



# MEPS Insurance Component Chartbook 2019



# Medical Expenditure Panel Survey Insurance Component 2019 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](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 2006 to 2019. To best convey key information from the MEPS-IC, the report is presented in five sections: Health Insurance Offer Rates; Employee Eligibility and Enrollment; Health Insurance Premiums; Employee and Employer Premium Contributions; and Employee Cost Sharing. Each section provides charts and discussion with links to MEPS-IC data tables that contain the estimates and standard errors for each exhibit.

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

Each section discusses the estimates to highlight trends and differences by employer and workforce characteristics. If a comparison of estimates is presented in the discussion, any differences are statistically significant at the 0.05 level, 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 approximately 42,000 business establishments from more than 7 million establishments found on the Business Register at the U.S. Census Bureau, with 4.6 percent of the sample determined during the data collection process to be out of scope. In 2019, the response rate for the private sector was 59.2 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 2017 Medical Expenditure Panel Survey Insurance Component](#) (Davis, 2018; 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 2006 to 2019 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](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.

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# 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 2006 to 2019.

The MEPS-IC is an annual survey of private employers and State and local governments and is designed to be representative of all 50 States and the District of Columbia. The large sample size (about 42,000 private-sector establishments), combined with a response rate of 59.2 percent in 2019, 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 2006 to 2019. All differences noted are at the 0.05 significance level unless otherwise specified. All dollar estimates are nominal (not adjusted for inflation). [Estimates and standard errors for all Exhibits presented in the Executive Summary are available here.](#)

## Summary of Findings

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

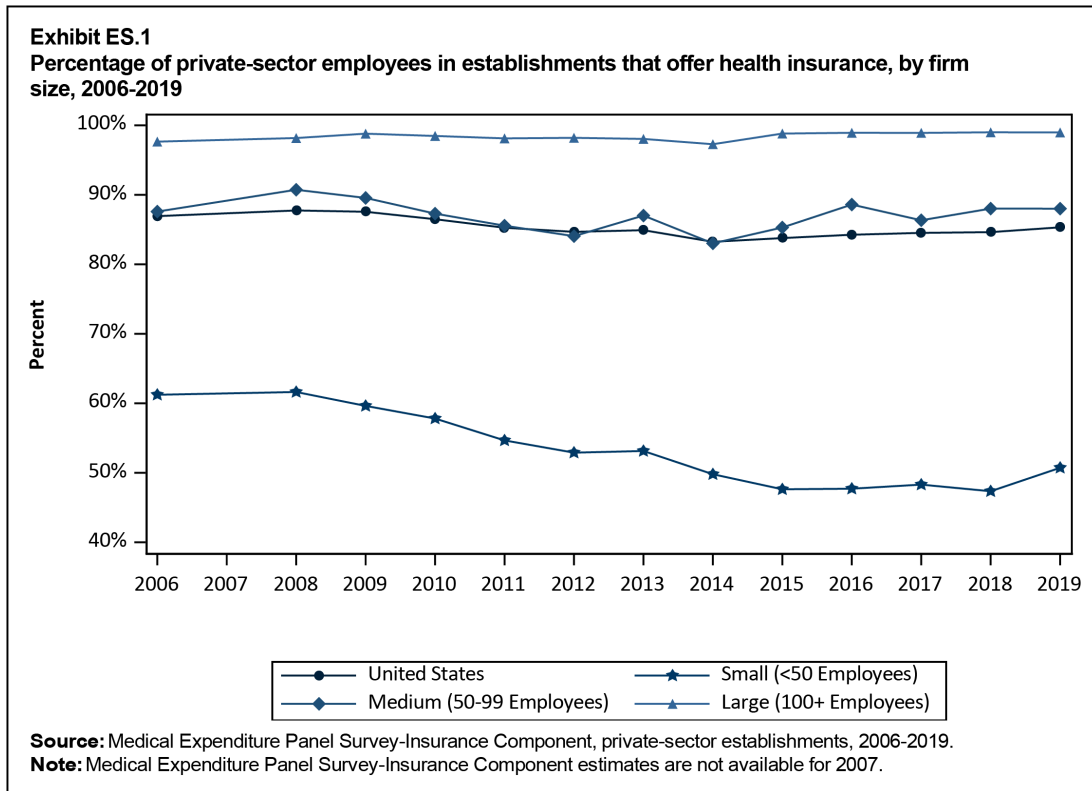
Between 2018 and 2019, there was no significant change in the overall percentage of private-sector employees (47.6 percent in 2019) enrolled in a health insurance plan offered by their employers (“enrollment rate”). There was also no significant change in the enrollment rate in any firm-size category.

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

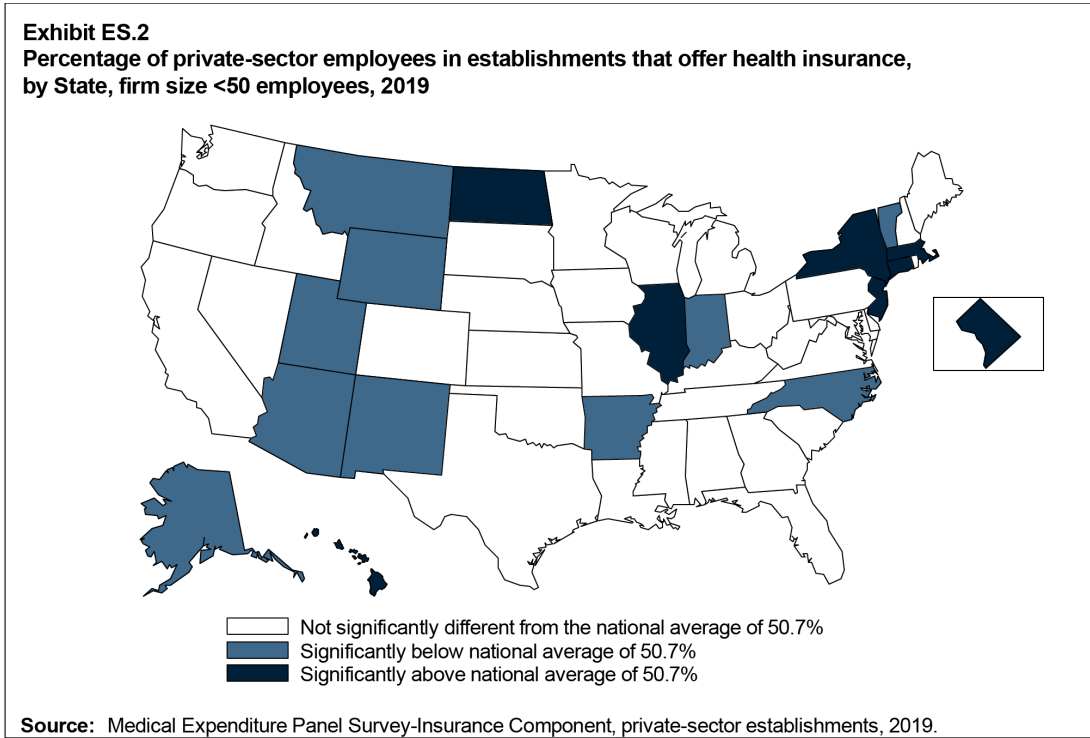
The overall percentage of employees working at establishments where insurance was offered (“the offer rate”) increased between 2018 (84.6 percent) and 2019 (85.3 percent) (Exhibit ES.1).

In 2019, 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 (50.7 percent) of employees at firms with fewer than 50 employees worked where health insurance was offered.



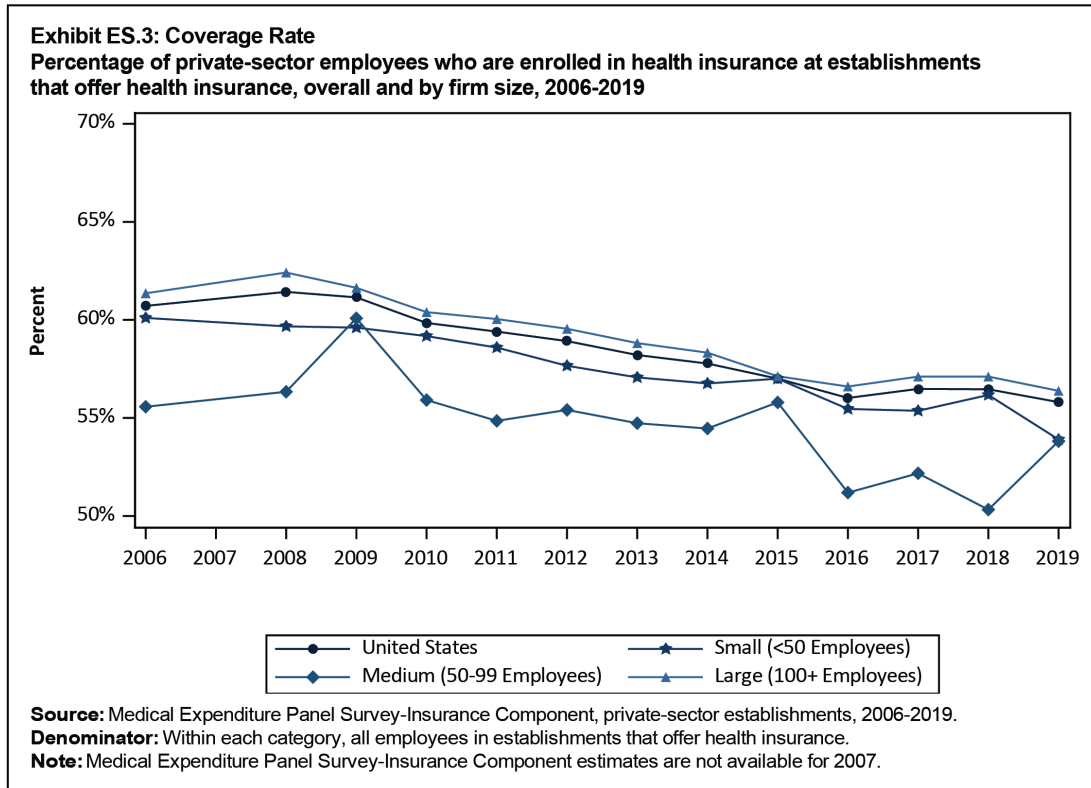
The offer rate at small employers (fewer than 50 employees) increased between 2018 (47.3 percent) and 2019 (50.7 percent) (Exhibit ES.1). There was no year-to-year change at medium employers (50 to 99 employees) or at large firms (100 or more employees).

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 significantly above the national average (50.7 percent), and 10 States had small-employer offer rates significantly below the national average (Exhibit ES.2).



## Employee Coverage, Eligibility, and Take-Up Rates

Among establishments that offered insurance, 55.8 percent of employees were enrolled in coverage through their employer (the “coverage rate”) and 77.7 percent were eligible for health insurance (the “eligibility rate”). Among eligible employees, 71.9 percent were enrolled in their employer’s health insurance (the “take-up rate”) (Exhibits ES.3, ES.4, and ES.5).

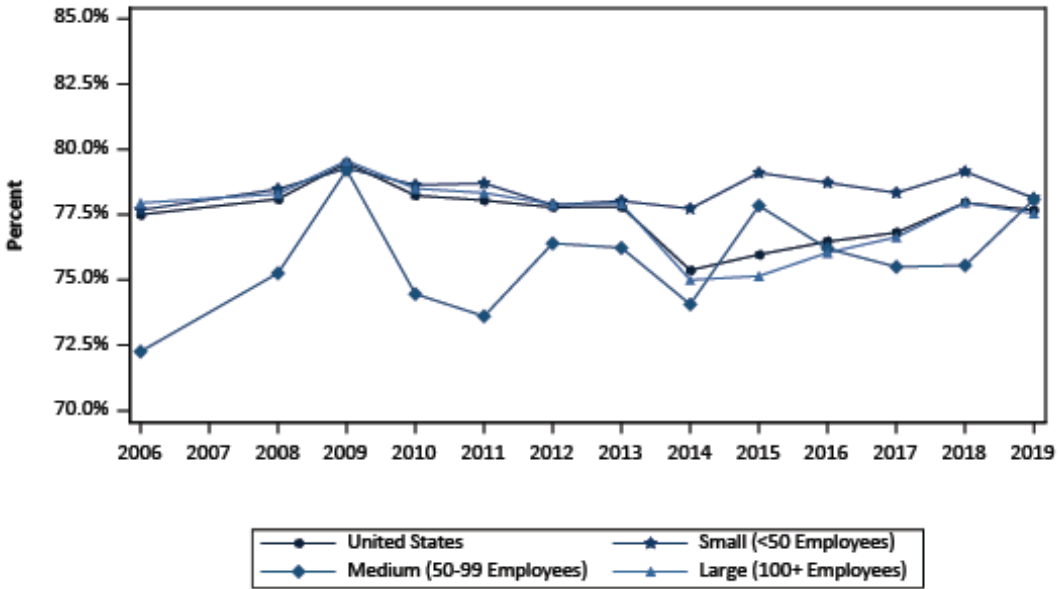


There was no significant change in the coverage rate between 2018 and 2019 overall. The coverage rate declined at small firms (from 56.2 percent to 53.9 percent) and increased at medium firms (from 50.3 to 53.8 percent) between 2018 and 2019 (Exhibit ES.3).

There were no significant changes in the eligibility rate overall or by firm size between 2018 and 2019 (Exhibit ES.4).

**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, 2006-2019



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

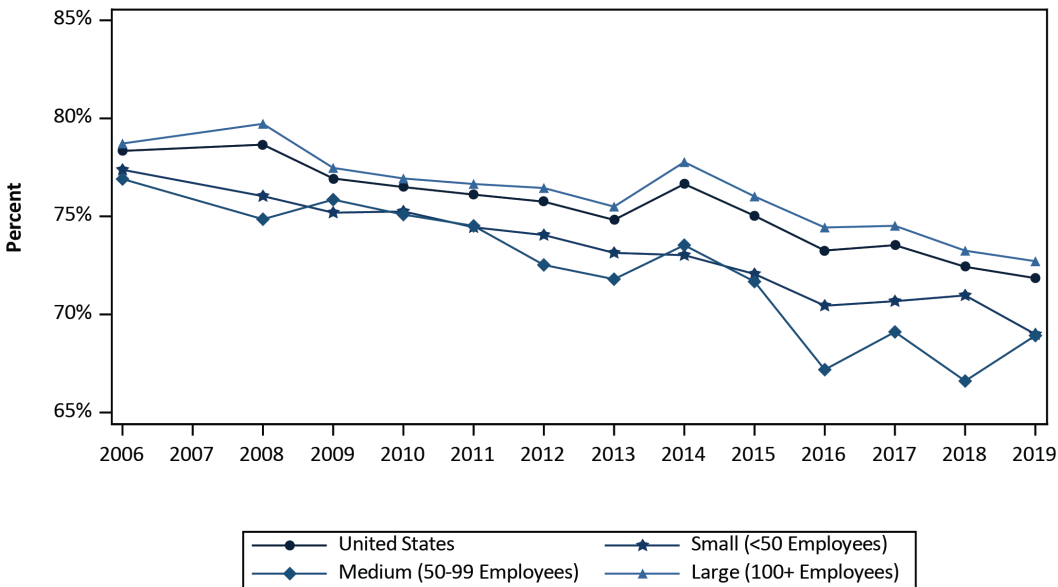
Denominator: Within each category, all employees in establishments that offer health insurance.

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

There was no significant change in the overall take-up rate between 2018 and 2019 (Exhibit ES.5). Among small firms, the take-up rate declined from 71.0 to 69.0 percent.

**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, 2006-2019



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

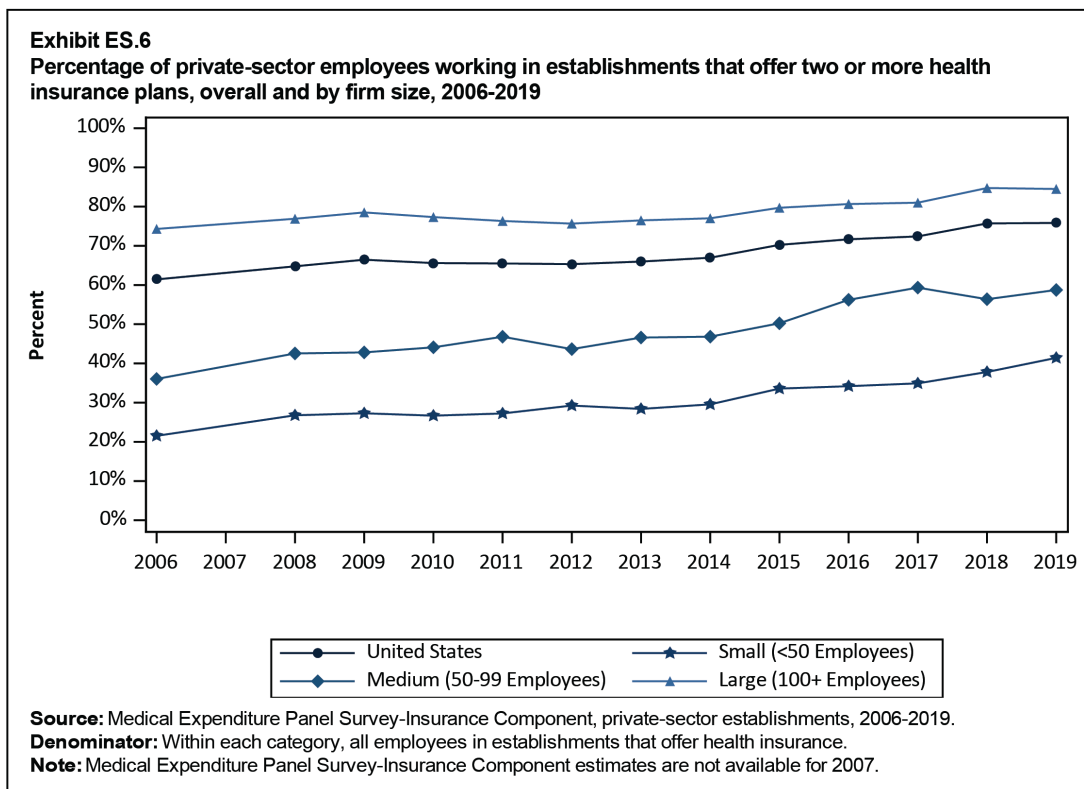
Denominator: Within each category, eligible employees in establishments that offer health insurance.

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



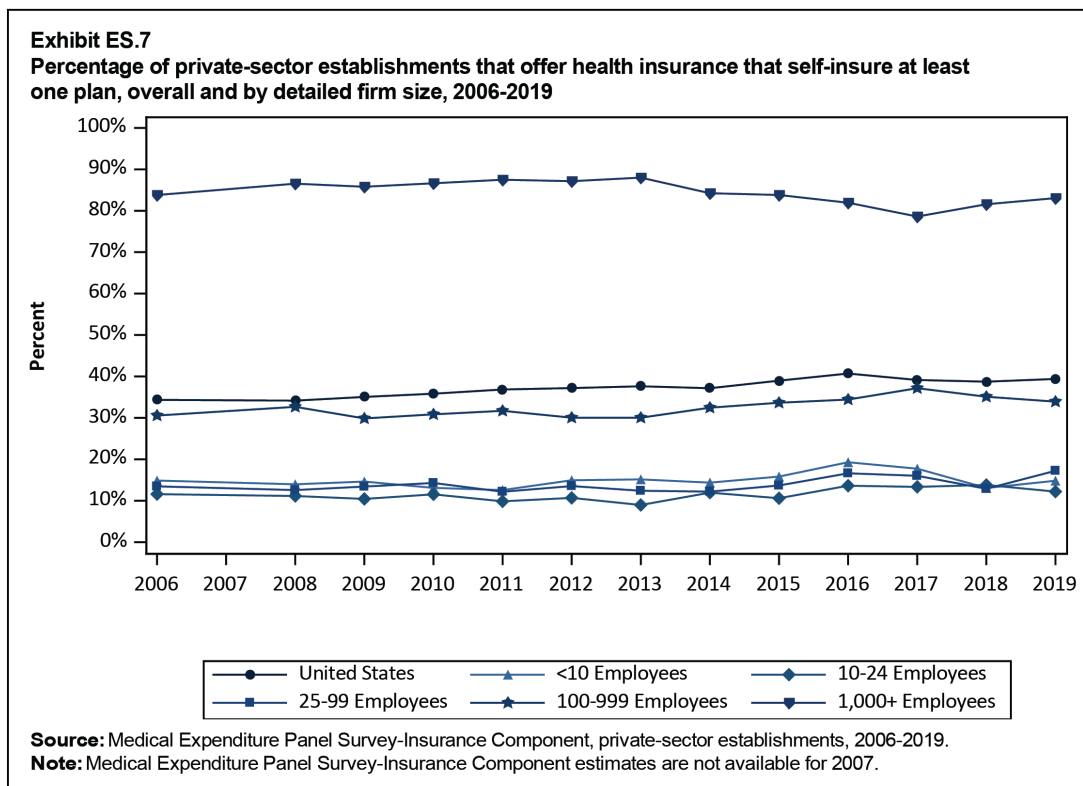
## Choice of Plans

The overall percentage of employees with a choice of plans did not significantly change between 2018 (75.7 percent) and 2019 (75.8 percent). In all years from 2006 to 2019, the likelihood that a worker at an offering establishment had a choice of plans increased with firm size. In 2019, the percentage of workers with a choice of plans was 41.4 percent in firms with fewer than 50 employees, 58.7 percent in firms with 50 to 99 employees, and 84.5 percent in firms with 100 or more workers (Exhibit ES.6).



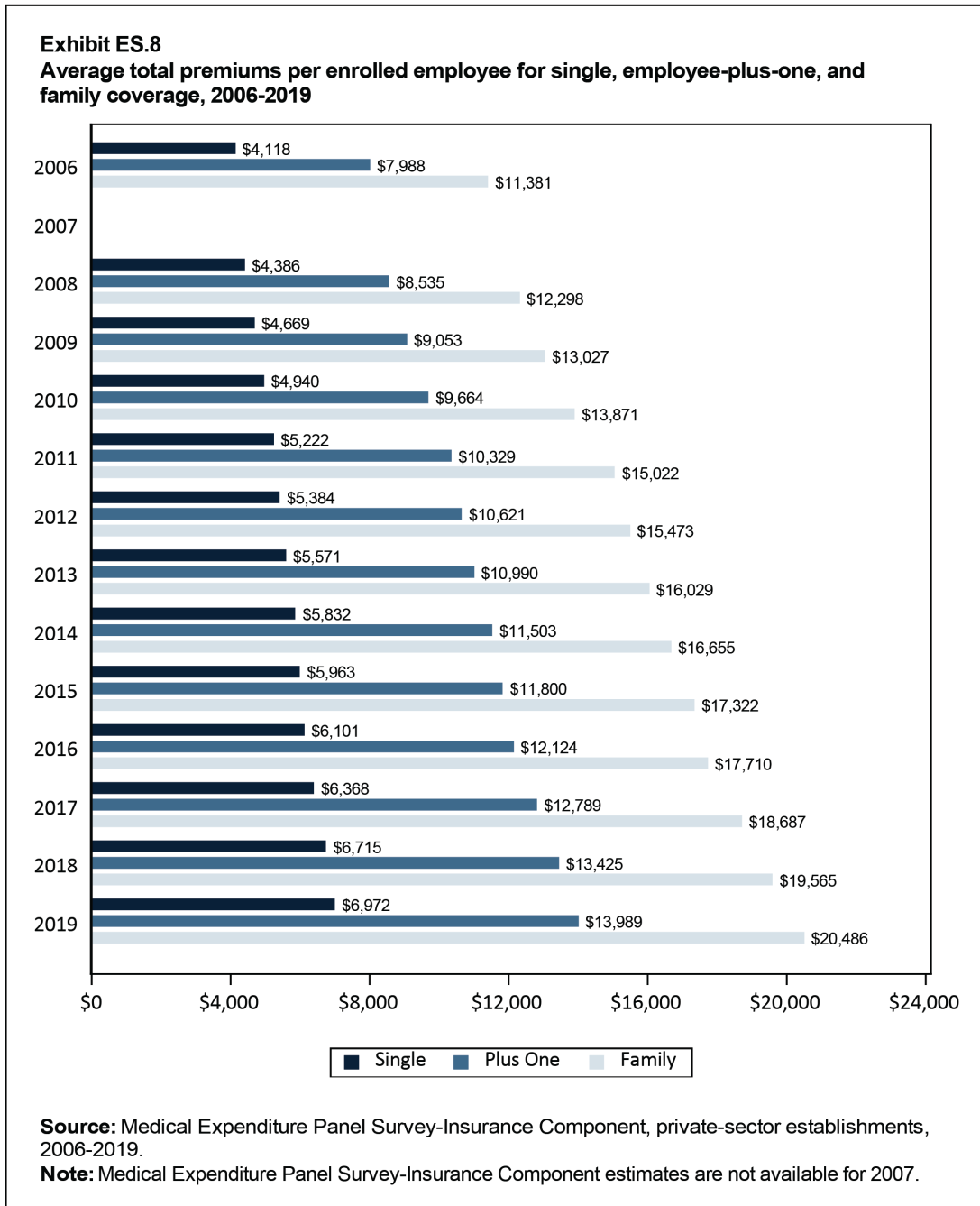
## Self-Insured Plans

Between 2018 and 2019, there was no significant change in the overall percentage of offering establishments that self-insured at least one plan. However, this percentage did significantly increase at establishments in firms with 25 to 99 employees (from 12.9 percent to 17.2 percent). No significant changes were observed at establishments in firms of any other size (Exhibit ES.7).

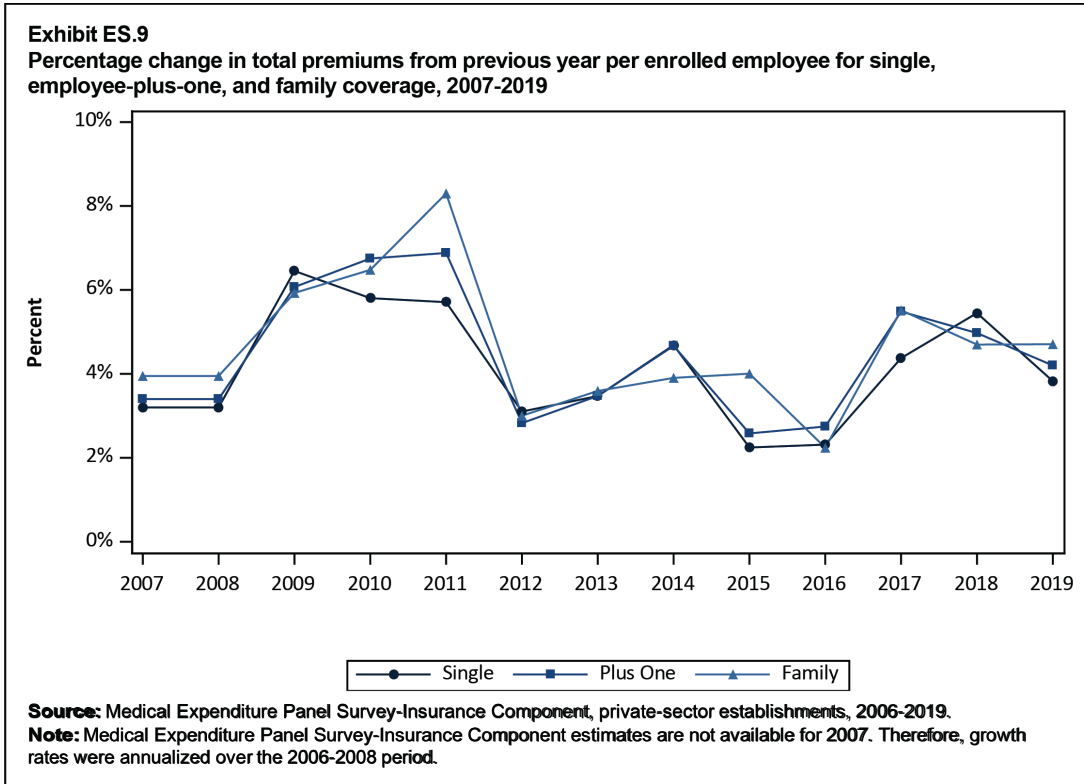


## Premiums

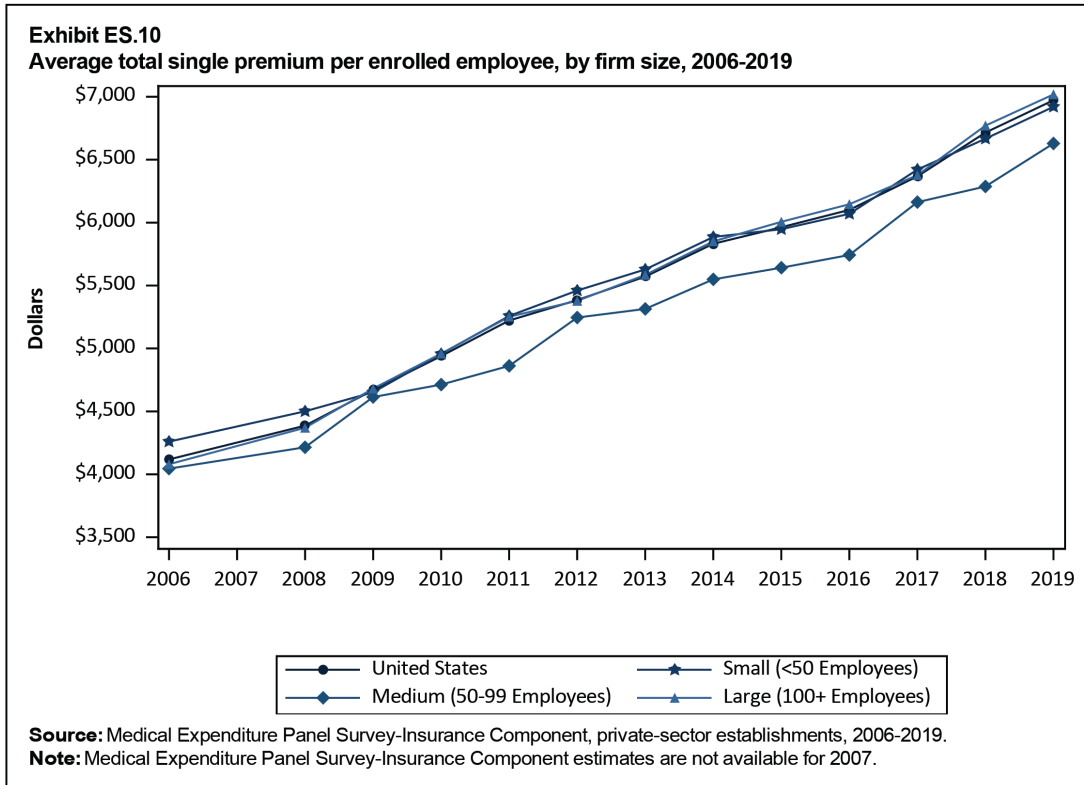
In 2019, average annual health insurance premiums per enrolled employee with private-sector employer coverage were \$6,972 for single coverage, \$13,989 for employee-plus-one coverage, and \$20,486 for family coverage (Exhibit ES.8). These amounts represent increases of 3.8 percent for single coverage, 4.2 percent for employee-plus-one coverage, and 4.7 percent for family coverage over 2018 levels (Exhibit ES.9). Between 2006 and 2019, premiums for the three types of coverage grew by between 69.3 percent and 80.0 percent, with average annual growth rates between 4.1 percent and 4.6 percent (data not shown).



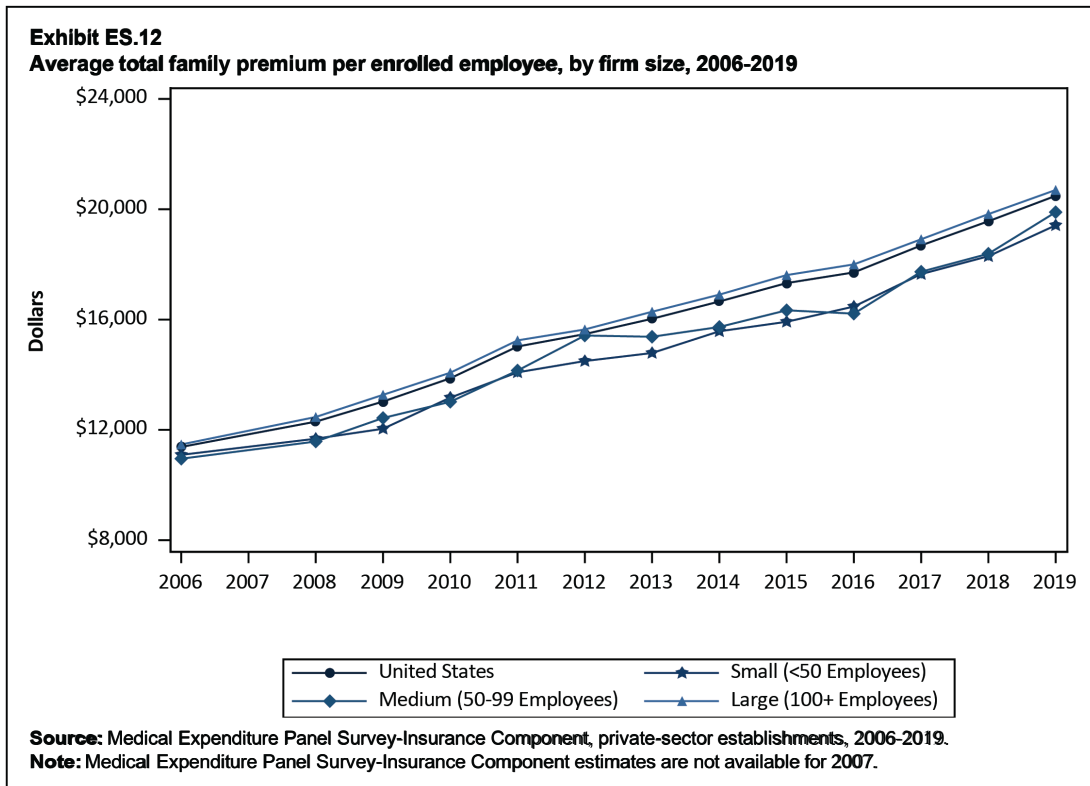
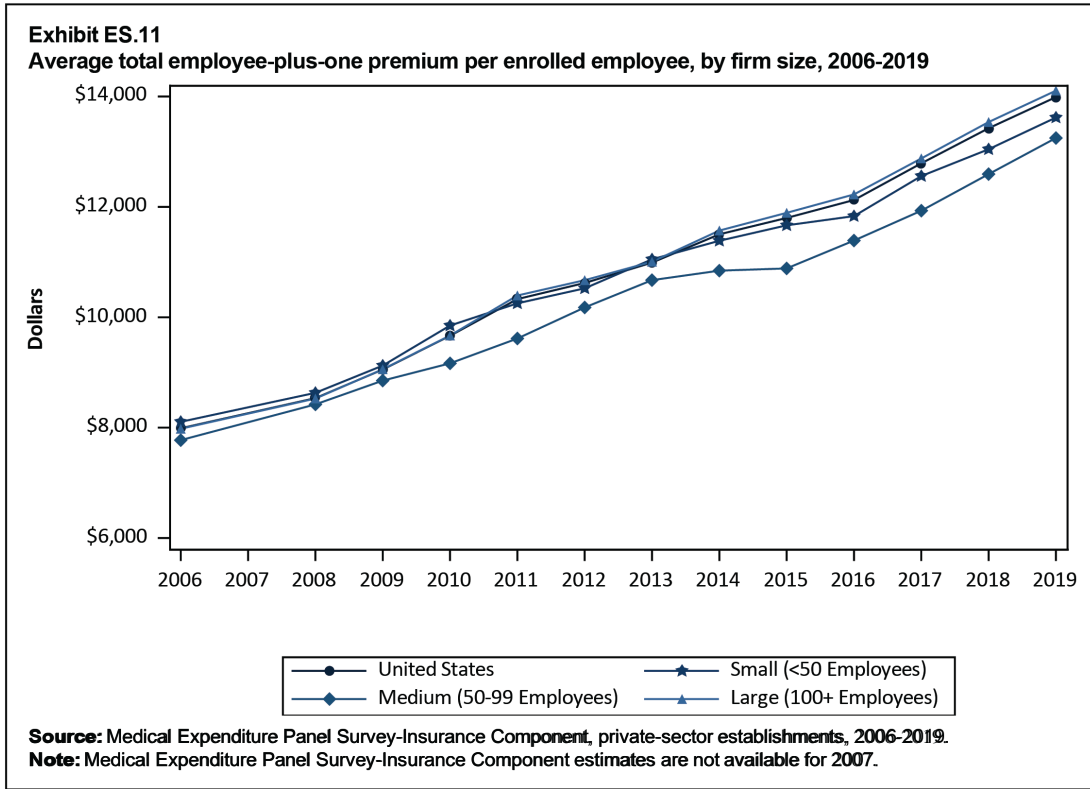
There were no significant differences between the 2018 to 2019 and 2017 to 2018 growth rates for single coverage, employee-plus-one coverage, or family coverage. In the 13 years from 2006 to 2019, annual premium growth rates ranged from 2.2 percent to 8.3 percent for family coverage, from 2.6 percent to 6.9 percent for employee-plus-one coverage, and from 2.2 percent to 6.5 percent for single coverage (Exhibit ES.9).



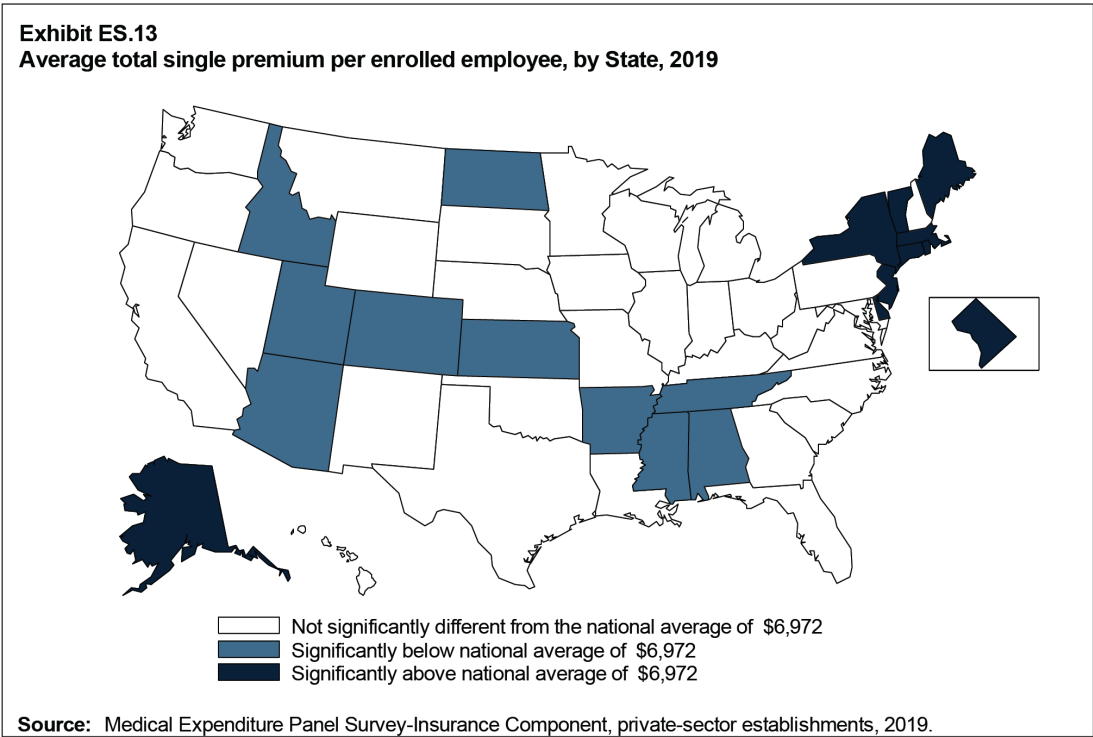
In 2019, average single premiums were lower in medium firms (\$6,629) than in small (\$6,920) or large firms (\$7,019) (Exhibit ES.10).



In 2019, premiums were higher in large firms than in medium firms for employee-plus-one coverage and higher in large versus small firms for family coverage (Exhibits ES.11 and ES.12).

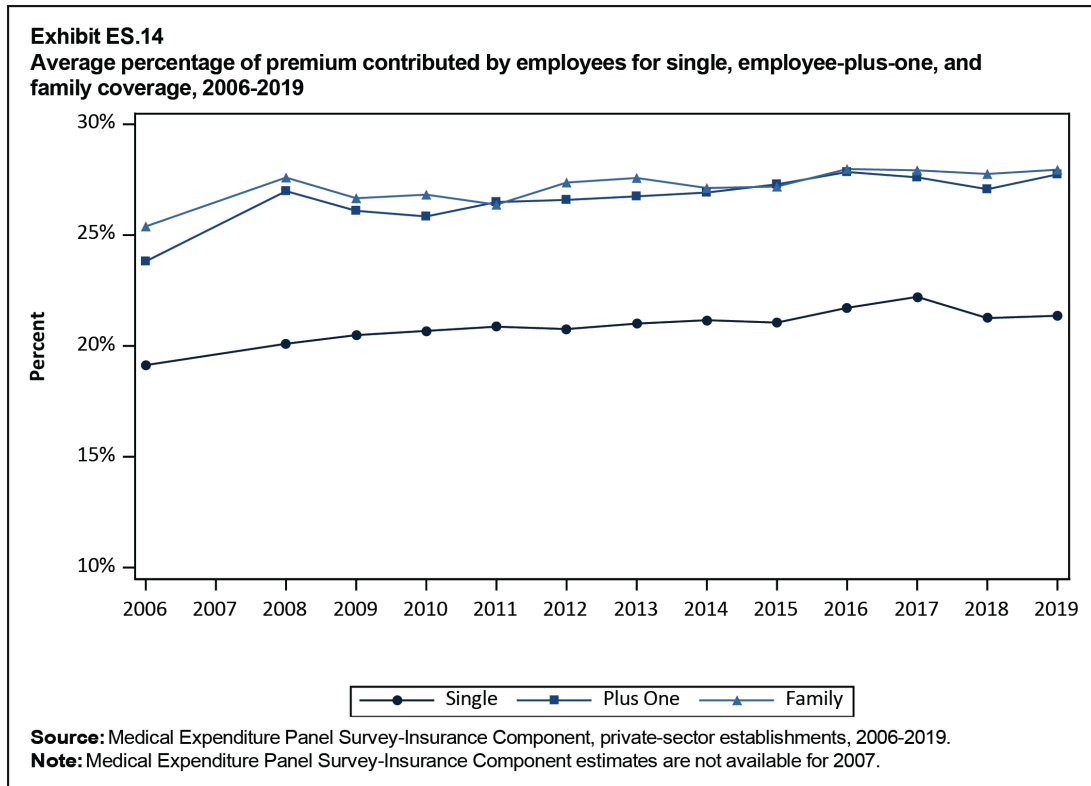


In 2019, average single premiums ranged from \$6,054 in Arkansas to \$8,933 in Alaska. Ten States had average single premiums significantly below the national average of \$6,972, and 10 States had average single premiums significantly above the national average (Exhibit ES.13).



## Employee Premium Contributions

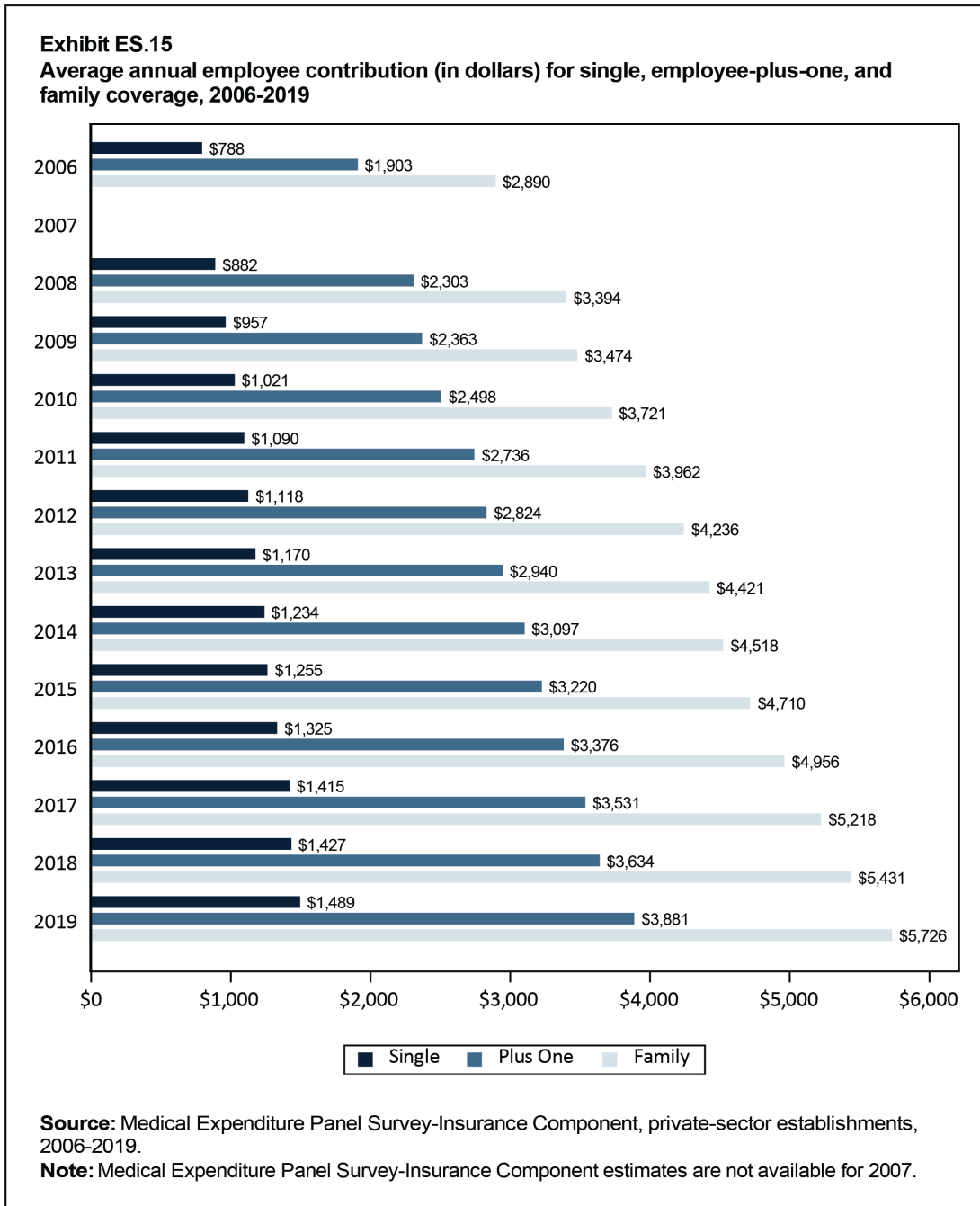
In 2019, enrolled employees paid 21.4 percent of total premiums for single coverage, 27.7 percent for employee-plus-one coverage, and 28.0 percent for family coverage. The employee shares of total premiums in 2019 were not significantly different from their 2018 levels for any of the three types of coverage (Exhibit ES.14).



From 2006 to 2019, the percentage of premiums contributed by employees increased by 2.3 percentage points, 3.9 percentage points, and 2.6 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 from 2006 to 2019 for each type of coverage (Section 4, Exhibits 4.1, 4.3, 4.4, and 4.5).



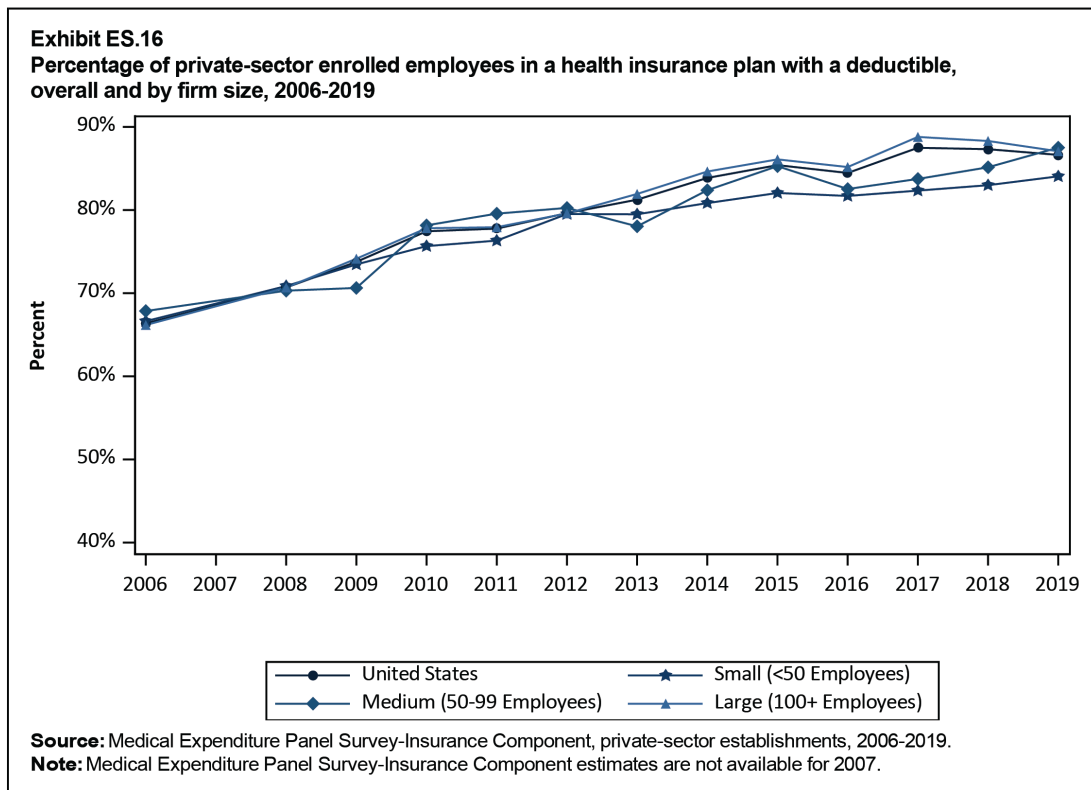
Average employee contributions in 2019 were \$1,489 for single coverage, \$3,881 for employee-plus-one coverage, and \$5,726 for family coverage, representing increases of 4.3 percent, 6.8 percent, and 5.4 percent, respectively, over 2018 levels (Exhibit ES.15).



## Plan Benefits: Deductibles

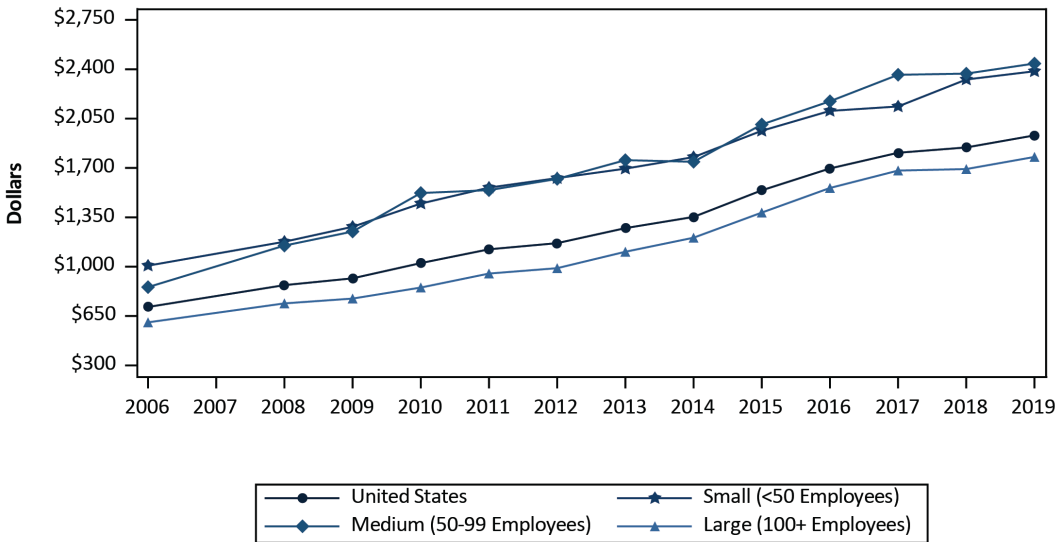
There was no significant change in the percentage of enrolled employees in a health insurance plan with a deductible from 2018 (87.3 percent) to 2019 (86.6 percent) (Exhibit ES.16). From 2006 to 2019, the percentage of enrollees in plans with deductibles increased from 66.4 percent to 86.6 percent.

- Among single-coverage enrollees with a deductible, average deductible levels increased from \$1,846 in 2018 to \$1,931 in 2019 (Exhibit ES.17); among family-coverage enrollees, deductibles rose from \$3,392 in 2018 to \$3,655 in 2019 (Section 5, Exhibit 5.3).
- Among enrollees with deductibles, average individual deductibles in 2019 were higher in small (\$2,386) and medium (\$2,441) firms than in large firms (\$1,778) (Exhibit ES.17). Family deductibles in 2019 were higher in small firms (\$5,067) than in medium firms (\$4,353) and both were higher than in large firms (\$3,390) (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, 2006-2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

**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.

## Conclusion

AHRQ produces this chartbook to make MEPS-IC data more readily usable by providing trends nationally and by firm size, by presenting national and State-level estimates in one document, and by providing additional firm-size cross tabulations relevant to recent policy changes. More information is available at [www.meps.ahrq.gov/](http://www.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 2019, 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 (50.7 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 per employee, and
- Lack of dedicated staff to select and administer health benefits.

This section presents estimates of the percentage of employees who worked where coverage was 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-insured at least one plan.

### ***Offer Rates Overall and by Firm Size***

- The overall percentage of employees working at establishments where insurance was offered (“the offer rate”) increased between 2018 (84.6 percent) and 2019 (85.3 percent) (Exhibit 1.1).
- The offer rate at small employers (fewer than 50 employees) increased between 2018 (47.3 percent) and 2019 (50.7 percent) (Exhibit 1.1).
- There was no year-to-year change at medium employers (50 to 99 employees) or at large firms (100 or more employees), which had offer rates of 88.0 and 99.0 percent, respectively, in 2018 and 2019 (Exhibit 1.1).
- The only significant change in offer rates by detailed firm size categories was for firms with 10 to 24 employees. For employees of such firms, the offer rate increased from 53.0 percent in 2018 to 56.7 percent in 2019 (Exhibit 1.2).

### ***Offer Rates by State***

- Nationwide, 85.3 percent of all private-sector employees worked at establishments that offered insurance in 2019. 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).
- In five states, offer rates significantly exceeded the 2019 national average (Exhibit 1.3).
- In nine States, offer rates were significantly below the national average in 2019 (Exhibit 1.3).

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

- Nationwide, just over half (50.7 percent) of employees of small firms (fewer than 50 employees) worked at establishments that offered insurance in 2019. However, the availability of workplace coverage at small firms varied substantially across the country (Exhibit 1.4).
- In eight States small-employer offer rates were significantly above the national average (Exhibit 1.4).
- In ten States, small-employer offer rates were significantly below the national average (Exhibit 1.4).

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

- In 2019, workers at predominantly low-wage small employers (fewer than 50 employees) were less than half as likely to be offered insurance as those at small employers with higher wages (25.4 percent vs. 58.8 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. In 2019, low-wage employees were defined as those earning less than \$12.50 per hour. In earlier years, the nominal thresholds were lower and reflected the wage distributions in those years.)
- 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 rose from 55.5 percent in 2018 to 58.8 percent in 2019 (Exhibit 1.5).

### ***Offer Rates by Industry***

- In 2019, workers in mining and manufacturing had an offer rate (94.3 percent) that was significantly higher than workers in all other industry sectors. Meanwhile, the offer rate among workers in the agriculture, fisheries, and forestry sector (72.5 percent) was significantly lower than those in all other industry sectors except construction (77.6 percent) and other services (75.6 percent) (Exhibit 1.6).
- Among workers at small firms (fewer than 50 employees), those employed in wholesale trade (72.0 percent) had the highest likelihood of working where health insurance was offered except that there was no significant difference in offer rates between wholesale trade and mining and manufacturing (65.1 percent). Those employed at small firms in the agriculture, fisheries, and forestry sector (33.7 percent), the other services sector (36.6 percent), and the retail trade sector (43.6 percent) were less likely to be offered insurance than employees in other sectors (Exhibit 1.7).

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

- Workers at nonprofit employers were more likely to work where health insurance was offered (93.0 percent) than workers at for-profit employers. Among for-profit employers, the offer rate was higher at incorporated employers (86.0 percent) than at unincorporated employers (75.8 percent) (Exhibit 1.8).

- Offer rates increased with the firm’s age, from 53.2 percent at firms 0 to 4 years old to 63.3 percent, 70.5 percent, and 92.7 percent for firms aged 5 to 9 years, 10 to 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 (98.4 percent vs. 66.0 percent) (Exhibit 1.8).
- Offer rates generally 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 90.7 percent, compared with 80.4 percent, 81.1 percent, and 57.6 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 (88.3 percent vs. 75.0 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 93.5 percent to 97.1 percent at employers in business fewer than 20 years versus 99.4 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 (94.1 percent) compared with those with a higher percentage of full-time workers (ranging from 98.8 percent to 99.4 percent at employers with 25 percent or more full-time workers) (Exhibit 1.10).
- Overall, 50.7 percent of workers in establishments that were part of firms with fewer than 50 workers were offered coverage in 2019 (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 (60.3 percent).
  - Were in business for 20 or more years (60.4 percent).
  - Had more than one location (74.6 percent).
  - Had workforces with 75 percent or more of employees working full time (63.1 percent).
  - Had workforces that were not predominantly low wage (58.8 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 (25.4 percent vs. 58.8 percent), 50 to 99 workers (71.4 percent vs. 92.6 percent), or 100 or more workers (97.7 percent vs. 99.3 percent) (Exhibit 1.10).

### ***Availability of Self-Insured Plans***

- Among employers that offered insurance, 83.1 percent of offering establishments in firms with 1,000 or more employees self-insured at least one plan in 2019. By contrast, 33.9 percent of offering establishments in firms with 100 to 999 employees self-insured at least



one plan. Furthermore, among the three detailed firm size categories with fewer than 100 workers, 12.2 percent to 17.2 percent of establishments 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 2018 and 2019, there was no significant change in the overall percentage of offering establishments that self-insured at least one plan. However, this percentage did significantly increase at establishments in firms with 25-99 employees (from 12.9 percent to 17.2 percent). No significant changes were observed at establishments in firms of any other size (Exhibit 1.11).
- Among employers that offered insurance, there was no significant change from 2018 to 2019 in the overall percentage of eligible employees who worked for an employer that self-insured at least one plan (58.0 percent in 2019 vs. 56.8 percent in 2018). No significant changes were observed for subgroups of employers by employer size, except for employers with 25 to 99 employees, with a significant increase from 14.0 percent to 18.1 percent (Exhibit 1.12).

### ***Availability of Dependent Coverage***

- In 2019, 98.7 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. In 2019, the percentage of eligible employees who were offered coverage for their dependents was:
  - 87.1 percent in firms with fewer than 10 employees,
  - 94.2 percent in firms with 10 to 24 employees,
  - 97.9 percent in firms with 25 to 99 employees,
  - 99.6 percent in firms with 100 to 999 employees, and
  - 100.0 percent in firms with 1,000 or more employees (Exhibit 1.13).
- In 2019, 93.8 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 generally increased with firm size. In 2019, the percentage of eligible workers with an offer of employee-plus-one coverage was:
  - 71.8 percent in firms with fewer than 10 employees,
  - 82.4 percent in firms with 10 to 24 employees,
  - 92.0 percent in firms with 25 to 99 employees,
  - 93.6 percent in firms with 100 to 999 employees, and
  - 97.2 percent in firms with 1,000 or more employees (Exhibit 1.13).

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

- In all years from 2006 to 2019, the likelihood that a worker at an offering establishment had a choice of plans increased with firm size. In 2019, the percentage of workers with a choice of plans was 41.4 percent in firms with fewer than 50 employees, 58.7 percent in firms with 50 to 99 employees, and 84.5 percent in firms with 100 or more workers (Exhibit 1.14).

- The overall percentage of employees with a choice of plans did not significantly change between 2018 (75.7 percent) and 2019 (75.8 percent). However, the share of employees at small firms (<50 employees) with a choice of plans did significantly increase between 2018 (37.8 percent) and 2019 (41.4 percent). No significant change between 2018 and 2019 was observed for employees at firms with 50 to 99 employees or with more than 100 employees.
- The availability of plan choice was significantly higher in 2019 than in 2006 overall (75.8 percent vs. 61.4 percent) and for small employers (41.4 percent vs. 21.5 percent), medium employers (58.7 percent vs. 36.0 percent), and large employers (84.5 percent vs. 74.3 percent) (Exhibit 1.14).

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

- Workers in the financial services and real estate sector (82.7 percent) were significantly more likely to be offered a choice of plans than workers in any other sector (Exhibit 1.15). Workers in construction (55.9 percent) were significantly less likely to be offered a choice of plans than workers in every other sector except that the difference with agriculture, fisheries, and forestry was not statistically significant. Exhibit 1.16 shows variation by industry and firm size.
- Workers at for-profit, unincorporated employers (72.1 percent) were less likely to be offered a choice of plans than workers at for-profit incorporated employers (76.3 percent) and nonprofit employers (77.3 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 (78.5 percent) than employees at younger firms (66.9 percent, 67.8 percent, and 62.5 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 (84.0 percent vs. 58.0 percent) (Exhibit 1.17).
- Overall, there was no significant difference in the availability of a choice of plans by whether or not employees worked in predominantly low-wage establishments (Exhibit 1.17). However, among firms with 50 to 99 employees, the choice of plans was less likely in predominantly low-wage establishments compared with establishments with higher wages (43.7 percent vs. 62.0 percent), and there was a smaller but significant difference among firms with 100 or more employees (81.5 percent vs. 85.3 percent) (Exhibit 1.19).

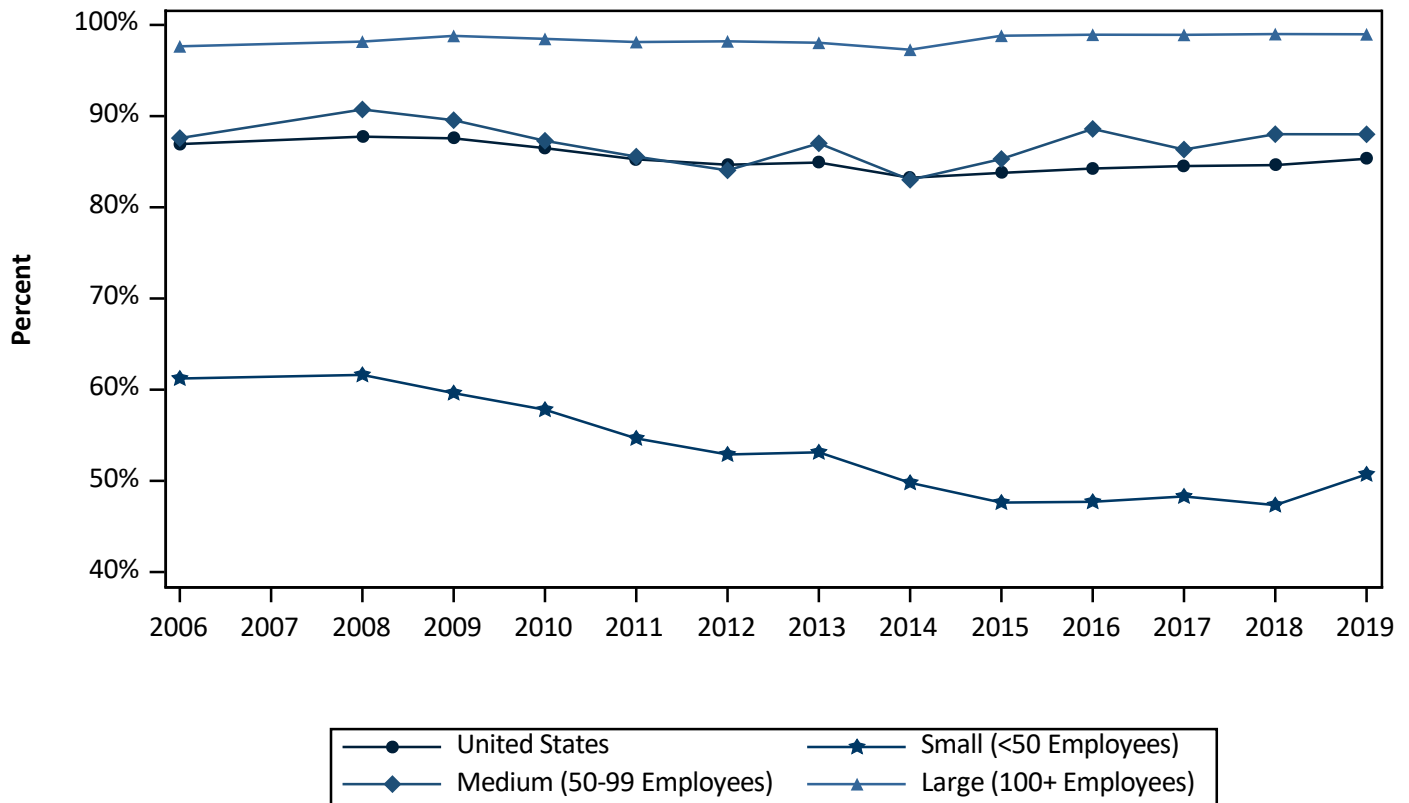
### ***Availability of Retiree Coverage at Establishments That Offer Coverage***

- In all years from 2006 through 2019, establishments that offered insurance and were part of the largest firms (1,000 or more workers) were the most likely to offer retiree coverage to retirees under age 65 and retirees age 65 and older. In 2019, 23.7 percent of these establishments offered coverage to retirees under age 65 (Exhibit 1.20) and 20.1 percent offered coverage to retirees age 65 and over (Exhibit 1.21).
- In contrast to the largest employers, in 2019, between 1.8 percent and 4.7 percent of establishments that offered insurance in all other firm 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 under age 65, there were significant decreases in the rate of offers of retiree coverage between 2018 and 2019 overall (11.1 percent vs. 9.7 percent), among firms with 100 to 999 employees (6.8 percent vs. 4.2 percent), and among firms with 1,000 or more employees (27.4 percent vs. 23.7 percent) (Exhibit 1.20).
- Between 2006 and 2019, the availability of retiree coverage in the largest firms declined by 16.9 percentage points for retirees under age 65, from 40.6 percent in 2006 to 23.7 percent in 2019. The rate for retirees age 65 and over declined by 15.6 percentage points, from 35.7 percent in 2006 to 20.1 percent in 2019 (Exhibits 1.20 and 1.21).

**Exhibit 1.1**  
**Percentage of private-sector employees in establishments that offer health insurance, by firm size, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	86.9%	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%	85.3%
<50	61.2%	61.6%	59.6%	57.8%	54.7%	52.9%	53.1%	49.8%	47.6%	47.7%	48.3%	47.3%	50.7%
50-99	87.6%	90.7%	89.6%	87.3%	85.6%	84.1%	87.0%	83.0%	85.3%	88.6%	86.3%	88.0%	88.0%
100+	97.7%	98.2%	98.8%	98.5%	98.1%	98.2%	98.0%	97.3%	98.8%	98.9%	98.9%	99.0%	99.0%

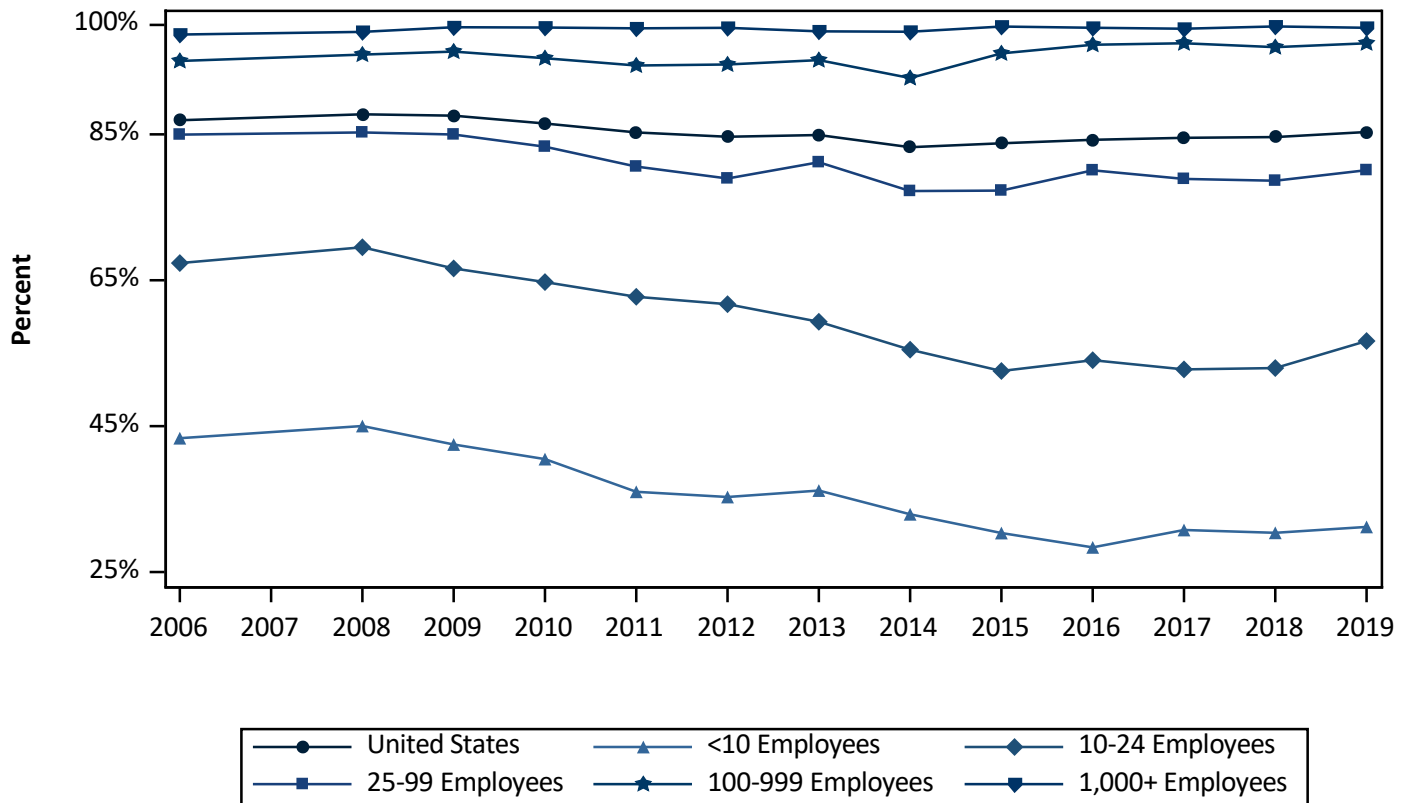
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

**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, 2006–2019**

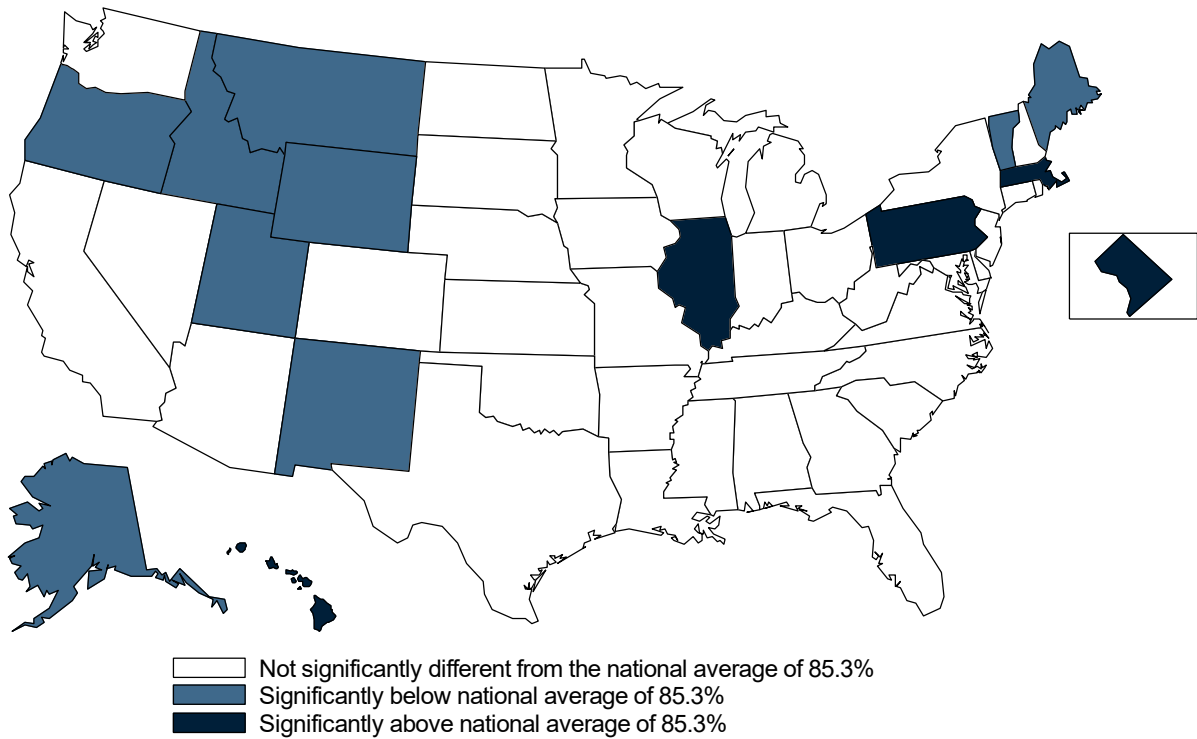
Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	86.9%	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%	85.3%
<10	43.3%	45.0%	42.5%	40.5%	36.0%	35.3%	36.2%	32.9%	30.4%	28.4%	30.8%	30.4%	31.2%
10-24	67.4%	69.5%	66.6%	64.7%	62.7%	61.7%	59.3%	55.5%	52.6%	54.0%	52.8%	53.0%	56.7%
25-99	85.0%	85.3%	85.0%	83.3%	80.6%	78.9%	81.2%	77.2%	77.3%	80.1%	78.9%	78.6%	80.1%
100-999	95.1%	95.9%	96.3%	95.4%	94.4%	94.6%	95.2%	92.7%	96.1%	97.3%	97.5%	97.0%	97.5%
1,000+	98.7%	99.0%	99.7%	99.6%	99.5%	99.6%	99.1%	99.1%	99.8%	99.6%	99.5%	99.8%	99.6%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

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

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

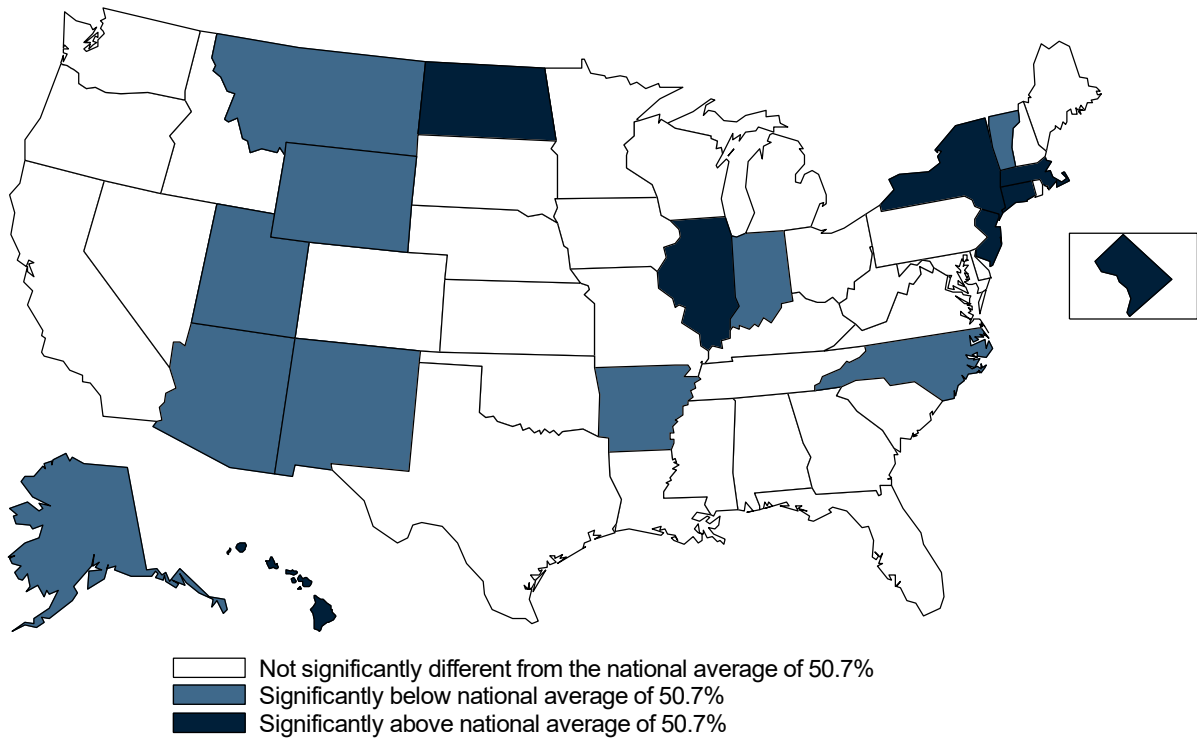
**Exhibit 1.3**  
**Percentage of private-sector employees in establishments that offer health insurance, by State, 2019**



Alabama	87.9%	Kentucky	85.5%	North Dakota	86.5%
Alaska	75.0%*	Louisiana	84.1%	Ohio	85.7%
Arizona	85.8%	Maine	80.1%*	Oklahoma	84.5%
Arkansas	83.1%	Maryland	87.1%	Oregon	82.3%*
California	84.6%	Massachusetts	90.1%*	Pennsylvania	88.3%*
Colorado	81.7%	Michigan	83.8%	Rhode Island	85.1%
Connecticut	86.7%	Minnesota	85.1%	South Carolina	85.8%
Delaware	87.3%	Mississippi	83.2%	South Dakota	83.7%
District of Columbia	92.7%*	Missouri	86.1%	Tennessee	85.9%
Florida	83.6%	Montana	70.6%*	Texas	86.1%
Georgia	85.2%	Nebraska	83.7%	Utah	81.2%*
Hawaii	95.4%*	Nevada	86.1%	Vermont	76.8%*
Idaho	77.0%*	New Hampshire	86.4%	Virginia	86.8%
Illinois	88.0%*	New Jersey	87.6%	Washington	83.7%
Indiana	84.3%	New Mexico	77.1%*	West Virginia	84.1%
Iowa	85.6%	New York	86.7%	Wisconsin	83.5%
Kansas	86.3%	North Carolina	82.2%	Wyoming	71.6%*
<p><b>Source:</b> Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2019.  <b>Note:</b> * Indicates the estimate is statistically different from the national average of 85.3 percent at <math>p &lt; 0.05</math>.  <a href="#">For data points and standard errors for this exhibit, select here.</a></p>					

**Exhibit 1.4**

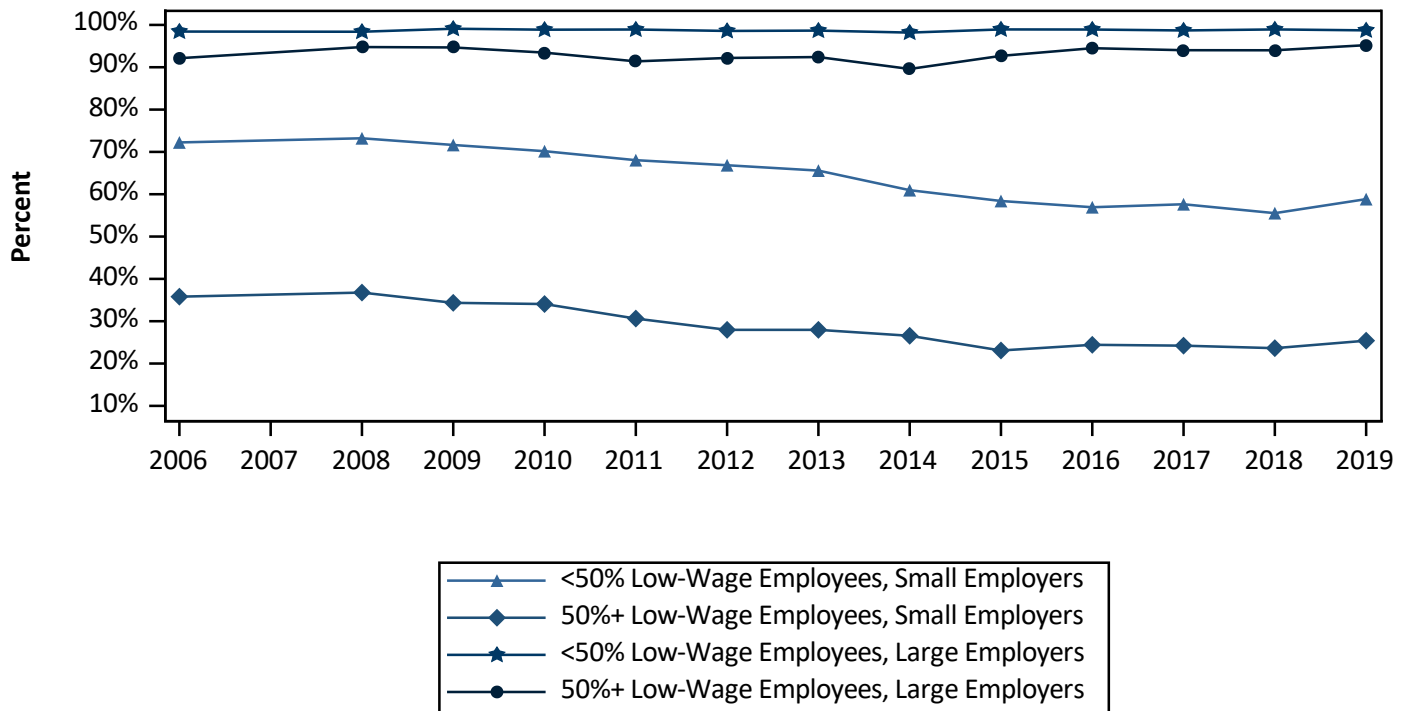
**Percentage of private-sector employees in establishments that offer health insurance, by State, firm size <50 employees, 2019**



Alabama	56.3%	Kentucky	49.9%	North Dakota	59.6%*
Alaska	36.0%*	Louisiana	49.4%	Ohio	50.3%
Arizona	41.4%*	Maine	47.9%	Oklahoma	52.2%
Arkansas	40.9%*	Maryland	54.2%	Oregon	49.1%
California	48.2%	Massachusetts	65.8%*	Pennsylvania	56.5%
Colorado	46.3%	Michigan	49.5%	Rhode Island	58.3%
Connecticut	61.0%*	Minnesota	52.0%	South Carolina	52.6%
Delaware	55.7%	Mississippi	43.9%	South Dakota	54.7%
District of Columbia	68.5%*	Missouri	53.2%	Tennessee	45.5%
Florida	44.6%	Montana	41.2%*	Texas	50.2%
Georgia	41.2%	Nebraska	43.4%	Utah	40.6%*
Hawaii	90.0%*	Nevada	53.2%	Vermont	41.4%*
Idaho	44.1%	New Hampshire	56.4%	Virginia	51.7%
Illinois	59.9%*	New Jersey	62.7%*	Washington	46.3%
Indiana	39.3%*	New Mexico	40.4%*	West Virginia	47.5%
Iowa	51.4%	New York	57.2%*	Wisconsin	46.4%
Kansas	57.1%	North Carolina	42.9%*	Wyoming	40.9%*

**Source:** Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2019.  
**Note:** \* Indicates the estimate is statistically different from the national average of 50.7 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, 2006–2019**



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

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**

Low Wage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<50% Low-Wage Employees, Small Employers	72.2%	73.2%	71.6%	70.2%	68.0%	66.8%	65.6%	61.0%	58.4%	56.9%	57.6%	55.5%	58.8%
50%+ Low-Wage Employees, Small Employers	35.8%	36.8%	34.3%	34.1%	30.6%	28.0%	28.0%	26.6%	23.1%	24.4%	24.2%	23.6%	25.4%
<50% Low-Wage Employees, Large Employers	98.4%	98.4%	99.1%	98.9%	98.9%	98.6%	98.7%	98.2%	98.9%	98.9%	98.7%	98.9%	98.7%
50%+ Low-Wage Employees, Large Employers	92.1%	94.8%	94.7%	93.5%	91.4%	92.2%	92.4%	89.6%	92.7%	94.5%	94.0%	94.0%	95.2%

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

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

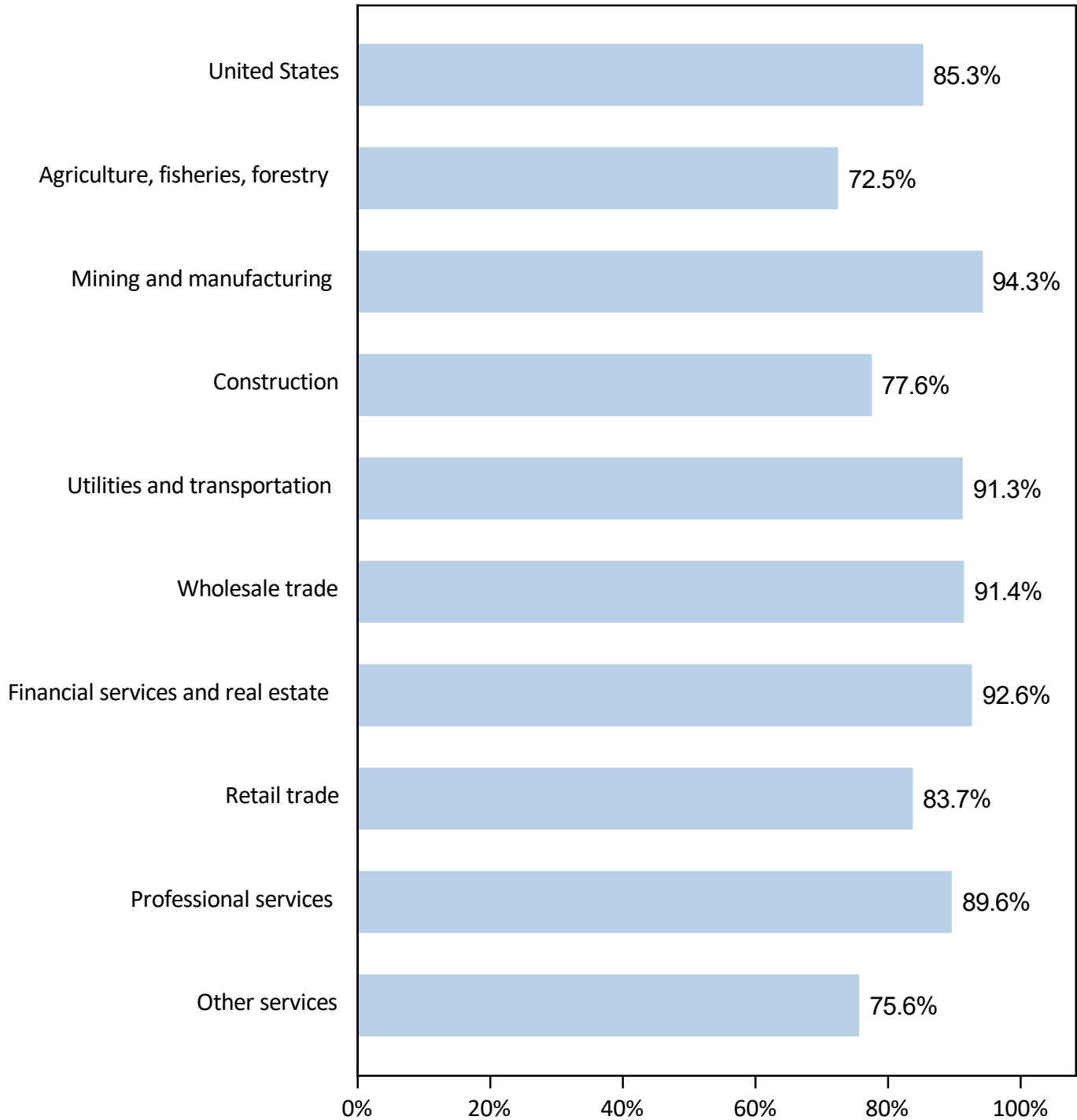
**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2019, low-wage employees were defined as those earning less than \$12.50 per hour.

**[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, 2019**

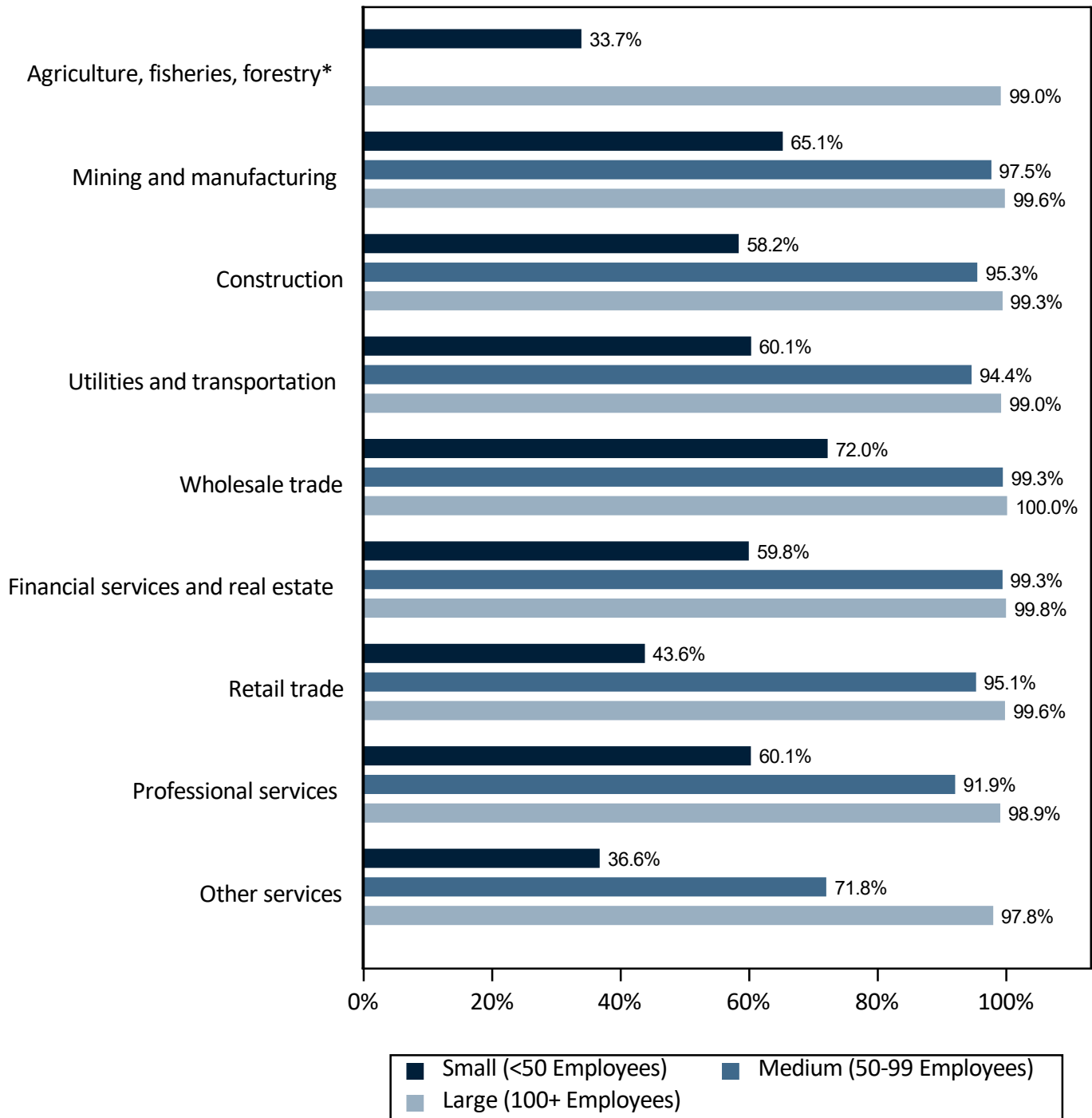


**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**[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, 2019**



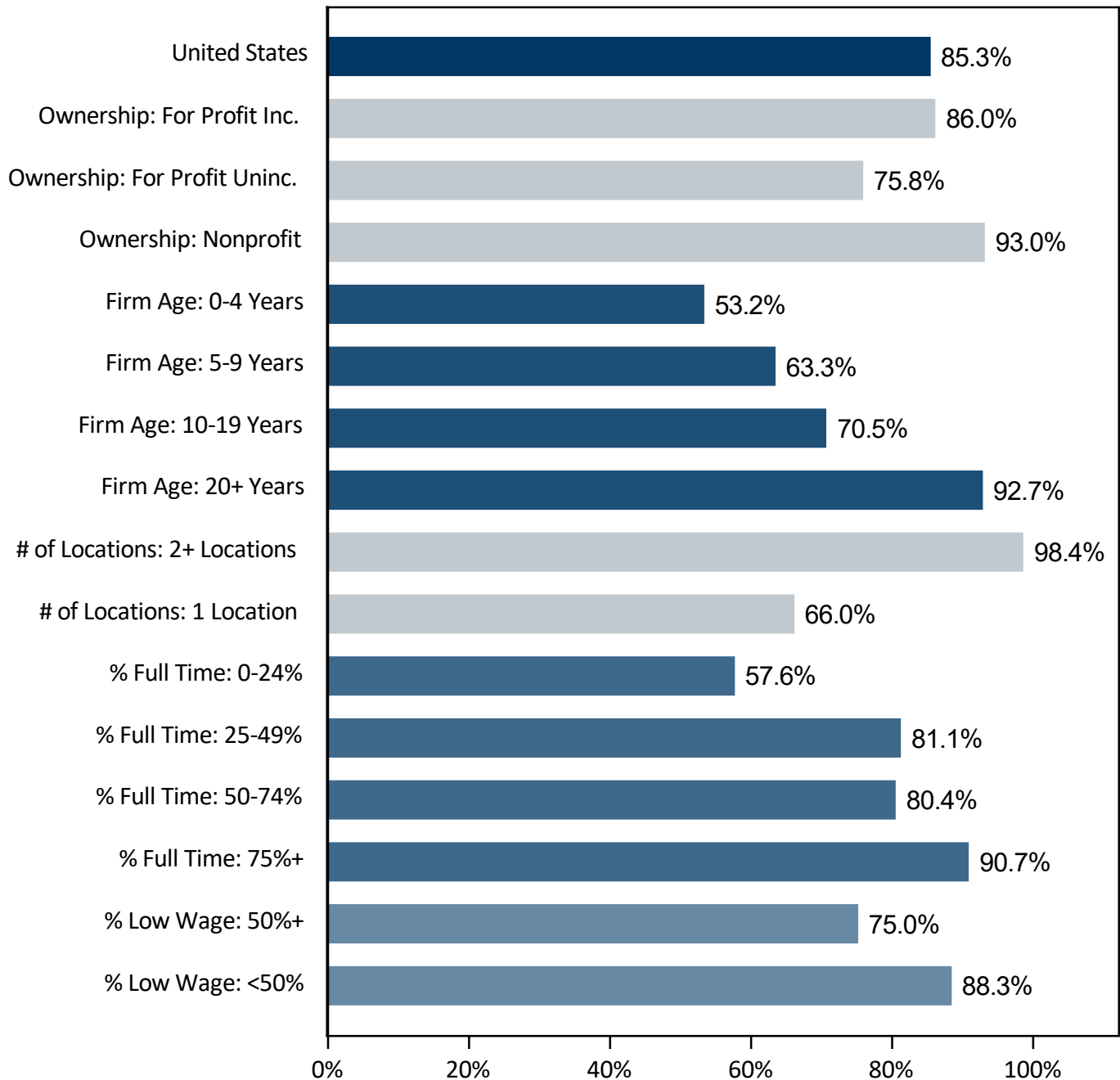
\* Estimate was suppressed due to insufficient sample size.

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**[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, 2019**



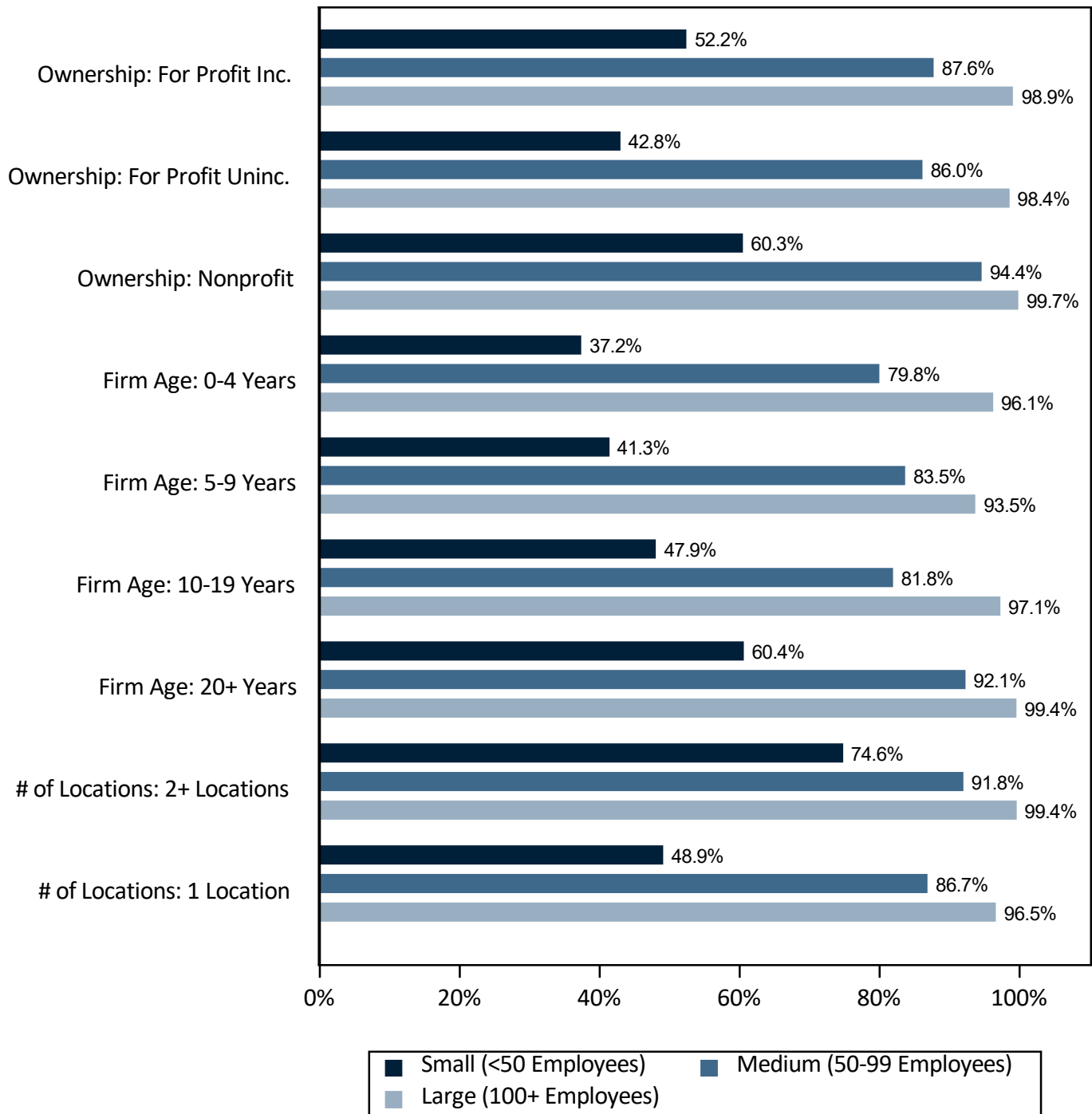
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**[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), 2019**

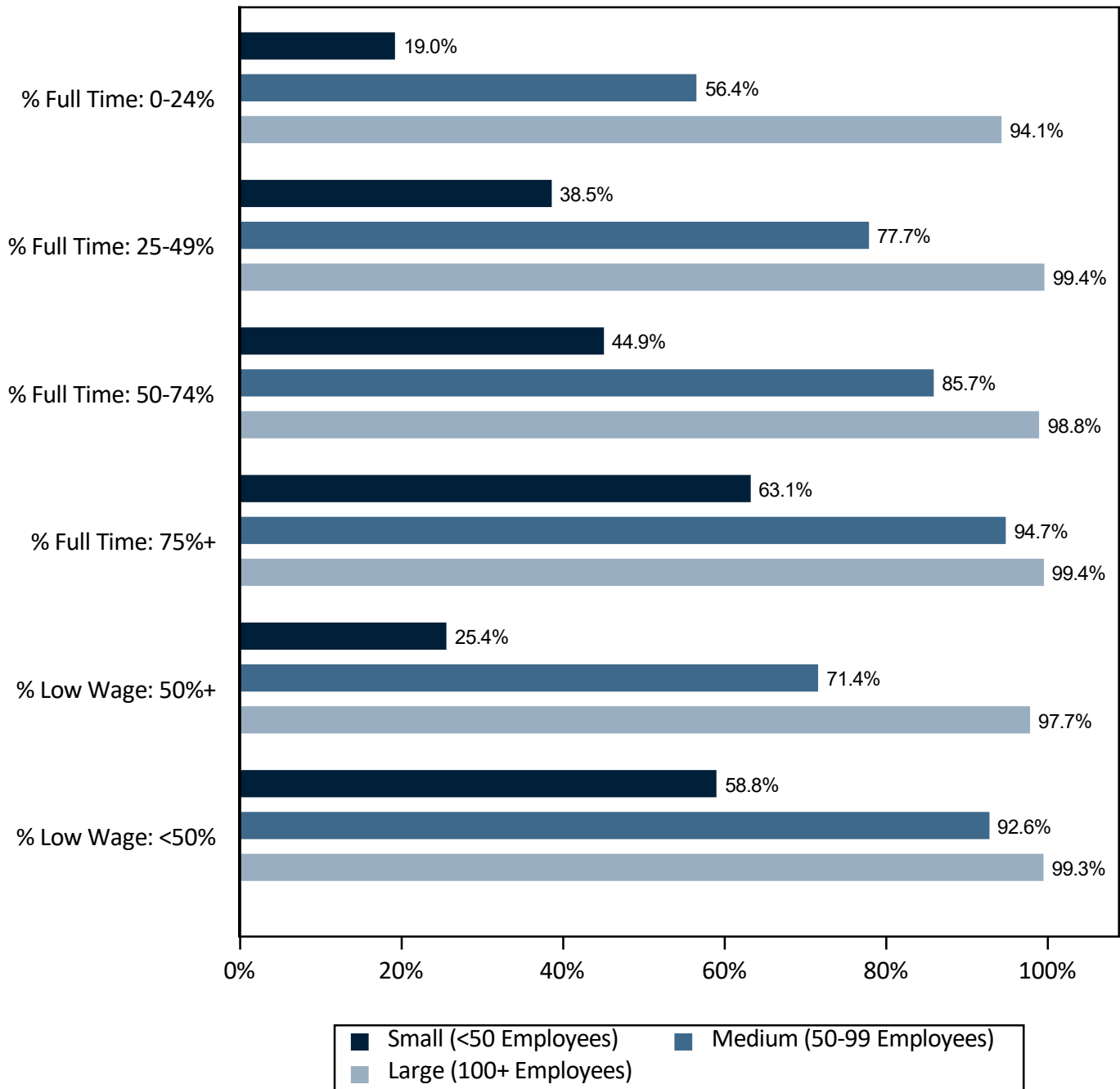


**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**[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), 2019**



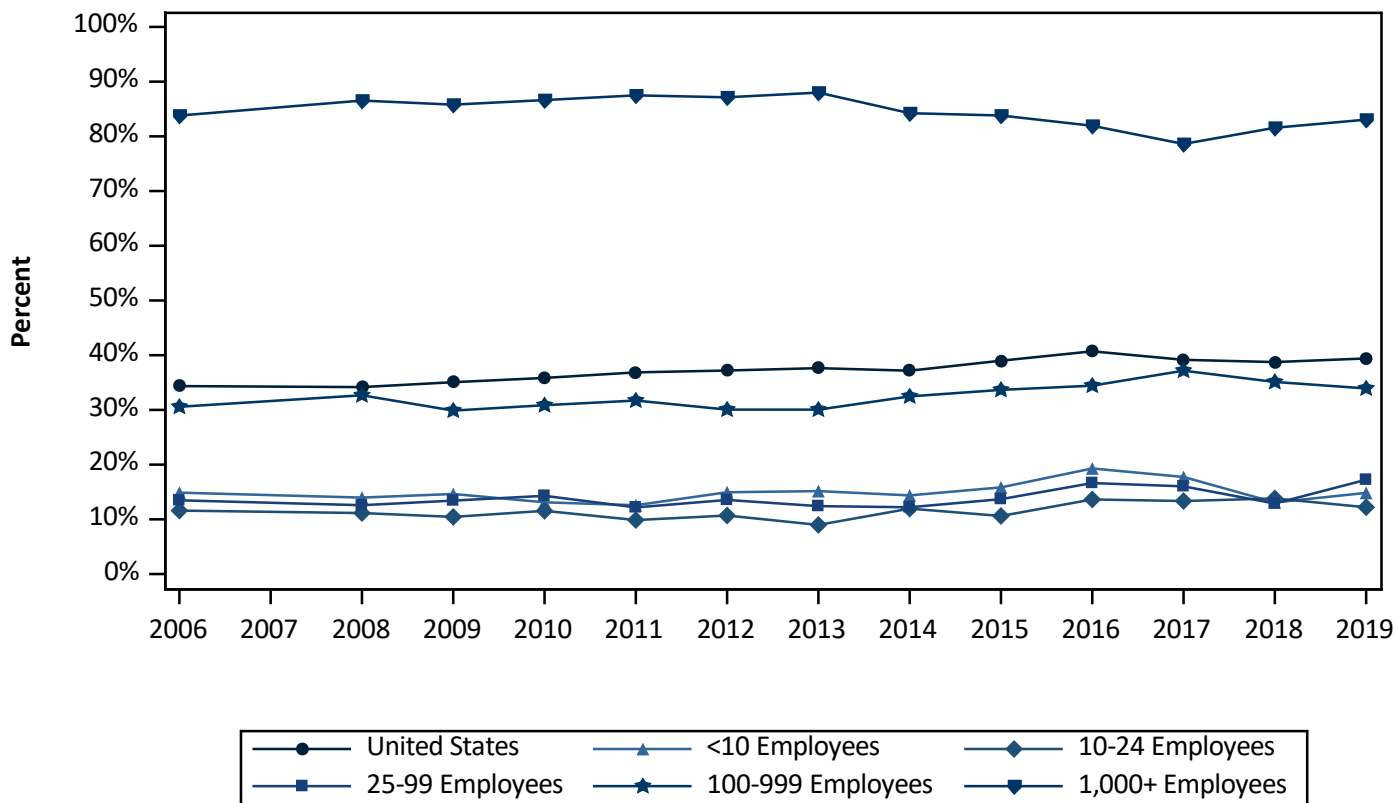
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**[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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	34.4%	34.2%	35.1%	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%	40.7%	39.2%	38.7%	39.4%
<10	14.9%	14.0%	14.6%	13.1%	12.6%	14.9%	15.2%	14.4%	15.8%	19.3%	17.7%	13.1%	14.8%
10-24	11.6%	11.1%	10.4%	11.6%	9.9%	10.7%	9.0%	12.0%	10.6%	13.6%	13.3%	13.8%	12.2%
25-99	13.5%	12.6%	13.4%	14.3%	12.2%	13.5%	12.4%	12.2%	13.7%	16.6%	16.0%	12.9%	17.2%
100-999	30.6%	32.7%	29.9%	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%	34.4%	37.2%	35.1%	33.9%
1,000+	83.8%	86.5%	85.8%	86.6%	87.5%	87.1%	88.0%	84.2%	83.8%	81.9%	78.6%	81.6%	83.1%

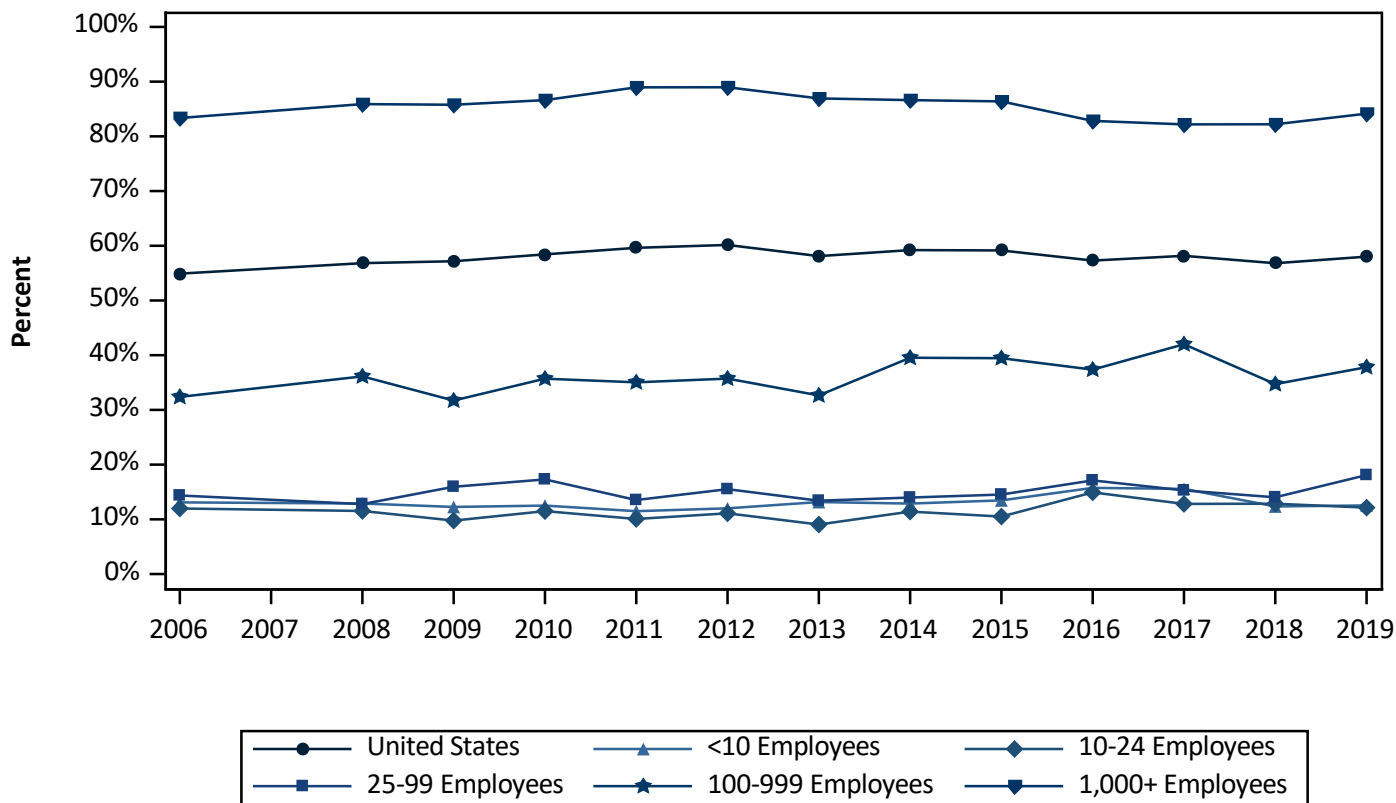
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

**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, 2009–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	54.9%	56.8%	57.2%	58.4%	59.6%	60.1%	58.1%	59.2%	59.1%	57.3%	58.2%	56.8%	58.0%
<10	13.1%	12.9%	12.3%	12.5%	11.5%	12.0%	13.2%	12.9%	13.5%	15.7%	15.6%	12.4%	12.5%
10-24	12.0%	11.5%	9.8%	11.5%	10.1%	11.1%	9.1%	11.4%	10.5%	14.9%	12.8%	12.9%	12.1%
25-99	14.4%	12.8%	16.0%	17.3%	13.5%	15.5%	13.4%	14.0%	14.5%	17.1%	15.3%	14.0%	18.1%
100-999	32.4%	36.1%	31.7%	35.7%	35.0%	35.7%	32.6%	39.5%	39.5%	37.4%	42.0%	34.7%	37.8%
1,000+	83.4%	85.9%	85.8%	86.6%	89.0%	89.0%	86.9%	86.6%	86.4%	82.8%	82.2%	82.2%	84.1%

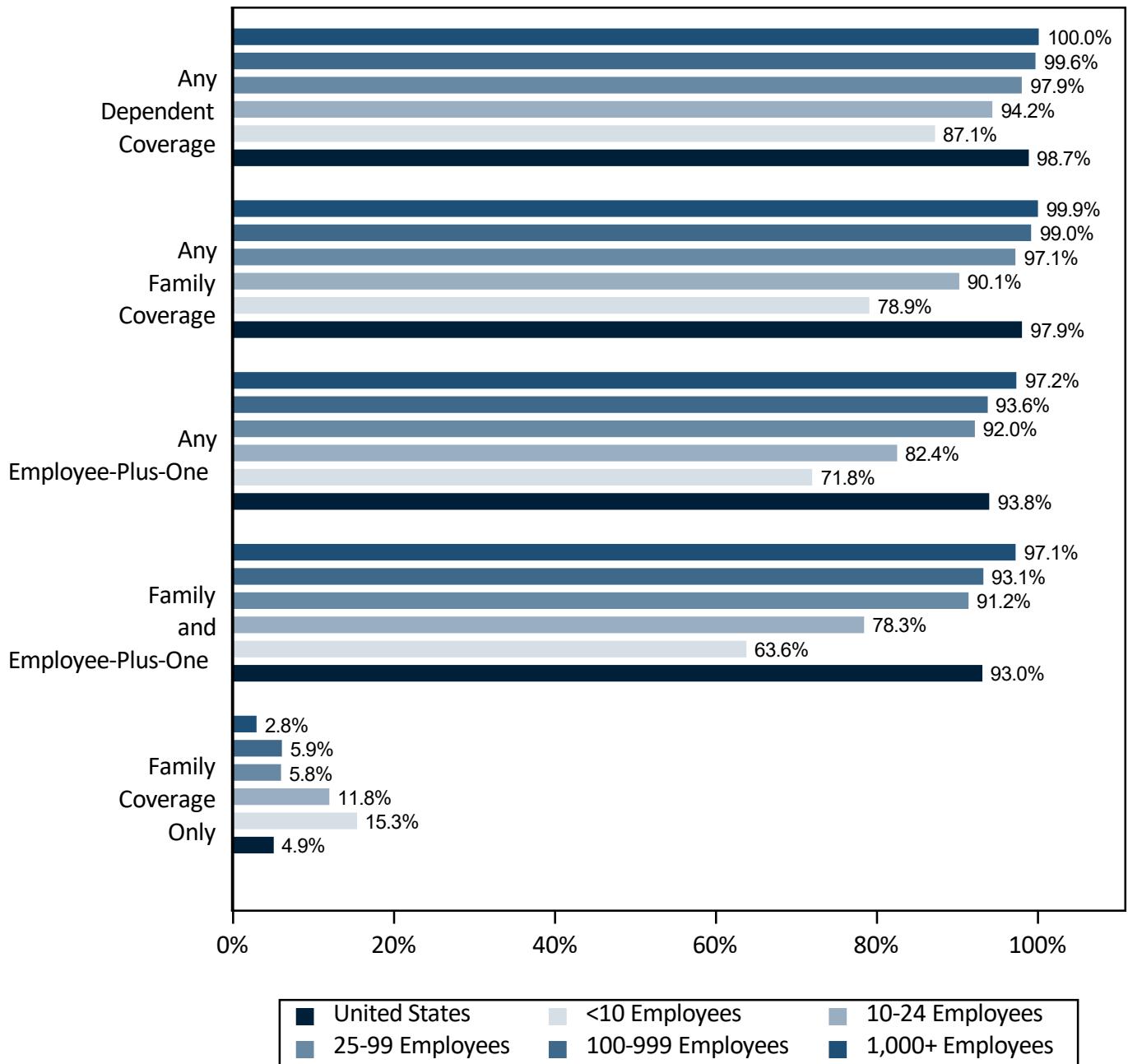
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

**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, 2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

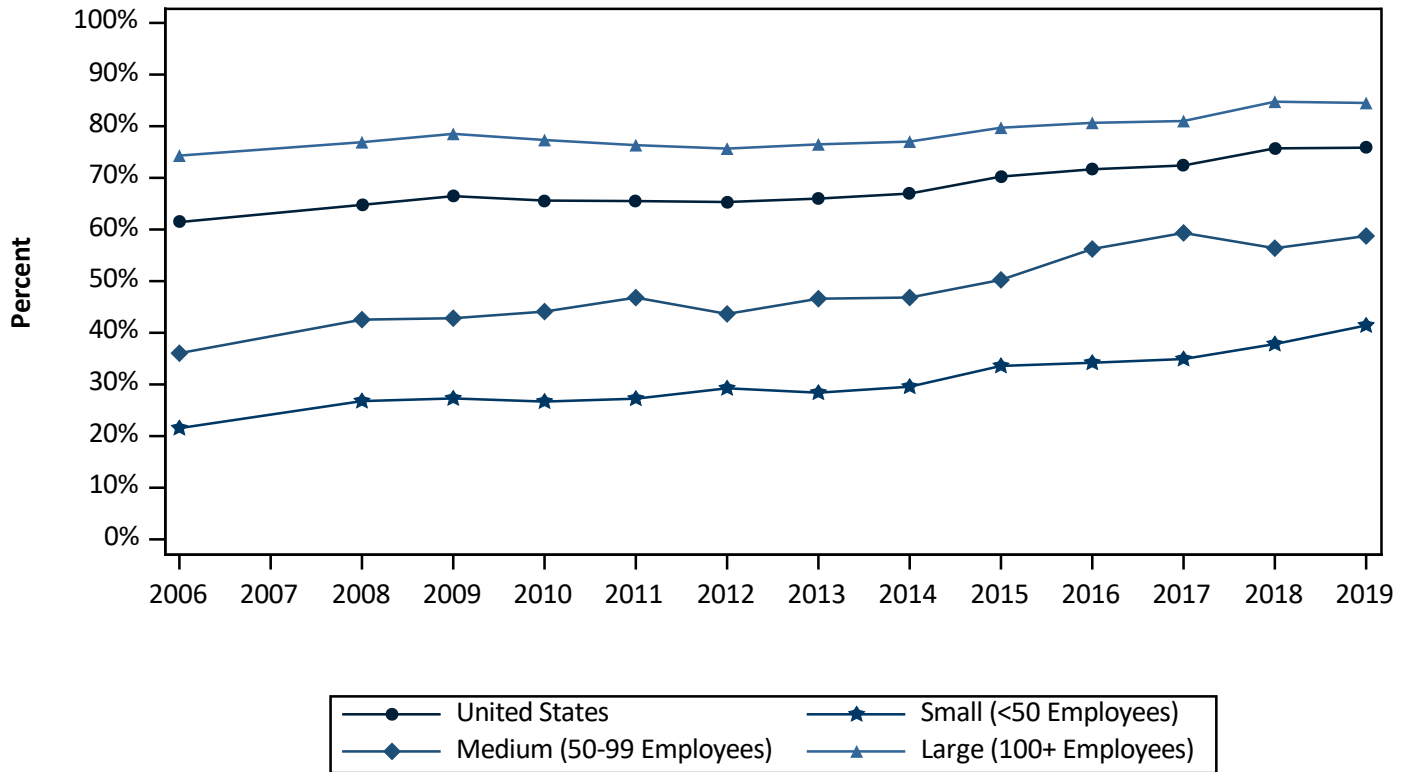
**Note:** This exhibit does not include estimates for "Employee-plus-one only." These estimates can be calculated by subtracting the estimates for "Family and Employee-Plus-One" from the estimates for "Any Employee-Plus-One."

**[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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	61.4%	64.8%	66.5%	65.6%	65.5%	65.3%	66.0%	67.0%	70.2%	71.7%	72.4%	75.7%	75.8%
<50	21.5%	26.8%	27.3%	26.7%	27.2%	29.3%	28.4%	29.6%	33.6%	34.2%	34.9%	37.8%	41.4%
50-99	36.0%	42.5%	42.8%	44.1%	46.8%	43.7%	46.6%	46.8%	50.2%	56.2%	59.3%	56.4%	58.7%
100+	74.3%	76.9%	78.5%	77.3%	76.3%	75.7%	76.5%	77.0%	79.7%	80.7%	81.0%	84.7%	84.5%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

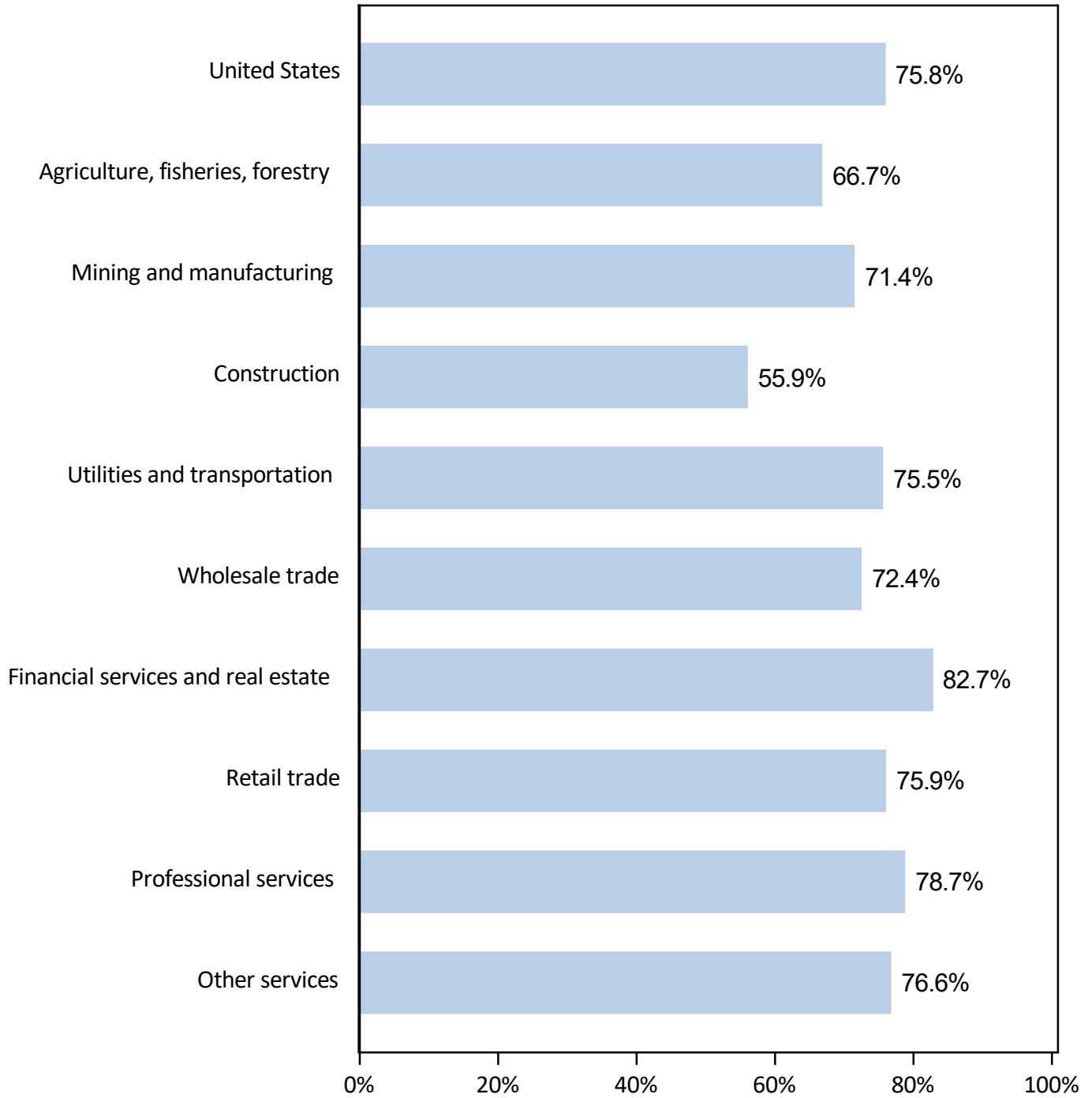
**Denominator:** Within each category, all employees in establishments that offer health insurance.

**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, 2019**



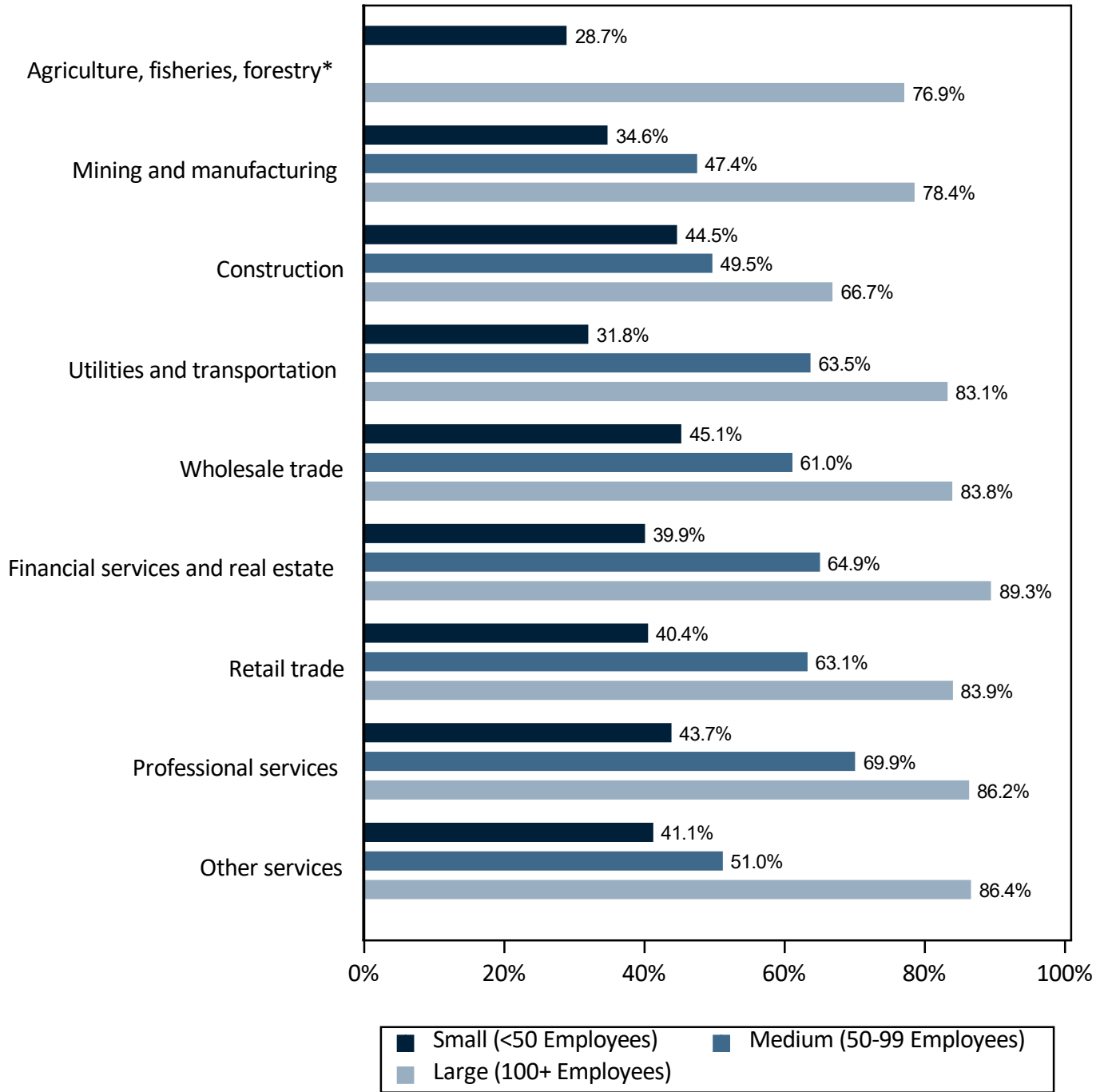
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**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, 2019**



\* Estimate was suppressed due to insufficient sample size.

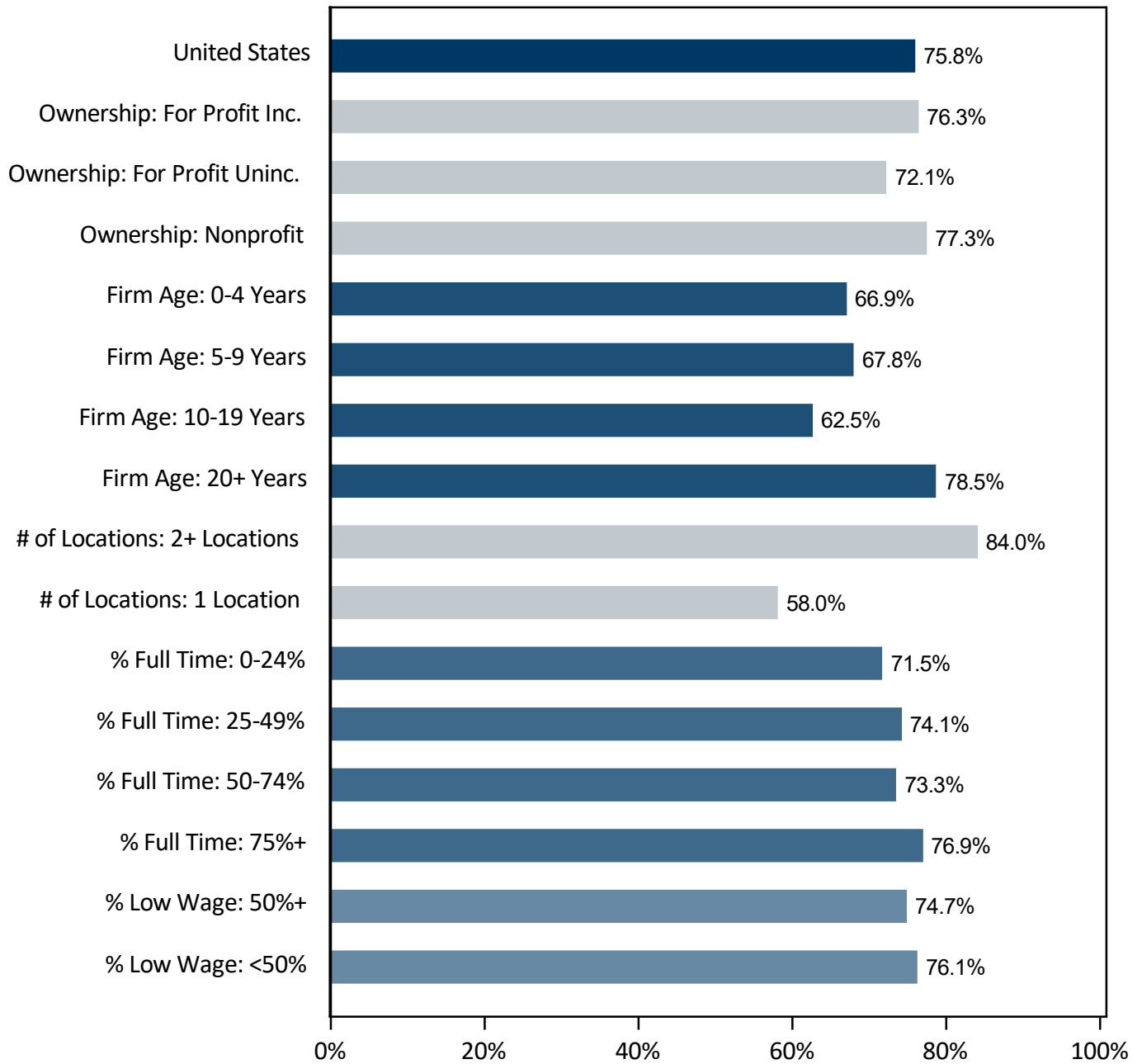
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**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, 2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

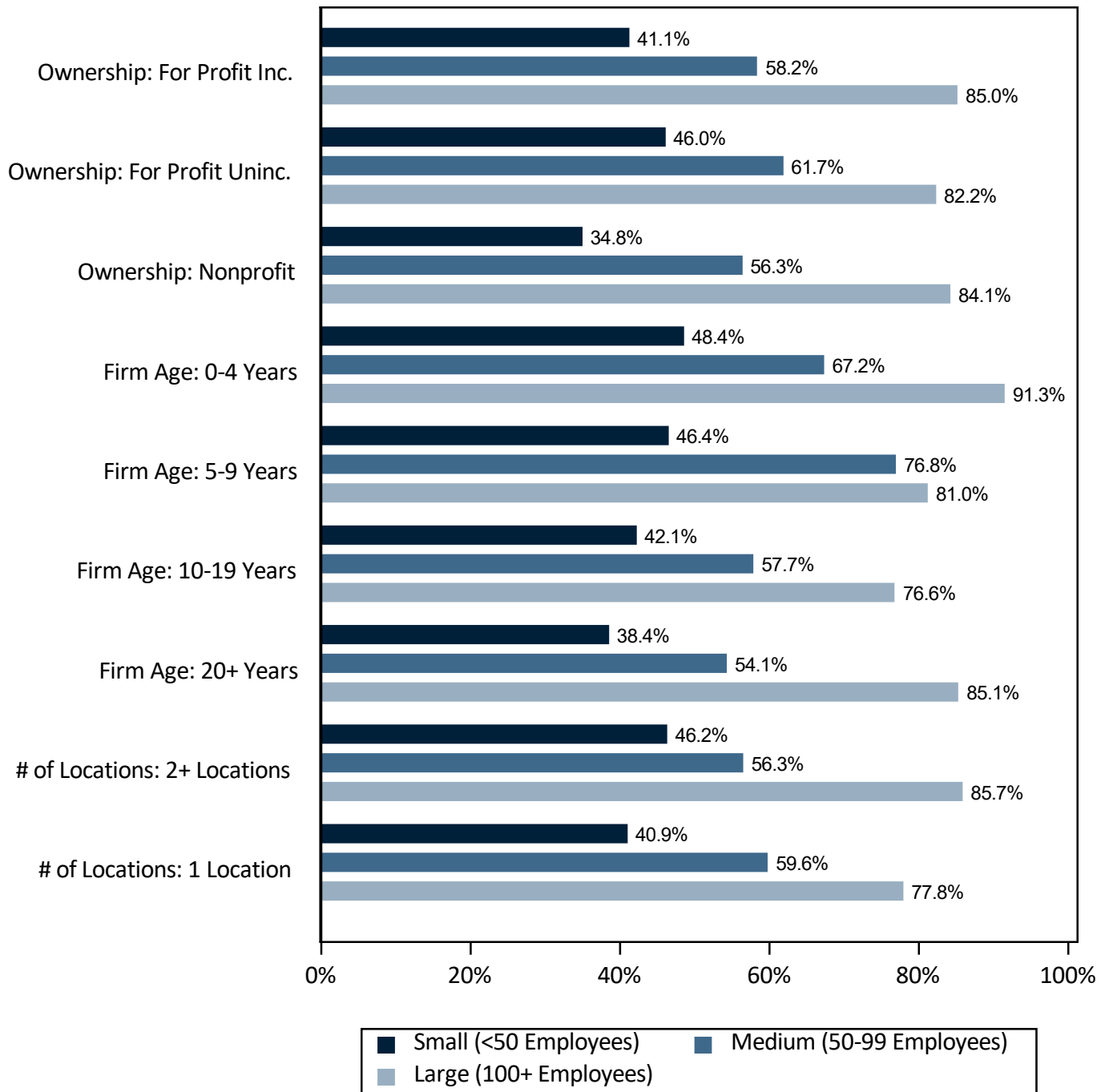
**Denominator:** Within each category, all employees in establishments that offer health insurance.

**Note:** “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**[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), 2019**



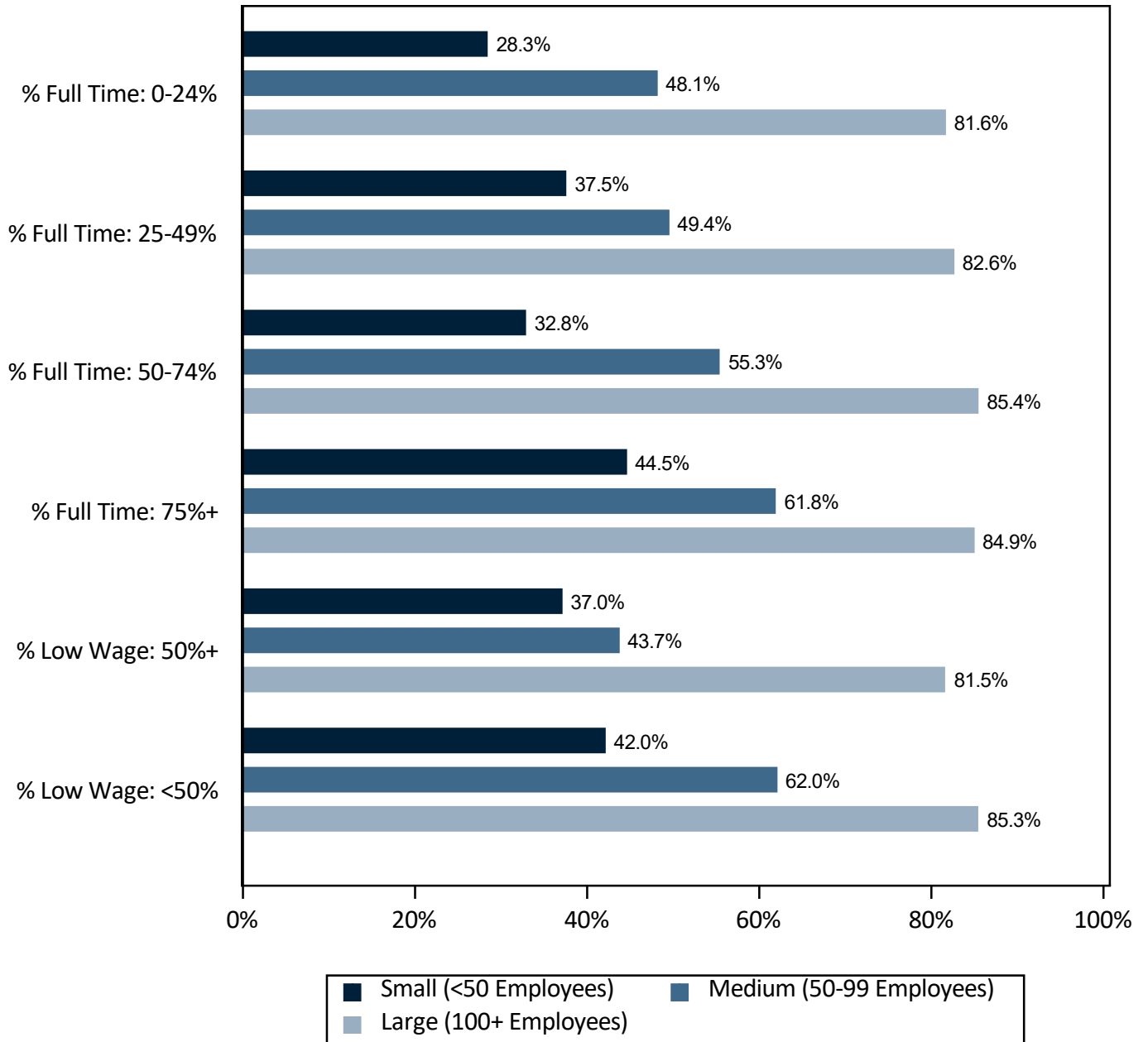
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**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), 2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

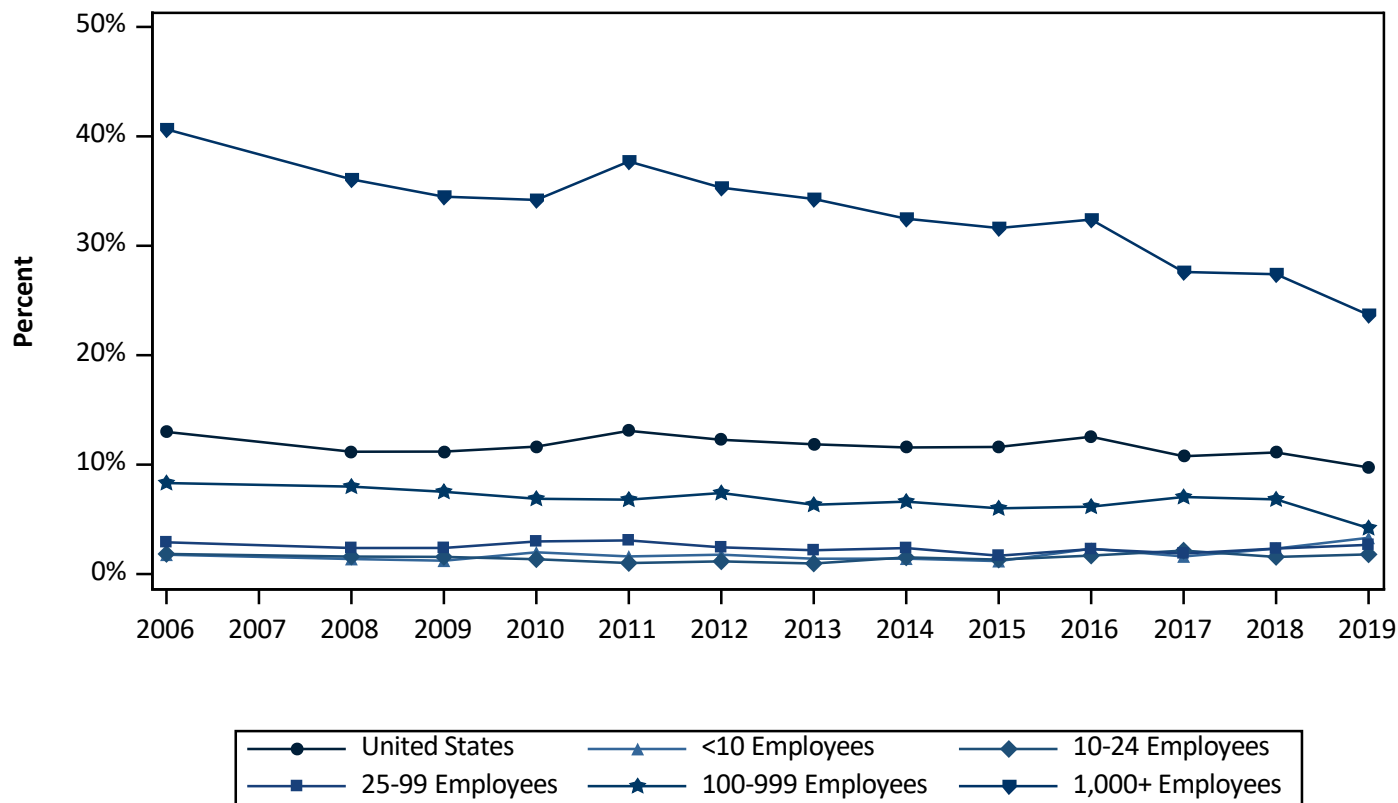
**Denominator:** Within each category, all employees in establishments that offer health insurance.

**Note:** “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**[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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	13.0%	11.2%	11.2%	11.6%	13.1%	12.3%	11.9%	11.6%	11.6%	12.5%	10.8%	11.1%	9.7%
<10	1.8%	1.4%	1.2%	2.0%	1.6%	1.8%	1.4%	1.4%	1.2%	2.3%	1.6%	2.3%	3.3%
10-24	1.8%	1.6%	1.6%	1.4%	1.0%	1.2%	1.0%†	1.5%	1.3%	1.7%	2.1%	1.6%	1.8%
25-99	2.9%	2.4%	2.4%	3.0%	3.1%	2.4%	2.2%	2.4%	1.7%	2.3%	1.9%	2.3%	2.7%
100-999	8.3%	8.0%	7.5%	6.9%	6.8%	7.4%	6.3%	6.6%	6.0%	6.2%	7.0%	6.8%	4.2%
1,000+	40.6%	36.1%	34.5%	34.2%	37.7%	35.3%	34.3%	32.5%	31.6%	32.4%	27.6%	27.4%	23.7%

† Estimate does not meet standard of reliability or precision.

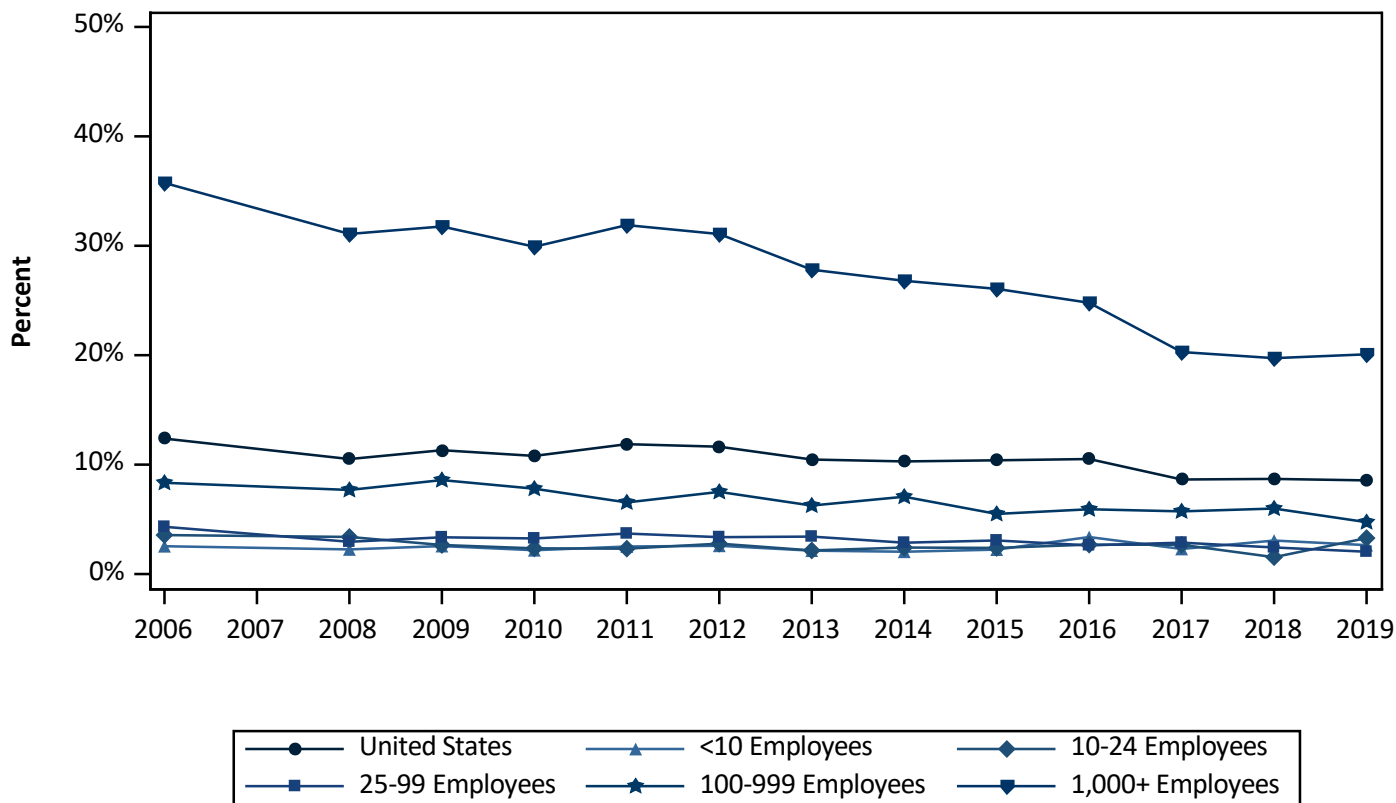
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	12.4%	10.5%	11.3%	10.8%	11.9%	11.6%	10.5%	10.3%	10.4%	10.5%	8.6%	8.7%	8.6%
<10	2.5%	2.3%	2.6%	2.2%	2.5%	2.6%	2.1%	2.0%	2.2%	3.4%	2.3%	3.1%	2.6%
10-24	3.6%	3.4%	2.7%	2.3%	2.3%	2.8%	2.2%	2.4%	2.4%	2.7%	2.7%	1.5%	3.3%
25-99	4.3%	2.9%	3.4%	3.3%	3.7%	3.4%	3.4%	2.9%	3.1%	2.6%	2.9%	2.4%	2.0%
100-999	8.3%	7.7%	8.6%	7.8%	6.5%	7.5%	6.3%	7.1%	5.5%	5.9%	5.7%	6.0%	4.7%
1,000+	35.7%	31.1%	31.8%	29.9%	31.9%	31.1%	27.8%	26.8%	26.1%	24.8%	20.3%	19.7%	20.1%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, 47.6 percent of private-sector employees were enrolled in a health plan through their employer (“enrollment rate”). Among establishments that offered insurance, 55.8 percent of employees were enrolled in coverage through their employer (“coverage rate”) and 77.7 percent were eligible for health insurance (“eligibility rate”). Among eligible employees, 71.9 percent were enrolled in their employer’s health insurance (“take-up rate”).

This section presents estimates for 2006 to 2019 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). The overall offer rate in 2019 was 85.3 percent. Detailed information on offer rates can be found in Section 1.

This section also presents estimates for 2006 to 2019 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 2018 to 2019***

#### **Overall**

- Between 2018 and 2019, 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) or the total number of enrollees (Exhibits 2.1 and 2.2).
- Among employees in establishments that offered health insurance, there was no significant change in the coverage, eligibility, or take-up rates from 2018 to 2019 (Exhibits 2.3, 2.5, and 2.7).

#### **By Firm Size**

- Between 2018 and 2019, 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 medium firms (50 to 99 employees) or large firms (100 or more employees). However, the number of

enrollees in small firms (fewer than 50 employees) increased from 9.1 million to 9.6 million (Exhibits 2.1 and 2.2).

- The coverage rate declined at small firms (from 56.2 percent to 53.9 percent) and increased at medium firms (from 50.3 to 53.8 percent) between 2018 and 2019 (Exhibit 2.3).
- Underlying the lack of significant change in the coverage rate at large firms was a lack of change in eligibility and take-up rates. The decline in the coverage rate among small firms primarily reflects a decline in the take-up rate from 71.0 to 69.0 percent (Exhibits 2.5 and 2.7).
- Eligibility rates did not differ significantly from their 2018 levels for firms with fewer than 50, 50 to 99, or 100 or more employees or in any of the more detailed firm-size categories (Exhibits 2.5 and 2.6). Take-up rates declined from 72.1 to 70.1 percent among firms with 100 to 999 employees, and, as noted above, declined among firms with fewer than 50 employees (Exhibits 2.7 and 2.8).

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

- Between 2018 and 2019, the coverage rate at small higher wage employers (fewer than 50 employees and less than 50 percent of the establishment's workforce earning less than \$12.50 per hour) decreased from 59.6 percent to 57.4 percent, and the take-up rate for this group declined from 71.9 percent to 70.1 percent. There were no other significant changes in coverage, eligibility, or take-up rates for employers classified by wage category and firm size (Exhibits 2.9, 2.10, and 2.11).
- Throughout the 2006 to 2019 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, although in 2019 eligibility rates were higher among large versus small 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, 2019***

### **Differences by Firm Size, 2019**

- In 2019, enrollment rates varied significantly across all firm sizes. Workers in firms with fewer than 50 employees had the lowest enrollment rate (27.3 percent), workers in medium firms (50 to 99 employees) had an enrollment rate of 47.4 percent, and workers in large firms (100 or more employees) had the highest enrollment rate (55.8 percent) (Exhibit 2.1).
- In 2019, the coverage rate was lower in small firms (53.9 percent) than in large firms (56.4 percent) (Exhibit 2.3).
- In 2019, the higher enrollment rates at medium and large firms than at small firms primarily reflect higher offer rates at medium and large employers compared with small employers as well as a higher coverage rate in large versus small firms (Exhibits 2.1 and 2.3, and Exhibit 1.1 on offer rates in Chapter 1).
- The higher enrollment rate for large firms compared with medium firms reflects a higher offer rate at large firms compared with medium firms (Exhibit 2.1 and Exhibit 1.1 on offer rates in Chapter 1).
- From 2006 to 2019, 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. In most years from 2006 to 2018, eligibility rates were significantly lower in medium firms than in small and large firms. However, in 2019, there were no significant differences in eligibility rates across the three firm-size groups (Exhibit 2.5).

- Workers in small firms had significantly lower take-up rates than workers in large firms in all years from 2008 to 2019, and workers in medium firms had significantly lower take-up rates than workers in large firms in 2008 and in all years from 2010 to 2019 (Exhibit 2.7).
- The lower coverage rate in 2019 for workers in small firms compared with large firms was driven by the higher take-up rate in large firms (Exhibits 2.3 and 2.7).
- The coverage rate in 2019 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 to 24, 25 to 99, 100 to 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 and the higher take-up rate 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 in all other firm sizes except the smallest firms primarily due to a higher take-up rate (Exhibits 2.4 and 2.8).

### **Differences by State, 2019**

- The coverage rate varied by State in 2019, from 48.7 percent in New York to 63.7 percent in Washington. Three States were significantly above the national average of 55.8 percent, and one State was significantly below the national average (Exhibit 2.12).

### **Differences by Industry, 2019**

- Employees in mining and manufacturing had a coverage rate (74.1 percent) that was significantly higher than all sectors except utilities and transportation and financial services and real estate. The high coverage rate in mining and manufacturing was due to an eligibility rate (94.7 percent) that was significantly higher than all other sectors and a take-up rate (78.2 percent) that was significantly higher than all other sectors except utilities and transportation, wholesale trade, and financial services and real estate (Exhibits 2.13, 2.14, and 2.15).
- Conversely, employees in other services had a coverage rate (34.5 percent) that was significantly lower than all other sectors except agriculture, fisheries, and forestry. This lower rate resulted from eligibility (58.4 percent) and take-up (59.0 percent) rates that were significantly lower than all other sectors except agriculture, fisheries, and forestry (Exhibits 2.13, 2.14, and 2.15).

### **Differences by Selected Firm Characteristics, 2019**

- Employees in establishments that were for-profit unincorporated had a lower coverage rate than employees in establishments that were either nonprofit or for-profit incorporated. The eligibility rate was higher at for-profit incorporated establishments than at for-profit unincorporated establishments and nonprofit establishments. Employees in nonprofit establishments had a higher take-up rate than those in for-profit unincorporated establishments or for-profit incorporated establishments (Exhibits 2.16, 2.17, and 2.18).
- Employees in firms that were 20 years old or older had a higher coverage rate than employees in firms that were fewer than 5 years old, 5 to 9 years old, and 10 to 19 years old.

The eligibility rate was significantly higher in the oldest firms than in firms 5 to 9 years old, and the take-up rate was higher than in all 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. The difference in coverage rates was due to both a higher eligibility rate and a higher take-up rate in firms with multiple locations (Exhibits 2.16, 2.17, and 2.18).
- The coverage, eligibility, and take-up rates increased directly with the percentage of full-time employees at an establishment, with the coverage rate increasing from 14.4 percent for employees in establishments with 0 to 24 percent full-time employees to 66.4 percent in establishments with 75 percent or more full-time employees. The eligibility rate followed the same pattern, increasing from 31.7 percent to 88.5 percent. Take-up rates also followed a similar pattern, increasing from 45.5 percent in establishments with 0 to 24 percent full-time employees to 75.0 percent in firms with 75 percent or more full-time employees (Exhibits 2.16, 2.17, and 2.18).
- Employees in higher wage establishments (less than 50 percent of the employees earned less than \$12.50 an hour) had more than double the coverage rate of employees in predominantly low-wage establishments (in which 50 percent or more of the employees earned less than \$12.50 an hour). This difference was due to both a higher eligibility rate and a higher take-up rate among employees in higher wage establishments (Exhibits 2.16, 2.17, and 2.18).

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

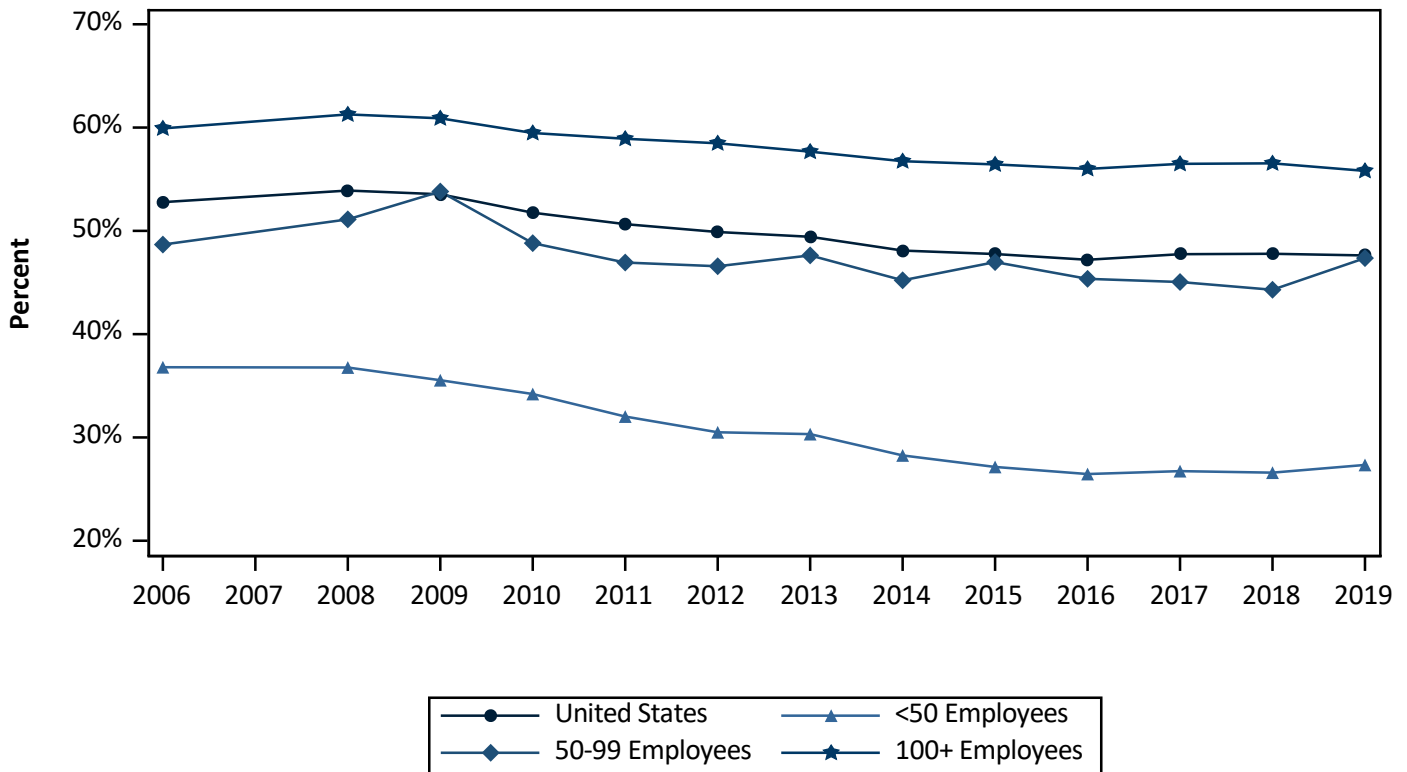
### **Overall**

- In 2019, 55.6 percent of enrollees had single coverage, 18.6 percent had employee-plus-one coverage, and 25.8 percent had family coverage (Exhibits 2.19, 2.20, and 2.21).
- Between 2018 and 2019, 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 2006 and 2019, the percentage of enrollees with single coverage increased from 48.9 percent to 55.6 percent, and the percentage with employee-plus-one coverage increased from 18.0 percent to 18.6 percent. The percentage with family coverage decreased from 33.2 percent to 25.8 percent (Exhibits 2.19, 2.20, and 2.21).

### **By Firm Size**

- In 2019, a lower percentage of enrollees in large firms than in small and medium firms chose single coverage. A higher percentage of large-firm enrollees chose employee-plus-one coverage and family coverage (Exhibits 2.19, 2.20, and 2.21).
- Between 2018 and 2019, the percentage of employees in medium firms enrolled in single coverage decreased, while there was no significant change in the percentage of enrollees with employee-plus-one or family coverage in any firm-size category (Exhibits 2.19, 2.20, and 2.21).
- In the detailed firm-size categories, the percentage of employees enrolled in single coverage decreased among firms with 10 to 24 employees and increased in firms with 1,000 or more employees between 2018 and 2019. The percentage of employees who chose employee-plus-one coverage increased in firms with 10 to 24 employees and 100 to 999 employees and decreased in firms with 1,000 or more employees. There were no significant changes in the percentages of employees who enrolled in family coverage in any of the detailed firm-size categories (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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**Denominator:** Within each category, all employees in all establishments.  
**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

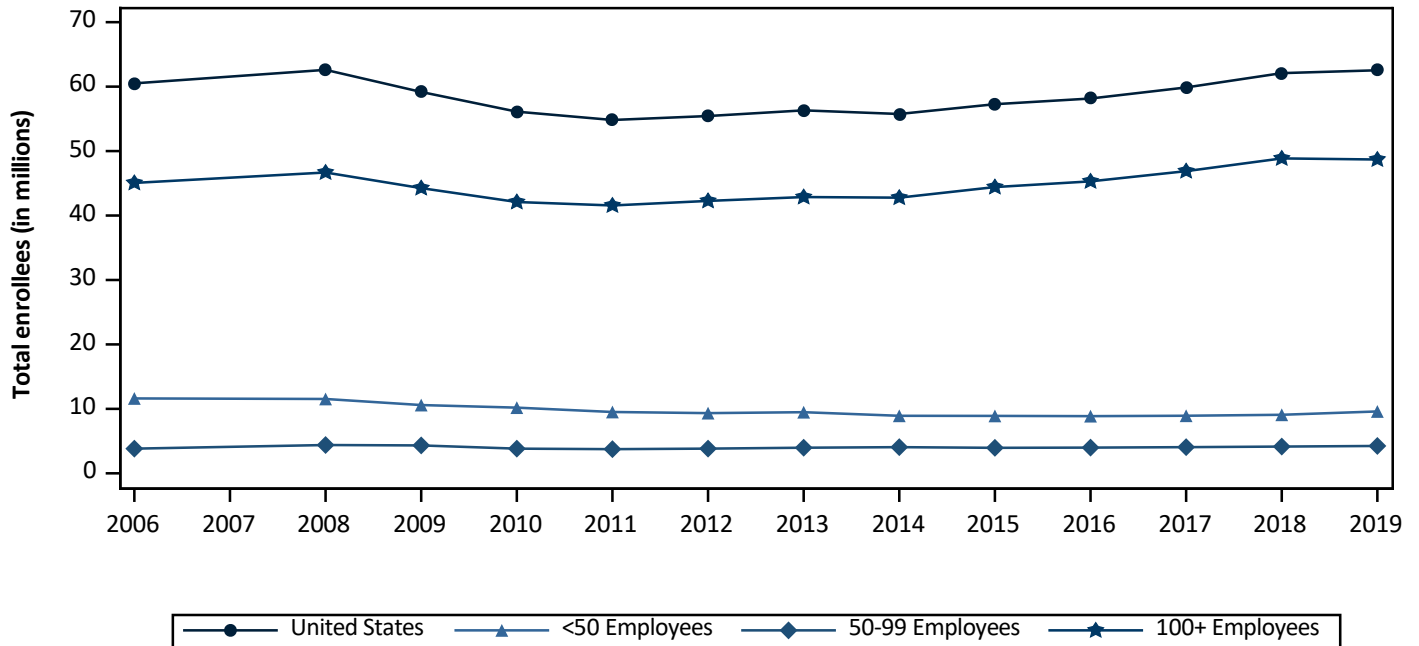
**Data for Exhibit 2.1: Enrollment Rate**  
**Percentage of all private-sector employees enrolled in health insurance offered by their employers, overall and by firm size, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	52.8%	53.9%	53.5%	51.8%	50.6%	49.9%	49.4%	48.1%	47.8%	47.2%	47.7%	47.8%	47.6%
<50	36.8%	36.8%	35.5%	34.2%	32.0%	30.5%	30.3%	28.3%	27.1%	26.5%	26.7%	26.6%	27.3%
50-99	48.7%	51.1%	53.8%	48.8%	46.9%	46.6%	47.6%	45.2%	47.0%	45.4%	45.0%	44.3%	47.4%
100+	59.9%	61.3%	60.9%	59.5%	58.9%	58.5%	57.7%	56.7%	56.4%	56.0%	56.5%	56.5%	55.8%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	60.5	62.6	59.2	56.1	54.8	55.4	56.3	55.8	57.3	58.2	59.9	62.1	62.5
<50	11.6	11.5	10.6	10.2	9.5	9.3	9.5	8.9	8.9	8.9	8.9	9.1	9.6
50-99	3.8	4.4	4.3	3.8	3.7	3.8	4.0	4.1	4.0	4.0	4.1	4.2	4.2
100+	45.1	46.7	44.3	42.1	41.6	42.3	42.9	42.8	44.4	45.3	46.9	48.9	48.7

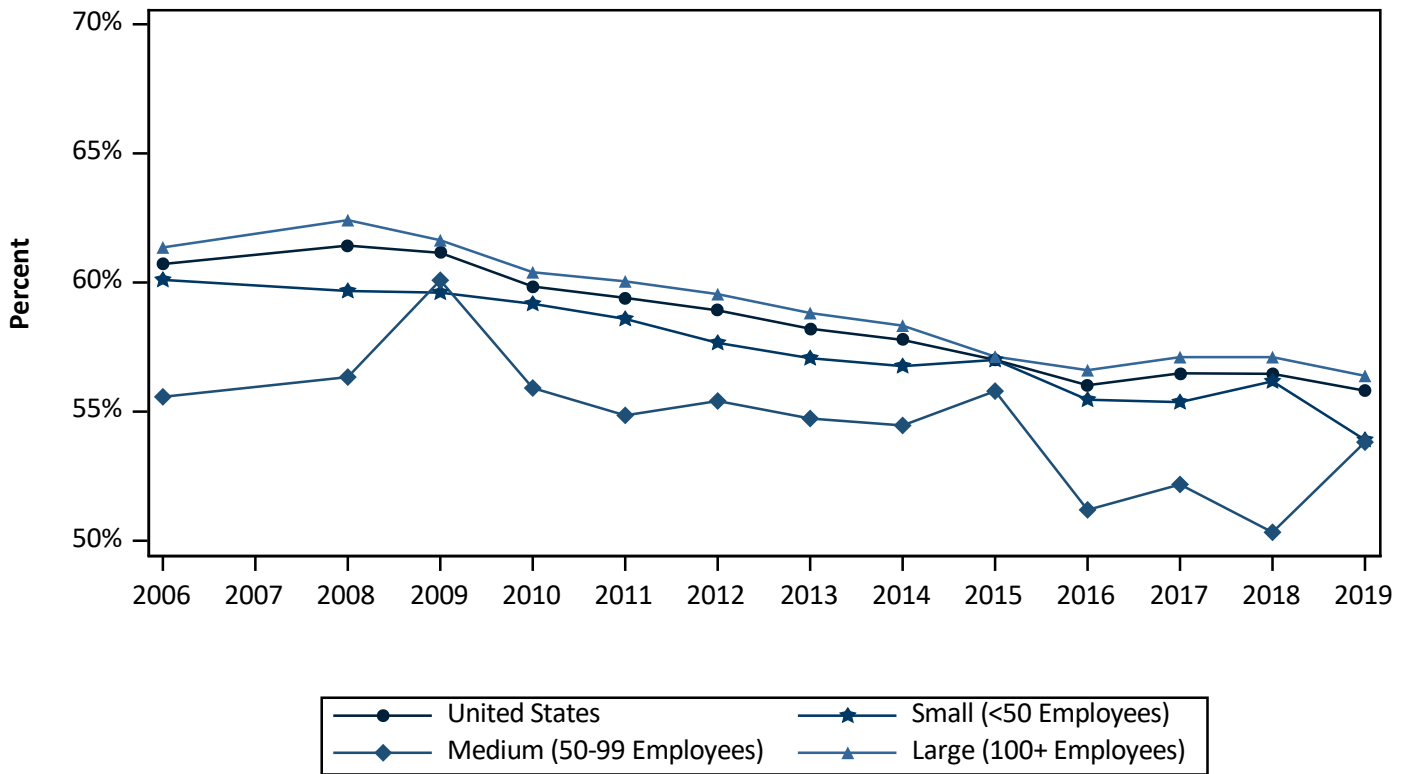
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	60.7%	61.4%	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%	55.8%
<50	60.1%	59.7%	59.6%	59.2%	58.6%	57.7%	57.1%	56.8%	57.0%	55.5%	55.4%	56.2%	53.9%
50-99	55.6%	56.3%	60.1%	55.9%	54.9%	55.4%	54.7%	54.5%	55.8%	51.2%	52.2%	50.3%	53.8%
100+	61.4%	62.4%	61.6%	60.4%	60.0%	59.5%	58.8%	58.3%	57.1%	56.6%	57.1%	57.1%	56.4%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

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

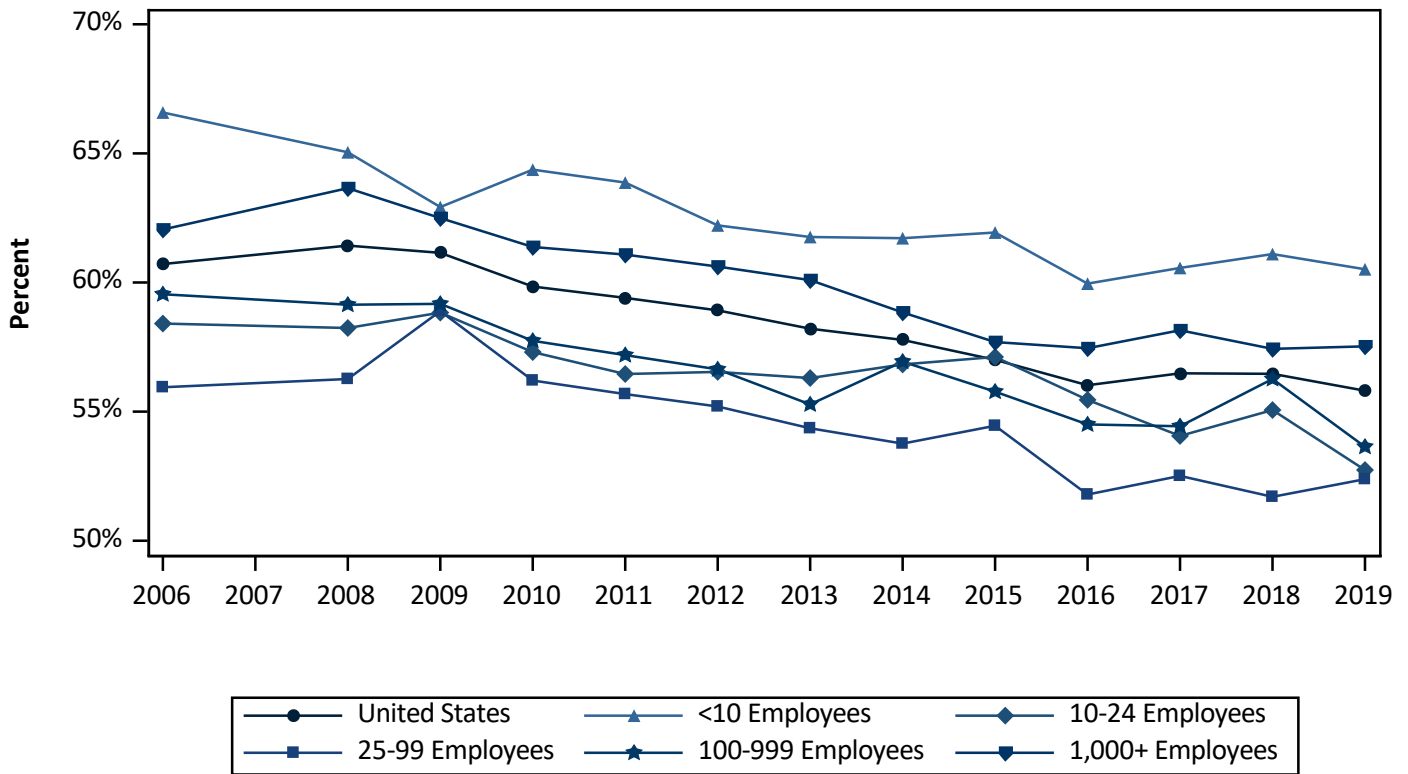
**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	60.7%	61.4%	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%	55.8%
<10	66.6%	65.0%	62.9%	64.4%	63.9%	62.2%	61.8%	61.7%	61.9%	60.0%	60.6%	61.1%	60.5%
10-24	58.4%	58.2%	58.8%	57.3%	56.5%	56.5%	56.3%	56.8%	57.1%	55.5%	54.1%	55.1%	52.7%
25-99	55.9%	56.3%	58.9%	56.2%	55.7%	55.2%	54.4%	53.8%	54.5%	51.8%	52.5%	51.7%	52.4%
100-999	59.5%	59.1%	59.2%	57.7%	57.2%	56.6%	55.3%	56.9%	55.8%	54.5%	54.4%	56.3%	53.6%
1,000+	62.1%	63.7%	62.5%	61.4%	61.1%	60.6%	60.1%	58.8%	57.7%	57.5%	58.1%	57.4%	57.5%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

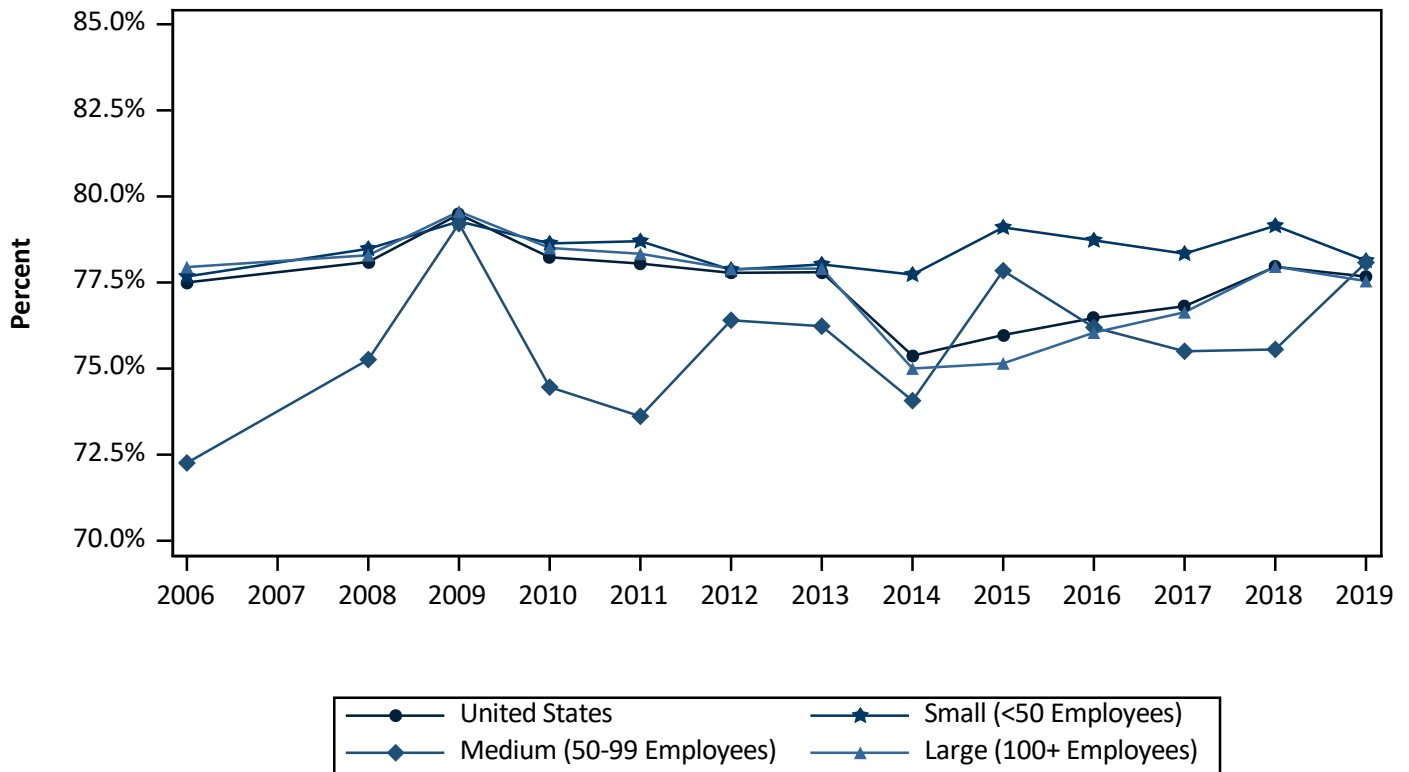
**Denominator:** Within each category, all employees in establishments that offer health insurance.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	77.5%	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%	77.7%
<50	77.7%	78.5%	79.3%	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%	78.7%	78.3%	79.1%	78.1%
50-99	72.3%	75.3%	79.2%	74.5%	73.6%	76.4%	76.2%	74.1%	77.8%	76.2%	75.5%	75.6%	78.1%
100+	77.9%	78.3%	79.6%	78.5%	78.3%	77.9%	77.9%	75.0%	75.2%	76.0%	76.6%	78.0%	77.5%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

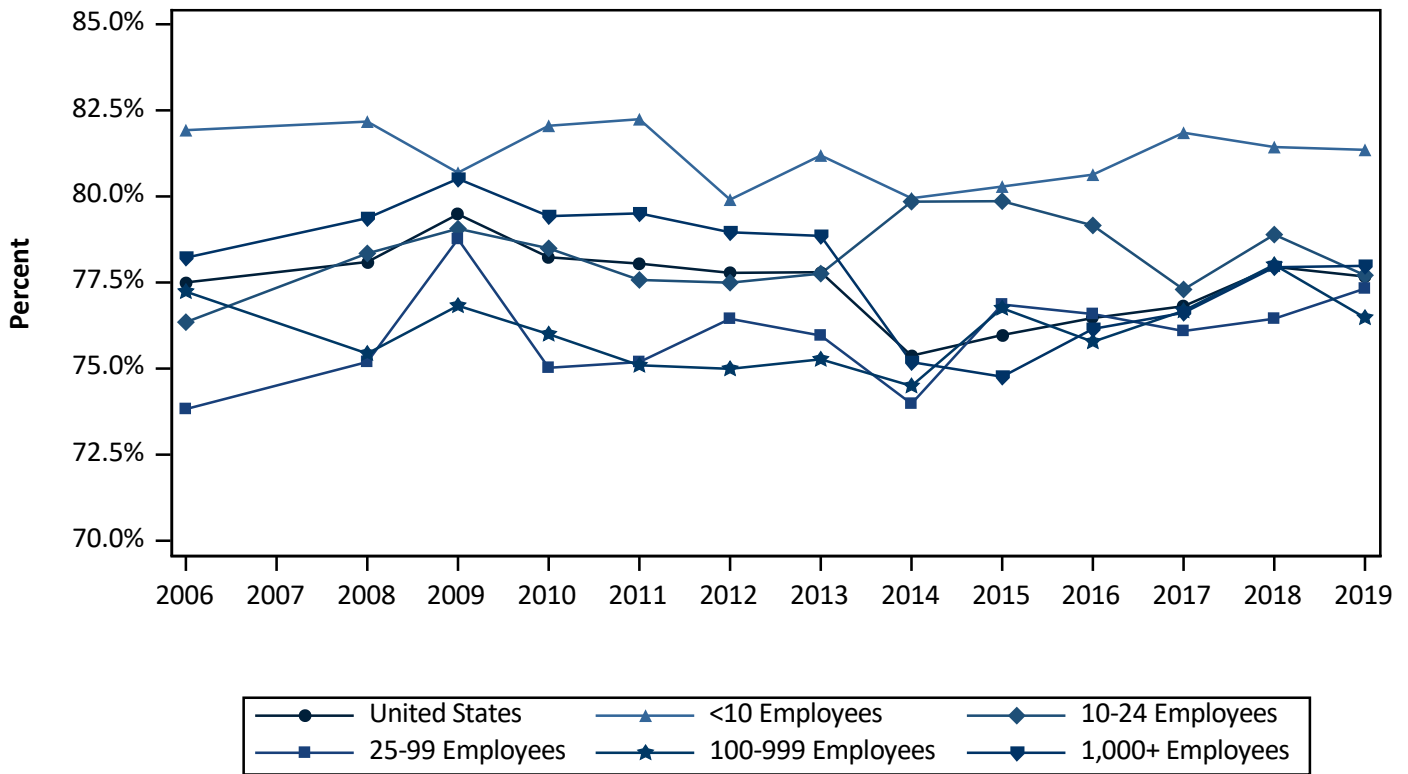
**Denominator:** Within each category, all employees in establishments that offer health insurance.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	77.5%	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%	77.7%
<10	81.9%	82.2%	80.7%	82.1%	82.2%	79.9%	81.2%	79.9%	80.3%	80.6%	81.8%	81.4%	81.4%
10-24	76.3%	78.3%	79.1%	78.5%	77.6%	77.5%	77.8%	79.8%	79.9%	79.2%	77.3%	78.9%	77.7%
25-99	73.8%	75.2%	78.8%	75.0%	75.2%	76.4%	76.0%	74.0%	76.9%	76.6%	76.1%	76.4%	77.3%
100-999	77.2%	75.4%	76.8%	76.0%	75.1%	75.0%	75.3%	74.5%	76.8%	75.8%	76.7%	78.0%	76.5%
1,000+	78.2%	79.4%	80.5%	79.4%	79.5%	79.0%	78.9%	75.2%	74.8%	76.2%	76.6%	77.9%	78.0%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

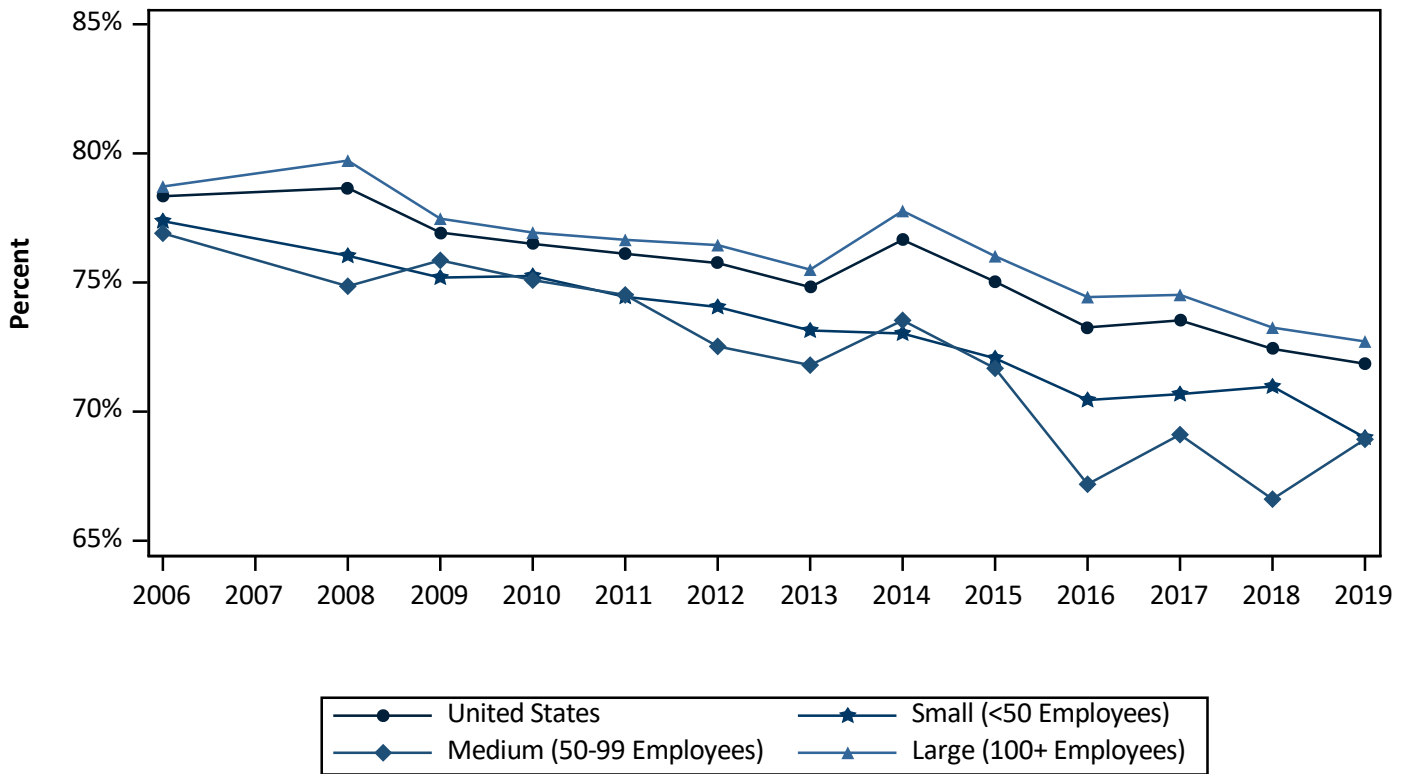
**Denominator:** Within each category, all employees in establishments that offer health insurance.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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**

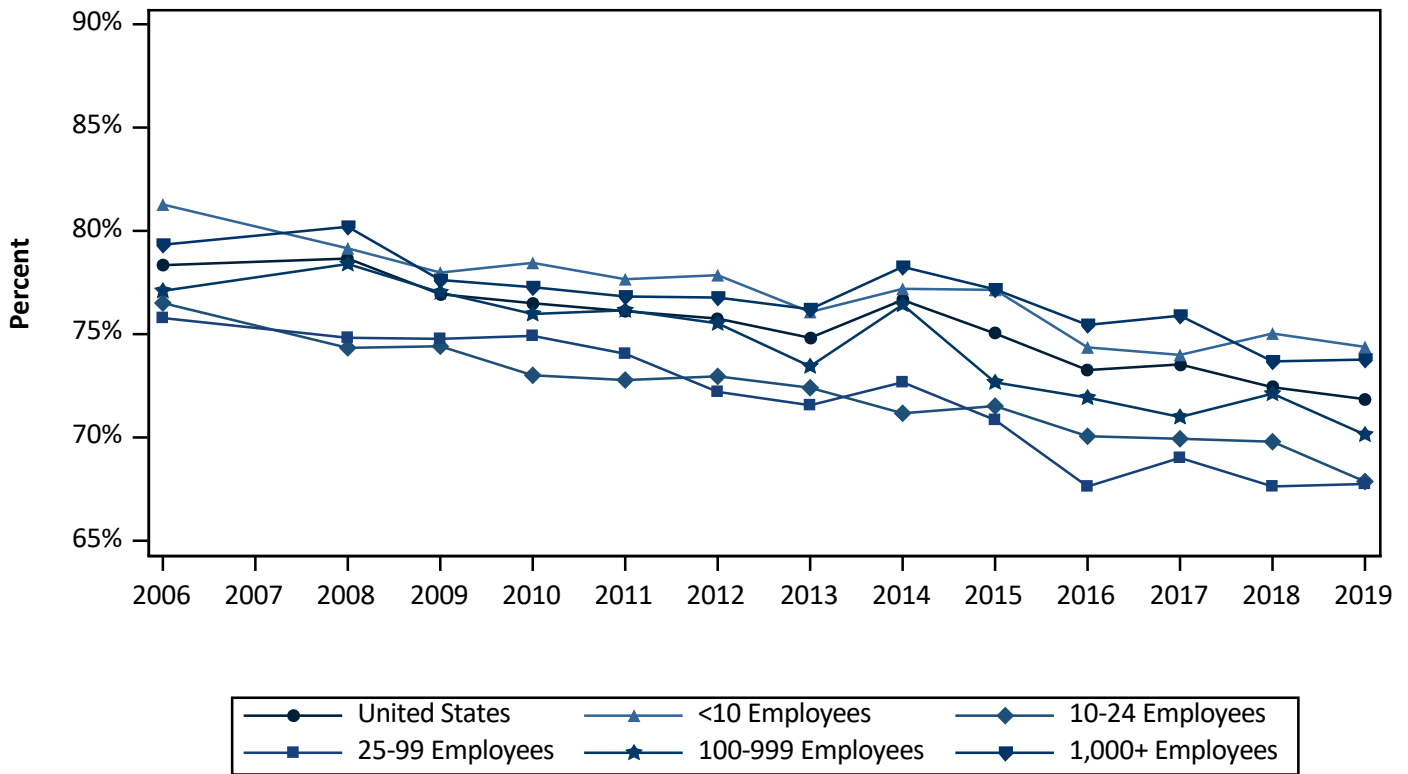
**Percentage of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	78.3%	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%	71.9%
<50	77.4%	76.0%	75.2%	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%	70.4%	70.7%	71.0%	69.0%
50-99	76.9%	74.9%	75.9%	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%	67.2%	69.1%	66.6%	68.9%
100+	78.7%	79.7%	77.5%	76.9%	76.7%	76.4%	75.5%	77.8%	76.0%	74.4%	74.5%	73.3%	72.7%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	78.3%	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%	71.9%
<10	81.3%	79.2%	78.0%	78.5%	77.7%	77.9%	76.1%	77.2%	77.1%	74.4%	74.0%	75.0%	74.4%
10-24	76.5%	74.3%	74.4%	73.0%	72.8%	73.0%	72.4%	71.2%	71.5%	70.1%	69.9%	69.8%	67.9%
25-99	75.8%	74.8%	74.8%	74.9%	74.1%	72.2%	71.6%	72.7%	70.8%	67.6%	69.0%	67.6%	67.7%
100-999	77.1%	78.4%	77.0%	76.0%	76.2%	75.5%	73.4%	76.4%	72.7%	71.9%	71.0%	72.1%	70.1%
1,000+	79.3%	80.2%	77.6%	77.3%	76.8%	76.8%	76.2%	78.3%	77.2%	75.4%	75.9%	73.7%	73.8%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

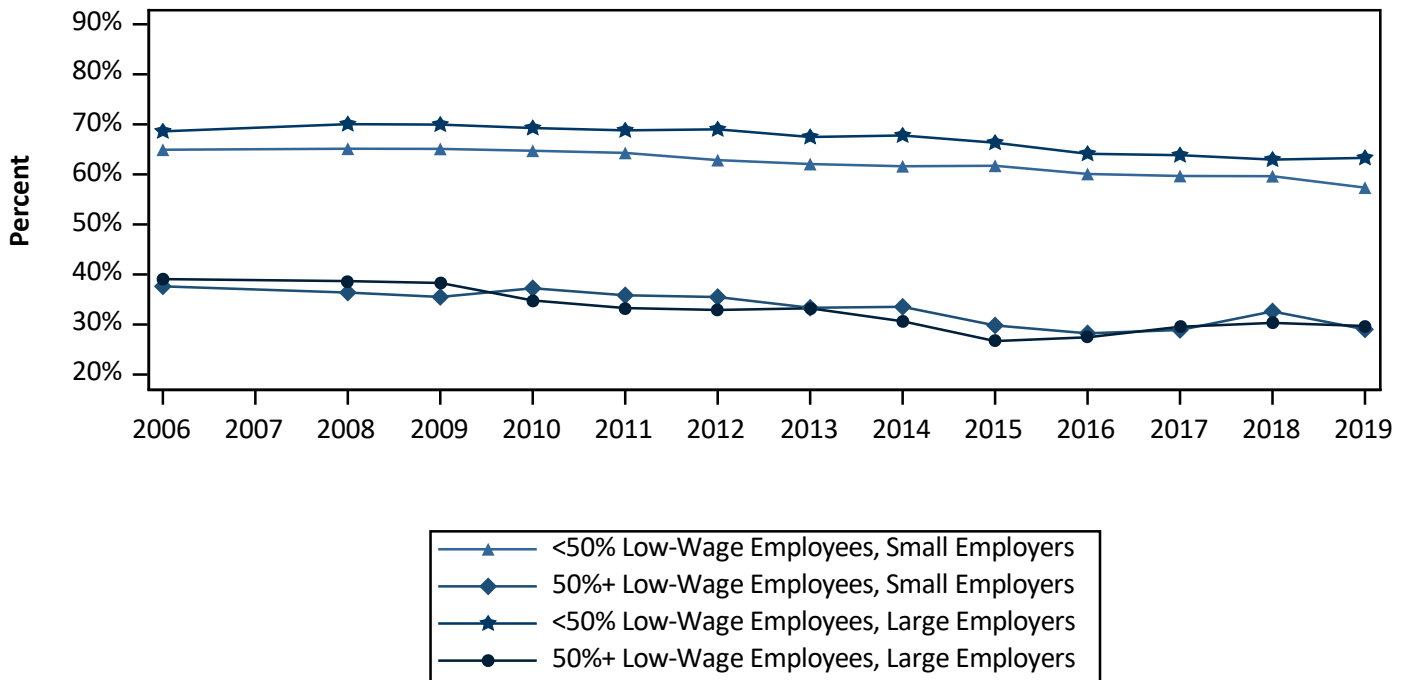
**Denominator:** Within each category, eligible employees in establishments that offer health insurance.

**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, 2006–2019**



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

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**

Low Wage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<50% Low-Wage Employees, Small Employers	64.9%	65.1%	65.1%	64.7%	64.3%	62.9%	62.1%	61.6%	61.7%	60.1%	59.7%	59.6%	57.4%
50%+ Low-Wage Employees, Small Employers	37.6%	36.4%	35.5%	37.2%	35.8%	35.5%	33.3%	33.5%	29.8%	28.2%	28.9%	32.6%	29.0%
<50% Low-Wage Employees, Large Employers	68.6%	70.0%	70.0%	69.3%	68.8%	69.0%	67.5%	67.8%	66.3%	64.1%	63.8%	63.0%	63.3%
50%+ Low-Wage Employees, Large Employers	39.1%	38.7%	38.3%	34.8%	33.3%	32.9%	33.2%	30.6%	26.7%	27.4%	29.5%	30.3%	29.7%

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

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

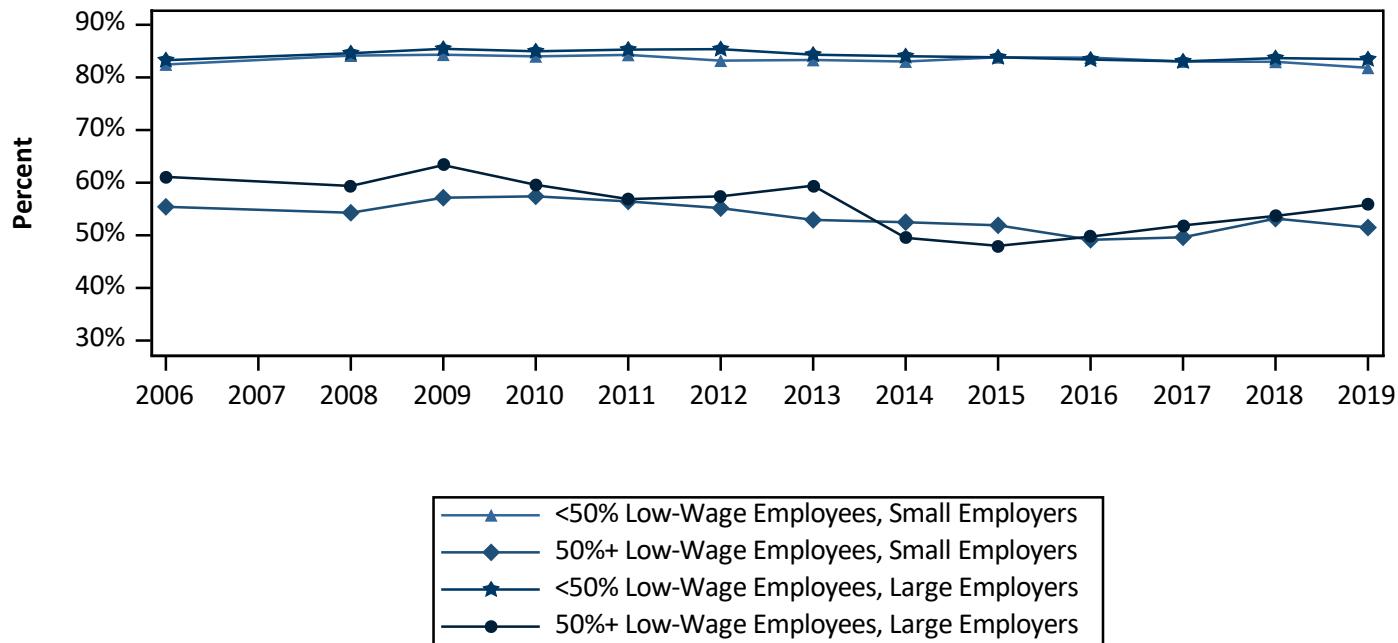
**Denominator:** Within each category, all employees in establishments that offer health insurance.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019



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

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019

Low Wage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<50% Low-Wage Employees, Small Employers	82.5%	84.1%	84.3%	84.0%	84.3%	83.2%	83.3%	83.0%	83.8%	83.8%	83.0%	83.0%	81.8%
50%+ Low-Wage Employees, Small Employers	55.4%	54.3%	57.1%	57.4%	56.4%	55.2%	52.9%	52.5%	51.9%	49.1%	49.6%	53.2%	51.5%
<50% Low-Wage Employees, Large Employers	83.3%	84.6%	85.4%	85.0%	85.3%	85.4%	84.3%	84.0%	83.8%	83.4%	83.0%	83.7%	83.5%
50%+ Low-Wage Employees, Large Employers	61.1%	59.4%	63.3%	59.6%	56.9%	57.4%	59.4%	49.5%	48.0%	49.7%	51.9%	53.7%	55.8%

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

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

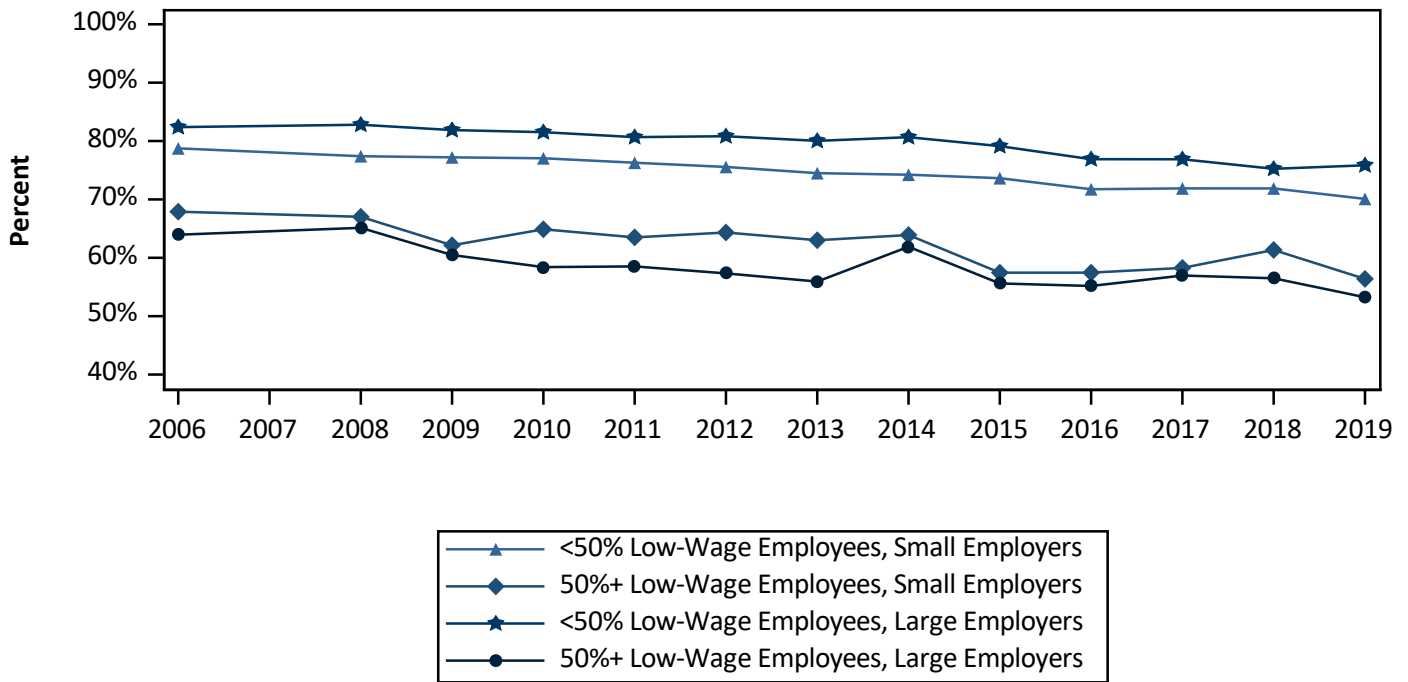
**Denominator:** Within each category, all employees in establishments that offer health insurance.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**



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

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**

Low Wage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<50% Low-Wage Employees, Small Employers	78.7%	77.4%	77.2%	77.0%	76.3%	75.6%	74.5%	74.2%	73.6%	71.7%	71.9%	71.9%	70.1%
50%+ Low-Wage Employees, Small Employers	67.9%	67.0%	62.1%	64.9%	63.5%	64.3%	63.0%	63.9%	57.4%	57.5%	58.3%	61.3%	56.4%
<50% Low-Wage Employees, Large Employers	82.4%	82.8%	81.9%	81.5%	80.7%	80.8%	80.0%	80.7%	79.1%	76.9%	76.9%	75.2%	75.8%
50%+ Low-Wage Employees, Large Employers	64.0%	65.1%	60.5%	58.4%	58.5%	57.3%	55.9%	61.9%	55.6%	55.2%	57.0%	56.5%	53.2%

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

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

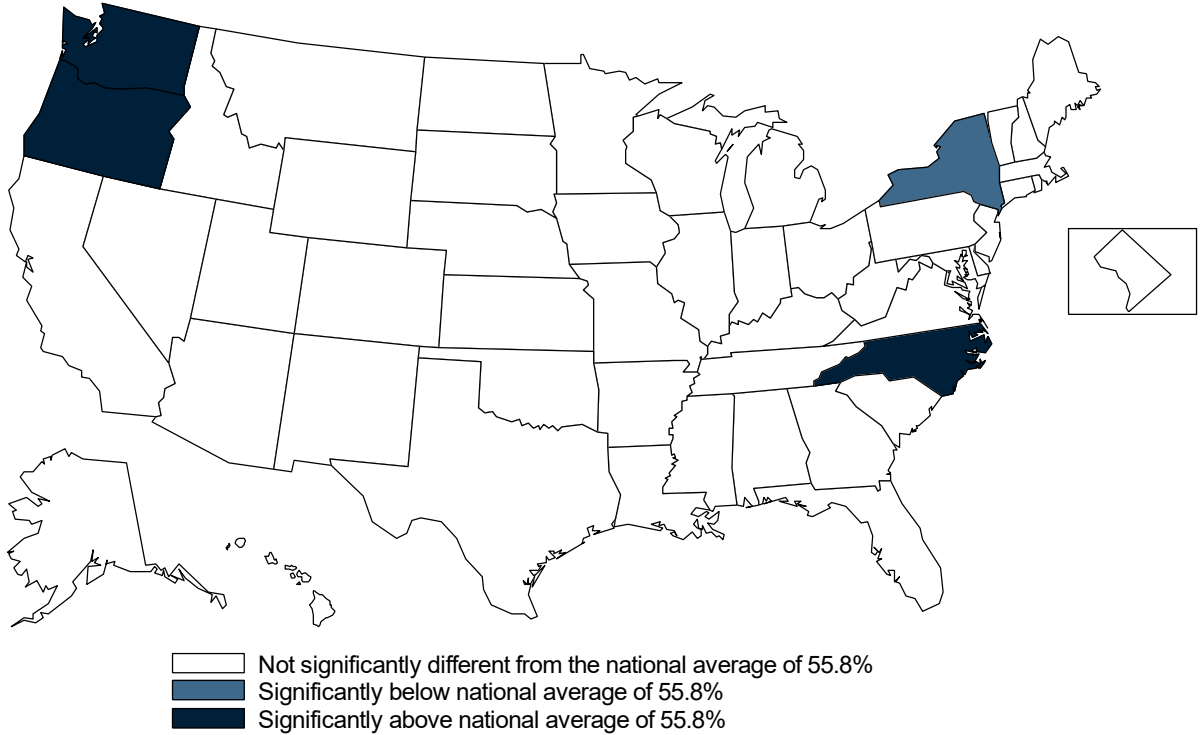
**Denominator:** Within each category, eligible employees in establishments that offer health insurance.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2019**



Alabama	56.5%	Kentucky	59.5%	North Dakota	55.9%
Alaska	58.2%	Louisiana	52.9%	Ohio	56.1%
Arizona	51.5%	Maine	55.6%	Oklahoma	57.3%
Arkansas	55.5%	Maryland	52.4%	Oregon	61.6%*
California	56.0%	Massachusetts	51.5%	Pennsylvania	58.5%
Colorado	59.7%	Michigan	54.4%	Rhode Island	54.1%
Connecticut	52.8%	Minnesota	59.0%	South Carolina	56.6%
Delaware	56.4%	Mississippi	55.8%	South Dakota	59.2%
District of Columbia	60.7%	Missouri	58.6%	Tennessee	57.1%
Florida	55.2%	Montana	57.9%	Texas	58.1%
Georgia	53.5%	Nebraska	56.7%	Utah	56.7%
Hawaii	59.9%	Nevada	54.7%	Vermont	52.4%
Idaho	60.4%	New Hampshire	53.2%	Virginia	50.9%
Illinois	55.5%	New Jersey	55.3%	Washington	63.7%*
Indiana	55.4%	New Mexico	52.4%	West Virginia	53.8%
Iowa	57.0%	New York	48.7%*	Wisconsin	55.9%
Kansas	60.2%	North Carolina	61.0%*	Wyoming	53.6%

**Source:** Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2019.

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

**Note:** \* Statistically different from national average of 55.8 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, 2019**

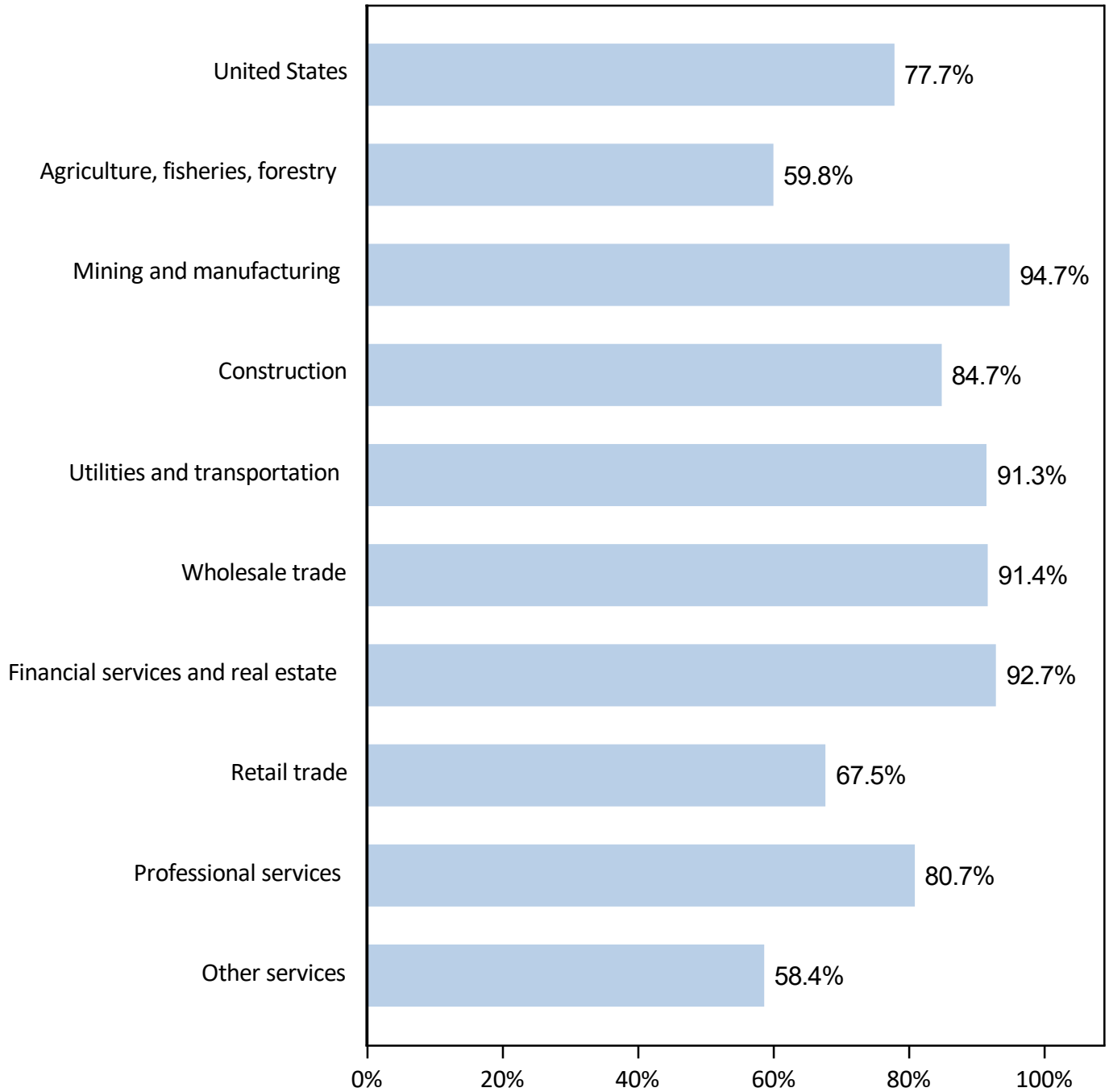


**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**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, 2019**



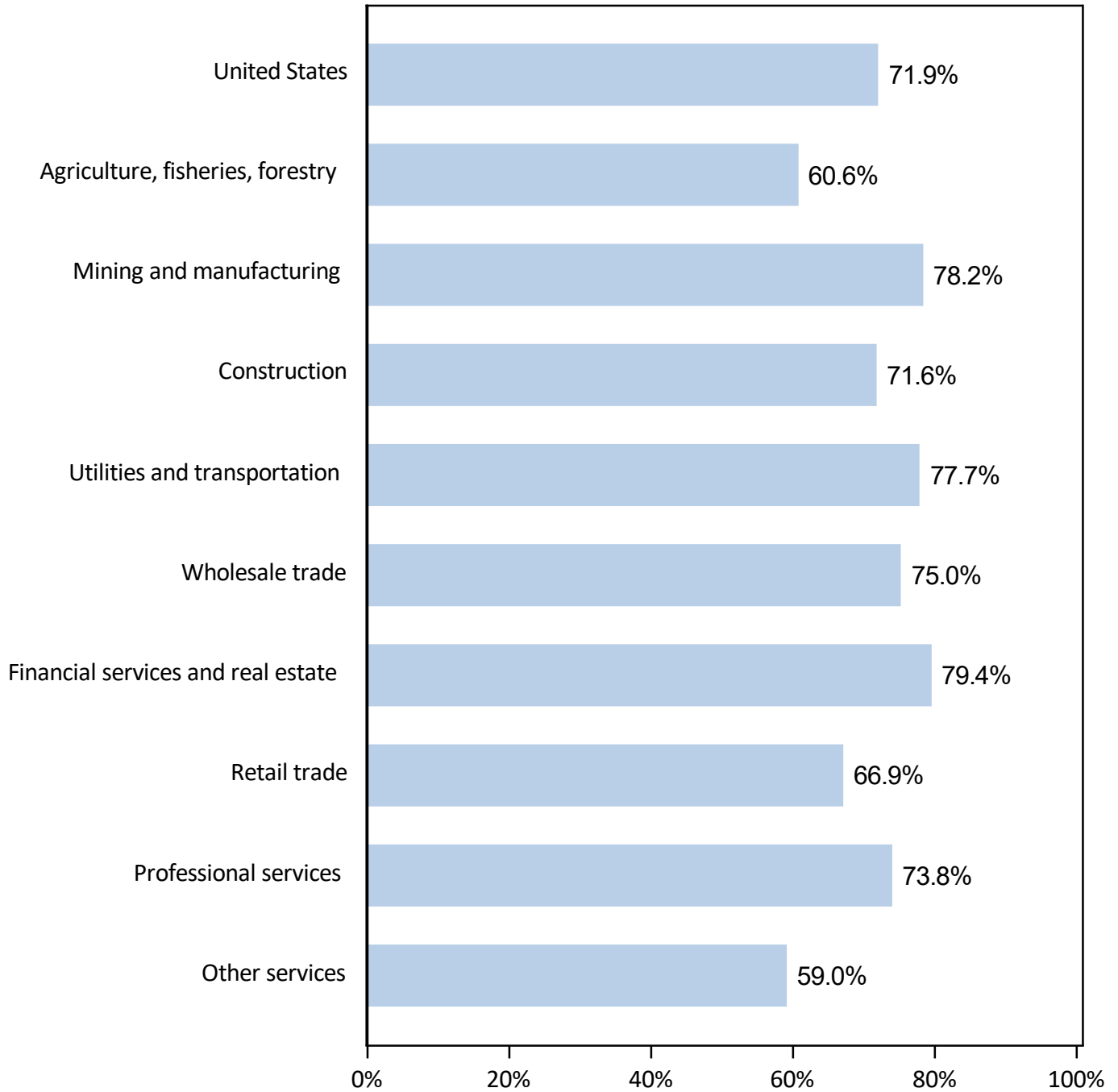
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**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, 2019**

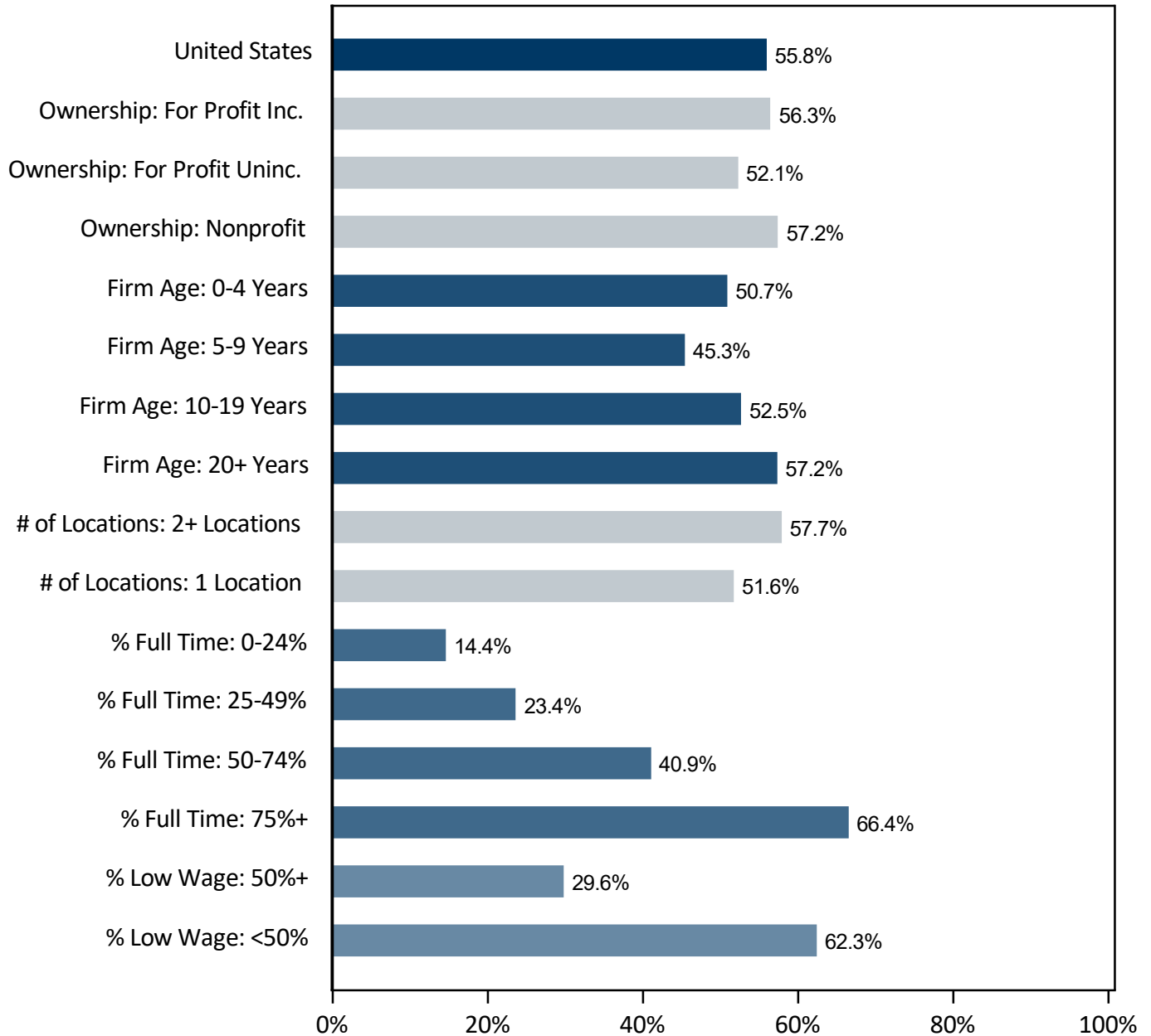


**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**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, 2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

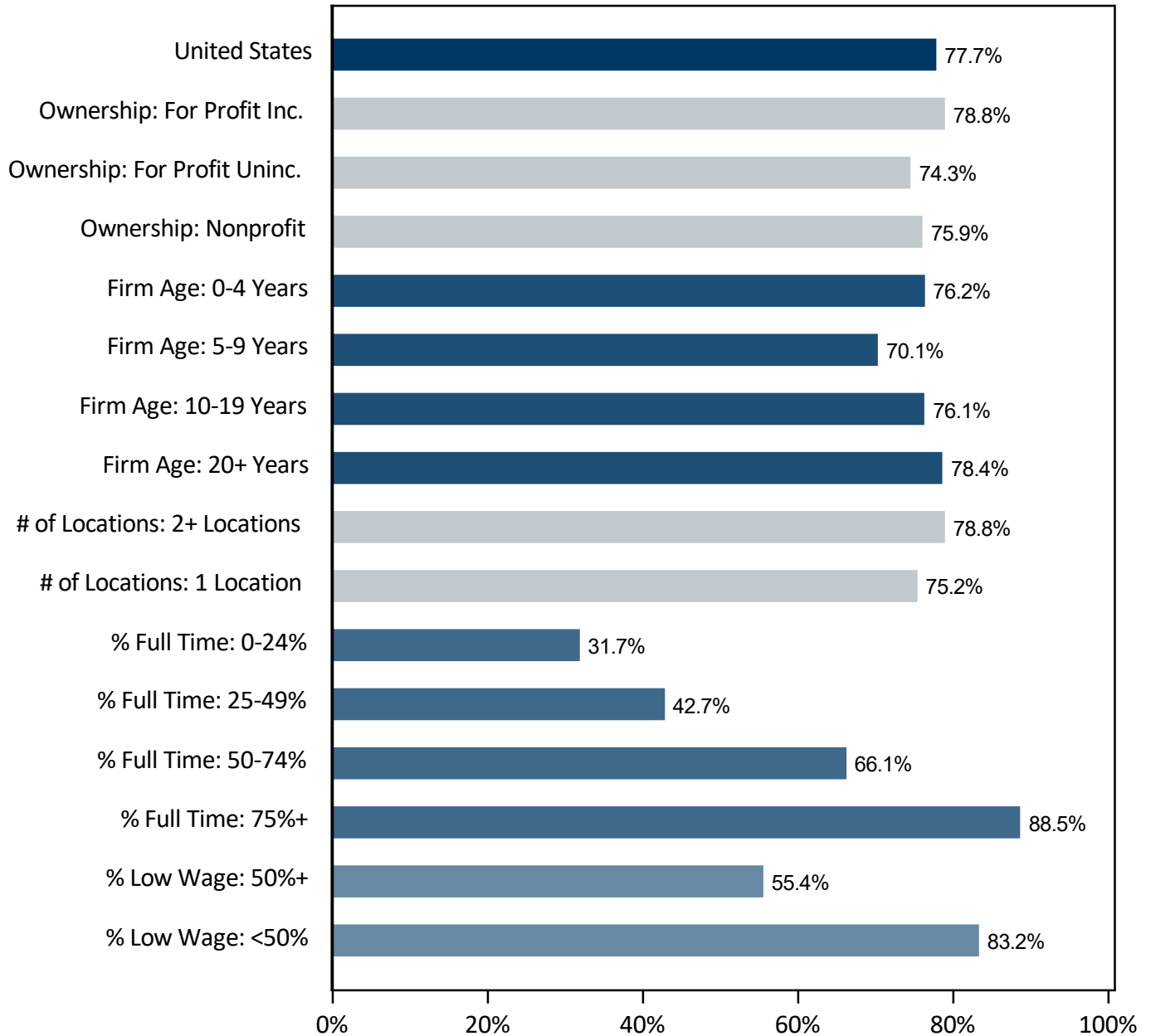
**Denominator:** Within each category, all employees in establishments that offer health insurance.

**Note:** “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**[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, 2019



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

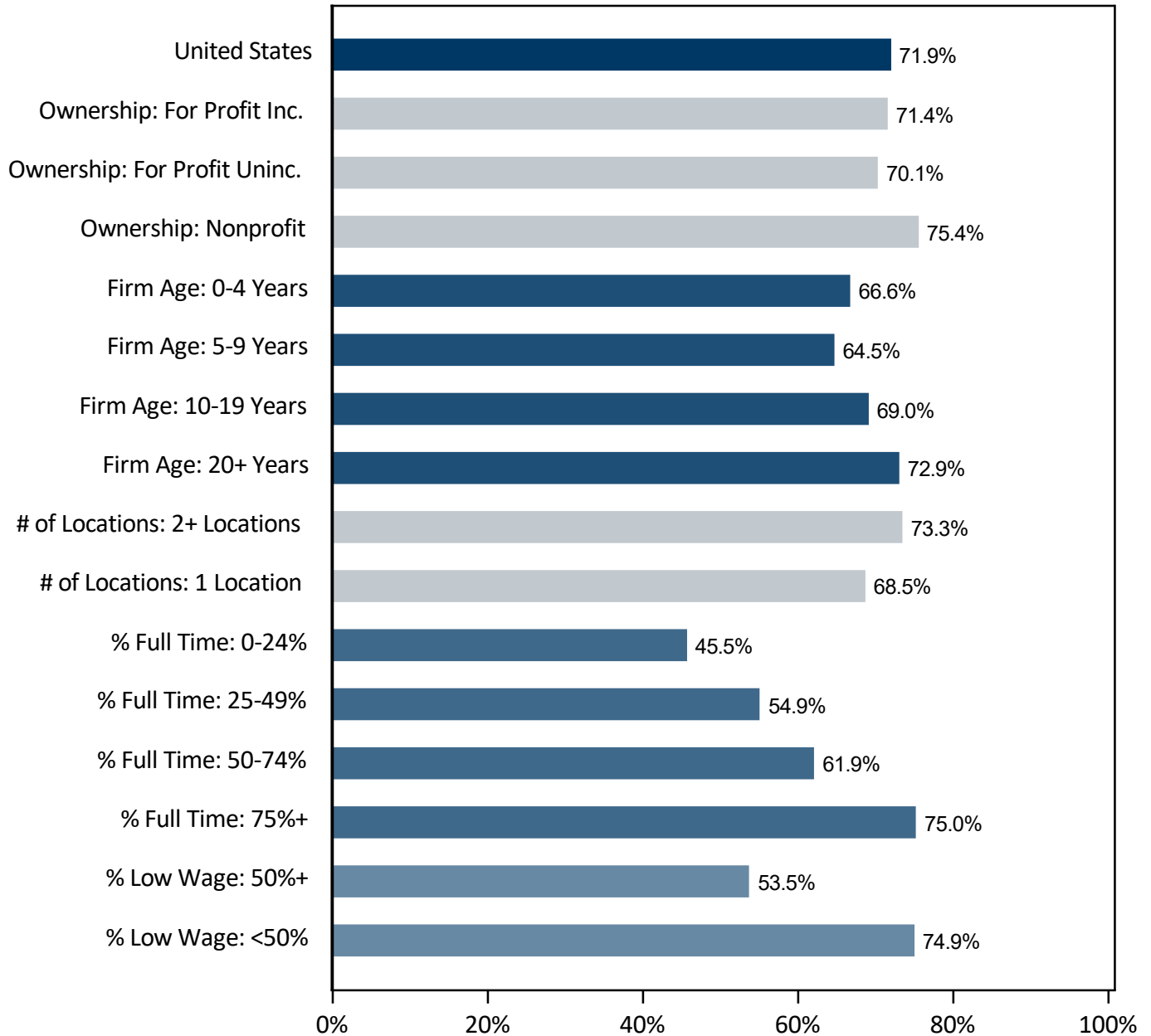
**Denominator:** Within each category, all employees in establishments that offer health insurance.

**Note:** “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**[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, 2019



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

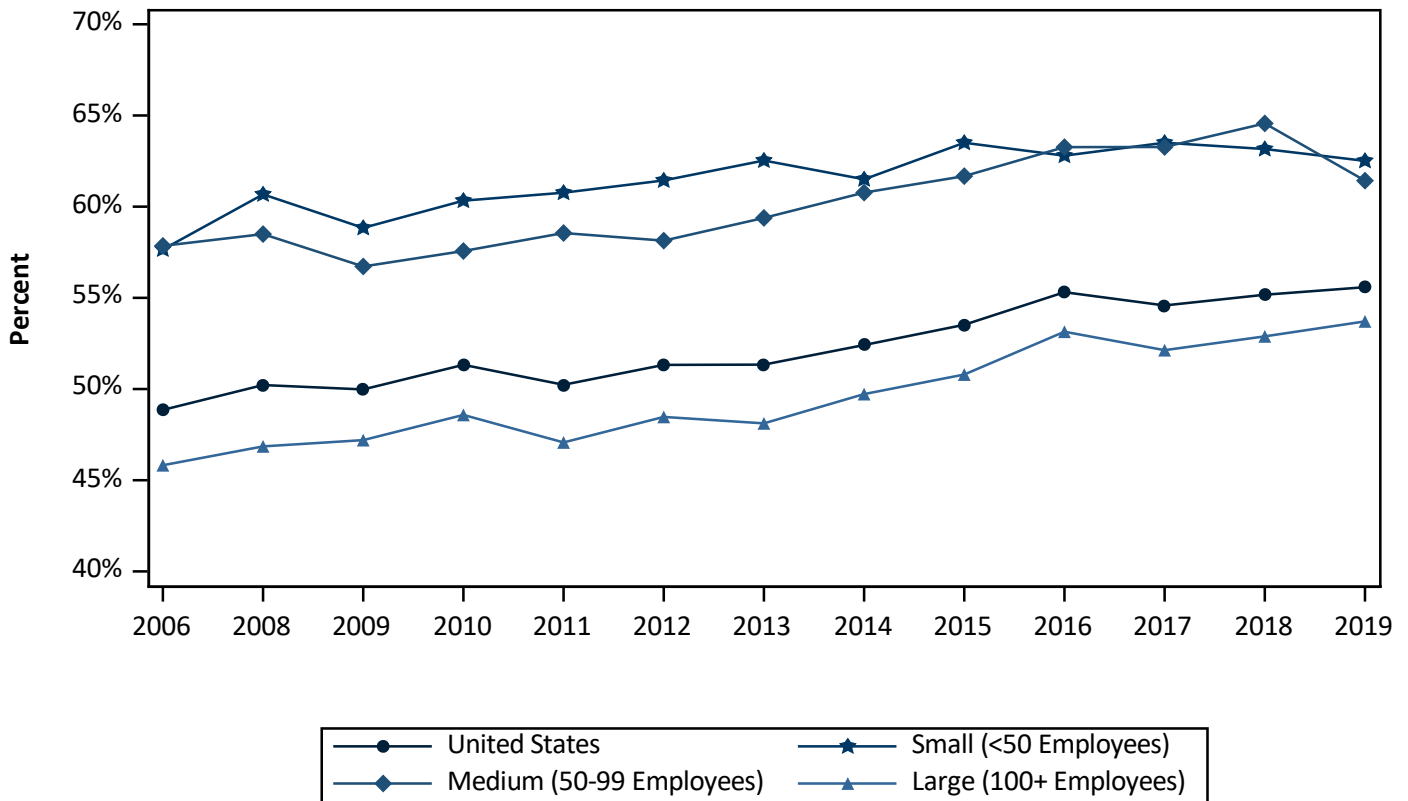
**Denominator:** Within each category, eligible employees in establishments that offer health insurance.

**Note:** “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**[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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	48.9%	50.2%	50.0%	51.3%	50.2%	51.3%	51.3%	52.4%	53.5%	55.3%	54.6%	55.2%	55.6%
<50	57.7%	60.7%	58.8%	60.3%	60.8%	61.4%	62.5%	61.5%	63.5%	62.8%	63.5%	63.2%	62.5%
50-99	57.9%	58.5%	56.7%	57.6%	58.6%	58.1%	59.4%	60.8%	61.7%	63.3%	63.3%	64.6%	61.4%
100+	45.8%	46.9%	47.2%	48.6%	47.1%	48.5%	48.1%	49.7%	50.8%	53.1%	52.1%	52.9%	53.7%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

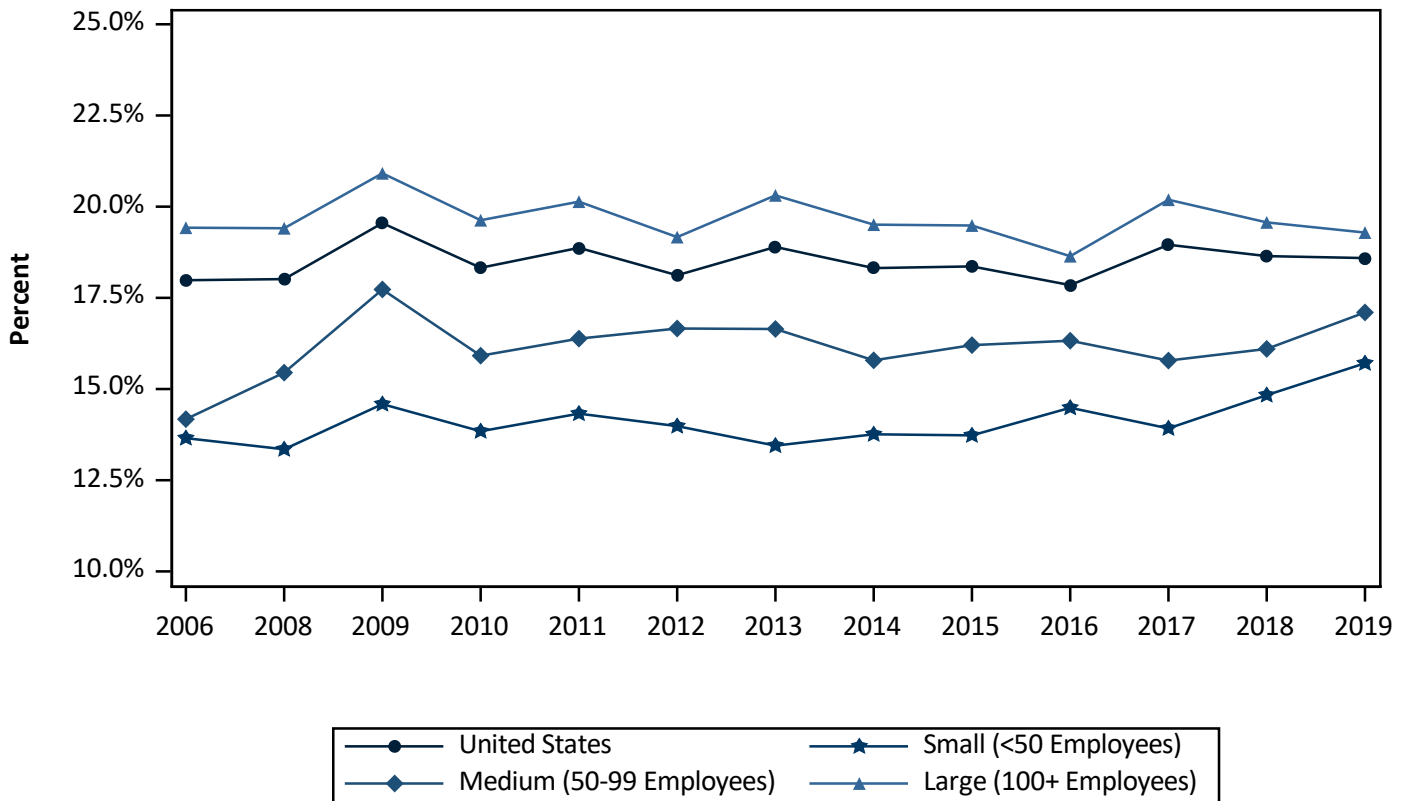
**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**[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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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, 2006–2019**

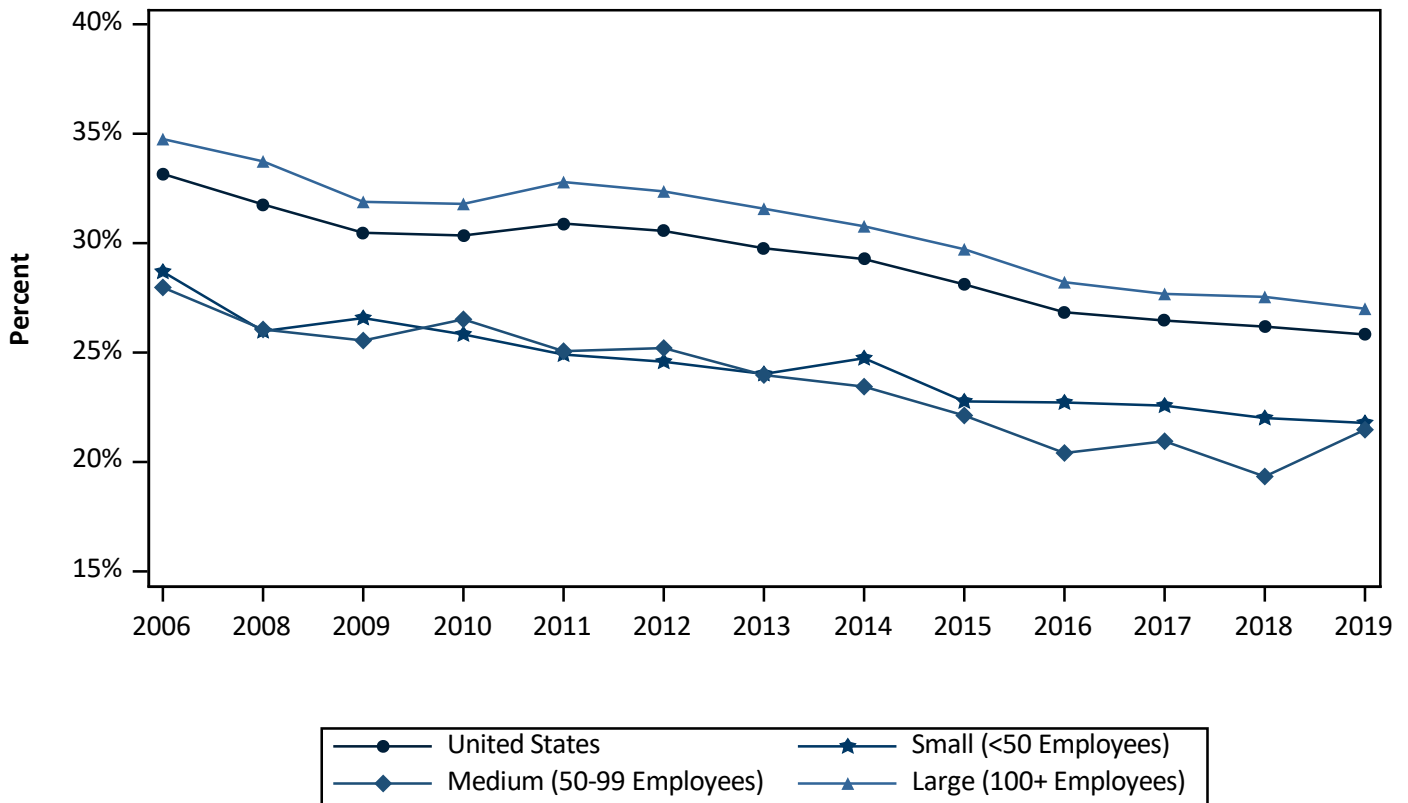
Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	18.0%	18.0%	19.5%	18.3%	18.9%	18.1%	18.9%	18.3%	18.4%	17.8%	19.0%	18.6%	18.6%
<50	13.7%	13.3%	14.6%	13.8%	14.3%	14.0%	13.4%	13.8%	13.7%	14.5%	13.9%	14.8%	15.7%
50-99	14.2%	15.4%	17.7%	15.9%	16.4%	16.7%	16.6%	15.8%	16.2%	16.3%	15.8%	16.1%	17.1%
100+	19.4%	19.4%	20.9%	19.6%	20.1%	19.2%	20.3%	19.5%	19.5%	18.6%	20.2%	19.6%	19.3%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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, 2006–2019**

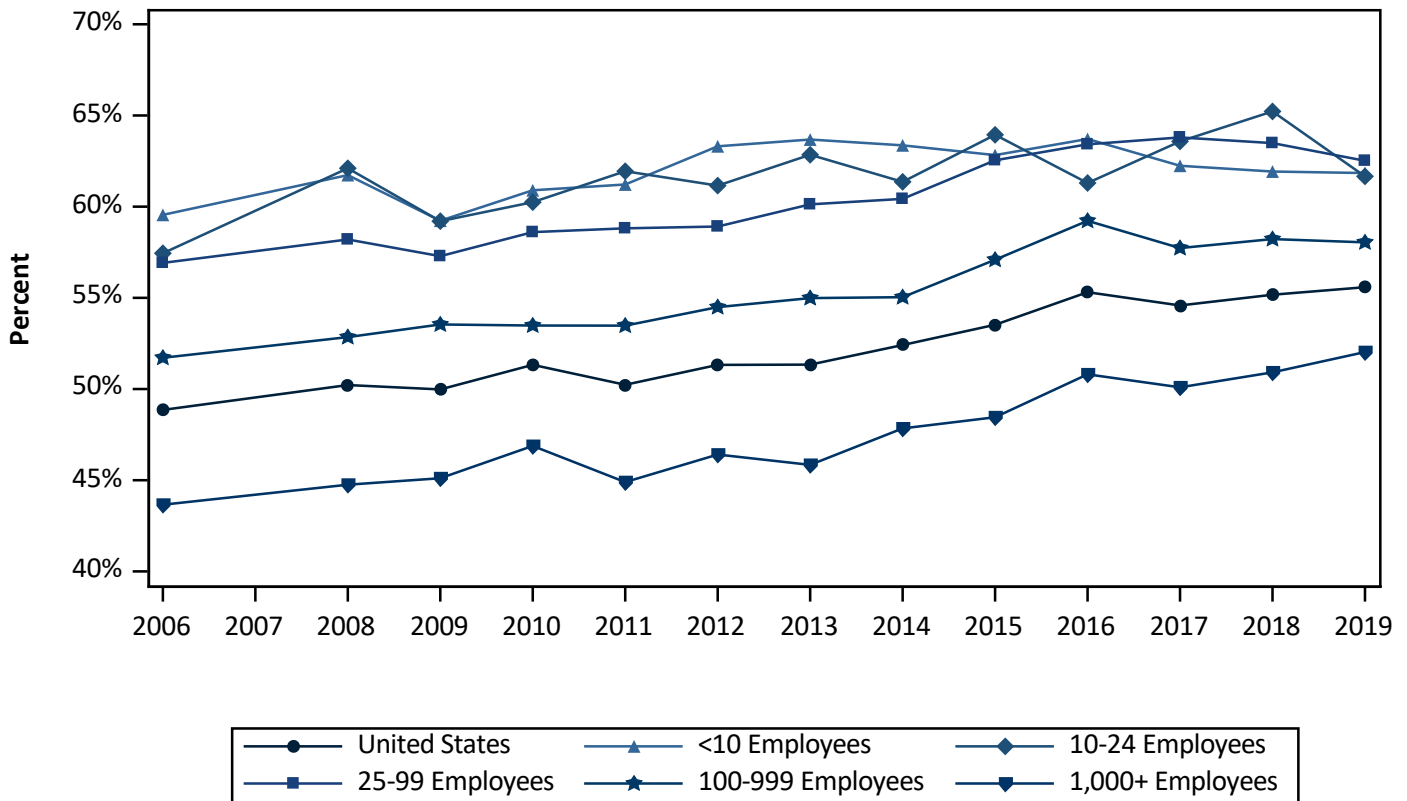
Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	33.2%	31.8%	30.5%	30.3%	30.9%	30.6%	29.8%	29.3%	28.1%	26.8%	26.5%	26.2%	25.8%
<50	28.7%	26.0%	26.6%	25.8%	24.9%	24.6%	24.0%	24.7%	22.8%	22.7%	22.6%	22.0%	21.8%
50-99	28.0%	26.1%	25.5%	26.5%	25.1%	25.2%	24.0%	23.4%	22.1%	20.4%	20.9%	19.3%	21.5%
100+	34.8%	33.7%	31.9%	31.8%	32.8%	32.4%	31.6%	30.8%	29.7%	28.2%	27.7%	27.5%	27.0%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	48.9%	50.2%	50.0%	51.3%	50.2%	51.3%	51.3%	52.4%	53.5%	55.3%	54.6%	55.2%	55.6%
<10	59.5%	61.7%	59.2%	60.9%	61.2%	63.3%	63.7%	63.4%	62.8%	63.7%	62.2%	61.9%	61.8%
10-24	57.4%	62.1%	59.2%	60.2%	61.9%	61.2%	62.8%	61.4%	63.9%	61.3%	63.6%	65.2%	61.7%
25-99	56.9%	58.2%	57.3%	58.6%	58.8%	58.9%	60.1%	60.4%	62.5%	63.4%	63.8%	63.5%	62.5%
100-999	51.7%	52.8%	53.5%	53.5%	53.5%	54.5%	55.0%	55.0%	57.1%	59.2%	57.7%	58.2%	58.0%
1,000+	43.7%	44.8%	45.1%	46.9%	44.9%	46.4%	45.8%	47.8%	48.5%	50.8%	50.1%	50.9%	52.0%

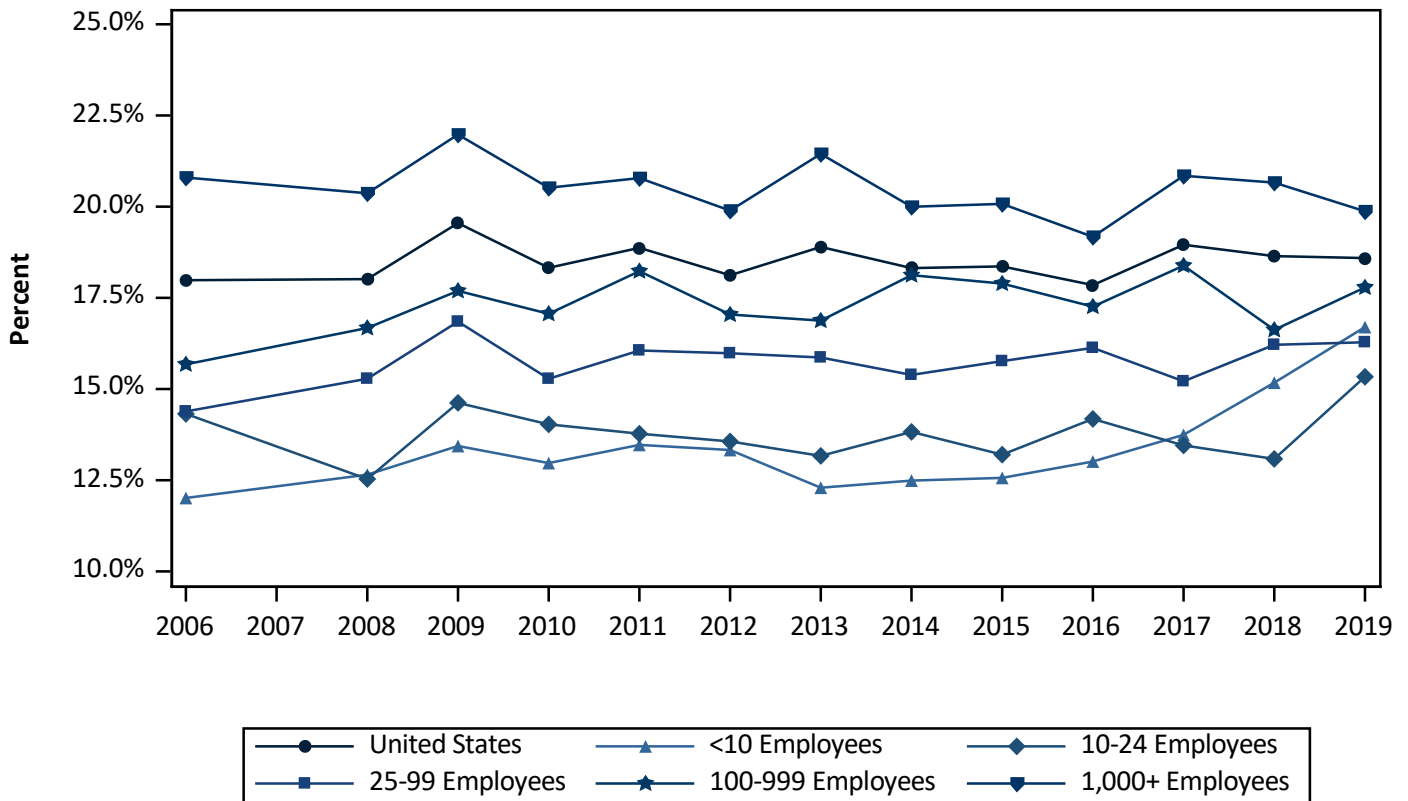
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	18.0%	18.0%	19.5%	18.3%	18.9%	18.1%	18.9%	18.3%	18.4%	17.8%	19.0%	18.6%	18.6%
<10	12.0%	12.7%	13.4%	13.0%	13.5%	13.3%	12.3%	12.5%	12.6%	13.0%	13.7%	15.2%	16.7%
10-24	14.3%	12.5%	14.6%	14.0%	13.8%	13.6%	13.2%	13.8%	13.2%	14.2%	13.5%	13.1%	15.3%
25-99	14.4%	15.3%	16.8%	15.3%	16.1%	16.0%	15.9%	15.4%	15.8%	16.1%	15.2%	16.2%	16.3%
100-999	15.7%	16.7%	17.7%	17.1%	18.2%	17.0%	16.9%	18.1%	17.9%	17.3%	18.4%	16.6%	17.8%
1,000+	20.8%	20.4%	22.0%	20.5%	20.8%	19.9%	21.4%	20.0%	20.1%	19.2%	20.8%	20.7%	19.9%

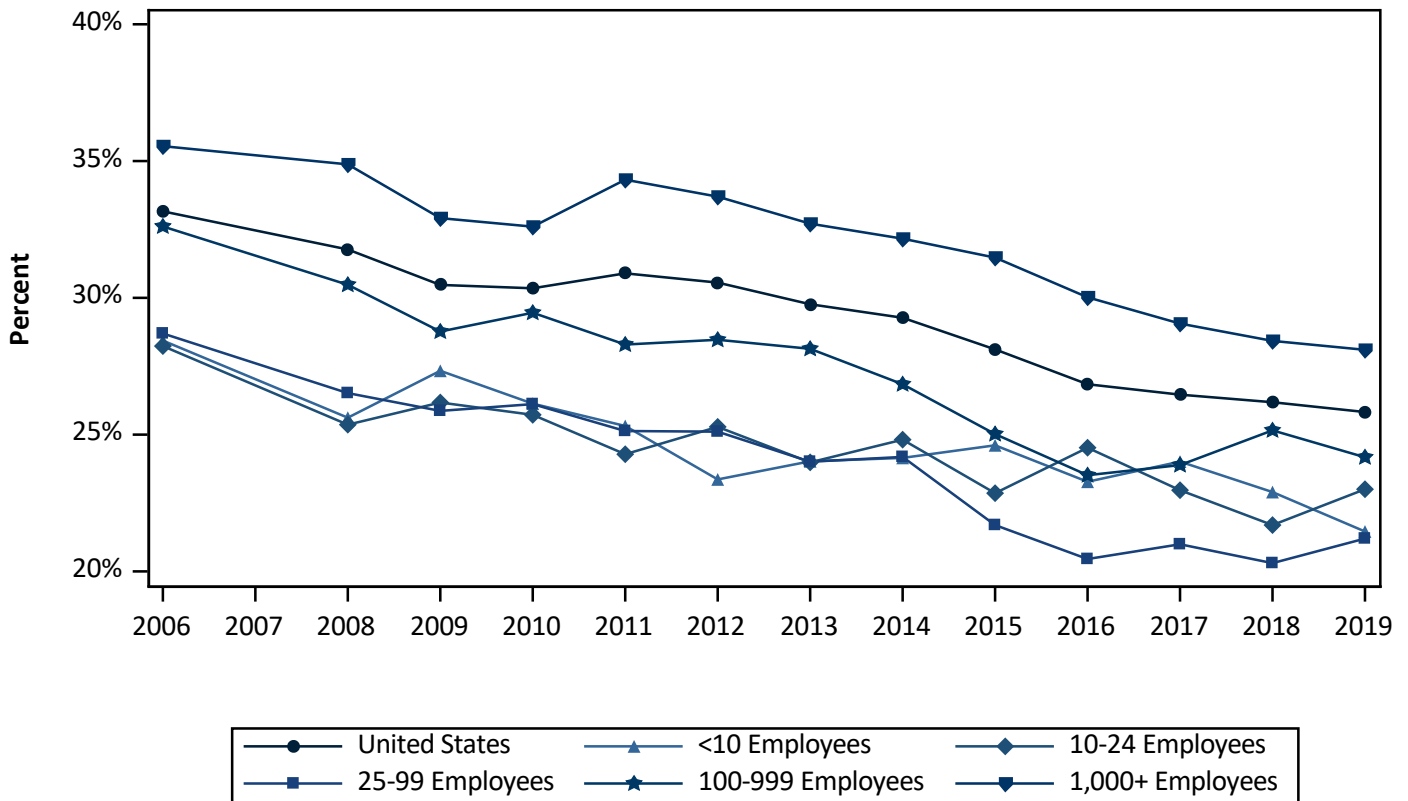
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	33.2%	31.8%	30.5%	30.3%	30.9%	30.6%	29.8%	29.3%	28.1%	26.8%	26.5%	26.2%	25.8%
<10	28.4%	25.6%	27.3%	26.1%	25.3%	23.4%	24.0%	24.1%	24.6%	23.3%	24.0%	22.9%	21.5%
10-24	28.2%	25.4%	26.2%	25.7%	24.3%	25.3%	24.0%	24.8%	22.9%	24.5%	23.0%	21.7%	23.0%
25-99	28.7%	26.5%	25.9%	26.1%	25.1%	25.1%	24.0%	24.2%	21.7%	20.5%	21.0%	20.3%	21.2%
100-999	32.6%	30.5%	28.8%	29.5%	28.3%	28.5%	28.1%	26.8%	25.0%	23.5%	23.9%	25.2%	24.2%
1,000+	35.5%	34.9%	32.9%	32.6%	34.3%	33.7%	32.7%	32.2%	31.5%	30.0%	29.1%	28.4%	28.1%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

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

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

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# Section 3: Health Insurance Premiums



## Health Insurance Premiums

In 2019, average annual health insurance premiums per enrolled employee with private-sector employer coverage were \$6,972 for single coverage, \$13,989 for employee-plus-one coverage, and \$20,486 for family coverage. These amounts represent increases of 3.8 percent for single coverage, 4.2 percent for employee-plus-one coverage, and 4.7 percent for family coverage over 2018 levels.

Between 2006 and 2019, premiums for the three types of coverage grew by between 69.3 percent and 80.0 percent, with average annual growth rates between 4.1 percent and 4.6 percent. In 2019, six 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 2006 to 2019, overall and by firm size. This section also examines variation in premiums in 2019 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 2018-2019 With Recent Years***

- Average health insurance premiums in 2019 were \$6,972 (single coverage), \$13,989 (employee-plus-one coverage), and \$20,486 (family coverage), representing increases from 2018 levels of 3.8 percent for single coverage, 4.2 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 2018 to 2019 and 2017 to 2018 growth rates for single coverage, employee-plus-one coverage, or family coverage (Exhibit 3.2).

### ***Premium Growth Rates From 2006 to 2019***

- Between 2006 and 2019, premiums for all types of coverage increased substantially but growth was fastest for family coverage (80.0 percent), and premiums grew faster for employee-plus-one coverage (75.1 percent) than for single coverage (69.3 percent) (Exhibit 3.1, growth rates not shown).
- In the 13 years from 2006 to 2019, average 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 2018 to 2019 growth rate and the average annual growth rate from 2006 to 2019 for single coverage (3.8 percent vs. 4.1 percent), employee-plus-one coverage (4.2 percent vs. 4.4 percent), or family coverage (4.7 percent vs. 4.6 percent) (Exhibit 3.2; data on average annual growth rates not shown).

### ***Premiums by Firm Size, 2006 to 2019***

- From 2006 to 2019, premiums for single coverage grew more rapidly in large firms (100 or more employees) than in medium (50 to 99 employees) and small firms (fewer than 50 employees) (72.0 percent vs. 63.9 percent and 62.5 percent, respectively). Premiums for



employee-plus-one coverage also grew more rapidly in large firms than in small firms (76.7 percent vs. 68.0 percent) (Exhibits 3.3 and 3.4; data on growth rates not shown).

- In 2019, average single premiums were lower in medium firms (\$6,629) than in small (\$6,920) or large firms (\$7,019) (Exhibit 3.3).
- In 2019, premiums were higher in large firms than in medium firms for employee-plus-one coverage and higher in large versus small firms for family coverage (Exhibits 3.4 and 3.5).
- In 2019, the largest firms (1,000 or more employees) had higher average family premiums (\$20,976) than firms with 100 to 999 employees (\$19,862), 25 to 99 employees (\$19,446), 10 to 24 employees (\$19,672), and fewer than 10 employees (\$19,744) (Exhibit 3.6).
- The smallest firms (fewer than 10 employees) had the highest average single premiums (\$7,528) and firms with 25 to 99 employees had the lowest single premiums (\$6,569) of any of the detailed firm size groups in 2019 (Exhibit 3.6).

### ***Premiums by State, 2019***

- In 2019, average single premiums ranged from \$6,054 in Arkansas to \$8,933 in Alaska. Ten States had average single premiums significantly below the national average of \$6,972 and 10 States had average single premiums significantly above the national average (Exhibit 3.7).
- Employee-plus-one premiums varied from \$11,779 in Idaho to \$16,665 in Alaska. Thirteen States had average employee-plus-one premiums significantly below the national average of \$13,989 and seven States had employee-plus-one premiums significantly above the national average (Exhibit 3.8).
- Average family premiums ranged from \$17,734 in Alabama to \$22,969 in Alaska. Twelve States had average family premiums significantly below the national average of \$20,486 and four States had family premiums significantly above the national average (Exhibit 3.9).
- In 2019, six States (Arkansas, Kansas, Mississippi, North Dakota, Tennessee and Utah) had average annual premiums that were significantly lower than the national average for all three types of coverage. Four States (Alaska, the District of Columbia, New York and Vermont) 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, 2019***

- In 2019, professional services had higher average single premiums (\$7,420) than all other industry sectors, but differences with agriculture, fisheries, and forestry and utilities and transportation were not statistically significant (Exhibit 3.10).
- Utilities and transportation had higher employee-plus-one premiums (\$14,799) than all other industry sectors, but differences with professional services and agriculture, fisheries, and forestry were not statistically significant (Exhibit 3.11).
- Construction had lower average family premiums (\$17,690) than all other industry sectors, but differences with retail trade and agriculture, fisheries, and forestry were not statistically significant (Exhibit 3.12).

## **Premiums by Selected Employer Characteristics, 2019**

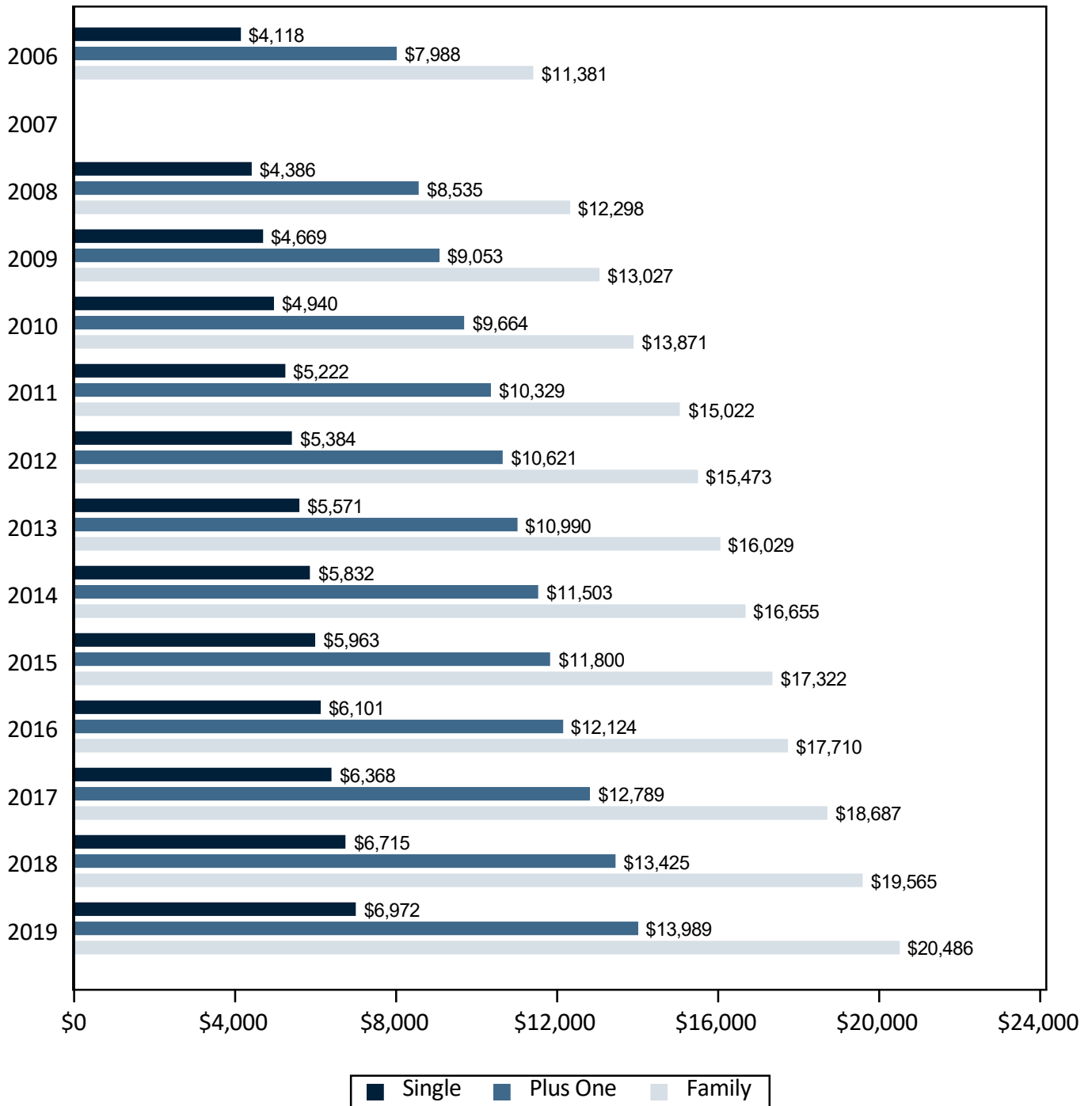
- Premiums for all three types of coverage – single, employee-plus-one and family – were higher for nonprofit employers than for unincorporated and incorporated for-profit employers (Exhibits 3.13, 3.14, and 3.15).
- In 2019, enrolled employees in the oldest firms (20 years old or more) had higher single premiums (\$7,101) than all age categories of younger firms. Enrolled employees in the oldest firms also had employee-plus-one premiums (\$14,196), and family premiums (\$20,799) that were higher than enrolled employees in firms that were 10 to 19 years old or 5 to 9 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, employee-plus-one coverage, and family coverage (Exhibits 3.13, 3.14, and 3.15).
- In 2019, enrolled employees in predominantly low-wage establishments (50 percent or more of employees earned less than \$12.50 per hour) had lower average premiums than those in higher wage establishments for all three types of coverage (Exhibits 3.13, 3.14, and 3.15).

## **Premium Distributions, 2019**

- In 2019, premium distributions for all three types of coverage showed substantial variation as the 90<sup>th</sup> percentile value was more than twice as large as the 10<sup>th</sup> percentile value for single premiums (\$10,000 vs. \$4,400), employee-plus-one premiums (\$19,000 vs. \$8,800), and family premiums (\$28,000 vs. \$13,000) (Exhibit 3.16).
- Single, employee-plus-one, and family premiums for establishments in small (fewer than 50 employees) and medium (50 to 99 employees) firms were lower than premiums for large firms (100 or more employees) at the 10<sup>th</sup>, 25<sup>th</sup>, and 50<sup>th</sup> percentiles (Exhibit 3.16).
  - Differences by firm size were less consistent at the upper end of the premium distributions. Single premiums at the 75<sup>th</sup> percentile were highest at small firms (\$8,400) and were higher at large firms (\$8,100) than at medium firms (\$7,800). Single premiums at the 90<sup>th</sup> percentile were higher at small firms (\$10,000) than at medium firms (\$9,400) (Exhibit 3.16).
  - There were no significant differences across the three firm-size categories in employee-plus-one premiums at the 75<sup>th</sup> or 90<sup>th</sup> percentile (Exhibit 3.16).
  - Family premiums at the 90<sup>th</sup> percentile were higher at small firms (\$30,000) than at large firms (\$28,000) (Exhibit 3.16).

**Exhibit 3.1**

**Average total premiums per enrolled employee for single, employee-plus-one, and family coverage, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Coverage	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single	3.2%	3.2%	6.5%	5.8%	5.7%	3.1%	3.5%	4.7%	2.2%	2.3%	4.4%	5.4%	3.8%
Plus One	3.4%	3.4%	6.1%	6.7%	6.9%	2.8%	3.5%	4.7%	2.6%	2.7%	5.5%	5.0%	4.2%
Family	4.0%	4.0%	5.9%	6.5%	8.3%	3.0%	3.6%	3.9%	4.0%	2.2%	5.5%	4.7%	4.7%

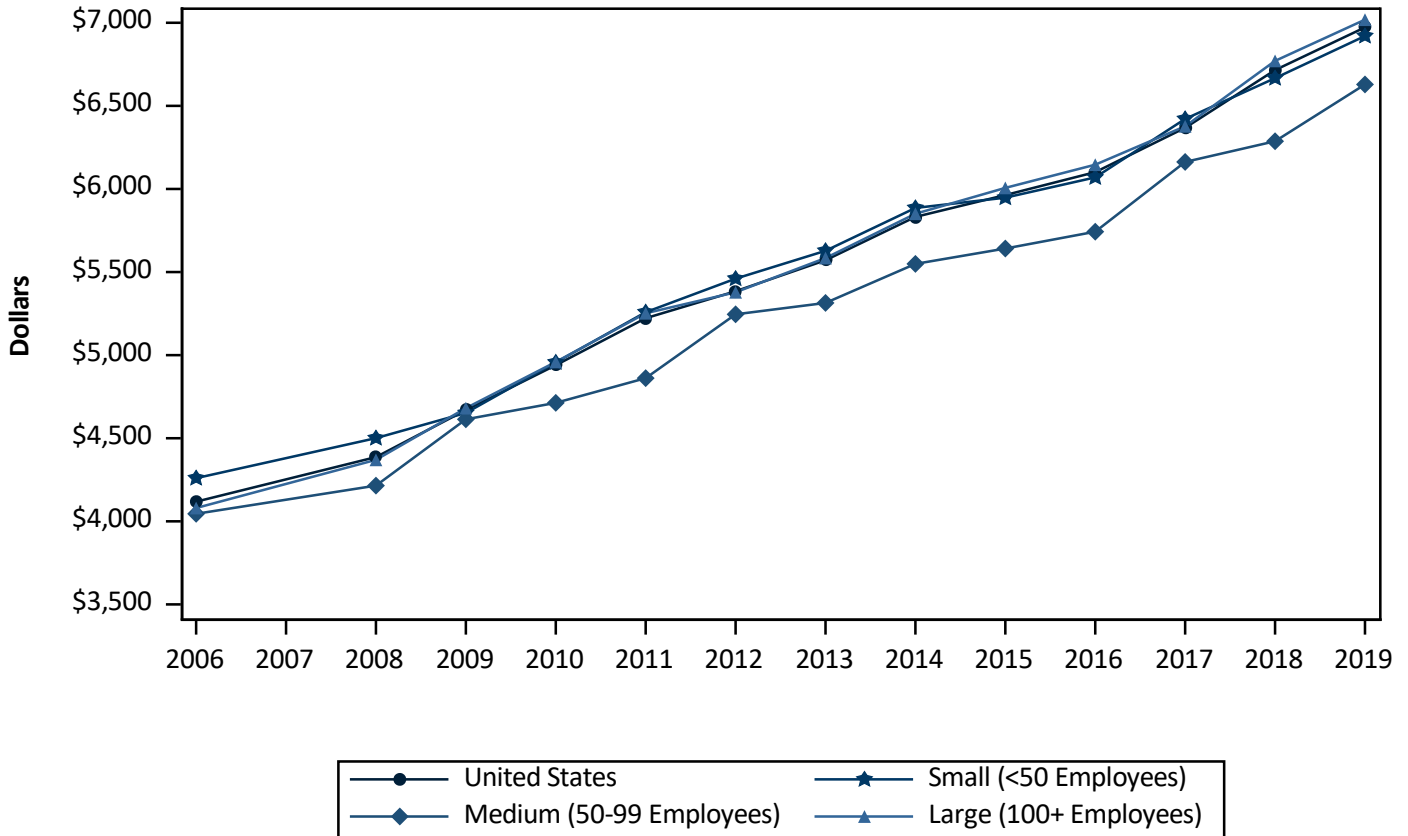
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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, 2006–2019**

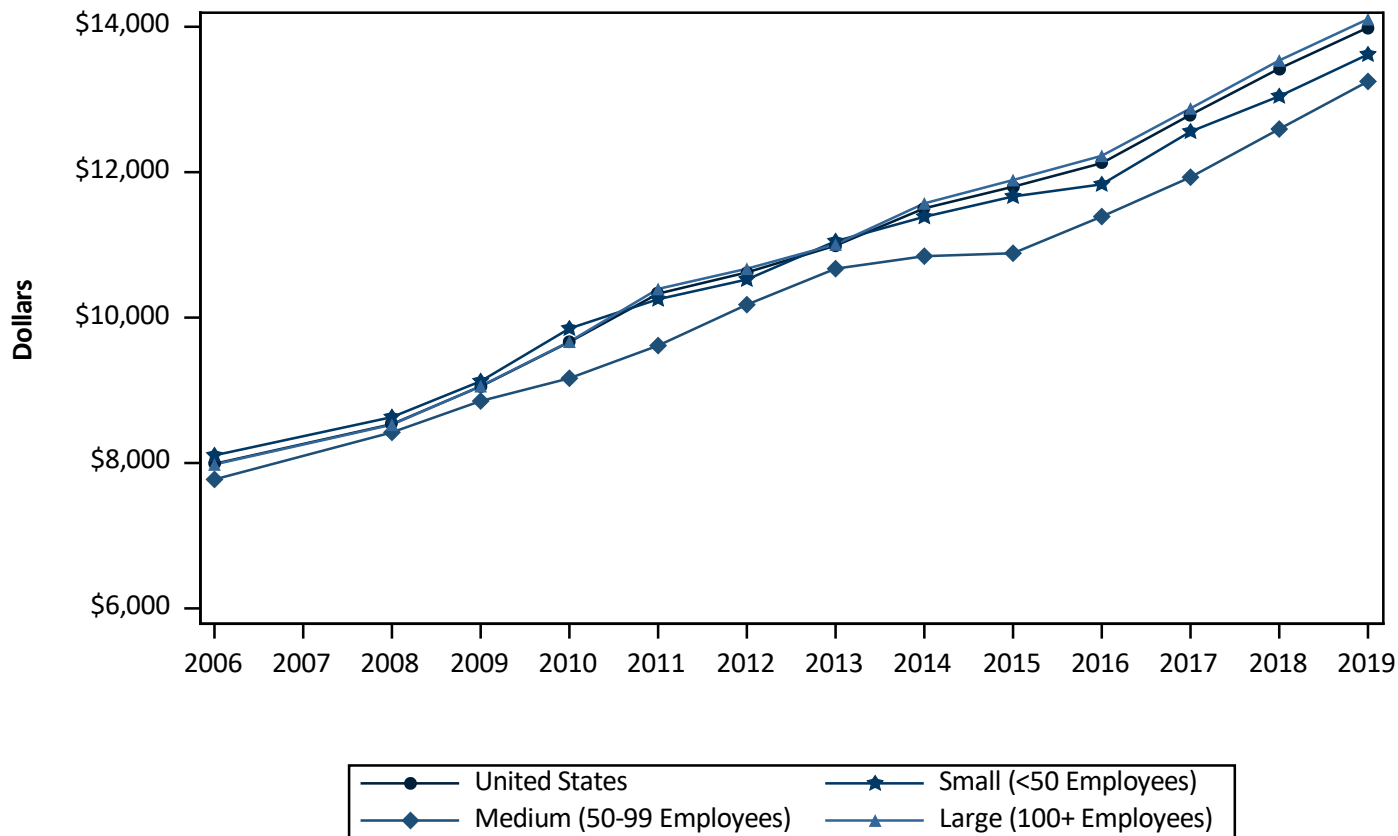
Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	\$4,118	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972
<50	\$4,260	\$4,501	\$4,652	\$4,956	\$5,258	\$5,460	\$5,628	\$5,886	\$5,947	\$6,070	\$6,421	\$6,667	\$6,920
50-99	\$4,045	\$4,215	\$4,614	\$4,713	\$4,861	\$5,246	\$5,314	\$5,549	\$5,642	\$5,743	\$6,163	\$6,287	\$6,629
100+	\$4,080	\$4,370	\$4,681	\$4,959	\$5,252	\$5,378	\$5,584	\$5,851	\$6,006	\$6,146	\$6,377	\$6,770	\$7,019

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.  
**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	\$7,988	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989
<50	\$8,105	\$8,631	\$9,124	\$9,850	\$10,253	\$10,524	\$11,050	\$11,386	\$11,666	\$11,833	\$12,558	\$13,044	\$13,619
50-99	\$7,774	\$8,421	\$8,852	\$9,166	\$9,615	\$10,178	\$10,673	\$10,845	\$10,885	\$11,389	\$11,931	\$12,593	\$13,248
100+	\$7,981	\$8,527	\$9,058	\$9,669	\$10,394	\$10,672	\$11,006	\$11,571	\$11,892	\$12,225	\$12,878	\$13,537	\$14,105

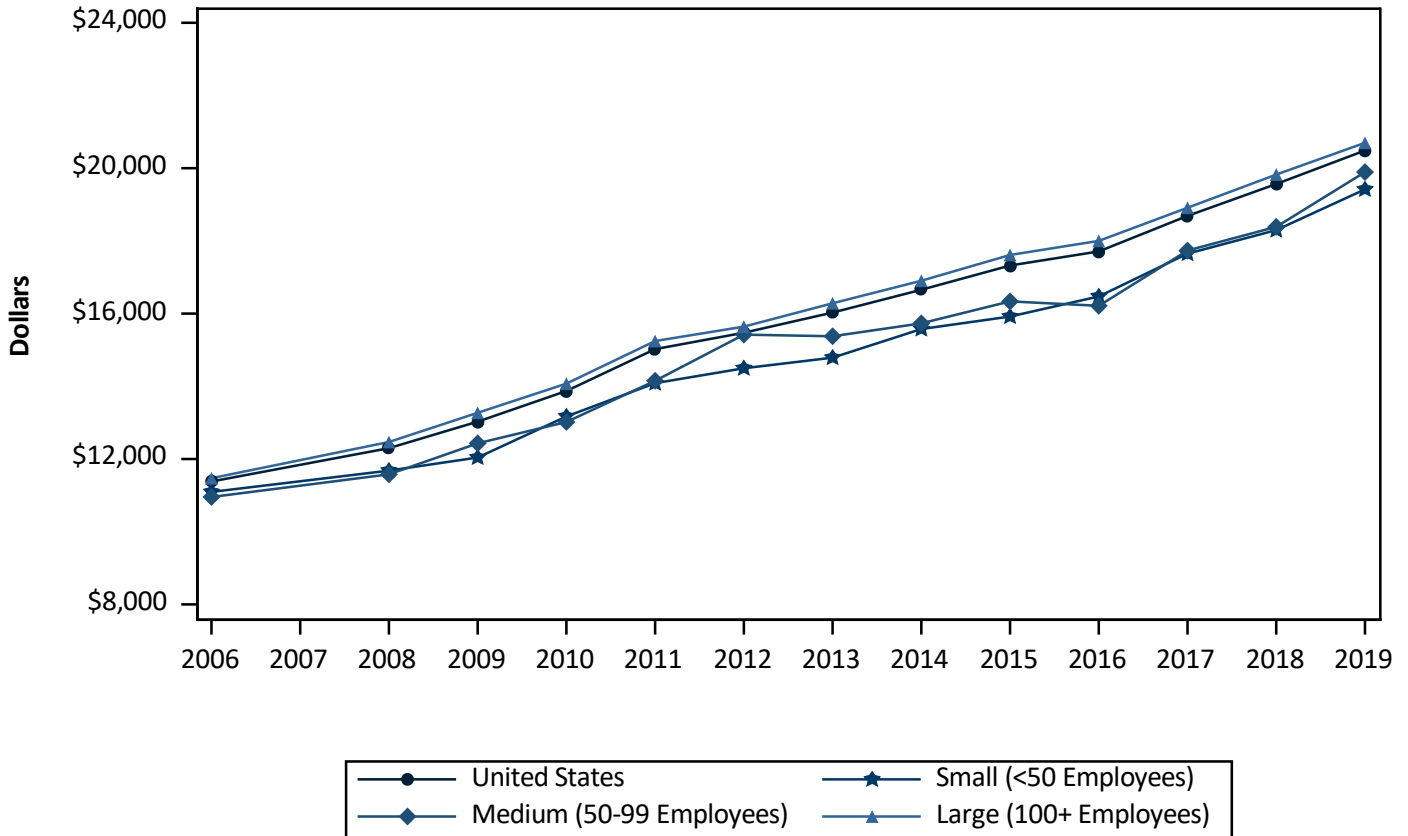
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	\$11,381	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486
<50	\$11,095	\$11,679	\$12,041	\$13,170	\$14,086	\$14,496	\$14,787	\$15,575	\$15,919	\$16,471	\$17,649	\$18,296	\$19,417
50-99	\$10,954	\$11,578	\$12,431	\$13,019	\$14,151	\$15,421	\$15,376	\$15,732	\$16,336	\$16,214	\$17,735	\$18,386	\$19,893
100+	\$11,471	\$12,468	\$13,271	\$14,074	\$15,245	\$15,641	\$16,284	\$16,903	\$17,612	\$18,000	\$18,911	\$19,824	\$20,697

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

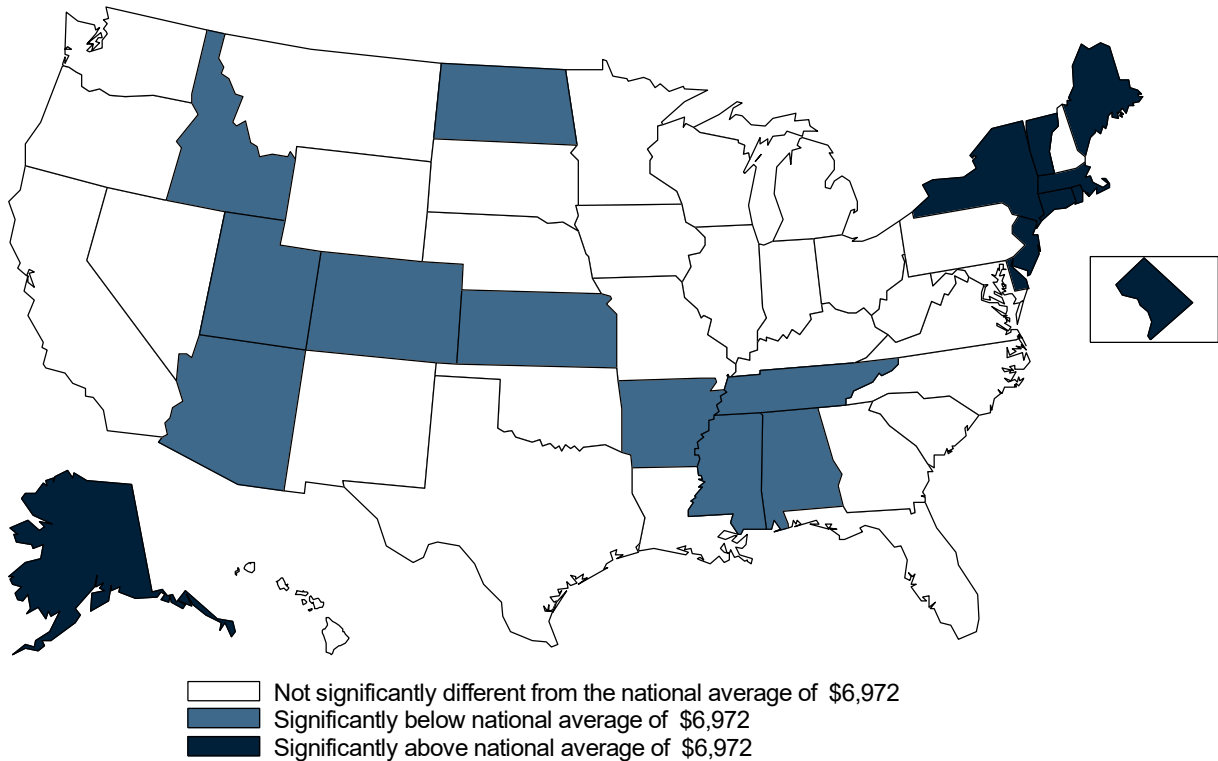
**For data points and standard errors for this exhibit, select here.**

<b>Exhibit 3.6</b>			
<b>Average total premiums per enrolled employee for single, employee-plus-one, and family coverage overall and by firm size, 2019</b>			
<b>Firm Size</b>	<b>Single</b>	<b>Employee-Plus-One</b>	<b>Family</b>
<b>United States</b>	\$6,972	\$13,989	\$20,486
<b>Firm size in 3 categories</b>			
<b>&lt;50</b>	\$6,920	\$13,619	\$19,417
<b>50-99</b>	\$6,629	\$13,248	\$19,893
<b>100+</b>	\$7,019	\$14,105	\$20,697
<b>Firm size in 5 categories</b>			
<b>&lt;10</b>	\$7,528	\$14,525	\$19,744
<b>10-24</b>	\$6,892	\$13,582	\$19,672
<b>25-99</b>	\$6,569	\$13,100	\$19,446
<b>100-999</b>	\$6,985	\$13,857	\$19,862
<b>1,000+</b>	\$7,033	\$14,192	\$20,976
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.			
<b><u><a href="#">For data points and standard errors for this exhibit, select here.</a></u></b>			



**Exhibit 3.7**

**Average total single premium per enrolled employee, by State, 2019**

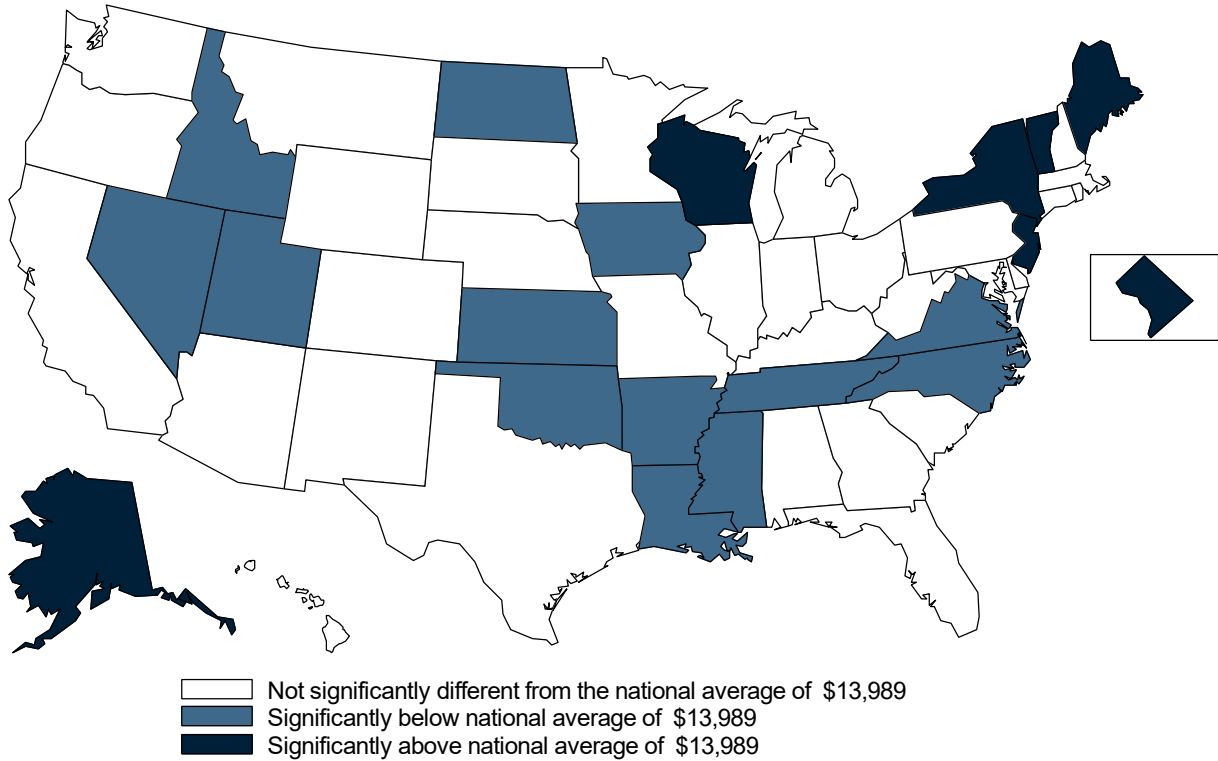


Alabama	\$6,519*	Kentucky	\$6,678	North Dakota	\$6,681*
Alaska	\$8,933*	Louisiana	\$6,748	Ohio	\$7,178
Arizona	\$6,517*	Maine	\$7,424*	Oklahoma	\$6,711
Arkansas	\$6,054*	Maryland	\$7,104	Oregon	\$6,651
California	\$6,939	Massachusetts	\$7,540*	Pennsylvania	\$7,159
Colorado	\$6,550*	Michigan	\$6,705	Rhode Island	\$7,263*
Connecticut	\$7,516*	Minnesota	\$6,904	South Carolina	\$6,691
Delaware	\$8,090*	Mississippi	\$6,199*	South Dakota	\$7,161
District of Columbia	\$7,338*	Missouri	\$6,800	Tennessee	\$6,630*
Florida	\$6,763	Montana	\$6,899	Texas	\$6,967
Georgia	\$6,873	Nebraska	\$6,628	Utah	\$6,253*
Hawaii	\$6,671	Nevada	\$6,586	Vermont	\$7,319*
Idaho	\$6,346*	New Hampshire	\$7,255	Virginia	\$6,776
Illinois	\$7,157	New Jersey	\$7,777*	Washington	\$6,897
Indiana	\$6,957	New Mexico	\$6,696	West Virginia	\$7,059
Iowa	\$6,657	New York	\$7,890*	Wisconsin	\$7,001
Kansas	\$6,338*	North Carolina	\$6,793	Wyoming	\$7,209

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.  
**Note:** \* Indicates the estimate is statistically different from the national average of \$6,972 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, 2019**

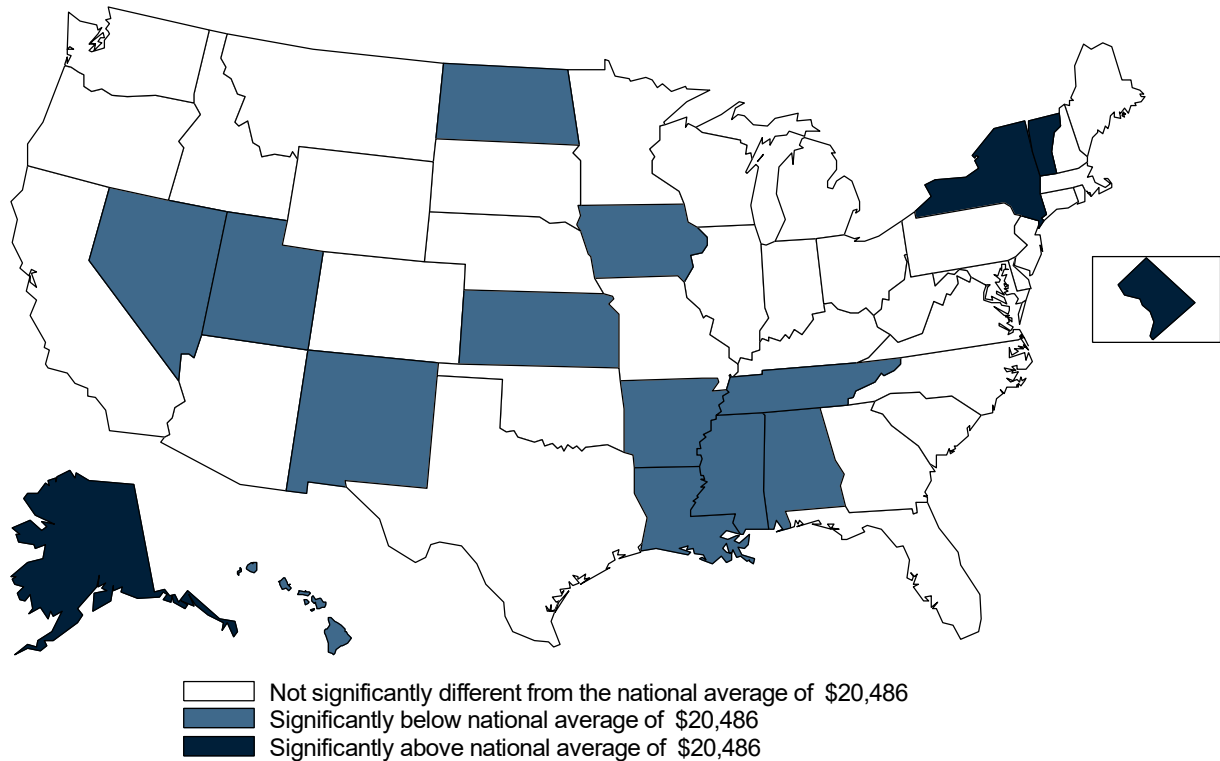


Alabama	\$13,253	Kentucky	\$13,712	North Dakota	\$12,989*
Alaska	\$16,655*	Louisiana	\$13,137*	Ohio	\$13,606
Arizona	\$13,483	Maine	\$14,778*	Oklahoma	\$13,228*
Arkansas	\$12,435*	Maryland	\$14,199	Oregon	\$13,487
California	\$13,966	Massachusetts	\$14,843	Pennsylvania	\$14,530
Colorado	\$13,834	Michigan	\$14,844	Rhode Island	\$14,285
Connecticut	\$14,659	Minnesota	\$14,362	South Carolina	\$13,829
Delaware	\$14,484	Mississippi	\$12,819*	South Dakota	\$13,761
District of Columbia	\$15,461*	Missouri	\$13,495	Tennessee	\$12,939*
Florida	\$13,213	Montana	\$13,296	Texas	\$14,153
Georgia	\$13,881	Nebraska	\$13,691	Utah	\$12,389*
Hawaii	\$13,170	Nevada	\$12,857*	Vermont	\$14,876*
Idaho	\$11,779*	New Hampshire	\$14,350	Virginia	\$12,667*
Illinois	\$13,960	New Jersey	\$15,358*	Washington	\$13,773
Indiana	\$14,502	New Mexico	\$13,963	West Virginia	\$14,761
Iowa	\$13,062*	New York	\$16,079*	Wisconsin	\$14,654*
Kansas	\$12,921*	North Carolina	\$13,035*	Wyoming	\$13,845

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.  
**Note:** \* Indicates the estimate is statistically different from the national average of \$13,989 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, 2019**



Alabama	\$17,734*	Kentucky	\$20,612	North Dakota	\$18,400*
Alaska	\$22,969*	Louisiana	\$19,032*	Ohio	\$19,621
Arizona	\$19,966	Maine	\$20,731	Oklahoma	\$19,819
Arkansas	\$17,773*	Maryland	\$20,285	Oregon	\$19,405
California	\$20,788	Massachusetts	\$21,424	Pennsylvania	\$20,673
Colorado	\$20,171	Michigan	\$20,425	Rhode Island	\$20,481
Connecticut	\$21,363	Minnesota	\$20,751	South Carolina	\$20,973
Delaware	\$20,628	Mississippi	\$17,860*	South Dakota	\$20,265
District of Columbia	\$22,311*	Missouri	\$19,900	Tennessee	\$18,748*
Florida	\$20,714	Montana	\$20,193	Texas	\$20,966
Georgia	\$19,720	Nebraska	\$19,398	Utah	\$18,674*
Hawaii	\$19,243*	Nevada	\$18,720*	Vermont	\$21,419*
Idaho	\$19,258	New Hampshire	\$20,078	Virginia	\$19,865
Illinois	\$20,659	New Jersey	\$22,060	Washington	\$20,033
Indiana	\$21,169	New Mexico	\$19,185*	West Virginia	\$20,403
Iowa	\$18,752*	New York	\$22,874*	Wisconsin	\$20,345
Kansas	\$18,867*	North Carolina	\$19,996	Wyoming	\$19,925

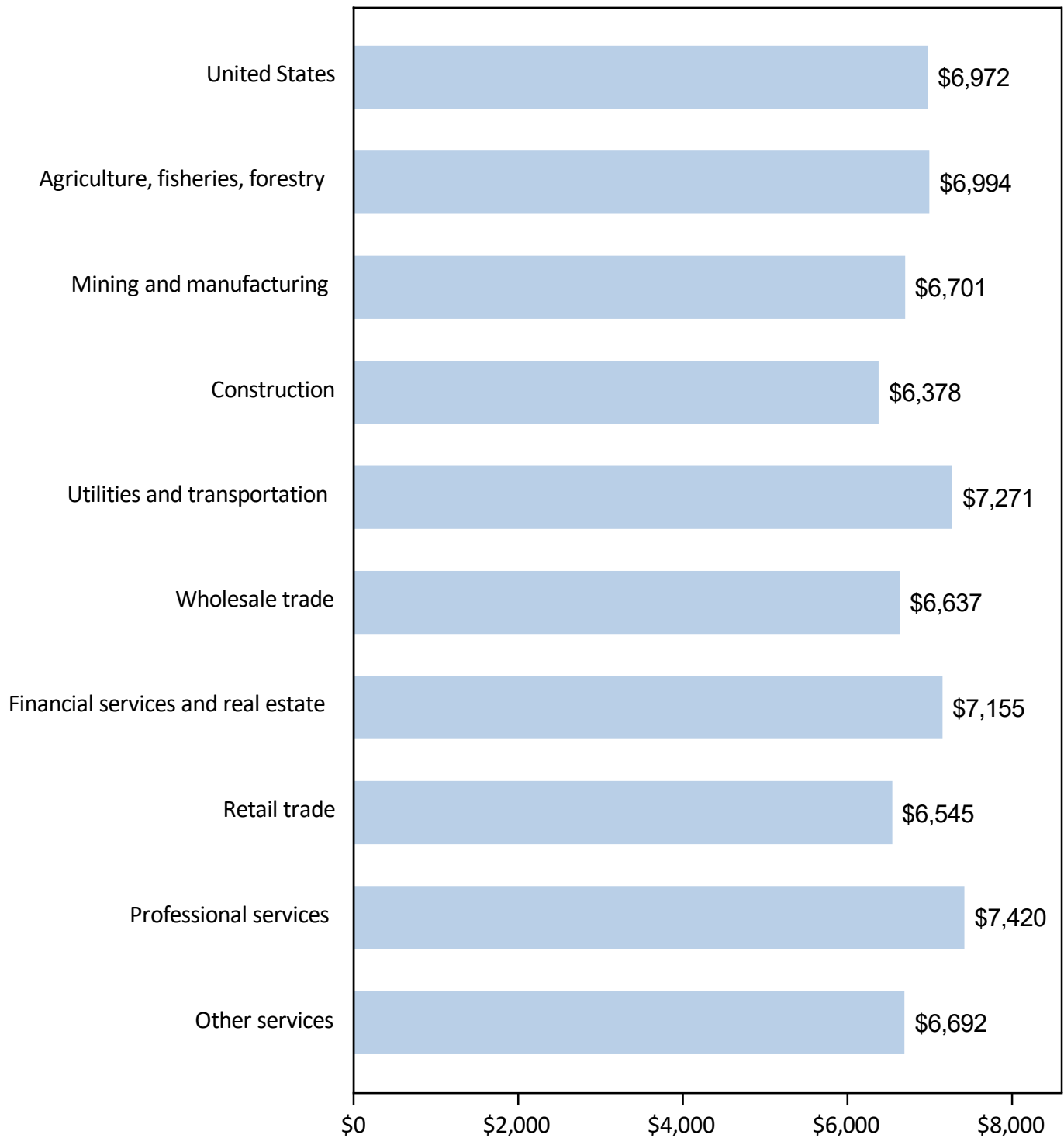
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Indicates the estimate is statistically different from the national average of \$20,486 at  $p < 0.05$ .

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

**Exhibit 3.10**

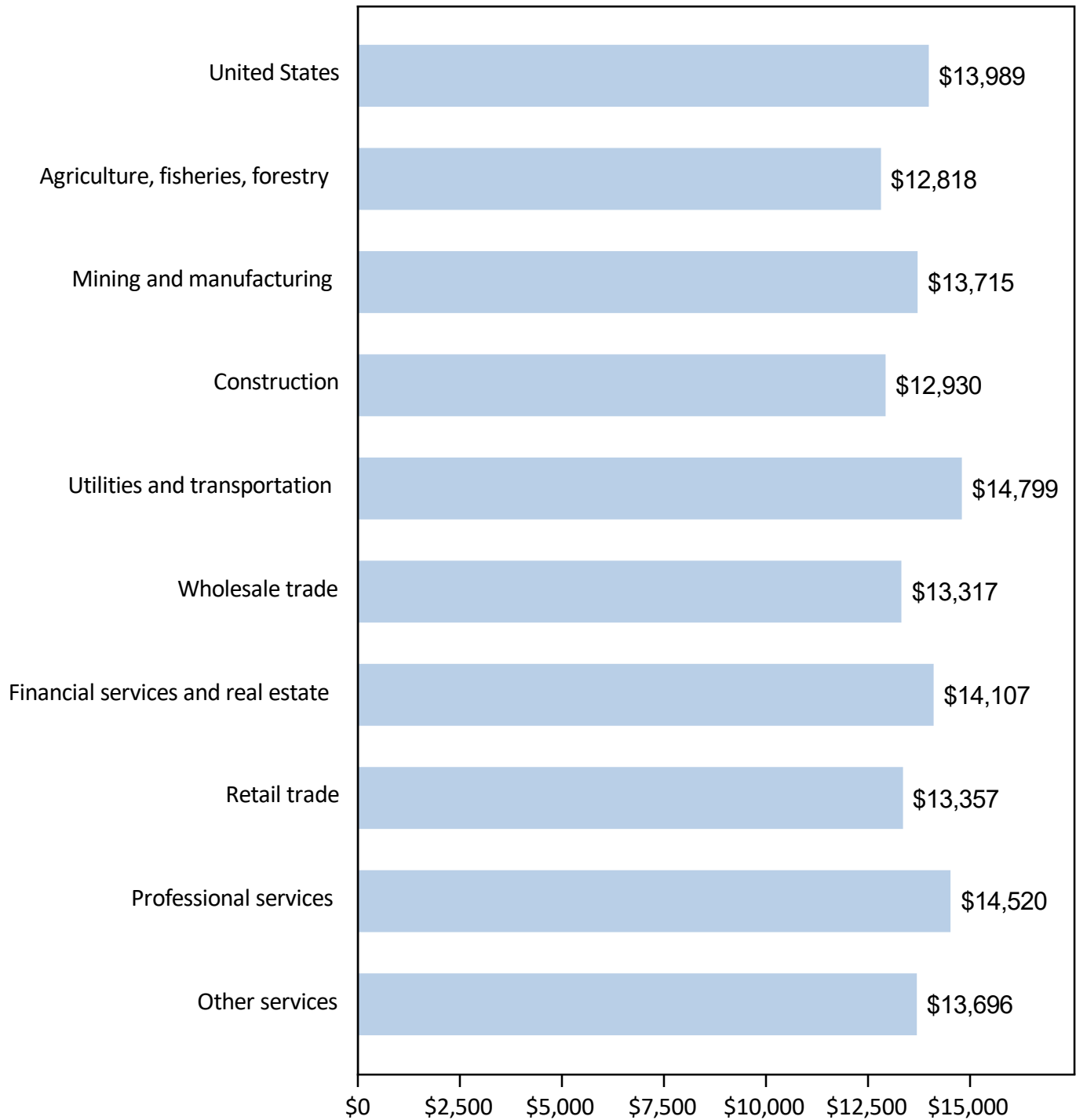
**Average total single premium per enrolled employee, overall and by industry, 2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**[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, 2019**

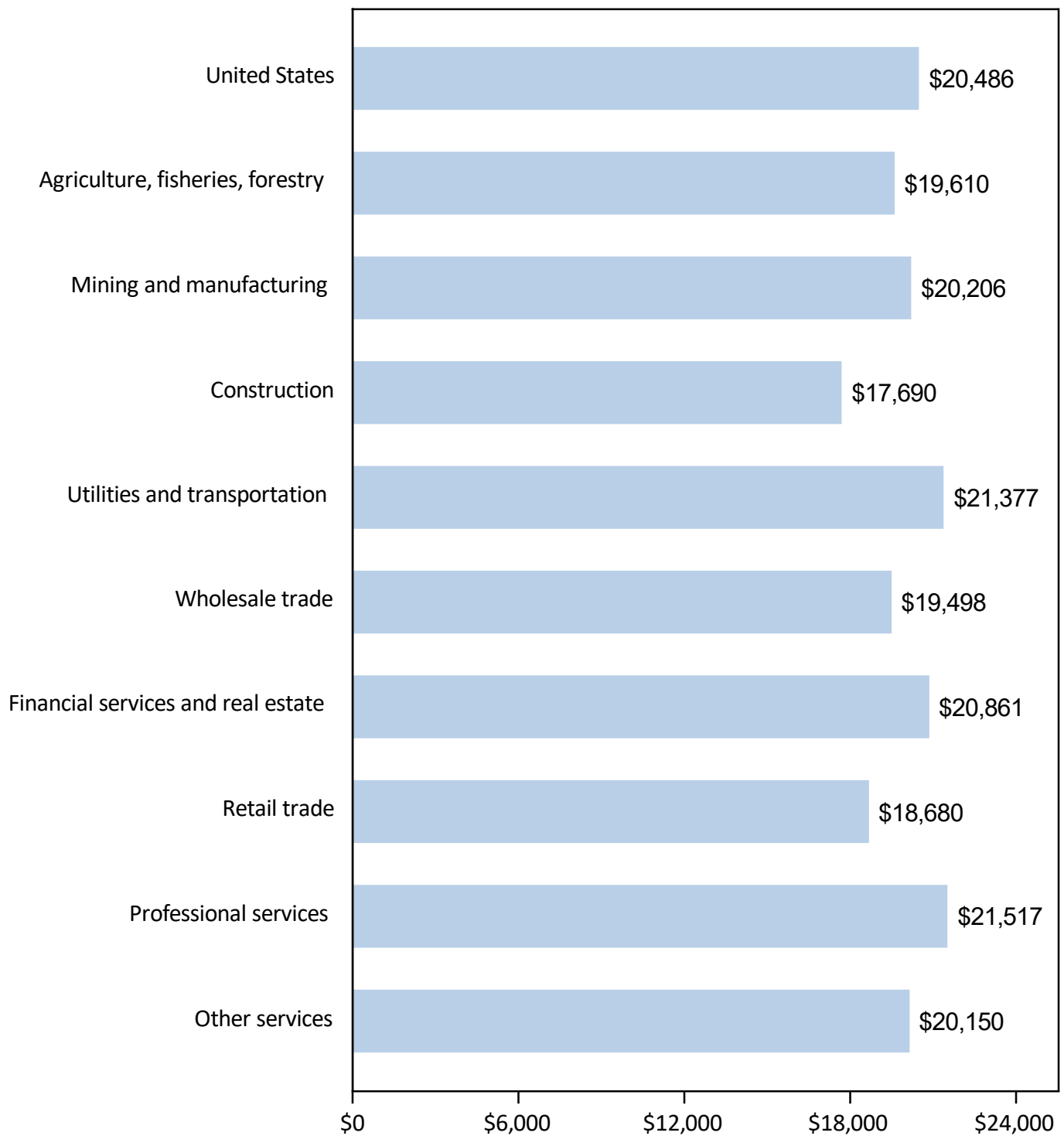


**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

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

**Exhibit 3.12**

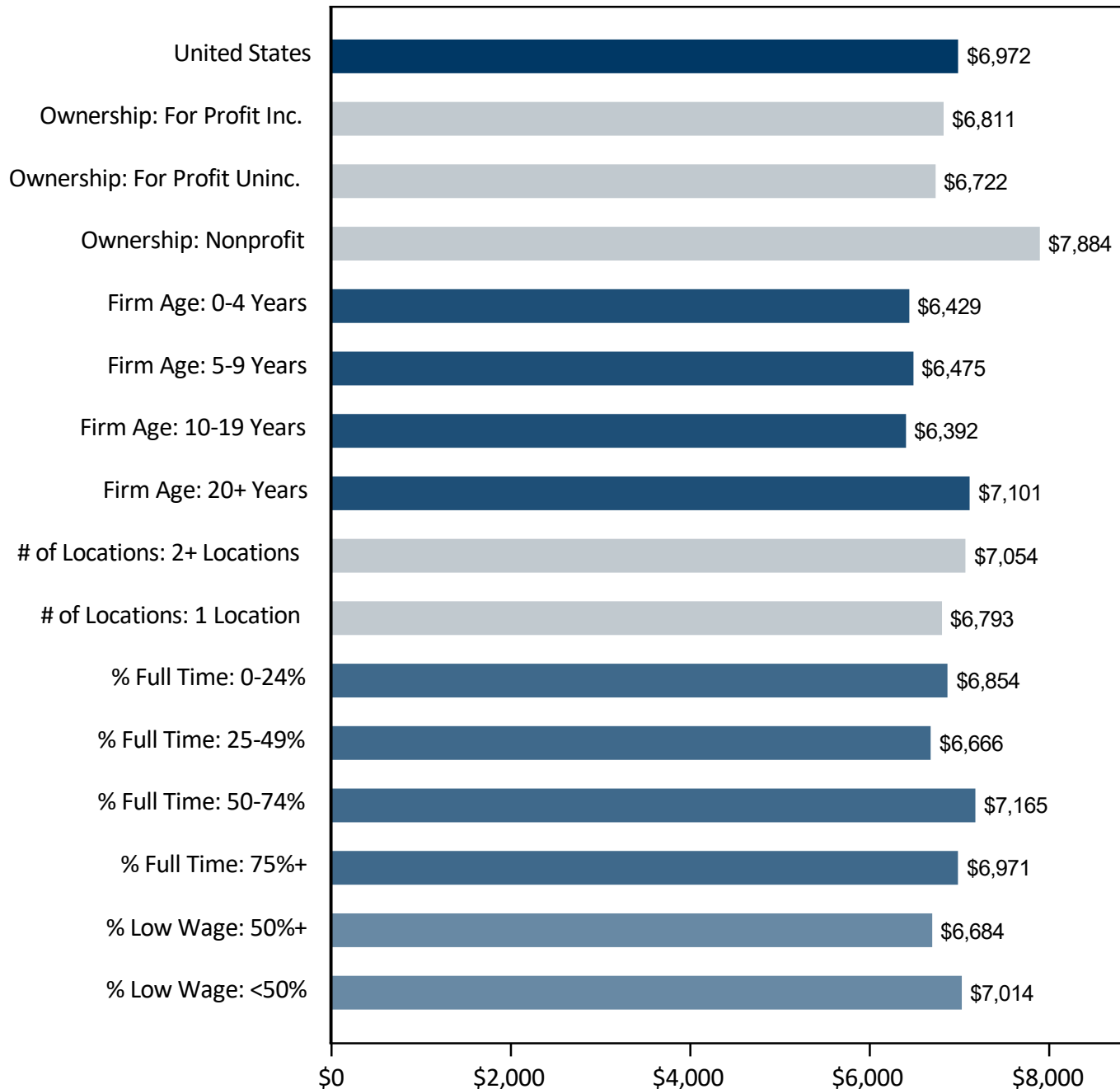
**Average total family premium per enrolled employee, overall and by industry, 2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**[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, 2019**



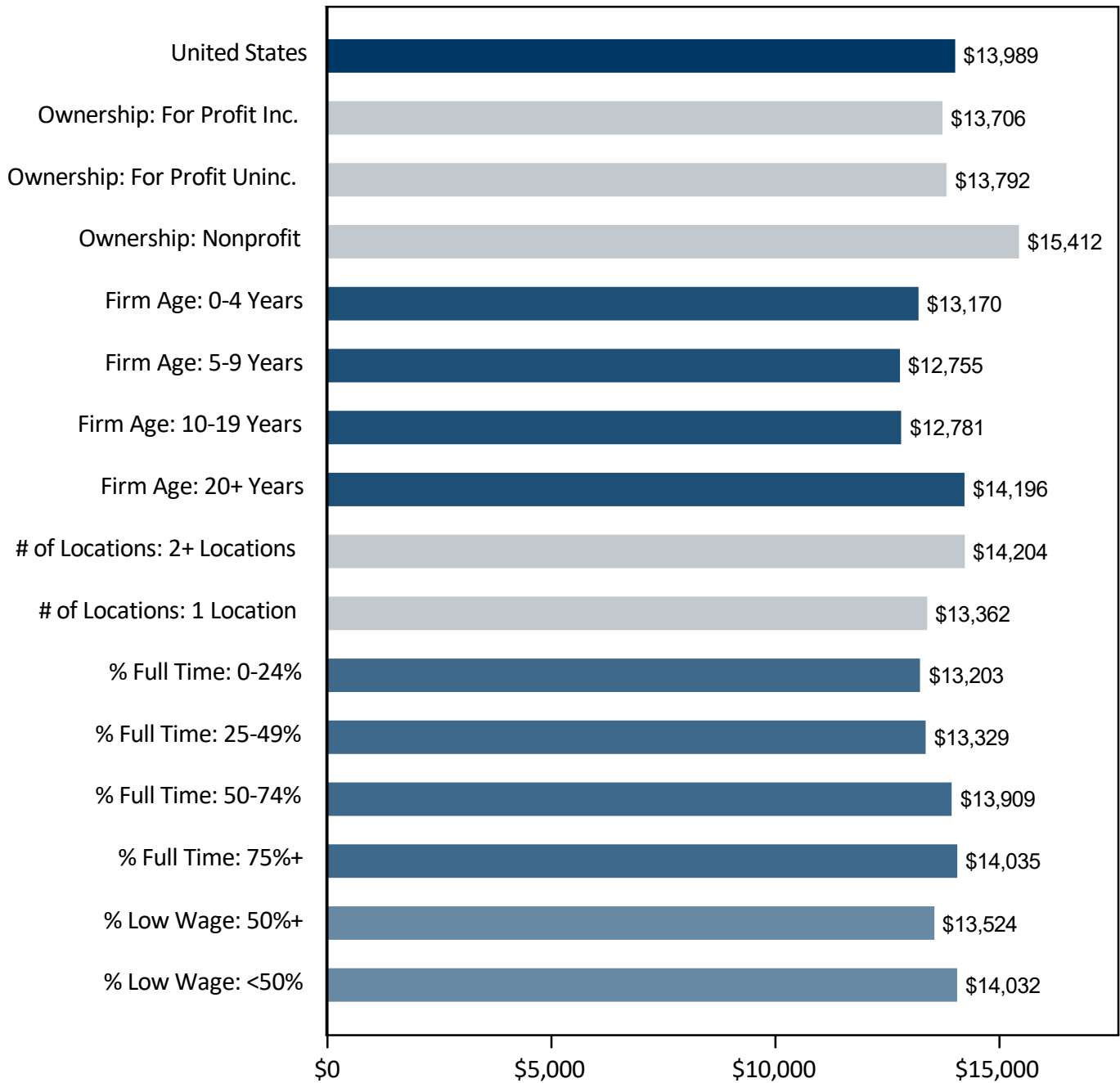
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**[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, 2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

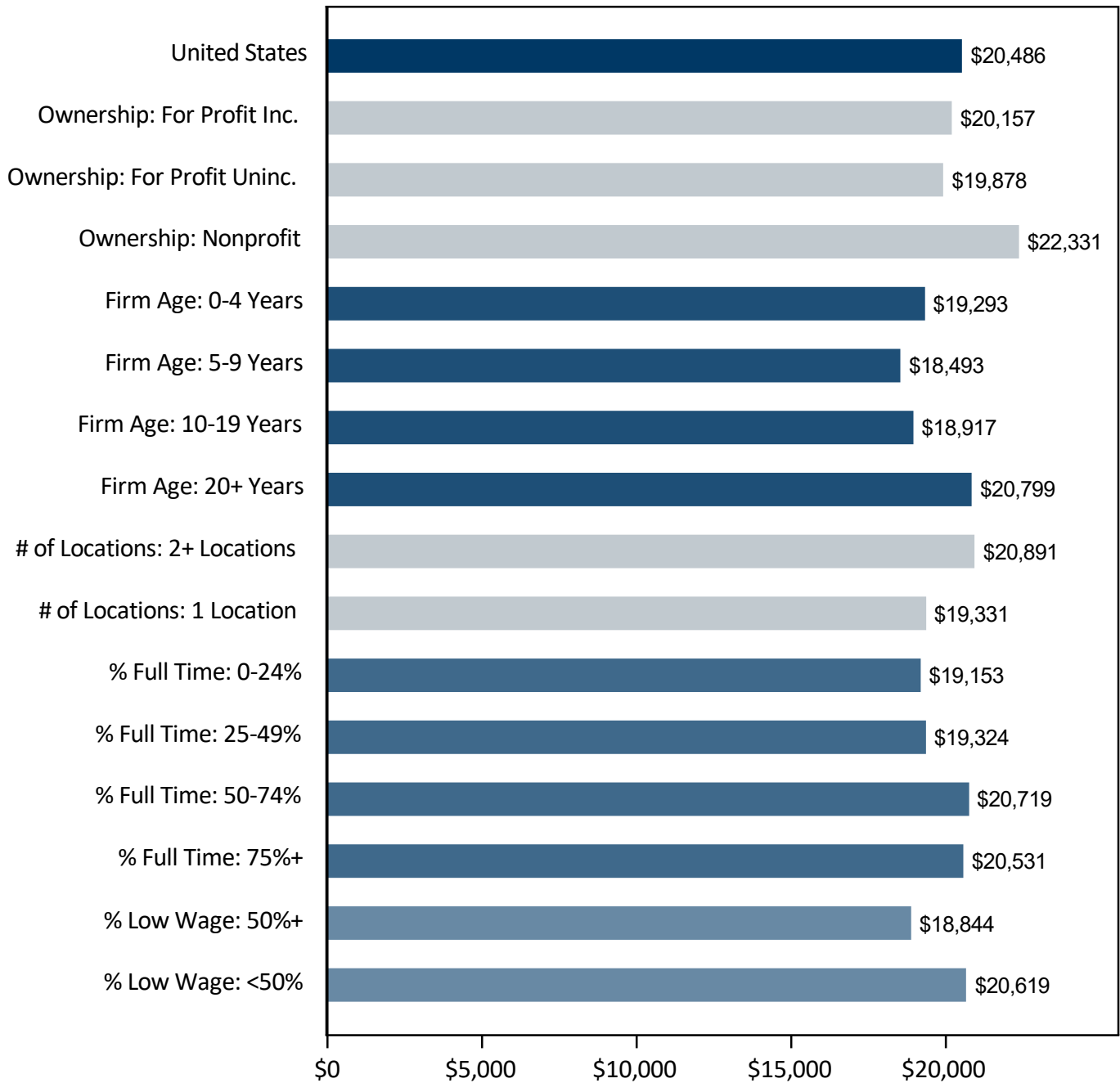
**Note:** “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**[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, 2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**[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, 2019**

Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
<b>Single</b>	Average (mean)	\$6,972	\$6,920	\$6,629	\$7,019
	10 percentile	\$4,400	\$3,900	\$4,000	\$4,600
	25 percentile	\$5,500	\$5,000	\$5,000	\$5,700
	50 percentile (median)	\$6,600	\$6,400	\$6,300	\$6,700
	75 percentile	\$8,100	\$8,400	\$7,800	\$8,100
	90 percentile	\$10,000	\$10,000	\$9,400	\$9,800
<b>Employee-plus-one</b>	Average (mean)	\$13,989	\$13,619	\$13,248	\$14,105
	10 percentile	\$8,800	\$7,200	\$7,600	\$9,000
	25 percentile	\$11,000	\$9,600	\$9,800	\$11,000
	50 percentile (median)	\$14,000	\$13,000	\$12,000	\$14,000
	75 percentile	\$16,000	\$16,000	\$16,000	\$16,000
	90 percentile	\$19,000	\$20,000	\$19,000	\$19,000
<b>Family</b>	Average (mean)	\$20,486	\$19,417	\$19,893	\$20,697
	10 percentile	\$13,000	\$11,000	\$12,000	\$14,000
	25 percentile	\$17,000	\$14,000	\$15,000	\$17,000
	50 percentile (median)	\$20,000	\$18,000	\$19,000	\$21,000
	75 percentile	\$24,000	\$24,000	\$24,000	\$24,000
	90 percentile	\$28,000	\$30,000	\$29,000	\$28,000

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

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

# Section 4: Employee and Employer Premium Contributions



## Employee and Employer Premium Contributions

In 2019, enrolled employees paid 21.4 percent of total premiums for single coverage, 27.7 percent for employee-plus-one coverage, and 28.0 percent for family coverage. The employee shares of total premiums in 2019 were not significantly different from their 2018 levels for any of the three types of coverage.

Average employee contributions in 2019 were \$1,489 for single coverage, \$3,881 for employee-plus-one coverage, and \$5,726 for family coverage, representing increases of 4.3 percent, 6.8 percent, and 5.4 percent, respectively, over 2018 levels. Average employer contributions in 2019 increased by 3.7 percent, 3.2 percent, and 4.4 percent for single, employee-plus-one, and family coverage, respectively, over 2018 levels.

This section examines how employee and employer premium contributions changed between 2006 and 2019, 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, 2006 to 2019***

- In 2019, enrolled employees paid 21.4 percent of total premiums for single coverage, 27.7 percent for employee-plus-one coverage, and 28.0 percent for family coverage. The employee shares of total premiums in 2019 were not significantly different from their 2018 levels for any of the three types of coverage (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 2006 to 2019 (Exhibit 4.1).
- Average employee contributions in 2019 were \$1,489 for single coverage, \$3,881 for employee-plus-one coverage, and \$5,726 for family coverage, representing increases of 4.3 percent, 6.8 percent, and 5.4 percent, respectively, over 2018 levels. Annual increases in average employee contributions for each coverage type were statistically significant in most years from 2006 to 2018 (Exhibit 4.2).
- Average employer contributions in 2019 were \$5,483 for single coverage, \$10,108 for employee-plus-one coverage, and \$14,760 for family coverage, representing increases of 3.7 percent, 3.2 percent, and 4.4 percent, respectively, over 2018 levels. Similar to employee contributions, there were statistically significant annual increases in average employer contributions for each type of coverage in most years from 2006 to 2018 (Exhibits 4.3, 4.4, and 4.5).
- From 2006 to 2019, the percentage of premiums contributed by employees increased by 2.3 percentage points, 3.9 percentage points, and 2.6 percentage points for single, employee-plus-one, and family coverage, respectively. These increases occurred because employee contributions increased more rapidly than employer contributions from 2006 to 2019 for each type of coverage (Exhibits 4.1, 4.3, 4.4, and 4.5).

## ***Employee Premium Contributions by Firm Size, 2006 to 2019***

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

- The percentage of single-coverage premiums paid by employees in 2019 was not significantly different from its 2018 level in any of the three firm-size categories (fewer than 50, 50 to 99, and 100 or more employees) (Exhibit 4.6).
- In 2019, enrolled employees in medium firms (50 to 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 2019 (Exhibit 4.6).
- In 2019, employees with single coverage in the smallest firms (fewer than 10 employees) paid a significantly lower share of premiums (16.4 percent) than enrolled employees in larger firms:
  - 23.5 percent in firms with 10 to 24 employees,
  - 23.1 percent in firms with 25 to 99 employees,
  - 20.9 percent in firms with 100 to 999 employees, and
  - 21.4 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 is the much higher percentage of these small-firm enrollees with no required employee premium contribution. In 2019, for example, 52.0 percent of employees with single coverage in firms with fewer than 10 employees had no required premium contribution. In contrast, only 13.0 percent and 5.7 percent of employees with single coverage in firms with 100 to 999 employees and with 1,000 or more employees, respectively, were not required to contribute to single premiums (Exhibits 4.14).
- Between 2018 and 2019, the percentage of enrolled employees with no required employee contribution for single coverage decreased by 7.5 percentage points in firms with 10 to 24 employees (Exhibit 4.14).
- From 2006 to 2019, the percentage of enrolled employees with no required employee contribution for single coverage showed an overall decrease of 8.4 percentage points (from 21.9 to 13.5 percent) and decreased significantly for establishments in every detailed firm-size category except for establishments in the largest firms (1,000 or more employees) (Exhibit 4.14).

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

- In each year from 2006 through 2019, enrolled employees in small firms (fewer than 50 employees) paid a percentage of premiums for employee-plus-one and family coverage that was higher or was not significantly different from enrolled employees in large firms (100 or more employees). Enrolled employees in medium firms (50 to 99 employees) contributed a share of premiums for both types of coverage that was larger or not significantly different from those in both small and large firms over the entire period (Exhibits 4.8 and 4.10).

- In 2019, 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 (22.4 percent and 24.5 percent, respectively) than enrollees in the three other firm-size categories:
  - 32.4 percent in firms with 10 to 24 employees,
  - 38.6 percent in firms with 25 to 99 employees, and
  - 31.9 percent in firms with 100 to 999 employees (Exhibit 4.12).
- In 2019, employees with family coverage in the smallest firms and the largest firms also paid a lower percentage of their premium (25.1 percent and 24.7 percent, respectively) than enrollees in the three other firm-size categories:
  - 32.7 percent in firms with 10 to 24 employees,
  - 38.5 percent in firms with 25 to 99 employees, and
  - 32.4 percent in firms with 100 to 999 employees (Exhibit 4.12).
- In 2019, the percentage of enrolled employees with no required premium contribution for employee-plus-one coverage was highest (48.2 percent) for employees in the smallest firms. Among larger firms, the percentage was higher (19.1 percent) for enrollees in firms with 10 to 24 employees than for enrollees in the three other firm-size categories:
  - 7.5 percent in firms with 25 to 99 employees,
  - 6.0 percent in firms with 100 to 999 employees, and
  - 6.2 percent in firms with 1,000 or more employees (Exhibit 4.15).
- In 2019, the percentage of enrolled employees with no required premium contribution for family coverage was highest for employees in the smallest firms (fewer than 10 employees) and was higher in firms with 10 to 24 employees than in the three larger firm-size categories. The percentages of enrolled employees with no required premium contribution for family coverage were:
  - 48.7 percent in firms with fewer than 10 employees,
  - 22.1 percent in firms with 10 to 24 employees, and
  - 10.0 percent, 5.9 percent, and 4.4 percent in firms with 25 to 99, 100 to 999, and 1,000 or more employees, respectively (Exhibit 4.16).

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

- In 2019, there were no significant differences in average employee premium contributions for single coverage across firms with fewer than 50, 50 to 99, and 100 or more employees (\$1,454, \$1,561, and \$1,490, respectively) (Exhibit 4.7).
- Enrolled employees in firms with fewer than 10 employees contributed a significantly smaller dollar amount, on average, for their single coverage (\$1,234) in 2019 than those in larger firms:
  - \$1,620 in firms with 10 to 24 employees,
  - \$1,517 in firms with 25 to 99 employees

- \$1,458 in firms with 100 to 999 employees, and
- \$1,504 in firms with 1,000 or more employees (Exhibit 4.13).

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

- In 2019, average employee premium contributions for employee-plus-one coverage were highest in firms with 50 to 99 employees (\$5,163) and higher in firms with fewer than 50 employees (\$4,244) than in firms with 100 or more employees (\$3,723) (Exhibit 4.9).
- In the more detailed firm-size categories, employees in the smallest and largest firms had lower required contributions, on average, for employee-plus-one coverage (\$3,253 and \$3,480 in firms with 10 or fewer and 1,000 or more employees, respectively) than enrolled employees in the three firm-size categories with 10 to 999 employees (Exhibit 4.13).
- Average employee premium contributions for family coverage were also highest in firms with 50 to 99 employees (\$7,623) and higher in firms with fewer than 50 employees (\$6,341) than in firms with 100 or more employees (\$5,497) in 2019 (Exhibit 4.11).
- In the more detailed firm-size categories, employees in the smallest and largest firms had lower required contributions for family coverage, on average (\$4,964 and \$5,185 in firms with 10 or fewer and 1,000 or more employees, respectively) than enrolled employees in the three firm-size categories with 10 to 999 employees (Exhibit 4.13).

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

- Between 2018 and 2019, employee premium contributions at large firms (100 employees or more) increased by 4.0 percent (from \$1,433 to \$1,490) for single coverage, by 6.3 percent (from \$3,504 to \$3,723) for employee-plus-one coverage, and by 4.2 percent (from \$5,277 to \$5,497;  $p < 0.10$ ) for family coverage (Exhibits 4.7, 4.9, and 4.11).

### **Employee Premium Contributions by State, 2019**

- The percentage of premiums paid by enrollees with single coverage varied by State in 2019, from 10.8 percent in Hawaii to 26.5 percent in Kentucky and Louisiana. There were seven States where the enrollee's share of single-coverage premiums was significantly higher than the national average of 21.4 percent and seven States where the enrollee's share was significantly lower than the national average (Exhibit 4.17).
- The percentage of premiums paid by enrollees with employee-plus-one coverage also varied by State, from 19.0 percent in Washington to 36.7 percent in Florida and Louisiana. In six States, contribution shares were significantly above the national average of 27.7 percent, and in eight States, they were significantly below the national average (Exhibit 4.18).
- In 2019, the percentage of premiums paid by family-coverage enrollees varied by State, from 18.0 percent in Michigan to 39.1 percent in South Carolina. In 10 States, the enrollee's share of family-coverage premiums was significantly higher than the national average of 28.0 percent, and in 10 States, the enrollee's share was significantly lower than the national average (Exhibit 4.19).
- The dollar amount of average single-coverage employee contributions also varied by State, from \$718 in Hawaii to \$1,793 in Massachusetts. Nine States had employee premium contributions for single coverage that were significantly higher than the national

average of \$1,489, and seven States had employee premium contributions that were significantly lower than the national average (Exhibit 4.20).

- The dollar amount of average employee contributions for employee-plus-one coverage varied by State, from \$2,619 in Washington to \$4,854 in Florida. Five States had employee premium contributions for employee-plus-one coverage that were significantly higher than the national average of \$3,881, and seven States had employee contributions for employee plus-one coverage that were significantly lower than the national average (Exhibit 4.21).
- In 2019, five States had employee contributions for family coverage that were significantly higher than the national average of \$5,726, while 12 States had employee contributions for family coverage that were significantly lower than the national average (Exhibit 4.22).

### ***Employee Premium Contributions by Industry, 2019***

- In 2019, enrollees working in other services paid a higher percentage of premiums for single, employee-plus-one, and family coverage than enrollees in most other industry groups. Specifically, enrollees working in other services:
  - Paid a significantly higher percentage of their single premiums (26.2 percent) than enrollees in any other industry group except agriculture, fisheries, and forestry and retail trade (Exhibit 4.23).
  - Paid a significantly higher percentage of employee-plus-one premiums (35.3 percent) than enrollees in any other industry group except agriculture, fisheries, and forestry, construction, and retail trade (Exhibit 4.24).
  - Paid a significantly higher percentage of family premiums (35.8 percent) than enrollees in any other industry group except agriculture, fisheries, and forestry and construction (Exhibit 4.25).
- In 2019, enrollees working in mining and manufacturing paid a significantly lower percentage of premiums for employee-plus-one and family coverage (22.9 percent for both types of coverage) than enrollees in all other industry groups except for utilities and transportation (Exhibits 4.24 and 4.25).

### ***Employee Premium Contributions by Selected Employer Characteristics, 2019***

- In 2019, employee premium contributions were lower among enrollees working for nonprofit employers than among enrollees working for incorporated and unincorporated for-profit 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, 26.7 percent, and 26.8 percent for single, employee-plus-one, and family coverage, respectively) than enrolled employees in the other three firm-age categories (0 to 4, 5 to 9, and 10 to 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 (25.7 percent and 26.0 percent, respectively) than enrollees in firms with a single location (Exhibits 4.27 and 4.28).
- Enrollees in establishments where 75 percent or more of employees worked full time paid a lower percentage of premiums for single and employee-plus-one coverage than employees working in establishments with a lower percentage of full-time employees (Exhibits 4.26 and 4.27).

### ***Employee Premium Contributions in Predominantly Low-Wage vs. Higher Wage Establishments, 2006 to 2019***

- In 2019, enrollees in establishments that were predominantly low wage (50 percent or more of employees earned less than \$12.50 per hour) contributed a larger percentage of their premiums than those in higher wage establishments. Employees in low-wage establishments contributed 26.3 percent, 33.3 percent, and 34.1 percent of their premiums for single, employee-plus-one, and family coverage, respectively. In higher wage establishments, the percentages were 20.7 percent, 27.2 percent, and 27.5 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 2006 and 2019 (Exhibits 4.29, 4.31, and 4.33).
- In 2019, enrollees in low-wage establishments had higher premium contributions for all types of coverage than their counterparts in higher wage establishments. Average employee contributions were \$1,756, \$4,510, and \$6,433 for single, employee-plus-one, and family coverage, respectively, in predominantly low-wage establishments and \$1,451, \$3,823, and \$5,669 in higher wage establishments (Exhibits 4.30, 4.32, and 4.34).

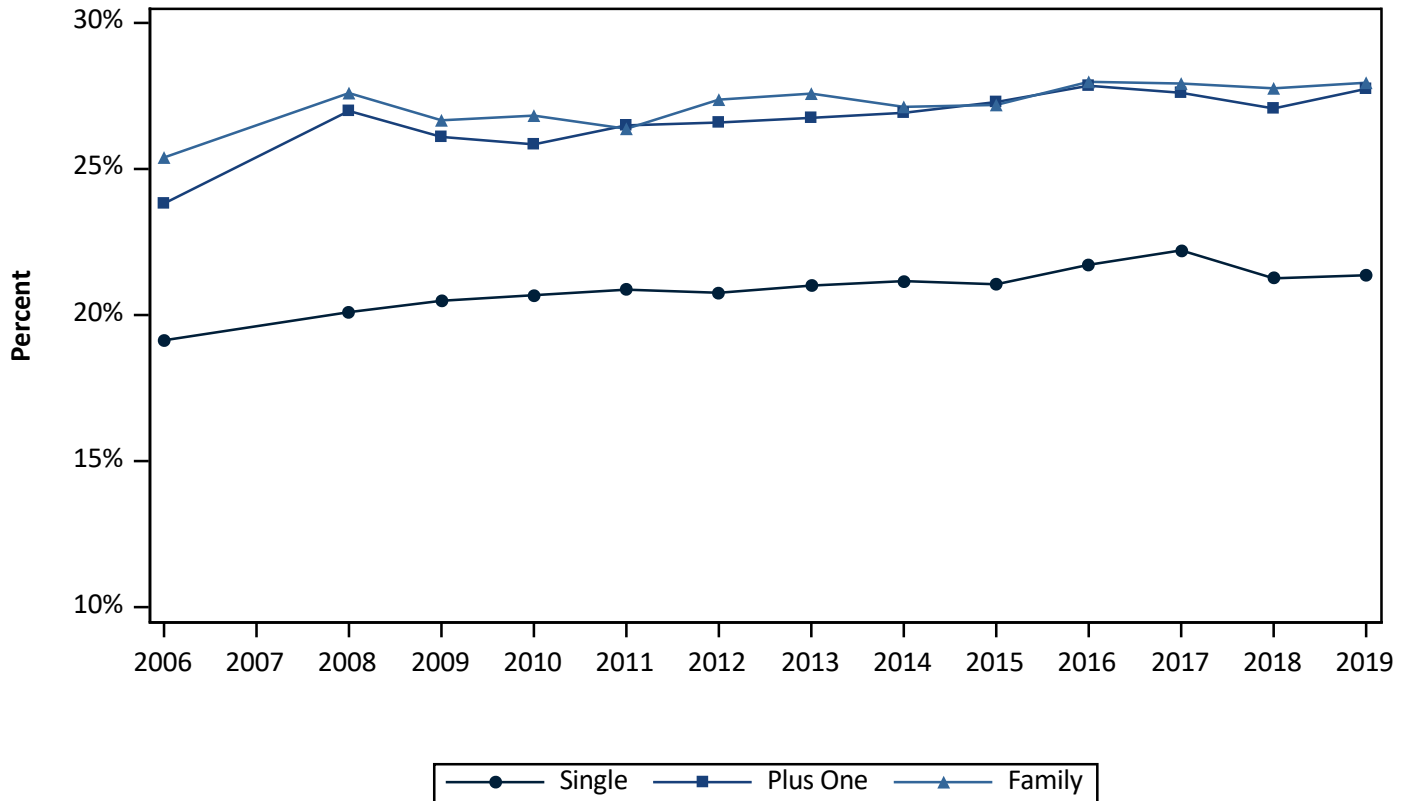
### ***Distributions of Employee Contributions, Overall and by Firm Size, 2019***

- In 2019, the average employee premium contribution was about 15 to 20 percent higher than the median (50th percentile) employee premium contribution for all three types of coverage: single coverage (\$1,489 vs. \$1,300), employee-plus-one coverage (\$3,881 vs. \$3,300), and family coverage (\$5,726 vs. \$4,800) (Exhibit 4.35).
- In 2019, 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, \$3,000 vs. \$0,
  - For employee-plus-one coverage, \$7,400 vs. \$610, and
  - For family coverage, \$11,000 vs. \$1,000 (Exhibit 4.35).
- In 2019, 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 single and family coverage and at the 10<sup>th</sup> percentile for employee-plus-one coverage. Enrolled employees in firms with 50 to 99 employees had no required contributions at the 10th percentile for single 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 employees than in 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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Coverage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single	19.1%	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%	21.4%
Plus One	23.8%	27.0%	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%	27.7%
Family	25.4%	27.6%	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%	28.0%

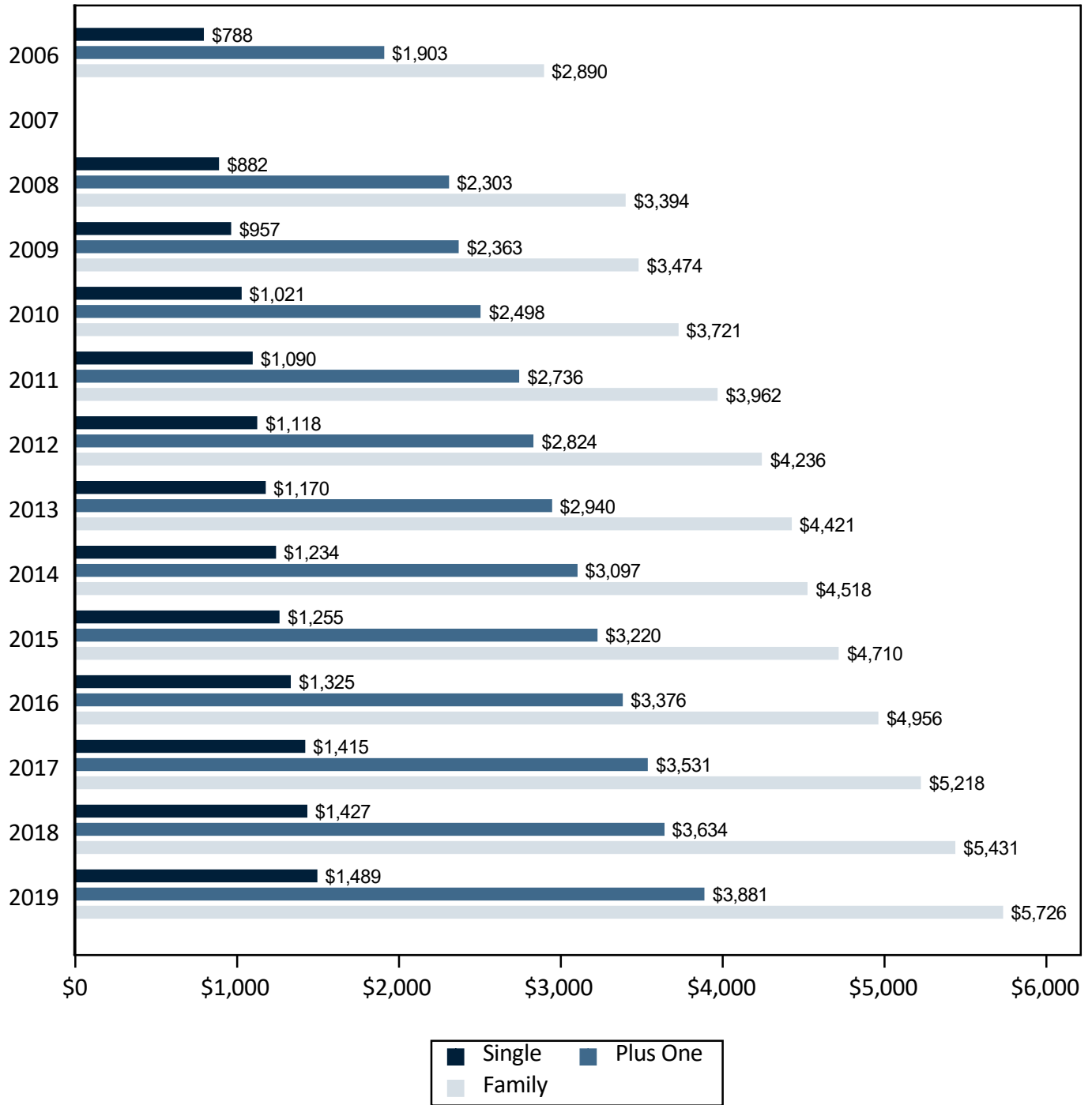
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



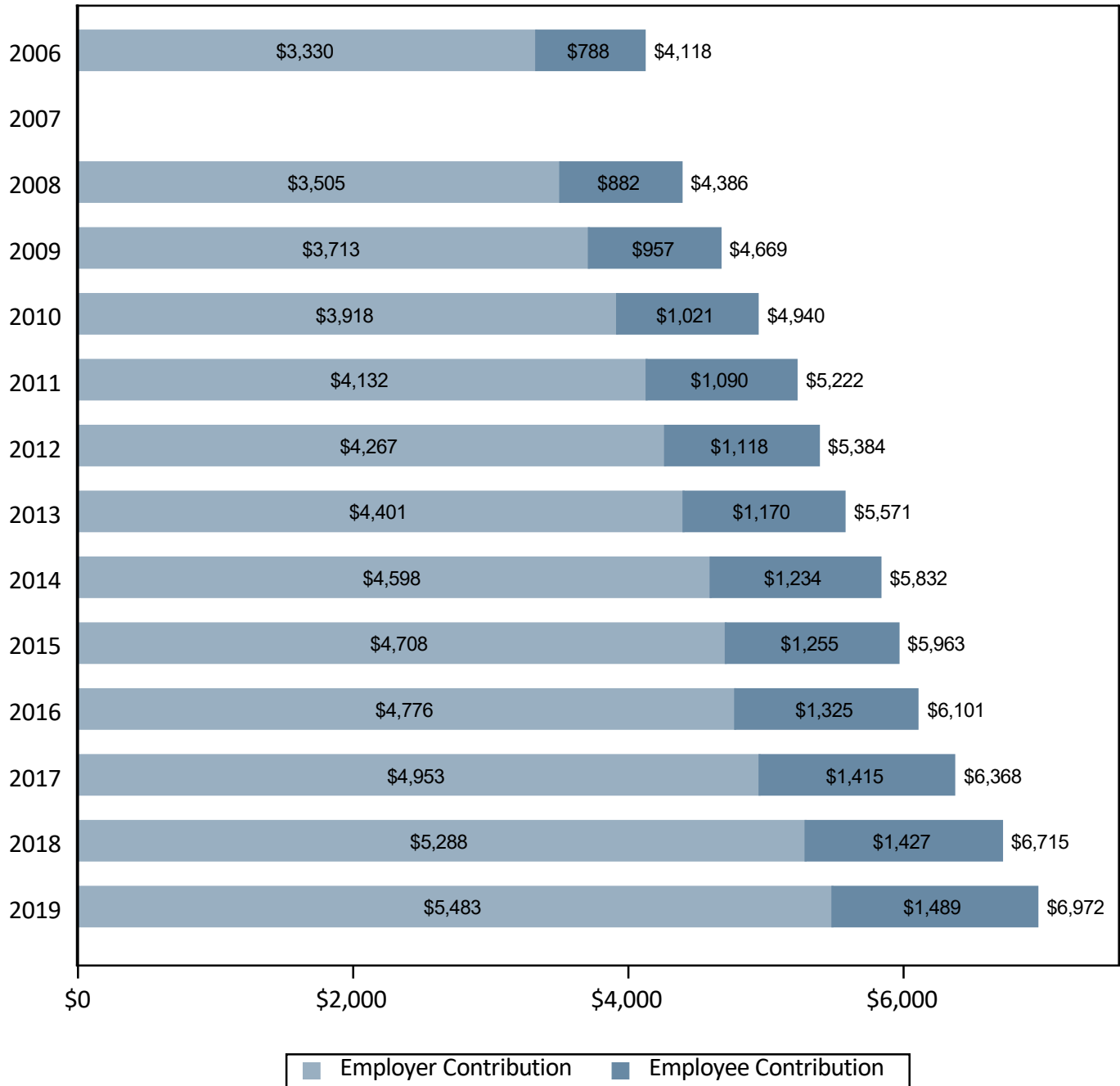
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

**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, 2006–2019



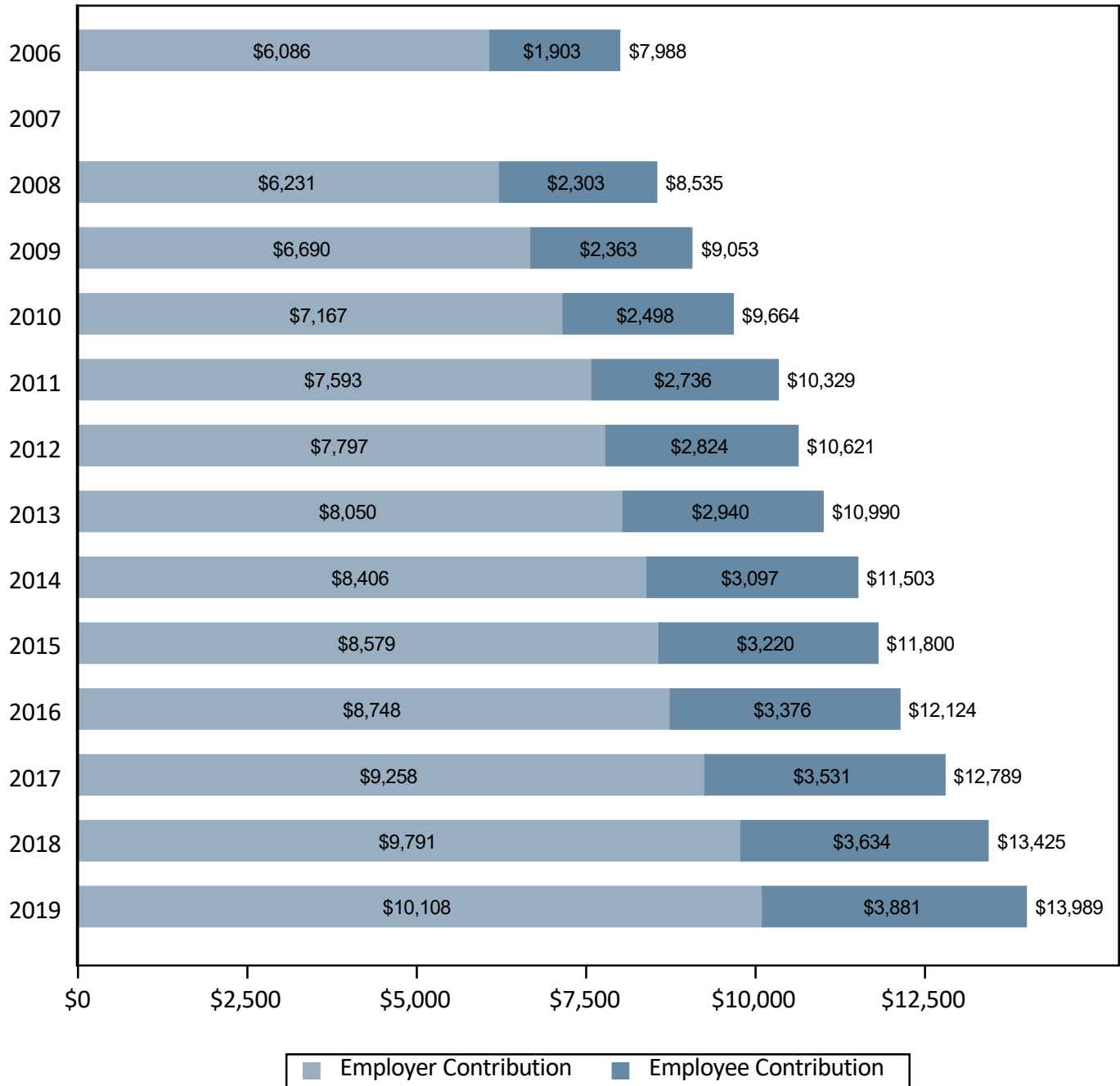
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



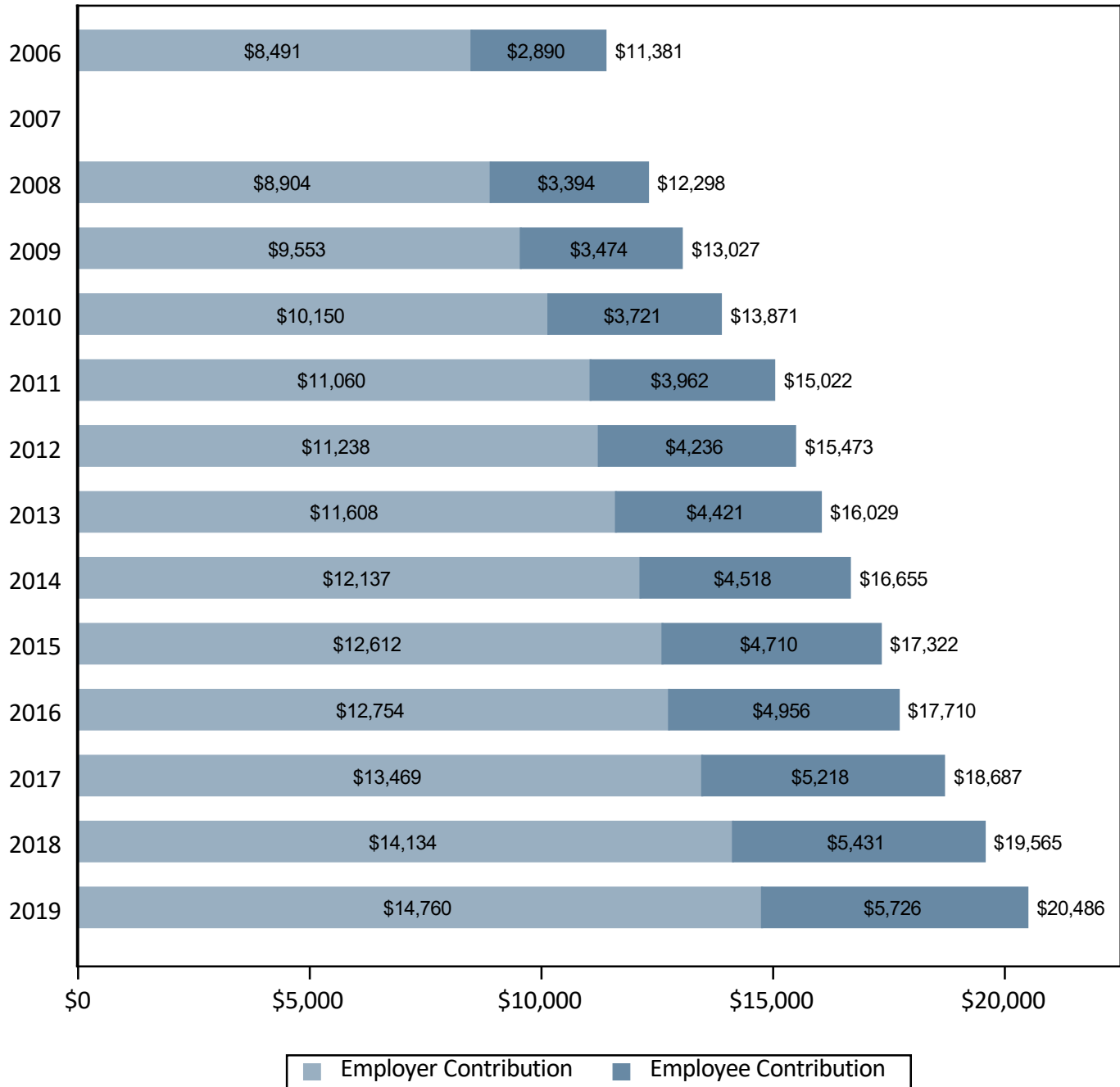
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019



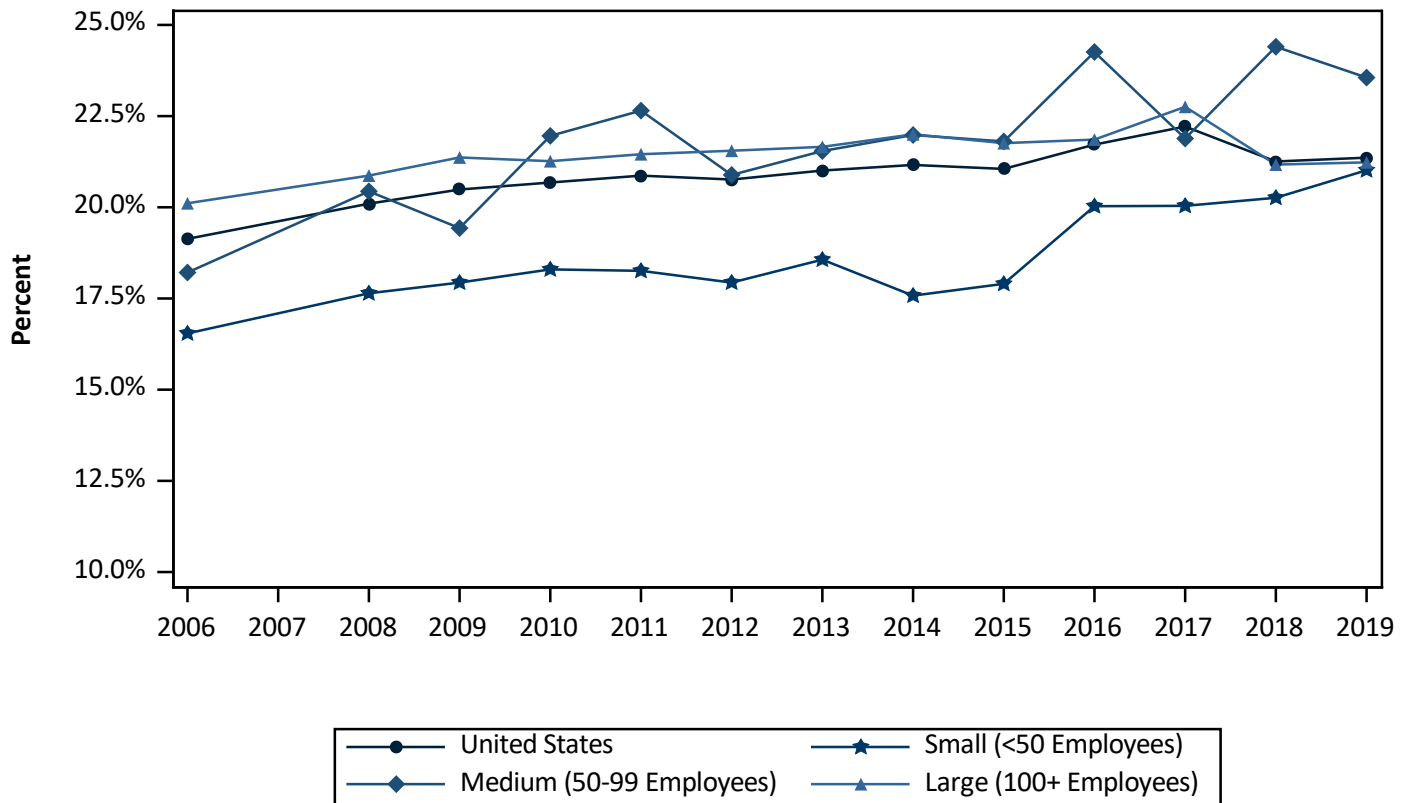
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	19.1%	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%	21.4%
<50	16.5%	17.6%	17.9%	18.3%	18.3%	17.9%	18.6%	17.6%	17.9%	20.0%	20.0%	20.3%	21.0%
50-99	18.2%	20.4%	19.4%	22.0%	22.7%	20.9%	21.5%	22.0%	21.8%	24.3%	21.9%	24.4%	23.6%
100+	20.1%	20.9%	21.4%	21.3%	21.5%	21.6%	21.7%	22.0%	21.8%	21.9%	22.8%	21.2%	21.2%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

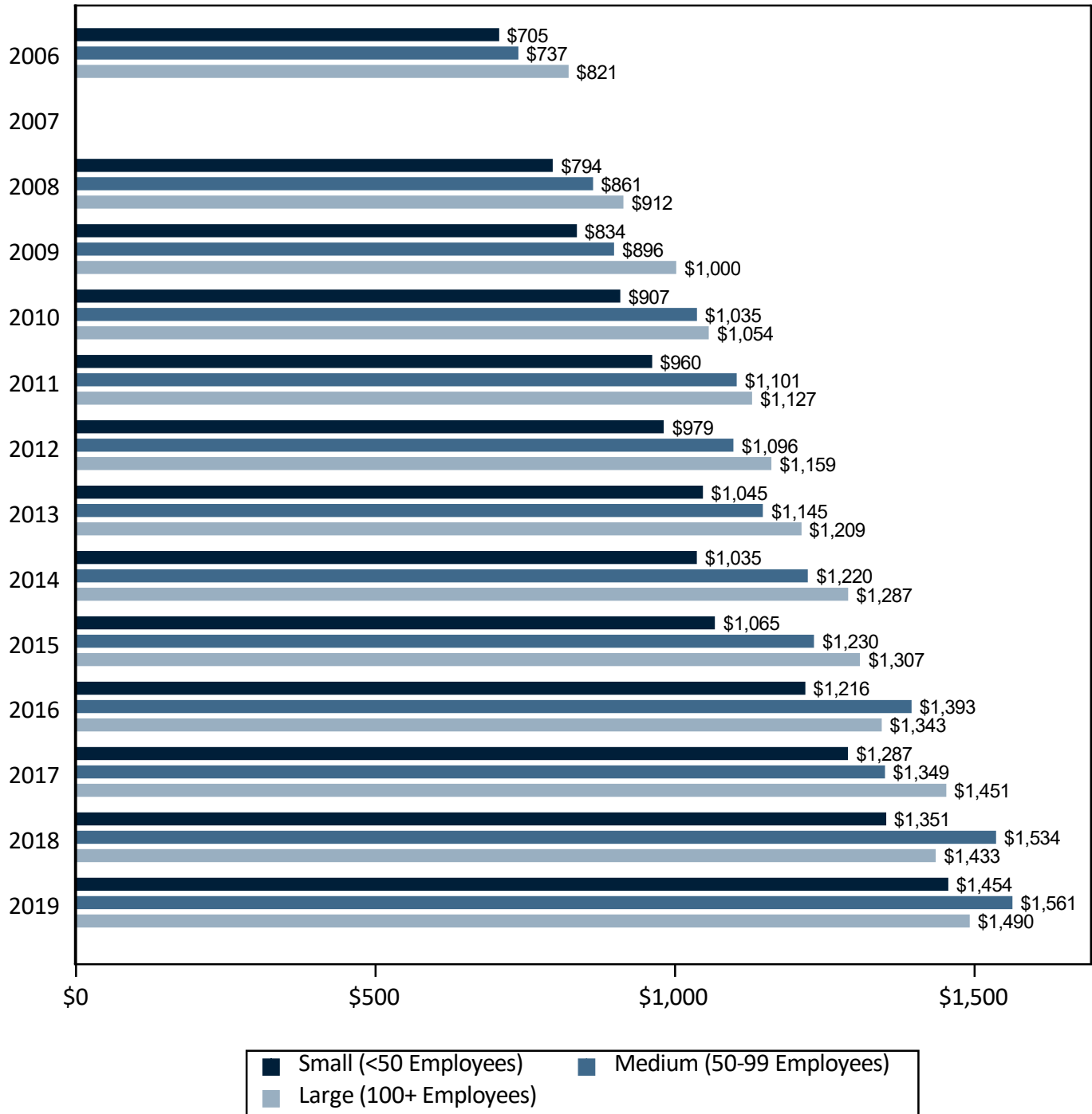
**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**[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, 2006–2019**



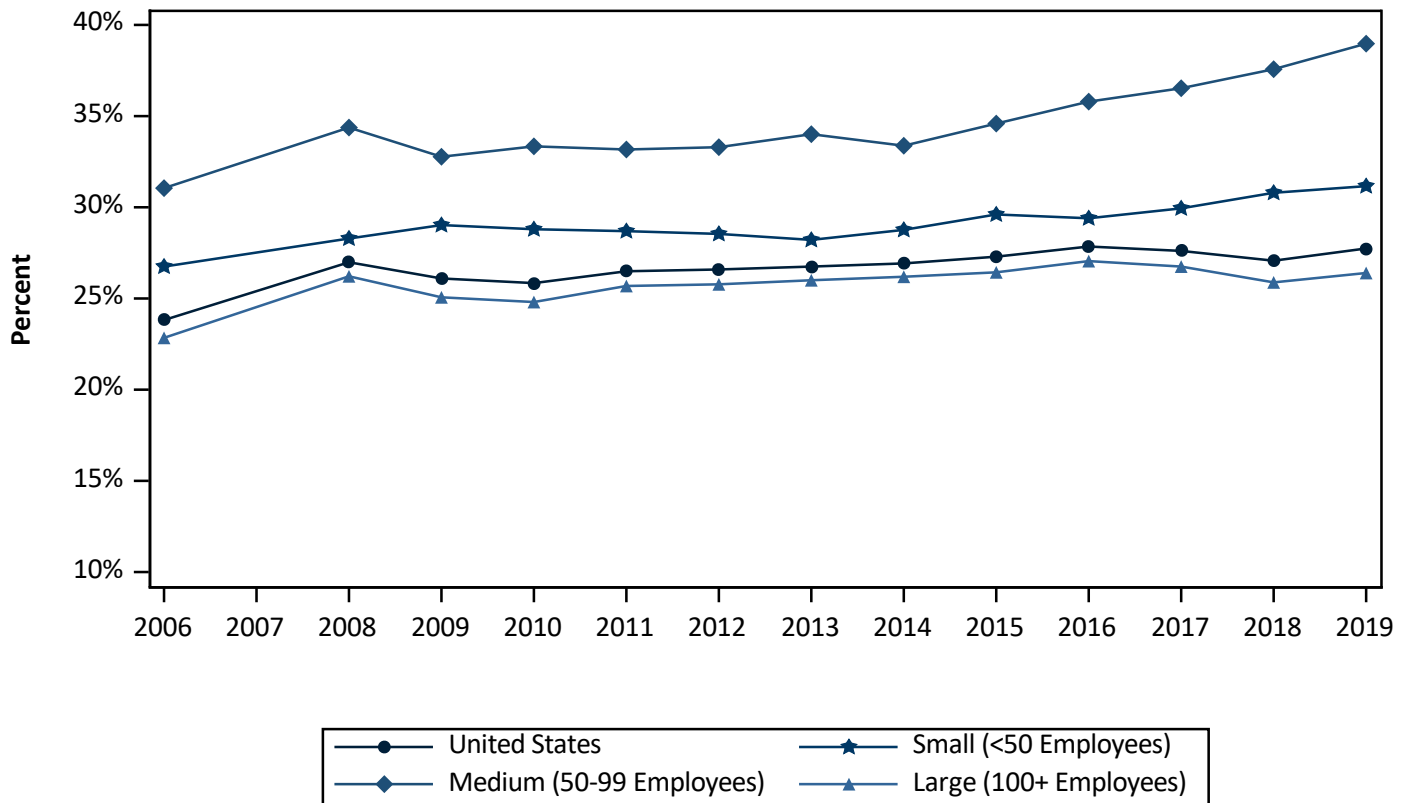
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	23.8%	27.0%	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%	27.7%
<50	26.7%	28.3%	29.0%	28.8%	28.7%	28.5%	28.2%	28.8%	29.6%	29.4%	29.9%	30.8%	31.2%
50-99	31.1%	34.4%	32.8%	33.3%	33.2%	33.3%	34.0%	33.4%	34.6%	35.8%	36.5%	37.6%	39.0%
100+	22.8%	26.2%	25.1%	24.8%	25.7%	25.8%	26.0%	26.2%	26.4%	27.0%	26.7%	25.9%	26.4%

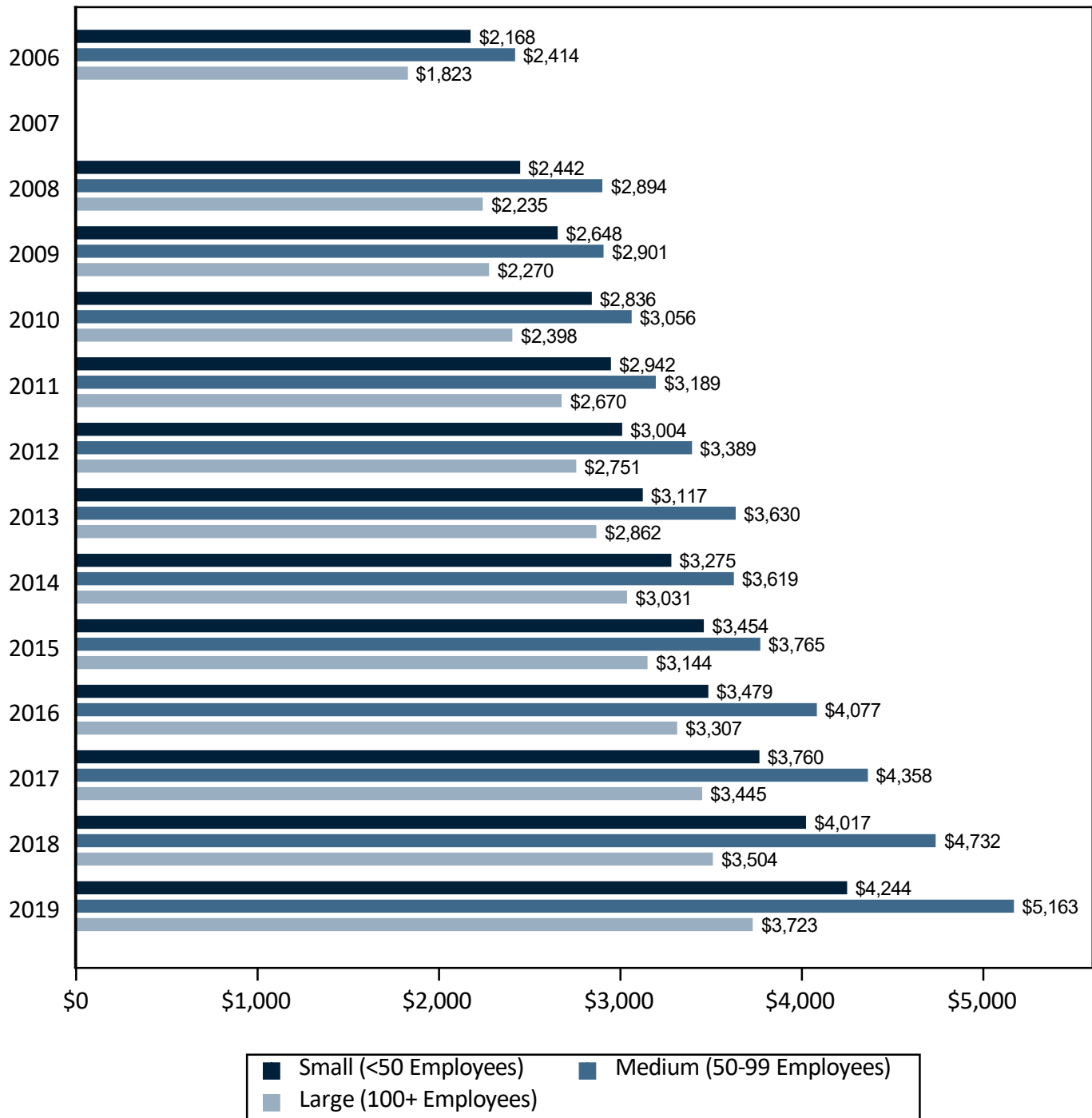
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.

**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, 2006–2019



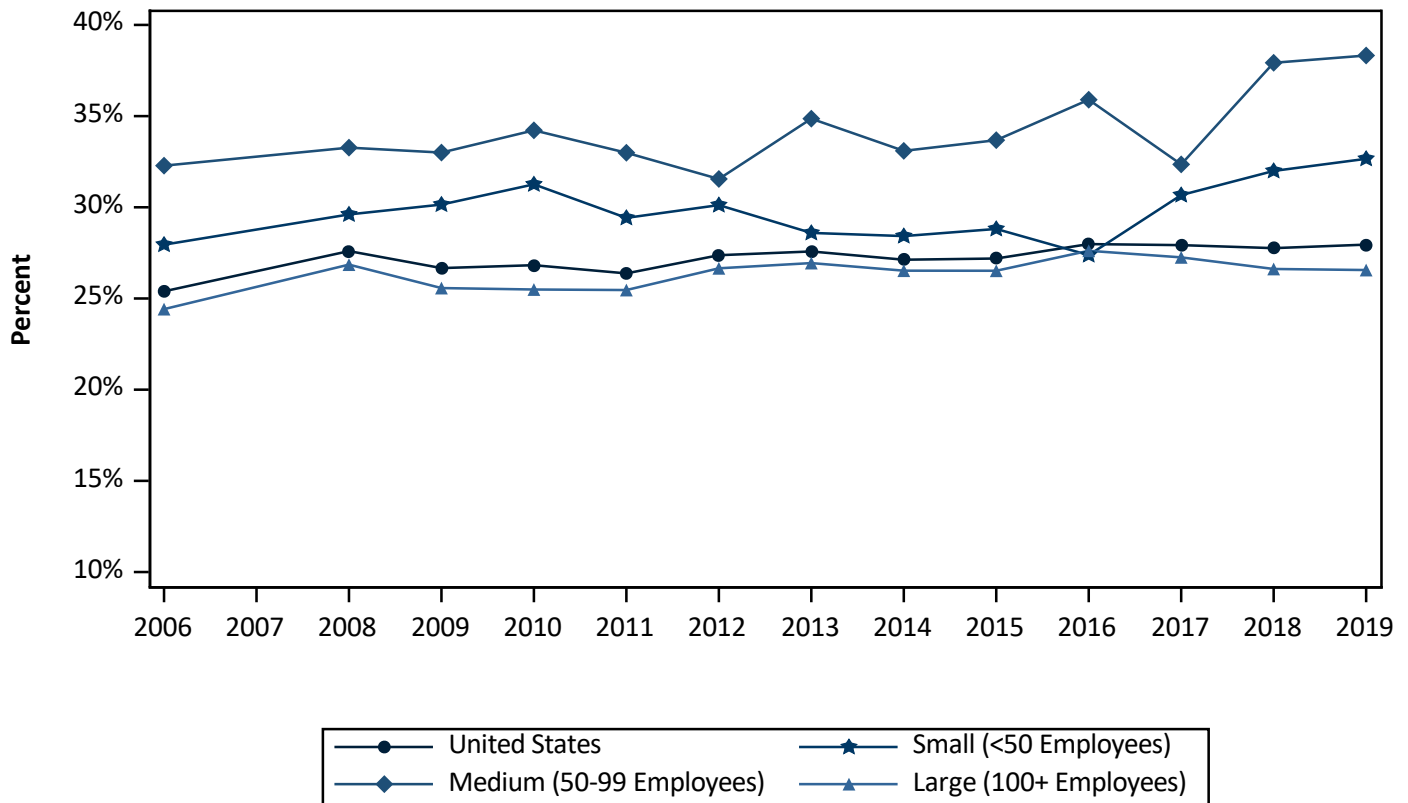
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

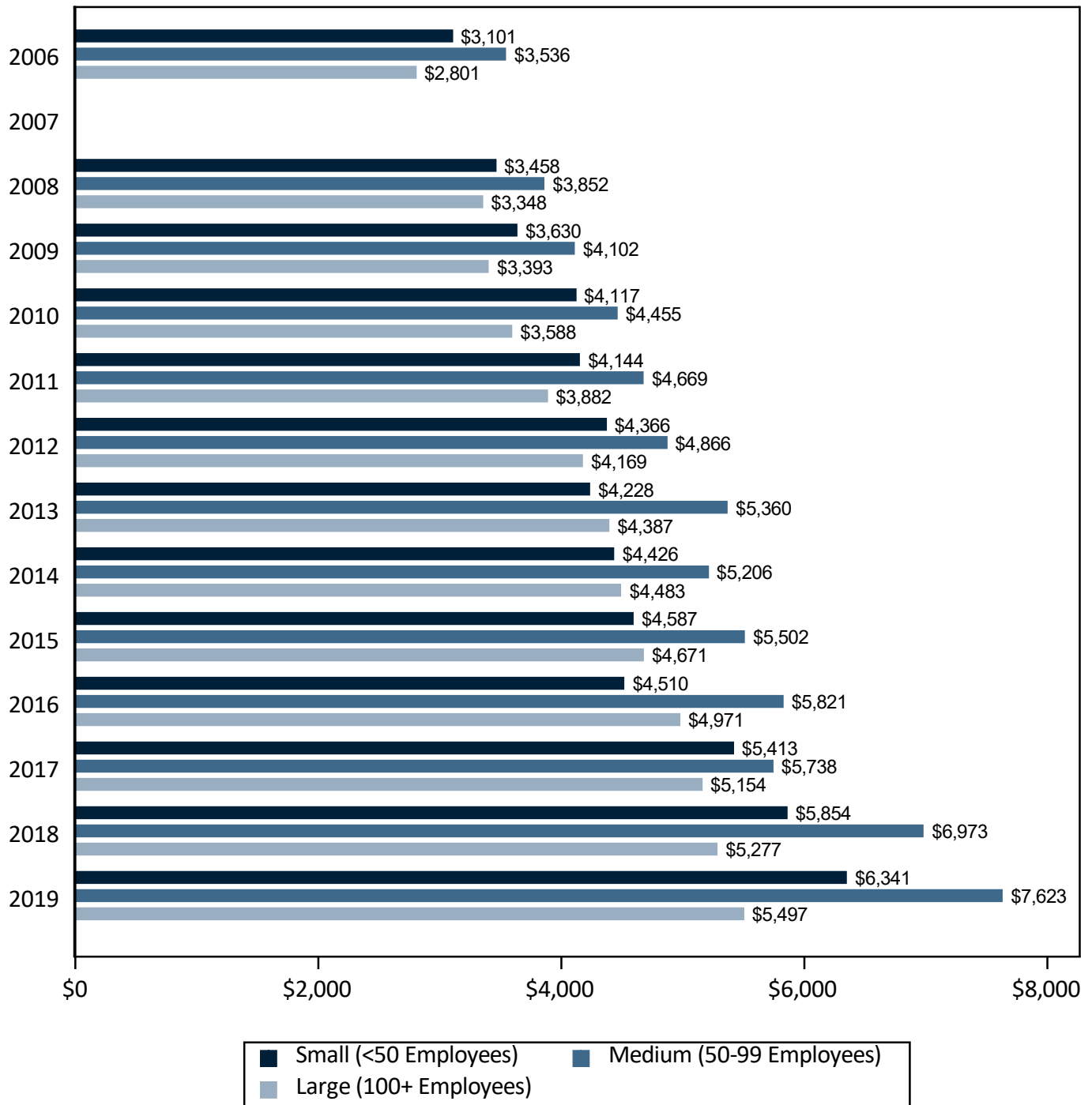
**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

<b>Data for Exhibit 4.10</b>													
<b>Average percentage of premium contributed by employees for family coverage, by firm size, 2006–2019</b>													
<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	25.4%	27.6%	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%	28.0%
<50	28.0%	29.6%	30.1%	31.3%	29.4%	30.1%	28.6%	28.4%	28.8%	27.4%	30.7%	32.0%	32.7%
50-99	32.3%	33.3%	33.0%	34.2%	33.0%	31.6%	34.9%	33.1%	33.7%	35.9%	32.4%	37.9%	38.3%
100+	24.4%	26.9%	25.6%	25.5%	25.5%	26.7%	26.9%	26.5%	26.5%	27.6%	27.3%	26.6%	26.6%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006-2019.  
**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

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

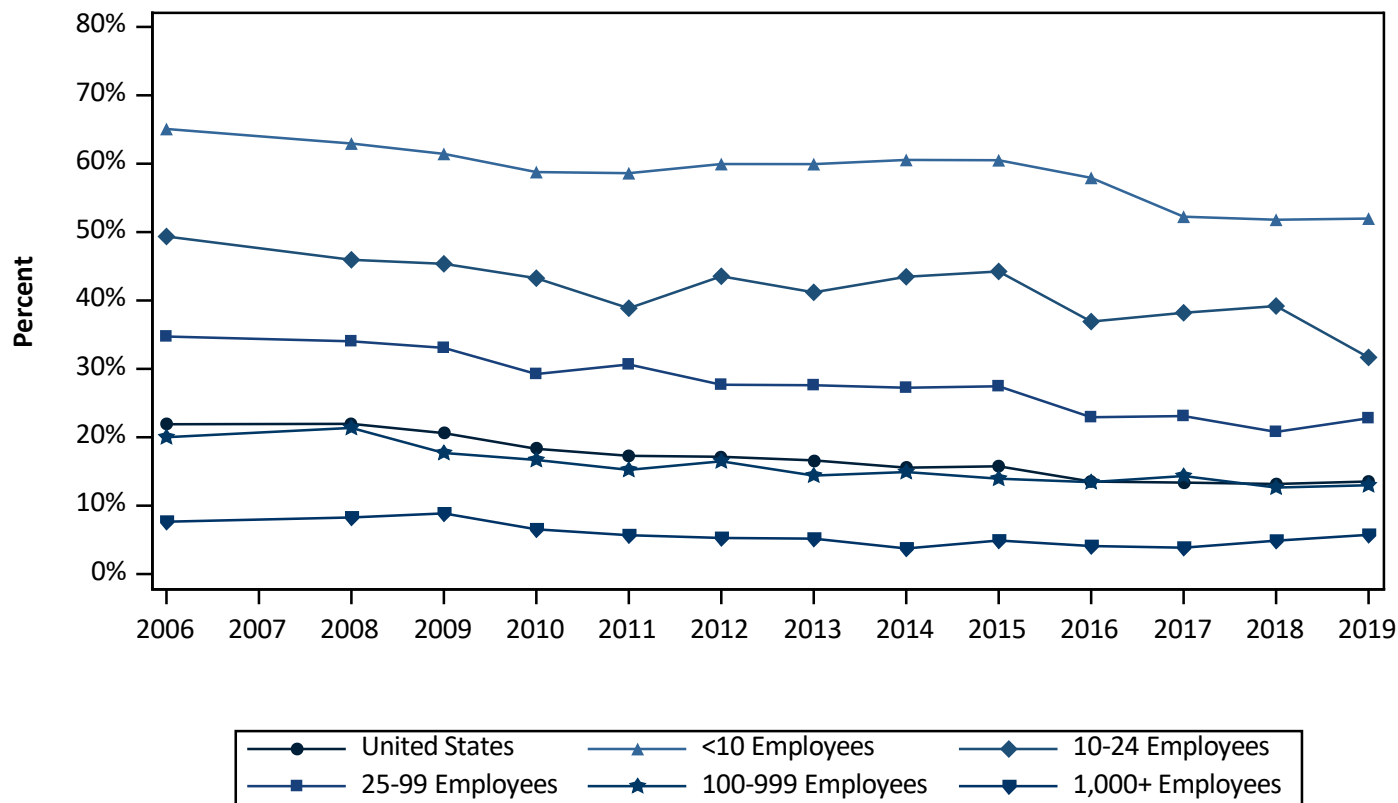
**[For data points and standard errors for this exhibit, select here.](#)**

<b>Exhibit 4.12</b>			
<b>Average percentage of premium contributed by employees for single, employee-plus-one, and family coverage, by firm size, 2019</b>			
<b>Number of Employees</b>	<b>Single</b>	<b>Employee-Plus-One</b>	<b>Family</b>
<b>United States</b>	21.4%	27.7%	28.0%
<b>Firm size in 3 categories</b>	.	.	.
<b>&lt;50</b>	21.0%	31.2%	32.7%
<b>50-99</b>	23.6%	39.0%	38.3%
<b>100+</b>	21.2%	26.4%	26.6%
<b>Firm size in 5 categories</b>	.	.	.
<b>&lt;10</b>	16.4%	22.4%	25.1%
<b>10-24</b>	23.5%	32.4%	32.7%
<b>25-99</b>	23.1%	38.6%	38.5%
<b>100-999</b>	20.9%	31.9%	32.4%
<b>1,000+</b>	21.4%	24.5%	24.7%
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.			
<b><u><a href="#">For data points and standard errors for this exhibit, select here.</a></u></b>			

<b>Exhibit 4.13</b>			
<b>Average premium (in dollars) contributed by employees for single, employee-plus-one, and family coverage, by firm size, 2019</b>			
<b>Number of Employees</b>	<b>Single</b>	<b>Employee-Plus-One</b>	<b>Family</b>
<b>United States</b>	\$1,489	\$3,881	\$5,726
<b>Firm size in 3 categories</b>	.	.	.
<b>&lt;50</b>	\$1,454	\$4,244	\$6,341
<b>50-99</b>	\$1,561	\$5,163	\$7,623
<b>100+</b>	\$1,490	\$3,723	\$5,497
<b>Firm size in 5 categories</b>	.	.	.
<b>&lt;10</b>	\$1,234	\$3,253	\$4,964
<b>10-24</b>	\$1,620	\$4,407	\$6,438
<b>25-99</b>	\$1,517	\$5,054	\$7,485
<b>100-999</b>	\$1,458	\$4,425	\$6,432
<b>1,000+</b>	\$1,504	\$3,480	\$5,185
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.			
<b><u><a href="#">For data points and standard errors for this exhibit, select here.</a></u></b>			

**Exhibit 4.14**

**Percentage of single-coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	21.9%	22.0%	20.6%	18.3%	17.3%	17.1%	16.6%	15.6%	15.8%	13.5%	13.4%	13.2%	13.5%
<10	65.1%	63.0%	61.4%	58.8%	58.6%	60.0%	59.9%	60.6%	60.5%	57.9%	52.3%	51.8%	52.0%
10-24	49.4%	46.0%	45.4%	43.3%	38.9%	43.5%	41.2%	43.5%	44.2%	36.9%	38.2%	39.2%	31.7%
25-99	34.7%	34.0%	33.1%	29.2%	30.6%	27.7%	27.6%	27.2%	27.5%	22.9%	23.1%	20.8%	22.8%
100-999	20.0%	21.4%	17.7%	16.7%	15.2%	16.5%	14.4%	14.9%	13.9%	13.4%	14.3%	12.6%	13.0%
1,000+	7.7%	8.3%	8.9%	6.5%	5.7%	5.3%	5.2%	3.7%	4.9%	4.1%	3.9%	4.9%	5.7%

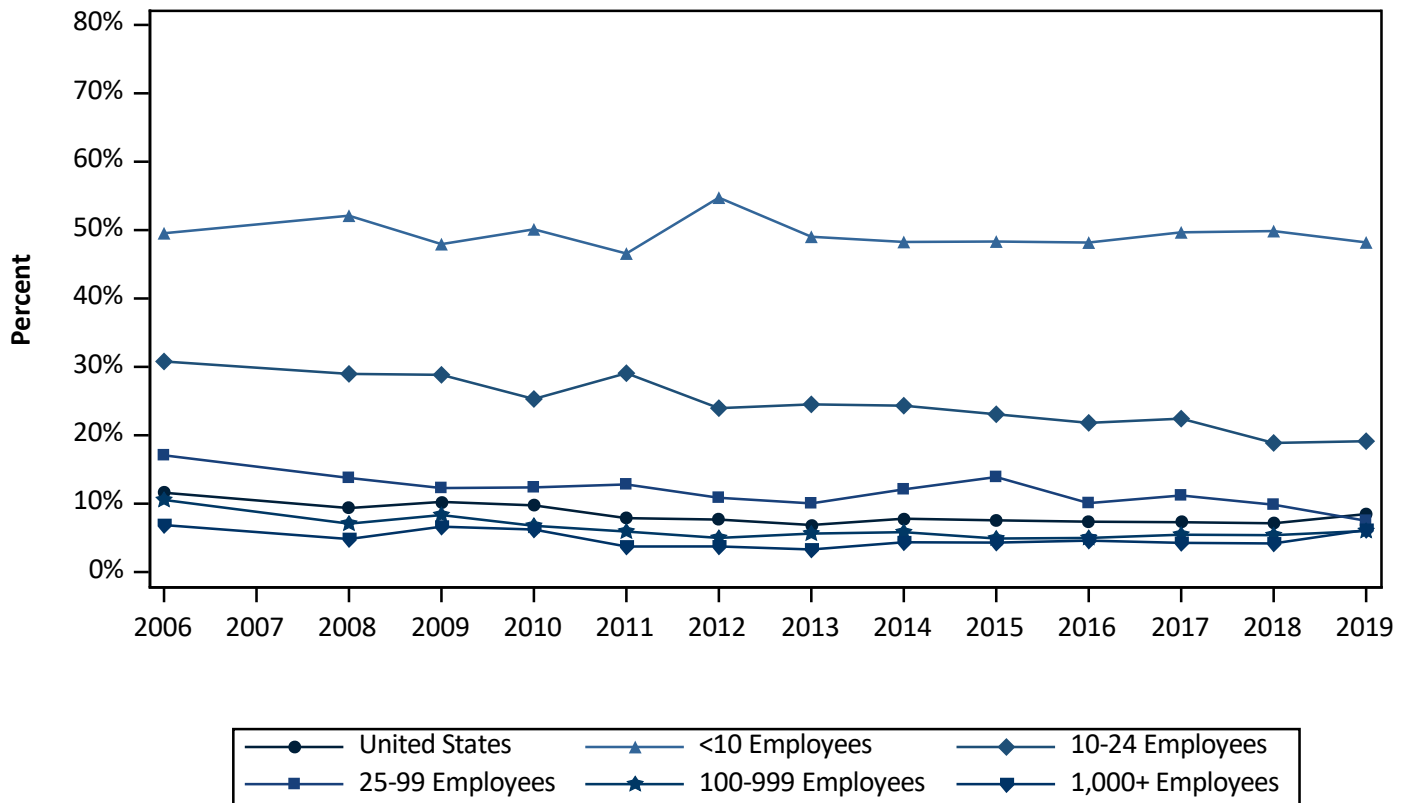
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	11.6%	9.4%	10.3%	9.8%	7.9%	7.7%	6.9%	7.8%	7.6%	7.4%	7.3%	7.1%	8.5%
<10	49.5%	52.1%	47.9%	50.1%	46.6%	54.7%	49.0%	48.3%	48.3%	48.2%	49.7%	49.9%	48.2%
10-24	30.8%	29.0%	28.8%	25.3%	29.1%	24.0%	24.5%	24.3%	23.1%	21.8%	22.4%	18.9%	19.1%
25-99	17.1%	13.8%	12.3%	12.4%	12.8%	10.9%	10.0%	12.1%	13.9%	10.1%	11.2%	9.8%	7.5%
100-999	10.5%	7.1%	8.3%	6.8%	5.9%	5.0%	5.6%	5.8%	4.9%	5.0%	5.5%	5.4%	6.0%
1,000+	6.9%	4.8%	6.6%	6.2%	3.7%	3.7%	3.3%	4.4%	4.3%	4.6%	4.3%	4.2%	6.2%

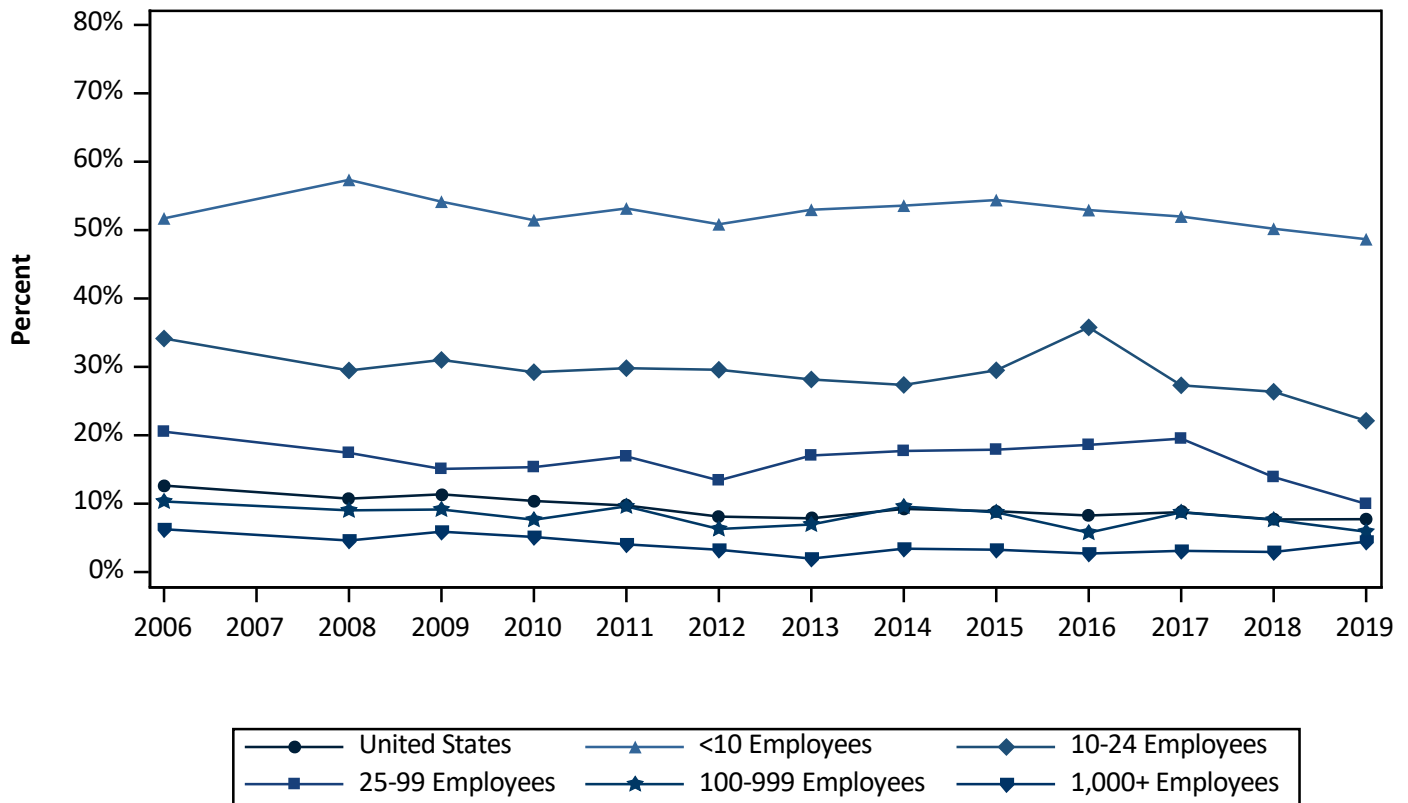
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	12.6%	10.7%	11.4%	10.4%	9.7%	8.1%	7.9%	9.2%	8.9%	8.3%	8.8%	7.7%	7.7%
<10	51.7%	57.3%	54.2%	51.4%	53.2%	50.9%	53.0%	53.6%	54.4%	52.9%	52.0%	50.2%	48.7%
10-24	34.1%	29.5%	31.0%	29.2%	29.8%	29.6%	28.2%	27.4%	29.5%	35.8%	27.3%	26.4%	22.1%
25-99	20.5%	17.4%	15.1%	15.3%	16.9%	13.4%	17.0%	17.7%	17.9%	18.6%	19.5%	13.9%	10.0%
100-999	10.3%	9.0%	9.1%	7.6%	9.6%	6.3%	7.0%	9.6%	8.7%	5.8%	8.7%	7.6%	5.9%
1,000+	6.3%	4.6%	5.9%	5.1%	4.0%	3.3%	2.0%	3.4%	3.3%	2.7%	3.1%	2.9%	4.4%

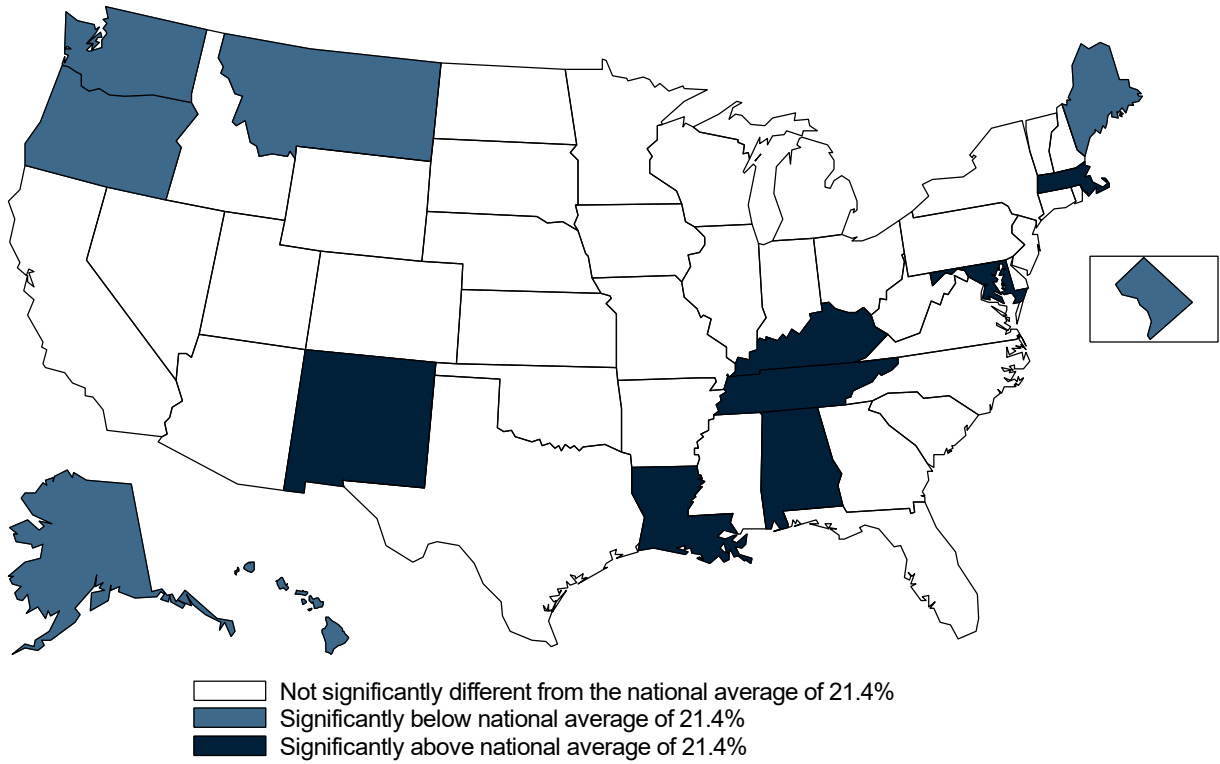
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2019**



Alabama	25.1%*	Kentucky	26.5%*	North Dakota	20.8%
Alaska	17.5%*	Louisiana	26.5%*	Ohio	20.5%
Arizona	23.2%	Maine	18.7%*	Oklahoma	20.9%
Arkansas	22.9%	Maryland	24.6%*	Oregon	17.4%*
California	18.8%	Massachusetts	23.8%*	Pennsylvania	20.7%
Colorado	23.8%	Michigan	20.1%	Rhode Island	22.4%
Connecticut	23.8%	Minnesota	21.0%	South Carolina	21.2%
Delaware	20.5%	Mississippi	23.8%	South Dakota	22.1%
District of Columbia	18.8%*	Missouri	21.1%	Tennessee	23.6%*
Florida	22.8%	Montana	17.5%*	Texas	21.7%
Georgia	21.3%	Nebraska	23.1%	Utah	23.1%
Hawaii	10.8%*	Nevada	20.8%	Vermont	20.7%
Idaho	19.4%	New Hampshire	23.2%	Virginia	23.8%
Illinois	22.5%	New Jersey	20.8%	Washington	14.1%*
Indiana	23.0%	New Mexico	25.8%*	West Virginia	20.1%
Iowa	23.2%	New York	21.3%	Wisconsin	21.5%
Kansas	20.5%	North Carolina	21.8%	Wyoming	18.4%

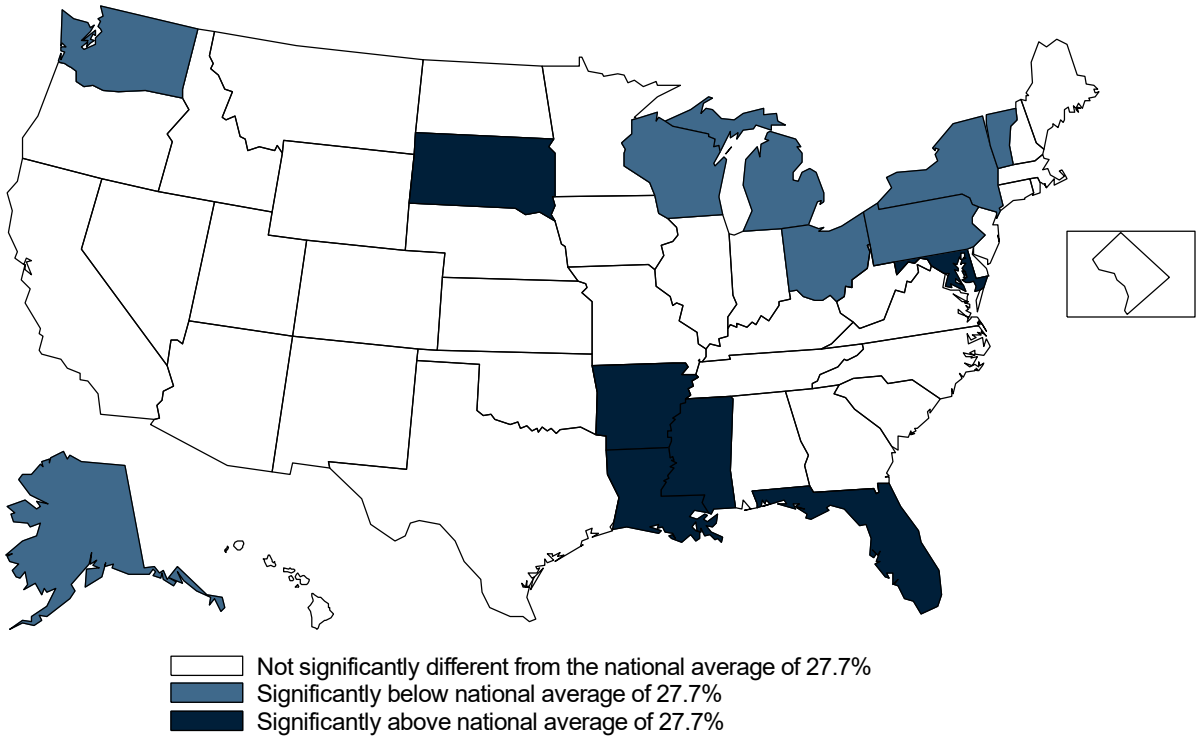
**Source:** Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2019.

**Note:** \* Indicates the estimate is statistically different from the national average of 21.4 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, 2019**



Alabama	28.1%	Kentucky	27.3%	North Dakota	27.4%
Alaska	20.7%*	Louisiana	36.7%*	Ohio	24.6%*
Arizona	31.6%	Maine	26.0%	Oklahoma	31.1%
Arkansas	32.2%*	Maryland	31.0%*	Oregon	26.1%
California	28.6%	Massachusetts	25.5%	Pennsylvania	23.3%*
Colorado	29.8%	Michigan	19.8%*	Rhode Island	25.8%
Connecticut	26.4%	Minnesota	28.3%	South Carolina	33.0%
Delaware	29.4%	Mississippi	35.0%*	South Dakota	31.4%*
District of Columbia	26.4%	Missouri	29.8%	Tennessee	29.0%
Florida	36.7%*	Montana	24.6%	Texas	29.1%
Georgia	28.5%	Nebraska	29.8%	Utah	31.1%
Hawaii	29.6%	Nevada	33.6%	Vermont	21.7%*
Idaho	30.0%	New Hampshire	28.4%	Virginia	29.5%
Illinois	28.6%	New Jersey	24.4%	Washington	19.0%*
Indiana	24.9%	New Mexico	31.9%	West Virginia	24.7%
Iowa	28.7%	New York	22.2%*	Wisconsin	22.7%*
Kansas	29.1%	North Carolina	29.0%	Wyoming	26.6%

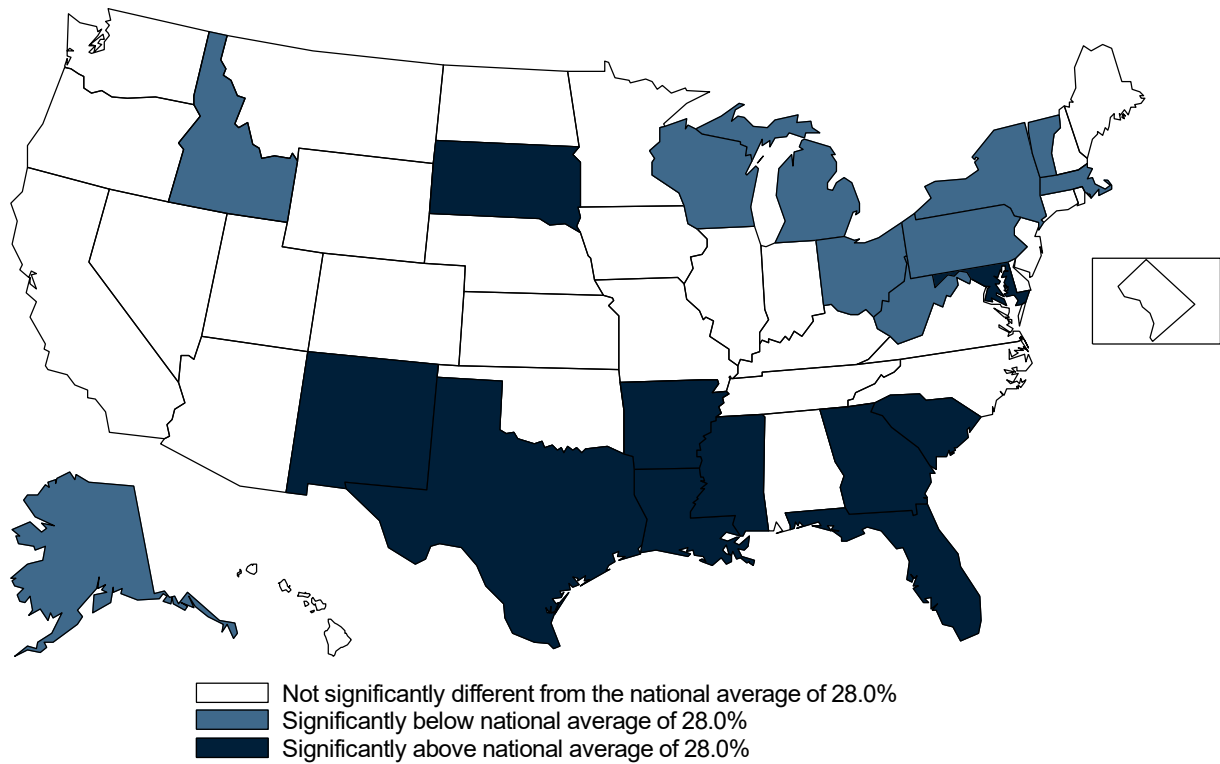
**Source:** Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2019.

**Note:** \* Indicates the estimate is statistically different from the national average of 27.7 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, 2019**

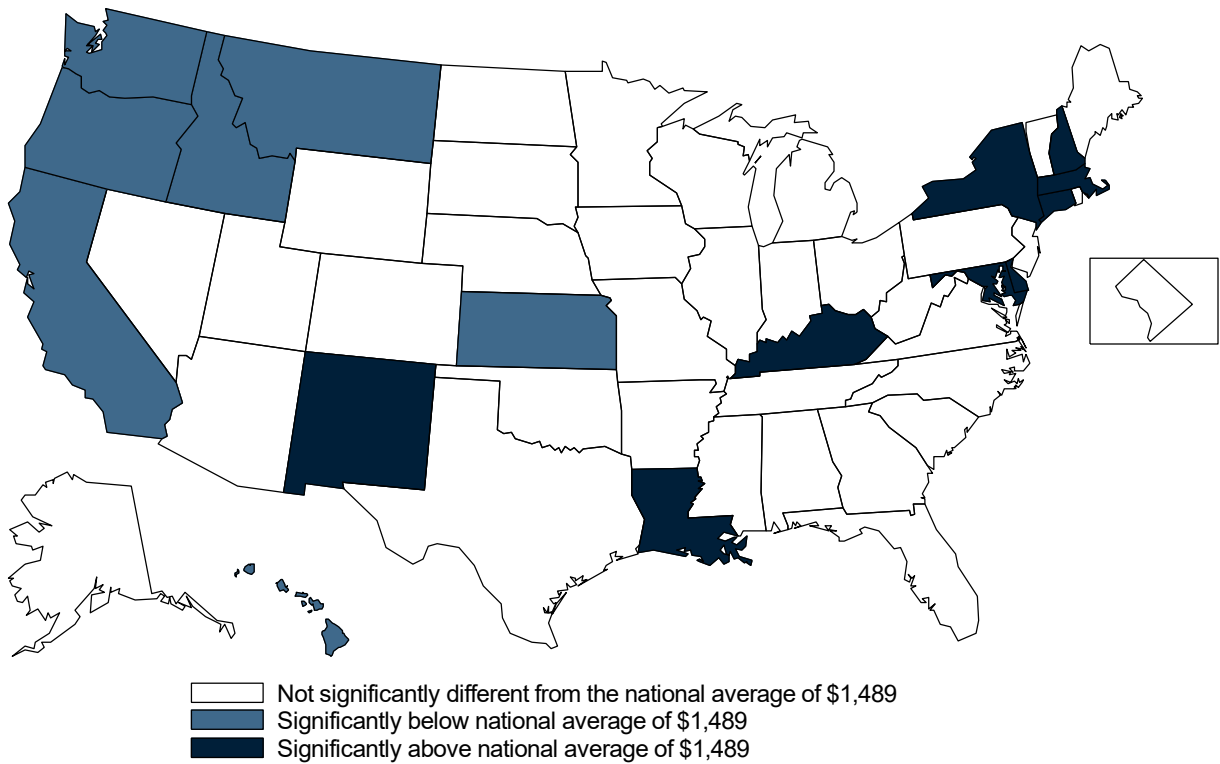


Alabama	31.1%	Kentucky	27.9%	North Dakota	29.3%
Alaska	20.5%*	Louisiana	37.6%*	Ohio	23.7%*
Arizona	27.3%	Maine	27.1%	Oklahoma	30.3%
Arkansas	35.8%*	Maryland	33.1%*	Oregon	27.8%
California	29.5%	Massachusetts	24.2%*	Pennsylvania	24.2%*
Colorado	31.0%	Michigan	18.0%*	Rhode Island	26.6%
Connecticut	25.6%	Minnesota	26.1%	South Carolina	39.1%*
Delaware	33.1%	Mississippi	33.2%*	South Dakota	32.7%*
District of Columbia	27.0%	Missouri	32.5%	Tennessee	30.6%
Florida	34.8%*	Montana	24.1%	Texas	31.7%*
Georgia	31.3%*	Nebraska	29.0%	Utah	27.8%
Hawaii	25.2%	Nevada	27.2%	Vermont	22.7%*
Idaho	22.3%*	New Hampshire	28.3%	Virginia	32.0%
Illinois	27.0%	New Jersey	24.6%	Washington	22.6%
Indiana	26.6%	New Mexico	33.8%*	West Virginia	23.6%*
Iowa	28.0%	New York	22.5%*	Wisconsin	23.3%*
Kansas	30.0%	North Carolina	28.4%	Wyoming	28.3%

**Source:** Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2019.  
**Note:** \* Indicates the estimate is statistically different from the national average of 28.0 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, 2019**



Alabama	\$1,638	Kentucky	\$1,768*	North Dakota	\$1,387
Alaska	\$1,565	Louisiana	\$1,788*	Ohio	\$1,473
Arizona	\$1,515	Maine	\$1,389	Oklahoma	\$1,400
Arkansas	\$1,388	Maryland	\$1,747*	Oregon	\$1,155*
California	\$1,302*	Massachusetts	\$1,793*	Pennsylvania	\$1,482
Colorado	\$1,561	Michigan	\$1,350	Rhode Island	\$1,628
Connecticut	\$1,791*	Minnesota	\$1,449	South Carolina	\$1,416
Delaware	\$1,661*	Mississippi	\$1,477	South Dakota	\$1,581
District of Columbia	\$1,377	Missouri	\$1,435	Tennessee	\$1,564
Florida	\$1,543	Montana	\$1,209*	Texas	\$1,512
Georgia	\$1,466	Nebraska	\$1,534	Utah	\$1,447
Hawaii	\$718*	Nevada	\$1,369	Vermont	\$1,512
Idaho	\$1,228*	New Hampshire	\$1,683*	Virginia	\$1,616
Illinois	\$1,612	New Jersey	\$1,614	Washington	\$970*
Indiana	\$1,598	New Mexico	\$1,729*	West Virginia	\$1,416
Iowa	\$1,542	New York	\$1,683*	Wisconsin	\$1,506
Kansas	\$1,300*	North Carolina	\$1,481	Wyoming	\$1,326

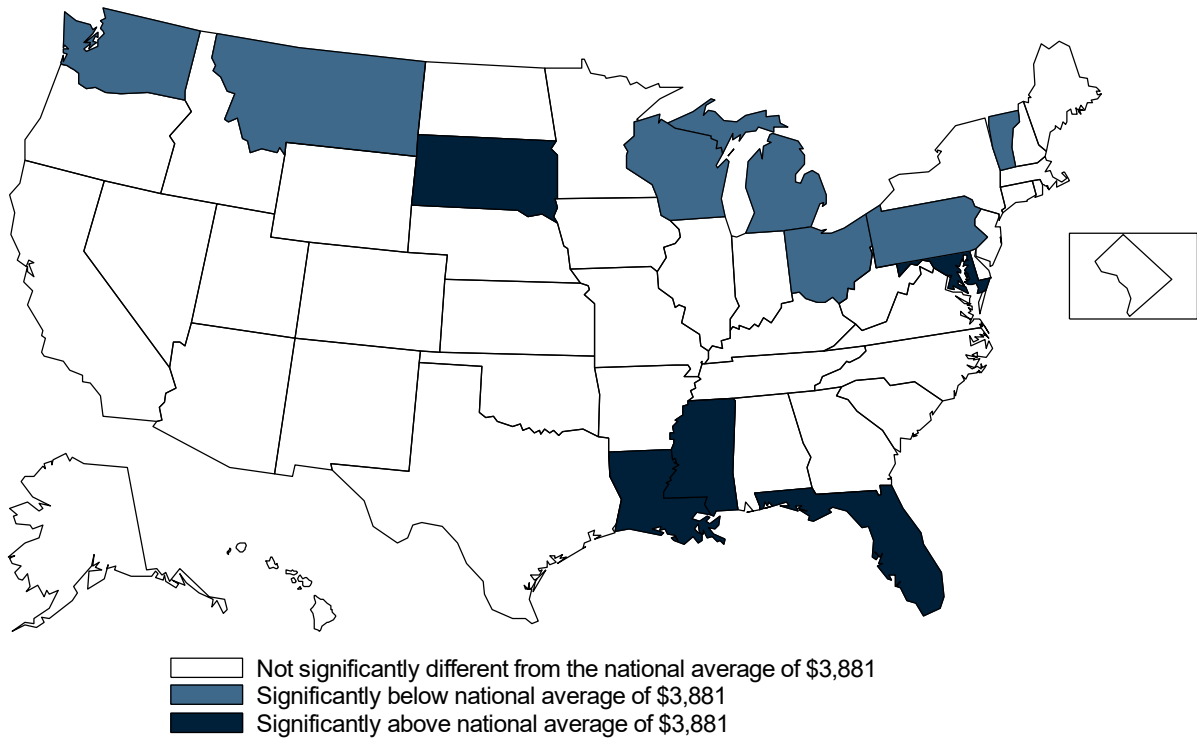
**Source:** Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2019.

**Note:** \* Indicates the estimate is statistically different from the national average of \$1,489 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, 2019**



Alabama	\$3,729	Kentucky	\$3,750	North Dakota	\$3,557
Alaska	\$3,445	Louisiana	\$4,824*	Ohio	\$3,342*
Arizona	\$4,255	Maine	\$3,846	Oklahoma	\$4,119
Arkansas	\$4,009	Maryland	\$4,401*	Oregon	\$3,526
California	\$3,993	Massachusetts	\$3,783	Pennsylvania	\$3,386*
Colorado	\$4,123	Michigan	\$2,940*	Rhode Island	\$3,683
Connecticut	\$3,866	Minnesota	\$4,070	South Carolina	\$4,560
Delaware	\$4,257	Mississippi	\$4,485*	South Dakota	\$4,315*
District of Columbia	\$4,082	Missouri	\$4,024	Tennessee	\$3,751
Florida	\$4,854*	Montana	\$3,267*	Texas	\$4,118
Georgia	\$3,950	Nebraska	\$4,074	Utah	\$3,851
Hawaii	\$3,899	Nevada	\$4,321	Vermont	\$3,227*
Idaho	\$3,529	New Hampshire	\$4,070	Virginia	\$3,741
Illinois	\$3,989	New Jersey	\$3,745	Washington	\$2,619*
Indiana	\$3,605	New Mexico	\$4,455	West Virginia	\$3,644
Iowa	\$3,745	New York	\$3,569	Wisconsin	\$3,334*
Kansas	\$3,755	North Carolina	\$3,778	Wyoming	\$3,688

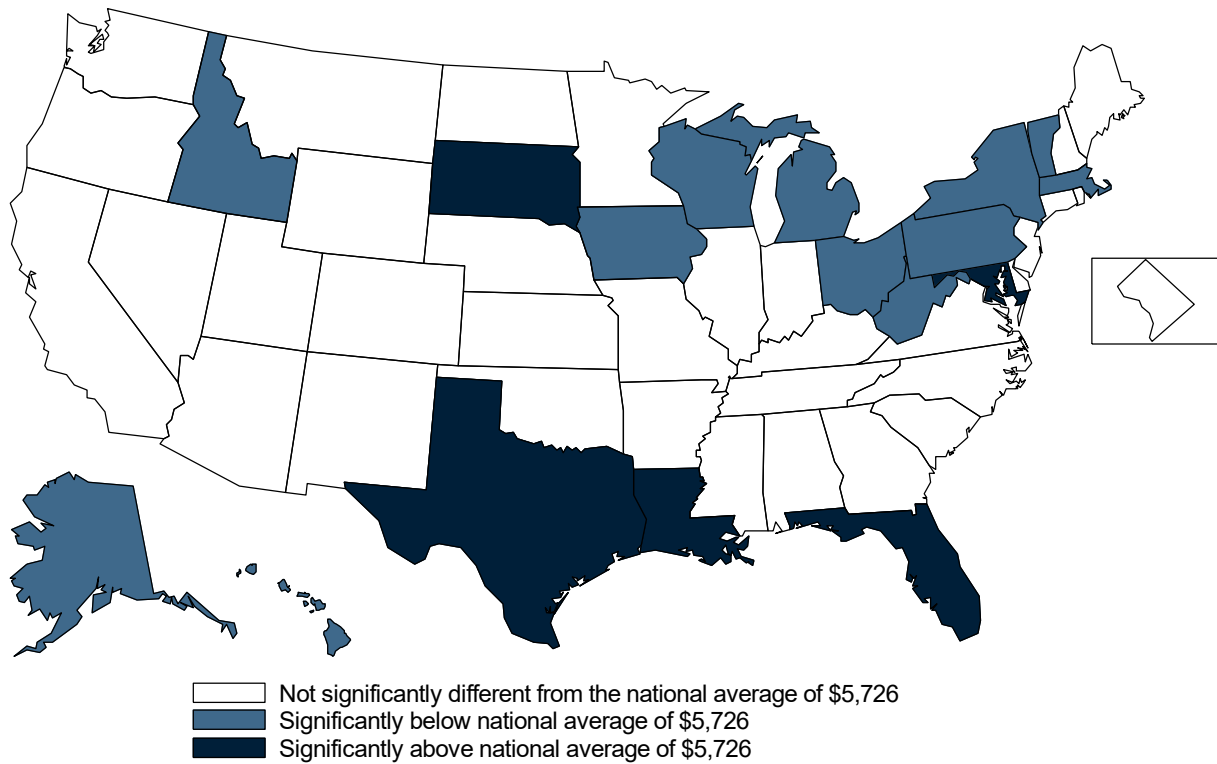
**Source:** Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2019.

**Note:** \* Indicates the estimate is statistically different from the national average of \$3,881 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, 2019**



Alabama	\$5,507	Kentucky	\$5,753	North Dakota	\$5,385
Alaska	\$4,718*	Louisiana	\$7,164*	Ohio	\$4,657*
Arizona	\$5,444	Maine	\$5,623	Oklahoma	\$5,997
Arkansas	\$6,365	Maryland	\$6,723*	Oregon	\$5,404
California	\$6,124	Massachusetts	\$5,187*	Pennsylvania	\$5,007*
Colorado	\$6,246	Michigan	\$3,685*	Rhode Island	\$5,445
Connecticut	\$5,463	Minnesota	\$5,410	South Carolina	\$8,202
Delaware	\$6,832	Mississippi	\$5,929	South Dakota	\$6,631*
District of Columbia	\$6,014	Missouri	\$6,476	Tennessee	\$5,733
Florida	\$7,198*	Montana	\$4,860	Texas	\$6,655*
Georgia	\$6,168	Nebraska	\$5,627	Utah	\$5,182
Hawaii	\$4,841*	Nevada	\$5,087	Vermont	\$4,862*
Idaho	\$4,290*	New Hampshire	\$5,685	Virginia	\$6,362
Illinois	\$5,586	New Jersey	\$5,435	Washington	\$4,530
Indiana	\$5,624	New Mexico	\$6,484	West Virginia	\$4,820*
Iowa	\$5,259*	New York	\$5,149*	Wisconsin	\$4,738*
Kansas	\$5,654	North Carolina	\$5,672	Wyoming	\$5,638

**Source:** Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2019.

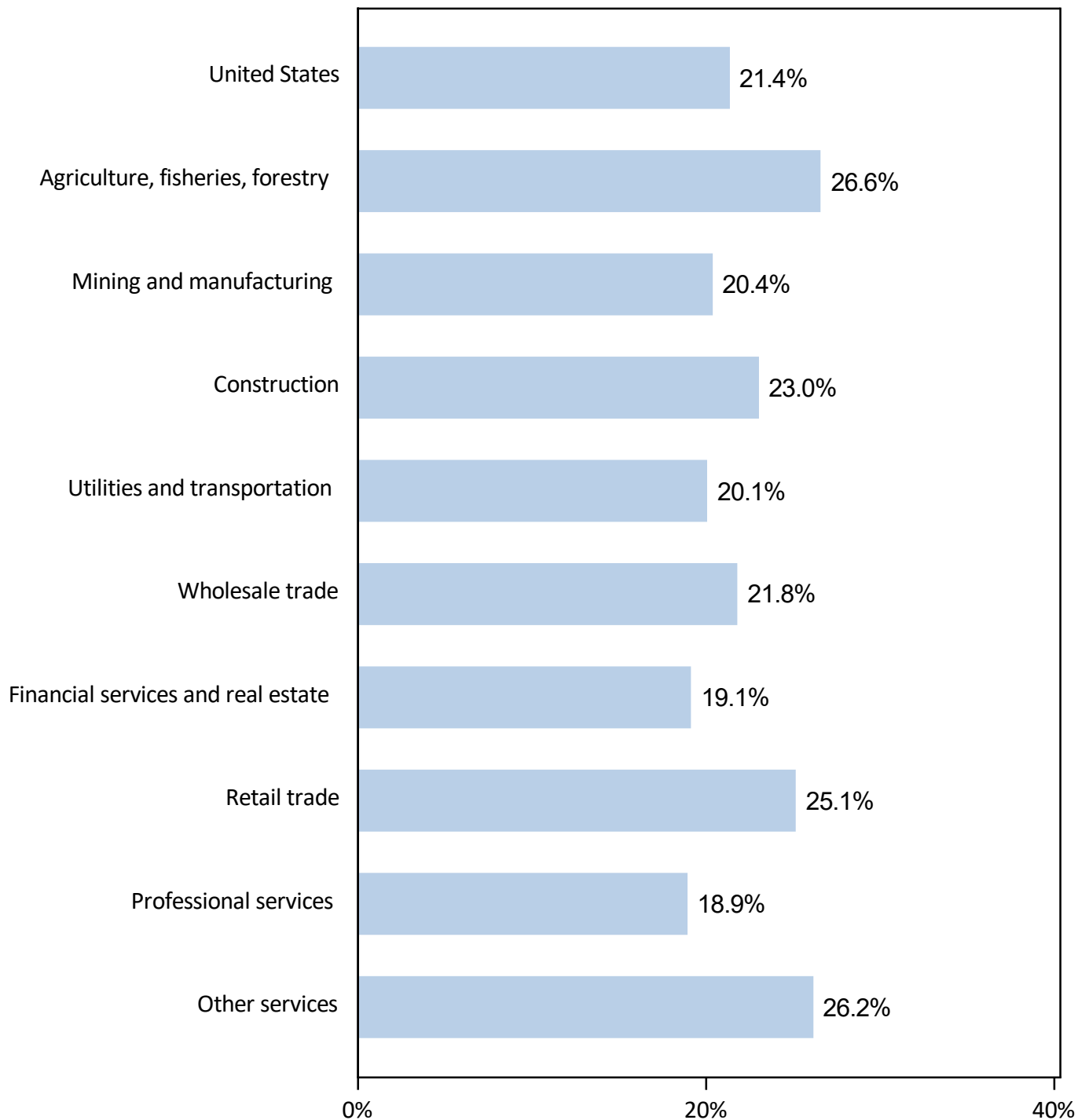
**Note:** \* Indicates the estimate is statistically different from the national average of \$5,726 at  $p < 0.05$ .

**[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, 2019**

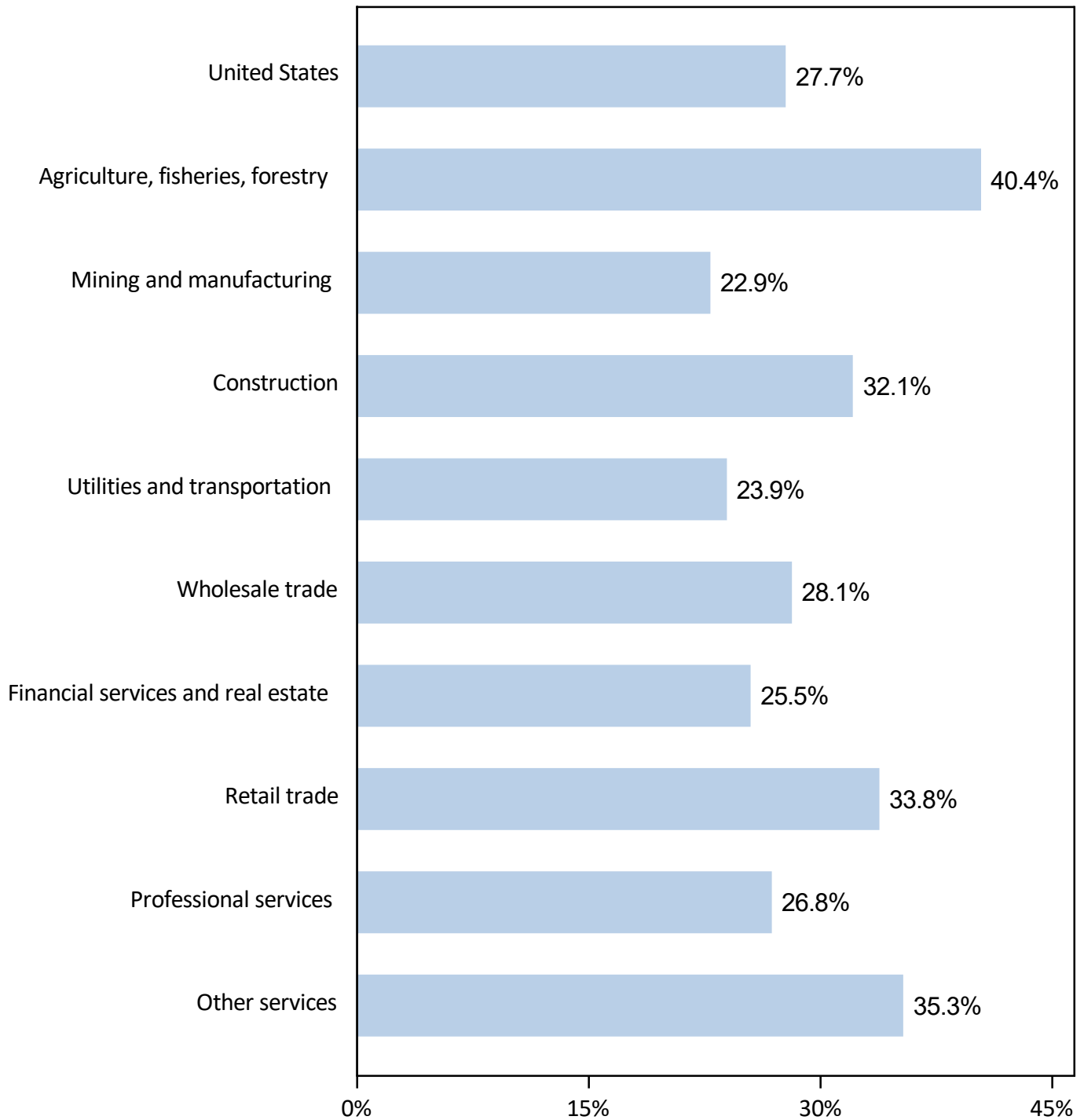


**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**[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, 2019**

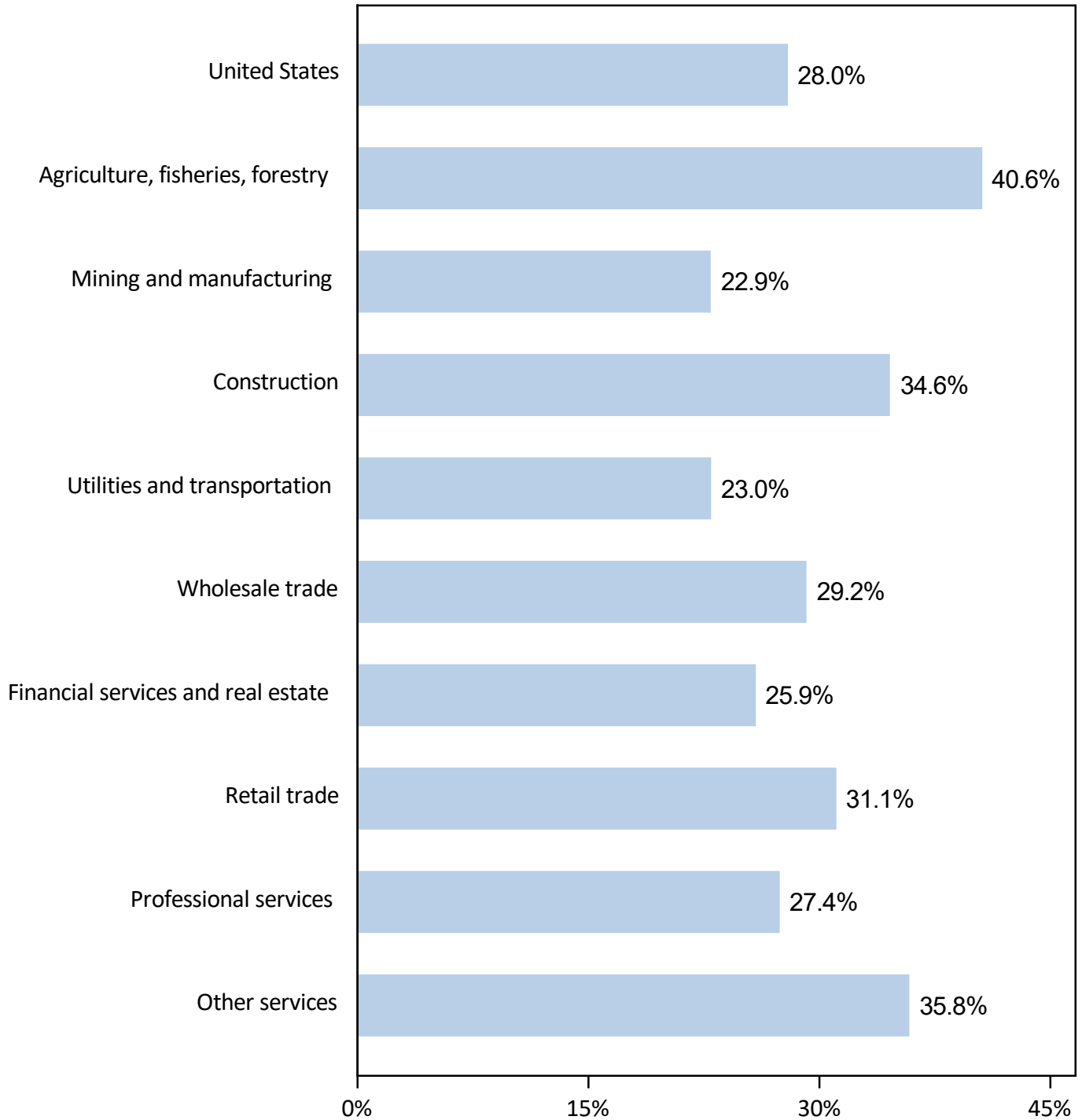


**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**[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, 2019**

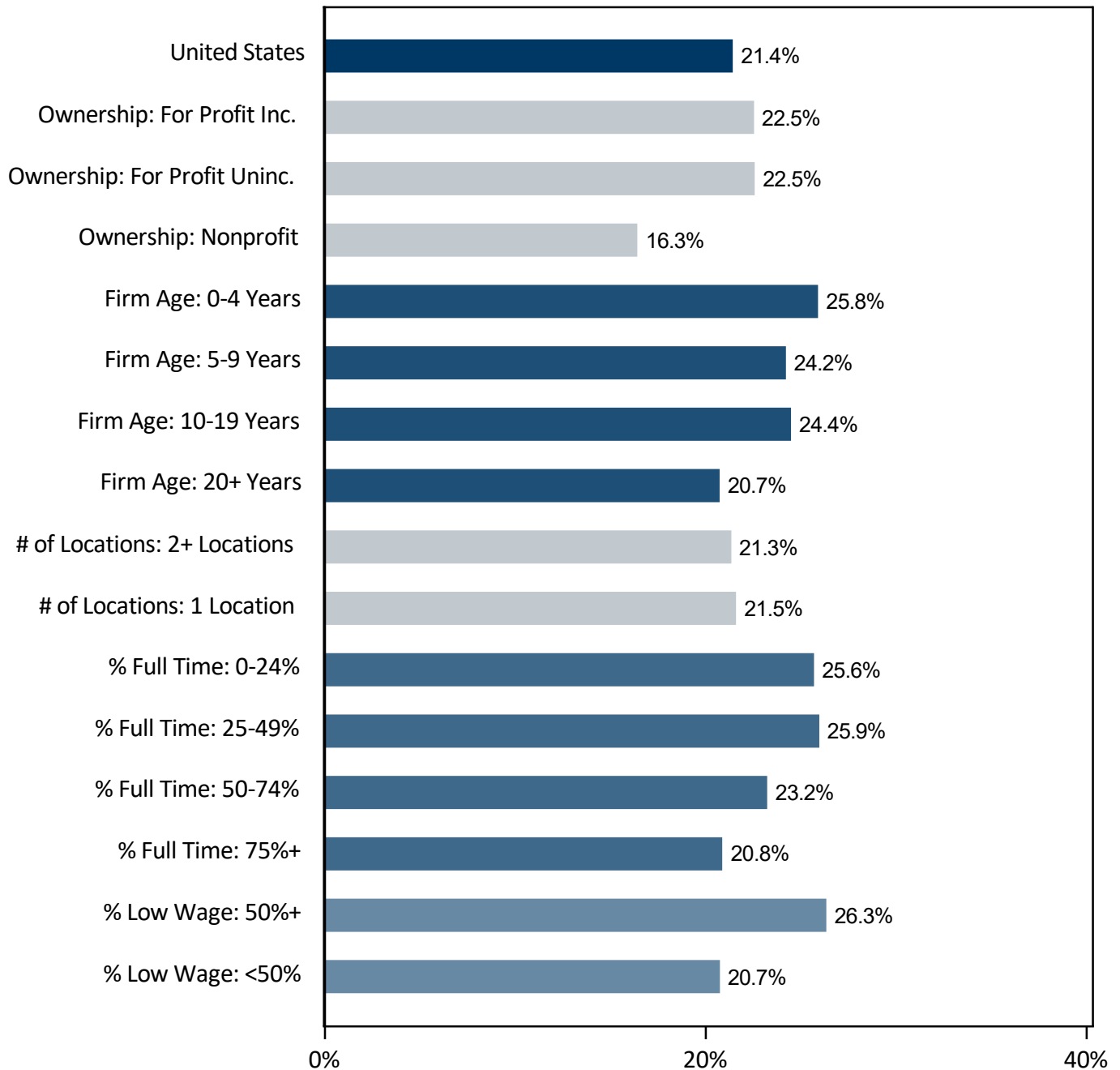


**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**[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, 2019**



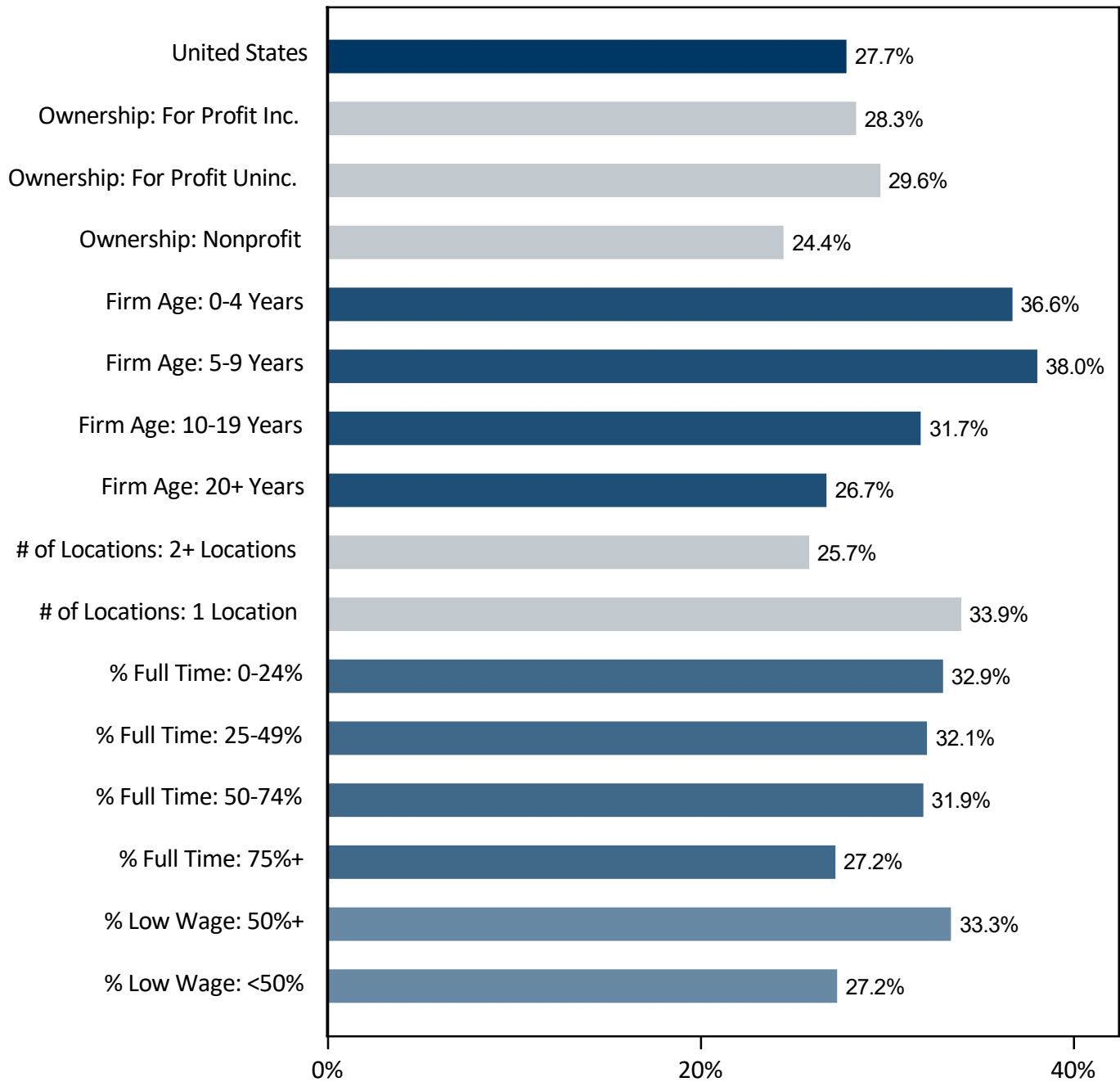
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**[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, 2019**



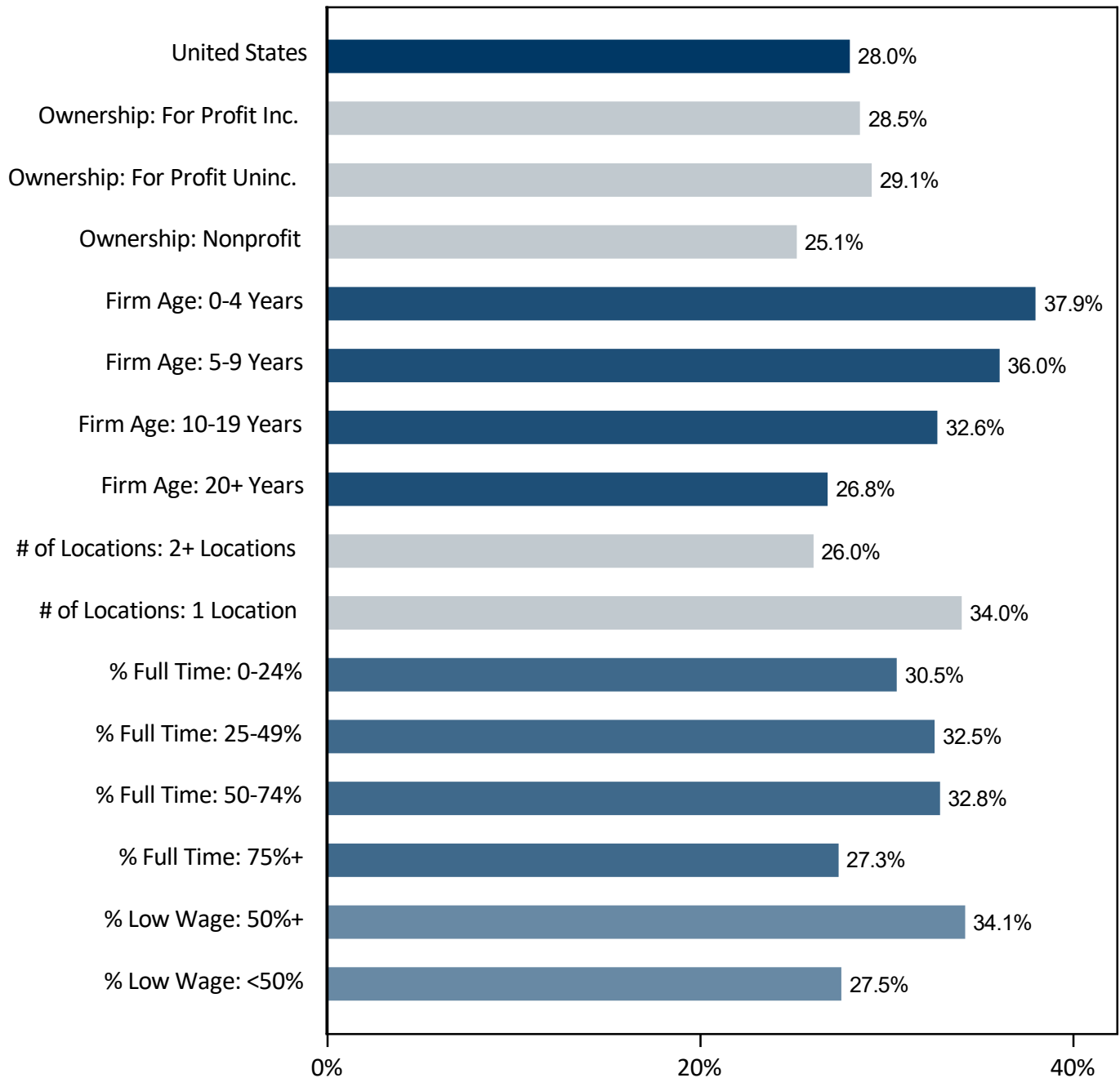
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**[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, 2019**



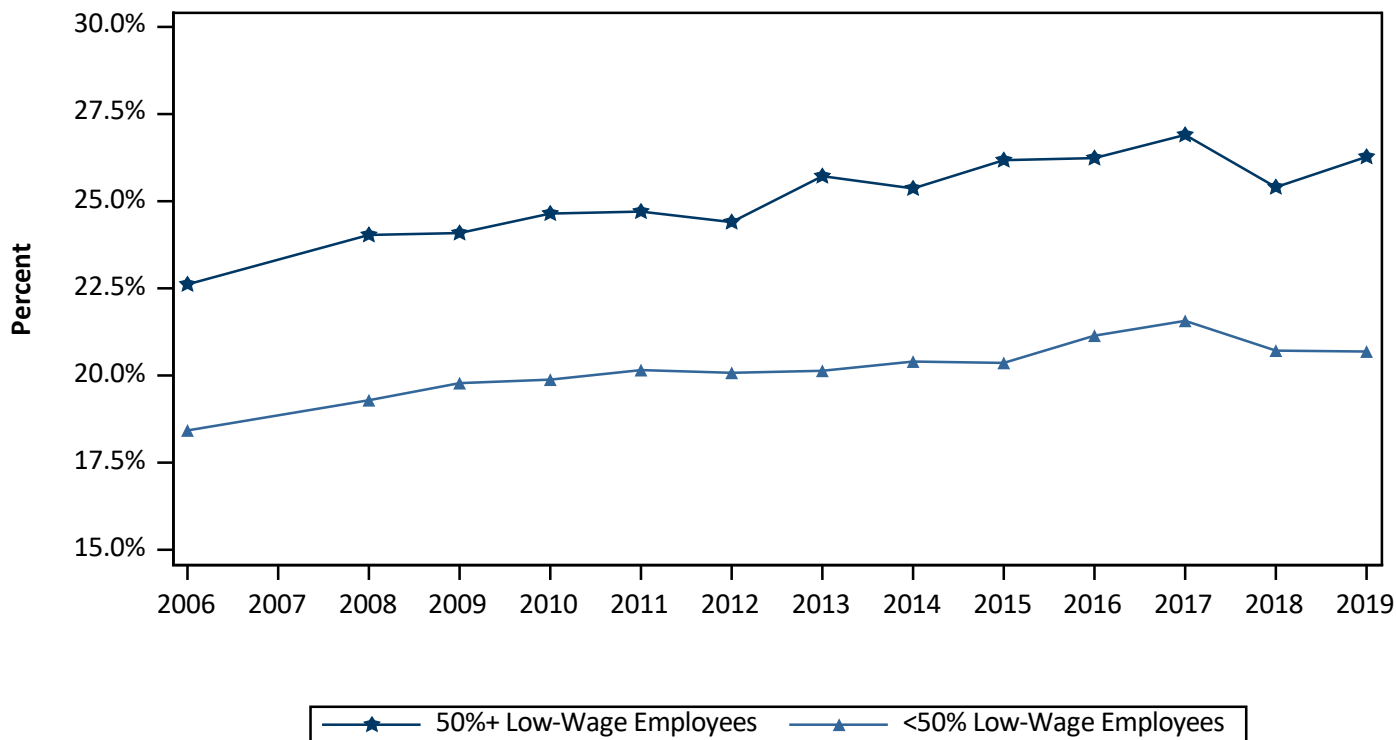
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**[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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**

Low wage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
50%+ Low-Wage Employees	22.6%	24.0%	24.1%	24.6%	24.7%	24.4%	25.7%	25.4%	26.2%	26.2%	26.9%	25.4%	26.3%
<50% Low-Wage Employees	18.4%	19.3%	19.8%	19.9%	20.2%	20.1%	20.1%	20.4%	20.4%	21.1%	21.6%	20.7%	20.7%

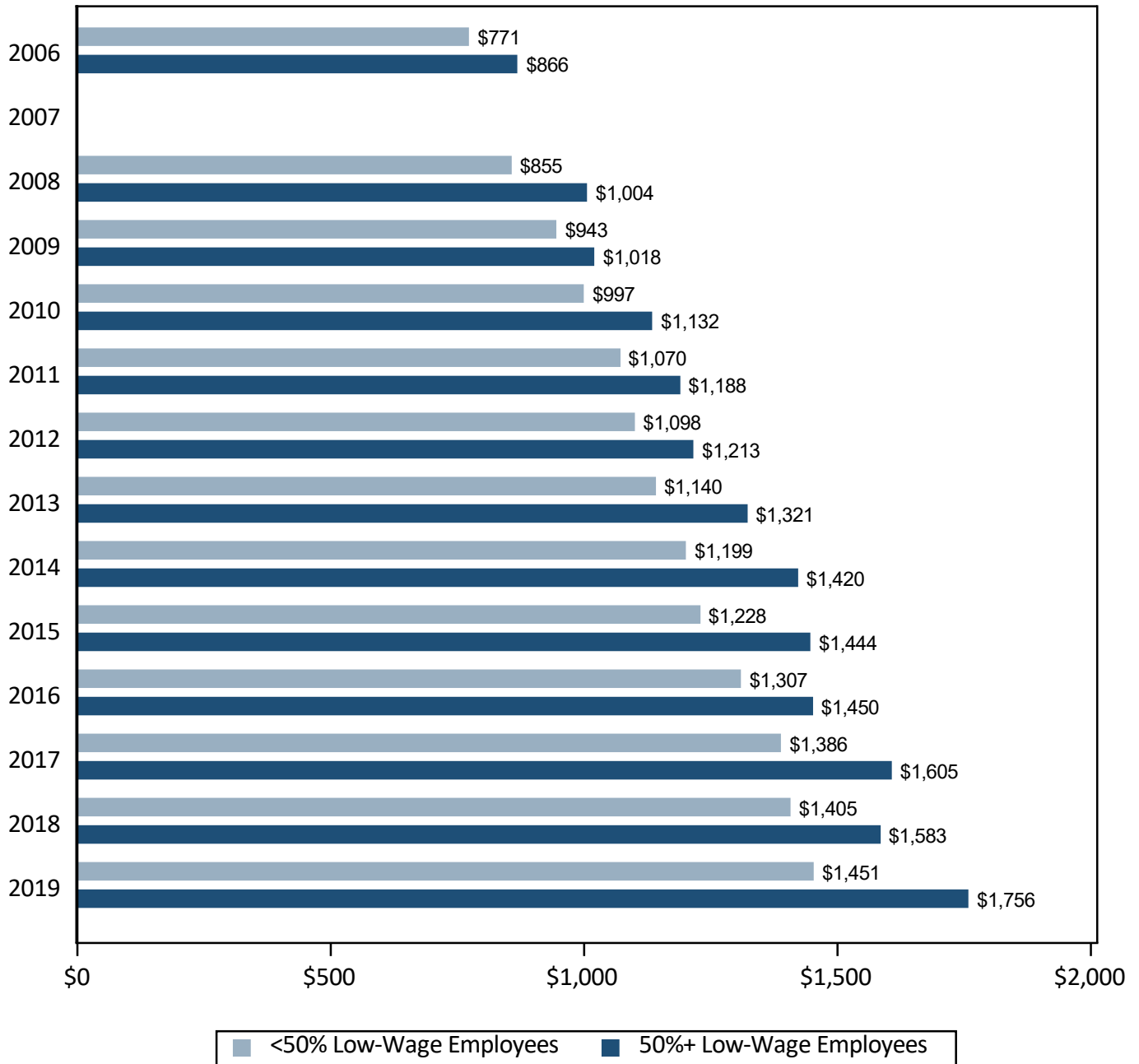
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

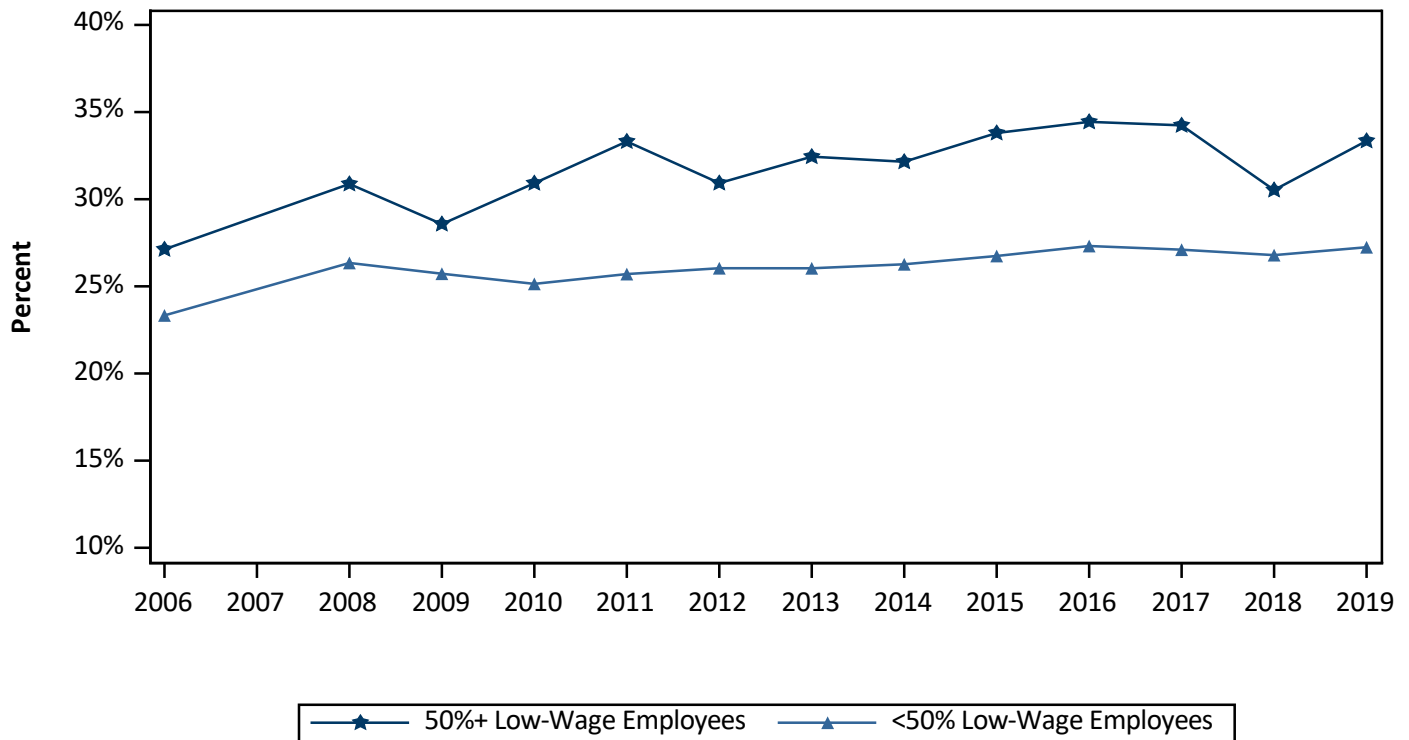
**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2019, low-wage employees were defined as those earning less than \$12.50 per hour.

**[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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**

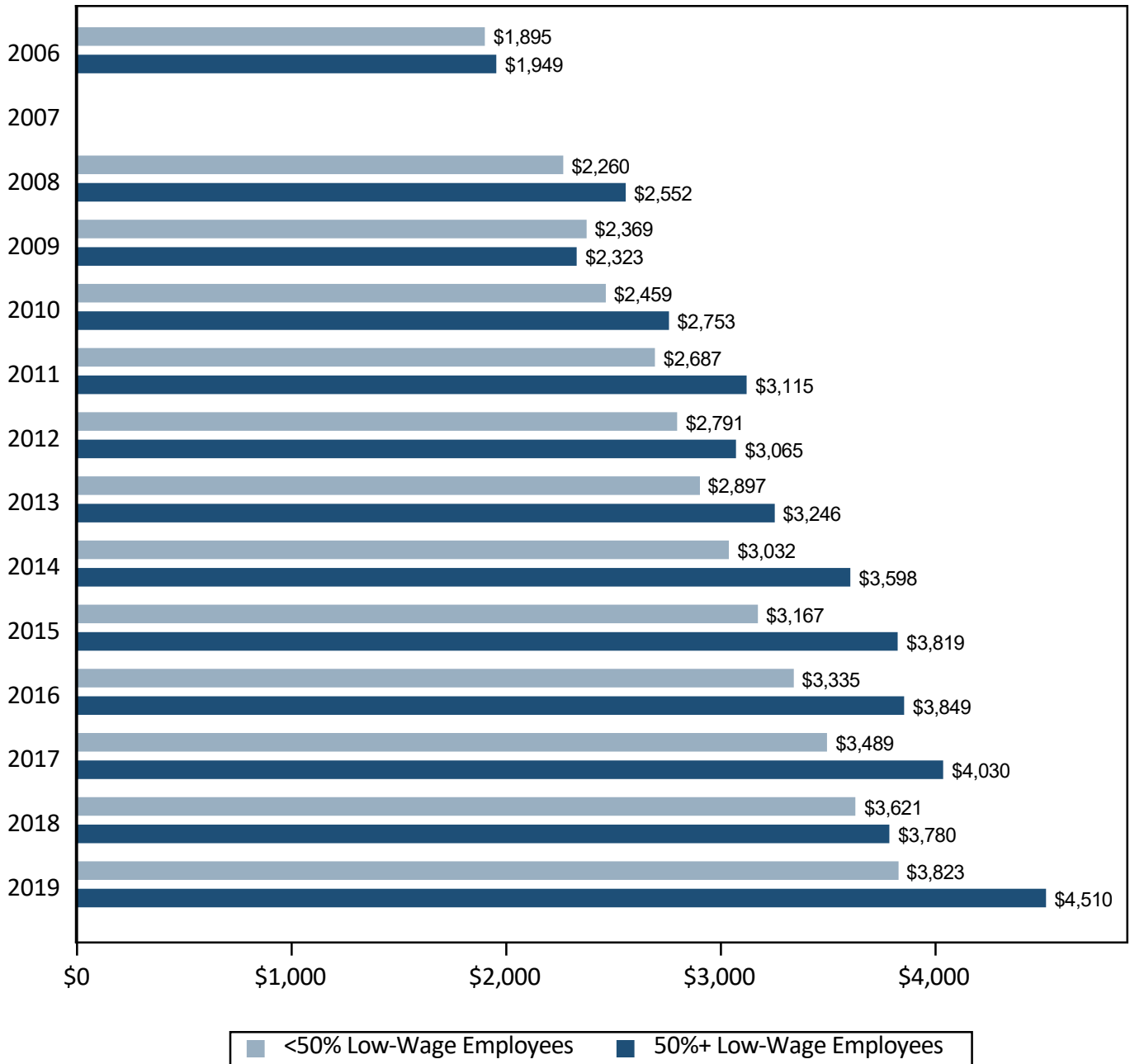
Low wage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
50%+ Low-Wage Employees	27.1%	30.9%	28.6%	30.9%	33.3%	30.9%	32.4%	32.1%	33.8%	34.4%	34.2%	30.5%	33.3%
<50% Low-Wage Employees	23.3%	26.3%	25.7%	25.1%	25.7%	26.0%	26.0%	26.3%	26.7%	27.3%	27.1%	26.8%	27.2%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**

Low wage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
50%+ Low-Wage Employees	29.7%	32.0%	30.2%	31.6%	31.0%	33.4%	31.7%	33.1%	34.4%	35.8%	35.7%	35.8%	34.1%
<50% Low-Wage Employees	24.8%	27.0%	26.2%	26.3%	25.9%	26.7%	27.1%	26.5%	26.7%	27.5%	27.4%	27.2%	27.5%

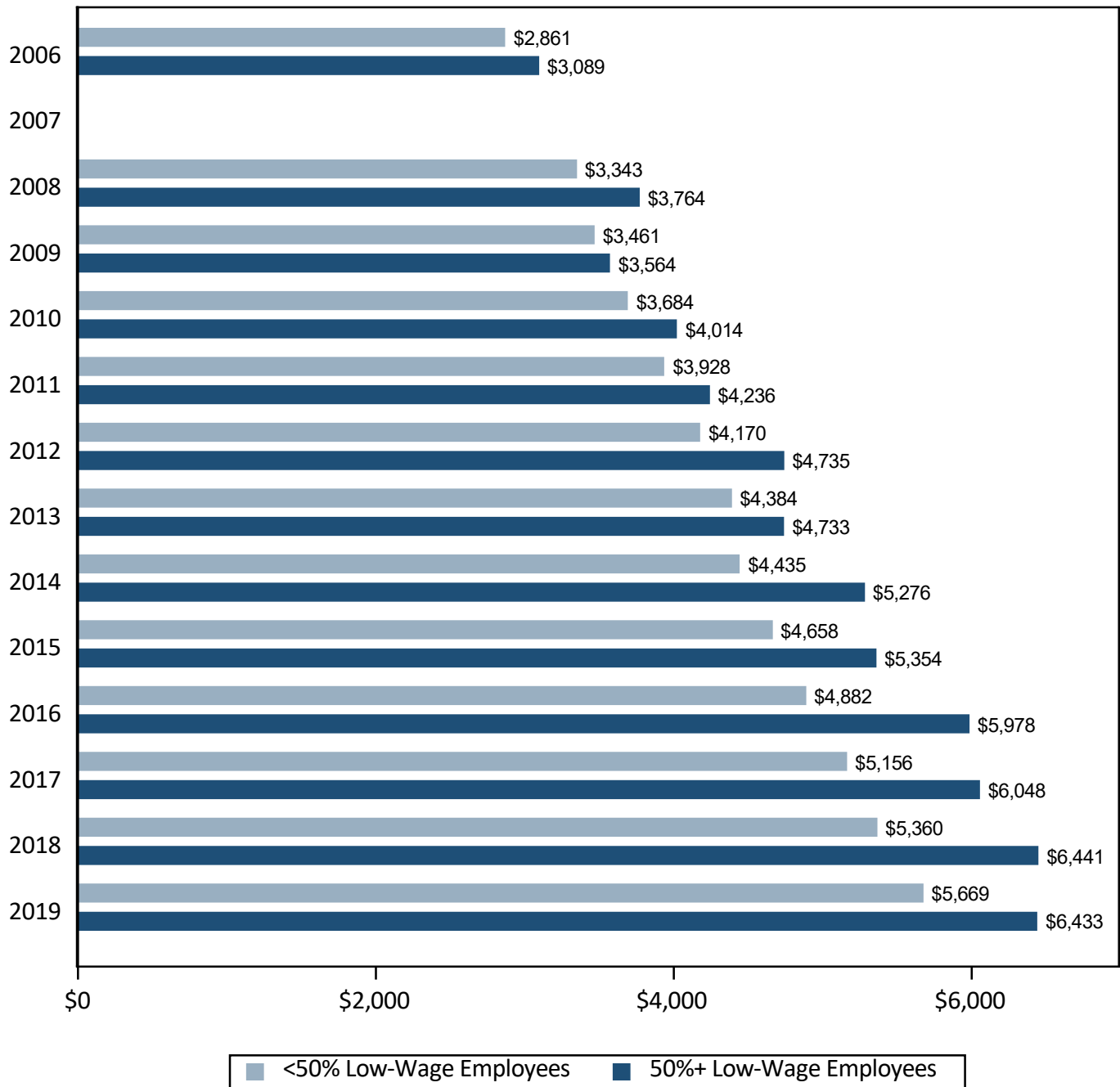
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, low-wage employees were defined as those earning less than \$12.50 per hour.

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

<b>Exhibit 4.35</b>					
<b>Distributions of employee contribution (in dollars) for single, employee-plus-one, and family coverage, by firm size, 2019</b>					
<b>Coverage</b>	<b>Estimate</b>	<b>Total</b>	<b>&lt;50 employees</b>	<b>50-99 employees</b>	<b>100 or more employees</b>
<b>Single</b>	Average (mean)	\$1,489	\$1,454	\$1,561	\$1,490
	10 percentile	\$0	\$0	\$0	\$290
	25 percentile	\$660	\$0	\$580	\$780
	50 percentile (median)	\$1,300	\$990	\$1,300	\$1,300
	75 percentile	\$2,000	\$2,300	\$2,200	\$1,900
	90 percentile	\$3,000	\$3,700	\$3,400	\$2,800
<b>Employee-plus-one</b>	Average (mean)	\$3,881	\$4,244	\$5,163	\$3,723
	10 percentile	\$610	\$0	\$1,300†	\$980
	25 percentile	\$2,100	\$460†	\$2,900	\$2,100
	50 percentile (median)	\$3,300	\$3,700	\$4,300	\$3,200
	75 percentile	\$5,000	\$6,400	\$6,500	\$4,800
	90 percentile	\$7,400	\$9,800	\$9,900	\$6,800
<b>Family</b>	Average (mean)	\$5,726	\$6,341	\$7,623	\$5,497
	10 percentile	\$1,000	\$0	\$1,400†	\$1,600
	25 percentile	\$3,000	\$0	\$3,900	\$3,100
	50 percentile (median)	\$4,800	\$5,400	\$6,400	\$4,800
	75 percentile	\$7,200	\$9,900	\$10,000	\$6,700
	90 percentile	\$11,000	\$15,000	\$16,000	\$9,900
† Estimate does not meet standard of reliability or precision.					
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.					
<b><u>For data points and standard errors for this exhibit, select here.</u></b>					

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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 2019, 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.

This section presents information on trends from 2006 to 2019, 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 2019.

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

- There was no significant change in the percentage of enrolled employees in a health insurance plan with a deductible from 2018 (87.3 percent) to 2019 (86.6 percent) (Exhibit 5.1).
- From 2006 to 2019, the percentage of enrollees in plans with deductibles increased from 66.4 percent to 86.6 percent (Exhibit 5.1).



- Among single-coverage enrollees with a deductible, average deductible levels increased from \$1,846 in 2018 to \$1,931 in 2019; among family-coverage enrollees, deductibles rose from \$3,392 in 2018 to \$3,655 in 2019 (Exhibits 5.2 and 5.3).
- Between 2006 and 2019, average individual deductibles rose from \$714 to \$1,931, and average family deductibles rose from \$1,351 to \$3,655 (Exhibits 5.2 and 5.3).

### **Differences by Firm Size**

- In 2019, enrolled employees in large firms (100 or more employees) and medium (50 to 99 employees) firms were more likely to be in a plan with a deductible than those in small (fewer than 50 employees) firms (87.1 percent and 87.5 percent, respectively, vs. 84.1 percent) (Exhibit 5.1).
- Among enrollees with deductibles, average individual deductibles in 2019 were higher in small (\$2,386) and medium (\$2,441) firms than in large firms (\$1,778) (Exhibit 5.2).
- Family deductibles in 2019 were higher in small firms (\$5,067) than in medium firms (\$4,353), and both were higher than in large firms (\$3,390) (Exhibit 5.3).

### **Deductibles by State**

- In 2019, 86.6 percent of enrolled employees were in plans with a deductible. This figure was significantly lower in seven States: California, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, and Rhode Island. It was not significantly different from the national average in 15 States: Delaware, Florida, Idaho, Illinois, Maryland, Nevada, New Hampshire, Ohio, Oregon, Pennsylvania, South Carolina, Tennessee, Virginia, Washington, and Wyoming. In the remaining States, the percentage of enrolled employees in a plan with a deductible was significantly higher than the national average (Exhibit 5.4).
- Among enrolled employees in plans with individual deductibles, the average deductible was \$1,931 in 2019. Sixteen States had individual deductibles that were significantly higher than the national average: Arizona, Connecticut, Indiana, Iowa, Kentucky, Maine, Minnesota, Missouri, Montana, New Hampshire, North Carolina, Ohio, Oklahoma, South Dakota, Tennessee, and Texas. Thirteen States had individual deductibles that were significantly lower than the national average: Alabama, California, Delaware, District of Columbia, Hawaii, Maryland, Massachusetts, Michigan, Mississippi, New Jersey, New York, Pennsylvania, and Virginia (Exhibit 5.5).
- Among enrolled employees in plans with family deductibles, the average deductible was \$3,655 in 2019. Nine States had family deductibles that were significantly higher than the national average: Connecticut, Louisiana, Missouri, New Hampshire, Ohio, South Carolina, South Dakota, Tennessee, and Texas. Ten States had family deductibles that were significantly lower than the national average: Alabama, Delaware, District of Columbia, Hawaii, Maryland, Massachusetts, Michigan, Nevada, 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 decreased from 2018 (37.7 percent) to 2019 (34.5 percent) (Exhibit 5.7). This was the first statistically significant year-to-year decrease in this percentage in the 2006 to 2019 period.

- From 2006 to 2019, the percentage of enrolled employees in a plan with a physician visit coinsurance rate increased from 22.4 percent to 34.5 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 2018 (20.2 percent) and 2019 (20.0 percent) (Exhibit 5.8).
- Average coinsurance rates increased from 18.5 percent in 2006 to 20.0 percent in 2019 (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 2006 to 2019. In 2019, 38.5 percent of enrollees in large firms had a physician office visit coinsurance rate compared with 20.5 percent and 19.7 percent in small and medium firms, respectively (Exhibit 5.7).
- Between 2006 and 2019, 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 (14.1 percentage points) than in small and medium firms (3.3 percentage points and 5.2 percentage points, respectively) (Exhibit 5.7).
- In large firms, the percentage of enrolled employees in health plans with a physician visit coinsurance rate decreased from 42.0 percent in 2018 to 38.5 percent in 2019. This was the first statistically significant year-to-year decrease in this percentage in the 2006 to 2019 period (Exhibit 5.7).
- Throughout the 2006 to 2019 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 2019. In 2019, average physician visit coinsurance rates were 19.6 percent in large firms versus 22.8 percent and 22.4 percent in small and medium firms, respectively (Exhibit 5.8).

### **Physician Visit Coinsurance Rates by State**

- In 2019, 34.5 percent of enrolled employees in the United States had plans with a physician visit coinsurance rate. This percentage was significantly lower than the national average in nine States and was significantly higher than the national average in 14 States (Exhibit 5.9).
- Among enrolled employees in plans with a physician visit coinsurance rate, the average coinsurance rate was 20.0 percent in 2019. The rate was significantly lower than the national average in nine States and was significantly higher in 12 States (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 2018 (58.1 percent) to 2019 (59.8 percent) (Exhibit 5.11).
- From 2006 to 2019, the percentage of enrollees with a copayment fell by 15.1 percentage points, from 74.9 percent in 2006 to 59.8 percent in 2019 (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 2018 (\$26.81) and 2019 (\$26.68) (Exhibit 5.12).

- From 2006 to 2019, average copayments increased from \$19.33 to \$26.68 (Exhibit 5.12).

### **Differences by Firm Size**

- In 2019 and in almost every year from 2006 to 2019, 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 both small (fewer than 50 employees) and medium (50 to 99 employees) firms (Exhibit 5.11). The only exception is that the difference between large and small firms was not statistically significant in 2008.
- In small firms, the percentage of enrolled employees in health plans with a copayment for a physician visit increased from 68.3 percent in 2018 to 72.3 percent in 2019 (Exhibit 5.11).
- Between 2006 and 2019, 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 (17.0 percentage points) and medium firms (15.3 percentage points) than in small firms (4.9 percentage points) (Exhibit 5.11).
- Throughout the 2006 to 2019 period, average copayments for enrolled employees in large firms were lower than in small and medium firms. In 2019, the average copayment for a physician office visit was \$25.93 in large firms versus \$29.16 and \$27.88 in small and medium firms, respectively (Exhibit 5.12).

### **Copayments for Physician Office Visits by State**

- In 2019, 59.8 percent of enrolled employees in the United States had plans with a copayment for a physician office visit. This figure was lower in 13 States and higher in 12 States (Exhibit 5.13).
- Among plans with a copayment for a physician office visit, the average copayment was \$26.68 in 2019. This figure was lower in 12 States and higher in 11 States (Exhibit 5.14).

### ***Copayments for Specialist Physician Visits***

- From 2018 to 2019, the overall percentage of enrollees in a health insurance plan with a copayment for a specialist physician visit increased from 58.0 percent to 60.2 percent (Exhibit 5.15). For enrolled employees in plans with a copayment for a specialist physician visit, the average copayment did not change significantly from 2018 (\$43.36) to 2019 (\$43.71) (Exhibit 5.16).

### **Differences by Firm Size**

- In 2019, the percentage of enrolled employees in plans with a copayment for a specialist physician visit was lowest in large (100 or more employees) firms (57.2 percent), and the percentage was lower in medium (50 to 99 employees) firms (67.0 percent) than in small (fewer than 50 employees) firms (72.3 percent) (Exhibit 5.15).
- In 2019, the average copayment for enrolled employees in plans with a copayment for a specialist physician visit was lower in large firms (\$41.42) than in small (\$51.27) and medium (\$47.75) firms. This same pattern was observed in each year from 2016 through 2019 (Exhibit 5.16).

## **Copayments for Specialist Physician Visits by State**

- In 2019, 60.2 percent of enrolled employees in the United States had plans with a copayment for a specialist physician office visit. This figure was lower than the national average in 14 States and higher in 14 States (Exhibit 5.17).
- Among plans with specialist copayments, the average copayment was \$43.71 in 2019. This figure was lower in 16 States and higher in 12 States (Exhibit 5.18).

## **Coinsurance Rates for a Specialist Physician Visit**

- In 2019, 34.6 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 (100 or more employees) firms (38.7 percent) than in small (fewer than 50 employees) firms (20.7 percent) and medium (50 to 99 employees) firms (19.4 percent) (Exhibit 5.19).
- Among plans with a specialist coinsurance rate, the average coinsurance rate was 20.7 percent in 2019. This rate was lower in large firms (20.2 percent) than in small (24.3 percent) and medium firms (22.5 percent) (Exhibit 5.20).

## **Coinsurance Rates for a Specialist Physician Visit by State**

- In 2019, 34.6 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 10 States and higher in 14 States (Exhibit 5.21).
- Among plans with specialist coinsurance, the average coinsurance rate was 20.7 percent in 2019. This figure was lower in nine States and higher in 11 States (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 2018 (92.3 percent) to 2019 (90.9 percent) (Exhibit 5.23).
- The percentage of single enrollees in a health insurance plan with a maximum out-of-pocket payment increased from 73.2 percent in 2006 to 93.9 percent in 2015, then fell to 90.9 percent in 2019 (Exhibit 5.23).
- From 2018 to 2019, the percentage of family enrollees in a plan with a family maximum out-of-pocket payment declined from 93.3 percent to 91.6 percent (Exhibit 5.24).
- The percentage of family enrollees in a health insurance plan with a maximum out-of-pocket payment increased from 70.2 percent in 2006 to 94.3 percent in 2015, then fell to 91.6 percent in 2019 (Exhibit 5.24).
- For single enrollees in plans with an individual maximum out-of-pocket payment, the average maximum payment did not significantly change from 2018 (\$4,416) to 2019 (\$4,476). From 2006 to 2019, the individual maximum out-of-pocket payment almost doubled, rising from \$2,316 to \$4,476 (Exhibit 5.25).
- Similarly, for enrollees in plans with a family maximum out-of-pocket payment, there was no statistically significant change in the maximum annual payment from 2018 (\$8,375) to 2019 (\$8,534). From 2006 to 2019, the family maximum out-of-pocket payment increased from \$4,832 to \$8,534 (Exhibit 5.26).

## **Differences by Firm Size**

- In all years from 2006 to 2019, 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).
- In all years from 2006 to 2019, average maximum individual out-of-pocket payments for single enrollees were lower in large firms than in small firms and were also lower in large firms than in medium firms (50 to 99 employees) in most years in this period. In 2019, average maximum individual out-of-pocket payments were \$5,126 in small firms, \$4,908 in medium firms, and \$4,299 in large firms (Exhibit 5.25).
- In most years from 2006 to 2019, average maximum family out-of-pocket payments for family enrollees were lower in large firms than in small firms. In 2019, average family maximum out-of-pocket payments were higher in small firms (\$9,777) and medium firms (\$9,314) than in large firms (\$8,304) (Exhibit 5.26).

## **High-Deductible Health Plans**

- There was no statistically significant change in the percentage of single enrollees in a high-deductible health plan between 2018 (53.6 percent) and 2019 (55.3 percent). This was the second time (2017 to 2018) since 2006 that this percentage did not significantly increase for single enrollees (Exhibits 5.27).
- The percentage of family enrollees in a high-deductible health plan increased from 2018 (50.7 percent) to 2019 (53.5 percent) (Exhibit 5.28).
- In 2019, 55.3 percent of single enrollees and 53.5 percent of family enrollees were in a high-deductible health plan compared with 11.1 percent and 11.5 percent, respectively, in 2006 (Exhibits 5.27 and 5.28).

## **Differences by Firm Size**

- In 2019, the percentage of single enrollees in high-deductible health plans was lower in large firms (100 or more employees) (52.4 percent) than in small (fewer than 50 employees) firms (63.6 percent) and medium (50 to 99 employees) firms (65.3 percent). This relationship by firm size was evident throughout the 2006 to 2019 period (Exhibit 5.27).
- In 2019, the percentage of family enrollees in high-deductible health plans was lower in large firms (51.2 percent) than in small (64.4 percent) and medium firms (61.1 percent). These relationships were evident in all years from 2006 to 2019 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 2019, 55.3 percent of single enrollees were in high-deductible health plans (Exhibit 5.27), and the remaining 44.7 percent of single enrollees were in the following four types of non-high-deductible health plans:
  - 25.4 percent of single enrollees were enrolled in a plan with a mixture of preferred and any providers with no gatekeeper, such as a preferred provider organization (PPO) (Exhibit 5.31),

- 13.3 percent were enrolled in a plan with exclusive providers, such as a health maintenance organization (HMO) (Exhibit 5.29),
  - 3.1 percent were in a plan with any providers, such as a fee-for-service or indemnity plan (Exhibit 5.32), and
  - 2.8 percent were enrolled in a plan with a mixture of preferred and any providers with a gatekeeper, such as a point-of-service (POS) plan (Exhibit 5.30). (The percentages do not add exactly to 44.7 due to rounding.)
- In 2019, 53.5 percent of family enrollees were in high-deductible health plans (Exhibit 5.28), and the remaining 46.5 percent of family enrollees were in the following four types of non-high-deductible health plans:
    - 27.9 percent of family enrollees were enrolled in a plan with a mixture of preferred and any providers with no gatekeeper (Exhibit 5.35),
    - 12.6 percent were enrolled in a plan with exclusive providers (Exhibit 5.33),
    - 3.4 percent were in a plan with any providers (Exhibit 5.36), and
    - 2.6 percent of family enrollees were enrolled in a plan with a mixture of preferred and any providers with a gatekeeper (Exhibit 5.34).
- From 2006 to 2019, the percentage of single enrollees in high-deductible health plans increased from 11.1 to 55.3 percent, and the percentage of family enrollees in high-deductible health plans increased from 11.5 to 53.5 percent (Exhibits 5.27 and 5.28). Over the same period, the percentages of single and family enrollees decreased in all four types of non-high-deductible health plans.
    - From 2006 to 2019, the percentage of enrollees enrolled in a non-high-deductible health plan with mixed providers and no gatekeeper decreased from 50.9 percent to 25.4 percent for single enrollees and from 53.4 percent to 27.9 percent for family enrollees (Exhibits 5.31 and 5.35).
    - The percentage of single enrollees enrolled in a non-high-deductible plan with exclusive providers decreased from 23.7 percent in 2006 to 13.3 percent in 2019, and the percentage for family enrollees decreased from 21.6 percent to 12.6 percent (Exhibits 5.29 and 5.33).
    - The percentage of single enrollees enrolled in a non-high-deductible health plan with any providers decreased from 4.9 percent in 2006 to 3.1 percent in 2019, and the percentage of family enrollees in such plans decreased from 4.5 percent to 3.4 percent (Exhibits 5.32 and 5.36).
    - The percentage of single enrollees enrolled in a non-high-deductible health plan with mixed providers and a gatekeeper decreased from 9.4 percent in 2006 to 2.8 percent in 2019, and the percentage of family enrollees in such plans decreased from 9.0 percent to 2.6 percent (Exhibits 5.30 and 5.34).

### **Differences by Firm Size**

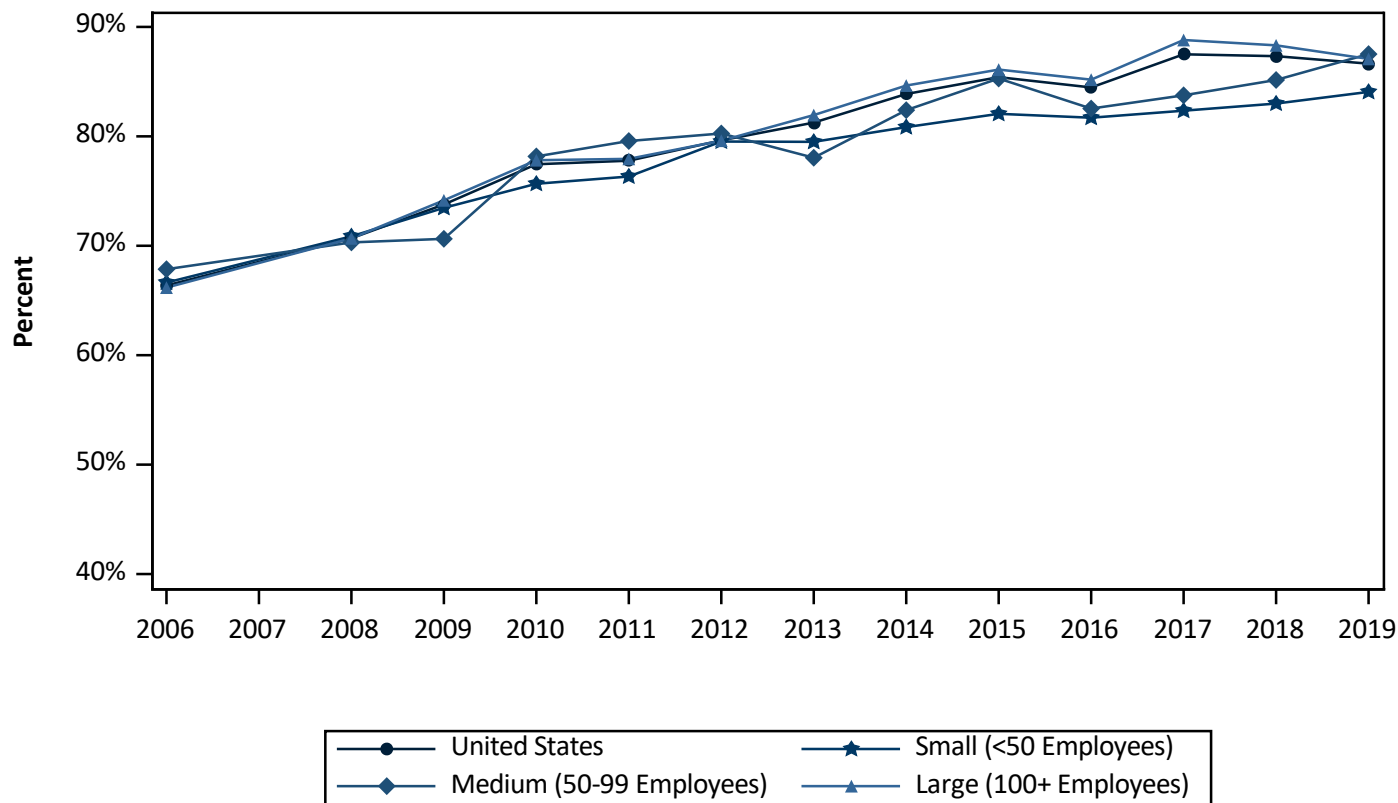
- In most years from 2006 to 2018, the percentages of both single and family enrollees enrolled in non-high-deductible health plans with exclusive providers were lower in large firms (100 or more employees) than in small firms (fewer than 50 employees). However, in 2019, there

were no statistically significant differences between small and large firms in these percentages (Exhibits 5.29 and 5.33).

- In all years from 2006 to 2019, 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 than in small firms and medium firms (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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	66.4%	70.7%	73.8%	77.5%	77.8%	79.6%	81.3%	83.9%	85.4%	84.5%	87.5%	87.3%	86.6%
<50	66.6%	70.9%	73.5%	75.7%	76.3%	79.5%	79.5%	80.8%	82.1%	81.7%	82.3%	83.0%	84.1%
50-99	67.9%	70.3%	70.6%	78.2%	79.6%	80.3%	78.0%	82.4%	85.3%	82.5%	83.7%	85.1%	87.5%
100+	66.2%	70.7%	74.2%	77.8%	77.9%	79.6%	81.9%	84.6%	86.1%	85.2%	88.8%	88.3%	87.1%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

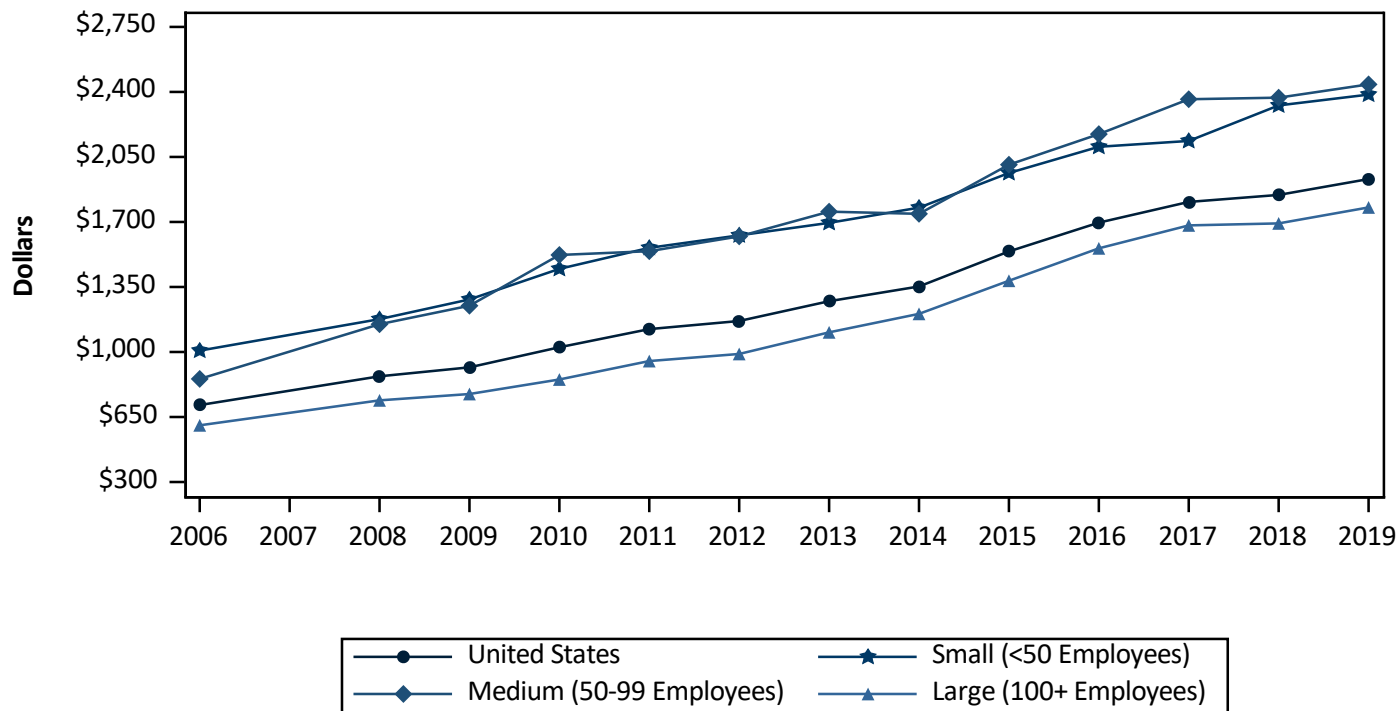
**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**[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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	\$714	\$869	\$917	\$1,025	\$1,123	\$1,167	\$1,273	\$1,353	\$1,541	\$1,696	\$1,808	\$1,846	\$1,931
<50	\$1,007	\$1,177	\$1,283	\$1,447	\$1,561	\$1,628	\$1,695	\$1,777	\$1,964	\$2,105	\$2,136	\$2,327	\$2,386
50-99	\$855	\$1,149	\$1,249	\$1,522	\$1,543	\$1,622	\$1,755	\$1,744	\$2,008	\$2,173	\$2,361	\$2,369	\$2,441
100+	\$605	\$740	\$774	\$852	\$951	\$989	\$1,106	\$1,205	\$1,383	\$1,558	\$1,681	\$1,692	\$1,778

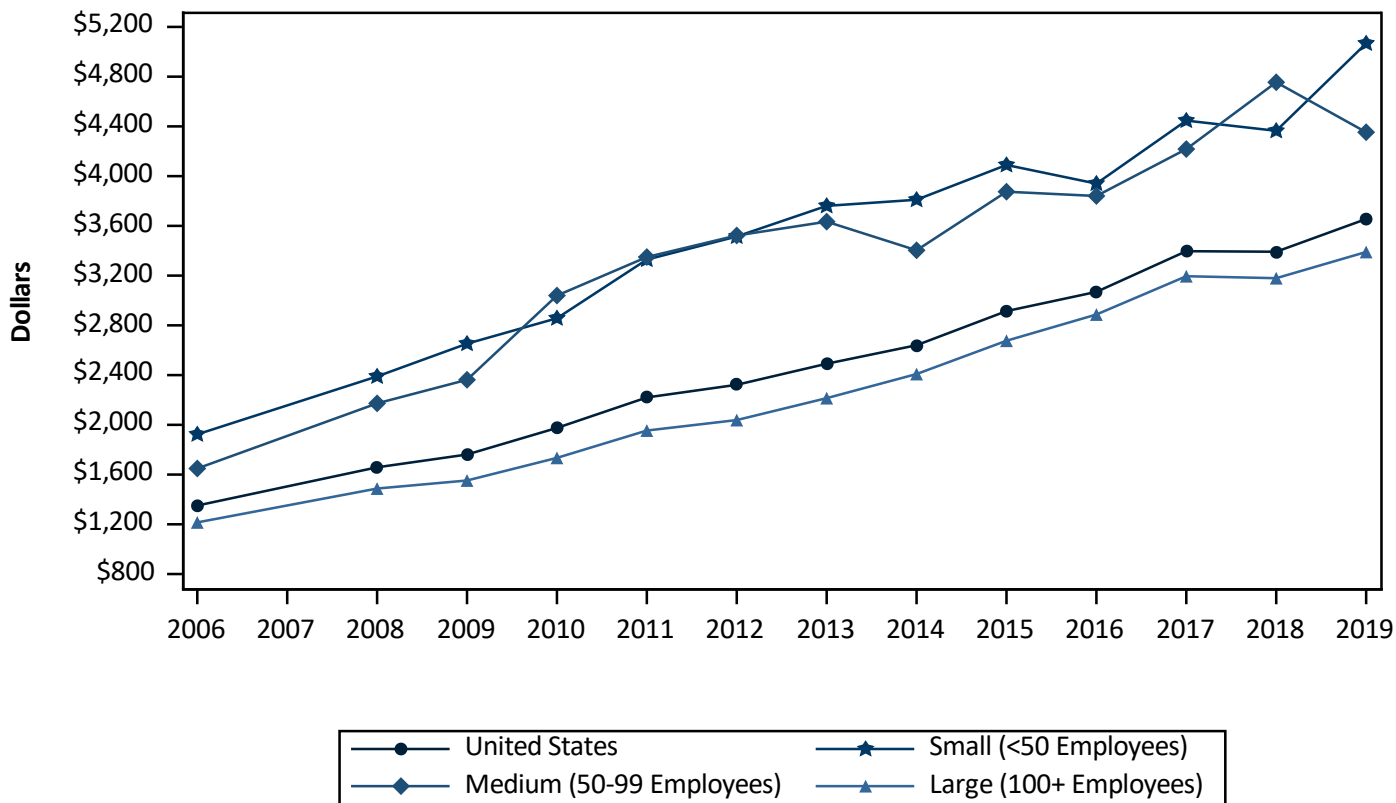
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	\$1,351	\$1,658	\$1,761	\$1,975	\$2,220	\$2,322	\$2,491	\$2,640	\$2,915	\$3,069	\$3,396	\$3,392	\$3,655
<50	\$1,923	\$2,389	\$2,652	\$2,857	\$3,329	\$3,515	\$3,761	\$3,810	\$4,090	\$3,940	\$4,447	\$4,364	\$5,067
50-99	\$1,649	\$2,173	\$2,362	\$3,040	\$3,349	\$3,523	\$3,634	\$3,404	\$3,875	\$3,840	\$4,218	\$4,755	\$4,353
100+	\$1,215	\$1,488	\$1,552	\$1,734	\$1,954	\$2,038	\$2,215	\$2,408	\$2,676	\$2,887	\$3,195	\$3,179	\$3,390

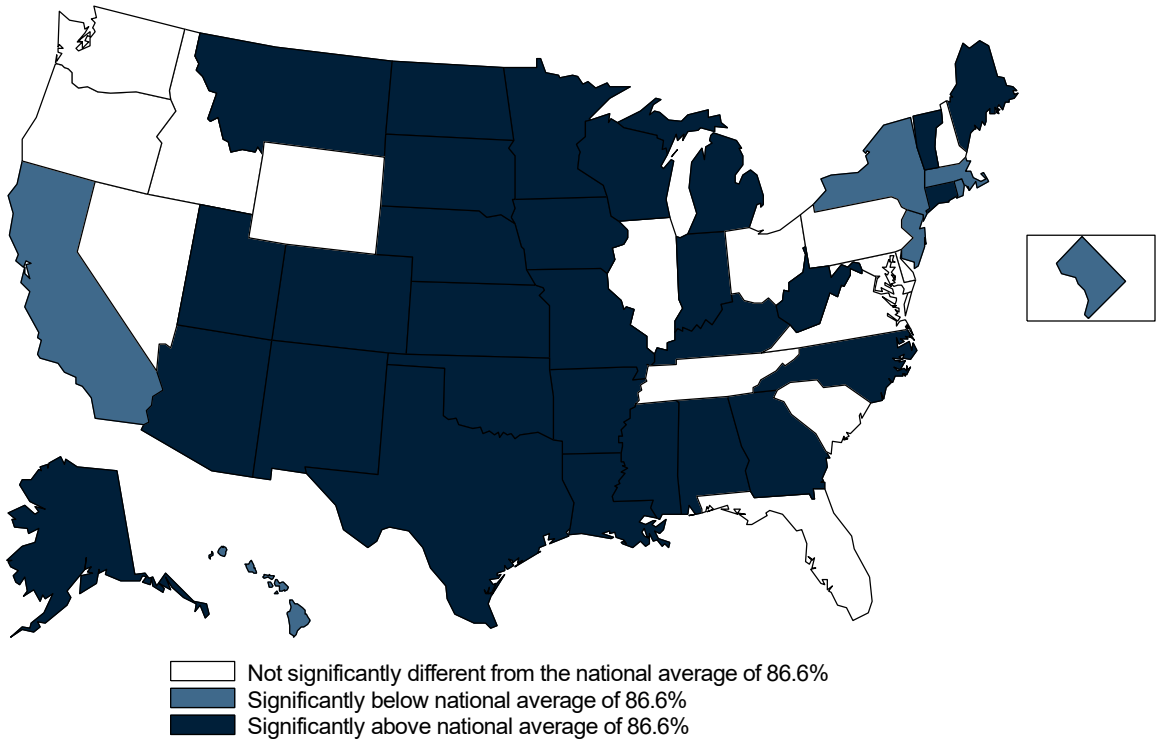
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2019**



Alabama	91.6%*	Kentucky	92.9%*	North Dakota	96.3%*
Alaska	94.1%*	Louisiana	90.9%*	Ohio	89.4%
Arizona	94.6%*	Maine	95.7%*	Oklahoma	96.3%*
Arkansas	95.6%*	Maryland	81.1%	Oregon	87.4%
California	71.0%*	Massachusetts	79.8%*	Pennsylvania	88.9%
Colorado	94.1%*	Michigan	94.1%*	Rhode Island	76.0%*
Connecticut	93.1%*	Minnesota	91.6%*	South Carolina	88.3%
Delaware	88.4%	Mississippi	93.3%*	South Dakota	97.7%*
District of Columbia	74.3%*	Missouri	91.6%*	Tennessee	88.3%
Florida	89.8%	Montana	94.0%*	Texas	92.1%*
Georgia	93.2%*	Nebraska	95.9%*	Utah	91.4%*
Hawaii	38.3%*	Nevada	83.9%	Vermont	94.2%*
Idaho	89.0%	New Hampshire	90.6%	Virginia	84.4%
Illinois	87.9%	New Jersey	74.2%*	Washington	90.8%
Indiana	94.2%*	New Mexico	93.9%*	West Virginia	92.2%*
Iowa	94.2%*	New York	74.2%*	Wisconsin	95.6%*
Kansas	92.8%*	North Carolina	93.3%*	Wyoming	89.6%

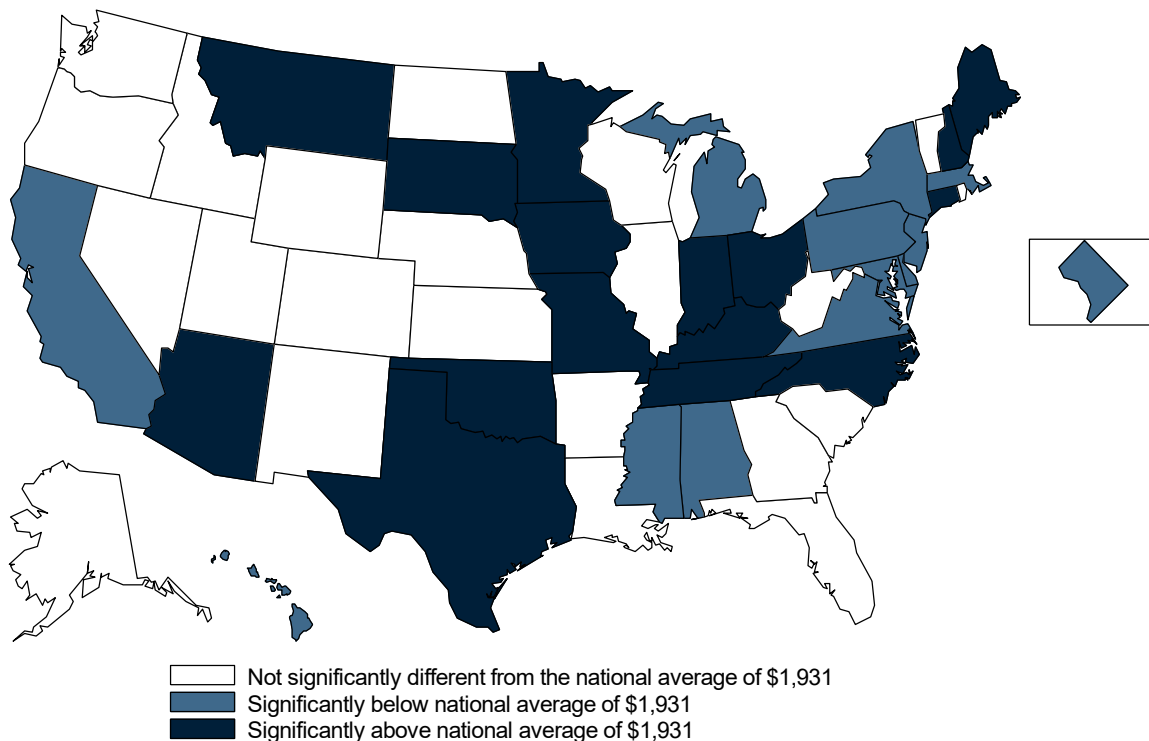
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Indicates the estimate is statistically different from the national average of 86.6 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, 2019**



Alabama	\$1,616*	Kentucky	\$2,101*	North Dakota	\$1,950
Alaska	\$1,869	Louisiana	\$2,037	Ohio	\$2,101*
Arizona	\$2,418*	Maine	\$2,303*	Oklahoma	\$2,165*
Arkansas	\$1,839	Maryland	\$1,673*	Oregon	\$1,958
California	\$1,675*	Massachusetts	\$1,593*	Pennsylvania	\$1,646*
Colorado	\$1,907	Michigan	\$1,579*	Rhode Island	\$1,983
Connecticut	\$2,289*	Minnesota	\$2,272*	South Carolina	\$2,151
Delaware	\$1,703*	Mississippi	\$1,587*	South Dakota	\$2,408*
District of Columbia	\$1,306*	Missouri	\$2,160*	Tennessee	\$2,334*
Florida	\$1,993	Montana	\$2,521*	Texas	\$2,155*
Georgia	\$1,914	Nebraska	\$2,042	Utah	\$1,781
Hawaii	\$1,264*	Nevada	\$1,810	Vermont	\$1,935
Idaho	\$1,933	New Hampshire	\$2,386*	Virginia	\$1,688*
Illinois	\$1,876	New Jersey	\$1,713*	Washington	\$1,793
Indiana	\$2,122*	New Mexico	\$2,011	West Virginia	\$1,959
Iowa	\$2,202*	New York	\$1,655*	Wisconsin	\$2,061
Kansas	\$1,904	North Carolina	\$2,281*	Wyoming	\$1,895

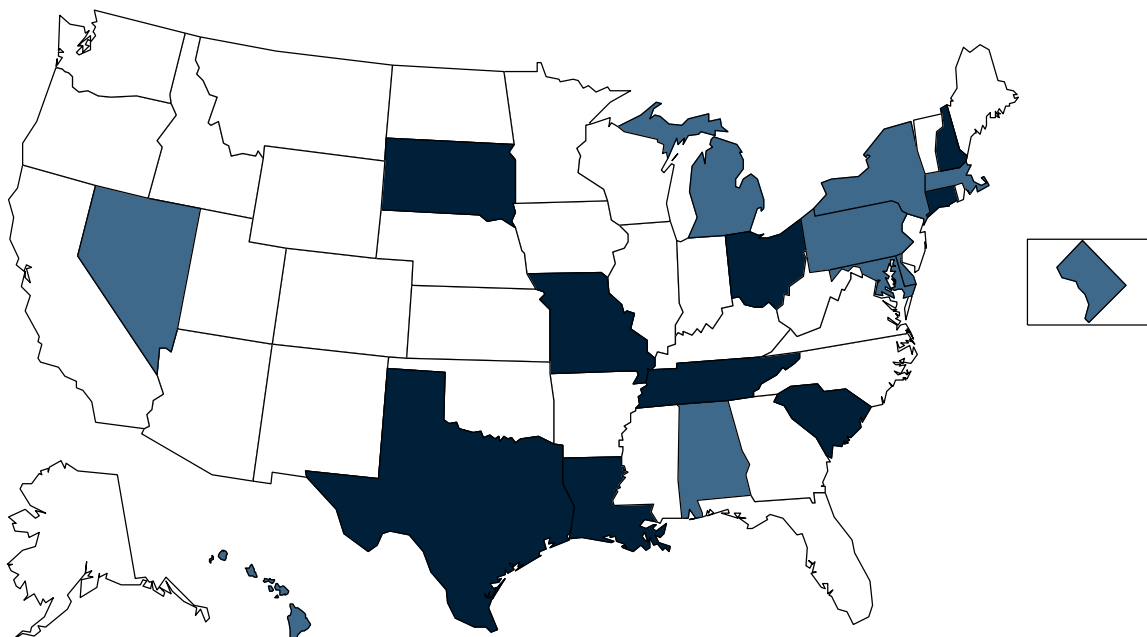
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Indicates the estimate is statistically different from the national average of \$1,931 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, 2019**



Not significantly different from the national average of \$3,655  
 Significantly below national average of \$3,655  
 Significantly above national average of \$3,655

Alabama	\$3,029*	Kentucky	\$3,798	North Dakota	\$3,980
Alaska	\$3,626	Louisiana	\$4,299*	Ohio	\$4,132*
Arizona	\$4,017	Maine	\$3,994	Oklahoma	\$4,053
Arkansas	\$3,586	Maryland	\$3,009*	Oregon	\$3,634
California	\$3,329	Massachusetts	\$3,151*	Pennsylvania	\$2,981*
Colorado	\$3,469	Michigan	\$2,856*	Rhode Island	\$4,031
Connecticut	\$4,199*	Minnesota	\$4,160	South Carolina	\$4,155*
Delaware	\$3,002*	Mississippi	\$3,468	South Dakota	\$4,222*
District of Columbia	\$2,679*	Missouri	\$4,222*	Tennessee	\$4,615*
Florida	\$3,632	Montana	\$3,842	Texas	\$4,174*
Georgia	\$3,659	Nebraska	\$3,799	Utah	\$3,842
Hawaii	\$2,619*	Nevada	\$3,100*	Vermont	\$3,330
Idaho	\$3,499	New Hampshire	\$4,379*	Virginia	\$3,313
Illinois	\$3,849	New Jersey	\$3,456	Washington	\$3,435
Indiana	\$3,937	New Mexico	\$3,992	West Virginia	\$3,645
Iowa	\$4,064	New York	\$2,899*	Wisconsin	\$3,904
Kansas	\$3,607	North Carolina	\$4,005	Wyoming	\$3,579

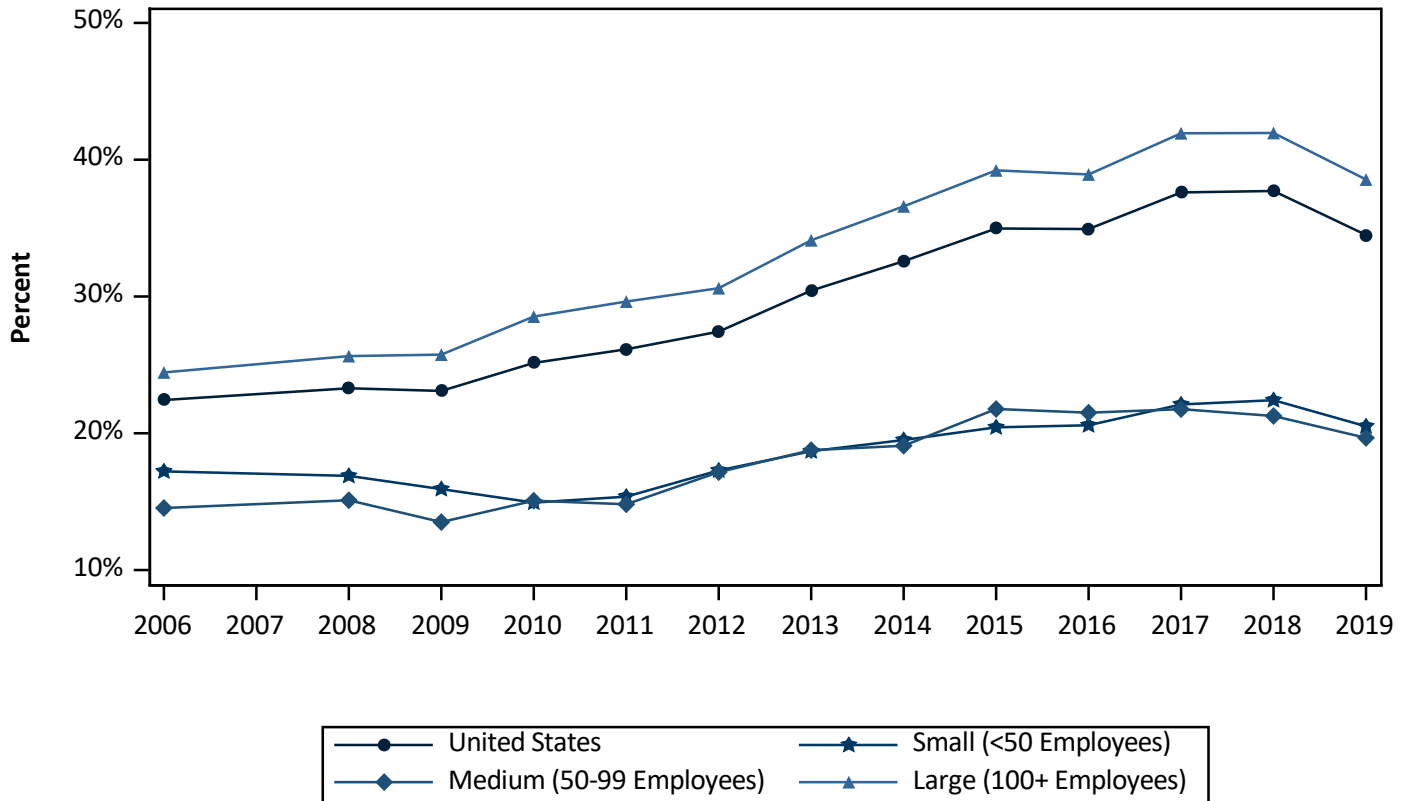
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Indicates the estimate is statistically different from the national average of \$3,655 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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	22.4%	23.3%	23.1%	25.1%	26.1%	27.4%	30.4%	32.6%	35.0%	34.9%	37.6%	37.7%	34.5%
<50	17.2%	16.9%	15.9%	14.9%	15.4%	17.3%	18.7%	19.5%	20.4%	20.6%	22.1%	22.4%	20.5%
50-99	14.5%	15.1%	13.5%	15.1%	14.8%	17.2%	18.8%	19.1%	21.8%	21.5%	21.8%	21.3%	19.7%
100+	24.4%	25.6%	25.7%	28.5%	29.6%	30.6%	34.1%	36.6%	39.2%	38.9%	41.9%	42.0%	38.5%

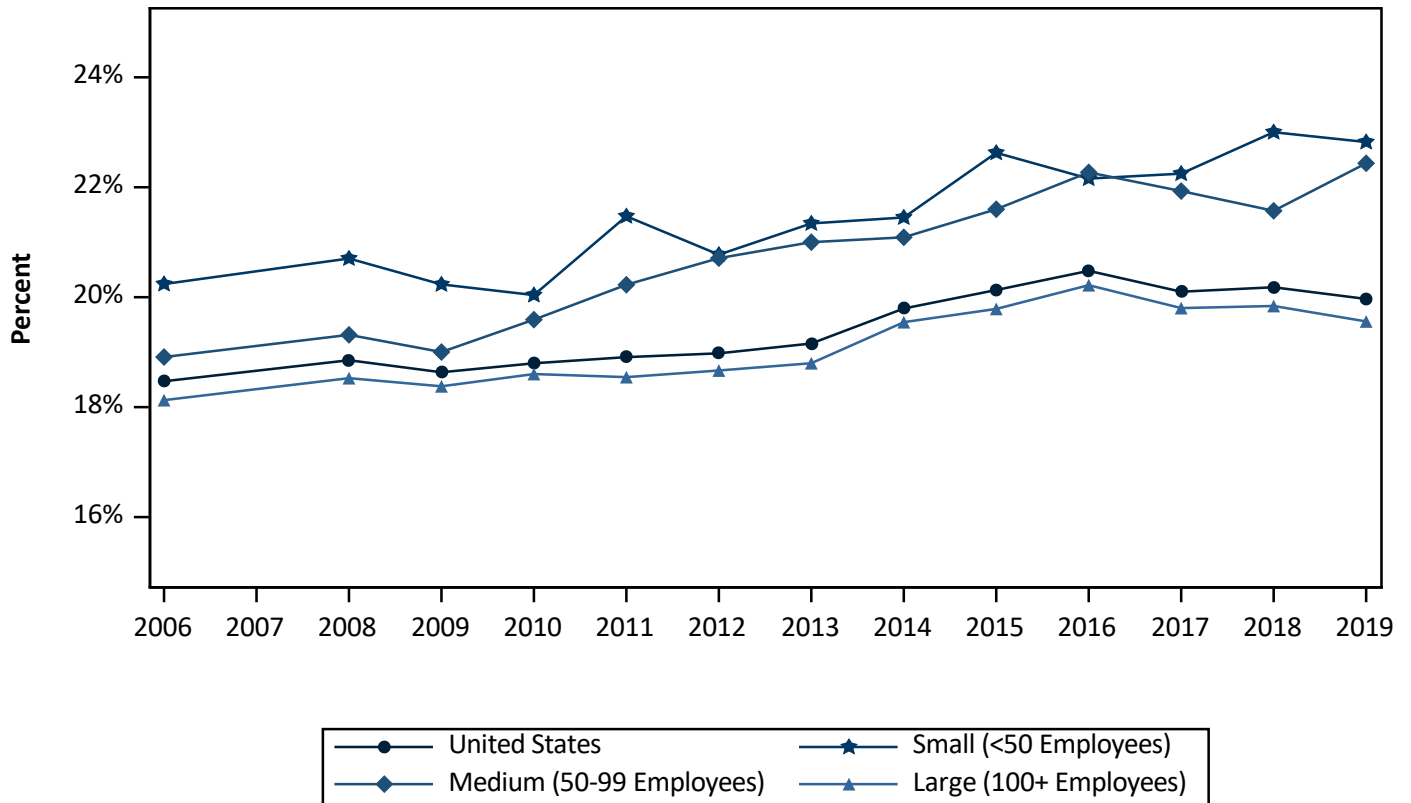
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



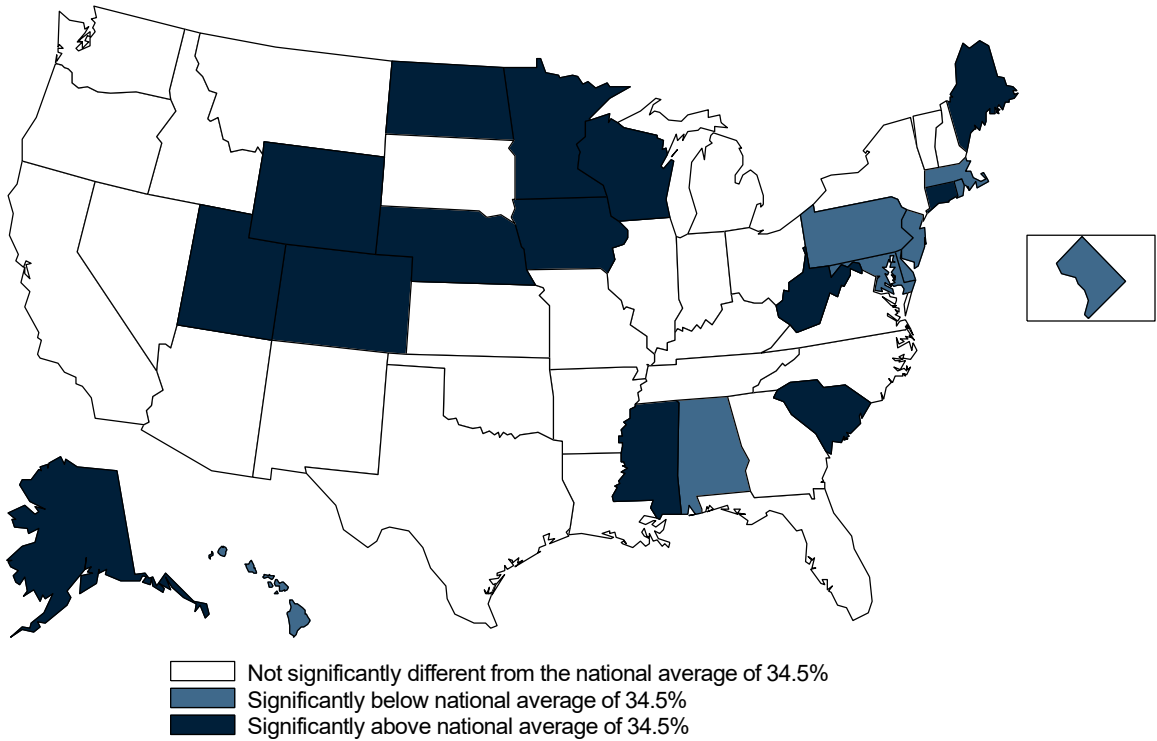
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

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

<b>Data for Exhibit 5.8</b>													
<b>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, 2006–2019</b>													
<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	18.5%	18.9%	18.6%	18.8%	18.9%	19.0%	19.2%	19.8%	20.1%	20.5%	20.1%	20.2%	20.0%
<50	20.2%	20.7%	20.2%	20.0%	21.5%	20.8%	21.3%	21.5%	22.6%	22.2%	22.2%	23.0%	22.8%
50-99	18.9%	19.3%	19.0%	19.6%	20.2%	20.7%	21.0%	21.1%	21.6%	22.3%	21.9%	21.6%	22.4%
100+	18.1%	18.5%	18.4%	18.6%	18.5%	18.7%	18.8%	19.5%	19.8%	20.2%	19.8%	19.8%	19.6%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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, 2019**



Alabama	22.6%*	Kentucky	38.2%	North Dakota	49.3%*
Alaska	57.4%*	Louisiana	32.9%	Ohio	35.6%
Arizona	41.8%	Maine	45.7%*	Oklahoma	32.6%
Arkansas	37.0%	Maryland	26.0%*	Oregon	31.7%
California	30.4%	Massachusetts	23.7%*	Pennsylvania	22.5%*
Colorado	47.6%*	Michigan	35.0%	Rhode Island	15.9%*
Connecticut	45.8%*	Minnesota	45.3%*	South Carolina	44.3%*
Delaware	21.6%*	Mississippi	43.6%*	South Dakota	32.8%
District of Columbia	22.6%*	Missouri	38.0%	Tennessee	41.1%
Florida	35.6%	Montana	41.0%	Texas	38.1%
Georgia	33.4%	Nebraska	52.7%*	Utah	46.2%*
Hawaii	22.3%*	Nevada	32.7%	Vermont	37.0%
Idaho	33.7%	New Hampshire	27.2%	Virginia	31.9%
Illinois	36.9%	New Jersey	21.1%*	Washington	36.6%
Indiana	38.2%	New Mexico	33.3%	West Virginia	47.8%*
Iowa	43.2%*	New York	30.9%	Wisconsin	46.2%*
Kansas	37.5%	North Carolina	32.1%	Wyoming	46.4%*

**Source:** Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2019.

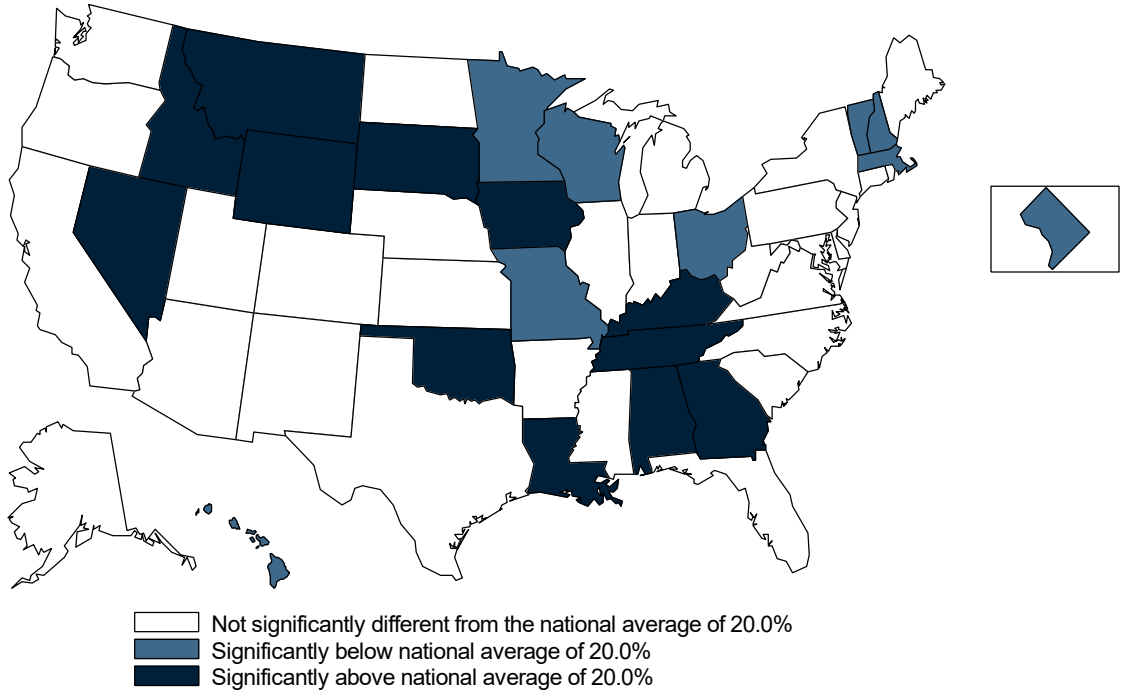
**Note:** \* Indicates the estimate is statistically different from the national average of 34.5 percent at  $p < 0.05$ .

**[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, 2019**



Alabama	21.7%*	Kentucky	22.3%*	North Dakota	19.2%
Alaska	19.8%	Louisiana	22.7%*	Ohio	16.6%*
Arizona	21.2%	Maine	19.9%	Oklahoma	22.1%*
Arkansas	21.5%	Maryland	20.2%	Oregon	19.7%
California	20.4%	Massachusetts	15.9%*	Pennsylvania	19.1%
Colorado	19.9%	Michigan	19.1%	Rhode Island	19.0%
Connecticut	20.6%	Minnesota	18.2%*	South Carolina	20.9%
Delaware	19.0%	Mississippi	20.2%	South Dakota	23.7%*
District of Columbia	16.0%*	Missouri	18.6%*	Tennessee	23.3%*
Florida	20.8%	Montana	25.2%*	Texas	20.1%
Georgia	21.1%*	Nebraska	20.2%	Utah	20.6%
Hawaii	17.5%*	Nevada	21.8%*	Vermont	14.5%*
Idaho	22.2%*	New Hampshire	18.3%*	Virginia	20.6%
Illinois	19.1%	New Jersey	19.8%	Washington	18.8%
Indiana	19.3%	New Mexico	19.5%	West Virginia	21.0%
Iowa	22.2%*	New York	18.9%	Wisconsin	18.8%*
Kansas	21.9%	North Carolina	21.2%	Wyoming	22.0%*

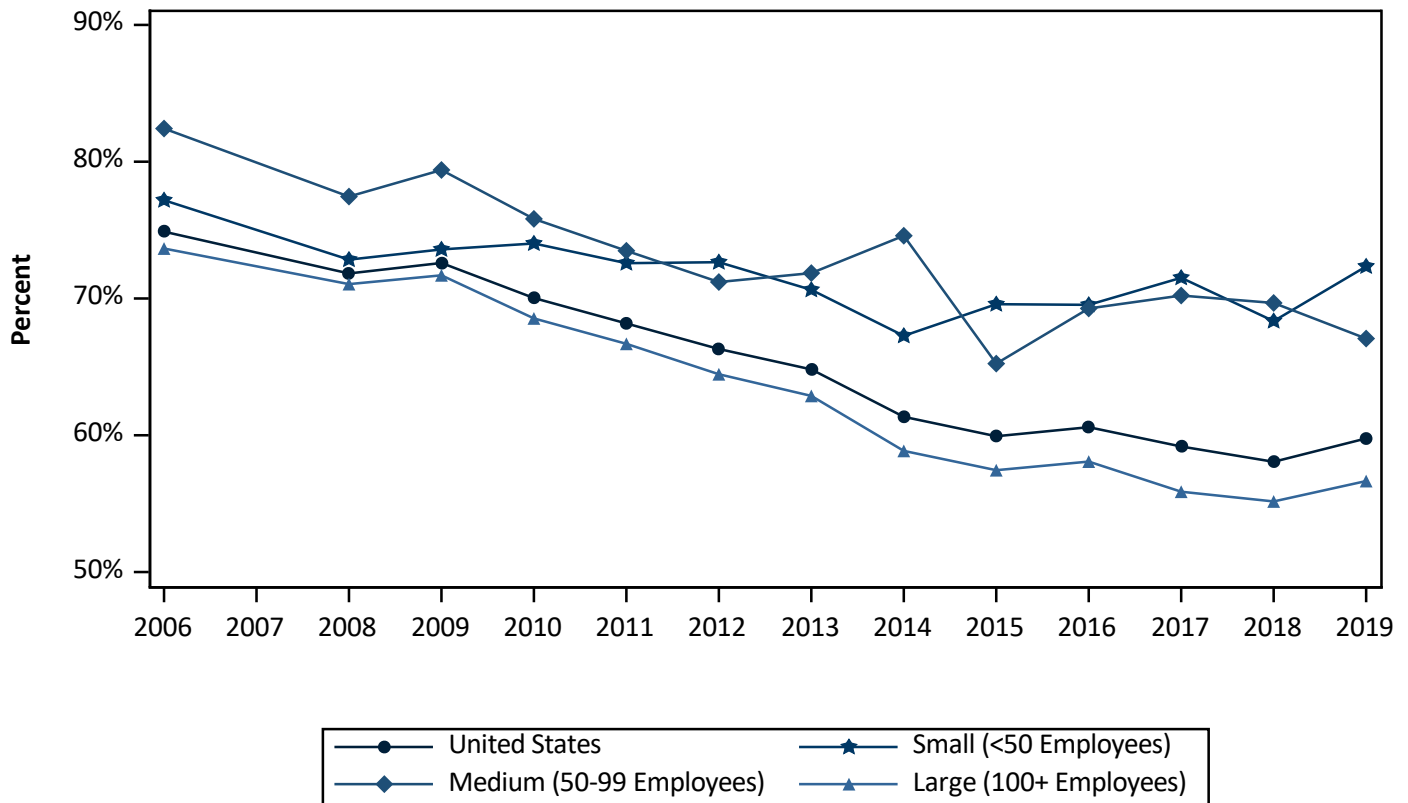
**Source:** Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2019.

**Note:** \* Indicates the estimate is statistically different from the national average of 20.0 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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	74.9%	71.8%	72.6%	70.0%	68.2%	66.3%	64.8%	61.3%	59.9%	60.6%	59.2%	58.1%	59.8%
<50	77.2%	72.8%	73.6%	74.0%	72.6%	72.7%	70.6%	67.3%	69.6%	69.5%	71.5%	68.3%	72.3%
50-99	82.4%	77.5%	79.4%	75.8%	73.5%	71.2%	71.9%	74.6%	65.2%	69.3%	70.2%	69.7%	67.1%
100+	73.7%	71.1%	71.7%	68.5%	66.7%	64.5%	62.9%	58.9%	57.4%	58.1%	55.9%	55.2%	56.7%

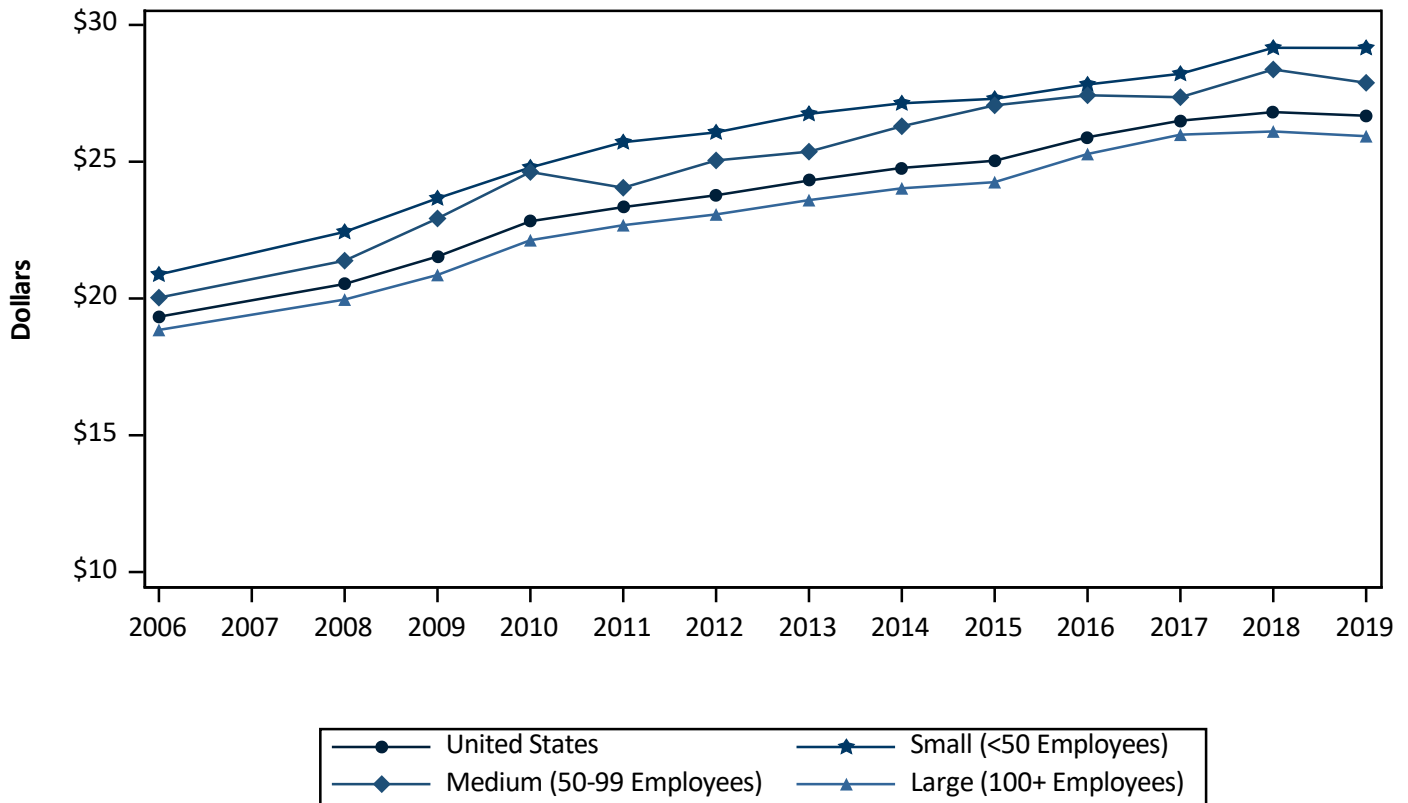
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	\$19.33	\$20.53	\$21.53	\$22.82	\$23.34	\$23.77	\$24.31	\$24.77	\$25.04	\$25.89	\$26.50	\$26.81	\$26.68
<50	\$20.88	\$22.43	\$23.66	\$24.79	\$25.71	\$26.07	\$26.75	\$27.14	\$27.30	\$27.82	\$28.21	\$29.16	\$29.16
50-99	\$20.03	\$21.38	\$22.93	\$24.62	\$24.05	\$25.05	\$25.37	\$26.29	\$27.06	\$27.43	\$27.36	\$28.37	\$27.88
100+	\$18.85	\$19.96	\$20.86	\$22.13	\$22.68	\$23.07	\$23.60	\$24.03	\$24.25	\$25.28	\$25.99	\$26.11	\$25.93

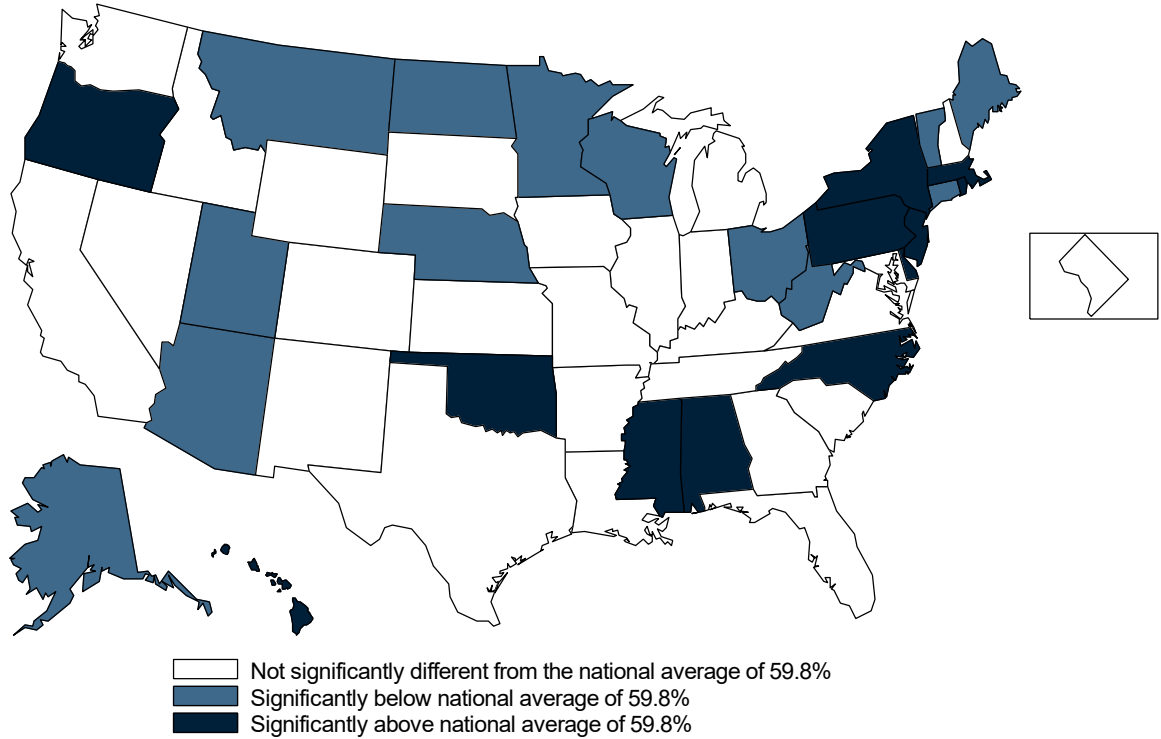
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2019**



Alabama	70.9%*	Kentucky	59.3%	North Dakota	43.7%*
Alaska	44.7%*	Louisiana	63.8%	Ohio	46.8%*
Arizona	51.3%*	Maine	46.9%*	Oklahoma	68.6%*
Arkansas	57.2%	Maryland	63.8%	Oregon	68.2%*
California	66.7%	Massachusetts	68.9%*	Pennsylvania	69.8%*
Colorado	52.8%	Michigan	62.4%	Rhode Island	75.7%*
Connecticut	42.8%*	Minnesota	30.8%*	South Carolina	53.6%
Delaware	67.4%*	Mississippi	68.9%*	South Dakota	57.6%
District of Columbia	56.3%	Missouri	56.8%	Tennessee	54.0%
Florida	61.1%	Montana	37.3%*	Texas	55.2%
Georgia	58.3%	Nebraska	43.1%*	Utah	51.3%*
Hawaii	73.5%*	Nevada	65.2%	Vermont	44.1%*
Idaho	65.4%	New Hampshire	64.8%	Virginia	64.2%
Illinois	54.8%	New Jersey	72.6%*	Washington	59.1%
Indiana	57.5%	New Mexico	63.5%	West Virginia	49.9%*
Iowa	53.0%	New York	64.8%*	Wisconsin	48.2%*
Kansas	60.2%	North Carolina	66.7%*	Wyoming	52.4%

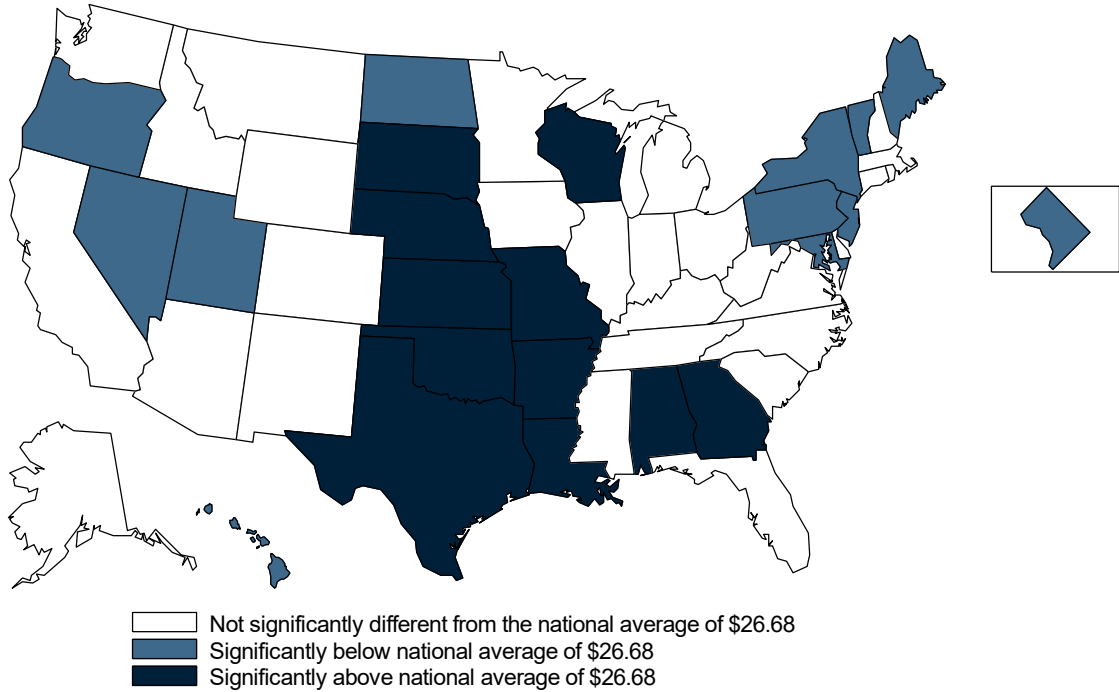
**Source:** Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2019.

**Note:** \* Indicates the estimate is statistically different from the national average of 59.8 percent at  $p < 0.05$ .

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

**Exhibit 5.14**

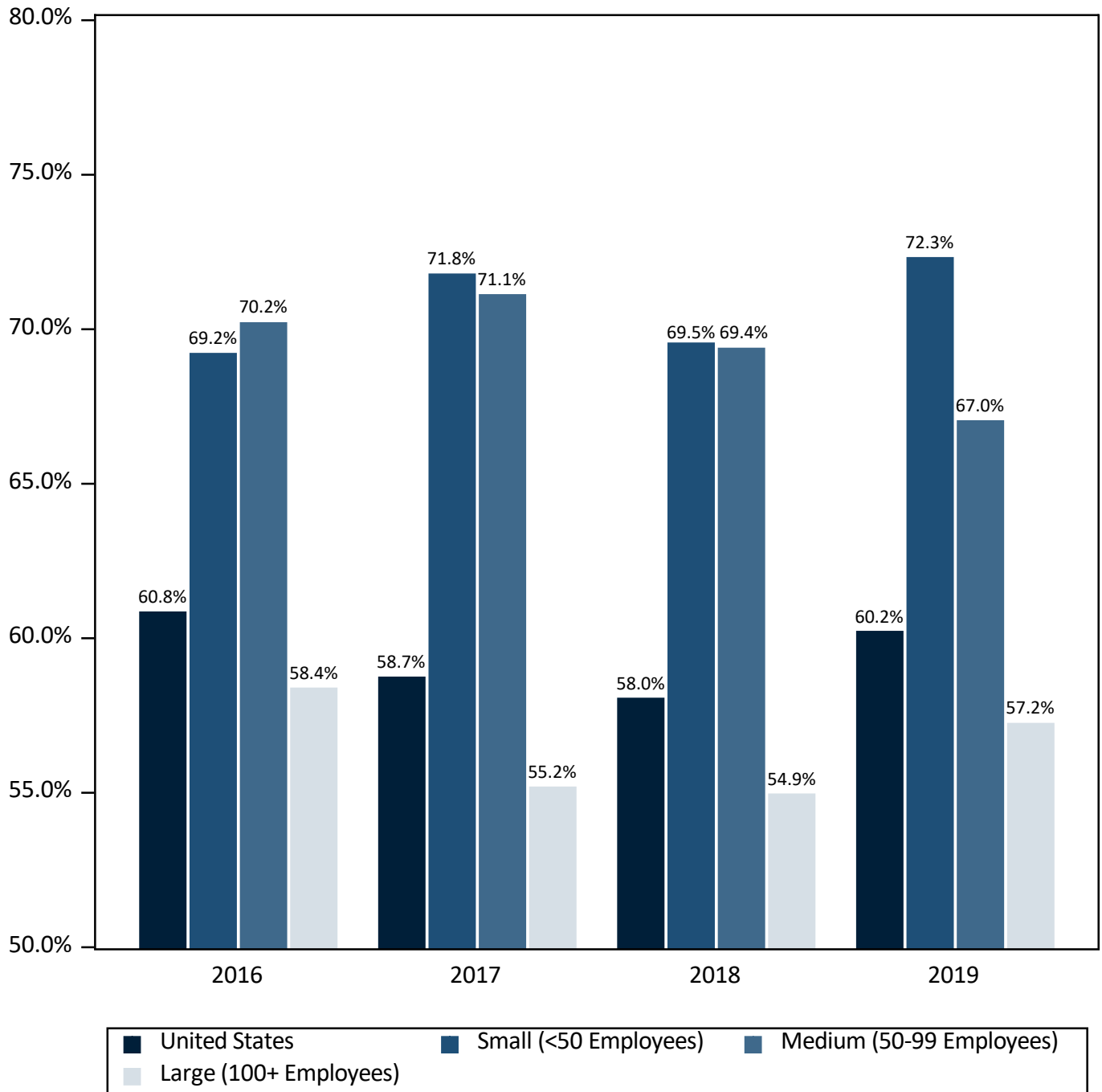
**Average copayment (in dollars) for a physician office visit per employee enrolled in a health insurance plan with a physician visit copayment, overall and by State, 2019**



Alabama	\$32.42*	Kentucky	\$25.66	North Dakota	\$25.67*
Alaska	\$25.80	Louisiana	\$32.58*	Ohio	\$27.20
Arizona	\$26.97	Maine	\$25.18*	Oklahoma	\$28.40*
Arkansas	\$29.09*	Maryland	\$22.05*	Oregon	\$25.07*
California	\$27.29	Massachusetts	\$25.67	Pennsylvania	\$24.27*
Colorado	\$27.11	Michigan	\$25.72	Rhode Island	\$26.74
Connecticut	\$27.70	Minnesota	\$27.26	South Carolina	\$27.21
Delaware	\$26.46	Mississippi	\$27.84	South Dakota	\$29.54*
District of Columbia	\$21.71*	Missouri	\$28.29*	Tennessee	\$27.80
Florida	\$26.76	Montana	\$28.05	Texas	\$28.47*
Georgia	\$29.25*	Nebraska	\$29.15*	Utah	\$23.83*
Hawaii	\$17.02*	Nevada	\$23.44*	Vermont	\$24.28*
Idaho	\$26.70	New Hampshire	\$27.22	Virginia	\$26.03
Illinois	\$26.05	New Jersey	\$22.80*	Washington	\$25.87
Indiana	\$27.51	New Mexico	\$27.18	West Virginia	\$24.93
Iowa	\$26.19	New York	\$25.15*	Wisconsin	\$29.63*
Kansas	\$28.95*	North Carolina	\$27.73	Wyoming	\$27.03

**Source:** Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2019.  
**Note:** \* Indicates the estimate is statistically different from the national average of \$26.68 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, 2006–2019**

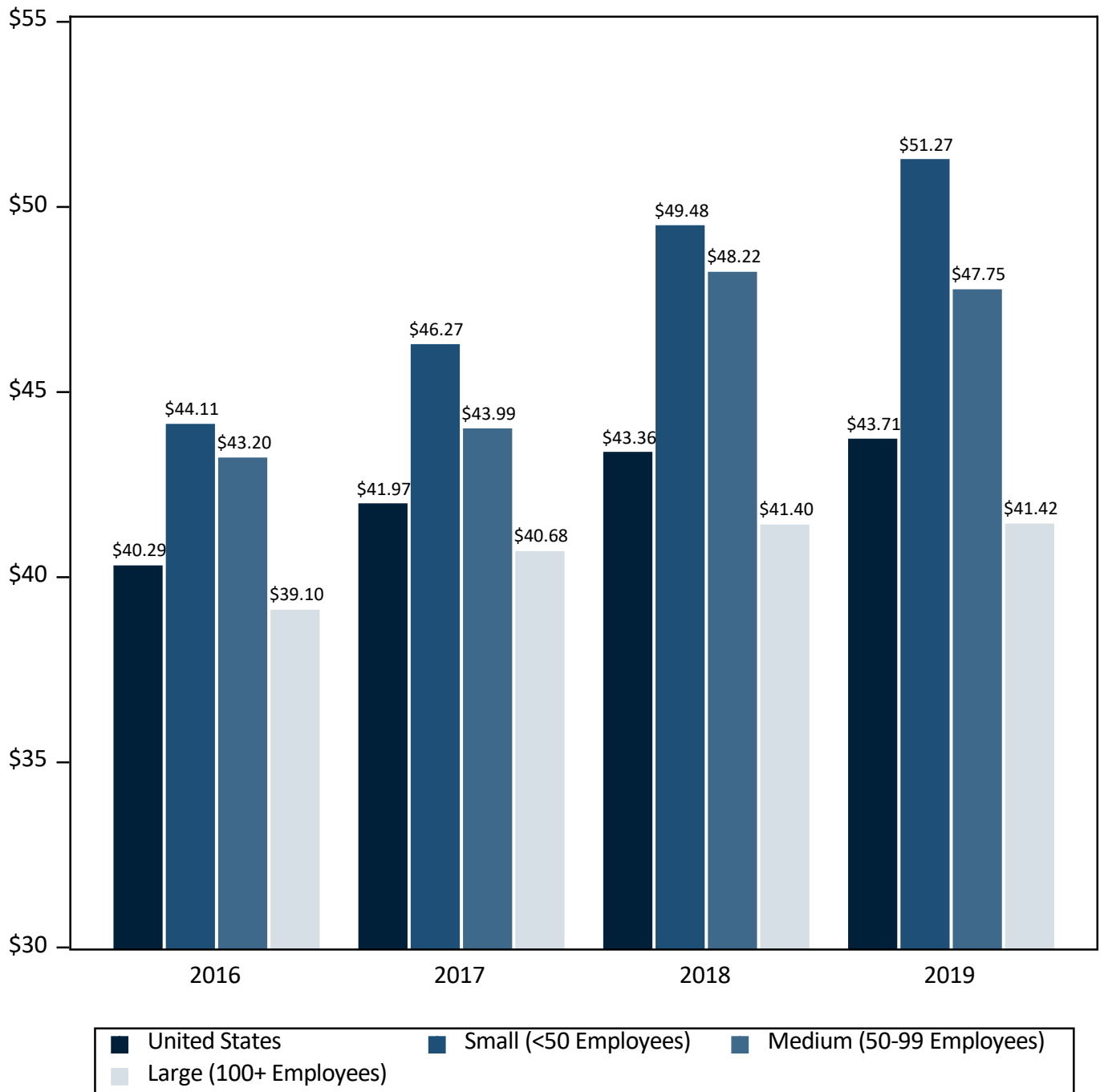


**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

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

**Exhibit 5.16**

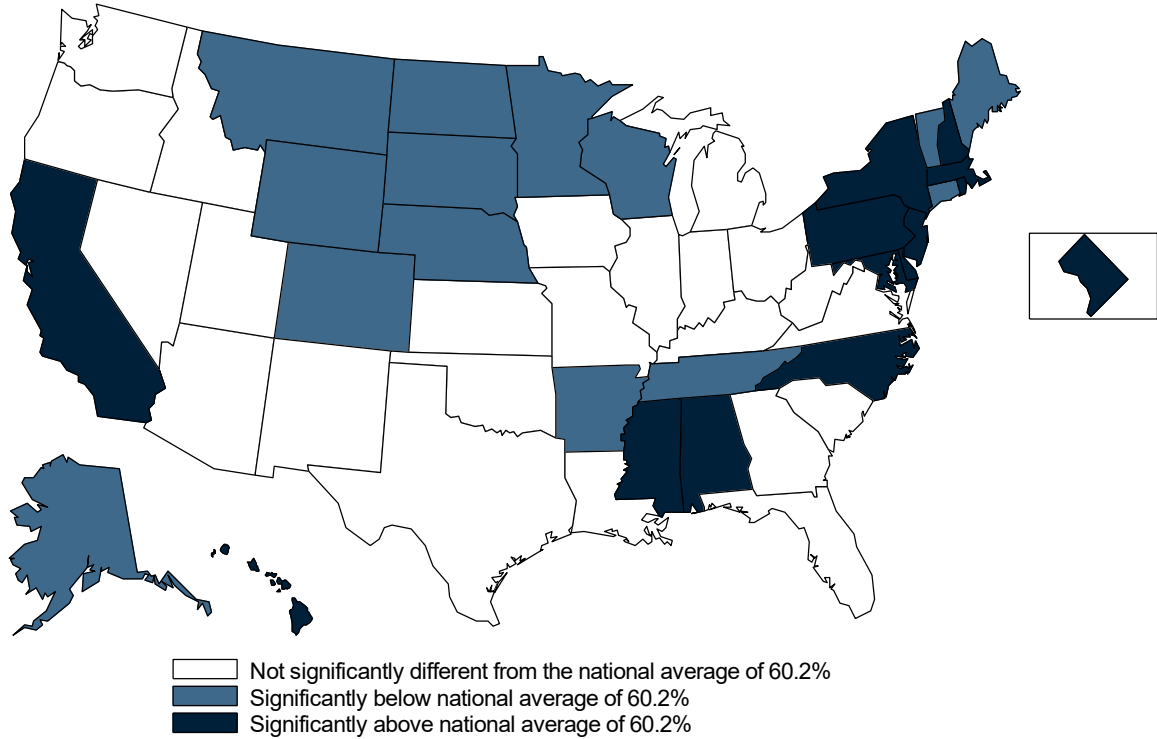
**Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan with a specialist physician copayment at private-sector establishments, overall and by firm size, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**[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, 2019**



Alabama	71.1%*	Kentucky	60.2%	North Dakota	40.1%*
Alaska	37.7%*	Louisiana	63.5%	Ohio	52.6%
Arizona	53.2%	Maine	46.9%*	Oklahoma	64.7%
Arkansas	49.0%*	Maryland	69.5%*	Oregon	60.8%
California	68.4%*	Massachusetts	72.9%*	Pennsylvania	68.6%*
Colorado	52.1%*	Michigan	63.9%	Rhode Island	77.4%*
Connecticut	44.2%*	Minnesota	32.2%*	South Carolina	57.5%
Delaware	71.5%*	Mississippi	69.3%*	South Dakota	48.0%*
District of Columbia	71.9%*	Missouri	58.4%	Tennessee	45.3%*
Florida	59.8%	Montana	26.3%*	Texas	56.8%
Georgia	54.3%	Nebraska	47.1%*	Utah	54.0%
Hawaii	69.5%*	Nevada	63.6%	Vermont	40.7%*
Idaho	64.4%	New Hampshire	67.3%*	Virginia	66.5%
Illinois	56.5%	New Jersey	72.5%*	Washington	55.2%
Indiana	58.3%	New Mexico	65.5%	West Virginia	55.7%
Iowa	53.7%	New York	65.3%*	Wisconsin	50.1%*
Kansas	51.2%	North Carolina	67.4%*	Wyoming	49.6%*

**Source:** Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2019.

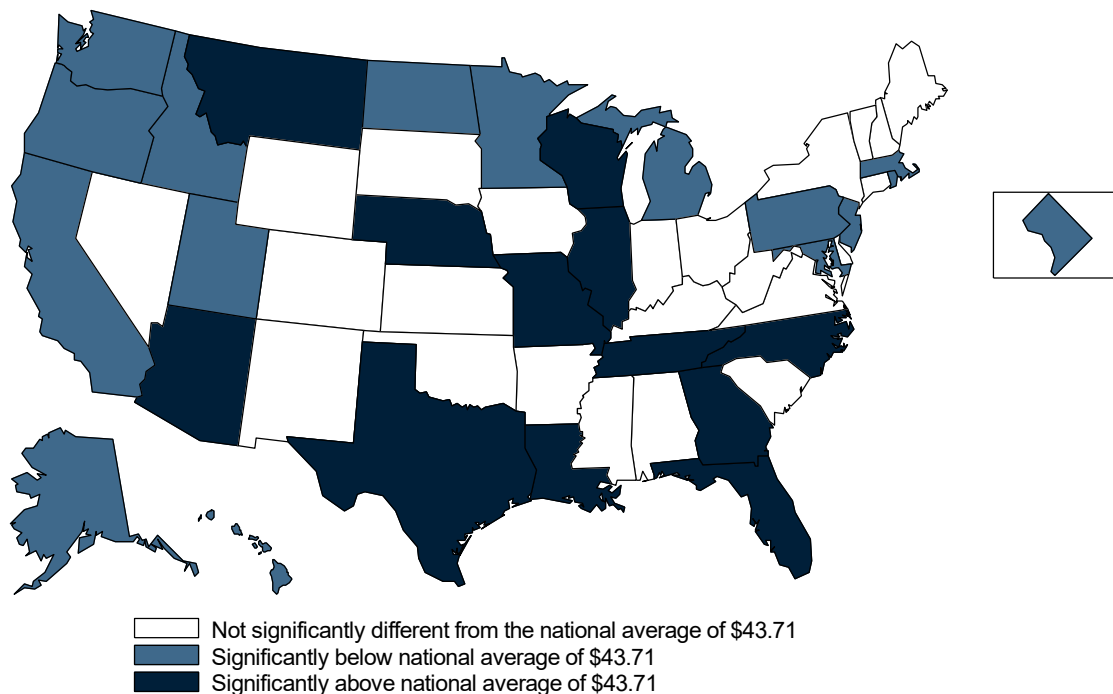
**Note:** \* Indicates the estimate is statistically different from the national average of 60.2 percent at  $p < 0.05$ .

**[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, 2019**



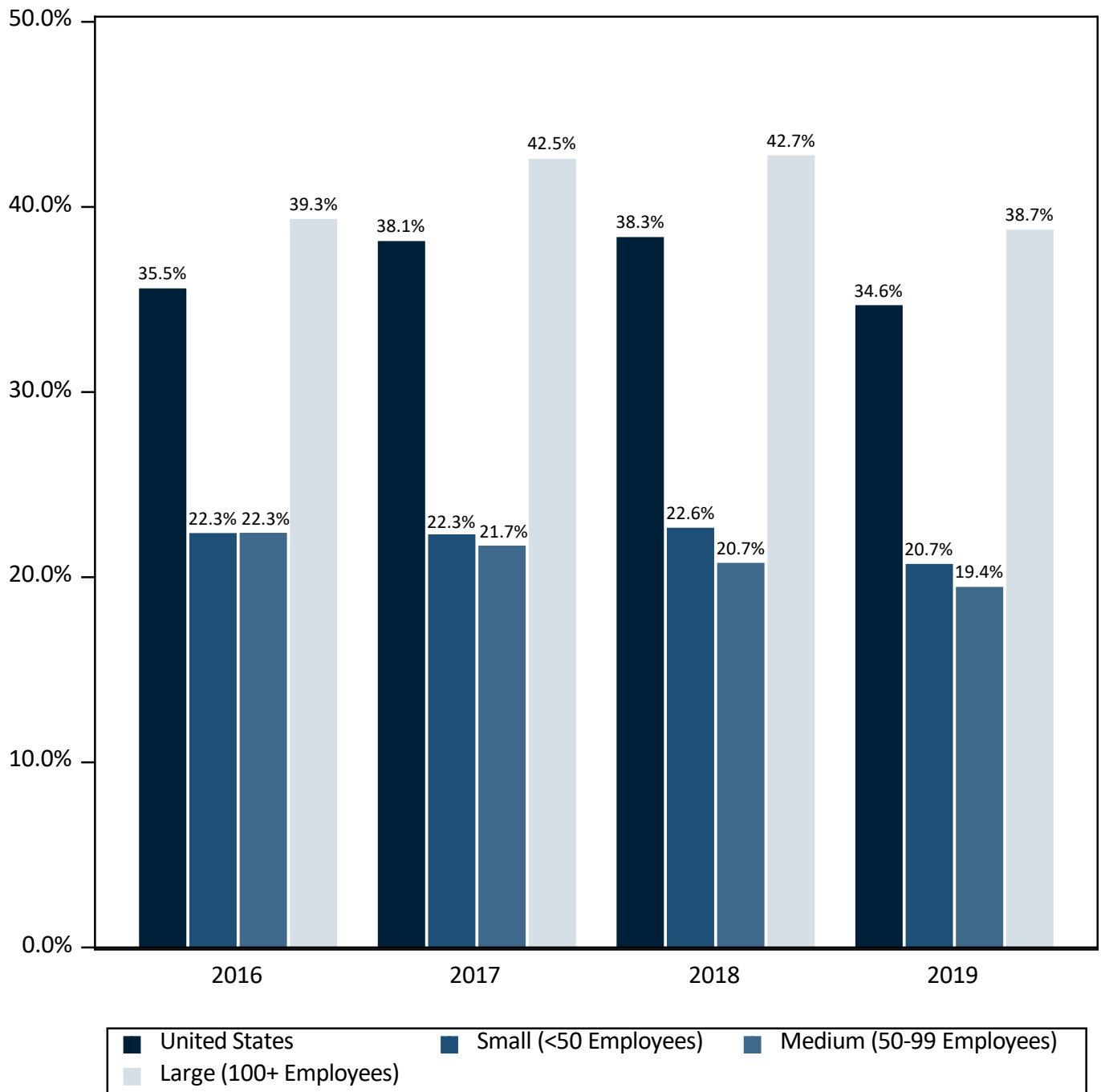
Alabama	\$46.38	Kentucky	\$43.65	North Dakota	\$36.00*
Alaska	\$38.08*	Louisiana	\$51.29*	Ohio	\$46.78
Arizona	\$50.41*	Maine	\$41.51	Oklahoma	\$44.77
Arkansas	\$45.42	Maryland	\$38.13*	Oregon	\$36.98*
California	\$40.16*	Massachusetts	\$37.88*	Pennsylvania	\$40.97*
Colorado	\$45.03	Michigan	\$38.90*	Rhode Island	\$41.46*
Connecticut	\$42.04	Minnesota	\$38.62*	South Carolina	\$46.36
Delaware	\$45.43	Mississippi	\$42.18	South Dakota	\$43.81
District of Columbia	\$36.02*	Missouri	\$48.25*	Tennessee	\$50.12*
Florida	\$48.34*	Montana	\$48.36*	Texas	\$48.58*
Georgia	\$48.91*	Nebraska	\$49.49*	Utah	\$39.17*
Hawaii	\$20.47*	Nevada	\$41.42	Vermont	\$40.57
Idaho	\$39.05*	New Hampshire	\$46.63	Virginia	\$45.54
Illinois	\$46.18*	New Jersey	\$36.88*	Washington	\$35.25*
Indiana	\$44.86	New Mexico	\$47.47	West Virginia	\$41.90
Iowa	\$41.59	New York	\$41.93	Wisconsin	\$48.64*
Kansas	\$42.44	North Carolina	\$53.79*	Wyoming	\$41.86

**Source:** Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2019.

**Note:** \* Indicates the estimate is statistically different from the national average of \$43.71 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, 2006–2019**

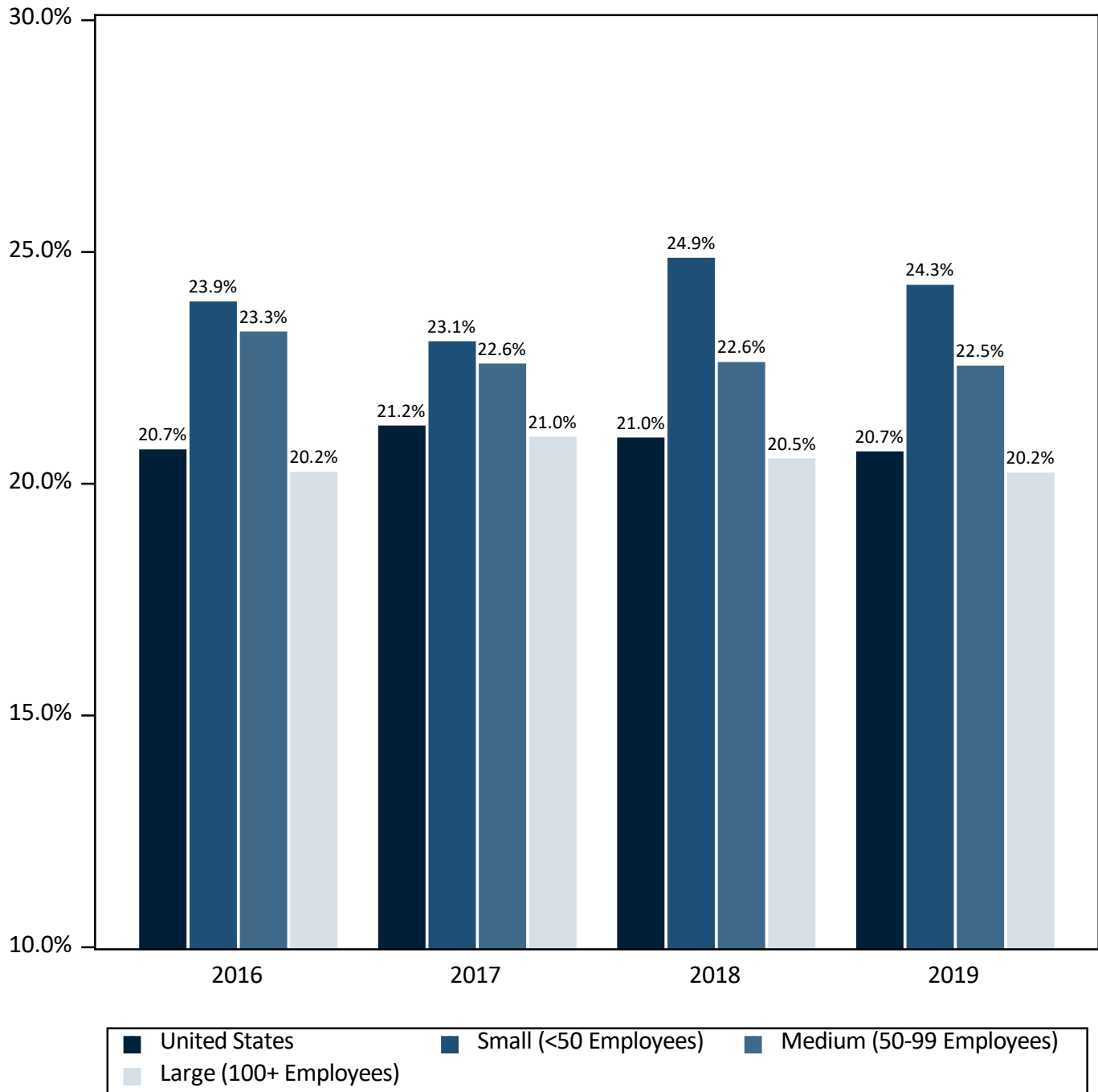


**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**[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, 2016–2019**

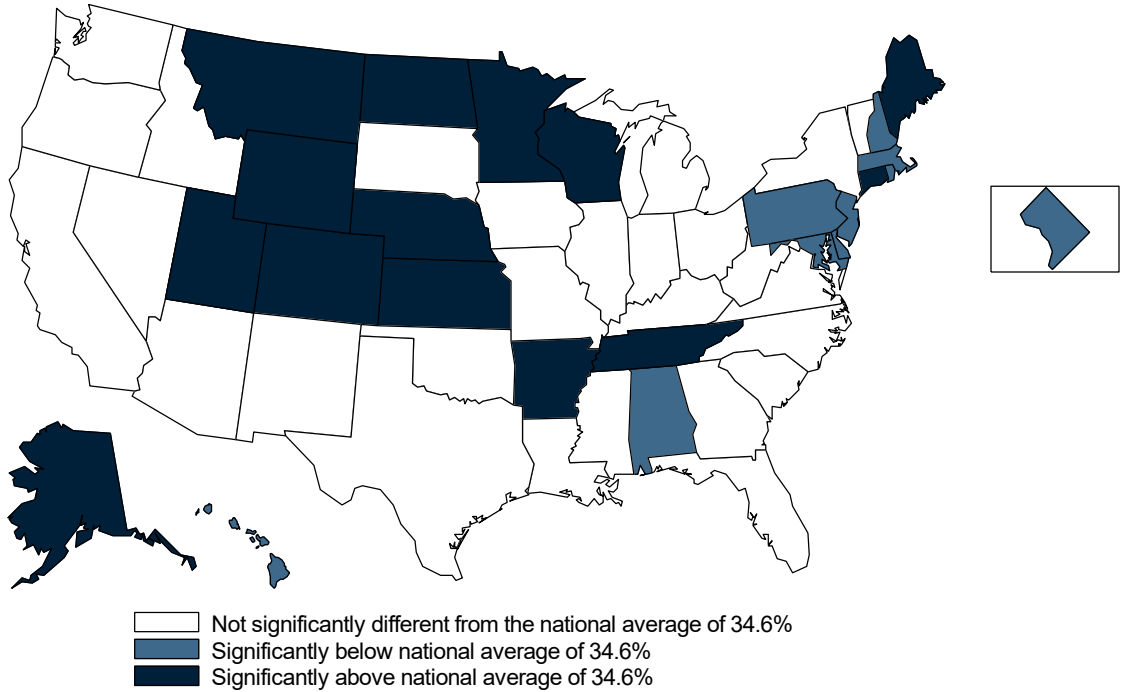


**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016–2019.

**[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, 2019**



Alabama	24.3%*	Kentucky	36.6%	North Dakota	50.3%*
Alaska	62.5%*	Louisiana	31.6%	Ohio	35.2%
Arizona	37.5%	Maine	47.3%*	Oklahoma	34.5%
Arkansas	44.5%*	Maryland	26.5%*	Oregon	38.8%
California	29.9%	Massachusetts	23.1%*	Pennsylvania	22.6%*
Colorado	48.9%*	Michigan	32.5%	Rhode Island	16.1%*
Connecticut	46.0%*	Minnesota	47.4%*	South Carolina	40.5%
Delaware	22.8%*	Mississippi	40.1%	South Dakota	41.7%
District of Columbia	23.0%*	Missouri	36.2%	Tennessee	46.9%*
Florida	37.0%	Montana	55.9%*	Texas	36.5%
Georgia	38.6%	Nebraska	47.8%*	Utah	44.5%*
Hawaii	25.6%*	Nevada	34.0%	Vermont	40.1%
Idaho	34.0%	New Hampshire	24.4%*	Virginia	31.6%
Illinois	36.1%	New Jersey	19.9%*	Washington	40.3%
Indiana	36.3%	New Mexico	30.3%	West Virginia	42.5%
Iowa	40.1%	New York	30.8%	Wisconsin	44.9%*
Kansas	46.8%*	North Carolina	32.0%	Wyoming	47.6%*

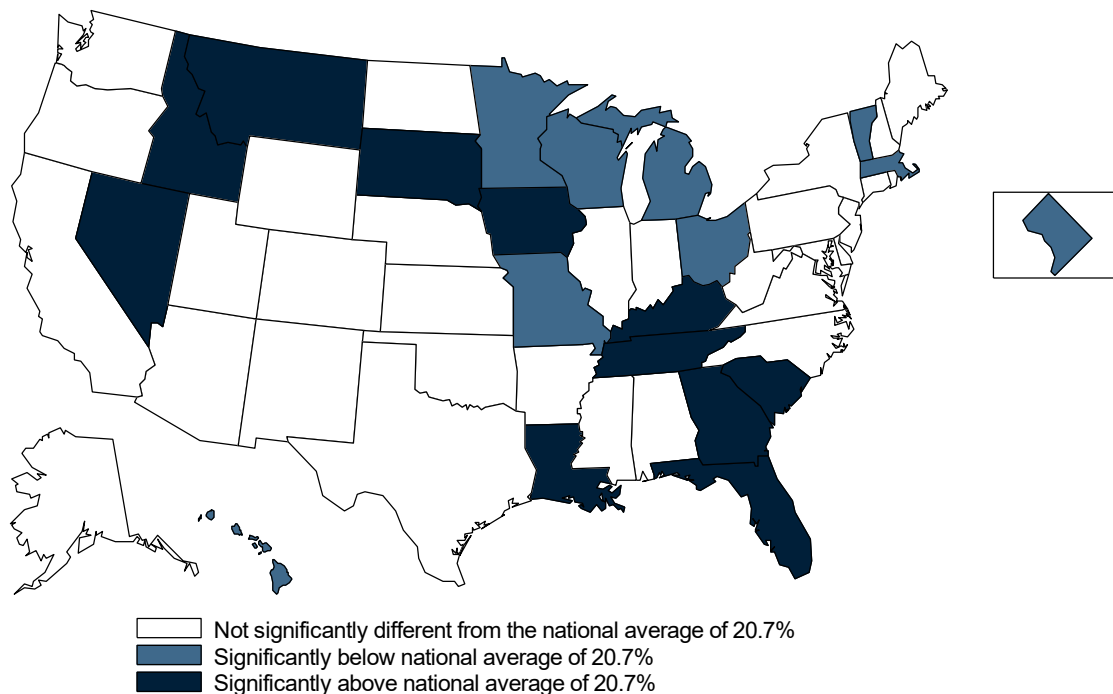
**Source:** Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2019.

**Note:** \* Indicates the estimate is statistically different from the national average of 34.6 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, 2019**



Alabama	22.4%	Kentucky	22.7%*	North Dakota	19.7%
Alaska	20.0%	Louisiana	24.2%*	Ohio	16.6%*
Arizona	21.8%	Maine	20.0%	Oklahoma	22.3%
Arkansas	22.1%	Maryland	19.7%	Oregon	19.7%
California	20.9%	Massachusetts	17.3%*	Pennsylvania	19.1%
Colorado	21.9%	Michigan	19.1%*	Rhode Island	19.9%
Connecticut	21.5%	Minnesota	17.9%*	South Carolina	22.4%*
Delaware	18.9%	Mississippi	20.7%	South Dakota	22.4%*
District of Columbia	16.4%*	Missouri	18.7%*	Tennessee	23.8%*
Florida	22.1%*	Montana	24.9%*	Texas	20.6%
Georgia	22.2%*	Nebraska	20.7%	Utah	21.1%
Hawaii	18.8%*	Nevada	23.5%*	Vermont	15.8%*
Idaho	23.6%*	New Hampshire	19.0%	Virginia	23.4%
Illinois	19.7%	New Jersey	20.9%	Washington	19.6%
Indiana	19.7%	New Mexico	20.7%	West Virginia	20.2%
Iowa	22.9%*	New York	20.2%	Wisconsin	19.0%*
Kansas	22.6%	North Carolina	21.5%	Wyoming	22.4%

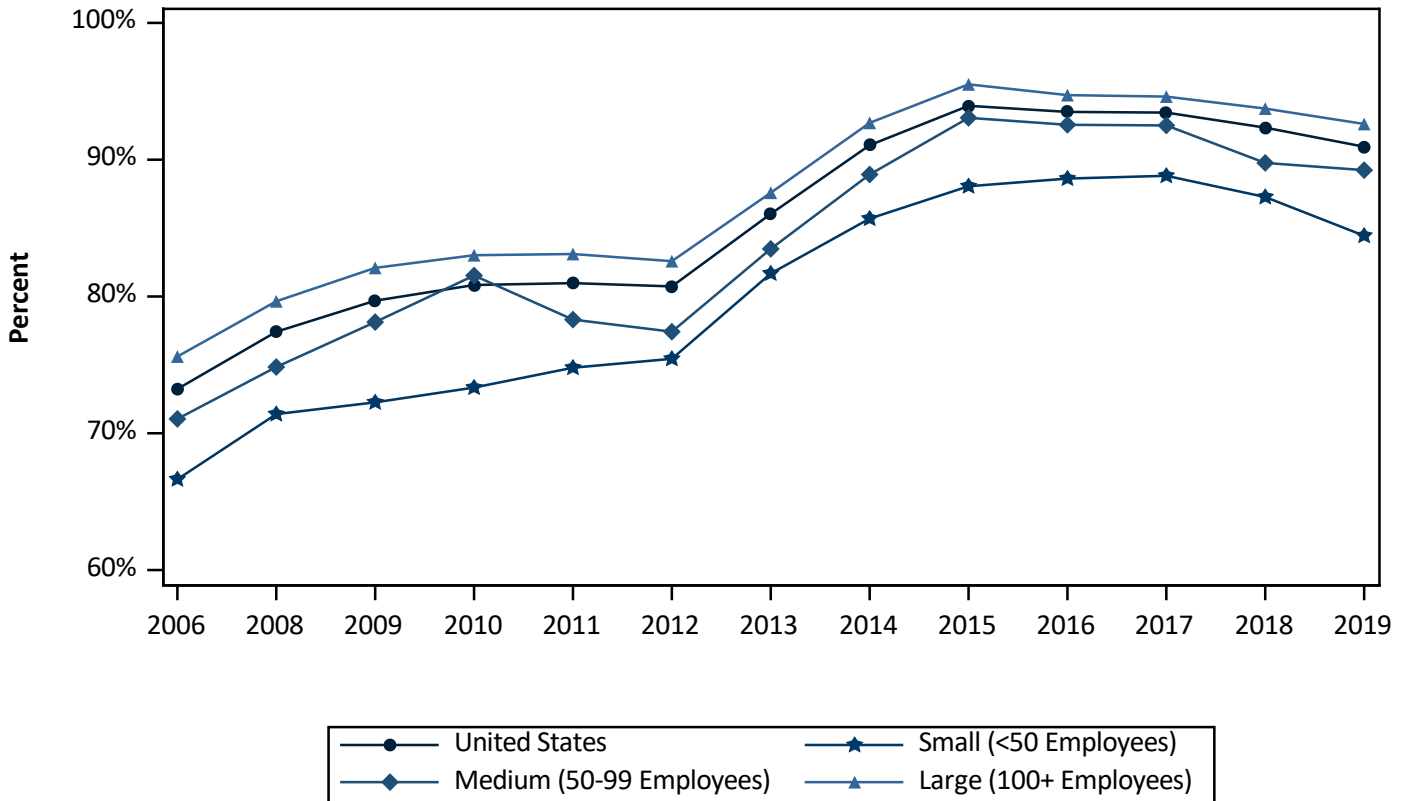
**Source:** Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2019.

**Note:** \* Indicates the estimate is statistically different from the national average of 20.7 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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	73.2%	77.4%	79.7%	80.8%	81.0%	80.7%	86.0%	91.1%	93.9%	93.5%	93.4%	92.3%	90.9%
<50	66.6%	71.4%	72.3%	73.3%	74.8%	75.4%	81.7%	85.7%	88.1%	88.6%	88.8%	87.3%	84.4%
50-99	71.0%	74.8%	78.1%	81.5%	78.3%	77.4%	83.5%	88.9%	93.1%	92.5%	92.5%	89.8%	89.2%
100+	75.6%	79.6%	82.1%	83.0%	83.1%	82.6%	87.6%	92.7%	95.5%	94.7%	94.6%	93.7%	92.6%

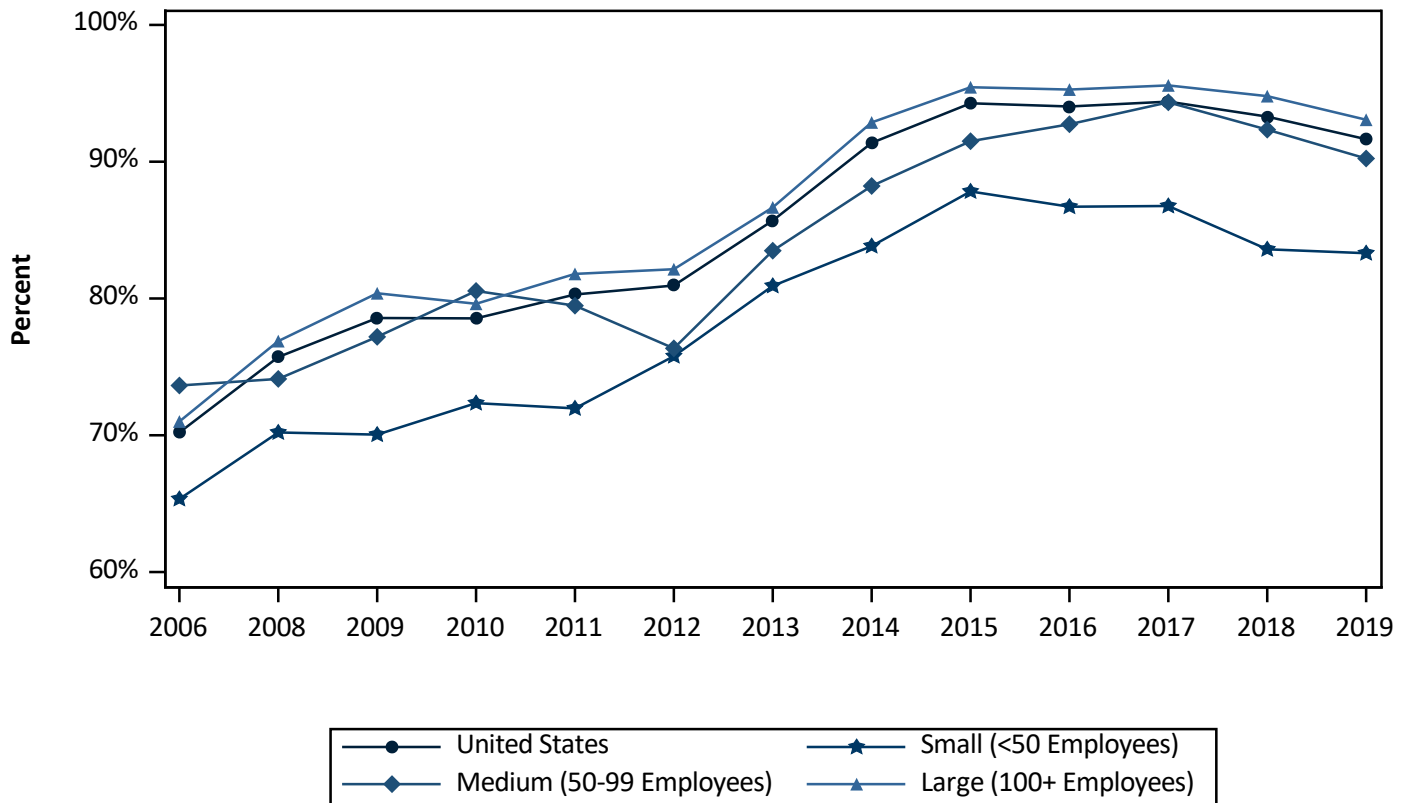
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	70.2%	75.7%	78.6%	78.5%	80.3%	80.9%	85.7%	91.4%	94.3%	94.0%	94.4%	93.3%	91.6%
<50	65.3%	70.2%	70.0%	72.3%	72.0%	75.8%	80.9%	83.8%	87.8%	86.7%	86.8%	83.6%	83.3%
50-99	73.6%	74.1%	77.2%	80.6%	79.5%	76.4%	83.5%	88.2%	91.5%	92.7%	94.3%	92.3%	90.2%
100+	71.0%	76.9%	80.4%	79.6%	81.8%	82.1%	86.7%	92.9%	95.4%	95.3%	95.6%	94.8%	93.1%

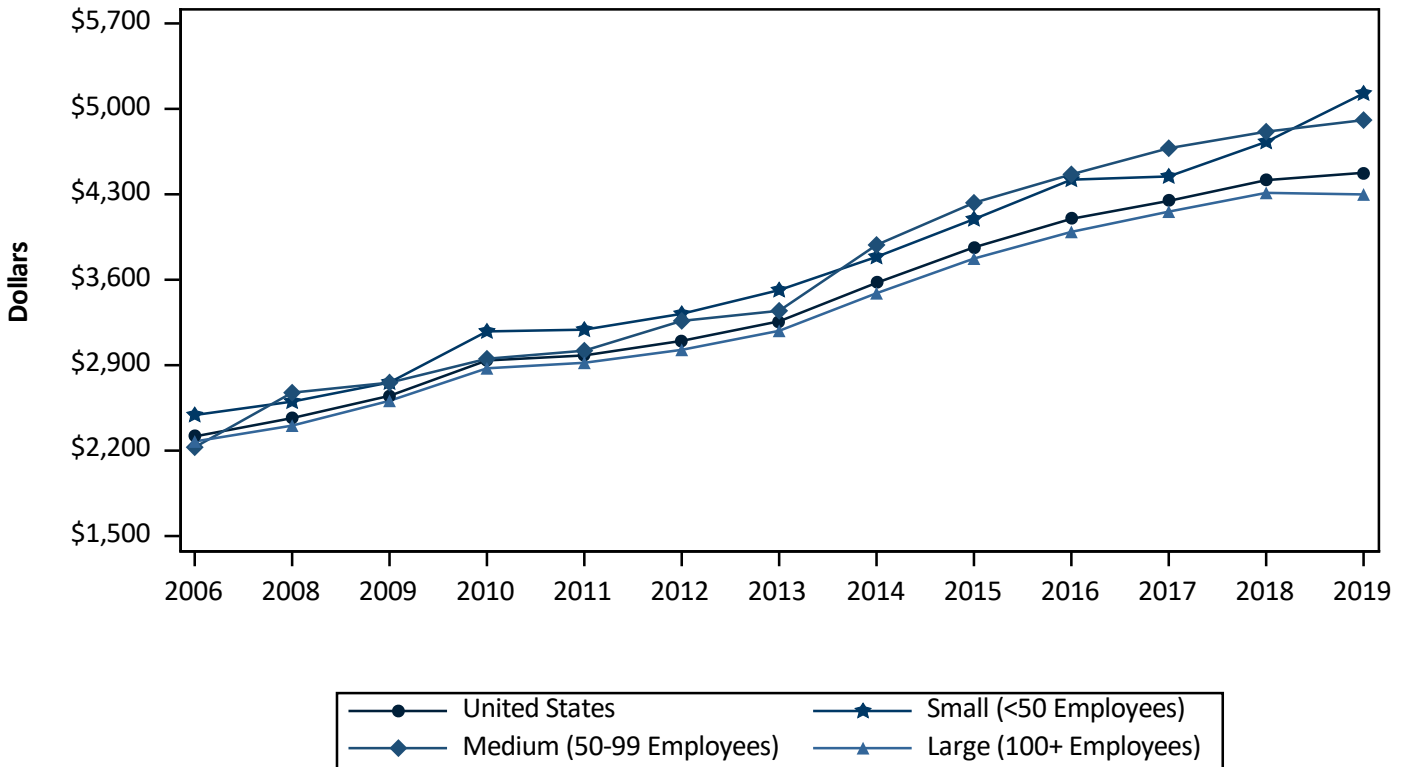
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	\$2,316	\$2,466	\$2,649	\$2,939	\$2,980	\$3,099	\$3,259	\$3,575	\$3,865	\$4,099	\$4,246	\$4,416	\$4,476
<50	\$2,492	\$2,601	\$2,758	\$3,177	\$3,191	\$3,321	\$3,515	\$3,787	\$4,096	\$4,420	\$4,446	\$4,730	\$5,126
50-99	\$2,228	\$2,675	\$2,757	\$2,952	\$3,019	\$3,263	\$3,346	\$3,885	\$4,230	\$4,463	\$4,678	\$4,813	\$4,908
100+	\$2,275	\$2,405	\$2,608	\$2,874	\$2,920	\$3,026	\$3,182	\$3,489	\$3,774	\$3,992	\$4,158	\$4,312	\$4,299

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

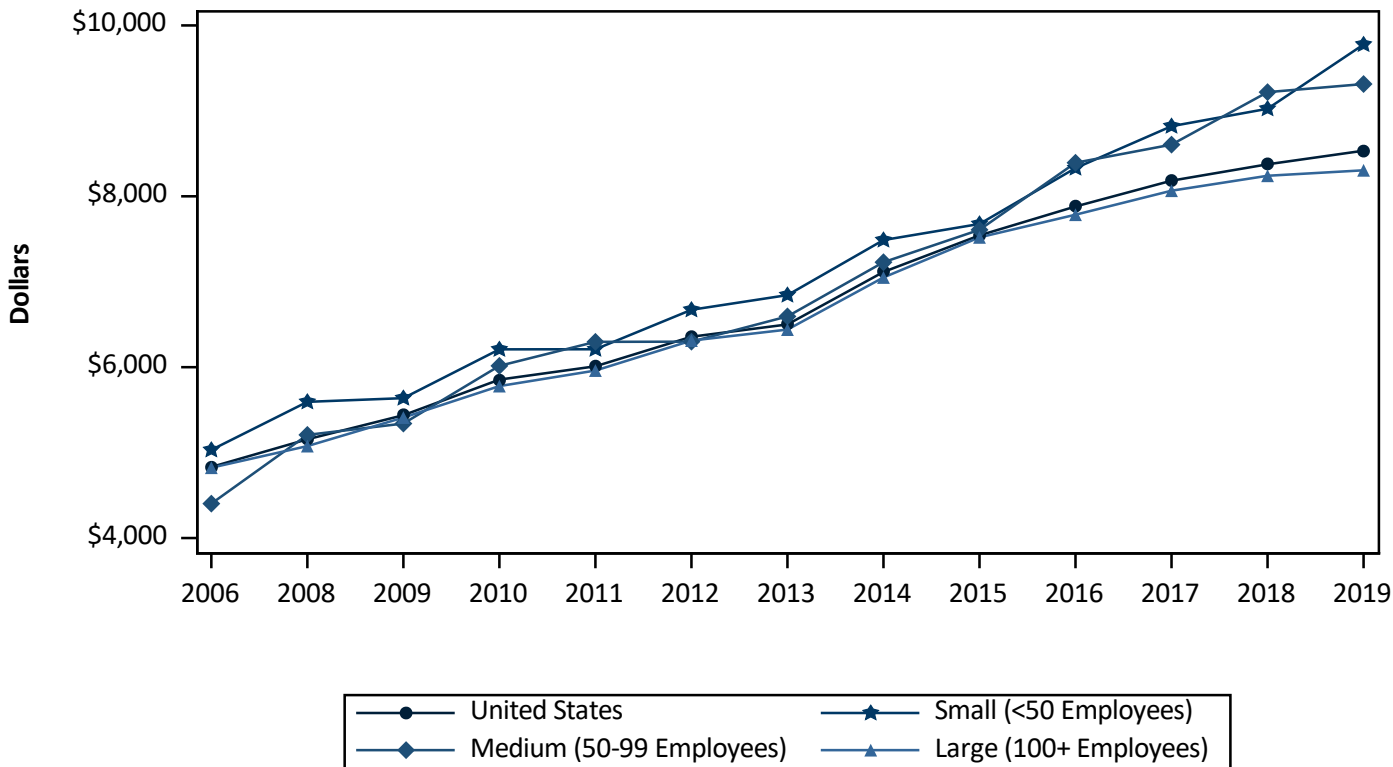
**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**[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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	\$4,832	\$5,156	\$5,438	\$5,854	\$6,010	\$6,356	\$6,500	\$7,114	\$7,542	\$7,881	\$8,183	\$8,375	\$8,534
<50	\$5,032	\$5,594	\$5,638	\$6,209	\$6,210	\$6,671	\$6,843	\$7,488	\$7,676	\$8,330	\$8,821	\$9,025	\$9,777
50-99	\$4,403	\$5,207	\$5,340	\$6,015	\$6,296	\$6,299	\$6,594	\$7,228	\$7,608	\$8,393	\$8,605	\$9,219	\$9,314
100+	\$4,823	\$5,076	\$5,410	\$5,779	\$5,961	\$6,311	\$6,440	\$7,050	\$7,519	\$7,785	\$8,066	\$8,240	\$8,304

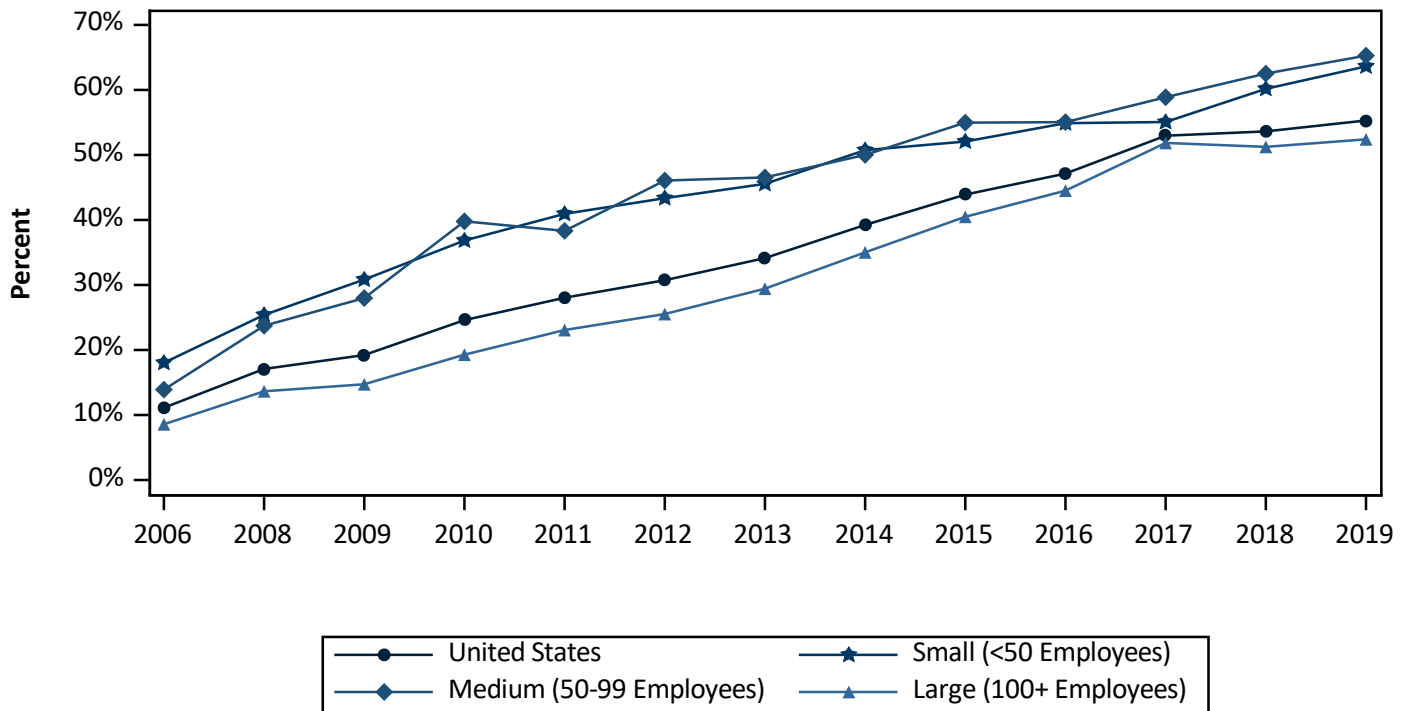
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, 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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	11.1%	17.1%	19.2%	24.6%	28.0%	30.7%	34.1%	39.2%	43.9%	47.1%	53.0%	53.6%	55.3%
<50	18.0%	25.4%	30.8%	36.8%	40.9%	43.3%	45.6%	50.7%	52.1%	54.9%	55.1%	60.2%	63.6%
50-99	13.9%	23.7%	28.0%	39.8%	38.3%	46.1%	46.5%	50.0%	55.0%	55.0%	58.9%	62.5%	65.3%
100+	8.6%	13.6%	14.7%	19.3%	23.1%	25.5%	29.4%	35.0%	40.5%	44.5%	51.8%	51.2%	52.4%

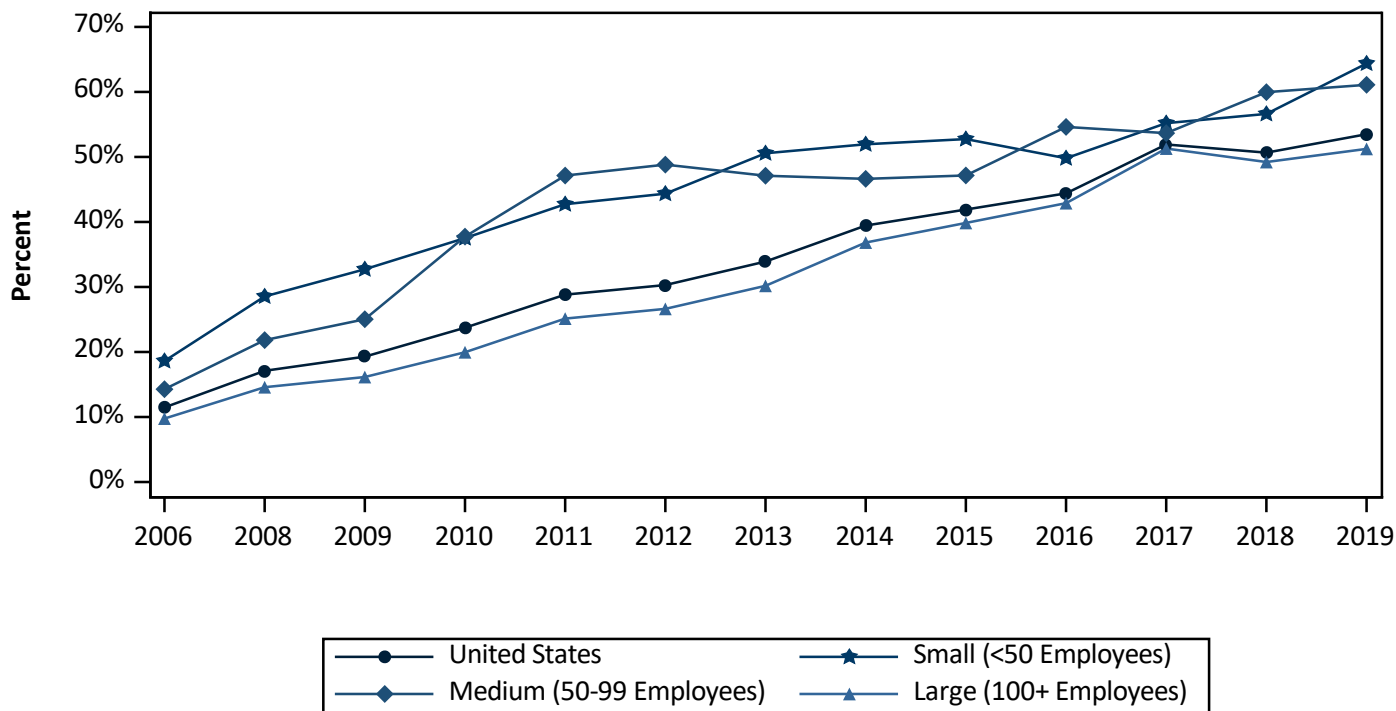
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, 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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, 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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	11.5%	17.1%	19.3%	23.7%	28.8%	30.3%	33.9%	39.4%	41.9%	44.4%	51.9%	50.7%	53.5%
<50	18.6%	28.5%	32.7%	37.5%	42.7%	44.3%	50.6%	51.9%	52.7%	49.8%	55.2%	56.6%	64.4%
50-99	14.3%	21.8%	25.0%	37.7%	47.1%	48.8%	47.1%	46.6%	47.2%	54.6%	53.7%	60.0%	61.1%
100+	9.8%	14.6%	16.2%	20.0%	25.1%	26.6%	30.2%	36.8%	39.8%	42.9%	51.3%	49.2%	51.2%

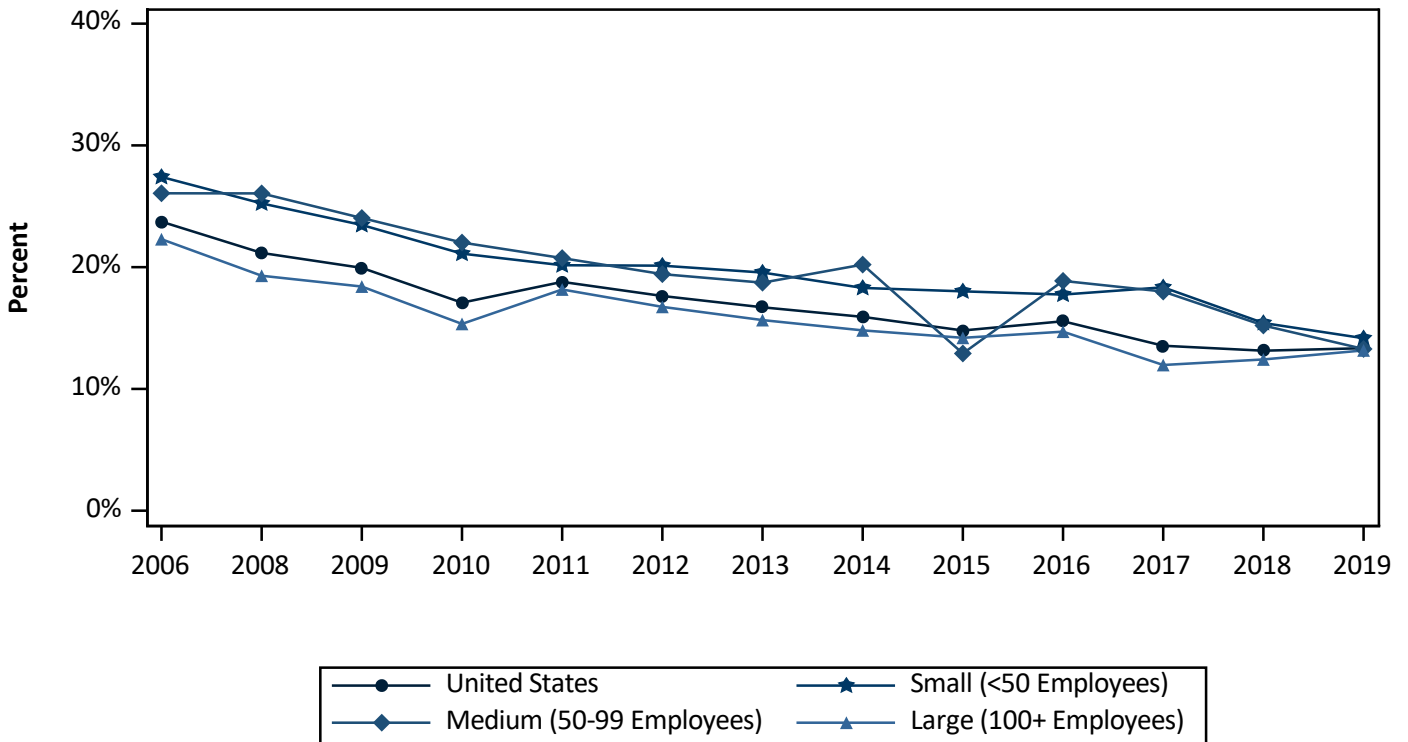
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, 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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	23.7%	21.2%	19.9%	17.1%	18.8%	17.6%	16.7%	15.9%	14.8%	15.6%	13.5%	13.1%	13.3%
<50	27.4%	25.2%	23.5%	21.1%	20.2%	20.1%	19.6%	18.3%	18.0%	17.7%	18.3%	15.4%	14.2%
50-99	26.1%	26.1%	24.0%	22.0%	20.7%	19.4%	18.7%	20.2%	12.9%	18.9%	18.0%	15.2%	13.3%
100+	22.3%	19.3%	18.4%	15.3%	18.2%	16.7%	15.7%	14.8%	14.2%	14.7%	12.0%	12.4%	13.2%

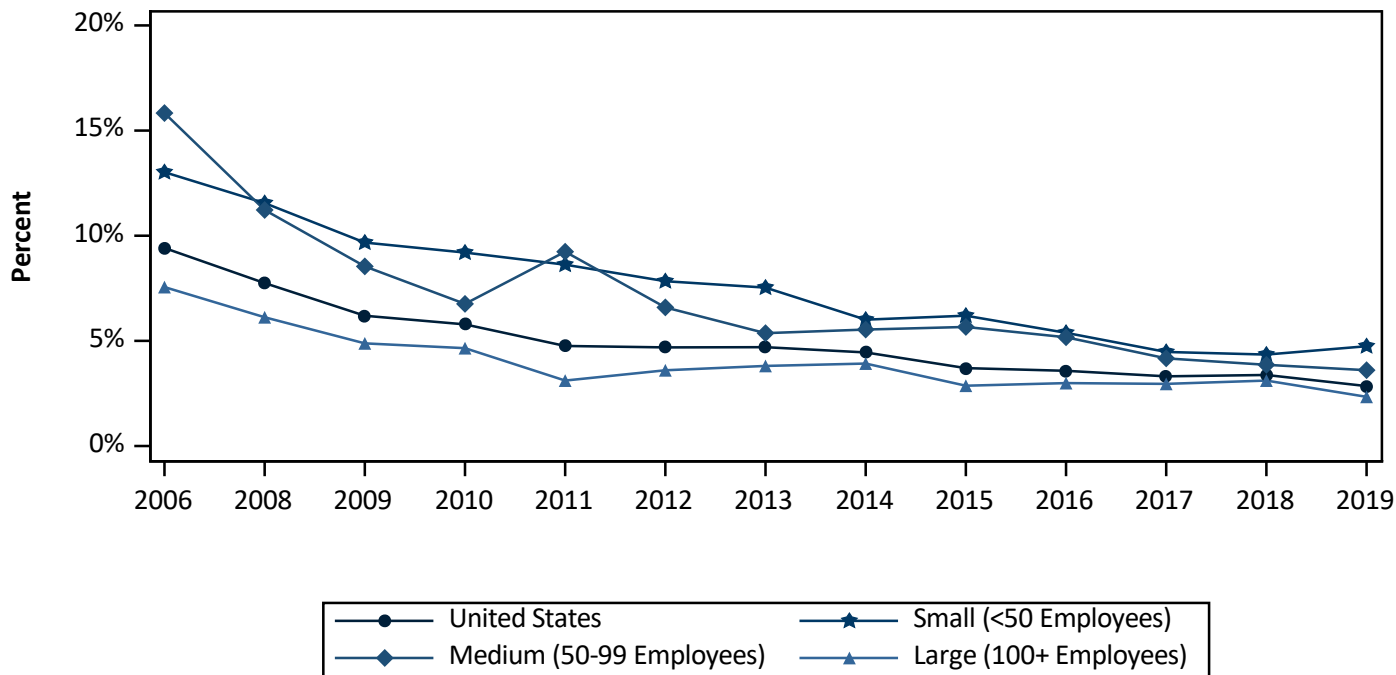
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	9.4%	7.7%	6.2%	5.8%	4.8%	4.7%	4.7%	4.4%	3.7%	3.6%	3.3%	3.4%	2.8%
<50	13.0%	11.6%	9.7%	9.2%	8.6%	7.8%	7.5%	6.0%	6.2%	5.4%	4.5%	4.3%	4.7%
50-99	15.8%	11.2%	8.5%	6.8%	9.2%	6.6%	5.4%	5.5%	5.7%	5.2%	4.2%	3.9%	3.6%
100+	7.6%	6.1%	4.9%	4.7%	3.1%	3.6%	3.8%	3.9%	2.9%	3.0%	3.0%	3.1%	2.3%

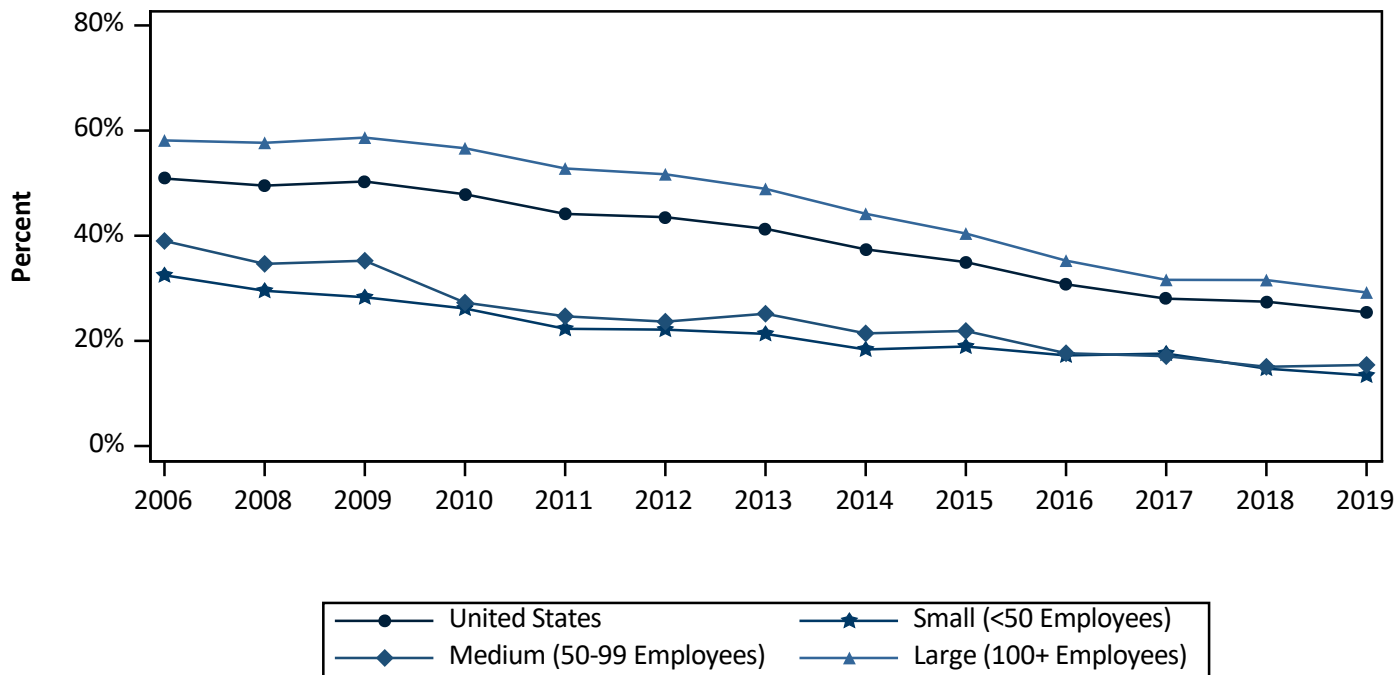
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	50.9%	49.5%	50.3%	47.9%	44.1%	43.5%	41.3%	37.4%	35.0%	30.8%	28.0%	27.5%	25.4%
<50	32.5%	29.5%	28.3%	26.2%	22.3%	22.1%	21.3%	18.4%	18.9%	17.2%	17.6%	14.7%	13.4%
50-99	39.0%	34.6%	35.2%	27.3%	24.7%	23.7%	25.2%	21.4%	21.9%	17.6%	17.1%	15.1%	15.4%
100+	58.1%	57.7%	58.7%	56.6%	52.8%	51.7%	48.9%	44.2%	40.4%	35.3%	31.6%	31.6%	29.2%

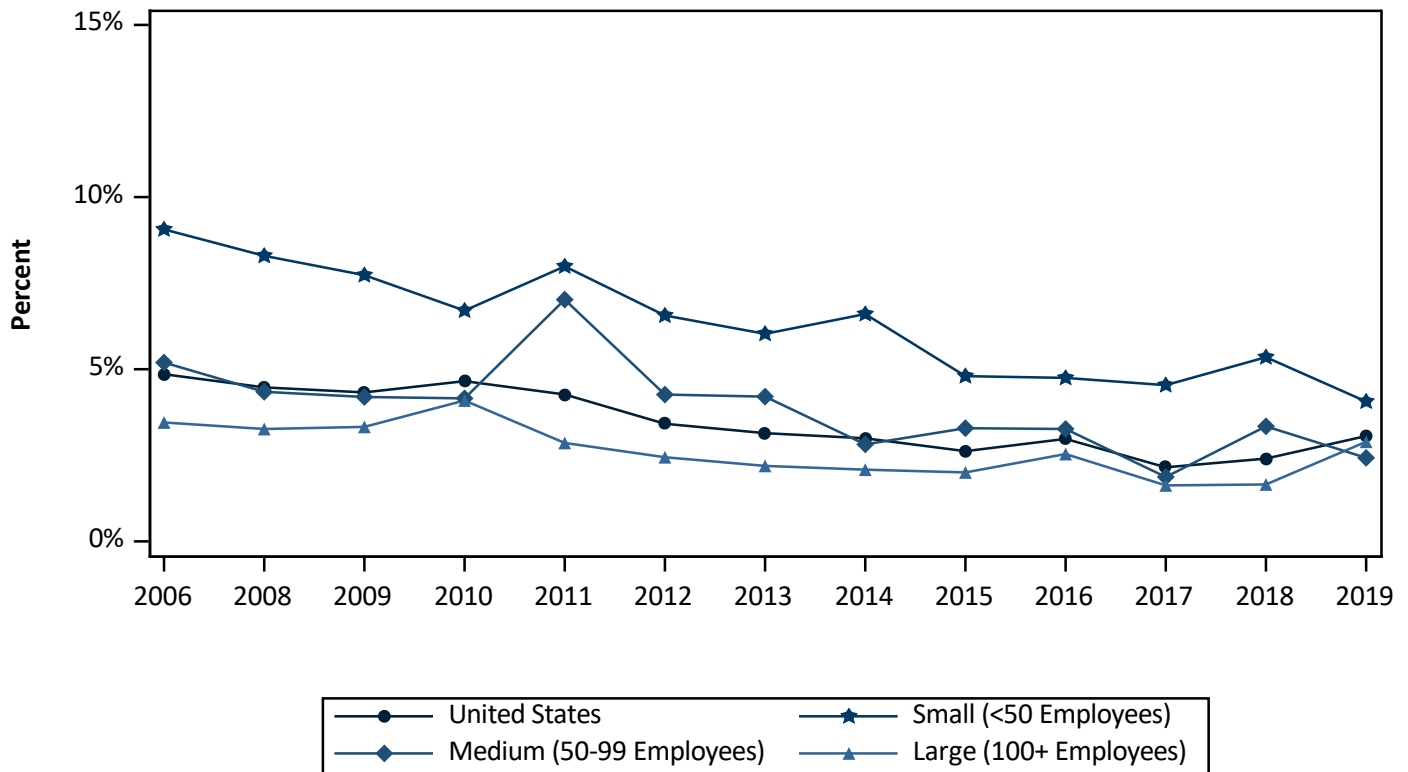
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	4.9%	4.5%	4.3%	4.7%	4.3%	3.4%	3.1%	3.0%	2.6%	3.0%	2.2%	2.4%	3.1%
<50	9.1%	8.3%	7.7%	6.7%	8.0%	6.6%	6.0%	6.6%	4.8%	4.7%	4.5%	5.3%	4.1%
50-99	5.2%	4.3%	4.2%	4.2%	7.0%	4.3%	4.2%	2.8%	3.3%	3.3%	1.9%	3.3%	2.4%
100+	3.5%	3.3%	3.3%	4.1%	2.9%	2.4%	2.2%	2.1%	2.0%	2.5%	1.6%	1.7%	2.9%

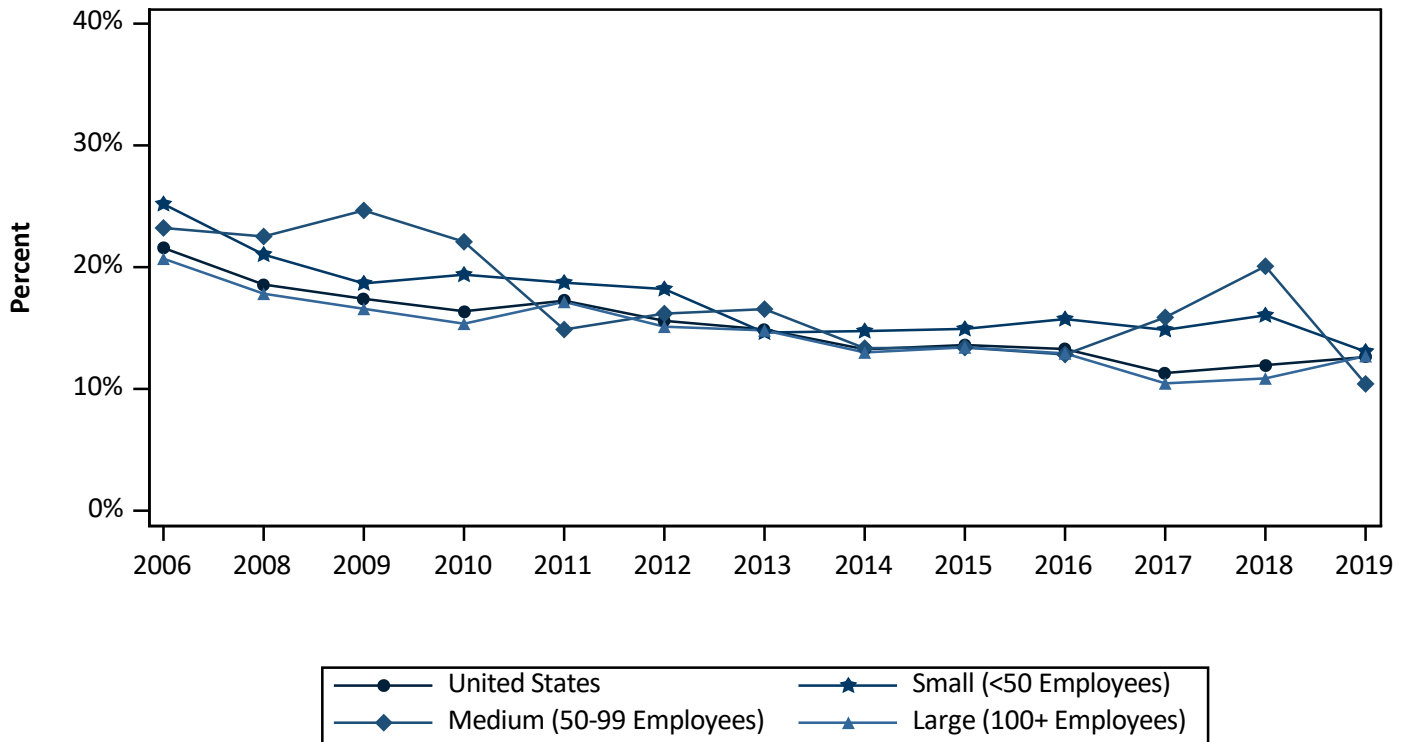
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	21.6%	18.6%	17.4%	16.4%	17.2%	15.6%	14.9%	13.3%	13.6%	13.3%	11.3%	12.0%	12.6%
<50	25.2%	21.0%	18.7%	19.4%	18.7%	18.2%	14.6%	14.8%	14.9%	15.7%	14.8%	16.0%	13.1%
50-99	23.2%	22.5%	24.7%	22.1%	14.9%	16.2%	16.6%	13.3%	13.4%	12.8%	15.9%	20.1%	10.4%
100+	20.7%	17.8%	16.6%	15.4%	17.2%	15.1%	14.8%	13.0%	13.4%	12.9%	10.5%	10.9%	12.7%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

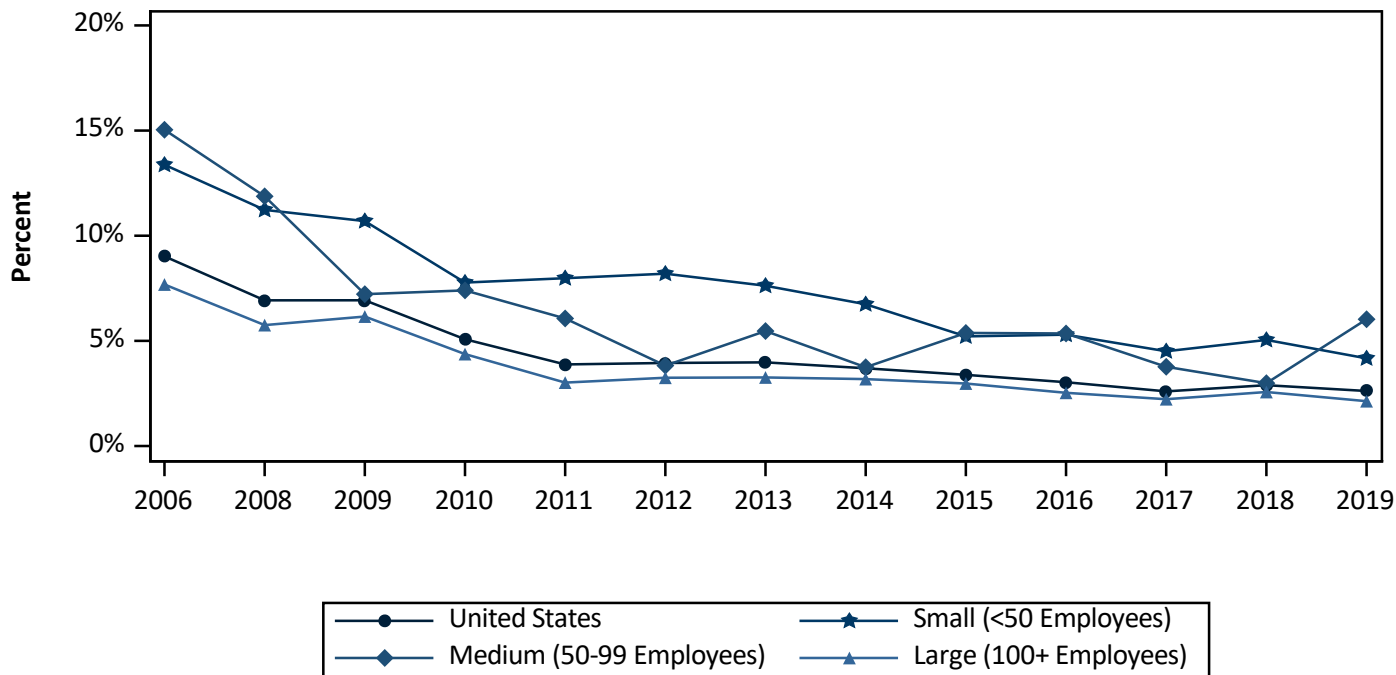
**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In plans with "exclusive providers," enrollees must go to providers associated with the plan for all nonemergency care in order for the costs to be covered.

**[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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	9.0%	6.9%	6.9%	5.1%	3.9%	3.9%	4.0%	3.7%	3.4%	3.0%	2.6%	2.9%	2.6%
<50	13.4%	11.2%	10.7%	7.8%	8.0%	8.2%	7.6%	6.7%	5.2%	5.3%	4.5%	5.0%	4.2%
50-99	15.0%	11.9%	7.2%	7.4%	6.1%	3.8%	5.5%	3.7%	5.4%	5.4%	3.8%	3.0%	6.0%
100+	7.7%	5.7%	6.2%	4.4%	3.0%	3.2%	3.3%	3.2%	3.0%	2.5%	2.2%	2.6%	2.1%

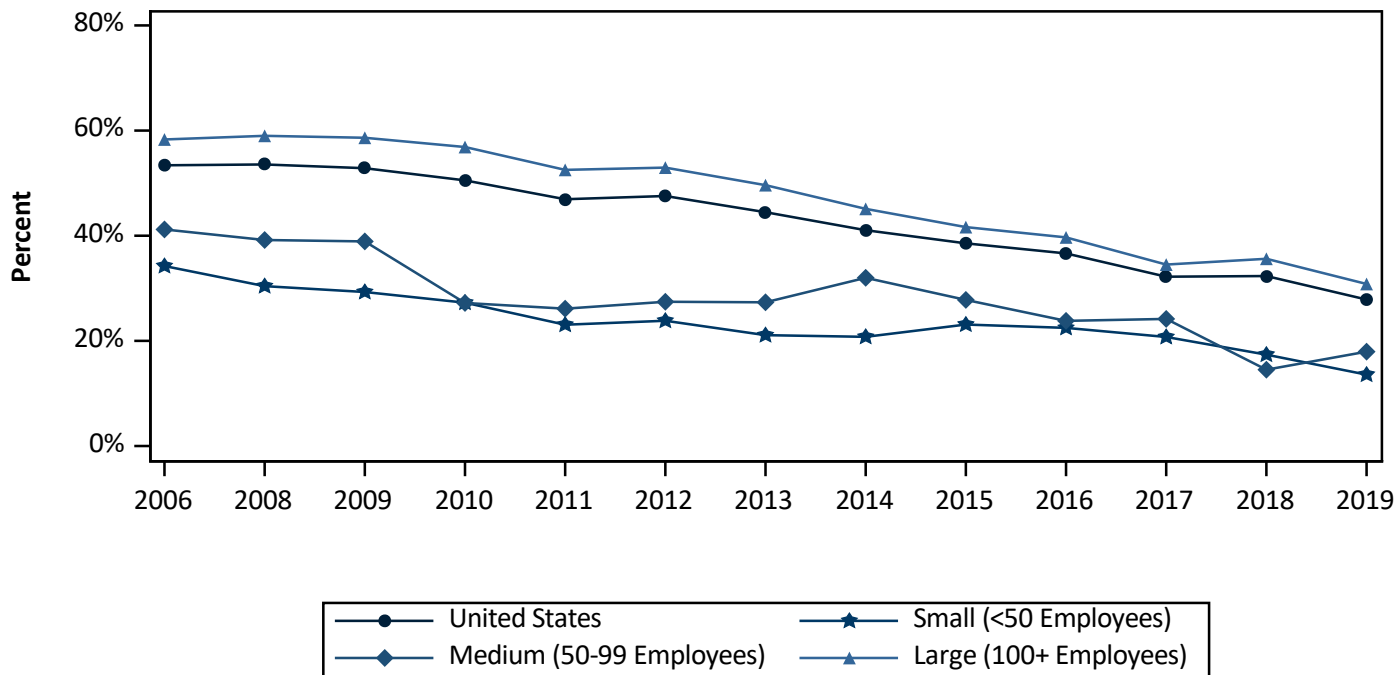
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	53.4%	53.6%	52.8%	50.5%	46.9%	47.6%	44.5%	41.0%	38.6%	36.6%	32.2%	32.3%	27.9%
<50	34.2%	30.4%	29.3%	27.3%	23.1%	23.8%	21.1%	20.8%	23.1%	22.5%	20.7%	17.4%	13.6%
50-99	41.2%	39.2%	38.9%	27.2%	26.1%	27.4%	27.3%	32.0%	27.8%	23.8%	24.2%	14.5%	17.9%
100+	58.3%	59.0%	58.6%	56.9%	52.5%	53.0%	49.6%	45.1%	41.6%	39.7%	34.5%	35.6%	30.8%

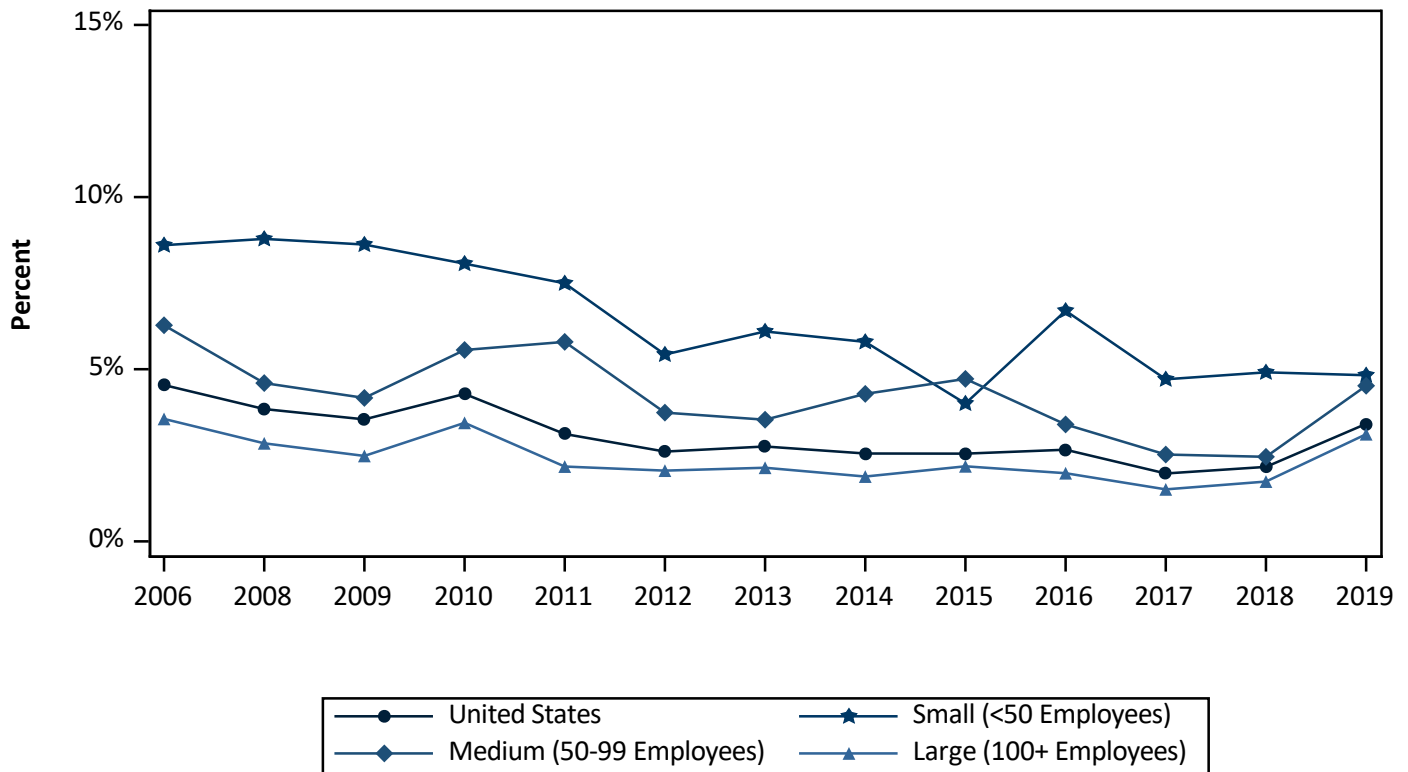
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**



**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	4.5%	3.8%	3.5%	4.3%	3.1%	2.6%	2.8%	2.6%	2.5%	2.7%	2.0%	2.2%	3.4%
<50	8.6%	8.8%	8.6%	8.1%	7.5%	5.4%	6.1%	5.8%	4.0%	6.7%	4.7%	4.9%	4.8%
50-99	6.3%	4.6%	4.2%	5.6%	5.8%	3.7%	3.5%	4.3%	4.7%	3.4%	2.5%	2.5%	4.5%
100+	3.6%	2.8%	2.5%	3.4%	2.2%	2.1%	2.1%	1.9%	2.2%	2.0%	1.5%	1.7%	3.1%

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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



## The SAS System

### Appendix ES.1

**Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	86.9%	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%	85.3%
U.S. (Std Err)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<50	61.2%	61.6%	59.6%	57.8%	54.7%	52.9%	53.1%	49.8%	47.6%	47.7%	48.3%	47.3%	50.7%
<50 (Std Err)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
50-99	87.6%	90.7%	89.6%	87.3%	85.6%	84.1%	87.0%	83.0%	85.3%	88.6%	86.3%	88.0%	88.0%
50-99 (Std Err)	(1.2%)	(0.9%)	(1.3%)	(0.9%)	(1.0%)	(1.4%)	(1.0%)	(1.3%)	(1.2%)	(1.0%)	(1.2%)	(1.1%)	(1.1%)
100+	97.7%	98.2%	98.8%	98.5%	98.1%	98.2%	98.0%	97.3%	98.8%	98.9%	98.9%	99.0%	99.0%
100+ (Std Err)	(0.4%)	(0.3%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.1%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2019**

Alabama	56.3%	Kentucky	49.9%	North Dakota	59.6%*
Alabama (Std Err)	(4.0%)	Kentucky (Std Err)	(4.6%)	North Dakota (Std Err)	(3.5%)
Alaska	36.0%*	Louisiana	49.4%	Ohio	50.3%
Alaska (Std Err)	(4.1%)	Louisiana (Std Err)	(4.1%)	Ohio (Std Err)	(4.6%)
Arizona	41.4%*	Maine	47.9%	Oklahoma	52.2%
Arizona (Std Err)	(4.6%)	Maine (Std Err)	(3.7%)	Oklahoma (Std Err)	(3.9%)
Arkansas	40.9%*	Maryland	54.2%	Oregon	49.1%
Arkansas (Std Err)	(4.4%)	Maryland (Std Err)	(4.4%)	Oregon (Std Err)	(3.6%)
California	48.2%	Massachusetts	65.8%*	Pennsylvania	56.5%
California (Std Err)	(2.7%)	Massachusetts (Std Err)	(4.7%)	Pennsylvania (Std Err)	(3.4%)
Colorado	46.3%	Michigan	49.5%	Rhode Island	58.3%
Colorado (Std Err)	(4.4%)	Michigan (Std Err)	(4.1%)	Rhode Island (Std Err)	(4.2%)
Connecticut	61.0%*	Minnesota	52.0%	South Carolina	52.6%
Connecticut (Std Err)	(4.1%)	Minnesota (Std Err)	(4.3%)	South Carolina (Std Err)	(4.3%)
Delaware	55.7%	Mississippi	43.9%	South Dakota	54.7%
Delaware (Std Err)	(4.8%)	Mississippi (Std Err)	(4.8%)	South Dakota (Std Err)	(3.8%)
District of Columbia	68.5%*	Missouri	53.2%	Tennessee	45.5%
District of Columbia (Std Err)	(4.5%)	Missouri (Std Err)	(4.1%)	Tennessee (Std Err)	(4.4%)
Florida	44.6%	Montana	41.2%*	Texas	50.2%
Florida (Std Err)	(3.9%)	Montana (Std Err)	(3.6%)	Texas (Std Err)	(2.9%)
Georgia	41.2%	Nebraska	43.4%	Utah	40.6%*
Georgia (Std Err)	(4.9%)	Nebraska (Std Err)	(4.1%)	Utah (Std Err)	(4.0%)
Hawaii	90.0%*	Nevada	53.2%	Vermont	41.4%*
Hawaii (Std Err)	(2.2%)	Nevada (Std Err)	(5.1%)	Vermont (Std Err)	(3.4%)
Idaho	44.1%	New Hampshire	56.4%	Virginia	51.7%
Idaho (Std Err)	(4.1%)	New Hampshire (Std Err)	(3.8%)	Virginia (Std Err)	(4.1%)
Illinois	59.9%*	New Jersey	62.7%*	Washington	46.3%
Illinois (Std Err)	(2.9%)	New Jersey (Std Err)	(4.2%)	Washington (Std Err)	(3.8%)
Indiana	39.3%*	New Mexico	40.4%*	West Virginia	47.5%
Indiana (Std Err)	(4.3%)	New Mexico (Std Err)	(4.0%)	West Virginia (Std Err)	(4.7%)
Iowa	51.4%	New York	57.2%*	Wisconsin	46.4%
Iowa (Std Err)	(3.7%)	New York (Std Err)	(2.4%)	Wisconsin (Std Err)	(4.1%)
Kansas	57.1%	North Carolina	42.9%*	Wyoming	40.9%*
Kansas (Std Err)	(3.9%)	North Carolina (Std Err)	(3.9%)	Wyoming (Std Err)	(3.8%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of 50.7 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 50.7 percent is 0.69 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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	60.7%	61.4%	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%	55.8%
U.S. (Std Err)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)
<50	60.1%	59.7%	59.6%	59.2%	58.6%	57.7%	57.1%	56.8%	57.0%	55.5%	55.4%	56.2%	53.9%
<50 (Std Err)	(0.6%)	(0.2%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50-99	55.6%	56.3%	60.1%	55.9%	54.9%	55.4%	54.7%	54.5%	55.8%	51.2%	52.2%	50.3%	53.8%
50-99 (Std Err)	(1.6%)	(1.0%)	(1.0%)	(0.8%)	(1.0%)	(1.2%)	(0.8%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)
100+	61.4%	62.4%	61.6%	60.4%	60.0%	59.5%	58.8%	58.3%	57.1%	56.6%	57.1%	57.1%	56.4%
100+ (Std Err)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.3%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	77.5%	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%	77.7%
U.S. (Std Err)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	77.7%	78.5%	79.3%	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%	78.7%	78.3%	79.1%	78.1%
<50 (Std Err)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50-99	72.3%	75.3%	79.2%	74.5%	73.6%	76.4%	76.2%	74.1%	77.8%	76.2%	75.5%	75.6%	78.1%
50-99 (Std Err)	(1.5%)	(1.3%)	(0.8%)	(0.6%)	(1.0%)	(1.2%)	(0.8%)	(1.4%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)
100+	77.9%	78.3%	79.6%	78.5%	78.3%	77.9%	77.9%	75.0%	75.2%	76.0%	76.6%	78.0%	77.5%
100+ (Std Err)	(0.6%)	(0.4%)	(0.5%)	(0.6%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.5%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	78.3%	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%	71.9%
U.S. (Std Err)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)
<50	77.4%	76.0%	75.2%	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%	70.4%	70.7%	71.0%	69.0%
<50 (Std Err)	(0.7%)	(0.3%)	(0.3%)	(0.6%)	(0.4%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)
50-99	76.9%	74.9%	75.9%	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%	67.2%	69.1%	66.6%	68.9%
50-99 (Std Err)	(1.3%)	(0.5%)	(0.9%)	(0.7%)	(0.6%)	(0.8%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.1%)	(1.1%)	(1.0%)
100+	78.7%	79.7%	77.5%	76.9%	76.7%	76.4%	75.5%	77.8%	76.0%	74.4%	74.5%	73.3%	72.7%
100+ (Std Err)	(0.4%)	(0.4%)	(0.5%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	61.4%	64.8%	66.5%	65.6%	65.5%	65.3%	66.0%	67.0%	70.2%	71.7%	72.4%	75.7%	75.8%
U.S. (Std Err)	(0.7%)	(0.6%)	(0.7%)	(0.8%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)
<50	21.5%	26.8%	27.3%	26.7%	27.2%	29.3%	28.4%	29.6%	33.6%	34.2%	34.9%	37.8%	41.4%
<50 (Std Err)	(1.1%)	(0.7%)	(0.9%)	(0.8%)	(0.9%)	(0.8%)	(1.0%)	(0.9%)	(1.1%)	(1.0%)	(1.0%)	(1.0%)	(1.1%)
50-99	36.0%	42.5%	42.8%	44.1%	46.8%	43.7%	46.6%	46.8%	50.2%	56.2%	59.3%	56.4%	58.7%
50-99 (Std Err)	(2.4%)	(1.7%)	(2.0%)	(1.9%)	(2.2%)	(1.7%)	(2.2%)	(2.1%)	(2.2%)	(2.0%)	(1.9%)	(1.9%)	(2.0%)
100+	74.3%	76.9%	78.5%	77.3%	76.3%	75.7%	76.5%	77.0%	79.7%	80.7%	81.0%	84.7%	84.5%
100+ (Std Err)	(0.6%)	(0.7%)	(0.7%)	(1.0%)	(0.7%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.6%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	34.4%	34.2%	35.1%	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%	40.7%	39.2%	38.7%	39.4%
U.S. (Std Err)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
<10	14.9%	14.0%	14.6%	13.1%	12.6%	14.9%	15.2%	14.4%	15.8%	19.3%	17.7%	13.1%	14.8%
<10 (Std Err)	(0.9%)	(0.8%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(0.4%)	(0.8%)	(1.0%)	(1.4%)	(1.4%)	(1.1%)	(1.3%)
10-24	11.6%	11.1%	10.4%	11.6%	9.9%	10.7%	9.0%	12.0%	10.6%	13.6%	13.3%	13.8%	12.2%
10-24 (Std Err)	(0.6%)	(0.9%)	(0.4%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.2%)	(1.1%)
25-99	13.5%	12.6%	13.4%	14.3%	12.2%	13.5%	12.4%	12.2%	13.7%	16.6%	16.0%	12.9%	17.2%
25-99 (Std Err)	(0.7%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)
100-999	30.6%	32.7%	29.9%	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%	34.4%	37.2%	35.1%	33.9%
100-999 (Std Err)	(0.9%)	(1.3%)	(0.7%)	(0.9%)	(1.1%)	(0.8%)	(1.0%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)	(1.2%)	(1.1%)
1,000+	83.8%	86.5%	85.8%	86.6%	87.5%	87.1%	88.0%	84.2%	83.8%	81.9%	78.6%	81.6%	83.1%
1,000+ (Std Err)	(0.7%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.7%)	(0.5%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Coverage</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
Single	\$4,118	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972
Single (Std Err)	(\$25)	(\$15)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)
Plus One	\$7,988	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989
Plus One (Std Err)	(\$48)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)
Family	\$11,381	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486
Family (Std Err)	(\$32)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Year	Single	Employee-plus-one	Family
2007	3.2%	3.4%	4.0%
2007 (Std Err)	(0.8%)	(0.8%)	(0.8%)
2008	3.2%	3.4%	4.0%
2008 (Std Err)	(0.8%)	(0.8%)	(0.8%)
2009	6.5%	6.1%	5.9%
2009 (Std Err)	(0.6%)	(0.7%)	(0.7%)
2010	5.8%	6.7%	6.5%
2010 (Std Err)	(0.7%)	(0.8%)	(0.6%)
2011	5.7%	6.9%	8.3%
2011 (Std Err)	(0.7%)	(1.3%)	(0.9%)
2012	3.1%	2.8%	3.0%
2012 (Std Err)	(0.7%)	(1.2%)	(0.9%)
2013	3.5%	3.5%	3.6%
2013 (Std Err)	(0.7%)	(0.7%)	(0.7%)
2014	4.7%	4.7%	3.9%
2014 (Std Err)	(0.6%)	(0.7%)	(0.6%)
2015	2.2%	2.6%	4.0%
2015 (Std Err)	(0.6%)	(0.7%)	(0.8%)
2016	2.3%	2.7%	2.2%
2016 (Std Err)	(0.6%)	(0.7%)	(0.7%)
2017	4.4%	5.5%	5.5%
2017 (Std Err)	(0.7%)	(0.8%)	(0.8%)
2018	5.4%	5.0%	4.7%
2018 (Std Err)	(0.7%)	(0.8%)	(0.8%)
2019	3.8%	4.2%	4.7%
2019 (Std Err)	(0.7%)	(0.8%)	(0.8%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	\$4,118	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972
U.S. (Std Err)	(\$25)	(\$15)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)
<50	\$4,260	\$4,501	\$4,652	\$4,956	\$5,258	\$5,460	\$5,628	\$5,886	\$5,947	\$6,070	\$6,421	\$6,667	\$6,920
<50 (Std Err)	(\$34)	(\$31)	(\$31)	(\$34)	(\$39)	(\$60)	(\$39)	(\$55)	(\$55)	(\$53)	(\$61)	(\$63)	(\$73)
50-99	\$4,045	\$4,215	\$4,614	\$4,713	\$4,861	\$5,246	\$5,314	\$5,549	\$5,642	\$5,743	\$6,163	\$6,287	\$6,629
50-99 (Std Err)	(\$66)	(\$37)	(\$82)	(\$52)	(\$75)	(\$39)	(\$73)	(\$82)	(\$104)	(\$96)	(\$121)	(\$111)	(\$99)
100+	\$4,080	\$4,370	\$4,681	\$4,959	\$5,252	\$5,378	\$5,584	\$5,851	\$6,006	\$6,146	\$6,377	\$6,770	\$7,019
100+ (Std Err)	(\$32)	(\$26)	(\$38)	(\$23)	(\$31)	(\$28)	(\$29)	(\$30)	(\$31)	(\$32)	(\$33)	(\$37)	(\$42)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	\$7,988	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989
U.S. (Std Err)	(\$48)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)
<50	\$8,105	\$8,631	\$9,124	\$9,850	\$10,253	\$10,524	\$11,050	\$11,386	\$11,666	\$11,833	\$12,558	\$13,044	\$13,619
<50 (Std Err)	(\$113)	(\$110)	(\$119)	(\$80)	(\$104)	(\$121)	(\$92)	(\$163)	(\$158)	(\$156)	(\$170)	(\$176)	(\$248)
50-99	\$7,774	\$8,421	\$8,852	\$9,166	\$9,615	\$10,178	\$10,673	\$10,845	\$10,885	\$11,389	\$11,931	\$12,593	\$13,248
50-99 (Std Err)	(\$167)	(\$88)	(\$148)	(\$124)	(\$192)	(\$185)	(\$330)	(\$187)	(\$198)	(\$227)	(\$232)	(\$236)	(\$321)
100+	\$7,981	\$8,527	\$9,058	\$9,669	\$10,394	\$10,672	\$11,006	\$11,571	\$11,892	\$12,225	\$12,878	\$13,537	\$14,105
100+ (Std Err)	(\$61)	(\$60)	(\$34)	(\$62)	(\$113)	(\$70)	(\$59)	(\$68)	(\$66)	(\$68)	(\$79)	(\$79)	(\$92)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	\$11,381	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486
U.S. (Std Err)	(\$32)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)
<50	\$11,095	\$11,679	\$12,041	\$13,170	\$14,086	\$14,496	\$14,787	\$15,575	\$15,919	\$16,471	\$17,649	\$18,296	\$19,417
<50 (Std Err)	(\$116)	(\$182)	(\$129)	(\$111)	(\$145)	(\$181)	(\$89)	(\$177)	(\$212)	(\$207)	(\$192)	(\$231)	(\$303)
50-99	\$10,954	\$11,578	\$12,431	\$13,019	\$14,151	\$15,421	\$15,376	\$15,732	\$16,336	\$16,214	\$17,735	\$18,386	\$19,893
50-99 (Std Err)	(\$301)	(\$128)	(\$229)	(\$153)	(\$168)	(\$273)	(\$268)	(\$274)	(\$335)	(\$348)	(\$327)	(\$473)	(\$435)
100+	\$11,471	\$12,468	\$13,271	\$14,074	\$15,245	\$15,641	\$16,284	\$16,903	\$17,612	\$18,000	\$18,911	\$19,824	\$20,697
100+ (Std Err)	(\$51)	(\$95)	(\$33)	(\$85)	(\$117)	(\$114)	(\$82)	(\$91)	(\$110)	(\$95)	(\$122)	(\$118)	(\$143)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2019**

Alabama	\$6,519*	Kentucky	\$6,678	North Dakota	\$6,681*
Alabama (Std Err)	(\$130)	Kentucky (Std Err)	(\$156)	North Dakota (Std Err)	(\$131)
Alaska	\$8,933*	Louisiana	\$6,748	Ohio	\$7,178
Alaska (Std Err)	(\$544)	Louisiana (Std Err)	(\$153)	Ohio (Std Err)	(\$189)
Arizona	\$6,517*	Maine	\$7,424*	Oklahoma	\$6,711
Arizona (Std Err)	(\$180)	Maine (Std Err)	(\$196)	Oklahoma (Std Err)	(\$222)
Arkansas	\$6,054*	Maryland	\$7,104	Oregon	\$6,651
Arkansas (Std Err)	(\$182)	Maryland (Std Err)	(\$244)	Oregon (Std Err)	(\$212)
California	\$6,939	Massachusetts	\$7,540*	Pennsylvania	\$7,159
California (Std Err)	(\$138)	Massachusetts (Std Err)	(\$158)	Pennsylvania (Std Err)	(\$157)
Colorado	\$6,550*	Michigan	\$6,705	Rhode Island	\$7,263*
Colorado (Std Err)	(\$184)	Michigan (Std Err)	(\$191)	Rhode Island (Std Err)	(\$136)
Connecticut	\$7,516*	Minnesota	\$6,904	South Carolina	\$6,691
Connecticut (Std Err)	(\$199)	Minnesota (Std Err)	(\$127)	South Carolina (Std Err)	(\$184)
Delaware	\$8,090*	Mississippi	\$6,199*	South Dakota	\$7,161
Delaware (Std Err)	(\$310)	Mississippi (Std Err)	(\$169)	South Dakota (Std Err)	(\$152)
District of Columbia	\$7,338*	Missouri	\$6,800	Tennessee	\$6,630*
District of Columbia (Std Err)	(\$160)	Missouri (Std Err)	(\$198)	Tennessee (Std Err)	(\$159)
Florida	\$6,763	Montana	\$6,899	Texas	\$6,967
Florida (Std Err)	(\$235)	Montana (Std Err)	(\$188)	Texas (Std Err)	(\$147)
Georgia	\$6,873	Nebraska	\$6,628	Utah	\$6,253*
Georgia (Std Err)	(\$165)	Nebraska (Std Err)	(\$181)	Utah (Std Err)	(\$122)
Hawaii	\$6,671	Nevada	\$6,586	Vermont	\$7,319*
Hawaii (Std Err)	(\$150)	Nevada (Std Err)	(\$259)	Vermont (Std Err)	(\$138)
Idaho	\$6,346*	New Hampshire	\$7,255	Virginia	\$6,776
Idaho (Std Err)	(\$166)	New Hampshire (Std Err)	(\$203)	Virginia (Std Err)	(\$174)
Illinois	\$7,157	New Jersey	\$7,777*	Washington	\$6,897
Illinois (Std Err)	(\$104)	New Jersey (Std Err)	(\$247)	Washington (Std Err)	(\$142)
Indiana	\$6,957	New Mexico	\$6,696	West Virginia	\$7,059
Indiana (Std Err)	(\$137)	New Mexico (Std Err)	(\$175)	West Virginia (Std Err)	(\$217)
Iowa	\$6,657	New York	\$7,890*	Wisconsin	\$7,001
Iowa (Std Err)	(\$187)	New York (Std Err)	(\$151)	Wisconsin (Std Err)	(\$165)
Kansas	\$6,338*	North Carolina	\$6,793	Wyoming	\$7,209
Kansas (Std Err)	(\$154)	North Carolina (Std Err)	(\$122)	Wyoming (Std Err)	(\$270)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from national average of \$6,972 at  $p < 0.05$ . Note that the standard error on the national estimate of \$6,972 is \$35.

**Appendix ES.14**

**Average percentage (standard error) of premium contributed by employees for single, employee-plus-one, and family coverage, 2006–2019**

Coverage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single	19.1%	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%	21.4%
Single (Std Err)	(0.4%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)
Plus One	23.8%	27.0%	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%	27.7%
Plus One (Std Err)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)
Family	25.4%	27.6%	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%	28.0%
Family (Std Err)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Coverage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single	\$788	\$882	\$957	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427	\$1,489
Single (Std Err)	(\$16)	(\$6)	(\$13)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)	(\$18)
Plus One	\$1,903	\$2,303	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634	\$3,881
Plus One (Std Err)	(\$24)	(\$22)	(\$27)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)	(\$54)
Family	\$2,890	\$3,394	\$3,474	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431	\$5,726
Family (Std Err)	(\$34)	(\$54)	(\$44)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)	(\$82)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	66.4%	70.7%	73.8%	77.5%	77.8%	79.6%	81.3%	83.9%	85.4%	84.5%	87.5%	87.3%	86.6%
U.S. (Std Err)	(0.6%)	(0.5%)	(0.5%)	(0.3%)	(0.7%)	(0.6%)	(0.7%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)
<50	66.6%	70.9%	73.5%	75.7%	76.3%	79.5%	79.5%	80.8%	82.1%	81.7%	82.3%	83.0%	84.1%
<50 (Std Err)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.4%)	(1.0%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)
50-99	67.9%	70.3%	70.6%	78.2%	79.6%	80.3%	78.0%	82.4%	85.3%	82.5%	83.7%	85.1%	87.5%
50-99 (Std Err)	(2.6%)	(1.4%)	(1.9%)	(1.5%)	(1.7%)	(1.4%)	(1.1%)	(1.5%)	(1.5%)	(1.5%)	(1.6%)	(1.4%)	(1.5%)
100+	66.2%	70.7%	74.2%	77.8%	77.9%	79.6%	81.9%	84.6%	86.1%	85.2%	88.8%	88.3%	87.1%
100+ (Std Err)	(0.8%)	(0.6%)	(0.6%)	(0.3%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	\$714	\$869	\$917	\$1,025	\$1,123	\$1,167	\$1,273	\$1,353	\$1,541	\$1,696	\$1,808	\$1,846	\$1,931
U.S. (Std Err)	(\$9)	(\$7)	(\$9)	(\$18)	(\$12)	(\$8)	(\$20)	(\$13)	(\$16)	(\$16)	(\$17)	(\$17)	(\$18)
<50	\$1,007	\$1,177	\$1,283	\$1,447	\$1,561	\$1,628	\$1,695	\$1,777	\$1,964	\$2,105	\$2,136	\$2,327	\$2,386
<50 (Std Err)	(\$20)	(\$13)	(\$24)	(\$21)	(\$26)	(\$25)	(\$24)	(\$28)	(\$35)	(\$34)	(\$35)	(\$36)	(\$35)
50-99	\$855	\$1,149	\$1,249	\$1,522	\$1,543	\$1,622	\$1,755	\$1,744	\$2,008	\$2,173	\$2,361	\$2,369	\$2,441
50-99 (Std Err)	(\$71)	(\$62)	(\$46)	(\$57)	(\$49)	(\$64)	(\$49)	(\$59)	(\$62)	(\$64)	(\$85)	(\$65)	(\$67)
100+	\$605	\$740	\$774	\$852	\$951	\$989	\$1,106	\$1,205	\$1,383	\$1,558	\$1,681	\$1,692	\$1,778
100+ (Std Err)	(\$12)	(\$8)	(\$7)	(\$20)	(\$14)	(\$10)	(\$19)	(\$14)	(\$18)	(\$18)	(\$20)	(\$19)	(\$21)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	86.9%	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%	85.3%
U.S. (Std Err)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<50	61.2%	61.6%	59.6%	57.8%	54.7%	52.9%	53.1%	49.8%	47.6%	47.7%	48.3%	47.3%	50.7%
<50 (Std Err)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
50-99	87.6%	90.7%	89.6%	87.3%	85.6%	84.1%	87.0%	83.0%	85.3%	88.6%	86.3%	88.0%	88.0%
50-99 (Std Err)	(1.2%)	(0.9%)	(1.3%)	(0.9%)	(1.0%)	(1.4%)	(1.0%)	(1.3%)	(1.2%)	(1.0%)	(1.2%)	(1.1%)	(1.1%)
100+	97.7%	98.2%	98.8%	98.5%	98.1%	98.2%	98.0%	97.3%	98.8%	98.9%	98.9%	99.0%	99.0%
100+ (Std Err)	(0.4%)	(0.3%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.1%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	86.9%	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%	85.3%
U.S. (Std Err)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<10	43.3%	45.0%	42.5%	40.5%	36.0%	35.3%	36.2%	32.9%	30.4%	28.4%	30.8%	30.4%	31.2%
<10 (Std Err)	(0.9%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.8%)	(0.8%)	(1.0%)
10-24	67.4%	69.5%	66.6%	64.7%	62.7%	61.7%	59.3%	55.5%	52.6%	54.0%	52.8%	53.0%	56.7%
10-24 (Std Err)	(1.2%)	(0.8%)	(1.0%)	(1.2%)	(0.9%)	(1.1%)	(0.6%)	(1.1%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)
25-99	85.0%	85.3%	85.0%	83.3%	80.6%	78.9%	81.2%	77.2%	77.3%	80.1%	78.9%	78.6%	80.1%
25-99 (Std Err)	(0.8%)	(1.0%)	(0.7%)	(0.6%)	(0.9%)	(0.7%)	(0.9%)	(0.9%)	(1.0%)	(0.8%)	(0.9%)	(0.8%)	(0.8%)
100-999	95.1%	95.9%	96.3%	95.4%	94.4%	94.6%	95.2%	92.7%	96.1%	97.3%	97.5%	97.0%	97.5%
100-999 (Std Err)	(1.0%)	(0.7%)	(0.5%)	(0.5%)	(0.6%)	(0.7%)	(0.4%)	(0.7%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.4%)
1,000+	98.7%	99.0%	99.7%	99.6%	99.5%	99.6%	99.1%	99.1%	99.8%	99.6%	99.5%	99.8%	99.6%
1,000+ (Std Err)	(0.3%)	(0.4%)	(0.1%)	(0.1%)	(0.1%)	(0.1%)	(0.3%)	(0.2%)	(0.1%)	(0.1%)	(0.1%)	(0.1%)	(0.1%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2019**

Alabama	87.9%	Kentucky	85.5%	North Dakota	86.5%
Alabama (Std Err)	(1.4%)	Kentucky (Std Err)	(1.5%)	North Dakota (Std Err)	(1.3%)
Alaska	75.0%*	Louisiana	84.1%	Ohio	85.7%
Alaska (Std Err)	(1.8%)	Louisiana (Std Err)	(1.4%)	Ohio (Std Err)	(1.3%)
Arizona	85.8%	Maine	80.1%*	Oklahoma	84.5%
Arizona (Std Err)	(1.5%)	Maine (Std Err)	(1.6%)	Oklahoma (Std Err)	(1.3%)
Arkansas	83.1%	Maryland	87.1%	Oregon	82.3%*
Arkansas (Std Err)	(1.3%)	Maryland (Std Err)	(1.4%)	Oregon (Std Err)	(1.5%)
California	84.6%	Massachusetts	90.1%*	Pennsylvania	88.3%*
California (Std Err)	(1.0%)	Massachusetts (Std Err)	(1.6%)	Pennsylvania (Std Err)	(1.0%)
Colorado	81.7%	Michigan	83.8%	Rhode Island	85.1%
Colorado (Std Err)	(1.9%)	Michigan (Std Err)	(1.7%)	Rhode Island (Std Err)	(1.5%)
Connecticut	86.7%	Minnesota	85.1%	South Carolina	85.8%
Connecticut (Std Err)	(1.4%)	Minnesota (Std Err)	(1.6%)	South Carolina (Std Err)	(1.3%)
Delaware	87.3%	Mississippi	83.2%	South Dakota	83.7%
Delaware (Std Err)	(1.5%)	Mississippi (Std Err)	(1.5%)	South Dakota (Std Err)	(1.5%)
District of Columbia	92.7%*	Missouri	86.1%	Tennessee	85.9%
District of Columbia (Std Err)	(1.1%)	Missouri (Std Err)	(1.2%)	Tennessee (Std Err)	(1.3%)
Florida	83.6%	Montana	70.6%*	Texas	86.1%
Florida (Std Err)	(1.4%)	Montana (Std Err)	(2.2%)	Texas (Std Err)	(1.0%)
Georgia	85.2%	Nebraska	83.7%	Utah	81.2%*
Georgia (Std Err)	(1.6%)	Nebraska (Std Err)	(1.4%)	Utah (Std Err)	(1.9%)
Hawaii	95.4%*	Nevada	86.1%	Vermont	76.8%*
Hawaii (Std Err)	(1.6%)	Nevada (Std Err)	(1.6%)	Vermont (Std Err)	(1.6%)
Idaho	77.0%*	New Hampshire	86.4%	Virginia	86.8%
Idaho (Std Err)	(1.9%)	New Hampshire (Std Err)	(1.2%)	Virginia (Std Err)	(1.5%)
Illinois	88.0%*	New Jersey	87.6%	Washington	83.7%
Illinois (Std Err)	(1.1%)	New Jersey (Std Err)	(1.4%)	Washington (Std Err)	(1.6%)
Indiana	84.3%	New Mexico	77.1%*	West Virginia	84.1%
Indiana (Std Err)	(1.2%)	New Mexico (Std Err)	(2.0%)	West Virginia (Std Err)	(1.6%)
Iowa	85.6%	New York	86.7%	Wisconsin	83.5%
Iowa (Std Err)	(1.4%)	New York (Std Err)	(0.9%)	Wisconsin (Std Err)	(1.4%)
Kansas	86.3%	North Carolina	82.2%	Wyoming	71.6%*
Kansas (Std Err)	(1.4%)	North Carolina (Std Err)	(1.6%)	Wyoming (Std Err)	(2.1%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of 85.3 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 85.3 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, 2019**

Alabama	56.3%	Kentucky	49.9%	North Dakota	59.6%*
Alabama (Std Err)	(4.0%)	Kentucky (Std Err)	(4.6%)	North Dakota (Std Err)	(3.5%)
Alaska	36.0%*	Louisiana	49.4%	Ohio	50.3%
Alaska (Std Err)	(4.1%)	Louisiana (Std Err)	(4.1%)	Ohio (Std Err)	(4.6%)
Arizona	41.4%*	Maine	47.9%	Oklahoma	52.2%
Arizona (Std Err)	(4.6%)	Maine (Std Err)	(3.7%)	Oklahoma (Std Err)	(3.9%)
Arkansas	40.9%*	Maryland	54.2%	Oregon	49.1%
Arkansas (Std Err)	(4.4%)	Maryland (Std Err)	(4.4%)	Oregon (Std Err)	(3.6%)
California	48.2%	Massachusetts	65.8%*	Pennsylvania	56.5%
California (Std Err)	(2.7%)	Massachusetts (Std Err)	(4.7%)	Pennsylvania (Std Err)	(3.4%)
Colorado	46.3%	Michigan	49.5%	Rhode Island	58.3%
Colorado (Std Err)	(4.4%)	Michigan (Std Err)	(4.1%)	Rhode Island (Std Err)	(4.2%)
Connecticut	61.0%*	Minnesota	52.0%	South Carolina	52.6%
Connecticut (Std Err)	(4.1%)	Minnesota (Std Err)	(4.3%)	South Carolina (Std Err)	(4.3%)
Delaware	55.7%	Mississippi	43.9%	South Dakota	54.7%
Delaware (Std Err)	(4.8%)	Mississippi (Std Err)	(4.8%)	South Dakota (Std Err)	(3.8%)
District of Columbia	68.5%*	Missouri	53.2%	Tennessee	45.5%
District of Columbia (Std Err)	(4.5%)	Missouri (Std Err)	(4.1%)	Tennessee (Std Err)	(4.4%)
Florida	44.6%	Montana	41.2%*	Texas	50.2%
Florida (Std Err)	(3.9%)	Montana (Std Err)	(3.6%)	Texas (Std Err)	(2.9%)
Georgia	41.2%	Nebraska	43.4%	Utah	40.6%*
Georgia (Std Err)	(4.9%)	Nebraska (Std Err)	(4.1%)	Utah (Std Err)	(4.0%)
Hawaii	90.0%*	Nevada	53.2%	Vermont	41.4%*
Hawaii (Std Err)	(2.2%)	Nevada (Std Err)	(5.1%)	Vermont (Std Err)	(3.4%)
Idaho	44.1%	New Hampshire	56.4%	Virginia	51.7%
Idaho (Std Err)	(4.1%)	New Hampshire (Std Err)	(3.8%)	Virginia (Std Err)	(4.1%)
Illinois	59.9%*	New Jersey	62.7%*	Washington	46.3%
Illinois (Std Err)	(2.9%)	New Jersey (Std Err)	(4.2%)	Washington (Std Err)	(3.8%)
Indiana	39.3%*	New Mexico	40.4%*	West Virginia	47.5%
Indiana (Std Err)	(4.3%)	New Mexico (Std Err)	(4.0%)	West Virginia (Std Err)	(4.7%)
Iowa	51.4%	New York	57.2%*	Wisconsin	46.4%
Iowa (Std Err)	(3.7%)	New York (Std Err)	(2.4%)	Wisconsin (Std Err)	(4.1%)
Kansas	57.1%	North Carolina	42.9%*	Wyoming	40.9%*
Kansas (Std Err)	(3.9%)	North Carolina (Std Err)	(3.9%)	Wyoming (Std Err)	(3.8%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of 50.7 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 50.7 percent is 0.69 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, 2006–2019**

<b>Low Wage</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
<50% Low-Wage Employees, Small Employers	72.2%	73.2%	71.6%	70.2%	68.0%	66.8%	65.6%	61.0%	58.4%	56.9%	57.6%	55.5%	58.8%
<50% Low-Wage Employees, Small Employers (Std Err)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.3%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)
50%+ Low-Wage Employees, Small Employers	35.8%	36.8%	34.3%	34.1%	30.6%	28.0%	28.0%	26.6%	23.1%	24.4%	24.2%	23.6%	25.4%
50%+ Low-Wage Employees, Small Employers (Std Err)	(1.2%)	(1.2%)	(0.8%)	(0.7%)	(0.9%)	(1.0%)	(1.2%)	(1.1%)	(1.1%)	(1.3%)	(1.2%)	(1.2%)	(1.4%)
<50% Low-Wage Employees, Large Employers	98.4%	98.4%	99.1%	98.9%	98.9%	98.6%	98.7%	98.2%	98.9%	98.9%	98.7%	98.9%	98.7%
<50% Low-Wage Employees, Large Employers (Std Err)	(0.2%)	(0.4%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.1%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)
50%+ Low-Wage Employees, Large Employers	92.1%	94.8%	94.7%	93.5%	91.4%	92.2%	92.4%	89.6%	92.7%	94.5%	94.0%	94.0%	95.2%
50%+ Low-Wage Employees, Large Employers (Std Err)	(1.2%)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.7%)	(0.6%)	(0.5%)	(0.6%)	(0.8%)	(0.5%)

**Key:** Small employers = fewer than 50 employees. Large employers = 50 or more employees.  
**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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 2019, low-wage employees were defined as those earning less than \$12.50 per hour.

**Appendix Exhibit 1.6**

**Percentage (standard error) of private-sector employees in establishments that offer health insurance, overall and by industry, 2019**

<b>Industry</b>	<b>Percentage</b>
United States	85.3%
United States (Std Err)	(0.2%)
Agriculture, fisheries, forestry	72.5%
Agriculture, fisheries, forestry (Std Err)	(4.4%)
Mining and manufacturing	94.3%
Mining and manufacturing (Std Err)	(0.5%)
Construction	77.6%
Construction (Std Err)	(1.4%)
Utilities and transportation	91.3%
Utilities and transportation (Std Err)	(1.1%)
Wholesale trade	91.4%
Wholesale trade (Std Err)	(0.8%)
Financial services and real estate	92.6%
Financial services and real estate (Std Err)	(0.5%)
Retail trade	83.7%
Retail trade (Std Err)	(0.9%)
Professional services	89.6%
Professional services (Std Err)	(0.4%)
Other services	75.6%
Other services (Std Err)	(0.8%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Appendix Exhibit 1.7**

**Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size and industry, 2019**

<b>Industry</b>	<b>&lt;50 employees</b>	<b>50-99 employees</b>	<b>100 or more employees</b>
Agriculture, fisheries, forestry	33.7%	*	99.0%
Agriculture, fisheries, forestry (Std Err)	(4.8%)	(*)	(0.7%)
Mining and manufacturing	65.1%	97.5%	99.6%
Mining and manufacturing (Std Err)	(2.5%)	(1.3%)	(0.2%)
Construction	58.2%	95.3%	99.3%
Construction (Std Err)	(2.2%)	(2.6%)	(0.7%)
Utilities and transportation	60.1%	94.4%	99.0%
Utilities and transportation (Std Err)	(3.9%)	(3.9%)	(0.8%)
Wholesale trade	72.0%	99.3%	100.0%
Wholesale trade (Std Err)	(2.6%)	(0.7%)	(0.0%)
Financial services and real estate	59.8%	99.3%	99.8%
Financial services and real estate (Std Err)	(2.5%)	(0.6%)	(0.1%)
Retail trade	43.6%	95.1%	99.6%
Retail trade (Std Err)	(2.0%)	(2.8%)	(0.2%)
Professional services	60.1%	91.9%	98.9%
Professional services (Std Err)	(1.3%)	(1.6%)	(0.2%)
Other services	36.6%	71.8%	97.8%
Other services (Std Err)	(1.3%)	(3.0%)	(0.4%)

\* Estimate was suppressed due to insufficient sample size.

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Appendix Exhibit 1.8**

**Percentage (standard error) of private-sector employees in establishments that offer health insurance, overall and by selected characteristics, 2019**

<b>Employer Characteristics</b>	<b>Percentage</b>
United States	85.3%
United States (Std Err)	(0.2%)
Ownership: For Profit Inc.	86.0%
Ownership: For Profit Inc. (Std Err)	(0.3%)
Ownership: For Profit Uninc.	75.8%
Ownership: For Profit Uninc. (Std Err)	(0.9%)
Ownership: Nonprofit	93.0%
Ownership: Nonprofit (Std Err)	(0.5%)
Firm Age: 0-4 Years	53.2%
Firm Age: 0-4 Years (Std Err)	(2.2%)
Firm Age: 5-9 Years	63.3%
Firm Age: 5-9 Years (Std Err)	(1.7%)
Firm Age: 10-19 Years	70.5%
Firm Age: 10-19 Years (Std Err)	(1.1%)
Firm Age: 20+ Years	92.7%
Firm Age: 20+ Years (Std Err)	(0.2%)
# of Locations: 2+ Locations	98.4%
# of Locations: 2+ Locations (Std Err)	(0.1%)
# of Locations: 1 Location	66.0%
# of Locations: 1 Location (Std Err)	(0.6%)
% Full Time: 0-24%	57.6%
% Full Time: 0-24% (Std Err)	(1.5%)
% Full Time: 25-49%	81.1%
% Full Time: 25-49% (Std Err)	(1.0%)
% Full Time: 50-74%	80.4%
% Full Time: 50-74% (Std Err)	(0.9%)
% Full Time: 75%+	90.7%
% Full Time: 75%+ (Std Err)	(0.2%)
% Low Wage: 50%+	75.0%
% Low Wage: 50%+ (Std Err)	(0.8%)
% Low Wage: <50%	88.3%
% Low Wage: <50% (Std Err)	(0.3%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**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), 2019**

<b>Employer Characteristics</b>	<b>&lt;50 employees</b>	<b>50-99 employees</b>	<b>100 or more employees</b>
Ownership: For Profit Inc.	52.2%	87.6%	98.9%
Ownership: For Profit Inc. (Std Err)	(0.8%)	(1.4%)	(0.2%)
Ownership: For Profit Uninc.	42.8%	86.0%	98.4%
Ownership: For Profit Uninc. (Std Err)	(1.6%)	(2.6%)	(0.4%)
Ownership: Nonprofit	60.3%	94.4%	99.7%
Ownership: Nonprofit (Std Err)	(2.2%)	(1.9%)	(0.2%)
Firm Age: 0-4 Years	37.2%	79.8%	96.1%
Firm Age: 0-4 Years (Std Err)	(2.1%)	(5.9%)	(1.6%)
Firm Age: 5-9 Years	41.3%	83.5%	93.5%
Firm Age: 5-9 Years (Std Err)	(1.9%)	(3.6%)	(2.0%)
Firm Age: 10-19 Years	47.9%	81.8%	97.1%
Firm Age: 10-19 Years (Std Err)	(1.4%)	(3.2%)	(0.8%)
Firm Age: 20+ Years	60.4%	92.1%	99.4%
Firm Age: 20+ Years (Std Err)	(1.0%)	(1.1%)	(0.1%)
# of Locations: 2+ Locations	74.6%	91.8%	99.4%
# of Locations: 2+ Locations (Std Err)	(2.1%)	(1.3%)	(0.1%)
# of Locations: 1 Location	48.9%	86.7%	96.5%
# of Locations: 1 Location (Std Err)	(0.7%)	(1.4%)	(0.7%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**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), 2019**

<b>Employer Characteristics</b>	<b>&lt;50 employees</b>	<b>50-99 employees</b>	<b>100 or more employees</b>
% Full Time: 0-24%	19.0%	56.4%	94.1%
% Full Time: 0-24% (Std Err)	(1.9%)	(5.9%)	(1.2%)
% Full Time: 25-49%	38.5%	77.7%	99.4%
% Full Time: 25-49% (Std Err)	(2.0%)	(3.7%)	(0.4%)
% Full Time: 50-74%	44.9%	85.7%	98.8%
% Full Time: 50-74% (Std Err)	(1.8%)	(3.1%)	(0.4%)
% Full Time: 75%+	63.1%	94.7%	99.4%
% Full Time: 75%+ (Std Err)	(0.8%)	(1.2%)	(0.1%)
% Low Wage: 50%+	25.4%	71.4%	97.7%
% Low Wage: 50%+ (Std Err)	(1.4%)	(3.3%)	(0.4%)
% Low Wage: <50%	58.8%	92.6%	99.3%
% Low Wage: <50% (Std Err)	(0.8%)	(1.1%)	(0.1%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.  
**Note:** “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	34.4%	34.2%	35.1%	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%	40.7%	39.2%	38.7%	39.4%
U.S. (Std Err)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
<10	14.9%	14.0%	14.6%	13.1%	12.6%	14.9%	15.2%	14.4%	15.8%	19.3%	17.7%	13.1%	14.8%
<10 (Std Err)	(0.9%)	(0.8%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(0.4%)	(0.8%)	(1.0%)	(1.4%)	(1.4%)	(1.1%)	(1.3%)
10-24	11.6%	11.1%	10.4%	11.6%	9.9%	10.7%	9.0%	12.0%	10.6%	13.6%	13.3%	13.8%	12.2%
10-24 (Std Err)	(0.6%)	(0.9%)	(0.4%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.2%)	(1.1%)
25-99	13.5%	12.6%	13.4%	14.3%	12.2%	13.5%	12.4%	12.2%	13.7%	16.6%	16.0%	12.9%	17.2%
25-99 (Std Err)	(0.7%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)
100-999	30.6%	32.7%	29.9%	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%	34.4%	37.2%	35.1%	33.9%
100-999 (Std Err)	(0.9%)	(1.3%)	(0.7%)	(0.9%)	(1.1%)	(0.8%)	(1.0%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)	(1.2%)	(1.1%)
1,000+	83.8%	86.5%	85.8%	86.6%	87.5%	87.1%	88.0%	84.2%	83.8%	81.9%	78.6%	81.6%	83.1%
1,000+ (Std Err)	(0.7%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.7%)	(0.5%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	54.9%	56.8%	57.2%	58.4%	59.6%	60.1%	58.1%	59.2%	59.1%	57.3%	58.2%	56.8%	58.0%
U.S. (Std Err)	(0.7%)	(0.5%)	(0.7%)	(0.7%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
<10	13.1%	12.9%	12.3%	12.5%	11.5%	12.0%	13.2%	12.9%	13.5%	15.7%	15.6%	12.4%	12.5%
<10 (Std Err)	(0.8%)	(0.8%)	(0.6%)	(0.6%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)	(1.1%)	(1.2%)	(1.3%)	(1.1%)	(1.3%)
10-24	12.0%	11.5%	9.8%	11.5%	10.1%	11.1%	9.1%	11.4%	10.5%	14.9%	12.8%	12.9%	12.1%
10-24 (Std Err)	(0.9%)	(1.3%)	(0.5%)	(1.0%)	(0.8%)	(1.0%)	(0.9%)	(1.2%)	(1.1%)	(1.3%)	(1.2%)	(1.1%)	(1.3%)
25-99	14.4%	12.8%	16.0%	17.3%	13.5%	15.5%	13.4%	14.0%	14.5%	17.1%	15.3%	14.0%	18.1%
25-99 (Std Err)	(1.0%)	(1.1%)	(1.0%)	(1.1%)	(0.8%)	(0.9%)	(0.8%)	(1.1%)	(1.1%)	(1.1%)	(1.0%)	(0.9%)	(1.2%)
100-999	32.4%	36.1%	31.7%	35.7%	35.0%	35.7%	32.6%	39.5%	39.5%	37.4%	42.0%	34.7%	37.8%
100-999 (Std Err)	(1.4%)	(1.0%)	(1.8%)	(1.4%)	(1.2%)	(1.4%)	(1.0%)	(1.4%)	(1.5%)	(1.3%)	(1.4%)	(1.3%)	(1.4%)
1,000+	83.4%	85.9%	85.8%	86.6%	89.0%	89.0%	86.9%	86.6%	86.4%	82.8%	82.2%	82.2%	84.1%
1,000+ (Std Err)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.4%)	(0.5%)	(0.4%)	(0.7%)	(0.7%)	(0.8%)	(0.7%)	(0.9%)	(0.8%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

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

**Appendix Exhibit 1.13**

**Percentage (standard error) of eligible private-sector employees in establishments that offer family coverage and employee-plus-one coverage among establishments that offer coverage, overall and by detailed firm size, 2019**

Coverage	U.S.	<10	10-24	25-99	100-999	1,000+
Any Dependent Coverage	98.7%	87.1%	94.2%	97.9%	99.6%	100.0%
Any Dependent Coverage (Std Err)	(0.1%)	(1.3%)	(0.8%)	(0.4%)	(0.2%)	(0.0%)
Any Family Coverage	97.9%	78.9%	90.1%	97.1%	99.0%	99.9%
Any Family Coverage (Std Err)	(0.1%)	(1.6%)	(1.1%)	(0.4%)	(0.3%)	(0.1%)
Any Employee-Plus-One	93.8%	71.8%	82.4%	92.0%	93.6%	97.2%
Any Employee-Plus-One (Std Err)	(0.3%)	(1.8%)	(1.4%)	(0.7%)	(0.6%)	(0.3%)
Family and Employee-Plus-One	93.0%	63.6%	78.3%	91.2%	93.1%	97.1%
Family and Employee-Plus-One (Std Err)	(0.3%)	(2.0%)	(1.5%)	(0.7%)	(0.6%)	(0.3%)
Family Coverage Only	4.9%	15.3%	11.8%	5.8%	5.9%	2.8%
Family Coverage Only (Std Err)	(0.2%)	(1.3%)	(1.2%)	(0.6%)	(0.6%)	(0.3%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	61.4%	64.8%	66.5%	65.6%	65.5%	65.3%	66.0%	67.0%	70.2%	71.7%	72.4%	75.7%	75.8%
U.S. (Std Err)	(0.7%)	(0.6%)	(0.7%)	(0.8%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)
<50	21.5%	26.8%	27.3%	26.7%	27.2%	29.3%	28.4%	29.6%	33.6%	34.2%	34.9%	37.8%	41.4%
<50 (Std Err)	(1.1%)	(0.7%)	(0.9%)	(0.8%)	(0.9%)	(0.8%)	(1.0%)	(0.9%)	(1.1%)	(1.0%)	(1.0%)	(1.0%)	(1.1%)
50-99	36.0%	42.5%	42.8%	44.1%	46.8%	43.7%	46.6%	46.8%	50.2%	56.2%	59.3%	56.4%	58.7%
50-99 (Std Err)	(2.4%)	(1.7%)	(2.0%)	(1.9%)	(2.2%)	(1.7%)	(2.2%)	(2.1%)	(2.2%)	(2.0%)	(1.9%)	(1.9%)	(2.0%)
100+	74.3%	76.9%	78.5%	77.3%	76.3%	75.7%	76.5%	77.0%	79.7%	80.7%	81.0%	84.7%	84.5%
100+ (Std Err)	(0.6%)	(0.7%)	(0.7%)	(1.0%)	(0.7%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.6%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2019**

<b>Industry</b>	<b>Percentage</b>
United States	75.8%
United States (Std Err)	(0.5%)
Agriculture, fisheries, forestry	66.7%
Agriculture, fisheries, forestry (Std Err)	(8.0%)
Mining and manufacturing	71.4%
Mining and manufacturing (Std Err)	(1.6%)
Construction	55.9%
Construction (Std Err)	(2.7%)
Utilities and transportation	75.5%
Utilities and transportation (Std Err)	(2.6%)
Wholesale trade	72.4%
Wholesale trade (Std Err)	(1.9%)
Financial services and real estate	82.7%
Financial services and real estate (Std Err)	(1.3%)
Retail trade	75.9%
Retail trade (Std Err)	(1.7%)
Professional services	78.7%
Professional services (Std Err)	(0.9%)
Other services	76.6%
Other services (Std Err)	(1.2%)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.	
<b>Denominator:</b> 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, 2019**

<b>Industry</b>	<b>&lt;50 employees</b>	<b>50-99 employees</b>	<b>100 or more employees</b>
Agriculture, fisheries, forestry	28.7%	*	76.9%
Agriculture, fisheries, forestry (Std Err)	(8.6%)	(*)	(8.9%)
Mining and manufacturing	34.6%	47.4%	78.4%
Mining and manufacturing (Std Err)	(3.4%)	(5.2%)	(1.8%)
Construction	44.5%	49.5%	66.7%
Construction (Std Err)	(3.5%)	(7.2%)	(4.3%)
Utilities and transportation	31.8%	63.5%	83.1%
Utilities and transportation (Std Err)	(5.4%)	(10.8%)	(2.6%)
Wholesale trade	45.1%	61.0%	83.8%
Wholesale trade (Std Err)	(4.7%)	(6.5%)	(2.0%)
Financial services and real estate	39.9%	64.9%	89.3%
Financial services and real estate (Std Err)	(3.8%)	(6.3%)	(1.2%)
Retail trade	40.4%	63.1%	83.9%
Retail trade (Std Err)	(3.4%)	(5.8%)	(1.9%)
Professional services	43.7%	69.9%	86.2%
Professional services (Std Err)	(1.9%)	(3.4%)	(1.0%)
Other services	41.1%	51.0%	86.4%
Other services (Std Err)	(2.5%)	(4.4%)	(1.2%)

\* Estimate was suppressed due to insufficient sample size.

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**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, 2019**

<b>Employer Characteristics</b>	<b>Percentage</b>
United States	75.8%
United States (Std Err)	(0.5%)
Ownership: For Profit Inc.	76.3%
Ownership: For Profit Inc. (Std Err)	(0.6%)
Ownership: For Profit Uninc.	72.1%
Ownership: For Profit Uninc. (Std Err)	(1.4%)
Ownership: Nonprofit	77.3%
Ownership: Nonprofit (Std Err)	(1.4%)
Firm Age: 0-4 Years	66.9%
Firm Age: 0-4 Years (Std Err)	(3.1%)
Firm Age: 5-9 Years	67.8%
Firm Age: 5-9 Years (Std Err)	(2.4%)
Firm Age: 10-19 Years	62.5%
Firm Age: 10-19 Years (Std Err)	(1.9%)
Firm Age: 20+ Years	78.5%
Firm Age: 20+ Years (Std Err)	(0.6%)
# of Locations: 2+ Locations	84.0%
# of Locations: 2+ Locations (Std Err)	(0.6%)
# of Locations: 1 Location	58.0%
# of Locations: 1 Location (Std Err)	(1.1%)
% Full Time: 0-24%	71.5%
% Full Time: 0-24% (Std Err)	(2.3%)
% Full Time: 25-49%	74.1%
% Full Time: 25-49% (Std Err)	(1.9%)
% Full Time: 50-74%	73.3%
% Full Time: 50-74% (Std Err)	(1.5%)
% Full Time: 75%+	76.9%
% Full Time: 75%+ (Std Err)	(0.6%)
% Low Wage: 50%+	74.7%
% Low Wage: 50%+ (Std Err)	(1.3%)
% Low Wage: <50%	76.1%
% Low Wage: <50% (Std Err)	(0.6%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**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 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**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), 2019**

<b>Employer Characteristics</b>	<b>&lt;50 employees</b>	<b>50-99 employees</b>	<b>100 or more employees</b>
Ownership: For Profit Inc.	41.1%	58.2%	85.0%
Ownership: For Profit Inc. (Std Err)	(1.3%)	(2.5%)	(0.7%)
Ownership: For Profit Uninc.	46.0%	61.7%	82.2%
Ownership: For Profit Uninc. (Std Err)	(2.8%)	(4.4%)	(1.6%)
Ownership: Nonprofit	34.8%	56.3%	84.1%
Ownership: Nonprofit (Std Err)	(3.3%)	(5.3%)	(1.4%)
Firm Age: 0-4 Years	48.4%	67.2%	91.3%
Firm Age: 0-4 Years (Std Err)	(4.1%)	(7.6%)	(2.7%)
Firm Age: 5-9 Years	46.4%	76.8%	81.0%
Firm Age: 5-9 Years (Std Err)	(3.2%)	(4.6%)	(3.7%)
Firm Age: 10-19 Years	42.1%	57.7%	76.6%
Firm Age: 10-19 Years (Std Err)	(2.2%)	(4.8%)	(2.7%)
Firm Age: 20+ Years	38.4%	54.1%	85.1%
Firm Age: 20+ Years (Std Err)	(1.4%)	(2.4%)	(0.6%)
# of Locations: 2+ Locations	46.2%	56.3%	85.7%
# of Locations: 2+ Locations (Std Err)	(3.4%)	(3.1%)	(0.6%)
# of Locations: 1 Location	40.9%	59.6%	77.8%
# of Locations: 1 Location (Std Err)	(1.2%)	(2.5%)	(1.9%)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.			
<b>Denominator:</b> 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, by firm size and selected characteristics (% full time, % low wage), 2019**

<b>Employer Characteristics</b>	<b>&lt;50 employees</b>	<b>50-99 employees</b>	<b>100 or more employees</b>
% Full Time: 0-24%	28.3%	48.1%	81.6%
% Full Time: 0-24% (Std Err)	(4.7%)	(8.5%)	(2.3%)
% Full Time: 25-49%	37.5%	49.4%	82.6%
% Full Time: 25-49% (Std Err)	(3.4%)	(6.3%)	(2.2%)
% Full Time: 50-74%	32.8%	55.3%	85.4%
% Full Time: 50-74% (Std Err)	(2.7%)	(5.7%)	(1.5%)
% Full Time: 75%+	44.5%	61.8%	84.9%
% Full Time: 75%+ (Std Err)	(1.3%)	(2.3%)	(0.6%)
% Low Wage: 50%+	37.0%	43.7%	81.5%
% Low Wage: 50%+ (Std Err)	(3.2%)	(4.9%)	(1.4%)
% Low Wage: <50%	42.0%	62.0%	85.3%
% Low Wage: <50% (Std Err)	(1.2%)	(2.1%)	(0.6%)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.			
<b>Denominator:</b> Within each category, all employees in establishments that offer health insurance.			
<b>Note:</b> “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.			

**Appendix Exhibit 1.20**

**Among establishments offering health insurance, percentage (standard error) offering coverage to retirees under age 65, overall and by detailed firm size, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	13.0%	11.2%	11.2%	11.6%	13.1%	12.3%	11.9%	11.6%	11.6%	12.5%	10.8%	11.1%	9.7%
U.S. (Std Err)	(0.4%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<10	1.8%	1.4%	1.2%	2.0%	1.6%	1.8%	1.4%	1.4%	1.2%	2.3%	1.6%	2.3%	3.3%
<10 (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.6%)	(0.4%)	(0.5%)	(0.7%)
10-24	1.8%	1.6%	1.6%	1.4%	1.0%	1.2%	1.0%†	1.5%	1.3%	1.7%	2.1%	1.6%	1.8%
10-24 (Std Err)	(0.4%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.5%)	(0.4%)	(0.5%)
25-99	2.9%	2.4%	2.4%	3.0%	3.1%	2.4%	2.2%	2.4%	1.7%	2.3%	1.9%	2.3%	2.7%
25-99 (Std Err)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)
100-999	8.3%	8.0%	7.5%	6.9%	6.8%	7.4%	6.3%	6.6%	6.0%	6.2%	7.0%	6.8%	4.2%
100-999 (Std Err)	(0.6%)	(0.6%)	(0.4%)	(0.6%)	(0.2%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.6%)	(0.5%)
1,000+	40.6%	36.1%	34.5%	34.2%	37.7%	35.3%	34.3%	32.5%	31.6%	32.4%	27.6%	27.4%	23.7%
1,000+ (Std Err)	(1.5%)	(0.9%)	(1.2%)	(1.3%)	(0.9%)	(1.1%)	(0.9%)	(1.2%)	(1.1%)	(1.0%)	(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, 2006–2019.

**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) offering coverage to retirees age 65 and over, overall and by detailed firm size, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	12.4%	10.5%	11.3%	10.8%	11.9%	11.6%	10.5%	10.3%	10.4%	10.5%	8.6%	8.7%	8.6%
U.S. (Std Err)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<10	2.5%	2.3%	2.6%	2.2%	2.5%	2.6%	2.1%	2.0%	2.2%	3.4%	2.3%	3.1%	2.6%
<10 (Std Err)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.7%)	(0.5%)	(0.6%)	(0.7%)
10-24	3.6%	3.4%	2.7%	2.3%	2.3%	2.8%	2.2%	2.4%	2.4%	2.7%	2.7%	1.5%	3.3%
10-24 (Std Err)	(0.5%)	(0.7%)	(0.3%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)
25-99	4.3%	2.9%	3.4%	3.3%	3.7%	3.4%	3.4%	2.9%	3.1%	2.6%	2.9%	2.4%	2.0%
25-99 (Std Err)	(0.4%)	(0.3%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)
100-999	8.3%	7.7%	8.6%	7.8%	6.5%	7.5%	6.3%	7.1%	5.5%	5.9%	5.7%	6.0%	4.7%
100-999 (Std Err)	(0.9%)	(0.7%)	(0.4%)	(0.4%)	(0.4%)	(0.8%)	(0.7%)	(0.6%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.5%)
1,000+	35.7%	31.1%	31.8%	29.9%	31.9%	31.1%	27.8%	26.8%	26.1%	24.8%	20.3%	19.7%	20.1%
1,000+ (Std Err)	(1.1%)	(1.0%)	(1.0%)	(1.1%)	(0.9%)	(1.4%)	(0.7%)	(1.2%)	(1.1%)	(1.0%)	(0.9%)	(0.9%)	(1.0%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	52.8%	53.9%	53.5%	51.8%	50.6%	49.9%	49.4%	48.1%	47.8%	47.2%	47.7%	47.8%	47.6%
U.S. (Std Err)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)
<50	36.8%	36.8%	35.5%	34.2%	32.0%	30.5%	30.3%	28.3%	27.1%	26.5%	26.7%	26.6%	27.3%
<50 (Std Err)	(0.4%)	(0.3%)	(0.4%)	(0.6%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)
50-99	48.7%	51.1%	53.8%	48.8%	46.9%	46.6%	47.6%	45.2%	47.0%	45.4%	45.0%	44.3%	47.4%
50-99 (Std Err)	(1.5%)	(1.0%)	(1.1%)	(1.0%)	(1.2%)	(0.7%)	(0.7%)	(1.3%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)
100+	59.9%	61.3%	60.9%	59.5%	58.9%	58.5%	57.7%	56.7%	56.4%	56.0%	56.5%	56.5%	55.8%
100+ (Std Err)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	60.5	62.6	59.2	56.1	54.8	55.4	56.3	55.8	57.3	58.2	59.9	62.1	62.5
U.S. (Std Err)	(0.7)	(0.6)	(0.7)	(0.8)	(0.6)	(0.6)	(0.7)	(0.6)	(0.6)	(0.6)	(0.7)	(0.7)	(0.9)
<50	11.6	11.5	10.6	10.2	9.5	9.3	9.5	8.9	8.9	8.9	8.9	9.1	9.6
<50 (Std Err)	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)
50-99	3.8	4.4	4.3	3.8	3.7	3.8	4.0	4.1	4.0	4.0	4.1	4.2	4.2
50-99 (Std Err)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)	(0.2)
100+	45.1	46.7	44.3	42.1	41.6	42.3	42.9	42.8	44.4	45.3	46.9	48.9	48.7
100+ (Std Err)	(0.9)	(0.6)	(0.6)	(0.8)	(0.5)	(0.6)	(0.7)	(0.6)	(0.6)	(0.6)	(0.7)	(0.7)	(0.8)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	60.7%	61.4%	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%	55.8%
U.S. (Std Err)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)
<50	60.1%	59.7%	59.6%	59.2%	58.6%	57.7%	57.1%	56.8%	57.0%	55.5%	55.4%	56.2%	53.9%
<50 (Std Err)	(0.6%)	(0.2%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50-99	55.6%	56.3%	60.1%	55.9%	54.9%	55.4%	54.7%	54.5%	55.8%	51.2%	52.2%	50.3%	53.8%
50-99 (Std Err)	(1.6%)	(1.0%)	(1.0%)	(0.8%)	(1.0%)	(1.2%)	(0.8%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)
100+	61.4%	62.4%	61.6%	60.4%	60.0%	59.5%	58.8%	58.3%	57.1%	56.6%	57.1%	57.1%	56.4%
100+ (Std Err)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.3%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	60.7%	61.4%	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%	55.8%
U.S. (Std Err)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)
<10	66.6%	65.0%	62.9%	64.4%	63.9%	62.2%	61.8%	61.7%	61.9%	60.0%	60.6%	61.1%	60.5%
<10 (Std Err)	(0.8%)	(0.4%)	(0.5%)	(0.5%)	(0.8%)	(0.8%)	(0.4%)	(0.8%)	(0.9%)	(1.1%)	(1.0%)	(1.1%)	(1.2%)
10-24	58.4%	58.2%	58.8%	57.3%	56.5%	56.5%	56.3%	56.8%	57.1%	55.5%	54.1%	55.1%	52.7%
10-24 (Std Err)	(0.9%)	(0.7%)	(1.0%)	(0.8%)	(0.8%)	(0.8%)	(0.7%)	(0.9%)	(1.0%)	(1.1%)	(1.1%)	(1.1%)	(1.0%)
25-99	55.9%	56.3%	58.9%	56.2%	55.7%	55.2%	54.4%	53.8%	54.5%	51.8%	52.5%	51.7%	52.4%
25-99 (Std Err)	(1.0%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.9%)	(0.7%)	(0.9%)	(0.9%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)
100-999	59.5%	59.1%	59.2%	57.7%	57.2%	56.6%	55.3%	56.9%	55.8%	54.5%	54.4%	56.3%	53.6%
100-999 (Std Err)	(1.1%)	(0.6%)	(1.2%)	(1.1%)	(0.7%)	(0.8%)	(0.6%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)
1,000+	62.1%	63.7%	62.5%	61.4%	61.1%	60.6%	60.1%	58.8%	57.7%	57.5%	58.1%	57.4%	57.5%
1,000+ (Std Err)	(0.7%)	(0.7%)	(0.7%)	(0.6%)	(0.4%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.8%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	77.5%	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%	77.7%
U.S. (Std Err)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	77.7%	78.5%	79.3%	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%	78.7%	78.3%	79.1%	78.1%
<50 (Std Err)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50-99	72.3%	75.3%	79.2%	74.5%	73.6%	76.4%	76.2%	74.1%	77.8%	76.2%	75.5%	75.6%	78.1%
50-99 (Std Err)	(1.5%)	(1.3%)	(0.8%)	(0.6%)	(1.0%)	(1.2%)	(0.8%)	(1.4%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)
100+	77.9%	78.3%	79.6%	78.5%	78.3%	77.9%	77.9%	75.0%	75.2%	76.0%	76.6%	78.0%	77.5%
100+ (Std Err)	(0.6%)	(0.4%)	(0.5%)	(0.6%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.5%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	77.5%	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%	77.7%
U.S. (Std Err)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<10	81.9%	82.2%	80.7%	82.1%	82.2%	79.9%	81.2%	79.9%	80.3%	80.6%	81.8%	81.4%	81.4%
<10 (Std Err)	(0.5%)	(0.5%)	(0.3%)	(0.6%)	(0.8%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(1.1%)	(0.8%)	(1.0%)	(1.0%)
10-24	76.3%	78.3%	79.1%	78.5%	77.6%	77.5%	77.8%	79.8%	79.9%	79.2%	77.3%	78.9%	77.7%
10-24 (Std Err)	(1.2%)	(1.0%)	(0.9%)	(0.7%)	(1.0%)	(0.6%)	(0.6%)	(0.9%)	(1.0%)	(1.1%)	(1.1%)	(1.0%)	(1.0%)
25-99	73.8%	75.2%	78.8%	75.0%	75.2%	76.4%	76.0%	74.0%	76.9%	76.6%	76.1%	76.4%	77.3%
25-99 (Std Err)	(0.9%)	(0.8%)	(0.5%)	(0.6%)	(0.7%)	(0.9%)	(0.6%)	(1.0%)	(0.9%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)
100-999	77.2%	75.4%	76.8%	76.0%	75.1%	75.0%	75.3%	74.5%	76.8%	75.8%	76.7%	78.0%	76.5%
100-999 (Std Err)	(1.0%)	(0.7%)	(1.4%)	(1.3%)	(0.4%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.8%)	(0.7%)	(0.8%)	(0.8%)
1,000+	78.2%	79.4%	80.5%	79.4%	79.5%	79.0%	78.9%	75.2%	74.8%	76.2%	76.6%	77.9%	78.0%
1,000+ (Std Err)	(0.7%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.7%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	78.3%	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%	71.9%
U.S. (Std Err)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)
<50	77.4%	76.0%	75.2%	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%	70.4%	70.7%	71.0%	69.0%
<50 (Std Err)	(0.7%)	(0.3%)	(0.3%)	(0.6%)	(0.4%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)
50-99	76.9%	74.9%	75.9%	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%	67.2%	69.1%	66.6%	68.9%
50-99 (Std Err)	(1.3%)	(0.5%)	(0.9%)	(0.7%)	(0.6%)	(0.8%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.1%)	(1.1%)	(1.0%)
100+	78.7%	79.7%	77.5%	76.9%	76.7%	76.4%	75.5%	77.8%	76.0%	74.4%	74.5%	73.3%	72.7%
100+ (Std Err)	(0.4%)	(0.4%)	(0.5%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	78.3%	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%	71.9%
U.S. (Std Err)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)
<10	81.3%	79.2%	78.0%	78.5%	77.7%	77.9%	76.1%	77.2%	77.1%	74.4%	74.0%	75.0%	74.4%
<10 (Std Err)	(0.8%)	(0.5%)	(0.6%)	(0.5%)	(0.7%)	(0.8%)	(0.7%)	(0.8%)	(0.8%)	(1.0%)	(1.0%)	(1.0%)	(1.2%)
10-24	76.5%	74.3%	74.4%	73.0%	72.8%	73.0%	72.4%	71.2%	71.5%	70.1%	69.9%	69.8%	67.9%
10-24 (Std Err)	(0.7%)	(0.4%)	(0.6%)	(0.5%)	(0.6%)	(1.0%)	(0.7%)	(0.9%)	(0.9%)	(0.9%)	(1.0%)	(0.9%)	(1.0%)
25-99	75.8%	74.8%	74.8%	74.9%	74.1%	72.2%	71.6%	72.7%	70.8%	67.6%	69.0%	67.6%	67.7%
25-99 (Std Err)	(0.6%)	(0.4%)	(0.7%)	(0.6%)	(0.5%)	(0.4%)	(1.0%)	(0.7%)	(0.7%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)
100-999	77.1%	78.4%	77.0%	76.0%	76.2%	75.5%	73.4%	76.4%	72.7%	71.9%	71.0%	72.1%	70.1%
100-999 (Std Err)	(1.1%)	(0.2%)	(0.6%)	(0.6%)	(0.8%)	(0.6%)	(0.4%)	(0.6%)	(0.7%)	(0.8%)	(0.8%)	(0.7%)	(0.7%)
1,000+	79.3%	80.2%	77.6%	77.3%	76.8%	76.8%	76.2%	78.3%	77.2%	75.4%	75.9%	73.7%	73.8%
1,000+ (Std Err)	(0.5%)	(0.6%)	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Low Wage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<50% Low-Wage Employees, Small Employers	64.9%	65.1%	65.1%	64.7%	64.3%	62.9%	62.1%	61.6%	61.7%	60.1%	59.7%	59.6%	57.4%
<50% Low-Wage Employees, Small Employers (Std Err)	0.6%	0.3%	0.4%	0.6%	0.4%	0.5%	0.4%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
50%+ Low-Wage Employees, Small Employers	37.6%	36.4%	35.5%	37.2%	35.8%	35.5%	33.3%	33.5%	29.8%	28.2%	28.9%	32.6%	29.0%
50%+ Low-Wage Employees, Small Employers (Std Err)	1.0%	1.0%	0.7%	0.8%	0.6%	0.6%	1.2%	1.5%	1.4%	1.3%	1.3%	1.5%	1.6%
<50% Low-Wage Employees, Large Employers	68.6%	70.0%	70.0%	69.3%	68.8%	69.0%	67.5%	67.8%	66.3%	64.1%	63.8%	63.0%	63.3%
<50% Low-Wage Employees, Large Employers (Std Err)	0.5%	0.3%	0.5%	0.6%	0.4%	0.5%	0.4%	0.4%	0.5%	0.5%	0.5%	0.5%	0.6%
50%+ Low-Wage Employees, Large Employers	39.1%	38.7%	38.3%	34.8%	33.3%	32.9%	33.2%	30.6%	26.7%	27.4%	29.5%	30.3%	29.7%
50%+ Low-Wage Employees, Large Employers (Std Err)	1.0%	0.6%	0.8%	0.9%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%	0.7%	0.9%	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, 2006–2019.  
**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**

Low Wage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<50% Low-Wage Employees, Small Employers	82.5%	84.1%	84.3%	84.0%	84.3%	83.2%	83.3%	83.0%	83.8%	83.8%	83.0%	83.0%	81.8%
<50% Low-Wage Employees, Small Employers (Std Err)	0.5%	0.2%	0.3%	0.5%	0.4%	0.6%	0.4%	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%
50%+ Low-Wage Employees, Small Employers	55.4%	54.3%	57.1%	57.4%	56.4%	55.2%	52.9%	52.5%	51.9%	49.1%	49.6%	53.2%	51.5%
50%+ Low-Wage Employees, Small Employers (Std Err)	1.3%	0.9%	1.0%	1.0%	1.3%	1.0%	1.5%	1.8%	1.9%	2.0%	1.8%	1.9%	2.3%
<50% Low-Wage Employees, Large Employers	83.3%	84.6%	85.4%	85.0%	85.3%	85.4%	84.3%	84.0%	83.8%	83.4%	83.0%	83.7%	83.5%
<50% Low-Wage Employees, Large Employers (Std Err)	0.5%	0.4%	0.5%	0.7%	0.5%	0.4%	0.3%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
50%+ Low-Wage Employees, Large Employers	61.1%	59.4%	63.3%	59.6%	56.9%	57.4%	59.4%	49.5%	48.0%	49.7%	51.9%	53.7%	55.8%
50%+ Low-Wage Employees, Large Employers (Std Err)	1.5%	0.8%	0.9%	0.8%	1.0%	0.5%	0.6%	0.9%	0.9%	0.9%	0.9%	1.1%	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, 2006–2019.  
**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**

<b>Low Wage</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
<50% Low-Wage Employees, Small Employers	78.7%	77.4%	77.2%	77.0%	76.3%	75.6%	74.5%	74.2%	73.6%	71.7%	71.9%	71.9%	70.1%
<50% Low-Wage Employees, Small Employers (Std Err)	0.7%	0.3%	0.4%	0.5%	0.4%	0.2%	0.5%	0.5%	0.5%	0.6%	0.5%	0.6%	0.6%
50%+ Low-Wage Employees, Small Employers	67.9%	67.0%	62.1%	64.9%	63.5%	64.3%	63.0%	63.9%	57.4%	57.5%	58.3%	61.3%	56.4%
50%+ Low-Wage Employees, Small Employers (Std Err)	1.4%	1.7%	1.3%	1.2%	1.1%	1.7%	1.9%	2.1%	2.2%	2.1%	2.3%	2.2%	2.2%
<50% Low-Wage Employees, Large Employers	82.4%	82.8%	81.9%	81.5%	80.7%	80.8%	80.0%	80.7%	79.1%	76.9%	76.9%	75.2%	75.8%
<50% Low-Wage Employees, Large Employers (Std Err)	0.4%	0.2%	0.4%	0.3%	0.4%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%
50%+ Low-Wage Employees, Large Employers	64.0%	65.1%	60.5%	58.4%	58.5%	57.3%	55.9%	61.9%	55.6%	55.2%	57.0%	56.5%	53.2%
50%+ Low-Wage Employees, Large Employers (Std Err)	0.9%	0.9%	0.9%	1.0%	0.8%	1.1%	0.5%	0.8%	1.0%	1.0%	1.0%	1.2%	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, 2006–2019.  
**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2019**

Alabama	56.5%	Kentucky	59.5%	North Dakota	55.9%
Alabama (Std Err)	(2.3%)	Kentucky (Std Err)	(1.9%)	North Dakota (Std Err)	(1.9%)
Alaska	58.2%	Louisiana	52.9%	Ohio	56.1%
Alaska (Std Err)	(2.4%)	Louisiana (Std Err)	(2.3%)	Ohio (Std Err)	(2.6%)
Arizona	51.5%	Maine	55.6%	Oklahoma	57.3%
Arizona (Std Err)	(3.6%)	Maine (Std Err)	(1.8%)	Oklahoma (Std Err)	(2.5%)
Arkansas	55.5%	Maryland	52.4%	Oregon	61.6%*
Arkansas (Std Err)	(2.3%)	Maryland (Std Err)	(2.2%)	Oregon (Std Err)	(2.2%)
California	56.0%	Massachusetts	51.5%	Pennsylvania	58.5%
California (Std Err)	(2.0%)	Massachusetts (Std Err)	(2.4%)	Pennsylvania (Std Err)	(1.6%)
Colorado	59.7%	Michigan	54.4%	Rhode Island	54.1%
Colorado (Std Err)	(2.5%)	Michigan (Std Err)	(2.7%)	Rhode Island (Std Err)	(2.0%)
Connecticut	52.8%	Minnesota	59.0%	South Carolina	56.6%
Connecticut (Std Err)	(2.3%)	Minnesota (Std Err)	(2.1%)	South Carolina (Std Err)	(2.2%)
Delaware	56.4%	Mississippi	55.8%	South Dakota	59.2%
Delaware (Std Err)	(2.3%)	Mississippi (Std Err)	(2.1%)	South Dakota (Std Err)	(1.9%)
District of Columbia	60.7%	Missouri	58.6%	Tennessee	57.1%
District of Columbia (Std Err)	(2.7%)	Missouri (Std Err)	(2.1%)	Tennessee (Std Err)	(2.4%)
Florida	55.2%	Montana	57.9%	Texas	58.1%
Florida (Std Err)	(3.1%)	Montana (Std Err)	(2.2%)	Texas (Std Err)	(2.3%)
Georgia	53.5%	Nebraska	56.7%	Utah	56.7%
Georgia (Std Err)	(3.1%)	Nebraska (Std Err)	(2.3%)	Utah (Std Err)	(2.7%)
Hawaii	59.9%	Nevada	54.7%	Vermont	52.4%
Hawaii (Std Err)	(2.6%)	Nevada (Std Err)	(2.5%)	Vermont (Std Err)	(2.1%)
Idaho	60.4%	New Hampshire	53.2%	Virginia	50.9%
Idaho (Std Err)	(2.6%)	New Hampshire (Std Err)	(2.4%)	Virginia (Std Err)	(2.9%)
Illinois	55.5%	New Jersey	55.3%	Washington	63.7%*
Illinois (Std Err)	(1.9%)	New Jersey (Std Err)	(2.3%)	Washington (Std Err)	(3.0%)
Indiana	55.4%	New Mexico	52.4%	West Virginia	53.8%
Indiana (Std Err)	(2.3%)	New Mexico (Std Err)	(2.3%)	West Virginia (Std Err)	(2.6%)
Iowa	57.0%	New York	48.7%*	Wisconsin	55.9%
Iowa (Std Err)	(2.0%)	New York (Std Err)	(1.5%)	Wisconsin (Std Err)	(2.1%)
Kansas	60.2%	North Carolina	61.0%*	Wyoming	53.6%
Kansas (Std Err)	(2.5%)	North Carolina (Std Err)	(2.0%)	Wyoming (Std Err)	(3.4%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from national average of 55.8 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 55.8 percent is 0.48.

**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, 2019**

<b>Industry</b>	<b>Percentage</b>
United States	55.8%
United States (Std Err)	(0.5%)
Agriculture, fisheries, forestry	36.3%
Agriculture, fisheries, forestry (Std Err)	(6.4%)
Mining and manufacturing	74.1%
Mining and manufacturing (Std Err)	(0.9%)
Construction	60.6%
Construction (Std Err)	(1.5%)
Utilities and transportation	70.9%
Utilities and transportation (Std Err)	(1.6%)
Wholesale trade	68.6%
Wholesale trade (Std Err)	(1.6%)
Financial services and real estate	73.6%
Financial services and real estate (Std Err)	(0.8%)
Retail trade	45.2%
Retail trade (Std Err)	(1.1%)
Professional services	59.6%
Professional services (Std Err)	(0.7%)
Other services	34.5%
Other services (Std Err)	(1.3%)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.	
<b>Denominator:</b> 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, 2019**

<b>Industry</b>	<b>Percentage</b>
United States	77.7%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	59.8%
Agriculture, fisheries, forestry (Std Err)	(9.0%)
Mining and manufacturing	94.7%
Mining and manufacturing (Std Err)	(0.7%)
Construction	84.7%
Construction (Std Err)	(1.4%)
Utilities and transportation	91.3%
Utilities and transportation (Std Err)	(1.1%)
Wholesale trade	91.4%
Wholesale trade (Std Err)	(1.0%)
Financial services and real estate	92.7%
Financial services and real estate (Std Err)	(0.5%)
Retail trade	67.5%
Retail trade (Std Err)	(1.0%)
Professional services	80.7%
Professional services (Std Err)	(0.6%)
Other services	58.4%
Other services (Std Err)	(1.3%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**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, 2019**

<b>Industry</b>	<b>Percentage</b>
United States	71.9%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	60.6%
Agriculture, fisheries, forestry (Std Err)	(5.0%)
Mining and manufacturing	78.2%
Mining and manufacturing (Std Err)	(0.8%)
Construction	71.6%
Construction (Std Err)	(1.2%)
Utilities and transportation	77.7%
Utilities and transportation (Std Err)	(1.4%)
Wholesale trade	75.0%
Wholesale trade (Std Err)	(1.6%)
Financial services and real estate	79.4%
Financial services and real estate (Std Err)	(0.7%)
Retail trade	66.9%
Retail trade (Std Err)	(1.0%)
Professional services	73.8%
Professional services (Std Err)	(0.5%)
Other services	59.0%
Other services (Std Err)	(1.5%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.**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, 2019**

<b>Employer Characteristics</b>	<b>Percentage</b>
United States	55.8%
United States (Std Err)	(0.5%)
Ownership: For Profit Inc.	56.3%
Ownership: For Profit Inc. (Std Err)	(0.6%)
Ownership: For Profit Uninc.	52.1%
Ownership: For Profit Uninc. (Std Err)	(1.1%)
Ownership: Nonprofit	57.2%
Ownership: Nonprofit (Std Err)	(0.8%)
Firm Age: 0-4 Years	50.7%
Firm Age: 0-4 Years (Std Err)	(2.5%)
Firm Age: 5-9 Years	45.3%
Firm Age: 5-9 Years (Std Err)	(1.9%)
Firm Age: 10-19 Years	52.5%
Firm Age: 10-19 Years (Std Err)	(1.6%)
Firm Age: 20+ Years	57.2%
Firm Age: 20+ Years (Std Err)	(0.5%)
# of Locations: 2+ Locations	57.7%
# of Locations: 2+ Locations (Std Err)	(0.6%)
# of Locations: 1 Location	51.6%
# of Locations: 1 Location (Std Err)	(0.7%)
% Full Time: 0-24%	14.4%
% Full Time: 0-24% (Std Err)	(0.9%)
% Full Time: 25-49%	23.4%
% Full Time: 25-49% (Std Err)	(0.9%)
% Full Time: 50-74%	40.9%
% Full Time: 50-74% (Std Err)	(0.8%)
% Full Time: 75%+	66.4%
% Full Time: 75%+ (Std Err)	(0.5%)
% Low Wage: 50%+	29.6%
% Low Wage: 50%+ (Std Err)	(0.8%)
% Low Wage: <50%	62.3%
% Low Wage: <50% (Std Err)	(0.5%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**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 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.



**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, 2019**

<b>Employer Characteristics</b>	<b>Percentage</b>
United States	77.7%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	78.8%
Ownership: For Profit Inc. (Std Err)	(0.6%)
Ownership: For Profit Uninc.	74.3%
Ownership: For Profit Uninc. (Std Err)	(1.0%)
Ownership: Nonprofit	75.9%
Ownership: Nonprofit (Std Err)	(0.8%)
Firm Age: 0-4 Years	76.2%
Firm Age: 0-4 Years (Std Err)	(2.1%)
Firm Age: 5-9 Years	70.1%
Firm Age: 5-9 Years (Std Err)	(2.4%)
Firm Age: 10-19 Years	76.1%
Firm Age: 10-19 Years (Std Err)	(1.4%)
Firm Age: 20+ Years	78.4%
Firm Age: 20+ Years (Std Err)	(0.5%)
# of Locations: 2+ Locations	78.8%
# of Locations: 2+ Locations (Std Err)	(0.5%)
# of Locations: 1 Location	75.2%
# of Locations: 1 Location (Std Err)	(0.7%)
% Full Time: 0-24%	31.7%
% Full Time: 0-24% (Std Err)	(1.8%)
% Full Time: 25-49%	42.7%
% Full Time: 25-49% (Std Err)	(1.1%)
% Full Time: 50-74%	66.1%
% Full Time: 50-74% (Std Err)	(0.7%)
% Full Time: 75%+	88.5%
% Full Time: 75%+ (Std Err)	(0.4%)
% Low Wage: 50%+	55.4%
% Low Wage: 50%+ (Std Err)	(1.0%)
% Low Wage: <50%	83.2%
% Low Wage: <50% (Std Err)	(0.4%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.  
**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 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**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, 2019**

<b>Employer Characteristics</b>	<b>Percentage</b>
United States	71.9%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	71.4%
Ownership: For Profit Inc. (Std Err)	(0.5%)
Ownership: For Profit Uninc.	70.1%
Ownership: For Profit Uninc. (Std Err)	(0.9%)
Ownership: Nonprofit	75.4%
Ownership: Nonprofit (Std Err)	(0.6%)
Firm Age: 0-4 Years	66.6%
Firm Age: 0-4 Years (Std Err)	(2.6%)
Firm Age: 5-9 Years	64.5%
Firm Age: 5-9 Years (Std Err)	(1.6%)
Firm Age: 10-19 Years	69.0%
Firm Age: 10-19 Years (Std Err)	(1.3%)
Firm Age: 20+ Years	72.9%
Firm Age: 20+ Years (Std Err)	(0.4%)
# of Locations: 2+ Locations	73.3%
# of Locations: 2+ Locations (Std Err)	(0.5%)
# of Locations: 1 Location	68.5%
# of Locations: 1 Location (Std Err)	(0.6%)
% Full Time: 0-24%	45.5%
% Full Time: 0-24% (Std Err)	(2.8%)
% Full Time: 25-49%	54.9%
% Full Time: 25-49% (Std Err)	(1.4%)
% Full Time: 50-74%	61.9%
% Full Time: 50-74% (Std Err)	(0.9%)
% Full Time: 75%+	75.0%
% Full Time: 75%+ (Std Err)	(0.4%)
% Low Wage: 50%+	53.5%
% Low Wage: 50%+ (Std Err)	(1.1%)
% Low Wage: <50%	74.9%
% Low Wage: <50% (Std Err)	(0.4%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**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 2019. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$12.50 per hour in 2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	48.9%	50.2%	50.0%	51.3%	50.2%	51.3%	51.3%	52.4%	53.5%	55.3%	54.6%	55.2%	55.6%
U.S. (Std Err)	(0.2%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)
<50	57.7%	60.7%	58.8%	60.3%	60.8%	61.4%	62.5%	61.5%	63.5%	62.8%	63.5%	63.2%	62.5%
<50 (Std Err)	(0.7%)	(0.5%)	(0.5%)	(0.6%)	(0.7%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
50-99	57.9%	58.5%	56.7%	57.6%	58.6%	58.1%	59.4%	60.8%	61.7%	63.3%	63.3%	64.6%	61.4%
50-99 (Std Err)	(0.8%)	(0.6%)	(1.1%)	(1.2%)	(0.9%)	(0.6%)	(0.8%)	(1.0%)	(1.0%)	(1.0%)	(1.0%)	(0.9%)	(1.2%)
100+	45.8%	46.9%	47.2%	48.6%	47.1%	48.5%	48.1%	49.7%	50.8%	53.1%	52.1%	52.9%	53.7%
100+ (Std Err)	(0.2%)	(0.4%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	18.0%	18.0%	19.5%	18.3%	18.9%	18.1%	18.9%	18.3%	18.4%	17.8%	19.0%	18.6%	18.6%
U.S. (Std Err)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<50	13.7%	13.3%	14.6%	13.8%	14.3%	14.0%	13.4%	13.8%	13.7%	14.5%	13.9%	14.8%	15.7%
<50 (Std Err)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.2%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)
50-99	14.2%	15.4%	17.7%	15.9%	16.4%	16.7%	16.6%	15.8%	16.2%	16.3%	15.8%	16.1%	17.1%
50-99 (Std Err)	(0.6%)	(0.5%)	(0.8%)	(0.6%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.6%)
100+	19.4%	19.4%	20.9%	19.6%	20.1%	19.2%	20.3%	19.5%	19.5%	18.6%	20.2%	19.6%	19.3%
100+ (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	33.2%	31.8%	30.5%	30.3%	30.9%	30.6%	29.8%	29.3%	28.1%	26.8%	26.5%	26.2%	25.8%
U.S. (Std Err)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)
<50	28.7%	26.0%	26.6%	25.8%	24.9%	24.6%	24.0%	24.7%	22.8%	22.7%	22.6%	22.0%	21.8%
<50 (Std Err)	(0.5%)	(0.3%)	(0.5%)	(0.4%)	(0.6%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.6%)
50-99	28.0%	26.1%	25.5%	26.5%	25.1%	25.2%	24.0%	23.4%	22.1%	20.4%	20.9%	19.3%	21.5%
50-99 (Std Err)	(0.9%)	(0.7%)	(0.7%)	(0.9%)	(1.0%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)
100+	34.8%	33.7%	31.9%	31.8%	32.8%	32.4%	31.6%	30.8%	29.7%	28.2%	27.7%	27.5%	27.0%
100+ (Std Err)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	48.9%	50.2%	50.0%	51.3%	50.2%	51.3%	51.3%	52.4%	53.5%	55.3%	54.6%	55.2%	55.6%
U.S. (Std Err)	(0.2%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)
<10	59.5%	61.7%	59.2%	60.9%	61.2%	63.3%	63.7%	63.4%	62.8%	63.7%	62.2%	61.9%	61.8%
<10 (Std Err)	(1.1%)	(0.5%)	(0.8%)	(0.7%)	(0.7%)	(1.2%)	(0.6%)	(0.9%)	(1.1%)	(1.1%)	(1.2%)	(1.2%)	(1.4%)
10-24	57.4%	62.1%	59.2%	60.2%	61.9%	61.2%	62.8%	61.4%	63.9%	61.3%	63.6%	65.2%	61.7%
10-24 (Std Err)	(1.0%)	(0.9%)	(0.5%)	(0.9%)	(0.8%)	(0.8%)	(1.0%)	(0.9%)	(1.0%)	(1.1%)	(1.1%)	(1.0%)	(1.2%)
25-99	56.9%	58.2%	57.3%	58.6%	58.8%	58.9%	60.1%	60.4%	62.5%	63.4%	63.8%	63.5%	62.5%
25-99 (Std Err)	(0.7%)	(0.5%)	(0.8%)	(0.8%)	(0.6%)	(0.5%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)
100-999	51.7%	52.8%	53.5%	53.5%	53.5%	54.5%	55.0%	55.0%	57.1%	59.2%	57.7%	58.2%	58.0%
100-999 (Std Err)	(0.8%)	(0.7%)	(0.8%)	(0.5%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
1,000+	43.7%	44.8%	45.1%	46.9%	44.9%	46.4%	45.8%	47.8%	48.5%	50.8%	50.1%	50.9%	52.0%
1,000+ (Std Err)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.3%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	18.0%	18.0%	19.5%	18.3%	18.9%	18.1%	18.9%	18.3%	18.4%	17.8%	19.0%	18.6%	18.6%
U.S. (Std Err)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<10	12.0%	12.7%	13.4%	13.0%	13.5%	13.3%	12.3%	12.5%	12.6%	13.0%	13.7%	15.2%	16.7%
<10 (Std Err)	(0.4%)	(0.4%)	(0.4%)	(0.6%)	(0.3%)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.7%)	(0.8%)	(0.8%)	(1.1%)
10-24	14.3%	12.5%	14.6%	14.0%	13.8%	13.6%	13.2%	13.8%	13.2%	14.2%	13.5%	13.1%	15.3%
10-24 (Std Err)	(0.3%)	(0.5%)	(0.6%)	(0.4%)	(0.4%)	(0.7%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.7%)
25-99	14.4%	15.3%	16.8%	15.3%	16.1%	16.0%	15.9%	15.4%	15.8%	16.1%	15.2%	16.2%	16.3%
25-99 (Std Err)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
100-999	15.7%	16.7%	17.7%	17.1%	18.2%	17.0%	16.9%	18.1%	17.9%	17.3%	18.4%	16.6%	17.8%
100-999 (Std Err)	(0.3%)	(0.2%)	(0.6%)	(0.5%)	(0.5%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)
1,000+	20.8%	20.4%	22.0%	20.5%	20.8%	19.9%	21.4%	20.0%	20.1%	19.2%	20.8%	20.7%	19.9%
1,000+ (Std Err)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	33.2%	31.8%	30.5%	30.3%	30.9%	30.6%	29.8%	29.3%	28.1%	26.8%	26.5%	26.2%	25.8%
U.S. (Std Err)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)
<10	28.4%	25.6%	27.3%	26.1%	25.3%	23.4%	24.0%	24.1%	24.6%	23.3%	24.0%	22.9%	21.5%
<10 (Std Err)	(0.9%)	(0.3%)	(0.6%)	(0.6%)	(0.7%)	(0.9%)	(0.5%)	(0.8%)	(1.0%)	(1.0%)	(1.1%)	(1.1%)	(1.2%)
10-24	28.2%	25.4%	26.2%	25.7%	24.3%	25.3%	24.0%	24.8%	22.9%	24.5%	23.0%	21.7%	23.0%
10-24 (Std Err)	(1.0%)	(0.8%)	(0.5%)	(0.7%)	(0.7%)	(0.8%)	(0.8%)	(0.9%)	(0.9%)	(1.0%)	(1.0%)	(0.9%)	(1.1%)
25-99	28.7%	26.5%	25.9%	26.1%	25.1%	25.1%	24.0%	24.2%	21.7%	20.5%	21.0%	20.3%	21.2%
25-99 (Std Err)	(0.6%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
100-999	32.6%	30.5%	28.8%	29.5%	28.3%	28.5%	28.1%	26.8%	25.0%	23.5%	23.9%	25.2%	24.2%
100-999 (Std Err)	(0.7%)	(0.8%)	(0.7%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.7%)
1,000+	35.5%	34.9%	32.9%	32.6%	34.3%	33.7%	32.7%	32.2%	31.5%	30.0%	29.1%	28.4%	28.1%
1,000+ (Std Err)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Coverage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single	\$4,118	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972
Single (Std Err)	(\$25)	(\$15)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)
Plus One	\$7,988	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989
Plus One (Std Err)	(\$48)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)
Family	\$11,381	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486
Family (Std Err)	(\$32)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Year	Single	Employee-plus-one	Family
2007	3.2%	3.4%	4.0%
2007 (Std Err)	(0.8%)	(0.8%)	(0.8%)
2008	3.2%	3.4%	4.0%
2008 (Std Err)	(0.8%)	(0.8%)	(0.8%)
2009	6.5%	6.1%	5.9%
2009 (Std Err)	(0.6%)	(0.7%)	(0.7%)
2010	5.8%	6.7%	6.5%
2010 (Std Err)	(0.7%)	(0.8%)	(0.6%)
2011	5.7%	6.9%	8.3%
2011 (Std Err)	(0.7%)	(1.3%)	(0.9%)
2012	3.1%	2.8%	3.0%
2012 (Std Err)	(0.7%)	(1.2%)	(0.9%)
2013	3.5%	3.5%	3.6%
2013 (Std Err)	(0.7%)	(0.7%)	(0.7%)
2014	4.7%	4.7%	3.9%
2014 (Std Err)	(0.6%)	(0.7%)	(0.6%)
2015	2.2%	2.6%	4.0%
2015 (Std Err)	(0.6%)	(0.7%)	(0.8%)
2016	2.3%	2.7%	2.2%
2016 (Std Err)	(0.6%)	(0.7%)	(0.7%)
2017	4.4%	5.5%	5.5%
2017 (Std Err)	(0.7%)	(0.8%)	(0.8%)
2018	5.4%	5.0%	4.7%
2018 (Std Err)	(0.7%)	(0.8%)	(0.8%)
2019	3.8%	4.2%	4.7%
2019 (Std Err)	(0.7%)	(0.8%)	(0.8%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	\$4,118	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972
U.S. (Std Err)	(\$25)	(\$15)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)
<50	\$4,260	\$4,501	\$4,652	\$4,956	\$5,258	\$5,460	\$5,628	\$5,886	\$5,947	\$6,070	\$6,421	\$6,667	\$6,920
<50 (Std Err)	(\$34)	(\$31)	(\$31)	(\$34)	(\$39)	(\$60)	(\$39)	(\$55)	(\$55)	(\$53)	(\$61)	(\$63)	(\$73)
50-99	\$4,045	\$4,215	\$4,614	\$4,713	\$4,861	\$5,246	\$5,314	\$5,549	\$5,642	\$5,743	\$6,163	\$6,287	\$6,629
50-99 (Std Err)	(\$66)	(\$37)	(\$82)	(\$52)	(\$75)	(\$39)	(\$73)	(\$82)	(\$104)	(\$96)	(\$121)	(\$111)	(\$99)
100+	\$4,080	\$4,370	\$4,681	\$4,959	\$5,252	\$5,378	\$5,584	\$5,851	\$6,006	\$6,146	\$6,377	\$6,770	\$7,019
100+ (Std Err)	(\$32)	(\$26)	(\$38)	(\$23)	(\$31)	(\$28)	(\$29)	(\$30)	(\$31)	(\$32)	(\$33)	(\$37)	(\$42)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	\$7,988	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989
U.S. (Std Err)	(\$48)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)
<50	\$8,105	\$8,631	\$9,124	\$9,850	\$10,253	\$10,524	\$11,050	\$11,386	\$11,666	\$11,833	\$12,558	\$13,044	\$13,619
<50 (Std Err)	(\$113)	(\$110)	(\$119)	(\$80)	(\$104)	(\$121)	(\$92)	(\$163)	(\$158)	(\$156)	(\$170)	(\$176)	(\$248)
50-99	\$7,774	\$8,421	\$8,852	\$9,166	\$9,615	\$10,178	\$10,673	\$10,845	\$10,885	\$11,389	\$11,931	\$12,593	\$13,248
50-99 (Std Err)	(\$167)	(\$88)	(\$148)	(\$124)	(\$192)	(\$185)	(\$330)	(\$187)	(\$198)	(\$227)	(\$232)	(\$236)	(\$321)
100+	\$7,981	\$8,527	\$9,058	\$9,669	\$10,394	\$10,672	\$11,006	\$11,571	\$11,892	\$12,225	\$12,878	\$13,537	\$14,105
100+ (Std Err)	(\$61)	(\$60)	(\$34)	(\$62)	(\$113)	(\$70)	(\$59)	(\$68)	(\$66)	(\$68)	(\$79)	(\$79)	(\$92)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	\$11,381	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486
U.S. (Std Err)	(\$32)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)
<50	\$11,095	\$11,679	\$12,041	\$13,170	\$14,086	\$14,496	\$14,787	\$15,575	\$15,919	\$16,471	\$17,649	\$18,296	\$19,417
<50 (Std Err)	(\$116)	(\$182)	(\$129)	(\$111)	(\$145)	(\$181)	(\$89)	(\$177)	(\$212)	(\$207)	(\$192)	(\$231)	(\$303)
50-99	\$10,954	\$11,578	\$12,431	\$13,019	\$14,151	\$15,421	\$15,376	\$15,732	\$16,336	\$16,214	\$17,735	\$18,386	\$19,893
50-99 (Std Err)	(\$301)	(\$128)	(\$229)	(\$153)	(\$168)	(\$273)	(\$268)	(\$274)	(\$335)	(\$348)	(\$327)	(\$473)	(\$435)
100+	\$11,471	\$12,468	\$13,271	\$14,074	\$15,245	\$15,641	\$16,284	\$16,903	\$17,612	\$18,000	\$18,911	\$19,824	\$20,697
100+ (Std Err)	(\$51)	(\$95)	(\$33)	(\$85)	(\$117)	(\$114)	(\$82)	(\$91)	(\$110)	(\$95)	(\$122)	(\$118)	(\$143)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

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

**Appendix Exhibit 3.6**

**Average total premiums (standard error) per enrolled employee for single, employee-plus-one, and family coverage, overall and by firm size, 2019**

<b>Number of Employees</b>	<b>Single</b>	<b>Employee-Plus-One</b>	<b>Family</b>
United States	\$6,972	\$13,989	\$20,486
United States (Std Err)	(\$35)	(\$83)	(\$125)
Firm size in 3 categories: <50	\$6,920	\$13,619	\$19,417
Firm size in 3 categories: <50 (Std Err)	(\$73)	(\$248)	(\$303)
Firm size in 3 categories: 50-99	\$6,629	\$13,248	\$19,893
Firm size in 3 categories: 50-99 (Std Err)	(\$99)	(\$321)	(\$435)
Firm size in 3 categories: 100+	\$7,019	\$14,105	\$20,697
Firm size in 3 categories: 100+ (Std Err)	(\$42)	(\$92)	(\$143)
Firm size in 5 categories: <10	\$7,528	\$14,525	\$19,744
Firm size in 5 categories: <10 (Std Err)	(\$155)	(\$627)	(\$474)
Firm size in 5 categories: 10-24	\$6,892	\$13,582	\$19,672
Firm size in 5 categories: 10-24 (Std Err)	(\$124)	(\$383)	(\$627)
Firm size in 5 categories: 25-99	\$6,569	\$13,100	\$19,446
Firm size in 5 categories: 25-99 (Std Err)	(\$71)	(\$213)	(\$301)
Firm size in 5 categories: 100-999	\$6,985	\$13,857	\$19,862
Firm size in 5 categories: 100-999 (Std Err)	(\$78)	(\$169)	(\$306)
Firm size in 5 categories: 1,000+	\$7,033	\$14,192	\$20,976
Firm size in 5 categories: 1,000+ (Std Err)	(\$50)	(\$108)	(\$156)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.			



**Appendix Exhibit 3.7**

**Average total single premium (standard error) per enrolled employee, by State, 2019**

Alabama	\$6,519*	Kentucky	\$6,678	North Dakota	\$6,681*
Alabama (Std Err)	(\$130)	Kentucky (Std Err)	(\$156)	North Dakota (Std Err)	(\$131)
Alaska	\$8,933*	Louisiana	\$6,748	Ohio	\$7,178
Alaska (Std Err)	(\$544)	Louisiana (Std Err)	(\$153)	Ohio (Std Err)	(\$189)
Arizona	\$6,517*	Maine	\$7,424*	Oklahoma	\$6,711
Arizona (Std Err)	(\$180)	Maine (Std Err)	(\$196)	Oklahoma (Std Err)	(\$222)
Arkansas	\$6,054*	Maryland	\$7,104	Oregon	\$6,651
Arkansas (Std Err)	(\$182)	Maryland (Std Err)	(\$244)	Oregon (Std Err)	(\$212)
California	\$6,939	Massachusetts	\$7,540*	Pennsylvania	\$7,159
California (Std Err)	(\$138)	Massachusetts (Std Err)	(\$158)	Pennsylvania (Std Err)	(\$157)
Colorado	\$6,550*	Michigan	\$6,705	Rhode Island	\$7,263*
Colorado (Std Err)	(\$184)	Michigan (Std Err)	(\$191)	Rhode Island (Std Err)	(\$136)
Connecticut	\$7,516*	Minnesota	\$6,904	South Carolina	\$6,691
Connecticut (Std Err)	(\$199)	Minnesota (Std Err)	(\$127)	South Carolina (Std Err)	(\$184)
Delaware	\$8,090*	Mississippi	\$6,199*	South Dakota	\$7,161
Delaware (Std Err)	(\$310)	Mississippi (Std Err)	(\$169)	South Dakota (Std Err)	(\$152)
District of Columbia	\$7,338*	Missouri	\$6,800	Tennessee	\$6,630*
District of Columbia (Std Err)	(\$160)	Missouri (Std Err)	(\$198)	Tennessee (Std Err)	(\$159)
Florida	\$6,763	Montana	\$6,899	Texas	\$6,967
Florida (Std Err)	(\$235)	Montana (Std Err)	(\$188)	Texas (Std Err)	(\$147)
Georgia	\$6,873	Nebraska	\$6,628	Utah	\$6,253*
Georgia (Std Err)	(\$165)	Nebraska (Std Err)	(\$181)	Utah (Std Err)	(\$122)
Hawaii	\$6,671	Nevada	\$6,586	Vermont	\$7,319*
Hawaii (Std Err)	(\$150)	Nevada (Std Err)	(\$259)	Vermont (Std Err)	(\$138)
Idaho	\$6,346*	New Hampshire	\$7,255	Virginia	\$6,776
Idaho (Std Err)	(\$166)	New Hampshire (Std Err)	(\$203)	Virginia (Std Err)	(\$174)
Illinois	\$7,157	New Jersey	\$7,777*	Washington	\$6,897
Illinois (Std Err)	(\$104)	New Jersey (Std Err)	(\$247)	Washington (Std Err)	(\$142)
Indiana	\$6,957	New Mexico	\$6,696	West Virginia	\$7,059
Indiana (Std Err)	(\$137)	New Mexico (Std Err)	(\$175)	West Virginia (Std Err)	(\$217)
Iowa	\$6,657	New York	\$7,890*	Wisconsin	\$7,001
Iowa (Std Err)	(\$187)	New York (Std Err)	(\$151)	Wisconsin (Std Err)	(\$165)
Kansas	\$6,338*	North Carolina	\$6,793	Wyoming	\$7,209
Kansas (Std Err)	(\$154)	North Carolina (Std Err)	(\$122)	Wyoming (Std Err)	(\$270)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from national average of \$6,972 at  $p < 0.05$ . Note that the standard error on the national estimate of \$6,972 is \$35.

**Appendix Exhibit 3.8**

**Average total employee-plus-one premium (standard error) per enrolled employee, by State, 2019**

Alabama	\$13,253	Kentucky	\$13,712	North Dakota	\$12,989*
Alabama (Std Err)	(\$372)	Kentucky (Std Err)	(\$333)	North Dakota (Std Err)	(\$291)
Alaska	\$16,655*	Louisiana	\$13,137*	Ohio	\$13,606
Alaska (Std Err)	(\$581)	Louisiana (Std Err)	(\$343)	Ohio (Std Err)	(\$328)
Arizona	\$13,483	Maine	\$14,778*	Oklahoma	\$13,228*
Arizona (Std Err)	(\$576)	Maine (Std Err)	(\$367)	Oklahoma (Std Err)	(\$371)
Arkansas	\$12,435*	Maryland	\$14,199	Oregon	\$13,487
Arkansas (Std Err)	(\$375)	Maryland (Std Err)	(\$442)	Oregon (Std Err)	(\$518)
California	\$13,966	Massachusetts	\$14,843	Pennsylvania	\$14,530
California (Std Err)	(\$350)	Massachusetts (Std Err)	(\$434)	Pennsylvania (Std Err)	(\$330)
Colorado	\$13,834	Michigan	\$14,844	Rhode Island	\$14,285
Colorado (Std Err)	(\$428)	Michigan (Std Err)	(\$850)	Rhode Island (Std Err)	(\$364)
Connecticut	\$14,659	Minnesota	\$14,362	South Carolina	\$13,829
Connecticut (Std Err)	(\$549)	Minnesota (Std Err)	(\$310)	South Carolina (Std Err)	(\$416)
Delaware	\$14,484	Mississippi	\$12,819*	South Dakota	\$13,761
Delaware (Std Err)	(\$506)	Mississippi (Std Err)	(\$385)	South Dakota (Std Err)	(\$323)
District of Columbia	\$15,461*	Missouri	\$13,495	Tennessee	\$12,939*
District of Columbia (Std Err)	(\$361)	Missouri (Std Err)	(\$388)	Tennessee (Std Err)	(\$285)
Florida	\$13,213	Montana	\$13,296	Texas	\$14,153
Florida (Std Err)	(\$443)	Montana (Std Err)	(\$369)	Texas (Std Err)	(\$296)
Georgia	\$13,881	Nebraska	\$13,691	Utah	\$12,389*
Georgia (Std Err)	(\$477)	Nebraska (Std Err)	(\$457)	Utah (Std Err)	(\$306)
Hawaii	\$13,170	Nevada	\$12,857*	Vermont	\$14,876*
Hawaii (Std Err)	(\$414)	Nevada (Std Err)	(\$556)	Vermont (Std Err)	(\$322)
Idaho	\$11,779*	New Hampshire	\$14,350	Virginia	\$12,667*
Idaho (Std Err)	(\$425)	New Hampshire (Std Err)	(\$563)	Virginia (Std Err)	(\$353)
Illinois	\$13,960	New Jersey	\$15,358*	Washington	\$13,773
Illinois (Std Err)	(\$227)	New Jersey (Std Err)	(\$515)	Washington (Std Err)	(\$347)
Indiana	\$14,502	New Mexico	\$13,963	West Virginia	\$14,761
Indiana (Std Err)	(\$327)	New Mexico (Std Err)	(\$507)	West Virginia (Std Err)	(\$570)
Iowa	\$13,062*	New York	\$16,079*	Wisconsin	\$14,654*
Iowa (Std Err)	(\$318)	New York (Std Err)	(\$448)	Wisconsin (Std Err)	(\$305)
Kansas	\$12,921*	North Carolina	\$13,035*	Wyoming	\$13,845
Kansas (Std Err)	(\$332)	North Carolina (Std Err)	(\$363)	Wyoming (Std Err)	(\$493)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from national average of \$13,989 at  $p < 0.05$ . Note that the standard error on the national estimate of \$13,989 is \$83.

**Appendix Exhibit 3.9**

**Average total family premium (standard error) per enrolled employee, by State, 2019**

Alabama	\$17,734*	Kentucky	\$20,612	North Dakota	\$18,400*
Alabama (Std Err)	(\$460)	Kentucky (Std Err)	(\$560)	North Dakota (Std Err)	(\$360)
Alaska	\$22,969*	Louisiana	\$19,032*	Ohio	\$19,621
Alaska (Std Err)	(\$774)	Louisiana (Std Err)	(\$637)	Ohio (Std Err)	(\$739)
Arizona	\$19,966	Maine	\$20,731	Oklahoma	\$19,819
Arizona (Std Err)	(\$711)	Maine (Std Err)	(\$448)	Oklahoma (Std Err)	(\$615)
Arkansas	\$17,773*	Maryland	\$20,285	Oregon	\$19,405
Arkansas (Std Err)	(\$504)	Maryland (Std Err)	(\$704)	Oregon (Std Err)	(\$567)
California	\$20,788	Massachusetts	\$21,424	Pennsylvania	\$20,673
California (Std Err)	(\$566)	Massachusetts (Std Err)	(\$469)	Pennsylvania (Std Err)	(\$557)
Colorado	\$20,171	Michigan	\$20,425	Rhode Island	\$20,481
Colorado (Std Err)	(\$490)	Michigan (Std Err)	(\$1,058)	Rhode Island (Std Err)	(\$359)
Connecticut	\$21,363	Minnesota	\$20,751	South Carolina	\$20,973
Connecticut (Std Err)	(\$570)	Minnesota (Std Err)	(\$457)	South Carolina (Std Err)	(\$1,056)
Delaware	\$20,628	Mississippi	\$17,860*	South Dakota	\$20,265
Delaware (Std Err)	(\$760)	Mississippi (Std Err)	(\$645)	South Dakota (Std Err)	(\$558)
District of Columbia	\$22,311*	Missouri	\$19,900	Tennessee	\$18,748*
District of Columbia (Std Err)	(\$435)	Missouri (Std Err)	(\$760)	Tennessee (Std Err)	(\$421)
Florida	\$20,714	Montana	\$20,193	Texas	\$20,966
Florida (Std Err)	(\$882)	Montana (Std Err)	(\$820)	Texas (Std Err)	(\$520)
Georgia	\$19,720	Nebraska	\$19,398	Utah	\$18,674*
Georgia (Std Err)	(\$426)	Nebraska (Std Err)	(\$611)	Utah (Std Err)	(\$301)
Hawaii	\$19,243*	Nevada	\$18,720*	Vermont	\$21,419*
Hawaii (Std Err)	(\$423)	Nevada (Std Err)	(\$772)	Vermont (Std Err)	(\$344)
Idaho	\$19,258	New Hampshire	\$20,078	Virginia	\$19,865
Idaho (Std Err)	(\$686)	New Hampshire (Std Err)	(\$597)	Virginia (Std Err)	(\$651)
Illinois	\$20,659	New Jersey	\$22,060	Washington	\$20,033
Illinois (Std Err)	(\$317)	New Jersey (Std Err)	(\$901)	Washington (Std Err)	(\$533)
Indiana	\$21,169	New Mexico	\$19,185*	West Virginia	\$20,403
Indiana (Std Err)	(\$656)	New Mexico (Std Err)	(\$609)	West Virginia (Std Err)	(\$719)
Iowa	\$18,752*	New York	\$22,874*	Wisconsin	\$20,345
Iowa (Std Err)	(\$541)	New York (Std Err)	(\$457)	Wisconsin (Std Err)	(\$456)
Kansas	\$18,867*	North Carolina	\$19,996	Wyoming	\$19,925
Kansas (Std Err)	(\$426)	North Carolina (Std Err)	(\$373)	Wyoming (Std Err)	(\$494)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from national average of \$20,486 at  $p < 0.05$ . Note that the standard error on the national estimate of \$20,486 is \$125.

**Appendix Exhibit 3.10****Average total single premium (standard error) per enrolled employee, overall and by industry, 2019**

<b>Industry</b>	<b>Amount</b>
United States	\$6,972
United States (Std Err)	(\$35)
Agriculture, fisheries, forestry	\$6,994
Agriculture, fisheries, forestry (Std Err)	(\$467)
Mining and manufacturing	\$6,701
Mining and manufacturing (Std Err)	(\$91)
Construction	\$6,378
Construction (Std Err)	(\$119)
Utilities and transportation	\$7,271
Utilities and transportation (Std Err)	(\$150)
Wholesale trade	\$6,637
Wholesale trade (Std Err)	(\$130)
Financial services and real estate	\$7,155
Financial services and real estate (Std Err)	(\$97)
Retail trade	\$6,545
Retail trade (Std Err)	(\$100)
Professional services	\$7,420
Professional services (Std Err)	(\$62)
Other services	\$6,692
Other services (Std Err)	(\$94)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Appendix Exhibit 3.11****Average total employee-plus-one premium (standard error) per enrolled employee, overall and by industry, 2019**

<b>Industry</b>	<b>Amount</b>
United States	\$13,989
United States (Std Err)	(\$83)
Agriculture, fisheries, forestry	\$12,818
Agriculture, fisheries, forestry (Std Err)	(\$1,108)
Mining and manufacturing	\$13,715
Mining and manufacturing (Std Err)	(\$235)
Construction	\$12,930
Construction (Std Err)	(\$300)
Utilities and transportation	\$14,799
Utilities and transportation (Std Err)	(\$285)
Wholesale trade	\$13,317
Wholesale trade (Std Err)	(\$265)
Financial services and real estate	\$14,107
Financial services and real estate (Std Err)	(\$269)
Retail trade	\$13,357
Retail trade (Std Err)	(\$227)
Professional services	\$14,520
Professional services (Std Err)	(\$132)
Other services	\$13,696
Other services (Std Err)	(\$267)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.	

**Appendix Exhibit 3.12****Average total family premium (standard error) per enrolled employee, overall and by industry, 2019**

<b>Industry</b>	<b>Amount</b>
United States	\$20,486
United States (Std Err)	(\$125)
Agriculture, fisheries, forestry	\$19,610
Agriculture, fisheries, forestry (Std Err)	(\$1,446)
Mining and manufacturing	\$20,206
Mining and manufacturing (Std Err)	(\$361)
Construction	\$17,690
Construction (Std Err)	(\$618)
Utilities and transportation	\$21,377
Utilities and transportation (Std Err)	(\$472)
Wholesale trade	\$19,498
Wholesale trade (Std Err)	(\$486)
Financial services and real estate	\$20,861
Financial services and real estate (Std Err)	(\$336)
Retail trade	\$18,680
Retail trade (Std Err)	(\$344)
Professional services	\$21,517
Professional services (Std Err)	(\$196)
Other services	\$20,150
Other services (Std Err)	(\$347)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Appendix Exhibit 3.13**

**Average total single premium (standard error) per enrolled employee, overall and by selected characteristics, 2019**

<b>Employer Characteristics</b>	<b>Amount</b>
United States	\$6,972
United States (Std Err)	(\$35)
Ownership: For Profit Inc.	\$6,811
Ownership: For Profit Inc. (Std Err)	(\$41)
Ownership: For Profit Uninc.	\$6,722
Ownership: For Profit Uninc. (Std Err)	(\$87)
Ownership: Nonprofit	\$7,884
Ownership: Nonprofit (Std Err)	(\$82)
Firm Age: 0-4 Years	\$6,429
Firm Age: 0-4 Years (Std Err)	(\$211)
Firm Age: 5-9 Years	\$6,475
Firm Age: 5-9 Years (Std Err)	(\$149)
Firm Age: 10-19 Years	\$6,392
Firm Age: 10-19 Years (Std Err)	(\$105)
Firm Age: 20+ Years	\$7,101
Firm Age: 20+ Years (Std Err)	(\$37)
# of Locations: 2+ Locations	\$7,054
# of Locations: 2+ Locations (Std Err)	(\$41)
# of Locations: 1 Location	\$6,793
# of Locations: 1 Location (Std Err)	(\$65)
% Full Time: 0-24%	\$6,854
% Full Time: 0-24% (Std Err)	(\$284)
% Full Time: 25-49%	\$6,666
% Full Time: 25-49% (Std Err)	(\$86)
% Full Time: 50-74%	\$7,165
% Full Time: 50-74% (Std Err)	(\$97)
% Full Time: 75%+	\$6,971
% Full Time: 75%+ (Std Err)	(\$39)
% Low Wage: 50%+	\$6,684
% Low Wage: 50%+ (Std Err)	(\$82)
% Low Wage: <50%	\$7,014
% Low Wage: <50% (Std Err)	(\$38)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.  
**Note:** “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$12.50 per hour in 2019.

**Appendix Exhibit 3.14**

**Average total employee-plus-one premium (standard error) per enrolled employee, overall and by selected characteristics, 2019**

<b>Employer Characteristics</b>	<b>Amount</b>
United States	\$13,989
United States (Std Err)	(\$83)
Ownership: For Profit Inc.	\$13,706
Ownership: For Profit Inc. (Std Err)	(\$91)
Ownership: For Profit Uninc.	\$13,792
Ownership: For Profit Uninc. (Std Err)	(\$330)
Ownership: Nonprofit	\$15,412
Ownership: Nonprofit (Std Err)	(\$180)
Firm Age: 0-4 Years	\$13,170
Firm Age: 0-4 Years (Std Err)	(\$740)
Firm Age: 5-9 Years	\$12,755
Firm Age: 5-9 Years (Std Err)	(\$339)
Firm Age: 10-19 Years	\$12,781
Firm Age: 10-19 Years (Std Err)	(\$348)
Firm Age: 20+ Years	\$14,196
Firm Age: 20+ Years (Std Err)	(\$84)
# of Locations: 2+ Locations	\$14,204
# of Locations: 2+ Locations (Std Err)	(\$92)
# of Locations: 1 Location	\$13,362
# of Locations: 1 Location (Std Err)	(\$182)
% Full Time: 0-24%	\$13,203
% Full Time: 0-24% (Std Err)	(\$506)
% Full Time: 25-49%	\$13,329
% Full Time: 25-49% (Std Err)	(\$248)
% Full Time: 50-74%	\$13,909
% Full Time: 50-74% (Std Err)	(\$297)
% Full Time: 75%+	\$14,035
% Full Time: 75%+ (Std Err)	(\$90)
% Low Wage: 50%+	\$13,524
% Low Wage: 50%+ (Std Err)	(\$197)
% Low Wage: <50%	\$14,032
% Low Wage: <50% (Std Err)	(\$89)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$12.50 per hour in 2019.



**Appendix Exhibit 3.15**

**Average total family premium (standard error) per enrolled employee, overall and by selected characteristics, 2019**

<b>Employer Characteristics</b>	<b>Amount</b>
United States	\$20,486
United States (Std Err)	(\$125)
Ownership: For Profit Inc.	\$20,157
Ownership: For Profit Inc. (Std Err)	(\$151)
Ownership: For Profit Uninc.	\$19,878
Ownership: For Profit Uninc. (Std Err)	(\$402)
Ownership: Nonprofit	\$22,331
Ownership: Nonprofit (Std Err)	(\$221)
Firm Age: 0-4 Years	\$19,293
Firm Age: 0-4 Years (Std Err)	(\$1,051)
Firm Age: 5-9 Years	\$18,493
Firm Age: 5-9 Years (Std Err)	(\$714)
Firm Age: 10-19 Years	\$18,917
Firm Age: 10-19 Years (Std Err)	(\$480)
Firm Age: 20+ Years	\$20,799
Firm Age: 20+ Years (Std Err)	(\$124)
# of Locations: 2+ Locations	\$20,891
# of Locations: 2+ Locations (Std Err)	(\$133)
# of Locations: 1 Location	\$19,331
# of Locations: 1 Location (Std Err)	(\$280)
% Full Time: 0-24%	\$19,153
% Full Time: 0-24% (Std Err)	(\$604)
% Full Time: 25-49%	\$19,324
% Full Time: 25-49% (Std Err)	(\$498)
% Full Time: 50-74%	\$20,719
% Full Time: 50-74% (Std Err)	(\$361)
% Full Time: 75%+	\$20,531
% Full Time: 75%+ (Std Err)	(\$137)
% Low Wage: 50%+	\$18,844
% Low Wage: 50%+ (Std Err)	(\$265)
% Low Wage: <50%	\$20,619
% Low Wage: <50% (Std Err)	(\$133)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.  
**Note:** “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$12.50 per hour in 2019.

**Appendix Exhibit 3.16**

**Premium distributions (standard error) for employees enrolled in single, employee-plus-one, and family coverage, overall and by firm size, 2019**

Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$6,972	\$6,920	\$6,629	\$7,019
Single	Average (mean) (Std Err)	(\$35)	(\$73)	(\$99)	(\$42)
Single	10 percentile	\$4,400	\$3,900	\$4,000	\$4,600
Single	10 percentile (Std Err)	(\$61)	(\$87)	(\$128)	(\$72)
Single	25 percentile	\$5,500	\$5,000	\$5,000	\$5,700
Single	25 percentile (Std Err)	(\$35)	(\$79)	(\$102)	(\$39)
Single	50 percentile (median)	\$6,600	\$6,400	\$6,300	\$6,700
Single	50 percentile (median) (Std Err)	(\$33)	(\$89)	(\$111)	(\$46)
Single	75 percentile	\$8,100	\$8,400	\$7,800	\$8,100
Single	75 percentile (Std Err)	(\$52)	(\$116)	(\$131)	(\$59)
Single	90 percentile	\$10,000	\$10,000	\$9,400	\$9,800
Single	90 percentile (Std Err)	(\$108)	(\$131)	(\$218)	(\$134)
Employee-plus-one	Average (mean)	\$13,989	\$13,619	\$13,248	\$14,105
Employee-plus-one	Average (mean) (Std Err)	(\$83)	(\$248)	(\$321)	(\$92)
Employee-plus-one	10 percentile	\$8,800	\$7,200	\$7,600	\$9,000
Employee-plus-one	10 percentile (Std Err)	(\$126)	(\$244)	(\$382)	(\$138)
Employee-plus-one	25 percentile	\$11,000	\$9,600	\$9,800	\$11,000
Employee-plus-one	25 percentile (Std Err)	(\$102)	(\$168)	(\$245)	(\$70)
Employee-plus-one	50 percentile (median)	\$14,000	\$13,000	\$12,000	\$14,000
Employee-plus-one	50 percentile (median) (Std Err)	(\$105)	(\$243)	(\$357)	(\$92)
Employee-plus-one	75 percentile	\$16,000	\$16,000	\$16,000	\$16,000
Employee-plus-one	75 percentile (Std Err)	(\$80)	(\$404)	(\$560)	(\$81)
Employee-plus-one	90 percentile	\$19,000	\$20,000	\$19,000	\$19,000
Employee-plus-one	90 percentile (Std Err)	(\$158)	(\$642)	(\$964)	(\$180)
Family	Average (mean)	\$20,486	\$19,417	\$19,893	\$20,697
Family	Average (mean) (Std Err)	(\$125)	(\$303)	(\$435)	(\$143)
Family	10 percentile	\$13,000	\$11,000	\$12,000	\$14,000
Family	10 percentile (Std Err)	(\$301)	(\$392)	(\$296)	(\$317)
Family	25 percentile	\$17,000	\$14,000	\$15,000	\$17,000
Family	25 percentile (Std Err)	(\$142)	(\$233)	(\$429)	(\$161)
Family	50 percentile (median)	\$20,000	\$18,000	\$19,000	\$21,000
Family	50 percentile (median) (Std Err)	(\$139)	(\$396)	(\$511)	(\$144)
Family	75 percentile	\$24,000	\$24,000	\$24,000	\$24,000
Family	75 percentile (Std Err)	(\$159)	(\$412)	(\$694)	(\$186)
Family	90 percentile	\$28,000	\$30,000	\$29,000	\$28,000
Family	90 percentile (Std Err)	(\$356)	(\$693)	(\$1,024)	(\$354)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Appendix Exhibit 4.1**

**Average percentage (standard error) of premium contributed by employees for single, employee-plus-one, and family coverage, 2006–2019**

Coverage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single	19.1%	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%	21.4%
Single (Std Err)	(0.4%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)
Plus One	23.8%	27.0%	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%	27.7%
Plus One (Std Err)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)
Family	25.4%	27.6%	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%	28.0%
Family (Std Err)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Coverage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single	\$788	\$882	\$957	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427	\$1,489
Single (Std Err)	(\$16)	(\$6)	(\$13)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)	(\$18)
Plus One	\$1,903	\$2,303	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634	\$3,881
Plus One (Std Err)	(\$24)	(\$22)	(\$27)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)	(\$54)
Family	\$2,890	\$3,394	\$3,474	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431	\$5,726
Family (Std Err)	(\$34)	(\$54)	(\$44)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)	(\$82)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Type of Premium	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total Premium	\$4,118	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972
Total Premium (Std Err)	(\$25)	(\$15)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)
Employer Contribution	\$3,330	\$3,505	\$3,713	\$3,918	\$4,132	\$4,267	\$4,401	\$4,598	\$4,708	\$4,776	\$4,953	\$5,288	\$5,483
Employer Contribution (Std Err)	(\$28)	(\$17)	(\$25)	(\$19)	(\$25)	(\$28)	(\$21)	(\$25)	(\$26)	(\$26)	(\$29)	(\$31)	(\$36)
Employee Contribution	\$788	\$882	\$957	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427	\$1,489
Employee Contribution (Std Err)	(\$16)	(\$6)	(\$13)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)	(\$18)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Type of Premium	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total Premium	\$7,988	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989
Total Premium (Std Err)	(\$48)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)
Employer Contribution	\$6,086	\$6,231	\$6,690	\$7,167	\$7,593	\$7,797	\$8,050	\$8,406	\$8,579	\$8,748	\$9,258	\$9,791	\$10,108
Employer Contrib. (Std Err)	(\$59)	(\$43)	(\$44)	(\$40)	(\$95)	(\$45)	(\$55)	(\$65)	(\$57)	(\$61)	(\$75)	(\$70)	(\$93)
Employee Contribution	\$1,903	\$2,303	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634	\$3,881
Employee Contrib. (Std Err)	(\$24)	(\$22)	(\$27)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)	(\$54)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Type of Premium	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total Premium	\$11,381	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486
Total Premium (Std Err)	(\$32)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)
Employer Contribution	\$8,491	\$8,904	\$9,553	\$10,150	\$11,060	\$11,238	\$11,608	\$12,137	\$12,612	\$12,754	\$13,469	\$14,134	\$14,760
Employer Contrib. (Std Err)	(\$30)	(\$77)	(\$48)	(\$94)	(\$98)	(\$74)	(\$48)	(\$82)	(\$94)	(\$90)	(\$113)	(\$110)	(\$132)
Employee Contribution	\$2,890	\$3,394	\$3,474	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431	\$5,726
Employee Contrib. (Std Err)	(\$34)	(\$54)	(\$44)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)	(\$82)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	19.1%	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%	21.4%
U.S. (Std Err)	(0.4%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)
<50	16.5%	17.6%	17.9%	18.3%	18.3%	17.9%	18.6%	17.6%	17.9%	20.0%	20.0%	20.3%	21.0%
<50 (Std Err)	(0.7%)	(0.5%)	(0.3%)	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)
50-99	18.2%	20.4%	19.4%	22.0%	22.7%	20.9%	21.5%	22.0%	21.8%	24.3%	21.9%	24.4%	23.6%
50-99 (Std Err)	(1.0%)	(0.9%)	(1.3%)	(0.8%)	(1.2%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)	(1.0%)	(0.9%)	(0.9%)	(1.0%)
100+	20.1%	20.9%	21.4%	21.3%	21.5%	21.6%	21.7%	22.0%	21.8%	21.9%	22.8%	21.2%	21.2%
100+ (Std Err)	(0.4%)	(0.2%)	(0.4%)	(0.4%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<50	\$705	\$794	\$834	\$907	\$960	\$979	\$1,045	\$1,035	\$1,065	\$1,216	\$1,287	\$1,351	\$1,454
<50 (Std Err)	(\$26)	(\$22)	(\$12)	(\$29)	(\$22)	(\$20)	(\$27)	(\$30)	(\$29)	(\$32)	(\$34)	(\$39)	(\$43)
50-99	\$737	\$861	\$896	\$1,035	\$1,101	\$1,096	\$1,145	\$1,220	\$1,230	\$1,393	\$1,349	\$1,534	\$1,561
50-99 (Std Err)	(\$40)	(\$36)	(\$57)	(\$34)	(\$64)	(\$37)	(\$59)	(\$57)	(\$65)	(\$60)	(\$50)	(\$51)	(\$69)
100+	\$821	\$912	\$1,000	\$1,054	\$1,127	\$1,159	\$1,209	\$1,287	\$1,307	\$1,343	\$1,451	\$1,433	\$1,490
100+ (Std Err)	(\$19)	(\$11)	(\$16)	(\$20)	(\$9)	(\$16)	(\$13)	(\$15)	(\$17)	(\$15)	(\$18)	(\$16)	(\$21)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	23.8%	27.0%	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%	27.7%
U.S. (Std Err)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)
<50	26.7%	28.3%	29.0%	28.8%	28.7%	28.5%	28.2%	28.8%	29.6%	29.4%	29.9%	30.8%	31.2%
<50 (Std Err)	(0.8%)	(0.8%)	(1.0%)	(0.8%)	(0.8%)	(0.9%)	(1.0%)	(0.8%)	(0.9%)	(0.9%)	(1.0%)	(0.9%)	(1.2%)
50-99	31.1%	34.4%	32.8%	33.3%	33.2%	33.3%	34.0%	33.4%	34.6%	35.8%	36.5%	37.6%	39.0%
50-99 (Std Err)	(1.6%)	(1.1%)	(0.9%)	(1.5%)	(0.7%)	(0.8%)	(1.0%)	(1.4%)	(1.5%)	(1.3%)	(1.3%)	(1.3%)	(2.2%)
100+	22.8%	26.2%	25.1%	24.8%	25.7%	25.8%	26.0%	26.2%	26.4%	27.0%	26.7%	25.9%	26.4%
100+ (Std Err)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<50	\$2,168	\$2,442	\$2,648	\$2,836	\$2,942	\$3,004	\$3,117	\$3,275	\$3,454	\$3,479	\$3,760	\$4,017	\$4,244
<50 (Std Err)	(\$66)	(\$67)	(\$114)	(\$84)	(\$84)	(\$87)	(\$107)	(\$95)	(\$101)	(\$101)	(\$130)	(\$120)	(\$149)
50-99	\$2,414	\$2,894	\$2,901	\$3,056	\$3,189	\$3,389	\$3,630	\$3,619	\$3,765	\$4,077	\$4,358	\$4,732	\$5,163
50-99 (Std Err)	(\$104)	(\$101)	(\$55)	(\$121)	(\$68)	(\$87)	(\$86)	(\$140)	(\$174)	(\$131)	(\$176)	(\$161)	(\$353)
100+	\$1,823	\$2,235	\$2,270	\$2,398	\$2,670	\$2,751	\$2,862	\$3,031	\$3,144	\$3,307	\$3,445	\$3,504	\$3,723
100+ (Std Err)	(\$33)	(\$33)	(\$35)	(\$46)	(\$48)	(\$49)	(\$30)	(\$46)	(\$37)	(\$40)	(\$41)	(\$43)	(\$55)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	25.4%	27.6%	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%	28.0%
U.S. (Std Err)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)
<50	28.0%	29.6%	30.1%	31.3%	29.4%	30.1%	28.6%	28.4%	28.8%	27.4%	30.7%	32.0%	32.7%
<50 (Std Err)	(0.9%)	(0.9%)	(0.6%)	(0.4%)	(0.9%)	(0.9%)	(1.0%)	(0.8%)	(1.0%)	(0.9%)	(1.1%)	(1.1%)	(1.1%)
50-99	32.3%	33.3%	33.0%	34.2%	33.0%	31.6%	34.9%	33.1%	33.7%	35.9%	32.4%	37.9%	38.3%
50-99 (Std Err)	(2.2%)	(1.4%)	(1.0%)	(1.7%)	(1.3%)	(0.8%)	(1.3%)	(1.3%)	(1.6%)	(1.8%)	(1.7%)	(1.9%)	(1.8%)
100+	24.4%	26.9%	25.6%	25.5%	25.5%	26.7%	26.9%	26.5%	26.5%	27.6%	27.3%	26.6%	26.6%
100+ (Std Err)	(0.2%)	(0.5%)	(0.4%)	(0.5%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
<50	\$3,101	\$3,458	\$3,630	\$4,117	\$4,144	\$4,366	\$4,228	\$4,426	\$4,587	\$4,510	\$5,413	\$5,854	\$6,341
<50 (Std Err)	(\$110)	(\$79)	(\$60)	(\$63)	(\$148)	(\$135)	(\$155)	(\$122)	(\$156)	(\$146)	(\$188)	(\$188)	(\$209)
50-99	\$3,536	\$3,852	\$4,102	\$4,455	\$4,669	\$4,866	\$5,360	\$5,206	\$5,502	\$5,821	\$5,738	\$6,973	\$7,623
50-99 (Std Err)	(\$239)	(\$168)	(\$128)	(\$196)	(\$143)	(\$150)	(\$201)	(\$220)	(\$255)	(\$330)	(\$317)	(\$336)	(\$354)
100+	\$2,801	\$3,348	\$3,393	\$3,588	\$3,882	\$4,169	\$4,387	\$4,483	\$4,671	\$4,971	\$5,154	\$5,277	\$5,497
100+ (Std Err)	(\$28)	(\$63)	(\$58)	(\$60)	(\$62)	(\$77)	(\$53)	(\$54)	(\$62)	(\$62)	(\$70)	(\$68)	(\$91)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2019**

<b>Number of Employees</b>	<b>Single</b>	<b>Employee-Plus-One</b>	<b>Family</b>
United States	21.4%	27.7%	28.0%
United States (Std Err)	(0.3%)	(0.4%)	(0.4%)
Firm size in 3 categories: <50	21.0%	31.2%	32.7%
Firm size in 3 categories: <50 (Std Err)	(0.6%)	(1.2%)	(1.1%)
Firm size in 3 categories: 50-99	23.6%	39.0%	38.3%
Firm size in 3 categories: 50-99 (Std Err)	(1.0%)	(2.2%)	(1.8%)
Firm size in 3 categories: 100+	21.2%	26.4%	26.6%
Firm size in 3 categories: 100+ (Std Err)	(0.3%)	(0.4%)	(0.4%)
Firm size in 5 categories: <10	16.4%	22.4%	25.1%
Firm size in 5 categories: <10 (Std Err)	(1.2%)	(2.6%)	(2.4%)
Firm size in 5 categories: 10-24	23.5%	32.4%	32.7%
Firm size in 5 categories: 10-24 (Std Err)	(1.2%)	(2.0%)	(1.9%)
Firm size in 5 categories: 25-99	23.1%	38.6%	38.5%
Firm size in 5 categories: 25-99 (Std Err)	(0.7%)	(1.4%)	(1.2%)
Firm size in 5 categories: 100-999	20.9%	31.9%	32.4%
Firm size in 5 categories: 100-999 (Std Err)	(0.5%)	(1.0%)	(0.9%)
Firm size in 5 categories: 1,000+	21.4%	24.5%	24.7%
Firm size in 5 categories: 1,000+ (Std Err)	(0.4%)	(0.4%)	(0.5%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Appendix Exhibit 4.13**

**Average premium (in dollars) (standard error) contributed by employees for single, employee-plus-one, and family coverage, by firm size, 2019**

<b>Number of Employees</b>	<b>Single</b>	<b>Employee-Plus-One</b>	<b>Family</b>
United States	\$1,489	\$3,881	\$5,726
United States (Std Err)	(\$18)	(\$54)	(\$82)
Firm size in 3 categories: <50	\$1,454	\$4,244	\$6,341
Firm size in 3 categories: <50 (Std Err)	(\$43)	(\$149)	(\$209)
Firm size in 3 categories: 50-99	\$1,561	\$5,163	\$7,623
Firm size in 3 categories: 50-99 (Std Err)	(\$69)	(\$353)	(\$354)
Firm size in 3 categories: 100+	\$1,490	\$3,723	\$5,497
Firm size in 3 categories: 100+ (Std Err)	(\$21)	(\$55)	(\$91)
Firm size in 5 categories: <10	\$1,234	\$3,253	\$4,964
Firm size in 5 categories: <10 (Std Err)	(\$90)	(\$348)	(\$473)
Firm size in 5 categories: 10-24	\$1,620	\$4,407	\$6,438
Firm size in 5 categories: 10-24 (Std Err)	(\$84)	(\$239)	(\$361)
Firm size in 5 categories: 25-99	\$1,517	\$5,054	\$7,485
Firm size in 5 categories: 25-99 (Std Err)	(\$44)	(\$215)	(\$231)
Firm size in 5 categories: 100-999	\$1,458	\$4,425	\$6,432
Firm size in 5 categories: 100-999 (Std Err)	(\$35)	(\$140)	(\$210)
Firm size in 5 categories: 1,000+	\$1,504	\$3,480	\$5,185
Firm size in 5 categories: 1,000+ (Std Err)	(\$26)	(\$55)	(\$101)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.			



**Appendix Exhibit 4.14**

**Percentage of single-coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	21.9%	22.0%	20.6%	18.3%	17.3%	17.1%	16.6%	15.6%	15.8%	13.5%	13.4%	13.2%	13.5%
U.S. (Std Err)	(0.9%)	(0.4%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.6%)
<10	65.1%	63.0%	61.4%	58.8%	58.6%	60.0%	59.9%	60.6%	60.5%	57.9%	52.3%	51.8%	52.0%
<10 (Std Err)	(2.0%)	(1.4%)	(1.2%)	(1.6%)	(1.1%)	(1.6%)	(2.0%)	(1.6%)	(1.8%)	(1.9%)	(2.0%)	(2.0%)	(2.4%)
10-24	49.4%	46.0%	45.4%	43.3%	38.9%	43.5%	41.2%	43.5%	44.2%	36.9%	38.2%	39.2%	31.7%
10-24 (Std Err)	(2.6%)	(1.6%)	(1.4%)	(1.8%)	(1.5%)	(1.4%)	(1.3%)	(1.9%)	(1.9%)	(1.8%)	(2.1%)	(2.0%)	(2.0%)
25-99	34.7%	34.0%	33.1%	29.2%	30.6%	27.7%	27.6%	27.2%	27.5%	22.9%	23.1%	20.8%	22.8%
25-99 (Std Err)	(1.9%)	(1.1%)	(1.6%)	(1.8%)	(1.7%)	(1.4%)	(1.3%)	(1.4%)	(1.6%)	(1.2%)	(1.3%)	(1.2%)	(1.3%)
100-999	20.0%	21.4%	17.7%	16.7%	15.2%	16.5%	14.4%	14.9%	13.9%	13.4%	14.3%	12.6%	13.0%
100-999 (Std Err)	(2.0%)	(1.1%)	(1.0%)	(1.3%)	(1.4%)	(1.0%)	(0.8%)	(1.2%)	(1.1%)	(1.3%)	(1.2%)	(1.0%)	(1.2%)
1,000+	7.7%	8.3%	8.9%	6.5%	5.7%	5.3%	5.2%	3.7%	4.9%	4.1%	3.9%	4.9%	5.7%
1,000+ (Std Err)	(0.5%)	(0.4%)	(0.7%)	(0.8%)	(0.7%)	(0.4%)	(0.8%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(1.0%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	11.6%	9.4%	10.3%	9.8%	7.9%	7.7%	6.9%	7.8%	7.6%	7.4%	7.3%	7.1%	8.5%
U.S. (Std Err)	(0.7%)	(0.3%)	(0.7%)	(0.9%)	(0.5%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.6%)
<10	49.5%	52.1%	47.9%	50.1%	46.6%	54.7%	49.0%	48.3%	48.3%	48.2%	49.7%	49.9%	48.2%
<10 (Std Err)	(3.1%)	(2.8%)	(1.7%)	(2.0%)	(2.3%)	(2.1%)	(3.3%)	(2.7%)	(3.1%)	(3.2%)	(3.4%)	(3.3%)	(3.9%)
10-24	30.8%	29.0%	28.8%	25.3%	29.1%	24.0%	24.5%	24.3%	23.1%	21.8%	22.4%	18.9%	19.1%
10-24 (Std Err)	(3.1%)	(2.0%)	(1.4%)	(2.4%)	(1.9%)	(2.8%)	(3.0%)	(2.2%)	(2.3%)	(2.1%)	(2.6%)	(2.1%)	(2.7%)
25-99	17.1%	13.8%	12.3%	12.4%	12.8%	10.9%	10.0%	12.1%	13.9%	10.1%	11.2%	9.8%	7.5%
25-99 (Std Err)	(1.5%)	(1.4%)	(1.5%)	(1.3%)	(1.0%)	(0.7%)	(0.7%)	(1.5%)	(1.5%)	(1.1%)	(1.5%)	(1.2%)	(1.0%)
100-999	10.5%	7.1%	8.3%	6.8%	5.9%	5.0%	5.6%	5.8%	4.9%	5.0%	5.5%	5.4%	6.0%
100-999 (Std Err)	(1.4%)	(0.8%)	(1.5%)	(0.9%)	(1.0%)	(1.0%)	(0.6%)	(1.1%)	(0.7%)	(1.0%)	(0.8%)	(0.8%)	(1.1%)
1,000+	6.9%	4.8%	6.6%	6.2%	3.7%	3.7%	3.3%	4.4%	4.3%	4.6%	4.3%	4.2%	6.2%
1,000+ (Std Err)	(0.8%)	(0.4%)	(0.9%)	(1.2%)	(0.7%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.7%)	(0.5%)	(0.4%)	(0.7%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	12.6%	10.7%	11.4%	10.4%	9.7%	8.1%	7.9%	9.2%	8.9%	8.3%	8.8%	7.7%	7.7%
U.S. (Std Err)	(0.4%)	(0.4%)	(0.7%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.7%)
<10	51.7%	57.3%	54.2%	51.4%	53.2%	50.9%	53.0%	53.6%	54.4%	52.9%	52.0%	50.2%	48.7%
<10 (Std Err)	(3.2%)	(2.3%)	(1.4%)	(0.9%)	(1.3%)	(2.7%)	(3.5%)	(2.2%)	(2.6%)	(2.7%)	(2.8%)	(3.2%)	(3.4%)
10-24	34.1%	29.5%	31.0%	29.2%	29.8%	29.6%	28.2%	27.4%	29.5%	35.8%	27.3%	26.4%	22.1%
10-24 (Std Err)	(2.5%)	(2.8%)	(1.5%)	(1.6%)	(1.4%)	(2.8%)	(2.6%)	(2.2%)	(2.6%)	(2.9%)	(2.6%)	(2.5%)	(2.4%)
25-99	20.5%	17.4%	15.1%	15.3%	16.9%	13.4%	17.0%	17.7%	17.9%	18.6%	19.5%	13.9%	10.0%
25-99 (Std Err)	(1.8%)	(2.1%)	(1.9%)	(1.9%)	(1.8%)	(1.0%)	(1.7%)	(2.0%)	(2.0%)	(2.3%)	(2.3%)	(1.7%)	(1.2%)
100-999	10.3%	9.0%	9.1%	7.6%	9.6%	6.3%	7.0%	9.6%	8.7%	5.8%	8.7%	7.6%	5.9%
100-999 (Std Err)	(1.2%)	(1.0%)	(1.6%)	(1.2%)	(1.6%)	(0.9%)	(1.4%)	(1.3%)	(1.5%)	(0.9%)	(1.7%)	(1.2%)	(1.8%)
1,000+	6.3%	4.6%	5.9%	5.1%	4.0%	3.3%	2.0%	3.4%	3.3%	2.7%	3.1%	2.9%	4.4%
1,000+ (Std Err)	(0.5%)	(0.6%)	(0.7%)	(0.9%)	(0.7%)	(0.5%)	(0.3%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.5%)	(0.8%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2019**

Alabama	25.1%*	Kentucky	26.5%*	North Dakota	20.8%
Alabama (Std Err)	(1.4%)	Kentucky (Std Err)	(1.6%)	North Dakota (Std Err)	(1.2%)
Alaska	17.5%*	Louisiana	26.5%*	Ohio	20.5%
Alaska (Std Err)	(1.3%)	Louisiana (Std Err)	(1.4%)	Ohio (Std Err)	(0.9%)
Arizona	23.2%	Maine	18.7%*	Oklahoma	20.9%
Arizona (Std Err)	(1.2%)	Maine (Std Err)	(1.0%)	Oklahoma (Std Err)	(1.3%)
Arkansas	22.9%	Maryland	24.6%*	Oregon	17.4%*
Arkansas (Std Err)	(1.2%)	Maryland (Std Err)	(1.2%)	Oregon (Std Err)	(1.4%)
California	18.8%	Massachusetts	23.8%*	Pennsylvania	20.7%
California (Std Err)	(1.3%)	Massachusetts (Std Err)	(1.0%)	Pennsylvania (Std Err)	(1.1%)
Colorado	23.8%	Michigan	20.1%	Rhode Island	22.4%
Colorado (Std Err)	(2.1%)	Michigan (Std Err)	(1.3%)	Rhode Island (Std Err)	(1.3%)
Connecticut	23.8%	Minnesota	21.0%	South Carolina	21.2%
Connecticut (Std Err)	(1.3%)	Minnesota (Std Err)	(1.0%)	South Carolina (Std Err)	(1.5%)
Delaware	20.5%	Mississippi	23.8%	South Dakota	22.1%
Delaware (Std Err)	(1.4%)	Mississippi (Std Err)	(1.4%)	South Dakota (Std Err)	(1.2%)
District of Columbia	18.8%*	Missouri	21.1%	Tennessee	23.6%*
District of Columbia (Std Err)	(0.9%)	Missouri (Std Err)	(1.5%)	Tennessee (Std Err)	(0.9%)
Florida	22.8%	Montana	17.5%*	Texas	21.7%
Florida (Std Err)	(1.6%)	Montana (Std Err)	(1.3%)	Texas (Std Err)	(0.8%)
Georgia	21.3%	Nebraska	23.1%	Utah	23.1%
Georgia (Std Err)	(1.4%)	Nebraska (Std Err)	(1.1%)	Utah (Std Err)	(1.5%)
Hawaii	10.8%*	Nevada	20.8%	Vermont	20.7%
Hawaii (Std Err)	(1.0%)	Nevada (Std Err)	(1.5%)	Vermont (Std Err)	(0.9%)
Idaho	19.4%	New Hampshire	23.2%	Virginia	23.8%
Idaho (Std Err)	(1.7%)	New Hampshire (Std Err)	(1.2%)	Virginia (Std Err)	(1.4%)
Illinois	22.5%	New Jersey	20.8%	Washington	14.1%*
Illinois (Std Err)	(1.1%)	New Jersey (Std Err)	(1.5%)	Washington (Std Err)	(1.3%)
Indiana	23.0%	New Mexico	25.8%*	West Virginia	20.1%
Indiana (Std Err)	(1.2%)	New Mexico (Std Err)	(1.7%)	West Virginia (Std Err)	(0.9%)
Iowa	23.2%	New York	21.3%	Wisconsin	21.5%
Iowa (Std Err)	(1.2%)	New York (Std Err)	(0.9%)	Wisconsin (Std Err)	(1.1%)
Kansas	20.5%	North Carolina	21.8%	Wyoming	18.4%
Kansas (Std Err)	(1.5%)	North Carolina (Std Err)	(1.3%)	Wyoming (Std Err)	(1.7%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of 21.4 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 21.4 percent is 0.3 percent.

**Appendix Exhibit 4.18**

**Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, by State, 2019**

Alabama	28.1%	Kentucky	27.3%	North Dakota	27.4%
Alabama (Std Err)	(1.8%)	Kentucky (Std Err)	(1.8%)	North Dakota (Std Err)	(1.7%)
Alaska	20.7%*	Louisiana	36.7%*	Ohio	24.6%*
Alaska (Std Err)	(1.4%)	Louisiana (Std Err)	(1.7%)	Ohio (Std Err)	(1.3%)
Arizona	31.6%	Maine	26.0%	Oklahoma	31.1%
Arizona (Std Err)	(2.1%)	Maine (Std Err)	(1.1%)	Oklahoma (Std Err)	(3.1%)
Arkansas	32.2%*	Maryland	31.0%*	Oregon	26.1%
Arkansas (Std Err)	(2.2%)	Maryland (Std Err)	(1.4%)	Oregon (Std Err)	(1.5%)
California	28.6%	Massachusetts	25.5%	Pennsylvania	23.3%*
California (Std Err)	(1.8%)	Massachusetts (Std Err)	(1.3%)	Pennsylvania (Std Err)	(1.0%)
Colorado	29.8%	Michigan	19.8%*	Rhode Island	25.8%
Colorado (Std Err)	(3.0%)	Michigan (Std Err)	(2.9%)	Rhode Island (Std Err)	(1.2%)
Connecticut	26.4%	Minnesota	28.3%	South Carolina	33.0%
Connecticut (Std Err)	(2.6%)	Minnesota (Std Err)	(1.9%)	South Carolina (Std Err)	(3.0%)
Delaware	29.4%	Mississippi	35.0%*	South Dakota	31.4%*
Delaware (Std Err)	(2.1%)	Mississippi (Std Err)	(2.3%)	South Dakota (Std Err)	(1.3%)
District of Columbia	26.4%	Missouri	29.8%	Tennessee	29.0%
District of Columbia (Std Err)	(1.6%)	Missouri (Std Err)	(1.9%)	Tennessee (Std Err)	(1.4%)
Florida	36.7%*	Montana	24.6%	Texas	29.1%
Florida (Std Err)	(3.0%)	Montana (Std Err)	(2.5%)	Texas (Std Err)	(1.0%)
Georgia	28.5%	Nebraska	29.8%	Utah	31.1%
Georgia (Std Err)	(2.0%)	Nebraska (Std Err)	(1.2%)	Utah (Std Err)	(2.2%)
Hawaii	29.6%	Nevada	33.6%	Vermont	21.7%*
Hawaii (Std Err)	(3.2%)	Nevada (Std Err)	(3.9%)	Vermont (Std Err)	(1.6%)
Idaho	30.0%	New Hampshire	28.4%	Virginia	29.5%
Idaho (Std Err)	(1.9%)	New Hampshire (Std Err)	(1.2%)	Virginia (Std Err)	(1.8%)
Illinois	28.6%	New Jersey	24.4%	Washington	19.0%*
Illinois (Std Err)	(1.5%)	New Jersey (Std Err)	(2.8%)	Washington (Std Err)	(2.4%)
Indiana	24.9%	New Mexico	31.9%	West Virginia	24.7%
Indiana (Std Err)	(1.6%)	New Mexico (Std Err)	(2.5%)	West Virginia (Std Err)	(1.5%)
Iowa	28.7%	New York	22.2%*	Wisconsin	22.7%*
Iowa (Std Err)	(1.3%)	New York (Std Err)	(1.3%)	Wisconsin (Std Err)	(1.2%)
Kansas	29.1%	North Carolina	29.0%	Wyoming	26.6%
Kansas (Std Err)	(1.5%)	North Carolina (Std Err)	(1.5%)	Wyoming (Std Err)	(1.9%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of 27.7 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 27.7 percent is 0.4 percent.

**Appendix Exhibit 4.19**

**Average percentage of premium contributed (standard error) by employees for family coverage, by State, 2019**

Alabama	31.1%	Kentucky	27.9%	North Dakota	29.3%
Alabama (Std Err)	(1.9%)	Kentucky (Std Err)	(2.1%)	North Dakota (Std Err)	(1.6%)
Alaska	20.5%*	Louisiana	37.6%*	Ohio	23.7%*
Alaska (Std Err)	(1.5%)	Louisiana (Std Err)	(1.9%)	Ohio (Std Err)	(1.1%)
Arizona	27.3%	Maine	27.1%	Oklahoma	30.3%
Arizona (Std Err)	(1.9%)	Maine (Std Err)	(1.6%)	Oklahoma (Std Err)	(2.5%)
Arkansas	35.8%*	Maryland	33.1%*	Oregon	27.8%
Arkansas (Std Err)	(2.1%)	Maryland (Std Err)	(1.4%)	Oregon (Std Err)	(1.9%)
California	29.5%	Massachusetts	24.2%*	Pennsylvania	24.2%*
California (Std Err)	(1.6%)	Massachusetts (Std Err)	(1.0%)	Pennsylvania (Std Err)	(1.3%)
Colorado	31.0%	Michigan	18.0%*	Rhode Island	26.6%
Colorado (Std Err)	(3.5%)	Michigan (Std Err)	(3.1%)	Rhode Island (Std Err)	(1.3%)
Connecticut	25.6%	Minnesota	26.1%	South Carolina	39.1%*
Connecticut (Std Err)	(1.6%)	Minnesota (Std Err)	(1.9%)	South Carolina (Std Err)	(5.3%)
Delaware	33.1%	Mississippi	33.2%*	South Dakota	32.7%*
Delaware (Std Err)	(4.4%)	Mississippi (Std Err)	(1.9%)	South Dakota (Std Err)	(1.5%)
District of Columbia	27.0%	Missouri	32.5%	Tennessee	30.6%
District of Columbia (Std Err)	(1.7%)	Missouri (Std Err)	(3.3%)	Tennessee (Std Err)	(1.9%)
Florida	34.8%*	Montana	24.1%	Texas	31.7%*
Florida (Std Err)	(2.8%)	Montana (Std Err)	(3.5%)	Texas (Std Err)	(1.4%)
Georgia	31.3%*	Nebraska	29.0%	Utah	27.8%
Georgia (Std Err)	(1.5%)	Nebraska (Std Err)	(1.5%)	Utah (Std Err)	(1.8%)
Hawaii	25.2%	Nevada	27.2%	Vermont	22.7%*
Hawaii (Std Err)	(2.1%)	Nevada (Std Err)	(2.6%)	Vermont (Std Err)	(1.0%)
Idaho	22.3%*	New Hampshire	28.3%	Virginia	32.0%
Idaho (Std Err)	(2.4%)	New Hampshire (Std Err)	(1.2%)	Virginia (Std Err)	(2.2%)
Illinois	27.0%	New Jersey	24.6%	Washington	22.6%
Illinois (Std Err)	(1.3%)	New Jersey (Std Err)	(2.2%)	Washington (Std Err)	(3.3%)
Indiana	26.6%	New Mexico	33.8%*	West Virginia	23.6%*
Indiana (Std Err)	(1.9%)	New Mexico (Std Err)	(2.1%)	West Virginia (Std Err)	(1.6%)
Iowa	28.0%	New York	22.5%*	Wisconsin	23.3%*
Iowa (Std Err)	(1.0%)	New York (Std Err)	(1.0%)	Wisconsin (Std Err)	(1.0%)
Kansas	30.0%	North Carolina	28.4%	Wyoming	28.3%
Kansas (Std Err)	(1.6%)	North Carolina (Std Err)	(1.8%)	Wyoming (Std Err)	(1.7%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of 28.0 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 28.0 percent is 0.4 percent.

**Appendix Exhibit 4.20**

**Average annual employee contribution (in dollars) (standard error) for single coverage, by State, 2019**

Alabama	\$1,638	Kentucky	\$1,768*	North Dakota	\$1,387
Alabama (Std Err)	(\$87)	Kentucky (Std Err)	(\$105)	North Dakota (Std Err)	(\$86)
Alaska	\$1,565	Louisiana	\$1,788*	Ohio	\$1,473
Alaska (Std Err)	(\$173)	Louisiana (Std Err)	(\$86)	Ohio (Std Err)	(\$73)
Arizona	\$1,515	Maine	\$1,389	Oklahoma	\$1,400
Arizona (Std Err)	(\$82)	Maine (Std Err)	(\$70)	Oklahoma (Std Err)	(\$81)
Arkansas	\$1,388	Maryland	\$1,747*	Oregon	\$1,155*
Arkansas (Std Err)	(\$74)	Maryland (Std Err)	(\$80)	Oregon (Std Err)	(\$111)
California	\$1,302*	Massachusetts	\$1,793*	Pennsylvania	\$1,482
California (Std Err)	(\$93)	Massachusetts (Std Err)	(\$76)	Pennsylvania (Std Err)	(\$68)
Colorado	\$1,561	Michigan	\$1,350	Rhode Island	\$1,628
Colorado (Std Err)	(\$129)	Michigan (Std Err)	(\$79)	Rhode Island (Std Err)	(\$92)
Connecticut	\$1,791*	Minnesota	\$1,449	South Carolina	\$1,416
Connecticut (Std Err)	(\$106)	Minnesota (Std Err)	(\$66)	South Carolina (Std Err)	(\$106)
Delaware	\$1,661*	Mississippi	\$1,477	South Dakota	\$1,581
Delaware (Std Err)	(\$81)	Mississippi (Std Err)	(\$96)	South Dakota (Std Err)	(\$89)
District of Columbia	\$1,377	Missouri	\$1,435	Tennessee	\$1,564
District of Columbia (Std Err)	(\$62)	Missouri (Std Err)	(\$113)	Tennessee (Std Err)	(\$70)
Florida	\$1,543	Montana	\$1,209*	Texas	\$1,512
Florida (Std Err)	(\$98)	Montana (Std Err)	(\$97)	Texas (Std Err)	(\$58)
Georgia	\$1,466	Nebraska	\$1,534	Utah	\$1,447
Georgia (Std Err)	(\$103)	Nebraska (Std Err)	(\$73)	Utah (Std Err)	(\$97)
Hawaii	\$718*	Nevada	\$1,369	Vermont	\$1,512
Hawaii (Std Err)	(\$75)	Nevada (Std Err)	(\$90)	Vermont (Std Err)	(\$62)
Idaho	\$1,228*	New Hampshire	\$1,683*	Virginia	\$1,616
Idaho (Std Err)	(\$109)	New Hampshire (Std Err)	(\$91)	Virginia (Std Err)	(\$100)
Illinois	\$1,612	New Jersey	\$1,614	Washington	\$970*
Illinois (Std Err)	(\$82)	New Jersey (Std Err)	(\$102)	Washington (Std Err)	(\$91)
Indiana	\$1,598	New Mexico	\$1,729*	West Virginia	\$1,416
Indiana (Std Err)	(\$91)	New Mexico (Std Err)	(\$114)	West Virginia (Std Err)	(\$69)
Iowa	\$1,542	New York	\$1,683*	Wisconsin	\$1,506
Iowa (Std Err)	(\$68)	New York (Std Err)	(\$74)	Wisconsin (Std Err)	(\$69)
Kansas	\$1,300*	North Carolina	\$1,481	Wyoming	\$1,326
Kansas (Std Err)	(\$92)	North Carolina (Std Err)	(\$88)	Wyoming (Std Err)	(\$105)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of \$1,489 at  $p < 0.05$ . Note that the standard error on the national estimate of \$1,489 is \$18.

**Appendix Exhibit 4.21**

**Average annual employee contribution (in dollars) (standard error) for employee-plus-one coverage, by State, 2019**

Alabama	\$3,729	Kentucky	\$3,750	North Dakota	\$3,557
Alabama (Std Err)	(\$233)	Kentucky (Std Err)	(\$238)	North Dakota (Std Err)	(\$216)
Alaska	\$3,445	Louisiana	\$4,824*	Ohio	\$3,342*
Alaska (Std Err)	(\$217)	Louisiana (Std Err)	(\$221)	Ohio (Std Err)	(\$177)
Arizona	\$4,255	Maine	\$3,846	Oklahoma	\$4,119
Arizona (Std Err)	(\$349)	Maine (Std Err)	(\$176)	Oklahoma (Std Err)	(\$385)
Arkansas	\$4,009	Maryland	\$4,401*	Oregon	\$3,526
Arkansas (Std Err)	(\$265)	Maryland (Std Err)	(\$232)	Oregon (Std Err)	(\$243)
California	\$3,993	Massachusetts	\$3,783	Pennsylvania	\$3,386*
California (Std Err)	(\$254)	Massachusetts (Std Err)	(\$188)	Pennsylvania (Std Err)	(\$145)
Colorado	\$4,123	Michigan	\$2,940*	Rhode Island	\$3,683
Colorado (Std Err)	(\$343)	Michigan (Std Err)	(\$303)	Rhode Island (Std Err)	(\$186)
Connecticut	\$3,866	Minnesota	\$4,070	South Carolina	\$4,560
Connecticut (Std Err)	(\$356)	Minnesota (Std Err)	(\$283)	South Carolina (Std Err)	(\$473)
Delaware	\$4,257	Mississippi	\$4,485*	South Dakota	\$4,315*
Delaware (Std Err)	(\$334)	Mississippi (Std Err)	(\$271)	South Dakota (Std Err)	(\$176)
District of Columbia	\$4,082	Missouri	\$4,024	Tennessee	\$3,751
District of Columbia (Std Err)	(\$220)	Missouri (Std Err)	(\$283)	Tennessee (Std Err)	(\$192)
Florida	\$4,854*	Montana	\$3,267*	Texas	\$4,118
Florida (Std Err)	(\$423)	Montana (Std Err)	(\$301)	Texas (Std Err)	(\$152)
Georgia	\$3,950	Nebraska	\$4,074	Utah	\$3,851
Georgia (Std Err)	(\$244)	Nebraska (Std Err)	(\$154)	Utah (Std Err)	(\$321)
Hawaii	\$3,899	Nevada	\$4,321	Vermont	\$3,227*
Hawaii (Std Err)	(\$443)	Nevada (Std Err)	(\$576)	Vermont (Std Err)	(\$229)
Idaho	\$3,529	New Hampshire	\$4,070	Virginia	\$3,741
Idaho (Std Err)	(\$256)	New Hampshire (Std Err)	(\$255)	Virginia (Std Err)	(\$244)
Illinois	\$3,989	New Jersey	\$3,745	Washington	\$2,619*
Illinois (Std Err)	(\$205)	New Jersey (Std Err)	(\$366)	Washington (Std Err)	(\$339)
Indiana	\$3,605	New Mexico	\$4,455	West Virginia	\$3,644
Indiana (Std Err)	(\$229)	New Mexico (Std Err)	(\$355)	West Virginia (Std Err)	(\$215)
Iowa	\$3,745	New York	\$3,569	Wisconsin	\$3,334*
Iowa (Std Err)	(\$163)	New York (Std Err)	(\$169)	Wisconsin (Std Err)	(\$163)
Kansas	\$3,755	North Carolina	\$3,778	Wyoming	\$3,688
Kansas (Std Err)	(\$212)	North Carolina (Std Err)	(\$203)	Wyoming (Std Err)	(\$265)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of \$3,881 at  $p < 0.05$ . Note that the standard error on the national estimate of \$3,881 is \$54.

**Appendix Exhibit 4.22**

**Average annual employee contribution (in dollars) (standard error) for family coverage, by State, 2019**

Alabama	\$5,507	Kentucky	\$5,753	North Dakota	\$5,385
Alabama (Std Err)	(\$361)	Kentucky (Std Err)	(\$365)	North Dakota (Std Err)	(\$285)
Alaska	\$4,718*	Louisiana	\$7,164*	Ohio	\$4,657*
Alaska (Std Err)	(\$351)	Louisiana (Std Err)	(\$395)	Ohio (Std Err)	(\$253)
Arizona	\$5,444	Maine	\$5,623	Oklahoma	\$5,997
Arizona (Std Err)	(\$437)	Maine (Std Err)	(\$331)	Oklahoma (Std Err)	(\$516)
Arkansas	\$6,365	Maryland	\$6,723*	Oregon	\$5,404
Arkansas (Std Err)	(\$405)	Maryland (Std Err)	(\$378)	Oregon (Std Err)	(\$416)
California	\$6,124	Massachusetts	\$5,187*	Pennsylvania	\$5,007*
California (Std Err)	(\$384)	Massachusetts (Std Err)	(\$231)	Pennsylvania (Std Err)	(\$217)
Colorado	\$6,246	Michigan	\$3,685*	Rhode Island	\$5,445
Colorado (Std Err)	(\$696)	Michigan (Std Err)	(\$470)	Rhode Island (Std Err)	(\$269)
Connecticut	\$5,463	Minnesota	\$5,410	South Carolina	\$8,202
Connecticut (Std Err)	(\$363)	Minnesota (Std Err)	(\$432)	South Carolina (Std Err)	(\$1,479)
Delaware	\$6,832	Mississippi	\$5,929	South Dakota	\$6,631*
Delaware (Std Err)	(\$1,033)	Mississippi (Std Err)	(\$368)	South Dakota (Std Err)	(\$278)
District of Columbia	\$6,014	Missouri	\$6,476	Tennessee	\$5,733
District of Columbia (Std Err)	(\$339)	Missouri (Std Err)	(\$762)	Tennessee (Std Err)	(\$344)
Florida	\$7,198*	Montana	\$4,860	Texas	\$6,655*
Florida (Std Err)	(\$508)	Montana (Std Err)	(\$645)	Texas (Std Err)	(\$303)
Georgia	\$6,168	Nebraska	\$5,627	Utah	\$5,182
Georgia (Std Err)	(\$278)	Nebraska (Std Err)	(\$317)	Utah (Std Err)	(\$309)
Hawaii	\$4,841*	Nevada	\$5,087	Vermont	\$4,862*
Hawaii (Std Err)	(\$405)	Nevada (Std Err)	(\$552)	Vermont (Std Err)	(\$199)
Idaho	\$4,290*	New Hampshire	\$5,685	Virginia	\$6,362
Idaho (Std Err)	(\$359)	New Hampshire (Std Err)	(\$278)	Virginia (Std Err)	(\$502)
Illinois	\$5,586	New Jersey	\$5,435	Washington	\$4,530
Illinois (Std Err)	(\$276)	New Jersey (Std Err)	(\$474)	Washington (Std Err)	(\$693)
Indiana	\$5,624	New Mexico	\$6,484	West Virginia	\$4,820*
Indiana (Std Err)	(\$478)	New Mexico (Std Err)	(\$433)	West Virginia (Std Err)	(\$346)
Iowa	\$5,259*	New York	\$5,149*	Wisconsin	\$4,738*
Iowa (Std Err)	(\$207)	New York (Std Err)	(\$199)	Wisconsin (Std Err)	(\$233)
Kansas	\$5,654	North Carolina	\$5,672	Wyoming	\$5,638
Kansas (Std Err)	(\$307)	North Carolina (Std Err)	(\$336)	Wyoming (Std Err)	(\$373)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of \$5,726 at  $p < 0.05$ . Note that the standard error on the national estimate of \$5,726 is \$82.



**Appendix Exhibit 4.23****Average percentage of premium contributed (standard error) by employees for single coverage, overall and by industry, 2019**

<b>Industry</b>	<b>Percentage</b>
United States	21.4%
United States (Std Err)	(0.3%)
Agriculture, fisheries, forestry	26.6%
Agriculture, fisheries, forestry (Std Err)	(4.1%)
Mining and manufacturing	20.4%
Mining and manufacturing (Std Err)	(0.7%)
Construction	23.0%
Construction (Std Err)	(1.2%)
Utilities and transportation	20.1%
Utilities and transportation (Std Err)	(1.2%)
Wholesale trade	21.8%
Wholesale trade (Std Err)	(0.8%)
Financial services and real estate	19.1%
Financial services and real estate (Std Err)	(0.6%)
Retail trade	25.1%
Retail trade (Std Err)	(0.8%)
Professional services	18.9%
Professional services (Std Err)	(0.4%)
Other services	26.2%
Other services (Std Err)	(0.7%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Appendix Exhibit 4.24****Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, overall and by industry, 2019**

<b>Industry</b>	<b>Percentage</b>
United States	27.7%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	40.4%
Agriculture, fisheries, forestry (Std Err)	(6.3%)
Mining and manufacturing	22.9%
Mining and manufacturing (Std Err)	(0.8%)
Construction	32.1%
Construction (Std Err)	(1.8%)
Utilities and transportation	23.9%
Utilities and transportation (Std Err)	(2.2%)
Wholesale trade	28.1%
Wholesale trade (Std Err)	(1.2%)
Financial services and real estate	25.5%
Financial services and real estate (Std Err)	(0.8%)
Retail trade	33.8%
Retail trade (Std Err)	(1.2%)
Professional services	26.8%
Professional services (Std Err)	(0.7%)
Other services	35.3%
Other services (Std Err)	(1.5%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Appendix Exhibit 4.25****Average percentage of premium contributed (standard error) by employees for family coverage, overall and by industry, 2019**

<b>Industry</b>	<b>Percentage</b>
United States	28.0%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	40.6%
Agriculture, fisheries, forestry (Std Err)	(6.3%)
Mining and manufacturing	22.9%
Mining and manufacturing (Std Err)	(1.0%)
Construction	34.6%
Construction (Std Err)	(2.2%)
Utilities and transportation	23.0%
Utilities and transportation (Std Err)	(1.5%)
Wholesale trade	29.2%
Wholesale trade (Std Err)	(1.5%)
Financial services and real estate	25.9%
Financial services and real estate (Std Err)	(0.7%)
Retail trade	31.1%
Retail trade (Std Err)	(1.1%)
Professional services	27.4%
Professional services (Std Err)	(0.6%)
Other services	35.8%
Other services (Std Err)	(1.4%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Appendix Exhibit 4.26**

**Average percentage of premium contributed (standard error) by employees for single coverage, overall and by selected characteristics, 2019**

<b>Employer Characteristics</b>	<b>Percentage</b>
United States	21.4%
United States (Std Err)	(0.3%)
Ownership: For Profit Inc.	22.5%
Ownership: For Profit Inc. (Std Err)	(0.3%)
Ownership: For Profit Uninc.	22.5%
Ownership: For Profit Uninc. (Std Err)	(0.7%)
Ownership: Nonprofit	16.3%
Ownership: Nonprofit (Std Err)	(0.5%)
Firm Age: 0-4 Years	25.8%
Firm Age: 0-4 Years (Std Err)	(1.7%)
Firm Age: 5-9 Years	24.2%
Firm Age: 5-9 Years (Std Err)	(1.6%)
Firm Age: 10-19 Years	24.4%
Firm Age: 10-19 Years (Std Err)	(0.7%)
Firm Age: 20+ Years	20.7%
Firm Age: 20+ Years (Std Err)	(0.3%)
# of Locations: 2+ Locations	21.3%
# of Locations: 2+ Locations (Std Err)	(0.3%)
# of Locations: 1 Location	21.5%
# of Locations: 1 Location (Std Err)	(0.5%)
% Full Time: 0-24%	25.6%
% Full Time: 0-24% (Std Err)	(2.1%)
% Full Time: 25-49%	25.9%
% Full Time: 25-49% (Std Err)	(1.0%)
% Full Time: 50-74%	23.2%
% Full Time: 50-74% (Std Err)	(0.8%)
% Full Time: 75%+	20.8%
% Full Time: 75%+ (Std Err)	(0.3%)
% Low Wage: 50%+	26.3%
% Low Wage: 50%+ (Std Err)	(0.7%)
% Low Wage: <50%	20.7%
% Low Wage: <50% (Std Err)	(0.3%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$12.50 per hour in 2019.

**Appendix Exhibit 4.27**

**Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, overall and by selected characteristics, 2019**

<b>Employer Characteristics</b>	<b>Percentage</b>
United States	27.7%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	28.3%
Ownership: For Profit Inc. (Std Err)	(0.5%)
Ownership: For Profit Uninc.	29.6%
Ownership: For Profit Uninc. (Std Err)	(1.4%)
Ownership: Nonprofit	24.4%
Ownership: Nonprofit (Std Err)	(1.0%)
Firm Age: 0-4 Years	36.6%
Firm Age: 0-4 Years (Std Err)	(4.3%)
Firm Age: 5-9 Years	38.0%
Firm Age: 5-9 Years (Std Err)	(2.0%)
Firm Age: 10-19 Years	31.7%
Firm Age: 10-19 Years (Std Err)	(1.4%)
Firm Age: 20+ Years	26.7%
Firm Age: 20+ Years (Std Err)	(0.4%)
# of Locations: 2+ Locations	25.7%
# of Locations: 2+ Locations (Std Err)	(0.4%)
# of Locations: 1 Location	33.9%
# of Locations: 1 Location (Std Err)	(1.1%)
% Full Time: 0-24%	32.9%
% Full Time: 0-24% (Std Err)	(2.0%)
% Full Time: 25-49%	32.1%
% Full Time: 25-49% (Std Err)	(1.7%)
% Full Time: 50-74%	31.9%
% Full Time: 50-74% (Std Err)	(1.9%)
% Full Time: 75%+	27.2%
% Full Time: 75%+ (Std Err)	(0.4%)
% Low Wage: 50%+	33.3%
% Low Wage: 50%+ (Std Err)	(1.3%)
% Low Wage: <50%	27.2%
% Low Wage: <50% (Std Err)	(0.4%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$12.50 per hour in 2019.

**Appendix Exhibit 4.28**

**Average percentage of premium contributed (standard error) by employees for family coverage, overall and by selected characteristics, 2019**

<b>Employer Characteristics</b>	<b>Percentage</b>
United States	28.0%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	28.5%
Ownership: For Profit Inc. (Std Err)	(0.4%)
Ownership: For Profit Uninc.	29.1%
Ownership: For Profit Uninc. (Std Err)	(1.5%)
Ownership: Nonprofit	25.1%
Ownership: Nonprofit (Std Err)	(1.0%)
Firm Age: 0-4 Years	37.9%
Firm Age: 0-4 Years (Std Err)	(3.5%)
Firm Age: 5-9 Years	36.0%
Firm Age: 5-9 Years (Std Err)	(2.2%)
Firm Age: 10-19 Years	32.6%
Firm Age: 10-19 Years (Std Err)	(1.4%)
Firm Age: 20+ Years	26.8%
Firm Age: 20+ Years (Std Err)	(0.4%)
# of Locations: 2+ Locations	26.0%
# of Locations: 2+ Locations (Std Err)	(0.4%)
# of Locations: 1 Location	34.0%
# of Locations: 1 Location (Std Err)	(0.9%)
% Full Time: 0-24%	30.5%
% Full Time: 0-24% (Std Err)	(2.2%)
% Full Time: 25-49%	32.5%
% Full Time: 25-49% (Std Err)	(1.4%)
% Full Time: 50-74%	32.8%
% Full Time: 50-74% (Std Err)	(1.5%)
% Full Time: 75%+	27.3%
% Full Time: 75%+ (Std Err)	(0.4%)
% Low Wage: 50%+	34.1%
% Low Wage: 50%+ (Std Err)	(1.3%)
% Low Wage: <50%	27.5%
% Low Wage: <50% (Std Err)	(0.4%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2019. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$12.50 per hour in 2019.

**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, 2006–2019**

Low wage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
50%+ Low-Wage Employees	22.6%	24.0%	24.1%	24.6%	24.7%	24.4%	25.7%	25.4%	26.2%	26.2%	26.9%	25.4%	26.3%
50%+ Low-Wage Employees (Std Err)	(0.5%)	(0.5%)	(0.3%)	(0.5%)	(0.8%)	(0.4%)	(0.6%)	(0.5%)	(0.8%)	(0.5%)	(0.6%)	(0.8%)	(0.7%)
<50% Low-Wage Employees	18.4%	19.3%	19.8%	19.9%	20.2%	20.1%	20.1%	20.4%	20.4%	21.1%	21.6%	20.7%	20.7%
<50% Low-Wage Employees (Std Err)	(0.4%)	(0.1%)	(0.3%)	(0.3%)	(0.1%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**

Low wage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
50%+ Low-Wage Employees	\$866	\$1,004	\$1,018	\$1,132	\$1,188	\$1,213	\$1,321	\$1,420	\$1,444	\$1,450	\$1,605	\$1,583	\$1,756
50%+ Low-Wage Employees (Std Err)	(\$18)	(\$27)	(\$13)	(\$22)	(\$35)	(\$21)	(\$37)	(\$28)	(\$49)	(\$31)	(\$42)	(\$47)	(\$44)
<50% Low-Wage Employees	\$771	\$855	\$943	\$997	\$1,070	\$1,098	\$1,140	\$1,199	\$1,228	\$1,307	\$1,386	\$1,405	\$1,451
<50% Low-Wage Employees (Std Err)	(\$19)	(\$4)	(\$14)	(\$16)	(\$7)	(\$18)	(\$15)	(\$14)	(\$15)	(\$14)	(\$16)	(\$15)	(\$20)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**

Low wage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
50%+ Low-Wage Employees	27.1%	30.9%	28.6%	30.9%	33.3%	30.9%	32.4%	32.1%	33.8%	34.4%	34.2%	30.5%	33.3%
50%+ Low-Wage Employees (Std Err)	(1.1%)	(0.6%)	(0.8%)	(0.6%)	(0.7%)	(0.8%)	(0.6%)	(1.2%)	(1.0%)	(1.0%)	(1.1%)	(1.3%)	(1.3%)
<50% Low-Wage Employees	23.3%	26.3%	25.7%	25.1%	25.7%	26.0%	26.0%	26.3%	26.7%	27.3%	27.1%	26.8%	27.2%
<50% Low-Wage Employees (Std Err)	(0.4%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.2%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**

Low wage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
50%+ Low-Wage Employees	\$1,949	\$2,552	\$2,323	\$2,753	\$3,115	\$3,065	\$3,246	\$3,598	\$3,819	\$3,849	\$4,030	\$3,780	\$4,510
50%+ Low-Wage Employees (Std Err)	(\$95)	(\$76)	(\$56)	(\$70)	(\$75)	(\$81)	(\$71)	(\$172)	(\$113)	(\$110)	(\$136)	(\$151)	(\$204)
<50% Low-Wage Employees	\$1,895	\$2,260	\$2,369	\$2,459	\$2,687	\$2,791	\$2,897	\$3,032	\$3,167	\$3,335	\$3,489	\$3,621	\$3,823
<50% Low-Wage Employees (Std Err)	(\$25)	(\$22)	(\$31)	(\$52)	(\$36)	(\$50)	(\$26)	(\$40)	(\$36)	(\$38)	(\$40)	(\$41)	(\$56)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**

Low wage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
50%+ Low-Wage Employees	29.7%	32.0%	30.2%	31.6%	31.0%	33.4%	31.7%	33.1%	34.4%	35.8%	35.7%	35.8%	34.1%
50%+ Low-Wage Employees (Std Err)	(0.8%)	(0.9%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.8%)	(0.7%)	(0.9%)	(0.9%)	(1.0%)	(1.5%)	(1.3%)
<50% Low-Wage Employees	24.8%	27.0%	26.2%	26.3%	25.9%	26.7%	27.1%	26.5%	26.7%	27.5%	27.4%	27.2%	27.5%
<50% Low-Wage Employees (Std Err)	(0.3%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2006–2019**

Low wage	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
50%+ Low-Wage Employees	\$3,089	\$3,764	\$3,564	\$4,014	\$4,236	\$4,735	\$4,733	\$5,276	\$5,354	\$5,978	\$6,048	\$6,441	\$6,433
50%+ Low-Wage Employees (Std Err)	(\$103)	(\$140)	(\$121)	(\$83)	(\$108)	(\$85)	(\$106)	(\$129)	(\$171)	(\$163)	(\$178)	(\$302)	(\$251)
<50% Low-Wage Employees	\$2,861	\$3,343	\$3,461	\$3,684	\$3,928	\$4,170	\$4,384	\$4,435	\$4,658	\$4,882	\$5,156	\$5,360	\$5,669
<50% Low-Wage Employees (Std Err)	(\$40)	(\$45)	(\$42)	(\$65)	(\$51)	(\$86)	(\$63)	(\$52)	(\$59)	(\$59)	(\$68)	(\$64)	(\$87)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, low-wage employees were defined as those earning less than \$12.50 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, 2019**

Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$1,489	\$1,454	\$1,561	\$1,490
Single	Average (mean) (Std Err)	(\$18)	(\$43)	(\$69)	(\$21)
Single	10 percentile	\$0	\$0	\$0	\$290
Single	10 percentile (Std Err)	(\$47)	(\$64)	(\$131)	(\$61)
Single	25 percentile	\$660	\$0	\$580	\$780
Single	25 percentile (Std Err)	(\$25)	(\$64)	(\$154)	(\$26)
Single	50 percentile (median)	\$1,300	\$990	\$1,300	\$1,300
Single	50 percentile (median) (Std Err)	(\$15)	(\$52)	(\$48)	(\$18)
Single	75 percentile	\$2,000	\$2,300	\$2,200	\$1,900
Single	75 percentile (Std Err)	(\$23)	(\$64)	(\$106)	(\$23)
Single	90 percentile	\$3,000	\$3,700	\$3,400	\$2,800
Single	90 percentile (Std Err)	(\$43)	(\$96)	(\$151)	(\$46)
Employee-plus-one	Average (mean)	\$3,881	\$4,244	\$5,163	\$3,723
Employee-plus-one	Average (mean) (Std Err)	(\$54)	(\$149)	(\$353)	(\$55)
Employee-plus-one	10 percentile	\$610	\$0	\$1,300†	\$980
Employee-plus-one	10 percentile (Std Err)	(\$145)	(\$271)	(\$428)	(\$79)
Employee-plus-one	25 percentile	\$2,100	\$460†	\$2,900	\$2,100
Employee-plus-one	25 percentile (Std Err)	(\$43)	(\$306)	(\$170)	(\$51)
Employee-plus-one	50 percentile (median)	\$3,300	\$3,700	\$4,300	\$3,200
Employee-plus-one	50 percentile (median) (Std Err)	(\$40)	(\$188)	(\$169)	(\$42)
Employee-plus-one	75 percentile	\$5,000	\$6,400	\$6,500	\$4,800
Employee-plus-one	75 percentile (Std Err)	(\$55)	(\$197)	(\$308)	(\$71)
Employee-plus-one	90 percentile	\$7,400	\$9,800	\$9,900	\$6,800
Employee-plus-one	90 percentile (Std Err)	(\$126)	(\$309)	(\$1,462)	(\$117)
Family	Average (mean)	\$5,726	\$6,341	\$7,623	\$5,497
Family	Average (mean) (Std Err)	(\$82)	(\$209)	(\$354)	(\$91)
Family	10 percentile	\$1,000	\$0	\$1,400†	\$1,600
Family	10 percentile (Std Err)	(\$179)	(\$270)	(\$590)	(\$134)
Family	25 percentile	\$3,000	\$0	\$3,900	\$3,100
Family	25 percentile (Std Err)	(\$67)	(\$270)	(\$308)	(\$67)
Family	50 percentile (median)	\$4,800	\$5,400	\$6,400	\$4,800
Family	50 percentile (median) (Std Err)	(\$50)	(\$255)	(\$321)	(\$60)
Family	75 percentile	\$7,200	\$9,900	\$10,000	\$6,700
Family	75 percentile (Std Err)	(\$90)	(\$390)	(\$537)	(\$117)
Family	90 percentile	\$11,000	\$15,000	\$16,000	\$9,900
Family	90 percentile (Std Err)	(\$256)	(\$453)	(\$891)	(\$295)

† Estimate does not meet standard of reliability or precision.

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	66.4%	70.7%	73.8%	77.5%	77.8%	79.6%	81.3%	83.9%	85.4%	84.5%	87.5%	87.3%	86.6%
U.S. (Std Err)	(0.6%)	(0.5%)	(0.5%)	(0.3%)	(0.7%)	(0.6%)	(0.7%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)
<50	66.6%	70.9%	73.5%	75.7%	76.3%	79.5%	79.5%	80.8%	82.1%	81.7%	82.3%	83.0%	84.1%
<50 (Std Err)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.4%)	(1.0%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)
50-99	67.9%	70.3%	70.6%	78.2%	79.6%	80.3%	78.0%	82.4%	85.3%	82.5%	83.7%	85.1%	87.5%
50-99 (Std Err)	(2.6%)	(1.4%)	(1.9%)	(1.5%)	(1.7%)	(1.4%)	(1.1%)	(1.5%)	(1.5%)	(1.5%)	(1.6%)	(1.4%)	(1.5%)
100+	66.2%	70.7%	74.2%	77.8%	77.9%	79.6%	81.9%	84.6%	86.1%	85.2%	88.8%	88.3%	87.1%
100+ (Std Err)	(0.8%)	(0.6%)	(0.6%)	(0.3%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	\$714	\$869	\$917	\$1,025	\$1,123	\$1,167	\$1,273	\$1,353	\$1,541	\$1,696	\$1,808	\$1,846	\$1,931
U.S. (Std Err)	(\$9)	(\$7)	(\$9)	(\$18)	(\$12)	(\$8)	(\$20)	(\$13)	(\$16)	(\$16)	(\$17)	(\$17)	(\$18)
<50	\$1,007	\$1,177	\$1,283	\$1,447	\$1,561	\$1,628	\$1,695	\$1,777	\$1,964	\$2,105	\$2,136	\$2,327	\$2,386
<50 (Std Err)	(\$20)	(\$13)	(\$24)	(\$21)	(\$26)	(\$25)	(\$24)	(\$28)	(\$35)	(\$34)	(\$35)	(\$36)	(\$35)
50-99	\$855	\$1,149	\$1,249	\$1,522	\$1,543	\$1,622	\$1,755	\$1,744	\$2,008	\$2,173	\$2,361	\$2,369	\$2,441
50-99 (Std Err)	(\$71)	(\$62)	(\$46)	(\$57)	(\$49)	(\$64)	(\$49)	(\$59)	(\$62)	(\$64)	(\$85)	(\$65)	(\$67)
100+	\$605	\$740	\$774	\$852	\$951	\$989	\$1,106	\$1,205	\$1,383	\$1,558	\$1,681	\$1,692	\$1,778
100+ (Std Err)	(\$12)	(\$8)	(\$7)	(\$20)	(\$14)	(\$10)	(\$19)	(\$14)	(\$18)	(\$18)	(\$20)	(\$19)	(\$21)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	\$1,351	\$1,658	\$1,761	\$1,975	\$2,220	\$2,322	\$2,491	\$2,640	\$2,915	\$3,069	\$3,396	\$3,392	\$3,655
U.S. (Std Err)	(\$14)	(\$21)	(\$20)	(\$33)	(\$31)	(\$26)	(\$23)	(\$28)	(\$32)	(\$37)	(\$48)	(\$37)	(\$48)
<50	\$1,923	\$2,389	\$2,652	\$2,857	\$3,329	\$3,515	\$3,761	\$3,810	\$4,090	\$3,940	\$4,447	\$4,364	\$5,067
<50 (Std Err)	(\$58)	(\$56)	(\$50)	(\$42)	(\$57)	(\$71)	(\$56)	(\$71)	(\$88)	(\$98)	(\$126)	(\$97)	(\$113)
50-99	\$1,649	\$2,173	\$2,362	\$3,040	\$3,349	\$3,523	\$3,634	\$3,404	\$3,875	\$3,840	\$4,218	\$4,755	\$4,353
50-99 (Std Err)	(\$81)	(\$93)	(\$113)	(\$101)	(\$138)	(\$113)	(\$157)	(\$112)	(\$148)	(\$174)	(\$216)	(\$172)	(\$166)
100+	\$1,215	\$1,488	\$1,552	\$1,734	\$1,954	\$2,038	\$2,215	\$2,408	\$2,676	\$2,887	\$3,195	\$3,179	\$3,390
100+ (Std Err)	(\$23)	(\$23)	(\$21)	(\$33)	(\$37)	(\$31)	(\$18)	(\$31)	(\$34)	(\$41)	(\$53)	(\$40)	(\$53)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2019**

Alabama	91.6%*	Kentucky	92.9%*	North Dakota	96.3%*
Alabama (Std Err)	(1.8%)	Kentucky (Std Err)	(1.4%)	North Dakota (Std Err)	(1.0%)
Alaska	94.1%*	Louisiana	90.9%*	Ohio	89.4%
Alaska (Std Err)	(1.6%)	Louisiana (Std Err)	(1.9%)	Ohio (Std Err)	(2.5%)
Arizona	94.6%*	Maine	95.7%*	Oklahoma	96.3%*
Arizona (Std Err)	(1.5%)	Maine (Std Err)	(1.7%)	Oklahoma (Std Err)	(1.5%)
Arkansas	95.6%*	Maryland	81.1%	Oregon	87.4%
Arkansas (Std Err)	(1.4%)	Maryland (Std Err)	(4.0%)	Oregon (Std Err)	(3.4%)
California	71.0%*	Massachusetts	79.8%*	Pennsylvania	88.9%
California (Std Err)	(2.4%)	Massachusetts (Std Err)	(3.0%)	Pennsylvania (Std Err)	(1.6%)
Colorado	94.1%*	Michigan	94.1%*	Rhode Island	76.0%*
Colorado (Std Err)	(1.6%)	Michigan (Std Err)	(1.4%)	Rhode Island (Std Err)	(3.1%)
Connecticut	93.1%*	Minnesota	91.6%*	South Carolina	88.3%
Connecticut (Std Err)	(1.6%)	Minnesota (Std Err)	(2.1%)	South Carolina (Std Err)	(3.7%)
Delaware	88.4%	Mississippi	93.3%*	South Dakota	97.7%*
Delaware (Std Err)	(2.8%)	Mississippi (Std Err)	(2.0%)	South Dakota (Std Err)	(1.0%)
District of Columbia	74.3%*	Missouri	91.6%*	Tennessee	88.3%
District of Columbia (Std Err)	(3.1%)	Missouri (Std Err)	(2.3%)	Tennessee (Std Err)	(2.6%)
Florida	89.8%	Montana	94.0%*	Texas	92.1%*
Florida (Std Err)	(2.6%)	Montana (Std Err)	(1.7%)	Texas (Std Err)	(1.4%)
Georgia	93.2%*	Nebraska	95.9%*	Utah	91.4%*
Georgia (Std Err)	(1.7%)	Nebraska (Std Err)	(1.6%)	Utah (Std Err)	(1.9%)
Hawaii	38.3%*	Nevada	83.9%	Vermont	94.2%*
Hawaii (Std Err)	(3.0%)	Nevada (Std Err)	(2.7%)	Vermont (Std Err)	(1.6%)
Idaho	89.0%	New Hampshire	90.6%	Virginia	84.4%
Idaho (Std Err)	(3.4%)	New Hampshire (Std Err)	(2.4%)	Virginia (Std Err)	(3.4%)
Illinois	87.9%	New Jersey	74.2%*	Washington	90.8%
Illinois (Std Err)	(1.8%)	New Jersey (Std Err)	(4.3%)	Washington (Std Err)	(3.0%)
Indiana	94.2%*	New Mexico	93.9%*	West Virginia	92.2%*
Indiana (Std Err)	(1.7%)	New Mexico (Std Err)	(1.5%)	West Virginia (Std Err)	(1.9%)
Iowa	94.2%*	New York	74.2%*	Wisconsin	95.6%*
Iowa (Std Err)	(1.7%)	New York (Std Err)	(2.1%)	Wisconsin (Std Err)	(1.2%)
Kansas	92.8%*	North Carolina	93.3%*	Wyoming	89.6%
Kansas (Std Err)	(2.1%)	North Carolina (Std Err)	(1.9%)	Wyoming (Std Err)	(3.0%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of 86.6 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 86.6 percent is 0.5 percent.

**Appendix Exhibit 5.5**

**Average individual deductible (in dollars) (standard error) per employee enrolled with single coverage in a health insurance plan with a deductible, overall and by State, 2019**

Alabama	\$1,616*	Kentucky	\$2,101*	North Dakota	\$1,950
Alabama (Std Err)	(\$88)	Kentucky (Std Err)	(\$83)	North Dakota (Std Err)	(\$78)
Alaska	\$1,869	Louisiana	\$2,037	Ohio	\$2,101*
Alaska (Std Err)	(\$126)	Louisiana (Std Err)	(\$104)	Ohio (Std Err)	(\$84)
Arizona	\$2,418*	Maine	\$2,303*	Oklahoma	\$2,165*
Arizona (Std Err)	(\$115)	Maine (Std Err)	(\$105)	Oklahoma (Std Err)	(\$107)
Arkansas	\$1,839	Maryland	\$1,673*	Oregon	\$1,958
Arkansas (Std Err)	(\$95)	Maryland (Std Err)	(\$103)	Oregon (Std Err)	(\$111)
California	\$1,675*	Massachusetts	\$1,593*	Pennsylvania	\$1,646*
California (Std Err)	(\$77)	Massachusetts (Std Err)	(\$68)	Pennsylvania (Std Err)	(\$59)
Colorado	\$1,907	Michigan	\$1,579*	Rhode Island	\$1,983
Colorado (Std Err)	(\$114)	Michigan (Std Err)	(\$75)	Rhode Island (Std Err)	(\$108)
Connecticut	\$2,289*	Minnesota	\$2,272*	South Carolina	\$2,151
Connecticut (Std Err)	(\$96)	Minnesota (Std Err)	(\$104)	South Carolina (Std Err)	(\$137)
Delaware	\$1,703*	Mississippi	\$1,587*	South Dakota	\$2,408*
Delaware (Std Err)	(\$98)	Mississippi (Std Err)	(\$85)	South Dakota (Std Err)	(\$103)
District of Columbia	\$1,306*	Missouri	\$2,160*	Tennessee	\$2,334*
District of Columbia (Std Err)	(\$79)	Missouri (Std Err)	(\$113)	Tennessee (Std Err)	(\$124)
Florida	\$1,993	Montana	\$2,521*	Texas	\$2,155*
Florida (Std Err)	(\$133)	Montana (Std Err)	(\$152)	Texas (Std Err)	(\$71)
Georgia	\$1,914	Nebraska	\$2,042	Utah	\$1,781
Georgia (Std Err)	(\$86)	Nebraska (Std Err)	(\$90)	Utah (Std Err)	(\$102)
Hawaii	\$1,264*	Nevada	\$1,810	Vermont	\$1,935
Hawaii (Std Err)	(\$148)	Nevada (Std Err)	(\$130)	Vermont (Std Err)	(\$130)
Idaho	\$1,933	New Hampshire	\$2,386*	Virginia	\$1,688*
Idaho (Std Err)	(\$85)	New Hampshire (Std Err)	(\$122)	Virginia (Std Err)	(\$101)
Illinois	\$1,876	New Jersey	\$1,713*	Washington	\$1,793
Illinois (Std Err)	(\$80)	New Jersey (Std Err)	(\$80)	Washington (Std Err)	(\$100)
Indiana	\$2,122*	New Mexico	\$2,011	West Virginia	\$1,959
Indiana (Std Err)	(\$91)	New Mexico (Std Err)	(\$127)	West Virginia (Std Err)	(\$110)
Iowa	\$2,202*	New York	\$1,655*	Wisconsin	\$2,061
Iowa (Std Err)	(\$86)	New York (Std Err)	(\$62)	Wisconsin (Std Err)	(\$88)
Kansas	\$1,904	North Carolina	\$2,281*	Wyoming	\$1,895
Kansas (Std Err)	(\$123)	North Carolina (Std Err)	(\$86)	Wyoming (Std Err)	(\$99)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of \$1,931 at  $p < 0.05$ . Note that the standard error on the national estimate of \$1,931 is \$18.

**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, 2019**

Alabama	\$3,029*	Kentucky	\$3,798	North Dakota	\$3,980
Alabama (Std Err)	(\$257)	Kentucky (Std Err)	(\$228)	North Dakota (Std Err)	(\$216)
Alaska	\$3,626	Louisiana	\$4,299*	Ohio	\$4,132*
Alaska (Std Err)	(\$319)	Louisiana (Std Err)	(\$313)	Ohio (Std Err)	(\$234)
Arizona	\$4,017	Maine	\$3,994	Oklahoma	\$4,053
Arizona (Std Err)	(\$223)	Maine (Std Err)	(\$227)	Oklahoma (Std Err)	(\$252)
Arkansas	\$3,586	Maryland	\$3,009*	Oregon	\$3,634
Arkansas (Std Err)	(\$193)	Maryland (Std Err)	(\$201)	Oregon (Std Err)	(\$294)
California	\$3,329	Massachusetts	\$3,151*	Pennsylvania	\$2,981*
California (Std Err)	(\$228)	Massachusetts (Std Err)	(\$164)	Pennsylvania (Std Err)	(\$188)
Colorado	\$3,469	Michigan	\$2,856*	Rhode Island	\$4,031
Colorado (Std Err)	(\$273)	Michigan (Std Err)	(\$339)	Rhode Island (Std Err)	(\$325)
Connecticut	\$4,199*	Minnesota	\$4,160	South Carolina	\$4,155*
Connecticut (Std Err)	(\$182)	Minnesota (Std Err)	(\$284)	South Carolina (Std Err)	(\$222)
Delaware	\$3,002*	Mississippi	\$3,468	South Dakota	\$4,222*
Delaware (Std Err)	(\$277)	Mississippi (Std Err)	(\$262)	South Dakota (Std Err)	(\$255)
District of Columbia	\$2,679*	Missouri	\$4,222*	Tennessee	\$4,615*
District of Columbia (Std Err)	(\$181)	Missouri (Std Err)	(\$255)	Tennessee (Std Err)	(\$373)
Florida	\$3,632	Montana	\$3,842	Texas	\$4,174*
Florida (Std Err)	(\$269)	Montana (Std Err)	(\$550)	Texas (Std Err)	(\$227)
Georgia	\$3,659	Nebraska	\$3,799	Utah	\$3,842
Georgia (Std Err)	(\$199)	Nebraska (Std Err)	(\$241)	Utah (Std Err)	(\$247)
Hawaii	\$2,619*	Nevada	\$3,100*	Vermont	\$3,330
Hawaii (Std Err)	(\$268)	Nevada (Std Err)	(\$239)	Vermont (Std Err)	(\$295)
Idaho	\$3,499	New Hampshire	\$4,379*	Virginia	\$3,313
Idaho (Std Err)	(\$302)	New Hampshire (Std Err)	(\$281)	Virginia (Std Err)	(\$271)
Illinois	\$3,849	New Jersey	\$3,456	Washington	\$3,435
Illinois (Std Err)	(\$182)	New Jersey (Std Err)	(\$255)	Washington (Std Err)	(\$252)
Indiana	\$3,937	New Mexico	\$3,992	West Virginia	\$3,645
Indiana (Std Err)	(\$282)	New Mexico (Std Err)	(\$264)	West Virginia (Std Err)	(\$336)
Iowa	\$4,064	New York	\$2,899*	Wisconsin	\$3,904
Iowa (Std Err)	(\$214)	New York (Std Err)	(\$132)	Wisconsin (Std Err)	(\$233)
Kansas	\$3,607	North Carolina	\$4,005	Wyoming	\$3,579
Kansas (Std Err)	(\$216)	North Carolina (Std Err)	(\$284)	Wyoming (Std Err)	(\$244)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of \$3,655 at  $p < 0.05$ . Note that the standard error on the national estimate of \$3,655 is \$48.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	22.4%	23.3%	23.1%	25.1%	26.1%	27.4%	30.4%	32.6%	35.0%	34.9%	37.6%	37.7%	34.5%
U.S. (Std Err)	(0.2%)	(0.7%)	(0.7%)	(0.7%)	(0.4%)	(0.4%)	(0.3%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)
<50	17.2%	16.9%	15.9%	14.9%	15.4%	17.3%	18.7%	19.5%	20.4%	20.6%	22.1%	22.4%	20.5%
<50 (Std Err)	(0.7%)	(0.4%)	(0.5%)	(0.4%)	(0.5%)	(0.5%)	(1.0%)	(0.7%)	(0.9%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)
50-99	14.5%	15.1%	13.5%	15.1%	14.8%	17.2%	18.8%	19.1%	21.8%	21.5%	21.8%	21.3%	19.7%
50-99 (Std Err)	(1.6%)	(0.9%)	(1.7%)	(1.4%)	(1.6%)	(1.2%)	(1.0%)	(1.5%)	(1.7%)	(1.6%)	(1.6%)	(1.6%)	(1.6%)
100+	24.4%	25.6%	25.7%	28.5%	29.6%	30.6%	34.1%	36.6%	39.2%	38.9%	41.9%	42.0%	38.5%
100+ (Std Err)	(0.6%)	(1.0%)	(0.9%)	(0.9%)	(0.5%)	(0.5%)	(0.5%)	(0.8%)	(0.8%)	(0.7%)	(0.9%)	(0.8%)	(0.9%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	18.5%	18.9%	18.6%	18.8%	18.9%	19.0%	19.2%	19.8%	20.1%	20.5%	20.1%	20.2%	20.0%
U.S. (Std Err)	(0.1%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.1%)	(0.1%)	(0.1%)	(0.2%)	(0.2%)	(0.1%)
<50	20.2%	20.7%	20.2%	20.0%	21.5%	20.8%	21.3%	21.5%	22.6%	22.2%	22.2%	23.0%	22.8%
<50 (Std Err)	(0.1%)	(0.4%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
50-99	18.9%	19.3%	19.0%	19.6%	20.2%	20.7%	21.0%	21.1%	21.6%	22.3%	21.9%	21.6%	22.4%
50-99 (Std Err)	(0.7%)	(0.7%)	(0.6%)	(0.8%)	(0.8%)	(0.4%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)
100+	18.1%	18.5%	18.4%	18.6%	18.5%	18.7%	18.8%	19.5%	19.8%	20.2%	19.8%	19.8%	19.6%
100+ (Std Err)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2019**

Alabama	22.6%*	Kentucky	38.2%	North Dakota	49.3%*
Alabama (Std Err)	(3.0%)	Kentucky (Std Err)	(3.4%)	North Dakota (Std Err)	(3.4%)
Alaska	57.4%*	Louisiana	32.9%	Ohio	35.6%
Alaska (Std Err)	(3.6%)	Louisiana (Std Err)	(3.2%)	Ohio (Std Err)	(4.4%)
Arizona	41.8%	Maine	45.7%*	Oklahoma	32.6%
Arizona (Std Err)	(4.0%)	Maine (Std Err)	(3.0%)	Oklahoma (Std Err)	(3.8%)
Arkansas	37.0%	Maryland	26.0%*	Oregon	31.7%
Arkansas (Std Err)	(3.8%)	Maryland (Std Err)	(3.2%)	Oregon (Std Err)	(3.7%)
California	30.4%	Massachusetts	23.7%*	Pennsylvania	22.5%*
California (Std Err)	(3.7%)	Massachusetts (Std Err)	(2.6%)	Pennsylvania (Std Err)	(2.4%)
Colorado	47.6%*	Michigan	35.0%	Rhode Island	15.9%*
Colorado (Std Err)	(3.8%)	Michigan (Std Err)	(3.8%)	Rhode Island (Std Err)	(2.1%)
Connecticut	45.8%*	Minnesota	45.3%*	South Carolina	44.3%*
Connecticut (Std Err)	(4.2%)	Minnesota (Std Err)	(3.8%)	South Carolina (Std Err)	(3.8%)
Delaware	21.6%*	Mississippi	43.6%*	South Dakota	32.8%
Delaware (Std Err)	(3.2%)	Mississippi (Std Err)	(4.5%)	South Dakota (Std Err)	(2.7%)
District of Columbia	22.6%*	Missouri	38.0%	Tennessee	41.1%
District of Columbia (Std Err)	(2.7%)	Missouri (Std Err)	(3.4%)	Tennessee (Std Err)	(4.1%)
Florida	35.6%	Montana	41.0%	Texas	38.1%
Florida (Std Err)	(4.9%)	Montana (Std Err)	(4.3%)	Texas (Std Err)	(3.0%)
Georgia	33.4%	Nebraska	52.7%*	Utah	46.2%*
Georgia (Std Err)	(4.2%)	Nebraska (Std Err)	(4.0%)	Utah (Std Err)	(3.7%)
Hawaii	22.3%*	Nevada	32.7%	Vermont	37.0%
Hawaii (Std Err)	(2.5%)	Nevada (Std Err)	(3.5%)	Vermont (Std Err)	(5.6%)
Idaho	33.7%	New Hampshire	27.2%	Virginia	31.9%
Idaho (Std Err)	(3.6%)	New Hampshire (Std Err)	(3.8%)	Virginia (Std Err)	(3.9%)
Illinois	36.9%	New Jersey	21.1%*	Washington	36.6%
Illinois (Std Err)	(2.6%)	New Jersey (Std Err)	(3.3%)	Washington (Std Err)	(5.1%)
Indiana	38.2%	New Mexico	33.3%	West Virginia	47.8%*
Indiana (Std Err)	(3.5%)	New Mexico (Std Err)	(4.0%)	West Virginia (Std Err)	(4.0%)
Iowa	43.2%*	New York	30.9%	Wisconsin	46.2%*
Iowa (Std Err)	(4.1%)	New York (Std Err)	(2.4%)	Wisconsin (Std Err)	(3.3%)
Kansas	37.5%	North Carolina	32.1%	Wyoming	46.4%*
Kansas (Std Err)	(4.7%)	North Carolina (Std Err)	(3.3%)	Wyoming (Std Err)	(4.5%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of 34.5 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 34.5 percent is 0.7 percent.



**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, 2019**

Alabama	21.7%*	Kentucky	22.3%*	North Dakota	19.2%
Alabama (Std Err)	(0.7%)	Kentucky (Std Err)	(0.7%)	North Dakota (Std Err)	(0.7%)
Alaska	19.8%	Louisiana	22.7%*	Ohio	16.6%*
Alaska (Std Err)	(0.5%)	Louisiana (Std Err)	(0.8%)	Ohio (Std Err)	(1.0%)
Arizona	21.2%	Maine	19.9%	Oklahoma	22.1%*
Arizona (Std Err)	(0.9%)	Maine (Std Err)	(0.6%)	Oklahoma (Std Err)	(0.9%)
Arkansas	21.5%	Maryland	20.2%	Oregon	19.7%
Arkansas (Std Err)	(0.9%)	Maryland (Std Err)	(0.8%)	Oregon (Std Err)	(1.1%)
California	20.4%	Massachusetts	15.9%*	Pennsylvania	19.1%
California (Std Err)	(0.7%)	Massachusetts (Std Err)	(0.7%)	Pennsylvania (Std Err)	(0.8%)
Colorado	19.9%	Michigan	19.1%	Rhode Island	19.0%
Colorado (Std Err)	(0.7%)	Michigan (Std Err)	(0.6%)	Rhode Island (Std Err)	(0.7%)
Connecticut	20.6%	Minnesota	18.2%*	South Carolina	20.9%
Connecticut (Std Err)	(0.7%)	Minnesota (Std Err)	(0.5%)	South Carolina (Std Err)	(0.7%)
Delaware	19.0%	Mississippi	20.2%	South Dakota	23.7%*
Delaware (Std Err)	(1.2%)	Mississippi (Std Err)	(0.6%)	South Dakota (Std Err)	(1.0%)
District of Columbia	16.0%*	Missouri	18.6%*	Tennessee	23.3%*
District of Columbia (Std Err)	(0.8%)	Missouri (Std Err)	(0.6%)	Tennessee (Std Err)	(1.0%)
Florida	20.8%	Montana	25.2%*	Texas	20.1%
Florida (Std Err)	(0.5%)	Montana (Std Err)	(1.1%)	Texas (Std Err)	(0.4%)
Georgia	21.1%*	Nebraska	20.2%	Utah	20.6%
Georgia (Std Err)	(0.5%)	Nebraska (Std Err)	(0.5%)	Utah (Std Err)	(0.8%)
Hawaii	17.5%*	Nevada	21.8%*	Vermont	14.5%*
Hawaii (Std Err)	(0.8%)	Nevada (Std Err)	(0.6%)	Vermont (Std Err)	(1.9%)
Idaho	22.2%*	New Hampshire	18.3%*	Virginia	20.6%
Idaho (Std Err)	(0.6%)	New Hampshire (Std Err)	(0.7%)	Virginia (Std Err)	(0.7%)
Illinois	19.1%	New Jersey	19.8%	Washington	18.8%
Illinois (Std Err)	(0.5%)	New Jersey (Std Err)	(1.4%)	Washington (Std Err)	(1.3%)
Indiana	19.3%	New Mexico	19.5%	West Virginia	21.0%
Indiana (Std Err)	(0.8%)	New Mexico (Std Err)	(0.3%)	West Virginia (Std Err)	(0.9%)
Iowa	22.2%*	New York	18.9%	Wisconsin	18.8%*
Iowa (Std Err)	(0.7%)	New York (Std Err)	(0.6%)	Wisconsin (Std Err)	(0.5%)
Kansas	21.9%	North Carolina	21.2%	Wyoming	22.0%*
Kansas (Std Err)	(1.2%)	North Carolina (Std Err)	(0.8%)	Wyoming (Std Err)	(0.8%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of 20.0 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 20.0 percent is 0.1 percent.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	74.9%	71.8%	72.6%	70.0%	68.2%	66.3%	64.8%	61.3%	59.9%	60.6%	59.2%	58.1%	59.8%
U.S. (Std Err)	(0.5%)	(0.8%)	(0.5%)	(0.7%)	(0.7%)	(0.7%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)
<50	77.2%	72.8%	73.6%	74.0%	72.6%	72.7%	70.6%	67.3%	69.6%	69.5%	71.5%	68.3%	72.3%
<50 (Std Err)	(0.3%)	(0.7%)	(0.5%)	(0.4%)	(0.7%)	(1.0%)	(0.7%)	(0.9%)	(1.0%)	(0.9%)	(0.9%)	(0.9%)	(1.0%)
50-99	82.4%	77.5%	79.4%	75.8%	73.5%	71.2%	71.9%	74.6%	65.2%	69.3%	70.2%	69.7%	67.1%
50-99 (Std Err)	(1.2%)	(1.0%)	(1.8%)	(1.6%)	(1.1%)	(1.7%)	(1.5%)	(1.6%)	(2.0%)	(1.8%)	(1.8%)	(1.8%)	(2.0%)
100+	73.7%	71.1%	71.7%	68.5%	66.7%	64.5%	62.9%	58.9%	57.4%	58.1%	55.9%	55.2%	56.7%
100+ (Std Err)	(0.7%)	(1.0%)	(0.5%)	(0.9%)	(0.9%)	(0.9%)	(0.6%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.9%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	\$19.33	\$20.53	\$21.53	\$22.82	\$23.34	\$23.77	\$24.31	\$24.77	\$25.04	\$25.89	\$26.50	\$26.81	\$26.68
U.S. (Std Err)	(\$0.11)	(\$0.07)	(\$0.10)	(\$0.10)	(\$0.11)	(\$0.16)	(\$0.13)	(\$0.12)	(\$0.12)	(\$0.12)	(\$0.13)	(\$0.14)	(\$0.16)
<50	\$20.88	\$22.43	\$23.66	\$24.79	\$25.71	\$26.07	\$26.75	\$27.14	\$27.30	\$27.82	\$28.21	\$29.16	\$29.16
<50 (Std Err)	(\$0.24)	(\$0.13)	(\$0.07)	(\$0.15)	(\$0.17)	(\$0.14)	(\$0.22)	(\$0.22)	(\$0.22)	(\$0.23)	(\$0.27)	(\$0.25)	(\$0.30)
50-99	\$20.03	\$21.38	\$22.93	\$24.62	\$24.05	\$25.05	\$25.37	\$26.29	\$27.06	\$27.43	\$27.36	\$28.37	\$27.88
50-99 (Std Err)	(\$0.50)	(\$0.34)	(\$0.31)	(\$0.36)	(\$0.34)	(\$0.26)	(\$0.44)	(\$0.35)	(\$0.40)	(\$0.39)	(\$0.48)	(\$0.42)	(\$0.48)
100+	\$18.85	\$19.96	\$20.86	\$22.13	\$22.68	\$23.07	\$23.60	\$24.03	\$24.25	\$25.28	\$25.99	\$26.11	\$25.93
100+ (Std Err)	(\$0.15)	(\$0.08)	(\$0.12)	(\$0.11)	(\$0.12)	(\$0.22)	(\$0.17)	(\$0.14)	(\$0.15)	(\$0.15)	(\$0.16)	(\$0.16)	(\$0.20)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2019**

Alabama	70.9%*	Kentucky	59.3%	North Dakota	43.7%*
Alabama (Std Err)	(3.1%)	Kentucky (Std Err)	(3.6%)	North Dakota (Std Err)	(3.3%)
Alaska	44.7%*	Louisiana	63.8%	Ohio	46.8%*
Alaska (Std Err)	(4.0%)	Louisiana (Std Err)	(3.3%)	Ohio (Std Err)	(3.8%)
Arizona	51.3%*	Maine	46.9%*	Oklahoma	68.6%*
Arizona (Std Err)	(4.0%)	Maine (Std Err)	(3.1%)	Oklahoma (Std Err)	(3.6%)
Arkansas	57.2%	Maryland	63.8%	Oregon	68.2%*
Arkansas (Std Err)	(3.9%)	Maryland (Std Err)	(4.0%)	Oregon (Std Err)	(3.8%)
California	66.7%	Massachusetts	68.9%*	Pennsylvania	69.8%*
California (Std Err)	(3.6%)	Massachusetts (Std Err)	(2.9%)	Pennsylvania (Std Err)	(2.7%)
Colorado	52.8%	Michigan	62.4%	Rhode Island	75.7%*
Colorado (Std Err)	(3.6%)	Michigan (Std Err)	(3.6%)	Rhode Island (Std Err)	(2.6%)
Connecticut	42.8%*	Minnesota	30.8%*	South Carolina	53.6%
Connecticut (Std Err)	(4.2%)	Minnesota (Std Err)	(3.1%)	South Carolina (Std Err)	(3.9%)
Delaware	67.4%*	Mississippi	68.9%*	South Dakota	57.6%
Delaware (Std Err)	(3.3%)	Mississippi (Std Err)	(3.7%)	South Dakota (Std Err)	(3.5%)
District of Columbia	56.3%	Missouri	56.8%	Tennessee	54.0%
District of Columbia (Std Err)	(3.0%)	Missouri (Std Err)	(3.6%)	Tennessee (Std Err)	(4.0%)
Florida	61.1%	Montana	37.3%*	Texas	55.2%
Florida (Std Err)	(4.7%)	Montana (Std Err)	(4.5%)	Texas (Std Err)	(2.8%)
Georgia	58.3%	Nebraska	43.1%*	Utah	51.3%*
Georgia (Std Err)	(4.2%)	Nebraska (Std Err)	(3.9%)	Utah (Std Err)	(3.9%)
Hawaii	73.5%*	Nevada	65.2%	Vermont	44.1%*
Hawaii (Std Err)	(2.7%)	Nevada (Std Err)	(3.6%)	Vermont (Std Err)	(5.1%)
Idaho	65.4%	New Hampshire	64.8%	Virginia	64.2%
Idaho (Std Err)	(3.6%)	New Hampshire (Std Err)	(3.9%)	Virginia (Std Err)	(3.9%)
Illinois	54.8%	New Jersey	72.6%*	Washington	59.1%
Illinois (Std Err)	(2.6%)	New Jersey (Std Err)	(3.9%)	Washington (Std Err)	(5.9%)
Indiana	57.5%	New Mexico	63.5%	West Virginia	49.9%*
Indiana (Std Err)	(3.5%)	New Mexico (Std Err)	(3.9%)	West Virginia (Std Err)	(4.5%)
Iowa	53.0%	New York	64.8%*	Wisconsin	48.2%*
Iowa (Std Err)	(4.0%)	New York (Std Err)	(2.4%)	Wisconsin (Std Err)	(3.3%)
Kansas	60.2%	North Carolina	66.7%*	Wyoming	52.4%
Kansas (Std Err)	(4.8%)	North Carolina (Std Err)	(3.2%)	Wyoming (Std Err)	(4.3%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of 59.8 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 59.8 percent is 0.7 percent.

**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, 2019**

Alabama	\$32.42*	Kentucky	\$25.66	North Dakota	\$25.67*
Alabama (Std Err)	(\$1.0)	Kentucky (Std Err)	(\$0.8)	North Dakota (Std Err)	(\$0.5)
Alaska	\$25.80	Louisiana	\$32.58*	Ohio	\$27.20
Alaska (Std Err)	(\$0.8)	Louisiana (Std Err)	(\$0.8)	Ohio (Std Err)	(\$0.8)
Arizona	\$26.97	Maine	\$25.18*	Oklahoma	\$28.40*
Arizona (Std Err)	(\$0.9)	Maine (Std Err)	(\$0.6)	Oklahoma (Std Err)	(\$0.8)
Arkansas	\$29.09*	Maryland	\$22.05*	Oregon	\$25.07*
Arkansas (Std Err)	(\$0.8)	Maryland (Std Err)	(\$1.3)	Oregon (Std Err)	(\$0.8)
California	\$27.29	Massachusetts	\$25.67	Pennsylvania	\$24.27*
California (Std Err)	(\$0.7)	Massachusetts (Std Err)	(\$0.6)	Pennsylvania (Std Err)	(\$0.6)
Colorado	\$27.11	Michigan	\$25.72	Rhode Island	\$26.74
Colorado (Std Err)	(\$0.7)	Michigan (Std Err)	(\$0.7)	Rhode Island (Std Err)	(\$0.6)
Connecticut	\$27.70	Minnesota	\$27.26	South Carolina	\$27.21
Connecticut (Std Err)	(\$0.8)	Minnesota (Std Err)	(\$1.3)	South Carolina (Std Err)	(\$0.9)
Delaware	\$26.46	Mississippi	\$27.84	South Dakota	\$29.54*
Delaware (Std Err)	(\$1.2)	Mississippi (Std Err)	(\$0.8)	South Dakota (Std Err)	(\$0.7)
District of Columbia	\$21.71*	Missouri	\$28.29*	Tennessee	\$27.80
District of Columbia (Std Err)	(\$0.7)	Missouri (Std Err)	(\$0.8)	Tennessee (Std Err)	(\$0.8)
Florida	\$26.76	Montana	\$28.05	Texas	\$28.47*
Florida (Std Err)	(\$0.9)	Montana (Std Err)	(\$0.9)	Texas (Std Err)	(\$0.6)
Georgia	\$29.25*	Nebraska	\$29.15*	Utah	\$23.83*
Georgia (Std Err)	(\$0.7)	Nebraska (Std Err)	(\$1.1)	Utah (Std Err)	(\$0.9)
Hawaii	\$17.02*	Nevada	\$23.44*	Vermont	\$24.28*
Hawaii (Std Err)	(\$0.4)	Nevada (Std Err)	(\$1.0)	Vermont (Std Err)	(\$1.0)
Idaho	\$26.70	New Hampshire	\$27.22	Virginia	\$26.03
Idaho (Std Err)	(\$0.9)	New Hampshire (Std Err)	(\$0.8)	Virginia (Std Err)	(\$0.8)
Illinois	\$26.05	New Jersey	\$22.80*	Washington	\$25.87
Illinois (Std Err)	(\$0.6)	New Jersey (Std Err)	(\$1.6)	Washington (Std Err)	(\$0.7)
Indiana	\$27.51	New Mexico	\$27.18	West Virginia	\$24.93
Indiana (Std Err)	(\$0.5)	New Mexico (Std Err)	(\$0.9)	West Virginia (Std Err)	(\$0.9)
Iowa	\$26.19	New York	\$25.15*	Wisconsin	\$29.63*
Iowa (Std Err)	(\$0.7)	New York (Std Err)	(\$0.5)	Wisconsin (Std Err)	(\$0.9)
Kansas	\$28.95*	North Carolina	\$27.73	Wyoming	\$27.03
Kansas (Std Err)	(\$1.0)	North Carolina (Std Err)	(\$0.7)	Wyoming (Std Err)	(\$0.9)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of \$26.68 at  $p < 0.05$ . Note that the standard error on the national estimate of \$26.68 is \$0.2.

**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, 2016–2019**

<b>Number of Employees</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	60.8%	58.7%	58.0%	60.2%
U.S. (Std Err)	(0.6%)	(0.7%)	(0.6%)	(0.7%)
<50	69.2%	71.8%	69.5%	72.3%
<50 (Std Err)	(0.9%)	(0.9%)	(0.9%)	(1.0%)
50-99	70.2%	71.1%	69.4%	67.0%
50-99 (Std Err)	(1.8%)	(1.8%)	(1.8%)	(1.9%)
100+	58.4%	55.2%	54.9%	57.2%
100+ (Std Err)	(0.7%)	(0.8%)	(0.8%)	(0.9%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016–2019.

**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, 2016–2019**

<b>Number of Employees</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	\$40.29	\$41.97	\$43.36	\$43.71
U.S. (Std Err)	(\$0.23)	(\$0.26)	(\$0.28)	(\$0.31)
<50	\$44.11	\$46.27	\$49.48	\$51.27
<50 (Std Err)	(\$0.42)	(\$0.44)	(\$0.47)	(\$0.61)
50-99	\$43.20	\$43.99	\$48.22	\$47.75
50-99 (Std Err)	(\$0.87)	(\$0.82)	(\$0.88)	(\$0.97)
100+	\$39.10	\$40.68	\$41.40	\$41.42
100+ (Std Err)	(\$0.28)	(\$0.32)	(\$0.34)	(\$0.36)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016–2019.

**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, 2019**

Alabama	71.1%*	Kentucky	60.2%	North Dakota	40.1%*
Alabama (Std Err)	(3.1%)	Kentucky (Std Err)	(3.7%)	North Dakota (Std Err)	(3.1%)
Alaska	37.7%*	Louisiana	63.5%	Ohio	52.6%
Alaska (Std Err)	(4.0%)	Louisiana (Std Err)	(3.5%)	Ohio (Std Err)	(4.1%)
Arizona	53.2%	Maine	46.9%*	Oklahoma	64.7%
Arizona (Std Err)	(4.0%)	Maine (Std Err)	(3.1%)	Oklahoma (Std Err)	(3.6%)
Arkansas	49.0%*	Maryland	69.5%*	Oregon	60.8%
Arkansas (Std Err)	(3.8%)	Maryland (Std Err)	(3.6%)	Oregon (Std Err)	(4.4%)
California	68.4%*	Massachusetts	72.9%*	Pennsylvania	68.6%*
California (Std Err)	(3.7%)	Massachusetts (Std Err)	(2.8%)	Pennsylvania (Std Err)	(2.7%)
Colorado	52.1%*	Michigan	63.9%	Rhode Island	77.4%*
Colorado (Std Err)	(3.7%)	Michigan (Std Err)	(3.5%)	Rhode Island (Std Err)	(2.6%)
Connecticut	44.2%*	Minnesota	32.2%*	South Carolina	57.5%
Connecticut (Std Err)	(4.1%)	Minnesota (Std Err)	(3.3%)	South Carolina (Std Err)	(3.7%)
Delaware	71.5%*	Mississippi	69.3%*	South Dakota	48.0%*
Delaware (Std Err)	(3.9%)	Mississippi (Std Err)	(3.7%)	South Dakota (Std Err)	(4.4%)
District of Columbia	71.9%*	Missouri	58.4%	Tennessee	45.3%*
District of Columbia (Std Err)	(3.0%)	Missouri (Std Err)	(3.7%)	Tennessee (Std Err)	(3.8%)
Florida	59.8%	Montana	26.3%*	Texas	56.8%
Florida (Std Err)	(4.9%)	Montana (Std Err)	(3.5%)	Texas (Std Err)	(2.8%)
Georgia	54.3%	Nebraska	47.1%*	Utah	54.0%
Georgia (Std Err)	(4.2%)	Nebraska (Std Err)	(4.1%)	Utah (Std Err)	(4.3%)
Hawaii	69.5%*	Nevada	63.6%	Vermont	40.7%*
Hawaii (Std Err)	(2.9%)	Nevada (Std Err)	(3.6%)	Vermont (Std Err)	(4.3%)
Idaho	64.4%	New Hampshire	67.3%*	Virginia	66.5%
Idaho (Std Err)	(3.6%)	New Hampshire (Std Err)	(3.3%)	Virginia (Std Err)	(3.8%)
Illinois	56.5%	New Jersey	72.5%*	Washington	55.2%
Illinois (Std Err)	(2.6%)	New Jersey (Std Err)	(4.0%)	Washington (Std Err)	(5.7%)
Indiana	58.3%	New Mexico	65.5%	West Virginia	55.7%
Indiana (Std Err)	(3.8%)	New Mexico (Std Err)	(4.0%)	West Virginia (Std Err)	(4.8%)
Iowa	53.7%	New York	65.3%*	Wisconsin	50.1%*
Iowa (Std Err)	(4.1%)	New York (Std Err)	(2.4%)	Wisconsin (Std Err)	(3.3%)
Kansas	51.2%	North Carolina	67.4%*	Wyoming	49.6%*
Kansas (Std Err)	(4.7%)	North Carolina (Std Err)	(3.3%)	Wyoming (Std Err)	(4.6%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of 60.2 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 60.2 percent is 0.7 percent.

**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, 2019**

Alabama	\$46.38	Kentucky	\$43.65	North Dakota	\$36.00*
Alabama (Std Err)	(\$1.7)	Kentucky (Std Err)	(\$1.6)	North Dakota (Std Err)	(\$1.7)
Alaska	\$38.08*	Louisiana	\$51.29*	Ohio	\$46.78
Alaska (Std Err)	(\$1.6)	Louisiana (Std Err)	(\$1.4)	Ohio (Std Err)	(\$1.6)
Arizona	\$50.41*	Maine	\$41.51	Oklahoma	\$44.77
Arizona (Std Err)	(\$2.1)	Maine (Std Err)	(\$1.2)	Oklahoma (Std Err)	(\$1.7)
Arkansas	\$45.42	Maryland	\$38.13*	Oregon	\$36.98*
Arkansas (Std Err)	(\$1.7)	Maryland (Std Err)	(\$1.9)	Oregon (Std Err)	(\$1.3)
California	\$40.16*	Massachusetts	\$37.88*	Pennsylvania	\$40.97*
California (Std Err)	(\$1.0)	Massachusetts (Std Err)	(\$1.1)	Pennsylvania (Std Err)	(\$1.0)
Colorado	\$45.03	Michigan	\$38.90*	Rhode Island	\$41.46*
Colorado (Std Err)	(\$1.4)	Michigan (Std Err)	(\$1.6)	Rhode Island (Std Err)	(\$0.9)
Connecticut	\$42.04	Minnesota	\$38.62*	South Carolina	\$46.36
Connecticut (Std Err)	(\$1.6)	Minnesota (Std Err)	(\$2.1)	South Carolina (Std Err)	(\$2.0)
Delaware	\$45.43	Mississippi	\$42.18	South Dakota	\$43.81
Delaware (Std Err)	(\$1.2)	Mississippi (Std Err)	(\$1.4)	South Dakota (Std Err)	(\$2.1)
District of Columbia	\$36.02*	Missouri	\$48.25*	Tennessee	\$50.12*
District of Columbia (Std Err)	(\$0.9)	Missouri (Std Err)	(\$1.8)	Tennessee (Std Err)	(\$1.7)
Florida	\$48.34*	Montana	\$48.36*	Texas	\$48.58*
Florida (Std Err)	(\$1.8)	Montana (Std Err)	(\$2.1)	Texas (Std Err)	(\$1.4)
Georgia	\$48.91*	Nebraska	\$49.49*	Utah	\$39.17*
Georgia (Std Err)	(\$1.6)	Nebraska (Std Err)	(\$1.9)	Utah (Std Err)	(\$1.5)
Hawaii	\$20.47*	Nevada	\$41.42	Vermont	\$40.57
Hawaii (Std Err)	(\$1.0)	Nevada (Std Err)	(\$1.5)	Vermont (Std Err)	(\$1.7)
Idaho	\$39.05*	New Hampshire	\$46.63	Virginia	\$45.54
Idaho (Std Err)	(\$1.3)	New Hampshire (Std Err)	(\$1.5)	Virginia (Std Err)	(\$1.5)
Illinois	\$46.18*	New Jersey	\$36.88*	Washington	\$35.25*
Illinois (Std Err)	(\$1.0)	New Jersey (Std Err)	(\$3.1)	Washington (Std Err)	(\$1.2)
Indiana	\$44.86	New Mexico	\$47.47	West Virginia	\$41.90
Indiana (Std Err)	(\$1.6)	New Mexico (Std Err)	(\$1.9)	West Virginia (Std Err)	(\$1.5)
Iowa	\$41.59	New York	\$41.93	Wisconsin	\$48.64*
Iowa (Std Err)	(\$1.7)	New York (Std Err)	(\$1.0)	Wisconsin (Std Err)	(\$2.0)
Kansas	\$42.44	North Carolina	\$53.79*	Wyoming	\$41.86
Kansas (Std Err)	(\$1.9)	North Carolina (Std Err)	(\$1.7)	Wyoming (Std Err)	(\$2.2)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of \$43.71 at  $p < 0.05$ . Note that the standard error on the national estimate of \$43.71 is \$0.3.

**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, 2016–2019**

<b>Number of Employees</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	35.5%	38.1%	38.3%	34.6%
U.S. (Std Err)	(0.6%)	(0.7%)	(0.6%)	(0.8%)
<50	22.3%	22.3%	22.6%	20.7%
<50 (Std Err)	(0.8%)	(0.8%)	(0.8%)	(0.9%)
50-99	22.3%	21.7%	20.7%	19.4%
50-99 (Std Err)	(1.6%)	(1.6%)	(1.5%)	(1.6%)
100+	39.3%	42.5%	42.7%	38.7%
100+ (Std Err)	(0.7%)	(0.8%)	(0.8%)	(0.9%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016–2019.

**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, 2016–2019**

<b>Number of Employees</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	20.7%	21.2%	21.0%	20.7%
U.S. (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<50	23.9%	23.1%	24.9%	24.3%
<50 (Std Err)	(0.4%)	(0.4%)	(0.5%)	(0.5%)
50-99	23.3%	22.6%	22.6%	22.5%
50-99 (Std Err)	(0.8%)	(0.7%)	(0.8%)	(0.7%)
100+	20.2%	21.0%	20.5%	20.2%
100+ (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.2%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016–2019.



**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, 2019**

Alabama	24.3%*	Kentucky	36.6%	North Dakota	50.3%*
Alabama (Std Err)	(3.1%)	Kentucky (Std Err)	(3.5%)	North Dakota (Std Err)	(3.4%)
Alaska	62.5%*	Louisiana	31.6%	Ohio	35.2%
Alaska (Std Err)	(3.6%)	Louisiana (Std Err)	(3.4%)	Ohio (Std Err)	(4.4%)
Arizona	37.5%	Maine	47.3%*	Oklahoma	34.5%
Arizona (Std Err)	(4.0%)	Maine (Std Err)	(3.0%)	Oklahoma (Std Err)	(3.8%)
Arkansas	44.5%*	Maryland	26.5%*	Oregon	38.8%
Arkansas (Std Err)	(3.8%)	Maryland (Std Err)	(3.4%)	Oregon (Std Err)	(4.1%)
California	29.9%	Massachusetts	23.1%*	Pennsylvania	22.6%*
California (Std Err)	(3.8%)	Massachusetts (Std Err)	(2.8%)	Pennsylvania (Std Err)	(2.3%)
Colorado	48.9%*	Michigan	32.5%	Rhode Island	16.1%*
Colorado (Std Err)	(3.9%)	Michigan (Std Err)	(3.6%)	Rhode Island (Std Err)	(2.2%)
Connecticut	46.0%*	Minnesota	47.4%*	South Carolina	40.5%
Connecticut (Std Err)	(4.1%)	Minnesota (Std Err)	(3.6%)	South Carolina (Std Err)	(3.7%)
Delaware	22.8%*	Mississippi	40.1%	South Dakota	41.7%
Delaware (Std Err)	(3.8%)	Mississippi (Std Err)	(4.5%)	South Dakota (Std Err)	(4.7%)
District of Columbia	23.0%*	Missouri	36.2%	Tennessee	46.9%*
District of Columbia (Std Err)	(2.8%)	Missouri (Std Err)	(3.4%)	Tennessee (Std Err)	(3.9%)
Florida	37.0%	Montana	55.9%*	Texas	36.5%
Florida (Std Err)	(5.2%)	Montana (Std Err)	(3.7%)	Texas (Std Err)	(3.0%)
Georgia	38.6%	Nebraska	47.8%*	Utah	44.5%*
Georgia (Std Err)	(4.3%)	Nebraska (Std Err)	(4.1%)	Utah (Std Err)	(3.8%)
Hawaii	25.6%*	Nevada	34.0%	Vermont	40.1%
Hawaii (Std Err)	(2.7%)	Nevada (Std Err)	(3.6%)	Vermont (Std Err)	(5.1%)
Idaho	34.0%	New Hampshire	24.4%*	Virginia	31.6%
Idaho (Std Err)	(3.6%)	New Hampshire (Std Err)	(3.2%)	Virginia (Std Err)	(4.0%)
Illinois	36.1%	New Jersey	19.9%*	Washington	40.3%
Illinois (Std Err)	(2.6%)	New Jersey (Std Err)	(3.1%)	Washington (Std Err)	(5.2%)
Indiana	36.3%	New Mexico	30.3%	West Virginia	42.5%
Indiana (Std Err)	(3.6%)	New Mexico (Std Err)	(4.1%)	West Virginia (Std Err)	(4.3%)
Iowa	40.1%	New York	30.8%	Wisconsin	44.9%*
Iowa (Std Err)	(4.2%)	New York (Std Err)	(2.4%)	Wisconsin (Std Err)	(3.3%)
Kansas	46.8%*	North Carolina	32.0%	Wyoming	47.6%*
Kansas (Std Err)	(4.5%)	North Carolina (Std Err)	(3.4%)	Wyoming (Std Err)	(4.6%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of 34.6 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 34.6 percent is 0.8 percent.

**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, 2019**

Alabama	22.4%	Kentucky	22.7%*	North Dakota	19.7%
Alabama (Std Err)	(0.9%)	Kentucky (Std Err)	(0.7%)	North Dakota (Std Err)	(0.7%)
Alaska	20.0%	Louisiana	24.2%*	Ohio	16.6%*
Alaska (Std Err)	(0.7%)	Louisiana (Std Err)	(0.9%)	Ohio (Std Err)	(1.1%)
Arizona	21.8%	Maine	20.0%	Oklahoma	22.3%
Arizona (Std Err)	(1.0%)	Maine (Std Err)	(0.7%)	Oklahoma (Std Err)	(0.8%)
Arkansas	22.1%	Maryland	19.7%	Oregon	19.7%
Arkansas (Std Err)	(0.9%)	Maryland (Std Err)	(0.8%)	Oregon (Std Err)	(1.3%)
California	20.9%	Massachusetts	17.3%*	Pennsylvania	19.1%
California (Std Err)	(0.7%)	Massachusetts (Std Err)	(0.9%)	Pennsylvania (Std Err)	(0.8%)
Colorado	21.9%	Michigan	19.1%*	Rhode Island	19.9%
Colorado (Std Err)	(1.0%)	Michigan (Std Err)	(0.7%)	Rhode Island (Std Err)	(0.8%)
Connecticut	21.5%	Minnesota	17.9%*	South Carolina	22.4%*
Connecticut (Std Err)	(0.9%)	Minnesota (Std Err)	(0.6%)	South Carolina (Std Err)	(0.7%)
Delaware	18.9%	Mississippi	20.7%	South Dakota	22.4%*
Delaware (Std Err)	(1.2%)	Mississippi (Std Err)	(0.7%)	South Dakota (Std Err)	(0.8%)
District of Columbia	16.4%*	Missouri	18.7%*	Tennessee	23.8%*
District of Columbia (Std Err)	(0.9%)	Missouri (Std Err)	(0.6%)	Tennessee (Std Err)	(0.9%)
Florida	22.1%*	Montana	24.9%*	Texas	20.6%
Florida (Std Err)	(0.5%)	Montana (Std Err)	(1.0%)	Texas (Std Err)	(0.5%)
Georgia	22.2%*	Nebraska	20.7%	Utah	21.1%
Georgia (Std Err)	(0.8%)	Nebraska (Std Err)	(0.5%)	Utah (Std Err)	(0.9%)
Hawaii	18.8%*	Nevada	23.5%*	Vermont	15.8%*
Hawaii (Std Err)	(0.8%)	Nevada (Std Err)	(1.2%)	Vermont (Std Err)	(2.1%)
Idaho	23.6%*	New Hampshire	19.0%	Virginia	23.4%
Idaho (Std Err)	(0.9%)	New Hampshire (Std Err)	(0.9%)	Virginia (Std Err)	(1.5%)
Illinois	19.7%	New Jersey	20.9%	Washington	19.6%
Illinois (Std Err)	(0.6%)	New Jersey (Std Err)	(1.5%)	Washington (Std Err)	(1.3%)
Indiana	19.7%	New Mexico	20.7%	West Virginia	20.2%
Indiana (Std Err)	(0.9%)	New Mexico (Std Err)	(0.6%)	West Virginia (Std Err)	(0.5%)
Iowa	22.9%*	New York	20.2%	Wisconsin	19.0%*
Iowa (Std Err)	(0.8%)	New York (Std Err)	(0.7%)	Wisconsin (Std Err)	(0.5%)
Kansas	22.6%	North Carolina	21.5%	Wyoming	22.4%
Kansas (Std Err)	(1.0%)	North Carolina (Std Err)	(0.8%)	Wyoming (Std Err)	(0.9%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019.

**Note:** \* Statistically different from the national average of 20.7 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 20.7 percent is 0.2 percent.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	73.2%	77.4%	79.7%	80.8%	81.0%	80.7%	86.0%	91.1%	93.9%	93.5%	93.4%	92.3%	90.9%
U.S. (Std Err)	(0.6%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.4%)
<50	66.6%	71.4%	72.3%	73.3%	74.8%	75.4%	81.7%	85.7%	88.1%	88.6%	88.8%	87.3%	84.4%
<50 (Std Err)	(1.1%)	(0.8%)	(0.8%)	(0.7%)	(1.1%)	(0.4%)	(0.7%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)
50-99	71.0%	74.8%	78.1%	81.5%	78.3%	77.4%	83.5%	88.9%	93.1%	92.5%	92.5%	89.8%	89.2%
50-99 (Std Err)	(2.2%)	(1.4%)	(1.6%)	(2.5%)	(1.8%)	(2.6%)	(0.8%)	(1.3%)	(1.2%)	(1.4%)	(1.2%)	(1.4%)	(1.5%)
100+	75.6%	79.6%	82.1%	83.0%	83.1%	82.6%	87.6%	92.7%	95.5%	94.7%	94.6%	93.7%	92.6%
100+ (Std Err)	(0.9%)	(0.5%)	(0.8%)	(0.7%)	(0.6%)	(0.5%)	(0.6%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

<b>Number of Employees</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
U.S.	70.2%	75.7%	78.6%	78.5%	80.3%	80.9%	85.7%	91.4%	94.3%	94.0%	94.4%	93.3%	91.6%
U.S. (Std Err)	(0.6%)	(0.7%)	(0.9%)	(0.8%)	(0.5%)	(0.5%)	(0.9%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)
<50	65.3%	70.2%	70.0%	72.3%	72.0%	75.8%	80.9%	83.8%	87.8%	86.7%	86.8%	83.6%	83.3%
<50 (Std Err)	(1.4%)	(0.9%)	(1.3%)	(0.8%)	(0.6%)	(1.4%)	(1.2%)	(1.3%)	(1.1%)	(1.1%)	(1.0%)	(1.3%)	(1.3%)
50-99	73.6%	74.1%	77.2%	80.6%	79.5%	76.4%	83.5%	88.2%	91.5%	92.7%	94.3%	92.3%	90.2%
50-99 (Std Err)	(2.4%)	(1.6%)	(2.5%)	(2.0%)	(1.6%)	(2.7%)	(1.9%)	(1.8%)	(1.5%)	(1.4%)	(1.2%)	(1.6%)	(1.7%)
100+	71.0%	76.9%	80.4%	79.6%	81.8%	82.1%	86.7%	92.9%	95.4%	95.3%	95.6%	94.8%	93.1%
100+ (Std Err)	(0.7%)	(0.8%)	(0.9%)	(0.9%)	(0.7%)	(0.8%)	(1.0%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	\$2,316	\$2,466	\$2,649	\$2,939	\$2,980	\$3,099	\$3,259	\$3,575	\$3,865	\$4,099	\$4,246	\$4,416	\$4,476
U.S. (Std Err)	(\$17)	(\$28)	(\$29)	(\$46)	(\$18)	(\$25)	(\$17)	(\$30)	(\$24)	(\$24)	(\$21)	(\$25)	(\$28)
<50	\$2,492	\$2,601	\$2,758	\$3,177	\$3,191	\$3,321	\$3,515	\$3,787	\$4,096	\$4,420	\$4,446	\$4,730	\$5,126
<50 (Std Err)	(\$44)	(\$33)	(\$26)	(\$125)	(\$43)	(\$48)	(\$38)	(\$49)	(\$52)	(\$53)	(\$47)	(\$45)	(\$54)
50-99	\$2,228	\$2,675	\$2,757	\$2,952	\$3,019	\$3,263	\$3,346	\$3,885	\$4,230	\$4,463	\$4,678	\$4,813	\$4,908
50-99 (Std Err)	(\$74)	(\$69)	(\$47)	(\$84)	(\$92)	(\$99)	(\$71)	(\$100)	(\$96)	(\$81)	(\$87)	(\$80)	(\$76)
100+	\$2,275	\$2,405	\$2,608	\$2,874	\$2,920	\$3,026	\$3,182	\$3,489	\$3,774	\$3,992	\$4,158	\$4,312	\$4,299
100+ (Std Err)	(\$23)	(\$36)	(\$39)	(\$68)	(\$31)	(\$29)	(\$21)	(\$37)	(\$28)	(\$28)	(\$25)	(\$30)	(\$34)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	\$4,832	\$5,156	\$5,438	\$5,854	\$6,010	\$6,356	\$6,500	\$7,114	\$7,542	\$7,881	\$8,183	\$8,375	\$8,534
U.S. (Std Err)	(\$47)	(\$42)	(\$67)	(\$78)	(\$54)	(\$61)	(\$40)	(\$63)	(\$60)	(\$67)	(\$65)	(\$63)	(\$65)
<50	\$5,032	\$5,594	\$5,638	\$6,209	\$6,210	\$6,671	\$6,843	\$7,488	\$7,676	\$8,330	\$8,821	\$9,025	\$9,777
<50 (Std Err)	(\$121)	(\$153)	(\$67)	(\$129)	(\$102)	(\$155)	(\$140)	(\$123)	(\$135)	(\$155)	(\$136)	(\$143)	(\$157)
50-99	\$4,403	\$5,207	\$5,340	\$6,015	\$6,296	\$6,299	\$6,594	\$7,228	\$7,608	\$8,393	\$8,605	\$9,219	\$9,314
50-99 (Std Err)	(\$249)	(\$155)	(\$159)	(\$178)	(\$234)	(\$277)	(\$281)	(\$301)	(\$239)	(\$265)	(\$246)	(\$231)	(\$217)
100+	\$4,823	\$5,076	\$5,410	\$5,779	\$5,961	\$6,311	\$6,440	\$7,050	\$7,519	\$7,785	\$8,066	\$8,240	\$8,304
100+ (Std Err)	(\$67)	(\$41)	(\$73)	(\$97)	(\$64)	(\$65)	(\$53)	(\$72)	(\$68)	(\$76)	(\$74)	(\$72)	(\$73)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	11.1%	17.1%	19.2%	24.6%	28.0%	30.7%	34.1%	39.2%	43.9%	47.1%	53.0%	53.6%	55.3%
U.S. (Std Err)	(0.3%)	(0.4%)	(0.6%)	(0.7%)	(0.4%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
<50	18.0%	25.4%	30.8%	36.8%	40.9%	43.3%	45.6%	50.7%	52.1%	54.9%	55.1%	60.2%	63.6%
<50 (Std Err)	(0.6%)	(0.6%)	(1.0%)	(0.8%)	(0.7%)	(1.1%)	(1.2%)	(1.1%)	(1.1%)	(1.1%)	(1.1%)	(1.0%)	(1.2%)
50-99	13.9%	23.7%	28.0%	39.8%	38.3%	46.1%	46.5%	50.0%	55.0%	55.0%	58.9%	62.5%	65.3%
50-99 (Std Err)	(1.8%)	(1.7%)	(1.8%)	(2.2%)	(1.9%)	(1.9%)	(2.1%)	(2.1%)	(2.3%)	(2.0%)	(2.0%)	(2.0%)	(2.1%)
100+	8.6%	13.6%	14.7%	19.3%	23.1%	25.5%	29.4%	35.0%	40.5%	44.5%	51.8%	51.2%	52.4%
100+ (Std Err)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.4%)	(0.5%)	(0.6%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, 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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	11.5%	17.1%	19.3%	23.7%	28.8%	30.3%	33.9%	39.4%	41.9%	44.4%	51.9%	50.7%	53.5%
U.S. (Std Err)	(0.4%)	(0.6%)	(0.6%)	(0.7%)	(0.5%)	(0.4%)	(0.4%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.9%)
<50	18.6%	28.5%	32.7%	37.5%	42.7%	44.3%	50.6%	51.9%	52.7%	49.8%	55.2%	56.6%	64.4%
<50 (Std Err)	(0.6%)	(0.8%)	(1.0%)	(1.1%)	(1.7%)	(1.6%)	(1.0%)	(1.5%)	(1.6%)	(1.6%)	(1.7%)	(1.6%)	(1.7%)
50-99	14.3%	21.8%	25.0%	37.7%	47.1%	48.8%	47.1%	46.6%	47.2%	54.6%	53.7%	60.0%	61.1%
50-99 (Std Err)	(1.5%)	(1.7%)	(1.7%)	(2.4%)	(2.1%)	(2.6%)	(3.0%)	(2.6%)	(2.8%)	(3.1%)	(3.1%)	(2.9%)	(2.7%)
100+	9.8%	14.6%	16.2%	20.0%	25.1%	26.6%	30.2%	36.8%	39.8%	42.9%	51.3%	49.2%	51.2%
100+ (Std Err)	(0.6%)	(0.7%)	(0.8%)	(0.7%)	(0.6%)	(0.5%)	(0.5%)	(0.9%)	(0.9%)	(1.0%)	(1.1%)	(0.9%)	(1.1%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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 2019, 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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	23.7%	21.2%	19.9%	17.1%	18.8%	17.6%	16.7%	15.9%	14.8%	15.6%	13.5%	13.1%	13.3%
U.S. (Std Err)	(0.5%)	(0.6%)	(0.8%)	(0.4%)	(0.3%)	(0.6%)	(0.6%)	(0.5%)	(0.4%)	(0.6%)	(0.4%)	(0.4%)	(0.5%)
<50	27.4%	25.2%	23.5%	21.1%	20.2%	20.1%	19.6%	18.3%	18.0%	17.7%	18.3%	15.4%	14.2%
<50 (Std Err)	(1.1%)	(1.0%)	(1.1%)	(0.7%)	(0.7%)	(0.6%)	(0.7%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)
50-99	26.1%	26.1%	24.0%	22.0%	20.7%	19.4%	18.7%	20.2%	12.9%	18.9%	18.0%	15.2%	13.3%
50-99 (Std Err)	(2.7%)	(1.5%)	(1.6%)	(2.0%)	(1.6%)	(1.1%)	(1.3%)	(1.7%)	(1.5%)	(1.8%)	(1.8%)	(1.6%)	(1.7%)
100+	22.3%	19.3%	18.4%	15.3%	18.2%	16.7%	15.7%	14.8%	14.2%	14.7%	12.0%	12.4%	13.2%
100+ (Std Err)	(0.6%)	(0.7%)	(0.9%)	(0.6%)	(0.4%)	(0.8%)	(0.7%)	(0.6%)	(0.5%)	(0.7%)	(0.5%)	(0.5%)	(0.6%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	9.4%	7.7%	6.2%	5.8%	4.8%	4.7%	4.7%	4.4%	3.7%	3.6%	3.3%	3.4%	2.8%
U.S. (Std Err)	(0.4%)	(0.4%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<50	13.0%	11.6%	9.7%	9.2%	8.6%	7.8%	7.5%	6.0%	6.2%	5.4%	4.5%	4.3%	4.7%
<50 (Std Err)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.6%)	(0.5%)	(0.4%)	(0.4%)	(0.6%)
50-99	15.8%	11.2%	8.5%	6.8%	9.2%	6.6%	5.4%	5.5%	5.7%	5.2%	4.2%	3.9%	3.6%
50-99 (Std Err)	(1.8%)	(1.2%)	(1.5%)	(0.6%)	(1.1%)	(0.8%)	(0.6%)	(1.0%)	(1.1%)	(0.9%)	(0.7%)	(0.8%)	(0.7%)
100+	7.6%	6.1%	4.9%	4.7%	3.1%	3.6%	3.8%	3.9%	2.9%	3.0%	3.0%	3.1%	2.3%
100+ (Std Err)	(0.5%)	(0.3%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	50.9%	49.5%	50.3%	47.9%	44.1%	43.5%	41.3%	37.4%	35.0%	30.8%	28.0%	27.5%	25.4%
U.S. (Std Err)	(0.5%)	(0.6%)	(0.6%)	(0.7%)	(0.5%)	(0.6%)	(0.4%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
<50	32.5%	29.5%	28.3%	26.2%	22.3%	22.1%	21.3%	18.4%	18.9%	17.2%	17.6%	14.7%	13.4%
<50 (Std Err)	(1.2%)	(0.5%)	(0.9%)	(0.7%)	(0.7%)	(1.1%)	(0.9%)	(0.8%)	(0.9%)	(0.8%)	(0.9%)	(0.8%)	(0.8%)
50-99	39.0%	34.6%	35.2%	27.3%	24.7%	23.7%	25.2%	21.4%	21.9%	17.6%	17.1%	15.1%	15.4%
50-99 (Std Err)	(3.2%)	(1.2%)	(1.5%)	(1.2%)	(2.0%)	(1.5%)	(1.6%)	(1.8%)	(2.0%)	(1.5%)	(1.4%)	(1.5%)	(1.6%)
100+	58.1%	57.7%	58.7%	56.6%	52.8%	51.7%	48.9%	44.2%	40.4%	35.3%	31.6%	31.6%	29.2%
100+ (Std Err)	(0.4%)	(0.7%)	(0.8%)	(0.9%)	(0.5%)	(0.7%)	(0.7%)	(0.9%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	4.9%	4.5%	4.3%	4.7%	4.3%	3.4%	3.1%	3.0%	2.6%	3.0%	2.2%	2.4%	3.1%
U.S. (Std Err)	(0.2%)	(0.2%)	(0.3%)	(0.5%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)
<50	9.1%	8.3%	7.7%	6.7%	8.0%	6.6%	6.0%	6.6%	4.8%	4.7%	4.5%	5.3%	4.1%
<50 (Std Err)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.3%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)
50-99	5.2%	4.3%	4.2%	4.2%	7.0%	4.3%	4.2%	2.8%	3.3%	3.3%	1.9%	3.3%	2.4%
50-99 (Std Err)	(0.7%)	(0.7%)	(0.7%)	(0.5%)	(1.1%)	(0.7%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.4%)	(0.7%)	(0.5%)
100+	3.5%	3.3%	3.3%	4.1%	2.9%	2.4%	2.2%	2.1%	2.0%	2.5%	1.6%	1.7%	2.9%
100+ (Std Err)	(0.2%)	(0.3%)	(0.3%)	(0.7%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.4%)	(0.2%)	(0.2%)	(0.3%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	21.6%	18.6%	17.4%	16.4%	17.2%	15.6%	14.9%	13.3%	13.6%	13.3%	11.3%	12.0%	12.6%
U.S. (Std Err)	(0.5%)	(0.6%)	(0.6%)	(0.8%)	(0.5%)	(0.6%)	(0.7%)	(0.5%)	(0.6%)	(0.7%)	(0.5%)	(0.5%)	(0.6%)
<50	25.2%	21.0%	18.7%	19.4%	18.7%	18.2%	14.6%	14.8%	14.9%	15.7%	14.8%	16.0%	13.1%
<50 (Std Err)	(1.3%)	(0.7%)	(0.8%)	(0.8%)	(1.2%)	(1.5%)	(0.7%)	(1.0%)	(1.1%)	(1.2%)	(1.2%)	(1.2%)	(1.1%)
50-99	23.2%	22.5%	24.7%	22.1%	14.9%	16.2%	16.6%	13.3%	13.4%	12.8%	15.9%	20.1%	10.4%
50-99 (Std Err)	(2.5%)	(1.7%)	(1.9%)	(2.1%)	(1.9%)	(1.6%)	(2.7%)	(1.6%)	(1.9%)	(1.7%)	(2.3%)	(2.7%)	(1.5%)
100+	20.7%	17.8%	16.6%	15.4%	17.2%	15.1%	14.8%	13.0%	13.4%	12.9%	10.5%	10.9%	12.7%
100+ (Std Err)	(0.6%)	(0.6%)	(0.7%)	(1.0%)	(0.6%)	(0.6%)	(0.8%)	(0.6%)	(0.7%)	(0.8%)	(0.5%)	(0.6%)	(0.6%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	9.0%	6.9%	6.9%	5.1%	3.9%	3.9%	4.0%	3.7%	3.4%	3.0%	2.6%	2.9%	2.6%
U.S. (Std Err)	(0.6%)	(0.4%)	(0.6%)	(0.4%)	(0.2%)	(0.3%)	(0.5%)	(0.3%)	(0.4%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)
<50	13.4%	11.2%	10.7%	7.8%	8.0%	8.2%	7.6%	6.7%	5.2%	5.3%	4.5%	5.0%	4.2%
<50 (Std Err)	(0.6%)	(0.8%)	(0.9%)	(0.4%)	(1.0%)	(0.6%)	(0.8%)	(1.0%)	(0.6%)	(0.6%)	(0.8%)	(0.7%)	(0.6%)
50-99	15.0%	11.9%	7.2%	7.4%	6.1%	3.8%	5.5%	3.7%	5.4%	5.4%	3.8%	3.0%	6.0%
50-99 (Std Err)	(2.5%)	(1.6%)	(1.0%)	(1.0%)	(0.9%)	(1.0%)	(1.1%)	(0.9%)	(1.2%)	(1.2%)	(1.0%)	(0.5%)	(1.5%)
100+	7.7%	5.7%	6.2%	4.4%	3.0%	3.2%	3.3%	3.2%	3.0%	2.5%	2.2%	2.6%	2.1%
100+ (Std Err)	(0.6%)	(0.4%)	(0.7%)	(0.5%)	(0.2%)	(0.3%)	(0.5%)	(0.3%)	(0.4%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.  
**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	53.4%	53.6%	52.8%	50.5%	46.9%	47.6%	44.5%	41.0%	38.6%	36.6%	32.2%	32.3%	27.9%
U.S. (Std Err)	(0.6%)	(0.8%)	(0.5%)	(0.9%)	(0.5%)	(0.5%)	(0.7%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)
<50	34.2%	30.4%	29.3%	27.3%	23.1%	23.8%	21.1%	20.8%	23.1%	22.5%	20.7%	17.4%	13.6%
<50 (Std Err)	(1.9%)	(0.9%)	(1.0%)	(0.5%)	(1.6%)	(1.0%)	(1.1%)	(1.3%)	(1.5%)	(1.5%)	(1.6%)	(1.3%)	(1.2%)
50-99	41.2%	39.2%	38.9%	27.2%	26.1%	27.4%	27.3%	32.0%	27.8%	23.8%	24.2%	14.5%	17.9%
50-99 (Std Err)	(2.9%)	(1.4%)	(2.9%)	(1.7%)	(1.8%)	(3.2%)	(1.5%)	(2.7%)	(2.8%)	(3.2%)	(2.9%)	(1.9%)	(2.4%)
100+	58.3%	59.0%	58.6%	56.9%	52.5%	53.0%	49.6%	45.1%	41.6%	39.7%	34.5%	35.6%	30.8%
100+ (Std Err)	(0.8%)	(0.9%)	(0.7%)	(1.0%)	(0.6%)	(0.7%)	(0.8%)	(1.0%)	(1.0%)	(1.0%)	(1.1%)	(0.9%)	(1.0%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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, 2006–2019**

Number of Employees	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
U.S.	4.5%	3.8%	3.5%	4.3%	3.1%	2.6%	2.8%	2.6%	2.5%	2.7%	2.0%	2.2%	3.4%
U.S. (Std Err)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)
<50	8.6%	8.8%	8.6%	8.1%	7.5%	5.4%	6.1%	5.8%	4.0%	6.7%	4.7%	4.9%	4.8%
<50 (Std Err)	(0.4%)	(0.5%)	(0.6%)	(0.5%)	(0.8%)	(0.5%)	(0.7%)	(0.6%)	(0.5%)	(0.9%)	(0.6%)	(0.6%)	(0.7%)
50-99	6.3%	4.6%	4.2%	5.6%	5.8%	3.7%	3.5%	4.3%	4.7%	3.4%	2.5%	2.5%	4.5%
50-99 (Std Err)	(1.4%)	(0.9%)	(0.7%)	(1.1%)	(1.4%)	(1.0%)	(0.8%)	(1.0%)	(1.2%)	(0.9%)	(0.7%)	(0.6%)	(1.4%)
100+	3.6%	2.8%	2.5%	3.4%	2.2%	2.1%	2.1%	1.9%	2.2%	2.0%	1.5%	1.7%	3.1%
100+ (Std Err)	(0.3%)	(0.2%)	(0.3%)	(0.4%)	(0.1%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2006–2019.

**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.

