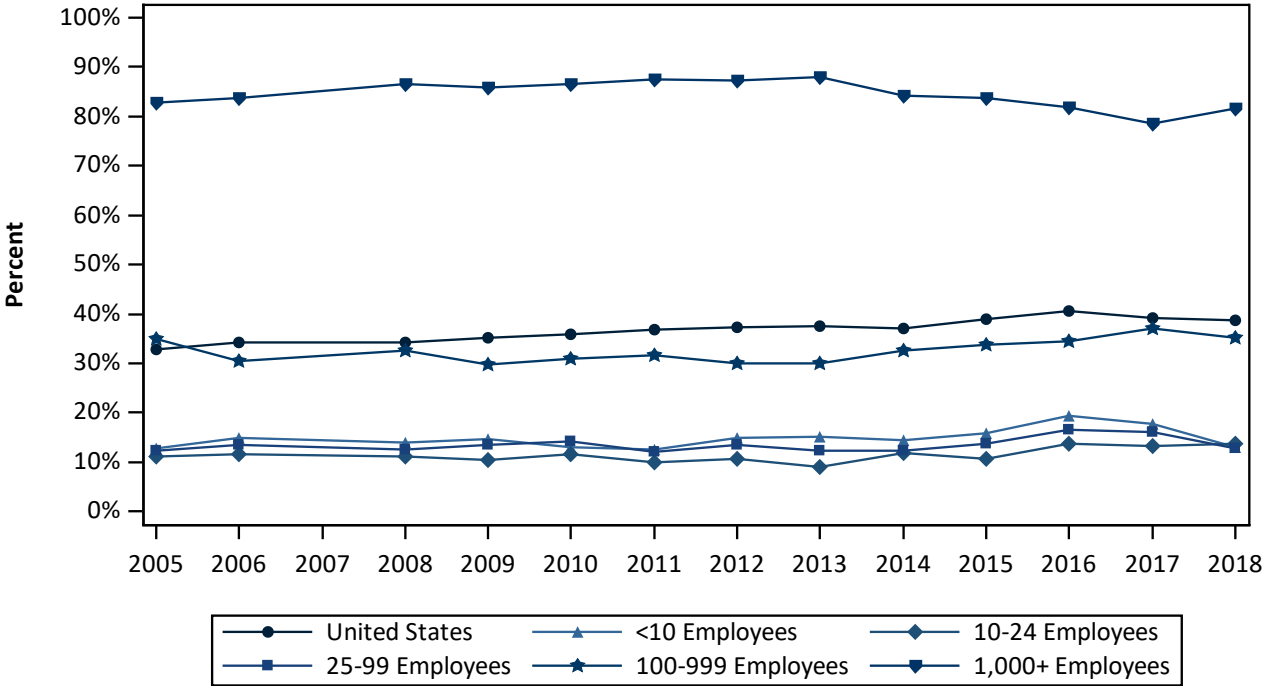
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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Self-Insured Plans

Between 2017 and 2018, there was no significant change in the percentage of offering establishments that self-insured at least one plan overall. However, this percentage declined at establishments in firms with fewer than 10 employees (from 17.7 percent to 13.1 percent) and with 25 to 99 employees (from 16.0 percent to 12.9 percent) and increased at establishments in firms with 1,000 or more employees (from 78.6 percent to 81.6 percent) (Exhibit ES.7).

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, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

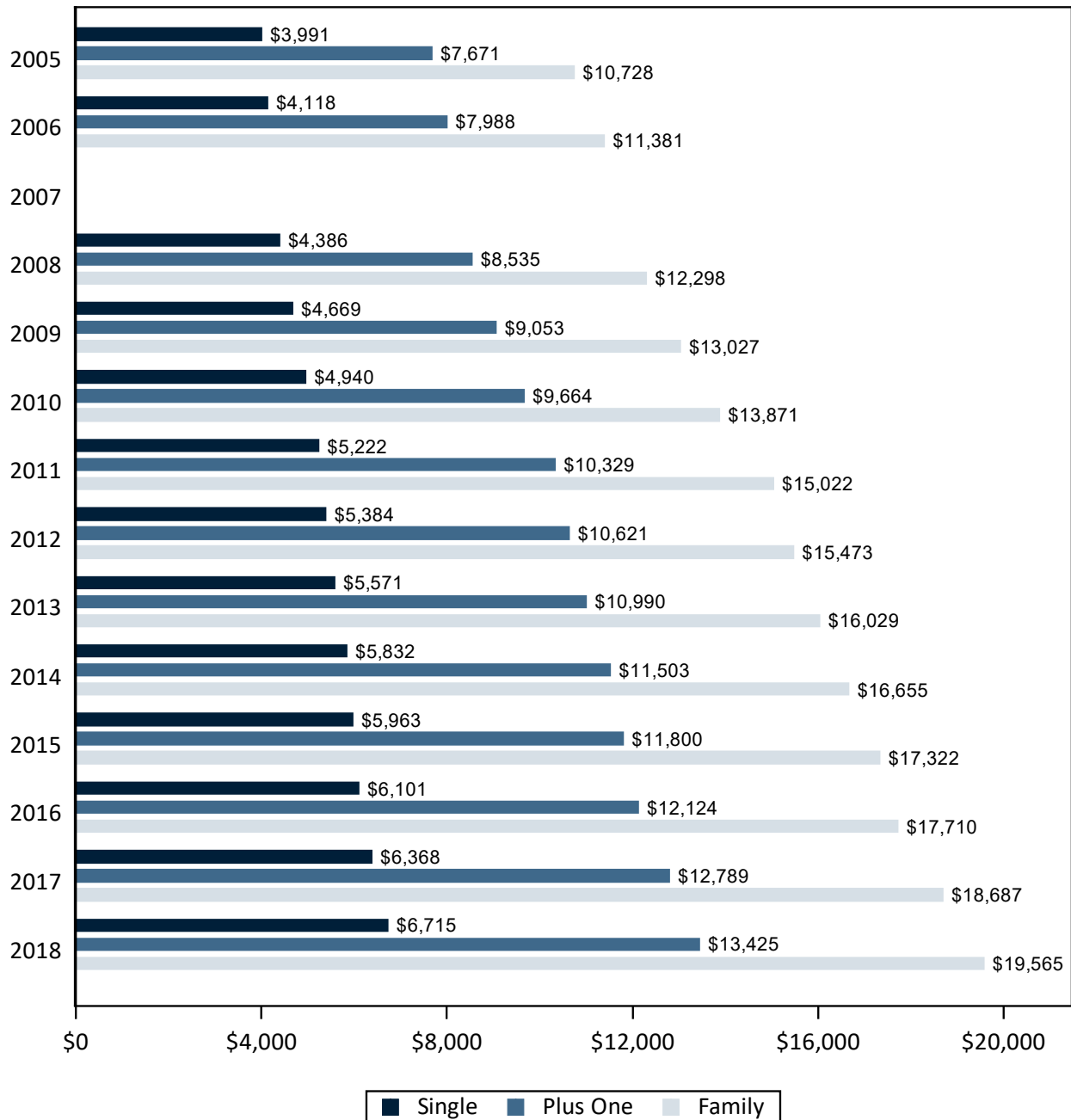
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Premiums

In 2018, average annual health insurance premiums per enrolled employee with private-sector employer coverage were \$6,715 for single coverage, \$13,425 for employee-plus-one coverage, and \$19,565 for family coverage. These amounts represent increases of 5.4 percent for single coverage, 5.0 percent for employee-plus-one coverage, and 4.7 percent for family coverage over 2017 levels (Exhibit ES.8). Between 2005 and 2018, premiums for the three types of coverage grew by between 68.3 percent and 82.4 percent, with average annual growth rates between 4.1 percent and 4.7 percent (data not shown).

Exhibit ES.8

Average total premiums per enrolled employee for single, employee-plus-one, and family coverage, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

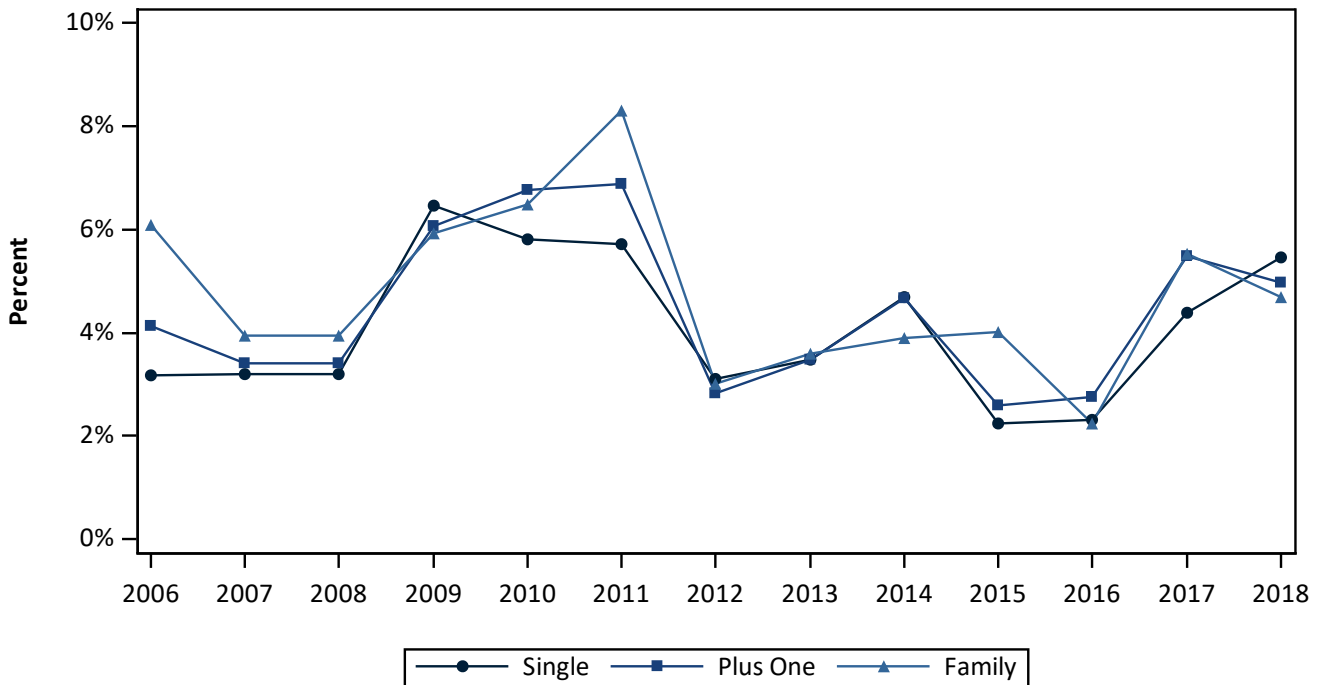
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There were no significant differences between the 2017 to 2018 and the 2016 to 2017 premium growth rates for single coverage (5.4 percent vs. 4.4 percent), employee-plus-one coverage (5.0 percent vs. 5.5 percent), or family coverage (4.7 percent vs. 5.5 percent). In the 13 years from

2005 to 2018, annual premium growth rates ranged from 2.2 percent to 8.3 percent for family coverage, from 2.6 percent to 6.9 percent for employee-plus-one coverage, and from 2.2 percent to 6.5 percent for single coverage (Exhibit ES.9).

Exhibit ES.9

Percentage change in total premiums from previous year per enrolled employee for single, employee-plus-one, and family coverage, 2006-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

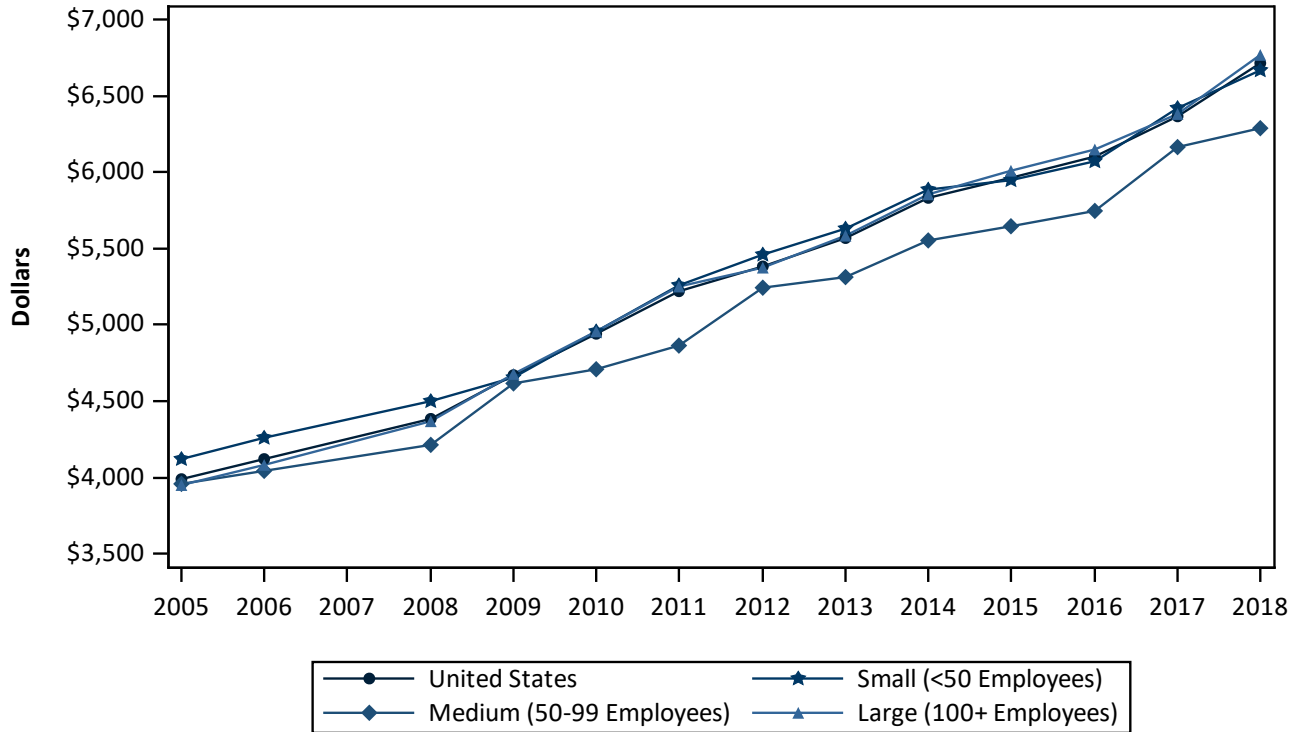
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Therefore, growth rates were annualized over the 2006-2008 period.

For data points and standard errors for this exhibit, select here.

In 2018, average single premiums were lower in medium firms (\$6,287) than in small (\$6,667) or large firms (\$6,770) (Exhibit ES.10).

Exhibit ES.10

Average total single premium per enrolled employee, by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

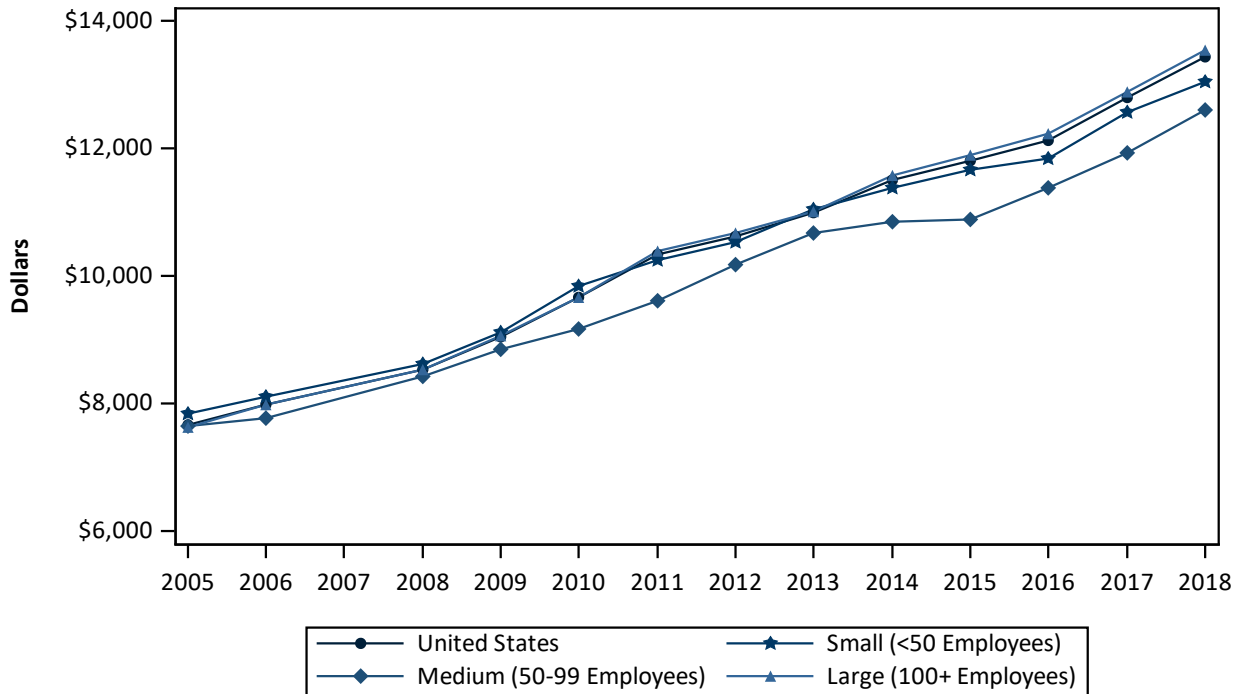
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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Premiums for dependent coverage were highest in large firms in 2018. Specifically, premiums were higher in large firms than in medium and small firms for employee-plus-one coverage (\$13,537 vs. \$12,593 and \$13,044, respectively) and family coverage (\$19,824 vs. \$18,386 and \$18,296, respectively) (Exhibits ES.11 and ES.12).

Exhibit ES.11

Average total employee-plus-one premium per enrolled employee, by firm size, 2005-2018

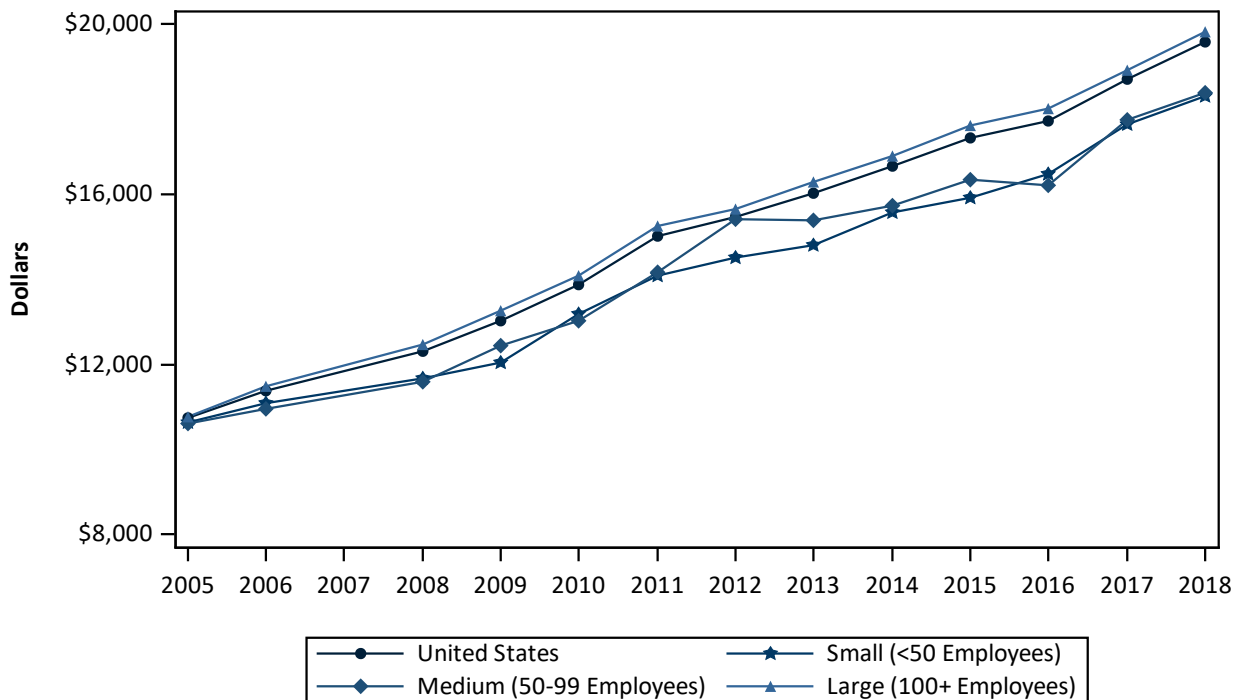


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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Exhibit ES.12

Average total family premium per enrolled employee, by firm size, 2005-2018

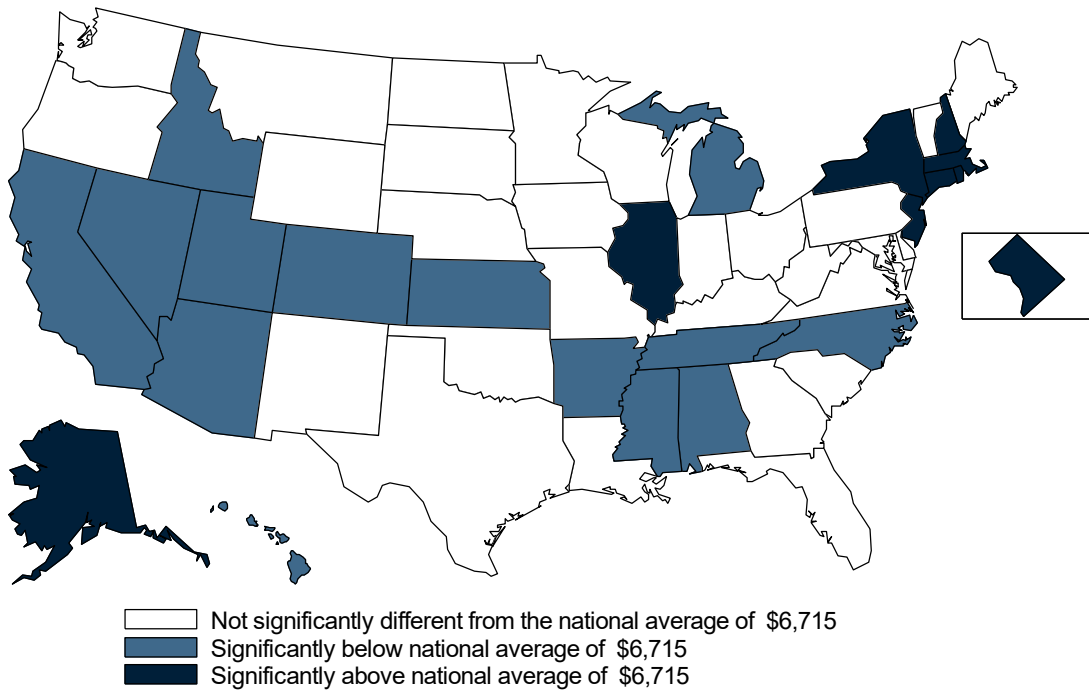


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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In total, 14 States had average annual premiums for single coverage that were significantly lower than the national average of \$6,715: Alabama, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Kansas, Michigan, Mississippi, Nevada, North Carolina, Tennessee and Utah. Nine States had average annual single premiums that were significantly higher than the national average: Alaska, Connecticut, District of Columbia, Illinois, Massachusetts, New Hampshire, New Jersey, New York, and Rhode Island (Exhibit ES.13).

Exhibit ES.13
Average total single premium per enrolled employee, by State, 2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

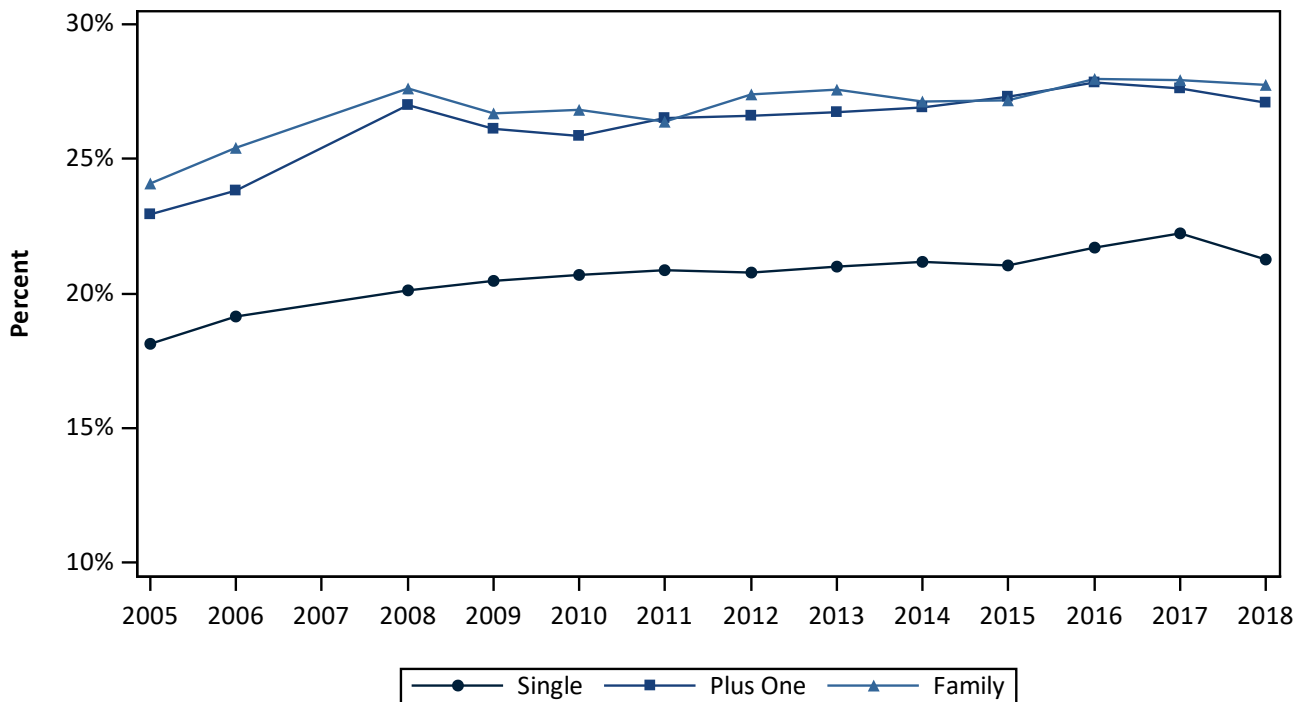
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Employee Premium Contributions

In 2018, enrolled employees paid 21.3 percent of total premiums for single coverage, 27.1 percent for employee-plus-one coverage, and 27.8 percent for family coverage (Exhibit ES.14). The employee share of total premiums in 2018 for single coverage decreased by 0.9 percentage points from its 2017 level, while the employee shares for the other two coverage types were not significantly different from their 2017 levels.

Exhibit ES.14

Average percentage of premium contributed by employees for single, employee-plus-one, and family coverage, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

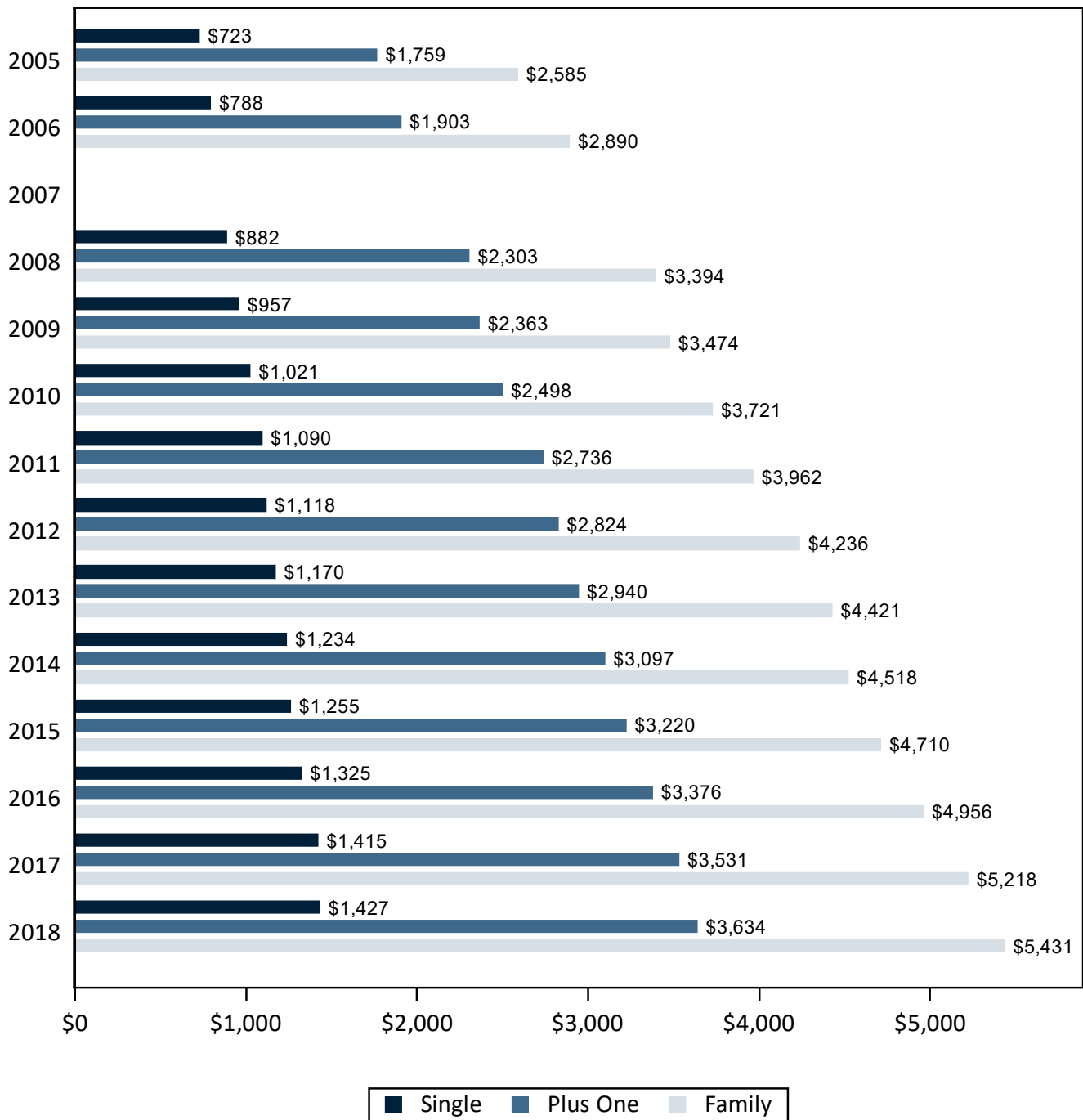
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From 2005 to 2018, the percentage of premiums contributed by employees increased by 3.2 percentage points, 4.2 percentage points, and 3.7 percentage points for single, employee-plus-one, and family coverage, respectively (Exhibit ES.14). These increases occurred because employee contributions increased more rapidly than employer contributions over the entire period for each type of coverage (Section 4, Exhibits 4.1, 4.3, 4.4, and 4.5).

Average employee contributions in 2018 were \$3,634 for employee-plus-one coverage and \$5,431 for family coverage, representing increases of 2.9 percent and 4.1 percent, respectively, over 2017 levels ($p < 0.10$ for employee-plus-one coverage). Employee contributions for single coverage in 2018 (\$1,427) were not significantly different from average contributions in 2017 (Exhibit ES.15).

Exhibit ES.15

Average annual employee contribution (in dollars) for single, employee-plus-one, and family coverage, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

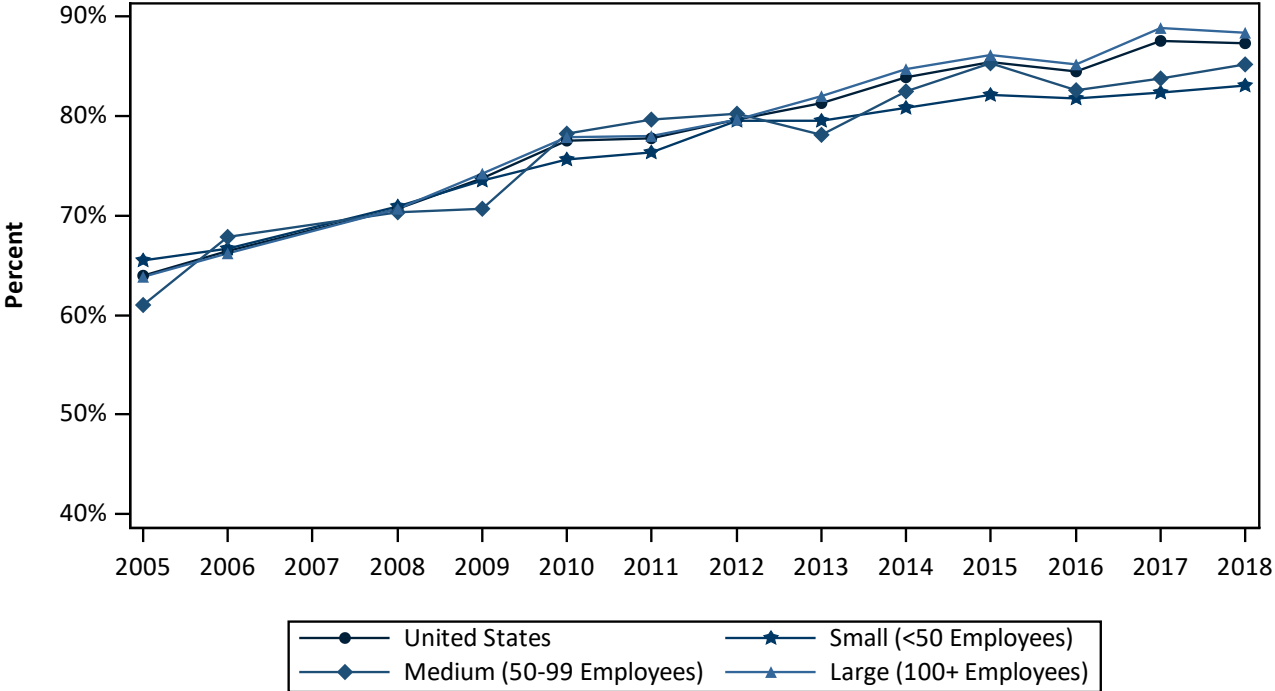
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Plan Benefits: Deductibles

There was no significant change in the percentage of enrolled employees in a health insurance plan with a deductible from 2017 (87.5 percent) to 2018 (87.3 percent) (Exhibit ES.16). From 2005 to 2018, the percentage of enrollees in plans with deductibles increased from 63.9 percent to 87.3 percent.

Exhibit ES.16
Percentage of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2005-2018



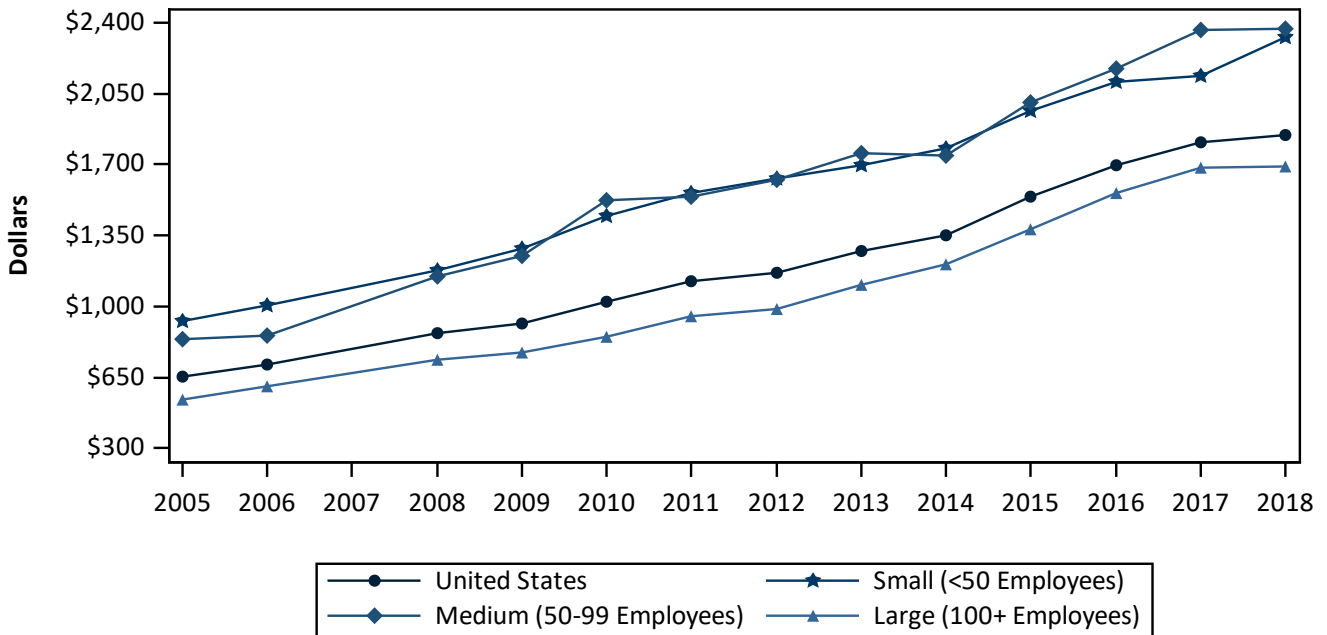
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

There was also no significant change in average deductible levels among single- and family-coverage enrollees in a plan with a deductible from 2017 to 2018, making 2018 the first year without a significant increase in the 2005 to 2018 period (Figure ES.17). Among enrollees with deductibles, average individual deductibles in 2018 were higher in small (\$2,327) and medium (\$2,369) firms than in large firms (\$1,692) (Figure ES.17). Family deductibles in 2018 were higher in medium firms (\$4,755) than in small firms (\$4,364) and both were higher than in large firms (\$3,179) (Section 5, Exhibit 5.3).

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, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. 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.

For data points and standard errors for this exhibit, select here.

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 cuts relevant to recent policy changes. More information is available at meps.ahrq.gov. AHRQ welcomes feedback on additional ways to make the data more usable to the public.

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Section I: Health Insurance Offer Rates



Health Insurance Offer Rates

Availability of Coverage to Active Employees and Retirees

In 2018, almost all private-sector employees (99.0 percent) in firms with 100 or more employees worked at establishments that offered health insurance. In comparison, about half (47.3 percent) of employees at firms with fewer than 50 employees worked where health insurance was offered (Exhibit 1.1).

Historically, smaller employers have been less likely to offer 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, and
- Lack of dedicated staff to select and administer health benefits.

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

Offer Rates Overall and by Firm Size

- There was no significant change in the overall percentage of employees working at establishments where insurance was offered (“the offer rate”) between 2017 (84.5 percent) and 2018 (84.6 percent) (Exhibit 1.1).
- There was no significant change in the offer rate at small employers (fewer than 50 employees) between 2017 (48.3 percent) and 2018 (47.3 percent). There was also no significant year-to-year change in offer rates at medium employers (50 to 99 employees) or at large firms (100 or more employees) (Exhibit 1.1).
- The only significant change in offer rates by detailed firm size categories was for firms with 1,000 or more employees. For employees of such firms, the offer rate increased from 99.5 percent in 2017 to 99.8 percent in 2018 (Exhibit 1.2).

Offer Rates by State

- Nationwide, 84.6 percent of all private-sector employees worked at establishments that offered insurance in 2018. The availability of workplace coverage varied substantially across the country (Exhibit 1.3). This variation was driven in part by differences in the distribution

of workers by employer size across States (data not shown) and by differences across States in offer rates at smaller employers (Exhibit 1.4).

- States with offer rates exceeding the national average were Arizona, District of Columbia, Hawaii, Iowa, Massachusetts, Pennsylvania, and Tennessee (Exhibit 1.3).
- States with offer rates below the national average in 2018 were Alaska, Colorado, Idaho, Maine, Montana, Nebraska, New Mexico, North Carolina, Oregon, South Carolina, South Dakota, Utah, Vermont, and Wyoming (Exhibit 1.3).

Offer Rates at Small Employers, by State

- Nationwide, less than half (47.3 percent) of employees of small firms (fewer than 50 employees) worked at establishments that offered insurance in 2018. However, the availability of workplace coverage at small firms varied substantially across the country (Exhibit 1.4).
- States with small-employer offer rates exceeding the national average were the District of Columbia, Hawaii, Iowa, Maryland, Massachusetts, New Hampshire, New York, and North Dakota (Exhibit 1.4).
- States with small-employer offer rates below the national average were Alaska, Arkansas, Georgia, Idaho, Montana, Nebraska, New Mexico, North Carolina, South Carolina, Utah, and Wyoming (Exhibit 1.4).

Offer Rates at Employers That Are Predominantly Low Wage vs. Higher Wage Establishments, by Firm Size

- In 2018, workers at predominantly low-wage small employers (fewer than 50 employees) faced offer rates that were less than half the rate at small employers with higher wages (23.6 percent vs. 55.5 percent) (Exhibit 1.5). (Predominantly low-wage establishments are defined as those where 50 percent or more of an establishment's workforce were low wage. Wage levels used in the question about the wage distribution in the MEPS-IC questionnaire have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.)
- Among the four subgroups of establishments jointly defined by firm size and wage level, the only significant change in offer rates occurred at small employers with higher wages (establishments that were not predominantly low wage). The offer rate at such employers declined from 57.6 percent in 2017 to 55.5 percent in 2018 (Exhibit 1.5).

Offer Rates by Industry

- In 2018, workers in mining and manufacturing had the highest likelihood of working where health insurance was offered (94.2 percent) while workers in the agriculture, fisheries, and forestry sector (75.8 percent), construction (75.7 percent), and other services (73.7 percent) had the lowest offer rates among all industry sectors (Exhibit 1.6).
- Among workers at small firms (fewer than 50 employees), those employed in mining and manufacturing (66.7 percent) or wholesale trade (63.8 percent) had the highest likelihood of working where health insurance was offered ($p < 0.10$ for the difference between wholesale trade and the financial services and real estate sector). Those employed in the agriculture, fisheries, and forestry sector and in other services had the lowest likelihood (33.6 percent), although there was no significant difference between the agriculture, fisheries, and forestry sector and the retail trade sector (Exhibit 1.7).

Offer Rates by Selected Employer Characteristics

- Workers at nonprofit employers were more likely to work where health insurance was offered (93.9 percent) than workers at for-profit employers. Among for-profit employers, the offer rate was higher at incorporated employers (85.0 percent) than at unincorporated employers (74.3 percent) (Exhibit 1.8).
- Offer rates increased with the firm's age, from 48.1 percent at firms 0 to 4 years old to 57.6 percent, 68.1 percent, and 93.6 percent for firms ages 5-9 years, 10-19 years, and 20 or more years, respectively (Exhibit 1.8).
- Workers at establishments that were part of firms with two or more locations had higher offer rates than those with only one location (98.8 percent vs. 63.4 percent) (Exhibit 1.8).
- Offer rates increased with the percentage of workers at the establishment who worked full time. Workers at establishments where 75 percent or more of the employees worked full time had an offer rate of 90.5 percent, compared with 79.6 percent, 75.7 percent, and 55.3 percent for workers at establishments with 50 to 74 percent, 25 to 49 percent, and 0 to 24 percent full-time employees, respectively (Exhibit 1.8).
- Employees in higher wage establishments were more likely to work where health insurance was offered than those in predominantly low-wage establishments (88.1 percent vs. 72.3 percent) (Exhibit 1.8).

Offer Rates by Selected Employer Characteristics and Firm Size

- Among large firms (100 or more employees), employees who worked at an employer that had been in business fewer than 20 years were less likely to be offered health insurance than employees at older firms. Offer rates ranged from 91.0 percent to 96.4 percent at employers

in business fewer than 20 years versus 99.6 percent for employers in business 20 years or more (Exhibit 1.9).

- Also among large firms, the offer rate was lower for employers with 0 to 24 percent full-time workers (95.3 percent) compared with those with a higher percentage of full-time workers (ranging from 98.0 percent to 99.5 percent at employers with 25 percent or more full-time workers) (Exhibit 1.10).
- Overall, 47.3 percent of workers in establishments that were part of firms with fewer than 50 workers were offered coverage in 2018 (Exhibit 1.1). However, there was substantial variation by establishment characteristics. Compared with other categories (e.g., for profit, only one location), offer rates were notably higher for small employers that:
 - Were nonprofit (59.6 percent).
 - Were in business for 20 or more years (60.5 percent).
 - Had more than one location (70.1 percent).
 - Had workforces with 75 percent or more of employees working full time (60.7 percent).
 - Had workforces that were not predominantly low wage (55.5 percent) (Exhibits 1.9 and 1.10).
- Offer rates were lower for workers in predominantly low-wage establishments than in higher wage establishments, regardless of whether they worked at a firm with fewer than 50 workers (23.6 percent vs. 55.5 percent), 50 to 99 workers (72.0 percent vs. 93.1 percent), or 100 or more workers (96.9 percent vs. 99.5 percent) (Exhibit 1.10).

Availability of Self-Insured Plans

- Among employers that offered insurance, 12.9 percent to 13.8 percent of establishments in the three firm size categories with fewer than 100 workers self-insured at least one plan in 2018. By contrast, 35.1 percent and 81.6 percent of offering establishments in firms with 100 to 999 and 1,000 or more employees, respectively, self-insured at least one plan. There were similar differences by firm size in the percentage of eligible employees who worked for an employer that self-insured at least one plan (Exhibits 1.11 and 1.12).
- Between 2017 and 2018, there was no significant change in the overall percentage of offering establishments that self-insured at least one plan, but this percentage declined at establishments in firms with fewer than 10 employees (from 17.7 percent to 13.1 percent) and with 25 to 99 employees (from 16.0 percent to 12.9 percent). The percentage increased at establishments in firms with 1,000 or more employees (from 78.6 percent to 81.6 percent) (Exhibit 1.11).

- Among employers who offered insurance, there was no significant change from 2017 to 2018 in the overall percentage of eligible employees who worked for an employer that self-insured at least one plan (56.8 percent in 2018). However, employers with fewer than 10 workers and those with 100 to 999 workers both experienced a decrease in this measure from 2017 to 2018 ($p < 0.10$ for employers with fewer than 10 workers) (Exhibit 1.12).

Availability of Dependent Coverage

- In 2018, 98.6 percent of all workers who were eligible for single coverage were also offered coverage for their dependents (Exhibit 1.13). The likelihood of a dependent coverage offer increased with firm size, except that rates were similar for the two largest firm size groups. In 2018, the percentage of eligible employees who were offered coverage for their dependents was:
 - 86.0 percent in firms with fewer than 10 employees,
 - 93.4 percent in firms with 10 to 24 employees,
 - 97.6 percent in firms with 25 to 99 employees,
 - 99.6 percent in firms with 100 to 999 employees, and
 - 99.8 percent in firms with 1,000 or more employees.
- In 2018, 93.4 percent of all eligible workers were offered employee-plus-one coverage as an option in addition to an offer of single coverage (Exhibit 1.13). The likelihood of employee-plus-one coverage as an option increased with firm size (except that rates were similar for firms with 25 to 99 and 100 to 999 employees). In 2018, the percentage of eligible workers with an offer of employee-plus-one coverage was:
 - 67.4 percent in firms with fewer than 10 employees,
 - 79.3 percent in firms with 10 to 24 employees,
 - 90.6 percent in firms with 25 to 99 employees,
 - 91.6 percent in firms with 100 to 999 employees, and
 - 97.9 percent in firms with 1,000 or more employees.

Availability of a Choice of Plans at Employers That Offer Health Insurance, by Firm Size

- The likelihood that a worker at an offering establishment had a choice of plans increased with firm size in all years from 2005 to 2018. In 2018, the percentage of workers with a choice of plans was 37.8 percent in firms with fewer than 50 employees, 56.4 percent in

firms with 50 to 99 employees, and 84.7 percent in firms with 100 or more workers (Exhibit 1.14).

- The percentage of employees with a choice of plans increased from 72.4 percent in 2017 to 75.7 percent in 2018. From 2017 to 2018, employees at both large (100 or more employees) and small (fewer than 50 employees) firms experienced an increase in the likelihood of having a choice of plans (Exhibit 1.14).
- The availability of plan choice was significantly higher in 2018 than in 2005 for small employers (37.8 percent vs. 18.2 percent), medium employers (56.4 percent vs. 32.1 percent), and large employers (84.7 percent vs. 69.0 percent) (Exhibit 1.14).

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

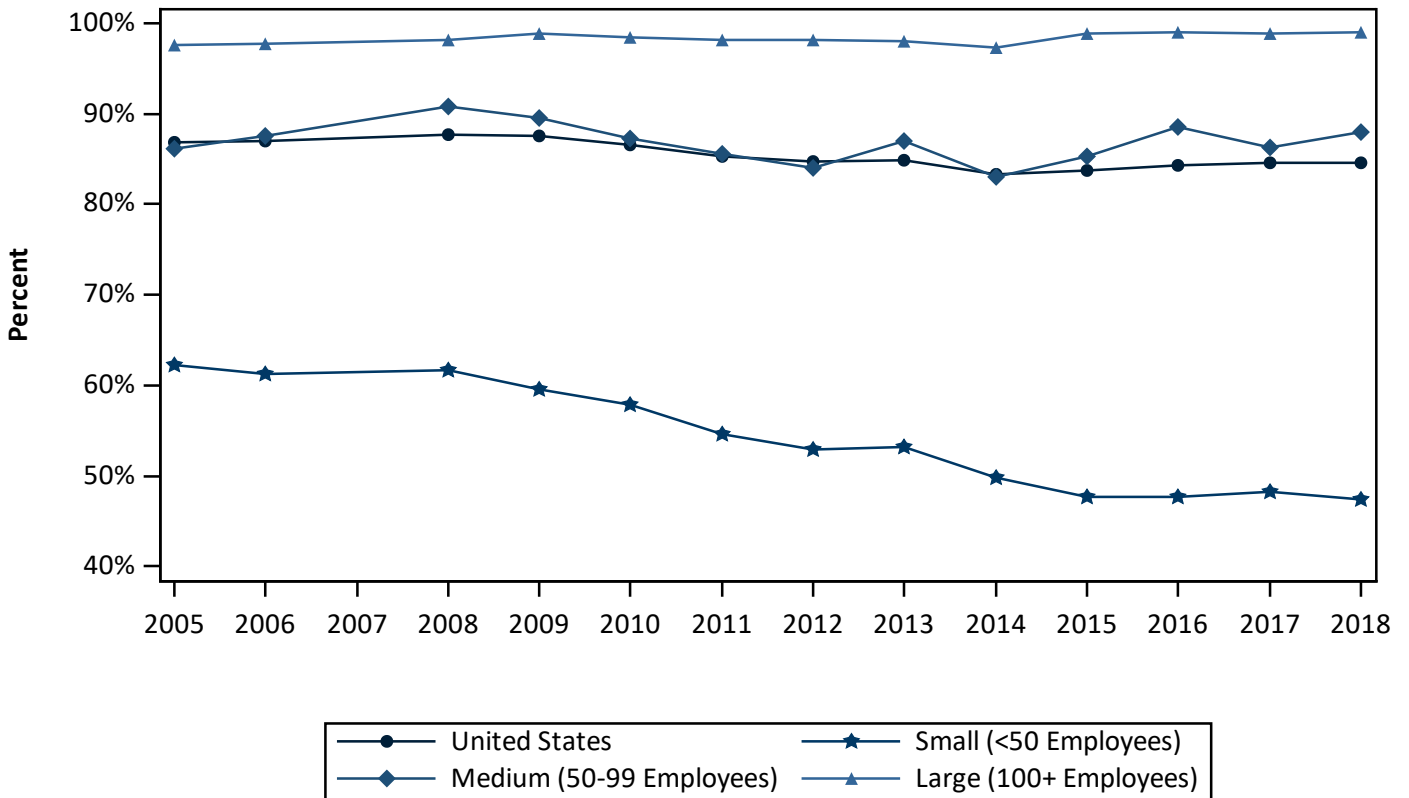
- Workers in financial services and real estate (81.3 percent) and in retail trade (82.3 percent) were more likely to be offered a choice of plans than workers in almost all other industries (there was no significant difference between the financial services and real estate sector and the utilities and transportation sector) (Exhibit 1.15). Exhibit 1.16 shows variation by industry and firm size.
- Workers at for-profit, unincorporated employers were less likely to be offered a choice of plans than workers at for-profit incorporated employers (72.4 percent vs. 76.8 percent) (Exhibit 1.17). Exhibit 1.18 shows variation by ownership and firm size.
- Workers in firms in business for 20 or more years were more likely to be offered a choice of plans (79.2 percent) than employees at younger firms (63.1 percent, 61.1 percent, and 60.5 percent at firms in business for 0 to 4, 5 to 9, and 10 to 19 years, respectively) (Exhibit 1.17).
- Workers at establishments that were part of firms with two or more locations were more likely to be offered a choice of plans than those at firms with only one location (85.3 percent vs. 53.1 percent) (Exhibit 1.17).
- Workers at establishments where 25 to 49 percent of employees worked full time were less likely to be offered a choice of plans than workers at establishments with a higher percentage of employees working full time ($p < 0.10$ for the comparison with 50 to 74 percent of employees working full time) (Exhibit 1.17).
- Overall, there was no significant difference in the availability of a choice of plans by whether or not employees work in predominantly low-wage establishments (Exhibit 1.17). There was also no significant difference by wages in small, medium, and large firms (Exhibit 1.19).

Availability of Retiree Coverage at Establishments That Offer Coverage

- In 2018, workers who retired from establishments that were part of the largest employers that offered employees insurance (1,000 or more workers) were the most likely to be offered retiree coverage. In 2018, 27.4 percent of these establishments offered coverage to retirees under age 65 (Exhibit 1.20). A smaller percentage, 19.7 percent in 2018, offered coverage to retirees age 65 and over (Exhibit 1.21).
- In contrast to the largest employers that offered employees insurance, in 2018, between 1.5 percent and 6.8 percent of their counterparts in all other size categories (fewer than 10, 10 to 24, 25 to 99, and 100 to 999 workers) offered retiree coverage to retirees under age 65 or age 65 and over (Exhibits 1.20 and 1.21).
- Among establishments that offered insurance to employees, there were no significant changes in the rate of offers of retiree coverage between 2017 and 2018, overall or in any firm size category (Exhibits 1.20 and 1.21).
- Between 2005 and 2018, the availability of retiree coverage in the largest firms declined by 13.1 percentage points for retirees under age 65, from 40.5 percent in 2005 to 27.4 percent in 2018. The rate for retirees age 65 and over declined by 18.4 percentage points, from 38.1 percent in 2005 to 19.7 percent in 2018 (Exhibits 1.20 and 1.21).

Exhibit 1.1

Percentage of private-sector employees in establishments that offer health insurance, by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 1.1

Percentage of private-sector employees in establishments that offer health insurance, by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	86.9%	86.9%	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%
<50	62.2%	61.2%	61.6%	59.6%	57.8%	54.7%	52.9%	53.1%	49.8%	47.6%	47.7%	48.3%	47.3%
50-99	86.2%	87.6%	90.7%	89.6%	87.3%	85.6%	84.1%	87.0%	83.0%	85.3%	88.6%	86.3%	88.0%
100+	97.5%	97.7%	98.2%	98.8%	98.5%	98.1%	98.2%	98.0%	97.3%	98.8%	98.9%	98.9%	99.0%

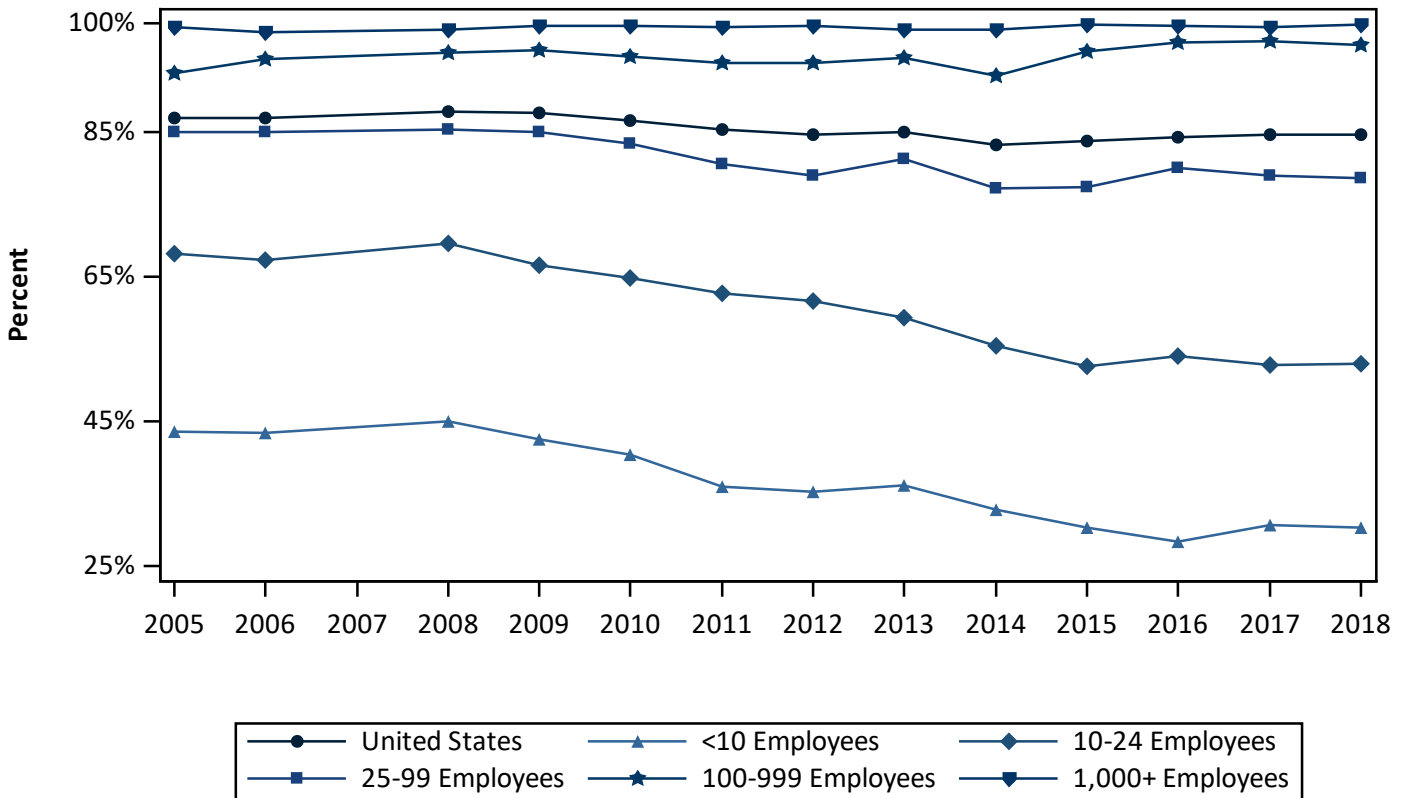
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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 detailed firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 1.2

Percentage of private-sector employees in establishments that offer health insurance, by detailed firm size, 2005-2018

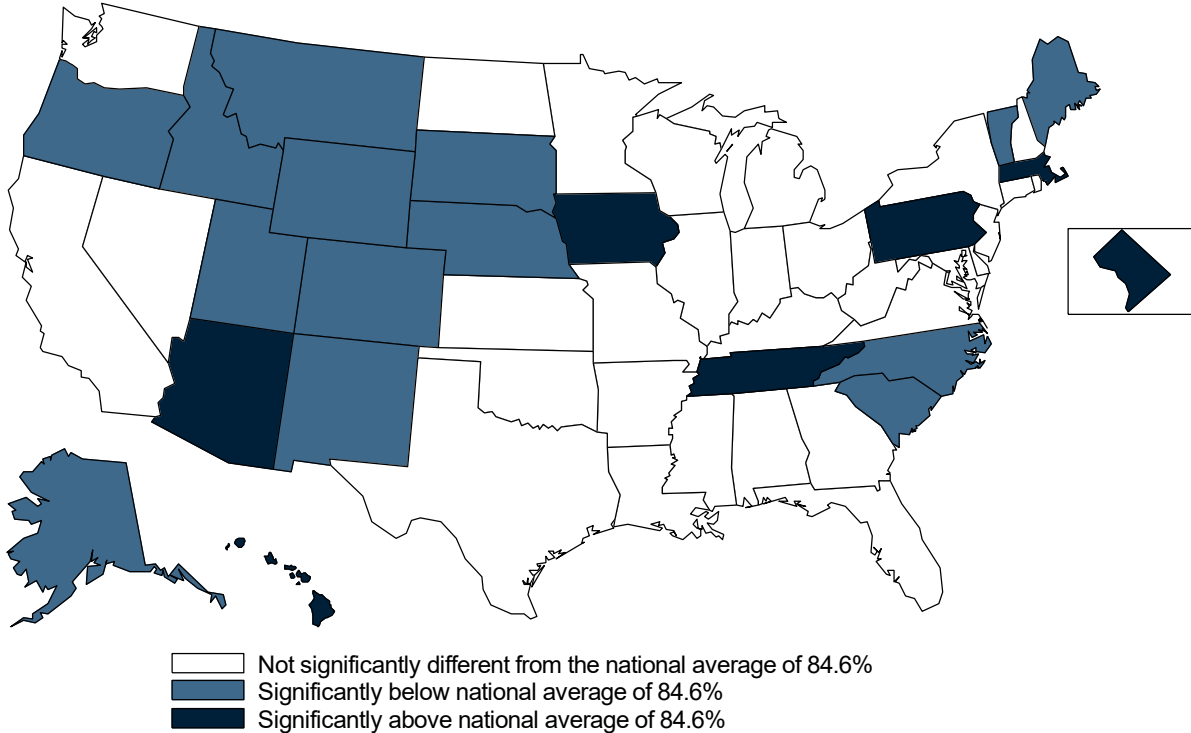
Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	86.9%	86.9%	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%
<10	43.7%	43.3%	45.0%	42.5%	40.5%	36.0%	35.3%	36.2%	32.9%	30.4%	28.4%	30.8%	30.4%
10-24	68.2%	67.4%	69.5%	66.6%	64.7%	62.7%	61.7%	59.3%	55.5%	52.6%	54.0%	52.8%	53.0%
25-99	85.0%	85.0%	85.3%	85.0%	83.3%	80.6%	78.9%	81.2%	77.2%	77.3%	80.1%	78.9%	78.6%
100-999	93.0%	95.1%	95.9%	96.3%	95.4%	94.4%	94.6%	95.2%	92.7%	96.1%	97.3%	97.5%	97.0%
1,000+	99.4%	98.7%	99.0%	99.7%	99.6%	99.5%	99.6%	99.1%	99.1%	99.8%	99.6%	99.5%	99.8%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2018

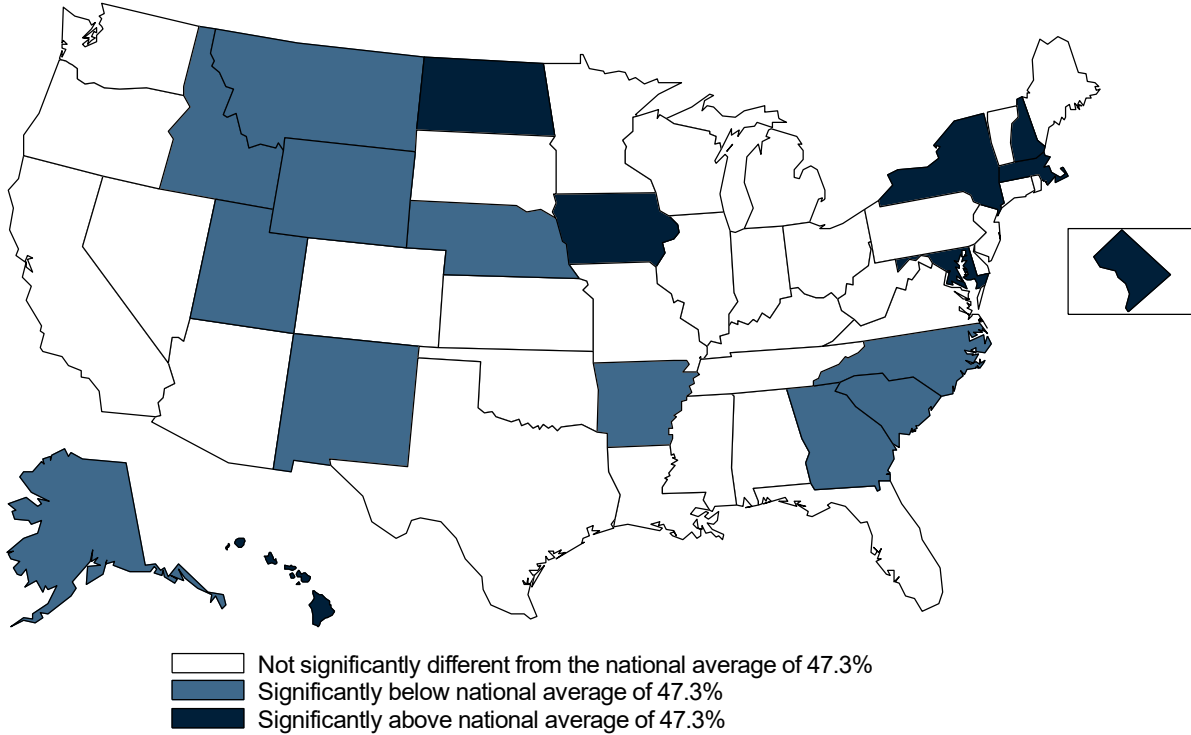


Alabama	86.8%	Kentucky	86.2%	North Dakota	83.8%
Alaska	74.6%*	Louisiana	83.0%	Ohio	86.3%
Arizona	87.5%*	Maine	78.7%*	Oklahoma	84.2%
Arkansas	81.4%	Maryland	86.1%	Oregon	81.0%*
California	85.8%	Massachusetts	88.6%*	Pennsylvania	87.0%*
Colorado	80.8%*	Michigan	85.2%	Rhode Island	82.5%
Connecticut	85.8%	Minnesota	84.2%	South Carolina	80.1%*
Delaware	82.2%	Mississippi	84.8%	South Dakota	78.2%*
District of Columbia	93.6%*	Missouri	84.8%	Tennessee	87.3%*
Florida	84.9%	Montana	64.5%*	Texas	84.2%
Georgia	83.5%	Nebraska	81.5%*	Utah	78.6%*
Hawaii	95.8%*	Nevada	85.5%	Vermont	76.7%*
Idaho	73.1%*	New Hampshire	85.1%	Virginia	84.8%
Illinois	83.8%	New Jersey	83.5%	Washington	84.5%
Indiana	84.2%	New Mexico	77.6%*	West Virginia	84.2%
Iowa	87.0%*	New York	86.4%	Wisconsin	83.6%
Kansas	85.3%	North Carolina	80.1%*	Wyoming	73.8%*

Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.
Note: * Indicates the estimate is statistically different from the national average of 84.6 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 State, firm size <50 employees, 2018

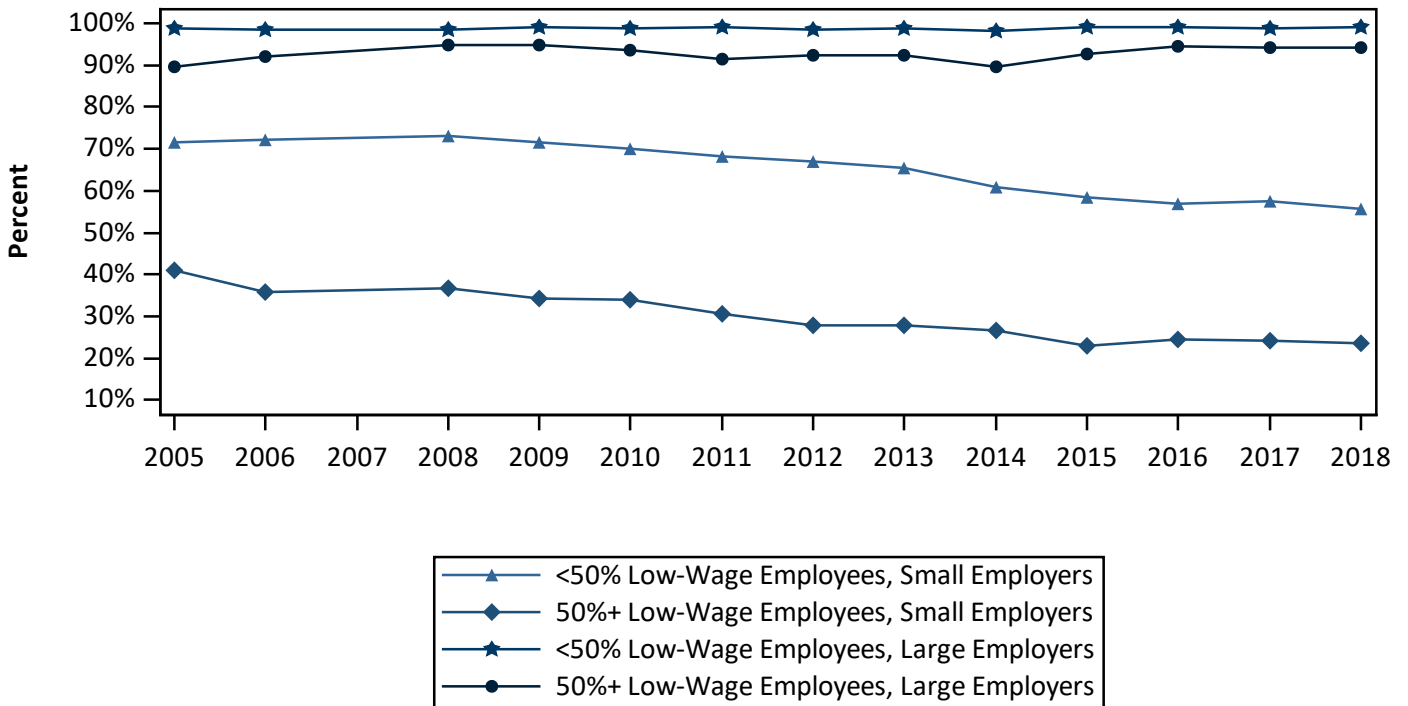


Alabama	53.7%	Kentucky	50.7%	North Dakota	55.8%*
Alaska	32.3%*	Louisiana	50.2%	Ohio	46.1%
Arizona	50.0%	Maine	42.4%	Oklahoma	47.1%
Arkansas	36.9%*	Maryland	58.4%*	Oregon	47.9%
California	49.3%	Massachusetts	59.1%*	Pennsylvania	52.8%
Colorado	43.4%	Michigan	48.9%	Rhode Island	53.8%
Connecticut	53.8%	Minnesota	46.4%	South Carolina	33.3%*
Delaware	45.6%	Mississippi	45.7%	South Dakota	47.2%
District of Columbia	71.4%*	Missouri	47.7%	Tennessee	46.0%
Florida	41.8%	Montana	28.9%*	Texas	43.1%
Georgia	38.2%*	Nebraska	35.7%*	Utah	30.3%*
Hawaii	87.8%*	Nevada	45.3%	Vermont	43.6%
Idaho	35.4%*	New Hampshire	54.9%*	Virginia	49.4%
Illinois	46.8%	New Jersey	49.1%	Washington	50.4%
Indiana	45.4%	New Mexico	39.6%*	West Virginia	42.6%
Iowa	56.3%*	New York	56.5%*	Wisconsin	41.7%
Kansas	51.0%	North Carolina	32.3%*	Wyoming	35.3%*

Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.
Note: * Indicates the estimate is statistically different from the national average of 47.3 percent at $p < 0.05$.
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, by the percentage of the establishment's workforce that is low wage and by firm size, 2005-2018



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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

Data for Exhibit 1.5

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, 2005-2018

Low Wage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<50% Low-Wage Employees, Small Employers	71.6%	72.2%	73.2%	71.6%	70.2%	68.0%	66.8%	65.6%	61.0%	58.4%	56.9%	57.6%	55.5%
50%+ Low-Wage Employees, Small Employers	41.1%	35.8%	36.8%	34.3%	34.1%	30.6%	28.0%	28.0%	26.6%	23.1%	24.4%	24.2%	23.6%
<50% Low-Wage Employees, Large Employers	98.7%	98.4%	98.4%	99.1%	98.9%	98.9%	98.6%	98.7%	98.2%	98.9%	98.9%	98.7%	98.9%
50%+ Low-Wage Employees, Large Employers	89.4%	92.1%	94.8%	94.7%	93.5%	91.4%	92.2%	92.4%	89.6%	92.7%	94.5%	94.0%	94.0%

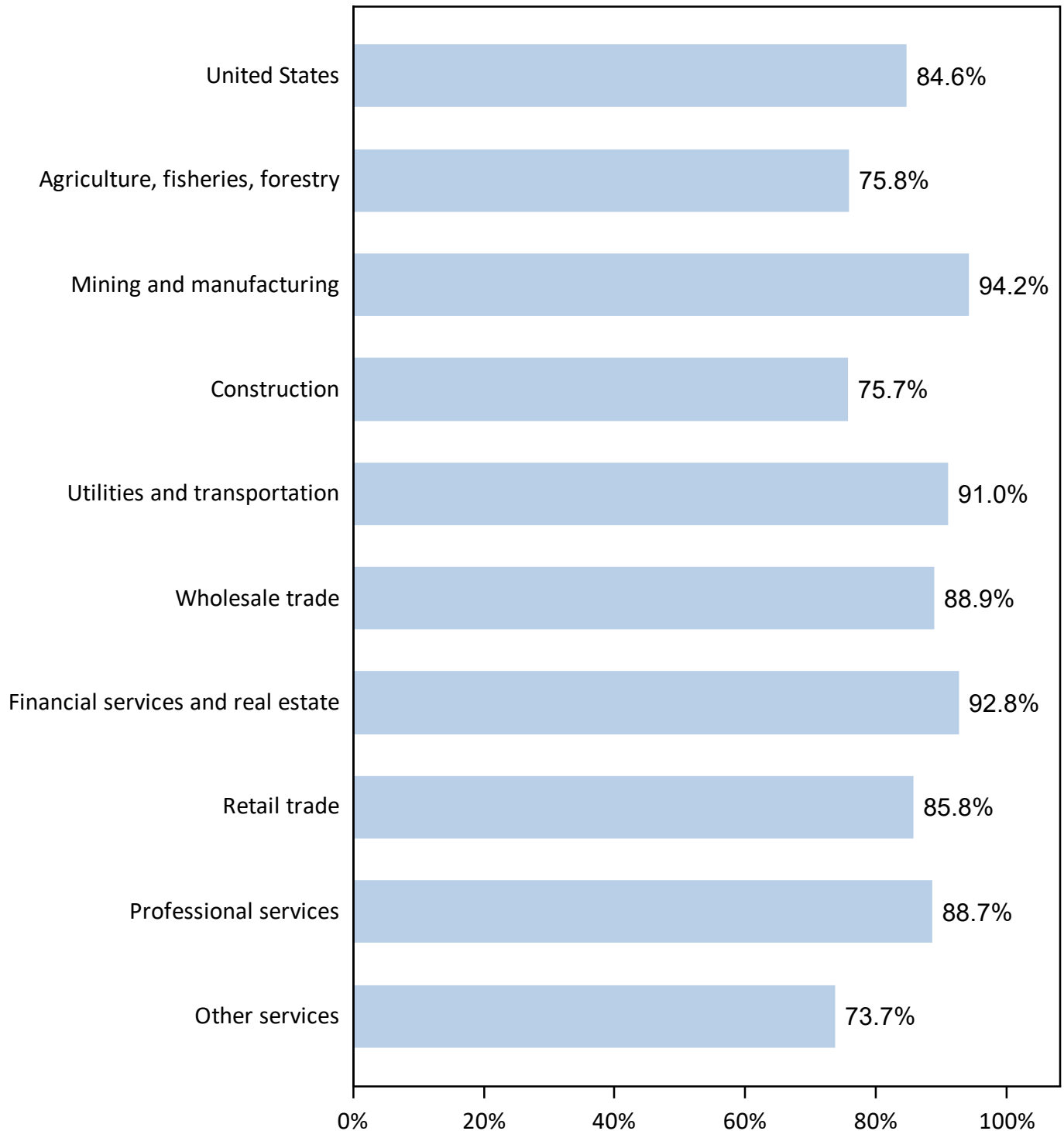
Key: Small employers = fewer than 50 employees. Large employers = 50 or more employees.

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

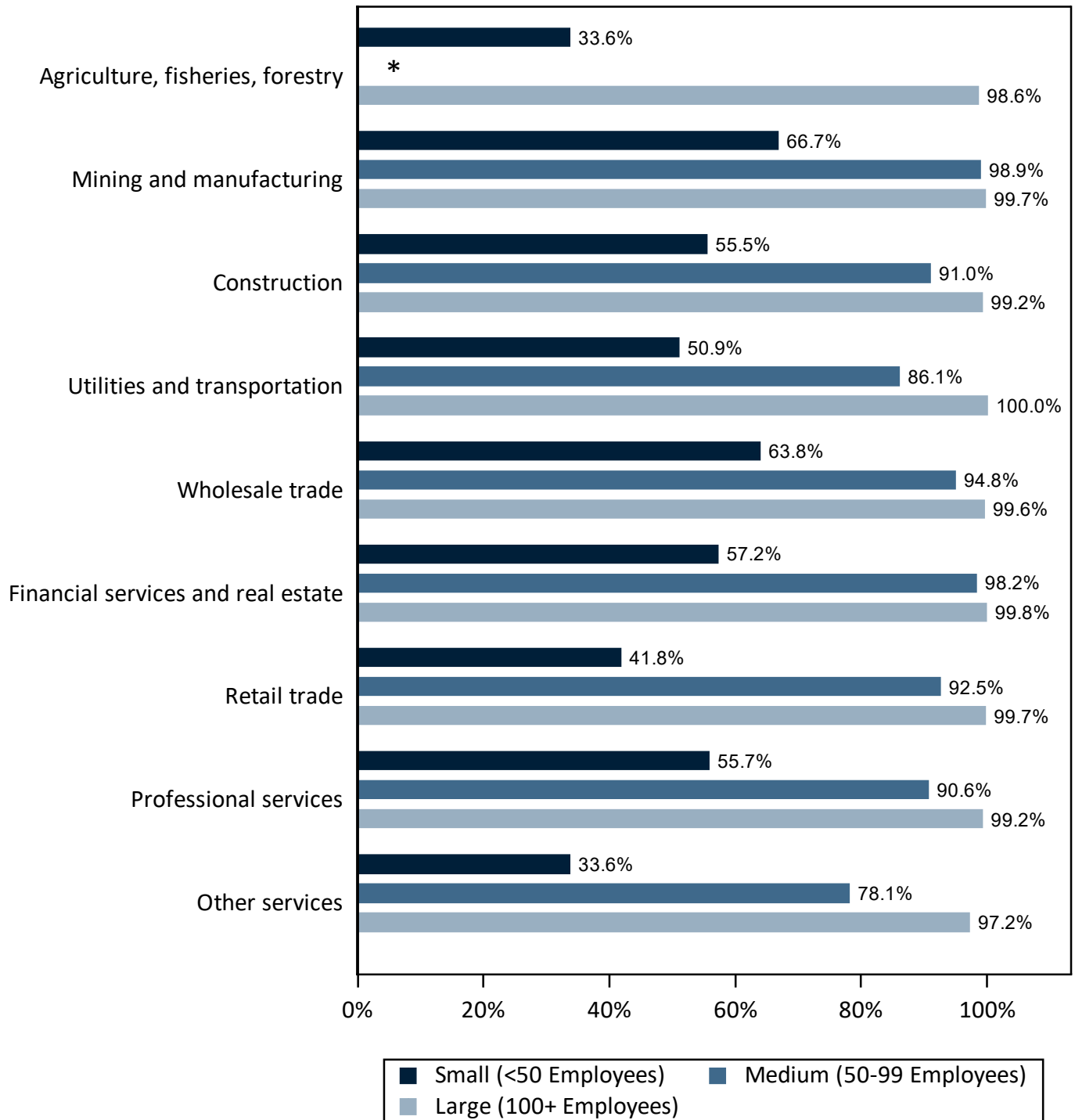
For data points and standard errors for this exhibit, select here.

Exhibit 1.6
Percentage of private-sector employees in establishments that offer health insurance, overall and by industry, 2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.
For data points and standard errors for this exhibit, select here.

Exhibit 1.7
Percentage of private-sector employees in establishments that offer health insurance, by firm size and industry, 2018

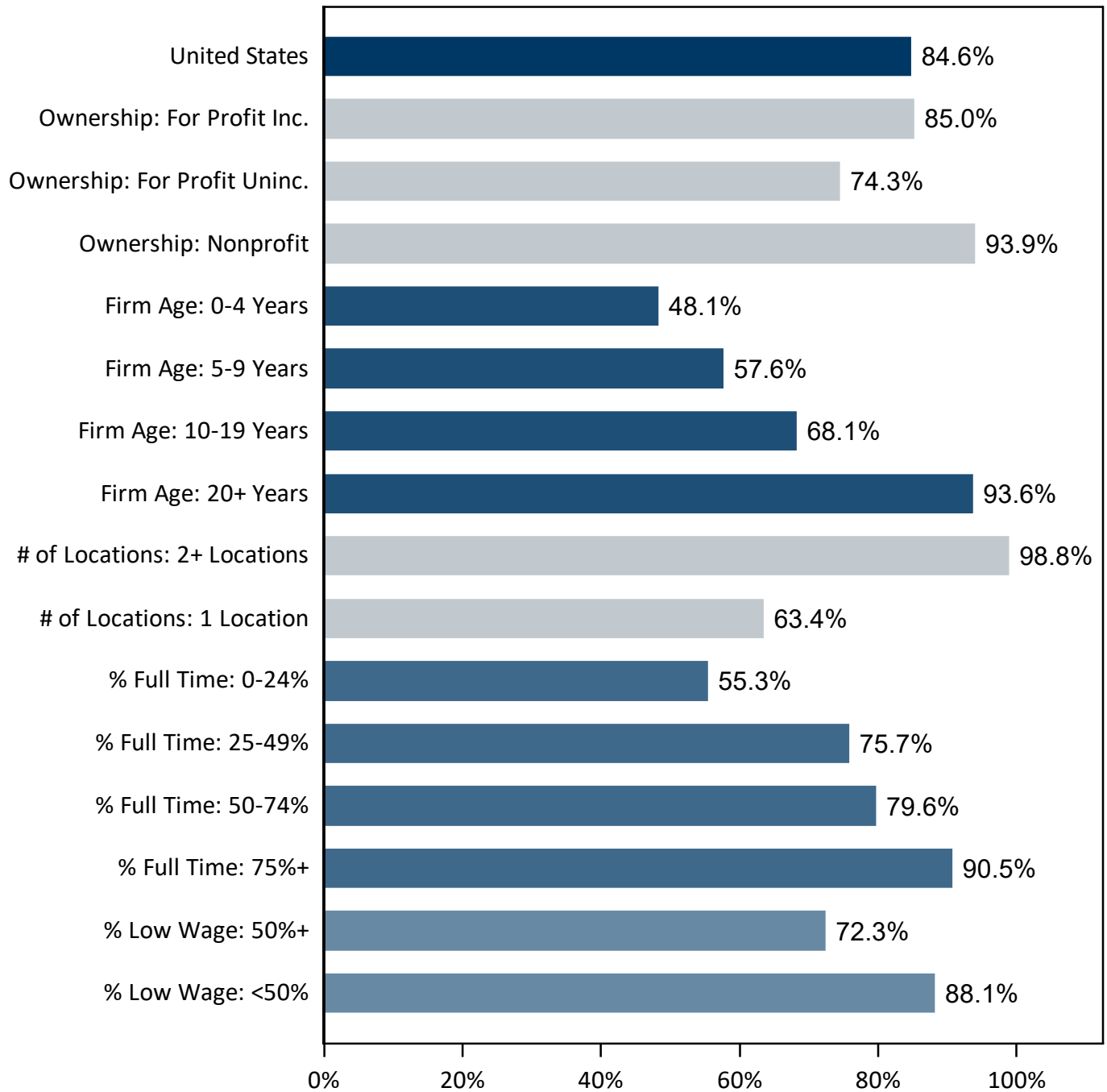


* Estimate was suppressed due to insufficient sample size.

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.
For data points and standard errors for this exhibit, select here.

Exhibit 1.8

Percentage of private-sector employees in establishments that offer health insurance, overall and by selected characteristics, 2018



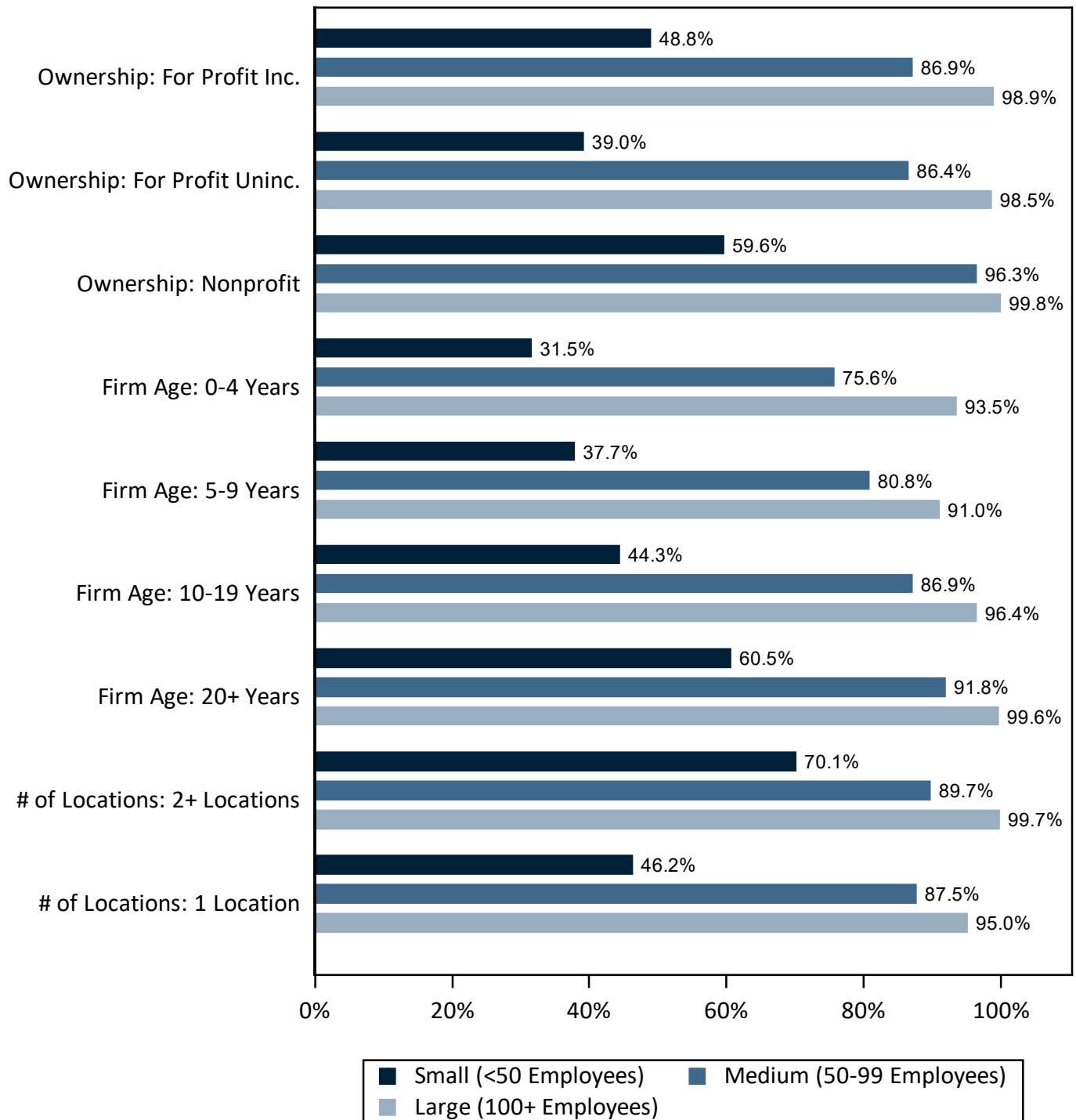
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

For data points and standard errors for this exhibit, select here.

Exhibit 1.9

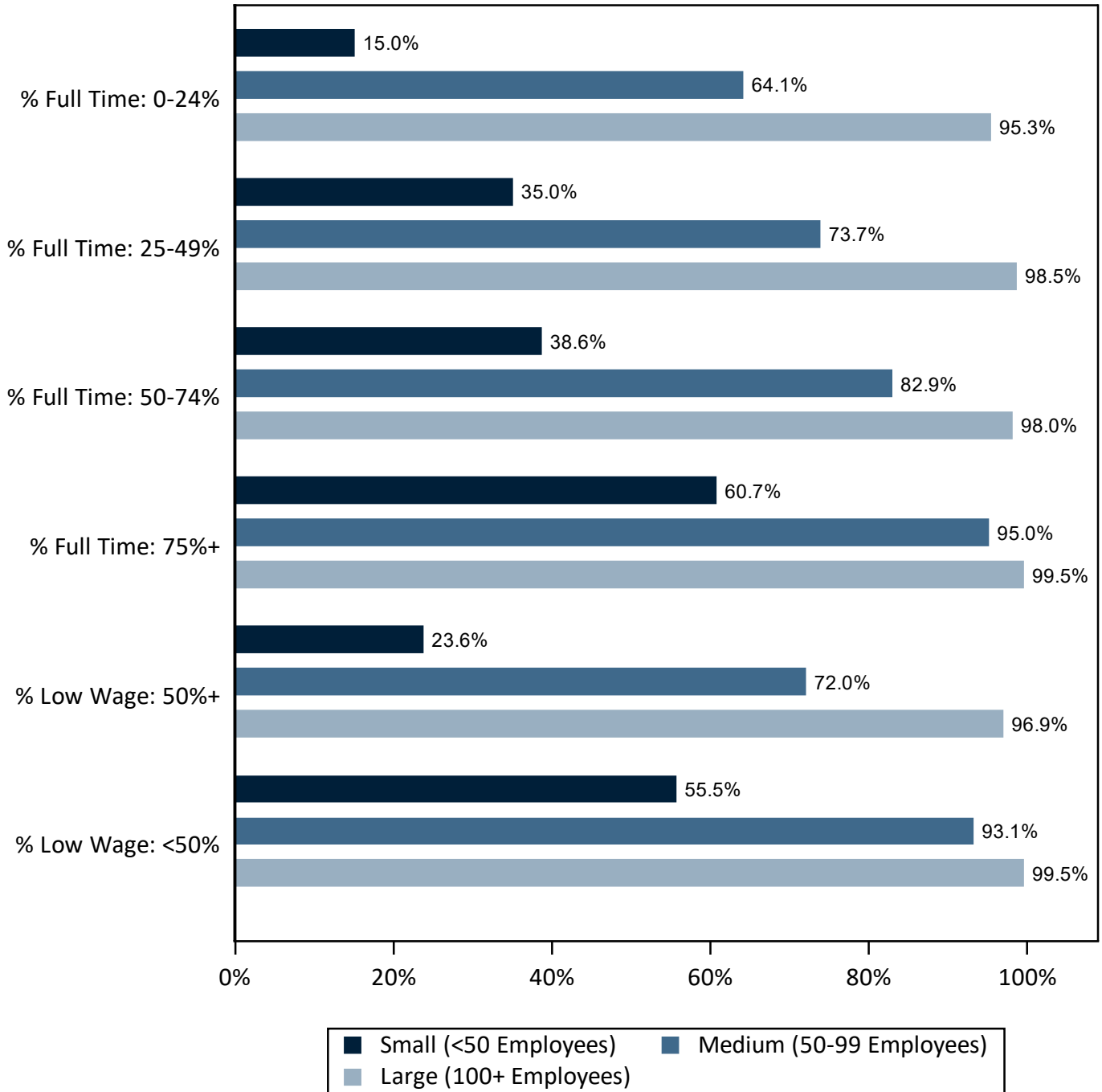
Percentage of private-sector employees in establishments that offer health insurance, by firm size and selected characteristics (ownership type, age of firm, number of locations), 2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.
For data points and standard errors for this exhibit, select here.

Exhibit 1.10

Percentage of private-sector employees in establishments that offer health insurance, by firm size and selected characteristics (% full time, % low wage), 2018



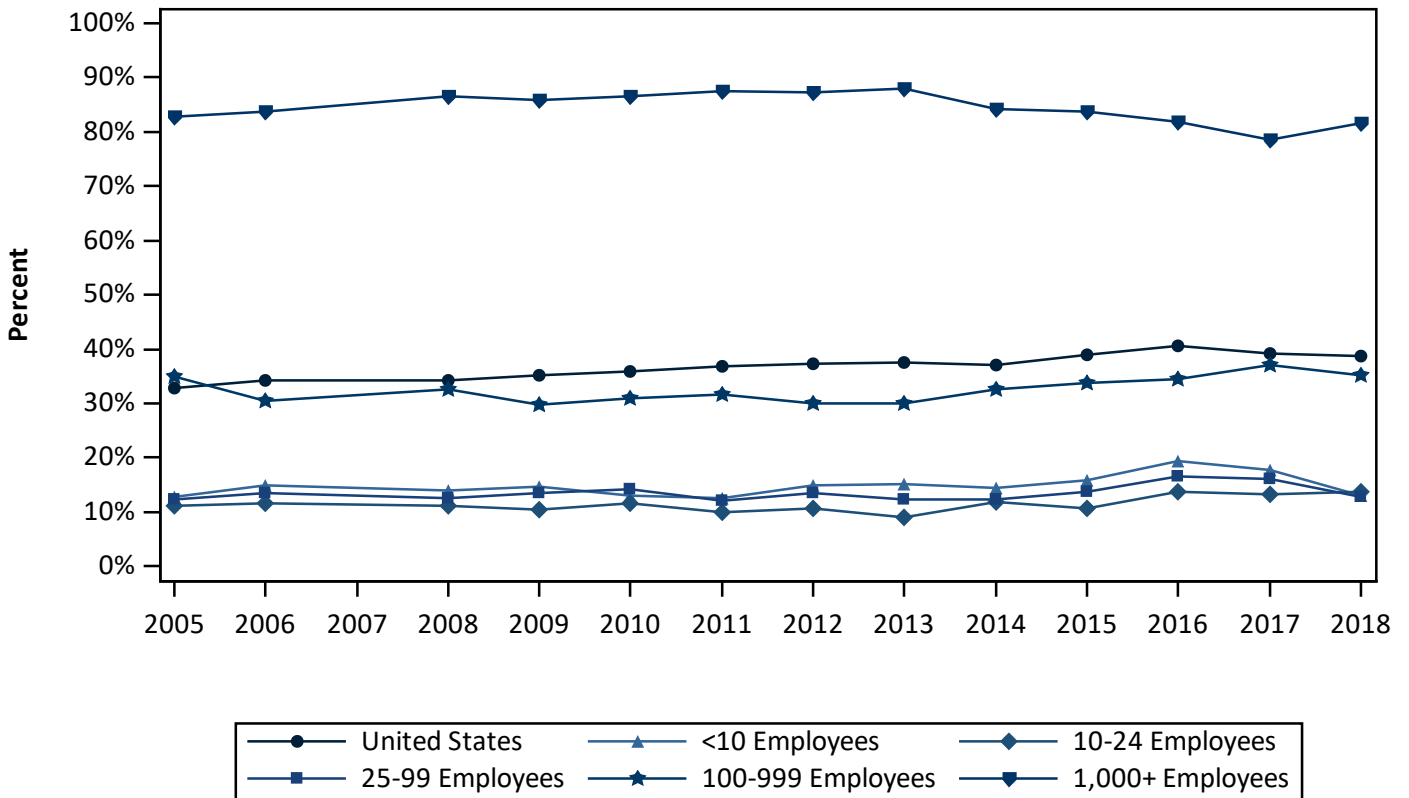
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

For data points and standard errors for this exhibit, select here.

Exhibit 1.11

Percentage of private-sector establishments that offer health insurance that self-insure at least one plan, overall and by detailed firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 1.11

Percentage of private-sector establishments that offer health insurance that self-insure at least one plan, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	32.7%	34.4%	34.2%	35.1%	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%	40.7%	39.2%	38.7%
<10	12.7%	14.9%	14.0%	14.6%	13.1%	12.6%	14.9%	15.2%	14.4%	15.8%	19.3%	17.7%	13.1%
10-24	11.2%	11.6%	11.1%	10.4%	11.6%	9.9%	10.7%	9.0%	12.0%	10.6%	13.6%	13.3%	13.8%
25-99	12.2%	13.5%	12.6%	13.4%	14.3%	12.2%	13.5%	12.4%	12.2%	13.7%	16.6%	16.0%	12.9%
100-999	34.9%	30.6%	32.7%	29.9%	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%	34.4%	37.2%	35.1%
1,000+	82.7%	83.8%	86.5%	85.8%	86.6%	87.5%	87.1%	88.0%	84.2%	83.8%	81.9%	78.6%	81.6%

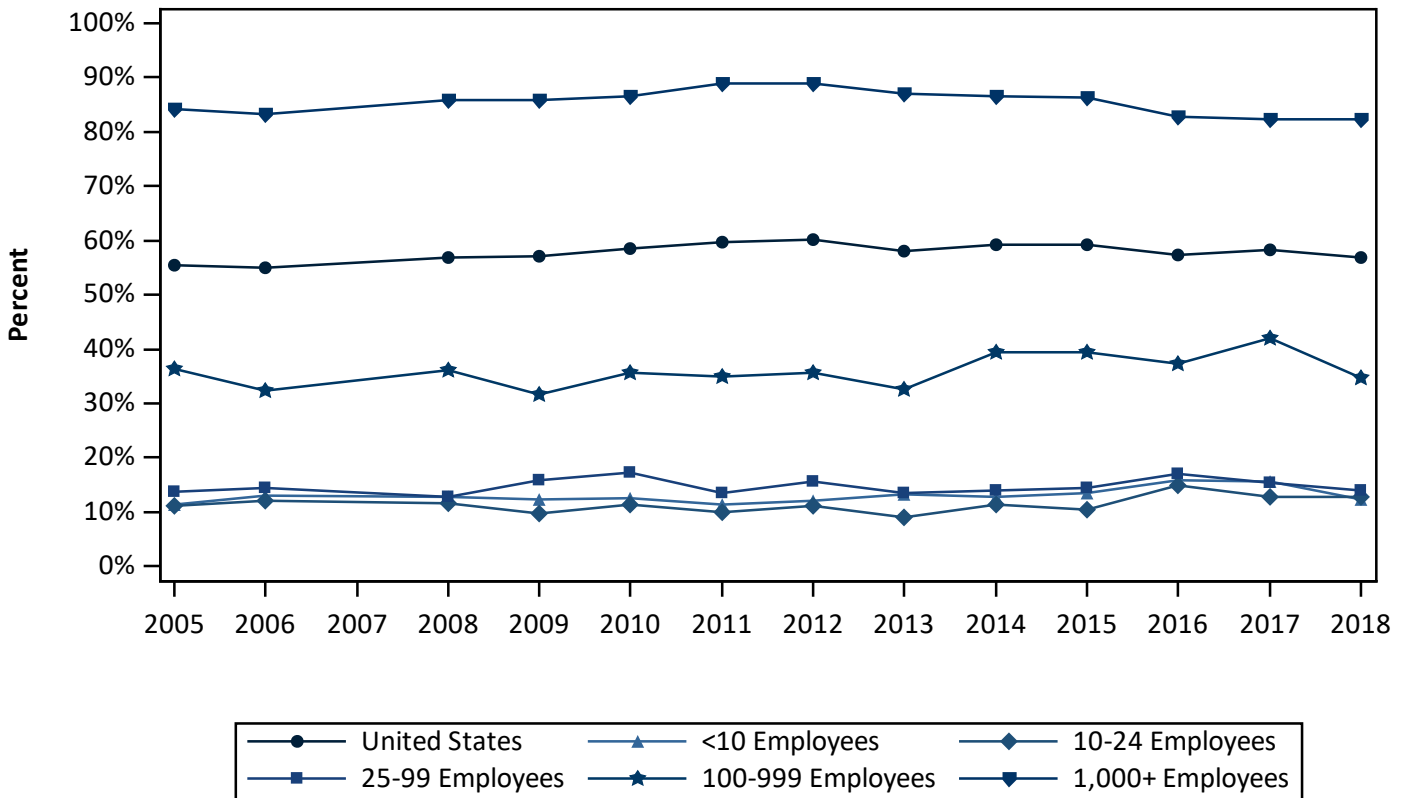
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 1.12

Among establishments that offer insurance, percentage of eligible employees in establishments that self-insure at least one plan, overall and by detailed firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 1.12

Among establishments that offer insurance, percentage of eligible employees in establishments that self-insure at least one plan, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	55.5%	54.9%	56.8%	57.2%	58.4%	59.6%	60.1%	58.1%	59.2%	59.1%	57.3%	58.2%	56.8%
<10	11.3%	13.1%	12.9%	12.3%	12.5%	11.5%	12.0%	13.2%	12.9%	13.5%	15.7%	15.6%	12.4%
10-24	11.2%	12.0%	11.5%	9.8%	11.5%	10.1%	11.1%	9.1%	11.4%	10.5%	14.9%	12.8%	12.9%
25-99	13.8%	14.4%	12.8%	16.0%	17.3%	13.5%	15.5%	13.4%	14.0%	14.5%	17.1%	15.3%	14.0%
100-999	36.3%	32.4%	36.1%	31.7%	35.7%	35.0%	35.7%	32.6%	39.5%	39.5%	37.4%	42.0%	34.7%
1,000+	84.2%	83.4%	85.9%	85.8%	86.6%	89.0%	89.0%	86.9%	86.6%	86.4%	82.8%	82.2%	82.2%

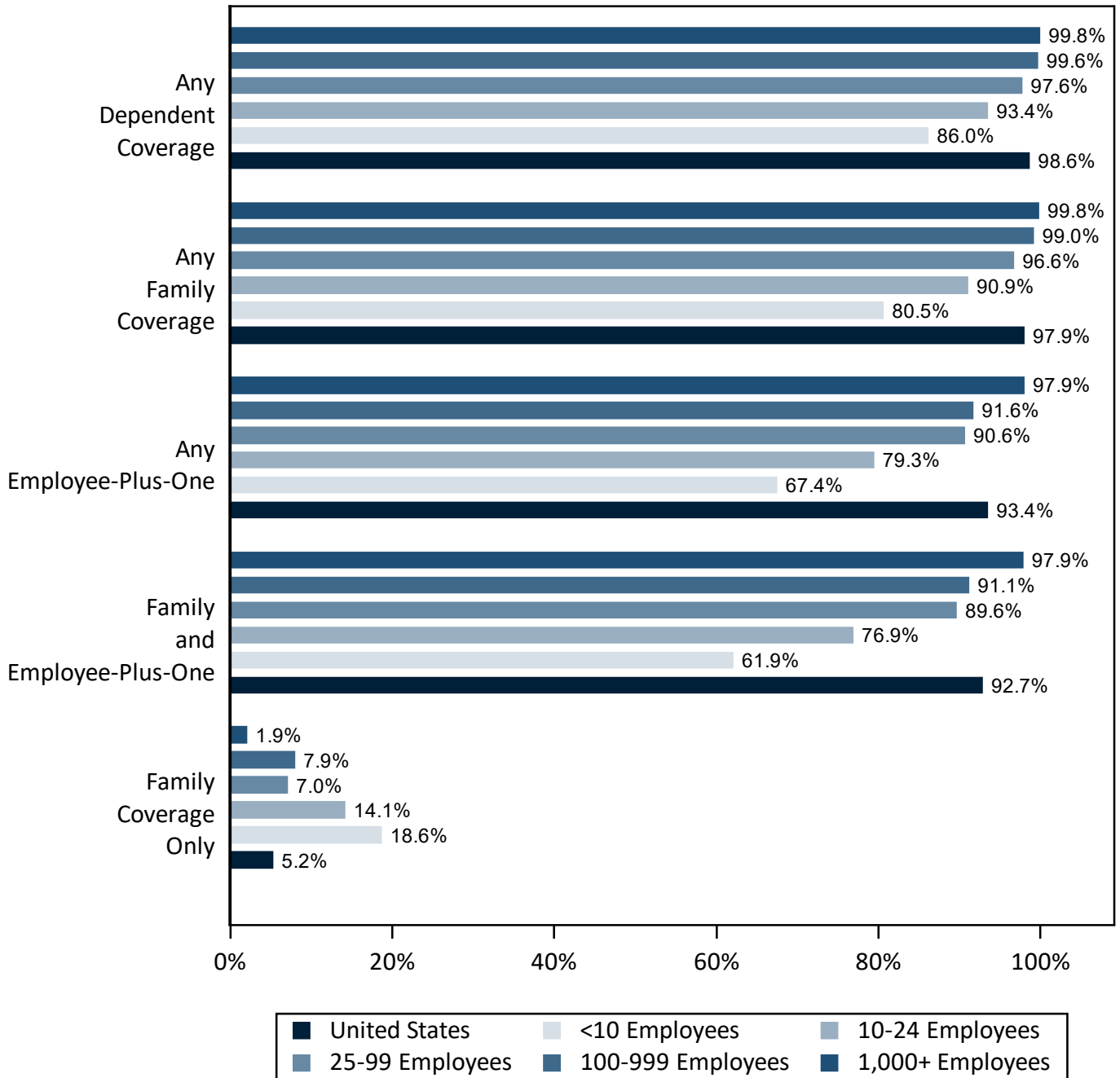
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 1.13

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, 2018



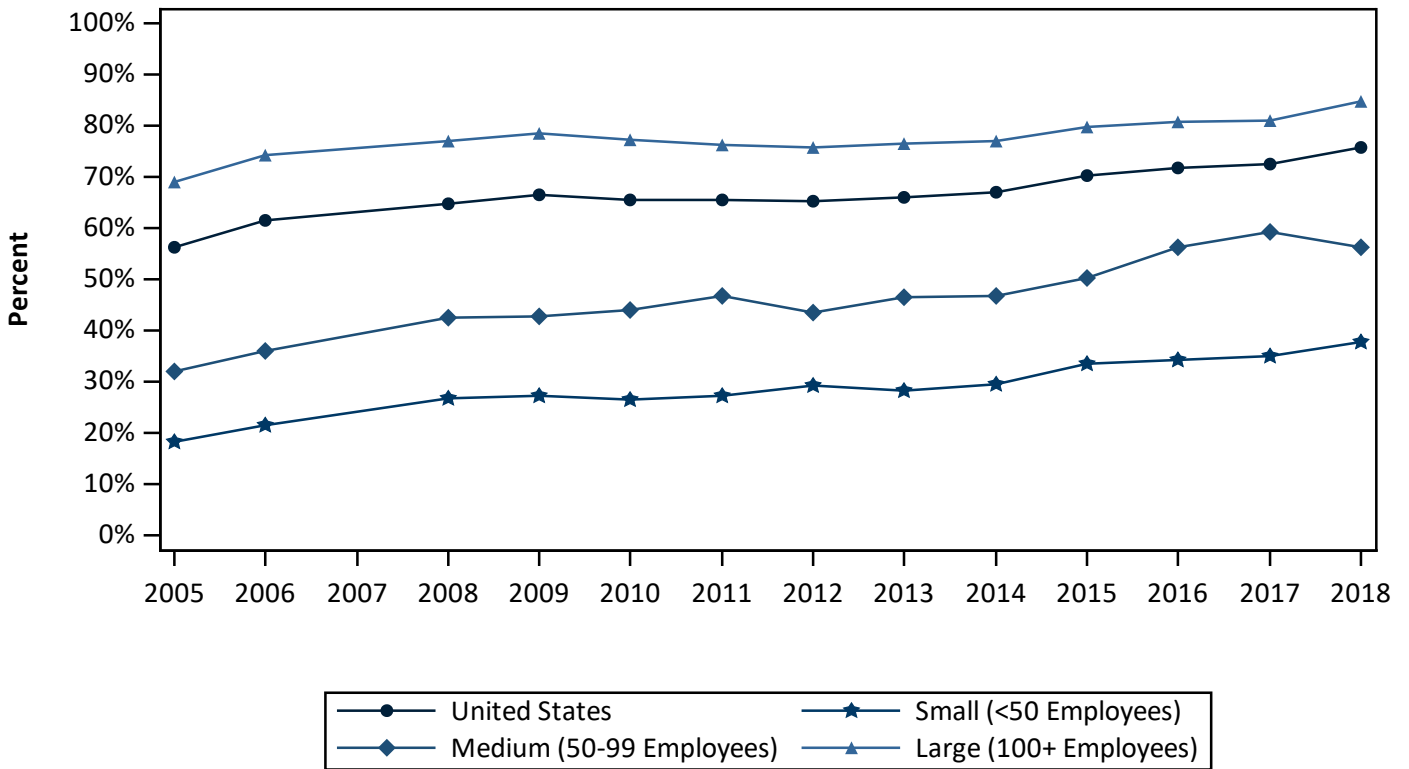
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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."

For data points and standard errors for this exhibit, select here.

Exhibit 1.14

Percentage of private-sector employees working in establishments that offer two or more health insurance plans, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 1.14

Percentage of private-sector employees working in establishments that offer two or more health insurance plans, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	56.3%	61.4%	64.8%	66.5%	65.6%	65.5%	65.3%	66.0%	67.0%	70.2%	71.7%	72.4%	75.7%
<50	18.2%	21.5%	26.8%	27.3%	26.7%	27.2%	29.3%	28.4%	29.6%	33.6%	34.2%	34.9%	37.8%
50-99	32.1%	36.0%	42.5%	42.8%	44.1%	46.8%	43.7%	46.6%	46.8%	50.2%	56.2%	59.3%	56.4%
100+	69.0%	74.3%	76.9%	78.5%	77.3%	76.3%	75.7%	76.5%	77.0%	79.7%	80.7%	81.0%	84.7%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

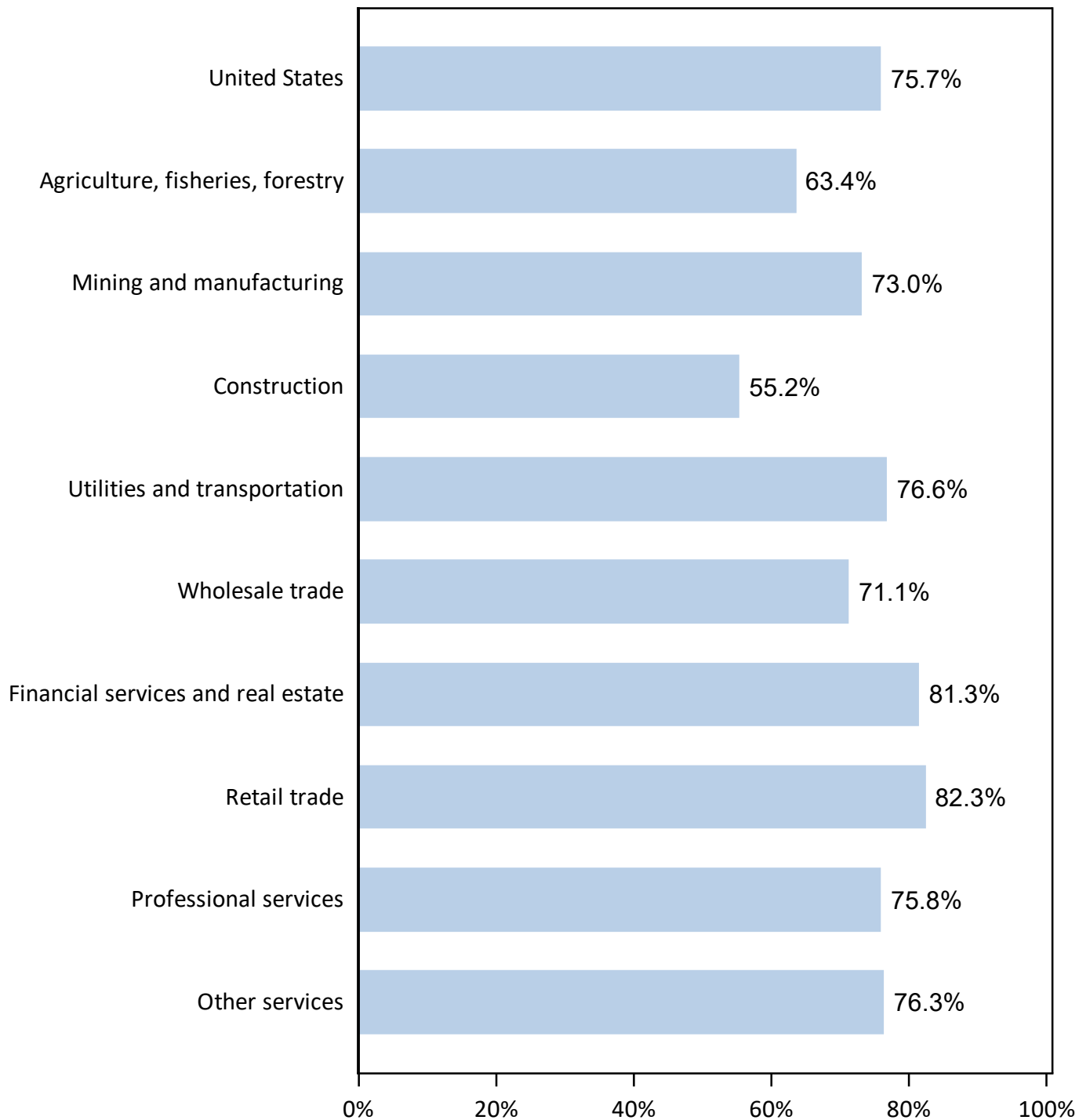
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 1.15

Percentage of private-sector employees working in establishments that offer two or more health insurance plans, overall and by industry, 2018



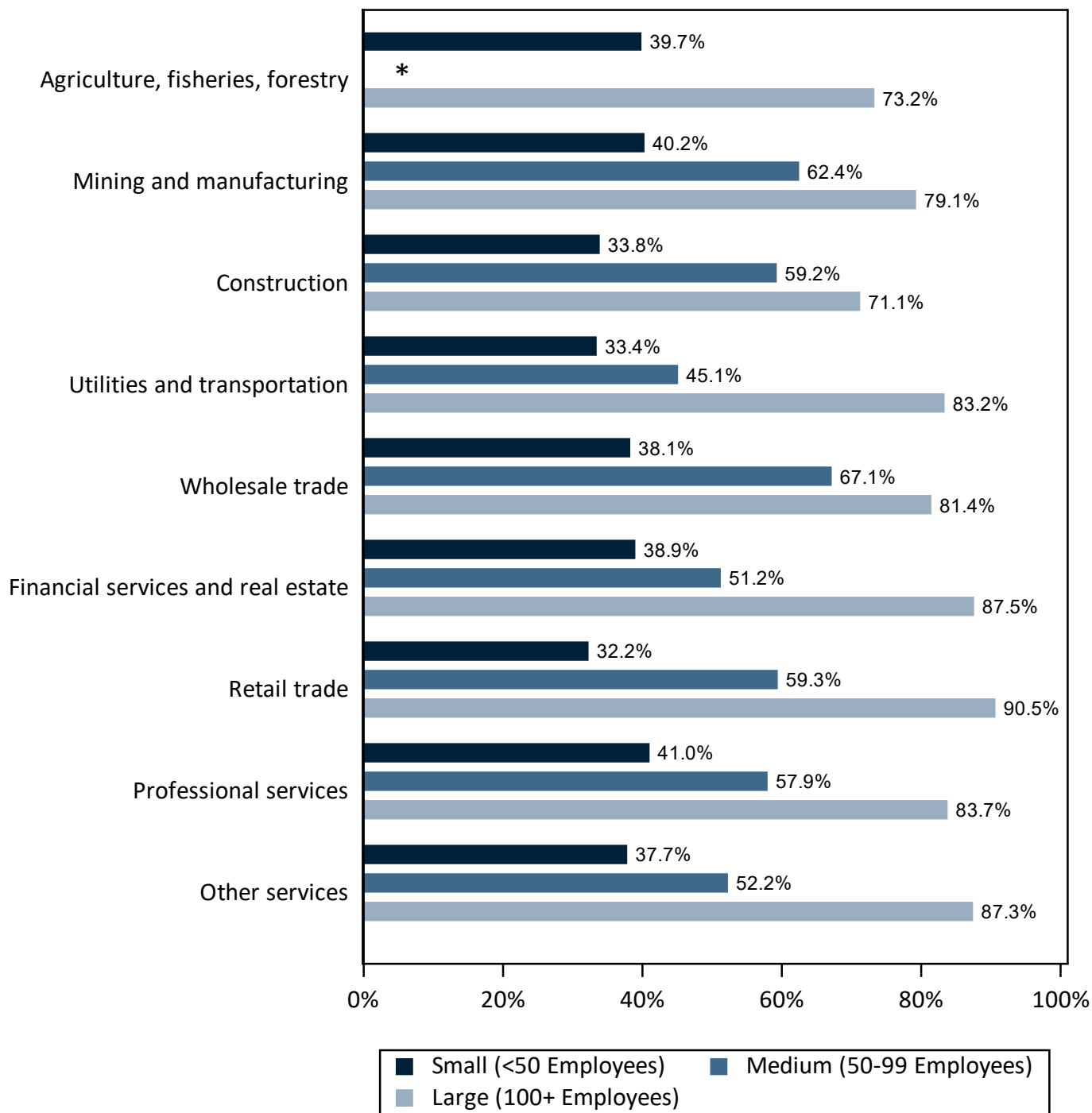
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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

For data points and standard errors for this exhibit, select here.

Exhibit 1.16

Percentage of private-sector employees working in establishments that offer two or more health insurance plans, by firm size and industry, 2018



* Estimate was suppressed due to insufficient sample size.

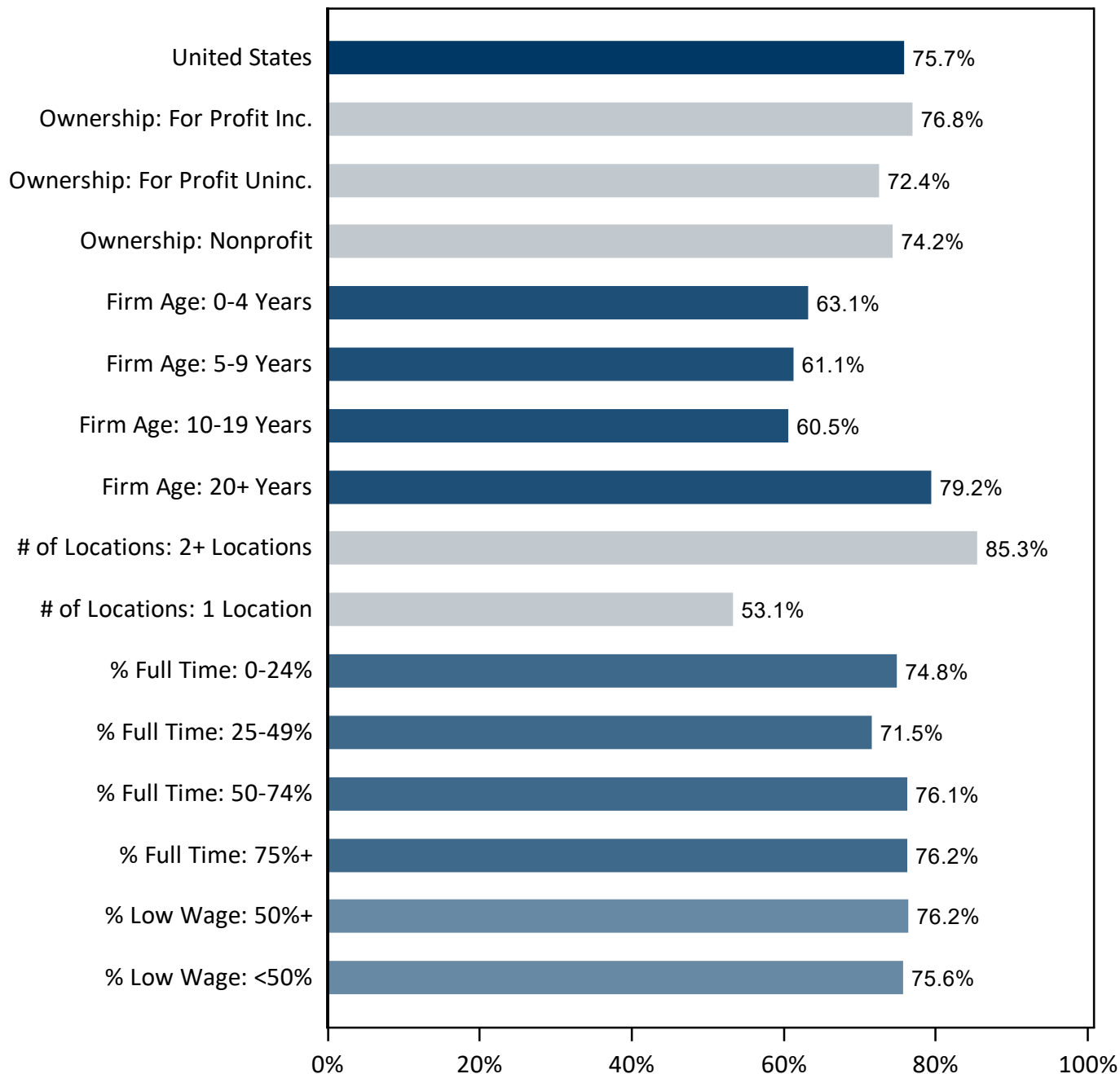
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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

For data points and standard errors for this exhibit, select here.

Exhibit 1.17

Percentage of private-sector employees working in establishments that offer two or more health insurance plans, overall and by selected characteristics, 2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

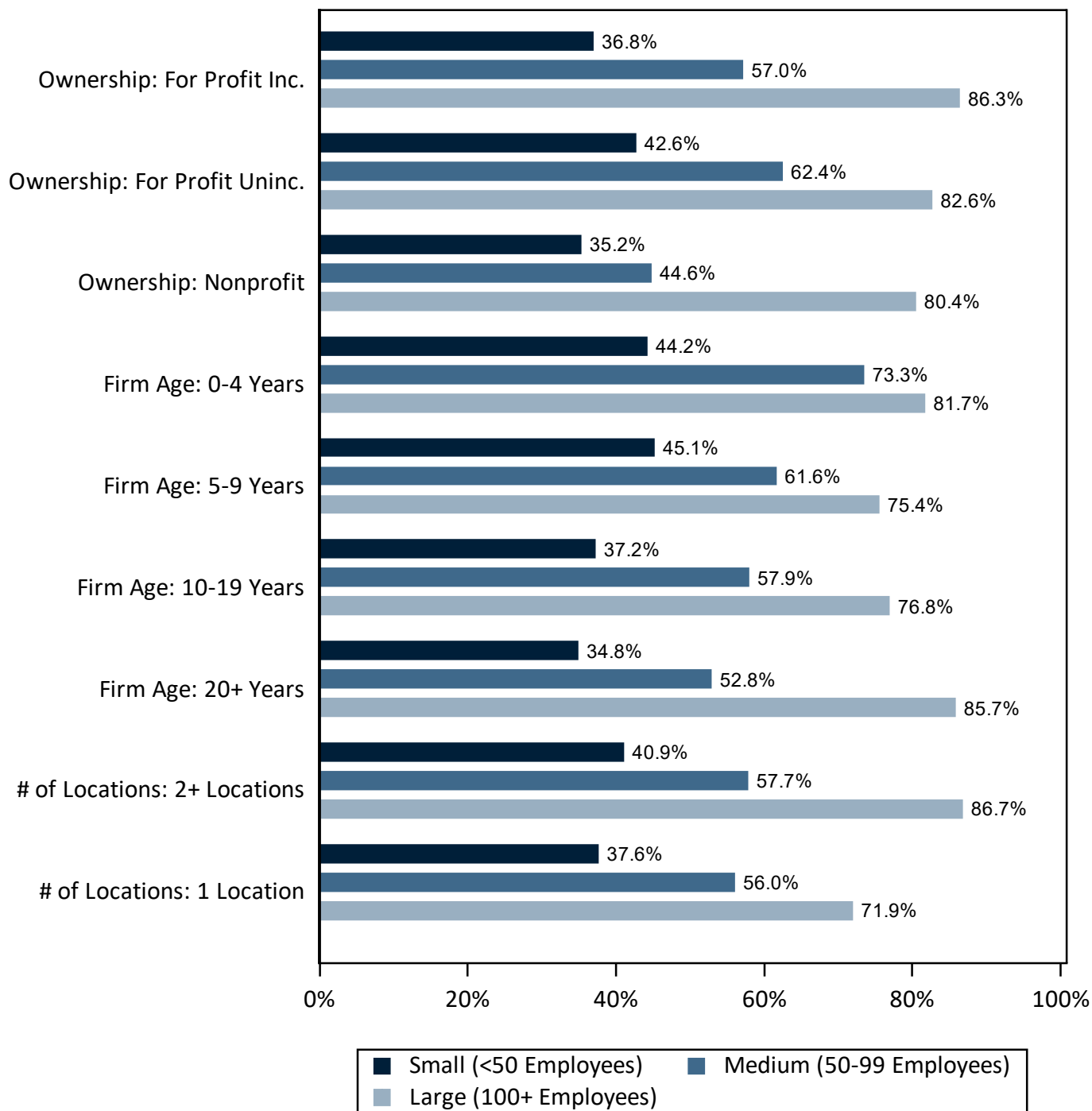
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

For data points and standard errors for this exhibit, select here.

Exhibit 1.18

Percentage of private-sector employees working in establishments that offer two or more health insurance plans, by firm size and selected characteristics (ownership type, age of firm, number of locations), 2018



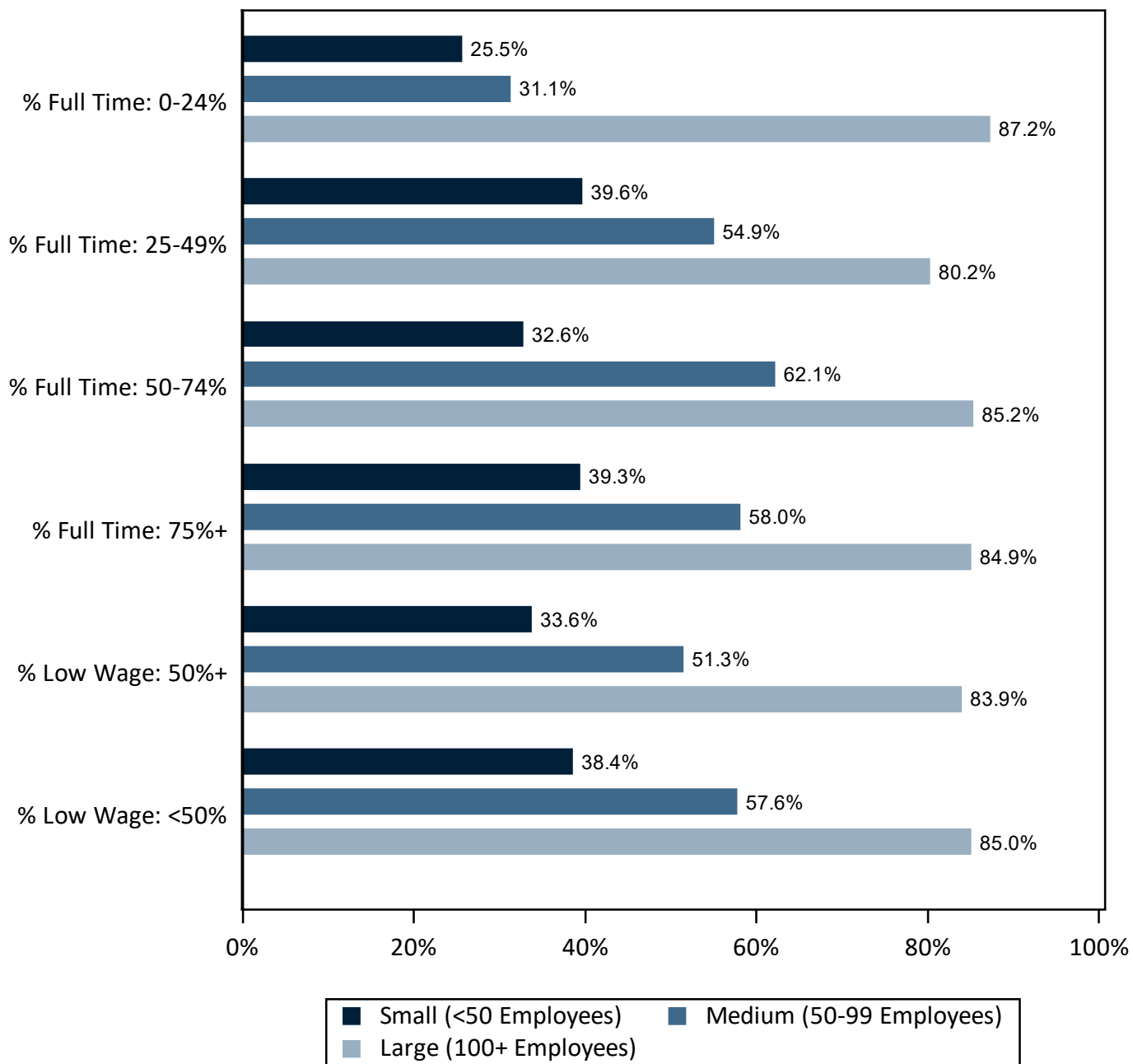
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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

For data points and standard errors for this exhibit, select here.

Exhibit 1.19

Percentage of private-sector employees working in establishments that offer two or more health insurance plans, by firm size and selected characteristics (% full time, % low wage), 2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

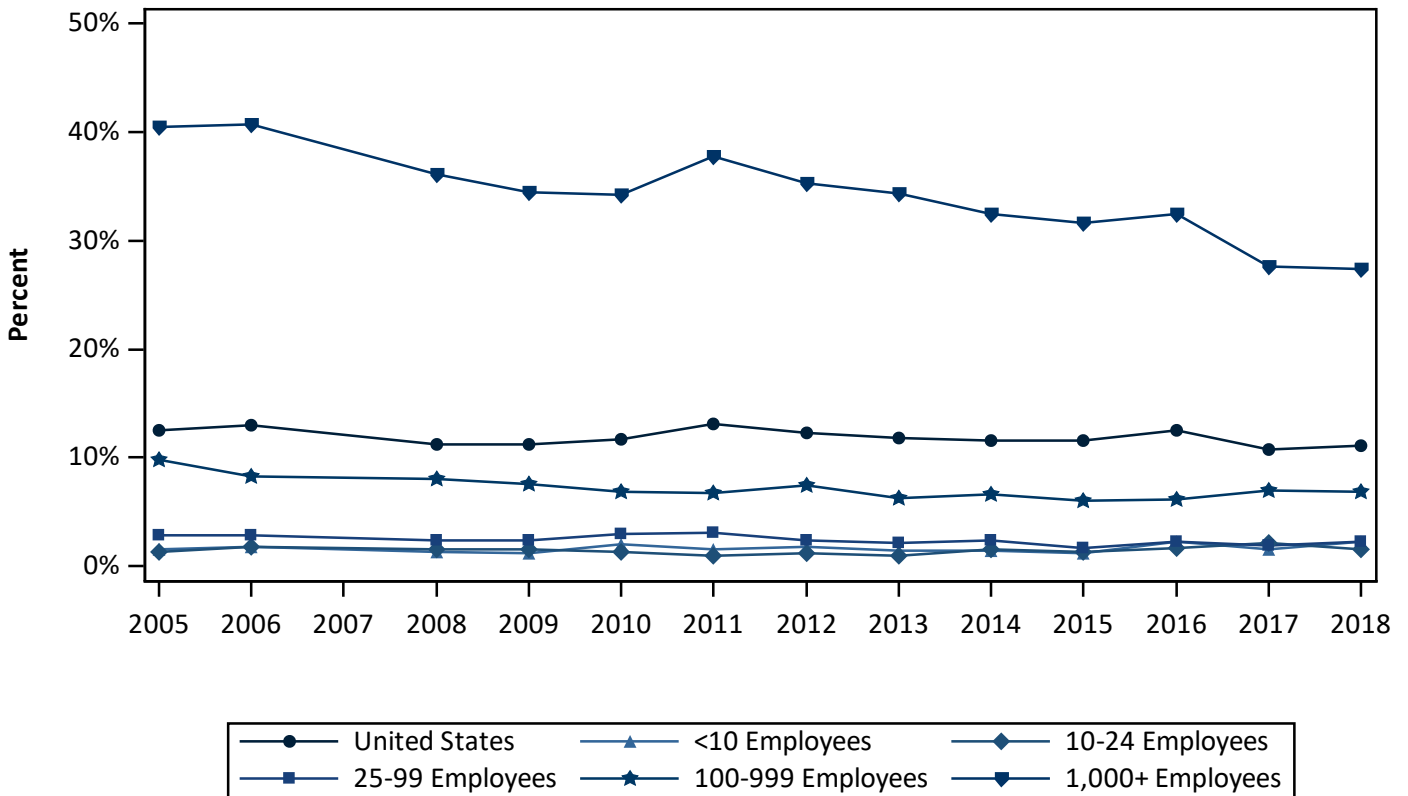
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

For data points and standard errors for this exhibit, select here.

Exhibit 1.20

Among establishments offering health insurance, percentage offering coverage to retirees under age 65, overall and by detailed firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 1.20

Among establishments offering health insurance, percentage offering coverage to retirees under age 65, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	12.5%	13.0%	11.2%	11.2%	11.6%	13.1%	12.3%	11.9%	11.6%	11.6%	12.5%	10.8%	11.1%
<10	1.6%	1.8%	1.4%	1.2%	2.0%	1.6%	1.8%	1.4%	1.4%	1.2%	2.3%	1.6%	2.3%
10-24	1.3%	1.8%	1.6%	1.6%	1.4%	1.0%	1.2%	1.0%†	1.5%	1.3%	1.7%	2.1%	1.6%
25-99	2.9%	2.9%	2.4%	2.4%	3.0%	3.1%	2.4%	2.2%	2.4%	1.7%	2.3%	1.9%	2.3%
100-999	9.8%	8.3%	8.0%	7.5%	6.9%	6.8%	7.4%	6.3%	6.6%	6.0%	6.2%	7.0%	6.8%
1,000+	40.5%	40.6%	36.1%	34.5%	34.2%	37.7%	35.3%	34.3%	32.5%	31.6%	32.4%	27.6%	27.4%

† Estimate does not meet standard of reliability or precision.

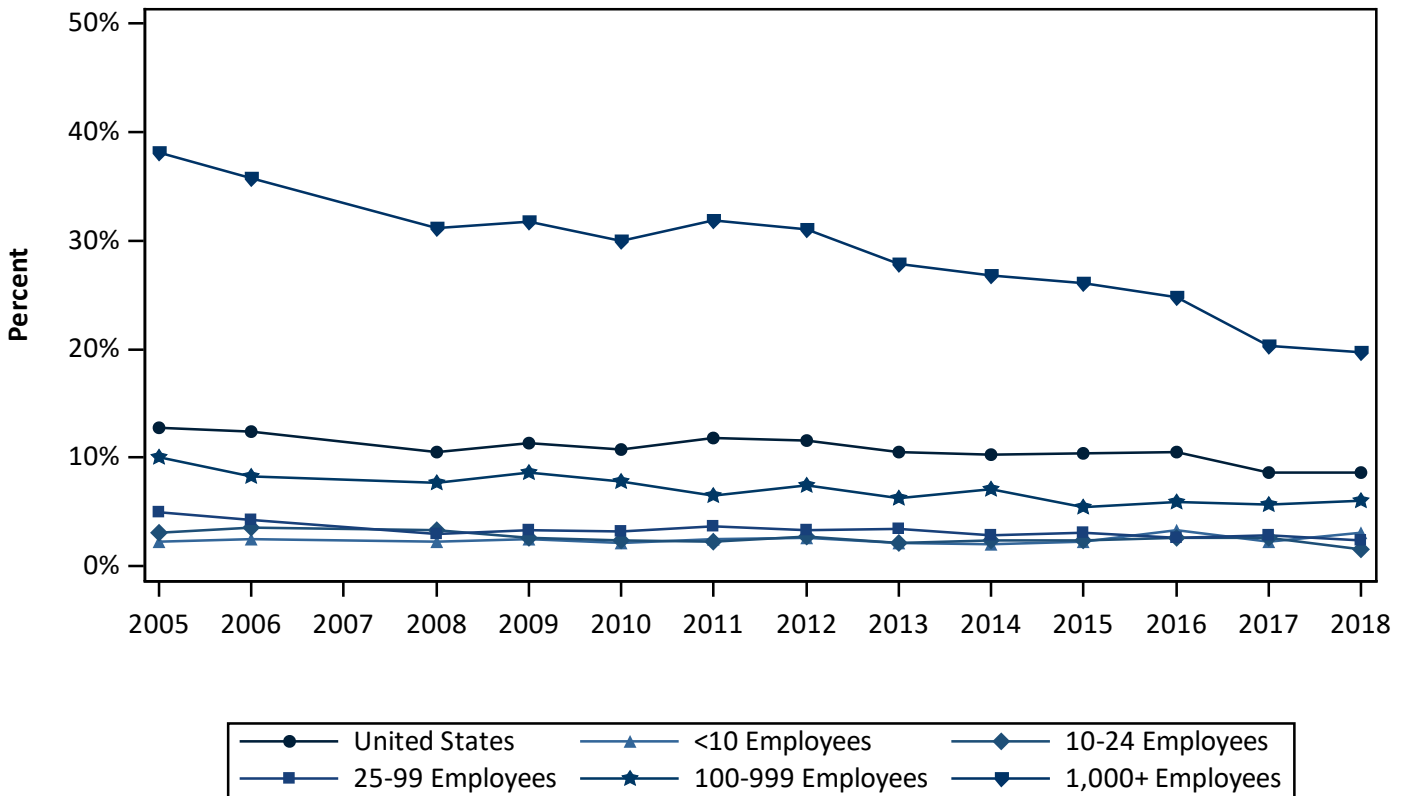
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 1.21

Among establishments offering health insurance, percentage offering coverage to retirees age 65 and over, overall and by detailed firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 1.21

Among establishments offering health insurance, percentage offering coverage to retirees age 65 and over, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	12.7%	12.4%	10.5%	11.3%	10.8%	11.9%	11.6%	10.5%	10.3%	10.4%	10.5%	8.6%	8.7%
<10	2.3%	2.5%	2.3%	2.6%	2.2%	2.5%	2.6%	2.1%	2.0%	2.2%	3.4%	2.3%	3.1%
10-24	3.1%	3.6%	3.4%	2.7%	2.3%	2.3%	2.8%	2.2%	2.4%	2.4%	2.7%	2.7%	1.5%
25-99	5.0%	4.3%	2.9%	3.4%	3.3%	3.7%	3.4%	3.4%	2.9%	3.1%	2.6%	2.9%	2.4%
100-999	10.1%	8.3%	7.7%	8.6%	7.8%	6.5%	7.5%	6.3%	7.1%	5.5%	5.9%	5.7%	6.0%
1,000+	38.1%	35.7%	31.1%	31.8%	29.9%	31.9%	31.1%	27.8%	26.8%	26.1%	24.8%	20.3%	19.7%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Section 2: Employee Eligibility and Enrollment



Employee Eligibility and Enrollment

In 2018, 47.8 percent of private-sector employees were enrolled in a health plan through their employer (“enrollment rate”). Among establishments that offered insurance, 56.5 percent of employees were enrolled in coverage through their employer (“coverage rate”) and 78.0 percent were eligible for health insurance (“eligibility rate”). Among eligible employees, 72.4 percent were enrolled in their employer’s health insurance (“take-up rate”).

This section presents estimates for 2005 to 2018 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). (Note that in this calculation the number of enrollees 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),
- 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).

The coverage rate is equal to the eligibility rate multiplied by the take-up rate, and the enrollment rate is equal to the coverage rate multiplied by the offer rate (the percentage of employees who work at employers that offer insurance). Information on offer rates can be found in Section 1.

This section also presents estimates for 2005 to 2018 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, industry, and other employer characteristics. It also presents coverage rates by the State in which the establishment was located.

Changes From 2017 to 2018

Overall

- Between 2017 and 2018, there was no significant change in the overall percentage of private-sector employees enrolled in a health insurance plan offered by their employers (enrollment rate). However, the total number of enrollees increased from 59.9 million to 62.1 million (Exhibits 2.1 and 2.2).
- Among employees in establishments that offered health insurance, there was no significant change in the coverage rate from 2017 to 2018. However, the eligibility rate increased from

76.8 percent in 2017 to 78.0 percent in 2018 and the take-up rate declined from 73.5 percent to 72.4 percent. The 2018 eligibility rate was higher than eligibility rates observed from 2014 to 2017, and the 2018 take-up rate was significantly lower than take-up rates in almost all years in the 2005 to 2017 period (Exhibits 2.3, 2.5, and 2.7).

By Firm Size

- Between 2017 and 2018, there was no significant change in the enrollment rate in any firm-size category and no significant change in the number of enrollees in either small firms (fewer than 50 employees) or medium firms (50-99 employees). However, the number of enrollees in large firms (100 or more employees) increased from 46.9 million to 48.9 million (Exhibits 2.1 and 2.2).
- There was no significant change in the coverage rate between 2017 and 2018 in any firm-size category (Exhibit 2.3).
- Underlying the lack of significant change in coverage rates at large firms was an increase in the eligibility rate from 76.6 percent in 2017 to 78.0 percent in 2018 ($p < 0.10$) and a decrease in the take-up rate from 74.5 percent to 73.3 percent. The eligibility rate in 2018 for large firms was higher than those observed for large firms from 2014 to 2017 but the take-up rate was lower than in all years from 2005 to 2017 (Exhibits 2.5 and 2.7).
- Between 2017 and 2018, there was a significant increase in eligibility rates for the overall large firm category (100 or more employees, $p < 0.10$), but there were no significant changes for subgroups of large firms with 100-999 employees and with 1,000 or more employees. Take-up rates declined significantly for employees in firms with 1,000 or more employees (Exhibits 2.5, 2.6 and 2.8).
- Eligibility and take-up rates at small and medium firms did not differ significantly from their 2017 levels (Exhibits 2.5 and 2.7).

By Firm Size and Percentage of Establishment's Workforce That Is Low Wage

- Between 2017 and 2018, coverage rates at small low-wage employers (fewer than 50 employees and 50 percent or more of the establishment's workforce earning less than \$12.00 per hour) increased from 28.9 percent to 32.6 percent ($p < 0.10$) but there were no significant changes in eligibility or take-up rates for this group (Exhibits 2.9, 2.10, and 2.11).
- The only other significant change in coverage, eligibility, or take-up rates for employers classified by wage category and firm size was a decline in take-up rates for large higher wage employers (50 or more employees and less than 50 percent of the establishment's workforce earning less than \$12.00 per hour). Take-up rates in such firms declined from 76.9 percent in 2017 to 75.2 percent in 2018 (Exhibits 2.9, 2.10, and 2.11).

- Throughout the 2005 to 2018 period, coverage and take-up rates were higher at large higher wage employers than at small higher wage employers. In most years, there was no significant difference in eligibility rates by firm size among higher wage employers. Patterns are less consistent in this period for comparisons of coverage, eligibility, and take-up rates between small and large low-wage employers (Exhibits 2.9, 2.10, and 2.11).

Estimates by Selected Characteristics, 2018

Differences by Firm Size, 2018

- In 2018, enrollment rates varied significantly across all firm sizes. Workers in firms with fewer than 50 employees had the lowest enrollment rate (26.6 percent), workers in medium firms (50-99 employees) had an enrollment rate of 44.3 percent, and workers in large firms (100 or more employees) had the highest enrollment rate (56.5 percent) (Exhibit 2.1).
- In 2018, the coverage rate was significantly lower in medium firms (50.3 percent) than in small (56.2 percent) and large firms (57.1 percent) (Exhibit 2.3).
- In 2018, the higher enrollment rates at medium and large firms than at small firms reflect higher offer rates at medium and large employers compared with small employers since workers at medium firms had lower coverage rates than workers at small firms and there was no significant difference in coverage rates between small and large firms (Exhibits 1.1, 2.1, and 2.3).
- The higher enrollment rate for large firms compared with medium firms reflects higher offer rates and coverage rates at large firms compared with medium firms (Exhibits 1.1, 2.1, and 2.3).
- From 2005 to 2018, eligibility rates were similar between small and large firms, except for the period from 2014 to 2017, when eligibility rates for small firms were higher than in large firms (Exhibit 2.5).
- Except for 2006, workers in small firms had significantly lower take-up rates than workers in large firms in all years from 2005 to 2018 (Exhibit 2.7).
- The lower coverage rate in 2018 for workers in medium firms than in small and large firms was driven by higher eligibility and take-up rates in small and large firms ($p < 0.10$ for the difference in eligibility rates between large and medium firms) (Exhibits 2.3, 2.5, and 2.7).
- The coverage rate in 2018 for workers in the smallest firms (fewer than 10 employees) was higher than coverage rates for workers in the four other detailed firm sizes (10-24, 25-99, 100-999, and 1,000 or more employees). This higher coverage rate reflects the higher eligibility rate for workers in the smallest firms compared with workers in all other firm-size categories ($p < 0.10$ for the comparison with 10-24 employees) and higher take-up rates compared with workers in all but the very largest firms (Exhibits 2.4, 2.6, and 2.8).

- Workers in the largest firms (1,000 or more employees) had a higher coverage rate than workers in firms with 10-24 workers ($p < 0.10$) and 25-99 workers due to a higher take-up rate. The take-up rate in the largest firms was higher than in all firm-size categories except the smallest firms ($p < 0.10$ for the comparison with 100-999 workers) (Exhibits 2.4, 2.6, and 2.8).

Differences by State, 2018

- The coverage rate varied by State in 2018, although most States were not significantly different from the national average of 56.5 percent.
- Five States were significantly below the national average: New Mexico, New York, Rhode Island, Vermont, and West Virginia.
- Nine States were significantly above the national average: District of Columbia, Idaho, Missouri, North Dakota, Oregon, South Carolina, Texas, Utah, and Washington (Exhibit 2.12).

Differences by Industry, 2018

- Employees in mining and manufacturing had a higher coverage rate (76.8 percent) than any other sector. The high coverage rate in mining and manufacturing was due to a higher eligibility rate than all other sectors (94.5 percent, $p < 0.10$ for the difference with wholesale trade) and a higher take-up rate (81.3 percent) than all other sectors (Exhibits 2.13, 2.14, and 2.15).
- Employees in wholesale trade and financial services and real estate had higher coverage rates (73.5 percent and 71.9 percent, respectively) than all other sectors besides mining and manufacturing. These higher rates were due to a combination of eligibility rates (92.9 percent and 91.8 percent, respectively) and take-up rates (79.1 percent, and 78.3 percent, respectively) that were higher than almost all other sectors ($p < 0.10$ for some comparisons) (Exhibits 2.13, 2.14, and 2.15).
- Conversely, employees in retail trade and in other services had lower coverage rates than most sectors (42.1 percent and 36.3 percent, respectively). These lower rates resulted from lower eligibility rates (65.0 percent and 59.5 percent, respectively) and lower take-up rates (64.8 percent and 61.0 percent, respectively) than most other sectors (Exhibits 2.13, 2.14, and 2.15).

Differences by Selected Firm Characteristics, 2018

- Employees in establishments that were for profit and unincorporated had a lower coverage rate than employees in establishments that were either nonprofit or for profit and incorporated (51.2 percent vs. 58.8 percent and 57.0 percent, respectively). The eligibility rate was higher at for-profit incorporated establishments (78.9 percent) than at for-profit unincorporated establishments (74.9 percent) and nonprofit establishments (76.9 percent). Employees in nonprofit establishments had a higher take-up rate than those in for-profit

unincorporated establishments or for-profit incorporated establishments (76.5 percent vs. 68.3 percent and 72.3 percent, respectively) (Exhibits 2.16, 2.17, and 2.18).

- Employees in firms that were 20 years old or older had a higher coverage rate (57.6 percent) than employees in firms that were less than 5 years old, 5-9 years old, and 10-19 years old (50.4 percent, 51.5 percent, and 52.0 percent, respectively). The eligibility rate was higher in the oldest firms than in firms younger than 10 years ($p < 0.10$ for the comparison with firms 5-9 years old) and the take-up rate was higher than in all younger firms (73.7 percent vs. a range of 66.3 percent to 68.2 percent in younger firms) (Exhibits 2.16, 2.17, and 2.18).
- Employees in firms with multiple locations had a higher coverage rate than those with a single location (57.9 percent vs. 53.1 percent). The difference in coverage rates was due to both a higher eligibility rate (78.4 percent vs. 76.8 percent) and a higher take-up rate in firms with multiple locations (73.8 percent vs. 69.2 percent) (Exhibits 2.16, 2.17, and 2.18).
- The coverage rate increased directly with the percentage of full-time employees at an establishment, increasing from 13.2 percent for employees in establishments with 0-24 percent full-time employees to 65.6 percent in establishments with 75 percent or more full-time employees. The eligibility rate followed the same pattern, increasing from 27.7 percent to 87.9 percent. Take-up rates also followed a similar pattern, increasing from 47.5 percent in establishments with 0-24 percent full-time employees to 74.7 percent in firms with 75 percent or more full-time employees (Exhibits 2.16, 2.17, and 2.18).
- Employees in higher wage establishments (less than 50 percent of the employees earned less than \$12.00 an hour) had more than double the coverage rate of employees in predominantly low-wage establishments (50 percent or more of the employees earned less than \$12.00 an hour) (62.4 percent vs. 30.6 percent). This difference was due to both a higher eligibility rate (83.6 percent vs. 53.6 percent) and a higher take-up rate (74.7 percent vs. 57.0 percent) among employees in higher wage establishments (Exhibits 2.16, 2.17, and 2.18).

Enrollment in Single, Employee-Plus-One, and Family Coverage

Overall

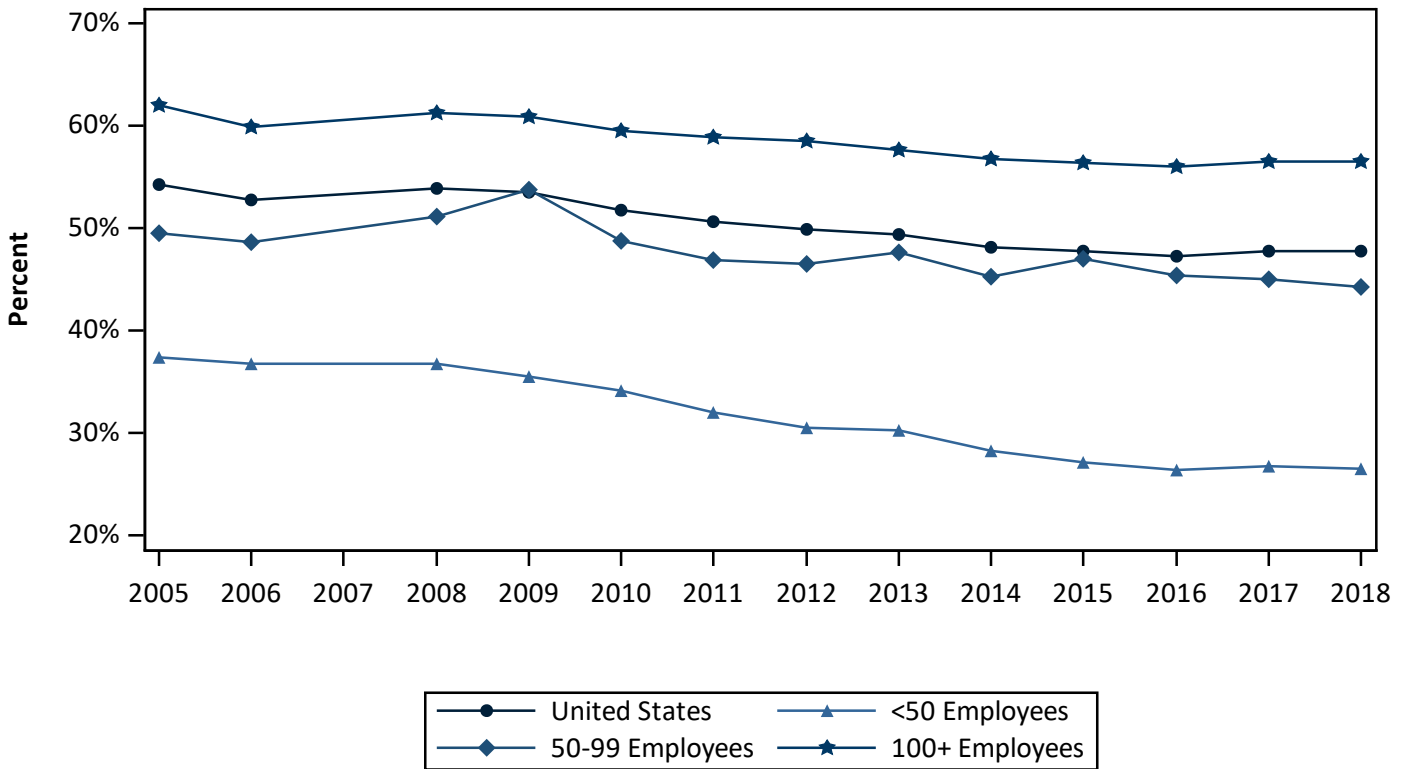
- In 2018, 55.2 percent of enrollees had single coverage, 18.6 percent had employee-plus-one coverage, and 26.2 percent had family coverage (Exhibits 2.19, 2.20, and 2.21).
- Between 2017 and 2018, there was no significant change in the percentage of enrollees with single, employee-plus-one, or family coverage (Exhibits 2.19, 2.20, and 2.21).
- Between 2005 and 2018, the percentage of enrollees with single coverage increased from 48.6 percent to 55.2 percent and the percentage with employee-plus-one coverage increased from 17.3 percent to 18.6 percent. The percentage with family coverage decreased from 34.0 percent to 26.2 percent (Exhibits 2.19, 2.20, and 2.21).

By Firm Size

- In 2018, a lower percentage of enrollees in large firms than in small and medium firms chose single coverage (52.9 percent vs. 63.2 percent and 64.6 percent, respectively). A higher percentage of large-firm enrollees chose employee-plus-one coverage (19.6 percent vs. 14.8 percent and 16.1 percent, respectively) and family coverage (27.5 percent vs. 22.0 percent and 19.3 percent, respectively) (Exhibits 2.19, 2.20, and 2.21).
- Between 2017 and 2018, the percentage of employees in large firms enrolled in single coverage increased from 52.1 percent to 52.9 percent ($p < 0.10$). The percentage of enrollees with employee-plus-one coverage increased in small firms ($p < 0.10$) and decreased in large firms. There was no significant change in the percentage of enrollees with family coverage in any firm-size category (Exhibits 2.19, 2.20, and 2.21)
- In the detailed firm-size categories, the only significant change in the type of enrollment between 2017 and 2018 was in employee-plus-one coverage. The percentage of employees who chose employee-plus-one coverage increased in firms with 25-99 employees ($p < 0.10$) and decreased in firms with 100-999 employees (Exhibits 2.22, 2.23, and 2.24).

Exhibit 2.1: Enrollment Rate

Percentage of all private-sector employees enrolled in health insurance offered by their employers, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	54.3%	52.8%	53.9%	53.5%	51.8%	50.6%	49.9%	49.4%	48.1%	47.8%	47.2%	47.7%	47.8%
<50	37.4%	36.8%	36.8%	35.5%	34.2%	32.0%	30.5%	30.3%	28.3%	27.1%	26.5%	26.7%	26.6%
50-99	49.4%	48.7%	51.1%	53.8%	48.8%	46.9%	46.6%	47.6%	45.2%	47.0%	45.4%	45.0%	44.3%
100+	62.0%	59.9%	61.3%	60.9%	59.5%	58.9%	58.5%	57.7%	56.7%	56.4%	56.0%	56.5%	56.5%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

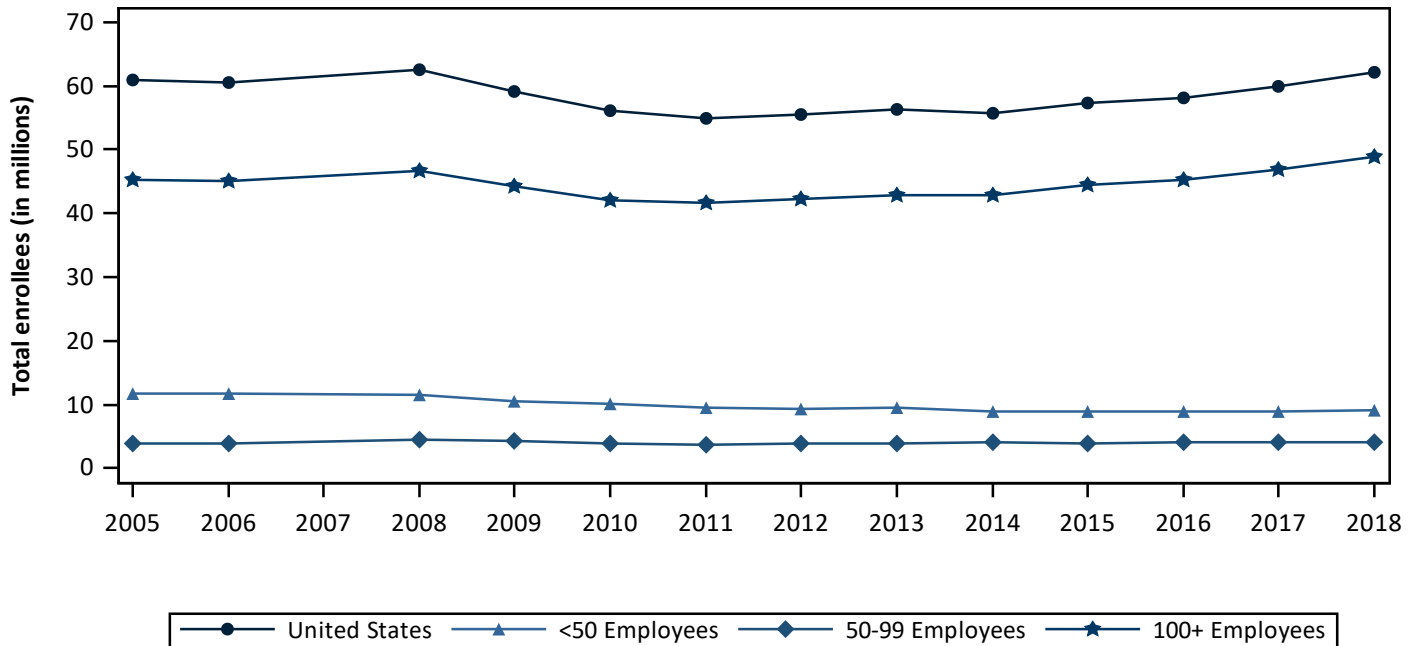
Denominator: Within each category, all employees in all establishments.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	60.9	60.5	62.6	59.2	56.1	54.8	55.4	56.3	55.8	57.3	58.2	59.9	62.1
<50	11.7	11.6	11.5	10.6	10.2	9.5	9.3	9.5	8.9	8.9	8.9	8.9	9.1
50-99	3.9	3.8	4.4	4.3	3.8	3.7	3.8	4.0	4.1	4.0	4.0	4.1	4.2
100+	45.3	45.1	46.7	44.3	42.1	41.6	42.3	42.9	42.8	44.4	45.3	46.9	48.9

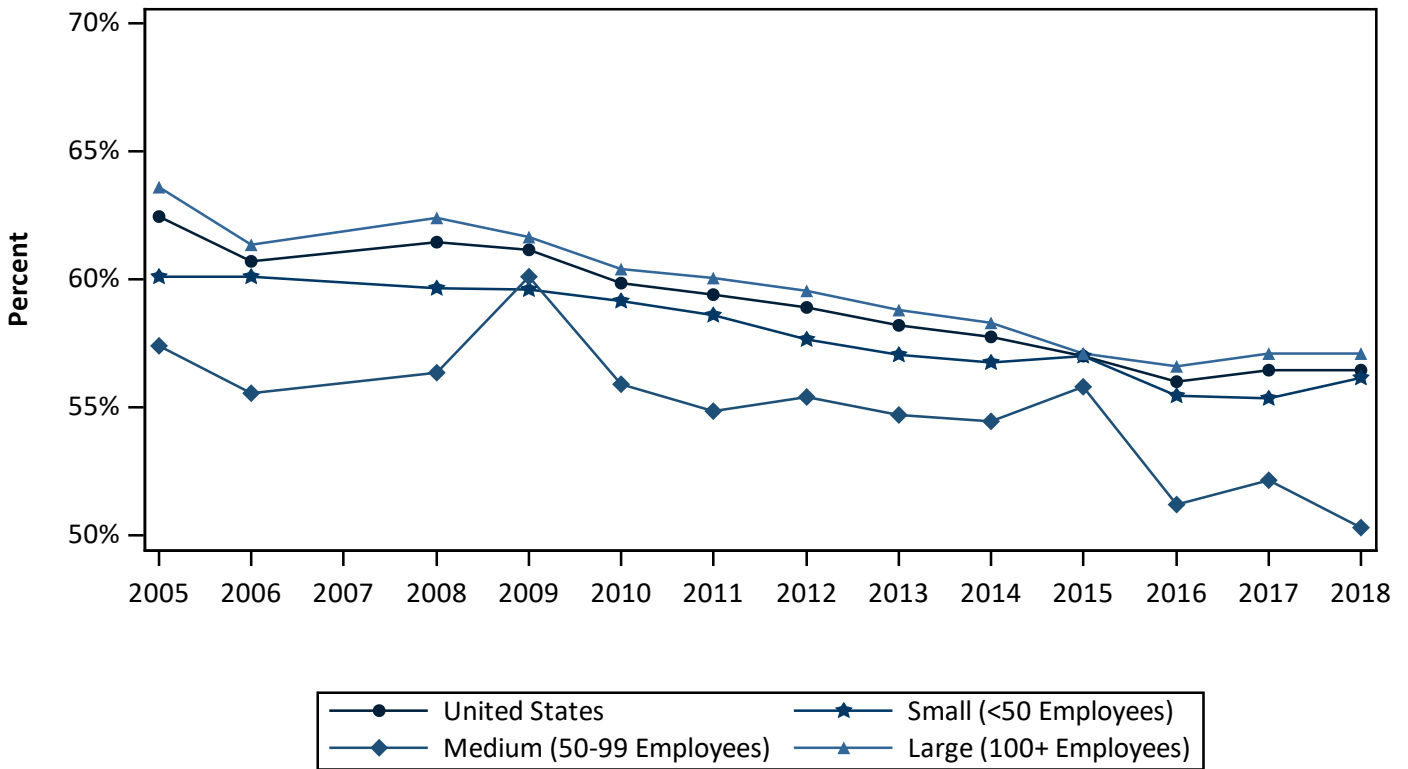
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. The sum of estimates by firm size may differ from the U.S. total due to rounding.

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, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	62.5%	60.7%	61.4%	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%
<50	60.1%	60.1%	59.7%	59.6%	59.2%	58.6%	57.7%	57.1%	56.8%	57.0%	55.5%	55.4%	56.2%
50-99	57.4%	55.6%	56.3%	60.1%	55.9%	54.9%	55.4%	54.7%	54.5%	55.8%	51.2%	52.2%	50.3%
100+	63.6%	61.4%	62.4%	61.6%	60.4%	60.0%	59.5%	58.8%	58.3%	57.1%	56.6%	57.1%	57.1%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

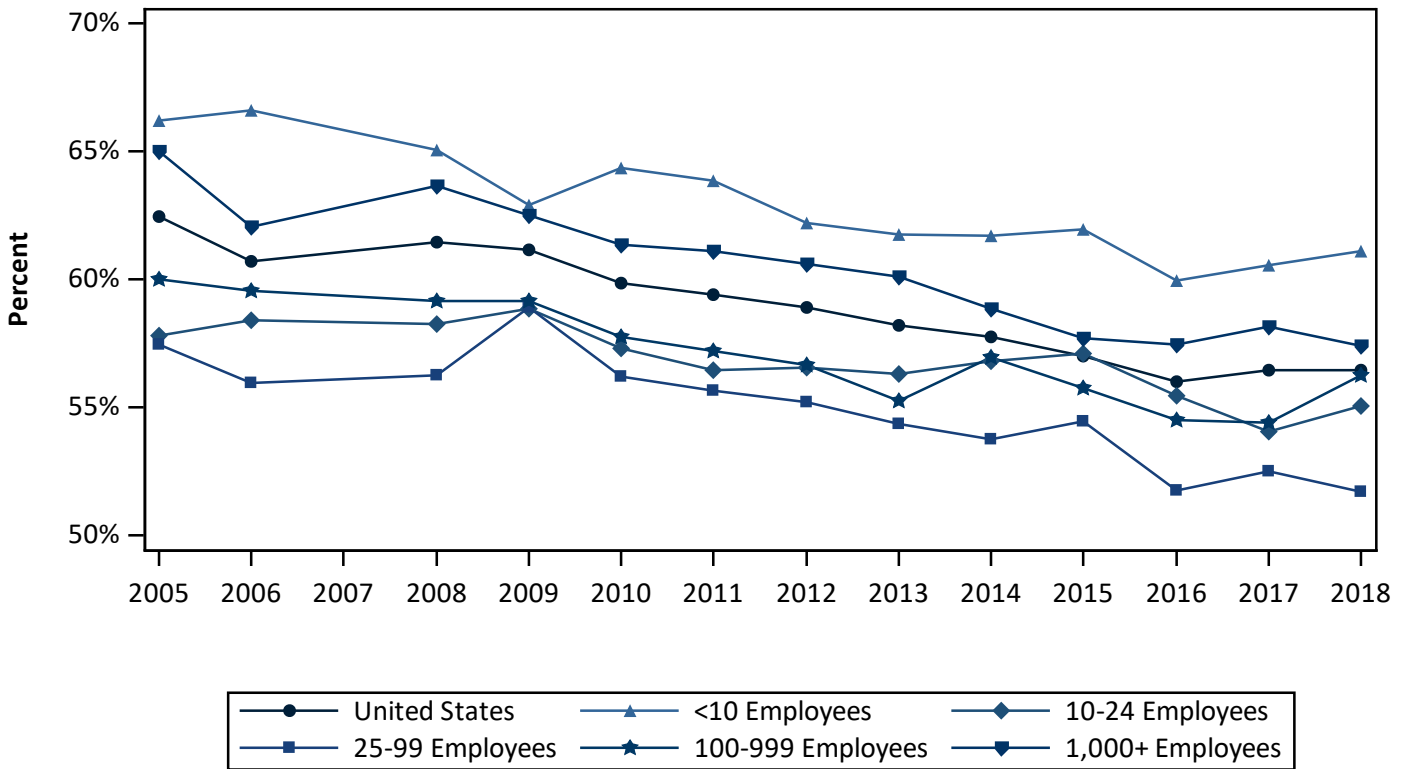
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 2.4: Coverage Rate

Percentage of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by detailed firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 2.4: Coverage Rate

Percentage of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	62.5%	60.7%	61.4%	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%
<10	66.2%	66.6%	65.0%	62.9%	64.4%	63.9%	62.2%	61.8%	61.7%	61.9%	60.0%	60.6%	61.1%
10-24	57.8%	58.4%	58.2%	58.8%	57.3%	56.5%	56.5%	56.3%	56.8%	57.1%	55.5%	54.1%	55.1%
25-99	57.4%	55.9%	56.3%	58.9%	56.2%	55.7%	55.2%	54.4%	53.8%	54.5%	51.8%	52.5%	51.7%
100-999	60.0%	59.5%	59.1%	59.2%	57.7%	57.2%	56.6%	55.3%	56.9%	55.8%	54.5%	54.4%	56.3%
1,000+	65.0%	62.1%	63.7%	62.5%	61.4%	61.1%	60.6%	60.1%	58.8%	57.7%	57.5%	58.1%	57.4%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

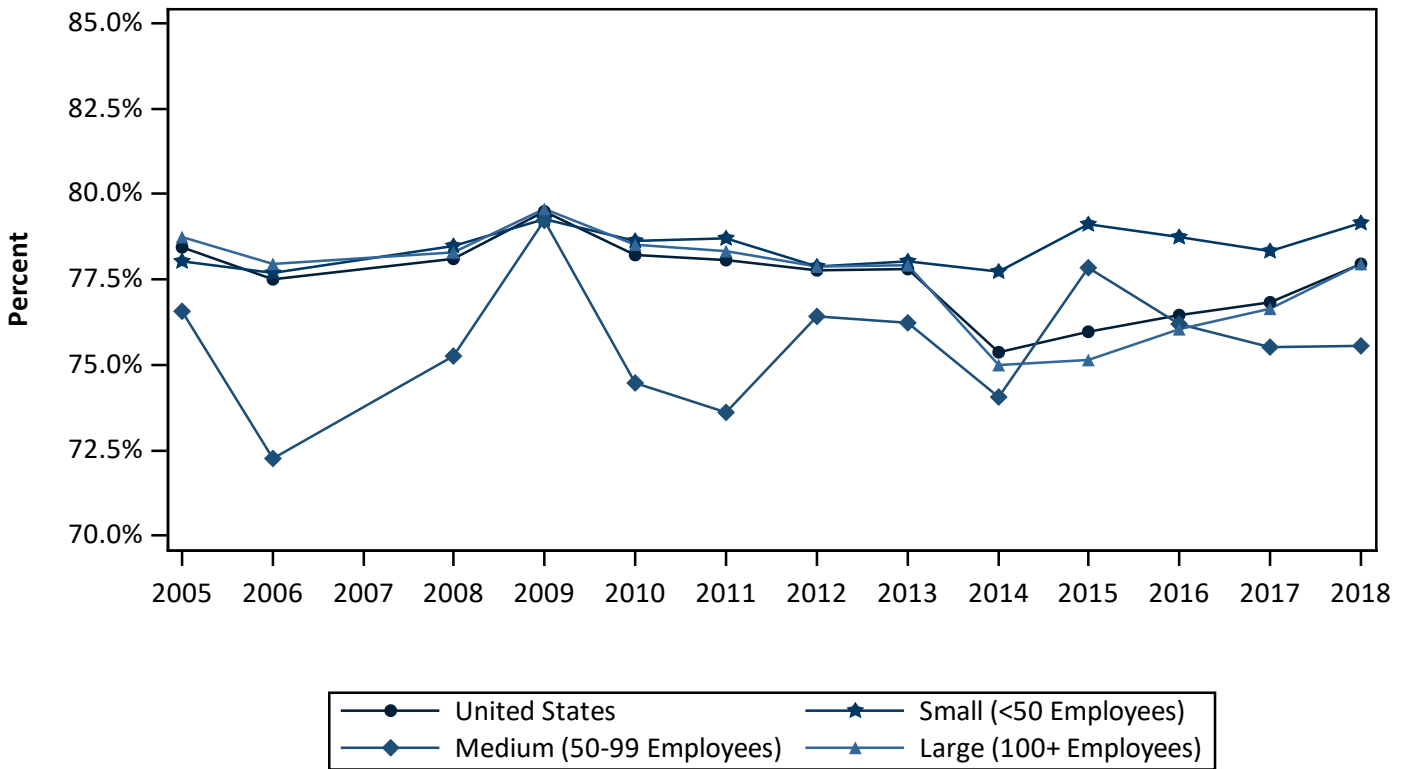
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 2.5: Eligibility Rate

Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 2.5: Eligibility Rate

Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	78.5%	77.5%	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%
<50	78.0%	77.7%	78.5%	79.3%	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%	78.7%	78.3%	79.1%
50-99	76.6%	72.3%	75.3%	79.2%	74.5%	73.6%	76.4%	76.2%	74.1%	77.8%	76.2%	75.5%	75.6%
100+	78.8%	77.9%	78.3%	79.6%	78.5%	78.3%	77.9%	77.9%	75.0%	75.2%	76.0%	76.6%	78.0%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

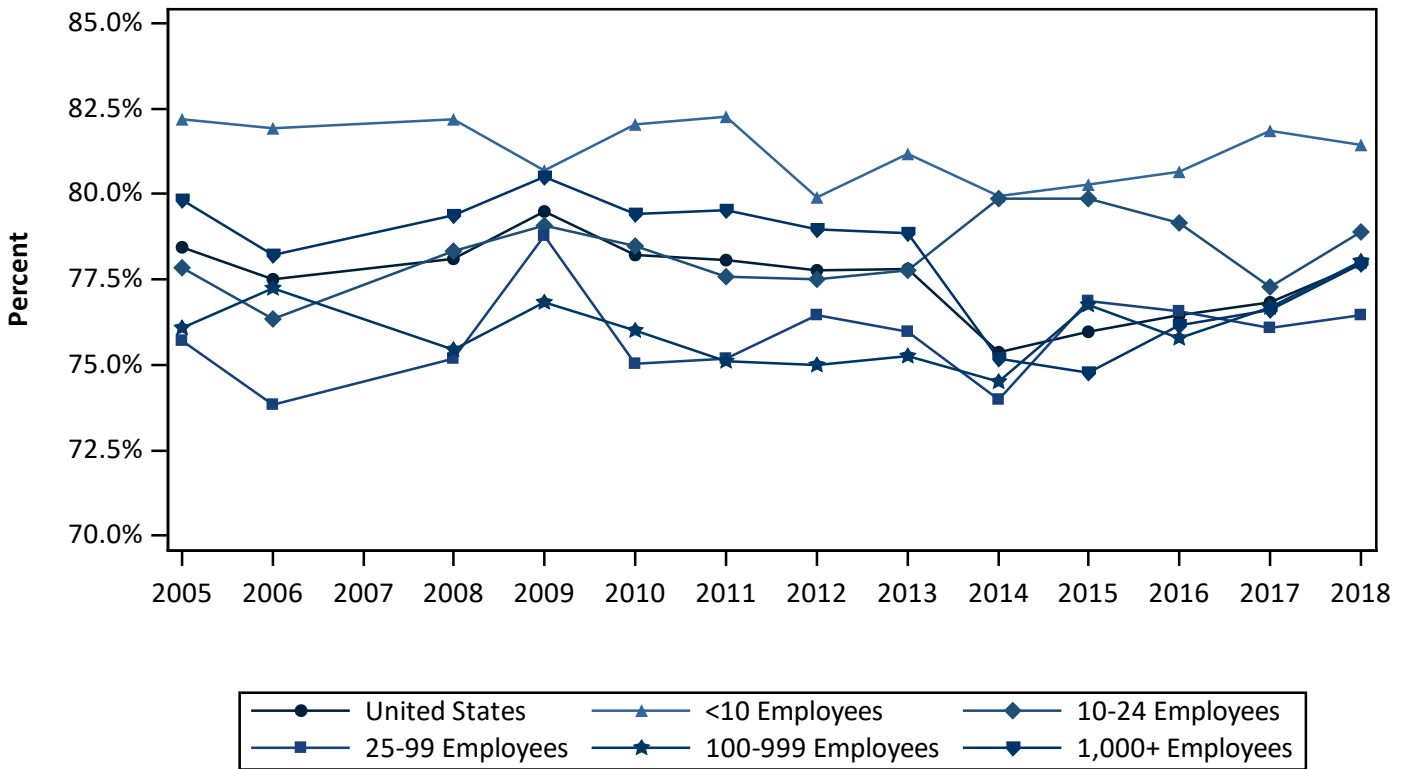
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 2.6: Eligibility Rate

Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by detailed firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 2.6: Eligibility Rate

Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	78.5%	77.5%	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%
<10	82.2%	81.9%	82.2%	80.7%	82.1%	82.2%	79.9%	81.2%	79.9%	80.3%	80.6%	81.8%	81.4%
10-24	77.8%	76.3%	78.3%	79.1%	78.5%	77.6%	77.5%	77.8%	79.8%	79.9%	79.2%	77.3%	78.9%
25-99	75.7%	73.8%	75.2%	78.8%	75.0%	75.2%	76.4%	76.0%	74.0%	76.9%	76.6%	76.1%	76.4%
100-999	76.1%	77.2%	75.4%	76.8%	76.0%	75.1%	75.0%	75.3%	74.5%	76.8%	75.8%	76.7%	78.0%
1,000+	79.8%	78.2%	79.4%	80.5%	79.4%	79.5%	79.0%	78.9%	75.2%	74.8%	76.2%	76.6%	77.9%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

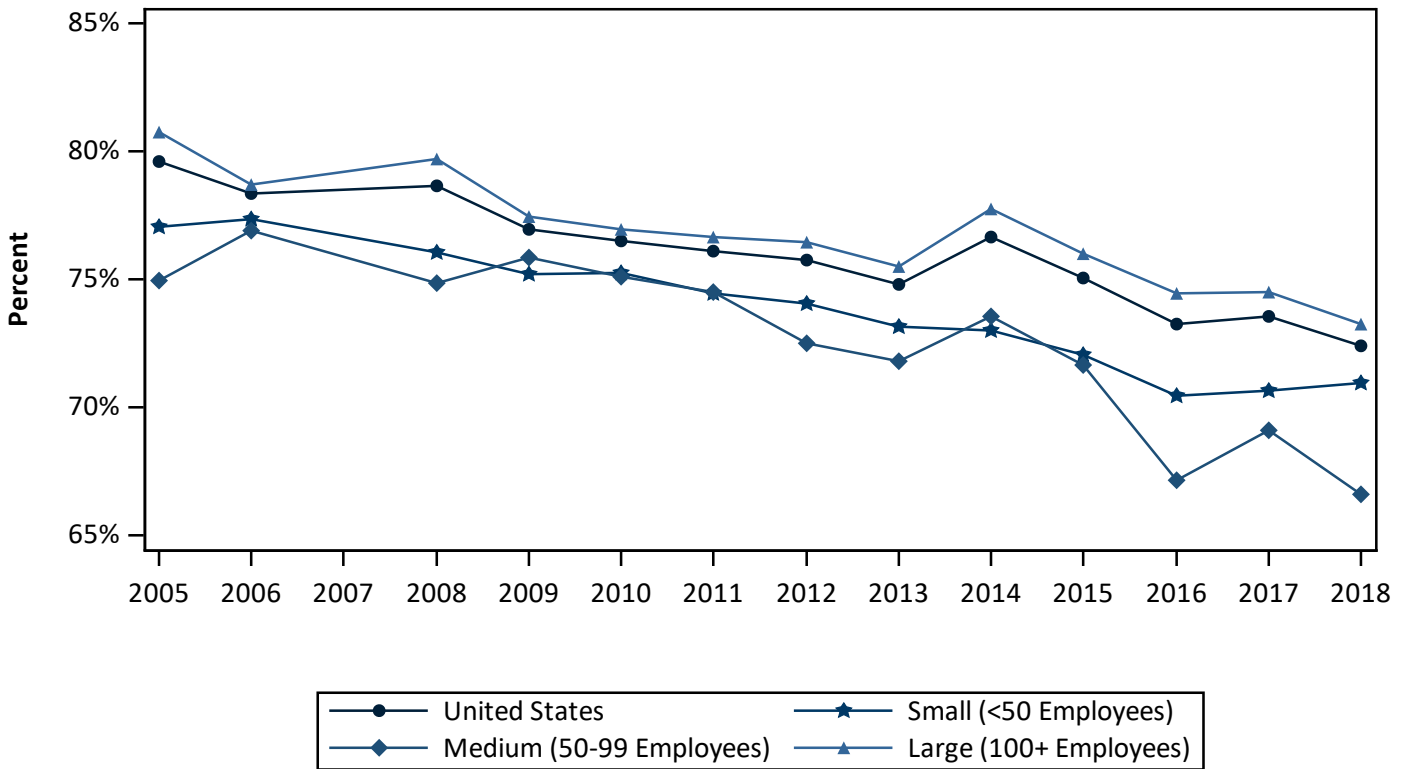
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 2.7: 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, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 2.7: 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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	79.6%	78.3%	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%
<50	77.0%	77.4%	76.0%	75.2%	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%	70.4%	70.7%	71.0%
50-99	74.9%	76.9%	74.9%	75.9%	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%	67.2%	69.1%	66.6%
100+	80.7%	78.7%	79.7%	77.5%	76.9%	76.7%	76.4%	75.5%	77.8%	76.0%	74.4%	74.5%	73.3%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

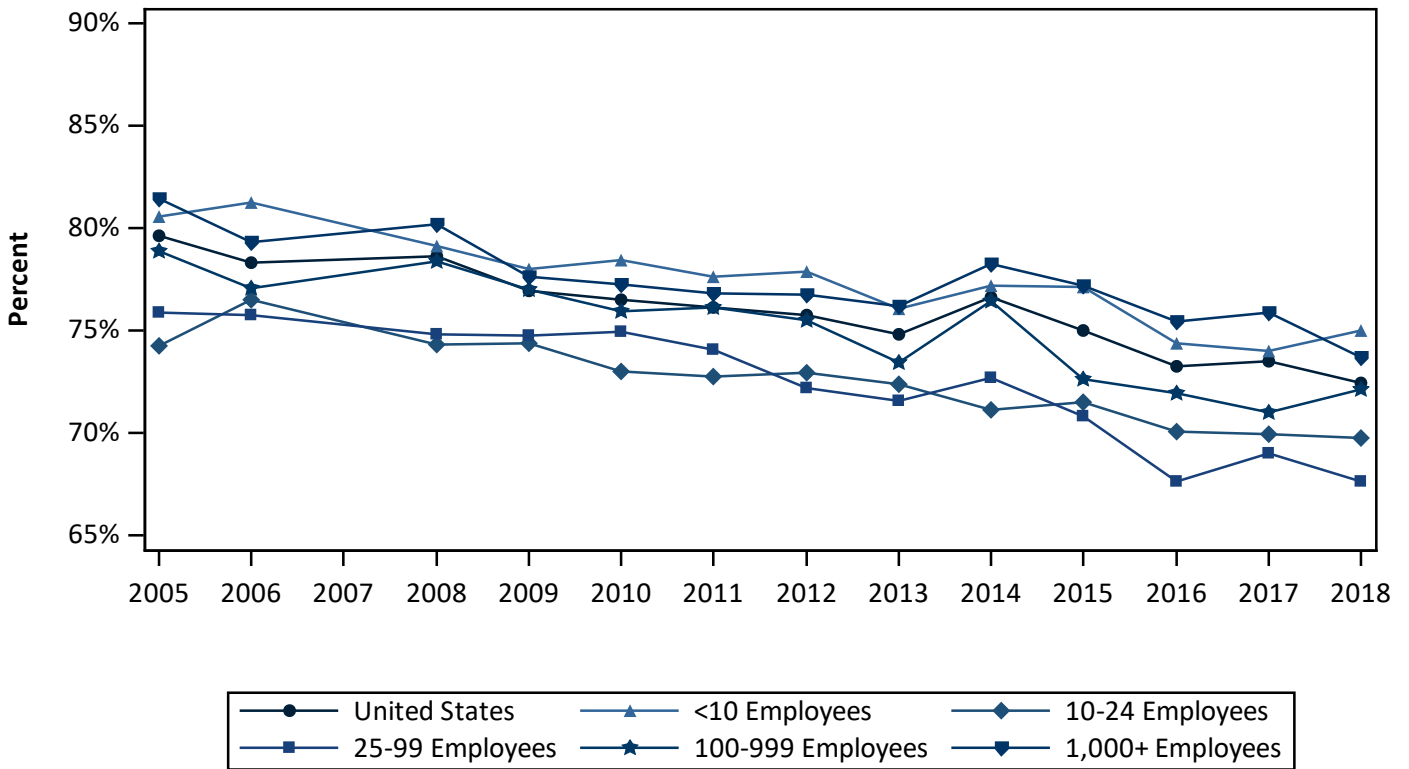
Denominator: Within each category, eligible employees in establishments that offer health insurance.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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 at establishments that offer health insurance, overall and by detailed firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 2.8: Take-Up Rate

Percentage of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	79.6%	78.3%	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%
<10	80.5%	81.3%	79.2%	78.0%	78.5%	77.7%	77.9%	76.1%	77.2%	77.1%	74.4%	74.0%	75.0%
10-24	74.3%	76.5%	74.3%	74.4%	73.0%	72.8%	73.0%	72.4%	71.2%	71.5%	70.1%	69.9%	69.8%
25-99	75.9%	75.8%	74.8%	74.8%	74.9%	74.1%	72.2%	71.6%	72.7%	70.8%	67.6%	69.0%	67.6%
100-999	78.9%	77.1%	78.4%	77.0%	76.0%	76.2%	75.5%	73.4%	76.4%	72.7%	71.9%	71.0%	72.1%
1,000+	81.4%	79.3%	80.2%	77.6%	77.3%	76.8%	76.8%	76.2%	78.3%	77.2%	75.4%	75.9%	73.7%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

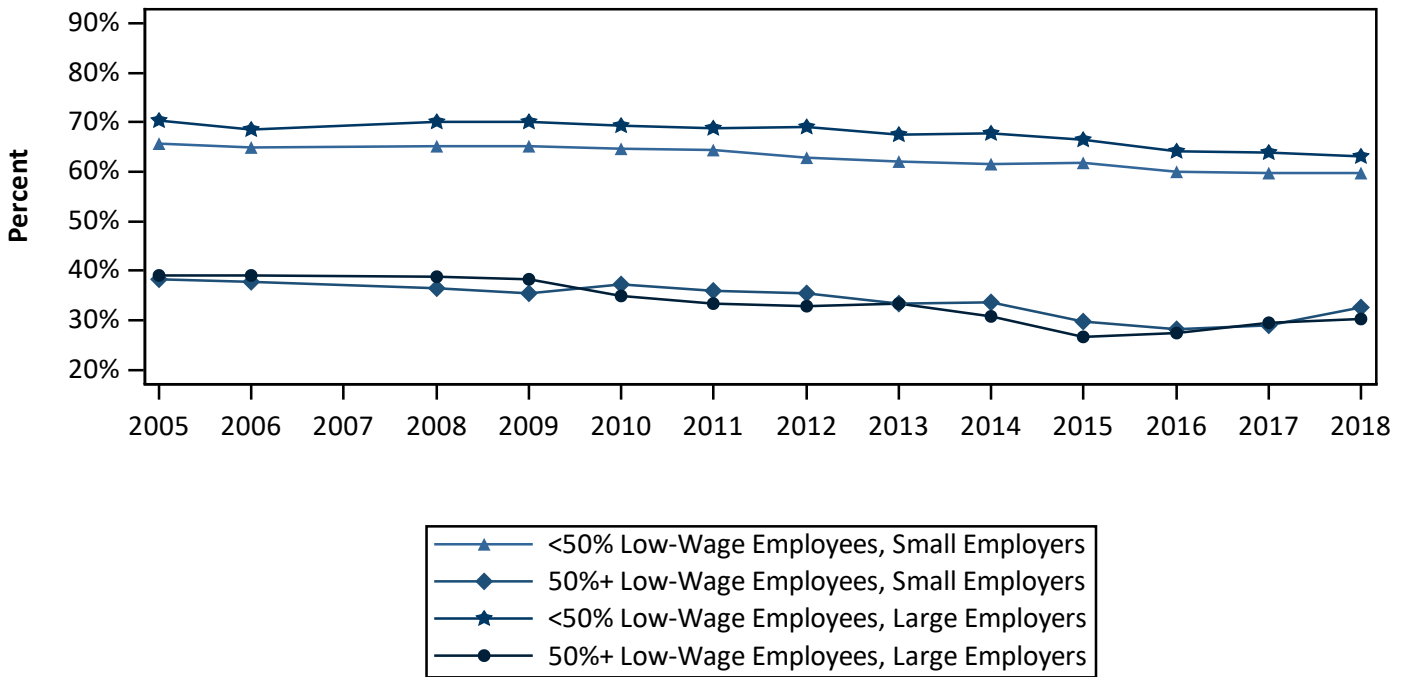
Denominator: Within each category, eligible employees in establishments that offer health insurance.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, by the percentage of the establishment's workforce that is low wage and by firm size, 2005-2018



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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

Data for Exhibit 2.9: 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, 2005-2018

Low Wage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<50% Low-Wage Employees, Small Employers	65.7%	64.9%	65.1%	65.1%	64.7%	64.3%	62.9%	62.1%	61.6%	61.7%	60.1%	59.7%	59.6%
50%+ Low-Wage Employees, Small Employers	38.2%	37.6%	36.4%	35.5%	37.2%	35.8%	35.5%	33.3%	33.5%	29.8%	28.2%	28.9%	32.6%
<50% Low-Wage Employees, Large Employers	70.2%	68.6%	70.0%	70.0%	69.3%	68.8%	69.0%	67.5%	67.8%	66.3%	64.1%	63.8%	63.0%
50%+ Low-Wage Employees, Large Employers	39.1%	39.1%	38.7%	38.3%	34.8%	33.3%	32.9%	33.2%	30.6%	26.7%	27.4%	29.5%	30.3%

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

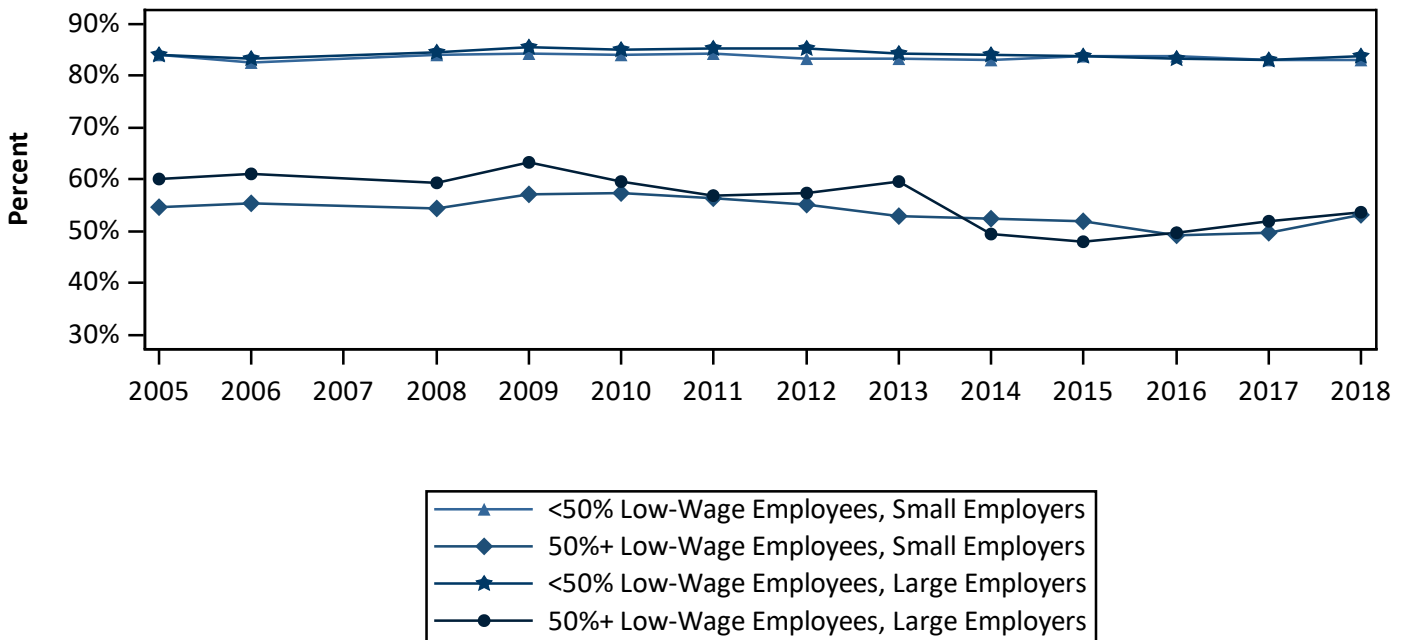
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

For data points and standard errors for this exhibit, select here.

Exhibit 2.10: 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, 2005-2018



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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

Data for Exhibit 2.10: 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, 2005-2018

Low Wage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<50% Low-Wage Employees, Small Employers	84.0%	82.5%	84.1%	84.3%	84.0%	84.3%	83.2%	83.3%	83.0%	83.8%	83.8%	83.0%	83.0%
50%+ Low-Wage Employees, Small Employers	54.5%	55.4%	54.3%	57.1%	57.4%	56.4%	55.2%	52.9%	52.5%	51.9%	49.1%	49.6%	53.2%
<50% Low-Wage Employees, Large Employers	84.1%	83.3%	84.6%	85.4%	85.0%	85.3%	85.4%	84.3%	84.0%	83.8%	83.4%	83.0%	83.7%
50%+ Low-Wage Employees, Large Employers	59.9%	61.1%	59.4%	63.3%	59.6%	56.9%	57.4%	59.4%	49.5%	48.0%	49.7%	51.9%	53.7%

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

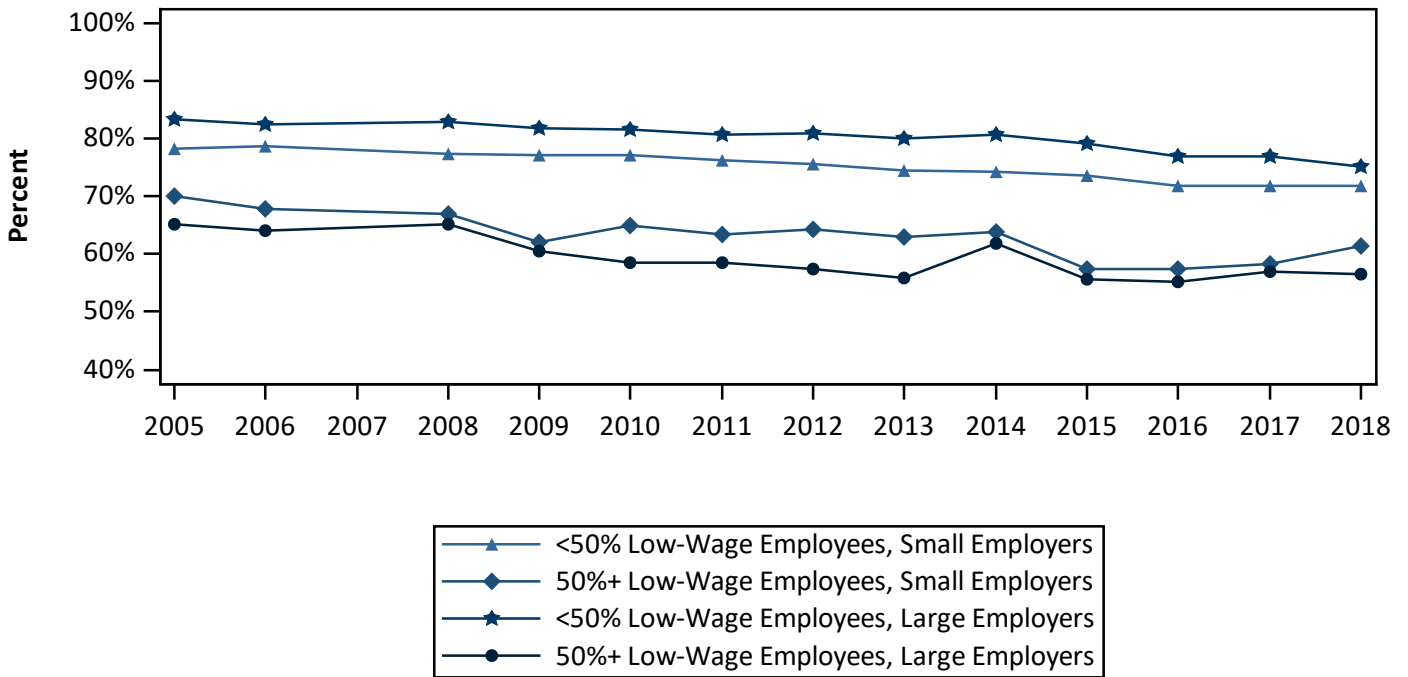
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

For data points and standard errors for this exhibit, select here.

Exhibit 2.11: 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, 2005-2018



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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

Data for Exhibit 2.11: 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, 2005-2018

Low Wage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<50% Low-Wage Employees, Small Employers	78.2%	78.7%	77.4%	77.2%	77.0%	76.3%	75.6%	74.5%	74.2%	73.6%	71.7%	71.9%	71.9%
50%+ Low-Wage Employees, Small Employers	70.1%	67.9%	67.0%	62.1%	64.9%	63.5%	64.3%	63.0%	63.9%	57.4%	57.5%	58.3%	61.3%
<50% Low-Wage Employees, Large Employers	83.4%	82.4%	82.8%	81.9%	81.5%	80.7%	80.8%	80.0%	80.7%	79.1%	76.9%	76.9%	75.2%
50%+ Low-Wage Employees, Large Employers	65.2%	64.0%	65.1%	60.5%	58.4%	58.5%	57.3%	55.9%	61.9%	55.6%	55.2%	57.0%	56.5%

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

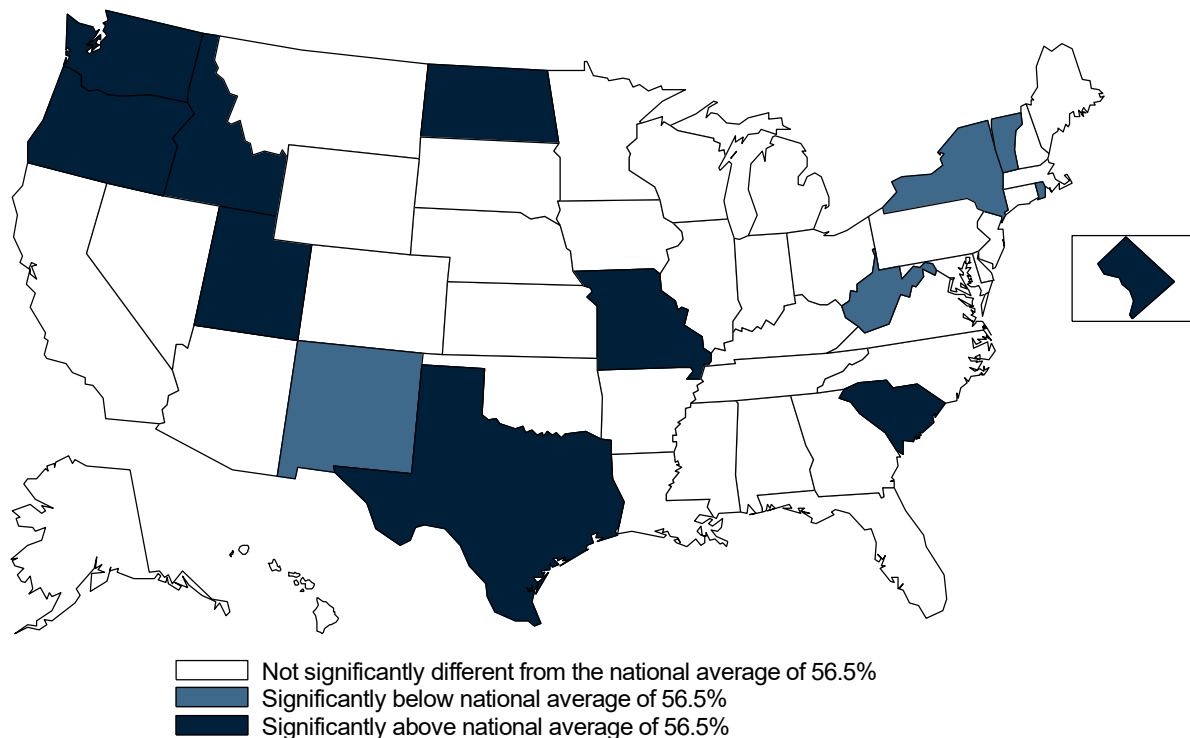
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

For data points and standard errors for this exhibit, select here.

Exhibit 2.12: Coverage Rate
Percentage of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, by State, 2018



Alabama	53.6%	Kentucky	57.7%	North Dakota	61.1%*
Alaska	59.0%	Louisiana	54.5%	Ohio	58.3%
Arizona	54.5%	Maine	58.4%	Oklahoma	51.6%
Arkansas	57.5%	Maryland	53.2%	Oregon	64.5%*
California	55.6%	Massachusetts	51.9%	Pennsylvania	56.6%
Colorado	57.0%	Michigan	57.3%	Rhode Island	52.0%*
Connecticut	55.5%	Minnesota	58.5%	South Carolina	62.0%*
Delaware	55.7%	Mississippi	56.8%	South Dakota	55.3%
District of Columbia	62.3%*	Missouri	62.6%*	Tennessee	54.2%
Florida	55.0%	Montana	56.7%	Texas	61.1%*
Georgia	57.2%	Nebraska	59.7%	Utah	62.3%*
Hawaii	61.6%	Nevada	54.7%	Vermont	52.1%*
Idaho	62.0%*	New Hampshire	54.6%	Virginia	56.9%
Illinois	56.8%	New Jersey	52.8%	Washington	62.8%*
Indiana	57.2%	New Mexico	46.9%*	West Virginia	51.4%*
Iowa	55.5%	New York	49.6%*	Wisconsin	57.1%
Kansas	52.5%	North Carolina	58.8%	Wyoming	54.4%

Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.

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

Note: * Statistically different from national average of 56.5 percent 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 industry, 2018



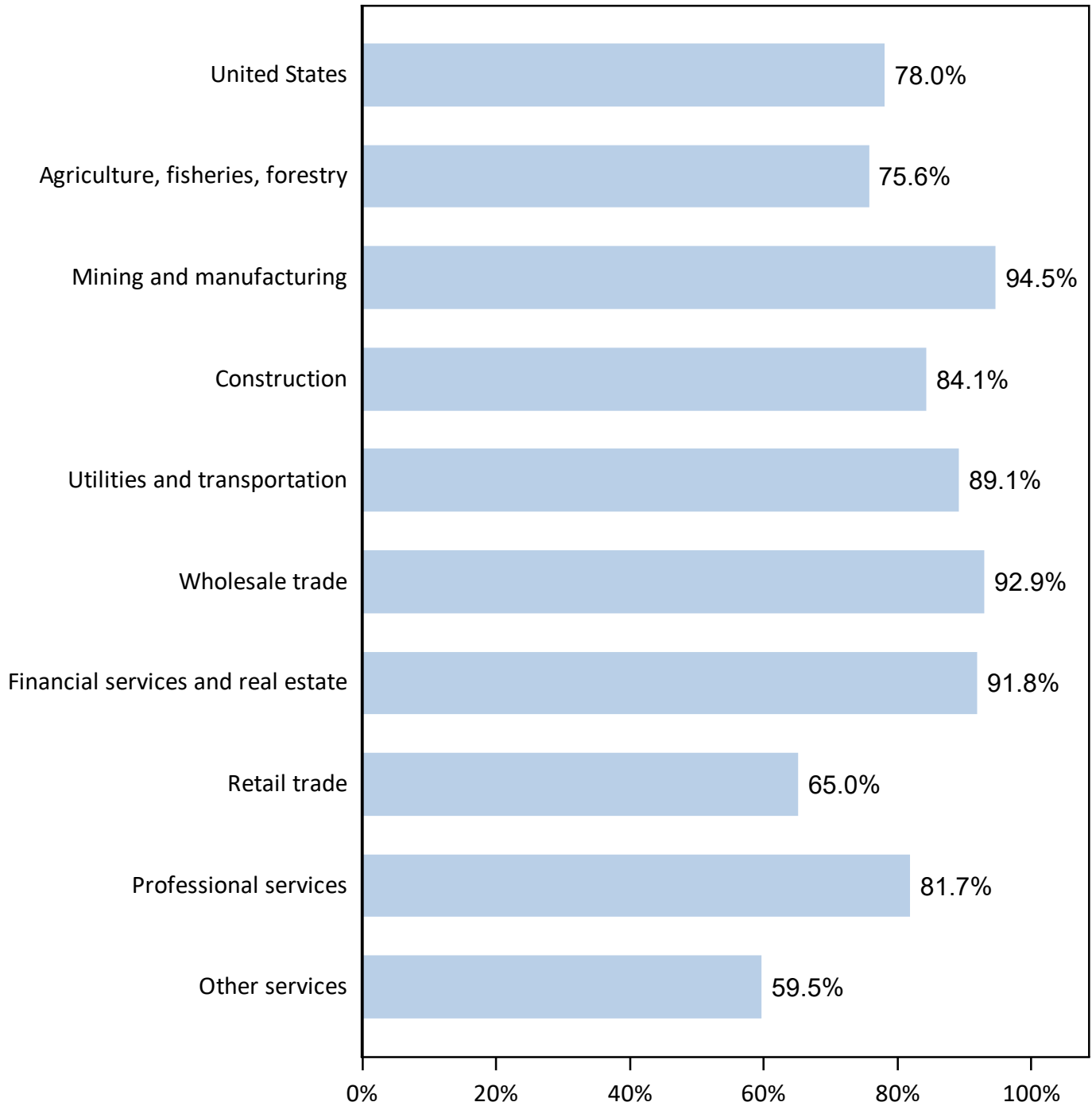
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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

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 industry, 2018



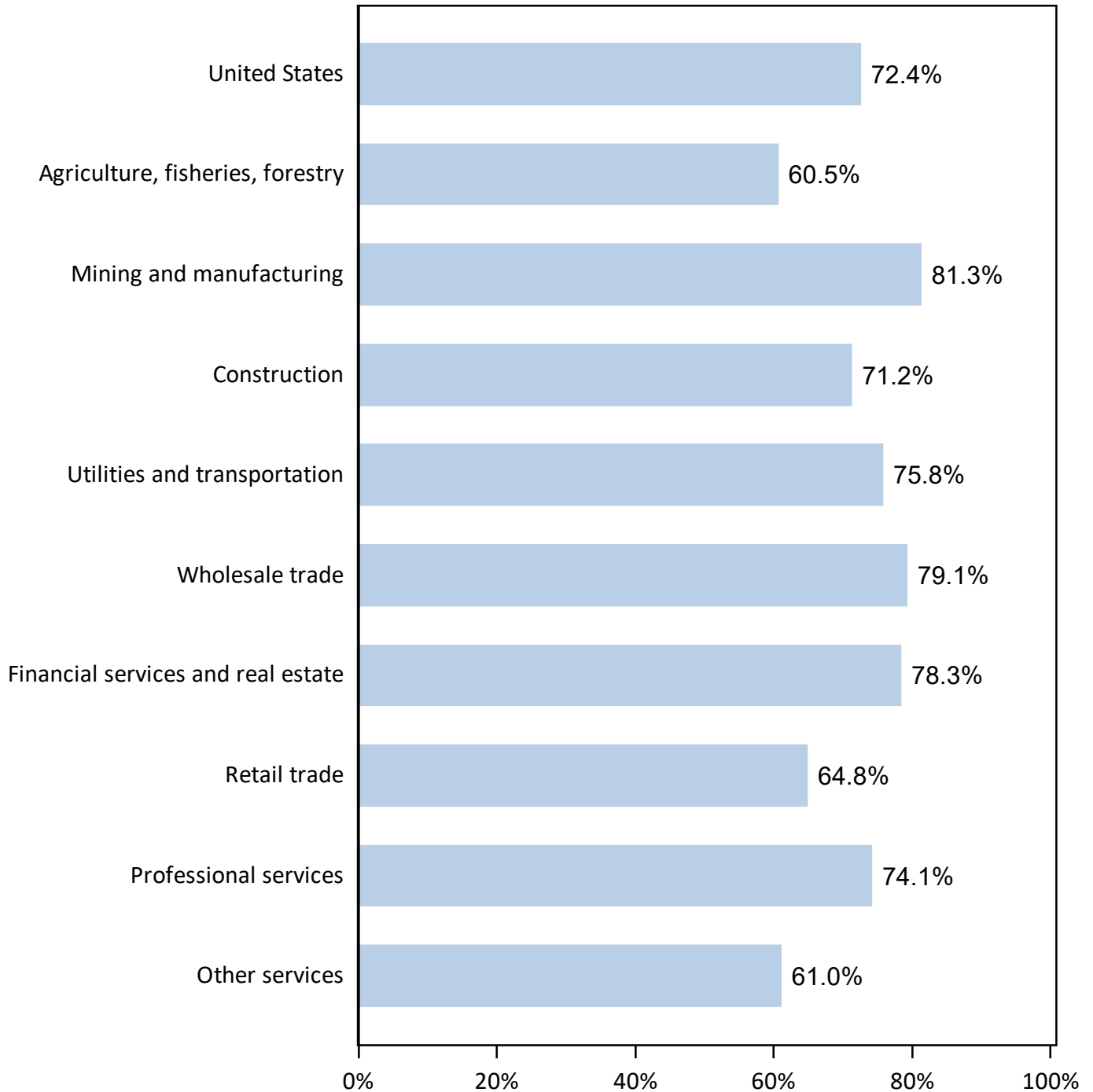
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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

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 industry, 2018



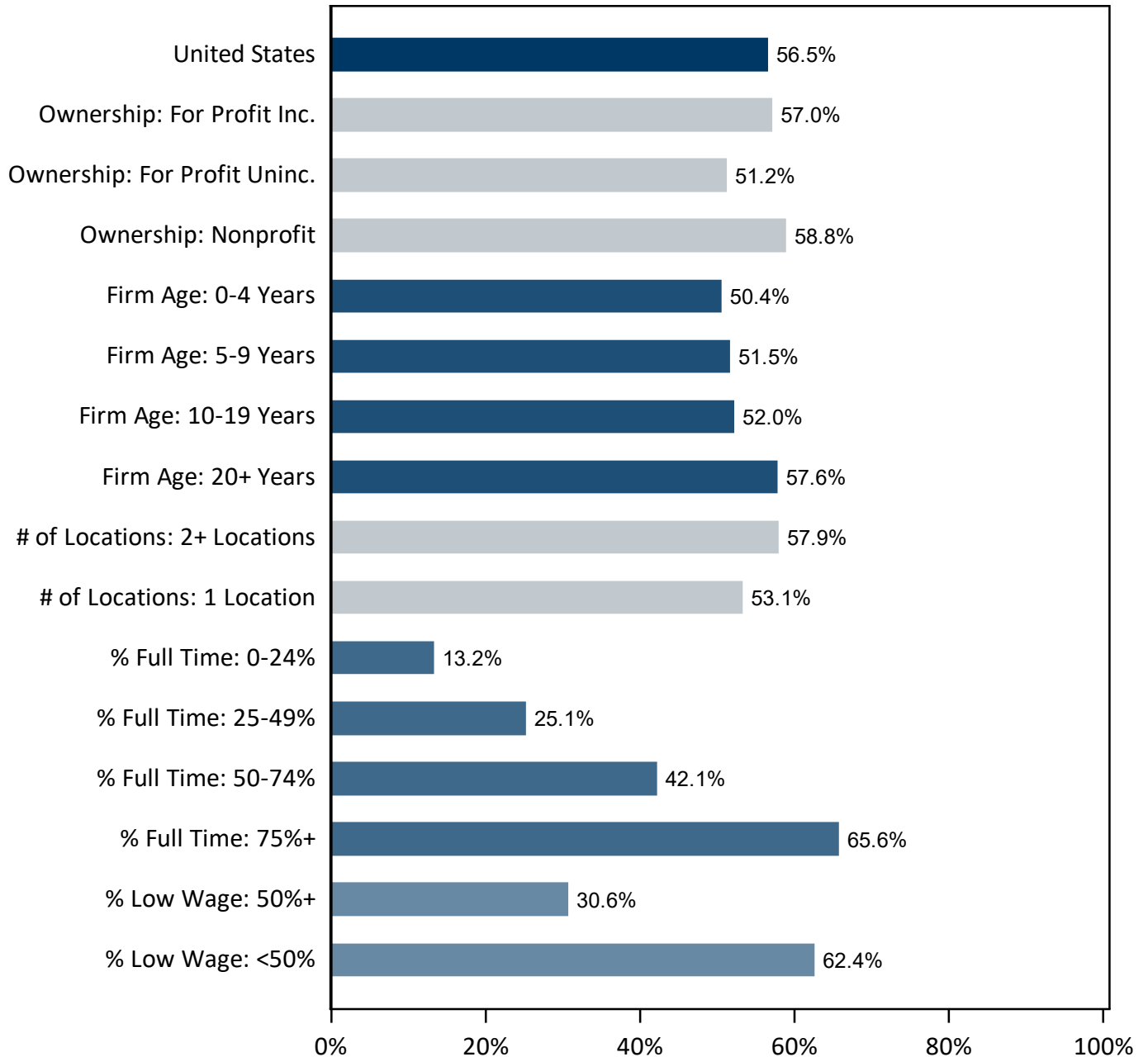
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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

For data points and standard errors for this exhibit, select here.

Exhibit 2.16: Coverage Rate

Percentage of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by selected characteristics, 2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

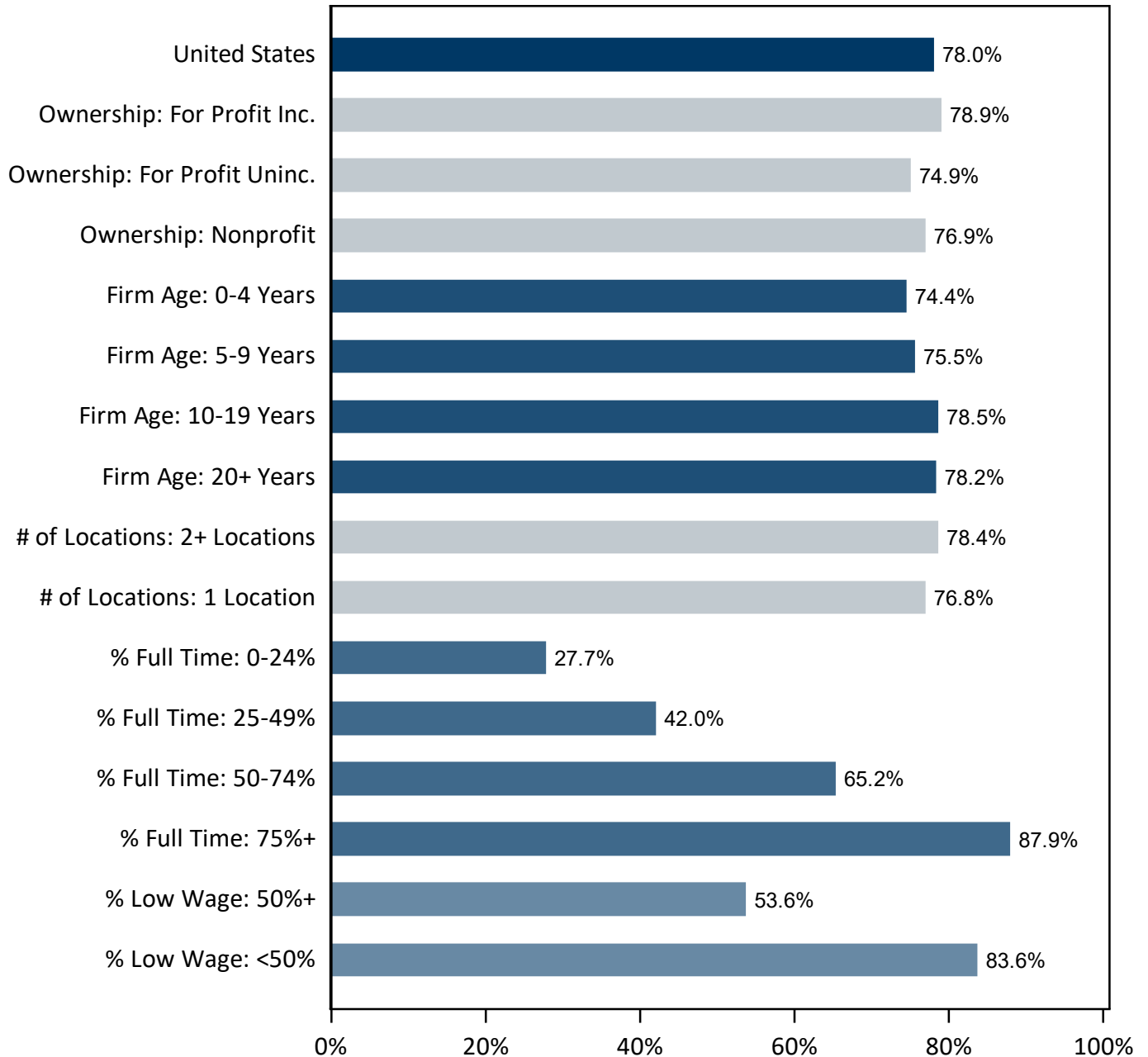
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

For data points and standard errors for this exhibit, select here.

Exhibit 2.17: Eligibility Rate

Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by selected characteristics, 2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

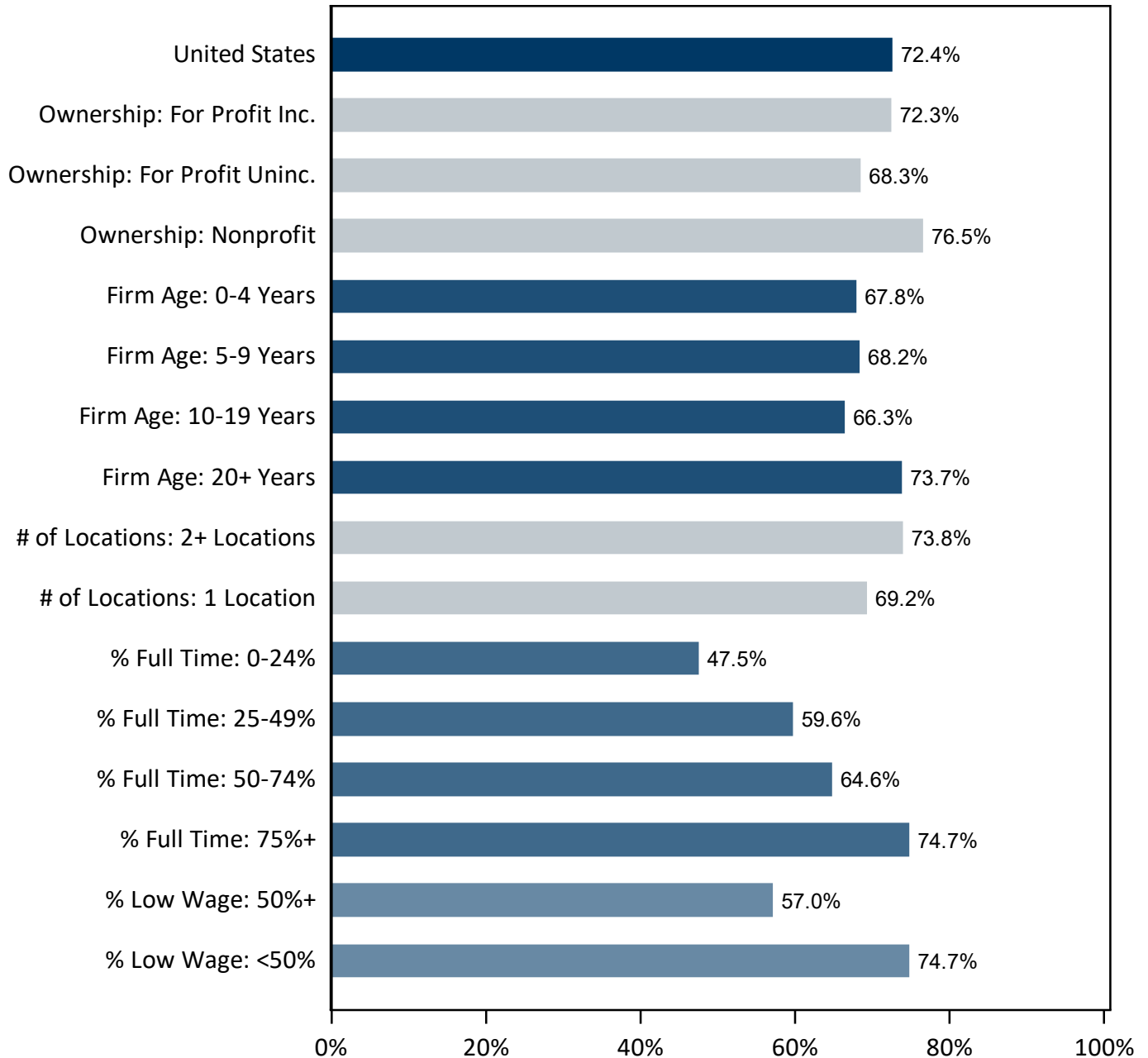
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

For data points and standard errors for this exhibit, select here.

Exhibit 2.18: 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, 2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

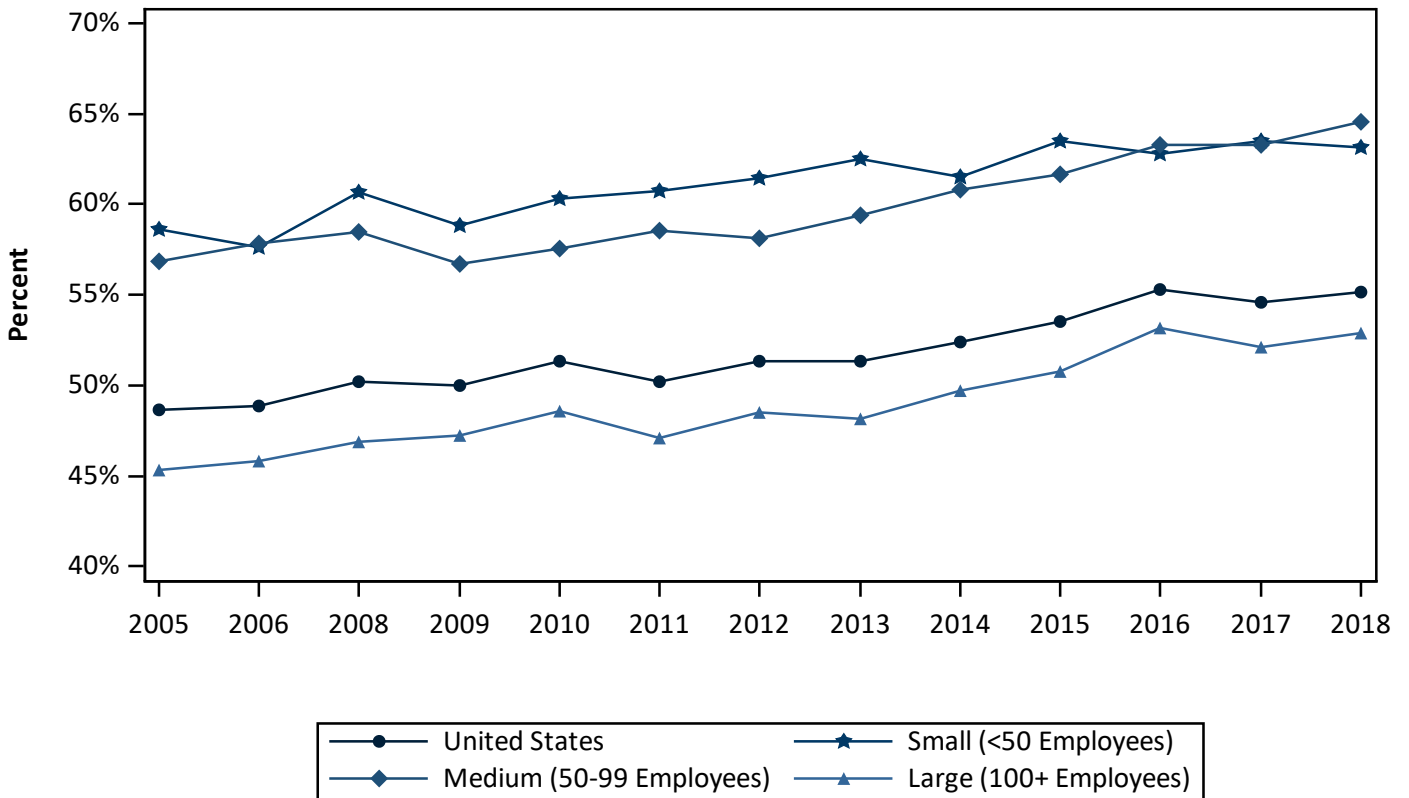
Denominator: Within each category, eligible employees in establishments that offer health insurance.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

For data points and standard errors for this exhibit, select here.

Exhibit 2.19

Percentage of private-sector employees enrolled in a health insurance plan who take single coverage, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 2.19

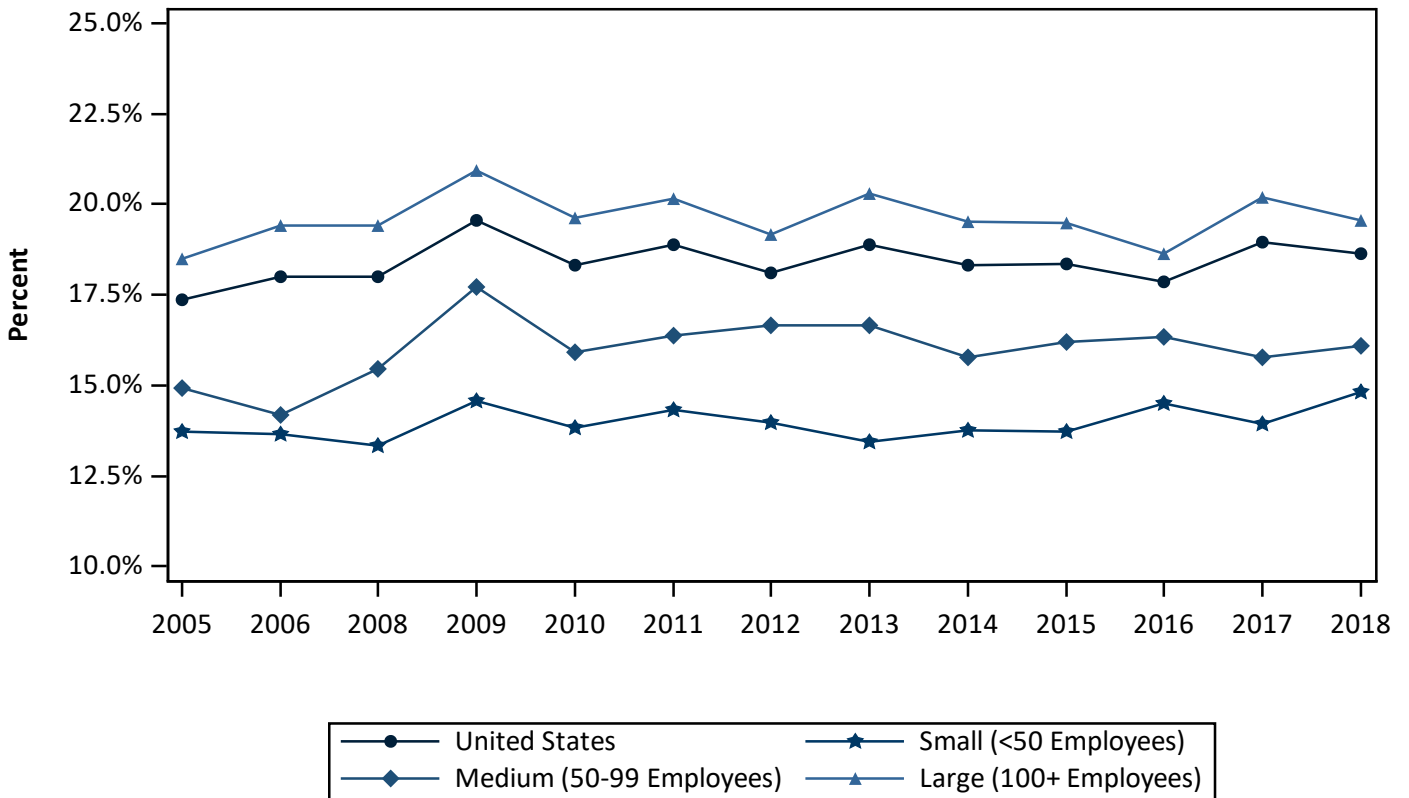
Percentage of private-sector employees enrolled in a health insurance plan who take single coverage, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	48.6%	48.9%	50.2%	50.0%	51.3%	50.2%	51.3%	51.3%	52.4%	53.5%	55.3%	54.6%	55.2%
<50	58.6%	57.7%	60.7%	58.8%	60.3%	60.8%	61.4%	62.5%	61.5%	63.5%	62.8%	63.5%	63.2%
50-99	56.8%	57.9%	58.5%	56.7%	57.6%	58.6%	58.1%	59.4%	60.8%	61.7%	63.3%	63.3%	64.6%
100+	45.4%	45.8%	46.9%	47.2%	48.6%	47.1%	48.5%	48.1%	49.7%	50.8%	53.1%	52.1%	52.9%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.
For data points and standard errors for this exhibit, select here.

Exhibit 2.20

Percentage of private-sector employees enrolled in a health insurance plan who take employee-plus-one coverage, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 2.20

Percentage of private-sector employees enrolled in a health insurance plan who take employee-plus-one coverage, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	17.3%	18.0%	18.0%	19.5%	18.3%	18.9%	18.1%	18.9%	18.3%	18.4%	17.8%	19.0%	18.6%
<50	13.7%	13.7%	13.3%	14.6%	13.8%	14.3%	14.0%	13.4%	13.8%	13.7%	14.5%	13.9%	14.8%
50-99	14.9%	14.2%	15.4%	17.7%	15.9%	16.4%	16.7%	16.6%	15.8%	16.2%	16.3%	15.8%	16.1%
100+	18.5%	19.4%	19.4%	20.9%	19.6%	20.1%	19.2%	20.3%	19.5%	19.5%	18.6%	20.2%	19.6%

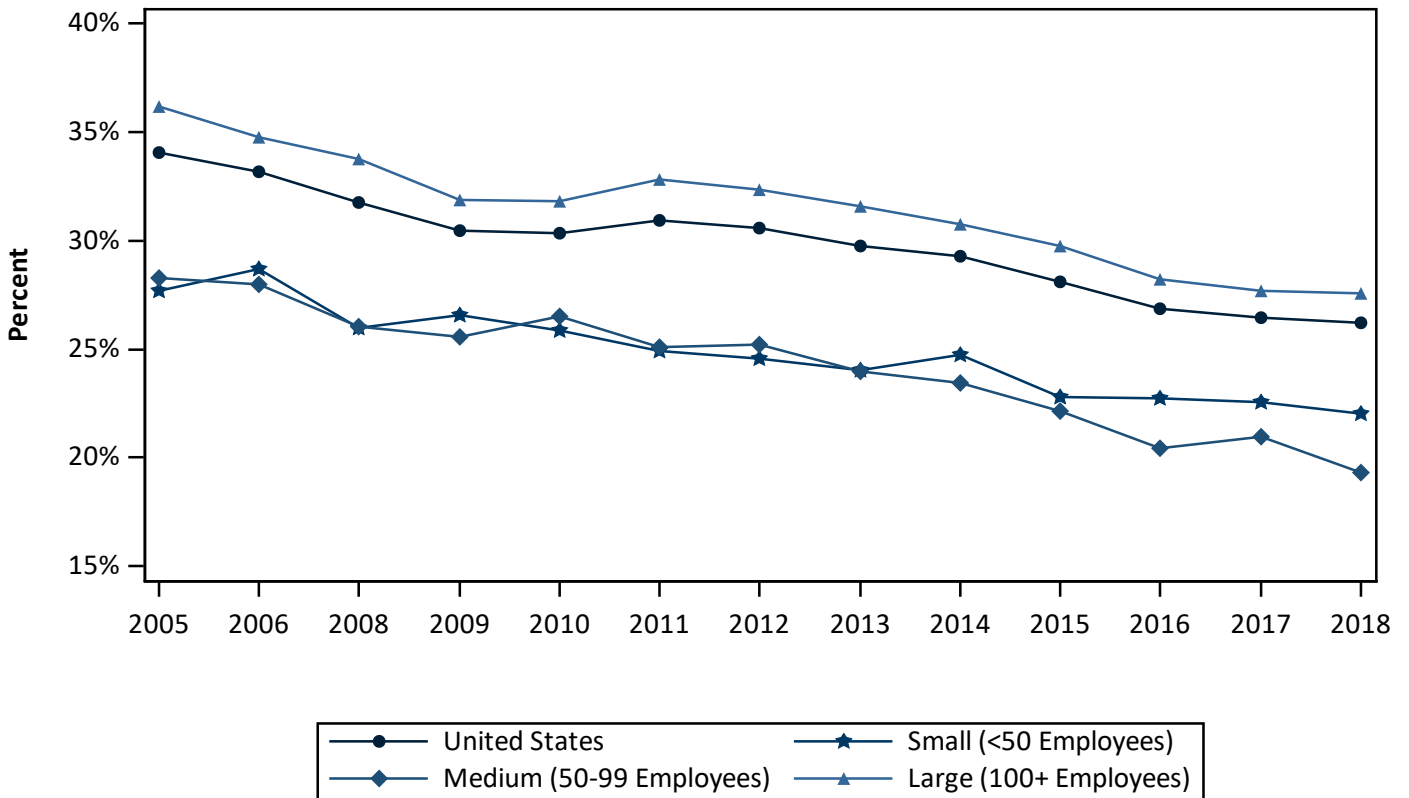
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 2.21

Percentage of private-sector employees enrolled in a health insurance plan who take family coverage, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 2.21

Percentage of private-sector employees enrolled in a health insurance plan who take family coverage, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	34.0%	33.2%	31.8%	30.5%	30.3%	30.9%	30.6%	29.8%	29.3%	28.1%	26.8%	26.5%	26.2%
<50	27.7%	28.7%	26.0%	26.6%	25.8%	24.9%	24.6%	24.0%	24.7%	22.8%	22.7%	22.6%	22.0%
50-99	28.3%	28.0%	26.1%	25.5%	26.5%	25.1%	25.2%	24.0%	23.4%	22.1%	20.4%	20.9%	19.3%
100+	36.2%	34.8%	33.7%	31.9%	31.8%	32.8%	32.4%	31.6%	30.8%	29.7%	28.2%	27.7%	27.5%

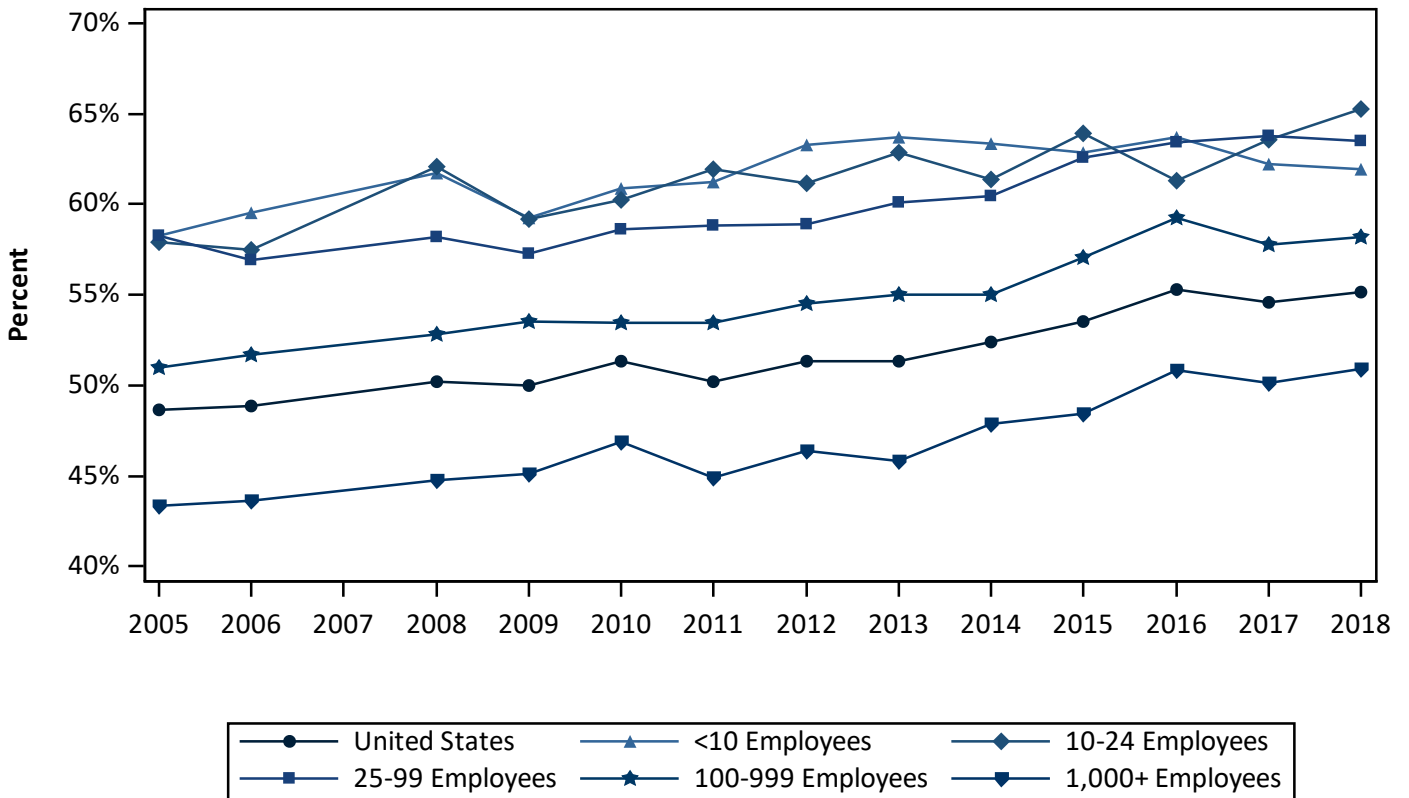
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 2.22

Percentage of private-sector employees enrolled in a health insurance plan who take single coverage, overall and by detailed firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 2.22

Percentage of private-sector employees enrolled in a health insurance plan who take single coverage, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	48.6%	48.9%	50.2%	50.0%	51.3%	50.2%	51.3%	51.3%	52.4%	53.5%	55.3%	54.6%	55.2%
<10	58.2%	59.5%	61.7%	59.2%	60.9%	61.2%	63.3%	63.7%	63.4%	62.8%	63.7%	62.2%	61.9%
10-24	57.9%	57.4%	62.1%	59.2%	60.2%	61.9%	61.2%	62.8%	61.4%	63.9%	61.3%	63.6%	65.2%
25-99	58.2%	56.9%	58.2%	57.3%	58.6%	58.8%	58.9%	60.1%	60.4%	62.5%	63.4%	63.8%	63.5%
100-999	51.0%	51.7%	52.8%	53.5%	53.5%	53.5%	54.5%	55.0%	55.0%	57.1%	59.2%	57.7%	58.2%
1,000+	43.3%	43.7%	44.8%	45.1%	46.9%	44.9%	46.4%	45.8%	47.8%	48.5%	50.8%	50.1%	50.9%

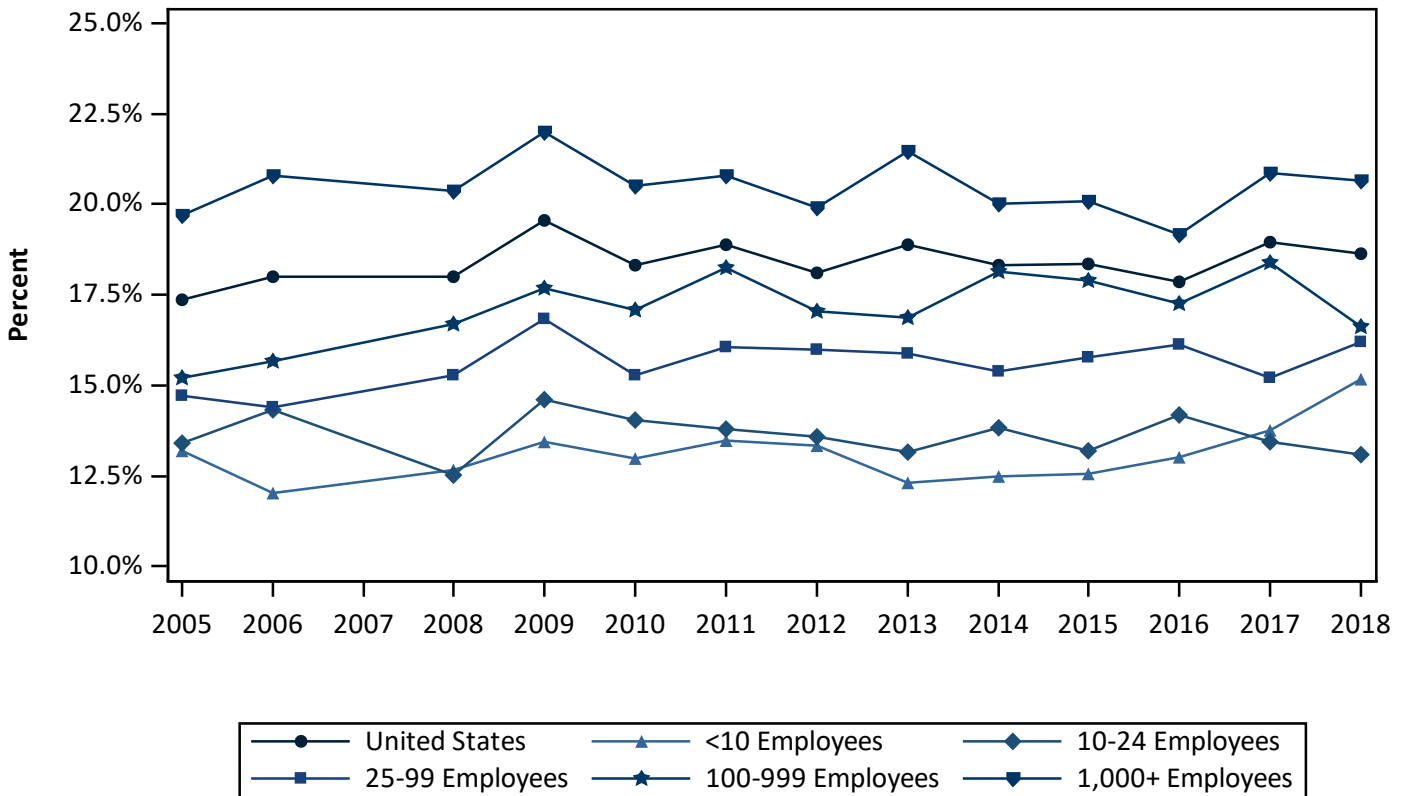
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 2.23

Percentage of private-sector employees enrolled in a health insurance plan who take employee-plus-one coverage, overall and by detailed firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 2.23

Percentage of private-sector employees enrolled in a health insurance plan who take employee-plus-one coverage, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	17.3%	18.0%	18.0%	19.5%	18.3%	18.9%	18.1%	18.9%	18.3%	18.4%	17.8%	19.0%	18.6%
<10	13.2%	12.0%	12.7%	13.4%	13.0%	13.5%	13.3%	12.3%	12.5%	12.6%	13.0%	13.7%	15.2%
10-24	13.4%	14.3%	12.5%	14.6%	14.0%	13.8%	13.6%	13.2%	13.8%	13.2%	14.2%	13.5%	13.1%
25-99	14.7%	14.4%	15.3%	16.8%	15.3%	16.1%	16.0%	15.9%	15.4%	15.8%	16.1%	15.2%	16.2%
100-999	15.2%	15.7%	16.7%	17.7%	17.1%	18.2%	17.0%	16.9%	18.1%	17.9%	17.3%	18.4%	16.6%
1,000+	19.7%	20.8%	20.4%	22.0%	20.5%	20.8%	19.9%	21.4%	20.0%	20.1%	19.2%	20.8%	20.7%

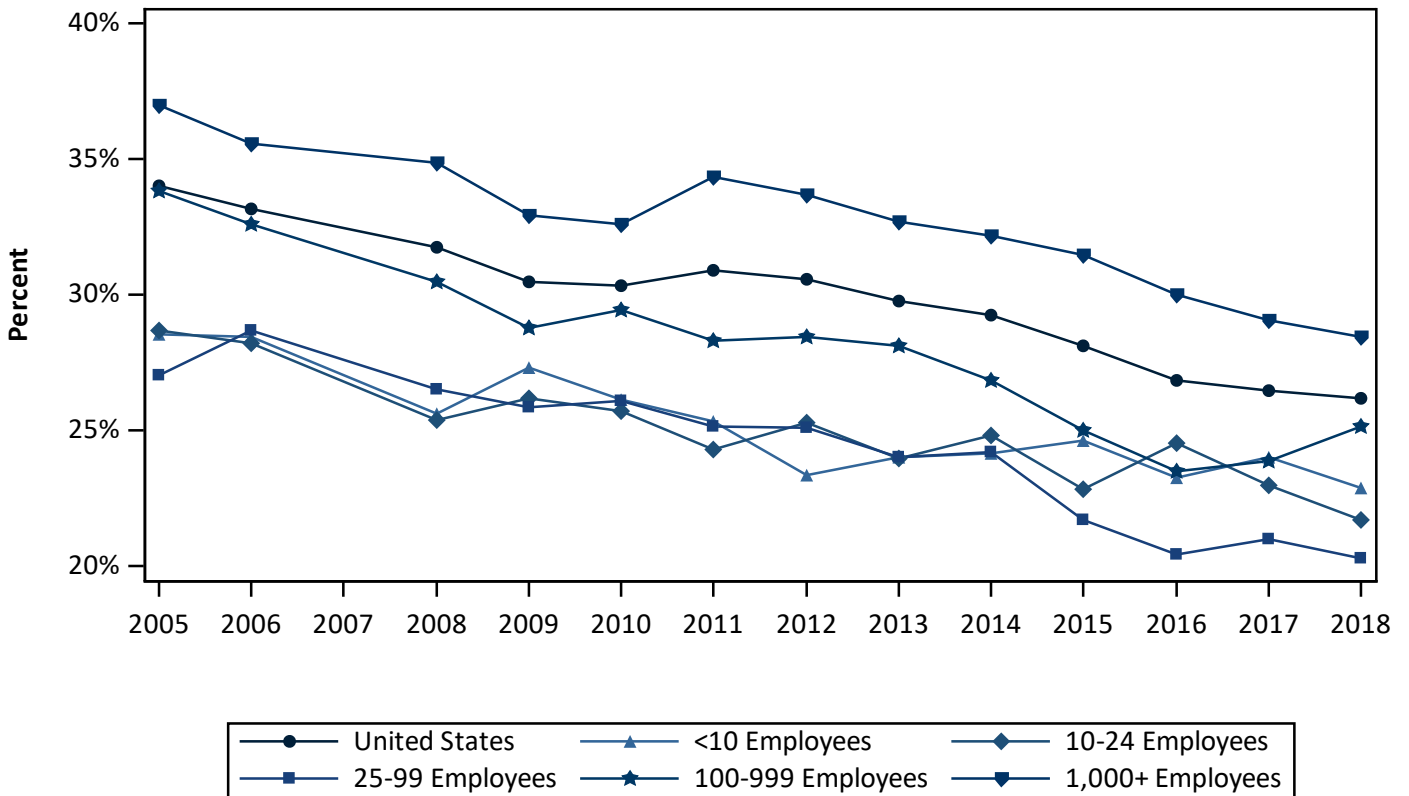
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 2.24

Percentage of private-sector employees enrolled in a health insurance plan who take family coverage, overall and by detailed firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 2.24

Percentage of private-sector employees enrolled in a health insurance plan who take family coverage, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	34.0%	33.2%	31.8%	30.5%	30.3%	30.9%	30.6%	29.8%	29.3%	28.1%	26.8%	26.5%	26.2%
<10	28.6%	28.4%	25.6%	27.3%	26.1%	25.3%	23.4%	24.0%	24.1%	24.6%	23.3%	24.0%	22.9%
10-24	28.7%	28.2%	25.4%	26.2%	25.7%	24.3%	25.3%	24.0%	24.8%	22.9%	24.5%	23.0%	21.7%
25-99	27.0%	28.7%	26.5%	25.9%	26.1%	25.1%	25.1%	24.0%	24.2%	21.7%	20.5%	21.0%	20.3%
100-999	33.8%	32.6%	30.5%	28.8%	29.5%	28.3%	28.5%	28.1%	26.8%	25.0%	23.5%	23.9%	25.2%
1,000+	37.0%	35.5%	34.9%	32.9%	32.6%	34.3%	33.7%	32.7%	32.2%	31.5%	30.0%	29.1%	28.4%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Section 3: Health Insurance Premiums



Health Insurance Premiums

In 2018, average annual health insurance premiums per enrolled employee with private-sector employer coverage were \$6,715 for single coverage, \$13,425 for employee-plus-one coverage, and \$19,565 for family coverage. These amounts represent increases of 5.4 percent for single coverage, 5.0 percent for employee-plus-one coverage, and 4.7 percent for family coverage over 2017 levels.

Between 2005 and 2018, premiums for the three types of coverage grew by between 68.3 percent and 82.4 percent, with average annual growth rates between 4.1 percent and 4.7 percent. In 2018, nine States had average annual premiums that were lower than the national average and four States had average annual premiums that were higher than the national average for all three types of coverage.

This section presents information on recent growth rates in total premiums for single, employee-plus-one, and family coverage and trends in growth rates from 2005 to 2018, overall and by firm size. This section also examines variation in premiums in 2018 by firm size, State where the employer is located, industry, and other employer characteristics. Finally, this section presents information on the distribution of premiums, overall and by firm size.

Premium Growth Rates: Comparison of 2017-2018 With Recent Years

- Average health insurance premiums in 2018 were \$6,715 (single coverage), \$13,425 (employee-plus-one coverage), and \$19,565 (family coverage), representing increases from 2017 levels of 5.4 percent for single coverage, 5.0 percent for employee-plus-one coverage, and 4.7 percent for family coverage (Exhibits 3.1 and 3.2).
- There were no significant differences between the 2017 to 2018 and 2016 to 2017 growth rates for single coverage (5.4 percent vs. 4.4 percent), employee-plus-one coverage (5.0 percent vs. 5.5 percent), or family coverage (4.7 percent vs. 5.5 percent) (Exhibit 3.2).

Premium Growth Rates From 2005 to 2018

- Between 2005 and 2018, premiums for all types of coverage increased substantially but growth was fastest for family coverage, and premiums grew faster for employee-plus-one than for single coverage. Premiums grew by 82.4 percent for family coverage (\$10,728 to \$19,565), 75.0 percent for employee-plus-one coverage (\$7,671 to \$13,425), and 68.3 percent for single coverage (\$3,991 to \$6,715) (Exhibit 3.1).

- In the 13 years from 2005 to 2018, annual premium growth rates ranged from 2.2 percent to 8.3 percent for family coverage, from 2.6 percent to 6.9 percent for employee-plus-one coverage, and from 2.2 percent to 6.5 percent for single coverage (Exhibit 3.2).
- There was no significant difference between the 2017 to 2018 growth rate and the average annual growth rate from 2005 to 2018 for employee-plus-one coverage (5.0 percent vs. 4.4 percent) or family coverage (4.7 percent for both growth rates) (Exhibit 3.2; data on average annual growth rates not shown).
- For single premiums, the growth rate from 2017 to 2018 (5.4 percent) was greater than the average annual growth rate from 2005 to 2018 (4.1 percent) (Exhibit 3.2; data on average annual growth rates not shown).

Premiums by Firm Size, 2005 to 2018

- From 2005 to 2018, premiums grew more rapidly in large firms (100 or more employees) than in medium (50-99 employees) and small firms (fewer than 50 employees) for single coverage (71.4 percent vs. 58.7 and 61.8 percent, respectively); employee-plus-one coverage (77.2 percent vs. 64.7 and 66.4 percent, respectively); and family coverage (84.3 percent vs. 73.1 and 72.1 percent, respectively; $p < 0.10$ for the difference between large and medium firms) (Exhibits 3.3, 3.4, and 3.5, data on growth rates not shown).
- In 2018, average single premiums were lower in medium firms (\$6,287) than in small (\$6,667) or large firms (\$6,770) (Exhibit 3.3).
- Premiums for dependent coverage were highest in large firms in 2018. Specifically, premiums were higher in large firms than in medium and small firms for employee-plus-one coverage (\$13,537 vs. \$12,593 and \$13,044, respectively) and family coverage (\$19,824 vs. \$18,386 and \$18,296, respectively) (Exhibits 3.4 and 3.5).
- Estimates by detailed firm-size categories show that in 2018, the largest firms (1,000 or more employees) had higher average family premiums (\$19,948) than firms with 25-99 employees (\$18,181), 10-24 employees (\$18,961), and fewer than 10 employees (\$17,922) (Exhibit 3.6).

Premiums by State, 2018

- In total, 14 States had average annual premiums for single coverage that were significantly lower than the national average of \$6,715: Alabama, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Kansas, Michigan, Mississippi, Nevada, North Carolina, Tennessee, and Utah. Nine States had average annual single premiums that were significantly higher than the national average: Alaska, Connecticut, District of Columbia, Illinois, Massachusetts, New Hampshire, New Jersey, New York, and Rhode Island (Exhibit 3.7).

- Thirteen States had average annual premiums for employee-plus-one coverage that were significantly lower than the national average of \$13,425: Alabama, Arizona, Arkansas, Colorado, Idaho, Mississippi, Nevada, North Carolina, North Dakota, Oregon, Tennessee, Utah, and Wyoming. Eight States had average annual employee-plus-one premiums that were significantly above the national average: Alaska, District of Columbia, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, and Wisconsin (Exhibit 3.8).
- In 2018, the average annual family premium was \$19,565. Fifteen States had average annual family premiums that were significantly lower than the national average: Alabama, Arkansas, Colorado, Georgia, Hawaii, Idaho, Iowa, Michigan, Mississippi, Nevada, New Mexico, North Carolina, North Dakota, Tennessee, and Utah. Five States had family premiums that were significantly above the national average: Alaska, Connecticut, District of Columbia, New Jersey, and New York (Exhibit 3.9).
- In 2018, average annual premiums for single, employee-plus-one, and family coverage were \$6,715, \$13,425, and \$19,565, respectively. Nine States had average annual premiums that were significantly lower than the national average for all three types of coverage: Alabama, Arkansas, Colorado, Idaho, Mississippi, Nevada, North Carolina, Tennessee, and Utah. Four States (Alaska, District of Columbia, New Jersey, and New York) had average annual premiums that were significantly higher than the national average for all three types of coverage (Exhibits 3.7, 3.8, and 3.9).

Premiums by Industry Category, 2018

- In 2018, enrolled employees in professional services had higher average single premiums (\$7,168), employee-plus-one premiums (\$14,168), and family premiums (\$20,542) than enrolled employees in any other industry sector, but the differences with financial services and real estate were not statistically significant (Exhibits 3.10, 3.11, and 3.12).
- Other than professional services, enrolled employees in financial services and real estate had the highest average single (\$6,988) and employee-plus-one premiums (\$13,707), but the difference with mining and manufacturing in average employee-plus-one premiums was not statistically significant (Exhibits 3.10 and 3.11).

Premiums by Selected Employer Characteristics, 2018

- Premiums for all three types of coverage for nonprofit employers were higher than premiums for unincorporated and incorporated for-profit employers (\$7,490 vs. \$6,448 and \$6,571, respectively, for single coverage; \$14,674 vs. \$12,841 and \$13,201, respectively, for employee-plus-one coverage; and \$21,176 vs. \$19,018 and \$19,257, respectively, for family coverage) (Exhibits 3.13, 3.14, and 3.15).

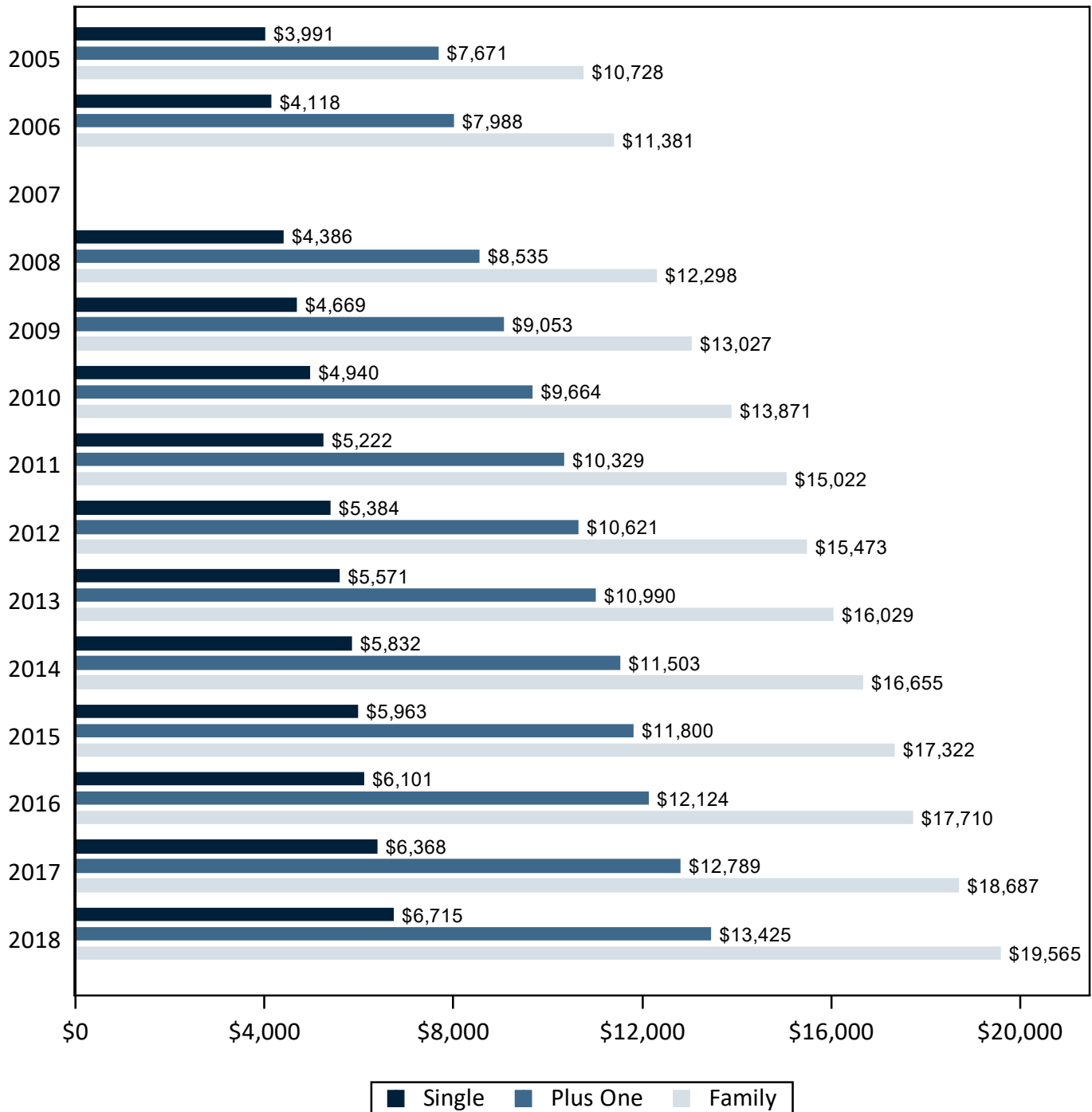
- In 2018, enrolled employees in firms that were 20 years old or more had higher single premiums (\$6,814), employee-plus-one premiums (\$13,609), and family premiums (\$19,750) than enrolled employees in firms that were 10-19 years old, 5-9 years old, or 0-4 years old (Exhibits 3.13, 3.14, and 3.15).
- Enrolled employees in firms with multiple locations had higher premiums than those in single-location firms for single coverage (\$6,831 vs. \$6,464), employee-plus-one coverage (\$13,592 vs. \$12,877), and family coverage (\$19,955 vs. \$18,359) (Exhibits 3.13, 3.14, and 3.15).
- In 2018, enrolled employees in predominantly low-wage establishments (50 percent or more of employees earned less than \$12.00 per hour) had lower average premiums than those in higher wage establishments for single coverage (\$6,232 vs. \$6,784), employee-plus-one coverage (\$12,382 vs. \$13,518), and family coverage (\$18,003 vs. \$19,675) (Exhibits 3.13, 3.14, and 3.15).

Premium Distributions, 2018

- In 2018, premium distributions for all three types of coverage showed substantial variation as the 90th percentile value was more than twice as large as the 10th percentile value for single premiums (\$9,400 vs. \$4,200), employee-plus-one premiums (\$19,000 vs. \$8,400), and family premiums (\$27,000 vs. \$13,000) (Exhibit 3.16).
- Single and employee-plus-one premiums for establishments in small firms (fewer than 50 employees) showed more variability than premiums for large firms (100 or more employees). In particular, premiums for both types of coverage were lower in small firms than in large firms at the 10th, 25th, and 50th percentiles. However, at the 90th percentile, small firms had *higher* premiums than large firms for both single coverage (\$10,000 vs. \$9,200) and employee-plus-one coverage (\$20,000 vs. \$19,000) (Exhibit 3.16).
- For family coverage, premiums in small firms were lower than in the largest firms at the 10th, 25th, 50th, and 75th percentiles but were the same at the 90th percentile (\$27,000 for both firm-size groups) (Exhibit 3.16).
- Throughout the distribution, premiums tended to be lower at medium firms (50-99 employees) than at large firms: single premiums for medium firms were lower at the 10th through 75th percentiles; employee-plus-one premiums were lower at the 10th through 90th percentiles ($p < 0.10$ for the difference at the 90th percentile); and family premiums were lower at the 25th through 75th percentiles ($p < 0.10$ for the difference at the 25th percentile) (Exhibit 3.16).

Exhibit 3.1

Average total premiums per enrolled employee for single, employee-plus-one, and family coverage, 2005-2018



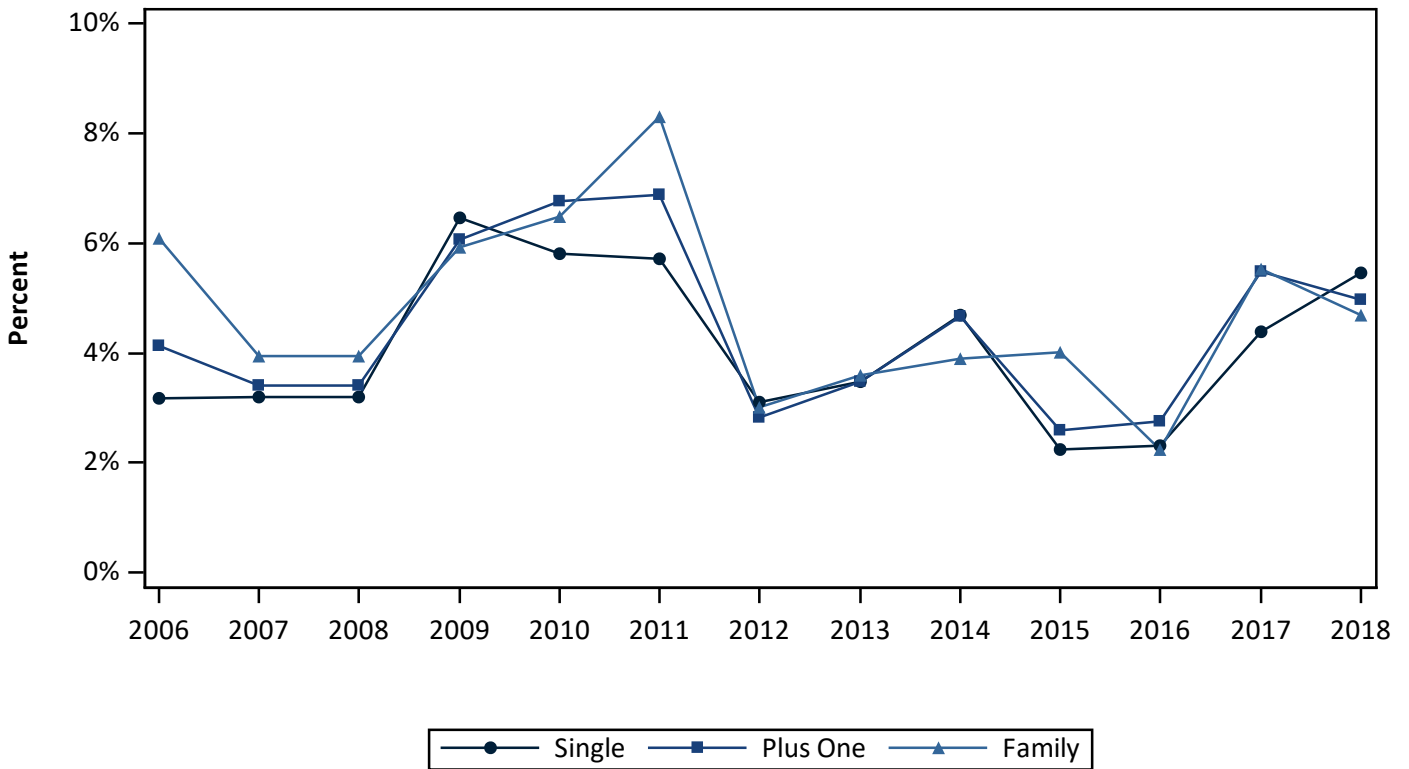
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2006-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Therefore, growth rates were annualized over the 2006-2008 period.

Data for Exhibit 3.2

Percentage change in total premiums from previous year per enrolled employee for single, employee-plus-one, and family coverage, 2006-2018

Coverage	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Single	3.2%	3.2%	3.2%	6.5%	5.8%	5.7%	3.1%	3.5%	4.7%	2.2%	2.3%	4.4%	5.4%
Plus One	4.1%	3.4%	3.4%	6.1%	6.7%	6.9%	2.8%	3.5%	4.7%	2.6%	2.7%	5.5%	5.0%
Family	6.1%	4.0%	4.0%	5.9%	6.5%	8.3%	3.0%	3.6%	3.9%	4.0%	2.2%	5.5%	4.7%

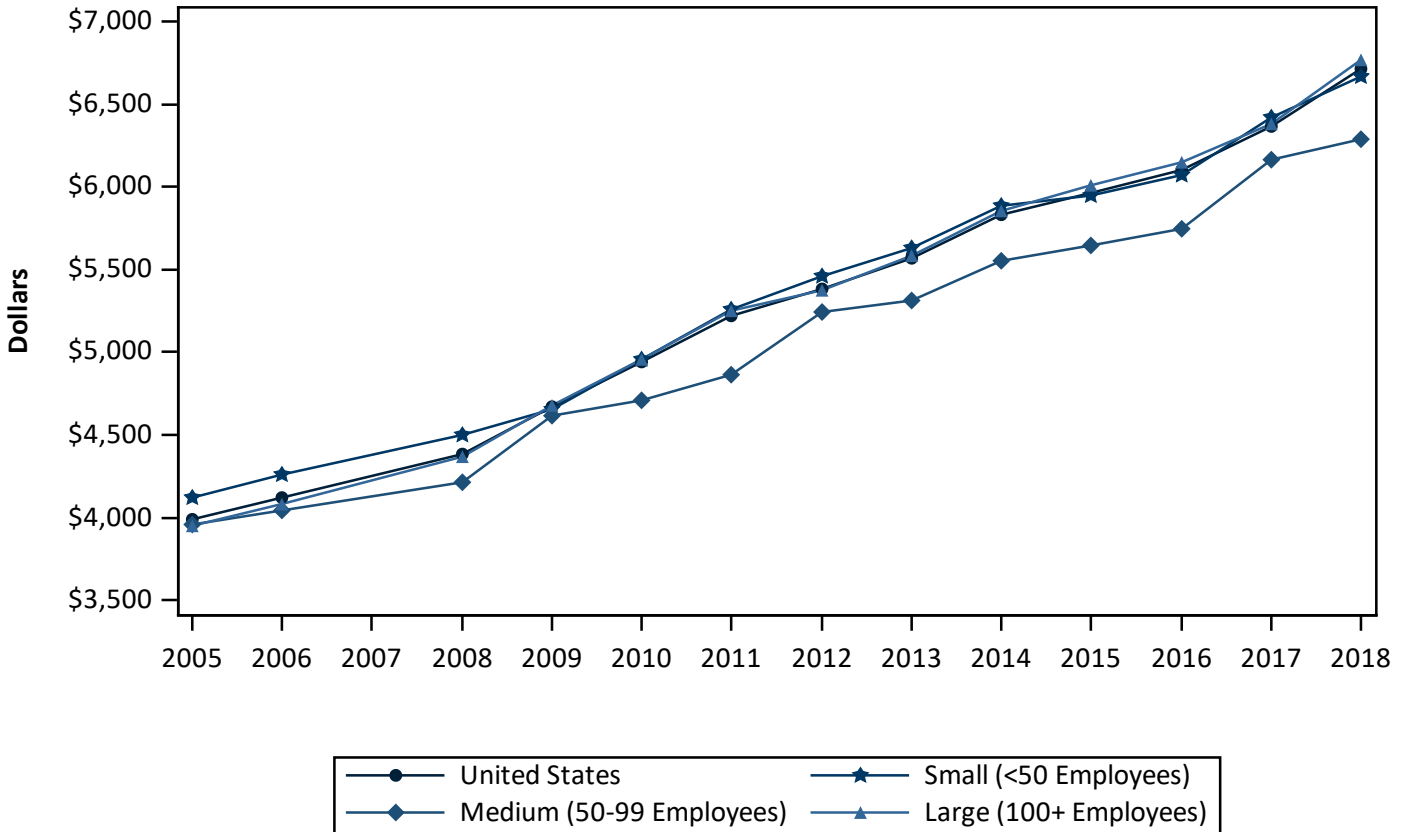
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Therefore, growth rates were annualized over the 2006-2008 period.

For data points and standard errors for this exhibit, select here.

Exhibit 3.3

Average total single premium per enrolled employee, by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 3.3
Average total single premium per enrolled employee, by firm size, 2005-2018

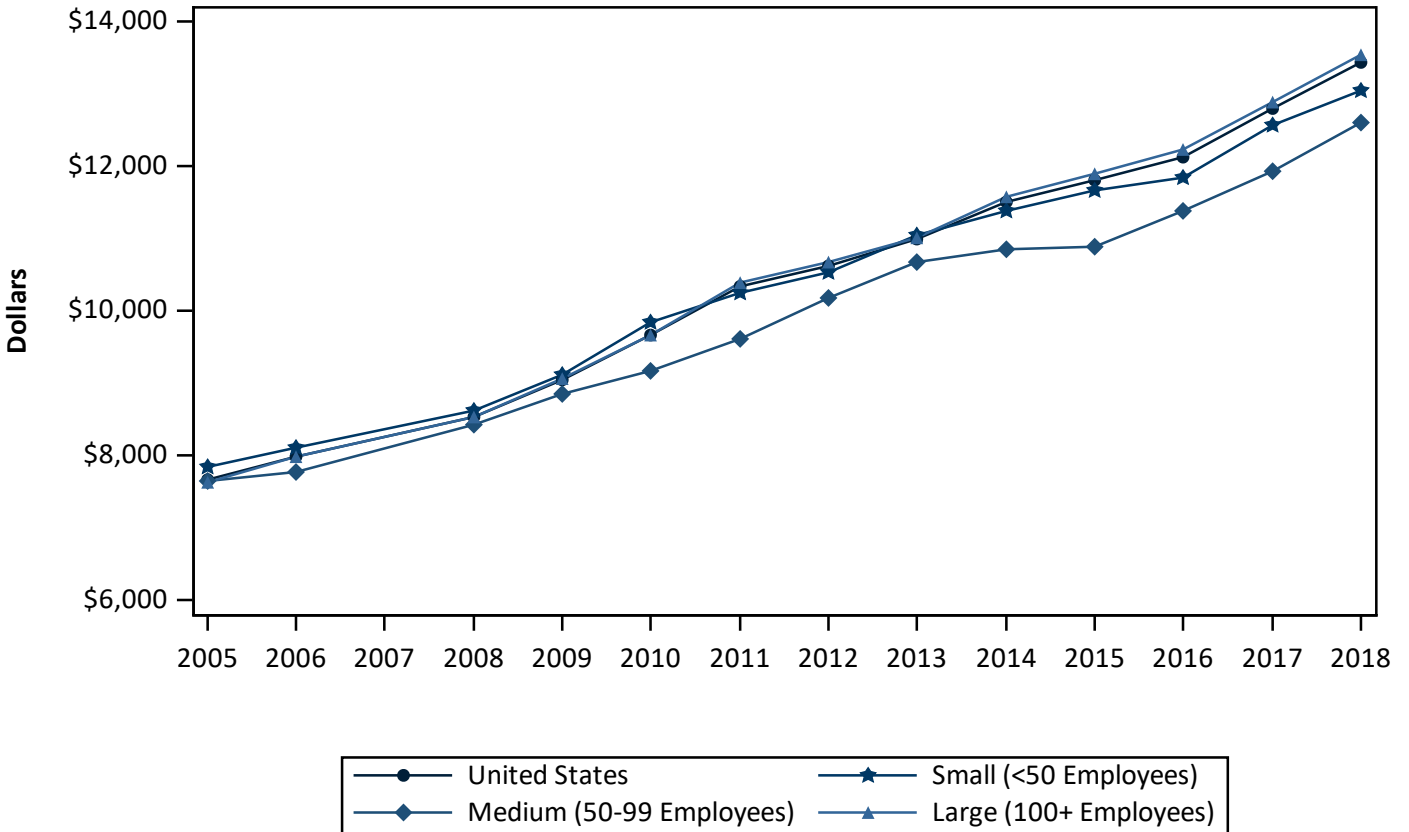
Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$3,991	\$4,118	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715
<50	\$4,121	\$4,260	\$4,501	\$4,652	\$4,956	\$5,258	\$5,460	\$5,628	\$5,886	\$5,947	\$6,070	\$6,421	\$6,667
50-99	\$3,962	\$4,045	\$4,215	\$4,614	\$4,713	\$4,861	\$5,246	\$5,314	\$5,549	\$5,642	\$5,743	\$6,163	\$6,287
100+	\$3,950	\$4,080	\$4,370	\$4,681	\$4,959	\$5,252	\$5,378	\$5,584	\$5,851	\$6,006	\$6,146	\$6,377	\$6,770

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 3.4

Average total employee-plus-one premium per enrolled employee, by firm size, 2005-2018

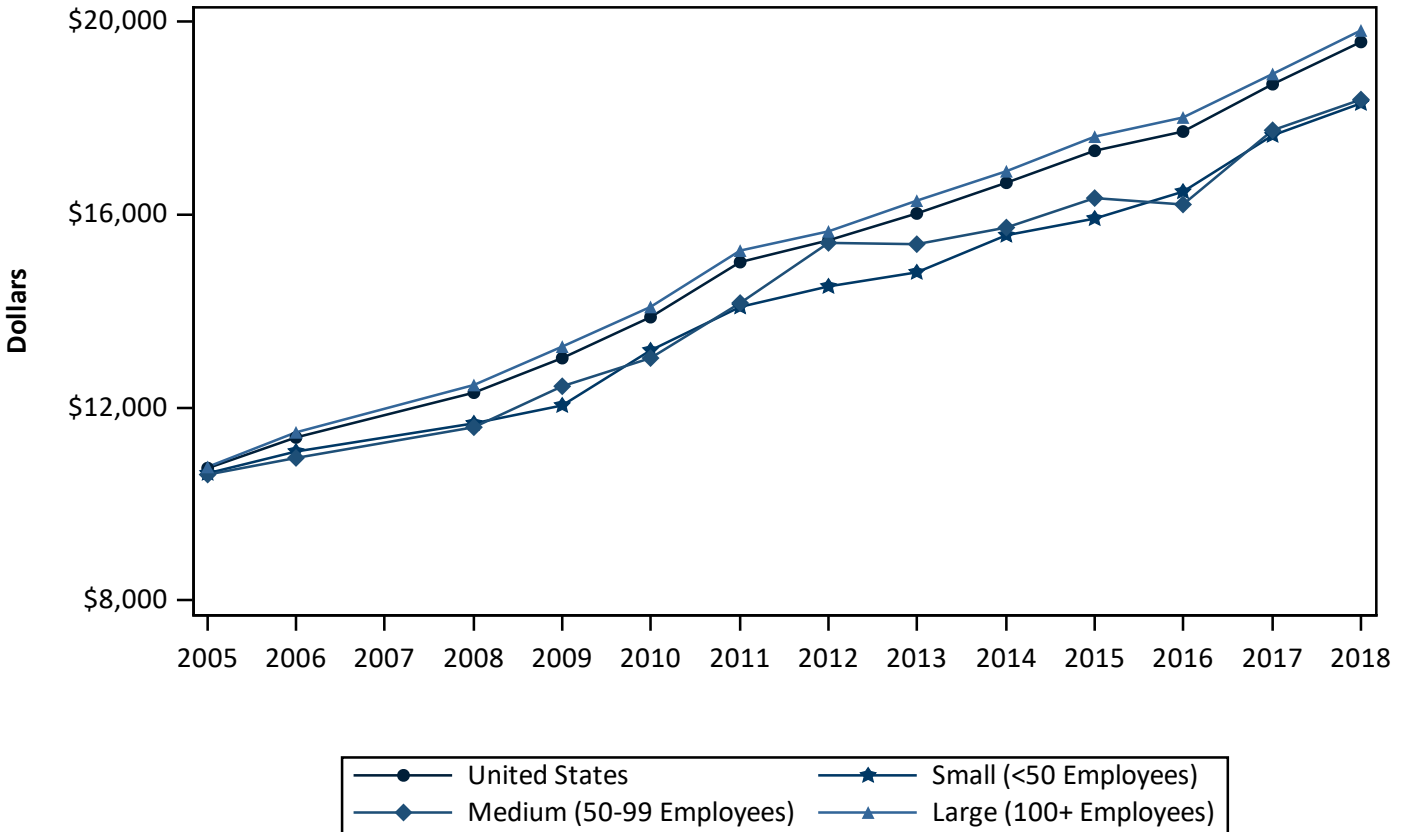
Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$7,671	\$7,988	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425
<50	\$7,841	\$8,105	\$8,631	\$9,124	\$9,850	\$10,253	\$10,524	\$11,050	\$11,386	\$11,666	\$11,833	\$12,558	\$13,044
50-99	\$7,645	\$7,774	\$8,421	\$8,852	\$9,166	\$9,615	\$10,178	\$10,673	\$10,845	\$10,885	\$11,389	\$11,931	\$12,593
100+	\$7,640	\$7,981	\$8,527	\$9,058	\$9,669	\$10,394	\$10,672	\$11,006	\$11,571	\$11,892	\$12,225	\$12,878	\$13,537

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 3.5

Average total family premium per enrolled employee, by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 3.5
Average total family premium per enrolled employee, by firm size, 2005-2018

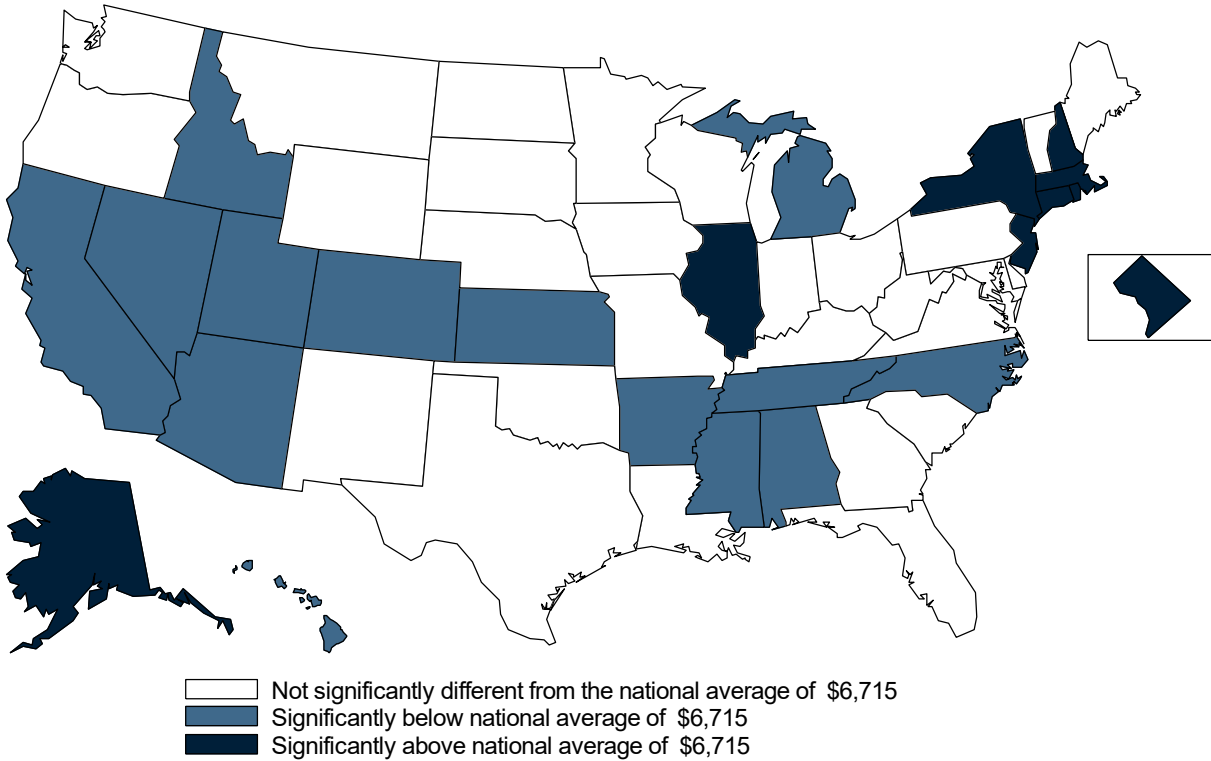
Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$10,728	\$11,381	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565
<50	\$10,632	\$11,095	\$11,679	\$12,041	\$13,170	\$14,086	\$14,496	\$14,787	\$15,575	\$15,919	\$16,471	\$17,649	\$18,296
50-99	\$10,619	\$10,954	\$11,578	\$12,431	\$13,019	\$14,151	\$15,421	\$15,376	\$15,732	\$16,336	\$16,214	\$17,735	\$18,386
100+	\$10,754	\$11,471	\$12,468	\$13,271	\$14,074	\$15,245	\$15,641	\$16,284	\$16,903	\$17,612	\$18,000	\$18,911	\$19,824

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 3.6			
Average total premiums per enrolled employee for single, employee-plus-one, and family coverage, overall and by firm size, 2018			
Firm Size	Single	Employee-Plus-One	Family
United States	\$6,715	\$13,425	\$19,565
Firm size in 3 categories			
<50	\$6,667	\$13,044	\$18,296
50-99	\$6,287	\$12,593	\$18,386
100+	\$6,770	\$13,537	\$19,824
Firm size in 5 categories			
<10	\$6,973	\$13,395	\$17,922
10-24	\$6,660	\$12,814	\$18,961
25-99	\$6,341	\$12,752	\$18,181
100-999	\$6,705	\$13,568	\$19,444
1,000+	\$6,798	\$13,528	\$19,948
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.			
For data points and standard errors for this exhibit, select here.			

Exhibit 3.7
Average total single premium per enrolled employee, by State, 2018



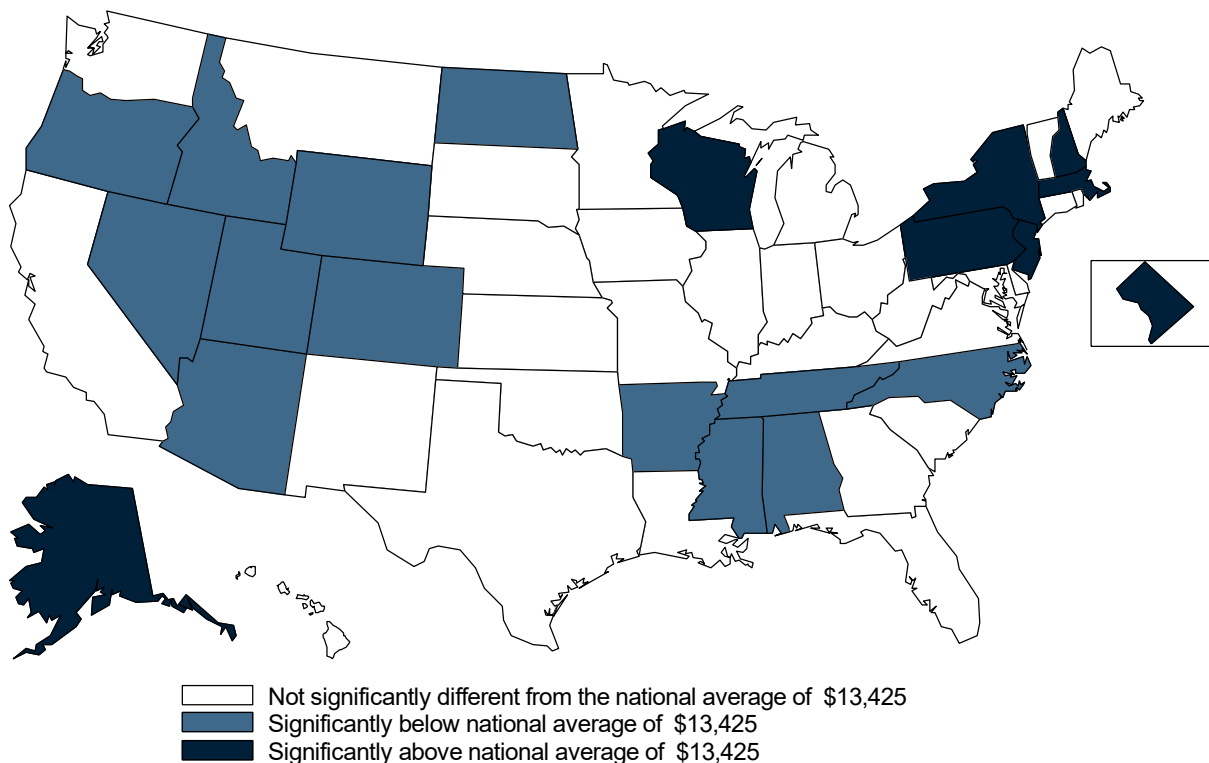
Alabama	\$6,089*	Kentucky	\$6,690	North Dakota	\$6,643
Alaska	\$8,432*	Louisiana	\$6,537	Ohio	\$6,804
Arizona	\$6,229*	Maine	\$6,866	Oklahoma	\$6,630
Arkansas	\$5,974*	Maryland	\$6,695	Oregon	\$6,441
California	\$6,542*	Massachusetts	\$7,443*	Pennsylvania	\$6,769
Colorado	\$6,255*	Michigan	\$6,322*	Rhode Island	\$7,018*
Connecticut	\$7,264*	Minnesota	\$6,781	South Carolina	\$6,708
Delaware	\$6,848	Mississippi	\$5,993*	South Dakota	\$6,931
District of Columbia	\$7,230*	Missouri	\$6,664	Tennessee	\$5,971*
Florida	\$6,674	Montana	\$6,862	Texas	\$6,589
Georgia	\$6,799	Nebraska	\$6,851	Utah	\$6,125*
Hawaii	\$6,475*	Nevada	\$6,032*	Vermont	\$6,919
Idaho	\$6,175*	New Hampshire	\$7,405*	Virginia	\$6,635
Illinois	\$7,123*	New Jersey	\$7,507*	Washington	\$6,646
Indiana	\$6,778	New Mexico	\$6,624	West Virginia	\$6,898
Iowa	\$6,796	New York	\$7,741*	Wisconsin	\$6,816
Kansas	\$6,262*	North Carolina	\$6,339*	Wyoming	\$6,779

Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.

Note: * Indicates the estimate is statistically different from the national average of \$6,715 at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 3.8
Average total employee-plus-one premium per enrolled employee, by State, 2018



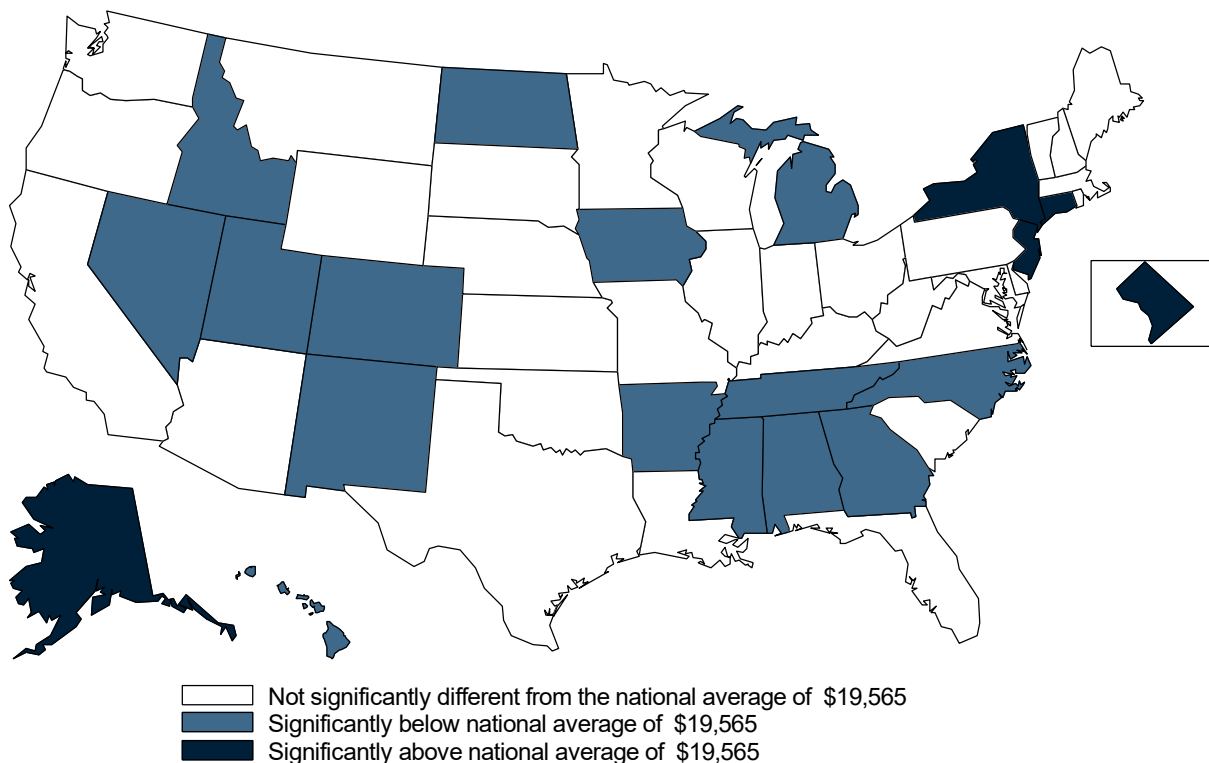
Alabama	\$12,307*	Kentucky	\$13,128	North Dakota	\$12,375*
Alaska	\$16,082*	Louisiana	\$13,007	Ohio	\$13,745
Arizona	\$12,784*	Maine	\$13,505	Oklahoma	\$13,049
Arkansas	\$11,854*	Maryland	\$13,256	Oregon	\$12,742*
California	\$13,236	Massachusetts	\$15,094*	Pennsylvania	\$14,135*
Colorado	\$12,612*	Michigan	\$13,649	Rhode Island	\$14,004
Connecticut	\$13,690	Minnesota	\$13,523	South Carolina	\$12,879
Delaware	\$13,289	Mississippi	\$11,352*	South Dakota	\$13,196
District of Columbia	\$15,008*	Missouri	\$12,902	Tennessee	\$12,135*
Florida	\$13,257	Montana	\$13,151	Texas	\$13,592
Georgia	\$13,213	Nebraska	\$13,177	Utah	\$12,462*
Hawaii	\$12,778	Nevada	\$11,524*	Vermont	\$13,837
Idaho	\$12,160*	New Hampshire	\$14,820*	Virginia	\$12,903
Illinois	\$13,549	New Jersey	\$14,808*	Washington	\$12,557
Indiana	\$13,788	New Mexico	\$12,759	West Virginia	\$13,797
Iowa	\$13,041	New York	\$15,325*	Wisconsin	\$14,310*
Kansas	\$13,344	North Carolina	\$11,947*	Wyoming	\$12,613*

Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.

Note: * Indicates the estimate is statistically different from the national average of \$13,425 at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

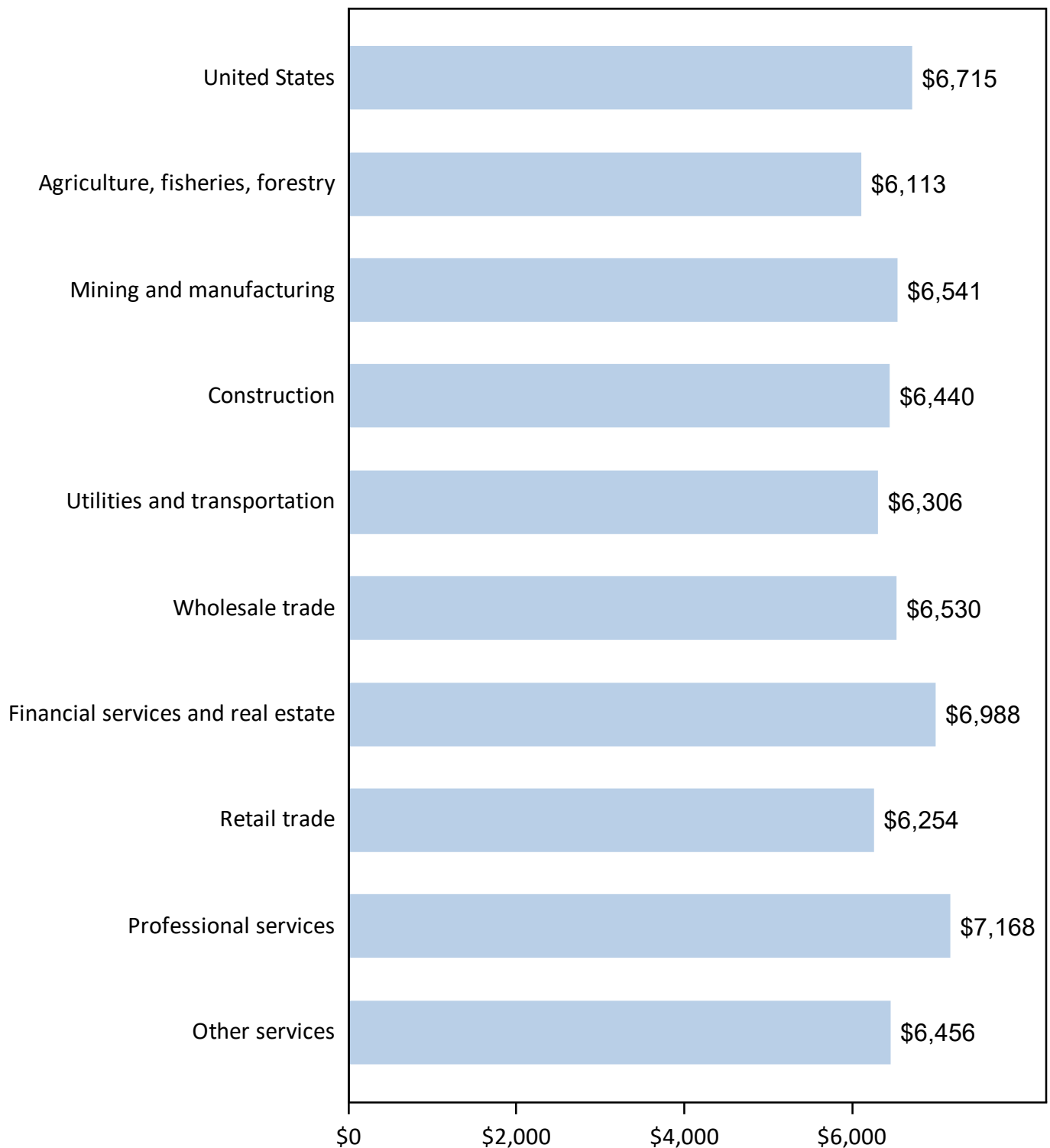
Exhibit 3.9
Average total family premium per enrolled employee, by State, 2018



Alabama	\$18,001*	Kentucky	\$19,277	North Dakota	\$17,337*
Alaska	\$21,648*	Louisiana	\$19,294	Ohio	\$19,640
Arizona	\$18,875	Maine	\$19,555	Oklahoma	\$18,745
Arkansas	\$17,995*	Maryland	\$19,237	Oregon	\$18,977
California	\$19,567	Massachusetts	\$21,801	Pennsylvania	\$20,255
Colorado	\$18,314*	Michigan	\$18,242*	Rhode Island	\$18,623
Connecticut	\$20,735*	Minnesota	\$19,327	South Carolina	\$19,284
Delaware	\$20,098	Mississippi	\$17,384*	South Dakota	\$19,730
District of Columbia	\$21,810*	Missouri	\$19,249	Tennessee	\$17,663*
Florida	\$18,934	Montana	\$19,610	Texas	\$19,460
Georgia	\$18,575*	Nebraska	\$19,015	Utah	\$18,052*
Hawaii	\$17,919*	Nevada	\$18,357*	Vermont	\$20,129
Idaho	\$17,579*	New Hampshire	\$20,538	Virginia	\$19,512
Illinois	\$20,407	New Jersey	\$22,294*	Washington	\$18,783
Indiana	\$19,551	New Mexico	\$17,861*	West Virginia	\$20,709
Iowa	\$18,192*	New York	\$21,904*	Wisconsin	\$19,555
Kansas	\$18,825	North Carolina	\$18,211*	Wyoming	\$19,374

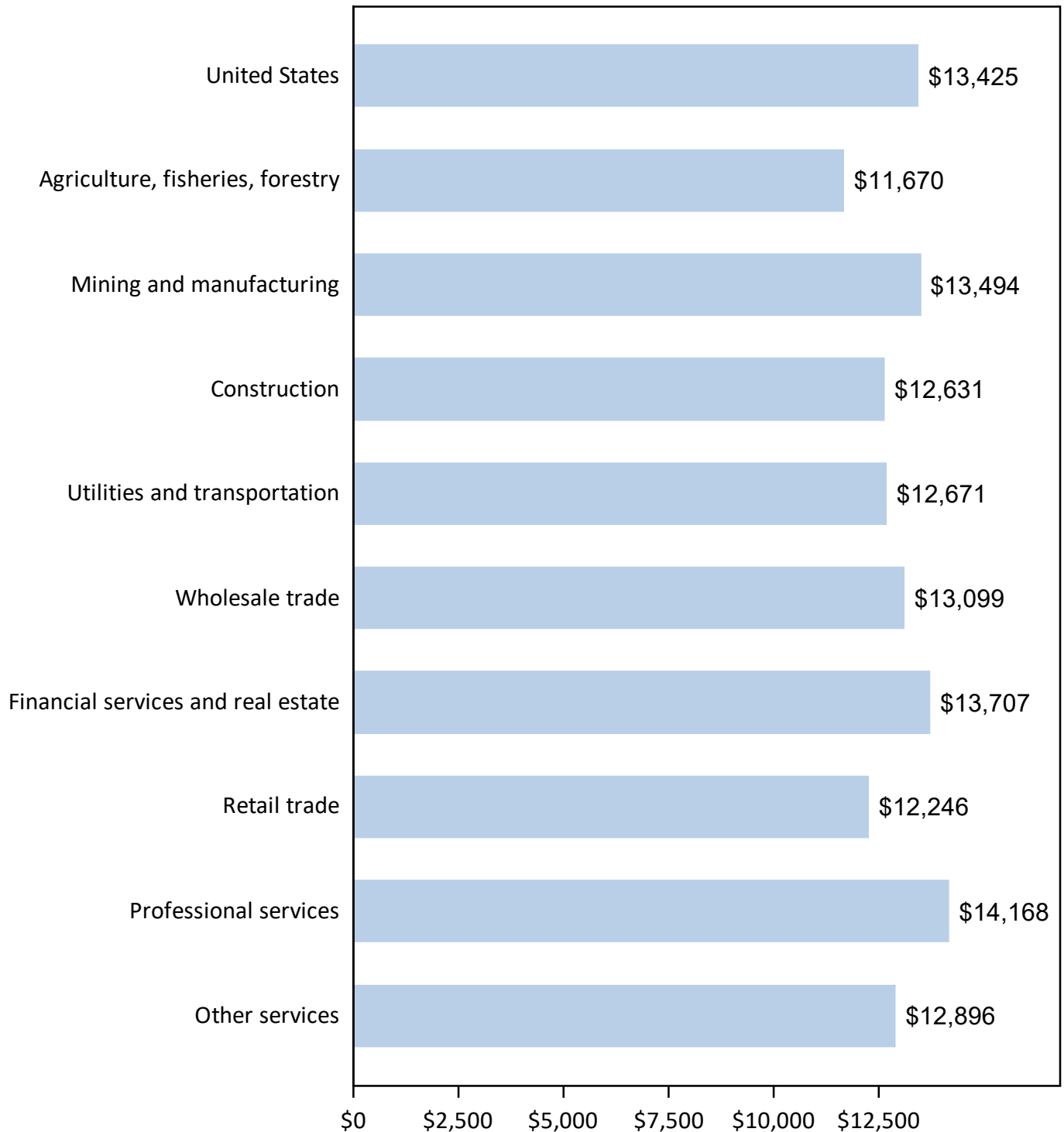
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.
Note: * Indicates the estimate is statistically different from the national average of \$19,565 at $p < 0.05$.
For data points and standard errors for this exhibit, select here.

Exhibit 3.10
Average total single premium per enrolled employee, overall and by industry, 2018



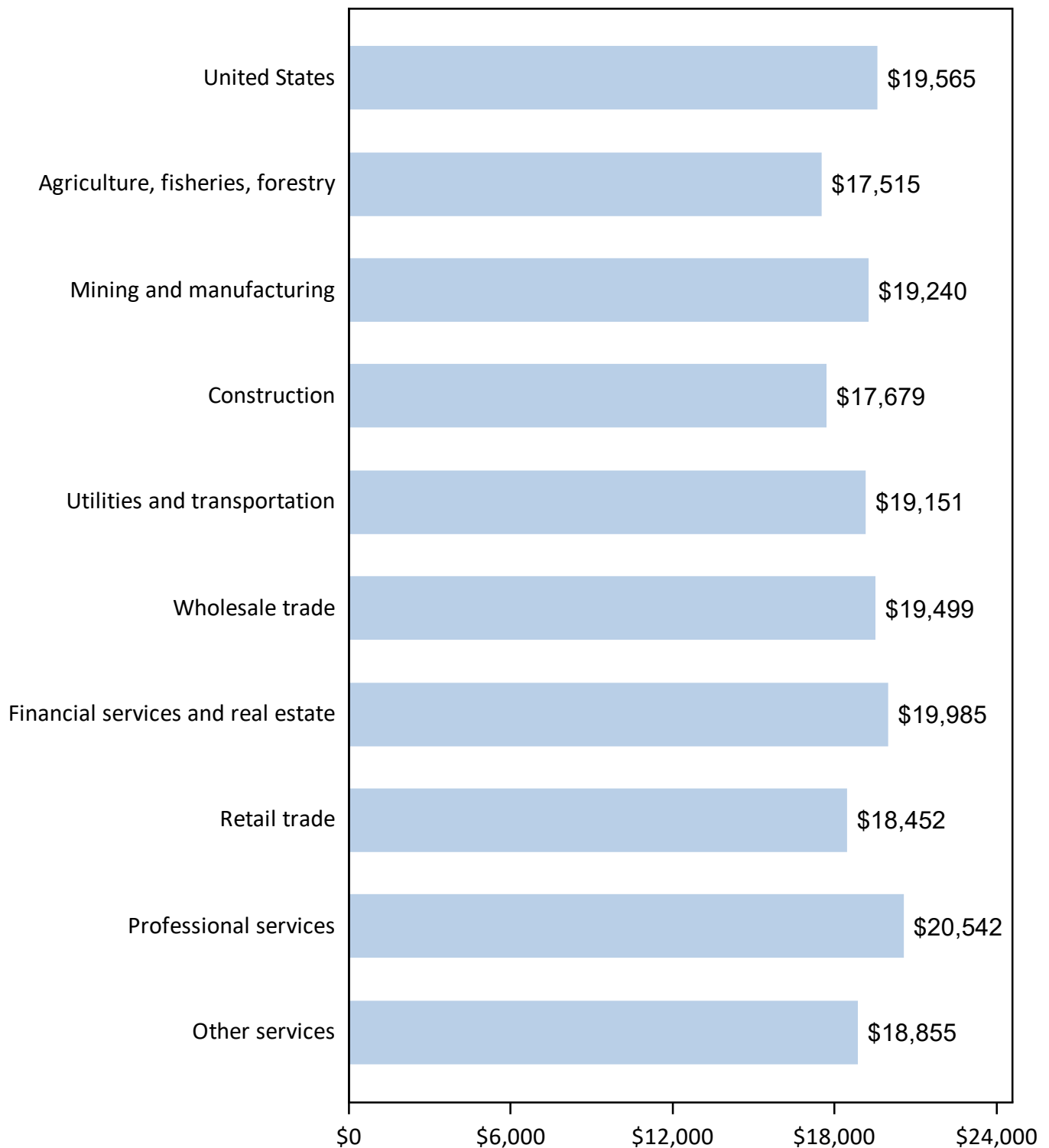
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.
For data points and standard errors for this exhibit, select here.

Exhibit 3.11
Average total employee-plus-one premium per enrolled employee, overall and by industry, 2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.
For data points and standard errors for this exhibit, select here.

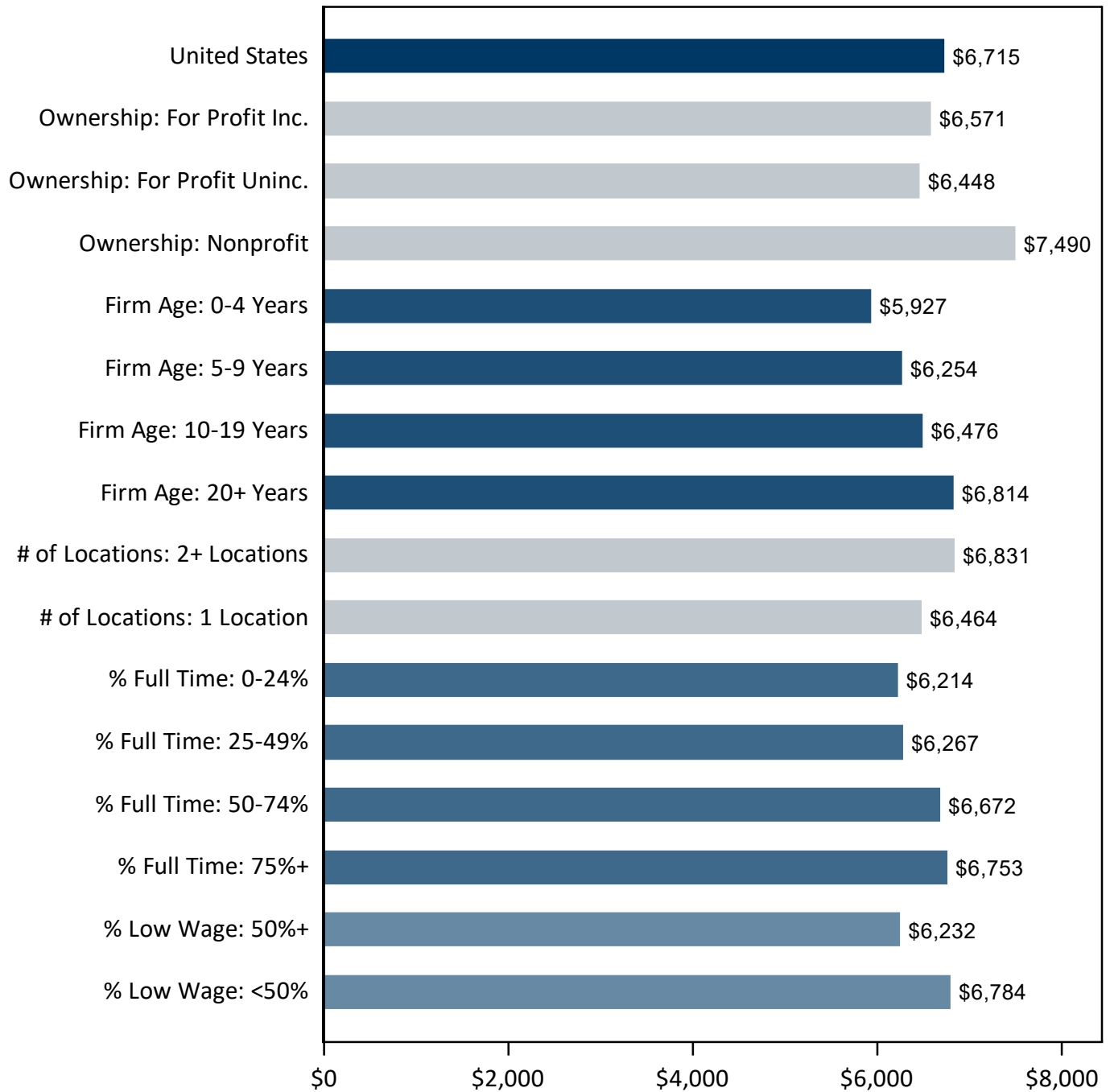
Exhibit 3.12
Average total family premium per enrolled employee, overall and by industry, 2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.
For data points and standard errors for this exhibit, select here.

Exhibit 3.13

Average total single premium per enrolled employee, overall and by selected characteristics, 2018



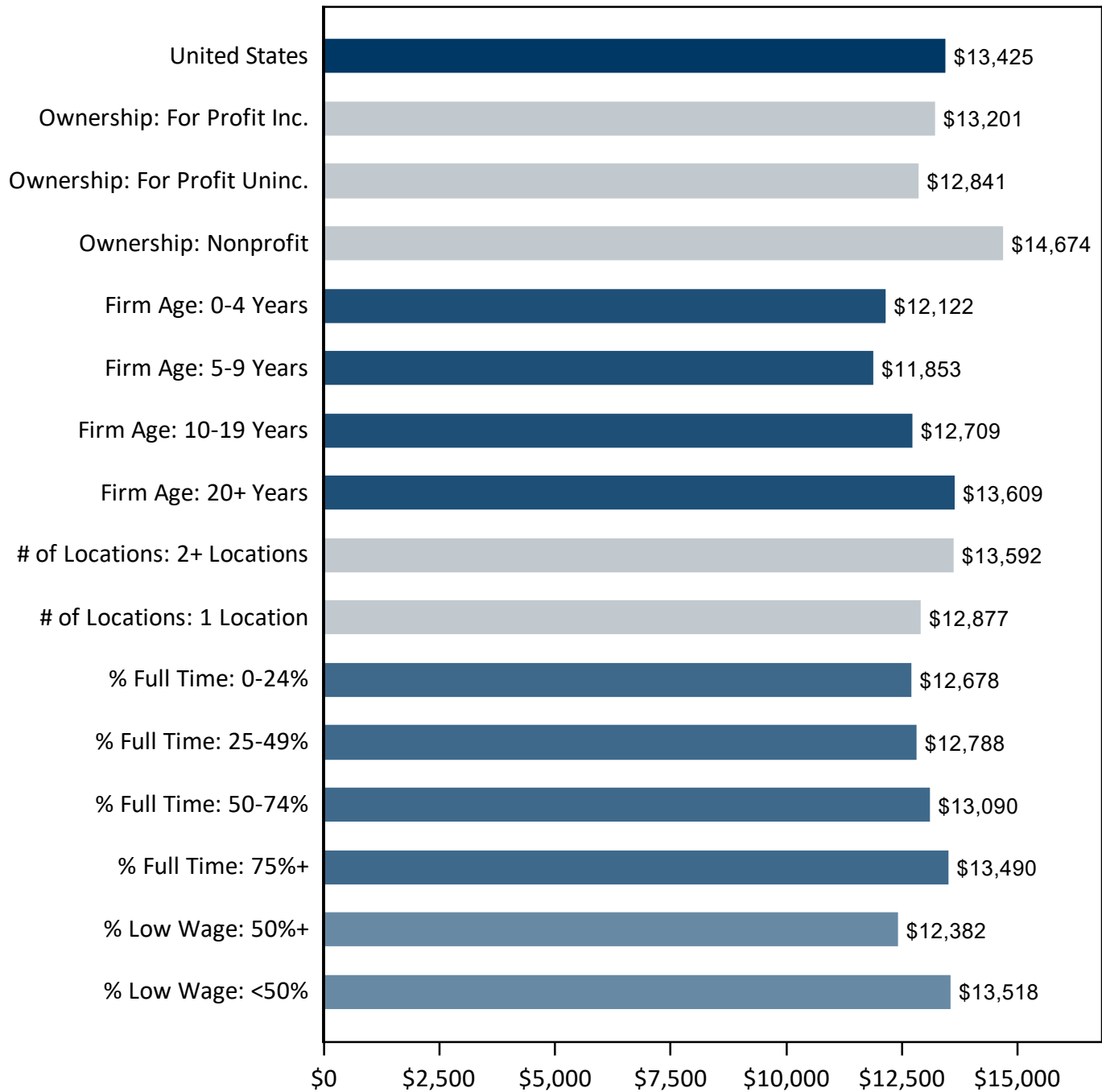
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

For data points and standard errors for this exhibit, select here.

Exhibit 3.14

Average total employee-plus-one premium per enrolled employee, overall and by selected characteristics, 2018

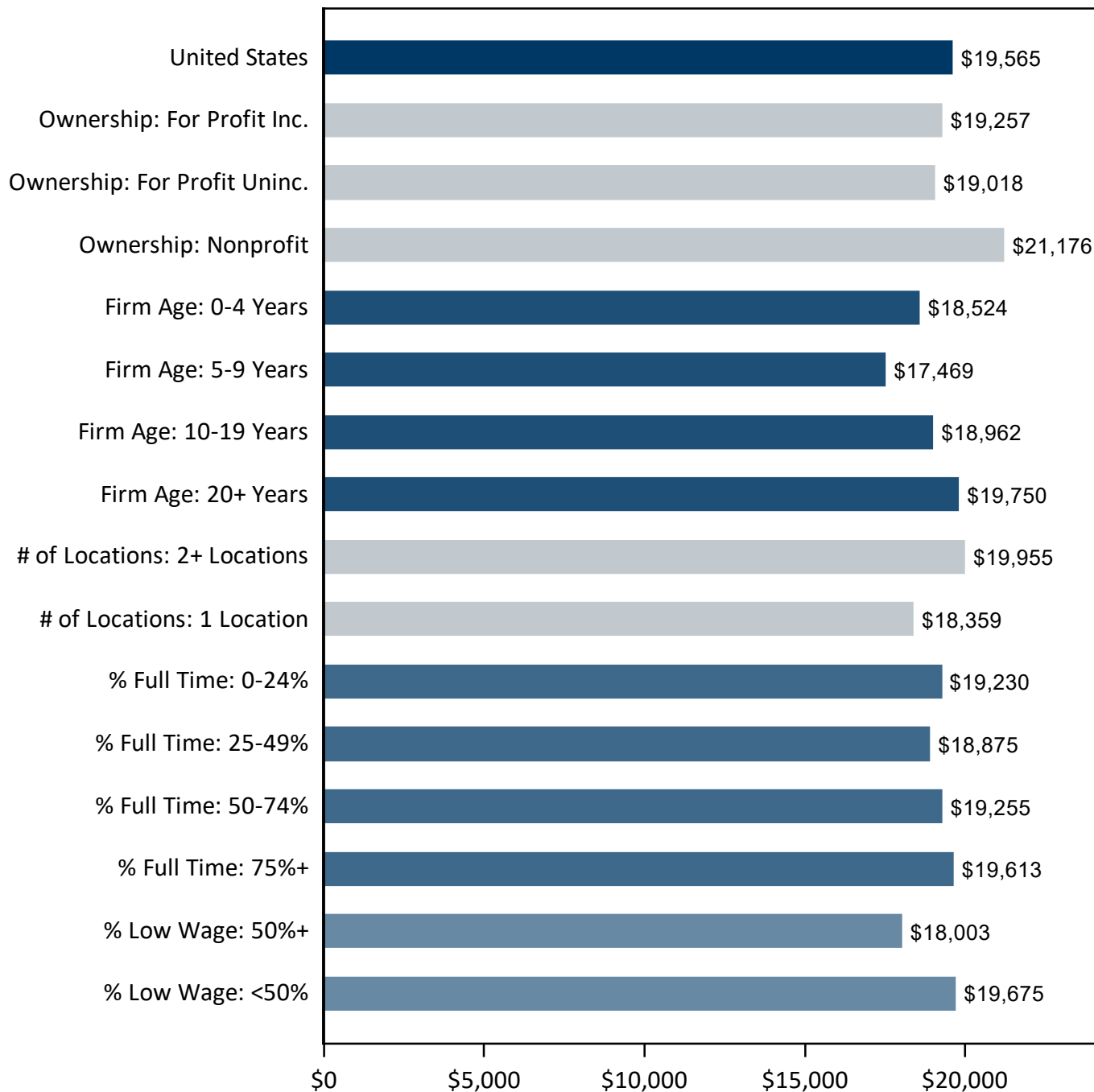


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

For data points and standard errors for this exhibit, select here.

Exhibit 3.15
Average total family premium per enrolled employee, overall and by selected characteristics, 2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

For data points and standard errors for this exhibit, select here.

Exhibit 3.16 Premium distributions for employees enrolled in single, employee-plus-one, and family coverage, overall and by firm size, 2018					
Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$6,715	\$6,667	\$6,287	\$6,770
	10 percentile	\$4,200	\$3,700	\$3,700	\$4,300
	25 percentile	\$5,300	\$4,800	\$4,800	\$5,500
	50 percentile (median)	\$6,500	\$6,000	\$6,000	\$6,600
	75 percentile	\$7,800	\$8,000	\$7,300	\$7,800
	90 percentile	\$9,400	\$10,000	\$9,300	\$9,200
Employee-plus-one	Average (mean)	\$13,425	\$13,044	\$12,593	\$13,537
	10 percentile	\$8,400	\$6,900	\$7,200	\$8,800
	25 percentile	\$11,000	\$9,400	\$9,600	\$11,000
	50 percentile (median)	\$13,000	\$12,000	\$12,000	\$13,000
	75 percentile	\$16,000	\$16,000	\$15,000	\$16,000
	90 percentile	\$19,000	\$20,000	\$18,000	\$19,000
Family	Average (mean)	\$19,565	\$18,296	\$18,386	\$19,824
	10 percentile	\$13,000	\$10,000	\$11,000	\$13,000
	25 percentile	\$16,000	\$14,000	\$15,000	\$16,000
	50 percentile (median)	\$19,000	\$18,000	\$18,000	\$20,000
	75 percentile	\$23,000	\$22,000	\$21,000	\$23,000
	90 percentile	\$27,000	\$27,000	\$26,000	\$27,000
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018. For data points and standard errors for this exhibit, select here.					

Section 4: Employee and Employer Premium Contributions



Employee and Employer Premium Contributions

In 2018, enrolled employees paid 21.3 percent of total premiums for single coverage, 27.1 percent for employee-plus-one coverage, and 27.8 percent for family coverage. The employee share of total premiums in 2018 for single coverage decreased by 0.9 percentage points from its 2017 level, while the employee shares for the other two coverage types were not significantly different from their 2017 levels.

Average employee contributions in 2018 were \$3,634 for employee-plus-one coverage and \$5,431 for family coverage, representing increases of 2.9 percent and 4.1 percent, respectively, over 2017 levels ($p < 0.10$ for employee-plus-one coverage). The employee contribution for single coverage in 2018 (\$1,427) was not significantly different from the average contribution in 2017. Average employer contributions in 2018 increased by 6.8 percent, 5.8 percent, and 4.9 percent for single, employee-plus-one, and family coverage, respectively, over 2017 levels.

This section examines how employee and employer premium contributions changed between 2005 and 2018, both in nominal dollars and as a percentage of annual premiums per enrolled employee. This section also examines variation in employee premium contributions by coverage type, State where the enrolled employee's establishment was located, firm size, industry, and other employer characteristics. In addition, this section presents the distribution of employee contributions by firm size.

Employee and Employer Premium Contributions, 2005 to 2018

- In 2018, enrolled employees paid 21.3 percent of total premiums for single coverage, 27.1 percent for employee-plus-one coverage, and 27.8 percent for family coverage. The employee share of total premiums in 2018 for single coverage decreased by 0.9 percentage points from its 2017 level, while the employee shares for the other two coverage types were not significantly different from their 2017 levels (Exhibit 4.1).
- Employees enrolled in single coverage contributed a smaller share of premiums than employees enrolled in employee-plus-one and family coverage in all years from 2005 to 2018 (Exhibit 4.1).
- Average employee contributions in 2018 were \$3,634 for employee-plus-one coverage and \$5,431 for family coverage, representing increases of 2.9 percent and 4.1 percent, respectively, over 2017 levels ($p < 0.10$ for employee-plus-one coverage). The employee contribution for single coverage in 2018 (\$1,427) was not significantly different from the average contribution in 2017. Annual increases in average employee contributions for each coverage type were statistically significant in most years from 2005 to 2017 (Exhibit 4.2).
- Average employer contributions in 2018 were \$5,288 for single coverage, \$9,791 for employee-plus-one coverage, and \$14,134 for family coverage, representing increases of

6.8 percent, 5.8 percent, and 4.9 percent, respectively, over 2017 levels. Similar to employee contributions, there were statistically significant annual increases in average employer contributions for these coverage types in most years from 2005 to 2017 (Exhibits 4.3, 4.4, and 4.5).

- From 2005 to 2018, the percentage of premiums contributed by employees increased by 3.2 percentage points, 4.2 percentage points, and 3.7 percentage points for single, employee-plus-one, and family coverage, respectively. These increases occurred because employee contributions increased more rapidly than employer contributions from 2005 to 2018 for each type of coverage (Exhibits 4.1, 4.3, 4.4, and 4.5).

Employee Premium Contributions by Firm Size, 2005 to 2018

Percentage Contributed for Single Coverage

- The percentage of single-coverage premiums paid by employees in large firms (100 or more employees) decreased by 1.6 percentage points, from 22.8 percent in 2017 to 21.2 percent in 2018. In contrast, the percentage of single premiums paid by employees in medium firms (50-99 employees) increased by 2.5 percentage points, from 21.9 percent in 2017 to 24.4 percent in 2018. The percentage of single-coverage premiums paid by employees in small firms (fewer than 50 employees) in 2018 (20.3 percent) was not significantly different from its 2017 level (Exhibit 4.6).
- In 2018, enrolled employees in medium firms (50-99 employees) contributed a significantly higher percentage of single premiums than those in small and large firms. There was no significant difference in the percentage of single-coverage premiums paid by employees in small firms (fewer than 50 employees) and large firms (100 or more employees) in 2018 (Exhibit 4.6).
- In 2018, employees with single coverage in the smallest firms (fewer than 10 employees) paid a significantly lower share of premiums (17.7 percent) than enrolled employees in larger firms except firms with 10-24 employees (20.1 percent):
 - 23.7 percent in firms with 25-99 employees,
 - 21.6 percent in firms with 100-999 employees, and
 - 21.0 percent in firms with 1,000 or more employees (Exhibit 4.12).
- One factor behind the lower percentage of single premiums contributed by enrolled employees in the smallest firms (fewer than 10 employees) compared with larger firms (firms with 25 to 99 employees or larger) is the much higher percentage of these small-firm enrollees with no required employee premium contribution. In 2018, for example, 51.8 percent of employees with single coverage in firms with fewer than 10 employees had no required premium contribution. In contrast, only 12.6 percent and 4.9 percent of employees

with single coverage in firms with 100-999 employees and with 1,000 or more employees, respectively, were not required to contribute to single premiums (Exhibits 4.12 and 4.14).

- Between 2017 and 2018, the percentage of enrolled employees with no required employee contribution for single coverage increased by 1.0 percentage point in firms with 1,000 or more employees ($p < 0.10$) (Exhibit 4.14).

Percentage Contributed for Dependent Coverage

- In all years between 2005 and 2018, enrolled employees in small firms (fewer than 50 employees) paid a percentage of premiums that was not significantly different or was higher for employee-plus-one and family coverage than enrolled employees in large firms (100 or more employees). Enrolled employees in medium firms (50-99 employees) contributed the same or a larger share of premiums for both types of coverage than those in both small and large firms over the entire period (Exhibits 4.8 and 4.10).
- In 2018, employees with employee-plus-one coverage in the smallest firms (fewer than 10 employees) and the largest firms (1,000 or more employees) paid a lower percentage of their premium (21.5 percent and 24.5 percent, respectively) than enrollees in the three other firm-size categories:
 - 34.9 percent in firms with 10-24 employees,
 - 36.4 percent in firms with 25-99 employees, and
 - 30.4 percent in firms with 100-999 employees (Exhibit 4.12).
- In 2018, employees with family coverage in the smallest firms and the largest firms also paid a lower percentage of their premium (23.2 percent and 25.4 percent, respectively) than enrollees in the three other firm-size categories:
 - 34.2 percent in firms with 10-24 employees,
 - 37.7 percent in firms with 25-99 employees, and
 - 30.6 percent in firms with 100-999 employees (Exhibit 4.12).
- In 2018, the percentage of enrolled employees with no required premium contribution for employee-plus-one coverage was highest for employees in the smallest firms and decreased as firm size increased (except that there was no significant difference between the two largest firm sizes):
 - 49.9 percent in firms with fewer than 10 employees,
 - 18.9 percent in firms with 10-24 employees,
 - 9.8 percent in firms with 25-99 employees, and
 - 5.4 percent and 4.2 percent in firms with 100-999 and 1,000 or more employees, respectively (Exhibit 4.15).

- In 2018, the percentage of enrolled employees with no required premium contribution for family coverage was highest for employees in the smallest firms and decreased in a step-by-step fashion as firm size increased:
 - 50.2 percent in firms with fewer than 10 employees,
 - 26.4 percent in firms with 10-24 employees,
 - 13.9 percent in firms with 25-99 employees,
 - 7.6 percent in firms with 100-999 employees, and
 - 2.9 percent in firms with 1,000 or more employees (Exhibit 4.16).

Employee Contributions for Single Coverage (Dollar Amount)

- In 2018, employee premium contributions for single coverage were lower in firms with fewer than 50 employees (\$1,351) than in firms with 50-99 employees (\$1,534) and in firms with 100 or more employees (\$1,433) (Exhibit 4.7).
- Enrolled employees in firms with fewer than 10 employees contributed a significantly smaller dollar amount for their single coverage (\$1,237) in 2018 than those in larger firms except firms with 10-24 employees (\$1,338):
 - \$1,504 in firms with 25-99 employees
 - \$1,449 in firms with 100-999 employees, and
 - \$1,427 in firms with 1,000 or more employees (Exhibit 4.13).

Employee Contributions for Dependent Coverage (Dollar Amount)

- In 2018, employee premium contributions for employee-plus-one coverage were highest in firms with 50-99 employees (\$4,732) and higher in firms with fewer than 50 employees (\$4,017) than in firms with 100 or more employees (\$3,504) (Exhibit 4.9).
- In the more detailed firm-size categories, the amounts paid by employees with employee-plus-one coverage were lowest in firms with fewer than 10 employees (\$2,885, $p < 0.10$ for the difference with 1,000 or more employees), and employees in the largest firms (1,000 or more employees, \$3,317) had lower required contributions than enrolled employees in the three firm-size categories with 10-999 employees (Exhibit 4.13).
- Employee premium contributions for family coverage were also highest in firms with 50-99 employees (\$6,973) and higher in firms with fewer than 50 employees (\$5,854) than in firms with 100 or more employees (\$5,277) in 2018 (Exhibit 4.11).
- In the more detailed firm-size categories, employees with family coverage in firms with fewer than 10 employees contributed the lowest dollar amount (\$4,163) in 2018. Among enrolled employees with family coverage in larger firms (10 or more employees), enrollees in firms with 1,000 or more employees contributed a lower dollar amount (\$5,059) than enrollees in the three other firm-size categories (Exhibit 4.13).

Trends in Employee Contributions (Dollar Amount)

- Between 2017 and 2018, employee premium contributions at medium firms (50-99 employees) increased by 13.7 percent (from \$1,349 to \$1,534) for single coverage and by 21.5 percent (from \$5,738 to \$6,973) for family coverage (Exhibits 4.7 and 4.11).

Employee Premium Contributions by State, 2018

- The percentage of premiums paid by enrollees with single coverage varied by State in 2018, from 11.7 percent in Hawaii to 26.3 percent in Virginia. States where the enrollee's share of single-coverage premiums was higher than the national average of 21.3 percent were Arizona, Iowa, Louisiana, Massachusetts, Ohio, Rhode Island, and Virginia. States where the enrollee's share of single-coverage premiums was lower than the national average were Alaska, California, District of Columbia, Hawaii, Montana, North Dakota, Oregon, and Washington (Exhibit 4.17).
- The percentage of premiums paid by enrollees with employee-plus-one coverage also varied by State, from 20.4 percent in Washington to 33.1 percent in Tennessee. States where the enrollee's share of employee-plus-one premiums was higher than the national average of 27.1 percent were Arkansas, Louisiana, Tennessee, and Texas. States where the enrollee's share of employee-plus-one premiums was lower than the national average were Alaska, Illinois, Kansas, New York, Washington, West Virginia, and Wisconsin (Exhibit 4.18).
- In 2018, the percentage of premiums paid by family-coverage enrollees varied by State, from 20.6 percent in Washington to 34.1 percent in Nevada. States where the enrollee's share of family-coverage premiums was higher than the national average of 27.8 percent were Florida, Georgia, Louisiana, Maryland, Mississippi, Nevada, North Carolina, Tennessee, Texas, and Virginia. States where the enrollee's share was lower than the national average were Alaska, Indiana, Michigan, New York, Ohio, Washington, and West Virginia (Exhibit 4.19).
- The dollar amount of average single-coverage employee contributions also varied by State, from \$755 in Hawaii to \$1,903 in Massachusetts. States with employee premium contributions for single coverage that exceeded the national average of \$1,427 were Connecticut, Iowa, Louisiana, Massachusetts, New Hampshire, New Jersey, Ohio, Rhode Island, and Virginia. States with employee premium contributions that were smaller than the national average were Alaska, California, Colorado, Hawaii, Idaho, Kansas, Montana, North Carolina, North Dakota, Oregon, Utah, and Washington (Exhibit 4.20).
- The dollar amount of average employee contributions for employee-plus-one coverage varied by State, from \$2,558 in Washington to \$4,271 in Texas. States with employee premium contributions for employee-plus-one coverage that exceeded the national average of \$3,634 were Louisiana, Rhode Island, Tennessee, and Texas. States with employee contributions for

employee plus-one coverage that were smaller than the national average were Idaho, Illinois, Kansas, Nevada, South Carolina, Utah, Washington, and Wyoming (Exhibit 4.21).

- In 2018, the dollar amount of average family-coverage employee contributions varied by State, from \$3,862 in Washington to \$6,597 in Virginia. States with employee contributions for family coverage that exceeded the national average of \$5,431 were District of Columbia, Louisiana, Maryland, and Virginia. States with employee contributions for family coverage that were smaller than the national average were Alaska, Indiana, Michigan, Utah, Washington, and West Virginia (Exhibit 4.22).

Employee Premium Contributions by Industry, 2018

- In 2018, enrollees working in other services paid a higher percentage of their single premiums (25.6 percent) than enrollees in any other industry group (Exhibit 4.23).
- Enrollees working in other services paid a significantly higher percentage of employee-plus-one premiums (33.8 percent) than enrollees in any other industry group except construction (31.9 percent) (Exhibit 4.24).
- Enrollees working in other services paid a significantly higher percentage of family premiums (33.9 percent) than enrollees in any other industry group except agriculture, fisheries, and forestry (36.6 percent) and retail trade (31.7 percent) (Exhibit 4.25).

Employee Premium Contributions by Selected Employer Characteristics, 2018

- In 2018, employee premium contributions were lowest among enrollees working for nonprofit employers and lower among enrollees working for for-profit incorporated employers than among enrollees working for for-profit unincorporated employers for all coverage types (Exhibits 4.26, 4.27, and 4.28).
- Enrolled employees in firms that were 20 years old or older paid lower percentages of premiums for all coverage types (20.7 percent, 26.1 percent, and 26.6 percent for single, employee-plus-one, and family coverage, respectively) than enrolled employees in the other three firm-age categories (0-4, 5-9, and 10-19 years) (Exhibits 4.26, 4.27, and 4.28).
- Employees in firms with two or more locations contributed a lower percentage of premiums for employee-plus-one and family coverage than those with a single location (Exhibits 4.27 and 4.28).
- Enrollees in establishments where less than 25 percent of employees worked full time paid a higher percentage of premiums for single and family coverage than enrollees in establishments with 25 percent or more full-time employees (Exhibits 4.26 and 4.28).

Employee Premium Contributions in Predominantly Low Wage vs. Higher Wage Establishments, 2005 to 2018

- In 2018, enrollees in establishments that were predominantly low wage (50 percent or more of employees earned less than \$12.00 per hour) contributed a larger percentage of their premiums than those in higher wage establishments. Employees in low-wage establishments contributed 25.4 percent, 30.5 percent, and 35.8 percent of their premiums for single, employee-plus-one, and family coverage, respectively. In higher wage establishments, the percentages were 20.7 percent, 26.8 percent, and 27.2 percent (Exhibits 4.29, 4.31, and 4.33).
- Enrolled employees in predominantly low-wage establishments contributed a larger percentage of their premiums for single, employee-plus-one, and family coverage than those in higher wage establishments in all years between 2005 and 2018 (Exhibits 4.29, 4.31, and 4.33).
- In 2018, enrollees in low-wage establishments had higher premium contributions for single and family coverage than their counterparts in higher wage establishments. Average employee contributions were \$1,583 and \$6,441 for single and family coverage, respectively, in predominantly low-wage establishments and \$1,405 and \$5,360 in higher wage establishments (Exhibits 4.30 and 4.34).

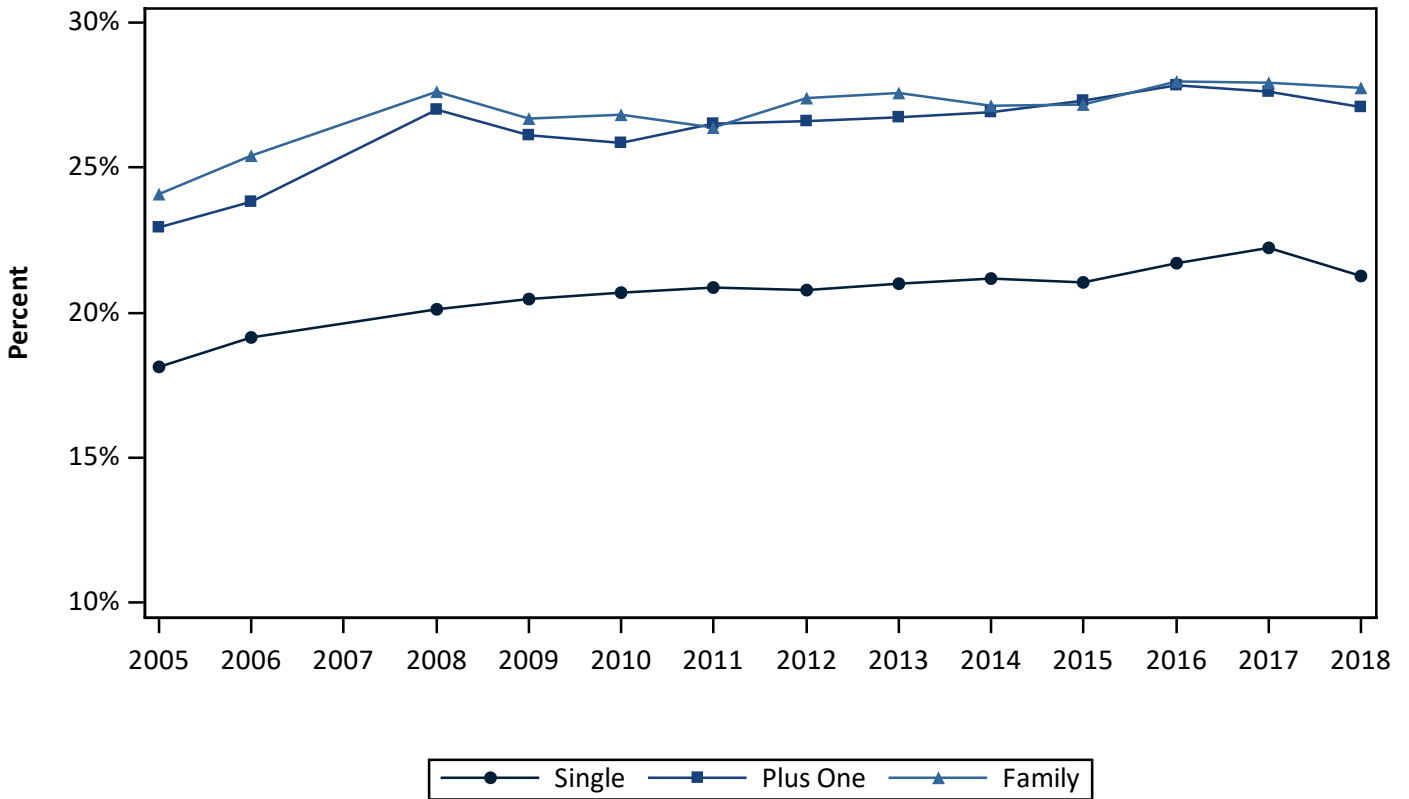
Distributions of Employee Contributions, Overall and by Firm Size, 2018

- In 2018, the average employee premium contribution was about 14 to 19 percent higher than the median (50th percentile) employee premium contribution for all three types of coverage: single coverage (\$1,427 vs. \$1,200), employee-plus-one coverage (\$3,634 vs. \$3,200), and family coverage (\$5,431 vs. \$4,700) (Exhibit 4.35).
- In 2018, the employee premium contribution distribution for all three coverage types showed substantial variation as enrolled employees at the top end of the distribution (90th percentile) paid much larger amounts than those at the bottom end of the distribution (10th percentile):
 - For single coverage, \$2,800 vs. \$0,
 - For employee-plus-one coverage, \$6,900 vs. \$780, and
 - For family coverage, \$10,000 vs. \$1,000 (Exhibit 4.35).
- In 2018, enrolled employees in firms with 100 or more employees had higher required contributions for all coverage types at the 10th and 25th percentiles of the distribution than enrolled employees in firms with fewer than 50 employees (Exhibit 4.35).
- Enrolled employees in small firms (fewer than 50 employees) had no required employee contribution at the 10th and 25th percentiles for all coverage types. Enrolled employees in firms with 50-99 employees had no required contributions at the 10th percentile for single and family coverage (Exhibit 4.35).

- At the 75th and 90th percentiles, employee contributions for all coverage types were lower for enrolled employees in firms with 100 or more employers than firms with fewer than 100 employees (Exhibit 4.35).

Exhibit 4.1

Average percentage of premium contributed by employees for single, employee-plus-one, and family coverage, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 4.1

Average percentage of premium contributed by employees for single, employee-plus-one, and family coverage, 2005-2018

Coverage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Single	18.1%	19.1%	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%
Plus One	22.9%	23.8%	27.0%	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%
Family	24.1%	25.4%	27.6%	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%

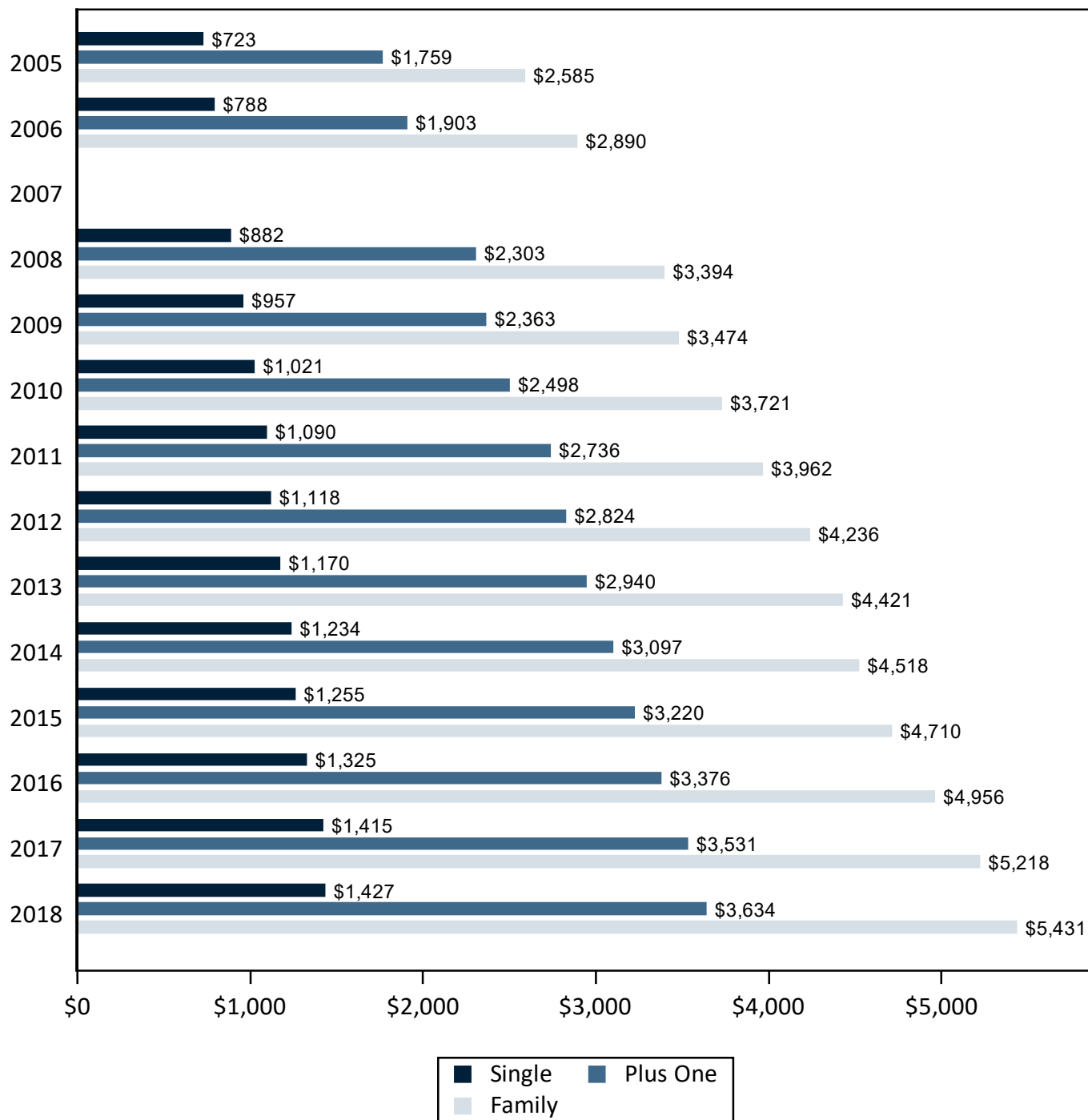
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018



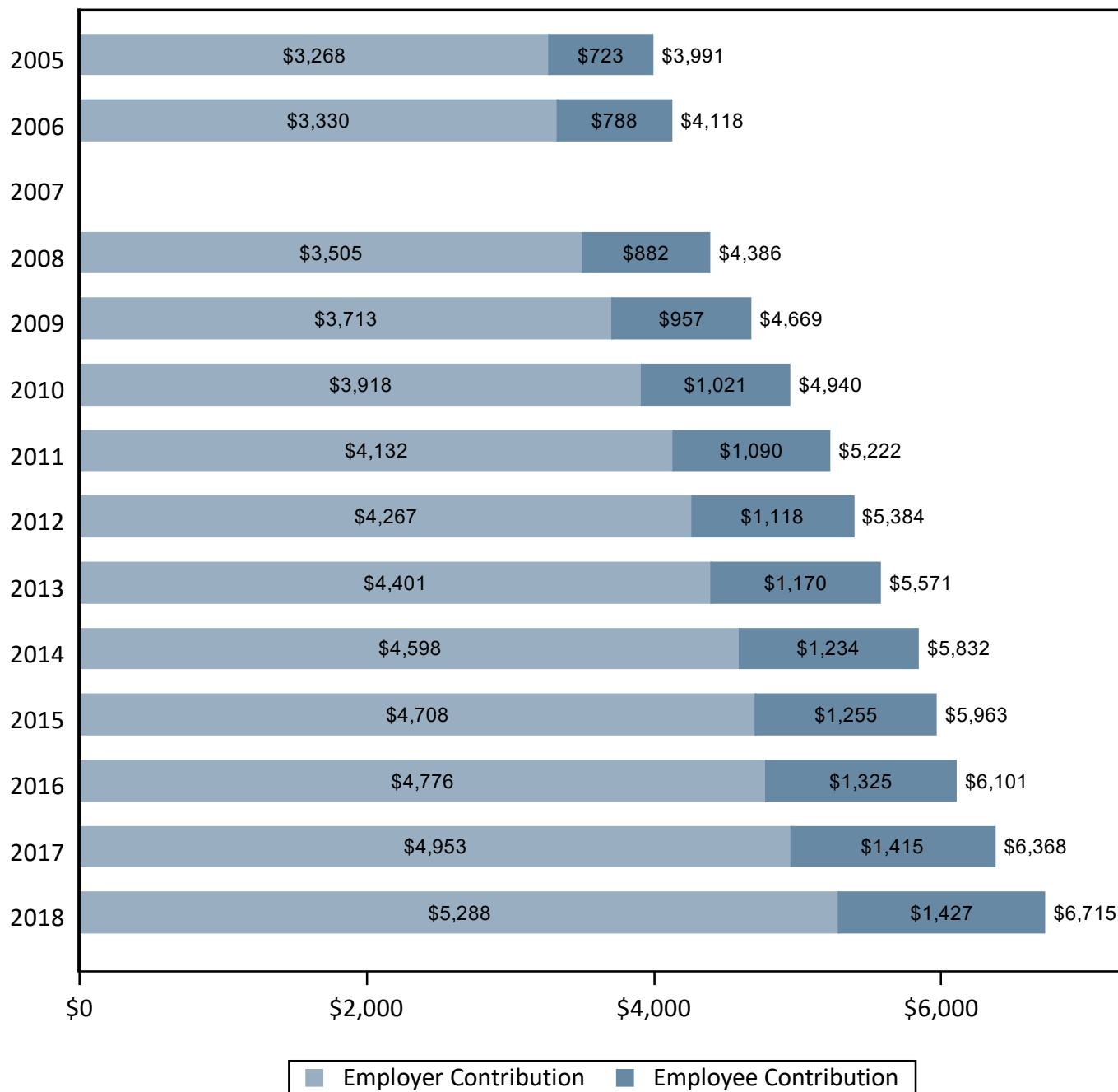
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018



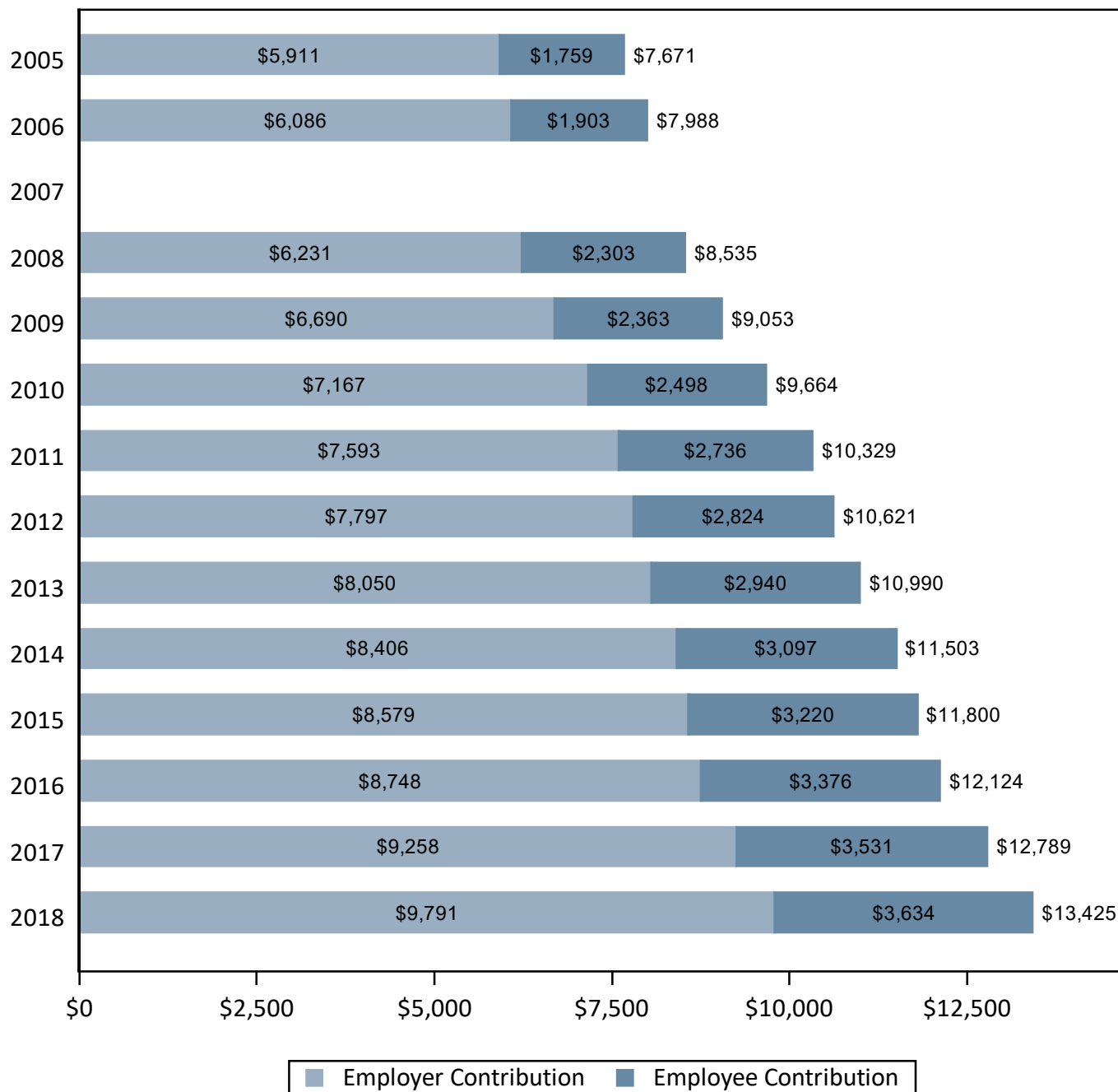
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

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, 2005-2018



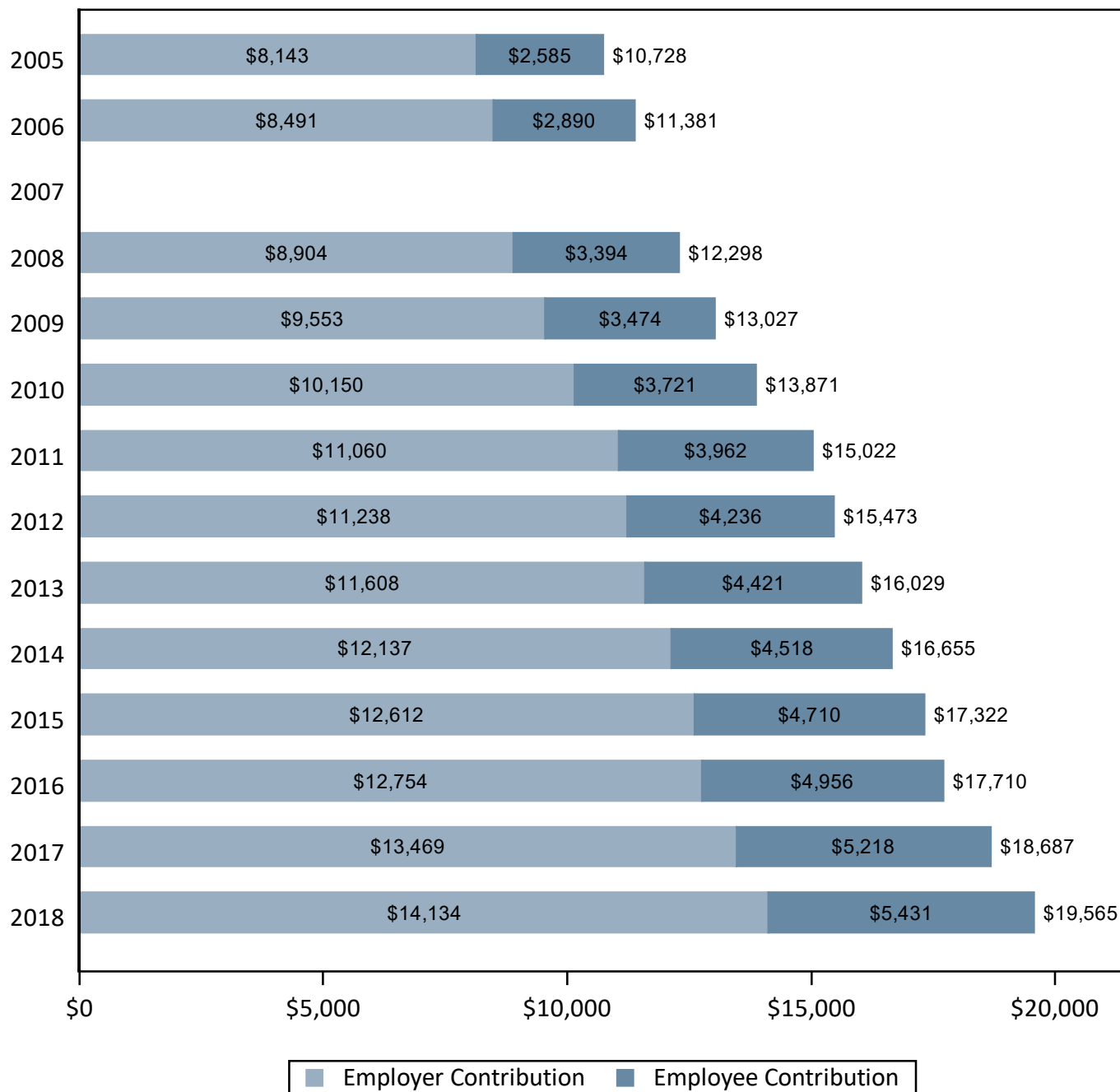
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

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, 2005-2018



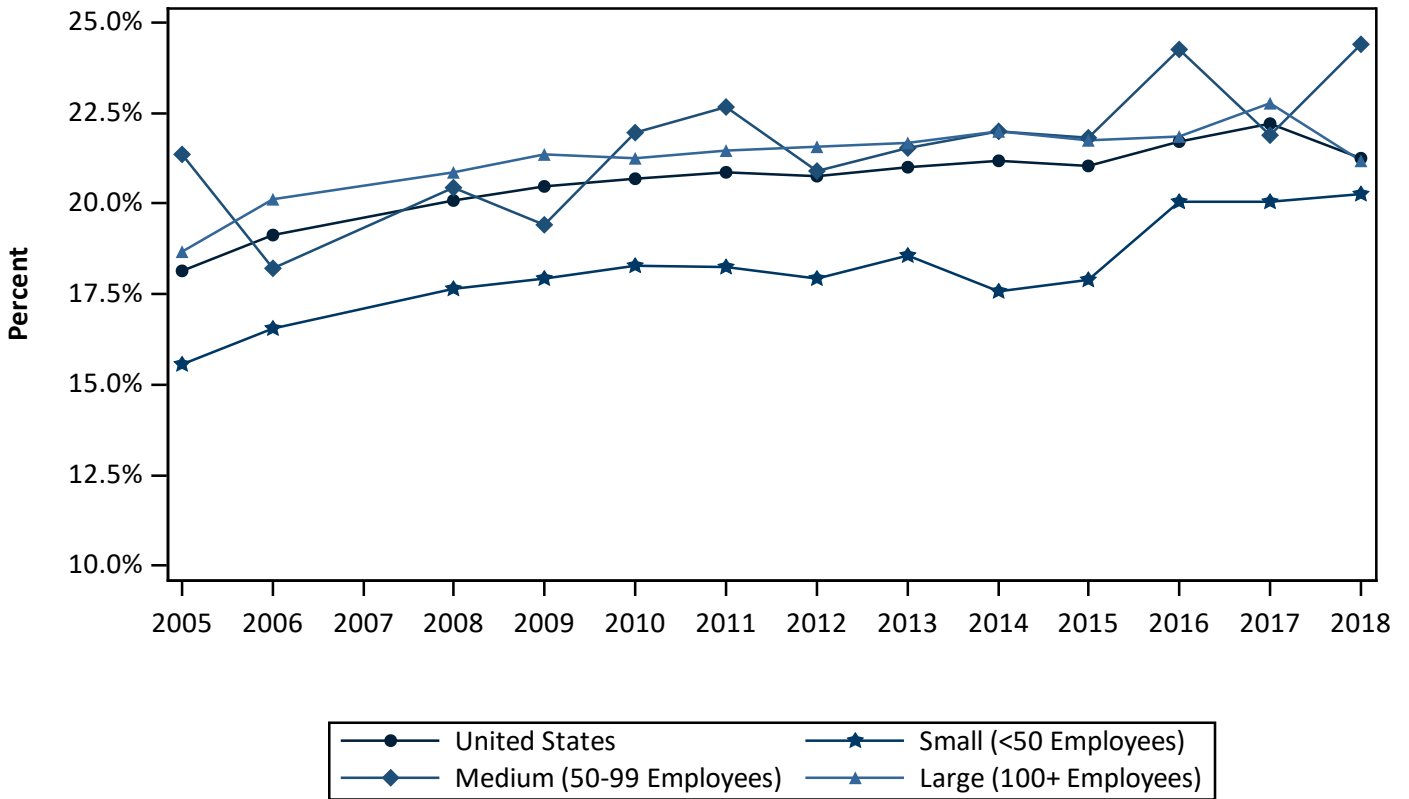
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

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, 2005-2018



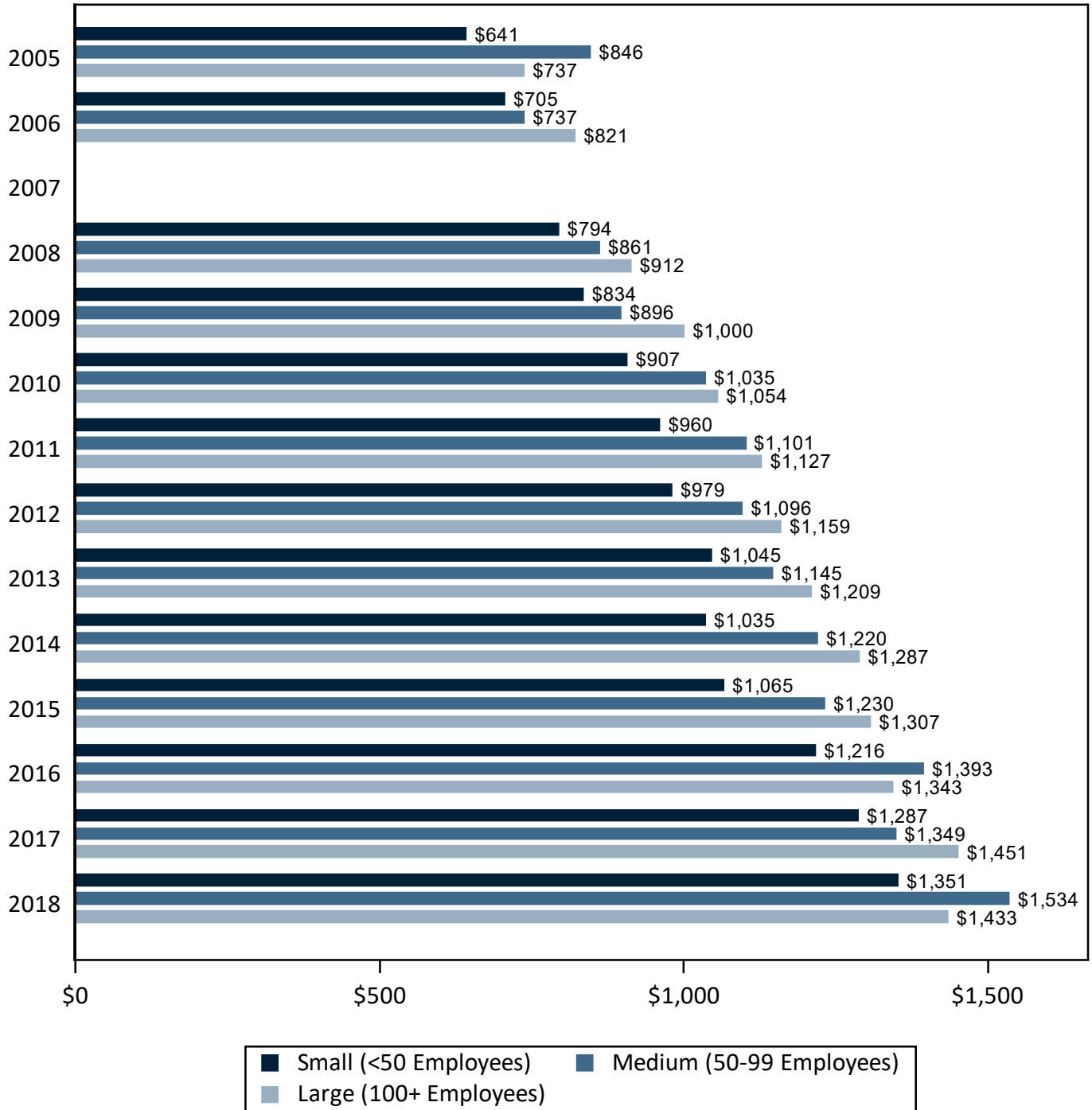
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 4.6													
Average percentage of premium contributed by employees for single coverage, by firm size, 2005-2018													
Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	18.1%	19.1%	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%
<50	15.5%	16.5%	17.6%	17.9%	18.3%	18.3%	17.9%	18.6%	17.6%	17.9%	20.0%	20.0%	20.3%
50-99	21.4%	18.2%	20.4%	19.4%	22.0%	22.7%	20.9%	21.5%	22.0%	21.8%	24.3%	21.9%	24.4%
100+	18.7%	20.1%	20.9%	21.4%	21.3%	21.5%	21.6%	21.7%	22.0%	21.8%	21.9%	22.8%	21.2%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.
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, 2005-2018



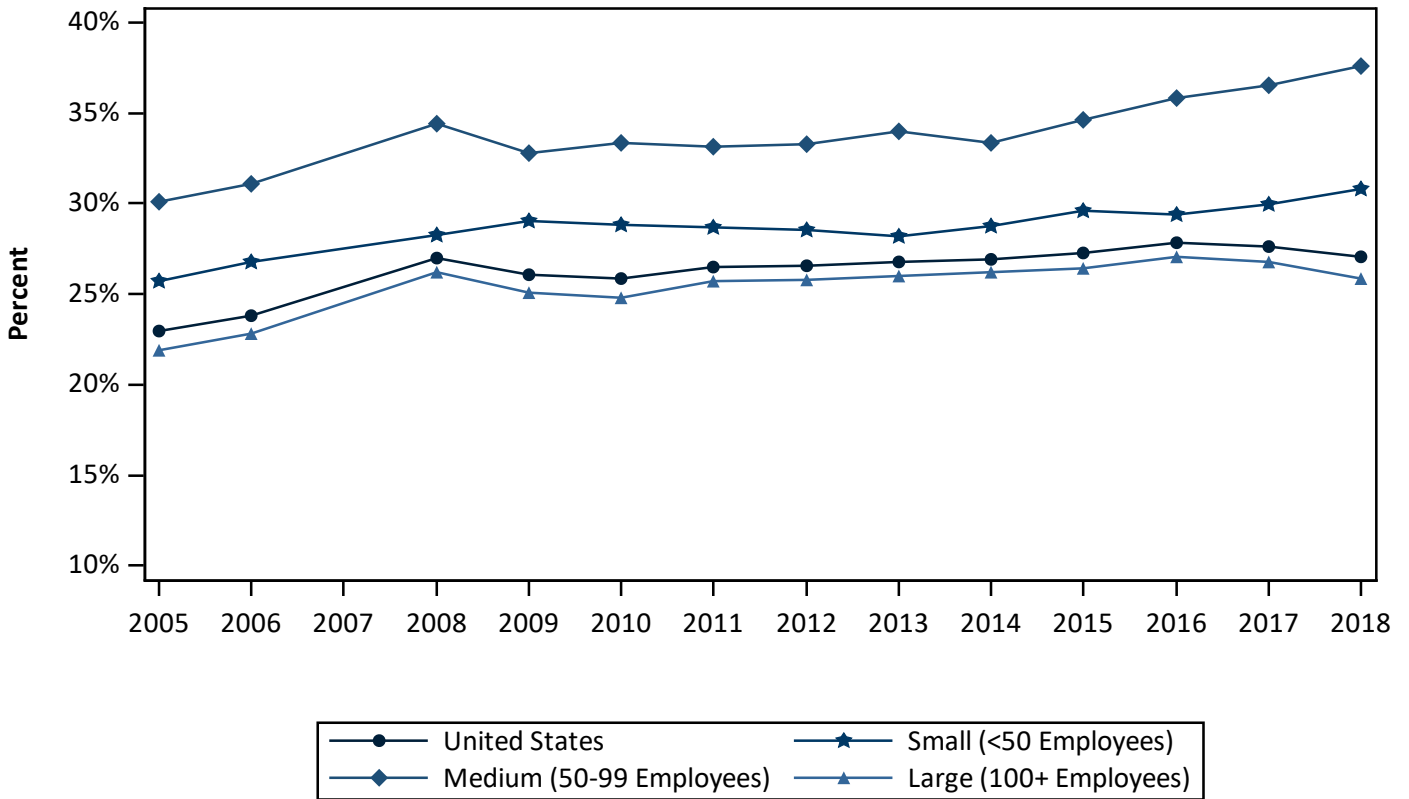
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 4.8

Average percentage of premium contributed by employees for employee-plus-one coverage, by firm size, 2005-2018

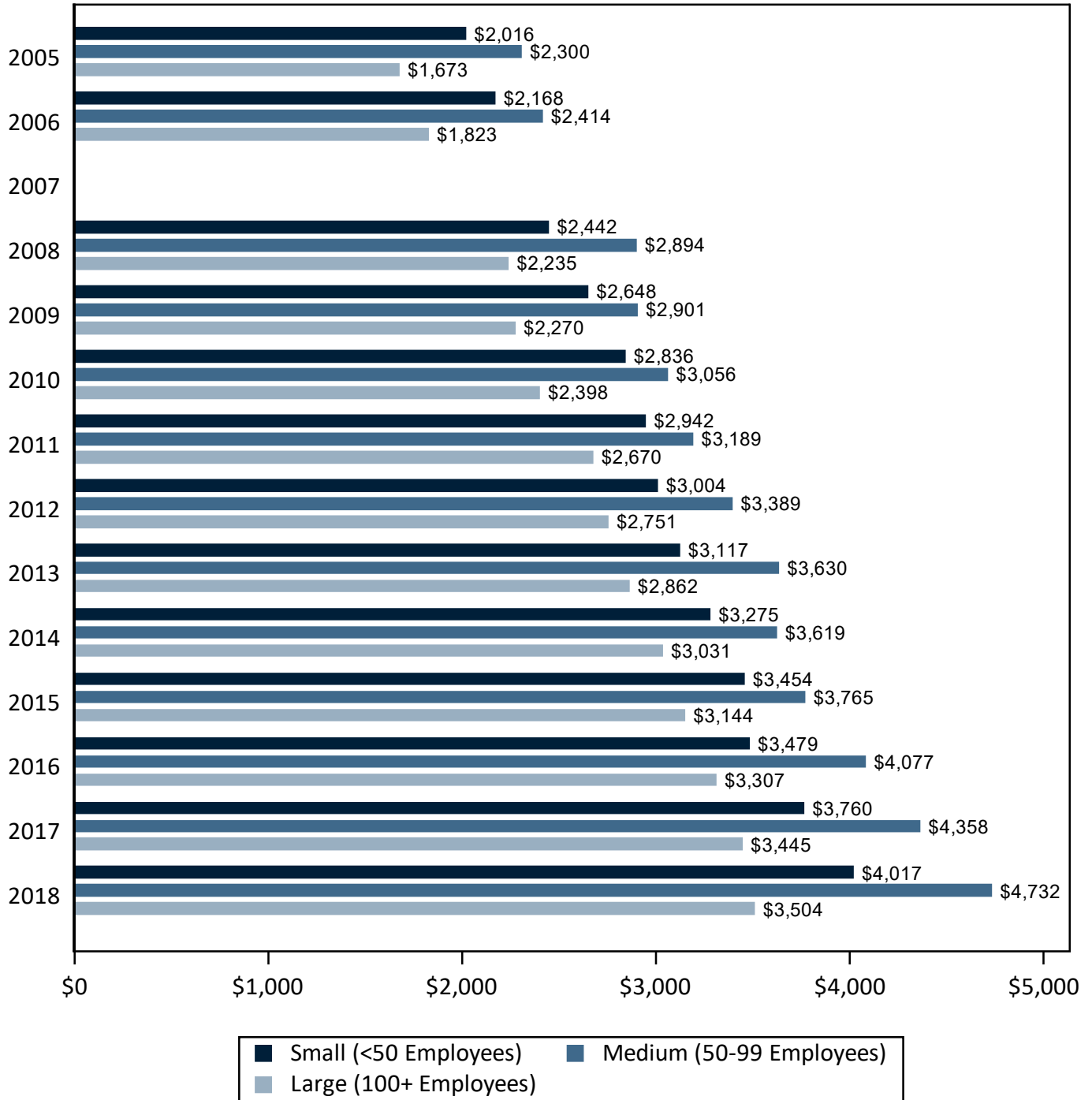
Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	22.9%	23.8%	27.0%	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%
<50	25.7%	26.7%	28.3%	29.0%	28.8%	28.7%	28.5%	28.2%	28.8%	29.6%	29.4%	29.9%	30.8%
50-99	30.1%	31.1%	34.4%	32.8%	33.3%	33.2%	33.3%	34.0%	33.4%	34.6%	35.8%	36.5%	37.6%
100+	21.9%	22.8%	26.2%	25.1%	24.8%	25.7%	25.8%	26.0%	26.2%	26.4%	27.0%	26.7%	25.9%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018



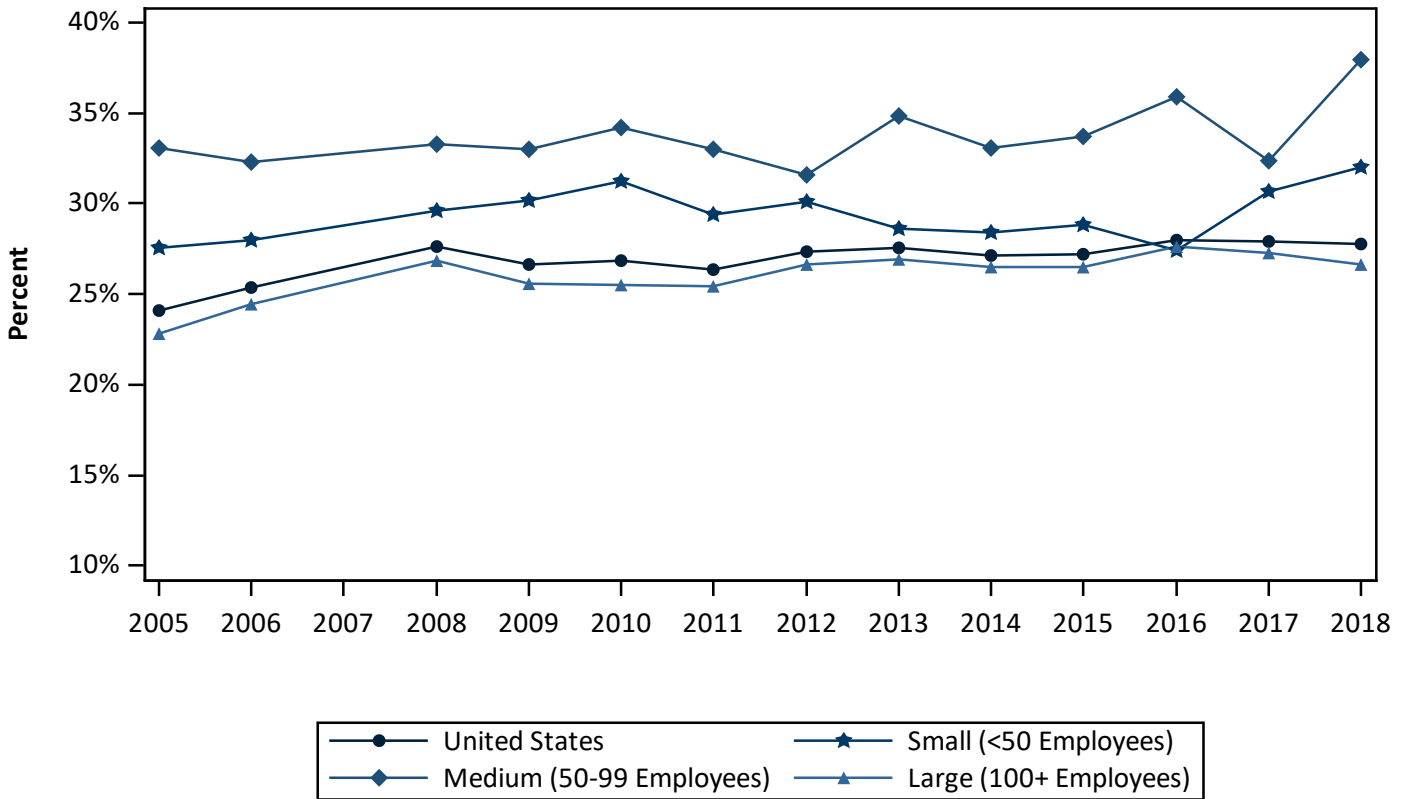
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018

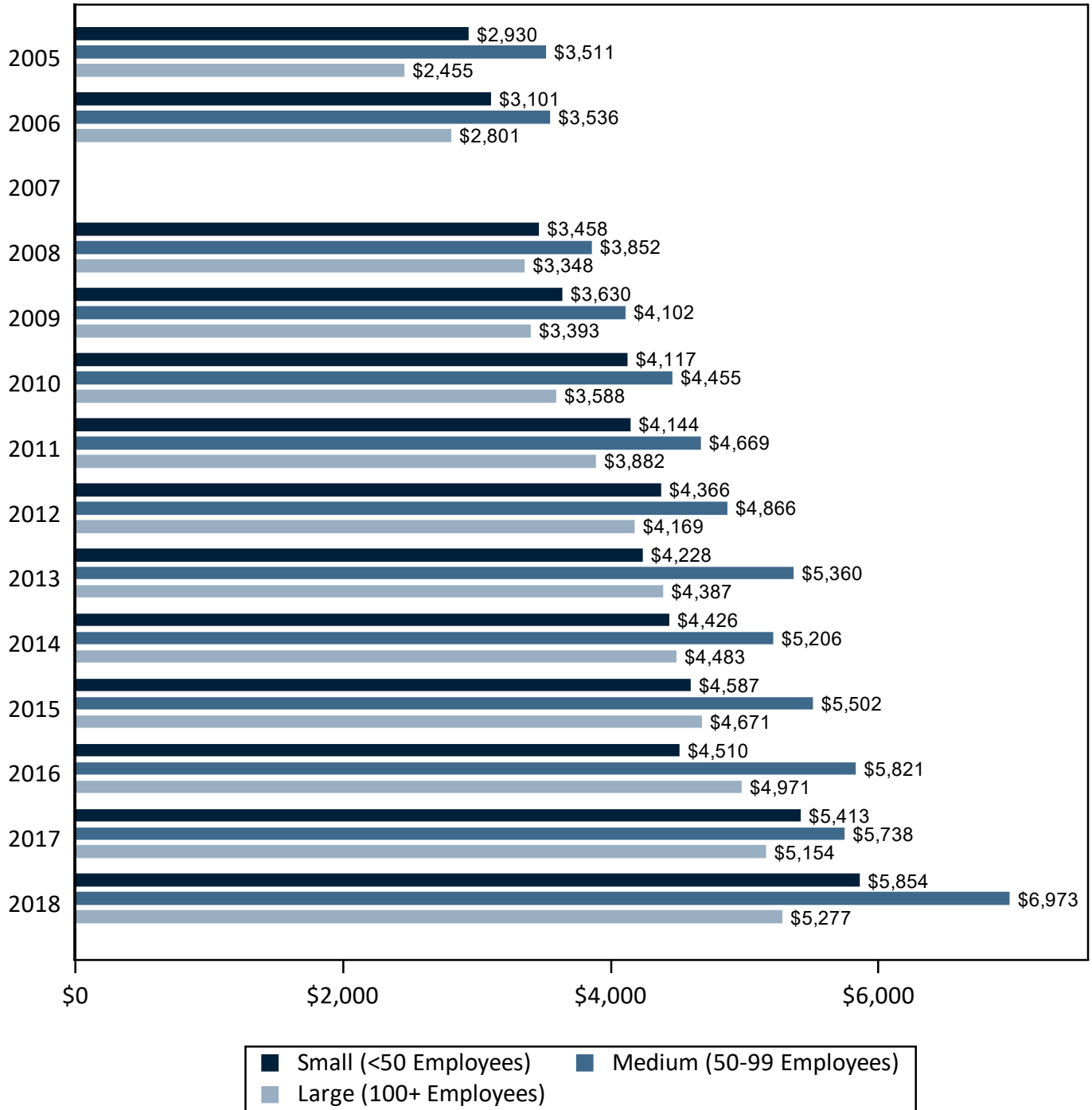


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 4.10													
Average percentage of premium contributed by employees for family coverage, by firm size, 2005-2018													
Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	24.1%	25.4%	27.6%	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%
<50	27.6%	28.0%	29.6%	30.1%	31.3%	29.4%	30.1%	28.6%	28.4%	28.8%	27.4%	30.7%	32.0%
50-99	33.1%	32.3%	33.3%	33.0%	34.2%	33.0%	31.6%	34.9%	33.1%	33.7%	35.9%	32.4%	37.9%
100+	22.8%	24.4%	26.9%	25.6%	25.5%	25.5%	26.7%	26.9%	26.5%	26.5%	27.6%	27.3%	26.6%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.
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, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

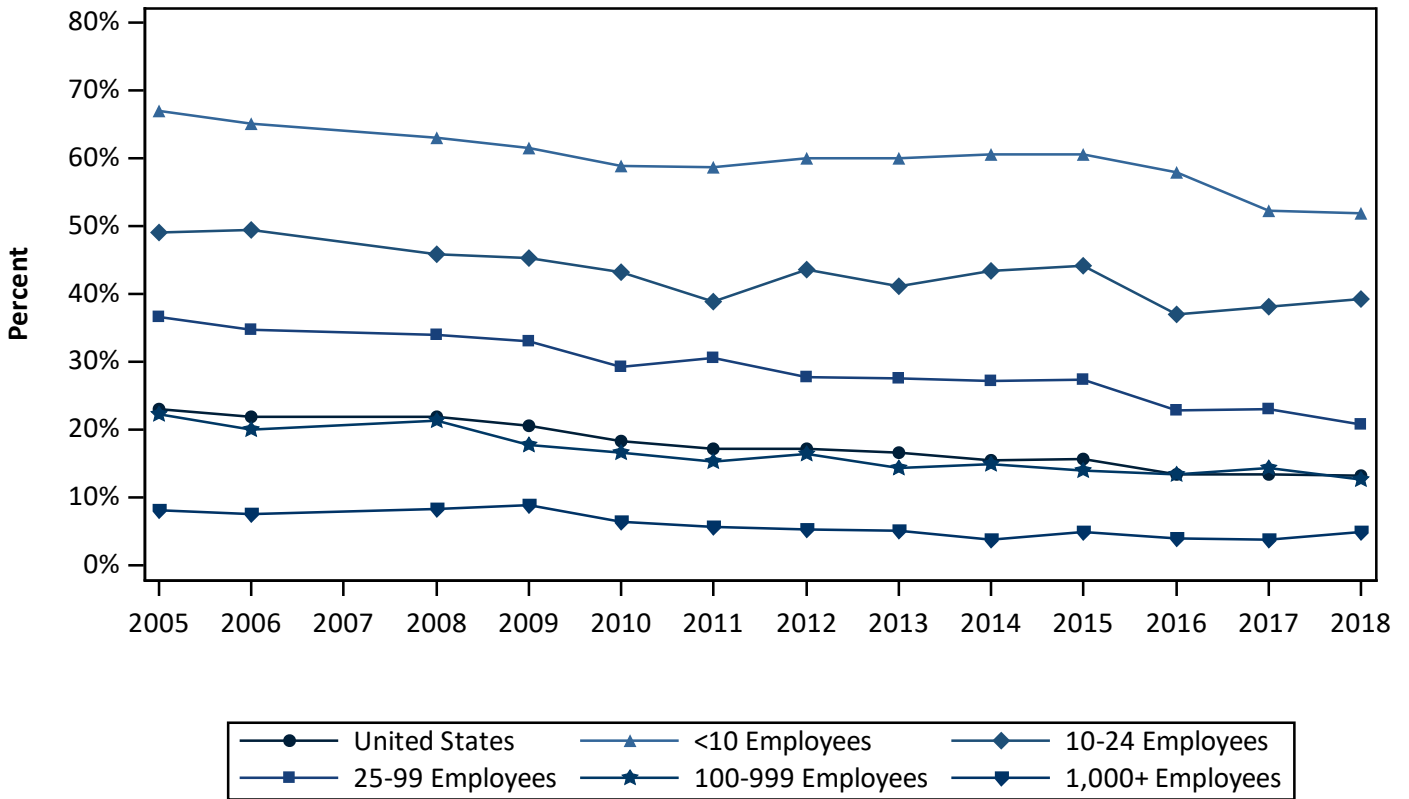
For data points and standard errors for this exhibit, select here.

Exhibit 4.12			
Average percentage of premium contributed by employees for single, employee-plus-one, and family coverage, by firm size, 2018			
Number of Employees	Single	Employee-Plus-One	Family
United States	21.3%	27.1%	27.8%
Firm size in 3 categories			
<50	20.3%	30.8%	32.0%
50-99	24.4%	37.6%	37.9%
100+	21.2%	25.9%	26.6%
Firm size in 5 categories			
<10	17.7%	21.5%	23.2%
10-24	20.1%	34.9%	34.2%
25-99	23.7%	36.4%	37.7%
100-999	21.6%	30.4%	30.6%
1,000+	21.0%	24.5%	25.4%
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.			
For data points and standard errors for this exhibit, select here.			

Exhibit 4.13			
Average premium (in dollars) contributed by employees for single, employee-plus-one, and family coverage, by firm size, 2018			
Number of Employees	Single	Employee-Plus-One	Family
United States	\$1,427	\$3,634	\$5,431
Firm size in 3 categories			
<50	\$1,351	\$4,017	\$5,854
50-99	\$1,534	\$4,732	\$6,973
100+	\$1,433	\$3,504	\$5,277
Firm size in 5 categories			
<10	\$1,237	\$2,885	\$4,163
10-24	\$1,338	\$4,471	\$6,489
25-99	\$1,504	\$4,644	\$6,852
100-999	\$1,449	\$4,131	\$5,941
1,000+	\$1,427	\$3,317	\$5,059
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.			
For data points and standard errors for this exhibit, select here.			

Exhibit 4.14

Percentage of single-coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 4.14

Percentage of single-coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	23.1%	21.9%	22.0%	20.6%	18.3%	17.3%	17.1%	16.6%	15.6%	15.8%	13.5%	13.4%	13.2%
<10	67.0%	65.1%	63.0%	61.4%	58.8%	58.6%	60.0%	59.9%	60.6%	60.5%	57.9%	52.3%	51.8%
10-24	49.1%	49.4%	46.0%	45.4%	43.3%	38.9%	43.5%	41.2%	43.5%	44.2%	36.9%	38.2%	39.2%
25-99	36.7%	34.7%	34.0%	33.1%	29.2%	30.6%	27.7%	27.6%	27.2%	27.5%	22.9%	23.1%	20.8%
100-999	22.2%	20.0%	21.4%	17.7%	16.7%	15.2%	16.5%	14.4%	14.9%	13.9%	13.4%	14.3%	12.6%
1,000+	8.2%	7.7%	8.3%	8.9%	6.5%	5.7%	5.3%	5.2%	3.7%	4.9%	4.1%	3.9%	4.9%

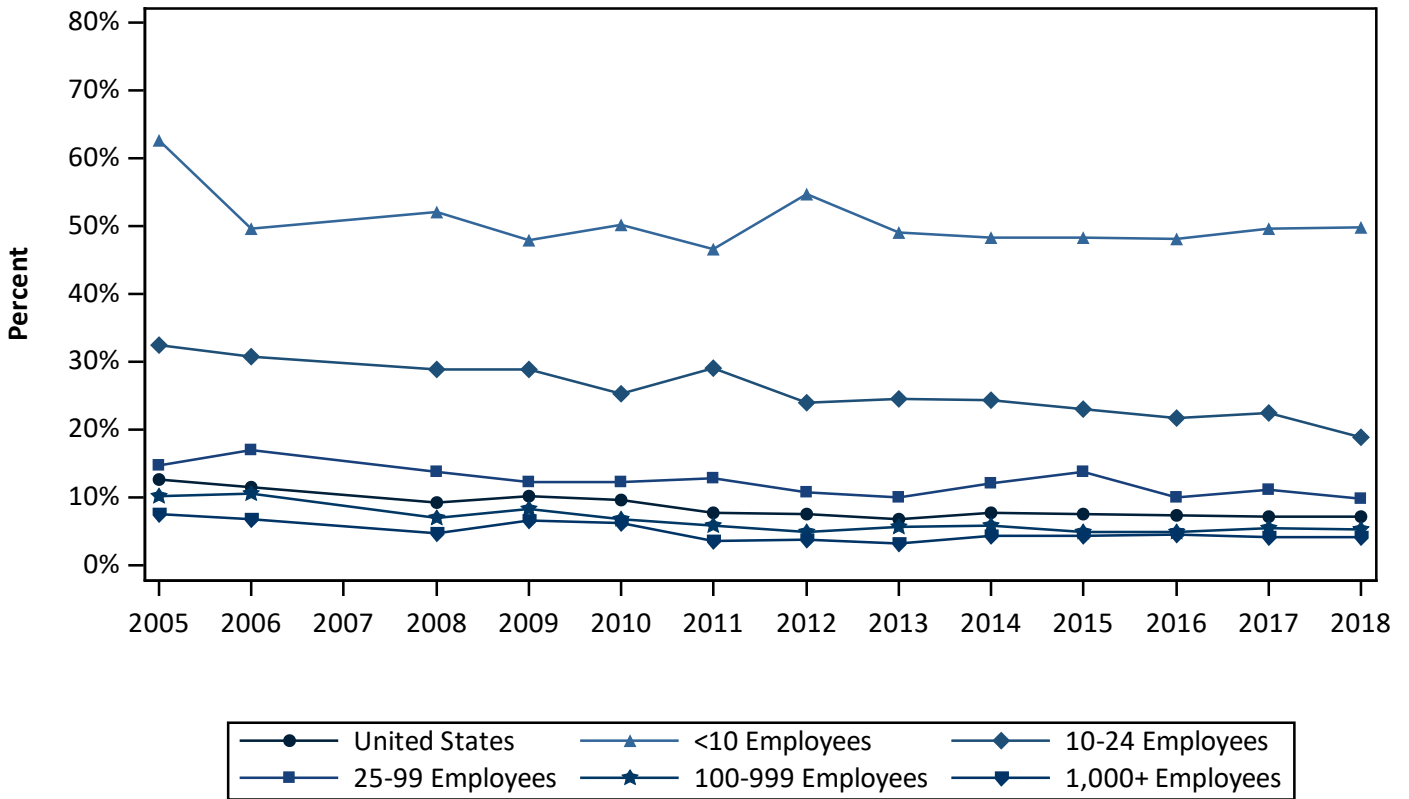
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 4.15

Percentage of employee-plus-one coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 4.15

Percentage of employee-plus-one coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	12.7%	11.6%	9.4%	10.3%	9.8%	7.9%	7.7%	6.9%	7.8%	7.6%	7.4%	7.3%	7.1%
<10	62.7%	49.5%	52.1%	47.9%	50.1%	46.6%	54.7%	49.0%	48.3%	48.3%	48.2%	49.7%	49.9%
10-24	32.5%	30.8%	29.0%	28.8%	25.3%	29.1%	24.0%	24.5%	24.3%	23.1%	21.8%	22.4%	18.9%
25-99	14.7%	17.1%	13.8%	12.3%	12.4%	12.8%	10.9%	10.0%	12.1%	13.9%	10.1%	11.2%	9.8%
100-999	10.2%	10.5%	7.1%	8.3%	6.8%	5.9%	5.0%	5.6%	5.8%	4.9%	5.0%	5.5%	5.4%
1,000+	7.6%	6.9%	4.8%	6.6%	6.2%	3.7%	3.7%	3.3%	4.4%	4.3%	4.6%	4.3%	4.2%

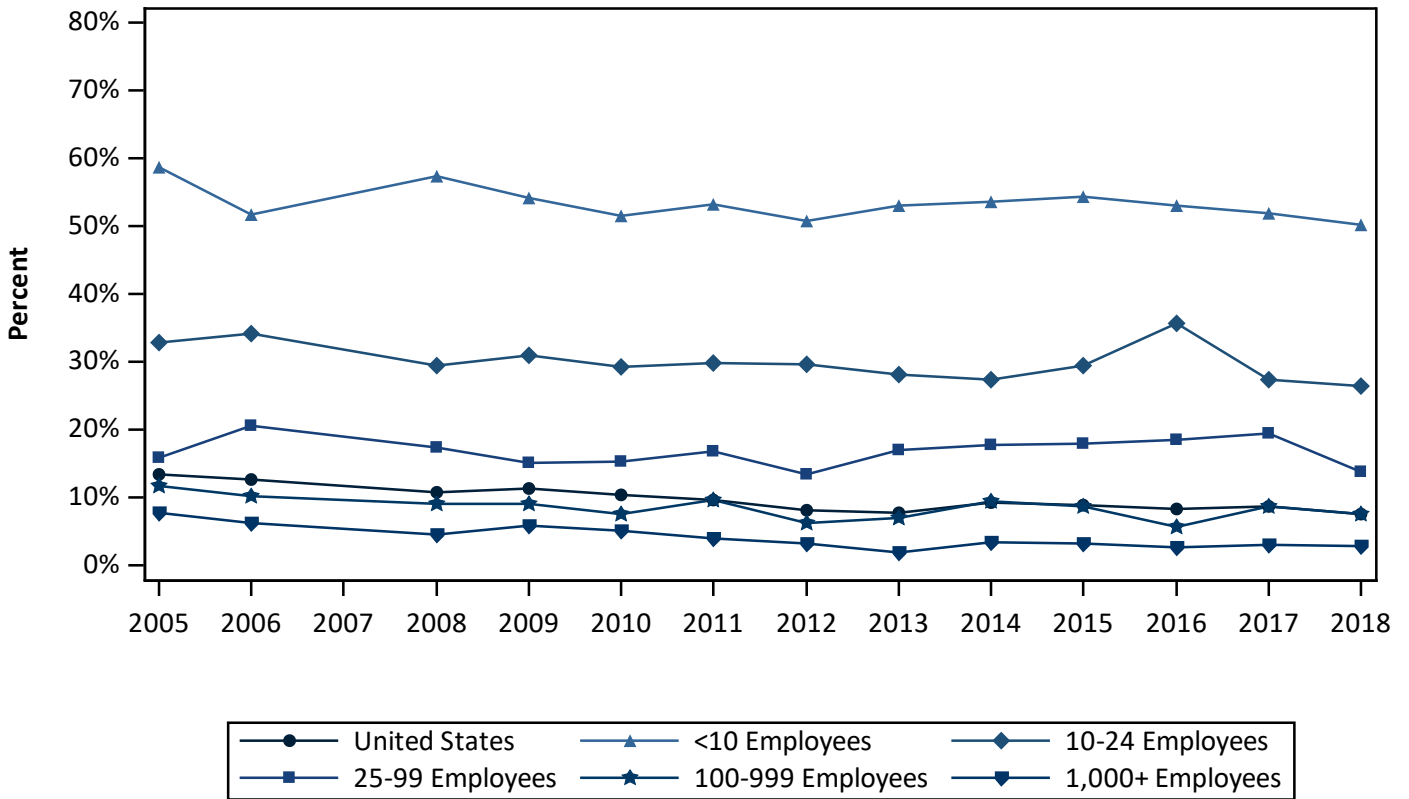
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 4.16

Percentage of family-coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 4.16

Percentage of family-coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	13.4%	12.6%	10.7%	11.4%	10.4%	9.7%	8.1%	7.9%	9.2%	8.9%	8.3%	8.8%	7.7%
<10	58.7%	51.7%	57.3%	54.2%	51.4%	53.2%	50.9%	53.0%	53.6%	54.4%	52.9%	52.0%	50.2%
10-24	32.9%	34.1%	29.5%	31.0%	29.2%	29.8%	29.6%	28.2%	27.4%	29.5%	35.8%	27.3%	26.4%
25-99	15.9%	20.5%	17.4%	15.1%	15.3%	16.9%	13.4%	17.0%	17.7%	17.9%	18.6%	19.5%	13.9%
100-999	11.7%	10.3%	9.0%	9.1%	7.6%	9.6%	6.3%	7.0%	9.6%	8.7%	5.8%	8.7%	7.6%
1,000+	7.7%	6.3%	4.6%	5.9%	5.1%	4.0%	3.3%	2.0%	3.4%	3.3%	2.7%	3.1%	2.9%

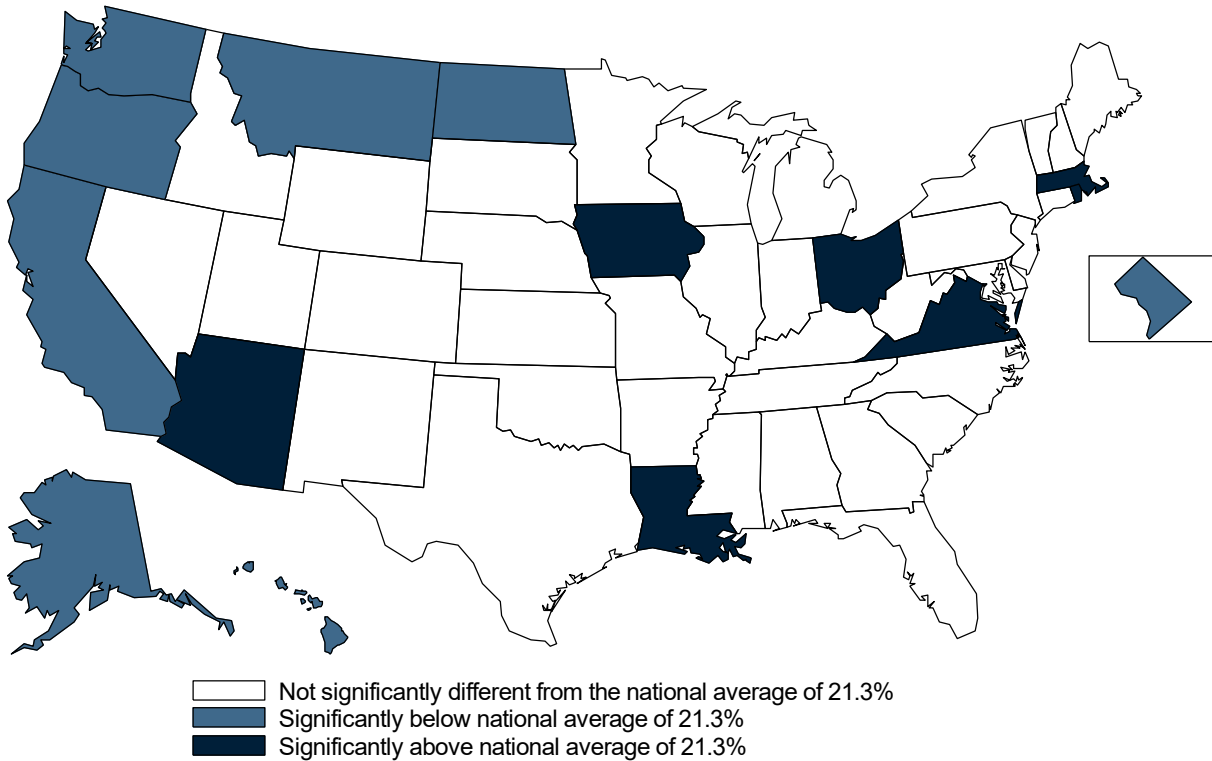
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 4.17

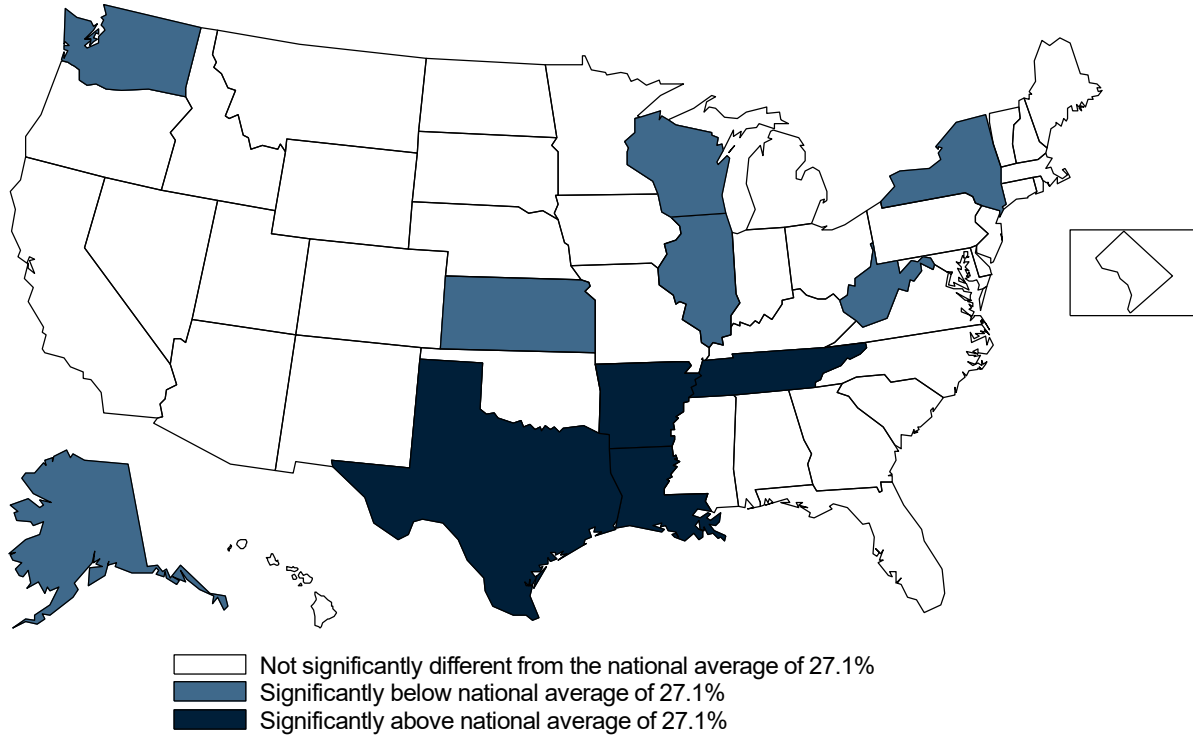
Average percentage of premium contributed by employees for single coverage, by State, 2018



Alabama	23.9%	Kentucky	24.4%	North Dakota	18.8%*
Alaska	13.7%*	Louisiana	24.2%*	Ohio	24.0%*
Arizona	25.0%*	Maine	21.3%	Oklahoma	19.5%
Arkansas	23.0%	Maryland	23.7%	Oregon	16.5%*
California	18.4%*	Massachusetts	25.6%*	Pennsylvania	20.0%
Colorado	20.6%	Michigan	22.7%	Rhode Island	25.8%*
Connecticut	23.0%	Minnesota	23.2%	South Carolina	21.3%
Delaware	19.6%	Mississippi	22.8%	South Dakota	22.2%
District of Columbia	18.9%*	Missouri	21.1%	Tennessee	23.6%
Florida	22.1%	Montana	16.2%*	Texas	21.4%
Georgia	21.7%	Nebraska	20.3%	Utah	19.3%
Hawaii	11.7%*	Nevada	22.5%	Vermont	21.0%
Idaho	19.4%	New Hampshire	21.8%	Virginia	26.3%*
Illinois	21.7%	New Jersey	21.3%	Washington	14.4%*
Indiana	20.4%	New Mexico	23.5%	West Virginia	19.6%
Iowa	23.4%*	New York	20.4%	Wisconsin	23.4%
Kansas	20.0%	North Carolina	20.4%	Wyoming	20.4%

Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.
Note: * Indicates the estimate is statistically different from the national average of 21.3 percent 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 employee-plus-one coverage,
by State, 2018

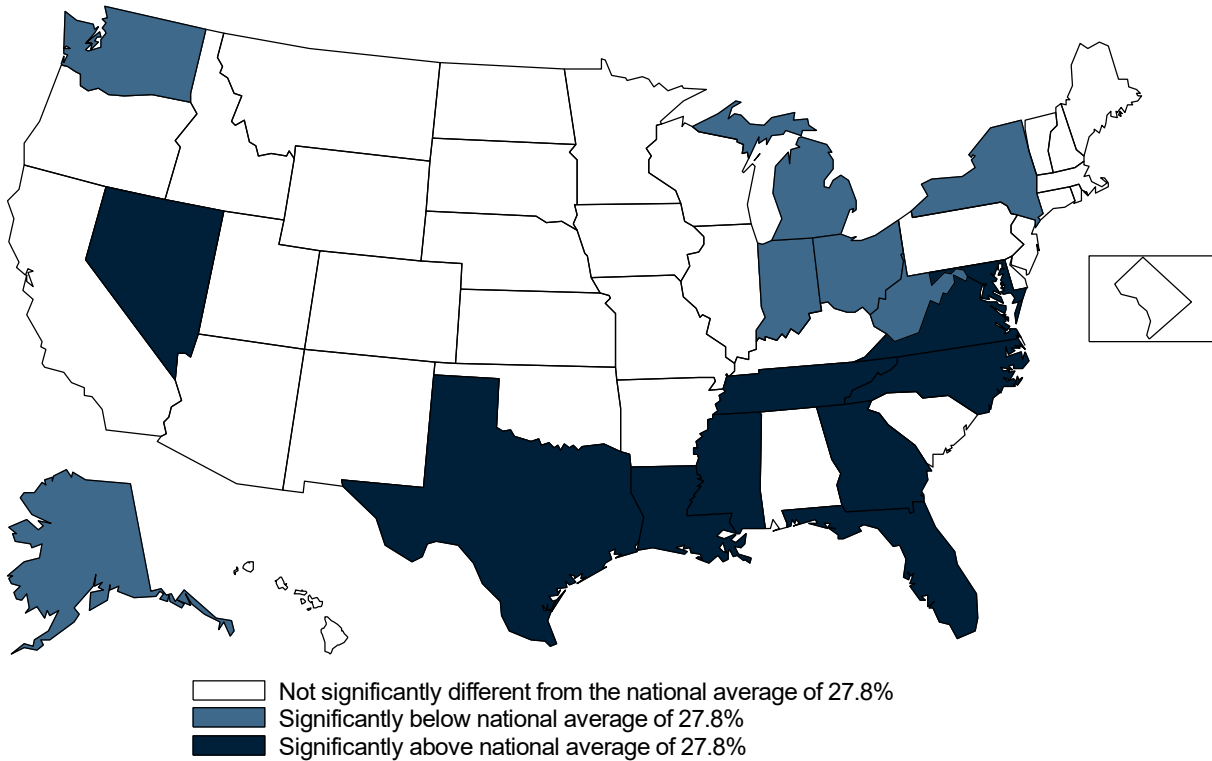


Alabama	28.7%	Kentucky	28.2%	North Dakota	27.3%
Alaska	21.9%*	Louisiana	32.3%*	Ohio	25.6%
Arizona	30.2%	Maine	28.8%	Oklahoma	28.8%
Arkansas	32.4%*	Maryland	28.8%	Oregon	26.4%
California	26.4%	Massachusetts	26.7%	Pennsylvania	24.6%
Colorado	26.9%	Michigan	24.8%	Rhode Island	29.0%
Connecticut	25.5%	Minnesota	28.3%	South Carolina	25.0%
Delaware	28.5%	Mississippi	28.1%	South Dakota	27.6%
District of Columbia	26.7%	Missouri	27.1%	Tennessee	33.1%*
Florida	29.6%	Montana	24.6%	Texas	31.4%*
Georgia	28.2%	Nebraska	27.3%	Utah	25.6%
Hawaii	24.0%	Nevada	27.9%	Vermont	25.3%
Idaho	26.0%	New Hampshire	27.4%	Virginia	31.0%
Illinois	24.4%*	New Jersey	24.4%	Washington	20.4%*
Indiana	24.8%	New Mexico	29.6%	West Virginia	23.4%*
Iowa	28.3%	New York	23.5%*	Wisconsin	24.2%*
Kansas	24.7%*	North Carolina	29.6%	Wyoming	24.1%

Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.
Note: * Indicates the estimate is statistically different from the national average of 27.1 percent 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 family coverage, by State, 2018



Alabama	29.3%	Kentucky	27.9%	North Dakota	28.7%
Alaska	20.8%*	Louisiana	32.6%*	Ohio	25.5%*
Arizona	30.7%	Maine	27.5%	Oklahoma	28.3%
Arkansas	31.8%	Maryland	32.1%*	Oregon	31.2%
California	27.5%	Massachusetts	26.1%	Pennsylvania	25.2%
Colorado	27.1%	Michigan	23.5%*	Rhode Island	29.5%
Connecticut	25.8%	Minnesota	32.0%	South Carolina	27.5%
Delaware	28.4%	Mississippi	32.7%*	South Dakota	29.4%
District of Columbia	29.1%	Missouri	26.0%	Tennessee	31.2%*
Florida	31.2%*	Montana	26.6%	Texas	30.6%*
Georgia	31.5%*	Nebraska	28.5%	Utah	25.4%
Hawaii	30.6%	Nevada	34.1%*	Vermont	26.5%
Idaho	29.6%	New Hampshire	27.0%	Virginia	33.8%*
Illinois	26.4%	New Jersey	28.0%	Washington	20.6%*
Indiana	23.3%*	New Mexico	26.4%	West Virginia	21.1%*
Iowa	28.3%	New York	22.9%*	Wisconsin	25.3%
Kansas	27.9%	North Carolina	32.7%*	Wyoming	26.9%

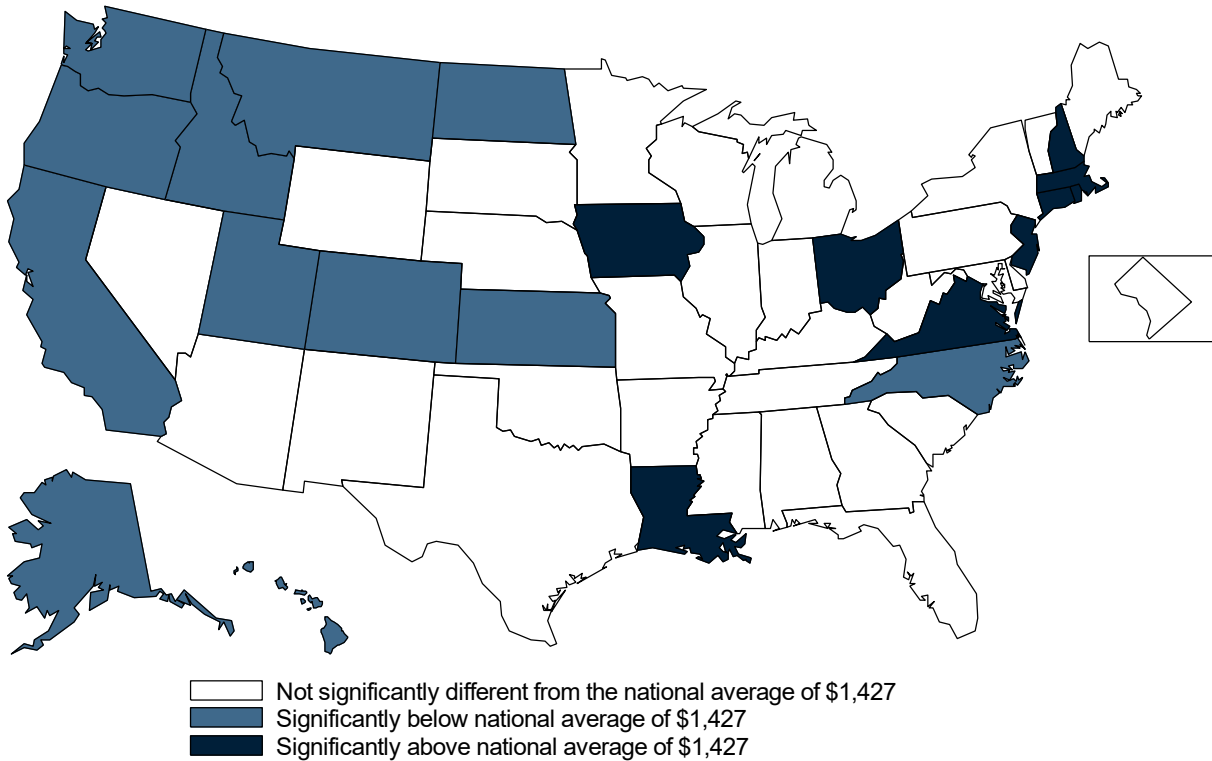
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.

Note: * Indicates the estimate is statistically different from the national average of 27.8 percent at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 4.20

Average annual employee contribution (in dollars) for single coverage, by State, 2018

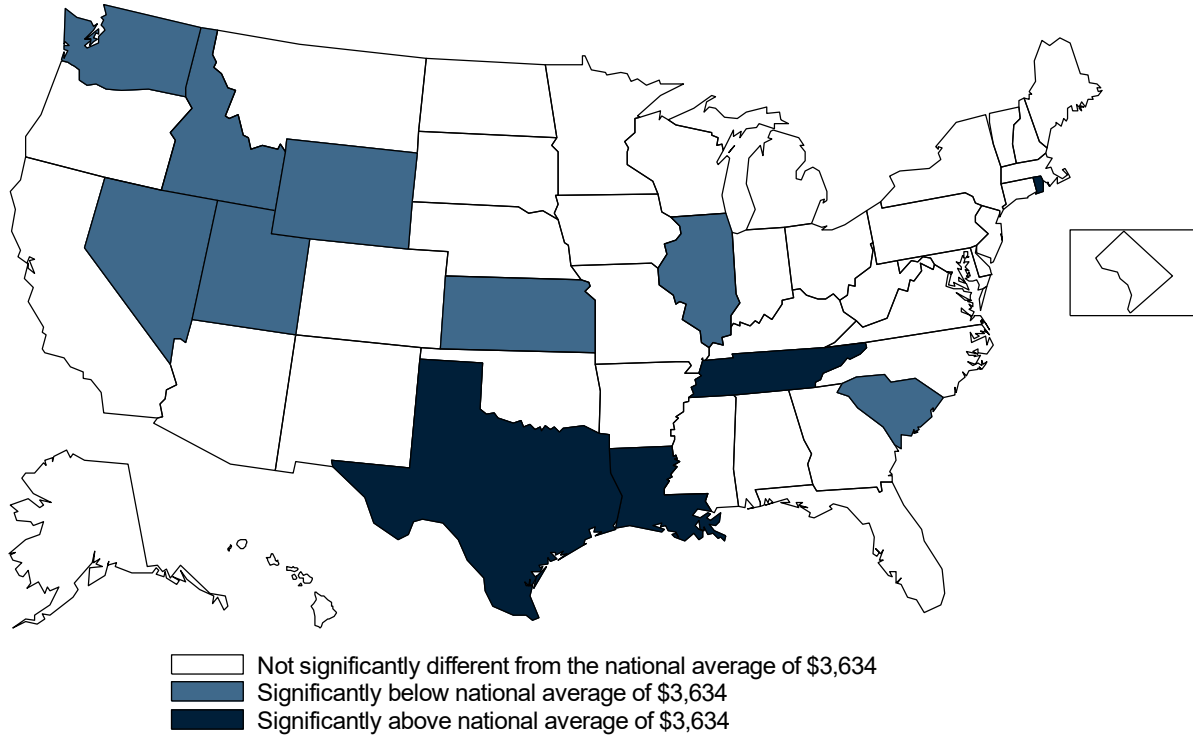


Alabama	\$1,453	Kentucky	\$1,633	North Dakota	\$1,246*
Alaska	\$1,154*	Louisiana	\$1,584*	Ohio	\$1,632*
Arizona	\$1,554	Maine	\$1,461	Oklahoma	\$1,293
Arkansas	\$1,375	Maryland	\$1,588	Oregon	\$1,061*
California	\$1,202*	Massachusetts	\$1,903*	Pennsylvania	\$1,351
Colorado	\$1,289*	Michigan	\$1,433	Rhode Island	\$1,807*
Connecticut	\$1,672*	Minnesota	\$1,575	South Carolina	\$1,427
Delaware	\$1,340	Mississippi	\$1,365	South Dakota	\$1,541
District of Columbia	\$1,369	Missouri	\$1,403	Tennessee	\$1,410
Florida	\$1,472	Montana	\$1,115*	Texas	\$1,413
Georgia	\$1,476	Nebraska	\$1,388	Utah	\$1,183*
Hawaii	\$755*	Nevada	\$1,355	Vermont	\$1,456
Idaho	\$1,199*	New Hampshire	\$1,618*	Virginia	\$1,746*
Illinois	\$1,548	New Jersey	\$1,598*	Washington	\$955*
Indiana	\$1,383	New Mexico	\$1,558	West Virginia	\$1,353
Iowa	\$1,592*	New York	\$1,578	Wisconsin	\$1,596
Kansas	\$1,255*	North Carolina	\$1,295*	Wyoming	\$1,385

Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.
Note: * Indicates the estimate is statistically different from the national average of \$1,427 at $p < 0.05$.
For data points and standard errors for this exhibit, select here.

Exhibit 4.21

Average annual employee contribution (in dollars) for employee-plus-one coverage, by State, 2018



Alabama	\$3,530	Kentucky	\$3,703	North Dakota	\$3,379
Alaska	\$3,524	Louisiana	\$4,195*	Ohio	\$3,525
Arizona	\$3,857	Maine	\$3,896	Oklahoma	\$3,764
Arkansas	\$3,840	Maryland	\$3,813	Oregon	\$3,364
California	\$3,498	Massachusetts	\$4,035	Pennsylvania	\$3,481
Colorado	\$3,390	Michigan	\$3,383	Rhode Island	\$4,066*
Connecticut	\$3,486	Minnesota	\$3,832	South Carolina	\$3,222*
Delaware	\$3,784	Mississippi	\$3,185	South Dakota	\$3,643
District of Columbia	\$4,002	Missouri	\$3,490	Tennessee	\$4,023*
Florida	\$3,930	Montana	\$3,232	Texas	\$4,271*
Georgia	\$3,724	Nebraska	\$3,596	Utah	\$3,196*
Hawaii	\$3,068	Nevada	\$3,219*	Vermont	\$3,507
Idaho	\$3,165*	New Hampshire	\$4,066	Virginia	\$4,002
Illinois	\$3,302*	New Jersey	\$3,615	Washington	\$2,558*
Indiana	\$3,422	New Mexico	\$3,776	West Virginia	\$3,222
Iowa	\$3,688	New York	\$3,597	Wisconsin	\$3,468
Kansas	\$3,292*	North Carolina	\$3,537	Wyoming	\$3,036*

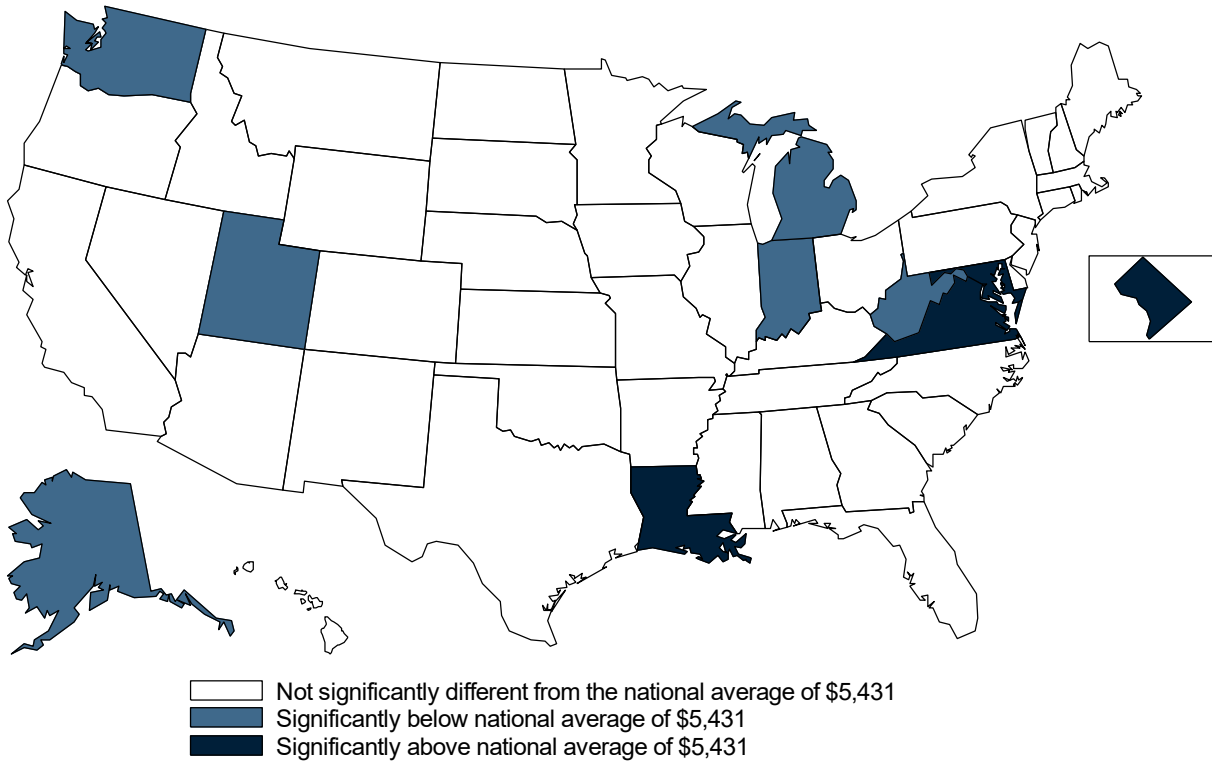
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.

Note: * Indicates the estimate is statistically different from the national average of \$3,634 at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 4.22

Average annual employee contribution (in dollars) for family coverage, by State, 2018



Alabama	\$5,278	Kentucky	\$5,382	North Dakota	\$4,982
Alaska	\$4,501*	Louisiana	\$6,288*	Ohio	\$5,016
Arizona	\$5,786	Maine	\$5,375	Oklahoma	\$5,306
Arkansas	\$5,728	Maryland	\$6,177*	Oregon	\$5,913
California	\$5,376	Massachusetts	\$5,693	Pennsylvania	\$5,111
Colorado	\$4,963	Michigan	\$4,280*	Rhode Island	\$5,493
Connecticut	\$5,352	Minnesota	\$6,190	South Carolina	\$5,301
Delaware	\$5,715	Mississippi	\$5,680	South Dakota	\$5,810
District of Columbia	\$6,358*	Missouri	\$5,003	Tennessee	\$5,514
Florida	\$5,908	Montana	\$5,208	Texas	\$5,964
Georgia	\$5,846	Nebraska	\$5,414	Utah	\$4,594*
Hawaii	\$5,475	Nevada	\$6,252	Vermont	\$5,334
Idaho	\$5,211	New Hampshire	\$5,535	Virginia	\$6,597*
Illinois	\$5,378	New Jersey	\$6,253	Washington	\$3,862*
Indiana	\$4,551*	New Mexico	\$4,723	West Virginia	\$4,371*
Iowa	\$5,143	New York	\$5,006	Wisconsin	\$4,952
Kansas	\$5,248	North Carolina	\$5,948	Wyoming	\$5,205

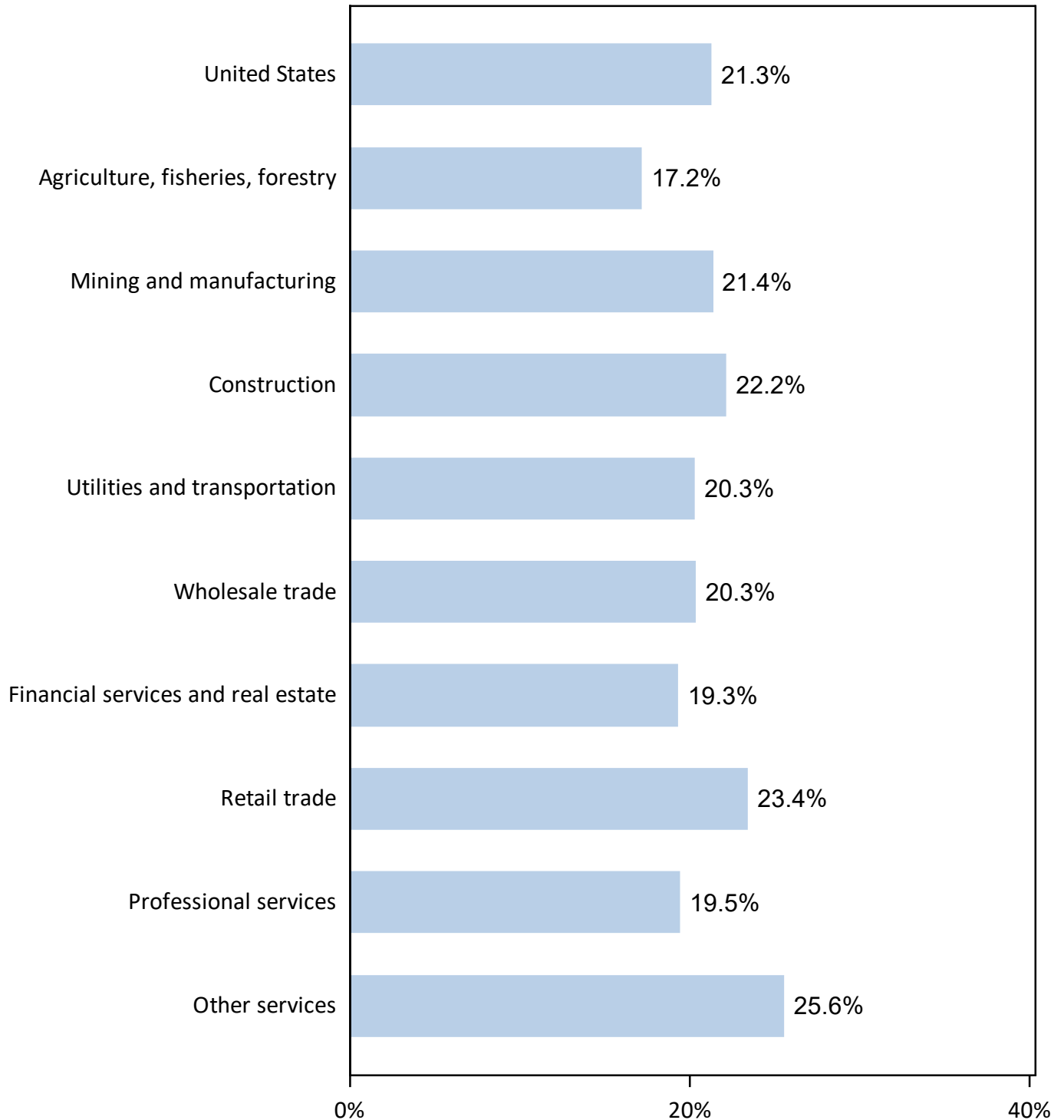
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.

Note: * Indicates the estimate is statistically different from the national average of \$5,431 at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 4.23

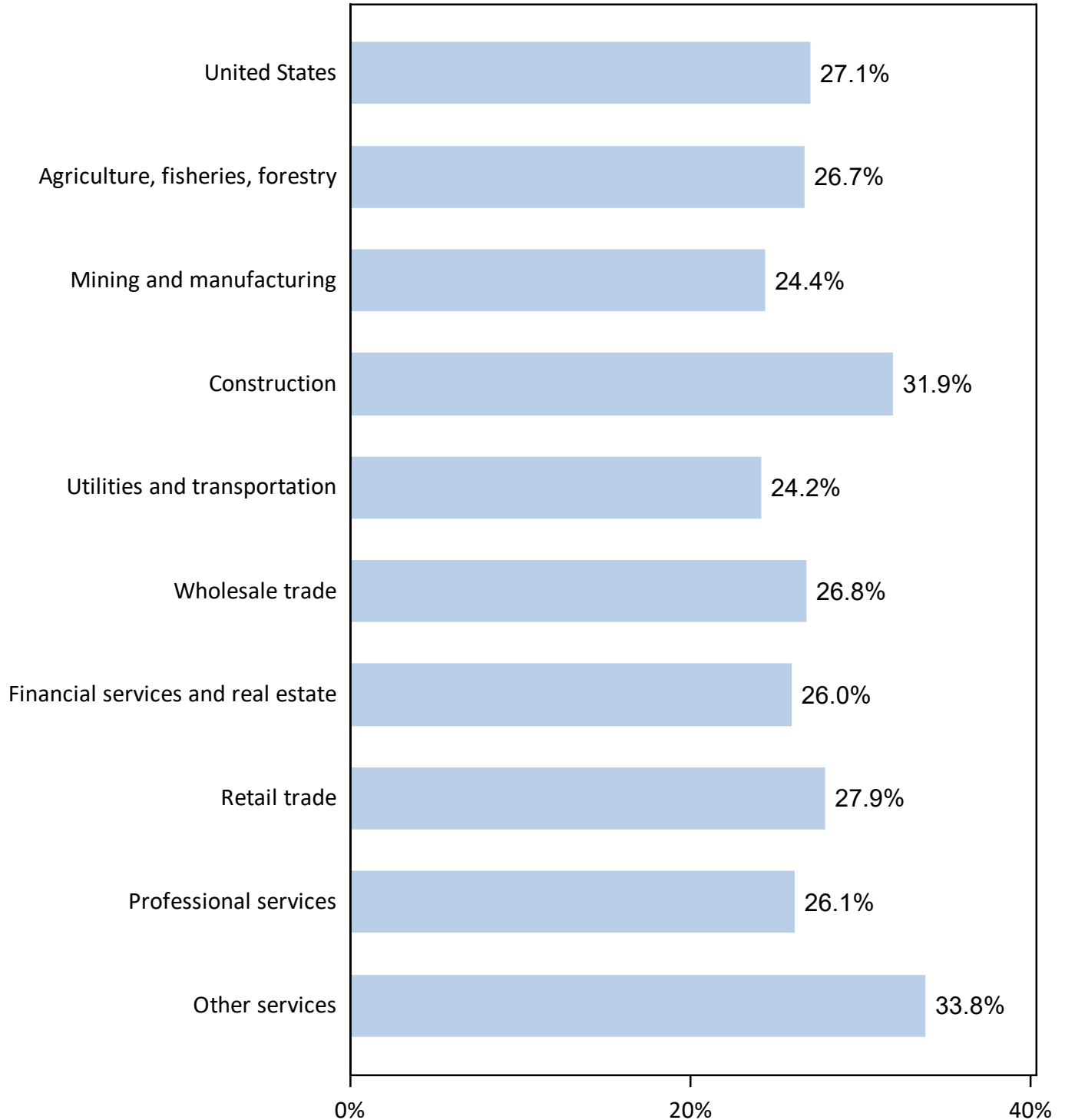
Average percentage of premium contributed by employees for single coverage, overall and by industry, 2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.
For data points and standard errors for this exhibit, select here.

Exhibit 4.24

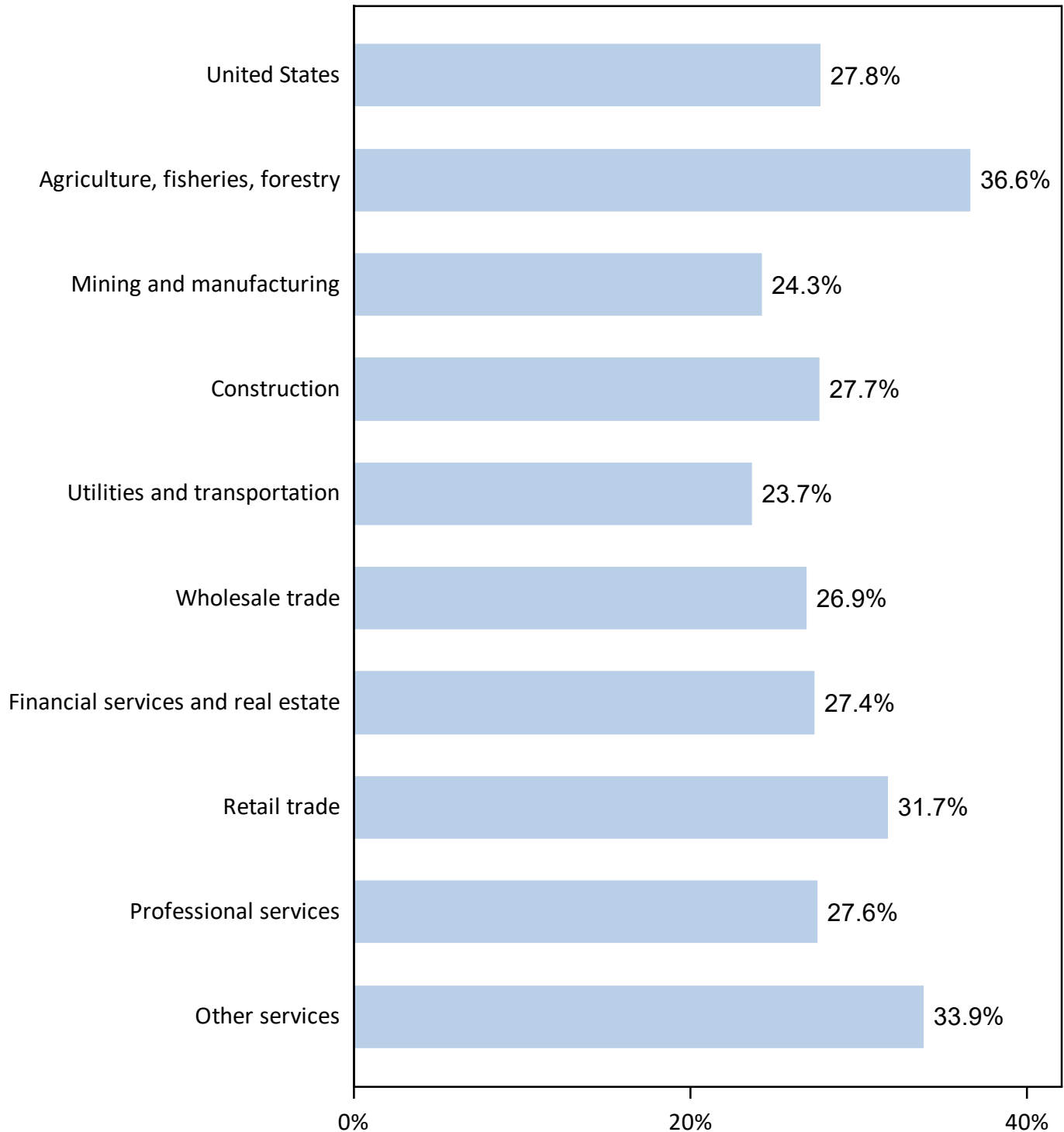
Average percentage of premium contributed by employees for employee-plus-one coverage, overall and by industry, 2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.
For data points and standard errors for this exhibit, select here.

Exhibit 4.25

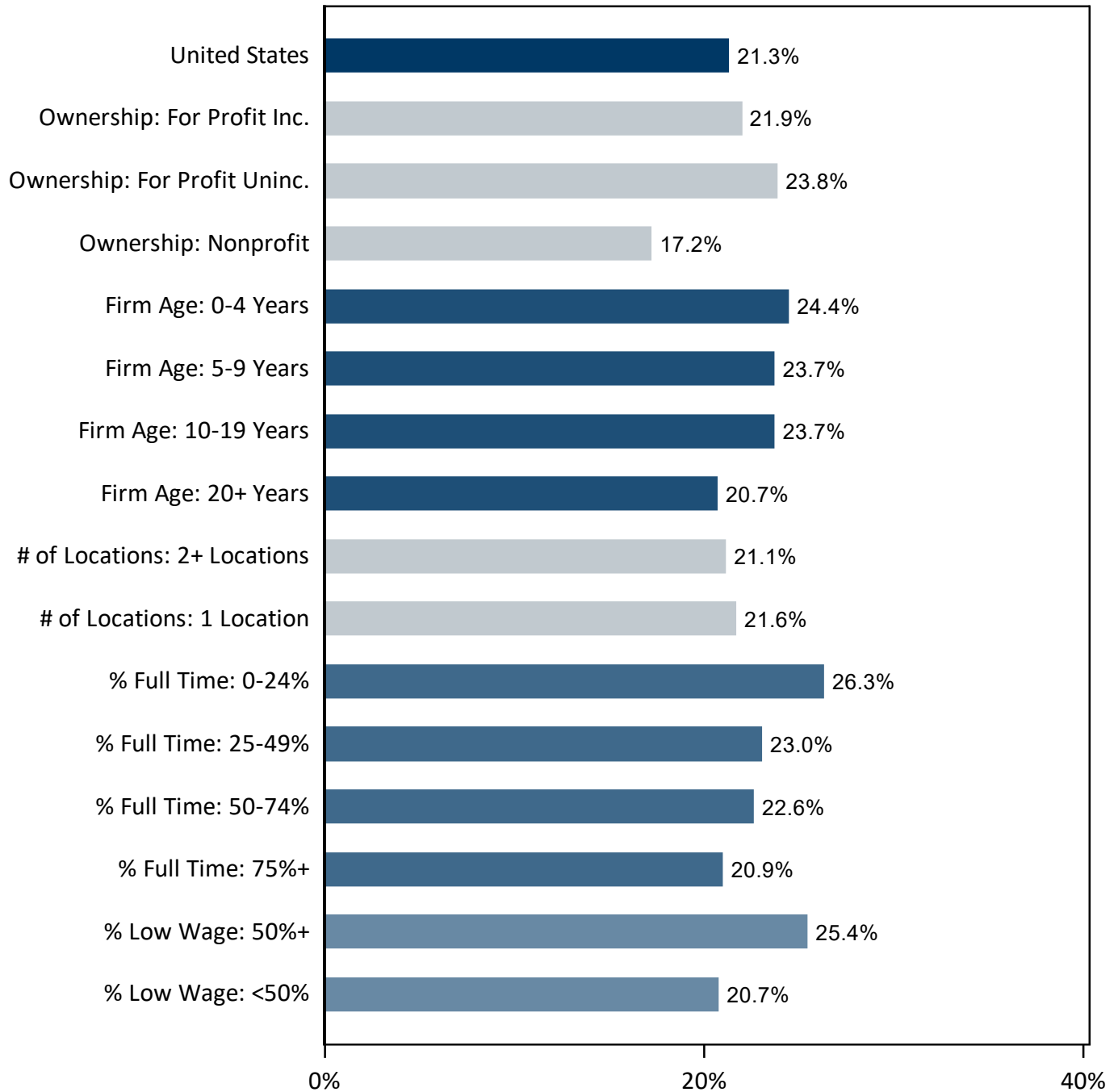
Average percentage of premium contributed by employees for family coverage, overall and by industry, 2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.
For data points and standard errors for this exhibit, select here.

Exhibit 4.26

Average percentage of premium contributed by employees for single coverage, overall and by selected characteristics, 2018



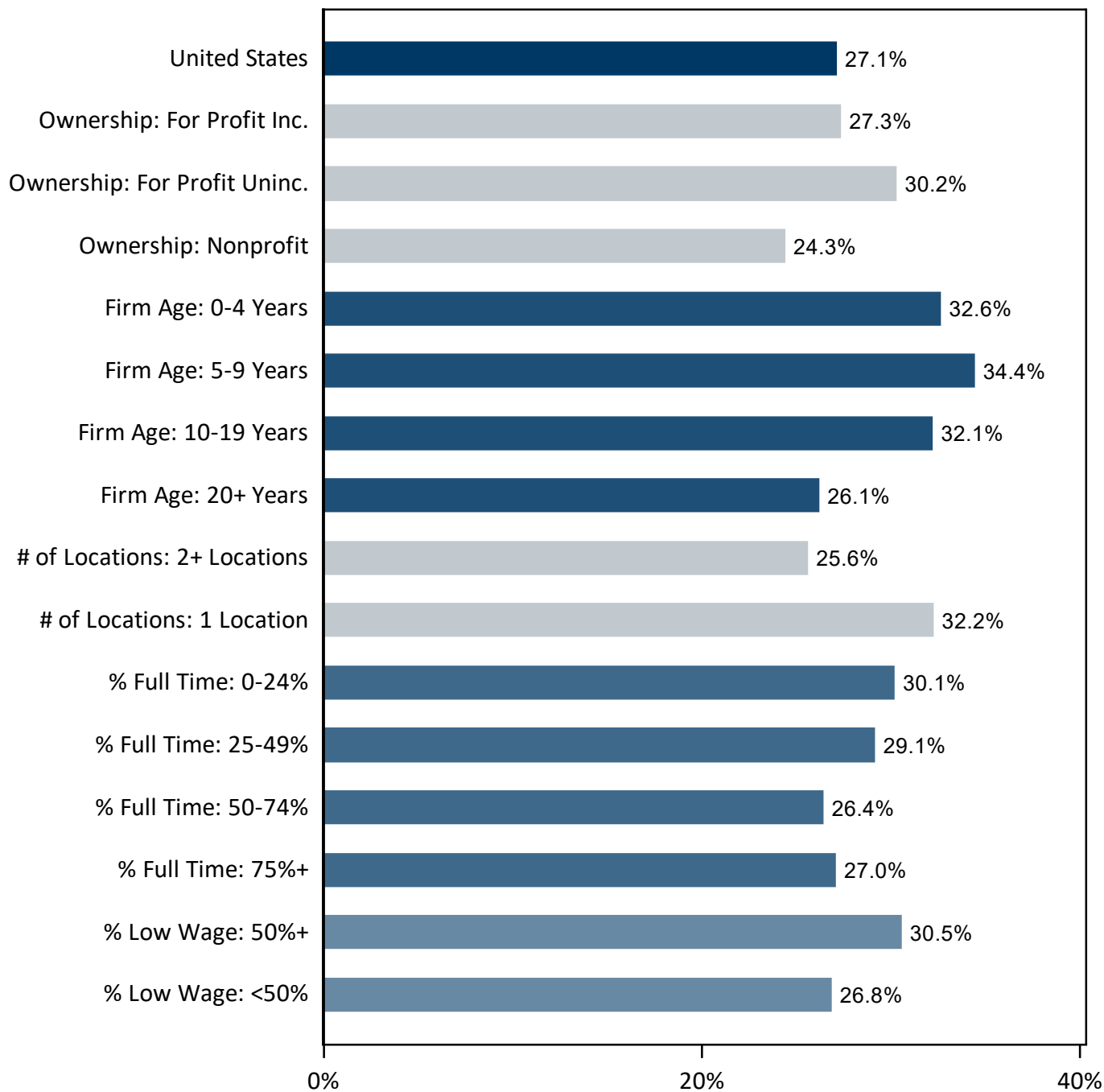
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

For data points and standard errors for this exhibit, select here.

Exhibit 4.27

Average percentage of premium contributed by employees for employee-plus-one coverage, overall and by selected characteristics, 2018



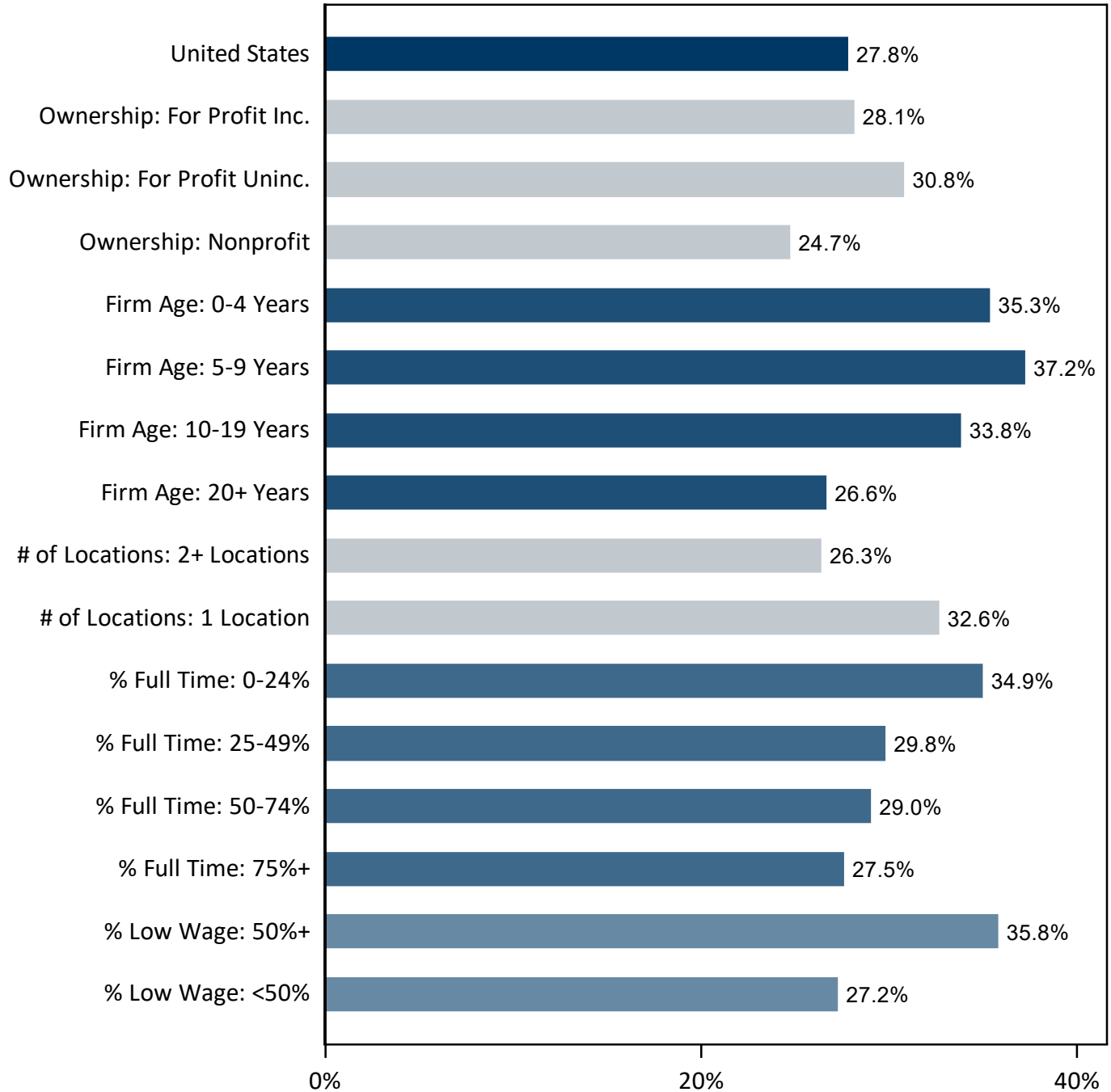
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

For data points and standard errors for this exhibit, select here.

Exhibit 4.28

Average percentage of premium contributed by employees for family coverage, overall and by selected characteristics, 2018



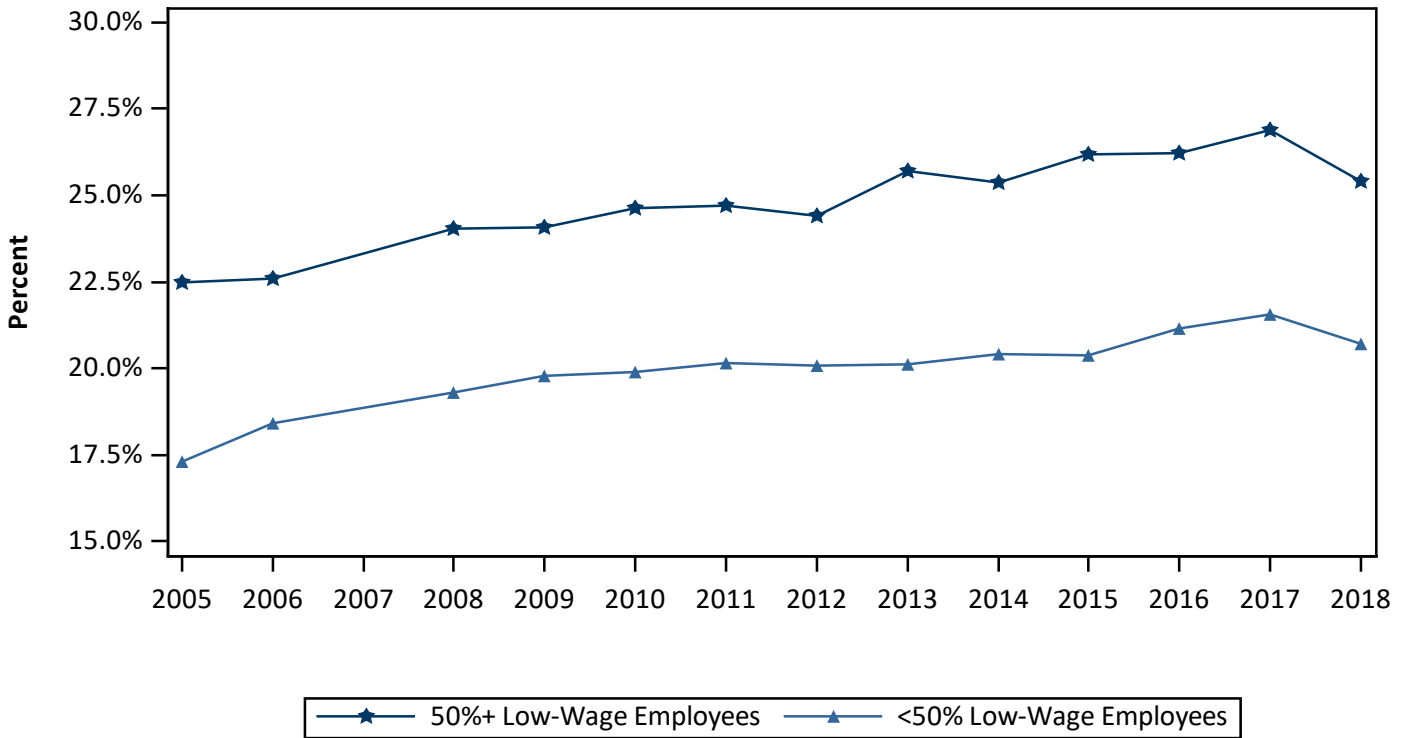
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

For data points and standard errors for this exhibit, select here.

Exhibit 4.29

Average percentage of premium contributed by employees for single coverage, by the percentage of the establishment's workforce that is low wage, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

Data for Exhibit 4.29

Average percentage of premium contributed by employees for single coverage, by the percentage of the establishment's workforce that is low wage, 2005-2018

Low wage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
50%+ Low-Wage Employees	22.5%	22.6%	24.0%	24.1%	24.6%	24.7%	24.4%	25.7%	25.4%	26.2%	26.2%	26.9%	25.4%
<50% Low-Wage Employees	17.3%	18.4%	19.3%	19.8%	19.9%	20.2%	20.1%	20.1%	20.4%	20.4%	21.1%	21.6%	20.7%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

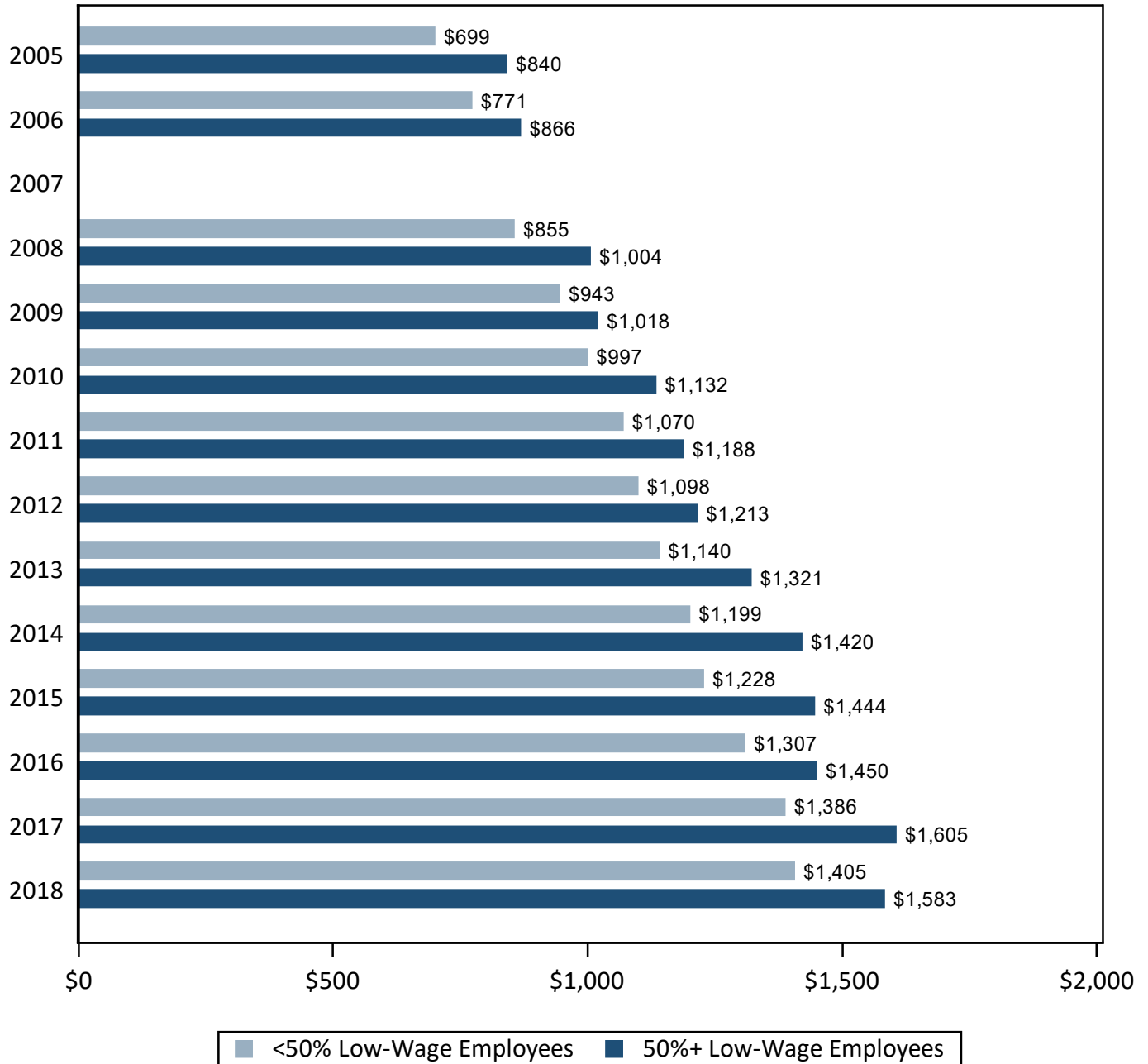
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

For data points and standard errors for this exhibit, select here.

Exhibit 4.30

Average total employee contribution (in dollars) per employee for single coverage, by the percentage of the establishment's workforce that is low wage, 2005-2018



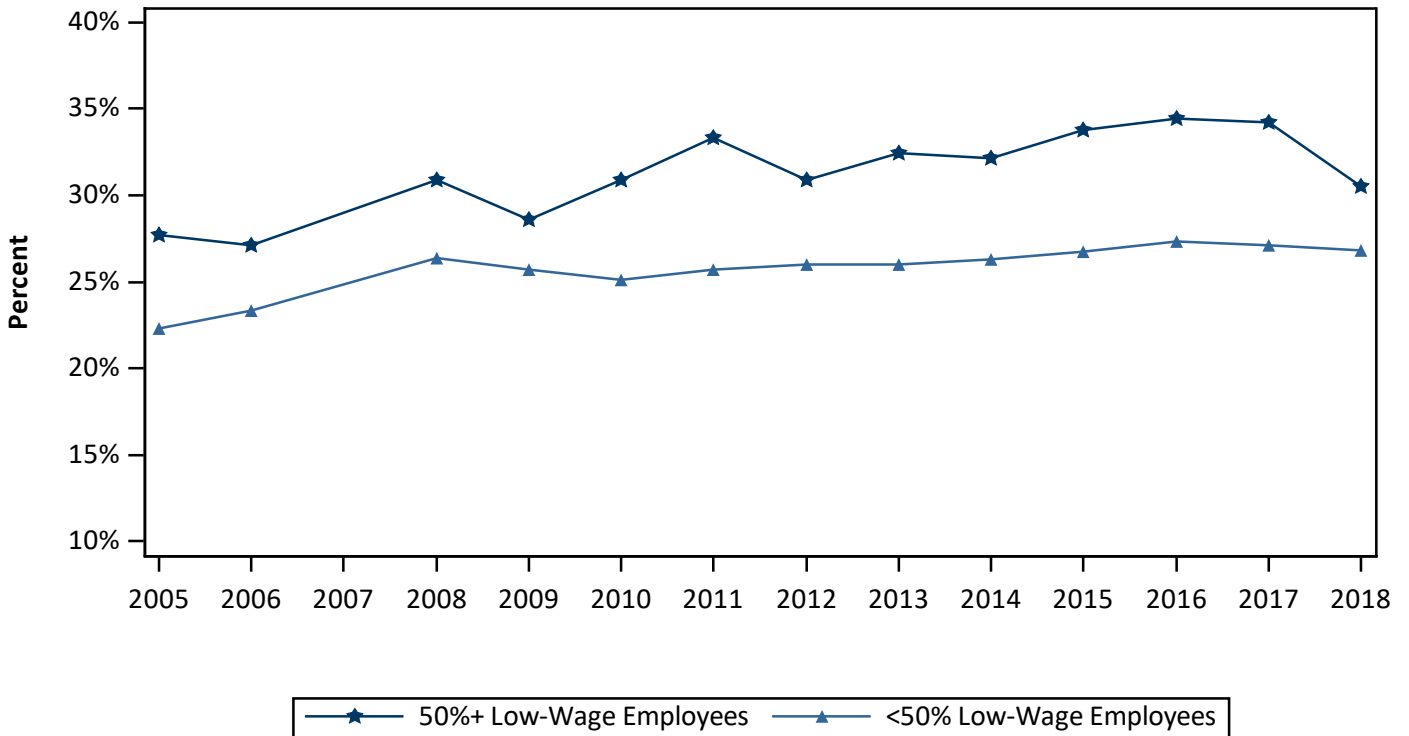
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

For data points and standard errors for this exhibit, select here.

Exhibit 4.31

Average percentage of premium contributed by employees for employee-plus-one coverage, by the percentage of the establishment's workforce that is low wage, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

Data for Exhibit 4.31

Average percentage of premium contributed by employees for employee-plus-one coverage, by the percentage of the establishment's workforce that is low wage, 2005-2018

Low wage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
50%+ Low-Wage Employees	27.7%	27.1%	30.9%	28.6%	30.9%	33.3%	30.9%	32.4%	32.1%	33.8%	34.4%	34.2%	30.5%
<50% Low-Wage Employees	22.3%	23.3%	26.3%	25.7%	25.1%	25.7%	26.0%	26.0%	26.3%	26.7%	27.3%	27.1%	26.8%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

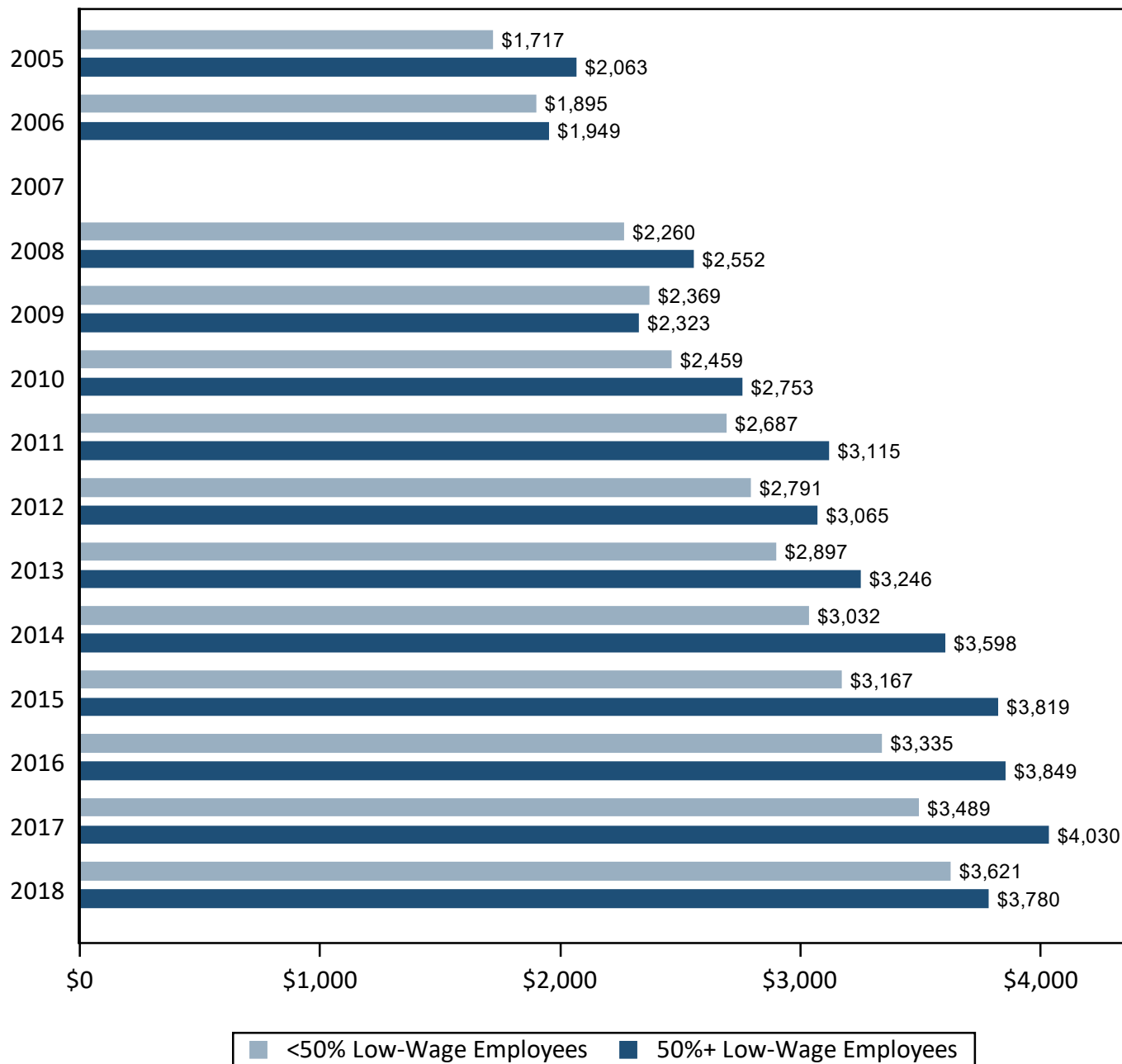
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

For data points and standard errors for this exhibit, select here.

Exhibit 4.32

Average total employee contribution (in dollars) per employee for employee-plus-one coverage, by the percentage of the establishment's workforce that is low wage, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

For data points and standard errors for this exhibit, select here.

Exhibit 4.33

Average percentage of premium contributed by employees for family coverage, by the percentage of the establishment's workforce that is low wage, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

Data for Exhibit 4.33

Average percentage of premium contributed by employees for family coverage, by the percentage of the establishment's workforce that is low wage, 2005-2018

Low wage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
50%+ Low-Wage Employees	30.6%	29.7%	32.0%	30.2%	31.6%	31.0%	33.4%	31.7%	33.1%	34.4%	35.8%	35.7%	35.8%
<50% Low-Wage Employees	23.4%	24.8%	27.0%	26.2%	26.3%	25.9%	26.7%	27.1%	26.5%	26.7%	27.5%	27.4%	27.2%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

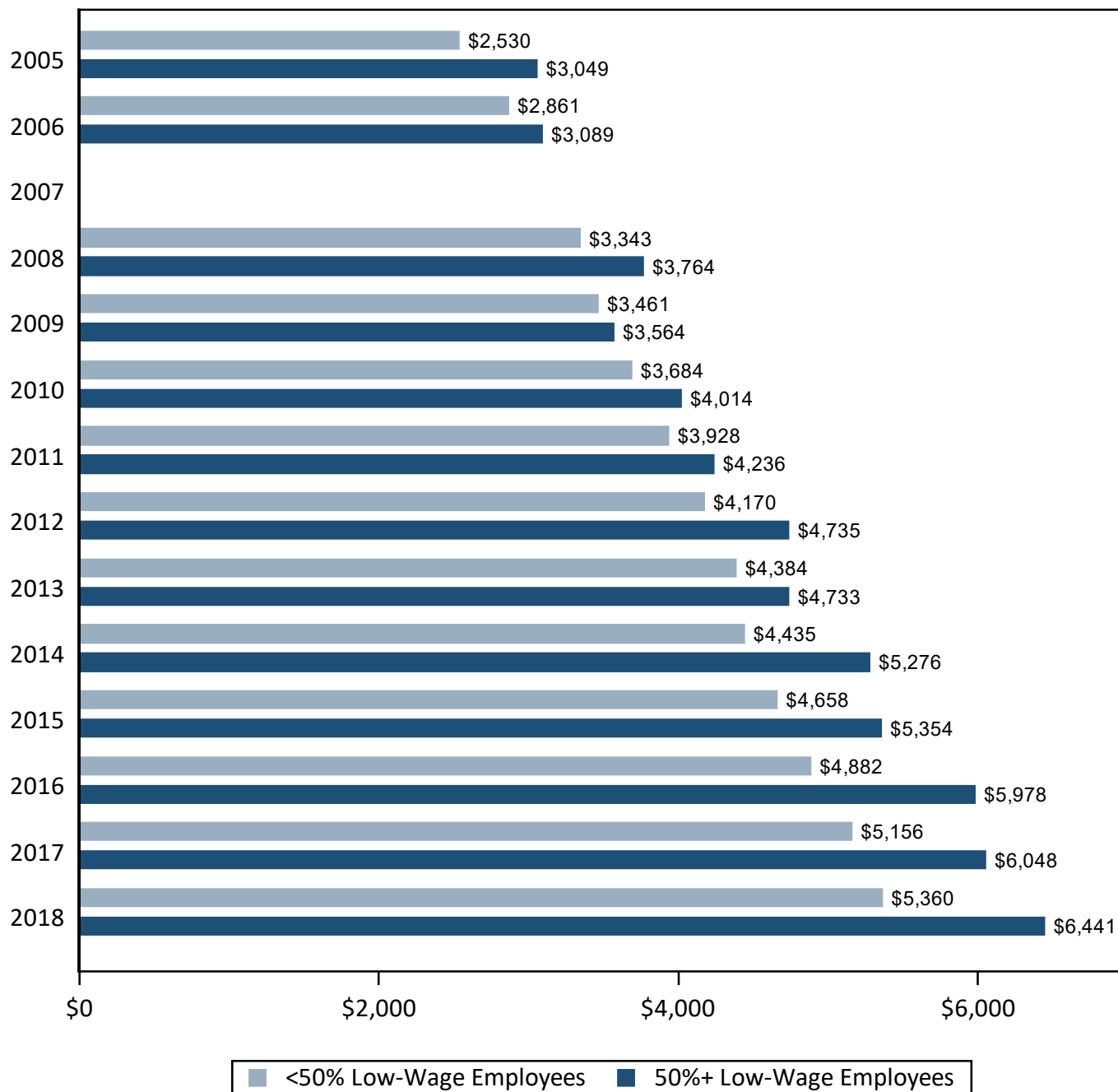
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

For data points and standard errors for this exhibit, select here.

Exhibit 4.34

Average total employee contribution (in dollars) per employee for family coverage, by the percentage of the establishment's workforce that is low wage, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

For data points and standard errors for this exhibit, select here.

Exhibit 4.35
Distributions of employee contribution (in dollars) for single, employee-plus-one, and family coverage, by firm size, 2018

Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$1,427	\$1,351	\$1,534	\$1,433
	10 percentile	\$0	\$0	\$0	\$300
	25 percentile	\$640	\$0	\$520	\$740
	50 percentile (median)	\$1,200	\$860	\$1,400	\$1,300
	75 percentile	\$1,900	\$2,200	\$2,200	\$1,800
	90 percentile	\$2,800	\$3,500	\$3,100	\$2,600
Employee-plus-one	Average (mean)	\$3,634	\$4,017	\$4,732	\$3,504
	10 percentile	\$780	\$0	\$610†	\$1,000
	25 percentile	\$2,000	\$0	\$2,700	\$2,100
	50 percentile (median)	\$3,200	\$3,400	\$4,400	\$3,100
	75 percentile	\$4,700	\$6,200	\$6,500	\$4,400
	90 percentile	\$6,900	\$9,100	\$8,400	\$6,400
Family	Average (mean)	\$5,431	\$5,854	\$6,973	\$5,277
	10 percentile	\$1,000	\$0	\$0	\$1,600
	25 percentile	\$2,900	\$0	\$3,200	\$3,100
	50 percentile (median)	\$4,700	\$4,700	\$6,000	\$4,700
	75 percentile	\$6,900	\$9,600	\$10,000	\$6,500
	90 percentile	\$10,000	\$14,000	\$14,000	\$9,400

† Estimate does not meet standard of reliability or precision.

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

For data points and standard errors for this exhibit, select here.

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Section 5: Employee Cost Sharing



Employee Cost Sharing

As healthcare costs in the United States have increased faster than the costs of other goods and services, employers have responded by increasing cost-sharing provisions such as deductibles, coinsurance rates, and copayments and by raising maximum out-of-pocket limits. A deductible is the amount an enrollee must pay before healthcare services are covered by the health plan. Coinsurance rates are the percentages of healthcare service expenses paid by the enrollee, and copayments are fixed dollar amounts paid by the enrollee for each healthcare service. The maximum out-of-pocket limit is the maximum amount the enrollee would pay for covered services in a given year.

High-deductible health plans, as defined in this chartbook, are plans with deductibles at or above annual thresholds set by the Internal Revenue Service for plans to qualify for Health Savings Accounts. In 2018, the thresholds were \$1,350 for single coverage and \$2,700 for family coverage.

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

When plans differentiate between in-network and out-of-network providers, the deductibles, coinsurance rates, and copayments reported in this section are for in-network providers. Reported maximum out-of-pocket payments refer to enrollee payments for all covered health services.

While large changes in the cost sharing provisions of employer-sponsored health plans occurred over the entire period from 2005 to 2018, few changes occurred from 2017 to 2018. For example, while the percentage of single-coverage enrollees in high-deductible plans rose from 16.8 percent in 2005 to 53.6 percent in 2018, there was no significant change in this percentage from 2017 to 2018. There was also no significant change in average individual deductible levels among single-coverage enrollees in a plan with a deductible from 2017 to 2018, making 2018 the first year without a significant increase in the 2005 to 2018 period.

This section presents information on trends from 2005 to 2018, overall and by firm size, in:

- The percentage of enrolled employees in plans with a deductible,
- The percentages of enrolled employees in plans that have coinsurance rates and copayments for physician office visits,
- The average deductibles, coinsurance rates, and copayments among enrolled employees in plans with these cost-sharing provisions,

- The percentage of single and family enrollees in plans with a maximum-out-of-pocket-limit and the average maximum-out of pocket limit in such plans,
- The percentage of single and family enrollees in high-deductible health plans, and
- The percentage of single and family enrollees in non-high-deductible health plans by plan type (exclusive providers, mixed providers with and without a gatekeeper, and any providers).

Finally, this section presents information on cost-sharing provisions by State for 2018.

Individual and Family Deductibles

- There was no significant change in the percentage of enrolled employees in a health insurance plan with a deductible from 2017 (87.5 percent) to 2018 (87.3 percent) (Exhibit 5.1).
- From 2005 to 2018, the percentage of enrollees in plans with deductibles increased from 63.9 percent to 87.3 percent (Exhibit 5.1).
- Among single-coverage enrollees with a deductible, average deductible levels did not increase significantly in 2018. This was the first year without a significant increase in the 2005 to 2018 period. However, the average deductible level did rise significantly for single-coverage enrollees in small firms, increasing from \$2,136 in 2017 to \$2,327 in 2018. The year 2018 was also the first time that average family deductibles did not rise significantly for family-coverage enrollees (Exhibits 5.2 and 5.3).
- Between 2005 and 2018, average individual deductibles rose from \$652 to \$1,846, and average family deductibles rose from \$1,232 to \$3,392 (Exhibits 5.2 and 5.3).

Differences by Firm Size

- In 2018, enrolled employees in large firms (100 or more employees) were more likely to be in a plan with a deductible than those in small (fewer than 50 employees) and medium (50 to 99 employees) firms (88.3 percent vs. 83.0 percent and 85.1 percent, respectively) (Exhibit 5.1).
- Among enrollees with deductibles, average individual deductibles in 2018 were higher in small (\$2,327) and medium (\$2,369) firms than in large firms (\$1,692) (Exhibit 5.2).
- Family deductibles in 2018 were higher in medium firms (\$4,755) than in small firms (\$4,364) and both were higher than in large firms (\$3,179) (Exhibit 5.3).

Deductibles by State

- In 2018, 87.3 percent of enrolled employees were in plans with a deductible. This figure was lower in four States: California, District of Columbia, Hawaii, and New York. It was not significantly different from the national average in 14 States: Alabama, Connecticut, Delaware, Illinois, Maryland, Massachusetts, Missouri, Nevada, New Jersey, North Carolina, Ohio,

Rhode Island, Virginia, and West Virginia. In the remaining States, the percentage of enrolled employees in a plan with a deductible was higher than the national average (Exhibit 5.4).

- Among enrolled employees in plans with individual deductibles, the average deductible was \$1,846 in 2018. Eleven states had individual deductibles that were higher than the national average: Arizona, Connecticut, Iowa, Maine, Minnesota, Montana, New Hampshire, North Carolina, South Dakota, Tennessee, and Vermont. Ten States had individual deductibles that were lower than the national average: Alabama, Arkansas, California, District of Columbia, Louisiana, Maryland, Massachusetts, New York, Oklahoma, and Utah (Exhibit 5.5).
- Among enrolled employees in plans with family deductibles, the average deductible was \$3,392 in 2018. Seven States had family deductibles that were higher than the national average: Colorado, Maine, Minnesota, New Hampshire, Ohio, South Dakota, and Wyoming. Six States had family deductibles that were lower than the national average: Alabama, District of Columbia, Maryland, Massachusetts, New York, and Pennsylvania (Exhibit 5.6).

Coinsurance Rates for Physician Office Visits

- The percentage of enrolled employees in a health insurance plan with a physician office visit coinsurance rate did not change significantly from 2017 (37.6 percent) to 2018 (37.7 percent) (Exhibit 5.7).
- From 2005 to 2018, the percentage of enrolled employees in a plan with a physician visit coinsurance rate increased from 18.3 percent to 37.7 percent (Exhibit 5.7).
- Among enrolled employees in a plan with a physician office visit coinsurance rate, there was no significant change in average coinsurance rates for physician office visits between 2017 (20.1 percent) and 2018 (20.2 percent) (Exhibit 5.8).
- Average coinsurance rates increased from 18.3 percent in 2005 to 20.2 percent in 2018 (Exhibit 5.8).

Differences by Firm Size

- Enrolled employees in large firms (100 or more employees) were more likely to have plans with a physician office visit coinsurance rate than those in small (fewer than 50 employees) and medium (50 to 99 employees) firms in all years from 2005 to 2018. In 2018, 42.0 percent of enrollees in large firms had a physician office visit coinsurance rate compared with 22.4 percent and 21.3 percent in small and medium firms, respectively (Exhibit 5.7).
- Between 2005 and 2018, the percentage of enrolled employees in health plans with a physician visit coinsurance rate increased for all enrollees, regardless of firm size. However, the increase was larger among enrolled employees in large firms (22.5 percentage points) than in small and medium firms (8.4 percentage points and 4.5 percentage points, respectively) (Exhibit 5.7).

- Throughout the 2005 to 2018 period, average physician visit coinsurance rates for enrolled employees in large firms were lower than rates in small firms. They were also lower in large firms than in medium firms in every year from 2011 to 2018. In 2018, average physician visit coinsurance rates were 19.8 percent in large firms vs. 23.0 percent and 21.6 percent in small and medium firms, respectively (Exhibit 5.8).

Physician Visit Coinsurance Rates by State

- In 2018, 37.7 percent of enrolled employees in the United States had plans with a physician visit coinsurance rate. This percentage was lower in eight States: Alabama, California, District of Columbia, Hawaii, Indiana, Massachusetts, Pennsylvania, and Rhode Island. This percentage was higher than the national average in 11 States: Alaska, Colorado, Maine, Minnesota, Montana, North Dakota, Ohio, Tennessee, Washington, Wisconsin, and Wyoming (Exhibit 5.9).
- Among enrolled employees in plans with a physician visit coinsurance rate, the average coinsurance rate was 20.2 percent in 2018. The rate was lower in eight States: Delaware, District of Columbia, Hawaii, Illinois, Massachusetts, New Hampshire, North Dakota, and Rhode Island. The rate was higher in seven States: Alabama, Idaho, Mississippi, Montana, South Carolina, Tennessee, and Wyoming (Exhibit 5.10).

Copayments for Physician Office Visits

- There was no statistically significant change in the overall percentage of enrollees in a health insurance plan with a copayment for physician office visits from 2017 (59.2 percent) to 2018 (58.1 percent) (Exhibit 5.11).
- From 2005 to 2018, the percentage of enrollees with a copayment fell by 18.3 percentage points, from 76.4 percent in 2005 to 58.1 percent in 2018 (Exhibit 5.11).
- For enrolled employees in plans with a copayment for a physician office visit, there was no significant change in average copayments between 2017 (\$26.50) and 2018 (\$26.81) (Exhibit 5.12).
- From 2005 to 2018, average copayments increased from \$18.76 to \$26.81 (Exhibit 5.12).

Differences by Firm Size

- In 2018 and in almost all years from 2005 to 2017, the percentage of enrolled employees in plans with a copayment for a physician office visit was lower in large firms (100 or more employees) than in small (fewer than 50 employees) or medium (50 to 99 employees) firms (Exhibit 5.11).
- Between 2005 and 2018, the percentage of enrolled employees in health plans with a copayment for a physician office visit decreased for all enrollees, regardless of firm size.

However, the decrease was more pronounced among enrolled employees in large firms (20.3 percentage points) than in small and medium firms (10.9 percentage points and 9.2 percentage points, respectively) (Exhibit 5.11).

- Throughout the 2005 to 2018 period, average copayments for enrolled employees in large firms were lower than in small and medium firms. In 2018, the average copayment for a physician office visit was \$26.11 in large firms vs. \$29.16 and \$28.37 in small and medium firms, respectively (Exhibit 5.12).

Copayments for Physician Office Visits by State

- In 2018, 58.1 percent of enrolled employees in the United States had plans with a copayment for a physician office visit. This figure was lower in 12 States: Alaska, Colorado, Iowa, Maine, Minnesota, Montana, North Dakota, Ohio, Tennessee, Vermont, Wisconsin, and Wyoming. It was higher in six States: Alabama, California, District of Columbia, Hawaii, Massachusetts, and Mississippi (Exhibit 5.13).
- Among plans with a copayment for a physician office visit, the average copayment was \$26.81 in 2018. This figure was lower in 12 States: California, District of Columbia, Hawaii, Maryland, Massachusetts, Nevada, New Mexico, North Dakota, Oregon, Pennsylvania, Rhode Island, and Vermont. It was higher in 12 States: Alabama, Arizona, Colorado, Connecticut, Idaho, Louisiana, Missouri, Nebraska, Oklahoma, South Dakota, Tennessee, and Texas (Exhibit 5.14).

Copayments for Specialist Physician Visits

- From 2017 to 2018, there was no significant change in the overall percentage of enrollees in a health insurance plan with a copayment for a specialist physician visit, but the 2018 rate (58.0 percent) was lower than in 2016 (60.8 percent) (Exhibit 5.15).
- For enrolled employees in plans with a copayment for a specialist physician visit, the average copayment increased from \$40.29 in 2016 to \$41.97 in 2017 and then to \$43.36 in 2018 (Exhibit 5.16).

Copayments for Specialist Physician Visits by Firm Size

- In 2018, the percentage of enrolled employees in large firms who were in plans with a copayment for a specialist physician visit (54.9 percent) was lower than in small (69.5 percent) and medium firms (69.4 percent) (Exhibit 5.15).
- In 2018, the average copayment for enrolled employees in plans with a copayment for a specialist physician visit was lower in large firms (\$41.40) than in small (\$49.48) and medium (\$48.22) firms (Exhibit 5.16).

Copayments for Specialist Physician Visits by State

- In 2018, 58.0 percent of enrolled employees in the United States had plans with a copayment for a specialist physician office visit. This figure was lower in 16 States: Alaska, Arkansas, Colorado, Connecticut, Iowa, Kansas, Maine, Minnesota, Montana, North Dakota, Ohio, Tennessee, Vermont, Washington, Wisconsin and Wyoming. It was higher in nine States: Alabama, California, District of Columbia, Hawaii, Massachusetts, Nevada, New Jersey, New York, and West Virginia (Exhibit 5.17).
- Among plans with specialist copayments, the average copayment was \$43.36 in 2018. This figure was lower in 14 States: Alaska, California, District of Columbia, Hawaii, Idaho, Maryland, Massachusetts, Minnesota, North Dakota, Oregon, Rhode Island, South Dakota, Washington, and West Virginia. Specialist copayments were higher in 2018 in 10 States: Alabama, Arizona, Colorado, Florida, Georgia, Missouri, New Hampshire, North Carolina, South Carolina, and Texas (Exhibit 5.18).

Coinsurance Rates for a Specialist Physician Visit

- In 2018, 38.3 percent of enrolled employees in the United States had plans with a coinsurance rate for specialist physician office visits. This figure was higher in large firms (42.7 percent) than in small (22.6 percent) and medium firms (20.7 percent) (Exhibit 5.19).
- Among plans with a specialist coinsurance rate, the average coinsurance rate was 21.0 percent in 2018. This rate was lower in large firms (20.5 percent) than in small (24.9 percent) and medium firms (22.6 percent) (Exhibit 5.20).

Coinsurance Rates for a Specialist Physician Visit by State

- In 2018, 38.3 percent of enrolled employees in the United States had plans with a coinsurance rate for a specialist physician office visit. This figure was lower in 11 States: Alabama, California, District of Columbia, Hawaii, Indiana, Massachusetts, Nevada, New York, Pennsylvania, Rhode Island, and Vermont. It was higher in 14 States: Alaska, Colorado, Idaho, Louisiana, Maine, Minnesota, Montana, New Hampshire, North Dakota, Ohio, Tennessee, Washington, Wisconsin, and Wyoming (Exhibit 5.21).
- Among plans with specialist coinsurance, the average coinsurance rate was 21.0 percent in 2018. This figure was lower in eight States: Colorado, District of Columbia, Hawaii, Illinois, New Hampshire, New Mexico, North Dakota, and Wisconsin. It was higher in nine States: Alabama, Idaho, Montana, North Carolina, South Carolina, South Dakota, Tennessee, Vermont, and Wyoming (Exhibit 5.22).

Maximum Out-Of-Pocket Payment

- The percentage of single enrollees in a health insurance plan with a maximum out-of-pocket payment decreased from 2017 (93.4 percent) to 2018 (92.3 percent). Between 2005 and 2018, this percentage increased from 73.3 percent to 92.3 percent (Exhibit 5.23).
- From 2017 to 2018, the percentage of family enrollees in a plan with a family maximum out-of-pocket payment declined from 94.4 percent in 2017 to 93.3 percent in 2018 ($p < 0.10$) (Exhibit 5.24).
- From 2005 to 2018, the percentage of family enrollees in a plan with a family maximum out-of-pocket payment increased by 22.8 percentage points, from 70.5 percent to 93.3 percent (Exhibit 5.24).
- For single enrollees in plans with an individual maximum out-of-pocket payment, the average maximum payment increased from \$4,246 in 2017 to \$4,416 in 2018. From 2005 to 2018, the individual maximum out-of-pocket payment almost doubled, rising from \$2,274 to \$4,416 (Exhibit 5.25).
- For family enrollees in a plan with a family maximum out-of-pocket payment, the average family maximum out-of-pocket payment increased from \$8,183 in 2017 to \$8,375 in 2018. From 2005 to 2018, the family maximum out-of-pocket payment increased from \$4,745 to \$8,375 (Exhibit 5.26).

Differences by Firm Size

- In all years from 2005 to 2018, the percentage of both single and family enrollees in a plan with a maximum out-of-pocket payment was higher in large firms (100 or more employees) than in small firms (fewer than 50 employees) (Exhibits 5.23 and 5.24).
- Also in all years from 2005 to 2018, average maximum individual out-of-pocket payments for single enrollees were lower in large firms than in small firms. They were also lower in large firms than in medium firms (50 to 99 employees) in most years in this period. In 2018, average maximum individual out-of-pocket payments were higher in small (\$4,730) and medium (\$4,813) firms than in large firms (\$4,312) (Exhibit 5.25).
- In most years from 2005 to 2018, average maximum family out-of-pocket payments for family enrollees were lower in large firms than in small firms. In 2018, average family maximum out-of-pocket payments were higher in small firms (\$9,025) and medium firms (\$9,219) than in large firms (\$8,240) (Exhibit 5.26).

High-Deductible Health Plans

- There was no significant change in the percentage of single or family enrollees in a high-deductible health plan between 2017 and 2018. This was the first year since 2008 that this percentage did not increase for single and family enrollees (Exhibits 5.27 and 5.28).
- In 2018, 53.6 percent of single enrollees and 50.7 percent of family enrollees were in a high-deductible health plan compared with 16.8 percent and 12.3 percent in 2005, respectively (Exhibits 5.27 and 5.28).

Differences by Firm Size

- In 2018, the percentage of single enrollees in high-deductible health plans was lower in large firms (51.2 percent) than in small (60.2 percent) and medium firms (62.5 percent). (This relationship by firm size was evident throughout the 2005 to 2018 period (Exhibit 5.27).
- In 2018, the percentage of family enrollees in high-deductible health plans was lower in large firms (49.2 percent) than in small (56.6 percent) and medium firms (60.0 percent). These relationships were evident in all years from 2005 to 2018, except for 2017 when there was no significant difference in this percentage between family enrollees in medium and large firms (Exhibit 5.28).

Non-High-Deductible Health Plans

- In 2018, single and family enrollees in non-high-deductible plans were more likely to be in a plan with a mixture of exclusive providers and any providers with no gatekeeper (for example, a preferred provider organization) or a plan with exclusive providers (for example, a health maintenance organization) than the other two plans type (for example, fee-for-service or indemnity plans that allow any providers and point-of-service plans with mixed providers and a gatekeeper). These last two plan types together accounted for only 5.8 percent of single enrollees and 5.1 percent of family enrollees in 2018, while non-high-deductible plans that had exclusive providers or a mixture of exclusive and any providers with no gatekeeper together accounted for 40.6 percent and 44.3 percent of all single and family enrollees, respectively (Exhibits 5.29 through 5.36).
- Between 2017 and 2018, there were no significant changes among single or family enrollees in enrollment shares across different non-high-deductible plan types (Exhibits 5.29 through 5.36).
- While there were no changes in enrollment shares in non-high-deductible plan types from 2017 to 2018, from 2005 to 2018, the percentage of single enrollees in a non-high-deductible plan with mixed providers and no gatekeeper decreased from 45.2 percent in 2005 to 27.5 percent in 2018. The percentage for family enrollees decreased from 51.6 percent in 2005 to 32.3 percent in 2018 (Exhibits 5.31 and 5.35).

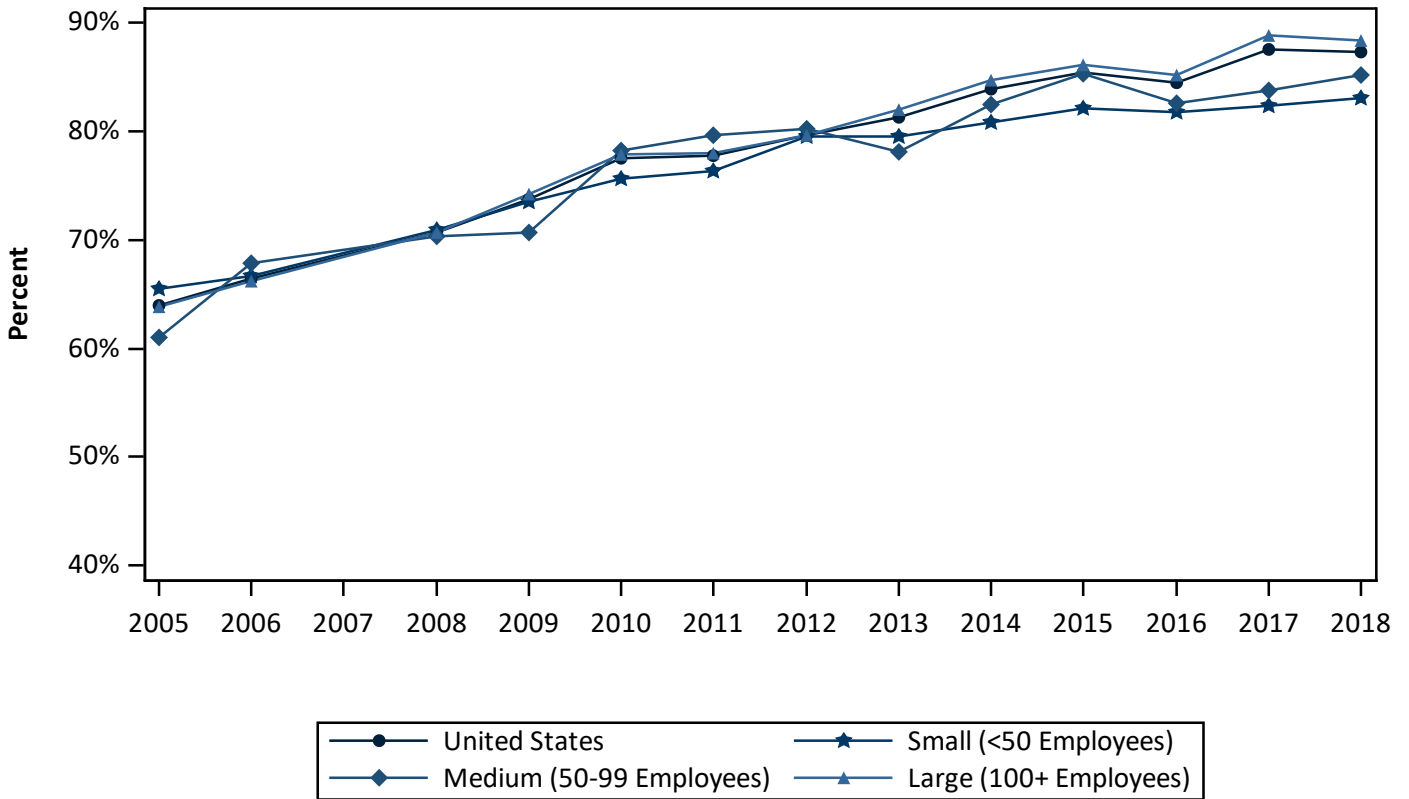
- From 2005 to 2018, the percentage of single enrollees enrolled in a non-high-deductible plan with exclusive providers decreased from 22.9 percent in 2005 to 13.1 percent in 2018 and the percentage for family enrollees decreased from 21.1 percent to 12.0 percent (Exhibits 5.29 and 5.33).
- From 2005 to 2018, the percentage of single enrollees enrolled in a non-high-deductible health plan with mixed providers and a gatekeeper decreased from 9.5 percent in 2005 to 3.4 percent in 2018 and the percentage of single enrollees enrolled in a non-high-deductible health plan with any providers decreased from 5.5 percent in 2005 to 2.4 percent in 2018. The percentages of family enrollees in such plans experienced similar decreases (Exhibits 5.30, 5.32, 5.34, and 5.36).

Differences by Firm Size

- In all years from 2005 to 2018, the percentage of single enrollees enrolled in non-high-deductible health plans with exclusive providers was lower in large firms (100 or more employees) than in small firms (fewer than 50 employees). This finding was also true for family enrollees in most years from 2005 to 2018 (Exhibits 5.29 and 5.33).
- In all years from 2005 to 2018, the percentage of single and family enrollees enrolled in non-high-deductible health plans with mixed providers and no gatekeeper was higher in large firms (100 or more employees) than in small firms (fewer than 50 employees) and medium firms (50 to 99 employees) (Exhibits 5.31 and 5.35).

Exhibit 5.1

Percentage of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2005-2018



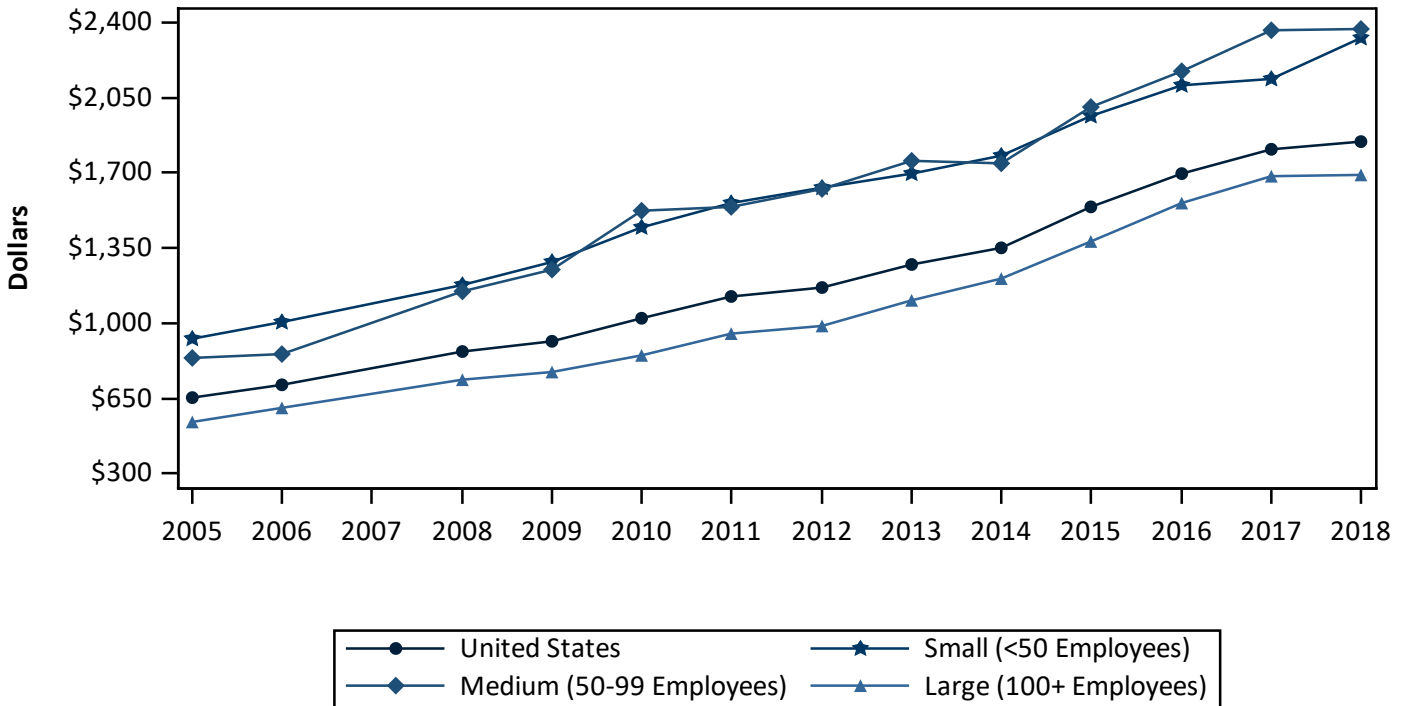
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 5.1													
Percentage of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2005-2018													
Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	63.9%	66.4%	70.7%	73.8%	77.5%	77.8%	79.6%	81.3%	83.9%	85.4%	84.5%	87.5%	87.3%
<50	65.5%	66.6%	70.9%	73.5%	75.7%	76.3%	79.5%	79.5%	80.8%	82.1%	81.7%	82.3%	83.0%
50-99	61.1%	67.9%	70.3%	70.6%	78.2%	79.6%	80.3%	78.0%	82.4%	85.3%	82.5%	83.7%	85.1%
100+	63.8%	66.2%	70.7%	74.2%	77.8%	77.9%	79.6%	81.9%	84.6%	86.1%	85.2%	88.8%	88.3%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.
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, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. 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.

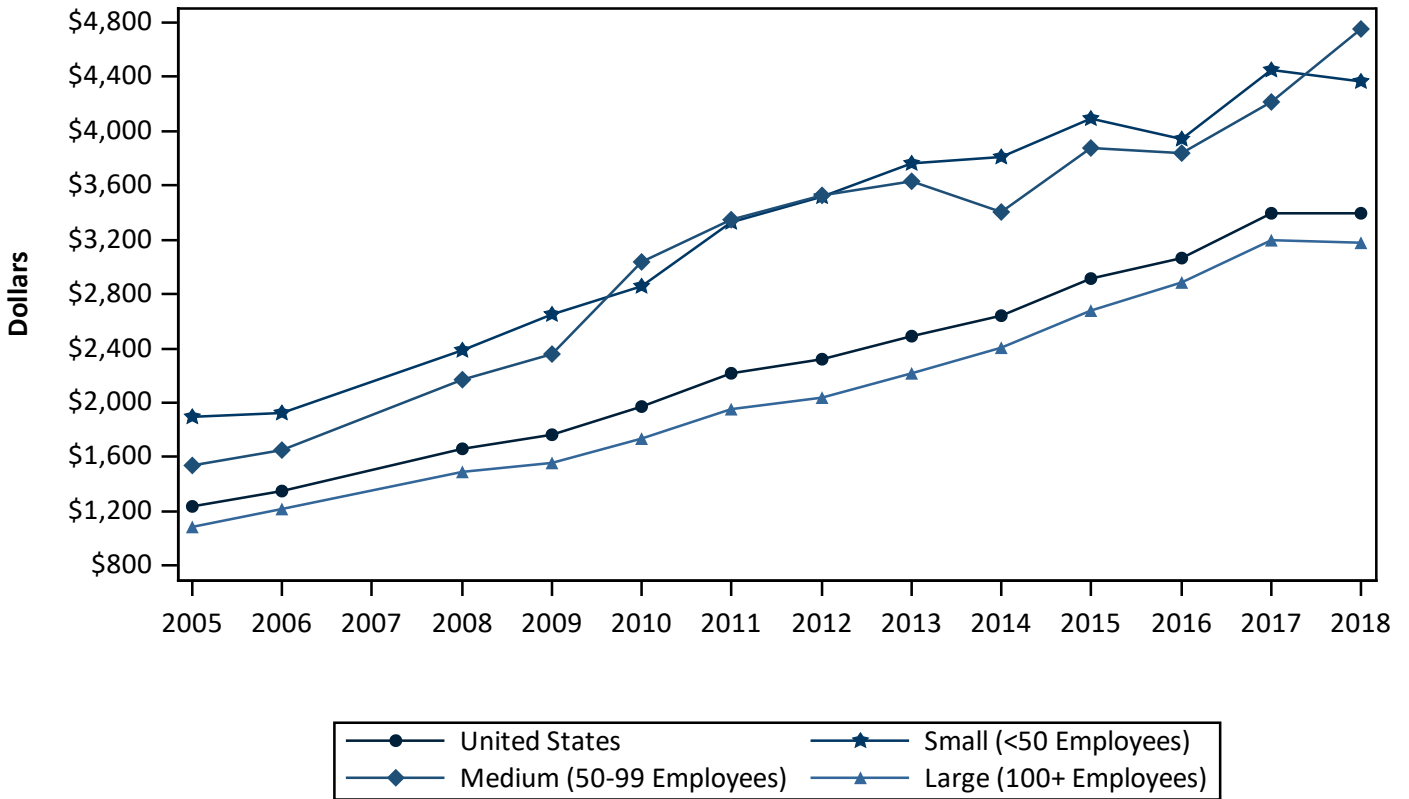
Data for Exhibit 5.2
Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan with a deductible, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$652	\$714	\$869	\$917	\$1,025	\$1,123	\$1,167	\$1,273	\$1,353	\$1,541	\$1,696	\$1,808	\$1,846
<50	\$929	\$1,007	\$1,177	\$1,283	\$1,447	\$1,561	\$1,628	\$1,695	\$1,777	\$1,964	\$2,105	\$2,136	\$2,327
50-99	\$836	\$855	\$1,149	\$1,249	\$1,522	\$1,543	\$1,622	\$1,755	\$1,744	\$2,008	\$2,173	\$2,361	\$2,369
100+	\$539	\$605	\$740	\$774	\$852	\$951	\$989	\$1,106	\$1,205	\$1,383	\$1,558	\$1,681	\$1,692

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. 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.
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, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 5.3

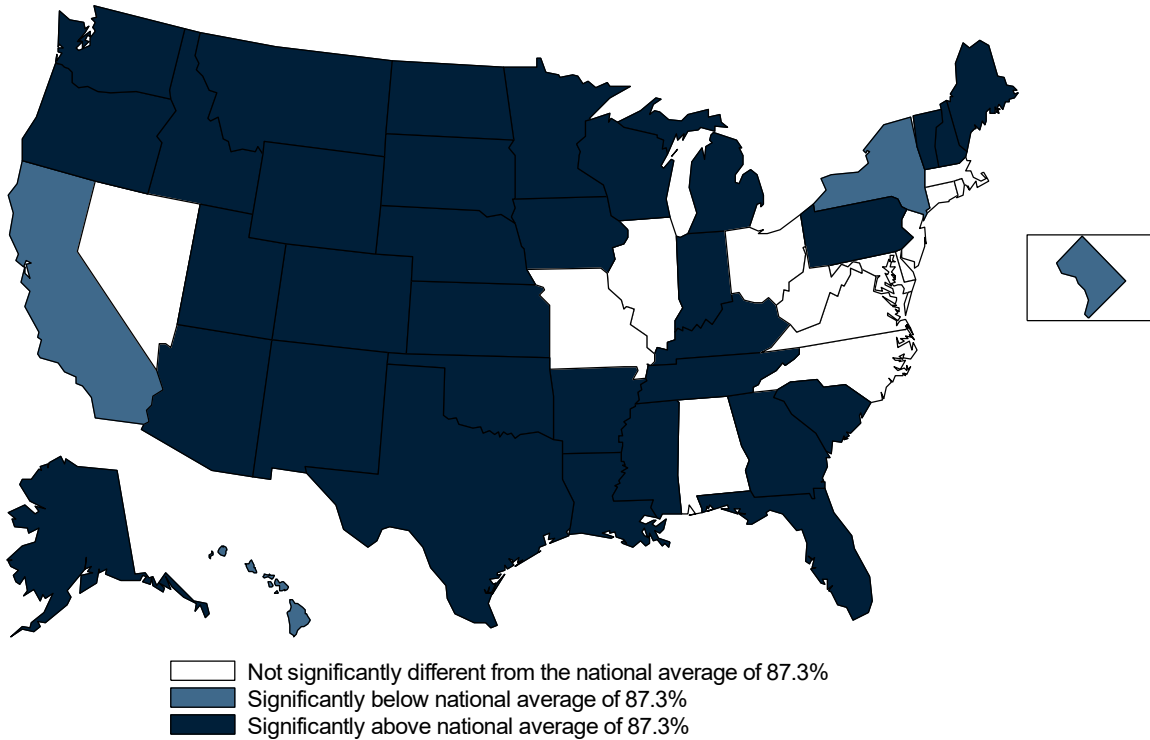
Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan with a deductible, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$1,232	\$1,351	\$1,658	\$1,761	\$1,975	\$2,220	\$2,322	\$2,491	\$2,640	\$2,915	\$3,069	\$3,396	\$3,392
<50	\$1,899	\$1,923	\$2,389	\$2,652	\$2,857	\$3,329	\$3,515	\$3,761	\$3,810	\$4,090	\$3,940	\$4,447	\$4,364
50-99	\$1,534	\$1,649	\$2,173	\$2,362	\$3,040	\$3,349	\$3,523	\$3,634	\$3,404	\$3,875	\$3,840	\$4,218	\$4,755
100+	\$1,082	\$1,215	\$1,488	\$1,552	\$1,734	\$1,954	\$2,038	\$2,215	\$2,408	\$2,676	\$2,887	\$3,195	\$3,179

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2018



Alabama	87.8%	Kentucky	92.6%*	North Dakota	94.4%*
Alaska	94.3%*	Louisiana	94.4%*	Ohio	90.3%
Arizona	93.1%*	Maine	98.1%*	Oklahoma	93.3%*
Arkansas	94.4%*	Maryland	83.2%	Oregon	93.0%*
California	67.4%*	Massachusetts	83.9%	Pennsylvania	90.4%*
Colorado	93.0%*	Michigan	94.0%*	Rhode Island	89.6%
Connecticut	87.9%	Minnesota	95.9%*	South Carolina	95.3%*
Delaware	90.4%	Mississippi	94.1%*	South Dakota	98.5%*
District of Columbia	64.6%*	Missouri	86.5%	Tennessee	94.3%*
Florida	90.8%*	Montana	95.0%*	Texas	93.6%*
Georgia	95.4%*	Nebraska	97.8%*	Utah	97.1%*
Hawaii	44.4%*	Nevada	82.7%	Vermont	93.2%*
Idaho	94.1%*	New Hampshire	94.0%*	Virginia	90.6%
Illinois	85.1%	New Jersey	85.8%	Washington	95.6%*
Indiana	97.3%*	New Mexico	92.6%*	West Virginia	91.2%
Iowa	93.0%*	New York	75.2%*	Wisconsin	94.1%*
Kansas	95.4%*	North Carolina	88.2%	Wyoming	96.0%*

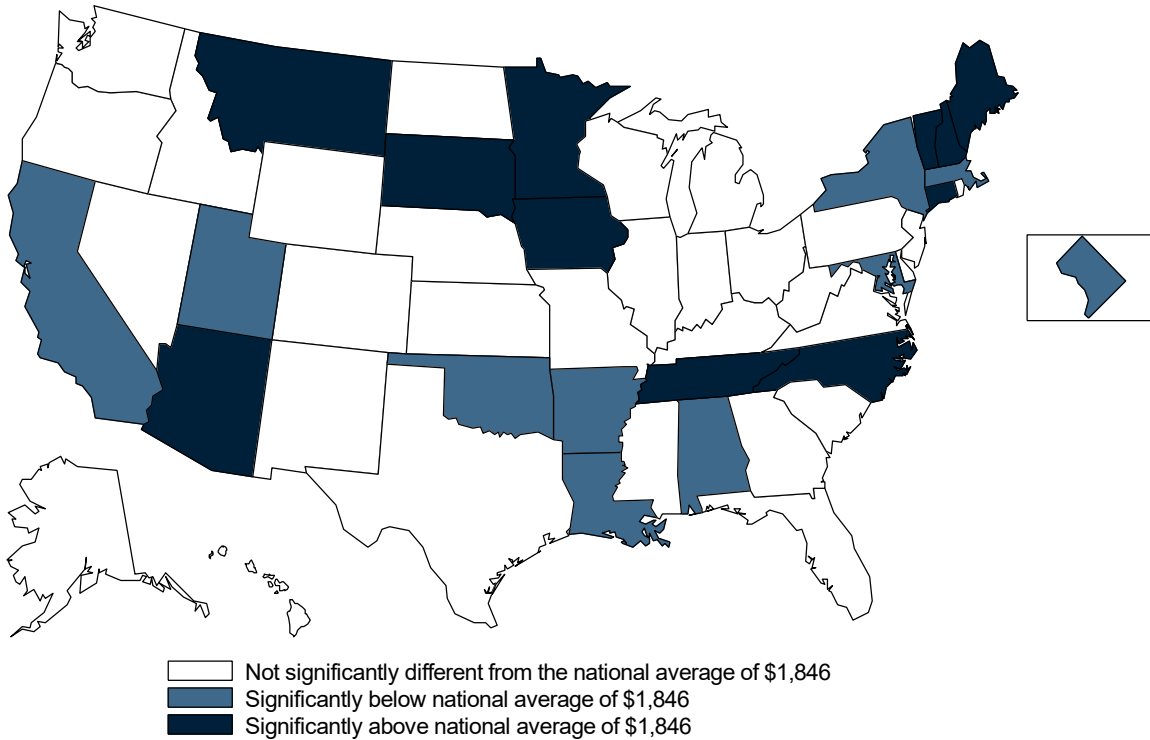
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.

Note: * Indicates the estimate is statistically different from the national average of 87.3 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, 2018



Alabama	\$1,569*	Kentucky	\$1,833	North Dakota	\$1,742
Alaska	\$1,797	Louisiana	\$1,656*	Ohio	\$1,932
Arizona	\$2,166*	Maine	\$2,447*	Oklahoma	\$1,683*
Arkansas	\$1,501*	Maryland	\$1,511*	Oregon	\$1,954
California	\$1,680*	Massachusetts	\$1,454*	Pennsylvania	\$1,831
Colorado	\$2,005	Michigan	\$1,732	Rhode Island	\$1,849
Connecticut	\$2,322*	Minnesota	\$2,045*	South Carolina	\$1,721
Delaware	\$1,710	Mississippi	\$1,695	South Dakota	\$2,241*
District of Columbia	\$1,308*	Missouri	\$1,931	Tennessee	\$2,235*
Florida	\$1,963	Montana	\$2,116*	Texas	\$1,982
Georgia	\$1,917	Nebraska	\$1,842	Utah	\$1,451*
Hawaii	\$1,308	Nevada	\$2,001	Vermont	\$2,192*
Idaho	\$1,894	New Hampshire	\$2,337*	Virginia	\$1,886
Illinois	\$1,752	New Jersey	\$1,770	Washington	\$1,706
Indiana	\$1,873	New Mexico	\$1,615	West Virginia	\$1,885
Iowa	\$2,130*	New York	\$1,554*	Wisconsin	\$1,914
Kansas	\$1,715	North Carolina	\$2,070*	Wyoming	\$1,999

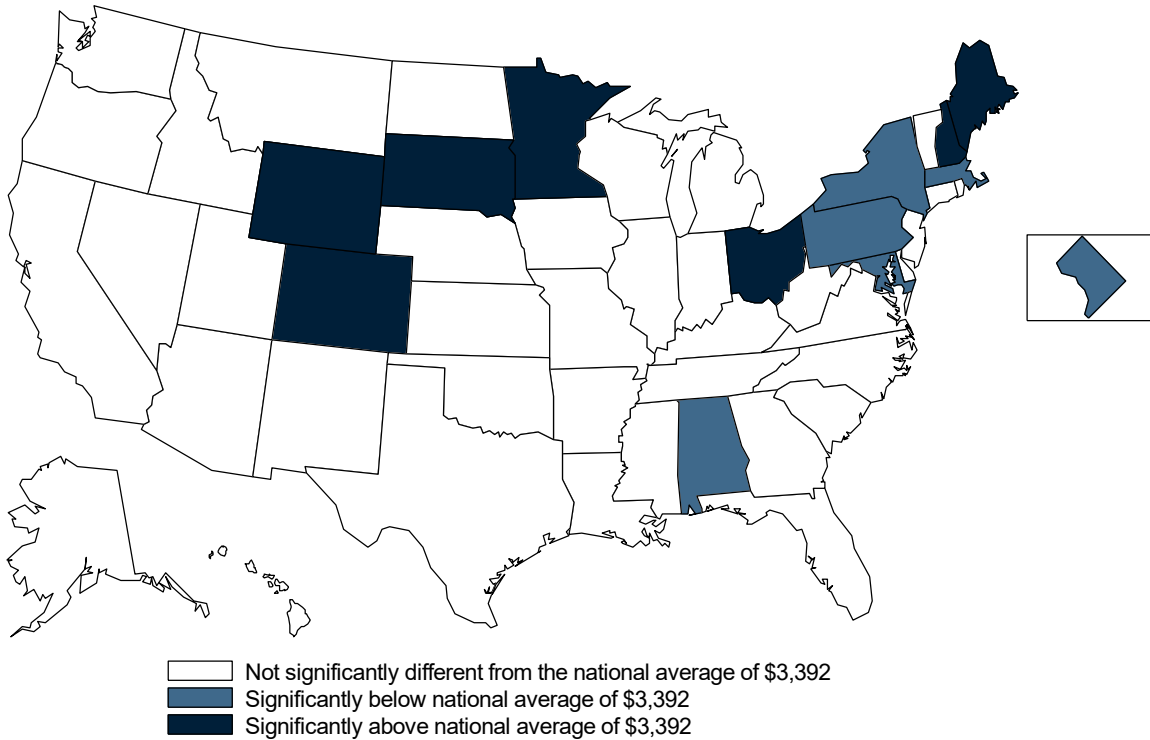
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.

Note: * Indicates the estimate is statistically different from the national average of \$1,846 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, 2018



Alabama	\$2,924*	Kentucky	\$3,248	North Dakota	\$3,574
Alaska	\$3,225	Louisiana	\$3,383	Ohio	\$3,738*
Arizona	\$3,926	Maine	\$3,895*	Oklahoma	\$3,201
Arkansas	\$3,144	Maryland	\$2,943*	Oregon	\$3,348
California	\$3,231	Massachusetts	\$2,729*	Pennsylvania	\$2,994*
Colorado	\$4,011*	Michigan	\$3,062	Rhode Island	\$3,795
Connecticut	\$3,784	Minnesota	\$4,033*	South Carolina	\$3,124
Delaware	\$3,285	Mississippi	\$3,707	South Dakota	\$4,002*
District of Columbia	\$2,362*	Missouri	\$3,539	Tennessee	\$3,879
Florida	\$3,674	Montana	\$3,498	Texas	\$3,547
Georgia	\$3,661	Nebraska	\$3,272	Utah	\$3,164
Hawaii	\$3,240	Nevada	\$3,710	Vermont	\$3,686
Idaho	\$3,249	New Hampshire	\$4,644*	Virginia	\$3,043
Illinois	\$3,324	New Jersey	\$3,614	Washington	\$3,139
Indiana	\$3,199	New Mexico	\$3,021	West Virginia	\$2,923
Iowa	\$3,657	New York	\$2,888*	Wisconsin	\$3,619
Kansas	\$3,398	North Carolina	\$3,752	Wyoming	\$3,902*

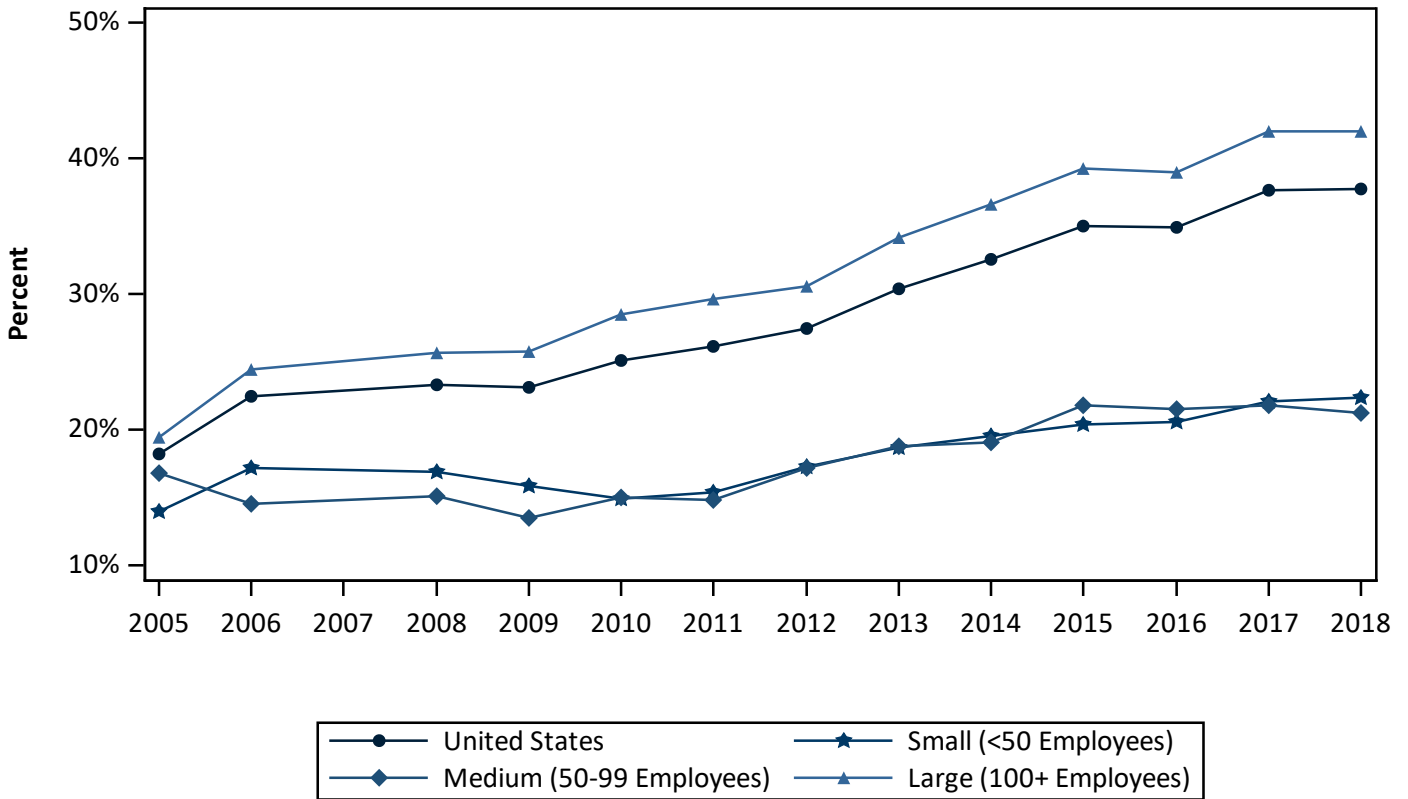
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.

Note: * Indicates the estimate is statistically different from the national average of \$3,392 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, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018

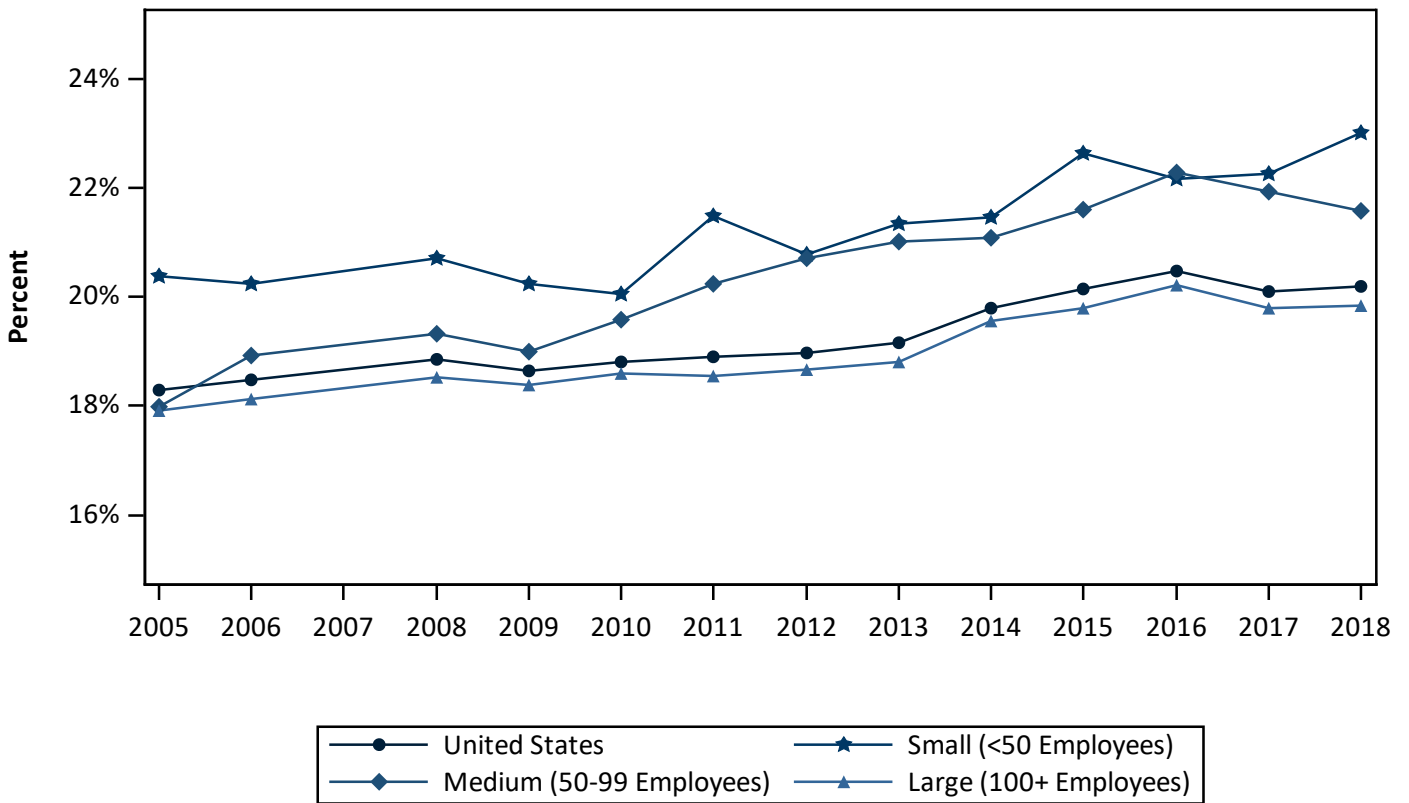
Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	18.3%	22.4%	23.3%	23.1%	25.1%	26.1%	27.4%	30.4%	32.6%	35.0%	34.9%	37.6%	37.7%
<50	14.0%	17.2%	16.9%	15.9%	14.9%	15.4%	17.3%	18.7%	19.5%	20.4%	20.6%	22.1%	22.4%
50-99	16.8%	14.5%	15.1%	13.5%	15.1%	14.8%	17.2%	18.8%	19.1%	21.8%	21.5%	21.8%	21.3%
100+	19.5%	24.4%	25.6%	25.7%	28.5%	29.6%	30.6%	34.1%	36.6%	39.2%	38.9%	41.9%	42.0%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 5.8

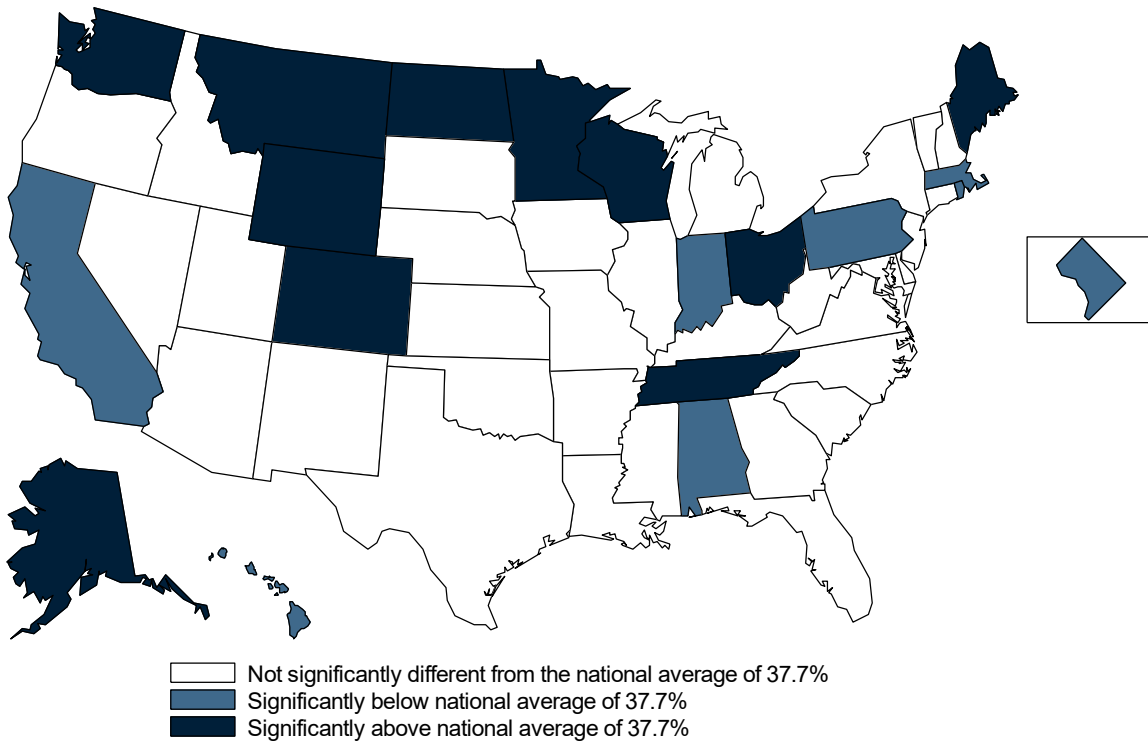
Average coinsurance rate (in percentage) for a physician office visit per employee enrolled in a health insurance plan with a physician visit coinsurance rate, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	18.3%	18.5%	18.9%	18.6%	18.8%	18.9%	19.0%	19.2%	19.8%	20.1%	20.5%	20.1%	20.2%
<50	20.4%	20.2%	20.7%	20.2%	20.0%	21.5%	20.8%	21.3%	21.5%	22.6%	22.2%	22.2%	23.0%
50-99	18.0%	18.9%	19.3%	19.0%	19.6%	20.2%	20.7%	21.0%	21.1%	21.6%	22.3%	21.9%	21.6%
100+	17.9%	18.1%	18.5%	18.4%	18.6%	18.5%	18.7%	18.8%	19.5%	19.8%	20.2%	19.8%	19.8%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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 physician visit coinsurance rate, overall and by State, 2018



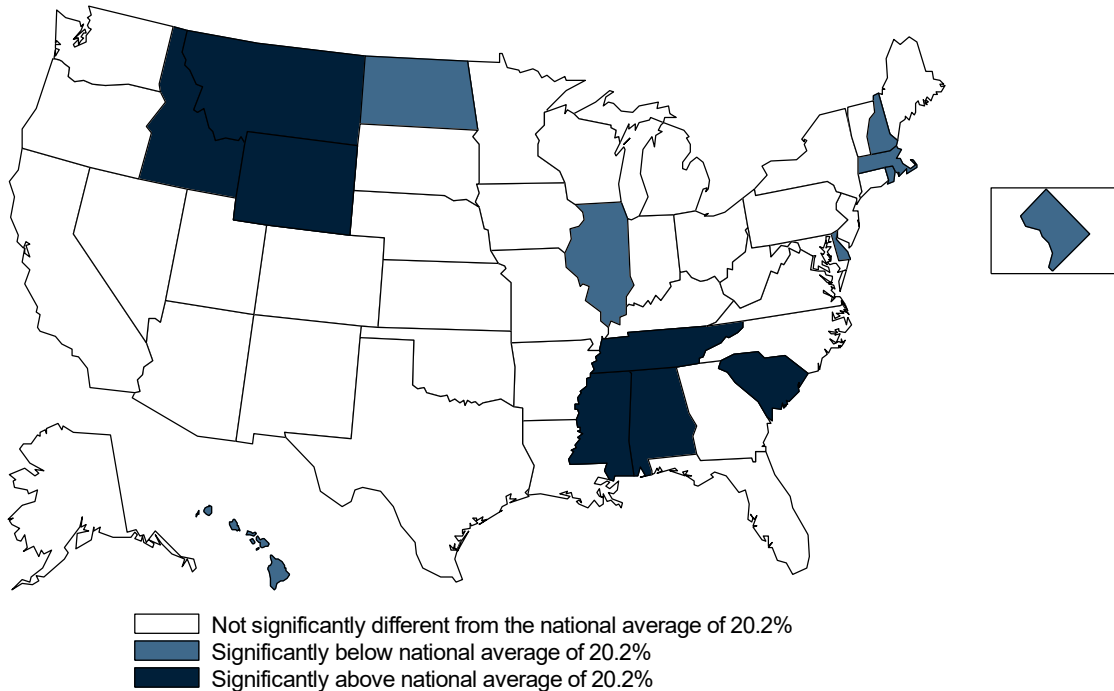
Alabama	30.7%*	Kentucky	36.3%	North Dakota	56.0%*
Alaska	56.7%*	Louisiana	44.0%	Ohio	44.4%*
Arizona	38.1%	Maine	48.8%*	Oklahoma	37.5%
Arkansas	34.6%	Maryland	34.2%	Oregon	36.7%
California	31.6%*	Massachusetts	22.1%*	Pennsylvania	31.2%*
Colorado	46.8%*	Michigan	32.0%	Rhode Island	27.5%*
Connecticut	38.0%	Minnesota	56.9%*	South Carolina	39.8%
Delaware	34.4%	Mississippi	38.3%	South Dakota	39.9%
District of Columbia	18.8%*	Missouri	34.4%	Tennessee	50.3%*
Florida	38.7%	Montana	48.2%*	Texas	40.2%
Georgia	41.1%	Nebraska	36.3%	Utah	44.6%
Hawaii	29.7%*	Nevada	34.5%	Vermont	34.6%
Idaho	40.5%	New Hampshire	44.6%	Virginia	39.1%
Illinois	37.5%	New Jersey	40.6%	Washington	49.9%*
Indiana	30.5%*	New Mexico	37.2%	West Virginia	36.3%
Iowa	42.3%	New York	32.8%	Wisconsin	48.8%*
Kansas	37.7%	North Carolina	37.8%	Wyoming	57.1%*

Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.

Note: * Indicates the estimate is statistically different from the national average of 37.7 percent at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 5.10
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 State, 2018

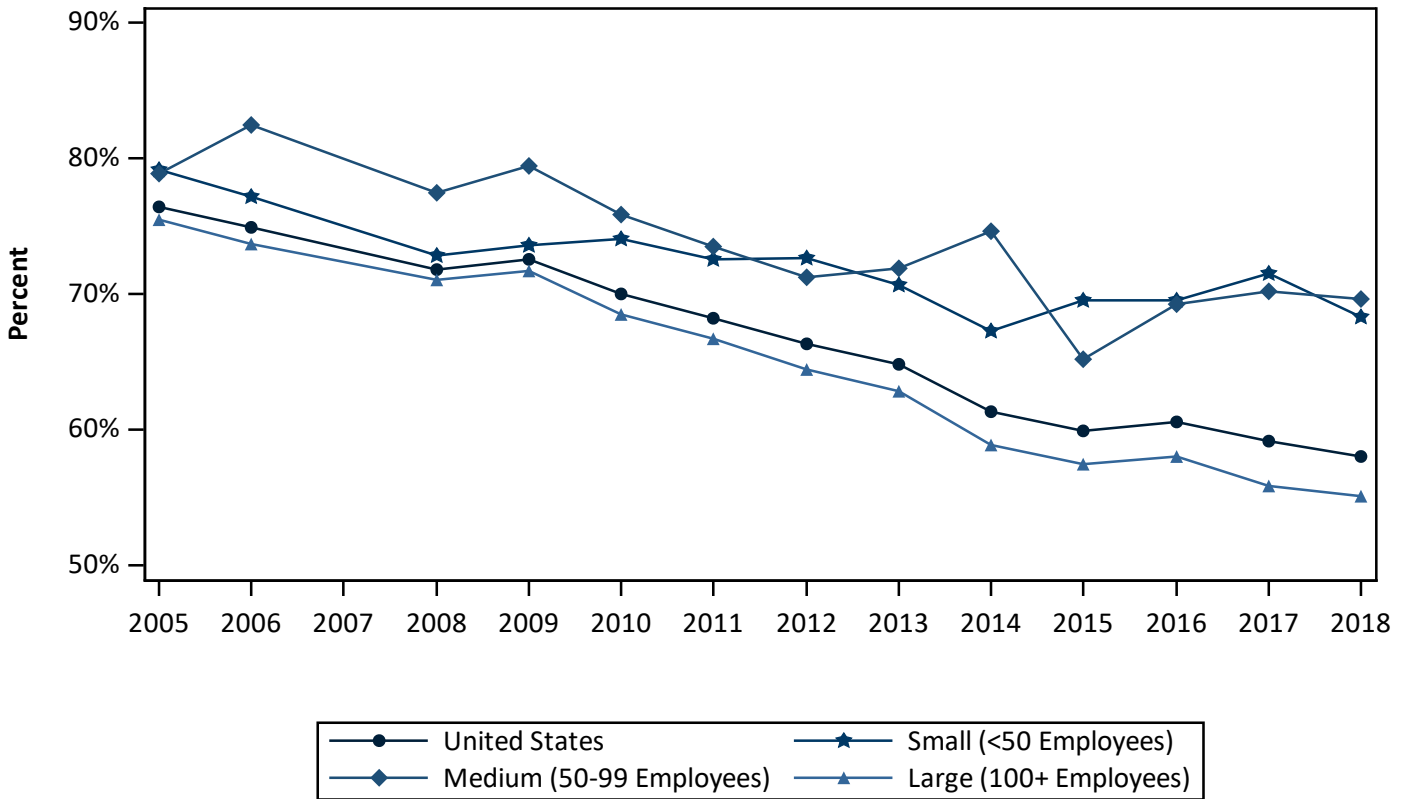


Alabama	24.7%*	Kentucky	19.7%	North Dakota	17.3%*
Alaska	19.5%	Louisiana	20.6%	Ohio	19.8%
Arizona	18.9%	Maine	20.6%	Oklahoma	19.9%
Arkansas	20.1%	Maryland	19.6%	Oregon	22.3%
California	20.1%	Massachusetts	18.2%*	Pennsylvania	19.8%
Colorado	19.4%	Michigan	20.9%	Rhode Island	18.7%*
Connecticut	19.9%	Minnesota	19.7%	South Carolina	23.1%*
Delaware	17.6%*	Mississippi	21.7%*	South Dakota	21.7%
District of Columbia	16.8%*	Missouri	20.8%	Tennessee	23.9%*
Florida	21.5%	Montana	23.2%*	Texas	19.2%
Georgia	20.5%	Nebraska	20.6%	Utah	20.2%
Hawaii	15.3%*	Nevada	19.9%	Vermont	22.0%
Idaho	21.3%*	New Hampshire	17.6%*	Virginia	20.8%
Illinois	18.0%*	New Jersey	20.3%	Washington	19.8%
Indiana	19.9%	New Mexico	19.6%	West Virginia	20.4%
Iowa	21.4%	New York	20.0%	Wisconsin	19.6%
Kansas	19.2%	North Carolina	21.4%	Wyoming	22.0%*

Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.
Note: * Indicates the estimate is statistically different from the national average of 20.2 percent at $p < 0.05$.
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 a physician office visit, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 5.11
Percentage of private-sector enrolled employees in a health insurance plan with a copayment for a physician office visit, overall and by firm size, 2005-2018

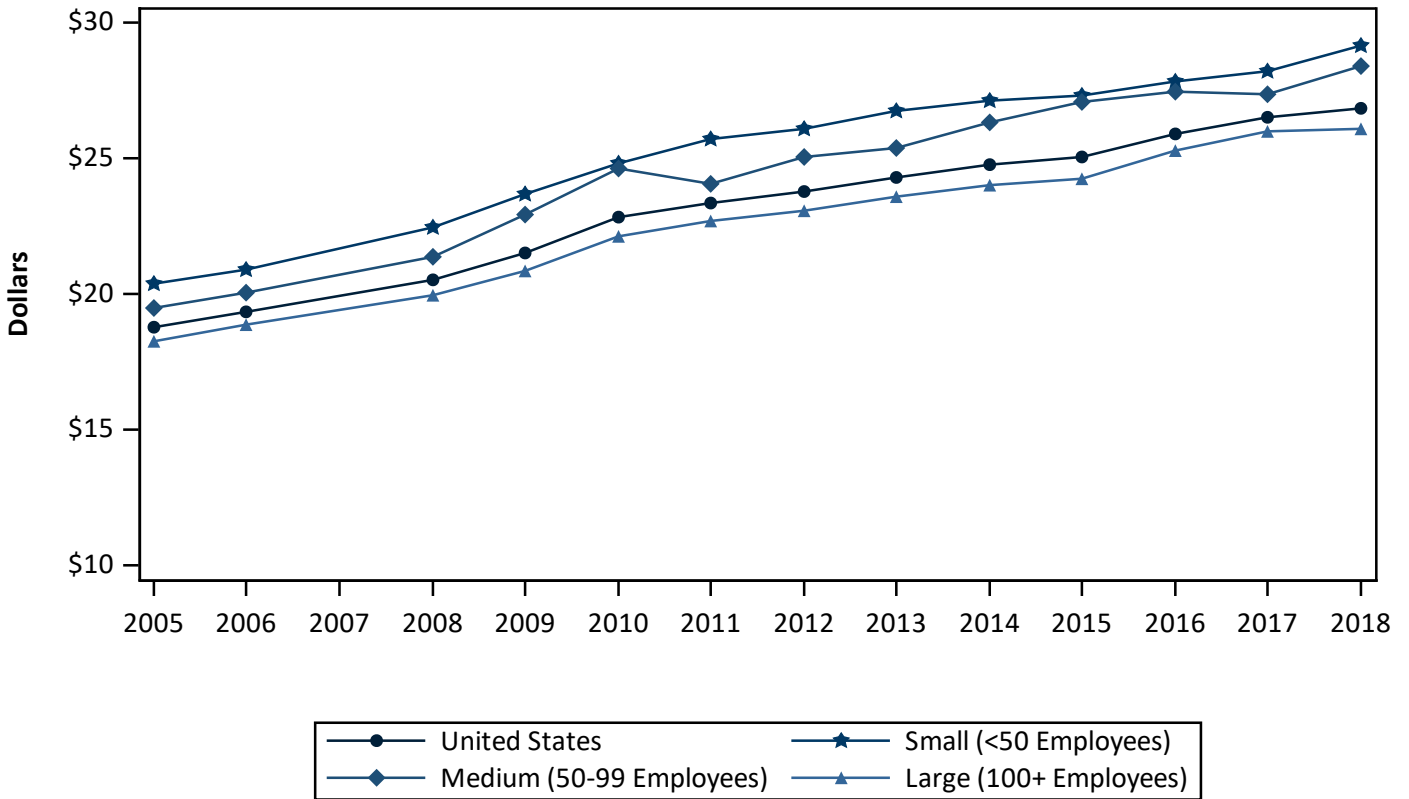
Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	76.4%	74.9%	71.8%	72.6%	70.0%	68.2%	66.3%	64.8%	61.3%	59.9%	60.6%	59.2%	58.1%
<50	79.2%	77.2%	72.8%	73.6%	74.0%	72.6%	72.7%	70.6%	67.3%	69.6%	69.5%	71.5%	68.3%
50-99	78.9%	82.4%	77.5%	79.4%	75.8%	73.5%	71.2%	71.9%	74.6%	65.2%	69.3%	70.2%	69.7%
100+	75.5%	73.7%	71.1%	71.7%	68.5%	66.7%	64.5%	62.9%	58.9%	57.4%	58.1%	55.9%	55.2%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 5.12

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, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 5.12
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, 2005-2018

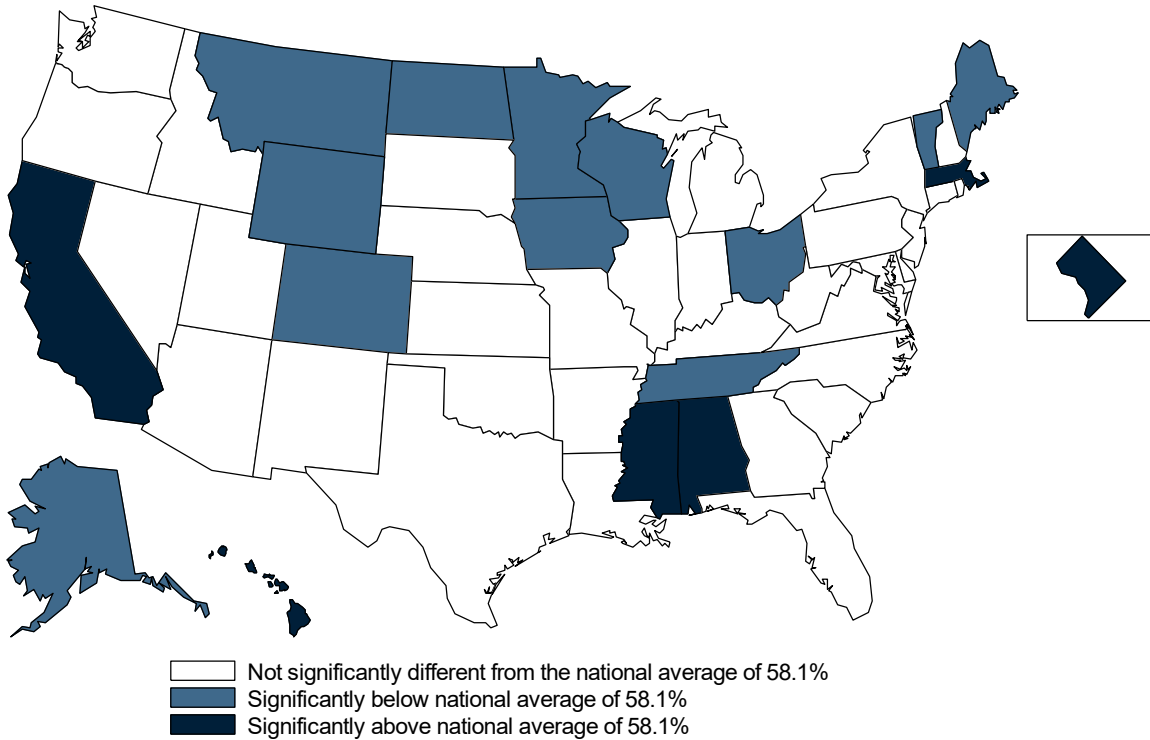
Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$18.76	\$19.33	\$20.53	\$21.53	\$22.82	\$23.34	\$23.77	\$24.31	\$24.77	\$25.04	\$25.89	\$26.50	\$26.81
<50	\$20.40	\$20.88	\$22.43	\$23.66	\$24.79	\$25.71	\$26.07	\$26.75	\$27.14	\$27.30	\$27.82	\$28.21	\$29.16
50-99	\$19.49	\$20.03	\$21.38	\$22.93	\$24.62	\$24.05	\$25.05	\$25.37	\$26.29	\$27.06	\$27.43	\$27.36	\$28.37
100+	\$18.25	\$18.85	\$19.96	\$20.86	\$22.13	\$22.68	\$23.07	\$23.60	\$24.03	\$24.25	\$25.28	\$25.99	\$26.11

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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 copayment for a physician office visit, overall and by State, 2018



Alabama	67.0%*	Kentucky	57.6%	North Dakota	40.0%*
Alaska	44.3%*	Louisiana	58.3%	Ohio	47.0%*
Arizona	56.3%	Maine	42.9%*	Oklahoma	64.6%
Arkansas	53.8%	Maryland	55.7%	Oregon	64.1%
California	64.0%*	Massachusetts	72.6%*	Pennsylvania	60.7%
Colorado	47.0%*	Michigan	64.2%	Rhode Island	59.7%
Connecticut	51.5%	Minnesota	29.7%*	South Carolina	58.0%
Delaware	59.7%	Mississippi	67.2%*	South Dakota	55.8%
District of Columbia	71.2%*	Missouri	60.4%	Tennessee	48.9%*
Florida	58.3%	Montana	43.3%*	Texas	55.8%
Georgia	61.0%	Nebraska	53.7%	Utah	55.4%
Hawaii	67.4%*	Nevada	63.4%	Vermont	45.2%*
Idaho	61.8%	New Hampshire	53.7%	Virginia	53.0%
Illinois	62.5%	New Jersey	59.6%	Washington	51.4%
Indiana	62.1%	New Mexico	62.7%	West Virginia	63.9%
Iowa	48.4%*	New York	62.6%	Wisconsin	46.6%*
Kansas	56.8%	North Carolina	60.1%	Wyoming	38.5%*

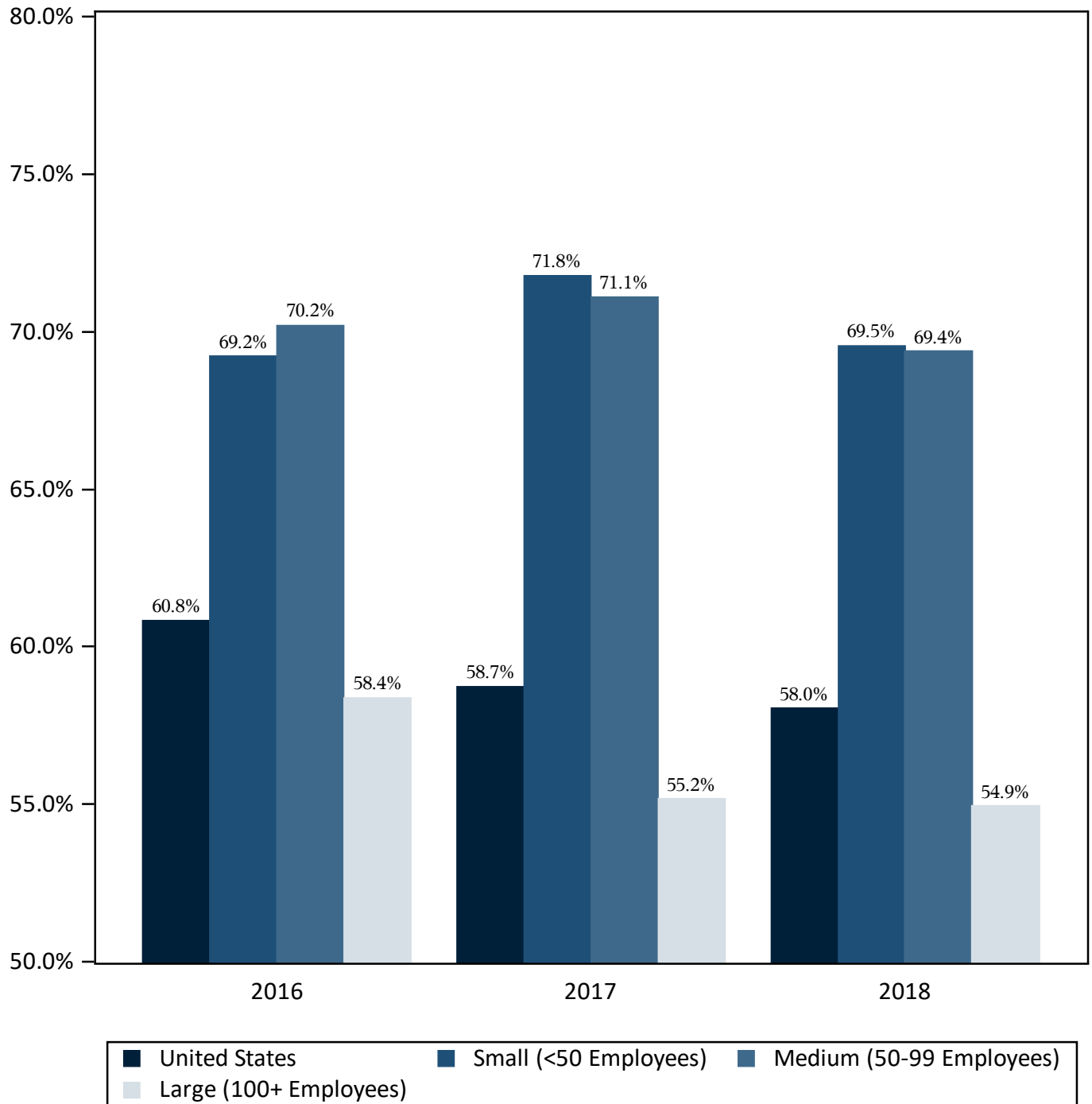
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.

Note: * Indicates the estimate is statistically different from the national average of 58.1 percent at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 5.15

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, 2016-2018

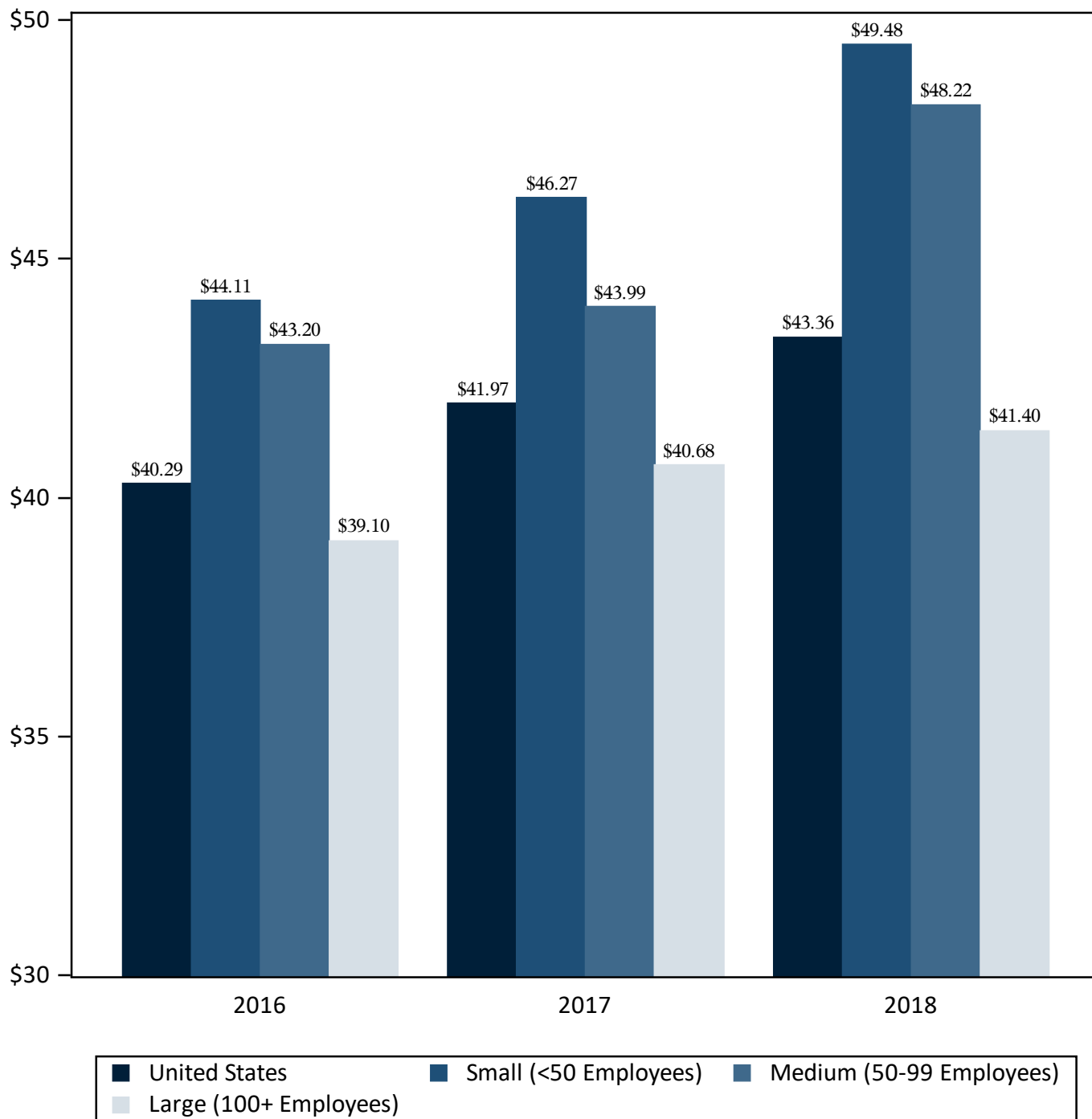


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2018.

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

Exhibit 5.16

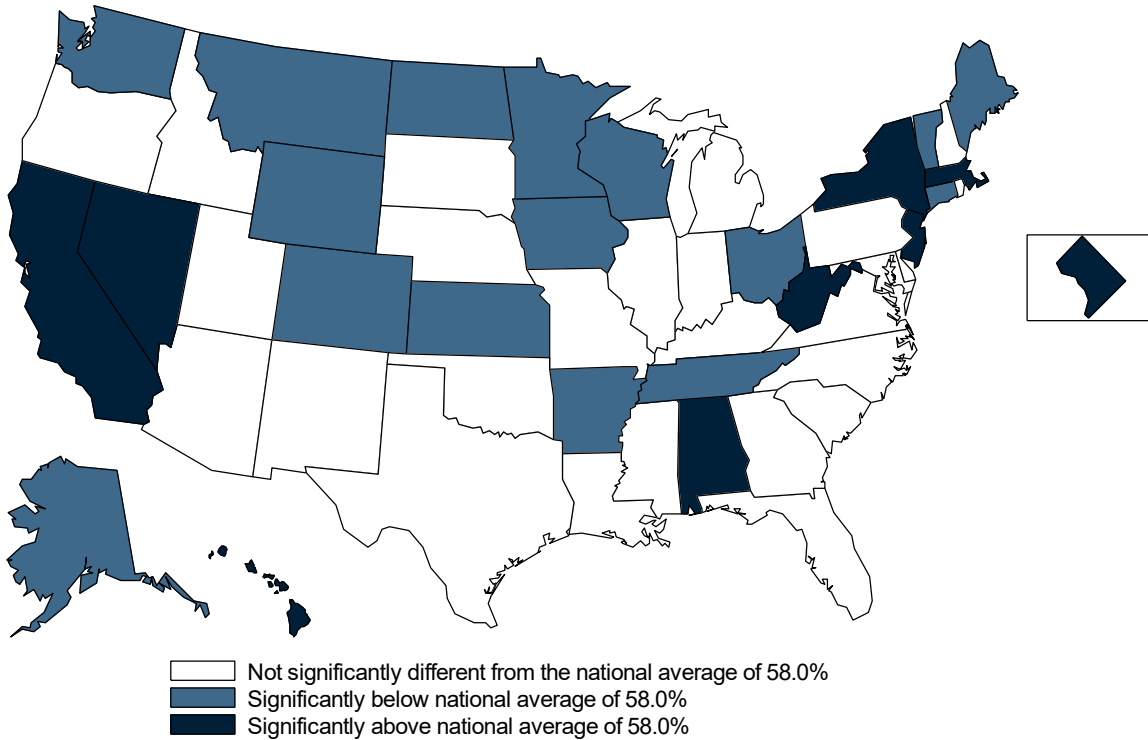
Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan with a specialist physician copayment at private-sector establishments, overall and by firm size, 2016-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2018.

For data points and standard errors for this exhibit, select here.

Exhibit 5.17
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 State, 2018



Alabama	70.3%*	Kentucky	55.7%	North Dakota	32.3%*
Alaska	39.0%*	Louisiana	53.2%	Ohio	46.6%*
Arizona	53.4%	Maine	43.2%*	Oklahoma	62.4%
Arkansas	47.5%*	Maryland	59.1%	Oregon	60.5%
California	64.1%*	Massachusetts	72.5%*	Pennsylvania	61.3%
Colorado	47.3%*	Michigan	57.4%	Rhode Island	63.2%
Connecticut	48.3%*	Minnesota	29.6%*	South Carolina	58.8%
Delaware	54.6%	Mississippi	67.0%	South Dakota	54.5%
District of Columbia	77.4%*	Missouri	62.1%	Tennessee	48.8%*
Florida	61.1%	Montana	37.7%*	Texas	57.1%
Georgia	62.5%	Nebraska	50.6%	Utah	51.4%
Hawaii	66.8%*	Nevada	67.6%*	Vermont	49.1%*
Idaho	52.2%	New Hampshire	51.3%	Virginia	57.7%
Illinois	62.7%	New Jersey	65.3%*	Washington	45.0%*
Indiana	61.2%	New Mexico	64.2%	West Virginia	65.4%*
Iowa	51.2%*	New York	63.9%*	Wisconsin	46.1%*
Kansas	49.5%*	North Carolina	57.8%	Wyoming	35.5%*

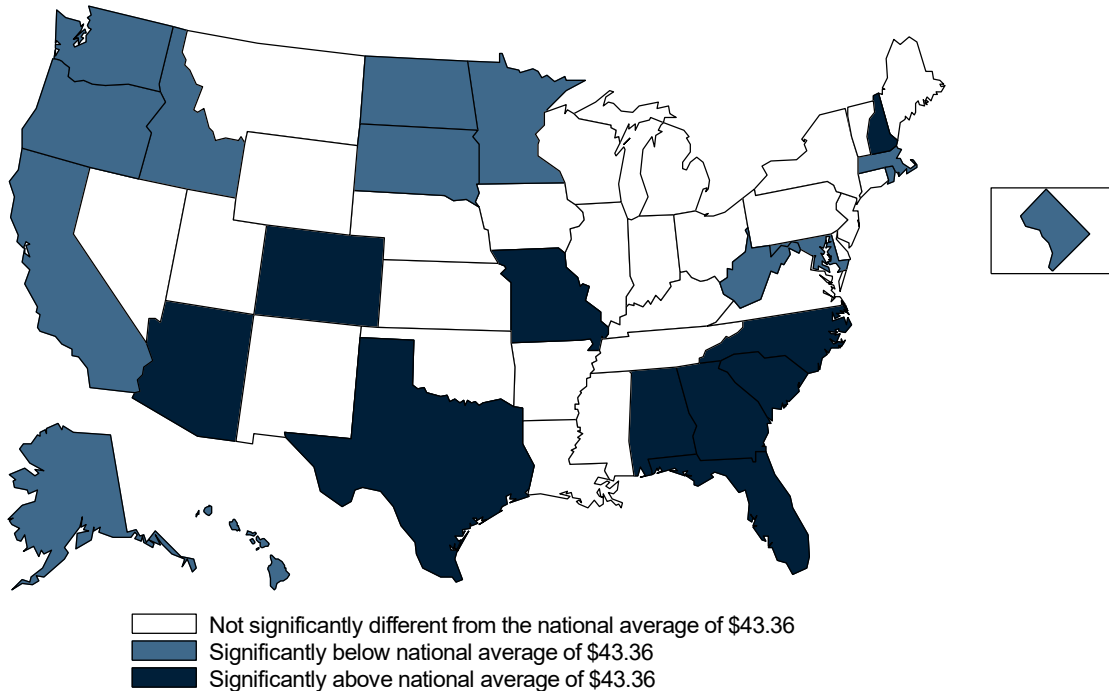
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.

Note: * Indicates the estimate is statistically different from the national average of 58.0 percent at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 5.18

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 State, 2018



Alabama	\$46.84*	Kentucky	\$45.90	North Dakota	\$34.37*
Alaska	\$37.71*	Louisiana	\$47.17	Ohio	\$45.46
Arizona	\$47.08*	Maine	\$42.65	Oklahoma	\$44.02
Arkansas	\$44.80	Maryland	\$38.65*	Oregon	\$35.03*
California	\$36.14*	Massachusetts	\$36.53*	Pennsylvania	\$41.40
Colorado	\$49.30*	Michigan	\$40.73	Rhode Island	\$37.70*
Connecticut	\$43.03	Minnesota	\$38.57*	South Carolina	\$47.51*
Delaware	\$43.47	Mississippi	\$42.18	South Dakota	\$39.82*
District of Columbia	\$33.76*	Missouri	\$51.33*	Tennessee	\$45.48
Florida	\$49.59*	Montana	\$42.11	Texas	\$48.55*
Georgia	\$47.35*	Nebraska	\$46.57	Utah	\$40.65
Hawaii	\$20.14*	Nevada	\$44.02	Vermont	\$41.45
Idaho	\$39.48*	New Hampshire	\$46.62*	Virginia	\$43.34
Illinois	\$45.42	New Jersey	\$46.23	Washington	\$35.70*
Indiana	\$45.37	New Mexico	\$44.27	West Virginia	\$38.32*
Iowa	\$43.14	New York	\$41.51	Wisconsin	\$46.73
Kansas	\$41.50	North Carolina	\$51.00*	Wyoming	\$44.82

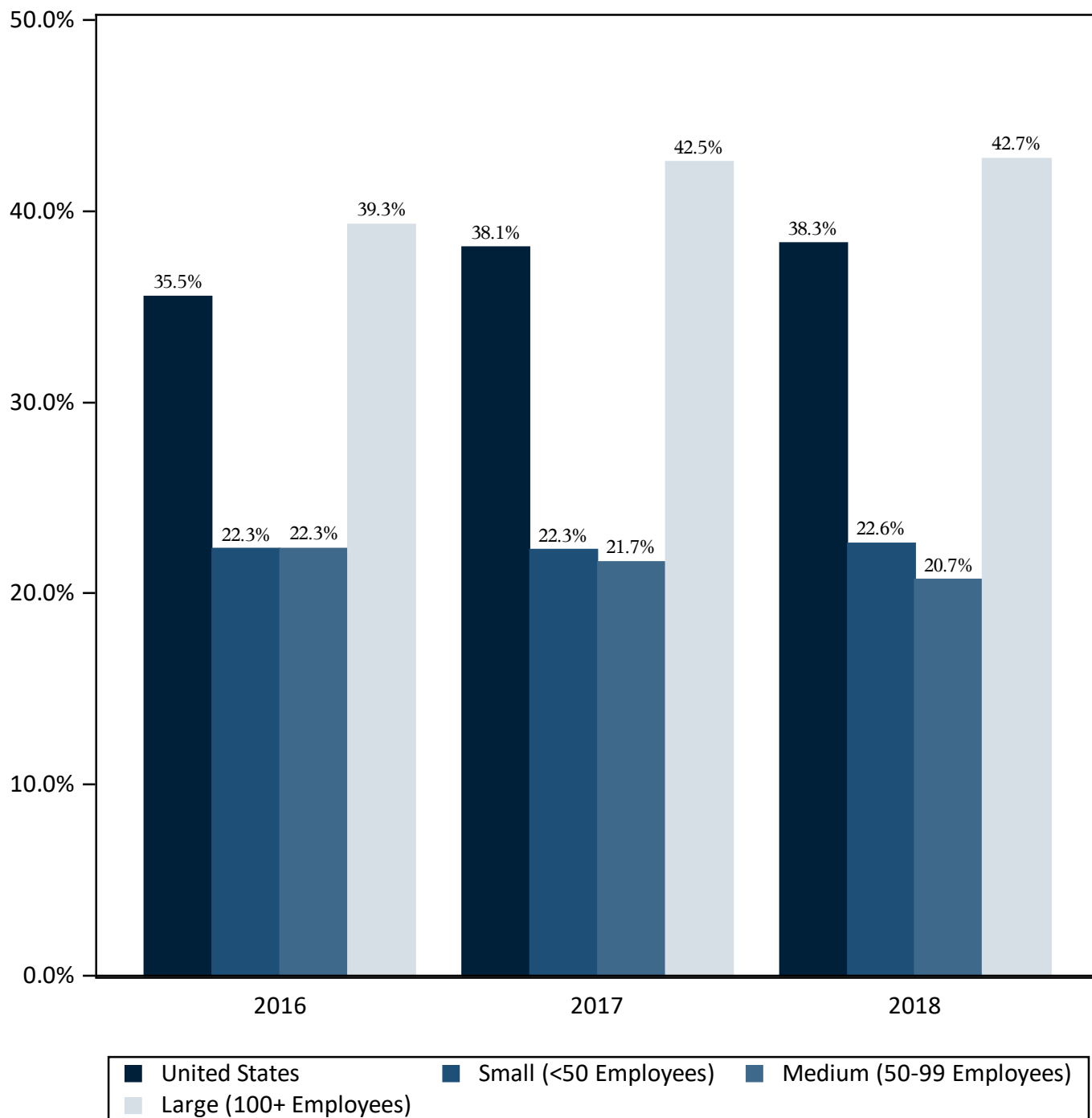
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.

Note: * Indicates the estimate is statistically different from the national average of \$43.36 at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 5.19

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, 2016-2018

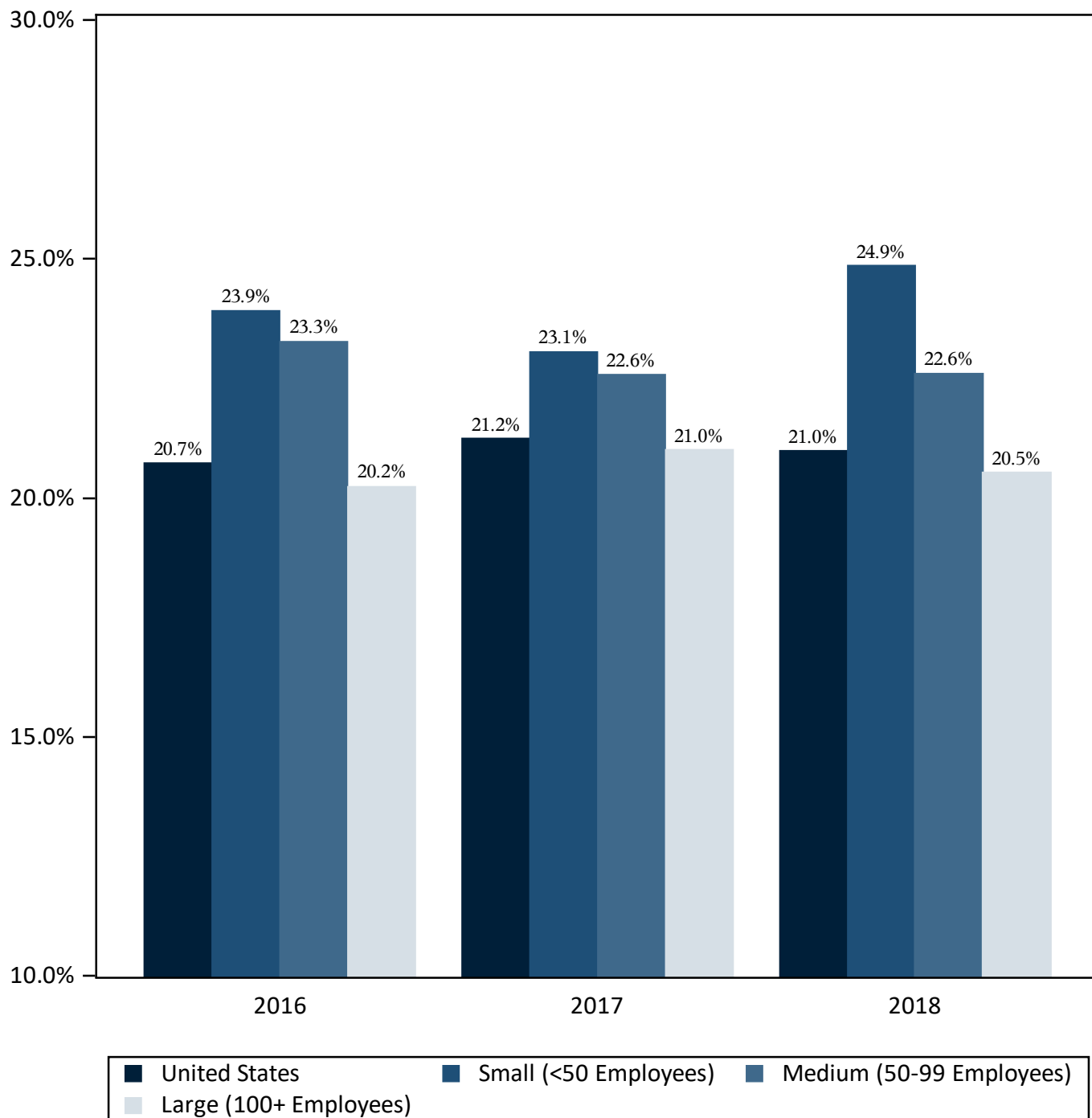


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2018.

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

Exhibit 5.20

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, 2016-2018

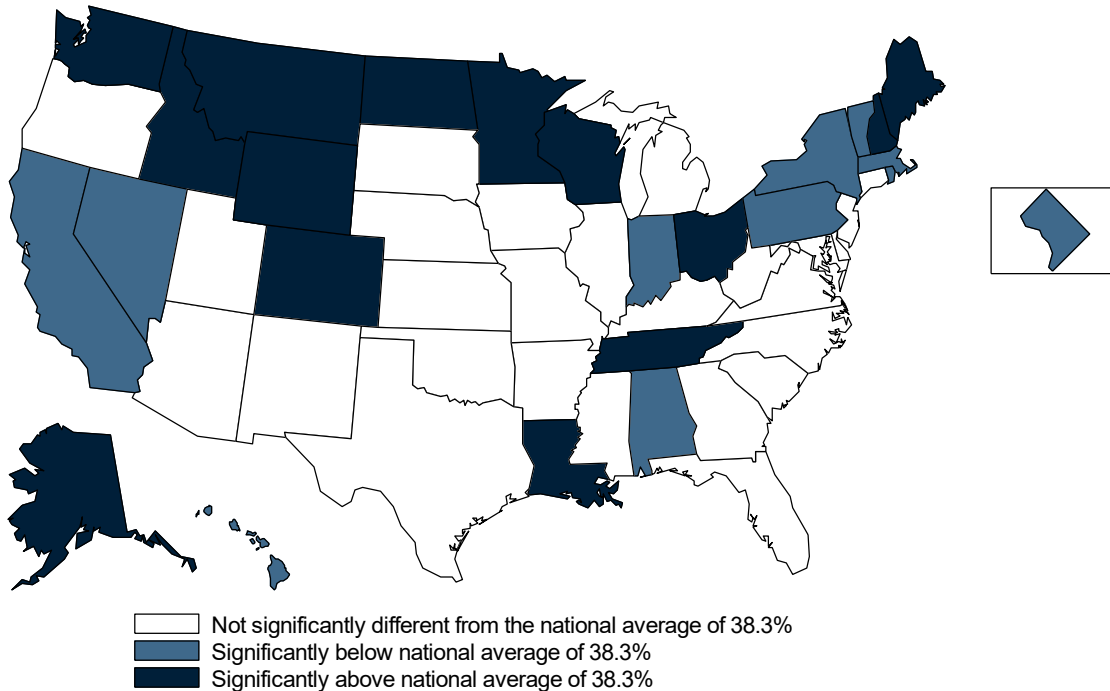


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2018.

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

Exhibit 5.21

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 State, 2018



Alabama	28.5%*	Kentucky	38.2%	North Dakota	60.5%*
Alaska	62.8%*	Louisiana	49.4%*	Ohio	47.1%*
Arizona	39.5%	Maine	48.0%*	Oklahoma	38.6%
Arkansas	43.9%	Maryland	33.1%	Oregon	40.2%
California	33.2%*	Massachusetts	23.3%*	Pennsylvania	30.5%*
Colorado	46.8%*	Michigan	35.7%	Rhode Island	26.9%*
Connecticut	40.7%	Minnesota	55.8%*	South Carolina	38.4%
Delaware	36.5%	Mississippi	39.9%	South Dakota	42.7%
District of Columbia	17.0%*	Missouri	36.8%	Tennessee	48.1%*
Florida	37.7%	Montana	53.0%*	Texas	40.3%
Georgia	39.4%	Nebraska	41.7%	Utah	48.8%
Hawaii	30.5%*	Nevada	29.0%*	Vermont	30.4%*
Idaho	47.7%*	New Hampshire	47.0%*	Virginia	37.3%
Illinois	36.8%	New Jersey	33.3%	Washington	58.2%*
Indiana	31.2%*	New Mexico	34.9%	West Virginia	33.7%
Iowa	41.6%	New York	31.6%*	Wisconsin	48.5%*
Kansas	44.2%	North Carolina	40.1%	Wyoming	57.9%*

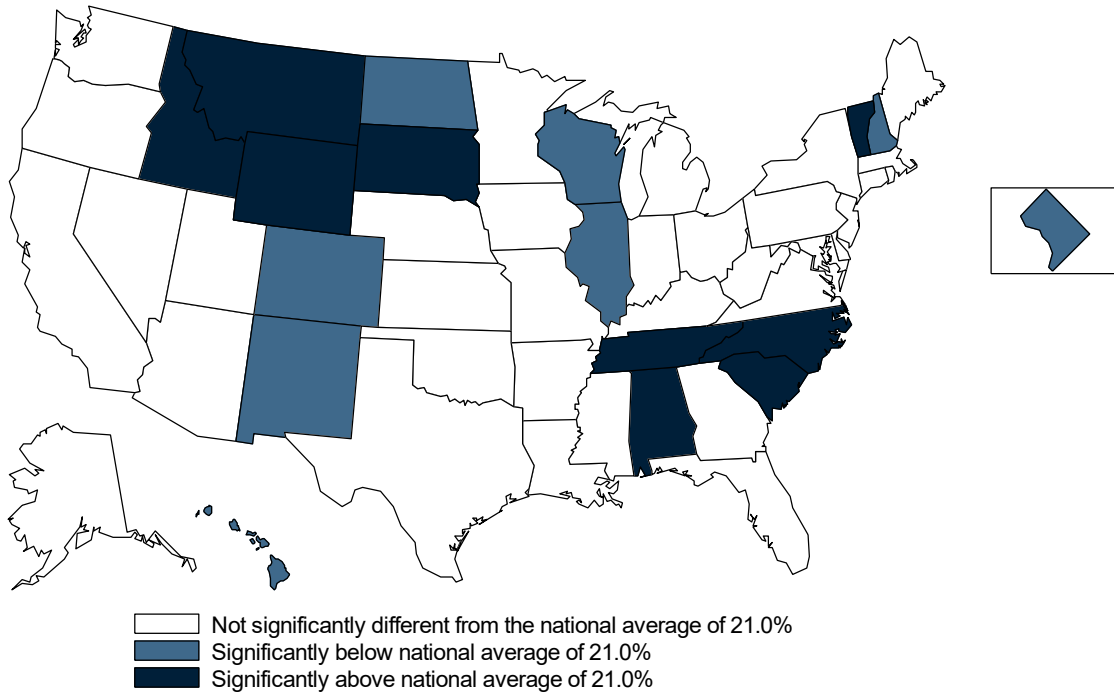
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.

Note: * Indicates the estimate is statistically different from the national average of 38.3 percent at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 5.22

Average coinsurance rate (in percentage) for an office visit to a specialist per employee enrolled in a health insurance plan with a specialist physician coinsurance rate at private-sector establishments, overall and by State, 2018



Alabama	26.4%*	Kentucky	21.2%	North Dakota	18.8%*
Alaska	20.1%	Louisiana	22.1%	Ohio	20.2%
Arizona	21.0%	Maine	20.8%	Oklahoma	21.8%
Arkansas	21.0%	Maryland	20.0%	Oregon	23.4%
California	20.9%	Massachusetts	19.2%	Pennsylvania	20.5%
Colorado	19.8%*	Michigan	21.8%	Rhode Island	19.8%
Connecticut	20.3%	Minnesota	21.1%	South Carolina	23.7%*
Delaware	20.8%	Mississippi	22.2%	South Dakota	23.0%*
District of Columbia	17.4%*	Missouri	21.0%	Tennessee	24.1%*
Florida	21.8%	Montana	23.7%*	Texas	20.4%
Georgia	21.2%	Nebraska	20.9%	Utah	20.5%
Hawaii	16.3%*	Nevada	22.6%	Vermont	25.0%*
Idaho	22.1%*	New Hampshire	18.1%*	Virginia	21.8%
Illinois	19.1%*	New Jersey	20.2%	Washington	19.1%
Indiana	20.9%	New Mexico	19.9%*	West Virginia	21.2%
Iowa	22.3%	New York	20.3%	Wisconsin	19.1%*
Kansas	20.7%	North Carolina	24.4%*	Wyoming	23.0%*

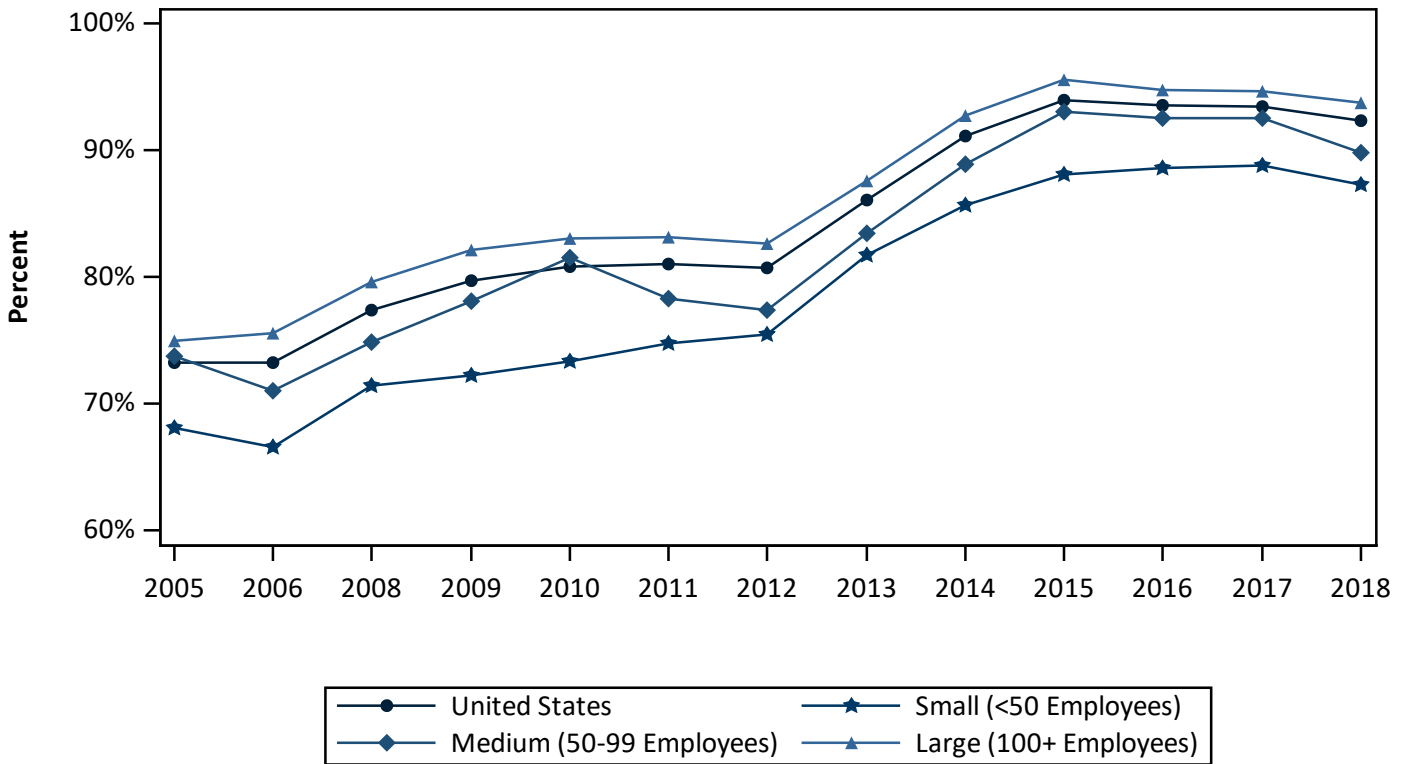
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018.

Note: * Indicates the estimate is statistically different from the national average of 21.0 percent at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 5.23

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, 2005-2018



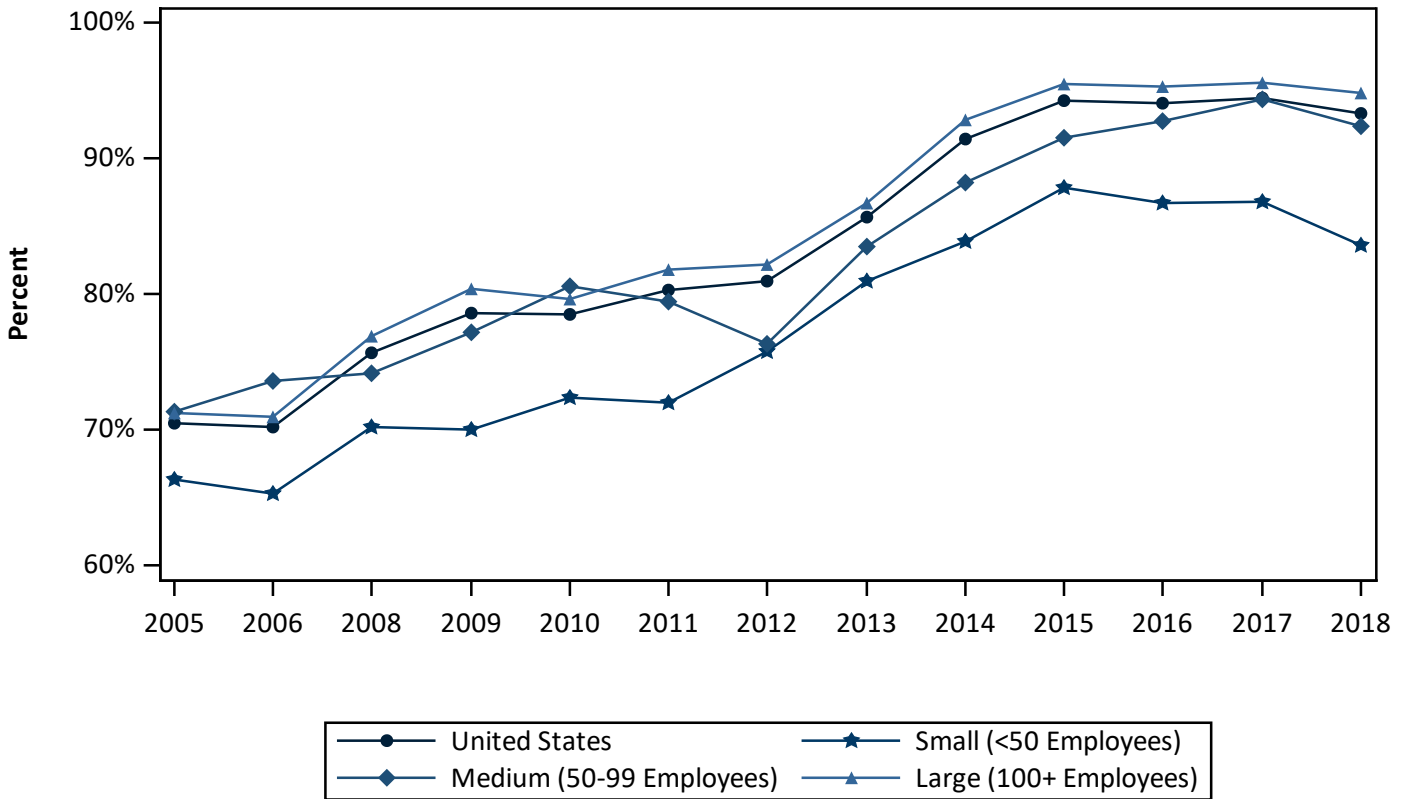
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 5.23													
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, 2005-2018													
Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	73.3%	73.2%	77.4%	79.7%	80.8%	81.0%	80.7%	86.0%	91.1%	93.9%	93.5%	93.4%	92.3%
<50	68.1%	66.6%	71.4%	72.3%	73.3%	74.8%	75.4%	81.7%	85.7%	88.1%	88.6%	88.8%	87.3%
50-99	73.7%	71.0%	74.8%	78.1%	81.5%	78.3%	77.4%	83.5%	88.9%	93.1%	92.5%	92.5%	89.8%
100+	75.0%	75.6%	79.6%	82.1%	83.0%	83.1%	82.6%	87.6%	92.7%	95.5%	94.7%	94.6%	93.7%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.
For data points and standard errors for this exhibit, select here.

Exhibit 5.24

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, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 5.24

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, 2005-2018

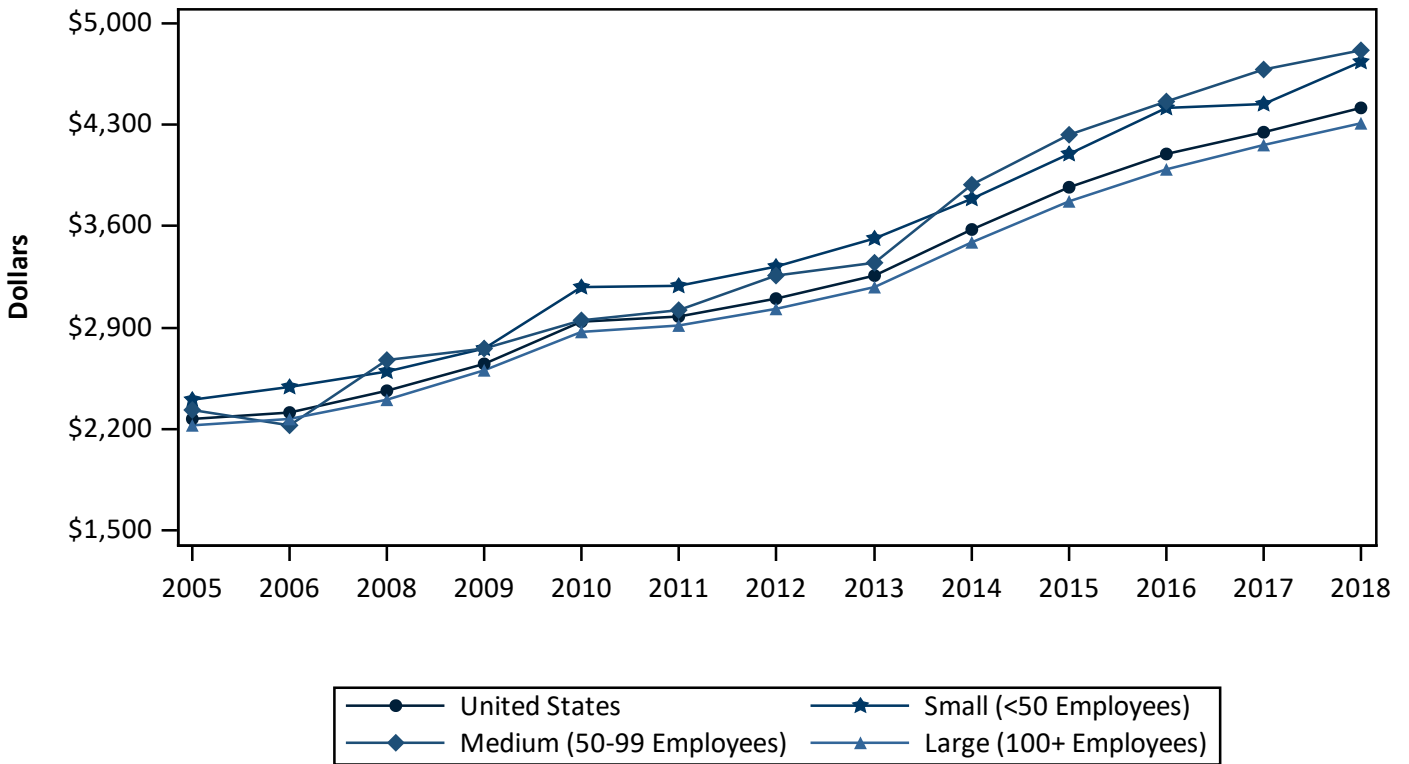
Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	70.5%	70.2%	75.7%	78.6%	78.5%	80.3%	80.9%	85.7%	91.4%	94.3%	94.0%	94.4%	93.3%
<50	66.3%	65.3%	70.2%	70.0%	72.3%	72.0%	75.8%	80.9%	83.8%	87.8%	86.7%	86.8%	83.6%
50-99	71.4%	73.6%	74.1%	77.2%	80.6%	79.5%	76.4%	83.5%	88.2%	91.5%	92.7%	94.3%	92.3%
100+	71.3%	71.0%	76.9%	80.4%	79.6%	81.8%	82.1%	86.7%	92.9%	95.4%	95.3%	95.6%	94.8%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

For data points and standard errors for this exhibit, select here.

Exhibit 5.25

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, 2005-2018



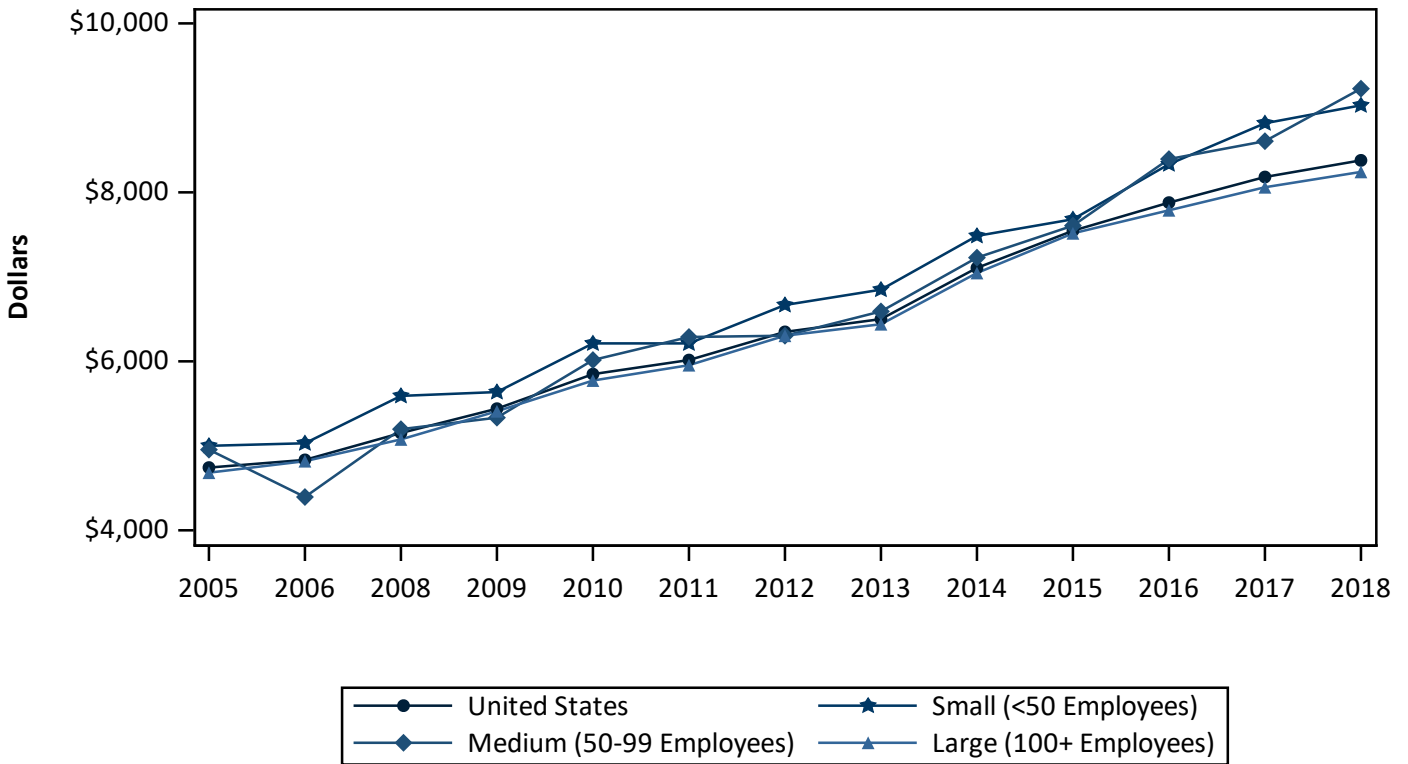
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 5.25													
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, 2005-2018													
Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$2,274	\$2,316	\$2,466	\$2,649	\$2,939	\$2,980	\$3,099	\$3,259	\$3,575	\$3,865	\$4,099	\$4,246	\$4,416
<50	\$2,407	\$2,492	\$2,601	\$2,758	\$3,177	\$3,191	\$3,321	\$3,515	\$3,787	\$4,096	\$4,420	\$4,446	\$4,730
50-99	\$2,332	\$2,228	\$2,675	\$2,757	\$2,952	\$3,019	\$3,263	\$3,346	\$3,885	\$4,230	\$4,463	\$4,678	\$4,813
100+	\$2,228	\$2,275	\$2,405	\$2,608	\$2,874	\$2,920	\$3,026	\$3,182	\$3,489	\$3,774	\$3,992	\$4,158	\$4,312

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.
For data points and standard errors for this exhibit, select here.

Exhibit 5.26

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, 2005-2018



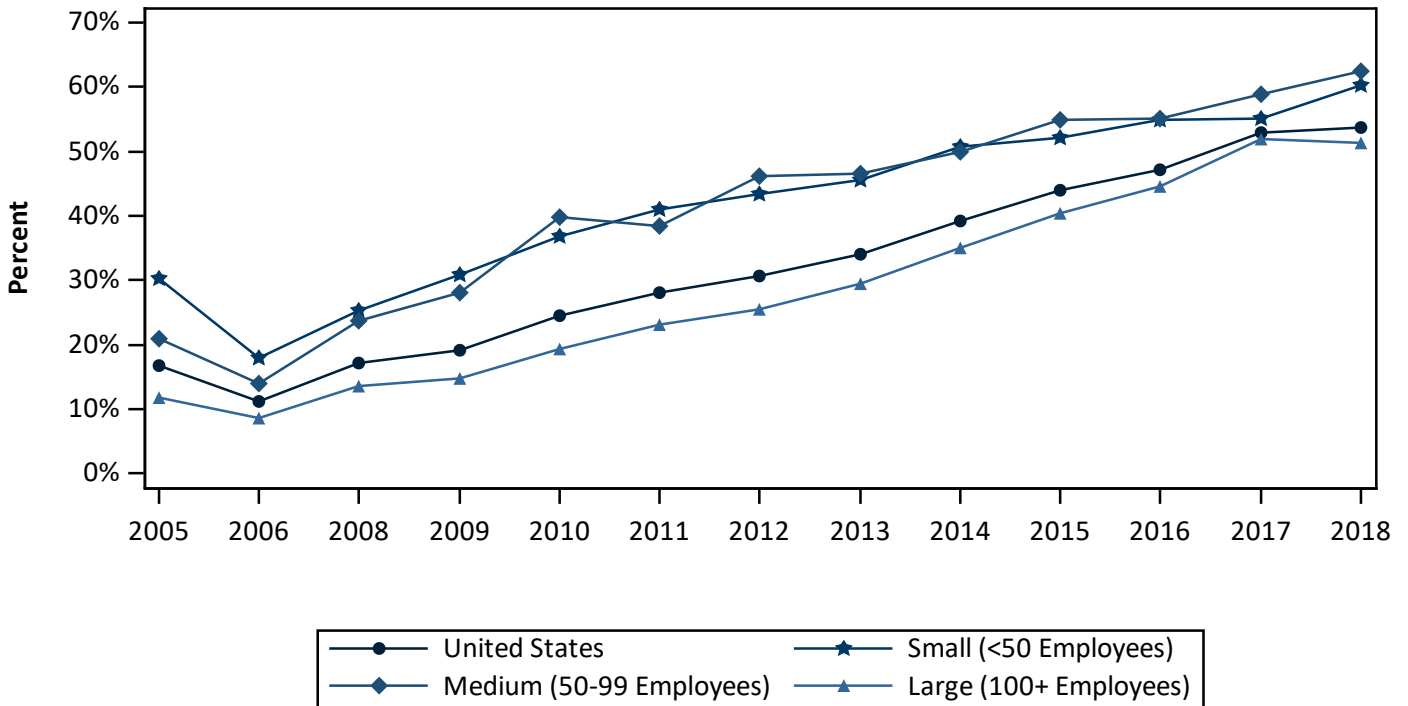
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Data for Exhibit 5.26													
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, 2005-2018													
Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$4,745	\$4,832	\$5,156	\$5,438	\$5,854	\$6,010	\$6,356	\$6,500	\$7,114	\$7,542	\$7,881	\$8,183	\$8,375
<50	\$5,000	\$5,032	\$5,594	\$5,638	\$6,209	\$6,210	\$6,671	\$6,843	\$7,488	\$7,676	\$8,330	\$8,821	\$9,025
50-99	\$4,959	\$4,403	\$5,207	\$5,340	\$6,015	\$6,296	\$6,299	\$6,594	\$7,228	\$7,608	\$8,393	\$8,605	\$9,219
100+	\$4,684	\$4,823	\$5,076	\$5,410	\$5,779	\$5,961	\$6,311	\$6,440	\$7,050	\$7,519	\$7,785	\$8,066	\$8,240

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.
For data points and standard errors for this exhibit, select here.

Exhibit 5.27

Among private-sector enrolled employees with single coverage, percentage in a high-deductible health insurance plan, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. 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 2018, the individual deductible threshold was \$1,350. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS.

Data for Exhibit 5.27

Among private-sector enrolled employees with single coverage, percentage in a high-deductible health insurance plan, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	16.8%	11.1%	17.1%	19.2%	24.6%	28.0%	30.7%	34.1%	39.2%	43.9%	47.1%	53.0%	53.6%
<50	30.3%	18.0%	25.4%	30.8%	36.8%	40.9%	43.3%	45.6%	50.7%	52.1%	54.9%	55.1%	60.2%
50-99	21.0%	13.9%	23.7%	28.0%	39.8%	38.3%	46.1%	46.5%	50.0%	55.0%	55.0%	58.9%	62.5%
100+	11.9%	8.6%	13.6%	14.7%	19.3%	23.1%	25.5%	29.4%	35.0%	40.5%	44.5%	51.8%	51.2%

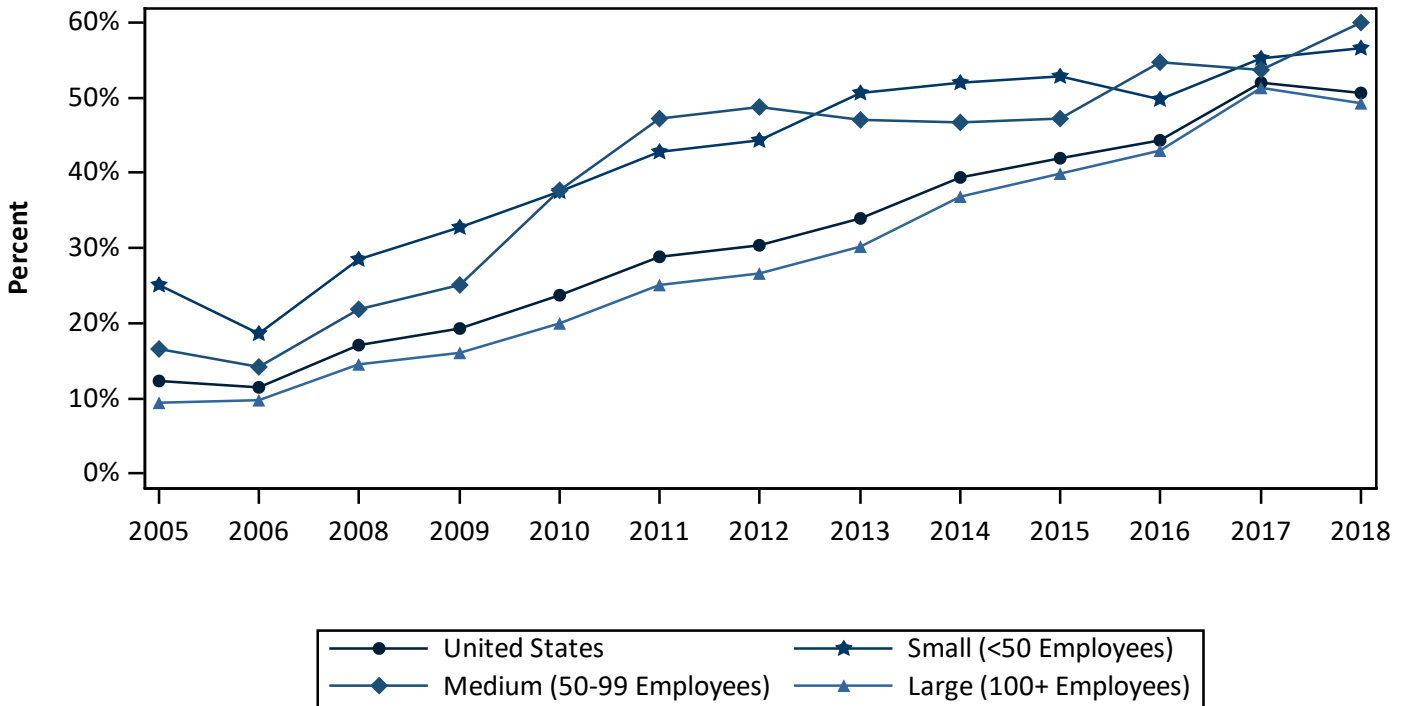
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. 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 2018, the individual deductible threshold was \$1,350. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS.

For data points and standard errors for this exhibit, select here.

Exhibit 5.28

Among private-sector enrolled employees with family coverage, percentage in a high-deductible health insurance plan, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. 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 2018, the family deductible threshold was \$2,700. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS.

Data for Exhibit 5.28

Among private-sector enrolled employees with family coverage, percentage in a high-deductible health insurance plan, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	12.3%	11.5%	17.1%	19.3%	23.7%	28.8%	30.3%	33.9%	39.4%	41.9%	44.4%	51.9%	50.7%
<50	25.1%	18.6%	28.5%	32.7%	37.5%	42.7%	44.3%	50.6%	51.9%	52.7%	49.8%	55.2%	56.6%
50-99	16.6%	14.3%	21.8%	25.0%	37.7%	47.1%	48.8%	47.1%	46.6%	47.2%	54.6%	53.7%	60.0%
100+	9.5%	9.8%	14.6%	16.2%	20.0%	25.1%	26.6%	30.2%	36.8%	39.8%	42.9%	51.3%	49.2%

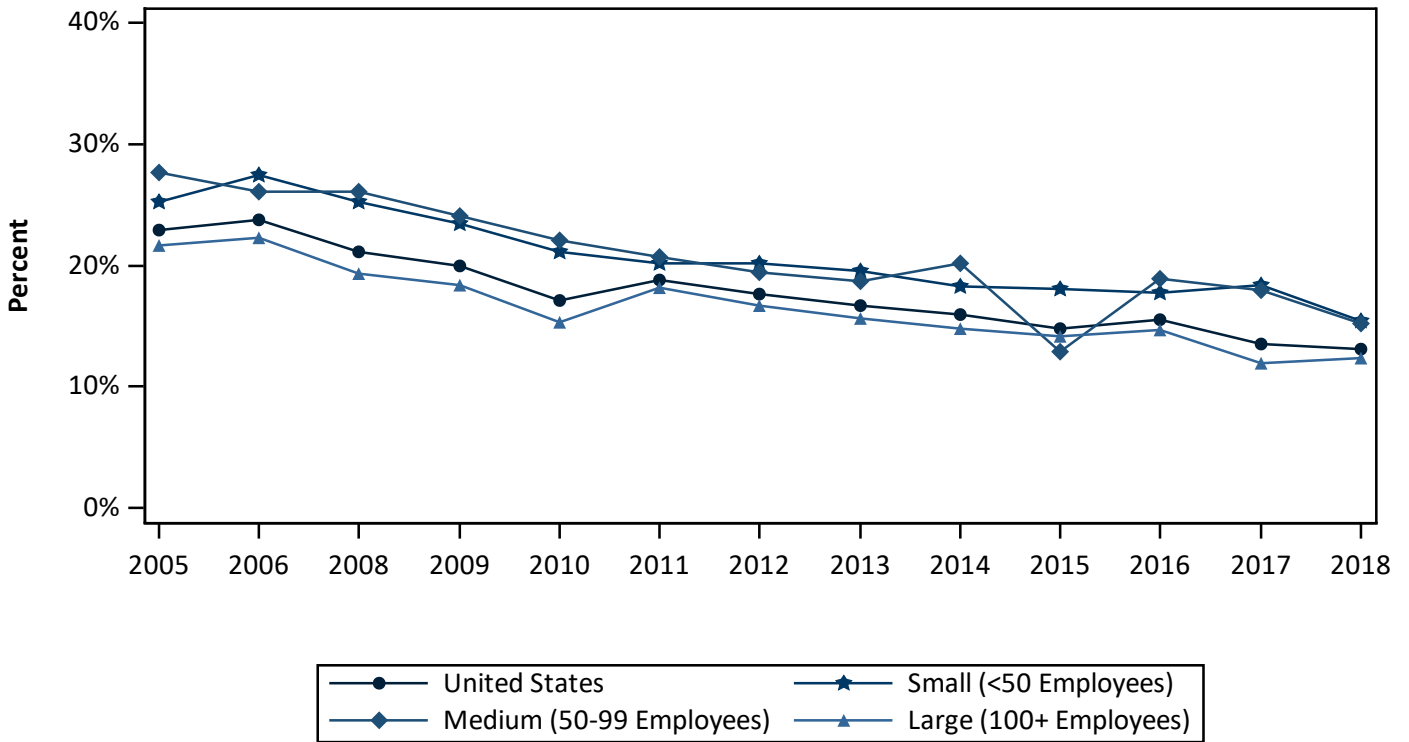
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. 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 2018, the family deductible threshold was \$2,700. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS.

For data points and standard errors for this exhibit, select here.

Exhibit 5.29

Among private-sector enrolled employees with single coverage, percentage in a non-high-deductible health insurance plan with exclusive providers, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "exclusive providers," enrollees must go to providers associated with the plan for all nonemergency care in order for the costs to be covered.

Data for Exhibit 5.29

Among private-sector enrolled employees with single coverage, percentage in a non-high-deductible health insurance plan with exclusive providers, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	22.9%	23.7%	21.2%	19.9%	17.1%	18.8%	17.6%	16.7%	15.9%	14.8%	15.6%	13.5%	13.1%
<50	25.2%	27.4%	25.2%	23.5%	21.1%	20.2%	20.1%	19.6%	18.3%	18.0%	17.7%	18.3%	15.4%
50-99	27.7%	26.1%	26.1%	24.0%	22.0%	20.7%	19.4%	18.7%	20.2%	12.9%	18.9%	18.0%	15.2%
100+	21.7%	22.3%	19.3%	18.4%	15.3%	18.2%	16.7%	15.7%	14.8%	14.2%	14.7%	12.0%	12.4%

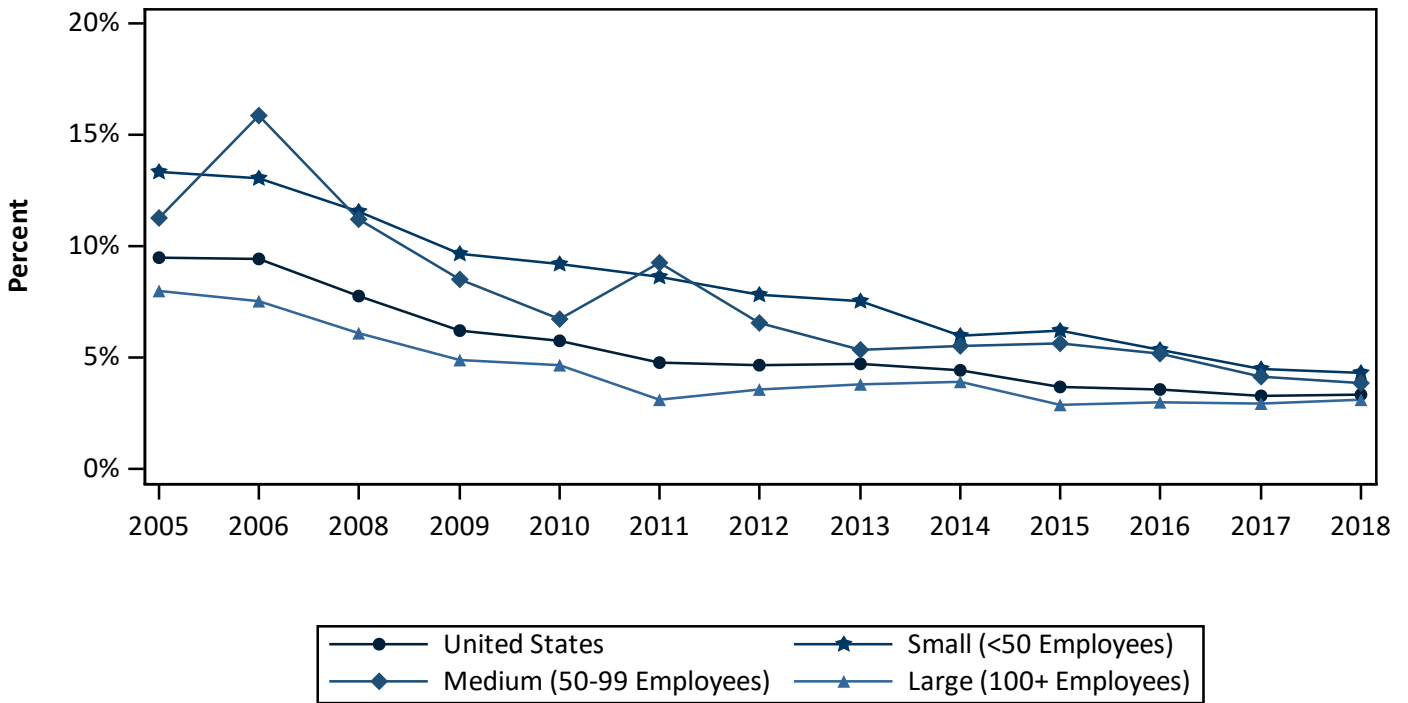
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "exclusive providers," enrollees must go to providers associated with the plan for all nonemergency care in order for the costs to be covered.

For data points and standard errors for this exhibit, select here.

Exhibit 5.30

Among private-sector enrolled employees with single coverage, percentage in a non-high-deductible health insurance plan with mixed providers and gatekeeper, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "mixed providers," enrollees may go to any provider, but there is a cost incentive to use a particular group of providers. Plans with gatekeepers require that enrollees see a gatekeeper or primary-care physician in order to be referred to a specialist.

Data for Exhibit 5.30

Among private-sector enrolled employees with single coverage, percentage in a non-high-deductible health insurance plan with mixed providers and gatekeeper, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	9.5%	9.4%	7.7%	6.2%	5.8%	4.8%	4.7%	4.7%	4.4%	3.7%	3.6%	3.3%	3.4%
<50	13.3%	13.0%	11.6%	9.7%	9.2%	8.6%	7.8%	7.5%	6.0%	6.2%	5.4%	4.5%	4.3%
50-99	11.2%	15.8%	11.2%	8.5%	6.8%	9.2%	6.6%	5.4%	5.5%	5.7%	5.2%	4.2%	3.9%
100+	8.0%	7.6%	6.1%	4.9%	4.7%	3.1%	3.6%	3.8%	3.9%	2.9%	3.0%	3.0%	3.1%

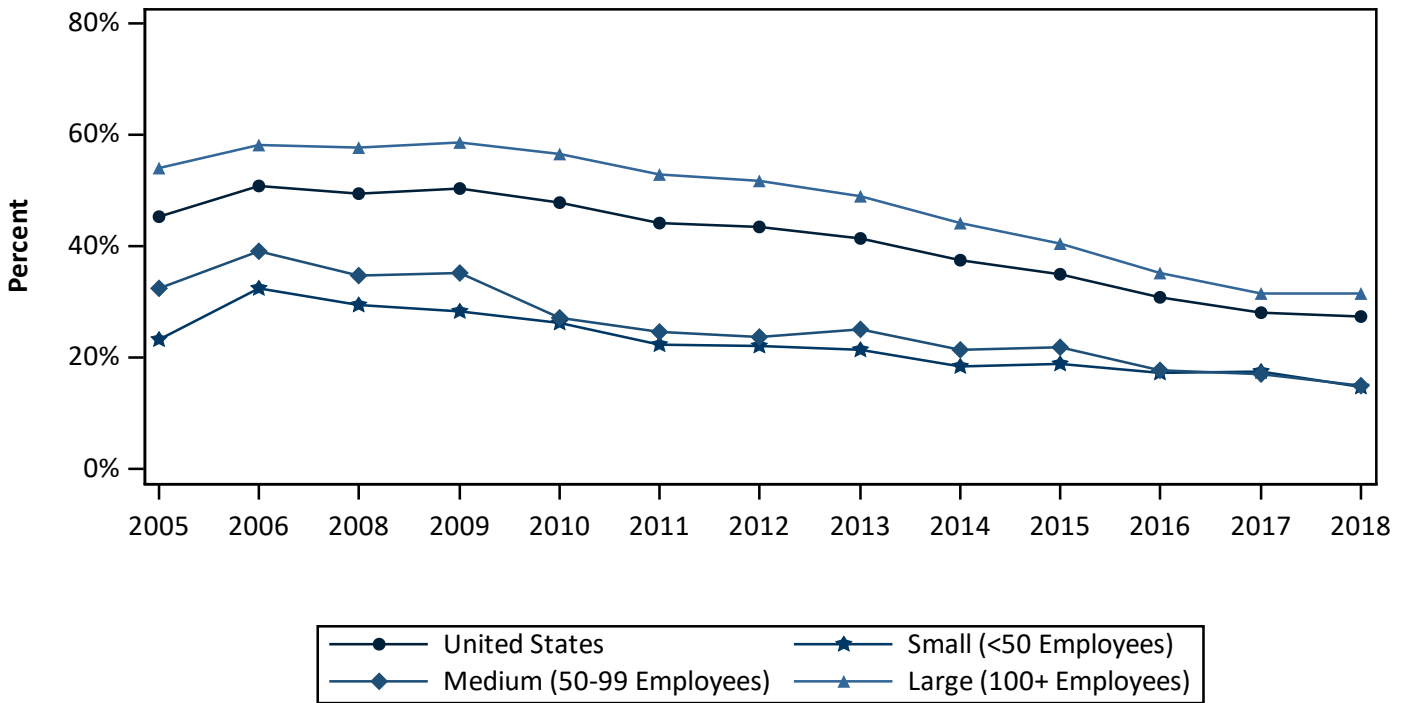
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "mixed providers," enrollees may go to any provider, but there is a cost incentive to use a particular group of providers. Plans with gatekeepers require that enrollees see a gatekeeper or primary-care physician in order to be referred to a specialist.

For data points and standard errors for this exhibit, select here.

Exhibit 5.31

Among private-sector enrolled employees with single coverage, percentage in a non-high-deductible health insurance plan with mixed providers and no gatekeeper, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "mixed providers," enrollees may go to any provider, but there is a cost incentive to use a particular group of providers. Plans with gatekeepers require that enrollees see a gatekeeper or primary-care physician in order to be referred to a specialist.

Data for Exhibit 5.31

Among private-sector enrolled employees with single coverage, percentage in a non-high-deductible health insurance plan with mixed providers and no gatekeeper, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	45.2%	50.9%	49.5%	50.3%	47.9%	44.1%	43.5%	41.3%	37.4%	35.0%	30.8%	28.0%	27.5%
<50	23.2%	32.5%	29.5%	28.3%	26.2%	22.3%	22.1%	21.3%	18.4%	18.9%	17.2%	17.6%	14.7%
50-99	32.5%	39.0%	34.6%	35.2%	27.3%	24.7%	23.7%	25.2%	21.4%	21.9%	17.6%	17.1%	15.1%
100+	53.9%	58.1%	57.7%	58.7%	56.6%	52.8%	51.7%	48.9%	44.2%	40.4%	35.3%	31.6%	31.6%

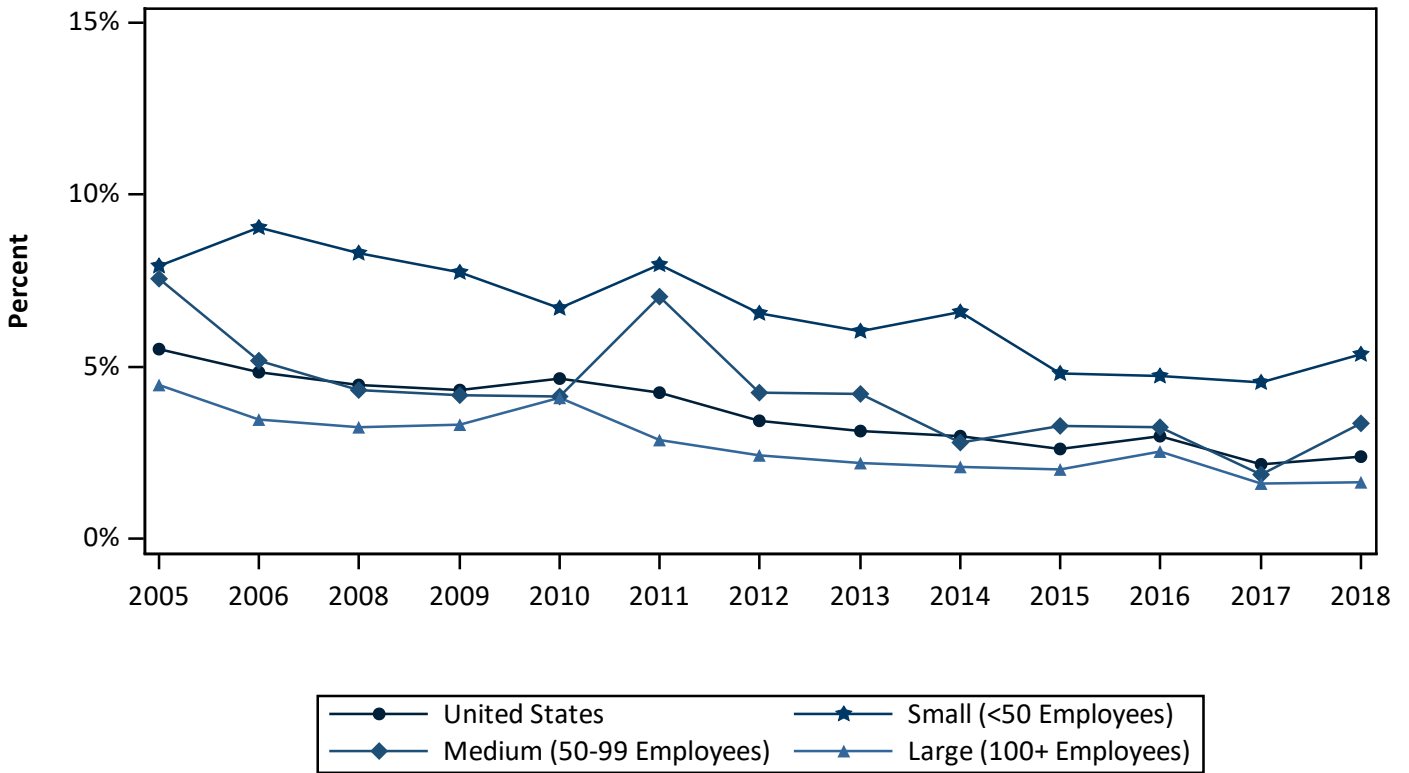
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "mixed providers," enrollees may go to any provider, but there is a cost incentive to use a particular group of providers. Plans with gatekeepers require that enrollees see a gatekeeper or primary-care physician in order to be referred to a specialist.

For data points and standard errors for this exhibit, select here.

Exhibit 5.32

Among private-sector enrolled employees with single coverage, percentage in a non-high-deductible health insurance plan with any providers, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "any providers," enrollees may go to providers of their choice with no cost incentives to use a particular group of providers.

Data for Exhibit 5.32

Among private-sector enrolled employees with single coverage, percentage in a non-high-deductible health insurance plan with any providers, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	5.5%	4.9%	4.5%	4.3%	4.7%	4.3%	3.4%	3.1%	3.0%	2.6%	3.0%	2.2%	2.4%
<50	7.9%	9.1%	8.3%	7.7%	6.7%	8.0%	6.6%	6.0%	6.6%	4.8%	4.7%	4.5%	5.3%
50-99	7.6%	5.2%	4.3%	4.2%	4.2%	7.0%	4.3%	4.2%	2.8%	3.3%	3.3%	1.9%	3.3%
100+	4.5%	3.5%	3.3%	3.3%	4.1%	2.9%	2.4%	2.2%	2.1%	2.0%	2.5%	1.6%	1.7%

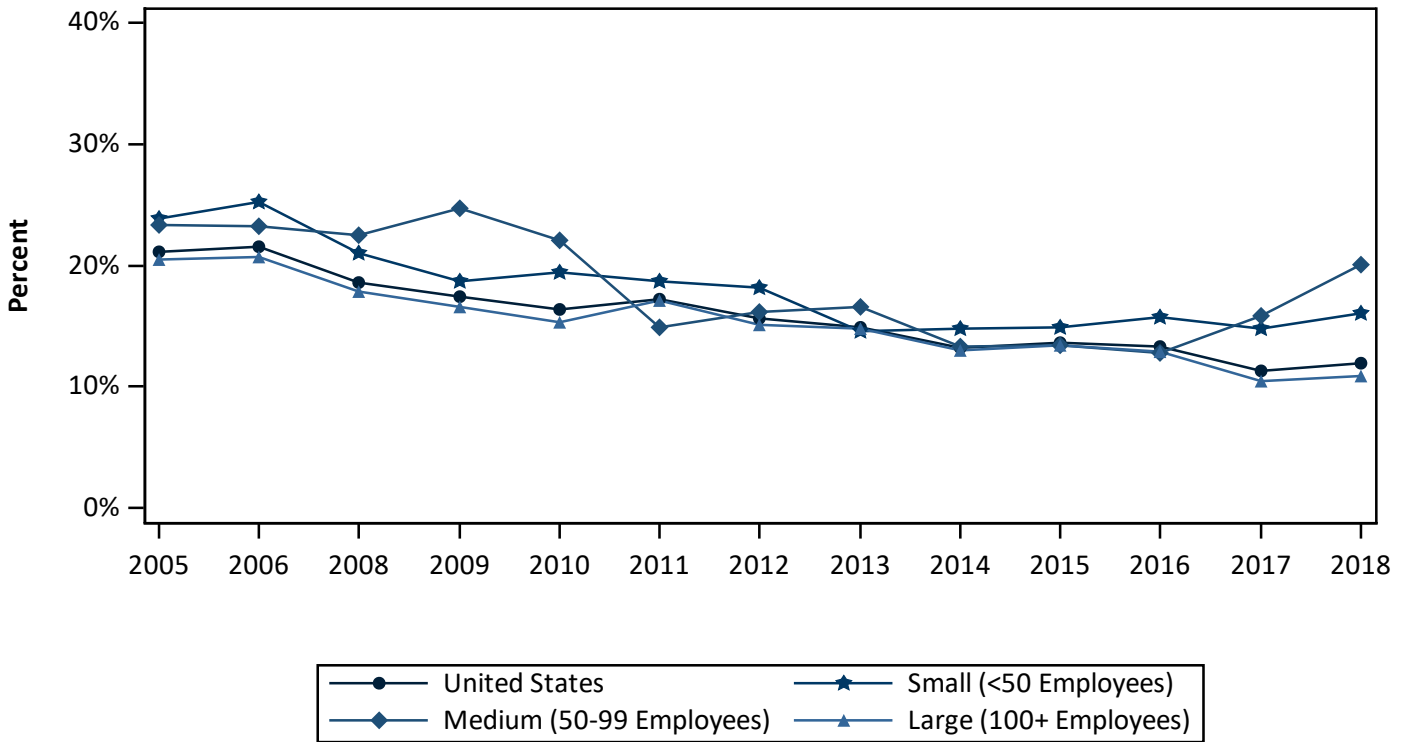
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "any providers," enrollees may go to providers of their choice with no cost incentives to use a particular group of providers.

For data points and standard errors for this exhibit, select here.

Exhibit 5.33

Among private-sector enrolled employees with family coverage, percentage in a non-high-deductible health insurance plan with exclusive providers, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "exclusive providers," enrollees must go to providers associated with the plan for all nonemergency care in order for the costs to be covered.

Data for Exhibit 5.33

Among private-sector enrolled employees with family coverage, percentage in a non-high-deductible health insurance plan with exclusive providers, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	21.1%	21.6%	18.6%	17.4%	16.4%	17.2%	15.6%	14.9%	13.3%	13.6%	13.3%	11.3%	12.0%
<50	23.8%	25.2%	21.0%	18.7%	19.4%	18.7%	18.2%	14.6%	14.8%	14.9%	15.7%	14.8%	16.0%
50-99	23.4%	23.2%	22.5%	24.7%	22.1%	14.9%	16.2%	16.6%	13.3%	13.4%	12.8%	15.9%	20.1%
100+	20.5%	20.7%	17.8%	16.6%	15.4%	17.2%	15.1%	14.8%	13.0%	13.4%	12.9%	10.5%	10.9%

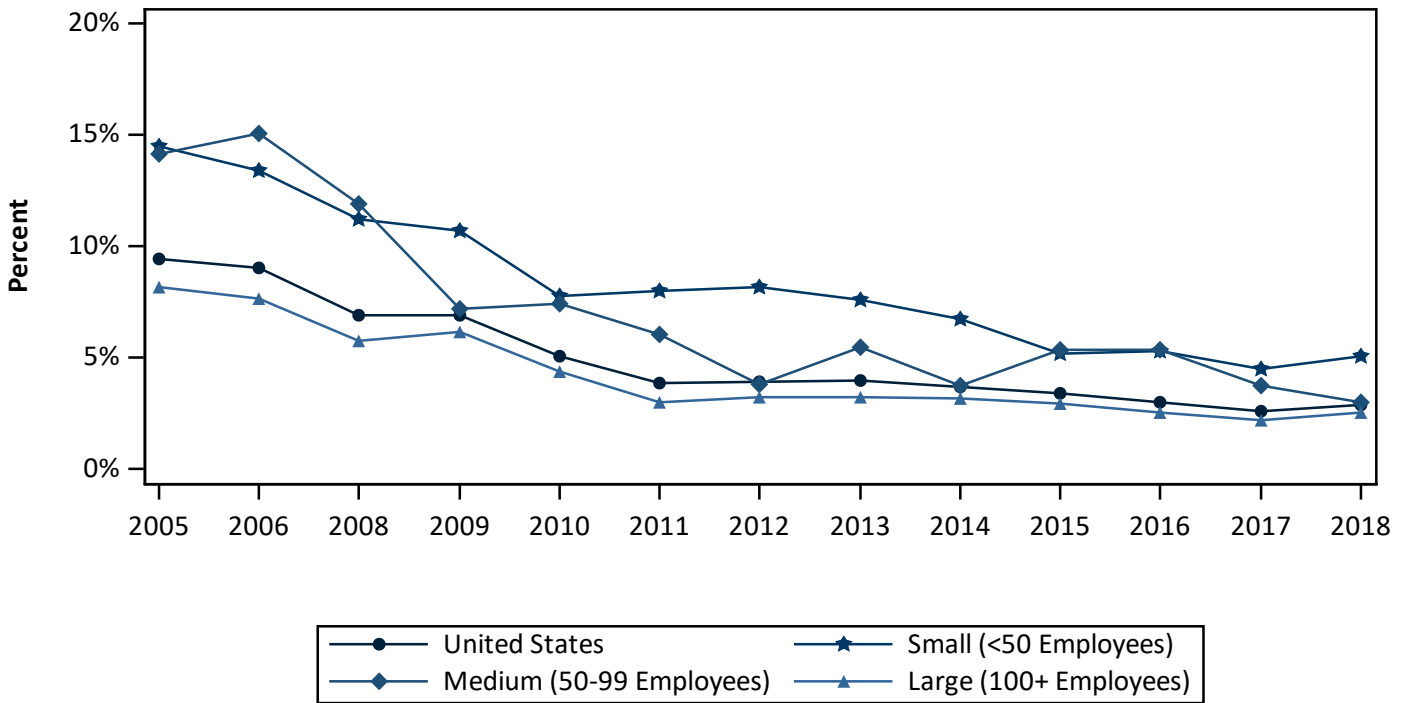
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "exclusive providers," enrollees must go to providers associated with the plan for all nonemergency care in order for the costs to be covered.

For data points and standard errors for this exhibit, select here.

Exhibit 5.34

Among private-sector enrolled employees with family coverage, percentage in a non-high-deductible health insurance plan with mixed providers and gatekeeper, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "mixed providers," enrollees may go to any provider, but there is a cost incentive to use a particular group of providers. Plans with gatekeepers require that enrollees see a gatekeeper or primary-care physician in order to be referred to a specialist.

Data for Exhibit 5.34

Among private-sector enrolled employees with family coverage, percentage in a non-high-deductible health insurance plan with mixed providers and gatekeeper, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	9.4%	9.0%	6.9%	6.9%	5.1%	3.9%	3.9%	4.0%	3.7%	3.4%	3.0%	2.6%	2.9%
<50	14.5%	13.4%	11.2%	10.7%	7.8%	8.0%	8.2%	7.6%	6.7%	5.2%	5.3%	4.5%	5.0%
50-99	14.1%	15.0%	11.9%	7.2%	7.4%	6.1%	3.8%	5.5%	3.7%	5.4%	5.4%	3.8%	3.0%
100+	8.1%	7.7%	5.7%	6.2%	4.4%	3.0%	3.2%	3.3%	3.2%	3.0%	2.5%	2.2%	2.6%

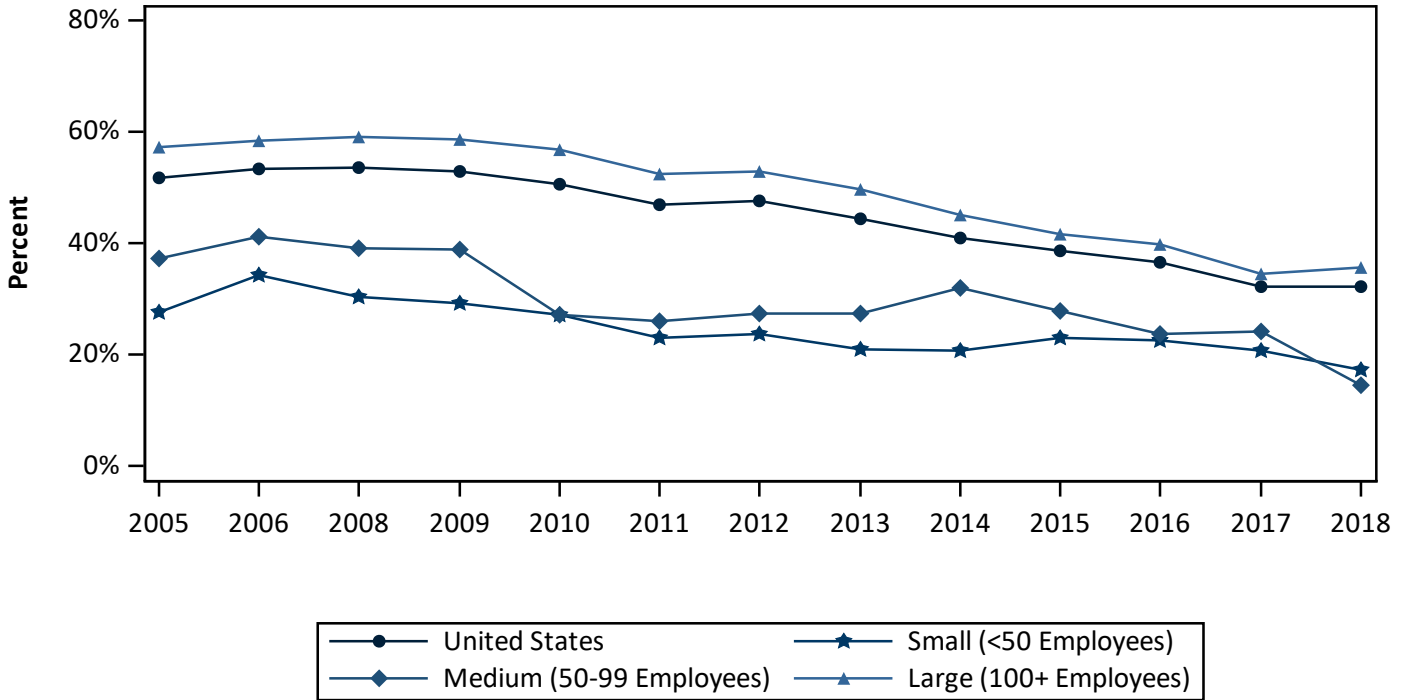
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "mixed providers," enrollees may go to any provider, but there is a cost incentive to use a particular group of providers. Plans with gatekeepers require that enrollees see a gatekeeper or primary-care physician in order to be referred to a specialist.

For data points and standard errors for this exhibit, select here.

Exhibit 5.35

Among private-sector enrolled employees with family coverage, percentage in a non-high-deductible health insurance plan with mixed providers and no gatekeeper, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "mixed providers," enrollees may go to any provider, but there is a cost incentive to use a particular group of providers. Plans with gatekeepers require that enrollees see a gatekeeper or primary-care physician in order to be referred to a specialist.

Data for Exhibit 5.35

Among private-sector enrolled employees with family coverage, percentage in a non-high-deductible health insurance plan with mixed providers and no gatekeeper, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	51.6%	53.4%	53.6%	52.8%	50.5%	46.9%	47.6%	44.5%	41.0%	38.6%	36.6%	32.2%	32.3%
<50	27.7%	34.2%	30.4%	29.3%	27.3%	23.1%	23.8%	21.1%	20.8%	23.1%	22.5%	20.7%	17.4%
50-99	37.3%	41.2%	39.2%	38.9%	27.2%	26.1%	27.4%	27.3%	32.0%	27.8%	23.8%	24.2%	14.5%
100+	57.3%	58.3%	59.0%	58.6%	56.9%	52.5%	53.0%	49.6%	45.1%	41.6%	39.7%	34.5%	35.6%

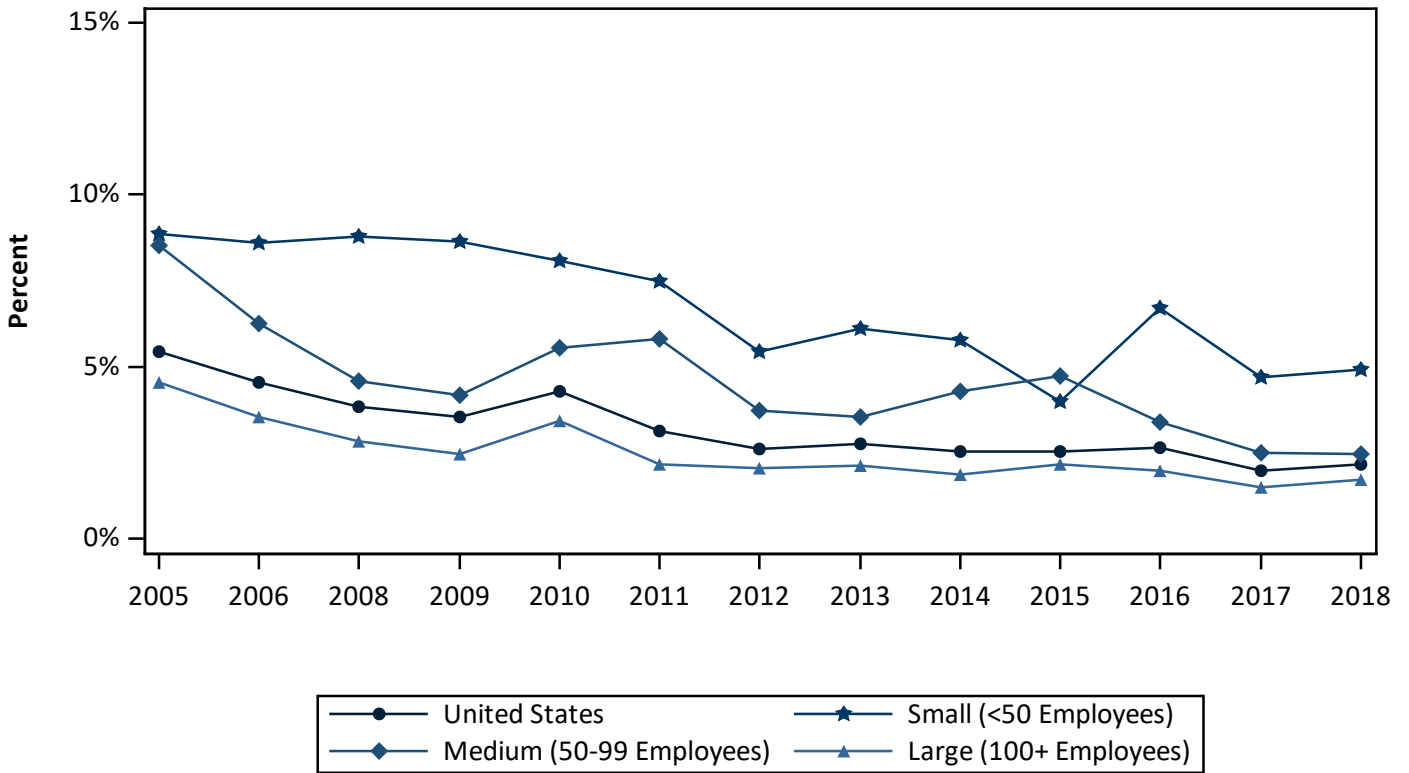
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "mixed providers," enrollees may go to any provider, but there is a cost incentive to use a particular group of providers. Plans with gatekeepers require that enrollees see a gatekeeper or primary-care physician in order to be referred to a specialist.

For data points and standard errors for this exhibit, select here.

Exhibit 5.36

Among private-sector enrolled employees with family coverage, percentage in a non-high-deductible health insurance plan with any providers, overall and by firm size, 2005-2018



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "any providers," enrollees may go to providers of their choice with no cost incentives to use a particular group of providers.

Data for Exhibit 5.36

Among private-sector enrolled employees with family coverage, percentage in a non-high-deductible health insurance plan with any providers, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	5.4%	4.5%	3.8%	3.5%	4.3%	3.1%	2.6%	2.8%	2.6%	2.5%	2.7%	2.0%	2.2%
<50	8.9%	8.6%	8.8%	8.6%	8.1%	7.5%	5.4%	6.1%	5.8%	4.0%	6.7%	4.7%	4.9%
50-99	8.5%	6.3%	4.6%	4.2%	5.6%	5.8%	3.7%	3.5%	4.3%	4.7%	3.4%	2.5%	2.5%
100+	4.6%	3.6%	2.8%	2.5%	3.4%	2.2%	2.1%	2.1%	1.9%	2.2%	2.0%	1.5%	1.7%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "any providers," enrollees may go to providers of their choice with no cost incentives to use a particular group of providers.

For data points and standard errors for this exhibit, select here.

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Appendix



Appendix ES.1

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	86.9%	86.9%	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%
	(0.5%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<50	62.2%	61.2%	61.6%	59.6%	57.8%	54.7%	52.9%	53.1%	49.8%	47.6%	47.7%	48.3%	47.3%
	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50-99	86.2%	87.6%	90.7%	89.6%	87.3%	85.6%	84.1%	87.0%	83.0%	85.3%	88.6%	86.3%	88.0%
	(1.7%)	(1.2%)	(0.9%)	(1.3%)	(0.9%)	(1.0%)	(1.4%)	(1.0%)	(1.3%)	(1.2%)	(1.0%)	(1.2%)	(1.1%)
100+	97.5%	97.7%	98.2%	98.8%	98.5%	98.1%	98.2%	98.0%	97.3%	98.8%	98.9%	98.9%	99.0%
	(0.7%)	(0.4%)	(0.3%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix ES.2

Percentage of private-sector employees (standard error) in establishments that offer health insurance, by State, firm size <50 employees, 2018

Alabama	53.7%	Kentucky	50.7%	North Dakota	55.8%*
	(3.9%)		(3.9%)		(3.6%)
Alaska	32.3%*	Louisiana	50.2%	Ohio	46.1%
	(3.8%)		(3.8%)		(3.5%)
Arizona	50.0%	Maine	42.4%	Oklahoma	47.1%
	(3.9%)		(4.3%)		(3.9%)
Arkansas	36.9%*	Maryland	58.4%*	Oregon	47.9%
	(3.7%)		(3.9%)		(3.5%)
California	49.3%	Massachusetts	59.1%*	Pennsylvania	52.8%
	(2.0%)		(3.9%)		(2.9%)
Colorado	43.4%	Michigan	48.9%	Rhode Island	53.8%
	(3.9%)		(3.8%)		(4.2%)
Connecticut	53.8%	Minnesota	46.4%	South Carolina	33.3%*
	(3.9%)		(3.8%)		(3.4%)
Delaware	45.6%	Mississippi	45.7%	South Dakota	47.2%
	(4.7%)		(4.2%)		(3.4%)
District of Columbia	71.4%*	Missouri	47.7%	Tennessee	46.0%
	(4.1%)		(4.2%)		(4.1%)
Florida	41.8%	Montana	28.9%*	Texas	43.1%
	(3.3%)		(3.1%)		(2.8%)
Georgia	38.2%*	Nebraska	35.7%*	Utah	30.3%*
	(3.6%)		(3.7%)		(3.4%)
Hawaii	87.8%*	Nevada	45.3%	Vermont	43.6%
	(2.7%)		(4.4%)		(3.5%)
Idaho	35.4%*	New Hampshire	54.9%*	Virginia	49.4%
	(3.7%)		(3.6%)		(3.6%)
Illinois	46.8%	New Jersey	49.1%	Washington	50.4%
	(4.0%)		(3.1%)		(3.8%)
Indiana	45.4%	New Mexico	39.6%*	West Virginia	42.6%
	(3.6%)		(3.7%)		(4.0%)
Iowa	56.3%*	New York	56.5%*	Wisconsin	41.7%
	(3.5%)		(3.0%)		(3.9%)
Kansas	51.0%	North Carolina	32.3%*	Wyoming	35.3%*
	(3.7%)		(3.3%)		(3.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of 47.3 percent at $p < 0.05$. Note that the standard error on the national estimate of 47.3 percent is 0.62 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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	62.5%	60.7%	61.4%	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%
	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	60.1%	60.1%	59.7%	59.6%	59.2%	58.6%	57.7%	57.1%	56.8%	57.0%	55.5%	55.4%	56.2%
	(0.5%)	(0.6%)	(0.2%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50-99	57.4%	55.6%	56.3%	60.1%	55.9%	54.9%	55.4%	54.7%	54.5%	55.8%	51.2%	52.2%	50.3%
	(1.5%)	(1.6%)	(1.0%)	(1.0%)	(0.8%)	(1.0%)	(1.2%)	(0.8%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)
100+	63.6%	61.4%	62.4%	61.6%	60.4%	60.0%	59.5%	58.8%	58.3%	57.1%	56.6%	57.1%	57.1%
	(0.6%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.3%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	78.5%	77.5%	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%
	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	78.0%	77.7%	78.5%	79.3%	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%	78.7%	78.3%	79.1%
	(0.7%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50-99	76.6%	72.3%	75.3%	79.2%	74.5%	73.6%	76.4%	76.2%	74.1%	77.8%	76.2%	75.5%	75.6%
	(1.4%)	(1.5%)	(1.3%)	(0.8%)	(0.6%)	(1.0%)	(1.2%)	(0.8%)	(1.4%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)
100+	78.8%	77.9%	78.3%	79.6%	78.5%	78.3%	77.9%	77.9%	75.0%	75.2%	76.0%	76.6%	78.0%
	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.6%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.5%)	(0.4%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	79.6%	78.3%	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%
	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)
<50	77.0%	77.4%	76.0%	75.2%	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%	70.4%	70.7%	71.0%
	(0.6%)	(0.7%)	(0.3%)	(0.3%)	(0.6%)	(0.4%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)
50-99	74.9%	76.9%	74.9%	75.9%	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%	67.2%	69.1%	66.6%
	(1.2%)	(1.3%)	(0.5%)	(0.9%)	(0.7%)	(0.6%)	(0.8%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.1%)	(1.1%)
100+	80.7%	78.7%	79.7%	77.5%	76.9%	76.7%	76.4%	75.5%	77.8%	76.0%	74.4%	74.5%	73.3%
	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	56.3%	61.4%	64.8%	66.5%	65.6%	65.5%	65.3%	66.0%	67.0%	70.2%	71.7%	72.4%	75.7%
	(0.8%)	(0.7%)	(0.6%)	(0.7%)	(0.8%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)
<50	18.2%	21.5%	26.8%	27.3%	26.7%	27.2%	29.3%	28.4%	29.6%	33.6%	34.2%	34.9%	37.8%
	(1.1%)	(1.1%)	(0.7%)	(0.9%)	(0.8%)	(0.9%)	(0.8%)	(1.0%)	(0.9%)	(1.1%)	(1.0%)	(1.0%)	(1.0%)
50-99	32.1%	36.0%	42.5%	42.8%	44.1%	46.8%	43.7%	46.6%	46.8%	50.2%	56.2%	59.3%	56.4%
	(2.5%)	(2.4%)	(1.7%)	(2.0%)	(1.9%)	(2.2%)	(1.7%)	(2.2%)	(2.1%)	(2.2%)	(2.0%)	(1.9%)	(1.9%)
100+	69.0%	74.3%	76.9%	78.5%	77.3%	76.3%	75.7%	76.5%	77.0%	79.7%	80.7%	81.0%	84.7%
	(0.9%)	(0.6%)	(0.7%)	(0.7%)	(1.0%)	(0.7%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	32.7%	34.4%	34.2%	35.1%	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%	40.7%	39.2%	38.7%
	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)
<10	12.7%	14.9%	14.0%	14.6%	13.1%	12.6%	14.9%	15.2%	14.4%	15.8%	19.3%	17.7%	13.1%
	(0.8%)	(0.9%)	(0.8%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(0.4%)	(0.8%)	(1.0%)	(1.4%)	(1.4%)	(1.1%)
10-24	11.2%	11.6%	11.1%	10.4%	11.6%	9.9%	10.7%	9.0%	12.0%	10.6%	13.6%	13.3%	13.8%
	(0.5%)	(0.6%)	(0.9%)	(0.4%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.2%)
25-99	12.2%	13.5%	12.6%	13.4%	14.3%	12.2%	13.5%	12.4%	12.2%	13.7%	16.6%	16.0%	12.9%
	(0.9%)	(0.7%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)
100-999	34.9%	30.6%	32.7%	29.9%	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%	34.4%	37.2%	35.1%
	(1.4%)	(0.9%)	(1.3%)	(0.7%)	(0.9%)	(1.1%)	(0.8%)	(1.0%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)	(1.2%)
1,000+	82.7%	83.8%	86.5%	85.8%	86.6%	87.5%	87.1%	88.0%	84.2%	83.8%	81.9%	78.6%	81.6%
	(0.5%)	(0.7%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.7%)	(0.5%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix ES.8

Average total premiums (standard error) per enrolled employee for single, employee-plus-one and family coverage, 2005-2018

Coverage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Single	\$3,991	\$4,118	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715
	(\$24)	(\$25)	(\$15)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)
Plus One	\$7,671	\$7,988	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425
	(\$44)	(\$48)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)
Family	\$10,728	\$11,381	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565
	(\$41)	(\$32)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix ES.9

Percentage change (standard error) in total premiums from previous year per enrolled employee for single, employee-plus-one, and family coverage, 2006-2018

Year	Single	Employee-plus-one	Family
2006	3.2%	4.1%	6.1%
	(0.9%)	(0.9%)	(0.5%)
2007	3.2%	3.4%	4.0%
	(0.8%)	(0.8%)	(0.8%)
2008	3.2%	3.4%	4.0%
	(0.8%)	(0.8%)	(0.8%)
2009	6.5%	6.1%	5.9%
	(0.6%)	(0.7%)	(0.7%)
2010	5.8%	6.7%	6.5%
	(0.7%)	(0.8%)	(0.6%)
2011	5.7%	6.9%	8.3%
	(0.7%)	(1.3%)	(0.9%)
2012	3.1%	2.8%	3.0%
	(0.7%)	(1.2%)	(0.9%)
2013	3.5%	3.5%	3.6%
	(0.7%)	(0.7%)	(0.7%)
2014	4.7%	4.7%	3.9%
	(0.6%)	(0.7%)	(0.6%)
2015	2.2%	2.6%	4.0%
	(0.6%)	(0.7%)	(0.8%)
2016	2.3%	2.7%	2.2%
	(0.6%)	(0.7%)	(0.7%)
2017	4.4%	5.5%	5.5%
	(0.7%)	(0.8%)	(0.8%)
2018	5.4%	5.0%	4.7%
	(0.7%)	(0.8%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Therefore, growth rates were annualized over the 2006-2008 period.

Appendix ES.10

Average total single premium (standard error) per enrolled employee, by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$3,991	\$4,118	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715
	(\$24)	(\$25)	(\$15)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)
<50	\$4,121	\$4,260	\$4,501	\$4,652	\$4,956	\$5,258	\$5,460	\$5,628	\$5,886	\$5,947	\$6,070	\$6,421	\$6,667
	(\$45)	(\$34)	(\$31)	(\$31)	(\$34)	(\$39)	(\$60)	(\$39)	(\$55)	(\$55)	(\$53)	(\$61)	(\$63)
50-99	\$3,962	\$4,045	\$4,215	\$4,614	\$4,713	\$4,861	\$5,246	\$5,314	\$5,549	\$5,642	\$5,743	\$6,163	\$6,287
	(\$70)	(\$66)	(\$37)	(\$82)	(\$52)	(\$75)	(\$39)	(\$73)	(\$82)	(\$104)	(\$96)	(\$121)	(\$111)
100+	\$3,950	\$4,080	\$4,370	\$4,681	\$4,959	\$5,252	\$5,378	\$5,584	\$5,851	\$6,006	\$6,146	\$6,377	\$6,770
	(\$32)	(\$32)	(\$26)	(\$38)	(\$23)	(\$31)	(\$28)	(\$29)	(\$30)	(\$31)	(\$32)	(\$33)	(\$37)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix ES.11

Average total employee-plus-one premium (standard error) per enrolled employee, by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$7,671	\$7,988	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425
	(\$44)	(\$48)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)
<50	\$7,841	\$8,105	\$8,631	\$9,124	\$9,850	\$10,253	\$10,524	\$11,050	\$11,386	\$11,666	\$11,833	\$12,558	\$13,044
	(\$115)	(\$113)	(\$110)	(\$119)	(\$80)	(\$104)	(\$121)	(\$92)	(\$163)	(\$158)	(\$156)	(\$170)	(\$176)
50-99	\$7,645	\$7,774	\$8,421	\$8,852	\$9,166	\$9,615	\$10,178	\$10,673	\$10,845	\$10,885	\$11,389	\$11,931	\$12,593
	(\$138)	(\$167)	(\$88)	(\$148)	(\$124)	(\$192)	(\$185)	(\$330)	(\$187)	(\$198)	(\$227)	(\$232)	(\$236)
100+	\$7,640	\$7,981	\$8,527	\$9,058	\$9,669	\$10,394	\$10,672	\$11,006	\$11,571	\$11,892	\$12,225	\$12,878	\$13,537
	(\$60)	(\$61)	(\$60)	(\$34)	(\$62)	(\$113)	(\$70)	(\$59)	(\$68)	(\$66)	(\$68)	(\$79)	(\$79)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix ES.12

Average total family premium (standard error) per enrolled employee, by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$10,728	\$11,381	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565
	(\$41)	(\$32)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)
<50	\$10,632	\$11,095	\$11,679	\$12,041	\$13,170	\$14,086	\$14,496	\$14,787	\$15,575	\$15,919	\$16,471	\$17,649	\$18,296
	(\$106)	(\$116)	(\$182)	(\$129)	(\$111)	(\$145)	(\$181)	(\$89)	(\$177)	(\$212)	(\$207)	(\$192)	(\$231)
50-99	\$10,619	\$10,954	\$11,578	\$12,431	\$13,019	\$14,151	\$15,421	\$15,376	\$15,732	\$16,336	\$16,214	\$17,735	\$18,386
	(\$208)	(\$301)	(\$128)	(\$229)	(\$153)	(\$168)	(\$273)	(\$268)	(\$274)	(\$335)	(\$348)	(\$327)	(\$473)
100+	\$10,754	\$11,471	\$12,468	\$13,271	\$14,074	\$15,245	\$15,641	\$16,284	\$16,903	\$17,612	\$18,000	\$18,911	\$19,824
	(\$55)	(\$51)	(\$95)	(\$33)	(\$85)	(\$117)	(\$114)	(\$82)	(\$91)	(\$110)	(\$95)	(\$122)	(\$118)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix ES.13

Average total single premium (standard error) per enrolled employee, by State, 2018

Alabama	\$6,089*	Kentucky	\$6,690	North Dakota	\$6,643
	(\$138)		(\$221)		(\$132)
Alaska	\$8,432*	Louisiana	\$6,537	Ohio	\$6,804
	(\$199)		(\$197)		(\$129)
Arizona	\$6,229*	Maine	\$6,866	Oklahoma	\$6,630
	(\$140)		(\$144)		(\$156)
Arkansas	\$5,974*	Maryland	\$6,695	Oregon	\$6,441
	(\$167)		(\$194)		(\$160)
California	\$6,542*	Massachusetts	\$7,443*	Pennsylvania	\$6,769
	(\$82)		(\$254)		(\$145)
Colorado	\$6,255*	Michigan	\$6,322*	Rhode Island	\$7,018*
	(\$121)		(\$147)		(\$143)
Connecticut	\$7,264*	Minnesota	\$6,781	South Carolina	\$6,708
	(\$149)		(\$157)		(\$145)
Delaware	\$6,848	Mississippi	\$5,993*	South Dakota	\$6,931
	(\$157)		(\$124)		(\$146)
District of Columbia	\$7,230*	Missouri	\$6,664	Tennessee	\$5,971*
	(\$147)		(\$157)		(\$100)
Florida	\$6,674	Montana	\$6,862	Texas	\$6,589
	(\$189)		(\$161)		(\$134)
Georgia	\$6,799	Nebraska	\$6,851	Utah	\$6,125*
	(\$163)		(\$219)		(\$162)
Hawaii	\$6,475*	Nevada	\$6,032*	Vermont	\$6,919
	(\$114)		(\$166)		(\$148)
Idaho	\$6,175*	New Hampshire	\$7,405*	Virginia	\$6,635
	(\$162)		(\$301)		(\$155)
Illinois	\$7,123*	New Jersey	\$7,507*	Washington	\$6,646
	(\$166)		(\$126)		(\$154)
Indiana	\$6,778	New Mexico	\$6,624	West Virginia	\$6,898
	(\$200)		(\$238)		(\$272)
Iowa	\$6,796	New York	\$7,741*	Wisconsin	\$6,816
	(\$160)		(\$211)		(\$142)
Kansas	\$6,262*	North Carolina	\$6,339*	Wyoming	\$6,779
	(\$151)		(\$129)		(\$183)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from national average of \$6,715 at $p < 0.05$. Note that the standard error on the national estimate of \$6,715 is \$31.18.

Appendix ES.14

Average percentage (standard error) of premium contributed by employees for single, employee-plus-one, and family coverage, 2005-2018

Coverage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Single	18.1%	19.1%	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%
	(0.4%)	(0.4%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
Plus One	22.9%	23.8%	27.0%	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%
	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)
Family	24.1%	25.4%	27.6%	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%
	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix ES.15

Average annual employee contribution (in dollars) (standard error) for single, employee-plus-one, and family coverage, 2005-2018

Coverage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Single	\$723	\$788	\$882	\$957	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427
	(\$14)	(\$16)	(\$6)	(\$13)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)
Plus One	\$1,759	\$1,903	\$2,303	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634
	(\$29)	(\$24)	(\$22)	(\$27)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)
Family	\$2,585	\$2,890	\$3,394	\$3,474	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431
	(\$38)	(\$34)	(\$54)	(\$44)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix ES.16

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	63.9%	66.4%	70.7%	73.8%	77.5%	77.8%	79.6%	81.3%	83.9%	85.4%	84.5%	87.5%	87.3%
	(0.9%)	(0.6%)	(0.5%)	(0.5%)	(0.3%)	(0.7%)	(0.6%)	(0.7%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)
<50	65.5%	66.6%	70.9%	73.5%	75.7%	76.3%	79.5%	79.5%	80.8%	82.1%	81.7%	82.3%	83.0%
	(1.0%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.4%)	(1.0%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)
50-99	61.1%	67.9%	70.3%	70.6%	78.2%	79.6%	80.3%	78.0%	82.4%	85.3%	82.5%	83.7%	85.1%
	(2.6%)	(2.6%)	(1.4%)	(1.9%)	(1.5%)	(1.7%)	(1.4%)	(1.1%)	(1.5%)	(1.5%)	(1.5%)	(1.6%)	(1.4%)
100+	63.8%	66.2%	70.7%	74.2%	77.8%	77.9%	79.6%	81.9%	84.6%	86.1%	85.2%	88.8%	88.3%
	(1.0%)	(0.8%)	(0.6%)	(0.6%)	(0.3%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$652	\$714	\$869	\$917	\$1,025	\$1,123	\$1,167	\$1,273	\$1,353	\$1,541	\$1,696	\$1,808	\$1,846
	(\$11)	(\$9)	(\$7)	(\$9)	(\$18)	(\$12)	(\$8)	(\$20)	(\$13)	(\$16)	(\$16)	(\$17)	(\$17)
<50	\$929	\$1,007	\$1,177	\$1,283	\$1,447	\$1,561	\$1,628	\$1,695	\$1,777	\$1,964	\$2,105	\$2,136	\$2,327
	(\$20)	(\$20)	(\$13)	(\$24)	(\$21)	(\$26)	(\$25)	(\$24)	(\$28)	(\$35)	(\$34)	(\$35)	(\$36)
50-99	\$836	\$855	\$1,149	\$1,249	\$1,522	\$1,543	\$1,622	\$1,755	\$1,744	\$2,008	\$2,173	\$2,361	\$2,369
	(\$67)	(\$71)	(\$62)	(\$46)	(\$57)	(\$49)	(\$64)	(\$49)	(\$59)	(\$62)	(\$64)	(\$85)	(\$65)
100+	\$539	\$605	\$740	\$774	\$852	\$951	\$989	\$1,106	\$1,205	\$1,383	\$1,558	\$1,681	\$1,692
	(\$9)	(\$12)	(\$8)	(\$7)	(\$20)	(\$14)	(\$10)	(\$19)	(\$14)	(\$18)	(\$18)	(\$20)	(\$19)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. 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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	86.9%	86.9%	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%
	(0.5%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<50	62.2%	61.2%	61.6%	59.6%	57.8%	54.7%	52.9%	53.1%	49.8%	47.6%	47.7%	48.3%	47.3%
	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50-99	86.2%	87.6%	90.7%	89.6%	87.3%	85.6%	84.1%	87.0%	83.0%	85.3%	88.6%	86.3%	88.0%
	(1.7%)	(1.2%)	(0.9%)	(1.3%)	(0.9%)	(1.0%)	(1.4%)	(1.0%)	(1.3%)	(1.2%)	(1.0%)	(1.2%)	(1.1%)
100+	97.5%	97.7%	98.2%	98.8%	98.5%	98.1%	98.2%	98.0%	97.3%	98.8%	98.9%	98.9%	99.0%
	(0.7%)	(0.4%)	(0.3%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 1.2

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	86.9%	86.9%	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%
	(0.5%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<10	43.7%	43.3%	45.0%	42.5%	40.5%	36.0%	35.3%	36.2%	32.9%	30.4%	28.4%	30.8%	30.4%
	(0.5%)	(0.9%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.8%)	(0.8%)
10-24	68.2%	67.4%	69.5%	66.6%	64.7%	62.7%	61.7%	59.3%	55.5%	52.6%	54.0%	52.8%	53.0%
	(1.8%)	(1.2%)	(0.8%)	(1.0%)	(1.2%)	(0.9%)	(1.1%)	(0.6%)	(1.1%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)
25-99	85.0%	85.0%	85.3%	85.0%	83.3%	80.6%	78.9%	81.2%	77.2%	77.3%	80.1%	78.9%	78.6%
	(1.1%)	(0.8%)	(1.0%)	(0.7%)	(0.6%)	(0.9%)	(0.7%)	(0.9%)	(0.9%)	(1.0%)	(0.8%)	(0.9%)	(0.8%)
100-999	93.0%	95.1%	95.9%	96.3%	95.4%	94.4%	94.6%	95.2%	92.7%	96.1%	97.3%	97.5%	97.0%
	(2.2%)	(1.0%)	(0.7%)	(0.5%)	(0.5%)	(0.6%)	(0.7%)	(0.4%)	(0.7%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)
1,000+	99.4%	98.7%	99.0%	99.7%	99.6%	99.5%	99.6%	99.1%	99.1%	99.8%	99.6%	99.5%	99.8%
	(0.2%)	(0.3%)	(0.4%)	(0.1%)	(0.1%)	(0.1%)	(0.1%)	(0.3%)	(0.2%)	(0.1%)	(0.1%)	(0.1%)	(0.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 1.3

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by State, 2018

Alabama	86.8%	Kentucky	86.2%	North Dakota	83.8%
	(1.4%)		(1.5%)		(1.5%)
Alaska	74.6%*	Louisiana	83.0%	Ohio	86.3%
	(1.8%)		(2.3%)		(1.1%)
Arizona	87.5%*	Maine	78.7%*	Oklahoma	84.2%
	(1.3%)		(2.2%)		(1.5%)
Arkansas	81.4%	Maryland	86.1%	Oregon	81.0%*
	(1.7%)		(1.7%)		(1.7%)
California	85.8%	Massachusetts	88.6%*	Pennsylvania	87.0%*
	(0.8%)		(1.2%)		(0.9%)
Colorado	80.8%*	Michigan	85.2%	Rhode Island	82.5%
	(1.8%)		(1.3%)		(1.8%)
Connecticut	85.8%	Minnesota	84.2%	South Carolina	80.1%*
	(1.4%)		(1.3%)		(1.6%)
Delaware	82.2%	Mississippi	84.8%	South Dakota	78.2%*
	(1.8%)		(1.7%)		(2.6%)
District of Columbia	93.6%*	Missouri	84.8%	Tennessee	87.3%*
	(0.9%)		(1.5%)		(1.1%)
Florida	84.9%	Montana	64.5%*	Texas	84.2%
	(1.2%)		(2.3%)		(1.0%)
Georgia	83.5%	Nebraska	81.5%*	Utah	78.6%*
	(1.3%)		(1.5%)		(1.8%)
Hawaii	95.8%*	Nevada	85.5%	Vermont	76.7%*
	(1.1%)		(1.6%)		(1.7%)
Idaho	73.1%*	New Hampshire	85.1%	Virginia	84.8%
	(1.8%)		(1.4%)		(1.8%)
Illinois	83.8%	New Jersey	83.5%	Washington	84.5%
	(2.1%)		(1.3%)		(1.4%)
Indiana	84.2%	New Mexico	77.6%*	West Virginia	84.2%
	(1.5%)		(1.7%)		(1.4%)
Iowa	87.0%*	New York	86.4%	Wisconsin	83.6%
	(1.1%)		(1.0%)		(1.3%)
Kansas	85.3%	North Carolina	80.1%*	Wyoming	73.8%*
	(1.3%)		(1.3%)		(1.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of 84.6 percent at $p < 0.05$. Note that the standard error on the national estimate of 84.6 percent is 0.24 percent.

Appendix Exhibit 1.4

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by State, firm size <50 employees, 2018

Alabama	53.7%	Kentucky	50.7%	North Dakota	55.8%*
	(3.9%)		(3.9%)		(3.6%)
Alaska	32.3%*	Louisiana	50.2%	Ohio	46.1%
	(3.8%)		(3.8%)		(3.5%)
Arizona	50.0%	Maine	42.4%	Oklahoma	47.1%
	(3.9%)		(4.3%)		(3.9%)
Arkansas	36.9%*	Maryland	58.4%*	Oregon	47.9%
	(3.7%)		(3.9%)		(3.5%)
California	49.3%	Massachusetts	59.1%*	Pennsylvania	52.8%
	(2.0%)		(3.9%)		(2.9%)
Colorado	43.4%	Michigan	48.9%	Rhode Island	53.8%
	(3.9%)		(3.8%)		(4.2%)
Connecticut	53.8%	Minnesota	46.4%	South Carolina	33.3%*
	(3.9%)		(3.8%)		(3.4%)
Delaware	45.6%	Mississippi	45.7%	South Dakota	47.2%
	(4.7%)		(4.2%)		(3.4%)
District of Columbia	71.4%*	Missouri	47.7%	Tennessee	46.0%
	(4.1%)		(4.2%)		(4.1%)
Florida	41.8%	Montana	28.9%*	Texas	43.1%
	(3.3%)		(3.1%)		(2.8%)
Georgia	38.2%*	Nebraska	35.7%*	Utah	30.3%*
	(3.6%)		(3.7%)		(3.4%)
Hawaii	87.8%*	Nevada	45.3%	Vermont	43.6%
	(2.7%)		(4.4%)		(3.5%)
Idaho	35.4%*	New Hampshire	54.9%*	Virginia	49.4%
	(3.7%)		(3.6%)		(3.6%)
Illinois	46.8%	New Jersey	49.1%	Washington	50.4%
	(4.0%)		(3.1%)		(3.8%)
Indiana	45.4%	New Mexico	39.6%*	West Virginia	42.6%
	(3.6%)		(3.7%)		(4.0%)
Iowa	56.3%*	New York	56.5%*	Wisconsin	41.7%
	(3.5%)		(3.0%)		(3.9%)
Kansas	51.0%	North Carolina	32.3%*	Wyoming	35.3%*
	(3.7%)		(3.3%)		(3.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of 47.3 percent at $p < 0.05$. Note that the standard error on the national estimate of 47.3 percent is 0.62 percent.

Appendix Exhibit 1.5

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2005-2018

Low Wage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<50% Low-Wage Employees, Small Employers	71.6%	72.2%	73.2%	71.6%	70.2%	68.0%	66.8%	65.6%	61.0%	58.4%	56.9%	57.6%	55.5%
	(0.7%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.3%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)
50%+ Low-Wage Employees, Small Employers	41.1%	35.8%	36.8%	34.3%	34.1%	30.6%	28.0%	28.0%	26.6%	23.1%	24.4%	24.2%	23.6%
	(1.2%)	(1.2%)	(1.2%)	(0.8%)	(0.7%)	(0.9%)	(1.0%)	(1.2%)	(1.1%)	(1.1%)	(1.3%)	(1.2%)	(1.2%)
<50% Low-Wage Employees, Large Employers	98.7%	98.4%	98.4%	99.1%	98.9%	98.9%	98.6%	98.7%	98.2%	98.9%	98.9%	98.7%	98.9%
	(0.3%)	(0.2%)	(0.4%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.1%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.1%)
50%+ Low-Wage Employees, Large Employers	89.4%	92.1%	94.8%	94.7%	93.5%	91.4%	92.2%	92.4%	89.6%	92.7%	94.5%	94.0%	94.0%
	(2.2%)	(1.2%)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.7%)	(0.6%)	(0.5%)	(0.6%)	(0.8%)

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

Appendix Exhibit 1.6

Percentage (standard error) of private-sector employees in establishments that offer health insurance, overall and by industry, 2018

Industry	Percentage
United States	84.6%
	(0.2%)
Agriculture, fisheries, forestry	75.8%
	(4.3%)
Mining and manufacturing	94.2%
	(0.5%)
Construction	75.7%
	(1.4%)
Utilities and transportation	91.0%
	(1.0%)
Wholesale trade	88.9%
	(1.0%)
Financial services and real estate	92.8%
	(0.5%)
Retail trade	85.8%
	(0.8%)
Professional services	88.7%
	(0.4%)
Other services	73.7%
	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Appendix Exhibit 1.7

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size and industry, 2018

Industry	<50 employees	50-99 employees	100 or more employees
Agriculture, fisheries, forestry	33.6%	*	98.6%
	(5.1%)	(*)	(1.0%)
Mining and manufacturing	66.7%	98.9%	99.7%
	(2.3%)	(0.6%)	(0.2%)
Construction	55.5%	91.0%	99.2%
	(1.9%)	(4.5%)	(0.4%)
Utilities and transportation	50.9%	86.1%	100.0%
	(3.9%)	(6.1%)	(0.0%)
Wholesale trade	63.8%	94.8%	99.6%
	(2.5%)	(3.1%)	(0.3%)
Financial services and real estate	57.2%	98.2%	99.8%
	(2.4%)	(1.3%)	(0.1%)
Retail trade	41.8%	92.5%	99.7%
	(1.9%)	(2.3%)	(0.1%)
Professional services	55.7%	90.6%	99.2%
	(1.2%)	(1.7%)	(0.2%)
Other services	33.6%	78.1%	97.2%
	(1.2%)	(2.6%)	(0.7%)

* Estimate was suppressed due to insufficient sample size.

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Appendix Exhibit 1.8

Percentage (standard error) of private-sector employees in establishments that offer health insurance, overall and by selected characteristics, 2018

Employer Characteristics	Percentage
United States	84.6%
	(0.2%)
Ownership: For Profit Inc.	85.0%
	(0.3%)
Ownership: For Profit Uninc.	74.3%
	(0.8%)
Ownership: Nonprofit	93.9%
	(0.4%)
Firm Age: 0-4 Years	48.1%
	(1.6%)
Firm Age: 5-9 Years	57.6%
	(1.7%)
Firm Age: 10-19 Years	68.1%
	(1.0%)
Firm Age: 20+ Years	93.6%
	(0.2%)
# of Locations: 2+ Locations	98.8%
	(0.1%)
# of Locations: 1 Location	63.4%
	(0.6%)
% Full Time: 0-24%	55.3%
	(1.5%)
% Full Time: 25-49%	75.7%
	(1.3%)
% Full Time: 50-74%	79.6%
	(1.0%)
% Full Time: 75%+	90.5%
	(0.2%)
% Low Wage: 50%+	72.3%
	(0.9%)
% Low Wage: <50%	88.1%
	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

Appendix Exhibit 1.9

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size and selected characteristics (ownership type, age of firm, number of locations), 2018

Employer Characteristics	<50 employees	50-99 employees	100 or more employees
Ownership: For Profit Inc.	48.8%	86.9%	98.9%
	(0.8%)	(1.4%)	(0.2%)
Ownership: For Profit Uninc.	39.0%	86.4%	98.5%
	(1.4%)	(2.6%)	(0.4%)
Ownership: Nonprofit	59.6%	96.3%	99.8%
	(1.9%)	(1.6%)	(0.1%)
Firm Age: 0-4 Years	31.5%	75.6%	93.5%
	(1.6%)	(4.9%)	(3.0%)
Firm Age: 5-9 Years	37.7%	80.8%	91.0%
	(1.6%)	(3.8%)	(3.9%)
Firm Age: 10-19 Years	44.3%	86.9%	96.4%
	(1.2%)	(2.3%)	(1.1%)
Firm Age: 20+ Years	60.5%	91.8%	99.6%
	(0.9%)	(1.3%)	(0.1%)
# of Locations: 2+ Locations	70.1%	89.7%	99.7%
	(2.4%)	(2.0%)	(0.1%)
# of Locations: 1 Location	46.2%	87.5%	95.0%
	(0.6%)	(1.3%)	(1.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Appendix Exhibit 1.10

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size and selected characteristics (% full time, % low wage), 2018

Employer Characteristics	<50 employees	50-99 employees	100 or more employees
% Full Time: 0-24%	15.0%	64.1%	95.3%
	(1.2%)	(5.2%)	(1.0%)
% Full Time: 25-49%	35.0%	73.7%	98.5%
	(2.1%)	(4.4%)	(0.5%)
% Full Time: 50-74%	38.6%	82.9%	98.0%
	(1.6%)	(3.3%)	(0.9%)
% Full Time: 75%+	60.7%	95.0%	99.5%
	(0.8%)	(1.0%)	(0.1%)
% Low Wage: 50%+	23.6%	72.0%	96.9%
	(1.2%)	(3.0%)	(0.7%)
% Low Wage: <50%	55.5%	93.1%	99.5%
	(0.7%)	(1.0%)	(0.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

Appendix Exhibit 1.11

Percentage (standard error) of private-sector establishments that offer health insurance that self-insure at least one plan, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	32.7%	34.4%	34.2%	35.1%	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%	40.7%	39.2%	38.7%
	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)
<10	12.7%	14.9%	14.0%	14.6%	13.1%	12.6%	14.9%	15.2%	14.4%	15.8%	19.3%	17.7%	13.1%
	(0.8%)	(0.9%)	(0.8%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(0.4%)	(0.8%)	(1.0%)	(1.4%)	(1.4%)	(1.1%)
10-24	11.2%	11.6%	11.1%	10.4%	11.6%	9.9%	10.7%	9.0%	12.0%	10.6%	13.6%	13.3%	13.8%
	(0.5%)	(0.6%)	(0.9%)	(0.4%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.2%)
25-99	12.2%	13.5%	12.6%	13.4%	14.3%	12.2%	13.5%	12.4%	12.2%	13.7%	16.6%	16.0%	12.9%
	(0.9%)	(0.7%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)
100-999	34.9%	30.6%	32.7%	29.9%	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%	34.4%	37.2%	35.1%
	(1.4%)	(0.9%)	(1.3%)	(0.7%)	(0.9%)	(1.1%)	(0.8%)	(1.0%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)	(1.2%)
1,000+	82.7%	83.8%	86.5%	85.8%	86.6%	87.5%	87.1%	88.0%	84.2%	83.8%	81.9%	78.6%	81.6%
	(0.5%)	(0.7%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.7%)	(0.5%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 1.12

Among establishments that offer insurance, percentage (standard error) of eligible employees in establishments that self-insure at least one plan, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	55.5%	54.9%	56.8%	57.2%	58.4%	59.6%	60.1%	58.1%	59.2%	59.1%	57.3%	58.2%	56.8%
	(0.8%)	(0.7%)	(0.5%)	(0.7%)	(0.7%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
<10	11.3%	13.1%	12.9%	12.3%	12.5%	11.5%	12.0%	13.2%	12.9%	13.5%	15.7%	15.6%	12.4%
	(0.8%)	(0.8%)	(0.8%)	(0.6%)	(0.6%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)	(1.1%)	(1.2%)	(1.3%)	(1.1%)
10-24	11.2%	12.0%	11.5%	9.8%	11.5%	10.1%	11.1%	9.1%	11.4%	10.5%	14.9%	12.8%	12.9%
	(0.8%)	(0.9%)	(1.3%)	(0.5%)	(1.0%)	(0.8%)	(1.0%)	(0.9%)	(1.2%)	(1.1%)	(1.3%)	(1.2%)	(1.1%)
25-99	13.8%	14.4%	12.8%	16.0%	17.3%	13.5%	15.5%	13.4%	14.0%	14.5%	17.1%	15.3%	14.0%
	(1.5%)	(1.0%)	(1.1%)	(1.0%)	(1.1%)	(0.8%)	(0.9%)	(0.8%)	(1.1%)	(1.1%)	(1.1%)	(1.0%)	(0.9%)
100-999	36.3%	32.4%	36.1%	31.7%	35.7%	35.0%	35.7%	32.6%	39.5%	39.5%	37.4%	42.0%	34.7%
	(1.1%)	(1.4%)	(1.0%)	(1.8%)	(1.4%)	(1.2%)	(1.4%)	(1.0%)	(1.4%)	(1.5%)	(1.3%)	(1.4%)	(1.3%)
1,000+	84.2%	83.4%	85.9%	85.8%	86.6%	89.0%	89.0%	86.9%	86.6%	86.4%	82.8%	82.2%	82.2%
	(0.9%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.4%)	(0.5%)	(0.4%)	(0.7%)	(0.7%)	(0.8%)	(0.7%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 1.13

Percentage (standard error) of eligible employees in establishments that offer family coverage and employee-plus-one coverage among establishments that offer coverage, overall and by detailed firm size, 2018

Coverage	U.S.	<10	10-24	25-99	100-999	1,000+
Any Dependent Coverage	98.6%	86.0%	93.4%	97.6%	99.6%	99.8%
	(0.1%)	(1.1%)	(0.8%)	(0.3%)	(0.1%)	(0.1%)
Any Family Coverage	97.9%	80.5%	90.9%	96.6%	99.0%	99.8%
	(0.1%)	(1.3%)	(1.0%)	(0.4%)	(0.2%)	(0.1%)
Any Employee-Plus-One	93.4%	67.4%	79.3%	90.6%	91.6%	97.9%
	(0.3%)	(1.6%)	(1.4%)	(0.7%)	(0.7%)	(0.3%)
Family and Employee-Plus-One	92.7%	61.9%	76.9%	89.6%	91.1%	97.9%
	(0.3%)	(1.7%)	(1.4%)	(0.8%)	(0.7%)	(0.3%)
Family Coverage Only	5.2%	18.6%	14.1%	7.0%	7.9%	1.9%
	(0.2%)	(1.3%)	(1.1%)	(0.6%)	(0.7%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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 1.14

Percentage (standard error) of private-sector employees working in establishments that offer two or more health insurance plans, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	56.3%	61.4%	64.8%	66.5%	65.6%	65.5%	65.3%	66.0%	67.0%	70.2%	71.7%	72.4%	75.7%
	(0.8%)	(0.7%)	(0.6%)	(0.7%)	(0.8%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)
<50	18.2%	21.5%	26.8%	27.3%	26.7%	27.2%	29.3%	28.4%	29.6%	33.6%	34.2%	34.9%	37.8%
	(1.1%)	(1.1%)	(0.7%)	(0.9%)	(0.8%)	(0.9%)	(0.8%)	(1.0%)	(0.9%)	(1.1%)	(1.0%)	(1.0%)	(1.0%)
50-99	32.1%	36.0%	42.5%	42.8%	44.1%	46.8%	43.7%	46.6%	46.8%	50.2%	56.2%	59.3%	56.4%
	(2.5%)	(2.4%)	(1.7%)	(2.0%)	(1.9%)	(2.2%)	(1.7%)	(2.2%)	(2.1%)	(2.2%)	(2.0%)	(1.9%)	(1.9%)
100+	69.0%	74.3%	76.9%	78.5%	77.3%	76.3%	75.7%	76.5%	77.0%	79.7%	80.7%	81.0%	84.7%
	(0.9%)	(0.6%)	(0.7%)	(0.7%)	(1.0%)	(0.7%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 1.15

Percentage (standard error) of private-sector employees in establishments that offer two or more health insurance plans, overall and by industry, 2018

Industry	Percentage
United States	75.7%
	(0.5%)
Agriculture, fisheries, forestry	63.4%
	(8.5%)
Mining and manufacturing	73.0%
	(1.4%)
Construction	55.2%
	(2.6%)
Utilities and transportation	76.6%
	(2.5%)
Wholesale trade	71.1%
	(2.1%)
Financial services and real estate	81.3%
	(1.5%)
Retail trade	82.3%
	(1.2%)
Professional services	75.8%
	(0.9%)
Other services	76.3%
	(1.0%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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

Appendix Exhibit 1.16

Percentage (standard error) of private-sector employees in establishments that offer two or more health insurance plans, by firm size and industry, 2018

Industry	<50 employees	50-99 employees	100 or more employees
Agriculture, fisheries, forestry	39.7%	*	73.2%
	(10.1%)	(*)	(8.9%)
Mining and manufacturing	40.2%	62.4%	79.1%
	(3.3%)	(5.2%)	(1.6%)
Construction	33.8%	59.2%	71.1%
	(2.9%)	(6.6%)	(4.1%)
Utilities and transportation	33.4%	45.1%	83.2%
	(5.8%)	(11.0%)	(2.5%)
Wholesale trade	38.1%	67.1%	81.4%
	(3.4%)	(5.8%)	(2.4%)
Financial services and real estate	38.9%	51.2%	87.5%
	(4.1%)	(7.0%)	(1.5%)
Retail trade	32.2%	59.3%	90.5%
	(2.9%)	(6.3%)	(0.9%)
Professional services	41.0%	57.9%	83.7%
	(1.8%)	(3.6%)	(1.1%)
Other services	37.7%	52.2%	87.3%
	(2.2%)	(4.0%)	(1.0%)

* Estimate was suppressed due to insufficient sample size.

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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

Appendix Exhibit 1.17

Percentage (standard error) of private-sector employees in establishments that offer two or more health insurance plans, overall and by selected characteristics, 2018

Employer Characteristics	Percentage
United States	75.7%
	(0.5%)
Ownership: For Profit Inc.	76.8%
	(0.6%)
Ownership: For Profit Uninc.	72.4%
	(1.3%)
Ownership: Nonprofit	74.2%
	(1.4%)
Firm Age: 0-4 Years	63.1%
	(2.5%)
Firm Age: 5-9 Years	61.1%
	(2.5%)
Firm Age: 10-19 Years	60.5%
	(1.7%)
Firm Age: 20+ Years	79.2%
	(0.5%)
# of Locations: 2+ Locations	85.3%
	(0.5%)
# of Locations: 1 Location	53.1%
	(1.0%)
% Full Time: 0-24%	74.8%
	(1.9%)
% Full Time: 25-49%	71.5%
	(2.0%)
% Full Time: 50-74%	76.1%
	(1.4%)
% Full Time: 75%+	76.2%
	(0.6%)
% Low Wage: 50%+	76.2%
	(1.1%)
% Low Wage: <50%	75.6%
	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

Appendix Exhibit 1.18

Percentage (standard error) of private-sector employees in establishments that offer two or more health insurance plans, by firm size and selected characteristics (ownership type, age of firm, number of locations), 2018

Employer Characteristics	<50 employees	50-99 employees	100 or more employees
Ownership: For Profit Inc.	36.8%	57.0%	86.3%
	(1.2%)	(2.4%)	(0.6%)
Ownership: For Profit Uninc.	42.6%	62.4%	82.6%
	(2.4%)	(4.3%)	(1.4%)
Ownership: Nonprofit	35.2%	44.6%	80.4%
	(2.8%)	(5.0%)	(1.5%)
Firm Age: 0-4 Years	44.2%	73.3%	81.7%
	(3.3%)	(5.7%)	(3.5%)
Firm Age: 5-9 Years	45.1%	61.6%	75.4%
	(3.0%)	(6.0%)	(4.1%)
Firm Age: 10-19 Years	37.2%	57.9%	76.8%
	(1.9%)	(4.1%)	(2.6%)
Firm Age: 20+ Years	34.8%	52.8%	85.7%
	(1.3%)	(2.5%)	(0.5%)
# of Locations: 2+ Locations	40.9%	57.7%	86.7%
	(3.2%)	(3.3%)	(0.5%)
# of Locations: 1 Location	37.6%	56.0%	71.9%
	(1.0%)	(2.3%)	(2.0%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.
Denominator: Within each category, all employees in establishments that offer health insurance.

Appendix Exhibit 1.19

Percentage (standard error) of private-sector employees in establishments that offer two or more health insurance plans, health insurance plans, by firm size and selected characteristics (% full time, % low wage), 2018

Employer Characteristics	<50 employees	50-99 employees	100 or more employees
% Full Time: 0-24%	25.5%	31.1%	87.2%
	(3.8%)	(6.9%)	(1.6%)
% Full Time: 25-49%	39.6%	54.9%	80.2%
	(3.8%)	(6.4%)	(2.3%)
% Full Time: 50-74%	32.6%	62.1%	85.2%
	(2.7%)	(5.5%)	(1.5%)
% Full Time: 75%+	39.3%	58.0%	84.9%
	(1.1%)	(2.2%)	(0.6%)
% Low Wage: 50%+	33.6%	51.3%	83.9%
	(2.8%)	(4.4%)	(1.2%)
% Low Wage: <50%	38.4%	57.6%	85.0%
	(1.0%)	(2.1%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.
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 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

Appendix Exhibit 1.20

Among establishments offering health insurance, percentage (standard error) of offering coverage to retirees under age 65, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	12.5%	13.0%	11.2%	11.2%	11.6%	13.1%	12.3%	11.9%	11.6%	11.6%	12.5%	10.8%	11.1%
	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<10	1.6%	1.8%	1.4%	1.2%	2.0%	1.6%	1.8%	1.4%	1.4%	1.2%	2.3%	1.6%	2.3%
	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.6%)	(0.4%)	(0.5%)
10-24	1.3%	1.8%	1.6%	1.6%	1.4%	1.0%	1.2%	1.0%†	1.5%	1.3%	1.7%	2.1%	1.6%
	(0.4%)	(0.4%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.5%)	(0.4%)
25-99	2.9%	2.9%	2.4%	2.4%	3.0%	3.1%	2.4%	2.2%	2.4%	1.7%	2.3%	1.9%	2.3%
	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)
100-999	9.8%	8.3%	8.0%	7.5%	6.9%	6.8%	7.4%	6.3%	6.6%	6.0%	6.2%	7.0%	6.8%
	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.6%)	(0.2%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.6%)
1,000+	40.5%	40.6%	36.1%	34.5%	34.2%	37.7%	35.3%	34.3%	32.5%	31.6%	32.4%	27.6%	27.4%
	(1.2%)	(1.5%)	(0.9%)	(1.2%)	(1.3%)	(0.9%)	(1.1%)	(0.9%)	(1.2%)	(1.1%)	(1.0%)	(1.0%)	(1.0%)

† Estimate does not meet standard of reliability or precision.

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 1.21

Among establishments offering health insurance, percentage (standard error) of offering coverage to retirees age 65 and over, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	12.7%	12.4%	10.5%	11.3%	10.8%	11.9%	11.6%	10.5%	10.3%	10.4%	10.5%	8.6%	8.7%
	(0.2%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<10	2.3%	2.5%	2.3%	2.6%	2.2%	2.5%	2.6%	2.1%	2.0%	2.2%	3.4%	2.3%	3.1%
	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.7%)	(0.5%)	(0.6%)
10-24	3.1%	3.6%	3.4%	2.7%	2.3%	2.3%	2.8%	2.2%	2.4%	2.4%	2.7%	2.7%	1.5%
	(0.6%)	(0.5%)	(0.7%)	(0.3%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)
25-99	5.0%	4.3%	2.9%	3.4%	3.3%	3.7%	3.4%	3.4%	2.9%	3.1%	2.6%	2.9%	2.4%
	(0.8%)	(0.4%)	(0.3%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)
100-999	10.1%	8.3%	7.7%	8.6%	7.8%	6.5%	7.5%	6.3%	7.1%	5.5%	5.9%	5.7%	6.0%
	(0.5%)	(0.9%)	(0.7%)	(0.4%)	(0.4%)	(0.4%)	(0.8%)	(0.7%)	(0.6%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)
1,000+	38.1%	35.7%	31.1%	31.8%	29.9%	31.9%	31.1%	27.8%	26.8%	26.1%	24.8%	20.3%	19.7%
	(0.8%)	(1.1%)	(1.0%)	(1.0%)	(1.1%)	(0.9%)	(1.4%)	(0.7%)	(1.2%)	(1.1%)	(1.0%)	(0.9%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	54.3%	52.8%	53.9%	53.5%	51.8%	50.6%	49.9%	49.4%	48.1%	47.8%	47.2%	47.7%	47.8%
	(0.5%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)
<50	37.4%	36.8%	36.8%	35.5%	34.2%	32.0%	30.5%	30.3%	28.3%	27.1%	26.5%	26.7%	26.6%
	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.6%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)
50-99	49.4%	48.7%	51.1%	53.8%	48.8%	46.9%	46.6%	47.6%	45.2%	47.0%	45.4%	45.0%	44.3%
	(1.0%)	(1.5%)	(1.0%)	(1.1%)	(1.0%)	(1.2%)	(0.7%)	(0.7%)	(1.3%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)
100+	62.0%	59.9%	61.3%	60.9%	59.5%	58.9%	58.5%	57.7%	56.7%	56.4%	56.0%	56.5%	56.5%
	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	60.9	60.5	62.6	59.2	56.1	54.8	55.4	56.3	55.8	57.3	58.2	59.9	62.1
	(0.9)	(0.7)	(0.6)	(0.7)	(0.8)	(0.6)	(0.6)	(0.7)	(0.6)	(0.6)	(0.6)	(0.7)	(0.7)
<50	11.7	11.6	11.5	10.6	10.2	9.5	9.3	9.5	8.9	8.9	8.9	8.9	9.1
	(0.2)	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
50-99	3.9	3.8	4.4	4.3	3.8	3.7	3.8	4.0	4.1	4.0	4.0	4.1	4.2
	(0.2)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)
100+	45.3	45.1	46.7	44.3	42.1	41.6	42.3	42.9	42.8	44.4	45.3	46.9	48.9
	(0.8)	(0.9)	(0.6)	(0.6)	(0.8)	(0.5)	(0.6)	(0.7)	(0.6)	(0.6)	(0.6)	(0.7)	(0.7)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. The sum of estimates by firm size may differ from the U.S. total due to rounding.

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	62.5%	60.7%	61.4%	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%
	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	60.1%	60.1%	59.7%	59.6%	59.2%	58.6%	57.7%	57.1%	56.8%	57.0%	55.5%	55.4%	56.2%
	(0.5%)	(0.6%)	(0.2%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50-99	57.4%	55.6%	56.3%	60.1%	55.9%	54.9%	55.4%	54.7%	54.5%	55.8%	51.2%	52.2%	50.3%
	(1.5%)	(1.6%)	(1.0%)	(1.0%)	(0.8%)	(1.0%)	(1.2%)	(0.8%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)
100+	63.6%	61.4%	62.4%	61.6%	60.4%	60.0%	59.5%	58.8%	58.3%	57.1%	56.6%	57.1%	57.1%
	(0.6%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.3%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 2.4

Coverage Rate Percentage (standard error) of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	62.5%	60.7%	61.4%	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%
	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<10	66.2%	66.6%	65.0%	62.9%	64.4%	63.9%	62.2%	61.8%	61.7%	61.9%	60.0%	60.6%	61.1%
	(0.6%)	(0.8%)	(0.4%)	(0.5%)	(0.5%)	(0.8%)	(0.8%)	(0.4%)	(0.8%)	(0.9%)	(1.1%)	(1.0%)	(1.1%)
10-24	57.8%	58.4%	58.2%	58.8%	57.3%	56.5%	56.5%	56.3%	56.8%	57.1%	55.5%	54.1%	55.1%
	(1.0%)	(0.9%)	(0.7%)	(1.0%)	(0.8%)	(0.8%)	(0.8%)	(0.7%)	(0.9%)	(1.0%)	(1.1%)	(1.1%)	(1.1%)
25-99	57.4%	55.9%	56.3%	58.9%	56.2%	55.7%	55.2%	54.4%	53.8%	54.5%	51.8%	52.5%	51.7%
	(1.1%)	(1.0%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.9%)	(0.7%)	(0.9%)	(0.9%)	(0.8%)	(0.8%)	(0.8%)
100-999	60.0%	59.5%	59.1%	59.2%	57.7%	57.2%	56.6%	55.3%	56.9%	55.8%	54.5%	54.4%	56.3%
	(1.2%)	(1.1%)	(0.6%)	(1.2%)	(1.1%)	(0.7%)	(0.8%)	(0.6%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)
1,000+	65.0%	62.1%	63.7%	62.5%	61.4%	61.1%	60.6%	60.1%	58.8%	57.7%	57.5%	58.1%	57.4%
	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.6%)	(0.4%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 2.5

Eligibility Rate Percentage (standard error) of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	78.5%	77.5%	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%
	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	78.0%	77.7%	78.5%	79.3%	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%	78.7%	78.3%	79.1%
	(0.7%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50-99	76.6%	72.3%	75.3%	79.2%	74.5%	73.6%	76.4%	76.2%	74.1%	77.8%	76.2%	75.5%	75.6%
	(1.4%)	(1.5%)	(1.3%)	(0.8%)	(0.6%)	(1.0%)	(1.2%)	(0.8%)	(1.4%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)
100+	78.8%	77.9%	78.3%	79.6%	78.5%	78.3%	77.9%	77.9%	75.0%	75.2%	76.0%	76.6%	78.0%
	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.6%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.5%)	(0.4%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 2.6

Eligibility Rate Percentage (standard error) of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	78.5%	77.5%	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%
	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<10	82.2%	81.9%	82.2%	80.7%	82.1%	82.2%	79.9%	81.2%	79.9%	80.3%	80.6%	81.8%	81.4%
	(0.6%)	(0.5%)	(0.5%)	(0.3%)	(0.6%)	(0.8%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(1.1%)	(0.8%)	(1.0%)
10-24	77.8%	76.3%	78.3%	79.1%	78.5%	77.6%	77.5%	77.8%	79.8%	79.9%	79.2%	77.3%	78.9%
	(1.2%)	(1.2%)	(1.0%)	(0.9%)	(0.7%)	(1.0%)	(0.6%)	(0.6%)	(0.9%)	(1.0%)	(1.1%)	(1.1%)	(1.0%)
25-99	75.7%	73.8%	75.2%	78.8%	75.0%	75.2%	76.4%	76.0%	74.0%	76.9%	76.6%	76.1%	76.4%
	(1.2%)	(0.9%)	(0.8%)	(0.5%)	(0.6%)	(0.7%)	(0.9%)	(0.6%)	(1.0%)	(0.9%)	(0.8%)	(0.8%)	(0.8%)
100-999	76.1%	77.2%	75.4%	76.8%	76.0%	75.1%	75.0%	75.3%	74.5%	76.8%	75.8%	76.7%	78.0%
	(0.9%)	(1.0%)	(0.7%)	(1.4%)	(1.3%)	(0.4%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.8%)	(0.7%)	(0.8%)
1,000+	79.8%	78.2%	79.4%	80.5%	79.4%	79.5%	79.0%	78.9%	75.2%	74.8%	76.2%	76.6%	77.9%
	(0.7%)	(0.7%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 2.7

Take-Up Rate Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	79.6%	78.3%	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%
	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)
<50	77.0%	77.4%	76.0%	75.2%	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%	70.4%	70.7%	71.0%
	(0.6%)	(0.7%)	(0.3%)	(0.3%)	(0.6%)	(0.4%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)
50-99	74.9%	76.9%	74.9%	75.9%	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%	67.2%	69.1%	66.6%
	(1.2%)	(1.3%)	(0.5%)	(0.9%)	(0.7%)	(0.6%)	(0.8%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.1%)	(1.1%)
100+	80.7%	78.7%	79.7%	77.5%	76.9%	76.7%	76.4%	75.5%	77.8%	76.0%	74.4%	74.5%	73.3%
	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 2.8

Take-Up Rate Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	79.6%	78.3%	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%
	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)
<10	80.5%	81.3%	79.2%	78.0%	78.5%	77.7%	77.9%	76.1%	77.2%	77.1%	74.4%	74.0%	75.0%
	(0.5%)	(0.8%)	(0.5%)	(0.6%)	(0.5%)	(0.7%)	(0.8%)	(0.7%)	(0.8%)	(0.8%)	(1.0%)	(1.0%)	(1.0%)
10-24	74.3%	76.5%	74.3%	74.4%	73.0%	72.8%	73.0%	72.4%	71.2%	71.5%	70.1%	69.9%	69.8%
	(0.7%)	(0.7%)	(0.4%)	(0.6%)	(0.5%)	(0.6%)	(1.0%)	(0.7%)	(0.9%)	(0.9%)	(0.9%)	(1.0%)	(0.9%)
25-99	75.9%	75.8%	74.8%	74.8%	74.9%	74.1%	72.2%	71.6%	72.7%	70.8%	67.6%	69.0%	67.6%
	(0.9%)	(0.6%)	(0.4%)	(0.7%)	(0.6%)	(0.5%)	(0.4%)	(1.0%)	(0.7%)	(0.7%)	(0.8%)	(0.7%)	(0.7%)
100-999	78.9%	77.1%	78.4%	77.0%	76.0%	76.2%	75.5%	73.4%	76.4%	72.7%	71.9%	71.0%	72.1%
	(1.2%)	(1.1%)	(0.2%)	(0.6%)	(0.6%)	(0.8%)	(0.6%)	(0.4%)	(0.6%)	(0.7%)	(0.8%)	(0.8%)	(0.7%)
1,000+	81.4%	79.3%	80.2%	77.6%	77.3%	76.8%	76.8%	76.2%	78.3%	77.2%	75.4%	75.9%	73.7%
	(0.4%)	(0.5%)	(0.6%)	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 2.9

Coverage Rate Percentage (standard error) of private-sector employees who are enrolled in health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2005-2018

Low Wage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<50% Low-Wage Employees, Small Employers	65.7%	64.9%	65.1%	65.1%	64.7%	64.3%	62.9%	62.1%	61.6%	61.7%	60.1%	59.7%	59.6%
	0.5%	0.6%	0.3%	0.4%	0.6%	0.4%	0.5%	0.4%	0.6%	0.6%	0.6%	0.6%	0.6%
50%+ Low-Wage Employees, Small Employers	38.2%	37.6%	36.4%	35.5%	37.2%	35.8%	35.5%	33.3%	33.5%	29.8%	28.2%	28.9%	32.6%
	1.0%	1.0%	1.0%	0.7%	0.8%	0.6%	0.6%	1.2%	1.5%	1.4%	1.3%	1.3%	1.5%
<50% Low-Wage Employees, Large Employers	70.2%	68.6%	70.0%	70.0%	69.3%	68.8%	69.0%	67.5%	67.8%	66.3%	64.1%	63.8%	63.0%
	0.3%	0.5%	0.3%	0.5%	0.6%	0.4%	0.5%	0.4%	0.4%	0.5%	0.5%	0.5%	0.5%
50%+ Low-Wage Employees, Large Employers	39.1%	39.1%	38.7%	38.3%	34.8%	33.3%	32.9%	33.2%	30.6%	26.7%	27.4%	29.5%	30.3%
	0.6%	1.0%	0.6%	0.8%	0.9%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%	0.7%	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, 2005-2018.
Denominator: Within each category, all employees in establishments that offer health insurance.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

Appendix Exhibit 2.10

Eligibility Rate Percentage (standard error) of private-sector employees eligible for health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2005-2018

Low Wage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<50% Low-Wage Employees, Small Employers	84.0%	82.5%	84.1%	84.3%	84.0%	84.3%	83.2%	83.3%	83.0%	83.8%	83.8%	83.0%	83.0%
	0.6%	0.5%	0.2%	0.3%	0.5%	0.4%	0.6%	0.4%	0.5%	0.5%	0.5%	0.5%	0.6%
50%+ Low-Wage Employees, Small Employers	54.5%	55.4%	54.3%	57.1%	57.4%	56.4%	55.2%	52.9%	52.5%	51.9%	49.1%	49.6%	53.2%
	1.3%	1.3%	0.9%	1.0%	1.0%	1.3%	1.0%	1.5%	1.8%	1.9%	2.0%	1.8%	1.9%
<50% Low-Wage Employees, Large Employers	84.1%	83.3%	84.6%	85.4%	85.0%	85.3%	85.4%	84.3%	84.0%	83.8%	83.4%	83.0%	83.7%
	0.3%	0.5%	0.4%	0.5%	0.7%	0.5%	0.4%	0.3%	0.4%	0.4%	0.4%	0.5%	0.5%
50%+ Low-Wage Employees, Large Employers	59.9%	61.1%	59.4%	63.3%	59.6%	56.9%	57.4%	59.4%	49.5%	48.0%	49.7%	51.9%	53.7%
	1.2%	1.5%	0.8%	0.9%	0.8%	1.0%	0.5%	0.6%	0.9%	0.9%	0.9%	0.9%	1.1%

Key: Small employers = fewer than 50 employees. Large employers = 50 or more employees.
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.
Denominator: Within each category, all employees in establishments that offer health insurance.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

Appendix Exhibit 2.11

Take-Up Rate Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2005-2018

Low Wage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<50% Low-Wage Employees, Small Employers	78.2%	78.7%	77.4%	77.2%	77.0%	76.3%	75.6%	74.5%	74.2%	73.6%	71.7%	71.9%	71.9%
	0.7%	0.7%	0.3%	0.4%	0.5%	0.4%	0.2%	0.5%	0.5%	0.5%	0.6%	0.5%	0.6%
50%+ Low-Wage Employees, Small Employers	70.1%	67.9%	67.0%	62.1%	64.9%	63.5%	64.3%	63.0%	63.9%	57.4%	57.5%	58.3%	61.3%
	1.3%	1.4%	1.7%	1.3%	1.2%	1.1%	1.7%	1.9%	2.1%	2.2%	2.1%	2.3%	2.2%
<50% Low-Wage Employees, Large Employers	83.4%	82.4%	82.8%	81.9%	81.5%	80.7%	80.8%	80.0%	80.7%	79.1%	76.9%	76.9%	75.2%
	0.4%	0.4%	0.2%	0.4%	0.3%	0.4%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%
50%+ Low-Wage Employees, Large Employers	65.2%	64.0%	65.1%	60.5%	58.4%	58.5%	57.3%	55.9%	61.9%	55.6%	55.2%	57.0%	56.5%
	1.2%	0.9%	0.9%	0.9%	1.0%	0.8%	1.1%	0.5%	0.8%	1.0%	1.0%	1.0%	1.2%

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

Appendix Exhibit 2.12

Coverage Rate Percentage (standard error) of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, by State, 2018

Alabama	53.6%	Kentucky	57.7%	North Dakota	61.1%*
	(3.1%)		(2.4%)		(1.7%)
Alaska	59.0%	Louisiana	54.5%	Ohio	58.3%
	(2.1%)		(2.6%)		(2.0%)
Arizona	54.5%	Maine	58.4%	Oklahoma	51.6%
	(2.3%)		(1.6%)		(2.6%)
Arkansas	57.5%	Maryland	53.2%	Oregon	64.5%*
	(2.9%)		(1.9%)		(3.0%)
California	55.6%	Massachusetts	51.9%	Pennsylvania	56.6%
	(1.5%)		(2.3%)		(1.7%)
Colorado	57.0%	Michigan	57.3%	Rhode Island	52.0%*
	(2.1%)		(2.2%)		(1.9%)
Connecticut	55.5%	Minnesota	58.5%	South Carolina	62.0%*
	(2.5%)		(2.2%)		(2.2%)
Delaware	55.7%	Mississippi	56.8%	South Dakota	55.3%
	(2.2%)		(3.3%)		(2.5%)
District of Columbia	62.3%*	Missouri	62.6%*	Tennessee	54.2%
	(2.1%)		(2.2%)		(2.1%)
Florida	55.0%	Montana	56.7%	Texas	61.1%*
	(2.7%)		(2.4%)		(1.4%)
Georgia	57.2%	Nebraska	59.7%	Utah	62.3%*
	(2.3%)		(2.1%)		(2.4%)
Hawaii	61.6%	Nevada	54.7%	Vermont	52.1%*
	(3.1%)		(3.1%)		(2.1%)
Idaho	62.0%*	New Hampshire	54.6%	Virginia	56.9%
	(2.4%)		(2.3%)		(2.2%)
Illinois	56.8%	New Jersey	52.8%	Washington	62.8%*
	(2.6%)		(2.1%)		(2.5%)
Indiana	57.2%	New Mexico	46.9%*	West Virginia	51.4%*
	(2.8%)		(2.0%)		(2.3%)
Iowa	55.5%	New York	49.6%*	Wisconsin	57.1%
	(2.0%)		(1.7%)		(2.2%)
Kansas	52.5%	North Carolina	58.8%	Wyoming	54.4%
	(2.6%)		(2.3%)		(2.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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

Note: * Statistically different from national average of 56.5 percent at $p < 0.05$. Note that the standard error on the national estimate of 56.5 percent is 0.41.

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 industry, 2018

Industry	Percentage
United States	56.5%
	(0.4%)
Agriculture, fisheries, forestry	45.7%
	(7.2%)
Mining and manufacturing	76.8%
	(0.6%)
Construction	59.9%
	(1.6%)
Utilities and transportation	67.5%
	(1.8%)
Wholesale trade	73.5%
	(1.0%)
Financial services and real estate	71.9%
	(0.9%)
Retail trade	42.1%
	(1.0%)
Professional services	60.6%
	(0.6%)
Other services	36.3%
	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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

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 industry, 2018

Industry	Percentage
United States	78.0%
	(0.4%)
Agriculture, fisheries, forestry	75.6%
	(8.9%)
Mining and manufacturing	94.5%
	(0.3%)
Construction	84.1%
	(1.4%)
Utilities and transportation	89.1%
	(1.4%)
Wholesale trade	92.9%
	(0.9%)
Financial services and real estate	91.8%
	(0.7%)
Retail trade	65.0%
	(1.2%)
Professional services	81.7%
	(0.5%)
Other services	59.5%
	(1.1%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.	
Denominator: Within each category, all employees in establishments that offer health insurance.	

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 industry, 2018

Industry	Percentage
United States	72.4%
	(0.4%)
Agriculture, fisheries, forestry	60.5%
	(8.2%)
Mining and manufacturing	81.3%
	(0.6%)
Construction	71.2%
	(1.5%)
Utilities and transportation	75.8%
	(1.8%)
Wholesale trade	79.1%
	(0.9%)
Financial services and real estate	78.3%
	(0.8%)
Retail trade	64.8%
	(1.1%)
Professional services	74.1%
	(0.5%)
Other services	61.0%
	(1.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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

Appendix Exhibit 2.16

Coverage Rate Percentage (standard error) of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by selected characteristics, 2018

Employer Characteristics	Percentage
United States	56.5%
	(0.4%)
Ownership: For Profit Inc.	57.0%
	(0.5%)
Ownership: For Profit Uninc.	51.2%
	(1.0%)
Ownership: Nonprofit	58.8%
	(0.8%)
Firm Age: 0-4 Years	50.4%
	(1.8%)
Firm Age: 5-9 Years	51.5%
	(1.8%)
Firm Age: 10-19 Years	52.0%
	(1.1%)
Firm Age: 20+ Years	57.6%
	(0.5%)
# of Locations: 2+ Locations	57.9%
	(0.5%)
# of Locations: 1 Location	53.1%
	(0.7%)
% Full Time: 0-24%	13.2%
	(0.9%)
% Full Time: 25-49%	25.1%
	(0.8%)
% Full Time: 50-74%	42.1%
	(0.9%)
% Full Time: 75%+	65.6%
	(0.5%)
% Low Wage: 50%+	30.6%
	(0.8%)
% Low Wage: <50%	62.4%
	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

Appendix Exhibit 2.17

Eligibility Rate Percentage (standard error) of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by selected characteristics, 2018

Employer Characteristics	Percentage
United States	78.0%
	(0.4%)
Ownership: For Profit Inc.	78.9%
	(0.5%)
Ownership: For Profit Uninc.	74.9%
	(0.9%)
Ownership: Nonprofit	76.9%
	(0.8%)
Firm Age: 0-4 Years	74.4%
	(1.7%)
Firm Age: 5-9 Years	75.5%
	(1.6%)
Firm Age: 10-19 Years	78.5%
	(0.9%)
Firm Age: 20+ Years	78.2%
	(0.5%)
# of Locations: 2+ Locations	78.4%
	(0.5%)
# of Locations: 1 Location	76.8%
	(0.7%)
% Full Time: 0-24%	27.7%
	(1.4%)
% Full Time: 25-49%	42.0%
	(0.8%)
% Full Time: 50-74%	65.2%
	(0.7%)
% Full Time: 75%+	87.9%
	(0.4%)
% Low Wage: 50%+	53.6%
	(1.0%)
% Low Wage: <50%	83.6%
	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

Appendix Exhibit 2.18

Take-Up Rate Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by selected characteristics, 2018

Employer Characteristics	Percentage
United States	72.4%
	(0.4%)
Ownership: For Profit Inc.	72.3%
	(0.4%)
Ownership: For Profit Uninc.	68.3%
	(1.0%)
Ownership: Nonprofit	76.5%
	(0.6%)
Firm Age: 0-4 Years	67.8%
	(1.7%)
Firm Age: 5-9 Years	68.2%
	(1.5%)
Firm Age: 10-19 Years	66.3%
	(1.3%)
Firm Age: 20+ Years	73.7%
	(0.4%)
# of Locations: 2+ Locations	73.8%
	(0.4%)
# of Locations: 1 Location	69.2%
	(0.6%)
% Full Time: 0-24%	47.5%
	(2.5%)
% Full Time: 25-49%	59.6%
	(1.5%)
% Full Time: 50-74%	64.6%
	(1.1%)
% Full Time: 75%+	74.7%
	(0.4%)
% Low Wage: 50%+	57.0%
	(1.1%)
% Low Wage: <50%	74.7%
	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

Appendix Exhibit 2.19

Percentage (standard error) of private-sector employees enrolled in a health insurance plan who take single coverage, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	48.6%	48.9%	50.2%	50.0%	51.3%	50.2%	51.3%	51.3%	52.4%	53.5%	55.3%	54.6%	55.2%
	(0.3%)	(0.2%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)
<50	58.6%	57.7%	60.7%	58.8%	60.3%	60.8%	61.4%	62.5%	61.5%	63.5%	62.8%	63.5%	63.2%
	(0.6%)	(0.7%)	(0.5%)	(0.5%)	(0.6%)	(0.7%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50-99	56.8%	57.9%	58.5%	56.7%	57.6%	58.6%	58.1%	59.4%	60.8%	61.7%	63.3%	63.3%	64.6%
	(0.9%)	(0.8%)	(0.6%)	(1.1%)	(1.2%)	(0.9%)	(0.6%)	(0.8%)	(1.0%)	(1.0%)	(1.0%)	(1.0%)	(0.9%)
100+	45.4%	45.8%	46.9%	47.2%	48.6%	47.1%	48.5%	48.1%	49.7%	50.8%	53.1%	52.1%	52.9%
	(0.3%)	(0.2%)	(0.4%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 2.20

Percentage (standard error) of private-sector employees enrolled in a health insurance plan who take employee-plus-one coverage, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	17.3%	18.0%	18.0%	19.5%	18.3%	18.9%	18.1%	18.9%	18.3%	18.4%	17.8%	19.0%	18.6%
	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<50	13.7%	13.7%	13.3%	14.6%	13.8%	14.3%	14.0%	13.4%	13.8%	13.7%	14.5%	13.9%	14.8%
	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.2%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
50-99	14.9%	14.2%	15.4%	17.7%	15.9%	16.4%	16.7%	16.6%	15.8%	16.2%	16.3%	15.8%	16.1%
	(0.7%)	(0.6%)	(0.5%)	(0.8%)	(0.6%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)
100+	18.5%	19.4%	19.4%	20.9%	19.6%	20.1%	19.2%	20.3%	19.5%	19.5%	18.6%	20.2%	19.6%
	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 2.21

Percentage (standard error) of private-sector employees enrolled in a health insurance plan who take family coverage, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	34.0%	33.2%	31.8%	30.5%	30.3%	30.9%	30.6%	29.8%	29.3%	28.1%	26.8%	26.5%	26.2%
	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)
<50	27.7%	28.7%	26.0%	26.6%	25.8%	24.9%	24.6%	24.0%	24.7%	22.8%	22.7%	22.6%	22.0%
	(0.3%)	(0.5%)	(0.3%)	(0.5%)	(0.4%)	(0.6%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)
50-99	28.3%	28.0%	26.1%	25.5%	26.5%	25.1%	25.2%	24.0%	23.4%	22.1%	20.4%	20.9%	19.3%
	(1.0%)	(0.9%)	(0.7%)	(0.7%)	(0.9%)	(1.0%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)
100+	36.2%	34.8%	33.7%	31.9%	31.8%	32.8%	32.4%	31.6%	30.8%	29.7%	28.2%	27.7%	27.5%
	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 2.22

Percentage (standard error) of private-sector employees enrolled in a health insurance plan who take single coverage, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	48.6%	48.9%	50.2%	50.0%	51.3%	50.2%	51.3%	51.3%	52.4%	53.5%	55.3%	54.6%	55.2%
	(0.3%)	(0.2%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)
<10	58.2%	59.5%	61.7%	59.2%	60.9%	61.2%	63.3%	63.7%	63.4%	62.8%	63.7%	62.2%	61.9%
	(0.5%)	(1.1%)	(0.5%)	(0.8%)	(0.7%)	(0.7%)	(1.2%)	(0.6%)	(0.9%)	(1.1%)	(1.1%)	(1.2%)	(1.2%)
10-24	57.9%	57.4%	62.1%	59.2%	60.2%	61.9%	61.2%	62.8%	61.4%	63.9%	61.3%	63.6%	65.2%
	(0.9%)	(1.0%)	(0.9%)	(0.5%)	(0.9%)	(0.8%)	(0.8%)	(1.0%)	(0.9%)	(1.0%)	(1.1%)	(1.1%)	(1.0%)
25-99	58.2%	56.9%	58.2%	57.3%	58.6%	58.8%	58.9%	60.1%	60.4%	62.5%	63.4%	63.8%	63.5%
	(0.8%)	(0.7%)	(0.5%)	(0.8%)	(0.8%)	(0.6%)	(0.5%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)
100-999	51.0%	51.7%	52.8%	53.5%	53.5%	53.5%	54.5%	55.0%	55.0%	57.1%	59.2%	57.7%	58.2%
	(0.7%)	(0.8%)	(0.7%)	(0.8%)	(0.5%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
1,000+	43.3%	43.7%	44.8%	45.1%	46.9%	44.9%	46.4%	45.8%	47.8%	48.5%	50.8%	50.1%	50.9%
	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.3%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 2.23

Percentage (standard error) of private-sector employees enrolled in a health insurance plan who take employee-plus-one coverage, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	17.3%	18.0%	18.0%	19.5%	18.3%	18.9%	18.1%	18.9%	18.3%	18.4%	17.8%	19.0%	18.6%
	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<10	13.2%	12.0%	12.7%	13.4%	13.0%	13.5%	13.3%	12.3%	12.5%	12.6%	13.0%	13.7%	15.2%
	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.6%)	(0.3%)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.7%)	(0.8%)	(0.8%)
10-24	13.4%	14.3%	12.5%	14.6%	14.0%	13.8%	13.6%	13.2%	13.8%	13.2%	14.2%	13.5%	13.1%
	(0.5%)	(0.3%)	(0.5%)	(0.6%)	(0.4%)	(0.4%)	(0.7%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)
25-99	14.7%	14.4%	15.3%	16.8%	15.3%	16.1%	16.0%	15.9%	15.4%	15.8%	16.1%	15.2%	16.2%
	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
100-999	15.2%	15.7%	16.7%	17.7%	17.1%	18.2%	17.0%	16.9%	18.1%	17.9%	17.3%	18.4%	16.6%
	(0.5%)	(0.3%)	(0.2%)	(0.6%)	(0.5%)	(0.5%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
1,000+	19.7%	20.8%	20.4%	22.0%	20.5%	20.8%	19.9%	21.4%	20.0%	20.1%	19.2%	20.8%	20.7%
	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 2.24

Percentage (standard error) of private-sector employees enrolled in a health insurance plan who take family coverage, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	34.0%	33.2%	31.8%	30.5%	30.3%	30.9%	30.6%	29.8%	29.3%	28.1%	26.8%	26.5%	26.2%
	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)
<10	28.6%	28.4%	25.6%	27.3%	26.1%	25.3%	23.4%	24.0%	24.1%	24.6%	23.3%	24.0%	22.9%
	(0.6%)	(0.9%)	(0.3%)	(0.6%)	(0.6%)	(0.7%)	(0.9%)	(0.5%)	(0.8%)	(1.0%)	(1.0%)	(1.1%)	(1.1%)
10-24	28.7%	28.2%	25.4%	26.2%	25.7%	24.3%	25.3%	24.0%	24.8%	22.9%	24.5%	23.0%	21.7%
	(0.8%)	(1.0%)	(0.8%)	(0.5%)	(0.7%)	(0.7%)	(0.8%)	(0.8%)	(0.9%)	(0.9%)	(1.0%)	(1.0%)	(0.9%)
25-99	27.0%	28.7%	26.5%	25.9%	26.1%	25.1%	25.1%	24.0%	24.2%	21.7%	20.5%	21.0%	20.3%
	(0.9%)	(0.6%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
100-999	33.8%	32.6%	30.5%	28.8%	29.5%	28.3%	28.5%	28.1%	26.8%	25.0%	23.5%	23.9%	25.2%
	(0.9%)	(0.7%)	(0.8%)	(0.7%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)
1,000+	37.0%	35.5%	34.9%	32.9%	32.6%	34.3%	33.7%	32.7%	32.2%	31.5%	30.0%	29.1%	28.4%
	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 3.1

Average total premiums (standard error) per enrolled employee for single, employee-plus-one and family coverage, 2005-2018

Coverage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Single	\$3,991	\$4,118	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715
	(\$24)	(\$25)	(\$15)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)
Plus One	\$7,671	\$7,988	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425
	(\$44)	(\$48)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)
Family	\$10,728	\$11,381	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565
	(\$41)	(\$32)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2006-2018

Year	Single	Employee-plus-one	Family
2006	3.2%	4.1%	6.1%
	(0.9%)	(0.9%)	(0.5%)
2007	3.2%	3.4%	4.0%
	(0.8%)	(0.8%)	(0.8%)
2008	3.2%	3.4%	4.0%
	(0.8%)	(0.8%)	(0.8%)
2009	6.5%	6.1%	5.9%
	(0.6%)	(0.7%)	(0.7%)
2010	5.8%	6.7%	6.5%
	(0.7%)	(0.8%)	(0.6%)
2011	5.7%	6.9%	8.3%
	(0.7%)	(1.3%)	(0.9%)
2012	3.1%	2.8%	3.0%
	(0.7%)	(1.2%)	(0.9%)
2013	3.5%	3.5%	3.6%
	(0.7%)	(0.7%)	(0.7%)
2014	4.7%	4.7%	3.9%
	(0.6%)	(0.7%)	(0.6%)
2015	2.2%	2.6%	4.0%
	(0.6%)	(0.7%)	(0.8%)
2016	2.3%	2.7%	2.2%
	(0.6%)	(0.7%)	(0.7%)
2017	4.4%	5.5%	5.5%
	(0.7%)	(0.8%)	(0.8%)
2018	5.4%	5.0%	4.7%
	(0.7%)	(0.8%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Therefore, growth rates were annualized over the 2006-2008 period.

Appendix Exhibit 3.3

Average total single premium (standard error) per enrolled employee, by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$3,991	\$4,118	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715
	(\$24)	(\$25)	(\$15)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)
<50	\$4,121	\$4,260	\$4,501	\$4,652	\$4,956	\$5,258	\$5,460	\$5,628	\$5,886	\$5,947	\$6,070	\$6,421	\$6,667
	(\$45)	(\$34)	(\$31)	(\$31)	(\$34)	(\$39)	(\$60)	(\$39)	(\$55)	(\$55)	(\$53)	(\$61)	(\$63)
50-99	\$3,962	\$4,045	\$4,215	\$4,614	\$4,713	\$4,861	\$5,246	\$5,314	\$5,549	\$5,642	\$5,743	\$6,163	\$6,287
	(\$70)	(\$66)	(\$37)	(\$82)	(\$52)	(\$75)	(\$39)	(\$73)	(\$82)	(\$104)	(\$96)	(\$121)	(\$111)
100+	\$3,950	\$4,080	\$4,370	\$4,681	\$4,959	\$5,252	\$5,378	\$5,584	\$5,851	\$6,006	\$6,146	\$6,377	\$6,770
	(\$32)	(\$32)	(\$26)	(\$38)	(\$23)	(\$31)	(\$28)	(\$29)	(\$30)	(\$31)	(\$32)	(\$33)	(\$37)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 3.4

Average total employee-plus-one premium (standard error) per enrolled employee, by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$7,671	\$7,988	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425
	(\$44)	(\$48)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)
<50	\$7,841	\$8,105	\$8,631	\$9,124	\$9,850	\$10,253	\$10,524	\$11,050	\$11,386	\$11,666	\$11,833	\$12,558	\$13,044
	(\$115)	(\$113)	(\$110)	(\$119)	(\$80)	(\$104)	(\$121)	(\$92)	(\$163)	(\$158)	(\$156)	(\$170)	(\$176)
50-99	\$7,645	\$7,774	\$8,421	\$8,852	\$9,166	\$9,615	\$10,178	\$10,673	\$10,845	\$10,885	\$11,389	\$11,931	\$12,593
	(\$138)	(\$167)	(\$88)	(\$148)	(\$124)	(\$192)	(\$185)	(\$330)	(\$187)	(\$198)	(\$227)	(\$232)	(\$236)
100+	\$7,640	\$7,981	\$8,527	\$9,058	\$9,669	\$10,394	\$10,672	\$11,006	\$11,571	\$11,892	\$12,225	\$12,878	\$13,537
	(\$60)	(\$61)	(\$60)	(\$34)	(\$62)	(\$113)	(\$70)	(\$59)	(\$68)	(\$66)	(\$68)	(\$79)	(\$79)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 3.5

Average total family premium (standard error) per enrolled employee, by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$10,728	\$11,381	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565
	(\$41)	(\$32)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)
<50	\$10,632	\$11,095	\$11,679	\$12,041	\$13,170	\$14,086	\$14,496	\$14,787	\$15,575	\$15,919	\$16,471	\$17,649	\$18,296
	(\$106)	(\$116)	(\$182)	(\$129)	(\$111)	(\$145)	(\$181)	(\$89)	(\$177)	(\$212)	(\$207)	(\$192)	(\$231)
50-99	\$10,619	\$10,954	\$11,578	\$12,431	\$13,019	\$14,151	\$15,421	\$15,376	\$15,732	\$16,336	\$16,214	\$17,735	\$18,386
	(\$208)	(\$301)	(\$128)	(\$229)	(\$153)	(\$168)	(\$273)	(\$268)	(\$274)	(\$335)	(\$348)	(\$327)	(\$473)
100+	\$10,754	\$11,471	\$12,468	\$13,271	\$14,074	\$15,245	\$15,641	\$16,284	\$16,903	\$17,612	\$18,000	\$18,911	\$19,824
	(\$55)	(\$51)	(\$95)	(\$33)	(\$85)	(\$117)	(\$114)	(\$82)	(\$91)	(\$110)	(\$95)	(\$122)	(\$118)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 3.6

Standard error of average total premiums per enrolled employee for single, employee-plus-one, and family coverage, overall and by firm size, 2018

Number of Employees	Single	Employee-Plus-One	Family
United States	\$6,715	\$13,425	\$19,565
	(\$31)	(\$70)	(\$104)
Firm size in 3 categories			
<50	\$6,667	\$13,044	\$18,296
	(\$63)	(\$176)	(\$231)
50-99	\$6,287	\$12,593	\$18,386
	(\$111)	(\$236)	(\$473)
100+	\$6,770	\$13,537	\$19,824
	(\$37)	(\$79)	(\$118)
Firm size in 5 categories			
<10	\$6,973	\$13,395	\$17,922
	(\$120)	(\$393)	(\$445)
10-24	\$6,660	\$12,814	\$18,961
	(\$120)	(\$277)	(\$407)
25-99	\$6,341	\$12,752	\$18,181
	(\$73)	(\$173)	(\$297)
100-999	\$6,705	\$13,568	\$19,444
	(\$77)	(\$167)	(\$287)
1,000+	\$6,798	\$13,528	\$19,948
	(\$42)	(\$89)	(\$125)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Appendix Exhibit 3.7

Average total single premium (standard error) per enrolled employee, by State, 2018

Alabama	\$6,089*	Kentucky	\$6,690	North Dakota	\$6,643
	(\$138)		(\$221)		(\$132)
Alaska	\$8,432*	Louisiana	\$6,537	Ohio	\$6,804
	(\$199)		(\$197)		(\$129)
Arizona	\$6,229*	Maine	\$6,866	Oklahoma	\$6,630
	(\$140)		(\$144)		(\$156)
Arkansas	\$5,974*	Maryland	\$6,695	Oregon	\$6,441
	(\$167)		(\$194)		(\$160)
California	\$6,542*	Massachusetts	\$7,443*	Pennsylvania	\$6,769
	(\$82)		(\$254)		(\$145)
Colorado	\$6,255*	Michigan	\$6,322*	Rhode Island	\$7,018*
	(\$121)		(\$147)		(\$143)
Connecticut	\$7,264*	Minnesota	\$6,781	South Carolina	\$6,708
	(\$149)		(\$157)		(\$145)
Delaware	\$6,848	Mississippi	\$5,993*	South Dakota	\$6,931
	(\$157)		(\$124)		(\$146)
District of Columbia	\$7,230*	Missouri	\$6,664	Tennessee	\$5,971*
	(\$147)		(\$157)		(\$100)
Florida	\$6,674	Montana	\$6,862	Texas	\$6,589
	(\$189)		(\$161)		(\$134)
Georgia	\$6,799	Nebraska	\$6,851	Utah	\$6,125*
	(\$163)		(\$219)		(\$162)
Hawaii	\$6,475*	Nevada	\$6,032*	Vermont	\$6,919
	(\$114)		(\$166)		(\$148)
Idaho	\$6,175*	New Hampshire	\$7,405*	Virginia	\$6,635
	(\$162)		(\$301)		(\$155)
Illinois	\$7,123*	New Jersey	\$7,507*	Washington	\$6,646
	(\$166)		(\$126)		(\$154)
Indiana	\$6,778	New Mexico	\$6,624	West Virginia	\$6,898
	(\$200)		(\$238)		(\$272)
Iowa	\$6,796	New York	\$7,741*	Wisconsin	\$6,816
	(\$160)		(\$211)		(\$142)
Kansas	\$6,262*	North Carolina	\$6,339*	Wyoming	\$6,779
	(\$151)		(\$129)		(\$183)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from national average of \$6,715 at $p < 0.05$. Note that the standard error on the national estimate of \$6,715 is \$31.18.

Appendix Exhibit 3.8

Average total employee-plus-one premium (standard error) per enrolled employee, by State, 2018

Alabama	\$12,307*	Kentucky	\$13,128	North Dakota	\$12,375*
	(\$367)		(\$326)		(\$343)
Alaska	\$16,082*	Louisiana	\$13,007	Ohio	\$13,745
	(\$422)		(\$364)		(\$291)
Arizona	\$12,784*	Maine	\$13,505	Oklahoma	\$13,049
	(\$275)		(\$527)		(\$417)
Arkansas	\$11,854*	Maryland	\$13,256	Oregon	\$12,742*
	(\$369)		(\$349)		(\$338)
California	\$13,236	Massachusetts	\$15,094*	Pennsylvania	\$14,135*
	(\$181)		(\$772)		(\$301)
Colorado	\$12,612*	Michigan	\$13,649	Rhode Island	\$14,004
	(\$371)		(\$405)		(\$288)
Connecticut	\$13,690	Minnesota	\$13,523	South Carolina	\$12,879
	(\$788)		(\$311)		(\$367)
Delaware	\$13,289	Mississippi	\$11,352*	South Dakota	\$13,196
	(\$336)		(\$618)		(\$300)
District of Columbia	\$15,008*	Missouri	\$12,902	Tennessee	\$12,135*
	(\$360)		(\$312)		(\$307)
Florida	\$13,257	Montana	\$13,151	Texas	\$13,592
	(\$329)		(\$437)		(\$275)
Georgia	\$13,213	Nebraska	\$13,177	Utah	\$12,462*
	(\$293)		(\$384)		(\$329)
Hawaii	\$12,778	Nevada	\$11,524*	Vermont	\$13,837
	(\$415)		(\$422)		(\$345)
Idaho	\$12,160*	New Hampshire	\$14,820*	Virginia	\$12,903
	(\$337)		(\$481)		(\$364)
Illinois	\$13,549	New Jersey	\$14,808*	Washington	\$12,557
	(\$552)		(\$351)		(\$470)
Indiana	\$13,788	New Mexico	\$12,759	West Virginia	\$13,797
	(\$466)		(\$545)		(\$464)
Iowa	\$13,041	New York	\$15,325*	Wisconsin	\$14,310*
	(\$435)		(\$400)		(\$383)
Kansas	\$13,344	North Carolina	\$11,947*	Wyoming	\$12,613*
	(\$382)		(\$353)		(\$363)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from national average of \$13,425 at $p < 0.05$. Note that the standard error on the national estimate of \$13,425 is \$69.63.

Appendix Exhibit 3.9
Average total family premium (standard error) per enrolled employee, by State, 2018

Alabama	\$18,001*	Kentucky	\$19,277	North Dakota	\$17,337*
	(\$563)		(\$561)		(\$361)
Alaska	\$21,648*	Louisiana	\$19,294	Ohio	\$19,640
	(\$624)		(\$580)		(\$404)
Arizona	\$18,875	Maine	\$19,555	Oklahoma	\$18,745
	(\$421)		(\$417)		(\$408)
Arkansas	\$17,995*	Maryland	\$19,237	Oregon	\$18,977
	(\$559)		(\$412)		(\$433)
California	\$19,567	Massachusetts	\$21,801	Pennsylvania	\$20,255
	(\$252)		(\$1,183)		(\$531)
Colorado	\$18,314*	Michigan	\$18,242*	Rhode Island	\$18,623
	(\$449)		(\$520)		(\$535)
Connecticut	\$20,735*	Minnesota	\$19,327	South Carolina	\$19,284
	(\$547)		(\$491)		(\$573)
Delaware	\$20,098	Mississippi	\$17,384*	South Dakota	\$19,730
	(\$515)		(\$574)		(\$342)
District of Columbia	\$21,810*	Missouri	\$19,249	Tennessee	\$17,663*
	(\$472)		(\$570)		(\$400)
Florida	\$18,934	Montana	\$19,610	Texas	\$19,460
	(\$388)		(\$859)		(\$450)
Georgia	\$18,575*	Nebraska	\$19,015	Utah	\$18,052*
	(\$409)		(\$529)		(\$496)
Hawaii	\$17,919*	Nevada	\$18,357*	Vermont	\$20,129
	(\$478)		(\$600)		(\$557)
Idaho	\$17,579*	New Hampshire	\$20,538	Virginia	\$19,512
	(\$459)		(\$611)		(\$521)
Illinois	\$20,407	New Jersey	\$22,294*	Washington	\$18,783
	(\$543)		(\$416)		(\$613)
Indiana	\$19,551	New Mexico	\$17,861*	West Virginia	\$20,709
	(\$636)		(\$816)		(\$874)
Iowa	\$18,192*	New York	\$21,904*	Wisconsin	\$19,555
	(\$371)		(\$728)		(\$448)
Kansas	\$18,825	North Carolina	\$18,211*	Wyoming	\$19,374
	(\$575)		(\$384)		(\$663)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from national average of \$19,565 at $p < 0.05$. Note that the standard error on the national estimate of \$19,565 is 104.33.

Appendix Exhibit 3.10**Average total single premium (standard error) per enrolled employee, overall and by industry, 2018**

Industry	Amount
United States	\$6,715
	(\$31)
Agriculture, fisheries, forestry	\$6,113
	(\$420)
Mining and manufacturing	\$6,541
	(\$69)
Construction	\$6,440
	(\$122)
Utilities and transportation	\$6,306
	(\$117)
Wholesale trade	\$6,530
	(\$117)
Financial services and real estate	\$6,988
	(\$114)
Retail trade	\$6,254
	(\$59)
Professional services	\$7,168
	(\$52)
Other services	\$6,456
	(\$96)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.	

Appendix Exhibit 3.11**Average total employee-plus-one premium (standard error) per enrolled employee, overall and by industry, 2018**

Industry	Amount
United States	\$13,425
	(\$70)
Agriculture, fisheries, forestry	\$11,670
	(\$712)
Mining and manufacturing	\$13,494
	(\$146)
Construction	\$12,631
	(\$252)
Utilities and transportation	\$12,671
	(\$237)
Wholesale trade	\$13,099
	(\$202)
Financial services and real estate	\$13,707
	(\$201)
Retail trade	\$12,246
	(\$235)
Professional services	\$14,168
	(\$138)
Other services	\$12,896
	(\$188)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.	

Appendix Exhibit 3.12**Average total family premium (standard error) per enrolled employee, overall and by industry, 2018**

Industry	Amount
United States	\$19,565
	(\$104)
Agriculture, fisheries, forestry	\$17,515
	(\$1,215)
Mining and manufacturing	\$19,240
	(\$216)
Construction	\$17,679
	(\$691)
Utilities and transportation	\$19,151
	(\$344)
Wholesale trade	\$19,499
	(\$288)
Financial services and real estate	\$19,985
	(\$290)
Retail trade	\$18,452
	(\$257)
Professional services	\$20,542
	(\$202)
Other services	\$18,855
	(\$290)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.	

Appendix Exhibit 3.13

Average total single premium (standard error) per enrolled employee, overall and by selected characteristics, 2018

Employer Characteristics	Amount
United States	\$6,715
	(\$31)
Ownership: For Profit Inc.	\$6,571
	(\$35)
Ownership: For Profit Uninc.	\$6,448
	(\$82)
Ownership: Nonprofit	\$7,490
	(\$89)
Firm Age: 0-4 Years	\$5,927
	(\$164)
Firm Age: 5-9 Years	\$6,254
	(\$161)
Firm Age: 10-19 Years	\$6,476
	(\$97)
Firm Age: 20+ Years	\$6,814
	(\$34)
# of Locations: 2+ Locations	\$6,831
	(\$38)
# of Locations: 1 Location	\$6,464
	(\$53)
% Full Time: 0-24%	\$6,214
	(\$142)
% Full Time: 25-49%	\$6,267
	(\$101)
% Full Time: 50-74%	\$6,672
	(\$87)
% Full Time: 75%+	\$6,753
	(\$35)
% Low Wage: 50%+	\$6,232
	(\$78)
% Low Wage: <50%	\$6,784
	(\$34)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$12.00 per hour in 2018.

Appendix Exhibit 3.14

Average total employee-plus-one premium (standard error) per enrolled employee, overall and by selected characteristics, 2018

Employer Characteristics	Amount
United States	\$13,425
	(\$70)
Ownership: For Profit Inc.	\$13,201
	(\$78)
Ownership: For Profit Uninc.	\$12,841
	(\$172)
Ownership: Nonprofit	\$14,674
	(\$200)
Firm Age: 0-4 Years	\$12,122
	(\$387)
Firm Age: 5-9 Years	\$11,853
	(\$295)
Firm Age: 10-19 Years	\$12,709
	(\$209)
Firm Age: 20+ Years	\$13,609
	(\$77)
# of Locations: 2+ Locations	\$13,592
	(\$83)
# of Locations: 1 Location	\$12,877
	(\$123)
% Full Time: 0-24%	\$12,678
	(\$564)
% Full Time: 25-49%	\$12,788
	(\$279)
% Full Time: 50-74%	\$13,090
	(\$283)
% Full Time: 75%+	\$13,490
	(\$74)
% Low Wage: 50%+	\$12,382
	(\$205)
% Low Wage: <50%	\$13,518
	(\$73)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$12.00 per hour in 2018.

Appendix Exhibit 3.15

Average total family premium (standard error) per enrolled employee, overall and by selected characteristics, 2018

Employer Characteristics	Amount
United States	\$19,565
	(\$104)
Ownership: For Profit Inc.	\$19,257
	(\$125)
Ownership: For Profit Uninc.	\$19,018
	(\$243)
Ownership: Nonprofit	\$21,176
	(\$267)
Firm Age: 0-4 Years	\$18,524
	(\$603)
Firm Age: 5-9 Years	\$17,469
	(\$434)
Firm Age: 10-19 Years	\$18,962
	(\$263)
Firm Age: 20+ Years	\$19,750
	(\$117)
# of Locations: 2+ Locations	\$19,955
	(\$115)
# of Locations: 1 Location	\$18,359
	(\$231)
% Full Time: 0-24%	\$19,230
	(\$441)
% Full Time: 25-49%	\$18,875
	(\$460)
% Full Time: 50-74%	\$19,255
	(\$297)
% Full Time: 75%+	\$19,613
	(\$114)
% Low Wage: 50%+	\$18,003
	(\$285)
% Low Wage: <50%	\$19,675
	(\$110)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.00 per hour in 2018.

Appendix Exhibit 3.16

Premium distributions (standard error) for employees enrolled in single, employee-plus-one, and family coverage, overall and by firm size, 2018

Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$6,715	\$6,667	\$6,287	\$6,770
		(\$31)	(\$63)	(\$111)	(\$37)
	10 percentile	\$4,200	\$3,700	\$3,700	\$4,300
		(\$22)	(\$62)	(\$158)	(\$53)
	25 percentile	\$5,300	\$4,800	\$4,800	\$5,500
		(\$34)	(\$40)	(\$106)	(\$37)
	50 percentile (median)	\$6,500	\$6,000	\$6,000	\$6,600
		(\$30)	(\$51)	(\$89)	(\$28)
	75 percentile	\$7,800	\$8,000	\$7,300	\$7,800
		(\$39)	(\$103)	(\$181)	(\$43)
Employee-plus-one	90 percentile	\$9,400	\$10,000	\$9,300	\$9,200
		(\$103)	(\$154)	(\$282)	(\$94)
	Average (mean)	\$13,425	\$13,044	\$12,593	\$13,537
		(\$70)	(\$176)	(\$236)	(\$79)
	10 percentile	\$8,400	\$6,900	\$7,200	\$8,800
		(\$120)	(\$205)	(\$373)	(\$163)
	25 percentile	\$11,000	\$9,400	\$9,600	\$11,000
		(\$67)	(\$159)	(\$274)	(\$62)
	50 percentile (median)	\$13,000	\$12,000	\$12,000	\$13,000
		(\$73)	(\$198)	(\$250)	(\$73)
Family	75 percentile	\$16,000	\$16,000	\$15,000	\$16,000
		(\$113)	(\$313)	(\$374)	(\$132)
	90 percentile	\$19,000	\$20,000	\$18,000	\$19,000
		(\$107)	(\$408)	(\$538)	(\$135)
	Average (mean)	\$19,565	\$18,296	\$18,386	\$19,824
		(\$104)	(\$231)	(\$473)	(\$118)
	10 percentile	\$13,000	\$10,000	\$11,000	\$13,000
		(\$105)	(\$318)	(\$1,302)	(\$156)
	25 percentile	\$16,000	\$14,000	\$15,000	\$16,000
		(\$117)	(\$326)	(\$503)	(\$116)
Family	50 percentile (median)	\$19,000	\$18,000	\$18,000	\$20,000
		(\$103)	(\$207)	(\$363)	(\$133)
	75 percentile	\$23,000	\$22,000	\$21,000	\$23,000
		(\$166)	(\$321)	(\$439)	(\$139)
	90 percentile	\$27,000	\$27,000	\$26,000	\$27,000
		(\$168)	(\$760)	(\$1,059)	(\$189)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Appendix Exhibit 4.1

Average percentage (standard error) of premium contributed by employees for single, employee-plus-one, and family coverage, 2005-2018

Coverage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Single	18.1%	19.1%	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%
	(0.4%)	(0.4%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
Plus One	22.9%	23.8%	27.0%	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%
	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)
Family	24.1%	25.4%	27.6%	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%
	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 4.2

Average annual employee contribution (in dollars) (standard error) for single, employee-plus-one, and family coverage, 2005-2018

Coverage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Single	\$723	\$788	\$882	\$957	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427
	(\$14)	(\$16)	(\$6)	(\$13)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)
Plus One	\$1,759	\$1,903	\$2,303	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634
	(\$29)	(\$24)	(\$22)	(\$27)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)
Family	\$2,585	\$2,890	\$3,394	\$3,474	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431
	(\$38)	(\$34)	(\$54)	(\$44)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 4.3

Average annual employee contribution, employer contribution, and total premium (standard error) for single coverage, 2005-2018

Type of Premium	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total Premium	\$3,991	\$4,118	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715
	(\$24)	(\$25)	(\$15)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)
Employer Contribution	\$3,268	\$3,330	\$3,505	\$3,713	\$3,918	\$4,132	\$4,267	\$4,401	\$4,598	\$4,708	\$4,776	\$4,953	\$5,288
	(\$27)	(\$28)	(\$17)	(\$25)	(\$19)	(\$25)	(\$28)	(\$21)	(\$25)	(\$26)	(\$26)	(\$29)	(\$31)
Employee Contribution	\$723	\$788	\$882	\$957	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427
	(\$14)	(\$16)	(\$6)	(\$13)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

Appendix Exhibit 4.4

Average annual employee contribution, employer contribution, and total premium (standard error) for employee-plus-one coverage, 2005-2018

Type of Premium	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total Premium	\$7,671	\$7,988	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425
	(\$44)	(\$48)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)
Employer Contribution	\$5,911	\$6,086	\$6,231	\$6,690	\$7,167	\$7,593	\$7,797	\$8,050	\$8,406	\$8,579	\$8,748	\$9,258	\$9,791
	(\$51)	(\$59)	(\$43)	(\$44)	(\$40)	(\$95)	(\$45)	(\$55)	(\$65)	(\$57)	(\$61)	(\$75)	(\$70)
Employee Contribution	\$1,759	\$1,903	\$2,303	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634
	(\$29)	(\$24)	(\$22)	(\$27)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

Appendix Exhibit 4.5

Average annual employee contribution, employer contribution, and total premium (standard error) for family coverage, 2005-2018

Type of Premium	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total Premium	\$10,728	\$11,381	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565
	(\$41)	(\$32)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)
Employer Contribution	\$8,143	\$8,491	\$8,904	\$9,553	\$10,150	\$11,060	\$11,238	\$11,608	\$12,137	\$12,612	\$12,754	\$13,469	\$14,134
	(\$52)	(\$30)	(\$77)	(\$48)	(\$94)	(\$98)	(\$74)	(\$48)	(\$82)	(\$94)	(\$90)	(\$113)	(\$110)
Employee Contribution	\$2,585	\$2,890	\$3,394	\$3,474	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431
	(\$38)	(\$34)	(\$54)	(\$44)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

Appendix Exhibit 4.6

Average percentage of premium contributed (standard error) by employees for single coverage by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	18.1%	19.1%	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%
	(0.4%)	(0.4%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<50	15.5%	16.5%	17.6%	17.9%	18.3%	18.3%	17.9%	18.6%	17.6%	17.9%	20.0%	20.0%	20.3%
	(0.6%)	(0.7%)	(0.5%)	(0.3%)	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)
50-99	21.4%	18.2%	20.4%	19.4%	22.0%	22.7%	20.9%	21.5%	22.0%	21.8%	24.3%	21.9%	24.4%
	(1.5%)	(1.0%)	(0.9%)	(1.3%)	(0.8%)	(1.2%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)	(1.0%)	(0.9%)	(0.9%)
100+	18.7%	20.1%	20.9%	21.4%	21.3%	21.5%	21.6%	21.7%	22.0%	21.8%	21.9%	22.8%	21.2%
	(0.3%)	(0.4%)	(0.2%)	(0.4%)	(0.4%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 4.7

Average annual employee contribution (in dollars) (standard error) for single coverage, by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<50	\$641	\$705	\$794	\$834	\$907	\$960	\$979	\$1,045	\$1,035	\$1,065	\$1,216	\$1,287	\$1,351
	(\$20)	(\$26)	(\$22)	(\$12)	(\$29)	(\$22)	(\$20)	(\$27)	(\$30)	(\$29)	(\$32)	(\$34)	(\$39)
50-99	\$846	\$737	\$861	\$896	\$1,035	\$1,101	\$1,096	\$1,145	\$1,220	\$1,230	\$1,393	\$1,349	\$1,534
	(\$72)	(\$40)	(\$36)	(\$57)	(\$34)	(\$64)	(\$37)	(\$59)	(\$57)	(\$65)	(\$60)	(\$50)	(\$51)
100+	\$737	\$821	\$912	\$1,000	\$1,054	\$1,127	\$1,159	\$1,209	\$1,287	\$1,307	\$1,343	\$1,451	\$1,433
	(\$14)	(\$19)	(\$11)	(\$16)	(\$20)	(\$9)	(\$16)	(\$13)	(\$15)	(\$17)	(\$15)	(\$18)	(\$16)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 4.8

Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	22.9%	23.8%	27.0%	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%
	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)
<50	25.7%	26.7%	28.3%	29.0%	28.8%	28.7%	28.5%	28.2%	28.8%	29.6%	29.4%	29.9%	30.8%
	(1.4%)	(0.8%)	(0.8%)	(1.0%)	(0.8%)	(0.8%)	(0.9%)	(1.0%)	(0.8%)	(0.9%)	(0.9%)	(1.0%)	(0.9%)
50-99	30.1%	31.1%	34.4%	32.8%	33.3%	33.2%	33.3%	34.0%	33.4%	34.6%	35.8%	36.5%	37.6%
	(2.4%)	(1.6%)	(1.1%)	(0.9%)	(1.5%)	(0.7%)	(0.8%)	(1.0%)	(1.4%)	(1.5%)	(1.3%)	(1.3%)	(1.3%)
100+	21.9%	22.8%	26.2%	25.1%	24.8%	25.7%	25.8%	26.0%	26.2%	26.4%	27.0%	26.7%	25.9%
	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 4.9

Average annual employee contribution (in dollars) (standard error) for employee-plus-one coverage, by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<50	\$2,016	\$2,168	\$2,442	\$2,648	\$2,836	\$2,942	\$3,004	\$3,117	\$3,275	\$3,454	\$3,479	\$3,760	\$4,017
	(\$95)	(\$66)	(\$67)	(\$114)	(\$84)	(\$84)	(\$87)	(\$107)	(\$95)	(\$101)	(\$101)	(\$130)	(\$120)
50-99	\$2,300	\$2,414	\$2,894	\$2,901	\$3,056	\$3,189	\$3,389	\$3,630	\$3,619	\$3,765	\$4,077	\$4,358	\$4,732
	(\$187)	(\$104)	(\$101)	(\$55)	(\$121)	(\$68)	(\$87)	(\$86)	(\$140)	(\$174)	(\$131)	(\$176)	(\$161)
100+	\$1,673	\$1,823	\$2,235	\$2,270	\$2,398	\$2,670	\$2,751	\$2,862	\$3,031	\$3,144	\$3,307	\$3,445	\$3,504
	(\$23)	(\$33)	(\$33)	(\$35)	(\$46)	(\$48)	(\$49)	(\$30)	(\$46)	(\$37)	(\$40)	(\$41)	(\$43)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 4.10

Average percentage of premium contributed (standard error) by employees for family coverage, by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	24.1%	25.4%	27.6%	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%
	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)
<50	27.6%	28.0%	29.6%	30.1%	31.3%	29.4%	30.1%	28.6%	28.4%	28.8%	27.4%	30.7%	32.0%
	(0.7%)	(0.9%)	(0.9%)	(0.6%)	(0.4%)	(0.9%)	(0.9%)	(1.0%)	(0.8%)	(1.0%)	(0.9%)	(1.1%)	(1.1%)
50-99	33.1%	32.3%	33.3%	33.0%	34.2%	33.0%	31.6%	34.9%	33.1%	33.7%	35.9%	32.4%	37.9%
	(1.4%)	(2.2%)	(1.4%)	(1.0%)	(1.7%)	(1.3%)	(0.8%)	(1.3%)	(1.3%)	(1.6%)	(1.8%)	(1.7%)	(1.9%)
100+	22.8%	24.4%	26.9%	25.6%	25.5%	25.5%	26.7%	26.9%	26.5%	26.5%	27.6%	27.3%	26.6%
	(0.5%)	(0.2%)	(0.5%)	(0.4%)	(0.5%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 4.11

Average annual employee contribution (in dollars) (standard error) for family coverage, by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<50	\$2,930	\$3,101	\$3,458	\$3,630	\$4,117	\$4,144	\$4,366	\$4,228	\$4,426	\$4,587	\$4,510	\$5,413	\$5,854
	(\$62)	(\$110)	(\$79)	(\$60)	(\$63)	(\$148)	(\$135)	(\$155)	(\$122)	(\$156)	(\$146)	(\$188)	(\$188)
50-99	\$3,511	\$3,536	\$3,852	\$4,102	\$4,455	\$4,669	\$4,866	\$5,360	\$5,206	\$5,502	\$5,821	\$5,738	\$6,973
	(\$176)	(\$239)	(\$168)	(\$128)	(\$196)	(\$143)	(\$150)	(\$201)	(\$220)	(\$255)	(\$330)	(\$317)	(\$336)
100+	\$2,455	\$2,801	\$3,348	\$3,393	\$3,588	\$3,882	\$4,169	\$4,387	\$4,483	\$4,671	\$4,971	\$5,154	\$5,277
	(\$46)	(\$28)	(\$63)	(\$58)	(\$60)	(\$62)	(\$77)	(\$53)	(\$54)	(\$62)	(\$62)	(\$70)	(\$68)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 4.12

Average percentage of premium contributed (standard error) by employees for single, employee-plus-one, and family coverage, by firm size, 2018

Number of Employees	Single	Employee-Plus-One	Family
United States	21.3%	27.1%	27.8%
	(0.2%)	(0.3%)	(0.3%)
Firm size in 3 categories			
<50	20.3%	30.8%	32.0%
	(0.6%)	(0.9%)	(1.1%)
50-99	24.4%	37.6%	37.9%
	(0.9%)	(1.3%)	(1.9%)
100+	21.2%	25.9%	26.6%
	(0.2%)	(0.3%)	(0.3%)
Firm size in 5 categories			
<10	17.7%	21.5%	23.2%
	(1.1%)	(1.8%)	(1.9%)
10-24	20.1%	34.9%	34.2%
	(1.0%)	(1.6%)	(1.9%)
25-99	23.7%	36.4%	37.7%
	(0.6%)	(1.0%)	(1.3%)
100-999	21.6%	30.4%	30.6%
	(0.5%)	(0.7%)	(0.9%)
1,000+	21.0%	24.5%	25.4%
	(0.3%)	(0.3%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Appendix Exhibit 4.13

Average premium (in dollars) (standard error) contributed by employees for single, employee-plus-one, and family coverage, by firm size, 2018

Number of Employees	Single	Employee-Plus-One	Family
United States	\$1,427	\$3,634	\$5,431
	(\$14)	(\$39)	(\$63)
Firm size in 3 categories			
<50	\$1,351	\$4,017	\$5,854
	(\$39)	(\$120)	(\$188)
50-99	\$1,534	\$4,732	\$6,973
	(\$51)	(\$161)	(\$336)
100+	\$1,433	\$3,504	\$5,277
	(\$16)	(\$43)	(\$68)
Firm size in 5 categories			
<10	\$1,237	\$2,885	\$4,163
	(\$74)	(\$242)	(\$336)
10-24	\$1,338	\$4,471	\$6,489
	(\$75)	(\$210)	(\$343)
25-99	\$1,504	\$4,644	\$6,852
	(\$36)	(\$116)	(\$220)
100-999	\$1,449	\$4,131	\$5,941
	(\$32)	(\$91)	(\$169)
1,000+	\$1,427	\$3,317	\$5,059
	(\$19)	(\$48)	(\$71)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Appendix Exhibit 4.14

Percentage of single-coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	23.1%	21.9%	22.0%	20.6%	18.3%	17.3%	17.1%	16.6%	15.6%	15.8%	13.5%	13.4%	13.2%
	(0.8%)	(0.9%)	(0.4%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)
<10	67.0%	65.1%	63.0%	61.4%	58.8%	58.6%	60.0%	59.9%	60.6%	60.5%	57.9%	52.3%	51.8%
	(1.4%)	(2.0%)	(1.4%)	(1.2%)	(1.6%)	(1.1%)	(1.6%)	(2.0%)	(1.6%)	(1.8%)	(1.9%)	(2.0%)	(2.0%)
10-24	49.1%	49.4%	46.0%	45.4%	43.3%	38.9%	43.5%	41.2%	43.5%	44.2%	36.9%	38.2%	39.2%
	(1.6%)	(2.6%)	(1.6%)	(1.4%)	(1.8%)	(1.5%)	(1.4%)	(1.3%)	(1.9%)	(1.9%)	(1.8%)	(2.1%)	(2.0%)
25-99	36.7%	34.7%	34.0%	33.1%	29.2%	30.6%	27.7%	27.6%	27.2%	27.5%	22.9%	23.1%	20.8%
	(1.8%)	(1.9%)	(1.1%)	(1.6%)	(1.8%)	(1.7%)	(1.4%)	(1.3%)	(1.4%)	(1.6%)	(1.2%)	(1.3%)	(1.2%)
100-999	22.2%	20.0%	21.4%	17.7%	16.7%	15.2%	16.5%	14.4%	14.9%	13.9%	13.4%	14.3%	12.6%
	(1.6%)	(2.0%)	(1.1%)	(1.0%)	(1.3%)	(1.4%)	(1.0%)	(0.8%)	(1.2%)	(1.1%)	(1.3%)	(1.2%)	(1.0%)
1,000+	8.2%	7.7%	8.3%	8.9%	6.5%	5.7%	5.3%	5.2%	3.7%	4.9%	4.1%	3.9%	4.9%
	(0.6%)	(0.5%)	(0.4%)	(0.7%)	(0.8%)	(0.7%)	(0.4%)	(0.8%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 4.15

Percentage of employee-plus-one coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	12.7%	11.6%	9.4%	10.3%	9.8%	7.9%	7.7%	6.9%	7.8%	7.6%	7.4%	7.3%	7.1%
	(0.5%)	(0.7%)	(0.3%)	(0.7%)	(0.9%)	(0.5%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)
<10	62.7%	49.5%	52.1%	47.9%	50.1%	46.6%	54.7%	49.0%	48.3%	48.3%	48.2%	49.7%	49.9%
	(1.7%)	(3.1%)	(2.8%)	(1.7%)	(2.0%)	(2.3%)	(2.1%)	(3.3%)	(2.7%)	(3.1%)	(3.2%)	(3.4%)	(3.3%)
10-24	32.5%	30.8%	29.0%	28.8%	25.3%	29.1%	24.0%	24.5%	24.3%	23.1%	21.8%	22.4%	18.9%
	(2.9%)	(3.1%)	(2.0%)	(1.4%)	(2.4%)	(1.9%)	(2.8%)	(3.0%)	(2.2%)	(2.3%)	(2.1%)	(2.6%)	(2.1%)
25-99	14.7%	17.1%	13.8%	12.3%	12.4%	12.8%	10.9%	10.0%	12.1%	13.9%	10.1%	11.2%	9.8%
	(2.2%)	(1.5%)	(1.4%)	(1.5%)	(1.3%)	(1.0%)	(0.7%)	(0.7%)	(1.5%)	(1.5%)	(1.1%)	(1.5%)	(1.2%)
100-999	10.2%	10.5%	7.1%	8.3%	6.8%	5.9%	5.0%	5.6%	5.8%	4.9%	5.0%	5.5%	5.4%
	(0.8%)	(1.4%)	(0.8%)	(1.5%)	(0.9%)	(1.0%)	(1.0%)	(0.6%)	(1.1%)	(0.7%)	(1.0%)	(0.8%)	(0.8%)
1,000+	7.6%	6.9%	4.8%	6.6%	6.2%	3.7%	3.7%	3.3%	4.4%	4.3%	4.6%	4.3%	4.2%
	(0.8%)	(0.8%)	(0.4%)	(0.9%)	(1.2%)	(0.7%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.7%)	(0.5%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 4.16

Percentage of family-coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	13.4%	12.6%	10.7%	11.4%	10.4%	9.7%	8.1%	7.9%	9.2%	8.9%	8.3%	8.8%	7.7%
	(0.5%)	(0.4%)	(0.4%)	(0.7%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)
<10	58.7%	51.7%	57.3%	54.2%	51.4%	53.2%	50.9%	53.0%	53.6%	54.4%	52.9%	52.0%	50.2%
	(1.1%)	(3.2%)	(2.3%)	(1.4%)	(0.9%)	(1.3%)	(2.7%)	(3.5%)	(2.2%)	(2.6%)	(2.7%)	(2.8%)	(3.2%)
10-24	32.9%	34.1%	29.5%	31.0%	29.2%	29.8%	29.6%	28.2%	27.4%	29.5%	35.8%	27.3%	26.4%
	(1.8%)	(2.5%)	(2.8%)	(1.5%)	(1.6%)	(1.4%)	(2.8%)	(2.6%)	(2.2%)	(2.6%)	(2.9%)	(2.6%)	(2.5%)
25-99	15.9%	20.5%	17.4%	15.1%	15.3%	16.9%	13.4%	17.0%	17.7%	17.9%	18.6%	19.5%	13.9%
	(1.7%)	(1.8%)	(2.1%)	(1.9%)	(1.9%)	(1.8%)	(1.0%)	(1.7%)	(2.0%)	(2.0%)	(2.3%)	(2.3%)	(1.7%)
100-999	11.7%	10.3%	9.0%	9.1%	7.6%	9.6%	6.3%	7.0%	9.6%	8.7%	5.8%	8.7%	7.6%
	(2.0%)	(1.2%)	(1.0%)	(1.6%)	(1.2%)	(1.6%)	(0.9%)	(1.4%)	(1.3%)	(1.5%)	(0.9%)	(1.7%)	(1.2%)
1,000+	7.7%	6.3%	4.6%	5.9%	5.1%	4.0%	3.3%	2.0%	3.4%	3.3%	2.7%	3.1%	2.9%
	(0.7%)	(0.5%)	(0.6%)	(0.7%)	(0.9%)	(0.7%)	(0.5%)	(0.3%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 4.17

Average percentage of premium contributed (standard error) by employees for single coverage, by State, 2018

Alabama	23.9%	Kentucky	24.4%	North Dakota	18.8%*
	(1.4%)		(2.8%)		(1.0%)
Alaska	13.7%*	Louisiana	24.2%*	Ohio	24.0%*
	(1.2%)		(1.4%)		(1.2%)
Arizona	25.0%*	Maine	21.3%	Oklahoma	19.5%
	(1.4%)		(1.8%)		(1.3%)
Arkansas	23.0%	Maryland	23.7%	Oregon	16.5%*
	(1.3%)		(1.5%)		(1.0%)
California	18.4%*	Massachusetts	25.6%*	Pennsylvania	20.0%
	(0.7%)		(1.5%)		(0.9%)
Colorado	20.6%	Michigan	22.7%	Rhode Island	25.8%*
	(1.1%)		(1.1%)		(1.1%)
Connecticut	23.0%	Minnesota	23.2%	South Carolina	21.3%
	(1.1%)		(1.1%)		(2.1%)
Delaware	19.6%	Mississippi	22.8%	South Dakota	22.2%
	(1.0%)		(1.4%)		(0.9%)
District of Columbia	18.9%*	Missouri	21.1%	Tennessee	23.6%
	(1.0%)		(1.1%)		(1.3%)
Florida	22.1%	Montana	16.2%*	Texas	21.4%
	(1.0%)		(1.3%)		(0.9%)
Georgia	21.7%	Nebraska	20.3%	Utah	19.3%
	(1.0%)		(1.3%)		(1.2%)
Hawaii	11.7%*	Nevada	22.5%	Vermont	21.0%
	(1.2%)		(1.9%)		(1.2%)
Idaho	19.4%	New Hampshire	21.8%	Virginia	26.3%*
	(1.6%)		(1.7%)		(1.9%)
Illinois	21.7%	New Jersey	21.3%	Washington	14.4%*
	(1.1%)		(1.1%)		(1.1%)
Indiana	20.4%	New Mexico	23.5%	West Virginia	19.6%
	(1.1%)		(2.3%)		(1.2%)
Iowa	23.4%*	New York	20.4%	Wisconsin	23.4%
	(1.1%)		(1.1%)		(1.1%)
Kansas	20.0%	North Carolina	20.4%	Wyoming	20.4%
	(1.0%)		(0.9%)		(1.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of 21.3 percent at $p < 0.05$. Note that the standard error on the national estimate of 21.3 percent is 0.22.

Appendix Exhibit 4.18

Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, by State, 2018

Alabama	28.7%	Kentucky	28.2%	North Dakota	27.3%
	(1.5%)		(2.1%)		(1.3%)
Alaska	21.9%*	Louisiana	32.3%*	Ohio	25.6%
	(1.2%)		(1.9%)		(1.3%)
Arizona	30.2%	Maine	28.8%	Oklahoma	28.8%
	(2.2%)		(1.2%)		(1.7%)
Arkansas	32.4%*	Maryland	28.8%	Oregon	26.4%
	(1.7%)		(1.5%)		(1.6%)
California	26.4%	Massachusetts	26.7%	Pennsylvania	24.6%
	(0.9%)		(1.8%)		(1.3%)
Colorado	26.9%	Michigan	24.8%	Rhode Island	29.0%
	(1.5%)		(1.4%)		(1.2%)
Connecticut	25.5%	Minnesota	28.3%	South Carolina	25.0%
	(1.3%)		(1.8%)		(1.2%)
Delaware	28.5%	Mississippi	28.1%	South Dakota	27.6%
	(2.0%)		(1.6%)		(1.2%)
District of Columbia	26.7%	Missouri	27.1%	Tennessee	33.1%*
	(1.5%)		(1.5%)		(1.7%)
Florida	29.6%	Montana	24.6%	Texas	31.4%*
	(1.4%)		(2.2%)		(1.5%)
Georgia	28.2%	Nebraska	27.3%	Utah	25.6%
	(1.4%)		(1.4%)		(1.3%)
Hawaii	24.0%	Nevada	27.9%	Vermont	25.3%
	(4.1%)		(1.7%)		(1.4%)
Idaho	26.0%	New Hampshire	27.4%	Virginia	31.0%
	(2.0%)		(1.9%)		(2.2%)
Illinois	24.4%*	New Jersey	24.4%	Washington	20.4%*
	(1.3%)		(1.5%)		(1.7%)
Indiana	24.8%	New Mexico	29.6%	West Virginia	23.4%*
	(1.7%)		(2.7%)		(1.8%)
Iowa	28.3%	New York	23.5%*	Wisconsin	24.2%*
	(1.2%)		(1.3%)		(1.3%)
Kansas	24.7%*	North Carolina	29.6%	Wyoming	24.1%
	(1.2%)		(1.4%)		(1.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of 27.1 percent at $p < 0.05$. Note that the standard error on the national estimate of 27.1 percent is 0.29.

Appendix Exhibit 4.19

Average percentage of premium contributed (standard error) by employees for family coverage, by State, 2018

Alabama	29.3%	Kentucky	27.9%	North Dakota	28.7%
	(2.0%)		(2.2%)		(1.5%)
Alaska	20.8%*	Louisiana	32.6%*	Ohio	25.5%*
	(1.4%)		(1.8%)		(1.0%)
Arizona	30.7%	Maine	27.5%	Oklahoma	28.3%
	(2.3%)		(1.3%)		(1.6%)
Arkansas	31.8%	Maryland	32.1%*	Oregon	31.2%
	(2.1%)		(1.8%)		(2.6%)
California	27.5%	Massachusetts	26.1%	Pennsylvania	25.2%
	(1.3%)		(1.5%)		(1.3%)
Colorado	27.1%	Michigan	23.5%*	Rhode Island	29.5%
	(1.4%)		(1.3%)		(1.5%)
Connecticut	25.8%	Minnesota	32.0%	South Carolina	27.5%
	(1.2%)		(2.3%)		(2.1%)
Delaware	28.4%	Mississippi	32.7%*	South Dakota	29.4%
	(1.7%)		(1.6%)		(1.2%)
District of Columbia	29.1%	Missouri	26.0%	Tennessee	31.2%*
	(1.5%)		(1.5%)		(1.5%)
Florida	31.2%*	Montana	26.6%	Texas	30.6%*
	(1.4%)		(3.4%)		(1.3%)
Georgia	31.5%*	Nebraska	28.5%	Utah	25.4%
	(1.4%)		(2.3%)		(1.6%)
Hawaii	30.6%	Nevada	34.1%*	Vermont	26.5%
	(2.4%)		(2.9%)		(1.7%)
Idaho	29.6%	New Hampshire	27.0%	Virginia	33.8%*
	(2.0%)		(1.8%)		(1.6%)
Illinois	26.4%	New Jersey	28.0%	Washington	20.6%*
	(2.1%)		(1.9%)		(2.4%)
Indiana	23.3%*	New Mexico	26.4%	West Virginia	21.1%*
	(1.9%)		(1.5%)		(2.5%)
Iowa	28.3%	New York	22.9%*	Wisconsin	25.3%
	(1.4%)		(1.7%)		(2.1%)
Kansas	27.9%	North Carolina	32.7%*	Wyoming	26.9%
	(1.2%)		(1.8%)		(2.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of 27.8 percent at $p < 0.05$. Note that the standard error on the national estimate of 27.8 percent is 0.32.

Appendix Exhibit 4.20

Average annual employee contribution (in dollars) (standard error) for single coverage, by State, 2018

Alabama	\$1,453	Kentucky	\$1,633	North Dakota	\$1,246*
	(\$90)		(\$226)		(\$62)
Alaska	\$1,154*	Louisiana	\$1,584*	Ohio	\$1,632*
	(\$97)		(\$76)		(\$84)
Arizona	\$1,554	Maine	\$1,461	Oklahoma	\$1,293
	(\$82)		(\$116)		(\$83)
Arkansas	\$1,375	Maryland	\$1,588	Oregon	\$1,061*
	(\$77)		(\$84)		(\$71)
California	\$1,202*	Massachusetts	\$1,903*	Pennsylvania	\$1,351
	(\$44)		(\$95)		(\$71)
Colorado	\$1,289*	Michigan	\$1,433	Rhode Island	\$1,807*
	(\$65)		(\$77)		(\$86)
Connecticut	\$1,672*	Minnesota	\$1,575	South Carolina	\$1,427
	(\$88)		(\$76)		(\$147)
Delaware	\$1,340	Mississippi	\$1,365	South Dakota	\$1,541
	(\$64)		(\$80)		(\$61)
District of Columbia	\$1,369	Missouri	\$1,403	Tennessee	\$1,410
	(\$69)		(\$77)		(\$79)
Florida	\$1,472	Montana	\$1,115*	Texas	\$1,413
	(\$60)		(\$88)		(\$63)
Georgia	\$1,476	Nebraska	\$1,388	Utah	\$1,183*
	(\$64)		(\$72)		(\$82)
Hawaii	\$755*	Nevada	\$1,355	Vermont	\$1,456
	(\$78)		(\$98)		(\$80)
Idaho	\$1,199*	New Hampshire	\$1,618*	Virginia	\$1,746*
	(\$98)		(\$93)		(\$119)
Illinois	\$1,548	New Jersey	\$1,598*	Washington	\$955*
	(\$68)		(\$80)		(\$73)
Indiana	\$1,383	New Mexico	\$1,558	West Virginia	\$1,353
	(\$64)		(\$180)		(\$81)
Iowa	\$1,592*	New York	\$1,578	Wisconsin	\$1,596
	(\$73)		(\$79)		(\$85)
Kansas	\$1,255*	North Carolina	\$1,295*	Wyoming	\$1,385
	(\$59)		(\$53)		(\$125)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of \$1,427 at $p < 0.05$. Note that the standard error on the national estimate of \$1,427 is \$14.45.

Appendix Exhibit 4.21

Average annual employee contribution (in dollars) (standard error) for employee-plus-one coverage, by State, 2018

Alabama	\$3,530	Kentucky	\$3,703	North Dakota	\$3,379
	(\$164)		(\$324)		(\$155)
Alaska	\$3,524	Louisiana	\$4,195*	Ohio	\$3,525
	(\$194)		(\$213)		(\$191)
Arizona	\$3,857	Maine	\$3,896	Oklahoma	\$3,764
	(\$262)		(\$223)		(\$210)
Arkansas	\$3,840	Maryland	\$3,813	Oregon	\$3,364
	(\$204)		(\$202)		(\$229)
California	\$3,498	Massachusetts	\$4,035	Pennsylvania	\$3,481
	(\$128)		(\$217)		(\$191)
Colorado	\$3,390	Michigan	\$3,383	Rhode Island	\$4,066*
	(\$208)		(\$186)		(\$191)
Connecticut	\$3,486	Minnesota	\$3,832	South Carolina	\$3,222*
	(\$301)		(\$229)		(\$188)
Delaware	\$3,784	Mississippi	\$3,185	South Dakota	\$3,643
	(\$246)		(\$274)		(\$177)
District of Columbia	\$4,002	Missouri	\$3,490	Tennessee	\$4,023*
	(\$219)		(\$195)		(\$183)
Florida	\$3,930	Montana	\$3,232	Texas	\$4,271*
	(\$187)		(\$266)		(\$204)
Georgia	\$3,724	Nebraska	\$3,596	Utah	\$3,196*
	(\$197)		(\$178)		(\$185)
Hawaii	\$3,068	Nevada	\$3,219*	Vermont	\$3,507
	(\$463)		(\$200)		(\$187)
Idaho	\$3,165*	New Hampshire	\$4,066	Virginia	\$4,002
	(\$213)		(\$280)		(\$244)
Illinois	\$3,302*	New Jersey	\$3,615	Washington	\$2,558*
	(\$163)		(\$252)		(\$276)
Indiana	\$3,422	New Mexico	\$3,776	West Virginia	\$3,222
	(\$226)		(\$413)		(\$245)
Iowa	\$3,688	New York	\$3,597	Wisconsin	\$3,468
	(\$192)		(\$187)		(\$180)
Kansas	\$3,292*	North Carolina	\$3,537	Wyoming	\$3,036*
	(\$152)		(\$175)		(\$248)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of \$3,634 at $p < 0.05$. Note that the standard error on the national estimate of \$3,634 is \$39.15.

Appendix Exhibit 4.22

Average annual employee contribution (in dollars) (standard error) for family coverage, by State, 2018

Alabama	\$5,278	Kentucky	\$5,382	North Dakota	\$4,982
	(\$351)		(\$498)		(\$262)
Alaska	\$4,501*	Louisiana	\$6,288*	Ohio	\$5,016
	(\$320)		(\$306)		(\$211)
Arizona	\$5,786	Maine	\$5,375	Oklahoma	\$5,306
	(\$399)		(\$270)		(\$310)
Arkansas	\$5,728	Maryland	\$6,177*	Oregon	\$5,913
	(\$382)		(\$348)		(\$458)
California	\$5,376	Massachusetts	\$5,693	Pennsylvania	\$5,111
	(\$246)		(\$236)		(\$303)
Colorado	\$4,963	Michigan	\$4,280*	Rhode Island	\$5,493
	(\$246)		(\$244)		(\$310)
Connecticut	\$5,352	Minnesota	\$6,190	South Carolina	\$5,301
	(\$308)		(\$499)		(\$435)
Delaware	\$5,715	Mississippi	\$5,680	South Dakota	\$5,810
	(\$322)		(\$349)		(\$245)
District of Columbia	\$6,358*	Missouri	\$5,003	Tennessee	\$5,514
	(\$309)		(\$296)		(\$249)
Florida	\$5,908	Montana	\$5,208	Texas	\$5,964
	(\$289)		(\$514)		(\$276)
Georgia	\$5,846	Nebraska	\$5,414	Utah	\$4,594*
	(\$250)		(\$417)		(\$306)
Hawaii	\$5,475	Nevada	\$6,252	Vermont	\$5,334
	(\$455)		(\$551)		(\$337)
Idaho	\$5,211	New Hampshire	\$5,535	Virginia	\$6,597*
	(\$382)		(\$372)		(\$340)
Illinois	\$5,378	New Jersey	\$6,253	Washington	\$3,862*
	(\$450)		(\$422)		(\$469)
Indiana	\$4,551*	New Mexico	\$4,723	West Virginia	\$4,371*
	(\$320)		(\$372)		(\$464)
Iowa	\$5,143	New York	\$5,006	Wisconsin	\$4,952
	(\$247)		(\$320)		(\$422)
Kansas	\$5,248	North Carolina	\$5,948	Wyoming	\$5,205
	(\$227)		(\$309)		(\$359)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of \$5,431 at $p < 0.05$. Note that the standard error on the national estimate of \$5,431 is \$63.16.

Appendix Exhibit 4.23**Average percentage of premium contributed (standard error) by employees for single coverage, overall and by industry, 2018**

Industry	Percentage
United States	21.3%
	(0.2%)
Agriculture, fisheries, forestry	17.2%
	(3.6%)
Mining and manufacturing	21.4%
	(0.5%)
Construction	22.2%
	(1.1%)
Utilities and transportation	20.3%
	(0.9%)
Wholesale trade	20.3%
	(0.8%)
Financial services and real estate	19.3%
	(0.6%)
Retail trade	23.4%
	(0.7%)
Professional services	19.5%
	(0.3%)
Other services	25.6%
	(0.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Appendix Exhibit 4.24**Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, overall and by industry, 2018**

Industry	Percentage
United States	27.1%
	(0.3%)
Agriculture, fisheries, forestry	26.7%
	(3.3%)
Mining and manufacturing	24.4%
	(0.6%)
Construction	31.9%
	(1.5%)
Utilities and transportation	24.2%
	(1.0%)
Wholesale trade	26.8%
	(0.9%)
Financial services and real estate	26.0%
	(0.8%)
Retail trade	27.9%
	(1.1%)
Professional services	26.1%
	(0.5%)
Other services	33.8%
	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Appendix Exhibit 4.25

Average percentage of premium contributed (standard error) by employees for family coverage, overall and by industry, 2018

Industry	Percentage
United States	27.8%
	(0.3%)
Agriculture, fisheries, forestry	36.6%
	(8.5%)
Mining and manufacturing	24.3%
	(0.7%)
Construction	27.7%
	(1.9%)
Utilities and transportation	23.7%
	(1.3%)
Wholesale trade	26.9%
	(1.1%)
Financial services and real estate	27.4%
	(0.8%)
Retail trade	31.7%
	(1.3%)
Professional services	27.6%
	(0.5%)
Other services	33.9%
	(1.0%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Appendix Exhibit 4.26

Average percentage of premium contributed (standard error) by employees for single coverage, overall and by selected characteristics, 2018

Employer Characteristics	Percentage
United States	21.3%
	(0.2%)
Ownership: For Profit Inc.	21.9%
	(0.3%)
Ownership: For Profit Uninc.	23.8%
	(0.6%)
Ownership: Nonprofit	17.2%
	(0.5%)
Firm Age: 0-4 Years	24.4%
	(1.6%)
Firm Age: 5-9 Years	23.7%
	(1.4%)
Firm Age: 10-19 Years	23.7%
	(0.7%)
Firm Age: 20+ Years	20.7%
	(0.2%)
# of Locations: 2+ Locations	21.1%
	(0.2%)
# of Locations: 1 Location	21.6%
	(0.4%)
% Full Time: 0-24%	26.3%
	(1.0%)
% Full Time: 25-49%	23.0%
	(0.8%)
% Full Time: 50-74%	22.6%
	(0.7%)
% Full Time: 75%+	20.9%
	(0.2%)
% Low Wage: 50%+	25.4%
	(0.8%)
% Low Wage: <50%	20.7%
	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$12.00 per hour in 2018.

Appendix Exhibit 4.27

Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, overall and by selected characteristics, 2018

Employer Characteristics	Percentage
United States	27.1%
	(0.3%)
Ownership: For Profit Inc.	27.3%
	(0.3%)
Ownership: For Profit Uninc.	30.2%
	(0.8%)
Ownership: Nonprofit	24.3%
	(0.8%)
Firm Age: 0-4 Years	32.6%
	(2.0%)
Firm Age: 5-9 Years	34.4%
	(1.8%)
Firm Age: 10-19 Years	32.1%
	(1.1%)
Firm Age: 20+ Years	26.1%
	(0.3%)
# of Locations: 2+ Locations	25.6%
	(0.3%)
# of Locations: 1 Location	32.2%
	(0.6%)
% Full Time: 0-24%	30.1%
	(1.8%)
% Full Time: 25-49%	29.1%
	(1.4%)
% Full Time: 50-74%	26.4%
	(1.1%)
% Full Time: 75%+	27.0%
	(0.3%)
% Low Wage: 50%+	30.5%
	(1.3%)
% Low Wage: <50%	26.8%
	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$12.00 per hour in 2018.

Appendix Exhibit 4.28

Average percentage of premium contributed (standard error) by employees for family coverage, overall and by selected characteristics, 2018

Employer Characteristics	Percentage
United States	27.8%
	(0.3%)
Ownership: For Profit Inc.	28.1%
	(0.4%)
Ownership: For Profit Uninc.	30.8%
	(1.0%)
Ownership: Nonprofit	24.7%
	(0.7%)
Firm Age: 0-4 Years	35.3%
	(2.0%)
Firm Age: 5-9 Years	37.2%
	(2.7%)
Firm Age: 10-19 Years	33.8%
	(1.2%)
Firm Age: 20+ Years	26.6%
	(0.3%)
# of Locations: 2+ Locations	26.3%
	(0.3%)
# of Locations: 1 Location	32.6%
	(0.9%)
% Full Time: 0-24%	34.9%
	(2.1%)
% Full Time: 25-49%	29.8%
	(1.5%)
% Full Time: 50-74%	29.0%
	(1.0%)
% Full Time: 75%+	27.5%
	(0.4%)
% Low Wage: 50%+	35.8%
	(1.5%)
% Low Wage: <50%	27.2%
	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2018. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$12.00 per hour in 2018.

Appendix Exhibit 4.29

Average percentage of premium contributed (standard error) by enrolled employees for single coverage, by the percentage of the establishment's workforce that is low wage, 2005-2018

Low wage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
50%+ Low-Wage Employees	22.5%	22.6%	24.0%	24.1%	24.6%	24.7%	24.4%	25.7%	25.4%	26.2%	26.2%	26.9%	25.4%
	(1.0%)	(0.5%)	(0.5%)	(0.3%)	(0.5%)	(0.8%)	(0.4%)	(0.6%)	(0.5%)	(0.8%)	(0.5%)	(0.6%)	(0.8%)
<50% Low-Wage Employees	17.3%	18.4%	19.3%	19.8%	19.9%	20.2%	20.1%	20.1%	20.4%	20.4%	21.1%	21.6%	20.7%
	(0.3%)	(0.4%)	(0.1%)	(0.3%)	(0.3%)	(0.1%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

Appendix Exhibit 4.30

Average total employee contribution (in dollars) (standard error) per enrolled employee for single coverage, by the percentage of the establishment's workforce that is low wage, 2005-2018

Low wage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
50%+ Low-Wage Employees	\$840	\$866	\$1,004	\$1,018	\$1,132	\$1,188	\$1,213	\$1,321	\$1,420	\$1,444	\$1,450	\$1,605	\$1,583
	(\$49)	(\$18)	(\$27)	(\$13)	(\$22)	(\$35)	(\$21)	(\$37)	(\$28)	(\$49)	(\$31)	(\$42)	(\$47)
<50% Low-Wage Employees	\$699	\$771	\$855	\$943	\$997	\$1,070	\$1,098	\$1,140	\$1,199	\$1,228	\$1,307	\$1,386	\$1,405
	(\$12)	(\$19)	(\$4)	(\$14)	(\$16)	(\$7)	(\$18)	(\$15)	(\$14)	(\$15)	(\$14)	(\$16)	(\$15)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

Appendix Exhibit 4.31

Average percentage of premium contributed (standard error) by enrolled employees for employee-plus-one coverage, by the percentage of the establishment's workforce that is low wage, 2005-2018

Low wage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
50%+ Low-Wage Employees	27.7%	27.1%	30.9%	28.6%	30.9%	33.3%	30.9%	32.4%	32.1%	33.8%	34.4%	34.2%	30.5%
	(0.7%)	(1.1%)	(0.6%)	(0.8%)	(0.6%)	(0.7%)	(0.8%)	(0.6%)	(1.2%)	(1.0%)	(1.0%)	(1.1%)	(1.3%)
<50% Low-Wage Employees	22.3%	23.3%	26.3%	25.7%	25.1%	25.7%	26.0%	26.0%	26.3%	26.7%	27.3%	27.1%	26.8%
	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.2%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

Appendix Exhibit 4.32

Average total employee contribution (in dollars) (standard error) per enrolled employee for employee-plus-one coverage, by the percentage of the establishment's workforce that is low wage, 2005-2018

Low wage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
50%+ Low-Wage Employees	\$2,063	\$1,949	\$2,552	\$2,323	\$2,753	\$3,115	\$3,065	\$3,246	\$3,598	\$3,819	\$3,849	\$4,030	\$3,780
	(\$48)	(\$95)	(\$76)	(\$56)	(\$70)	(\$75)	(\$81)	(\$71)	(\$172)	(\$113)	(\$110)	(\$136)	(\$151)
<50% Low-Wage Employees	\$1,717	\$1,895	\$2,260	\$2,369	\$2,459	\$2,687	\$2,791	\$2,897	\$3,032	\$3,167	\$3,335	\$3,489	\$3,621
	(\$30)	(\$25)	(\$22)	(\$31)	(\$52)	(\$36)	(\$50)	(\$26)	(\$40)	(\$36)	(\$38)	(\$40)	(\$41)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

Appendix Exhibit 4.33

Average percentage of premium contributed (standard error) by enrolled employees for family coverage, by the percentage of the establishment's workforce that is low wage, 2005-2018

Low wage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
50%+ Low-Wage Employees	30.6%	29.7%	32.0%	30.2%	31.6%	31.0%	33.4%	31.7%	33.1%	34.4%	35.8%	35.7%	35.8%
	(1.0%)	(0.8%)	(0.9%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.8%)	(0.7%)	(0.9%)	(0.9%)	(1.0%)	(1.5%)
<50% Low-Wage Employees	23.4%	24.8%	27.0%	26.2%	26.3%	25.9%	26.7%	27.1%	26.5%	26.7%	27.5%	27.4%	27.2%
	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

Appendix Exhibit 4.34

Average total employee contribution (in dollars) (standard error) per enrolled employee for family coverage, by the percentage of the establishment's workforce that is low wage, 2005-2018

Low wage	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
50%+ Low-Wage Employees	\$3,049	\$3,089	\$3,764	\$3,564	\$4,014	\$4,236	\$4,735	\$4,733	\$5,276	\$5,354	\$5,978	\$6,048	\$6,441
	(\$118)	(\$103)	(\$140)	(\$121)	(\$83)	(\$108)	(\$85)	(\$106)	(\$129)	(\$171)	(\$163)	(\$178)	(\$302)
<50% Low-Wage Employees	\$2,530	\$2,861	\$3,343	\$3,461	\$3,684	\$3,928	\$4,170	\$4,384	\$4,435	\$4,658	\$4,882	\$5,156	\$5,360
	(\$45)	(\$40)	(\$45)	(\$42)	(\$65)	(\$51)	(\$86)	(\$63)	(\$52)	(\$59)	(\$59)	(\$68)	(\$64)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2018, low-wage employees were defined as those earning less than \$12.00 per hour.

Appendix Exhibit 4.35

Distributions of employee contribution (in dollars) (standard error) for single, employee-plus-one, and family coverage, overall and by firm size, 2018

Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$1,427	\$1,351	\$1,534	\$1,433
		(\$14)	(\$39)	(\$51)	(\$16)
	10 percentile	\$0	\$0	\$0	\$300
		(\$43)	(\$79)	(\$83)	(\$27)
	25 percentile	\$640	\$0	\$520	\$740
		(\$18)	(\$79)	(\$61)	(\$12)
	50 percentile (median)	\$1,200	\$860	\$1,400	\$1,300
		(\$18)	(\$61)	(\$48)	(\$18)
	75 percentile	\$1,900	\$2,200	\$2,200	\$1,800
		(\$20)	(\$65)	(\$68)	(\$19)
Employee-plus-one	90 percentile	\$2,800	\$3,500	\$3,100	\$2,600
		(\$33)	(\$88)	(\$94)	(\$33)
	Average (mean)	\$3,634	\$4,017	\$4,732	\$3,504
		(\$39)	(\$120)	(\$161)	(\$43)
	10 percentile	\$780	\$0	\$610†	\$1,000
		(\$82)	(\$241)	(\$337)	(\$40)
	25 percentile	\$2,000	\$0	\$2,700	\$2,100
		(\$53)	(\$241)	(\$179)	(\$49)
	50 percentile (median)	\$3,200	\$3,400	\$4,400	\$3,100
		(\$34)	(\$130)	(\$130)	(\$40)
Family	75 percentile	\$4,700	\$6,200	\$6,500	\$4,400
		(\$51)	(\$138)	(\$248)	(\$51)
	90 percentile	\$6,900	\$9,100	\$8,400	\$6,400
		(\$101)	(\$234)	(\$257)	(\$127)
	Average (mean)	\$5,431	\$5,854	\$6,973	\$5,277
		(\$63)	(\$188)	(\$336)	(\$68)
	10 percentile	\$1,000	\$0	\$0	\$1,600
		(\$135)	(\$369)	(\$226)	(\$112)
	25 percentile	\$2,900	\$0	\$3,200	\$3,100
		(\$70)	(\$369)	(\$525)	(\$67)
	50 percentile (median)	\$4,700	\$4,700	\$6,000	\$4,700
		(\$49)	(\$246)	(\$386)	(\$49)
	75 percentile	\$6,900	\$9,600	\$10,000	\$6,500
		(\$112)	(\$265)	(\$487)	(\$106)
	90 percentile	\$10,000	\$14,000	\$14,000	\$9,400
		(\$199)	(\$320)	(\$667)	(\$207)

† Estimate does not meet standard of reliability or precision.

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	63.9%	66.4%	70.7%	73.8%	77.5%	77.8%	79.6%	81.3%	83.9%	85.4%	84.5%	87.5%	87.3%
	(0.9%)	(0.6%)	(0.5%)	(0.5%)	(0.3%)	(0.7%)	(0.6%)	(0.7%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)
<50	65.5%	66.6%	70.9%	73.5%	75.7%	76.3%	79.5%	79.5%	80.8%	82.1%	81.7%	82.3%	83.0%
	(1.0%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.4%)	(1.0%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)
50-99	61.1%	67.9%	70.3%	70.6%	78.2%	79.6%	80.3%	78.0%	82.4%	85.3%	82.5%	83.7%	85.1%
	(2.6%)	(2.6%)	(1.4%)	(1.9%)	(1.5%)	(1.7%)	(1.4%)	(1.1%)	(1.5%)	(1.5%)	(1.5%)	(1.6%)	(1.4%)
100+	63.8%	66.2%	70.7%	74.2%	77.8%	77.9%	79.6%	81.9%	84.6%	86.1%	85.2%	88.8%	88.3%
	(1.0%)	(0.8%)	(0.6%)	(0.6%)	(0.3%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$652	\$714	\$869	\$917	\$1,025	\$1,123	\$1,167	\$1,273	\$1,353	\$1,541	\$1,696	\$1,808	\$1,846
	(\$11)	(\$9)	(\$7)	(\$9)	(\$18)	(\$12)	(\$8)	(\$20)	(\$13)	(\$16)	(\$16)	(\$17)	(\$17)
<50	\$929	\$1,007	\$1,177	\$1,283	\$1,447	\$1,561	\$1,628	\$1,695	\$1,777	\$1,964	\$2,105	\$2,136	\$2,327
	(\$20)	(\$20)	(\$13)	(\$24)	(\$21)	(\$26)	(\$25)	(\$24)	(\$28)	(\$35)	(\$34)	(\$35)	(\$36)
50-99	\$836	\$855	\$1,149	\$1,249	\$1,522	\$1,543	\$1,622	\$1,755	\$1,744	\$2,008	\$2,173	\$2,361	\$2,369
	(\$67)	(\$71)	(\$62)	(\$46)	(\$57)	(\$49)	(\$64)	(\$49)	(\$59)	(\$62)	(\$64)	(\$85)	(\$65)
100+	\$539	\$605	\$740	\$774	\$852	\$951	\$989	\$1,106	\$1,205	\$1,383	\$1,558	\$1,681	\$1,692
	(\$9)	(\$12)	(\$8)	(\$7)	(\$20)	(\$14)	(\$10)	(\$19)	(\$14)	(\$18)	(\$18)	(\$20)	(\$19)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. 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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$1,232	\$1,351	\$1,658	\$1,761	\$1,975	\$2,220	\$2,322	\$2,491	\$2,640	\$2,915	\$3,069	\$3,396	\$3,392
	(\$25)	(\$14)	(\$21)	(\$20)	(\$33)	(\$31)	(\$26)	(\$23)	(\$28)	(\$32)	(\$37)	(\$48)	(\$37)
<50	\$1,899	\$1,923	\$2,389	\$2,652	\$2,857	\$3,329	\$3,515	\$3,761	\$3,810	\$4,090	\$3,940	\$4,447	\$4,364
	(\$133)	(\$58)	(\$56)	(\$50)	(\$42)	(\$57)	(\$71)	(\$56)	(\$71)	(\$88)	(\$98)	(\$126)	(\$97)
50-99	\$1,534	\$1,649	\$2,173	\$2,362	\$3,040	\$3,349	\$3,523	\$3,634	\$3,404	\$3,875	\$3,840	\$4,218	\$4,755
	(\$98)	(\$81)	(\$93)	(\$113)	(\$101)	(\$138)	(\$113)	(\$157)	(\$112)	(\$148)	(\$174)	(\$216)	(\$172)
100+	\$1,082	\$1,215	\$1,488	\$1,552	\$1,734	\$1,954	\$2,038	\$2,215	\$2,408	\$2,676	\$2,887	\$3,195	\$3,179
	(\$17)	(\$23)	(\$23)	(\$21)	(\$33)	(\$37)	(\$31)	(\$18)	(\$31)	(\$34)	(\$41)	(\$53)	(\$40)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 5.4

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a deductible, overall and by State, 2018

Alabama	87.8%	Kentucky	92.6%*	North Dakota	94.4%*
	(2.9%)		(2.0%)		(1.5%)
Alaska	94.3%*	Louisiana	94.4%*	Ohio	90.3%
	(1.7%)		(1.2%)		(2.0%)
Arizona	93.1%*	Maine	98.1%*	Oklahoma	93.3%*
	(1.8%)		(0.6%)		(1.5%)
Arkansas	94.4%*	Maryland	83.2%	Oregon	93.0%*
	(1.5%)		(2.6%)		(1.6%)
California	67.4%*	Massachusetts	83.9%	Pennsylvania	90.4%*
	(2.0%)		(2.4%)		(1.4%)
Colorado	93.0%*	Michigan	94.0%*	Rhode Island	89.6%
	(1.6%)		(1.3%)		(1.6%)
Connecticut	87.9%	Minnesota	95.9%*	South Carolina	95.3%*
	(2.2%)		(1.0%)		(1.7%)
Delaware	90.4%	Mississippi	94.1%*	South Dakota	98.5%*
	(1.9%)		(1.7%)		(0.7%)
District of Columbia	64.6%*	Missouri	86.5%	Tennessee	94.3%*
	(2.8%)		(4.1%)		(1.5%)
Florida	90.8%*	Montana	95.0%*	Texas	93.6%*
	(1.5%)		(2.2%)		(0.8%)
Georgia	95.4%*	Nebraska	97.8%*	Utah	97.1%*
	(1.0%)		(0.8%)		(1.0%)
Hawaii	44.4%*	Nevada	82.7%	Vermont	93.2%*
	(5.0%)		(3.2%)		(1.8%)
Idaho	94.1%*	New Hampshire	94.0%*	Virginia	90.6%
	(0.8%)		(1.8%)		(1.8%)
Illinois	85.1%	New Jersey	85.8%	Washington	95.6%*
	(2.6%)		(2.0%)		(1.5%)
Indiana	97.3%*	New Mexico	92.6%*	West Virginia	91.2%
	(0.7%)		(1.5%)		(2.2%)
Iowa	93.0%*	New York	75.2%*	Wisconsin	94.1%*
	(1.8%)		(2.1%)		(1.5%)
Kansas	95.4%*	North Carolina	88.2%	Wyoming	96.0%*
	(0.8%)		(2.3%)		(1.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of 87.3 percent at $p < 0.05$. Note that the standard error on the national estimate of 87.3 percent is 0.40.

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, 2018

Alabama	\$1,569*	Kentucky	\$1,833	North Dakota	\$1,742
	(\$120)		(\$93)		(\$82)
Alaska	\$1,797	Louisiana	\$1,656*	Ohio	\$1,932
	(\$89)		(\$85)		(\$79)
Arizona	\$2,166*	Maine	\$2,447*	Oklahoma	\$1,683*
	(\$110)		(\$93)		(\$69)
Arkansas	\$1,501*	Maryland	\$1,511*	Oregon	\$1,954
	(\$91)		(\$76)		(\$100)
California	\$1,680*	Massachusetts	\$1,454*	Pennsylvania	\$1,831
	(\$53)		(\$64)		(\$73)
Colorado	\$2,005	Michigan	\$1,732	Rhode Island	\$1,849
	(\$87)		(\$125)		(\$79)
Connecticut	\$2,322*	Minnesota	\$2,045*	South Carolina	\$1,721
	(\$92)		(\$80)		(\$78)
Delaware	\$1,710	Mississippi	\$1,695	South Dakota	\$2,241*
	(\$78)		(\$102)		(\$76)
District of Columbia	\$1,308*	Missouri	\$1,931	Tennessee	\$2,235*
	(\$104)		(\$88)		(\$128)
Florida	\$1,963	Montana	\$2,116*	Texas	\$1,982
	(\$92)		(\$111)		(\$73)
Georgia	\$1,917	Nebraska	\$1,842	Utah	\$1,451*
	(\$92)		(\$101)		(\$64)
Hawaii	\$1,308	Nevada	\$2,001	Vermont	\$2,192*
	(\$274)		(\$149)		(\$105)
Idaho	\$1,894	New Hampshire	\$2,337*	Virginia	\$1,886
	(\$110)		(\$103)		(\$105)
Illinois	\$1,752	New Jersey	\$1,770	Washington	\$1,706
	(\$88)		(\$83)		(\$81)
Indiana	\$1,873	New Mexico	\$1,615	West Virginia	\$1,885
	(\$120)		(\$119)		(\$103)
Iowa	\$2,130*	New York	\$1,554*	Wisconsin	\$1,914
	(\$120)		(\$83)		(\$99)
Kansas	\$1,715	North Carolina	\$2,070*	Wyoming	\$1,999
	(\$69)		(\$78)		(\$85)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of \$1,846 at $p < 0.05$. Note that the standard error on the national estimate of \$1,846 is \$16.68.

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, 2018

Alabama	\$2,924*	Kentucky	\$3,248	North Dakota	\$3,574
	(\$201)		(\$181)		(\$168)
Alaska	\$3,225	Louisiana	\$3,383	Ohio	\$3,738*
	(\$226)		(\$177)		(\$159)
Arizona	\$3,926	Maine	\$3,895*	Oklahoma	\$3,201
	(\$297)		(\$227)		(\$221)
Arkansas	\$3,144	Maryland	\$2,943*	Oregon	\$3,348
	(\$179)		(\$172)		(\$204)
California	\$3,231	Massachusetts	\$2,729*	Pennsylvania	\$2,994*
	(\$143)		(\$161)		(\$178)
Colorado	\$4,011*	Michigan	\$3,062	Rhode Island	\$3,795
	(\$211)		(\$227)		(\$281)
Connecticut	\$3,784	Minnesota	\$4,033*	South Carolina	\$3,124
	(\$216)		(\$184)		(\$194)
Delaware	\$3,285	Mississippi	\$3,707	South Dakota	\$4,002*
	(\$203)		(\$377)		(\$146)
District of Columbia	\$2,362*	Missouri	\$3,539	Tennessee	\$3,879
	(\$157)		(\$234)		(\$271)
Florida	\$3,674	Montana	\$3,498	Texas	\$3,547
	(\$199)		(\$306)		(\$145)
Georgia	\$3,661	Nebraska	\$3,272	Utah	\$3,164
	(\$194)		(\$254)		(\$150)
Hawaii	\$3,240	Nevada	\$3,710	Vermont	\$3,686
	(\$606)		(\$321)		(\$231)
Idaho	\$3,249	New Hampshire	\$4,644*	Virginia	\$3,043
	(\$231)		(\$233)		(\$225)
Illinois	\$3,324	New Jersey	\$3,614	Washington	\$3,139
	(\$219)		(\$234)		(\$179)
Indiana	\$3,199	New Mexico	\$3,021	West Virginia	\$2,923
	(\$262)		(\$278)		(\$253)
Iowa	\$3,657	New York	\$2,888*	Wisconsin	\$3,619
	(\$183)		(\$180)		(\$269)
Kansas	\$3,398	North Carolina	\$3,752	Wyoming	\$3,902*
	(\$165)		(\$184)		(\$180)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of \$3,392 at $p < 0.05$. Note that the standard error on the national estimate of \$3,392 is \$36.94.

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	18.3%	22.4%	23.3%	23.1%	25.1%	26.1%	27.4%	30.4%	32.6%	35.0%	34.9%	37.6%	37.7%
	(0.4%)	(0.2%)	(0.7%)	(0.7%)	(0.7%)	(0.4%)	(0.4%)	(0.3%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.6%)
<50	14.0%	17.2%	16.9%	15.9%	14.9%	15.4%	17.3%	18.7%	19.5%	20.4%	20.6%	22.1%	22.4%
	(0.7%)	(0.7%)	(0.4%)	(0.5%)	(0.4%)	(0.5%)	(0.5%)	(1.0%)	(0.7%)	(0.9%)	(0.8%)	(0.8%)	(0.8%)
50-99	16.8%	14.5%	15.1%	13.5%	15.1%	14.8%	17.2%	18.8%	19.1%	21.8%	21.5%	21.8%	21.3%
	(1.2%)	(1.6%)	(0.9%)	(1.7%)	(1.4%)	(1.6%)	(1.2%)	(1.0%)	(1.5%)	(1.7%)	(1.6%)	(1.6%)	(1.6%)
100+	19.5%	24.4%	25.6%	25.7%	28.5%	29.6%	30.6%	34.1%	36.6%	39.2%	38.9%	41.9%	42.0%
	(0.6%)	(0.6%)	(1.0%)	(0.9%)	(0.9%)	(0.5%)	(0.5%)	(0.5%)	(0.8%)	(0.8%)	(0.7%)	(0.9%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	18.3%	18.5%	18.9%	18.6%	18.8%	18.9%	19.0%	19.2%	19.8%	20.1%	20.5%	20.1%	20.2%
	(0.1%)	(0.1%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.1%)	(0.1%)	(0.1%)	(0.2%)	(0.2%)
<50	20.4%	20.2%	20.7%	20.2%	20.0%	21.5%	20.8%	21.3%	21.5%	22.6%	22.2%	22.2%	23.0%
	(0.5%)	(0.1%)	(0.4%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
50-99	18.0%	18.9%	19.3%	19.0%	19.6%	20.2%	20.7%	21.0%	21.1%	21.6%	22.3%	21.9%	21.6%
	(0.6%)	(0.7%)	(0.7%)	(0.6%)	(0.8%)	(0.8%)	(0.4%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)
100+	17.9%	18.1%	18.5%	18.4%	18.6%	18.5%	18.7%	18.8%	19.5%	19.8%	20.2%	19.8%	19.8%
	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 5.9

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a physician visit coinsurance rate, overall and by State, 2018

Alabama	30.7%*	Kentucky	36.3%	North Dakota	56.0%*
	(3.2%)		(3.2%)		(3.3%)
Alaska	56.7%*	Louisiana	44.0%	Ohio	44.4%*
	(4.3%)		(4.0%)		(3.2%)
Arizona	38.1%	Maine	48.8%*	Oklahoma	37.5%
	(4.0%)		(3.5%)		(3.6%)
Arkansas	34.6%	Maryland	34.2%	Oregon	36.7%
	(3.7%)		(3.4%)		(3.8%)
California	31.6%*	Massachusetts	22.1%*	Pennsylvania	31.2%*
	(2.2%)		(2.7%)		(3.0%)
Colorado	46.8%*	Michigan	32.0%	Rhode Island	27.5%*
	(3.4%)		(3.5%)		(3.2%)
Connecticut	38.0%	Minnesota	56.9%*	South Carolina	39.8%
	(5.0%)		(3.1%)		(3.5%)
Delaware	34.4%	Mississippi	38.3%	South Dakota	39.9%
	(3.5%)		(4.7%)		(3.4%)
District of Columbia	18.8%*	Missouri	34.4%	Tennessee	50.3%*
	(2.3%)		(3.9%)		(3.7%)
Florida	38.7%	Montana	48.2%*	Texas	40.2%
	(3.8%)		(3.8%)		(2.9%)
Georgia	41.1%	Nebraska	36.3%	Utah	44.6%
	(3.5%)		(4.0%)		(5.2%)
Hawaii	29.7%*	Nevada	34.5%	Vermont	34.6%
	(3.0%)		(5.4%)		(4.5%)
Idaho	40.5%	New Hampshire	44.6%	Virginia	39.1%
	(3.9%)		(3.9%)		(4.1%)
Illinois	37.5%	New Jersey	40.6%	Washington	49.9%*
	(3.7%)		(3.7%)		(3.9%)
Indiana	30.5%*	New Mexico	37.2%	West Virginia	36.3%
	(3.3%)		(3.5%)		(3.9%)
Iowa	42.3%	New York	32.8%	Wisconsin	48.8%*
	(3.4%)		(2.8%)		(4.1%)
Kansas	37.7%	North Carolina	37.8%	Wyoming	57.1%*
	(3.6%)		(3.2%)		(3.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of 37.7 percent at $p < 0.05$. Note that the standard error on the national estimate of 37.7 percent is 0.64.

Appendix Exhibit 5.10

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 State, 2018

Alabama	24.7%*	Kentucky	19.7%	North Dakota	17.3%*
	(1.2%)		(1.3%)		(0.5%)
Alaska	19.5%	Louisiana	20.6%	Ohio	19.8%
	(0.5%)		(0.7%)		(0.7%)
Arizona	18.9%	Maine	20.6%	Oklahoma	19.9%
	(1.1%)		(1.0%)		(0.4%)
Arkansas	20.1%	Maryland	19.6%	Oregon	22.3%
	(0.8%)		(0.6%)		(2.6%)
California	20.1%	Massachusetts	18.2%*	Pennsylvania	19.8%
	(0.4%)		(1.0%)		(1.2%)
Colorado	19.4%	Michigan	20.9%	Rhode Island	18.7%*
	(0.5%)		(0.8%)		(0.7%)
Connecticut	19.9%	Minnesota	19.7%	South Carolina	23.1%*
	(0.7%)		(0.6%)		(1.1%)
Delaware	17.6%*	Mississippi	21.7%*	South Dakota	21.7%
	(1.2%)		(0.7%)		(0.8%)
District of Columbia	16.8%*	Missouri	20.8%	Tennessee	23.9%*
	(0.7%)		(0.7%)		(0.9%)
Florida	21.5%	Montana	23.2%*	Texas	19.2%
	(0.7%)		(0.8%)		(0.7%)
Georgia	20.5%	Nebraska	20.6%	Utah	20.2%
	(0.5%)		(1.1%)		(0.5%)
Hawaii	15.3%*	Nevada	19.9%	Vermont	22.0%
	(0.9%)		(1.6%)		(0.9%)
Idaho	21.3%*	New Hampshire	17.6%*	Virginia	20.8%
	(0.4%)		(0.8%)		(0.8%)
Illinois	18.0%*	New Jersey	20.3%	Washington	19.8%
	(0.5%)		(1.0%)		(1.1%)
Indiana	19.9%	New Mexico	19.6%	West Virginia	20.4%
	(0.7%)		(0.5%)		(1.2%)
Iowa	21.4%	New York	20.0%	Wisconsin	19.6%
	(0.9%)		(0.7%)		(0.8%)
Kansas	19.2%	North Carolina	21.4%	Wyoming	22.0%*
	(0.6%)		(0.8%)		(0.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of 20.2 percent at $p < 0.05$. Note that the standard error on the national estimate of 20.2 percent is 0.15.

Appendix Exhibit 5.11

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a copayment for a physician office visit, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	76.4%	74.9%	71.8%	72.6%	70.0%	68.2%	66.3%	64.8%	61.3%	59.9%	60.6%	59.2%	58.1%
	(0.6%)	(0.5%)	(0.8%)	(0.5%)	(0.7%)	(0.7%)	(0.7%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.6%)
<50	79.2%	77.2%	72.8%	73.6%	74.0%	72.6%	72.7%	70.6%	67.3%	69.6%	69.5%	71.5%	68.3%
	(0.7%)	(0.3%)	(0.7%)	(0.5%)	(0.4%)	(0.7%)	(1.0%)	(0.7%)	(0.9%)	(1.0%)	(0.9%)	(0.9%)	(0.9%)
50-99	78.9%	82.4%	77.5%	79.4%	75.8%	73.5%	71.2%	71.9%	74.6%	65.2%	69.3%	70.2%	69.7%
	(1.2%)	(1.2%)	(1.0%)	(1.8%)	(1.6%)	(1.1%)	(1.7%)	(1.5%)	(1.6%)	(2.0%)	(1.8%)	(1.8%)	(1.8%)
100+	75.5%	73.7%	71.1%	71.7%	68.5%	66.7%	64.5%	62.9%	58.9%	57.4%	58.1%	55.9%	55.2%
	(0.8%)	(0.7%)	(1.0%)	(0.5%)	(0.9%)	(0.9%)	(0.9%)	(0.6%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 5.12

Average copayment (in dollars) (standard error) for a physician office visit per employee enrolled in a health insurance plan with a physician visit copayment, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$18.76	\$19.33	\$20.53	\$21.53	\$22.82	\$23.34	\$23.77	\$24.31	\$24.77	\$25.04	\$25.89	\$26.50	\$26.81
	(\$0.09)	(\$0.11)	(\$0.07)	(\$0.10)	(\$0.10)	(\$0.11)	(\$0.16)	(\$0.13)	(\$0.12)	(\$0.12)	(\$0.12)	(\$0.13)	(\$0.14)
<50	\$20.40	\$20.88	\$22.43	\$23.66	\$24.79	\$25.71	\$26.07	\$26.75	\$27.14	\$27.30	\$27.82	\$28.21	\$29.16
	(\$0.17)	(\$0.24)	(\$0.13)	(\$0.07)	(\$0.15)	(\$0.17)	(\$0.14)	(\$0.22)	(\$0.22)	(\$0.22)	(\$0.23)	(\$0.27)	(\$0.25)
50-99	\$19.49	\$20.03	\$21.38	\$22.93	\$24.62	\$24.05	\$25.05	\$25.37	\$26.29	\$27.06	\$27.43	\$27.36	\$28.37
	(\$0.33)	(\$0.50)	(\$0.34)	(\$0.31)	(\$0.36)	(\$0.34)	(\$0.26)	(\$0.44)	(\$0.35)	(\$0.40)	(\$0.39)	(\$0.48)	(\$0.42)
100+	\$18.25	\$18.85	\$19.96	\$20.86	\$22.13	\$22.68	\$23.07	\$23.60	\$24.03	\$24.25	\$25.28	\$25.99	\$26.11
	(\$0.12)	(\$0.15)	(\$0.08)	(\$0.12)	(\$0.11)	(\$0.12)	(\$0.22)	(\$0.17)	(\$0.14)	(\$0.15)	(\$0.15)	(\$0.16)	(\$0.16)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 5.13

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a copayment for a physician office visit, overall and by State, 2018

Alabama	67.0%*	Kentucky	57.6%	North Dakota	40.0%*
	(3.2%)		(3.4%)		(3.5%)
Alaska	44.3%*	Louisiana	58.3%	Ohio	47.0%*
	(4.2%)		(3.9%)		(3.1%)
Arizona	56.3%	Maine	42.9%*	Oklahoma	64.6%
	(3.8%)		(3.2%)		(3.5%)
Arkansas	53.8%	Maryland	55.7%	Oregon	64.1%
	(4.0%)		(3.4%)		(3.8%)
California	64.0%*	Massachusetts	72.6%*	Pennsylvania	60.7%
	(2.2%)		(2.8%)		(3.1%)
Colorado	47.0%*	Michigan	64.2%	Rhode Island	59.7%
	(3.1%)		(3.7%)		(3.5%)
Connecticut	51.5%	Minnesota	29.7%*	South Carolina	58.0%
	(4.6%)		(2.9%)		(3.6%)
Delaware	59.7%	Mississippi	67.2%*	South Dakota	55.8%
	(3.6%)		(4.3%)		(3.2%)
District of Columbia	71.2%*	Missouri	60.4%	Tennessee	48.9%*
	(2.6%)		(3.5%)		(4.0%)
Florida	58.3%	Montana	43.3%*	Texas	55.8%
	(3.9%)		(3.6%)		(2.9%)
Georgia	61.0%	Nebraska	53.7%	Utah	55.4%
	(3.5%)		(4.7%)		(5.2%)
Hawaii	67.4%*	Nevada	63.4%	Vermont	45.2%*
	(3.0%)		(5.3%)		(4.0%)
Idaho	61.8%	New Hampshire	53.7%	Virginia	53.0%
	(3.4%)		(3.7%)		(4.0%)
Illinois	62.5%	New Jersey	59.6%	Washington	51.4%
	(3.6%)		(3.7%)		(4.0%)
Indiana	62.1%	New Mexico	62.7%	West Virginia	63.9%
	(3.7%)		(3.4%)		(3.6%)
Iowa	48.4%*	New York	62.6%	Wisconsin	46.6%*
	(3.4%)		(2.6%)		(4.0%)
Kansas	56.8%	North Carolina	60.1%	Wyoming	38.5%*
	(3.6%)		(3.3%)		(3.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of 58.1 percent at $p < 0.05$. Note that the standard error on the national estimate of 58.1 percent is 0.64.

Appendix Exhibit 5.14

Average copayment (in dollars) (standard error) for a physician office visit per employee enrolled in a health insurance plan with a physician visit copayment, overall and by State, 2018

Alabama	\$32.00*	Kentucky	\$26.25	North Dakota	\$25.92*
	(\$0.6)		(\$0.8)		(\$0.4)
Alaska	\$28.51	Louisiana	\$30.47*	Ohio	\$25.76
	(\$0.9)		(\$0.9)		(\$0.8)
Arizona	\$27.93*	Maine	\$26.17	Oklahoma	\$28.49*
	(\$0.5)		(\$0.6)		(\$0.7)
Arkansas	\$28.00	Maryland	\$24.24*	Oregon	\$23.94*
	(\$0.7)		(\$0.7)		(\$0.7)
California	\$24.81*	Massachusetts	\$25.07*	Pennsylvania	\$24.66*
	(\$0.4)		(\$0.6)		(\$0.5)
Colorado	\$28.62*	Michigan	\$26.22	Rhode Island	\$23.14*
	(\$0.6)		(\$0.8)		(\$0.6)
Connecticut	\$29.03*	Minnesota	\$28.52	South Carolina	\$26.87
	(\$0.6)		(\$0.9)		(\$0.9)
Delaware	\$26.53	Mississippi	\$30.22	South Dakota	\$28.71*
	(\$0.7)		(\$2.3)		(\$0.6)
District of Columbia	\$22.02*	Missouri	\$29.73*	Tennessee	\$29.63*
	(\$0.7)		(\$0.9)		(\$0.8)
Florida	\$28.04	Montana	\$27.33	Texas	\$29.21*
	(\$0.7)		(\$1.0)		(\$0.5)
Georgia	\$27.59	Nebraska	\$29.75*	Utah	\$25.83
	(\$0.5)		(\$0.7)		(\$1.5)
Hawaii	\$17.71*	Nevada	\$23.85*	Vermont	\$23.31*
	(\$0.8)		(\$0.6)		(\$0.8)
Idaho	\$28.70*	New Hampshire	\$27.30	Virginia	\$26.86
	(\$0.8)		(\$0.8)		(\$1.0)
Illinois	\$26.54	New Jersey	\$26.35	Washington	\$25.33
	(\$0.9)		(\$0.8)		(\$0.8)
Indiana	\$28.98	New Mexico	\$25.60*	West Virginia	\$26.41
	(\$1.1)		(\$0.6)		(\$1.0)
Iowa	\$25.82	New York	\$25.97	Wisconsin	\$28.53
	(\$0.6)		(\$0.5)		(\$1.1)
Kansas	\$27.80	North Carolina	\$27.32	Wyoming	\$27.71
	(\$0.6)		(\$0.5)		(\$0.8)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of \$26.81 at $p < 0.05$. Note that the standard error on the national estimate of \$26.81 is \$0.14.

Appendix Exhibit 5.15

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, 2016-2018

Number of Employees	2016	2017	2018
U.S.	60.8%	58.7%	58.0%
	(0.6%)	(0.7%)	(0.6%)
<50	69.2%	71.8%	69.5%
	(0.9%)	(0.9%)	(0.9%)
50-99	70.2%	71.1%	69.4%
	(1.8%)	(1.8%)	(1.8%)
100+	58.4%	55.2%	54.9%
	(0.7%)	(0.8%)	(0.8%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2018.			

Appendix Exhibit 5.16

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, 2016-2018

Number of Employees	2016	2017	2018
U.S.	\$40.29	\$41.97	\$43.36
	(\$0.23)	(\$0.26)	(\$0.28)
<50	\$44.11	\$46.27	\$49.48
	(\$0.42)	(\$0.44)	(\$0.47)
50-99	\$43.20	\$43.99	\$48.22
	(\$0.87)	(\$0.82)	(\$0.88)
100+	\$39.10	\$40.68	\$41.40
	(\$0.28)	(\$0.32)	(\$0.34)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2018.			

Appendix Exhibit 5.17

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 State, 2018

Alabama	70.3%*	Kentucky	55.7%	North Dakota	32.3%*
	(3.2%)		(3.4%)		(3.4%)
Alaska	39.0%*	Louisiana	53.2%	Ohio	46.6%*
	(4.3%)		(3.9%)		(3.4%)
Arizona	53.4%	Maine	43.2%*	Oklahoma	62.4%
	(3.7%)		(3.3%)		(3.6%)
Arkansas	47.5%*	Maryland	59.1%	Oregon	60.5%
	(3.9%)		(3.5%)		(4.2%)
California	64.1%*	Massachusetts	72.5%*	Pennsylvania	61.3%
	(2.2%)		(2.8%)		(3.1%)
Colorado	47.3%*	Michigan	57.4%	Rhode Island	63.2%
	(3.1%)		(4.4%)		(3.5%)
Connecticut	48.3%*	Minnesota	29.6%*	South Carolina	58.8%
	(4.6%)		(3.1%)		(3.6%)
Delaware	54.6%	Mississippi	67.0%	South Dakota	54.5%
	(3.5%)		(4.6%)		(3.2%)
District of Columbia	77.4%*	Missouri	62.1%	Tennessee	48.8%*
	(2.2%)		(3.4%)		(4.0%)
Florida	61.1%	Montana	37.7%*	Texas	57.1%
	(3.9%)		(3.5%)		(2.9%)
Georgia	62.5%	Nebraska	50.6%	Utah	51.4%
	(3.4%)		(4.5%)		(5.4%)
Hawaii	66.8%*	Nevada	67.6%*	Vermont	49.1%*
	(3.0%)		(3.0%)		(3.3%)
Idaho	52.2%	New Hampshire	51.3%	Virginia	57.7%
	(3.8%)		(3.6%)		(4.1%)
Illinois	62.7%	New Jersey	65.3%*	Washington	45.0%*
	(3.7%)		(3.4%)		(3.9%)
Indiana	61.2%	New Mexico	64.2%	West Virginia	65.4%*
	(3.7%)		(3.4%)		(3.6%)
Iowa	51.2%*	New York	63.9%*	Wisconsin	46.1%*
	(3.4%)		(2.6%)		(4.2%)
Kansas	49.5%*	North Carolina	57.8%	Wyoming	35.5%*
	(3.5%)		(3.3%)		(3.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of 58.0 percent at $p < 0.05$. Note that the standard error on the national estimate of 58.0 percent is 0.65.

Appendix Exhibit 5.18

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 State, 2018

Alabama	\$46.84*	Kentucky	\$45.90	North Dakota	\$34.37*
	(\$1.1)		(\$1.8)		(\$1.4)
Alaska	\$37.71*	Louisiana	\$47.17	Ohio	\$45.46
	(\$2.0)		(\$2.0)		(\$1.5)
Arizona	\$47.08*	Maine	\$42.65	Oklahoma	\$44.02
	(\$1.5)		(\$1.2)		(\$1.2)
Arkansas	\$44.80	Maryland	\$38.65*	Oregon	\$35.03*
	(\$1.8)		(\$1.2)		(\$1.3)
California	\$36.14*	Massachusetts	\$36.53*	Pennsylvania	\$41.40
	(\$0.8)		(\$0.9)		(\$1.0)
Colorado	\$49.30*	Michigan	\$40.73	Rhode Island	\$37.70*
	(\$1.5)		(\$2.0)		(\$1.1)
Connecticut	\$43.03	Minnesota	\$38.57*	South Carolina	\$47.51*
	(\$0.9)		(\$1.6)		(\$1.3)
Delaware	\$43.47	Mississippi	\$42.18	South Dakota	\$39.82*
	(\$1.3)		(\$3.0)		(\$1.5)
District of Columbia	\$33.76*	Missouri	\$51.33*	Tennessee	\$45.48
	(\$1.1)		(\$1.9)		(\$1.7)
Florida	\$49.59*	Montana	\$42.11	Texas	\$48.55*
	(\$1.4)		(\$1.6)		(\$1.1)
Georgia	\$47.35*	Nebraska	\$46.57	Utah	\$40.65
	(\$1.5)		(\$2.7)		(\$2.5)
Hawaii	\$20.14*	Nevada	\$44.02	Vermont	\$41.45
	(\$0.9)		(\$1.8)		(\$1.6)
Idaho	\$39.48*	New Hampshire	\$46.62*	Virginia	\$43.34
	(\$1.8)		(\$1.5)		(\$1.5)
Illinois	\$45.42	New Jersey	\$46.23	Washington	\$35.70*
	(\$1.9)		(\$1.8)		(\$1.4)
Indiana	\$45.37	New Mexico	\$44.27	West Virginia	\$38.32*
	(\$2.7)		(\$1.6)		(\$2.0)
Iowa	\$43.14	New York	\$41.51	Wisconsin	\$46.73
	(\$1.6)		(\$0.9)		(\$2.1)
Kansas	\$41.50	North Carolina	\$51.00*	Wyoming	\$44.82
	(\$1.6)		(\$1.1)		(\$1.4)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of \$43.36 at $p < 0.05$. Note that the standard error on the national estimate of \$43.36 is \$0.28.

Appendix Exhibit 5.19

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, 2016-2018

Number of Employees	2016	2017	2018
U.S.	35.5%	38.1%	38.3%
	(0.6%)	(0.7%)	(0.6%)
<50	22.3%	22.3%	22.6%
	(0.8%)	(0.8%)	(0.8%)
50-99	22.3%	21.7%	20.7%
	(1.6%)	(1.6%)	(1.5%)
100+	39.3%	42.5%	42.7%
	(0.7%)	(0.8%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2018.

Appendix Exhibit 5.20

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, 2016-2018

Number of Employees	2016	2017	2018
U.S.	20.7%	21.2%	21.0%
	(0.2%)	(0.2%)	(0.2%)
<50	23.9%	23.1%	24.9%
	(0.4%)	(0.4%)	(0.5%)
50-99	23.3%	22.6%	22.6%
	(0.8%)	(0.7%)	(0.8%)
100+	20.2%	21.0%	20.5%
	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2018.

Appendix Exhibit 5.21

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 State, 2018

Alabama	28.5%*	Kentucky	38.2%	North Dakota	60.5%*
	(3.2%)		(3.3%)		(3.5%)
Alaska	62.8%*	Louisiana	49.4%*	Ohio	47.1%*
	(4.4%)		(3.9%)		(3.3%)
Arizona	39.5%	Maine	48.0%*	Oklahoma	38.6%
	(4.0%)		(3.6%)		(3.6%)
Arkansas	43.9%	Maryland	33.1%	Oregon	40.2%
	(4.0%)		(3.3%)		(3.9%)
California	33.2%*	Massachusetts	23.3%*	Pennsylvania	30.5%*
	(2.2%)		(2.8%)		(3.1%)
Colorado	46.8%*	Michigan	35.7%	Rhode Island	26.9%*
	(3.4%)		(4.1%)		(3.2%)
Connecticut	40.7%	Minnesota	55.8%*	South Carolina	38.4%
	(5.0%)		(3.1%)		(3.6%)
Delaware	36.5%	Mississippi	39.9%	South Dakota	42.7%
	(3.5%)		(5.0%)		(3.4%)
District of Columbia	17.0%*	Missouri	36.8%	Tennessee	48.1%*
	(2.0%)		(4.1%)		(3.7%)
Florida	37.7%	Montana	53.0%*	Texas	40.3%
	(3.9%)		(3.7%)		(2.9%)
Georgia	39.4%	Nebraska	41.7%	Utah	48.8%
	(3.5%)		(4.3%)		(5.5%)
Hawaii	30.5%*	Nevada	29.0%*	Vermont	30.4%*
	(3.0%)		(2.9%)		(3.5%)
Idaho	47.7%*	New Hampshire	47.0%*	Virginia	37.3%
	(3.8%)		(3.8%)		(3.9%)
Illinois	36.8%	New Jersey	33.3%	Washington	58.2%*
	(3.7%)		(3.3%)		(3.8%)
Indiana	31.2%*	New Mexico	34.9%	West Virginia	33.7%
	(3.3%)		(3.5%)		(3.6%)
Iowa	41.6%	New York	31.6%*	Wisconsin	48.5%*
	(3.3%)		(2.7%)		(4.0%)
Kansas	44.2%	North Carolina	40.1%	Wyoming	57.9%*
	(3.6%)		(3.3%)		(3.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of 38.3 percent at $p < 0.05$. Note that the standard error on the national estimate of 38.3 percent is 0.65.

Appendix Exhibit 5.22

Average coinsurance rate (in percentage) (standard error) for an office visit to a specialist per employee enrolled in a health insurance plan with a specialist physician coinsurance rate at private-sector establishments, overall and by State, 2018

Alabama	26.4%*	Kentucky	21.2%	North Dakota	18.8%*
	(1.4%)		(1.5%)		(0.8%)
Alaska	20.1%	Louisiana	22.1%	Ohio	20.2%
	(0.6%)		(0.8%)		(0.6%)
Arizona	21.0%	Maine	20.8%	Oklahoma	21.8%
	(0.6%)		(1.0%)		(0.8%)
Arkansas	21.0%	Maryland	20.0%	Oregon	23.4%
	(0.8%)		(0.6%)		(2.5%)
California	20.9%	Massachusetts	19.2%	Pennsylvania	20.5%
	(0.4%)		(1.1%)		(1.3%)
Colorado	19.8%*	Michigan	21.8%	Rhode Island	19.8%
	(0.5%)		(0.8%)		(0.8%)
Connecticut	20.3%	Minnesota	21.1%	South Carolina	23.7%*
	(0.7%)		(0.9%)		(1.1%)
Delaware	20.8%	Mississippi	22.2%	South Dakota	23.0%*
	(0.8%)		(0.7%)		(0.9%)
District of Columbia	17.4%*	Missouri	21.0%	Tennessee	24.1%*
	(0.8%)		(0.6%)		(0.9%)
Florida	21.8%	Montana	23.7%*	Texas	20.4%
	(0.7%)		(0.9%)		(0.7%)
Georgia	21.2%	Nebraska	20.9%	Utah	20.5%
	(0.5%)		(0.8%)		(0.4%)
Hawaii	16.3%*	Nevada	22.6%	Vermont	25.0%*
	(0.9%)		(1.0%)		(1.3%)
Idaho	22.1%*	New Hampshire	18.1%*	Virginia	21.8%
	(0.5%)		(0.8%)		(0.9%)
Illinois	19.1%*	New Jersey	20.2%	Washington	19.1%
	(0.4%)		(0.7%)		(1.2%)
Indiana	20.9%	New Mexico	19.9%*	West Virginia	21.2%
	(0.6%)		(0.5%)		(1.2%)
Iowa	22.3%	New York	20.3%	Wisconsin	19.1%*
	(1.0%)		(0.7%)		(0.7%)
Kansas	20.7%	North Carolina	24.4%*	Wyoming	23.0%*
	(0.7%)		(1.1%)		(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018.

Note: * Statistically different from the national average of 21.0 percent at $p < 0.05$. Note that the standard error on the national estimate of 21.0 percent is 0.16.

Appendix Exhibit 5.23

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	73.3%	73.2%	77.4%	79.7%	80.8%	81.0%	80.7%	86.0%	91.1%	93.9%	93.5%	93.4%	92.3%
	(0.5%)	(0.6%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)
<50	68.1%	66.6%	71.4%	72.3%	73.3%	74.8%	75.4%	81.7%	85.7%	88.1%	88.6%	88.8%	87.3%
	(0.6%)	(1.1%)	(0.8%)	(0.8%)	(0.7%)	(1.1%)	(0.4%)	(0.7%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)
50-99	73.7%	71.0%	74.8%	78.1%	81.5%	78.3%	77.4%	83.5%	88.9%	93.1%	92.5%	92.5%	89.8%
	(1.6%)	(2.2%)	(1.4%)	(1.6%)	(2.5%)	(1.8%)	(2.6%)	(0.8%)	(1.3%)	(1.2%)	(1.4%)	(1.2%)	(1.4%)
100+	75.0%	75.6%	79.6%	82.1%	83.0%	83.1%	82.6%	87.6%	92.7%	95.5%	94.7%	94.6%	93.7%
	(0.7%)	(0.9%)	(0.5%)	(0.8%)	(0.7%)	(0.6%)	(0.5%)	(0.6%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 5.24

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	70.5%	70.2%	75.7%	78.6%	78.5%	80.3%	80.9%	85.7%	91.4%	94.3%	94.0%	94.4%	93.3%
	(0.8%)	(0.6%)	(0.7%)	(0.9%)	(0.8%)	(0.5%)	(0.5%)	(0.9%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	66.3%	65.3%	70.2%	70.0%	72.3%	72.0%	75.8%	80.9%	83.8%	87.8%	86.7%	86.8%	83.6%
	(1.1%)	(1.4%)	(0.9%)	(1.3%)	(0.8%)	(0.6%)	(1.4%)	(1.2%)	(1.3%)	(1.1%)	(1.1%)	(1.0%)	(1.3%)
50-99	71.4%	73.6%	74.1%	77.2%	80.6%	79.5%	76.4%	83.5%	88.2%	91.5%	92.7%	94.3%	92.3%
	(2.6%)	(2.4%)	(1.6%)	(2.5%)	(2.0%)	(1.6%)	(2.7%)	(1.9%)	(1.8%)	(1.5%)	(1.4%)	(1.2%)	(1.6%)
100+	71.3%	71.0%	76.9%	80.4%	79.6%	81.8%	82.1%	86.7%	92.9%	95.4%	95.3%	95.6%	94.8%
	(0.9%)	(0.7%)	(0.8%)	(0.9%)	(0.9%)	(0.7%)	(0.8%)	(1.0%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 5.25

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$2,274	\$2,316	\$2,466	\$2,649	\$2,939	\$2,980	\$3,099	\$3,259	\$3,575	\$3,865	\$4,099	\$4,246	\$4,416
	(\$23)	(\$17)	(\$28)	(\$29)	(\$46)	(\$18)	(\$25)	(\$17)	(\$30)	(\$24)	(\$24)	(\$21)	(\$25)
<50	\$2,407	\$2,492	\$2,601	\$2,758	\$3,177	\$3,191	\$3,321	\$3,515	\$3,787	\$4,096	\$4,420	\$4,446	\$4,730
	(\$48)	(\$44)	(\$33)	(\$26)	(\$125)	(\$43)	(\$48)	(\$38)	(\$49)	(\$52)	(\$53)	(\$47)	(\$45)
50-99	\$2,332	\$2,228	\$2,675	\$2,757	\$2,952	\$3,019	\$3,263	\$3,346	\$3,885	\$4,230	\$4,463	\$4,678	\$4,813
	(\$88)	(\$74)	(\$69)	(\$47)	(\$84)	(\$92)	(\$99)	(\$71)	(\$100)	(\$96)	(\$81)	(\$87)	(\$80)
100+	\$2,228	\$2,275	\$2,405	\$2,608	\$2,874	\$2,920	\$3,026	\$3,182	\$3,489	\$3,774	\$3,992	\$4,158	\$4,312
	(\$27)	(\$23)	(\$36)	(\$39)	(\$68)	(\$31)	(\$29)	(\$21)	(\$37)	(\$28)	(\$28)	(\$25)	(\$30)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 5.26

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, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	\$4,745	\$4,832	\$5,156	\$5,438	\$5,854	\$6,010	\$6,356	\$6,500	\$7,114	\$7,542	\$7,881	\$8,183	\$8,375
	(\$49)	(\$47)	(\$42)	(\$67)	(\$78)	(\$54)	(\$61)	(\$40)	(\$63)	(\$60)	(\$67)	(\$65)	(\$63)
<50	\$5,000	\$5,032	\$5,594	\$5,638	\$6,209	\$6,210	\$6,671	\$6,843	\$7,488	\$7,676	\$8,330	\$8,821	\$9,025
	(\$174)	(\$121)	(\$153)	(\$67)	(\$129)	(\$102)	(\$155)	(\$140)	(\$123)	(\$135)	(\$155)	(\$136)	(\$143)
50-99	\$4,959	\$4,403	\$5,207	\$5,340	\$6,015	\$6,296	\$6,299	\$6,594	\$7,228	\$7,608	\$8,393	\$8,605	\$9,219
	(\$356)	(\$249)	(\$155)	(\$159)	(\$178)	(\$234)	(\$277)	(\$281)	(\$301)	(\$239)	(\$265)	(\$246)	(\$231)
100+	\$4,684	\$4,823	\$5,076	\$5,410	\$5,779	\$5,961	\$6,311	\$6,440	\$7,050	\$7,519	\$7,785	\$8,066	\$8,240
	(\$49)	(\$67)	(\$41)	(\$73)	(\$97)	(\$64)	(\$65)	(\$53)	(\$72)	(\$68)	(\$76)	(\$74)	(\$72)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 5.27

Among private-sector enrolled employees with single coverage, percentage (standard error) in a high-deductible health insurance plan, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	16.8%	11.1%	17.1%	19.2%	24.6%	28.0%	30.7%	34.1%	39.2%	43.9%	47.1%	53.0%	53.6%
	(0.6%)	(0.3%)	(0.4%)	(0.6%)	(0.7%)	(0.4%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
<50	30.3%	18.0%	25.4%	30.8%	36.8%	40.9%	43.3%	45.6%	50.7%	52.1%	54.9%	55.1%	60.2%
	(1.2%)	(0.6%)	(0.6%)	(1.0%)	(0.8%)	(0.7%)	(1.1%)	(1.2%)	(1.1%)	(1.1%)	(1.1%)	(1.1%)	(1.0%)
50-99	21.0%	13.9%	23.7%	28.0%	39.8%	38.3%	46.1%	46.5%	50.0%	55.0%	55.0%	58.9%	62.5%
	(2.5%)	(1.8%)	(1.7%)	(1.8%)	(2.2%)	(1.9%)	(1.9%)	(2.1%)	(2.1%)	(2.3%)	(2.0%)	(2.0%)	(2.0%)
100+	11.9%	8.6%	13.6%	14.7%	19.3%	23.1%	25.5%	29.4%	35.0%	40.5%	44.5%	51.8%	51.2%
	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.4%)	(0.5%)	(0.6%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. 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 2018, the individual deductible threshold was \$1,350. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS.

Appendix Exhibit 5.28

Among private-sector enrolled employees with family coverage, percentage (standard error) in a high-deductible health insurance plan, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	12.3%	11.5%	17.1%	19.3%	23.7%	28.8%	30.3%	33.9%	39.4%	41.9%	44.4%	51.9%	50.7%
	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.7%)	(0.5%)	(0.4%)	(0.4%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)
<50	25.1%	18.6%	28.5%	32.7%	37.5%	42.7%	44.3%	50.6%	51.9%	52.7%	49.8%	55.2%	56.6%
	(1.7%)	(0.6%)	(0.8%)	(1.0%)	(1.1%)	(1.7%)	(1.6%)	(1.0%)	(1.5%)	(1.6%)	(1.6%)	(1.7%)	(1.6%)
50-99	16.6%	14.3%	21.8%	25.0%	37.7%	47.1%	48.8%	47.1%	46.6%	47.2%	54.6%	53.7%	60.0%
	(2.0%)	(1.5%)	(1.7%)	(1.7%)	(2.4%)	(2.1%)	(2.6%)	(3.0%)	(2.6%)	(2.8%)	(3.1%)	(3.1%)	(2.9%)
100+	9.5%	9.8%	14.6%	16.2%	20.0%	25.1%	26.6%	30.2%	36.8%	39.8%	42.9%	51.3%	49.2%
	(0.5%)	(0.6%)	(0.7%)	(0.8%)	(0.7%)	(0.6%)	(0.5%)	(0.5%)	(0.9%)	(0.9%)	(1.0%)	(1.1%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. 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 2018, the family deductible threshold was \$2,700. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS.

Appendix Exhibit 5.29

Among private-sector enrolled employees with single coverage, percentage (standard error) in a non-high-deductible health insurance plan with exclusive providers, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	22.9%	23.7%	21.2%	19.9%	17.1%	18.8%	17.6%	16.7%	15.9%	14.8%	15.6%	13.5%	13.1%
	(0.7%)	(0.5%)	(0.6%)	(0.8%)	(0.4%)	(0.3%)	(0.6%)	(0.6%)	(0.5%)	(0.4%)	(0.6%)	(0.4%)	(0.4%)
<50	25.2%	27.4%	25.2%	23.5%	21.1%	20.2%	20.1%	19.6%	18.3%	18.0%	17.7%	18.3%	15.4%
	(0.8%)	(1.1%)	(1.0%)	(1.1%)	(0.7%)	(0.7%)	(0.6%)	(0.7%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)
50-99	27.7%	26.1%	26.1%	24.0%	22.0%	20.7%	19.4%	18.7%	20.2%	12.9%	18.9%	18.0%	15.2%
	(2.3%)	(2.7%)	(1.5%)	(1.6%)	(2.0%)	(1.6%)	(1.1%)	(1.3%)	(1.7%)	(1.5%)	(1.8%)	(1.8%)	(1.6%)
100+	21.7%	22.3%	19.3%	18.4%	15.3%	18.2%	16.7%	15.7%	14.8%	14.2%	14.7%	12.0%	12.4%
	(0.8%)	(0.6%)	(0.7%)	(0.9%)	(0.6%)	(0.4%)	(0.8%)	(0.7%)	(0.6%)	(0.5%)	(0.7%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "exclusive providers," enrollees must go to providers associated with the plan for all nonemergency care in order for the costs to be covered.

Appendix Exhibit 5.30

Among private-sector enrolled employees with single coverage, percentage (standard error) in a non-high-deductible health insurance plan with mixed providers and gatekeeper, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	9.5%	9.4%	7.7%	6.2%	5.8%	4.8%	4.7%	4.7%	4.4%	3.7%	3.6%	3.3%	3.4%
	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)
<50	13.3%	13.0%	11.6%	9.7%	9.2%	8.6%	7.8%	7.5%	6.0%	6.2%	5.4%	4.5%	4.3%
	(0.6%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.6%)	(0.5%)	(0.4%)	(0.4%)
50-99	11.2%	15.8%	11.2%	8.5%	6.8%	9.2%	6.6%	5.4%	5.5%	5.7%	5.2%	4.2%	3.9%
	(1.7%)	(1.8%)	(1.2%)	(1.5%)	(0.6%)	(1.1%)	(0.8%)	(0.6%)	(1.0%)	(1.1%)	(0.9%)	(0.7%)	(0.8%)
100+	8.0%	7.6%	6.1%	4.9%	4.7%	3.1%	3.6%	3.8%	3.9%	2.9%	3.0%	3.0%	3.1%
	(0.6%)	(0.5%)	(0.3%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "mixed providers," enrollees may go to any provider, but there is a cost incentive to use a particular group of providers. Plans with gatekeepers require that enrollees see a gatekeeper or primary-care physician in order to be referred to a specialist.

Appendix Exhibit 5.31

Among private-sector enrolled employees with single coverage, percentage (standard error) in a non-high-deductible health insurance plan with mixed providers and no gatekeeper, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	45.2%	50.9%	49.5%	50.3%	47.9%	44.1%	43.5%	41.3%	37.4%	35.0%	30.8%	28.0%	27.5%
	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.7%)	(0.5%)	(0.6%)	(0.4%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
<50	23.2%	32.5%	29.5%	28.3%	26.2%	22.3%	22.1%	21.3%	18.4%	18.9%	17.2%	17.6%	14.7%
	(1.1%)	(1.2%)	(0.5%)	(0.9%)	(0.7%)	(0.7%)	(1.1%)	(0.9%)	(0.8%)	(0.9%)	(0.8%)	(0.9%)	(0.8%)
50-99	32.5%	39.0%	34.6%	35.2%	27.3%	24.7%	23.7%	25.2%	21.4%	21.9%	17.6%	17.1%	15.1%
	(2.8%)	(3.2%)	(1.2%)	(1.5%)	(1.2%)	(2.0%)	(1.5%)	(1.6%)	(1.8%)	(2.0%)	(1.5%)	(1.4%)	(1.5%)
100+	53.9%	58.1%	57.7%	58.7%	56.6%	52.8%	51.7%	48.9%	44.2%	40.4%	35.3%	31.6%	31.6%
	(0.7%)	(0.4%)	(0.7%)	(0.8%)	(0.9%)	(0.5%)	(0.7%)	(0.7%)	(0.9%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "mixed providers," enrollees may go to any provider, but there is a cost incentive to use a particular group of providers. Plans with gatekeepers require that enrollees see a gatekeeper or primary-care physician in order to be referred to a specialist.

Appendix Exhibit 5.32

Among private-sector enrolled employees with single coverage, percentage (standard error) in a non-high-deductible health insurance plan with any providers, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	5.5%	4.9%	4.5%	4.3%	4.7%	4.3%	3.4%	3.1%	3.0%	2.6%	3.0%	2.2%	2.4%
	(0.4%)	(0.2%)	(0.2%)	(0.3%)	(0.5%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)
<50	7.9%	9.1%	8.3%	7.7%	6.7%	8.0%	6.6%	6.0%	6.6%	4.8%	4.7%	4.5%	5.3%
	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.3%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)
50-99	7.6%	5.2%	4.3%	4.2%	4.2%	7.0%	4.3%	4.2%	2.8%	3.3%	3.3%	1.9%	3.3%
	(2.1%)	(0.7%)	(0.7%)	(0.7%)	(0.5%)	(1.1%)	(0.7%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.4%)	(0.7%)
100+	4.5%	3.5%	3.3%	3.3%	4.1%	2.9%	2.4%	2.2%	2.1%	2.0%	2.5%	1.6%	1.7%
	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.7%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.4%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "any providers," enrollees may go to providers of their choice with no cost incentives to use a particular group of providers.

Appendix Exhibit 5.33

Among private-sector enrolled employees with family coverage, percentage (standard error) in a non-high-deductible health insurance plan with exclusive providers, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	21.1%	21.6%	18.6%	17.4%	16.4%	17.2%	15.6%	14.9%	13.3%	13.6%	13.3%	11.3%	12.0%
	(0.7%)	(0.5%)	(0.6%)	(0.6%)	(0.8%)	(0.5%)	(0.6%)	(0.7%)	(0.5%)	(0.6%)	(0.7%)	(0.5%)	(0.5%)
<50	23.8%	25.2%	21.0%	18.7%	19.4%	18.7%	18.2%	14.6%	14.8%	14.9%	15.7%	14.8%	16.0%
	(0.9%)	(1.3%)	(0.7%)	(0.8%)	(0.8%)	(1.2%)	(1.5%)	(0.7%)	(1.0%)	(1.1%)	(1.2%)	(1.2%)	(1.2%)
50-99	23.4%	23.2%	22.5%	24.7%	22.1%	14.9%	16.2%	16.6%	13.3%	13.4%	12.8%	15.9%	20.1%
	(1.8%)	(2.5%)	(1.7%)	(1.9%)	(2.1%)	(1.9%)	(1.6%)	(2.7%)	(1.6%)	(1.9%)	(1.7%)	(2.3%)	(2.7%)
100+	20.5%	20.7%	17.8%	16.6%	15.4%	17.2%	15.1%	14.8%	13.0%	13.4%	12.9%	10.5%	10.9%
	(1.0%)	(0.6%)	(0.6%)	(0.7%)	(1.0%)	(0.6%)	(0.6%)	(0.8%)	(0.6%)	(0.7%)	(0.8%)	(0.5%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "exclusive providers," enrollees must go to providers associated with the plan for all nonemergency care in order for the costs to be covered.

Appendix Exhibit 5.34

Among private-sector enrolled employees with family coverage, percentage (standard error) in a non-high-deductible health insurance plan with mixed providers and gatekeeper, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	9.4%	9.0%	6.9%	6.9%	5.1%	3.9%	3.9%	4.0%	3.7%	3.4%	3.0%	2.6%	2.9%
	(0.5%)	(0.6%)	(0.4%)	(0.6%)	(0.4%)	(0.2%)	(0.3%)	(0.5%)	(0.3%)	(0.4%)	(0.2%)	(0.2%)	(0.2%)
<50	14.5%	13.4%	11.2%	10.7%	7.8%	8.0%	8.2%	7.6%	6.7%	5.2%	5.3%	4.5%	5.0%
	(1.1%)	(0.6%)	(0.8%)	(0.9%)	(0.4%)	(1.0%)	(0.6%)	(0.8%)	(1.0%)	(0.6%)	(0.6%)	(0.8%)	(0.7%)
50-99	14.1%	15.0%	11.9%	7.2%	7.4%	6.1%	3.8%	5.5%	3.7%	5.4%	5.4%	3.8%	3.0%
	(1.7%)	(2.5%)	(1.6%)	(1.0%)	(1.0%)	(0.9%)	(1.0%)	(1.1%)	(0.9%)	(1.2%)	(1.2%)	(1.0%)	(0.5%)
100+	8.1%	7.7%	5.7%	6.2%	4.4%	3.0%	3.2%	3.3%	3.2%	3.0%	2.5%	2.2%	2.6%
	(0.5%)	(0.6%)	(0.4%)	(0.7%)	(0.5%)	(0.2%)	(0.3%)	(0.5%)	(0.3%)	(0.4%)	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "mixed providers," enrollees may go to any provider, but there is a cost incentive to use a particular group of providers. Plans with gatekeepers require that enrollees see a gatekeeper or primary-care physician in order to be referred to a specialist.

Appendix Exhibit 5.35

Among private-sector enrolled employees with family coverage, percentage (standard error) in a non-high-deductible health insurance plan with mixed providers and no gatekeeper, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	51.6%	53.4%	53.6%	52.8%	50.5%	46.9%	47.6%	44.5%	41.0%	38.6%	36.6%	32.2%	32.3%
	(1.0%)	(0.6%)	(0.8%)	(0.5%)	(0.9%)	(0.5%)	(0.5%)	(0.7%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)
<50	27.7%	34.2%	30.4%	29.3%	27.3%	23.1%	23.8%	21.1%	20.8%	23.1%	22.5%	20.7%	17.4%
	(0.6%)	(1.9%)	(0.9%)	(1.0%)	(0.5%)	(1.6%)	(1.0%)	(1.1%)	(1.3%)	(1.5%)	(1.5%)	(1.6%)	(1.3%)
50-99	37.3%	41.2%	39.2%	38.9%	27.2%	26.1%	27.4%	27.3%	32.0%	27.8%	23.8%	24.2%	14.5%
	(3.2%)	(2.9%)	(1.4%)	(2.9%)	(1.7%)	(1.8%)	(3.2%)	(1.5%)	(2.7%)	(2.8%)	(3.2%)	(2.9%)	(1.9%)
100+	57.3%	58.3%	59.0%	58.6%	56.9%	52.5%	53.0%	49.6%	45.1%	41.6%	39.7%	34.5%	35.6%
	(1.3%)	(0.8%)	(0.9%)	(0.7%)	(1.0%)	(0.6%)	(0.7%)	(0.8%)	(1.0%)	(1.0%)	(1.0%)	(1.1%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "mixed providers," enrollees may go to any provider, but there is a cost incentive to use a particular group of providers. Plans with gatekeepers require that enrollees see a gatekeeper or primary-care physician in order to be referred to a specialist.

Appendix Exhibit 5.36

Among private-sector enrolled employees with family coverage, percentage (standard error) in a non-high-deductible health insurance plan with any providers, overall and by firm size, 2005-2018

Number of Employees	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
U.S.	5.4%	4.5%	3.8%	3.5%	4.3%	3.1%	2.6%	2.8%	2.6%	2.5%	2.7%	2.0%	2.2%
	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)
<50	8.9%	8.6%	8.8%	8.6%	8.1%	7.5%	5.4%	6.1%	5.8%	4.0%	6.7%	4.7%	4.9%
	(0.8%)	(0.4%)	(0.5%)	(0.6%)	(0.5%)	(0.8%)	(0.5%)	(0.7%)	(0.6%)	(0.5%)	(0.9%)	(0.6%)	(0.6%)
50-99	8.5%	6.3%	4.6%	4.2%	5.6%	5.8%	3.7%	3.5%	4.3%	4.7%	3.4%	2.5%	2.5%
	(1.8%)	(1.4%)	(0.9%)	(0.7%)	(1.1%)	(1.4%)	(1.0%)	(0.8%)	(1.0%)	(1.2%)	(0.9%)	(0.7%)	(0.6%)
100+	4.6%	3.6%	2.8%	2.5%	3.4%	2.2%	2.1%	2.1%	1.9%	2.2%	2.0%	1.5%	1.7%
	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.4%)	(0.1%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2005-2018.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "any providers," enrollees may go to providers of their choice with no cost incentives to use a particular group of providers.

