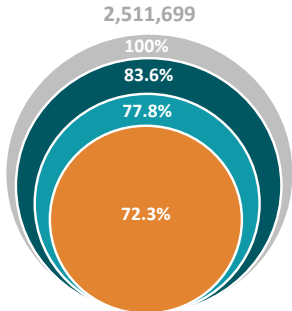


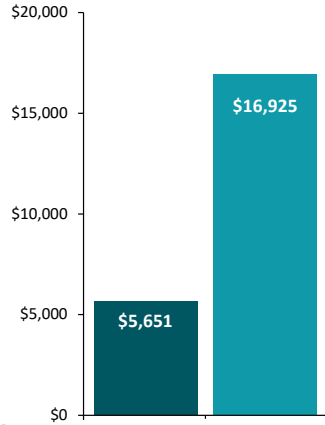
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

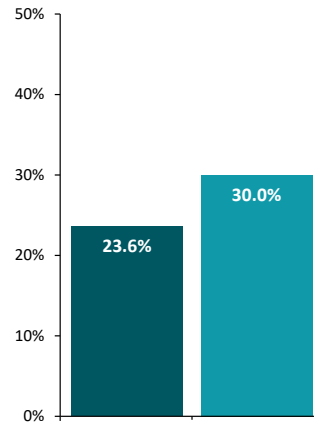


2,099,780 of Employees work in firms that OFFER coverage
1,633,629 of Employees with an offer are ELIGIBLE for coverage
1,181,114 of Employees with an offer who are eligible for TAKE-UP coverage

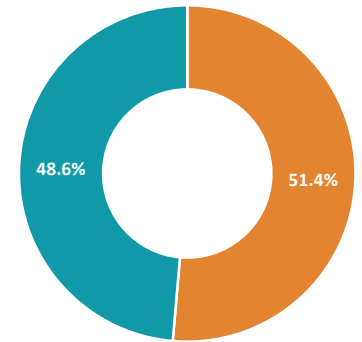
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



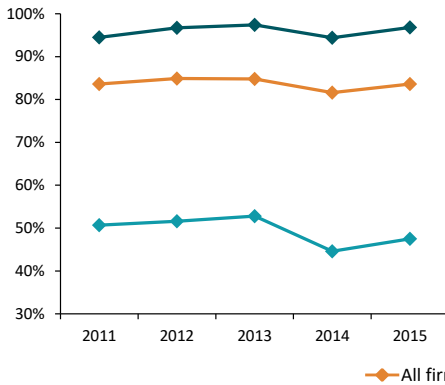
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



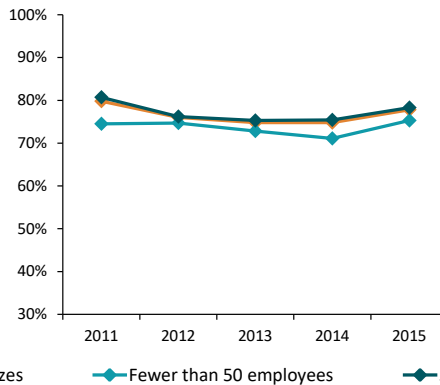
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

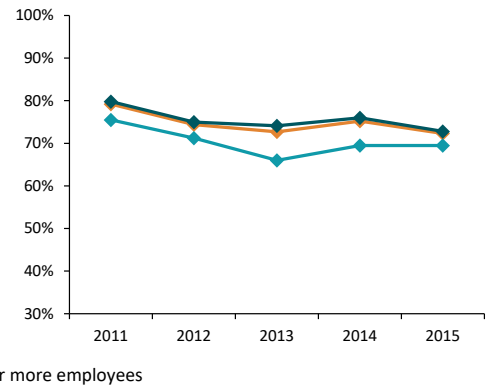
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

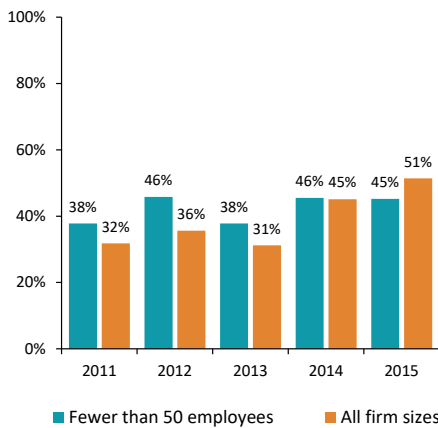


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

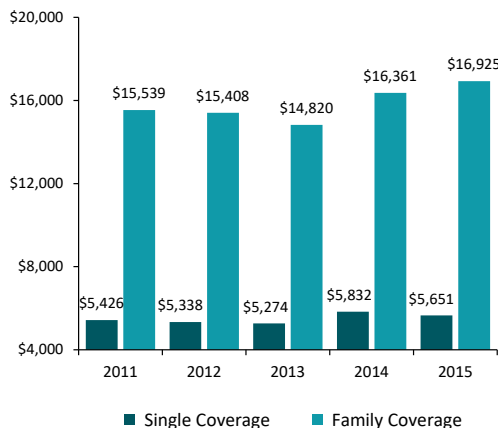


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

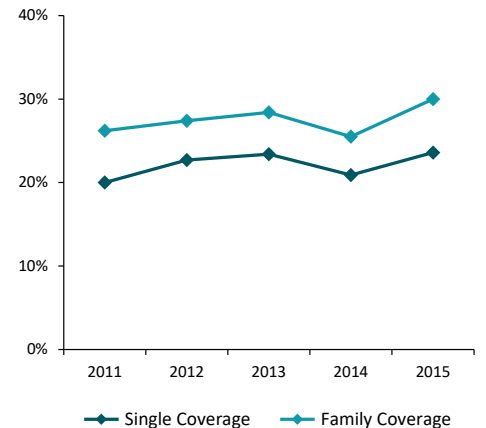
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



MINNESOTA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	32.7%	36.1%	36.2%	27.0%	28.9%	
50 or more employees	93.9%	94.8%	95.9%	94.2%	92.8%	
All firm sizes	46.9%	50.1%	49.0%	42.2%	44.3%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	50.7%	51.6%	52.8%	44.6%	47.5%	
50 or more employees	94.5%	96.7%	97.4%	94.4%	96.8%	
All firm sizes	83.6%	84.9%	84.8%	81.6%	83.6%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	74.5%	74.7%	72.8%	71.1%	75.3%	
50 or more employees	80.7%	76.2%	75.3%	75.4%	78.3%	
All firm sizes	79.8%	76.0%	74.8%	74.8%	77.8%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	75.5%	71.2%	66.0%	69.5%	69.5%	
50 or more employees	79.8%	75.0%	74.1%	76.0%	72.8%	
All firm sizes	79.2%	74.4%	72.7%	75.2%	72.3%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	37.8%	45.8%	37.8%	45.5%	45.2%	
50 or more employees	30.8%	33.9%	30.0%	45.1%	52.4%	
All firm sizes	31.8%	35.6%	31.2%	45.1%	51.4%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,426	\$5,338	\$5,274	\$5,832	\$5,651	
Average employee share	20.0%	22.7%	23.4%	20.9%	23.6%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$15,539	\$15,408	\$14,820	\$16,361	\$16,925	
Average employee share	26.2%	27.4%	28.4%	25.5%	30.0%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

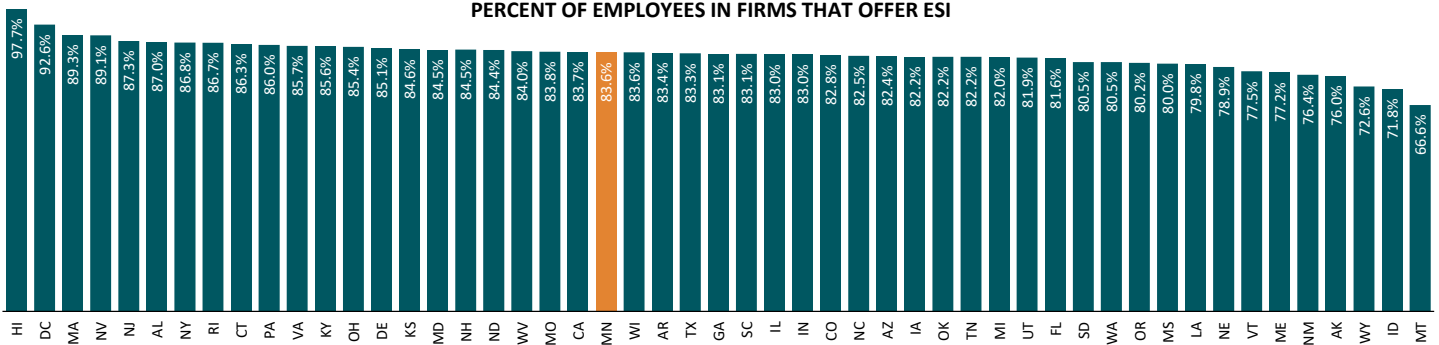
Please see www.shadac.org/MEPSESIReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

EXPLORING STATE VARIATION [†]

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/MEPSESIReport2016.

PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]

