

# EMPLOYER-SPONSORED INSURANCE (ESI) WHAT CHANGED IN 2014?

Fewer workers were employed at firms<sup>1</sup> that offered coverage, and fewer workers were eligible for coverage that was offered. However, more workers signed up for coverage when they were eligible, and they were more likely to sign up for plans with high-deductibles.<sup>2</sup>



## EMPLOYER OFFERS

Fewer employees worked at firms offering health insurance to their workers. In 2014, 83.2 percent of workers were employed at such firms, down 1.7 percentage points from 84.9 percent in 2013.

1.7pp



## WORKER ELIGIBILITY

Fewer workers were eligible for health insurance offers. In 2014, 75.4 percent of workers were eligible for employer coverage offers, a 2.4 percentage-point decline from 77.8 percent in 2013.

2.4pp



## TAKE-UP OF EMPLOYER-SPONSORED INSURANCE

More workers who were offered and eligible for coverage enrolled in that coverage. ESI take-up increased 2.2 percentage points between 2013 and 2014, from 74.8 percent to 76.7 percent.

2.2pp



## ENROLLMENT IN PLANS WITH HIGH DEDUCTIBLES

Workers increasingly enrolled in health plans with high deductibles. Enrollment in these plans jumped 4.9 percentage points between 2013 to 2014, from 30.3 percent to 35.2 percent.

4.9pp

For more information, visit [www.shadac.org/blog/ESI\\_2013&2014](http://www.shadac.org/blog/ESI_2013&2014).

Stay tuned for SHADAC's full report on employer-sponsored insurance with state-level detail, coming in April!

Source: SHADAC analysis of the MEPS – IC tabular data 2013 – 2014

<sup>1</sup>The analysis in this document applies to private sector firms only.

<sup>2</sup>Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,250 for an individual and \$2500 for a family in 2013 and 2014).