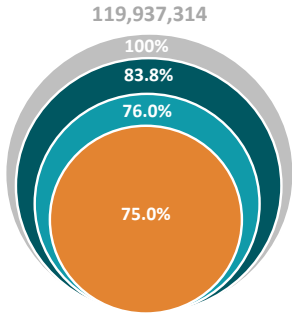


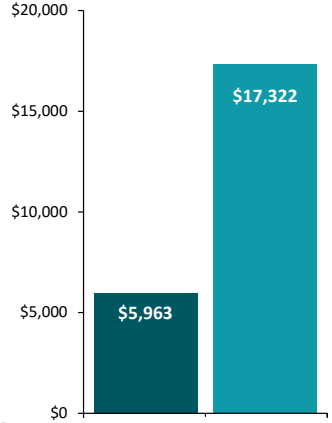
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

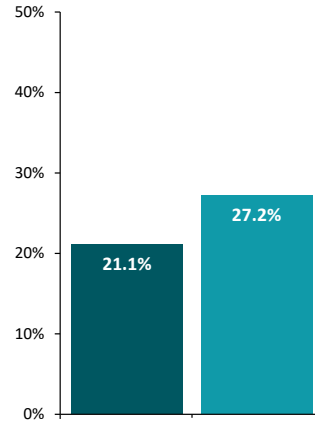


100,507,472 of Employees work in firms that OFFER coverage
 76,385,680 of Employees with an offer are ELIGIBLE for coverage
 57,289,260 of Employees with an offer who are eligible for TAKE-UP coverage

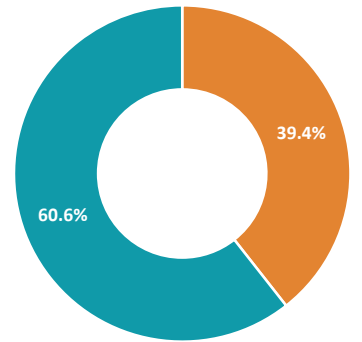
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



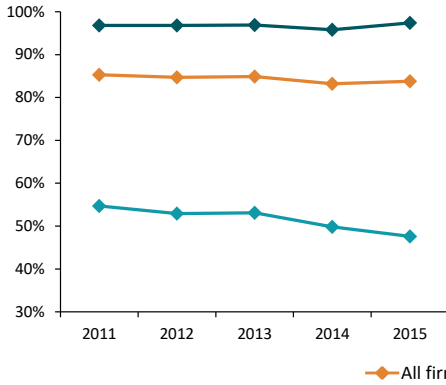
EMPLOYEES IN HIGH-Deductible PLANS[~]



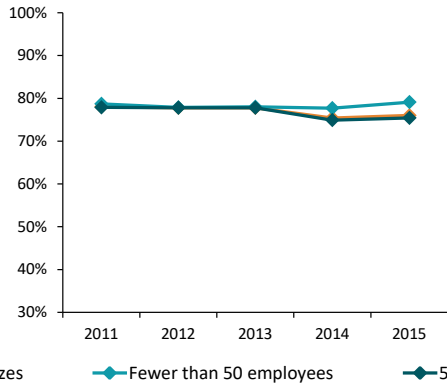
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

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

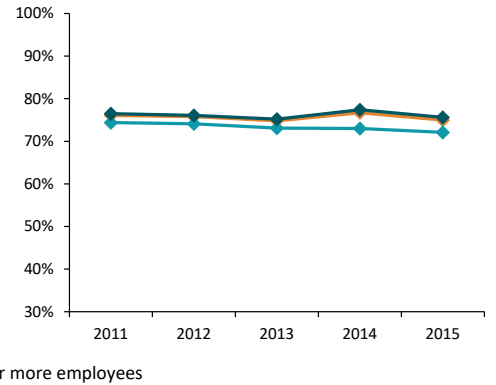
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE



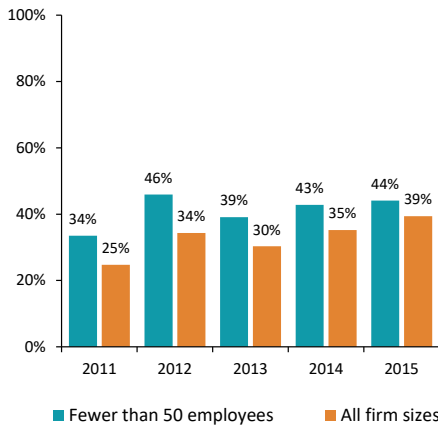
PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED



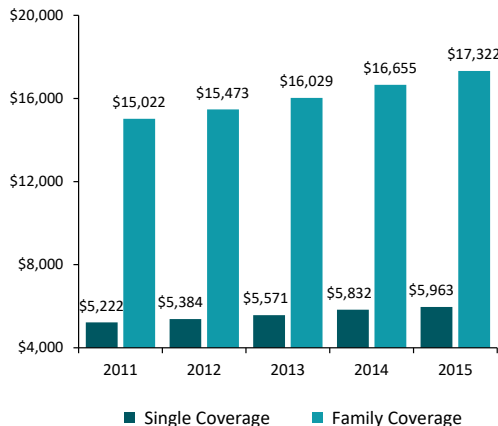
— All firm sizes — Fewer than 50 employees — 50 or more employees

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

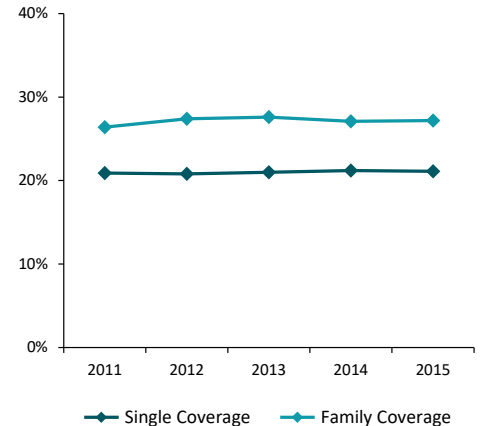
PERCENT OF EMPLOYEES IN HIGH-Deductible PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



UNITED STATES

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	35.7%	35.2%	34.8%	32.2%	29.4%	*
50 or more employees	95.7%	95.9%	95.7%	94.8%	96.0%	*
All firm sizes	51.0%	50.1%	49.9%	47.5%	45.7%	*

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	54.7%	52.9%	53.1%	49.8%	47.6%	*
50 or more employees	96.8%	96.8%	96.9%	95.8%	97.4%	*
All firm sizes	85.3%	84.7%	84.9%	83.2%	83.8%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	78.7%	77.9%	78.0%	77.7%	79.1%	
50 or more employees	77.9%	77.8%	77.8%	74.9%	75.4%	
All firm sizes	78.0%	77.8%	77.8%	75.4%	76.0%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	74.4%	74.1%	73.1%	73.0%	72.1%	
50 or more employees	76.5%	76.1%	75.2%	77.4%	75.6%	*
All firm sizes	76.1%	75.8%	74.8%	76.7%	75.0%	*

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	33.5%	45.9%	39.1%	42.8%	44.1%	
50 or more employees	22.8%	32.1%	28.5%	33.7%	38.5%	*
All firm sizes	24.7%	34.3%	30.3%	35.2%	39.4%	*

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	*
Average employee share	20.9%	20.8%	21.0%	21.2%	21.1%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	*
Average employee share	26.4%	27.4%	27.6%	27.1%	27.2%	

* 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.

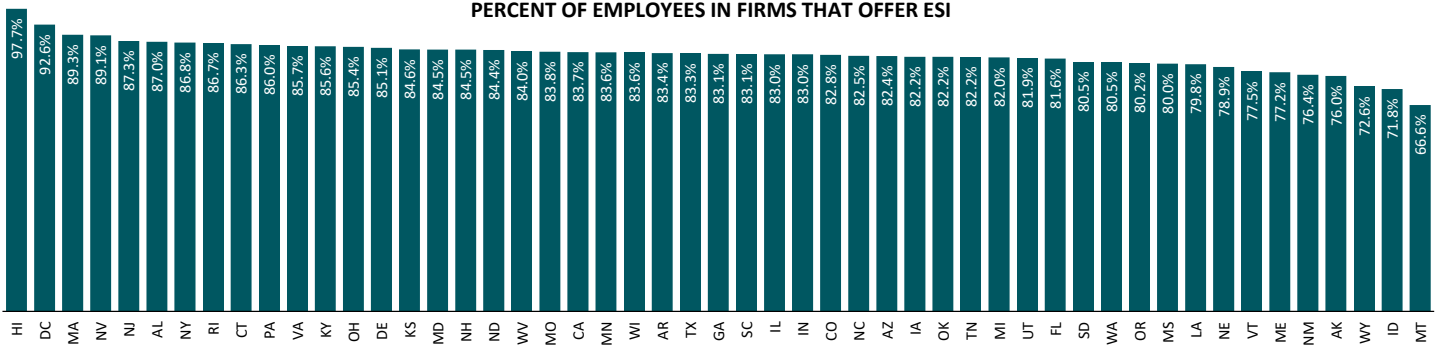
Please see www.shadac.org/MEPSESISReport2016 for information on definitions and methods.

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/MEPSESISReport2016.

PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



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

