

Key Trends in Employer-Sponsored Health Insurance: Illinois

	Illinois			United States		
	1999/2000	2008/2009	Difference	1999/2000	2008/2009	Difference
TRENDS IN ESI COVERAGE AND INCOME						
% of Nonelderly Population Covered by ESI						
Below 200% FPG	41.4	32.3	-9.1 ***	38.3	29.8	-8.6 ***
200 to 399% FPG	82.0	76.8	-5.2 ***	78.8	72.5	-6.3 ***
400% FPG and higher	92.2	90.8	-1.4	90.5	88.3	-2.2 ***
All incomes	73.7	65.1	-8.7 ***	69.4	61.4	-8.0 ***
Income Distribution (Percent)						
Below 200% FPG	30.5	37.3	6.9 ***	33.9	38.5	4.6 ***
200 to 399% FPG	29.0	27.5	-1.5	29.4	27.5	-1.9 ***
400% FPG and higher	<u>40.5</u>	<u>35.2</u>	-5.4 ***	<u>36.7</u>	<u>34.0</u>	-2.8 ***
All incomes	100.0	100.0		100.0	100.0	
FAMILY COVERAGE						
Number of Nonelderly Covered by ESI (in thousands)						
Policyholders	4,005	3,614	-392 ***	83,799	80,634	-3,165 ***
Dependents	<u>4,060</u>	<u>3,730</u>	-330 **	<u>86,050</u>	<u>81,911</u>	-4,138 ***
Total	8,066	7,344	-721 ***	169,849	162,545	-7,303 ***
In Families with Any ESI, Percent With:						
All family members enrolled in ESI	88.6	84.2	-4.4 ***	85.8	82.0	-3.8 ***
All family members insured, mixed sources	7.4	11.1	3.7 ***	9.2	12.4	3.2 ***
Any family members uninsured	<u>4.0</u>	<u>4.7</u>	0.7	<u>5.1</u>	<u>5.6</u>	0.6 ***
Total	100.0	100.0		100.0	100.0	
EMPLOYMENT CHARACTERISTICS						
Employment by Firm Size (in thousands)						
Fewer than 100 employees	2,503	2,418	-3.4%	59,652	63,082	5.8% ***
100 to 499 employees	1,147	994	-13.3% **	19,933	18,961	-4.9% ***
500+ employees	<u>3,008</u>	<u>3,028</u>	0.7%	<u>66,238</u>	<u>67,379</u>	1.7% **
Total	6,658	6,440	-3.3%	145,823	149,422	2.5%
ESI Policyholders by Firm Size (in thousands)						
Fewer than 100 employees	1,095	1,012	-7.6%	23,529	22,648	-3.7% ***
100 to 499 employees	774	596	-23.0% ***	13,483	12,063	-10.5% ***
500+ employees	<u>2,136</u>	<u>2,006</u>	-6.1% *	<u>46,787</u>	<u>45,922</u>	-1.8% **
Total	4,005	3,614	-9.8% ***	83,799	80,634	-3.8%
Percent of Private Sector Employers Offering ESI						
Fewer than 50 employees	48.6	40.0	-8.6 ***	47.2	42.1	-5.1 ***
50 or more employees	96.5	96.6	0.2	96.9	96.4	-0.5 **
All firm sizes	59.8	54.2	-5.6 ***	58.9	55.7	-3.2 ***
Percent of Private Sector Workers in Firms That Offer ESI						
Fewer than 50 employees	70.7	59.8	-10.9 ***	67.7	60.6	-7.1 ***
50 or more employees	99.0	96.2	-2.8	98.2	97.6	-0.6 ***
All firm sizes	91.8	87.3	-4.4 ***	89.2	87.7	-1.6 ***
Percent of Eligible Employees Who Enroll in ESI						
Fewer than 50 employees	84.2	76.2	-8.0 ***	79.7	75.6	-4.1 ***
50 or more employees	84.0	80.2	-3.8 ***	82.3	78.3	-4.0 ***
All firm sizes	84.0	79.5	-4.5 ***	81.7	77.8	-3.9 ***
COST TRENDS						
Single Coverage:						
Average annual premium	\$2,692	\$4,684		\$2,490	\$4,528	
Average employee share	18.4%	20.9%	2.5% ***	17.5%	20.3%	2.8% ***
Family Coverage:						
Average annual premium	\$6,838	\$11,772		\$6,415	\$11,208	
Average employee share	23.8%	25.9%	2.1%	23.8%	26.9%	3.2% ***

Notes: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%. Estimates reflect the primary source of health insurance coverage. FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services. For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2009.

Data sources: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2000, 2001, 2009, 2010; Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 1999, 2000, 2008, and 2009.