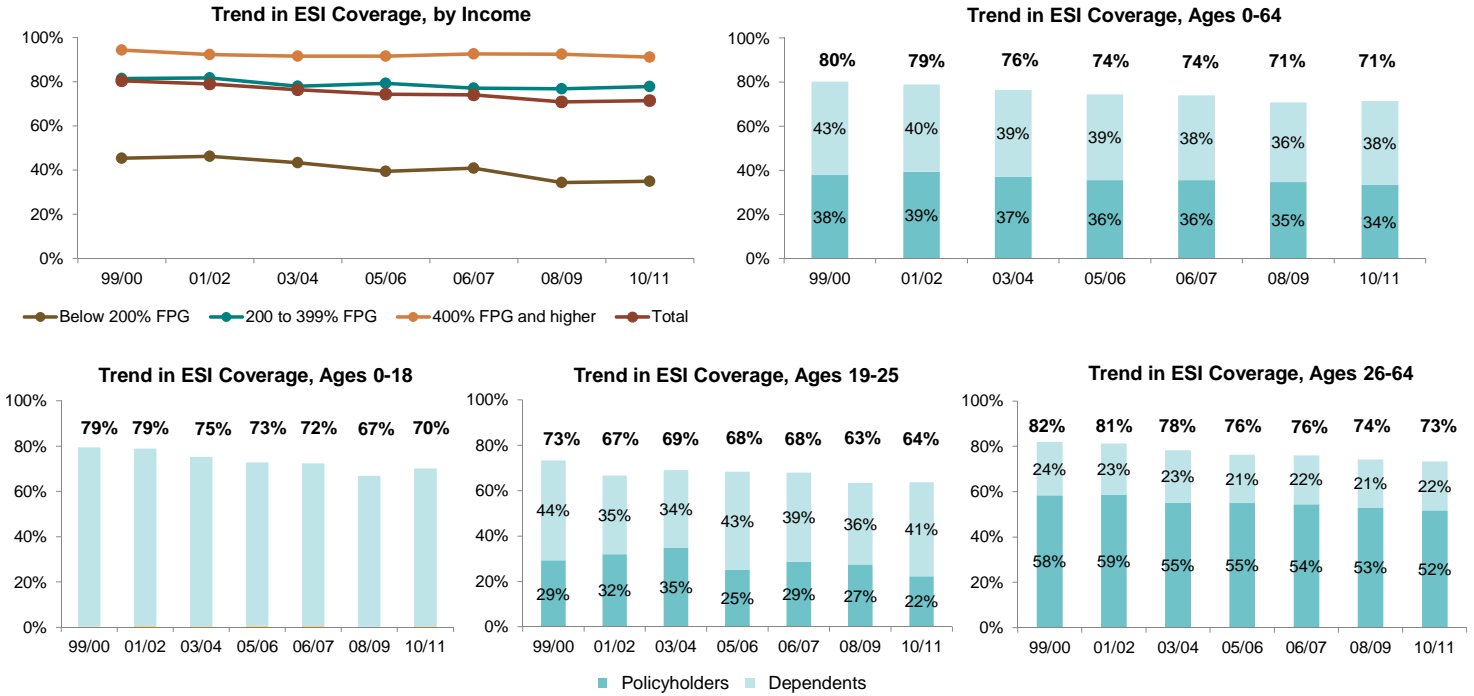


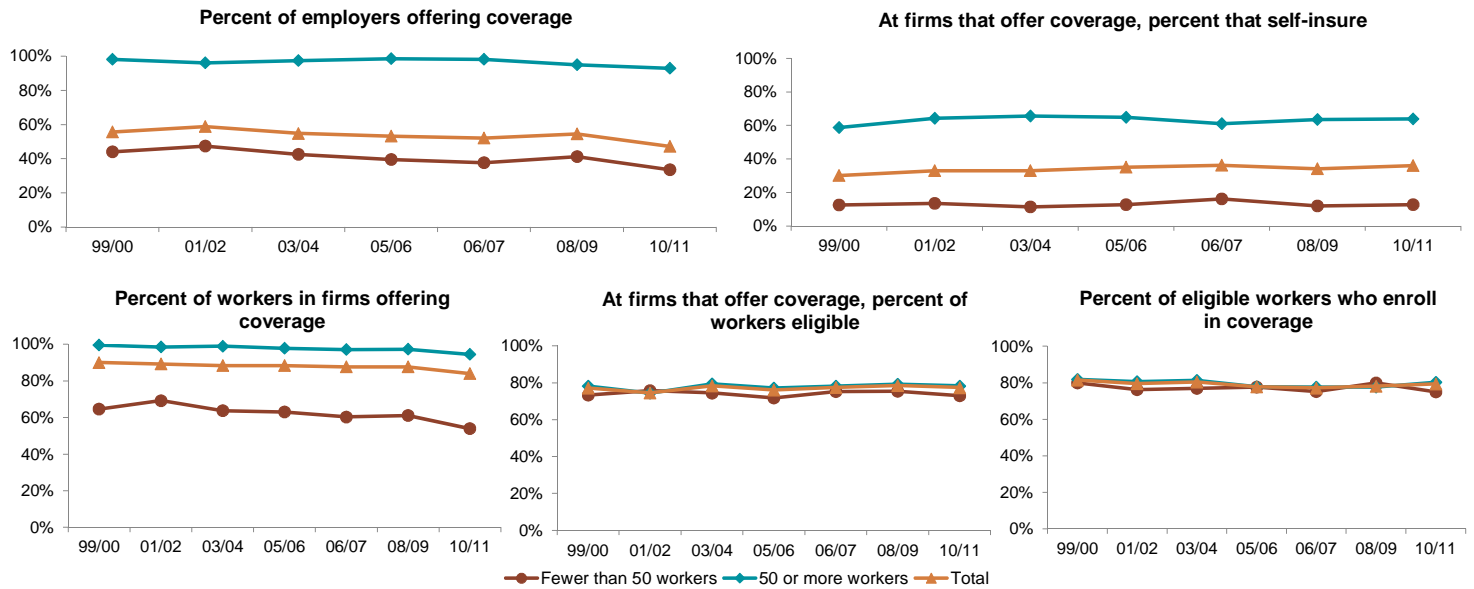
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

MINNESOTA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

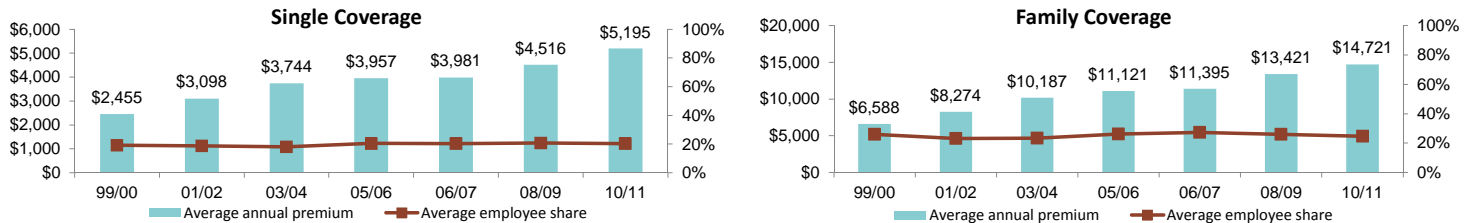


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)								
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	37.8%	39.3%	37.1%	35.6%	35.6%	34.7%	33.5%	*
Dependents	42.5%	39.7%	39.3%	38.8%	38.4%	36.1%	37.9%	*
Total	80.4%	79.0%	76.4%	74.3%	74.0%	70.9%	71.4%	*
Percent of children (0-18) population								
Policyholders	0.3%	0.6%	0.5%	0.7%	0.6%	0.2%	0.5%	
Dependents	79.1%	78.3%	74.8%	72.2%	71.8%	66.8%	69.6%	*
Total	79.4%	78.9%	75.3%	72.8%	72.4%	67.0%	70.1%	*
Percent of young adults (19-25) population								
Policyholders	29.2%	32.0%	34.9%	25.0%	28.6%	27.5%	22.3%	
Dependents	44.0%	34.6%	34.0%	43.3%	39.3%	35.8%	41.3%	
Total	73.3%	66.6%	69.0%	68.4%	67.9%	63.3%	63.6%	*
Percent of non-elderly adults (26-64) population								
Policyholders	58.4%	58.6%	55.2%	55.0%	54.5%	53.0%	51.8%	*
Dependents	23.6%	22.6%	23.1%	21.3%	21.6%	21.2%	21.6%	*
Total	82.0%	81.2%	78.3%	76.3%	76.1%	74.2%	73.4%	*
By family income (nonelderly)								
Below 200% FPG	45.3%	46.2%	43.4%	39.5%	40.9%	34.4%	34.9%	*
200 to 399% FPG	81.4%	81.8%	78.0%	79.3%	77.1%	76.8%	77.9%	
400% FPG and higher	94.3%	92.3%	91.5%	91.5%	92.6%	92.4%	91.1%	
Total	80.4%	79.0%	76.4%	74.3%	74.0%	70.9%	71.4%	*
PRIVATE SECTOR EMPLOYMENT CHARACTERISTICS								
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	44.1%	47.4%	42.6%	39.5%	37.7%	41.3%	33.5%	*
50 or more employees	98.2%	96.1%	97.4%	98.6%	98.2%	95.0%	93.0%	*
Total	55.6%	58.8%	54.8%	53.2%	52.0%	54.5%	47.3%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	64.5%	69.2%	63.7%	63.0%	60.3%	61.1%	54.0%	*
50 or more workers	99.5%	98.5%	98.9%	97.9%	97.1%	97.3%	94.4%	*
Total	90.0%	89.3%	88.4%	88.4%	87.6%	87.7%	83.9%	*
In firms that offer ESI, percent of workers that are eligible								
Fewer than 50 workers	73.3%	75.8%	74.5%	71.8%	75.2%	75.5%	73.0%	
50 or more workers	78.2%	74.4%	79.4%	77.2%	78.2%	79.3%	78.3%	
Total	77.2%	74.6%	78.4%	76.1%	77.6%	78.6%	77.5%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	80.0%	76.3%	76.9%	77.7%	75.2%	79.9%	75.1%	
50 or more workers	81.9%	80.7%	81.3%	77.8%	77.6%	77.7%	80.3%	
Total	81.5%	79.6%	80.4%	77.8%	77.2%	78.1%	79.4%	
In firms that offer ESI, percent that self-insure at least one plan								
Fewer than 50 workers	12.6%	13.5%	11.5%	12.8%	16.2%	12.1%	12.8%	
50 or more workers	58.8%	64.3%	65.6%	64.9%	61.0%	63.6%	64.0%	
Total	30.1%	32.9%	33.0%	35.0%	36.2%	34.1%	36.0%	*
TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)								
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage								
Average annual premium	\$2,455	\$3,098	\$3,744	\$3,957	\$3,981	\$4,516	\$5,195	*
Average employee share	19.2%	18.8%	18.2%	20.5%	20.3%	20.9%	20.3%	
Family coverage								
Average annual premium	\$6,588	\$8,274	\$10,187	\$11,121	\$11,395	\$13,421	\$14,721	*
Average employee share	26.1%	23.2%	23.4%	26.2%	27.2%	26.1%	24.8%	

* Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

Note: 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 2010.

For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

NA: Not Available.

Data sources: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2000-2012. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 1999-2011. For the MEPS/IC, data were not collected for 2007.