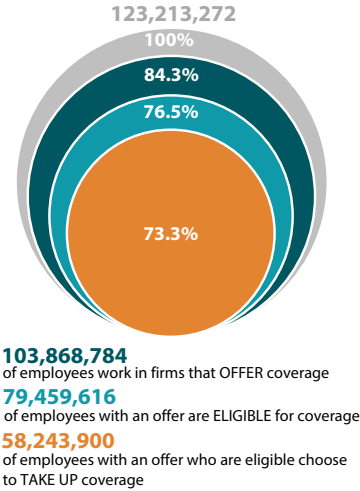
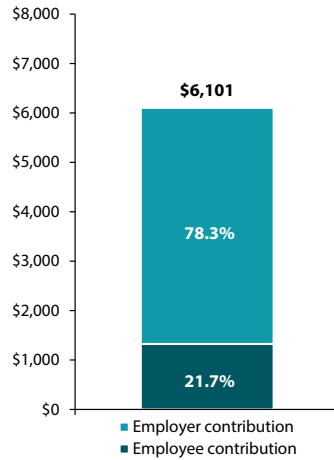


## EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

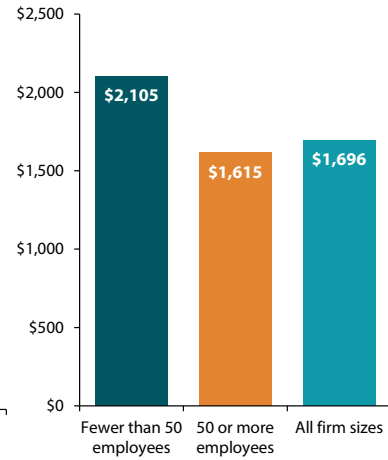
### OFFER, ELIGIBILITY, AND TAKE-UP



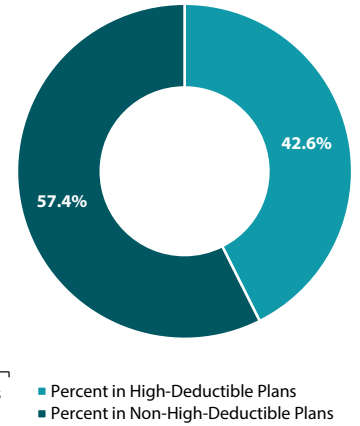
### AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



### AVERAGE DEDUCTIBLE SINGLE COVERAGE

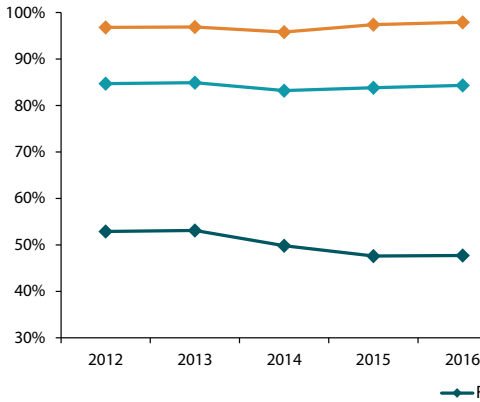


### EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

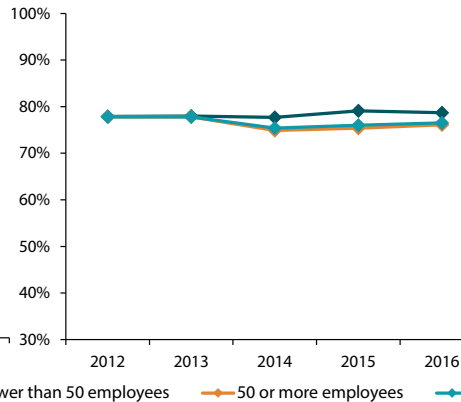


## TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

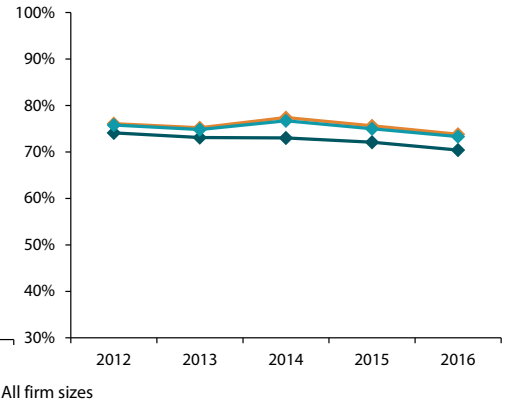
### PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



### PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

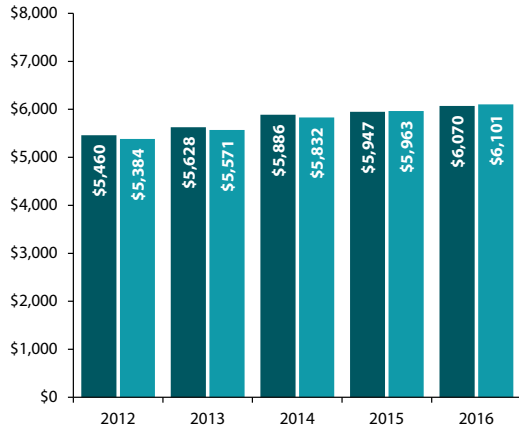


### PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

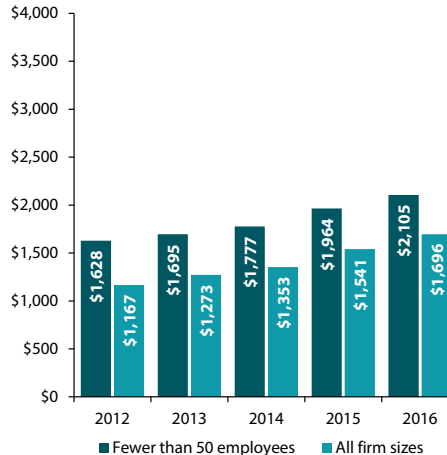


## TRENDS IN ESI COSTS, 2012–2016

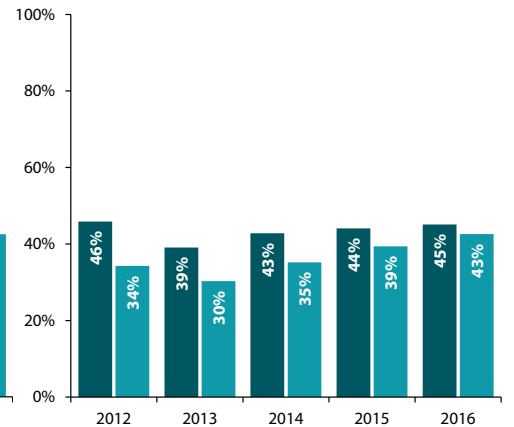
### ESI ANNUAL PREMIUMS SINGLE COVERAGE



### ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



### PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



# UNITED STATES

## TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
<b>Percent of Employers Offering ESI</b>						
Fewer than 50 employees	35.2%	34.8%	32.2%	29.4%	28.6%	
50 or more employees	95.9%	95.7%	94.8%	96.0%	97.0%	*
All firm sizes	50.1%	49.9%	47.5%	45.7%	45.3%	

## TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

<b>Percent of Employees in Firms that Offer ESI</b>						
Fewer than 50 employees	52.9%	53.1%	49.8%	47.6%	47.7%	
50 or more employees	96.8%	96.9%	95.8%	97.4%	97.9%	*
All firm sizes	84.7%	84.9%	83.2%	83.8%	84.3%	

<b>Percent of Employees Eligible for ESI at Firms Offering Coverage</b>						
Fewer than 50 employees	77.9%	78.0%	77.7%	79.1%	78.7%	
50 or more employees	77.8%	77.8%	74.9%	75.4%	76.1%	
All firm sizes	77.8%	77.8%	75.4%	76.0%	76.5%	

<b>Percent of ESI-Eligible Employees Enrolled</b>						
Fewer than 50 employees	74.1%	73.1%	73.0%	72.1%	70.4%	*
50 or more employees	76.1%	75.2%	77.4%	75.6%	73.8%	*
All firm sizes	75.8%	74.8%	76.7%	75.0%	73.3%	*

## TRENDS IN ESI COSTS, 2012–2016

<b>Average Annual Premium Single Coverage</b>						
Fewer than 50 employees	\$5,460	\$5,628	\$5,886	\$5,947	\$6,070	
50 or more employees	\$5,365	\$5,556	\$5,819	\$5,967	\$6,108	*
All firm sizes	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	*

<b>Average Employee Share of Premium Single Coverage</b>						
Fewer than 50 employees	17.9%	18.6%	17.6%	17.9%	20.0%	*
50 or more employees	21.5%	21.6%	22.0%	21.8%	22.1%	
All firm sizes	20.8%	21.0%	21.2%	21.1%	21.7%	

<b>Average Deductible Single Coverage</b>						
Fewer than 50 employees	\$1,628	\$1,695	\$1,777	\$1,964	\$2,105	*
50 or more employees	\$1,051	\$1,169	\$1,259	\$1,451	\$1,615	*
All firm sizes	\$1,167	\$1,273	\$1,353	\$1,541	\$1,696	*

<b>Percent of Employees in High-Deductible Plans<sup>~</sup></b>						
Fewer than 50 employees	45.9%	39.1%	42.8%	44.1%	45.1%	
50 or more employees	32.1%	28.5%	33.7%	38.5%	42.1%	*
All firm sizes	34.3%	30.3%	35.2%	39.4%	42.6%	*

\* Significant difference between 2015 and 2016 estimates at the 95% confidence level.

<sup>~</sup>For the purposes of this analysis, high-deductible health plans are defined as plans that meet the minimum deductible amount required for Health Savings Account (HSA) eligibility (\$1,300 for an individual and \$2,600 for a family in 2016).

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

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at [www.shadac.org/ESIReport2017](http://www.shadac.org/ESIReport2017)). Average premium prices are not adjusted to account for variation in actuarial value.

Please see [www.shadac.org/ESIReport2017](http://www.shadac.org/ESIReport2017) 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 2012–2016.

## EXPLORING STATE VARIATION

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2017](http://www.shadac.org/ESIReport2017).

### PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016<sup>~</sup>

