# STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE

**Online Appendix** 

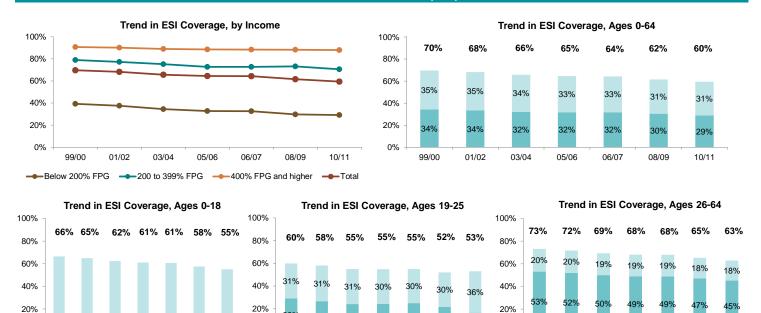
**April 2013** 





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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



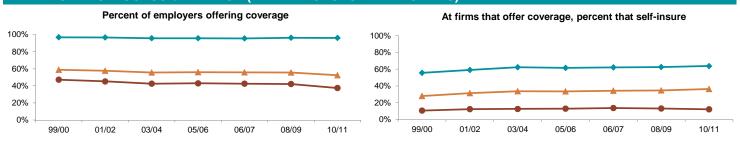
#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00

01/02

03/04

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

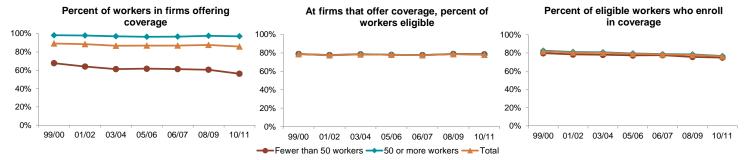
03/04

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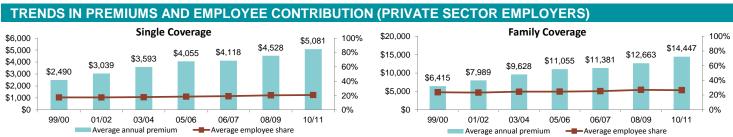
06/07

08/09

10/11



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



TRENDS IN EMPLOYER-SPONS			•	<u> </u>	0000/005=	0000/005	0040/00:	
Develop to the many allowly (C.C.4) is a similar to the many allowly (C.C.4).	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	34.3%	22 50/	32.1%	31.8%	31.8%	20.49/	28.9%	*
Policyholders Dependents	34.3% 35.4%	33.5% 34.7%	32.1%	31.8%	31.8%	30.4% 31.1%	30.6%	*
Total	69.7%	68.2%	65.7%	64.5%	64.3%	61.6%	59.5%	*
	09.770	00.2 /0	05.770	04.570	04.570	01.070	39.576	
Percent of children (0-18) population	0.8%	0.8%	0.6%	0.6%	0.6%	0.5%	0.5%	*
Policyholders Dependents	65.6%	64.2%	61.8%	60.4%	60.0%	57.1%	54.7%	*
Total	66.4%	64.9%	62.4%	61.1%	60.6%	57.1% 57.6%	55.2%	*
	00.470	04.970	02.470	01.170	00.070	37.070	33.2 /0	
Percent of young adults (19-25) population	20.10/	26.69/	24.00/	24.20/	24.00/	21.00/	16 F9/	*
Policyholders	29.1% 30.7%	26.6%	24.0% 31.0%	24.3%	24.9%	21.8%	16.5% 36.5%	*
Dependents Total	59.8%	31.5% 58.1%	55.0%	30.4% 54.8%	30.0% 54.9%	30.2% 52.0%	52.9%	*
		30.176	33.0 %	34.0 /0	34.970	32.0 /6	52.976	
Percent of non-elderly adults (26-64) population		50.00/	50.00/	40.40/	40.00/	47.00/	45.00/	*
Policyholders	53.2%	52.0%	50.0%	49.1%	48.9%	47.2%	45.3%	*
Dependents Total	20.0%	19.8%	19.5%	19.0%	19.0%	18.2%	17.6%	*
Total	73.2%	71.8%	69.5%	68.1%	67.9%	65.3%	62.9%	
By family income (nonelderly)								
Below 200% FPG	39.3%	37.5%	34.6%	32.9%	32.6%	29.8%	29.2%	*
200 to 399% FPG	79.0%	77.2%	75.2%	72.8%	72.7%	73.2%	70.6%	
400% FPG and higher	90.7%	90.1%	89.0%	88.5%	88.3%	88.3%	88.0%	*
Total	69.7%	68.2%	65.7%	64.5%	64.3%	61.6%	59.5%	
PRIVATE SECTOR EMPLOYMEN	T CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	47.2%	45.3%	42.6%	43.0%	42.6%	42.1%	37.5%	*
50 or more employees	96.9%	96.7%	95.7%	95.7%	95.6%	96.4%	96.1%	*
Total	58.9%	57.8%	55.7%	56.1%	55.8%	55.7%	52.4%	*
Percent of workers in firms that offer ESI								
Fewer than 50 workers	67.7%	64.0%	61.3%	61.7%	61.2%	60.6%	56.3%	*
50 or more workers	98.2%	98.0%	97.0%	96.6%	96.7%	97.7%	97.1%	*
Total	89.3%	88.6%	86.8%	86.9%	86.9%	87.7%	85.9%	*
In firms that offer ESI, percent of workers that a								
Fewer than 50 workers	79.0%	77.8%	78.7%	77.9%	77.7%	78.9%	78.7%	
50 or more workers	78.7%	77.4%	78.4%	78.1%	77.5%	78.8%	78.0%	
Total	78.7%	77.5%	78.5%	78.0%	77.5%	78.8%	78.1%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	79.7%	78.3%	77.9%	77.2%	77.4%	75.6%	74.9%	*
50 or more workers	82.4%	81.0%	80.6%	79.5%	78.6%	78.3%	76.7%	*
Total	81.8%	80.4%	80.1%	79.0%	78.3%	77.8%	76.3%	•
In firms that offer ESI, percent that self-insure a		40.50/	40.70/	40.00/	40.70/	40.00/	40.004	
Fewer than 50 workers	10.7%	12.5%	12.7%	13.0%	13.7%	13.2%	12.3%	*
50 or more workers	55.8%	59.1% 31.4%	62.4%	61.6%	62.1%	62.6%	63.8%	*
		41 /1%	33.7%	33.6%	34.4%	34.7%	36.4%	•
Total	28.1%							
			(PRIVATE		MPLOYER			
Total TRENDS IN PREMIUMS AND EMI			(PRIVATE 2003/2004	SECTOR E 2005/2006	MPLOYER 2006/2007	S) 2008/2009	2010/2011	Test
Total TRENDS IN PREMIUMS AND EMI Single coverage	PLOYEE CONT 1999/2000	TRIBUTION 2001/2002	2003/2004	2005/2006	2006/2007	2008/2009		
Total TRENDS IN PREMIUMS AND EMI Single coverage Average annual premium	PLOYEE CONT 1999/2000 \$2,490	\$3,039	<b>2003/2004</b> \$3,593	<b>2005/2006</b> \$4,055	<b>2006/2007</b> \$4,118	<b>2008/2009</b> \$4,528	\$5,081	Test
Total TRENDS IN PREMIUMS AND EMI Single coverage Average annual premium Average employee share	PLOYEE CONT 1999/2000	TRIBUTION 2001/2002	2003/2004	2005/2006	2006/2007	2008/2009		
Total TRENDS IN PREMIUMS AND EMI Single coverage Average annual premium Average employee share Family coverage	PLOYEE CONT 1999/2000 \$2,490 17.5%	\$3,039 17.5%	\$3,593 17.8%	<b>2005/2006</b> \$4,055 18.6%	<b>2006/2007</b> \$4,118 19.1%	<b>2008/2009</b> \$4,528 20.3%	\$5,081 20.8%	
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<sup>\*</sup> Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

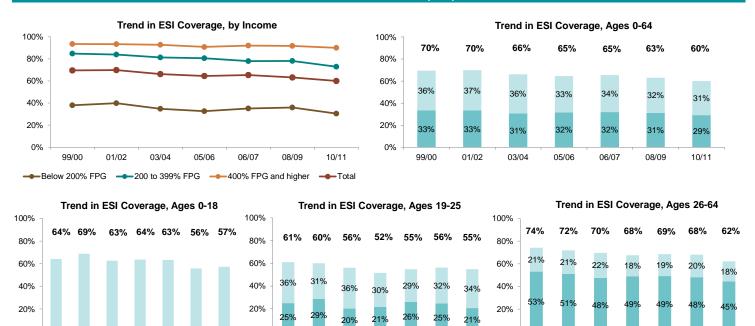
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



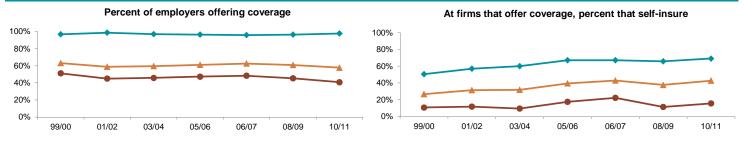
#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00

01/02

03/04

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

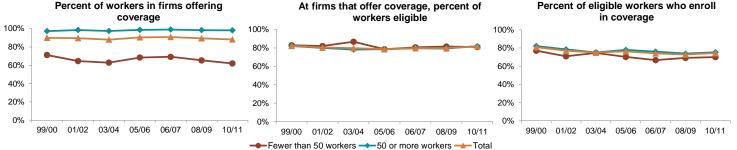
03/04

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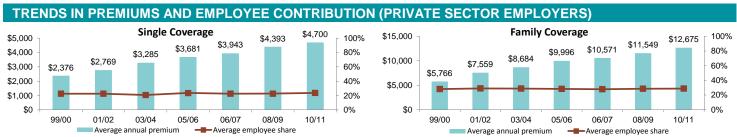
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For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.



TRENDS IN EMPLOYER-SPONSOI	RED INSURA	NCE COVE	RAGE (ESI)					
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	33.3%	33.3%	30.7%	31.6%	31.9%	31.2%	29.2%	*
Dependents	36.2%	36.6%	35.5%	33.0%	33.6%	31.9%	30.8%	*
Total	69.5%	69.9%	66.2%	64.5%	65.4%	63.2%	60.0%	*
Percent of children (0-18) population								
Policyholders	0.6%	1.0%	0.3%	0.6%	0.2%	0.2%	0.3%	
Dependents	63.7%	67.9%	62.4%	63.0%	63.2%	55.6%	56.9%	
Total	64.3%	68.9%	62.7%	63.6%	63.4%	55.9%	57.2%	*
Percent of young adults (19-25) population								
Policyholders	25.0%	28.6%	20.2%	21.5%	26.1%	24.6%	20.5%	
Dependents	36.0%	31.4%	35.8%	30.0%	28.7%	31.6%	34.2%	
Total	61.0%	60.0%	56.0%	51.5%	54.7%	56.2%	54.7%	
Percent of non-elderly adults (26-64) population	F0 00/	F4 00/	47.70/	40.40/	40.00/	40.00/	44.00/	
Policyholders	53.2%	51.2%	47.7%	49.1%	49.3%	48.3%	44.6%	
Dependents	21.0%	20.8%	22.1%	18.5%	19.3%	19.9%	17.6%	
Total	74.2%	72.0%	69.7%	67.5%	68.6%	68.2%	62.2%	
By family income (nonelderly)								
Below 200% FPG	38.0%	39.8%	34.8%	32.6%	35.1%	36.0%	30.5%	*
200 to 399% FPG	84.8%	83.9%	81.3%	80.5%	77.9%	78.1%	72.9%	*
400% FPG and higher	93.4%	93.4%	92.7%	90.8%	92.1%	91.8%	89.9%	
Total	69.5%	69.9%	66.2%	64.5%	65.4%	63.2%	60.0%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	PICTICS						
TRIVATE SECTOR EMIT ESTIMENT			2002/2004	2005/2006	2000/2007	2000/2000	2040/2044	Tast
Percent of employers offering ESI	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Fewer than 50 employees	E1 20/	44.00/	4E 00/	47 20/	49.20/	4E 20/	40.00/	*
• •	51.2%	44.9%	45.8%	47.3%	48.3%	45.3%	40.8%	
50 or more employees	96.8%	98.7%	97.0%	96.4%	95.9%	96.4%	97.8%	
Total	63.1%	58.8%	59.6%	61.2%	62.5%	60.9%	57.8%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	71.3%	64.6%	62.9%	68.5%	69.2%	65.4%	62.0%	*
50 or more workers	97.3%	98.5%	97.4%	98.6%	99.0%	98.4%	98.2%	
Total	89.9%	89.5%	88.0%	90.4%	90.8%	89.4%	88.1%	
In firms that offer ESI, percent of workers that are	eligible							
Fewer than 50 workers	82.9%	82.1%	86.7%	78.6%	80.7%	81.5%	81.1%	
50 or more workers	82.1%	80.0%	78.2%	78.5%	79.6%	79.3%	82.1%	
Total	82.3%	80.4%	79.8%	78.5%	79.8%	79.7%	81.9%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	76.9%	70.8%	74.5%	70.2%	66.6%	69.1%	70.0%	
50 or more workers	82.0%	78.3%	75.1%	70.2 <i>%</i> 77.8%	75.9%	73.7%	75.3%	*
Total	80.9%	76.9%	74.9%	76.3%	74.0%	72.8%	74.3%	*
		7 0.0 70	7 1.0 73	7 0.0 70	7 1.070	72.078	7 1.070	
In firms that offer ESI, percent that self-insure at I	least one plan 10.8%	11.8%	9.5%	17.5%	22.3%	11.4%	15.6%	*
Fewer than 50 workers 50 or more workers	50.5%	57.0%	9.5% 60.2%	67.2%	67.2%	65.9%	69.2%	*
								*
Total	26.7%	31.4%	31.8%	39.6%	42.9%	37.7%	42.7%	
	AVEE AANS	PIBLITION	(PRIVATE	SECTOR E	MPLOYER	S)		
TRENDS IN PREMIUMS AND EMP			<u> </u>					
TRENDS IN PREMIUMS AND EMP	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
		2001/2002	<u> </u>	2005/2006	2006/2007		2010/2011	Test
			<u> </u>	<b>2005/2006</b> \$3,681	<b>2006/2007</b> \$3,943	<b>2008/2009</b> \$4,393	<b>2010/2011</b> \$4,700	Test *
Single coverage	1999/2000	2001/2002	2003/2004					Test *
Average annual premium Average employee share	<b>1999/2000</b> \$2,376	<b>2001/2002</b> \$2,769	<b>2003/2004</b> \$3,285	\$3,681	\$3,943	\$4,393	\$4,700	Test *
Single coverage Average annual premium	<b>1999/2000</b> \$2,376	<b>2001/2002</b> \$2,769	<b>2003/2004</b> \$3,285	\$3,681	\$3,943	\$4,393	\$4,700	Test *

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

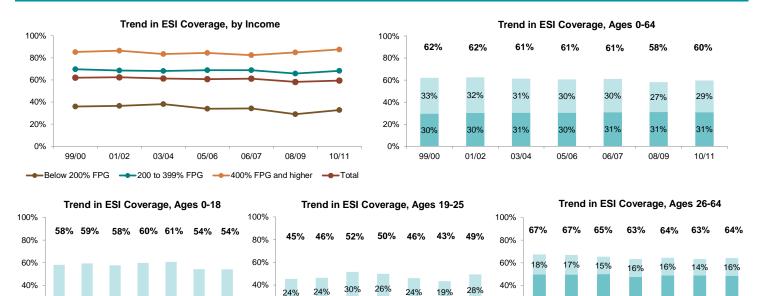
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



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

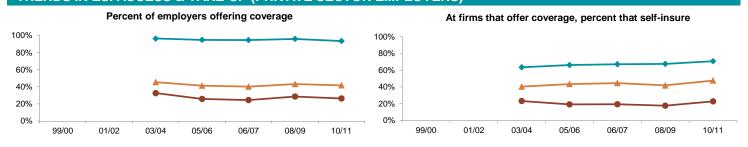
99/00 01/02 03/04 05/06 06/07 08/09 10/11

20%

99/00

01/02

03/04



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

20%

99/00

01/02

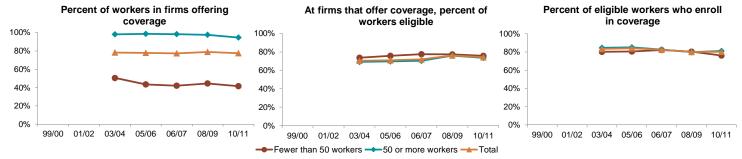
03/04

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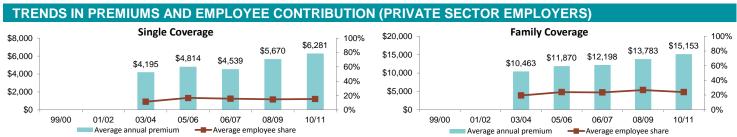
06/07

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

20%

TRENDS IN EMPLOYER-SPONSO			•	<u> </u>				
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Tes
Percent of non-elderly (0-64) population	00.00/	00.00/	20.50/	20.40/	20.00/	04.00/	00.00/	
Policyholders	29.6%	30.2%	30.5%	30.4%	30.9%	31.0%	30.9%	
Dependents	32.5%	32.3%	30.9%	30.3%	30.2%	27.2%	28.7%	^
Total	62.0%	62.4%	61.3%	60.7%	61.1%	58.2%	59.5%	
Percent of children (0-18) population								
Policyholders	0.4%	0.2%	0.3%	1.0%	1.1%	0.3%	0.5%	
Dependents	57.8%	59.2%	57.4%	58.9%	59.6%	54.0%	53.6%	
Total	58.2%	59.4%	57.7%	59.9%	60.7%	54.3%	54.2%	
Percent of young adults (19-25) population								
Policyholders	21.2%	22.2%	21.5%	23.7%	21.8%	24.8%	21.7%	
Dependents	24.2%	24.1%	30.0%	26.3%	24.2%	18.6%	27.7%	
Total	45.3%	46.3%	51.5%	49.9%	46.0%	43.4%	49.3%	
	40.070	40.070	31.370	45.570	40.070	45.470	43.570	
Percent of non-elderly adults (26-64) population	40 =0/				40.00/	40.007	10.00	
Policyholders	49.7%	49.7%	50.1%	47.6%	48.9%	49.0%	48.6%	
Dependents	17.7%	17.3%	15.4%	15.7%	15.5%	14.4%	15.7%	
Total	67.4%	67.0%	65.5%	63.3%	64.4%	63.4%	64.3%	
By family income (nonelderly)								
Below 200% FPG	35.9%	36.5%	38.2%	34.0%	34.2%	29.0%	32.8%	
200 to 399% FPG	69.8%	68.6%	68.2%	68.9%	68.9%	65.8%	68.3%	
400% FPG and higher	85.3%	86.5%	83.5%	84.5%	82.5%	84.9%	87.6%	
Total	62.0%	62.4%	61.3%	60.7%	61.1%	58.2%	59.5%	
							00.070	
PRIVATE SECTOR EMPLOYMEN		RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Tes
Percent of employers offering ESI								
Fewer than 50 employees	NA	NA	32.7%	25.8%	24.5%	28.7%	26.4%	*
50 or more employees	NA	NA	96.6%	95.0%	94.7%	96.2%	93.7%	
Total	NA	NA	45.6%	41.4%	40.3%	43.3%	41.8%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	NA	NA	50.5%	43.5%	42.1%	44.5%	41.5%	*
50 or more workers	NA	NA	98.1%	98.6%	98.3%	97.7%	94.7%	
Total	NA	NA	78.2%	77.9%	77.3%	78.9%	77.5%	
			. 0.2 / 0	11.070	11.070	1 0.0 70		
In firms that offer ESI, percent of workers that ar		<b>.</b>	70.70/	75.00/	77.50/	77.40/	75.004	
Fewer than 50 workers	NA	NA	73.7%	75.8%	77.5%	77.4%	75.8%	
50 or more workers	NA	NA	69.2%	69.7%	70.4%	76.0%	73.6%	
Total	NA	NA	70.4%	71.0%	71.9%	76.2%	74.3%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	NA	NA	80.2%	80.5%	82.0%	80.4%	76.1%	
50 or more workers	NA	NA	84.5%	85.1%	82.5%	79.8%	80.9%	
Total	NA	NA	83.3%	84.0%	82.4%	79.9%	80.1%	
n firms that offer ESI, percent that self-insure at	least one plan							
Fewer than 50 workers	NA	NA	23.3%	19.3%	19.5%	17.8%	23.0%	
50 or more workers	NA NA	NA NA	63.5%	66.3%	67.2%	67.5%	70.8%	*
Total	NA NA	NA NA	40.5%	43.6%	44.7%	41.9%	47.6%	*
							47.0%	
TRENDS IN PREMIUMS AND EMF	PLOYEE CONT	<b>FRIBUTION</b>	(PRIVATE	SECTOR E	MPLOYER	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Tes
Single coverage								
Average annual premium	NA	NA	\$4,195	\$4,814	\$4,539	\$5,670	\$6,281	*
•	NA	NA	11.5%	16.7%	15.7%	14.7%	15.2%	*
Average employee share	1 1/ 1							
<u> </u>	147.							
Average employee share  Family coverage  Average annual premium	NA NA	NA	\$10,463	\$11,870	\$12,198	\$13,783	\$15,153	*

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

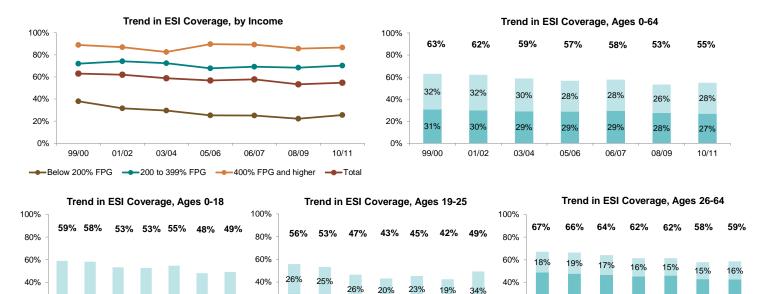
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NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



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

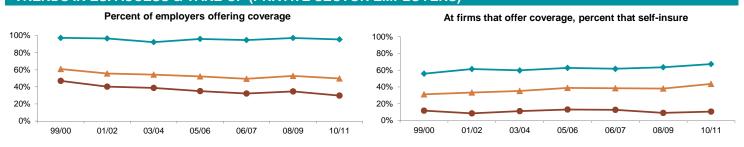
99/00 01/02 03/04 05/06 06/07 08/09 10/11

20%

99/00

01/02

03/04



05/06

■ Policyholders ■ Dependents

06/07

08/09

20%

99/00

01/02

03/04

05/06

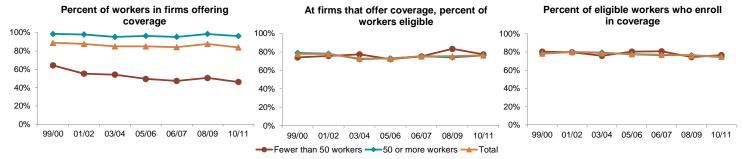
06/07

08/09

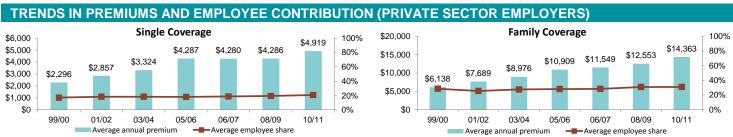
10/11

15%

10/11



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



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

20%

TRENDS IN EMPLOYER-SPONSOI			•	<u> </u>				
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	20.00/	00.00/	00.00/	00.00/	00.40/	07.00/	00.00/	*
Policyholders	30.8%	29.9%	29.0%	28.8%	29.4%	27.6%	26.9%	
Dependents	32.2%	32.2%	29.8%	27.9%	28.3%	25.6%	27.9%	
Total	63.0%	62.1%	58.8%	56.8%	57.8%	53.3%	54.8%	
Percent of children (0-18) population								
Policyholders	1.2%	1.3%	0.6%	0.3%	0.3%	0.5%	0.5%	
Dependents	57.7%	57.0%	52.7%	52.4%	54.4%	47.6%	48.8%	*
Total	59.0%	58.3%	53.3%	52.7%	54.7%	48.1%	49.3%	*
Percent of young adults (19-25) population								
Policyholders	29.7%	28.7%	20.7%	23.0%	22.4%	23.2%	15.3%	*
Dependents	26.1%	24.5%	25.9%	20.2%	23.0%	19.2%	33.9%	
Total	55.8%	53.2%	46.6%	43.2%	45.4%	42.4%	49.2%	
Percent of non-elderly adults (26-64) population								
Policyholders	49.0%	47.8%	46.7%	45.4%	46.2%	43.0%	42.8%	*
Dependents	18.1%	18.6%	17.4%	16.1%	15.4%	14.9%	15.9%	*
Total	67.1%	66.4%	64.2%	61.6%	61.5%	58.0%	58.7%	*
	37.170	33.170	31.270	31.070	31.070	30.078	00.770	
By family income (nonelderly)	00.401	04.70/	00.00/	05.00/	05.40/	00.00/	05.50	*
Below 200% FPG	38.1%	31.7%	29.6%	25.3%	25.1%	22.2%	25.5%	•
200 to 399% FPG	72.1%	74.2%	72.5%	67.9%	69.3%	68.4%	70.3%	
400% FPG and higher	89.0%	87.0%	82.6%	89.6%	89.3%	85.7%	86.7%	
Total	63.0%	62.1%	58.8%	56.8%	57.8%	53.3%	54.8%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	47.0%	40.4%	38.8%	35.1%	32.3%	34.7%	29.9%	*
50 or more employees	97.3%	96.7%	92.4%	96.0%	94.8%	97.2%	95.6%	
Total	60.9%	55.7%	54.3%	52.3%	49.5%	52.8%	49.9%	*
Percent of workers in firms that offer ESI								
Fewer than 50 workers	64.2%	55.1%	54.1%	49.5%	47.2%	50.5%	46.0%	*
50 or more workers	98.6%	97.9%	95.3%	96.4%	95.4%	98.5%	96.2%	*
Total	89.0%	87.7%	85.1%	85.0%	84.1%	87.6%	83.9%	*
		J , v	33.1,0	33.373	0 , 0	0.10,0	00.070	
In firms that offer ESI, percent of workers that are		75.00/	77.40/	70.00/	75 40/	00.40/	77.40/	
Fewer than 50 workers	74.1% 78.9%	75.6%	77.4%	72.2%	75.1%	83.4%	77.4% 76.2%	
50 or more workers	78.9% 78.0%	78.0%	72.2% 72.9%	73.1%	75.3% 75.3%	74.1%		
Total	70.0%	77.7%	12.9%	72.9%	75.5%	75.4%	76.4%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	80.2%	79.6%	75.7%	80.4%	80.6%	74.3%	76.4%	
50 or more workers	77.9%	80.0%	79.3%	77.2%	76.4%	76.5%	74.4%	
Total	78.3%	79.9%	78.6%	77.6%	76.9%	76.2%	74.6%	
In firms that offer ESI, percent that self-insure at I	east one plan							
Fewer than 50 workers	11.8%	8.6%	11.2%	13.2%	12.8%	9.1%	10.7%	
50 or more workers	55.9%	61.5%	59.8%	62.7%	61.7%	63.6%	67.3%	*
Total	31.2%	33.4%	35.3%	38.9%	38.6%	38.2%	43.8%	*
TRENDS IN PREMIUMS AND EMPI	OYEE CON	RIBUTION	(PRIVATE	SECTOR E	MPLOYER	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage	1000/2000	2001/2002	2000/2004	2000,2000	2000/2007	2000,2003	2010/2011	1031
Average annual premium	\$2,296	\$2,857	\$3,324	\$4,287	\$4,280	\$4,286	\$4,919	*
Average employee share	17.1%	18.4%	18.4%	18.2%	18.8%	19.4%	20.7%	*
	11.1/0	10.70	10.70	10.270	10.070	13.77	20.1 /0	
Family coverage  Average annual premium	\$6,138	\$7,689	\$8,976	\$10,909	\$11,549	\$12,553	\$14,363	*

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

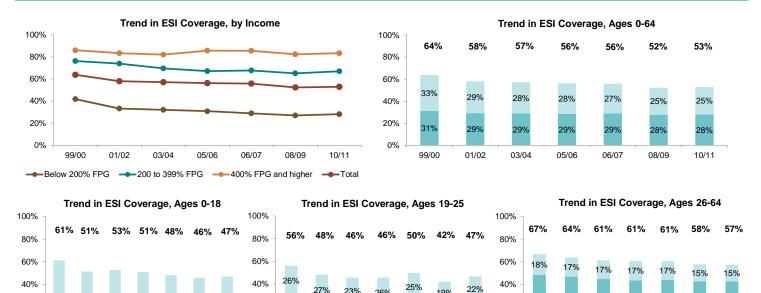
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



27%

01/02

23%

03/04

26%

05/06

■ Policyholders ■ Dependents

06/07

19%

08/09

10/11

20%

99/00

01/02

03/04

05/06

06/07

08/09

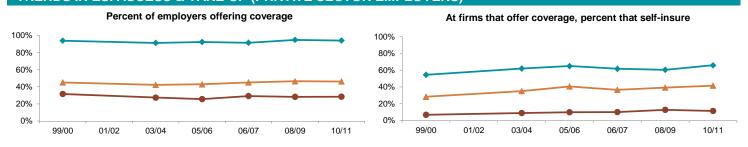
10/11

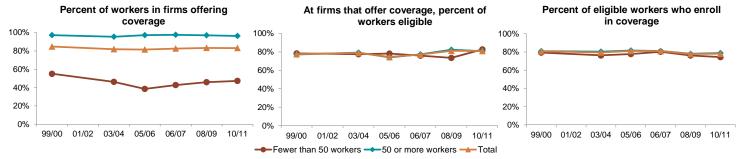
### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00 01/02 03/04 05/06 06/07 08/09 10/11

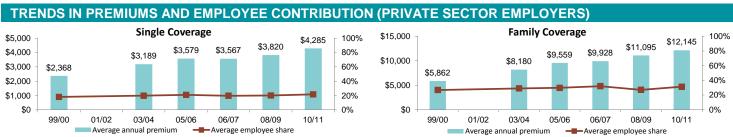
20%

99/00





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



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

20%

TRENDS IN EMPLOYER-SPONSO			•		0000/222	0000/222	0046/224	
Develope of many alderly (0.04) was a state of	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	31.0%	29.2%	28.9%	28.5%	28.9%	27.70/	27.8%	*
Policyholders	32.7%	28.9%	28.2%	26.5% 27.7%	26.9%	27.7% 24.6%	25.1%	*
Dependents Total	63.8%	58.0%	57.1%	56.2%	55.8%	52.3%	52.9%	*
	03.070	30.0 /6	37.176	30.2 /6	33.0 /6	32.3 /6	52.976	
Percent of children (0-18) population	0.00/	0.40/	0.00/	0.00/	0.70/	0.00/	0.40/	
Policyholders	0.3%	0.4%	0.3%	0.9%	0.7%	0.8%	0.4%	
Dependents	61.0%	51.0%	52.4%	49.9%	47.5%	44.9%	46.6%	*
Total	61.3%	51.4%	52.7%	50.8%	48.2%	45.8%	47.0%	
Percent of young adults (19-25) population								
Policyholders	29.9%	21.1%	22.4%	19.1%	25.1%	22.6%	24.8%	
Dependents	26.0%	27.1%	23.2%	26.5%	24.6%	19.3%	21.7%	
Total	55.9%	48.2%	45.6%	45.6%	49.7%	41.9%	46.6%	
Percent of non-elderly adults (26-64) population								
Policyholders	48.5%	46.9%	44.8%	43.7%	44.0%	42.8%	42.7%	*
Dependents	18.2%	16.9%	16.6%	17.1%	16.8%	15.0%	14.6%	*
Total	66.7%	63.8%	61.3%	60.8%	60.8%	57.8%	57.3%	*
By family income (nonelderly)								
Below 200% FPG	41.8%	33.1%	32.1%	30.8%	28.8%	27.0%	28.1%	*
200 to 399% FPG	76.2%	73.9%	69.6%	67.2%	67.7%	65.1%	67.0%	*
400% FPG and higher	86.0%	83.4%	82.1%	85.6%	85.5%	82.3%	83.3%	
Total	63.8%	58.0%	57.1%	56.2%	55.8%	52.3%	52.9%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
TRIVATE GEGTOR EIII EGTINERT	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	1999/2000	2001/2002	2003/2004	2003/2000	2000/2007	2006/2009	2010/2011	1621
Fewer than 50 employees	31.7%	NA	27.5%	25.8%	29.3%	28.3%	28.5%	
50 or more employees	94.1%	NA NA	91.4%	92.5%	91.6%	95.0%	94.2%	
Total	45.2%	NA NA	42.3%	43.0%	45.2%	46.6%	46.4%	
	10.270		12.070	10.070	10.270	10.070	101170	
Percent of workers in firms that offer ESI Fewer than 50 workers	55.1%	NA	46.3%	38.6%	42.7%	45.9%	47.4%	*
50 or more workers	97.3%	NA NA	95.6%	97.3%	97.6%	97.0%	96.4%	
Total	84.8%	NA NA	81.8%	81.6%	82.5%	83.3%	83.1%	
		14/1	01.070	01.070	02.570	00.070	03.170	
In firms that offer ESI, percent of workers that are		<b>.</b>	77.50/	70.00/	70.00/	70.00/	00.00/	
Fewer than 50 workers	78.5%	NA	77.5%	78.3%	76.0%	73.6%	82.8%	
50 or more workers	77.2% 77.5%	NA	79.2% 79.0%	74.1%	77.3%	82.4%	80.8%	*
Total	11.5%	NA	79.0%	74.5%	77.1%	81.1%	81.1%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	79.2%	NA	76.2%	77.6%	80.1%	76.1%	74.3%	
50 or more workers	80.8% 80.6%	NA NA	80.2% 79.5%	81.5%	81.0%	77.9% 77.7%	78.7% 78.0%	
Total		NA	79.5%	81.0%	80.9%	11.1%	78.0%	
In firms that offer ESI, percent that self-insure at		<b>.</b>	0.007	40.004	40.004	40.70	44.40	
Fewer than 50 workers	6.9%	NA NA	8.9%	10.0%	10.0%	12.7%	11.4%	*
50 or more workers	54.6%	NA	62.0%	65.0%	61.7%	60.6%	65.9%	
Total	28.3%	NA	35.1%	40.7%	36.6%	39.4%	41.6%	*
	LOVEE COLE	<b>TRIBUTION</b>	(PRIVATE	SECTOR E	MPLOYER	S)		
TRENDS IN PREMIUMS AND EMP	LOYEE CON	TAIDOTTON						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
TRENDS IN PREMIUMS AND EMP			2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	lest
TRENDS IN PREMIUMS AND EMP			<b>2003/2004</b> \$3,189	<b>2005/2006</b> \$3,579	<b>2006/2007</b> \$3,567	<b>2008/2009</b> \$3,820	<b>2010/2011</b> \$4,285	rest *
TRENDS IN PREMIUMS AND EMP Single coverage	1999/2000	2001/2002						r est
TRENDS IN PREMIUMS AND EMP  Single coverage  Average annual premium  Average employee share	<b>1999/2000</b> \$2,368	<b>2001/2002</b> NA	\$3,189	\$3,579 20.9%	\$3,567	\$3,820	\$4,285	*
TRENDS IN PREMIUMS AND EMP  Single coverage  Average annual premium	<b>1999/2000</b> \$2,368	<b>2001/2002</b> NA	\$3,189	\$3,579	\$3,567	\$3,820	\$4,285	* *

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

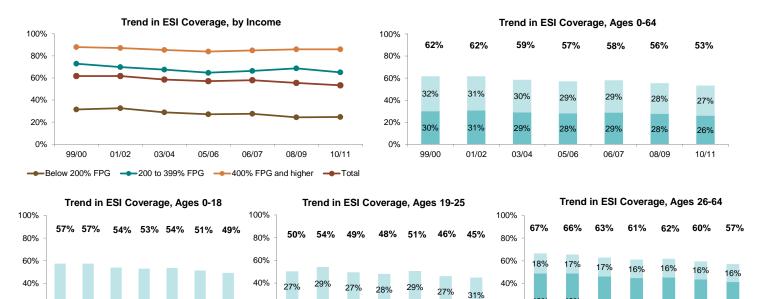
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



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

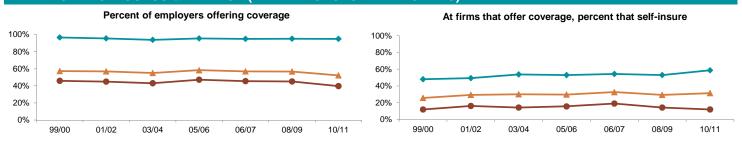
99/00 01/02 03/04 05/06 06/07 08/09 10/11

20%

99/00

01/02

03/04



20%

05/06

■ Policyholders ■ Dependents

06/07

08/09

20%

99/00

01/02

03/04

05/06

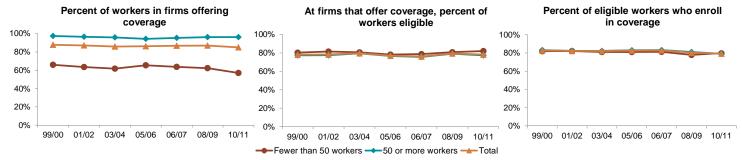
06/07

08/09

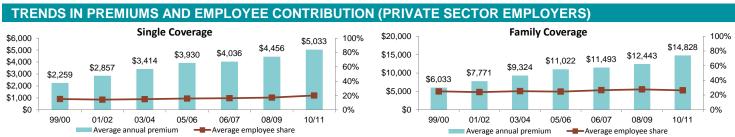
10/11

14%

10/11



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



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

20%

TRENDS IN EMPLOYER-SPONSOI	RED INSURA	NCE COVE	RAGE (ESI					
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	30.0%	30.6%	29.0%	28.1%	28.8%	27.7%	25.9%	*
Dependents	31.7%	31.1%	29.5%	29.0%	29.2%	27.8%	27.4%	*
Total	61.7%	61.7%	58.5%	57.1%	58.0%	55.5%	53.3%	*
Percent of children (0-18) population								
Policyholders	0.6%	0.7%	0.6%	0.5%	0.4%	0.5%	0.4%	
Dependents	56.8%	56.7%	53.3%	52.6%	53.2%	50.9%	48.9%	*
Total	57.4%	57.4%	53.9%	53.1%	53.6%	51.4%	49.3%	*
Percent of young adults (19-25) population								
Policyholders	23.1%	24.8%	22.3%	20.3%	21.9%	18.9%	14.0%	*
Dependents	27.2%	29.3%	27.0%	27.8%	28.8%	27.2%	30.7%	
Total	50.3%	54.2%	49.4%	48.1%	50.6%	46.0%	44.8%	*
	22.272							
Percent of non-elderly adults (26-64) population	40.00/	40.00/	40.00/	44.00/	45 40/	40.70/	44.00/	
Policyholders	48.9%	49.0%	46.2%	44.9%	45.4%	43.7%	41.3%	*
Dependents	17.7%	16.7%	16.7%	16.2%	16.5%	15.8%	15.8%	*
Total	66.6%	65.6%	62.9%	61.0%	61.8%	59.6%	57.1%	•
By family income (nonelderly)								
Below 200% FPG	31.5%	32.7%	28.8%	27.2%	27.5%	24.4%	24.7%	*
200 to 399% FPG	72.9%	69.8%	67.5%	64.7%	66.4%	68.7%	65.0%	*
400% FPG and higher	87.9%	87.2%	85.3%	84.0%	85.0%	86.0%	86.0%	
Total	61.7%	61.7%	58.5%	57.1%	58.0%	55.5%	53.3%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
TRIVATE GEGTOR EINT EGTMENT	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2009/2000	2040/2044	Test
Dercent of employers offering ESI	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	rest
Percent of employers offering ESI	4E 00/	4E 10/	42 40/	47 20/	4E E0/	4E 20/	20.70/	*
Fewer than 50 employees	45.9%	45.1%	43.1%	47.3%	45.5%	45.2%	39.7%	*
50 or more employees	96.7%	95.5%	93.9%	95.6%	94.9%	95.1%	95.0%	
Total	57.4%	57.0%	55.1%	58.4%	56.9%	56.8%	52.4%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	66.0%	63.6%	61.9%	65.5%	63.7%	62.3%	57.1%	*
50 or more workers	97.5%	96.5%	95.8%	94.4%	95.4%	96.2%	96.2%	*
Total	87.8%	87.2%	86.0%	86.3%	86.8%	87.0%	85.0%	*
In firms that offer ESI, percent of workers that are	eligible							
Fewer than 50 workers	80.4%	81.6%	80.7%	78.3%	78.7%	80.9%	82.1%	
50 or more workers	77.3%	77.5%	79.4%	76.7%	75.6%	79.1%	77.3%	
Total	78.1%	78.3%	79.6%	77.0%	76.2%	79.4%	78.2%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	81.9%	82.0%	81.0%	81.0%	81.2%	77.9%	79.7%	
50 or more workers	83.1%	82.2%	82.2%	83.0%	83.0%	81.0%	79.1%	*
Total	82.8%	82.2%	82.0%	82.6%	82.7%	80.4%	79.1%	*
In firms that offer ESI, percent that self-insure at I		5===,3	3=.0,3	3=.0,3	3,3			
· •	12.1%	16.3%	14.3%	15.7%	19.1%	14.4%	12.0%	
Fewer than 50 workers 50 or more workers	48.1%	49.4%	53.9%	53.1%	54.4%	53.0%	58.8%	*
Total	25.8%							*
		29.4%	30.2%	29.8%	32.7%	29.4%	31.4%	
TRENDS IN PREMIUMS AND EMP			(PRIVATE		MPLOYER	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage Average annual premium	\$2,259	\$2,857	\$3,414	\$3,930	\$4,036	\$4,456	\$5,033	*
	\$2,259 15.3%	\$2,857 14.3%	\$3,414 15.1%	\$3,930 15.9%	\$4,036 16.3%	\$4,456 17.3%	\$5,033 20.2%	*
Average annual premium Average employee share							. ,	*
							. ,	*

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

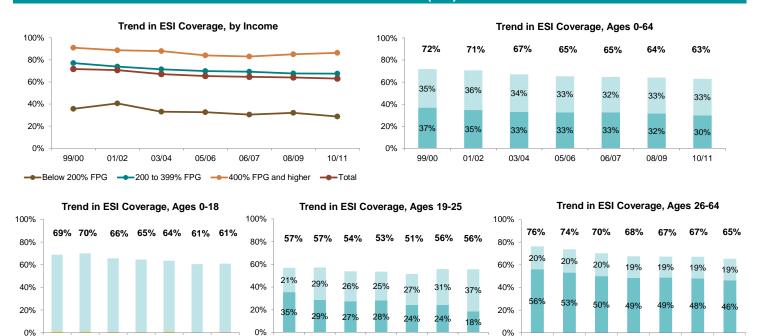
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NA: Not Available.

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

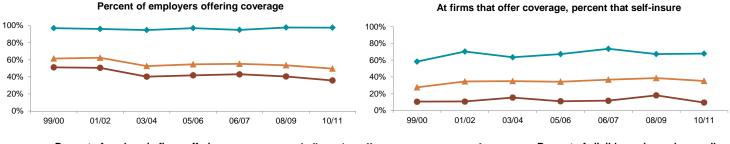
#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



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

99/00

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

03/04

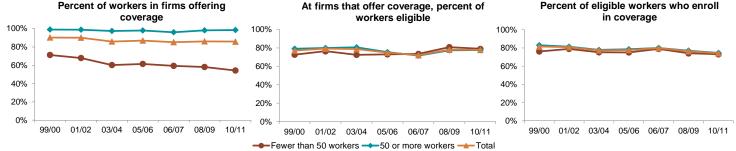
05/06

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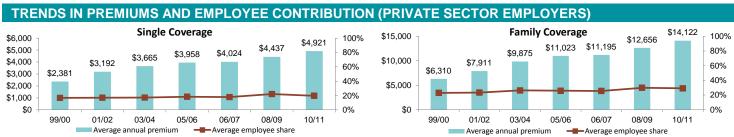
08/09

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



TRENDS IN EMPLOYER-SPONSO	DRED INSURA	NCE COVE	• •					
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	36.9%	34.7%	32.9%	32.6%	32.7%	31.5%	29.8%	*
Dependents	34.9%	36.0%	34.2%	32.7%	32.0%	32.6%	33.2%	
Total	71.8%	70.7%	67.1%	65.3%	64.7%	64.1%	63.0%	*
Percent of children (0-18) population								
Policyholders	1.3%	1.2%	0.6%	0.5%	1.0%	0.2%	0.4%	*
Dependents	67.5%	68.8%	65.0%	64.1%	62.5%	60.4%	60.5%	*
Total	68.8%	70.0%	65.6%	64.6%	63.5%	60.6%	60.9%	*
Percent of young adults (19-25) population								
Policyholders	35.5%	28.6%	27.5%	28.1%	24.2%	24.4%	18.4%	*
Dependents	21.5%	28.6%	26.4%	25.3%	27.3%	31.4%	37.2%	*
Total	56.9%	57.2%	53.9%	53.5%	51.5%	55.7%	55.7%	
Percent of non-elderly adults (26-64) population								
Policyholders	56.1%	53.2%	50.1%	48.6%	48.8%	47.9%	46.4%	*
Dependents	20.2%	20.4%	20.2%	18.9%	18.6%	19.3%	18.9%	
Total	76.3%	73.6%	70.3%	67.5%	67.3%	67.2%	65.3%	*
	. 3.370	. 3.3,3	. 3.3,3	3,3	3,3	3,3		
By family income (nonelderly)  Below 200% FPG	35.6%	40.6%	33.1%	32.7%	30.5%	32.0%	28.7%	*
200 to 399% FPG	77.1%	73.9%	71.4%	69.8%	69.3%	67.6%	67.6%	*
400% FPG and higher	91.1%	88.7%	87.9%	84.1%	83.0%	85.1%	86.4%	
Total	71.8%	70.7%	67.1%	65.3%	64.7%	64.1%	63.0%	*
			07.176	05.576	04.770	04.170	03.078	
PRIVATE SECTOR EMPLOYMEN	T CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	51.1%	50.6%	40.4%	41.8%	43.0%	40.6%	35.9%	*
50 or more employees	97.0%	96.0%	94.8%	97.0%	95.0%	97.8%	97.6%	
Total	61.5%	62.3%	52.7%	54.7%	55.3%	53.7%	49.7%	*
Percent of workers in firms that offer ESI								
Fewer than 50 workers	71.2%	67.9%	60.3%	61.4%	59.3%	58.2%	54.2%	*
50 or more workers	99.1%	98.9%	97.4%	98.0%	96.0%	98.1%	98.4%	
Total	90.3%	90.1%	85.9%	86.9%	85.2%	86.1%	85.8%	*
In firms that offer ESI, percent of workers that a	re eligible							
Fewer than 50 workers	72.7%	76.4%	72.5%	73.0%	73.6%	80.9%	79.0%	
50 or more workers	79.1%	80.0%	80.7%	75.5%	71.7%	77.4%	77.7%	
Total	77.3%	79.3%	78.8%	75.0%	72.1%	78.1%	78.0%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	76.1%	78.9%	75.3%	75.0%	78.8%	74.1%	73.0%	
50 or more workers	82.9%	81.4%	77.9%	78.5%	79.9%	77.0%	74.5%	*
Total	81.5%	80.9%	77.3%	77.7%	79.7%	76.4%	74.2%	*
In firms that offer ESI, percent that self-insure a	t least one plan							
Fewer than 50 workers	10.6%	10.8%	15.4%	11.0%	11.7%	18.1%	9.5%	
rewei tilali 30 workers			63.6%	67.3%	73.6%	67.3%	68.0%	*
50 or more workers	58.3%	70.5%						
					36.8%	38.8%	35.4%	*
50 or more workers Total	27.6%	34.7%	35.1%	34.3%	36.8%	38.8%	35.4%	*
50 or more workers Total	27.6% PLOYEE CONT	34.7% TRIBUTION	35.1% (PRIVATE	34.3% SECTOR E	MPLOYER	S)		*
50 or more workers Total TRENDS IN PREMIUMS AND EMP	27.6%	34.7%	35.1%	34.3%			35.4% <b>2010/2011</b>	* Test
50 or more workers Total TRENDS IN PREMIUMS AND EMP Single coverage	27.6% PLOYEE CONT 1999/2000	34.7%  TRIBUTION  2001/2002	35.1% (PRIVATE 2003/2004	34.3% SECTOR E 2005/2006	MPLOYER 2006/2007	S) 2008/2009	2010/2011	* Test
50 or more workers Total  TRENDS IN PREMIUMS AND EMP  Single coverage  Average annual premium	27.6% PLOYEE CONT 1999/2000 \$2,381	34.7%  TRIBUTION 2001/2002  \$3,192	35.1% (PRIVATE 2003/2004 \$3,665	34.3% SECTOR E 2005/2006 \$3,958	MPLOYER 2006/2007 \$4,024	S) 2008/2009 \$4,437	<b>2010/2011</b> \$4,921	* Test
50 or more workers Total  TRENDS IN PREMIUMS AND EMI  Single coverage  Average annual premium Average employee share	27.6% PLOYEE CONT 1999/2000	34.7%  TRIBUTION  2001/2002	35.1% (PRIVATE 2003/2004	34.3% SECTOR E 2005/2006	MPLOYER 2006/2007	S) 2008/2009	2010/2011	Test
50 or more workers Total  TRENDS IN PREMIUMS AND EMI  Single coverage Average annual premium Average employee share  Family coverage	27.6% PLOYEE CONT 1999/2000 \$2,381 16.8%	34.7%  TRIBUTION  2001/2002  \$3,192  17.1%	35.1% (PRIVATE 2003/2004 \$3,665 17.2%	34.3% SECTOR E 2005/2006 \$3,958 18.4%	MPLOYER 2006/2007 \$4,024 17.8%	\$1,437 22.2%	<b>2010/2011</b> \$4,921 19.7%	* Test * *
50 or more workers Total  TRENDS IN PREMIUMS AND EMI  Single coverage  Average annual premium Average employee share	27.6% PLOYEE CONT 1999/2000 \$2,381	34.7%  TRIBUTION 2001/2002  \$3,192	35.1% (PRIVATE 2003/2004 \$3,665	34.3% SECTOR E 2005/2006 \$3,958	MPLOYER 2006/2007 \$4,024	S) 2008/2009 \$4,437	<b>2010/2011</b> \$4,921	* * * * * * * *

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

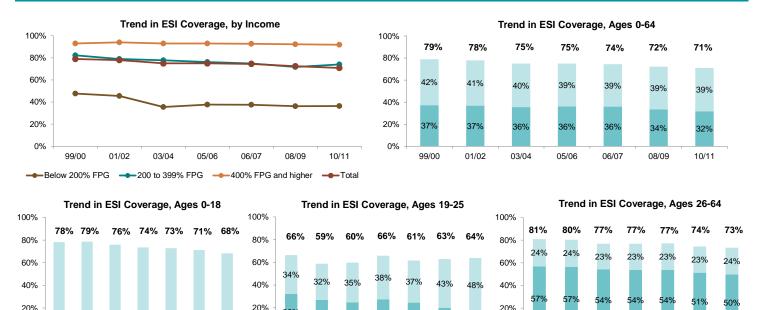
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



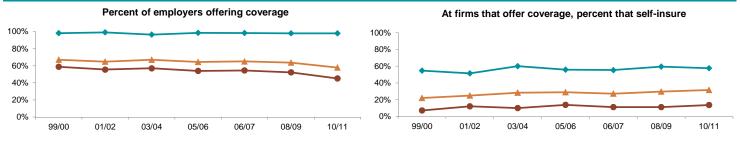
#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00

01/02

03/04

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

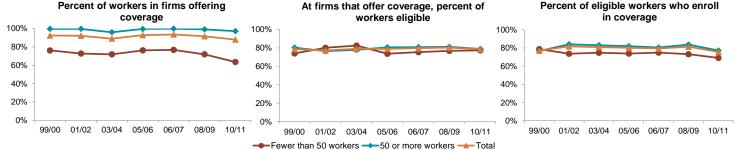
03/04

05/06

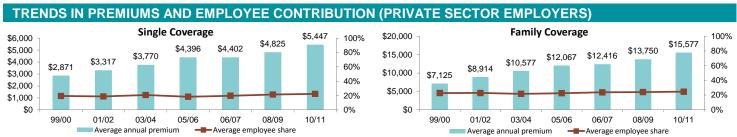
06/07

08/09

10/11



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



TRENDS IN EMPLOYER-SPONSO	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	1333/2000	2001/2002	2003/2004	2003/2000	2000/2007	2000/2003	2010/2011	163
Policyholders	37.3%	36.8%	35.5%	36.2%	36.0%	33.5%	31.8%	*
Dependents	41.6%	41.1%	39.5%	38.8%	38.5%	38.8%	39.1%	
Total	79.0%	77.9%	75.0%	75.0%	74.5%	72.4%	70.9%	*
Percent of children (0-18) population								
Policyholders	0.2%	0.6%	0.5%	0.6%	0.9%	0.5%	0.5%	
Dependents	78.0%	78.0%	75.4%	72.9%	71.9%	70.7%	67.8%	*
Total	78.2%	78.6%	76.0%	73.5%	72.8%	71.2%	68.3%	*
Percent of young adults (19-25) population								
Policyholders	32.1%	26.9%	24.7%	27.4%	24.5%	20.0%	16.0%	*
Dependents	34.4%	31.9%	34.9%	38.4%	37.0%	42.9%	47.8%	*
Total	66.4%	58.8%	59.7%	65.8%	61.5%	62.9%	63.9%	
	00.470	30.070	33.1 70	03.070	01.570	02.570	00.070	
Percent of non-elderly adults (26-64) population	50.001	50.00/	F 4 40/	F0 00/	F0 00/	F4 00/	40.701	
Policyholders	56.9%	56.6%	54.1%	53.8%	53.8%	51.3%	49.7%	•
Dependents	24.1%	23.8%	22.8%	23.1%	23.3%	23.2%	23.6%	*
Total	81.0%	80.4%	76.9%	76.9%	77.2%	74.4%	73.3%	
By family income (nonelderly)								
Below 200% FPG	47.7%	45.6%	35.5%	37.7%	37.5%	36.2%	36.3%	*
200 to 399% FPG	82.3%	78.9%	77.8%	76.2%	75.0%	71.7%	74.0%	*
400% FPG and higher	93.0%	94.1%	93.0%	93.1%	92.8%	92.3%	91.9%	
Total	79.0%	77.9%	75.0%	75.0%	74.5%	72.4%	70.9%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	1000/2000	2001/2002	2000/2001	2000/2000	2000/2007	2000/2000	2010/2011	
Fewer than 50 employees	58.8%	55.6%	57.1%	54.0%	54.5%	52.4%	45.1%	*
50 or more employees	98.1%	99.2%	96.5%	98.6%	98.3%	98.0%	98.0%	
Total	67.1%	64.8%	67.1%	64.5%	65.1%	63.8%	57.9%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	76.2%	72.9%	71.9%	76.4%	76.8%	71.9%	63.5%	*
50 or more workers	99.7%	99.7%	96.1%	99.6%	99.9%	99.1%	97.3%	*
Total	92.5%	92.3%	89.1%	92.9%	93.6%	91.7%	88.0%	*
		02.070	00.170	02.070	00.070	01.770	00.070	
In firms that offer ESI, percent of workers that are		00.20/	00.00/	70.70/	7F F0/	70.00/	77 40/	
Fewer than 50 workers	74.1%	80.2%	82.6%	73.7%	75.5%	76.8%	77.4%	
50 or more workers	80.4% 78.7%	76.5%	78.0% 79.0%	80.7%	80.9% 79.7%	81.2%	78.9%	
Total	10.176	77.3%	79.0%	79.0%	19.170	80.3%	78.6%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	78.7%	73.6%	74.7%	73.8%	74.8%	73.1%	69.1%	*
50 or more workers	76.6%	84.0%	82.9%	81.9%	80.5%	83.6%	77.2%	
Total	77.1%	81.7%	80.9%	80.1%	79.3%	81.4%	75.5%	
In firms that offer ESI, percent that self-insure at					,,,,,			
Fewer than 50 workers	7.2%	12.2%	10.2%	13.9%	11.3%	11.2%	13.7%	*
50 or more workers	54.7%	51.5%	60.0%	55.9%	55.4%	59.5%	57.6%	
Total	22.1%	25.1%	28.4%	28.9%	27.3%	29.7%	31.7%	*
TRENDS IN PREMIUMS AND EMP	LOYEE CON	TRIBUTION	(PRIVATE	SECTOR E	<b>MPLOYER</b>	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage								
Average annual premium	\$2,871	\$3,317	\$3,770	\$4,396	\$4,402	\$4,825	\$5,447	*
Average employee share	19.4%	18.9%	20.8%	18.4%	19.6%	21.5%	22.4%	*
Family coverage								
	\$7,125	\$8,914	\$10,577	\$12,067	\$12,416	\$13,750	\$15,577	*
Average annual premium	\$7,123	Ψ0,314	Ψ10,577	Ψ12,007	Ψ12,-10	Ψ13,730	Ψ10,011	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

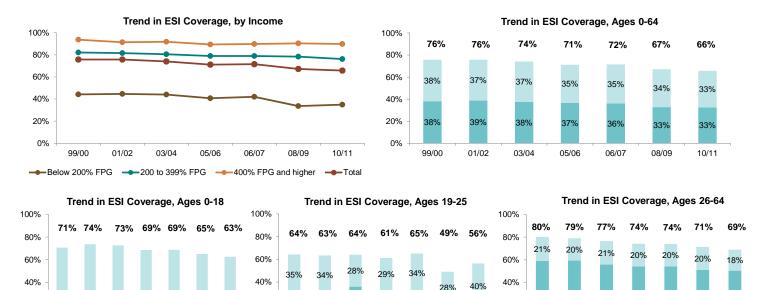
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



599

01/02

03/04

05/06

06/07

08/09

10/11

99/00

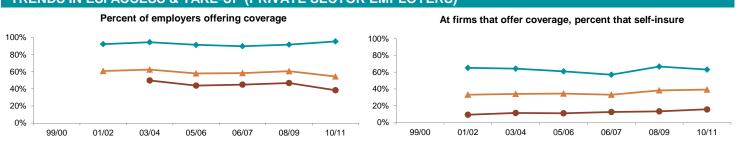
20%

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

99/00 01/02 03/04 05/06 06/07 08/09 10/11

20%

99/00



05/06

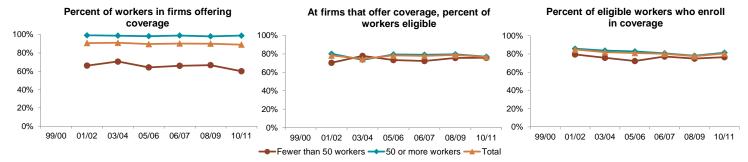
■ Policyholders ■ Dependents

06/07

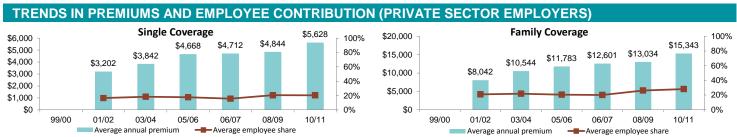
08/09

10/11

03/04



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



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

20%

TRENDS IN EMPLOYER-SPONSO			<u> </u>	<i>'</i>	0000/222	0000/222	0046/551	
Develope of many algority (0.04) is a suite to a	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population Policyholders	38.2%	38.8%	37.6%	36.7%	36.2%	32.8%	32.5%	*
Dependents	38.2% 37.6%	38.8% 37.0%	37.6% 36.5%	36.7% 34.6%	36.2% 35.4%	32.8% 34.4%	32.5%	*
Total	75.8%	75.8%	74.1%	71.2%	71.6%	67.2%	65.8%	*
	75.070	75.070	74.170	71.270	71.070	07.270	05.070	
Percent of children (0-18) population	0.2%	1.1%	0.70/	0.00/	0.00/	0.49/	O E9/	
Policyholders	70.5%	72.6%	0.7% 72.1%	0.9%	0.9% 67.8%	0.4% 64.7%	0.5% 62.1%	*
Dependents Total	70.5% 70.7%	72.6% 73.7%	72.1% 72.8%	67.6% 68.6%	68.7%	64.7% 65.1%	62.1%	*
	70.7%	73.7%	12.0%	00.0%	00.7 %	05.1%	02.0%	
Percent of young adults (19-25) population	00.40/	00.00/	00.00/	00.50/	00.00/	04.00/	40.70/	
Policyholders	29.1%	29.3%	36.0%	32.5%	30.6%	21.2%	16.7%	*
Dependents	35.2%	34.1%	28.1%	28.6%	34.5%	27.8%	39.6%	
Total	64.3%	63.4%	64.1%	61.1%	65.1%	49.0%	56.3%	
Percent of non-elderly adults (26-64) population								
Policyholders	59.1%	59.4%	55.8%	54.3%	54.3%	51.1%	50.5%	*
Dependents	21.1%	19.6%	20.8%	19.9%	19.8%	20.3%	18.4%	*
Total	80.2%	79.0%	76.6%	74.2%	74.1%	71.4%	68.9%	*
By family income (nonelderly)								
Below 200% FPG	44.2%	44.6%	44.1%	40.8%	42.1%	33.6%	35.0%	*
200 to 399% FPG	82.2%	81.6%	80.5%	79.0%	79.0%	78.4%	76.3%	
400% FPG and higher	93.7%	91.5%	91.8%	89.5%	89.9%	90.4%	89.9%	
Total	75.8%	75.8%	74.1%	71.2%	71.6%	67.2%	65.8%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	NA	NA	49.9%	43.8%	44.9%	46.8%	38.4%	*
50 or more employees	NA	92.4%	94.6%	91.5%	89.9%	91.9%	95.5%	
Total	NA	60.9%	62.5%	58.0%	58.4%	60.7%	54.5%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	NA	66.2%	70.6%	64.2%	65.9%	66.6%	60.0%	*
50 or more workers	NA	99.3%	98.9%	98.4%	99.0%	98.2%	98.9%	
Total	NA	90.8%	91.1%	89.7%	90.3%	90.1%	89.1%	
In firms that offer ESI, percent of workers that are	e eligible							
Fewer than 50 workers	NA	70.4%	77.8%	73.4%	72.3%	75.6%	75.9%	*
50 or more workers	NA	80.2%	73.6%	79.4%	79.1%	79.6%	77.0%	
Total	NA	78.3%	74.5%	78.3%	77.8%	78.9%	76.7%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	NA	79.5%	75.8%	72.3%	77.1%	74.8%	76.4%	
50 or more workers	NA	85.8%	83.7%	82.7%	80.7%	78.0%	81.3%	*
Total	NA	84.8%	81.9%	81.0%	80.1%	77.4%	80.5%	*
In firms that offer ESI, percent that self-insure at	least one plan							
Fewer than 50 workers	NA	9.3%	11.4%	11.0%	12.6%	13.3%	15.7%	
50 or more workers	NA	65.3%	64.3%	61.1%	57.1%	66.8%	63.2%	
Total	NA	33.2%	34.1%	34.6%	33.2%	38.3%	39.3%	*
TRENDS IN PREMIUMS AND EMP	LOYEE CON	RIBUTION	(PRIVATE	SECTOR E	MPL OYER	SI		
	EG I EE GOIN		2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
TREMOS IN TREMIONS AND EMI	1999/2000	2001/2002		£003/£000	£000/£00/	2000/2009	2010/2011	1631
	1999/2000	2001/2002	2000/2004					
Single coverage					\$4 712	\$4 844	\$5.628	*
Single coverage Average annual premium	NA	\$3,202	\$3,842	\$4,668	\$4,712 15.6%	\$4,844 20.5%	\$5,628 20.4%	*
Single coverage Average annual premium Average employee share					\$4,712 15.6%	\$4,844 20.5%	\$5,628 20.4%	*
Single coverage Average annual premium	NA	\$3,202	\$3,842	\$4,668				*

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

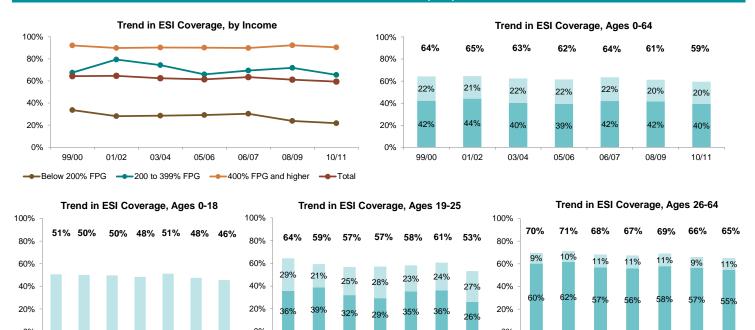
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

# State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011 DISTRICT OF COLUMBIA

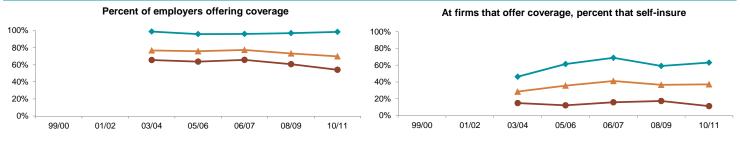
#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



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

99/00

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

03/04

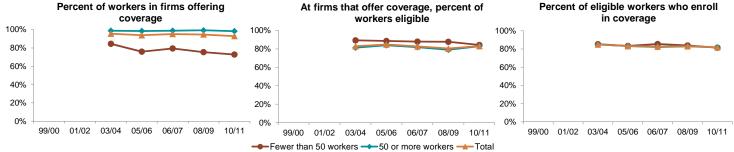
05/06

06/07

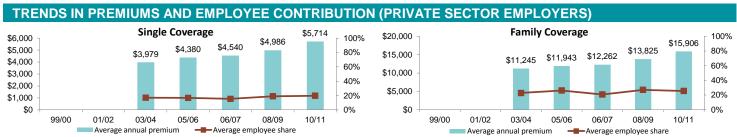
08/09

10/11

03/04



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



	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Tes
Percent of non-elderly (0-64) population	1000/2000	2001/2002	2000/2001	2000/2000	2000/2007	2000/2000	2010/2011	
Policyholders	42.2%	44.1%	40.4%	39.3%	41.9%	41.5%	39.5%	
Dependents	22.1%	20.5%	22.0%	22.2%	21.7%	19.7%	20.0%	
Total	64.3%	64.7%	62.5%	61.5%	63.5%	61.2%	59.4%	*
Percent of children (0-18) population								
Policyholders	0.4%	0.9%	0.7%	0.6%	0.9%	0.6%	0.6%	
Dependents	50.2%	49.2%	48.9%	47.8%	50.4%	46.9%	45.0%	
Total	50.6%	50.1%	49.6%	48.4%	51.3%	47.5%	45.6%	
Percent of young adults (19-25) population								
Policyholders	35.7%	38.8%	32.0%	29.3%	35.2%	36.1%	26.1%	*
Dependents	28.7%	20.5%	24.7%	27.9%	23.0%	24.5%	27.0%	
Total	64.3%	59.3%	56.7%	57.2%	58.1%	60.6%	53.1%	*
	0 1.070	00.070	33.1 70	01.1270	331.70	00.070	331.70	
Percent of non-elderly adults (26-64) population	60.004	C4 C0/	FC 00/	FC 00/	F0 00/	FC C0/	E4.00/	*
Policyholders	60.2%	61.6%	56.9%	56.2%	58.0%	56.6%	54.6%	
Dependents Total	9.5% 69.7%	9.7% 71.3%	11.4%	11.2%	11.1%	9.4% 66.0%	10.6%	*
Total	09.1%	/ 1.3%	68.3%	67.4%	69.1%	00.0%	65.2%	
By family income (nonelderly)								
Below 200% FPG	33.6%	28.2%	28.6%	29.2%	30.4%	23.9%	21.7%	*
200 to 399% FPG	67.6%	79.4%	74.4%	66.0%	69.4%	71.9%	65.6%	
400% FPG and higher	92.2%	89.8%	90.3%	90.2%	89.9%	92.3%	90.4%	
Total	64.3%	64.7%	62.5%	61.5%	63.5%	61.2%	59.4%	*
PRIVATE SECTOR EMPLOYMENT	<b>CHARACTE</b>	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Tes
Percent of employers offering ESI								
Fewer than 50 employees	NA	NA	65.6%	63.8%	65.7%	60.7%	54.1%	*
50 or more employees	NA	NA	98.9%	96.0%	96.0%	97.0%	98.5%	
Total	NA	NA	76.8%	75.9%	77.4%	73.3%	69.9%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	NA	NA	84.5%	76.0%	79.5%	75.5%	72.8%	*
50 or more workers	NA	NA	98.9%	98.5%	98.8%	99.3%	98.3%	
Total	NA	NA	95.5%	93.9%	95.1%	94.6%	93.0%	*
In firms that offer ESI, percent of workers that ar								
Fewer than 50 workers	NA NA	NA	89.4%	88.7%	88.0%	87.7%	84.3%	*
50 or more workers	NA NA	NA NA	81.3%	84.0%	81.8%	79.1%	82.9%	
Total	NA NA	NA NA	83.0%	84.8%	82.8%	80.5%	83.1%	
	14/1	1471	00.070	04.070	02.070	00.070	00.170	
Percent of eligible workers who enroll in ESI	NI A	NIA	05.00/	00.00/	0F 40/	00.00/	04.404	
Fewer than 50 workers	NA NA	NA NA	85.2%	83.3%	85.4%	83.9%	81.4%	
50 or more workers Total	NA NA	NA NA	84.8% 84.9%	83.1% 83.1%	82.0% 82.6%	82.8% 83.0%	81.7% 81.7%	*
		1471	04.570	00.170	02.070	00.070	01.770	
In firms that offer ESI, percent that self-insure at	•	NA	14.8%	12.2%	1E 00/	17 20/	11.2%	
Fewer than 50 workers 50 or more workers	NA NA	NA NA	14.8% 46.4%	12.2% 61.5%	15.8% 68.9%	17.3% 59.2%	63.2%	*
Total	NA NA	NA NA	28.5%		41.2%	36.6%	37.3%	*
				35.7%			37.3%	
TRENDS IN PREMIUMS AND EMP								
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Tes
Single coverage								
Average annual premium	NA	NA	\$3,979	\$4,380	\$4,540	\$4,986	\$5,714	*
Average employee share	NA	NA	17.0%	16.8%	15.4%	19.1%	19.7%	
Family coverage								
Average annual premium	NA	NA	\$11,245	\$11,943	\$12,262	\$13,825	\$15,906	*
Average annual premium	1471	NA	¥ · · · ,= · ·	¥ · · · , = · · ·	¥ ·-,	Ψ.σ,σΞσ	¥ . = , = = =	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

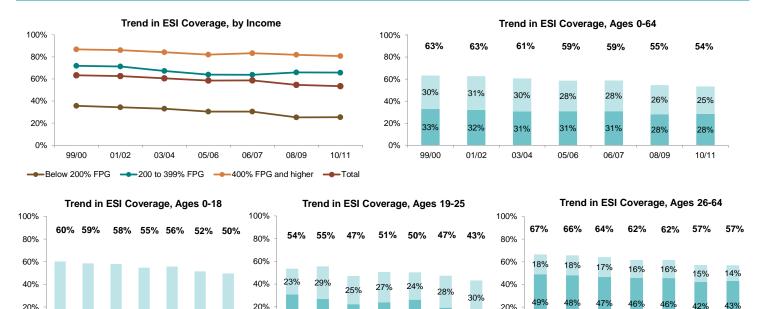
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



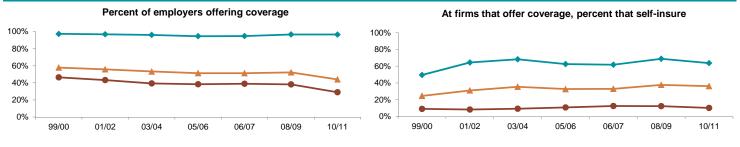
#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00

01/02

03/04

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

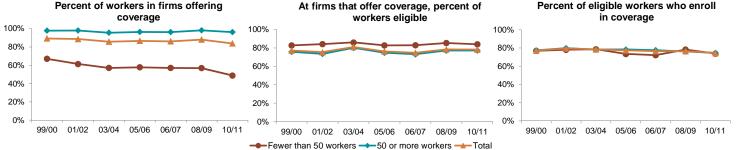
03/04

05/06

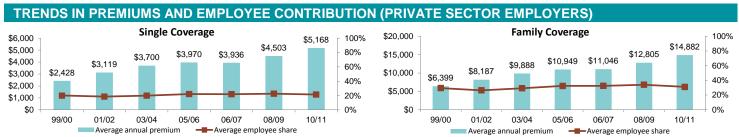
06/07

08/09

10/11



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



TRENDS IN EMPLOYER-SPONSO			•		0000'000	0000/222	0046/224	
Develope of many alderly (0.04) in a miletian	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	32.9%	32.0%	30.6%	30.9%	30.9%	28.2%	28.4%	*
Policyholders Dependents	32.9% 30.4%	32.0% 30.7%	30.6% 30.0%	30.9% 27.7%	30.9% 27.9%	28.2% 26.4%	28.4% 25.0%	*
Total	30.4% 63.3%	30.7% 62.6%	30.0% 60.6%	27.7% 58.6%	27.9% 58.8%	26.4% 54.6%	25.0% 53.5%	*
	03.3%	02.0 /6	00.070	30.0 /0	30.0 /6	34.0 /0	55.5%	
Percent of children (0-18) population	1.1%	4.00/	0.70/	0.70/	0.00/	0.00/	0.00/	
Policyholders	59.1%	1.0%	0.7%	0.7%	0.9%	0.6% 50.9%	0.6% 49.0%	*
Dependents Total	60.3%	57.6% 58.6%	57.3% 57.9%	54.2% 54.8%	54.8% 55.7%	51.5%	49.0%	*
	00.3%	36.6%	57.9%	34.0%	55.7 %	31.5%	49.0%	
Percent of young adults (19-25) population	22.22/	22.224	22.00/	00.00/	00.00/	40.00/	40.00/	*
Policyholders	30.9%	26.9%	22.2%	23.9%	26.2%	19.2%	13.3%	
Dependents	22.7%	28.5%	24.9%	26.7%	24.1%	28.1%	29.8%	*
Total	53.6%	55.5%	47.1%	50.6%	50.3%	47.3%	43.1%	
Percent of non-elderly adults (26-64) population								
Policyholders	49.0%	48.2%	46.8%	45.9%	45.6%	42.4%	43.2%	*
Dependents	17.6%	17.5%	17.4%	15.7%	16.0%	14.8%	13.7%	*
Total	66.6%	65.7%	64.2%	61.6%	61.6%	57.3%	56.9%	*
By family income (nonelderly)								
Below 200% FPG	35.7%	34.4%	33.0%	30.5%	30.4%	25.2%	25.3%	*
200 to 399% FPG	71.8%	71.3%	67.2%	63.9%	63.8%	65.9%	65.7%	*
400% FPG and higher	86.8%	86.1%	84.2%	82.0%	83.3%	81.9%	80.7%	*
Total	63.3%	62.6%	60.6%	58.6%	58.8%	54.6%	53.5%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
TRIVITIE GEGIGIN EIIII EGIIIIEIN	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	1333/2000	2001/2002	2003/2004	2003/2000	2000/2007	2000/2003	2010/2011	1631
Fewer than 50 employees	46.4%	43.4%	39.4%	38.5%	38.9%	38.3%	29.1%	*
50 or more employees	97.3%	96.8%	96.1%	94.6%	94.7%	96.7%	96.6%	
Total	57.9%	55.9%	53.3%	51.3%	51.4%	52.3%	44.1%	*
Percent of workers in firms that offer ESI								
Fewer than 50 workers	67.0%	61.4%	57.0%	57.8%	57.0%	56.9%	48.8%	*
50 or more workers	97.9%	98.0%	95.5%	96.3%	96.2%	98.1%	96.2%	
Total	89.3%	88.6%	85.7%	86.6%	86.0%	88.1%	83.8%	*
		00.070	00.1 70	00.070	00.070	00.170	00.070	
In firms that offer ESI, percent of workers that are		0.4.20/	00.00/	00.00/	02.00/	05.40/	0.4.00/	
Fewer than 50 workers	82.8% 75.8%	84.2%	86.0% 80.1%	82.8%	82.9%	85.4%	84.0% 77.3%	
50 or more workers		73.5% 75.4%	81.1%	74.8%	73.1% 74.8%	77.1% 78.4%	77.3% 78.2%	
Total	77.3%	73.470	01.170	76.2%	14.070	10.470	10.2%	
Percent of eligible workers who enroll in ESI	70.00	77.007	70.50	70.46	70.001	70.00	70 70	
Fewer than 50 workers	76.8%	77.9%	78.5%	73.4%	72.0%	78.2%	73.7%	
50 or more workers	77.2% 77.1%	79.8% 79.4%	78.2% 78.3%	78.3% 77.4%	77.4% 76.4%	76.0% 76.4%	74.5% 74.4%	
Total		79.4%	18.3%	11.4%	70.4%	70.4%	74.4%	
In firms that offer ESI, percent that self-insure at		0.00/	0.007	40.007	40.00/	40.50/	40.004	
Fewer than 50 workers	9.2% 49.6%	8.3% 64.5%	9.3% 68.4%	10.9%	12.6%	12.5% 68.8%	10.2% 63.7%	*
50 or more workers		64.5%		62.5%	61.8%			*
Total	24.6%	31.1%	35.5%	32.7%	32.9%	37.7%	36.3%	
TRENDS IN PREMIUMS AND EMP	LOYEE CON	RIBUTION	(PRIVATE		MPLOYER			
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage								
Average annual premium	\$2,428	\$3,119	\$3,700	\$3,970	\$3,936	\$4,503	\$5,168	*
	00.00/	18.5%	20.0%	22.1%	21.8%	22.6%	21.4%	
Average employee share	20.0%	10.570	20.070					
Family coverage		10.570	20.070					
Average employee share  Family coverage  Average annual premium  Average employee share	\$6,399 29.6%	\$8,187 26.4%	\$9,888 29.3%	\$10,949 32.4%	\$11,046 32.6%	\$12,805 34.0%	\$14,882 31.1%	*

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

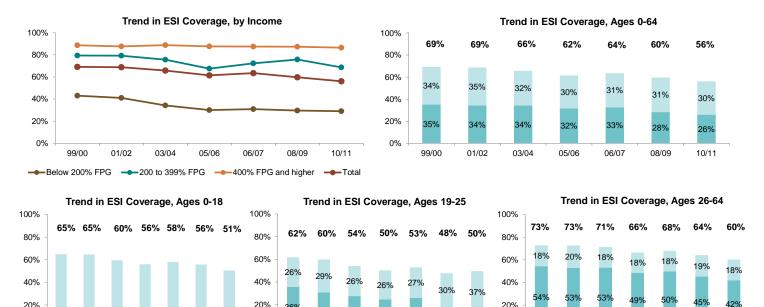
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



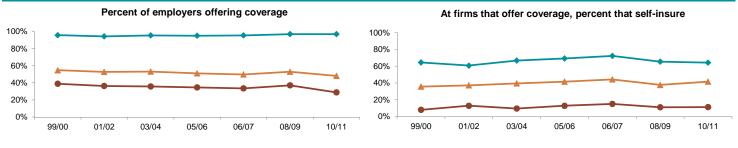
#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00

01/02

03/04

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

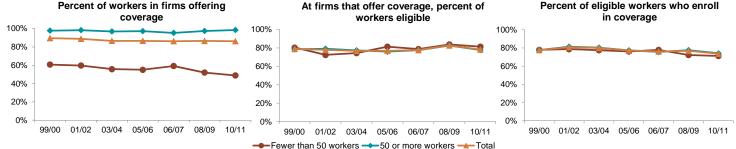
03/04

05/06

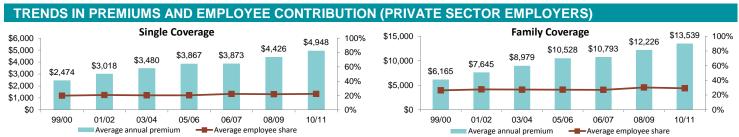
06/07

08/09

10/11



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



TRENDS IN EMPLOYER-SPONSO	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	1000/2000	2001/2002	2000/2001	2000/2000	2000/2007	2000/2000	2010/2011	
Policyholders	35.1%	34.2%	34.3%	31.6%	32.7%	28.3%	26.0%	*
Dependents	34.1%	34.6%	31.5%	29.9%	30.8%	31.4%	30.2%	*
Total	69.2%	68.8%	65.8%	61.5%	63.5%	59.7%	56.1%	*
Percent of children (0-18) population								
Policyholders	0.6%	1.1%	0.9%	0.9%	1.0%	0.3%	0.2%	
Dependents	64.4%	63.6%	58.7%	55.1%	57.0%	55.4%	50.3%	*
Total	65.0%	64.7%	59.6%	56.0%	58.0%	55.7%	50.5%	*
Percent of young adults (19-25) population								
Policyholders	35.6%	30.8%	27.6%	24.8%	26.1%	17.8%	12.6%	*
Dependents	26.2%	29.1%	26.5%	25.5%	26.8%	29.9%	37.0%	*
Total	61.8%	59.9%	54.1%	50.3%	53.0%	47.7%	49.5%	*
Percent of non-elderly adults (26-64) population								
Policyholders	54.4%	52.9%	53.1%	48.7%	49.9%	45.2%	42.0%	*
Dependents	18.5%	19.7%	18.2%	17.8%	18.2%	18.9%	18.3%	
Total	72.9%	72.7%	71.4%	66.5%	68.1%	64.1%	60.3%	*
By family income (nonelderly)								
Below 200% FPG	43.1%	41.0%	34.3%	30.0%	31.0%	29.6%	29.0%	*
200 to 399% FPG	79.5%	79.3%	75.7%	67.6%	72.3%	75.8%	68.6%	*
400% FPG and higher	88.6%	87.6%	88.9%	87.7%	87.6%	87.3%	86.6%	
Total	69.2%	68.8%	65.8%	61.5%	63.5%	59.7%	56.1%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Tes
Percent of employers offering ESI	1000,2000						2010,2011	
Fewer than 50 employees	38.9%	36.4%	35.9%	34.6%	33.5%	37.1%	28.9%	*
50 or more employees	95.8%	94.4%	95.6%	95.2%	95.5%	97.0%	97.0%	
Total	54.8%	52.8%	53.2%	51.1%	49.9%	53.1%	48.2%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	60.7%	59.7%	55.8%	55.1%	59.1%	52.0%	48.9%	*
50 or more workers	97.8%	98.3%	97.0%	97.3%	95.4%	97.4%	98.4%	
Total	89.5%	88.8%	86.7%	86.7%	86.2%	86.5%	86.3%	*
In firms that offer ESI, percent of workers that are	e eligible							
Fewer than 50 workers	80.4%	72.4%	74.5%	81.3%	78.8%	83.8%	81.3%	
50 or more workers	78.5%	79.1%	77.4%	76.0%	77.5%	82.6%	77.8%	
Total	78.9%	78.0%	76.9%	76.8%	77.7%	82.8%	78.2%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	77.8%	78.6%	77.5%	76.0%	77.8%	72.2%	71.2%	
50 or more workers	77.6%	81.3%	80.3%	77.3%	75.6%	77.5%	74.1%	
Total	77.6%	80.9%	79.9%	77.2%	76.0%	76.8%	73.7%	
In firms that offer ESI, percent that self-insure at								
Fewer than 50 workers	8.0%	12.9%	9.6%	12.9%	15.1%	11.1%	11.3%	
50 or more workers	64.5%	60.8%	66.8%	69.3%	72.3%	65.5%	64.3%	
Total	35.7%	37.2%	39.5%	41.6%	44.2%	37.7%	41.6%	
TRENDS IN PREMIUMS AND EMP	LOYEE CON	<b>TRIBUTION</b>	(PRIVATE	<b>SECTOR E</b>	<b>MPLOYER</b>	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Tes
Single coverage								
Average annual premium	\$2,474	\$3,018	\$3,480	\$3,867	\$3,873	\$4,426	\$4,948	*
Average employee share	20.0%	20.7%	20.4%	20.3%	22.3%	22.0%	22.3%	
Family coverage								
		<b>₾7.04</b> E	<b>ሲ</b> ር 070	<b>040 E00</b>	¢10.702	ተፈባ ባባር	\$13,539	*
Average annual premium Average employee share	\$6,165 26.4%	\$7,645 27.7%	\$8,979 27.4%	\$10,528 27.3%	\$10,793 27.0%	\$12,226 30.4%	29.3%	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

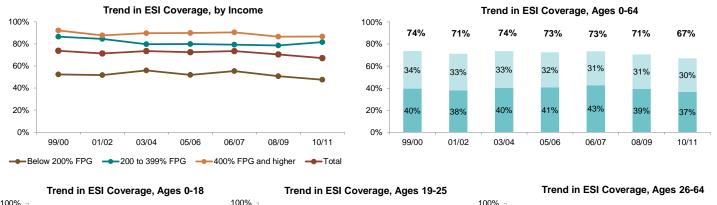
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

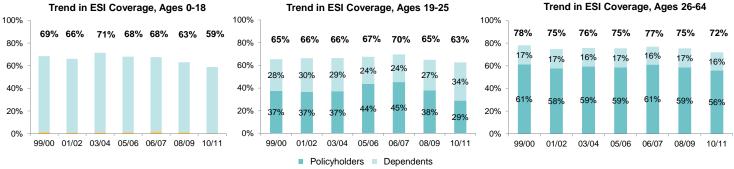
For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

NA: Not Available.

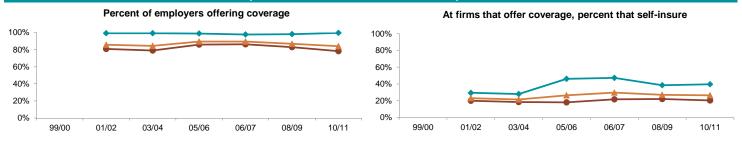
### State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011 HAWAII

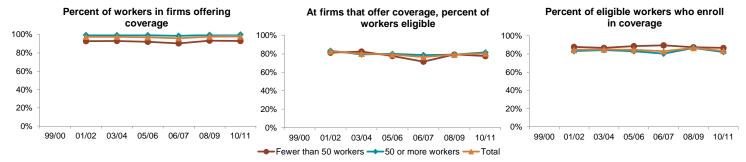
#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



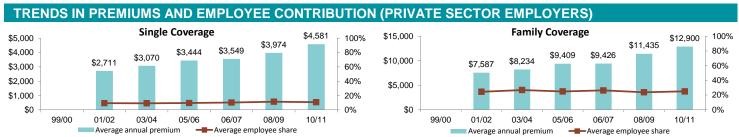


#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)





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



TRENDS IN EMPLOYER-SPONSO			•					
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	00.00/	07.00/	40.00/	40.00/	40.70/	00.40/	00.70/	*
Policyholders	39.6%	37.9%	40.2%	40.8%	42.7%	39.4%	36.7%	
Dependents	34.1%	33.4%	33.3%	31.8%	30.7%	31.2%	30.3%	
Total	73.7%	71.3%	73.5%	72.5%	73.5%	70.5%	67.1%	
Percent of children (0-18) population								
Policyholders	1.6%	1.2%	1.3%	1.4%	2.1%	1.3%	0.5%	
Dependents	66.9%	64.9%	70.0%	66.6%	65.6%	61.9%	58.3%	*
Total	68.5%	66.1%	71.4%	68.0%	67.7%	63.2%	58.8%	*
Percent of young adults (19-25) population								
Policyholders	37.5%	36.5%	37.1%	43.6%	45.2%	38.0%	28.9%	*
Dependents	27.9%	29.7%	29.2%	23.9%	24.4%	26.8%	33.7%	
Total	65.3%	66.2%	66.4%	67.5%	69.6%	64.8%	62.5%	
Percent of non-elderly adults (26-64) population								
Policyholders	61.3%	57.8%	59.4%	58.7%	61.1%	58.6%	55.9%	*
Dependents	16.9%	17.0%	16.4%	16.7%	15.7%	16.8%	16.0%	
Total	78.1%	74.8%	75.8%	75.4%	76.9%	75.4%	71.9%	*
	7 3. 1 70	7 1.070	7 0.0 70	. 3. 1,3	1 0.0 /0	7 3. 170	7 1.5 70	
By family income (nonelderly)	50.007	F4 00/	FF 00/	E4 00/	FF 40/	F0 70/	47.504	
Below 200% FPG	52.3%	51.8%	55.9%	51.9%	55.4%	50.7%	47.5%	
200 to 399% FPG	86.5%	84.5%	79.7%	79.9%	79.3%	78.5%	81.6%	
400% FPG and higher	92.2%	87.7%	89.7%	89.8%	90.4%	86.5%	86.6%	
Total	73.7%	71.3%	73.5%	72.5%	73.5%	70.5%	67.1%	*
PRIVATE SECTOR EMPLOYMEN	T CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	NA	80.9%	79.1%	86.1%	86.3%	83.0%	78.4%	
50 or more employees	NA	99.3%	99.3%	98.9%	97.8%	98.2%	99.7%	
Total	NA	85.7%	84.4%	89.6%	89.6%	87.0%	84.1%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	NA	93.0%	93.0%	92.2%	90.4%	93.4%	93.1%	
50 or more workers	NA	99.6%	99.3%	99.3%	98.6%	99.7%	100.0%	
Total	NA NA	97.6%	97.6%	97.1%	96.0%	97.9%	98.0%	
		00,0	0.1070	3,0	00.070	07.1070	00.070	
In firms that offer ESI, percent of workers that a		04.20/	00.50/	77.00/	74.70/	70.40/	77.70/	
Fewer than 50 workers	NA NA	81.3%	82.5%	77.8%	71.7%	79.4%	77.7% 81.6%	
50 or more workers		83.5%	79.4%	80.1%	78.7% 76.6%	79.2% 79.3%		
Total	NA	82.9%	80.3%	79.3%	70.0%	19.5%	80.5%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	NA	87.7%	86.6%	88.5%	89.4%	87.4%	86.5%	*
50 or more workers	NA	83.1%	84.2%	83.0%	80.3%	86.5%	82.1%	
Total	NA	84.4%	84.9%	84.6%	82.9%	86.7%	83.3%	
In firms that offer ESI, percent that self-insure a								
Fewer than 50 workers	NA	20.0%	18.6%	18.1%	21.8%	22.1%	20.4%	
50 or more workers	NA	29.5%	28.0%	46.2%	47.3%	38.5%	39.7%	*
Total	NA	23.1%	21.6%	26.6%	29.7%	27.0%	26.5%	
TRENDS IN PREMIUMS AND EMP	PLOYEE CON	<b>TRIBUTION</b>	(PRIVATE	SECTOR E	<b>MPLOYER</b>	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage	. 555,2556							. 550
Average annual premium	NA	\$2,711	\$3,070	\$3,444	\$3,549	\$3,974	\$4,581	*
Average employee share	NA NA	9.4%	9.2%	9.7%	10.3%	11.5%	10.7%	
	14/1	0.170	J 70	3.770	10.070	11.070	10.7 /0	
Family coverage  Average annual premium	NA	\$7,587	\$8,234	\$9,409	\$9,426	\$11,435	\$12,900	*

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

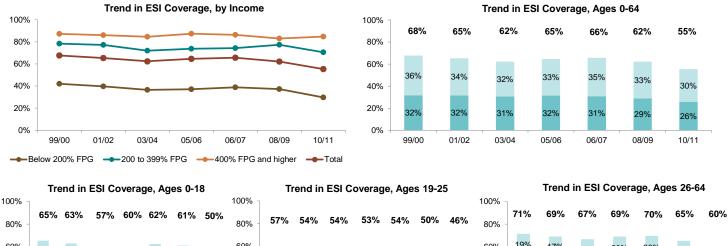
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

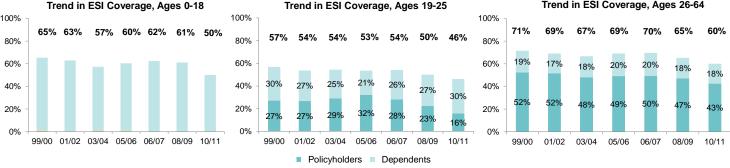
For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

NA: Not Available.

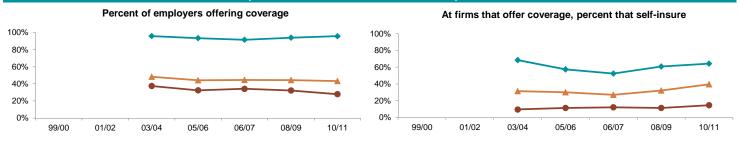
### State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011 IDAHO

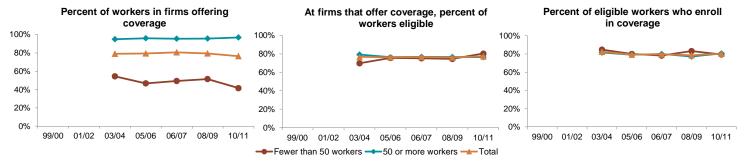
#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



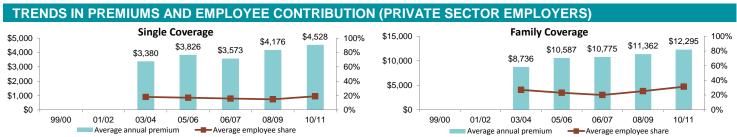


#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)





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



TRENDS IN EMPLOYER-SPONS			•	<u> </u>				_
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	04.00/	04.00/	00.00/	04.50/	00.00/	00.00/	05.00/	*
Policyholders	31.8%	31.6%	30.8%	31.5%	30.9%	29.0%	25.8%	
Dependents	35.9%	33.7%	31.5%	33.1%	34.8%	33.2%	29.6%	*
Total	67.7%	65.3%	62.4%	64.7%	65.6%	62.2%	55.4%	
Percent of children (0-18) population								
Policyholders	0.8%	0.4%	0.6%	0.4%	0.2%	0.2%	0.3%	
Dependents	64.6%	62.6%	56.6%	60.0%	62.2%	60.9%	49.8%	*
Total	65.3%	63.0%	57.2%	60.4%	62.4%	61.2%	50.1%	*
Percent of young adults (19-25) population								
Policyholders	27.3%	26.8%	29.2%	32.3%	28.2%	22.6%	16.0%	*
Dependents	29.6%	26.9%	25.1%	21.2%	25.9%	27.4%	30.3%	
Total	56.8%	53.7%	54.3%	53.5%	54.0%	50.0%	46.3%	*
Percent of non-elderly adults (26-64) population	n							
Policyholders	52.5%	51.7%	48.3%	49.2%	49.5%	47.2%	42.5%	*
Dependents	19.0%	17.4%	18.5%	19.9%	20.2%	18.0%	17.6%	
Total	71.5%	69.1%	66.7%	69.1%	69.7%	65.3%	60.1%	*
	7 1.0 70	30.170	30.7 /0	30.170	30.1 /3	30.078	00.170	
By family income (nonelderly)	40.007	00.70/	00.50/	07.40/	00.00/	07.00/	00.70	*
Below 200% FPG	42.0%	39.7%	36.5%	37.1%	38.9%	37.3%	29.7%	*
200 to 399% FPG	78.4%	77.2%	72.0%	73.7%	74.3%	77.4%	70.6%	•
400% FPG and higher	87.3%	86.1%	84.6%	87.4%	86.4%	83.0%	84.8%	
Total	67.7%	65.3%	62.4%	64.7%	65.6%	62.2%	55.4%	*
PRIVATE SECTOR EMPLOYMEN	IT CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	1000,2000							
Fewer than 50 employees	NA	NA	37.5%	32.5%	34.2%	32.3%	27.9%	*
50 or more employees	NA	NA	95.9%	93.4%	91.6%	94.1%	95.8%	
Total	NA	NA	48.4%	44.2%	44.6%	44.5%	43.3%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	NA	NA	54.5%	46.8%	49.3%	51.5%	41.6%	*
50 or more workers	NA NA	NA NA	94.9%	96.1%	95.5%	95.7%	96.9%	
Total	NA NA	NA NA	79.1%	79.5%	80.7%	79.4%	76.5%	
		IVA	7 3.1 70	19.570	00.7 /0	13.470	70.570	
In firms that offer ESI, percent of workers that a								
Fewer than 50 workers	NA	NA	70.0%	75.6%	75.2%	74.6%	80.4%	*
50 or more workers	NA	NA	79.3%	76.4%	76.9%	76.7%	76.6%	
Total	NA	NA	76.8%	76.3%	76.6%	76.2%	77.3%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	NA	NA	84.7%	79.9%	78.1%	83.0%	79.4%	
50 or more workers	NA	NA	81.6%	79.1%	79.9%	77.2%	80.4%	
Total	NA	NA	82.3%	79.3%	79.5%	78.6%	80.2%	
In firms that offer ESI, percent that self-insure a	at least one plan							
Fewer than 50 workers	NA	NA	9.6%	11.4%	12.1%	11.5%	14.7%	
50 or more workers	NA	NA	68.4%	57.4%	52.4%	60.9%	64.2%	
Total	NA	NA	31.5%	30.2%	27.1%	32.2%	39.7%	*
TRENDS IN PREMIUMS AND EM	DI OVEE CONT	PIRLITION	/DDIV/ATE	SECTOR E	MDI OVED	<b>C</b> )		
TRENDS IN PREMIONS AND EM			<u> </u>				2040/2044	Test
Single severe	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage	NIA.	N/A	#2.202	<b>#2.000</b>	¢2 572	¢4.470	¢4 500	*
Average annual premium	NA	NA	\$3,380	\$3,826	\$3,573	\$4,176	\$4,528	•
Average employee share	NA	NA	18.1%	17.0%	15.8%	14.8%	19.0%	
Family coverage	<b>.</b>	<b>.</b>	<b>#0.70</b>	M40 505	<b>MAD 775</b>	<b>#</b> 44.000	<b>#</b> 10.00=	
Average annual premium	NA	NA	\$8,736	\$10,587	\$10,775	\$11,362	\$12,295	*
Average employee share	NA	NA	27.1%	23.2%	20.1%	25.4%	31.4%	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

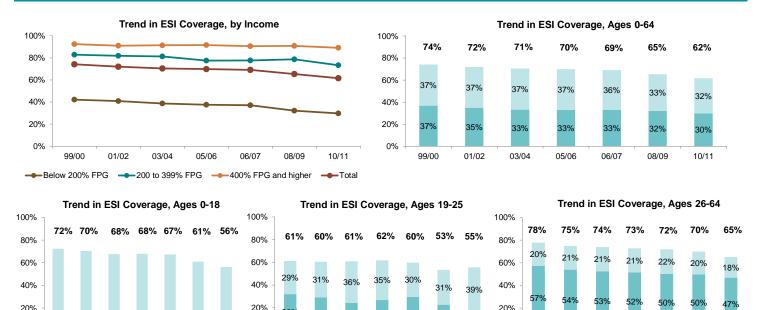
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



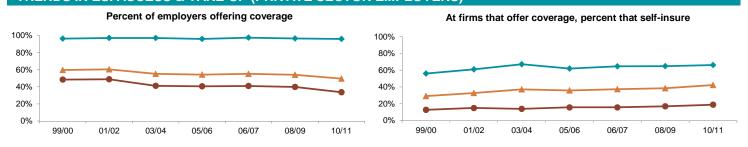
### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00

01/02

03/04

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

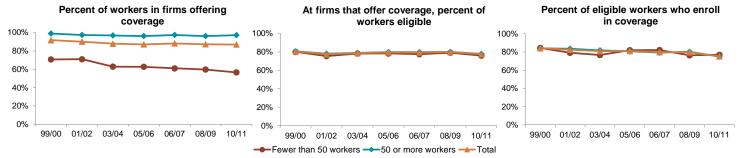
03/04

05/06

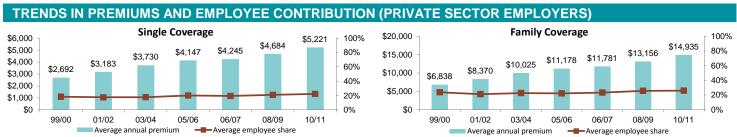
06/07

08/09

10/11



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



TRENDS IN EMPLOYER-SPONSO			<u> </u>	•				
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	36.8%	35.0%	33.2%	32.9%	32.9%	32.0%	29.9%	*
Dependents	37.4%	37.0%	37.3%	37.0%	36.2%	33.3%	31.7%	*
Total	74.2%	72.0%	70.5%	69.9%	69.1%	65.4%	61.6%	*
Percent of children (0-18) population								
Policyholders	1.2%	0.7%	0.7%	0.3%	0.3%	0.5%	0.6%	
Dependents	71.2%	69.7%	66.9%	67.5%	67.0%	60.4%	55.8%	*
Total	72.4%	70.5%	67.6%	67.8%	67.3%	61.0%	56.4%	*
Percent of young adults (19-25) population								
Policyholders	32.0%	29.1%	24.4%	26.7%	29.6%	22.6%	16.2%	*
Dependents	29.2%	31.3%	36.5%	35.0%	30.0%	30.7%	39.3%	*
Total	61.2%	60.4%	60.9%	61.8%	59.7%	53.4%	55.5%	
Percent of non-elderly adults (26-64) population								
Policyholders	57.5%	54.0%	52.6%	51.5%	50.3%	49.8%	46.9%	*
Dependents	20.5%	21.0%	21.4%	21.2%	21.6%	20.2%	18.3%	*
Total	77.9%	74.9%	74.0%	72.7%	71.9%	70.0%	65.2%	*
By family income (nonelderly)		, 3		, 3			22/0	
Below 200% FPG	42.2%	40.9%	38.8%	37.5%	37.2%	32.3%	29.8%	*
200 to 399% FPG	83.0%	81.9%	81.2%	77.6%	77.7%	78.6%	73.4%	*
400% FPG and higher	92.5%	91.0%	91.4%	91.5%	90.6%	90.8%	89.1%	
Total	74.2%	72.0%	70.5%	69.9%	69.1%	90.6% 65.4%	61.6%	*
			70.5%	09.9%	09.1%	05.4%	01.0%	
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	48.6%	49.0%	41.3%	40.7%	41.1%	40.0%	33.8%	*
50 or more employees	96.5%	97.3%	97.2%	96.1%	97.6%	96.7%	96.1%	
Total	59.8%	60.6%	55.3%	54.3%	55.3%	54.2%	49.7%	*
Percent of workers in firms that offer ESI								
Fewer than 50 workers	70.7%	71.0%	62.9%	62.6%	61.0%	59.8%	56.6%	*
50 or more workers	99.0%	97.4%	97.0%	96.3%	97.5%	96.2%	97.2%	*
Total	91.8%	90.2%	87.9%	87.2%	88.2%	87.3%	87.0%	*
In firms that offer ESI, percent of workers that are	e eligible							
Fewer than 50 workers	80.1%	75.5%	78.2%	78.3%	77.5%	79.2%	76.0%	
50 or more workers	80.6%	78.0%	78.9%	79.8%	79.8%	80.0%	78.0%	
Total	80.5%	77.5%	78.8%	79.5%	79.4%	79.9%	77.6%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	84.3%	79.1%	76.7%	81.8%	82.0%	76.3%	76.9%	*
50 or more workers	84.0%	83.4%	81.7%	80.7%	79.2%	80.2%	74.9%	*
Total	84.1%	82.5%	80.8%	80.9%	79.7%	79.6%	75.3%	*
n firms that offer ESI, percent that self-insure at		5=1575						
Fewer than 50 workers	12.8%	15.0%	14.0%	15.7%	15.7%	17.0%	18.8%	*
50 or more workers	56.1%	61.0%	67.1%	62.0%	64.7%	64.9%	66.2%	*
Total	29.2%	32.8%	37.2%	35.9%	37.4%	38.5%	42.3%	*
							42.5 //	
TRENDS IN PREMIUMS AND EMP	LOYEE CON	<b>TRIBUTION</b>	(PRIVATE		MPLOYER			
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage								
Average annual premium	\$2,692	\$3,183	\$3,730	\$4,147	\$4,245	\$4,684	\$5,221	*
Average employee share	18.4%	17.6%	17.7%	20.2%	19.4%	20.9%	22.3%	*
Family coverage								
Average annual premium	\$6,838	\$8,370	\$10,025	\$11,178	\$11,781 23.3%	\$13,156	\$14,935	*
Average employee share	23.8%	21.2%	22.8%	22.4%		25.8%	25.9%	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

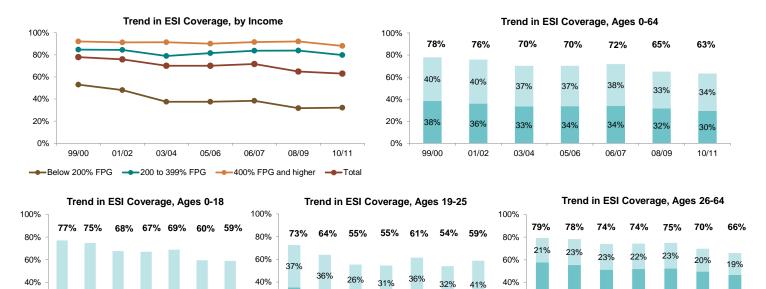
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



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

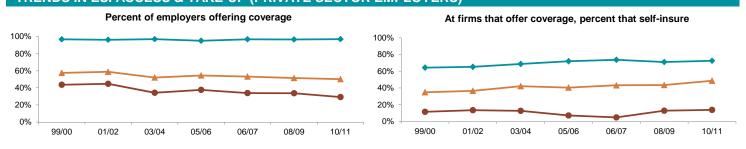
99/00 01/02 03/04 05/06 06/07 08/09 10/11

20%

99/00

01/02

03/04



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

20%

99/00

01/02

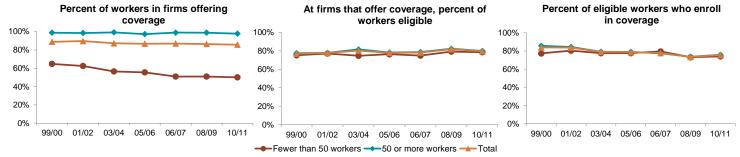
03/04

05/06

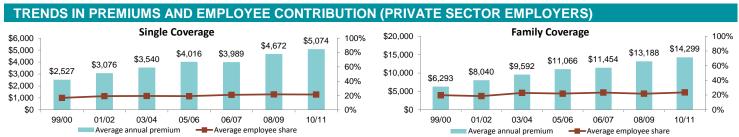
06/07

08/09

10/11



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



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

20%

TRENDS IN EMPLOYER-SPONSO			•		0000/222	0000/222	0046/224	
Decree of the second state (0.24)	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	20 40/	36.00/	22.40/	22 60/	24.00/	24.60/	20.5%	*
Policyholders	38.4% 39.5%	36.0%	33.4% 36.8%	33.6% 36.6%	34.0% 37.8%	31.6%	29.5% 33.7%	*
Dependents Total	39.5% 78.0%	39.9% 75.9%	36.8% 70.2%	36.6% 70.2%	37.8% 71.8%	33.4% 65.0%	63.1%	*
	70.076	75.570	70.276	70.276	71.070	03.0 /6	03.176	
Percent of children (0-18) population	4 50/	1.1%	0.70/	0.40/	0.70/	0.00/	0.70/	
Policyholders	1.5% 75.7%	73.7%	0.7% 67.0%	0.4% 66.6%	0.7% 68.3%	0.8% 58.7%	0.7% 58.3%	*
Dependents Total	75.7% 77.2%	74.9%	67.7%	67.1%	68.9%	59.6%	59.1%	*
	11.270	74.9%	07.770	07.170	00.9%	39.6%	59.1%	
Percent of young adults (19-25) population	05.00/	07.00/	00.40/	00.70/	0.4.00/	00.40/	47.00/	*
Policyholders	35.2%	27.6%	29.4%	23.7%	24.9%	22.4%	17.2%	•
Dependents Total	37.4%	36.3%	25.9%	30.9%	36.5%	31.6%	41.5%	*
	72.5%	64.0%	55.3%	54.5%	61.4%	54.0%	58.7%	
Percent of non-elderly adults (26-64) population								
Policyholders	57.9%	55.4%	51.4%	52.0%	52.4%	49.6%	46.6%	*
Dependents	21.4%	22.9%	22.7%	22.4%	22.5%	20.3%	19.4%	*
Total	79.3%	78.3%	74.1%	74.4%	74.9%	69.8%	66.0%	
By family income (nonelderly)								
Below 200% FPG	53.0%	48.2%	37.6%	37.6%	38.4%	31.7%	32.3%	*
200 to 399% FPG	84.7%	84.5%	78.9%	81.5%	83.7%	83.9%	79.8%	
400% FPG and higher	92.1%	91.3%	91.5%	90.1%	91.6%	92.2%	88.1%	
Total	78.0%	75.9%	70.2%	70.2%	71.8%	65.0%	63.1%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	43.6%	44.7%	34.3%	37.7%	34.0%	33.8%	29.3%	*
50 or more employees	96.9%	96.2%	97.1%	95.1%	96.8%	96.6%	97.1%	
Total	57.6%	58.8%	52.0%	54.6%	53.2%	51.5%	50.2%	*
Percent of workers in firms that offer ESI								
Fewer than 50 workers	64.8%	62.5%	56.6%	55.6%	51.0%	50.9%	50.1%	*
50 or more workers	98.9%	98.4%	99.1%	97.2%	98.9%	98.9%	97.8%	
Total	88.9%	89.7%	87.2%	86.7%	87.0%	86.4%	85.7%	*
In firms that offer ESI, percent of workers that are	eligible							
Fewer than 50 workers	75.2%	77.2%	74.7%	76.4%	75.0%	79.3%	78.5%	
50 or more workers	77.6%	78.0%	81.6%	78.2%	78.7%	82.3%	79.9%	
Total	77.1%	77.9%	80.4%	78.0%	78.2%	81.8%	79.7%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	77.2%	80.3%	77.4%	77.6%	79.4%	73.0%	73.9%	
50 or more workers	85.5%	84.4%	79.1%	78.9%	77.3%	73.6%	75.7%	*
Total	83.8%	83.7%	78.8%	78.6%	77.6%	73.5%	75.5%	*
In firms that offer ESI, percent that self-insure at I	east one plan							
Fewer than 50 workers	11.7%	13.6%	12.8%	7.2%	5.0%	12.9%	13.9%	
50 or more workers	64.3%	65.3%	68.7%	71.9%	73.7%	71.0%	72.6%	*
Total	34.9%	36.6%	42.2%	40.4%	43.2%	43.6%	48.7%	*
TRENDS IN PREMIUMS AND EMP	LOYEE CON	<b>TRIBUTION</b>	(PRIVATE	SECTOR E	MPLOYER	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage				04040	£2.000	\$4,672	\$5,074	*
Single coverage Average annual premium	\$2,527	\$3,076	\$3,540	\$4,016	\$3,989	Φ4,01Z	φ5,07 <del>4</del>	
-	\$2,527 16.9%	\$3,076 19.3%	\$3,540 19.5%	\$4,016 19.1%	\$3,989 20.9%	21.6%	21.4%	*
Average annual premium Average employee share								*
								*

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

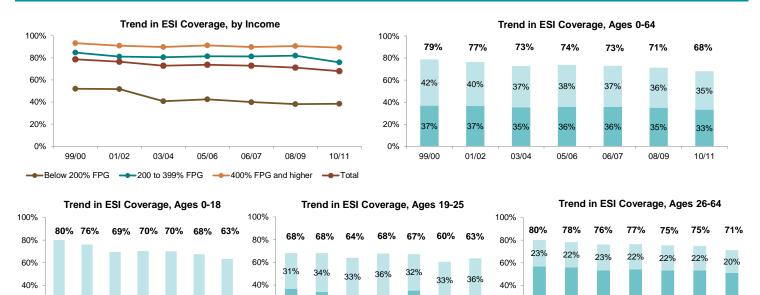
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



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

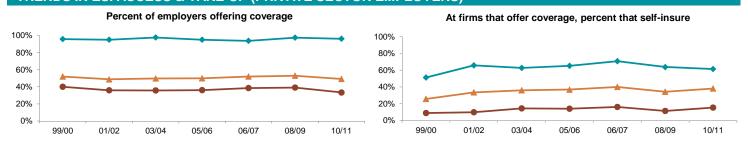
99/00 01/02 03/04 05/06 06/07 08/09 10/11

20%

99/00

01/02

03/04



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

20%

99/00

01/02

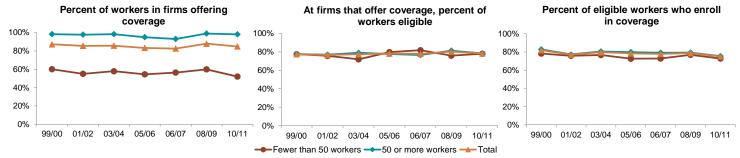
03/04

05/06

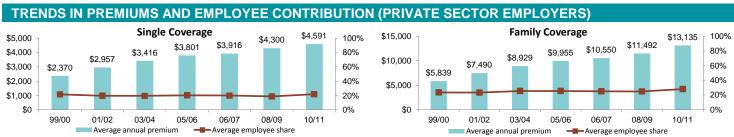
06/07

08/09

10/11



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



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

20%

TRENDS IN EMPLOYER-SPONSO	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	1000/2000	2001/2002	2000/2001	2000/2000	2000/2007	2000/2000	2010/2011	
Policyholders	36.9%	36.6%	35.4%	35.8%	35.8%	35.0%	33.2%	*
Dependents	41.9%	39.9%	37.4%	37.9%	37.2%	36.2%	34.8%	*
Total	78.7%	76.5%	72.9%	73.7%	72.9%	71.1%	68.0%	*
Percent of children (0-18) population								
Policyholders	0.2%	0.5%	0.8%	0.5%	0.2%	0.4%	0.3%	
Dependents	79.9%	75.6%	68.7%	70.0%	69.9%	67.1%	63.1%	*
Total	80.1%	76.0%	69.5%	70.4%	70.0%	67.5%	63.3%	*
Percent of young adults (19-25) population								
Policyholders	36.7%	33.8%	30.7%	31.4%	35.0%	27.9%	26.8%	*
Dependents	31.5%	34.3%	33.2%	36.4%	32.2%	32.6%	36.5%	
Total	68.2%	68.1%	64.0%	67.8%	67.2%	60.5%	63.3%	
Percent of non-elderly adults (26-64) population								
Policyholders	56.9%	56.0%	53.5%	54.1%	53.4%	53.3%	51.0%	*
Dependents	23.3%	22.3%	22.7%	22.4%	22.1%	21.6%	20.2%	*
Total	80.1%	78.3%	76.2%	76.5%	75.5%	74.9%	71.2%	*
By family income (nonelderly)								
Below 200% FPG	52.0%	51.7%	40.7%	42.5%	40.0%	38.1%	38.4%	*
200 to 399% FPG	84.8%	81.1%	80.6%	81.5%	81.3%	82.1%	76.0%	*
400% FPG and higher	93.3%	91.0%	89.8%	91.3%	89.8%	90.7%	89.2%	
Total	78.7%	76.5%	72.9%	73.7%	72.9%	71.1%	68.0%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
THE SECTION ENTRE ESTIMENT	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Tes
Percent of employers offering ESI	1333/2000	2001/2002	2003/2004	2003/2000	2000/2007	2000/2003	2010/2011	163
Fewer than 50 employees	40.1%	36.0%	35.8%	36.2%	38.6%	39.1%	33.5%	*
50 or more employees	96.0%	95.2%	97.9%	95.2%	93.8%	97.6%	96.3%	
Total	52.0%	48.8%	49.8%	50.0%	52.1%	53.0%	49.4%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	60.0%	54.9%	57.9%	54.4%	56.3%	59.9%	52.1%	*
50 or more workers	98.3%	97.8%	98.3%	95.1%	93.0%	99.0%	98.2%	
Total	87.2%	85.6%	85.7%	83.3%	82.6%	87.9%	84.9%	
In firms that offer ESI, percent of workers that are	e eligible							
Fewer than 50 workers	77.5%	75.7%	72.1%	79.8%	81.9%	76.0%	78.1%	
50 or more workers	77.7%	77.0%	79.0%	77.8%	76.7%	81.4%	78.5%	
Total	77.6%	76.7%	77.6%	78.2%	77.8%	80.4%	78.5%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	78.1%	75.7%	76.6%	72.6%	72.8%	76.7%	72.7%	*
50 or more workers	82.8%	77.2%	80.4%	79.8%	79.0%	79.2%	75.4%	*
Total	81.9%	76.9%	79.7%	78.4%	77.8%	78.7%	75.0%	*
In firms that offer ESI, percent that self-insure at	least one plan							
Fewer than 50 workers	8.9%	9.9%	14.5%	14.2%	16.1%	11.5%	15.4%	
50 or more workers	51.4%	65.8%	62.8%	65.3%	70.7%	63.8%	61.4%	*
Total	25.7%	33.6%	36.1%	36.9%	40.1%	34.4%	38.1%	*
TRENDS IN PREMIUMS AND EMP	LOYEE CON	<b>TRIBUTION</b>	(PRIVATE	SECTOR E	MPLOYER	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Tes
Single coverage							3 33-0-1	
Average annual premium	\$2,370	\$2,957	\$3,416	\$3,801	\$3,916	\$4,300	\$4,591	*
Average employee share	21.7%	19.7%	19.6%	20.4%	20.0%	18.7%	21.9%	
Family coverage								
Average annual premium	\$5,839	\$7,490	\$8,929	\$9,955	\$10,550	\$11,492	\$13,135	*
Average annual premium	ψ0,000	Ψ.,.σσ	40,020	+-,	+ ,	Ψ,.σ=	+ ,	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

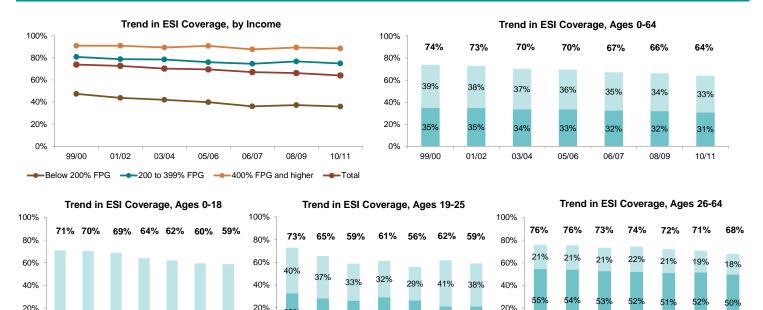
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

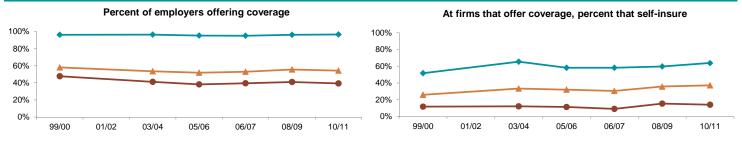
#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



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

99/00

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

03/04

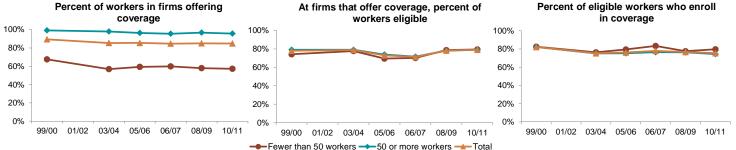
05/06

06/07

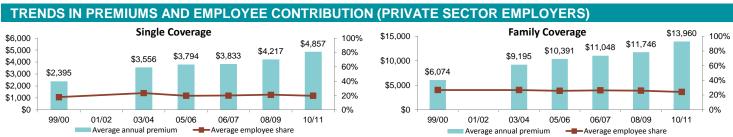
08/09

10/11

03/04



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



TRENDS IN EMPLOYER-SPONSOF			<u> </u>	•	2222/225=	0000/000	0040/00:	
Develope of mon-placeh. (0.04)	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Tes
Percent of non-elderly (0-64) population	24.00/	24.70/	22 50/	22.20/	22.20/	21.00/	20.00/	*
Policyholders	34.9% 39.0%	34.7%	33.5%	33.3%	32.3% 34.8%	31.9% 34.3%	30.8% 33.2%	*
Dependents Total	73.9%	38.1% 72.8%	36.8% 70.3%	36.2% 69.6%	67.1%	66.2%	64.0%	*
	73.970	72.070	70.576	09.0%	07.176	00.2 /0	04.0 /0	
Percent of children (0-18) population	0.70/	0.00/	0.50/	0.50/	2.00/	2.00/	0.50/	
Policyholders	0.7%	0.8%	0.5%	0.5%	0.2%	0.2%	0.5%	
Dependents	70.2%	69.7%	68.3%	63.6%	61.8%	59.3%	58.3%	*
Total	70.8%	70.5%	68.7%	64.1%	62.0%	59.6%	58.7%	
Percent of young adults (19-25) population								
Policyholders	32.7%	28.1%	26.2%	29.3%	26.5%	21.1%	21.2%	*
Dependents	40.1%	37.3%	32.5%	32.1%	29.5%	40.8%	37.8%	*
Total	72.9%	65.5%	58.7%	61.4%	56.0%	61.9%	59.0%	*
Percent of non-elderly adults (26-64) population								
Policyholders	54.8%	54.1%	52.7%	52.1%	51.2%	51.6%	49.6%	*
Dependents	21.1%	21.5%	20.7%	22.3%	21.0%	19.1%	18.3%	*
Total	75.9%	75.5%	73.4%	74.4%	72.1%	70.7%	67.9%	*
By family income (nonelderly)								
Below 200% FPG	47.4%	43.8%	42.1%	39.9%	36.1%	37.2%	36.0%	*
200 to 399% FPG	80.9%	78.8%	78.6%	76.1%	74.7%	76.8%	74.9%	
400% FPG and higher	91.0%	91.0%	89.3%	90.8%	87.7%	89.5%	88.6%	
Total	73.9%	72.8%	70.3%	69.6%	67.1%	66.2%	64.0%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	1000/2000	2001/2002	2000/2001	2000/2000	2000/2007	2000/2000	2010/2011	
Fewer than 50 employees	47.8%	NA	41.2%	38.3%	39.6%	41.0%	39.3%	*
50 or more employees	96.3%	NA	96.5%	95.3%	95.1%	96.4%	96.6%	
Total	58.1%	NA	53.5%	52.0%	53.1%	55.6%	54.3%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	67.6%	NA	57.0%	59.4%	59.8%	58.0%	57.3%	*
50 or more workers	99.1%	NA	98.0%	96.3%	95.5%	96.8%	95.8%	*
Total	89.4%	NA	85.4%	85.5%	84.7%	85.1%	84.9%	*
In firms that offer ESI, percent of workers that are	eligible							
Fewer than 50 workers	74.3%	NA	77.7%	69.6%	70.3%	78.8%	79.5%	
50 or more workers	79.1%	NA NA	79.1%	73.9%	71.6%	78.1%	79.1%	
Total	78.0%	NA	78.8%	73.0%	71.3%	78.2%	79.2%	
Percent of eligible workers who enroll in ESI				2.2.3				
Fewer than 50 workers	82.3%	NA	76.3%	79.5%	83.2%	77.5%	79.5%	
50 or more workers	82.0%	NA NA	75.0%	75.2%	76.4%	76.3%	74.3%	*
Total	82.0%	NA NA	75.0 % 75.2%	76.0%	77.8%	76.6%	75.3%	*
In firms that offer ESI, percent that self-insure at le			3.2.3	2.2.3				
				44.50/	0.00/	15.4%	14.1%	
, <b>.</b>	11.8%	NΑ	12 1%	11.5%	9.7%			
Fewer than 50 workers 50 or more workers	11.8% 51.7%	NA NA	12.1% 65.4%	11.5% 58.1%	9.2% 58.1%	59.7%	63.8%	*
Fewer than 50 workers 50 or more workers	51.7%	NA	65.4%	58.1%	58.1%	59.7%	63.8%	*
Fewer than 50 workers 50 or more workers Total	51.7% 25.9%	NA NA	65.4% 33.4%	58.1% 32.0%	58.1% 30.5%	59.7% 35.8%		*
Fewer than 50 workers 50 or more workers	51.7% 25.9% LOYEE CON	NA NA <b>TRIBUTION</b>	65.4% 33.4% (PRIVATE	58.1% 32.0% SECTOR E	58.1% 30.5% MPLOYER	59.7% 35.8%	63.8% 37.2%	*
Fewer than 50 workers 50 or more workers Total TRENDS IN PREMIUMS AND EMPL	51.7% 25.9%	NA NA	65.4% 33.4%	58.1% 32.0%	58.1% 30.5%	59.7% 35.8%	63.8%	* * Test
Fewer than 50 workers 50 or more workers Total TRENDS IN PREMIUMS AND EMPL Single coverage	51.7% 25.9% LOYEE CON 1999/2000	NA NA <b>TRIBUTION</b> <b>2001/2002</b>	65.4% 33.4% (PRIVATE 2003/2004	58.1% 32.0% SECTOR E 2005/2006	58.1% 30.5% MPLOYER 2006/2007	59.7% 35.8% <b>S)</b> 2008/2009	63.8% 37.2% <b>2010/2011</b>	* * Test
Fewer than 50 workers 50 or more workers Total TRENDS IN PREMIUMS AND EMPL Single coverage Average annual premium	51.7% 25.9% LOYEE CON 1999/2000 \$2,395	NA NA TRIBUTION 2001/2002	65.4% 33.4% (PRIVATE 2003/2004 \$3,556	58.1% 32.0% SECTOR E 2005/2006 \$3,794	58.1% 30.5% MPLOYER 2006/2007 \$3,833	59.7% 35.8% S) 2008/2009 \$4,217	63.8% 37.2% <b>2010/2011</b> \$4,857	* * Test
Fewer than 50 workers 50 or more workers Total  TRENDS IN PREMIUMS AND EMPL  Single coverage  Average annual premium Average employee share	51.7% 25.9% LOYEE CON 1999/2000	NA NA <b>TRIBUTION</b> <b>2001/2002</b>	65.4% 33.4% (PRIVATE 2003/2004	58.1% 32.0% SECTOR E 2005/2006	58.1% 30.5% MPLOYER 2006/2007	59.7% 35.8% <b>S)</b> 2008/2009	63.8% 37.2% <b>2010/2011</b>	* * Test
Fewer than 50 workers 50 or more workers Total TRENDS IN PREMIUMS AND EMPL Single coverage Average annual premium	51.7% 25.9% LOYEE CON 1999/2000 \$2,395	NA NA TRIBUTION 2001/2002	65.4% 33.4% (PRIVATE 2003/2004 \$3,556	58.1% 32.0% SECTOR E 2005/2006 \$3,794	58.1% 30.5% MPLOYER 2006/2007 \$3,833	59.7% 35.8% S) 2008/2009 \$4,217	63.8% 37.2% <b>2010/2011</b> \$4,857	* * Test *

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

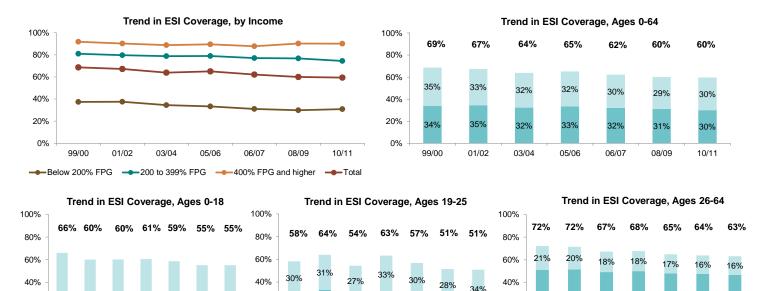
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



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

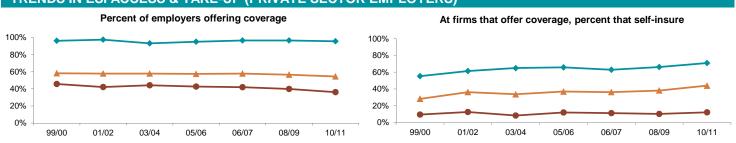
99/00 01/02 03/04 05/06 06/07 08/09 10/11

20%

99/00

01/02

03/04



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

20%

99/00

01/02

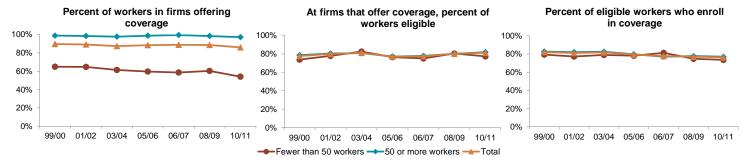
03/04

05/06

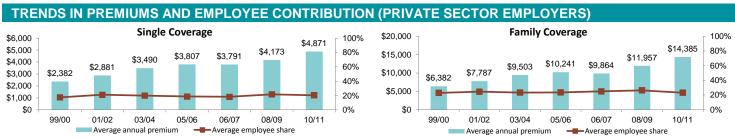
06/07

08/09

10/11



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



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

20%

TRENDS IN EMPLOYER-SPONSO	RED INSURA	NCE COVE	RAGE (ESI					
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	33.9%	34.6%	32.3%	33.3%	32.0%	31.2%	30.0%	*
Dependents	34.8%	32.7%	31.5%	31.8%	30.2%	28.8%	29.6%	*
Total	68.7%	67.3%	63.9%	65.1%	62.2%	60.0%	59.5%	*
Percent of children (0-18) population								
Policyholders	0.9%	1.2%	0.5%	0.8%	1.2%	0.3%	0.6%	
Dependents	65.1%	59.0%	59.7%	59.8%	57.6%	54.9%	54.6%	*
Total	66.0%	60.1%	60.2%	60.6%	58.8%	55.2%	55.2%	*
Percent of young adults (19-25) population								
Policyholders	28.6%	33.0%	27.0%	29.9%	26.5%	23.0%	16.4%	*
Dependents	29.5%	30.9%	27.4%	33.5%	30.2%	28.4%	34.5%	
Total	58.1%	63.9%	54.4%	63.3%	56.8%	51.4%	50.9%	
Percent of non-elderly adults (26-64) population								
Policyholders	51.2%	51.6%	49.3%	50.0%	48.1%	47.7%	46.8%	*
Dependents	21.1%	19.9%	18.0%	17.7%	16.8%	16.2%	16.4%	*
Total	72.2%	71.6%	67.3%	67.7%	64.8%	63.9%	63.2%	*
	1 2.2 /0	71.070	07.570	37.770	U+.U /0	00.070	05.2 /0	
By family income (nonelderly)	07.40	07.00/	0.4.504	00.404	04.00/	60.00/	22.25	
Below 200% FPG	37.4%	37.6%	34.5%	33.4%	31.0%	29.9%	30.8%	*
200 to 399% FPG	81.0%	79.7%	78.8%	79.0%	77.1%	76.7%	74.5%	*
400% FPG and higher	91.9%	90.2%	88.8%	89.6%	87.8%	90.3%	90.2%	
Total	68.7%	67.3%	63.9%	65.1%	62.2%	60.0%	59.5%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	45.7%	42.1%	44.3%	42.8%	42.0%	39.9%	36.2%	*
50 or more employees	96.4%	97.5%	93.3%	95.1%	96.7%	96.7%	95.7%	
Total	58.3%	57.9%	57.9%	57.5%	57.9%	56.6%	54.6%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	64.9%	64.7%	61.5%	59.7%	58.7%	60.4%	54.1%	*
50 or more workers	98.9%	98.5%	97.9%	98.8%	99.5%	98.4%	97.3%	
Total	89.7%	89.3%	87.5%	88.5%	88.9%	88.7%	86.1%	*
In firms that offer ESI, percent of workers that ar	e eligible							
Fewer than 50 workers	74.0%	77.9%	82.6%	76.6%	75.1%	80.5%	77.3%	
50 or more workers	78.6%	80.6%	80.8%	77.2%	77.9%	80.2%	81.9%	
Total	77.7%	80.0%	81.1%	77.1%	77.4%	80.3%	81.2%	*
	70	20.073	3,	,3	,3	50.0,3	3270	
Percent of eligible workers who enroll in ESI Fewer than 50 workers	79.3%	77.2%	78.9%	78.0%	81.2%	74.6%	73.5%	
50 or more workers	79.3% 82.6%	77.2% 81.8%	78.9% 82.4%	78.0% 79.6%	76.9%	74.6% 77.6%	73.5% 76.9%	*
Total	82.0%	80.9%	81.7%	79.8% 79.3%	76.9% 77.6%	77.0% 77.0%	76.3%	*
		30.070	31.773	. 0.0,0	77.575	77.070	7 0.0 70	
In firms that offer ESI, percent that self-insure at	least one plan 9.5%	12.6%	8.4%	12.0%	11.3%	10.2%	12.1%	
Fewer than 50 workers 50 or more workers	9.5% 55.4%	61.4%	65.0%	65.8%	62.9%	66.2%	70.9%	*
Total	28.3%						44.0%	*
		36.2%	33.7%	36.9%	36.3%	38.2%	44.0%	
TRENDS IN PREMIUMS AND EMP								
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage								
Average annual premium	\$2,382	\$2,881	\$3,490	\$3,807	\$3,791	\$4,173	\$4,871	*
Average employee share	17.5%	21.1%	19.9%	18.7%	18.2%	21.6%	20.4%	*
Family coverage								
•								
Average annual premium Average employee share	\$6,382 22.9%	\$7,787 24.6%	\$9,503 23.4%	\$10,241 23.6%	\$9,864 25.0%	\$11,957 26.5%	\$14,385 23.2%	*

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

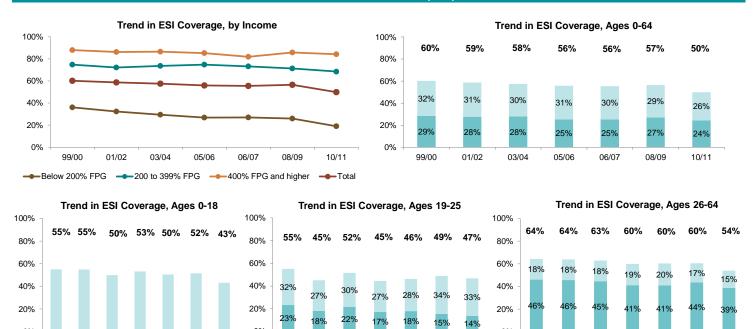
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



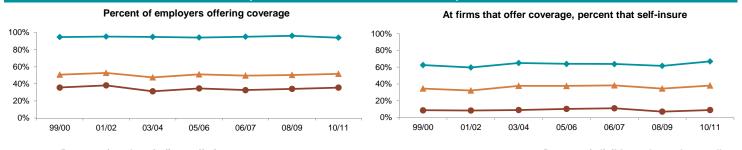
#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00

01/02

03/04

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

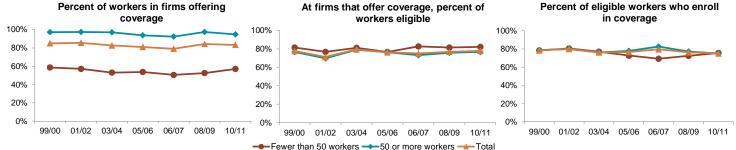
03/04

05/06

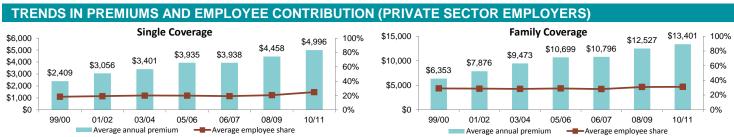
06/07

08/09

10/11



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



TRENDS IN EMPLOYER-SPONS	JKED INSUKA	NCE COVE	RAGE (ESI					
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population			22.22		2= 20/			
Policyholders	28.5%	27.7%	28.0%	25.3%	25.2%	27.1%	24.4%	*
Dependents	31.7%	31.0%	29.5%	30.5%	30.3%	29.4%	25.5%	
Total	60.2%	58.7%	57.5%	55.9%	55.5%	56.5%	49.9%	
Percent of children (0-18) population					2.20/		2 = 2/	
Policyholders	0.3%	0.5%	0.4%	0.5%	0.3%	0.3%	0.5%	
Dependents	54.8%	54.5%	49.6%	52.7%	50.2%	51.3%	42.7%	*
Total	55.1%	54.9%	50.0%	53.3%	50.5%	51.6%	43.2%	*
Percent of young adults (19-25) population								
Policyholders	23.2%	18.2%	21.6%	17.3%	17.9%	15.3%	13.9%	*
Dependents	31.8%	26.8%	30.0%	27.3%	28.3%	33.6%	33.0%	
Total	55.1%	45.0%	51.6%	44.5%	46.2%	48.9%	46.8%	
Percent of non-elderly adults (26-64) population	ı							
Policyholders	46.2%	45.7%	44.7%	41.1%	40.8%	43.6%	38.9%	*
Dependents	18.2%	18.1%	18.1%	18.9%	19.6%	16.9%	15.1%	*
Total	64.4%	63.8%	62.9%	60.0%	60.4%	60.5%	54.0%	*
By family income (nonelderly)								
Below 200% FPG	36.2%	32.3%	29.5%	26.9%	27.0%	25.9%	19.1%	*
200 to 399% FPG	74.8%	72.1%	73.6%	74.8%	73.2%	71.4%	68.5%	*
400% FPG and higher	87.9%	86.2%	86.5%	85.2%	81.9%	85.8%	84.1%	
Total	60.2%	58.7%	57.5%	55.9%	55.5%	56.5%	49.9%	*
PRIVATE SECTOR EMPLOYMEN	T CHAPACTE	PISTICS						
FRIVATE SECTOR LIMITEOTIMEN	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2000/2000	2040/2044	Test
Percent of employers offering ESI	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	rest
Fewer than 50 employees	35.7%	38.3%	31.3%	34.7%	32.7%	34.1%	35.6%	
50 or more employees	94.8%	95.3%	95.0%	94.3%	95.1%	96.3%	94.1%	
Total	50.9%	52.9%	47.7%	51.1%	49.6%	50.5%	51.7%	
Percent of workers in firms that offer ESI			,.					
Fewer than 50 workers	58.7%	57.2%	53.1%	53.7%	50.5%	52.6%	57.0%	
50 or more workers	97.2%	97.5%	97.1%	93.7%	92.4%	97.5%	94.9%	
Total	85.0%	85.5%	82.7%	81.0%	79.1%	84.3%	83.2%	
		00.070	02.770	01.070	70.170	01.070	00.270	
n firms that offer ESI, percent of workers that a		70.00/	04.40/	70.70/	00.70/	04.50/	00.00/	
Fewer than 50 workers	81.5% 76.6%	76.9%	81.1% 79.1%	76.7%	82.7% 73.2%	81.5%	82.2% 76.8%	
50 or more workers Total	77.7%	69.8% 71.2%	79.1% 79.5%	76.3% 76.3%	75.2% 75.1%	75.9% 76.9%	77.9%	
	11.170	/ 1.2 /0	19.576	70.576	75.170	70.576	11.970	
Percent of eligible workers who enroll in ESI					22.20/			
Fewer than 50 workers	78.3%	80.5%	76.9%	72.7%	69.3%	72.5%	75.5%	
50 or more workers	78.6%	79.8%	76.0% 76.1%	77.9%	82.6%	77.2%	75.1% 75.1%	
Total	78.4%	80.0%	70.176	76.6%	79.6%	76.3%	75.1%	
n firms that offer ESI, percent that self-insure a		0.40/	2.004	40.404	44.40/	7.00/	0.00:	
Fewer than 50 workers	8.7% 62.7%	8.4%	9.0%	10.4%	11.1% 63.8%	7.0%	9.0%	
50 or more workers		59.7%	65.1%	64.0%		61.6%	66.9%	
Total	34.5%	32.2%	37.7%	37.7%	38.4%	34.5%	38.1%	
TRENDS IN PREMIUMS AND EM			(PRIVATE		MPLOYER	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage								
Average annual premium	\$2,409	\$3,056	\$3,401	\$3,935	\$3,938	\$4,458	\$4,996	*
Average employee share	18.3%	19.1%	20.0%	19.8%	19.2%	20.6%	24.7%	*
Family coverage								
Average annual premium	\$6,353	\$7,876	\$9,473	\$10,699	\$10,796	\$12,527	\$13,401	*
Average employee share	29.0%	28.7%	28.4%	29.0%	28.1%	31.0%	31.2%	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

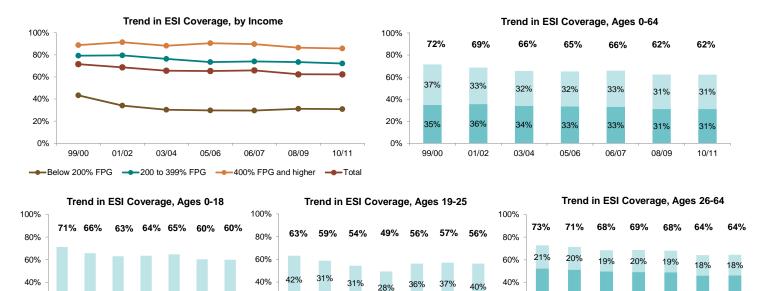
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



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

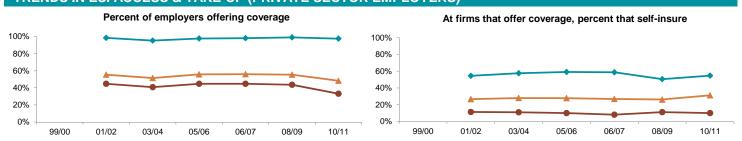
99/00 01/02 03/04 05/06 06/07 08/09 10/11

20%

99/00

01/02

03/04



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

20%

99/00

01/02

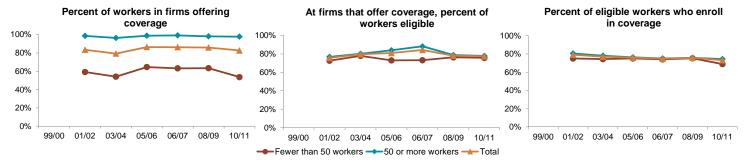
03/04

05/06

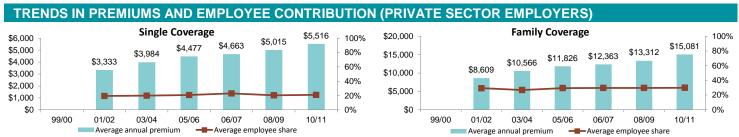
06/07

08/09

10/11



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



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

20%

TRENDS IN EMPLOYER-SPONSO	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	1333/2000	2001/2002	2003/2004	2003/2000	2000/2007	2000/2003	2010/2011	163
Policyholders	34.8%	35.6%	33.8%	33.3%	33.0%	31.1%	31.1%	*
Dependents	36.7%	33.1%	31.8%	31.9%	32.9%	31.3%	31.2%	*
Total	71.6%	68.7%	65.6%	65.3%	65.9%	62.4%	62.3%	*
Percent of children (0-18) population								
Policyholders	0.7%	0.5%	0.6%	1.2%	0.9%	0.7%	0.6%	
Dependents	70.6%	65.3%	62.5%	62.3%	63.8%	59.7%	59.4%	*
Total	71.3%	65.8%	63.1%	63.6%	64.8%	60.4%	60.0%	*
Percent of young adults (19-25) population		33.373	331.70	00.070	0 110 / 0	3311,0	00.070	
Policyholders	21.5%	28.0%	23.8%	21.2%	20.3%	20.1%	15.9%	
Dependents	41.6%	30.8%	30.5%	28.0%	36.0%	36.9%	40.3%	
Total	63.1%	58.8%	54.3%	49.3%	56.2%	57.1%	56.2%	
	00.170	00.070	0 1.0 70	10.070	00.270	01.170	00.270	
Percent of non-elderly adults (26-64) population	F2 20/	E4 40/	40.00/	40.40/	40.00/	40.00/	40.20/	*
Policyholders	52.3%	51.4%	49.8%	49.1%	49.0%	46.0%	46.3%	*
Dependents Total	20.6% 72.8%	19.9%	18.7%	19.6%	19.0%	18.2% 64.2%	18.1%	*
Total	12.8%	71.3%	68.5%	68.7%	68.1%	04.2%	64.4%	
By family income (nonelderly)								
Below 200% FPG	43.3%	34.1%	30.4%	29.7%	29.6%	31.2%	30.9%	*
200 to 399% FPG	79.3%	79.6%	76.4%	73.4%	74.0%	73.4%	72.2%	*
400% FPG and higher	88.9%	91.5%	88.3%	90.6%	89.7%	86.6%	85.7%	
Total	71.6%	68.7%	65.6%	65.3%	65.9%	62.4%	62.3%	*
PRIVATE SECTOR EMPLOYMENT	<b>CHARACTE</b>	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	NA	44.8%	40.8%	44.9%	44.8%	43.7%	33.3%	*
50 or more employees	NA	98.6%	95.4%	97.8%	98.1%	99.0%	97.6%	
Total	NA	55.5%	51.6%	55.8%	56.0%	55.5%	48.4%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	NA	59.2%	54.2%	64.7%	63.2%	63.4%	53.7%	*
50 or more workers	NA	98.7%	96.4%	98.9%	99.2%	98.1%	97.8%	
Total	NA	83.5%	79.3%	86.4%	86.2%	86.0%	82.7%	
In firms that offer ESI, percent of workers that are	e eligible							
Fewer than 50 workers	NA	72.7%	77.8%	73.0%	73.2%	76.3%	75.7%	
50 or more workers	NA	76.9%	80.2%	83.9%	88.2%	78.8%	78.0%	
Total	NA	75.7%	79.6%	81.0%	84.3%	78.1%	77.5%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	NA	75.0%	74.3%	75.0%	73.9%	75.3%	69.0%	*
50 or more workers	NA NA	80.5%	78.0%	76.3%	75.0%	75.8%	74.4%	*
Total	NA	79.1%	77.0%	76.0%	74.7%	75.7%	73.2%	*
In firms that offer ESI, percent that self-insure at	least one plan							
Fewer than 50 workers	NA	11.5%	11.1%	10.0%	8.1%	11.2%	10.0%	
50 or more workers	NA	54.6%	57.6%	59.2%	58.8%	50.6%	54.7%	
Total	NA	26.7%	28.1%	27.8%	26.8%	26.2%	31.4%	*
TRENDS IN PREMIUMS AND EMP								
TRENDS IN FREMIONS AND EMP	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007		2010/2014	Toot
Single coverage	1999/2000	2001/2002	2003/2004	2003/2006	2000/200/	2008/2009	2010/2011	Test
Average annual premium	NA	\$3,333	\$3,984	\$4,477	\$4,663	\$5,015	\$5,516	*
Average employee share	NA NA	19.5%	19.9%	20.8%	23.0%	20.4%	21.0%	
Family coverage	14/1	10.070	10.070	20.070	20.070	20.770	21.070	
Average annual premium	NA	\$8,609	\$10,566	\$11,826	\$12,363	\$13,312	\$15,081	*

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

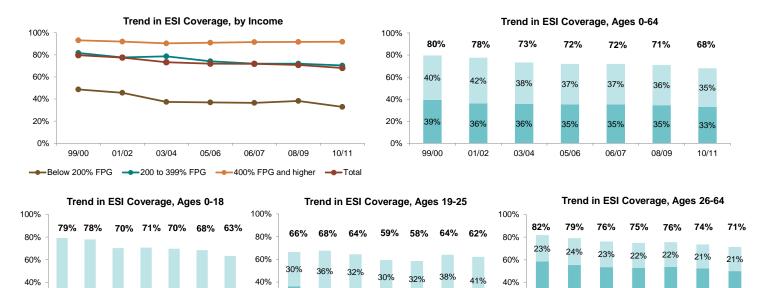
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



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

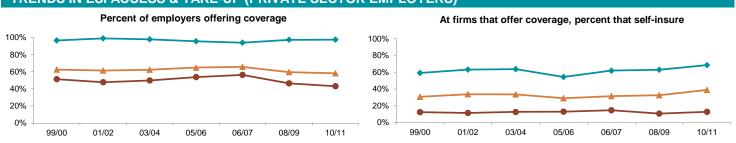
99/00 01/02 03/04 05/06 06/07 08/09 10/11

20%

99/00

01/02

03/04



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

20%

99/00

01/02

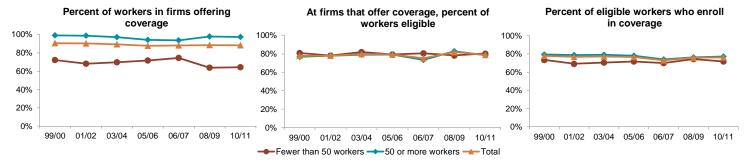
03/04

05/06

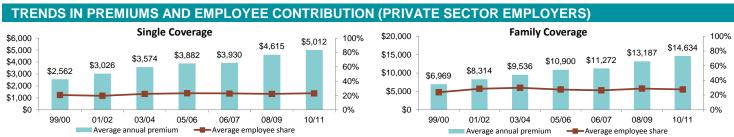
06/07

08/09

10/11



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



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

20%

TRENDS IN EMPLOYER-SPONSOR	RED INSURA	NCE COVE	RAGE (ESI)					
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								*
Policyholders	39.3%	36.1%	35.7%	35.3%	35.2%	34.5%	32.9%	*
Dependents	40.4%	41.5%	37.6%	36.6%	36.8%	36.4%	35.2%	
Total	79.7%	77.6%	73.3%	72.0%	71.9%	70.9%	68.1%	
Percent of children (0-18) population			. =	. =0.			2 424	
Policyholders	0.7%	1.2%	0.5%	1.5%	1.2%	1.1%	0.4%	
Dependents	78.5%	76.7%	69.8%	69.2%	68.6%	67.4%	63.0%	*
Total	79.2%	77.9%	70.3%	70.7%	69.8%	68.5%	63.4%	
Percent of young adults (19-25) population								
Policyholders	36.0%	31.4%	32.8%	29.5%	26.8%	25.9%	20.7%	*
Dependents	30.4%	36.3%	31.5%	29.9%	31.7%	38.0%	41.4%	*
Total	66.4%	67.7%	64.4%	59.5%	58.4%	64.0%	62.1%	
Percent of non-elderly adults (26-64) population								
Policyholders	58.6%	55.4%	53.6%	53.0%	53.8%	52.5%	50.0%	*
Dependents	23.2%	23.7%	22.6%	21.9%	21.8%	21.1%	21.3%	*
Total	81.9%	79.1%	76.2%	74.9%	75.6%	73.6%	71.3%	*
By family income (nonelderly)								
Below 200% FPG	48.7%	45.7%	37.4%	37.0%	36.5%	38.3%	32.9%	*
200 to 399% FPG	81.8%	77.7%	78.7%	74.2%	72.1%	72.1%	70.4%	*
400% FPG and higher	93.2%	92.0%	90.5%	91.0%	91.5%	91.8%	91.9%	
Total	79.7%	77.6%	73.3%	72.0%	71.9%	70.9%	68.1%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
TRIVATE SESTOR EIII ESTIMENT	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	1999/2000	2001/2002	2003/2004	2003/2000	2000/2007	2000/2009	2010/2011	1631
Fewer than 50 employees	51.3%	47.8%	49.8%	53.7%	56.4%	46.5%	43.2%	*
50 or more employees	96.6%	99.1%	98.0%	95.7%	94.0%	97.5%	97.6%	
Total	62.5%	61.5%	62.4%	64.9%	65.7%	59.6%	58.2%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	72.3%	68.3%	69.9%	71.8%	74.5%	63.8%	64.4%	*
50 or more workers	99.1%	98.8%	97.2%	94.4%	93.7%	98.0%	97.5%	
Total	90.7%	90.4%	89.4%	87.8%	88.1%	88.5%	88.4%	
In firms that offer ESI, percent of workers that are								
Fewer than 50 workers	81.0%	78.3%	82.0%	79.4%	80.7%	78.3%	80.4%	
50 or more workers	76.8%	78.1%	79.2%	79.4%	73.5%	82.9%	78.6%	
Total	77.8%	78.1%	79.8%	79.4%	75.3%	82.0%	79.0%	
Percent of eligible workers who enroll in ESI		, 5,5	7 0.0 73	, 3		32.0,3	. 3.370	
Fercent of eligible workers who enroll in ESI  Fewer than 50 workers	73.4%	69.2%	70.5%	71.8%	69.9%	74.3%	71.7%	
50 or more workers	73.4% 79.3%	69.2% 78.7%	70.5% 79.1%	71.8% 78.0%	73.9%	74.3% 76.2%	71.7% 77.2%	
Total	77.8%	76.7%	77.2%	76.6%	72.9%	75.8%	76.1%	
In firms that offer ESI, percent that self-insure at le Fewer than 50 workers	ast one plan 12.4%	11.4%	12.7%	12.9%	14.6%	10.7%	12.8%	
	59.2%	63.2%	63.7%	54.4%	61.9%	63.0%	68.5%	*
JO OF HIUTE WORKERS					31.4%	32.6%		*
50 or more workers Total	30.7%	33.8%	33.6%	79.0%				
Total	30.7%	33.8%	33.6%	29.0%			38.9%	
Total	OYEE CONT	RIBUTION	(PRIVATE	SECTOR E	MPLOYER	S)		
Total TRENDS IN PREMIUMS AND EMPL							2010/2011	Test
Total TRENDS IN PREMIUMS AND EMPL Single coverage	OYEE CONT 1999/2000	7RIBUTION 2001/2002	(PRIVATE 2003/2004	SECTOR E 2005/2006	MPLOYER 2006/2007	S) 2008/2009	2010/2011	Test
Total TRENDS IN PREMIUMS AND EMPL Single coverage Average annual premium	1999/2000 \$2,562	\$3,026	(PRIVATE 2003/2004 \$3,574	SECTOR E 2005/2006 \$3,882	MPLOYER 2006/2007 \$3,930	<b>S) 2008/2009</b> \$4,615	<b>2010/2011</b> \$5,012	Test
Total TRENDS IN PREMIUMS AND EMPL  Single coverage  Average annual premium Average employee share	OYEE CONT 1999/2000	7RIBUTION 2001/2002	(PRIVATE 2003/2004	SECTOR E 2005/2006	MPLOYER 2006/2007	S) 2008/2009	2010/2011	Test
Total TRENDS IN PREMIUMS AND EMPL Single coverage Average annual premium	1999/2000 \$2,562	\$3,026	(PRIVATE 2003/2004 \$3,574	SECTOR E 2005/2006 \$3,882	MPLOYER 2006/2007 \$3,930	<b>S) 2008/2009</b> \$4,615	<b>2010/2011</b> \$5,012	Test

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

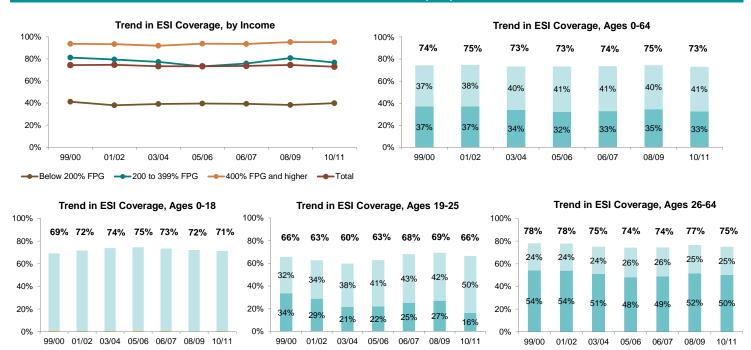
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

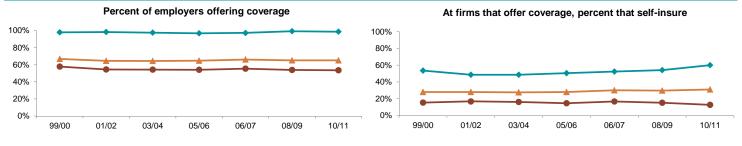
NA: Not Available.

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

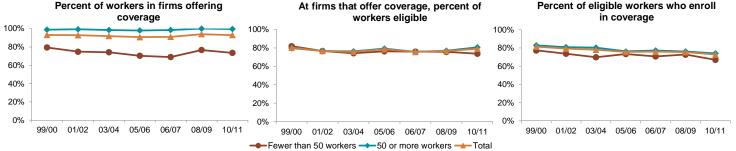
### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



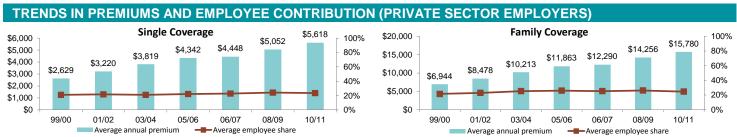
#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



■ Policyholders ■ Dependents



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



TRENDS IN EMPLOYER-SPONSOF			<u> </u>	<u> </u>				
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	27.00/	27.00/	22.00/	22.40/	22.00/	24.00/	22.50/	*
Policyholders	37.0%	37.0%	33.8%	32.1%	32.8%	34.6%	32.5%	
Dependents	37.3%	37.7%	39.5%	41.2%	40.8%	39.9%	40.5%	-
Total	74.3%	74.7%	73.3%	73.4%	73.6%	74.5%	72.9%	
Percent of children (0-18) population								
Policyholders	0.8%	0.6%	0.5%	0.9%	0.6%	0.4%	0.6%	
Dependents	68.3%	71.1%	73.3%	73.7%	72.8%	71.8%	70.7%	
Total	69.2%	71.7%	73.9%	74.5%	73.4%	72.2%	71.3%	
Percent of young adults (19-25) population								
Policyholders	33.7%	28.9%	21.5%	22.0%	25.2%	27.0%	16.3%	*
Dependents	32.0%	33.7%	38.3%	40.7%	42.8%	42.1%	50.1%	*
Total	65.7%	62.6%	59.7%	62.8%	68.0%	69.1%	66.5%	
Percent of non-elderly adults (26-64) population								
Policyholders	54.3%	54.0%	51.1%	48.2%	48.9%	51.6%	50.4%	*
Dependents	23.9%	23.9%	24.2%	26.2%	25.6%	24.9%	24.6%	
Total	78.2%	77.9%	75.2%	74.4%	74.5%	76.5%	75.0%	*
	. 3.270	, 3	. 3.2,3	,3	,, , ,	. 0.0,3	. 5.5 /6	
By family income (nonelderly)	44.00/	20.00/	20.20/	20.50/	20.40/	20.20/	20.00/	
Below 200% FPG 200 to 399% FPG	41.2% 81.1%	38.0%	39.2%	39.5%	39.4%	38.3%	39.9% 76.7%	
		79.4%	77.2%	73.1%	75.8%	80.7%		
400% FPG and higher	93.6%	93.4%	91.9%	93.8%	93.5%	95.2%	95.2%	
Total	74.3%	74.7%	73.3%	73.4%	73.6%	74.5%	72.9%	
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	57.9%	54.5%	54.3%	54.1%	55.5%	53.9%	53.6%	
50 or more employees	98.0%	98.3%	97.6%	96.8%	97.3%	99.3%	98.8%	
Total	67.0%	64.7%	64.4%	64.8%	66.2%	65.2%	65.2%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	79.5%	74.8%	74.3%	70.4%	69.0%	76.6%	73.6%	*
50 or more workers	98.8%	99.3%	98.4%	97.9%	98.4%	100.0%	99.5%	
Total	93.1%	92.8%	91.9%	90.7%	91.0%	93.9%	92.9%	
		02.070	01.070	33 /3	01.070	00.070	02.070	
In firms that offer ESI, percent of workers that are	81.9%	70.70/	74.00/	70.00/	75.00/	75 70/	70.70/	*
Fewer than 50 workers	79.7%	76.7%	74.3% 76.3%	76.3%	75.9%	75.7%	73.7% 80.6%	
50 or more workers		76.7%		79.2%	75.7%	77.0%		
Total	80.3%	76.7%	75.9%	78.6%	75.7%	76.7%	79.2%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	77.2%	73.6%	69.7%	73.3%	70.6%	72.7%	67.0%	*
50 or more workers	82.7%	80.8%	80.3%	76.2%	77.1%	76.1%	74.0%	*
Total	81.3%	79.3%	78.1%	75.6%	75.8%	75.4%	72.7%	*
In firms that offer ESI, percent that self-insure at le								
	4 = 40/	16.9%	16.1%	14.7%	16.8%	15.2%	12.8%	
Fewer than 50 workers	15.4%					54.2%	60.2%	
50 or more workers	53.6%	48.6%	48.7%	50.6%	52.5%			
			48.7% 27.7%	50.6% 28.1%	52.5% 30.2%	29.8%	31.2%	
50 or more workers Total	53.6% 28.1%	48.6% 28.0%	27.7%	28.1%	30.2%	29.8%		
50 or more workers	53.6% 28.1% <b>_OYEE CON</b> T	48.6% 28.0% TRIBUTION	27.7% (PRIVATE	28.1% SECTOR E	30.2%	29.8% <b>S)</b>	31.2%	Test
50 or more workers Total TRENDS IN PREMIUMS AND EMPL	53.6% 28.1%	48.6% 28.0%	27.7%	28.1%	30.2%	29.8%		Test
50 or more workers Total TRENDS IN PREMIUMS AND EMPL Single coverage	53.6% 28.1% LOYEE CONT 1999/2000	48.6% 28.0% FRIBUTION 2001/2002	27.7% (PRIVATE 2003/2004	28.1% SECTOR E 2005/2006	30.2% MPLOYER 2006/2007	29.8% S) 2008/2009	31.2% <b>2010/2011</b>	Test
50 or more workers Total  TRENDS IN PREMIUMS AND EMPL  Single coverage  Average annual premium	53.6% 28.1% LOYEE CON 1999/2000 \$2,629	48.6% 28.0% FRIBUTION 2001/2002 \$3,220	27.7% (PRIVATE 2003/2004 \$3,819	28.1%  SECTOR E 2005/2006  \$4,342	30.2% MPLOYER 2006/2007 \$4,448	29.8% S) 2008/2009 \$5,052	31.2% <b>2010/2011</b> \$5,618	
50 or more workers Total  TRENDS IN PREMIUMS AND EMPL  Single coverage  Average annual premium Average employee share	53.6% 28.1% LOYEE CONT 1999/2000	48.6% 28.0% FRIBUTION 2001/2002	27.7% (PRIVATE 2003/2004	28.1% SECTOR E 2005/2006	30.2% MPLOYER 2006/2007	29.8% S) 2008/2009	31.2% <b>2010/2011</b>	
50 or more workers Total  TRENDS IN PREMIUMS AND EMPL  Single coverage  Average annual premium	53.6% 28.1% LOYEE CON 1999/2000 \$2,629	48.6% 28.0% FRIBUTION 2001/2002 \$3,220	27.7% (PRIVATE 2003/2004 \$3,819	28.1%  SECTOR E 2005/2006  \$4,342	30.2% MPLOYER 2006/2007 \$4,448	29.8% S) 2008/2009 \$5,052	31.2% <b>2010/2011</b> \$5,618	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

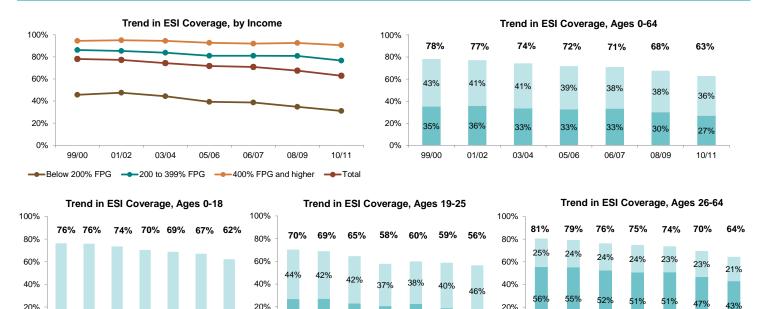
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



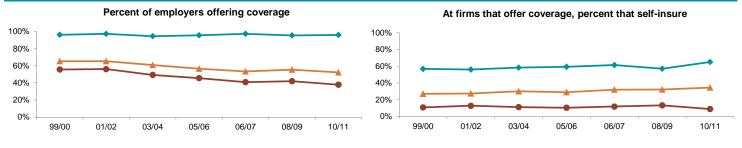
#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00

01/02

03/04

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

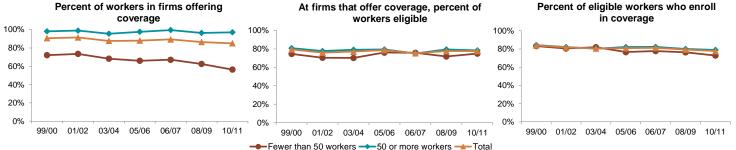
03/04

05/06

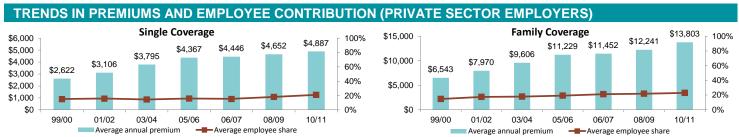
06/07

08/09

10/11



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



TRENDS IN EMPLOYER-SPONSO	RED INSURA	NCE COVE	RAGE (ESI					
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	35.1%	35.8%	33.4%	32.6%	33.2%	30.1%	26.9%	*
Dependents	43.1%	41.4%	40.9%	39.2%	37.7%	37.5%	36.0%	*
Total	78.1%	77.2%	74.3%	71.8%	70.9%	67.6%	62.9%	*
Percent of children (0-18) population								
Policyholders	0.5%	0.6%	0.4%	0.8%	0.7%	0.3%	0.6%	
Dependents	75.8%	75.4%	73.2%	69.7%	68.0%	66.8%	61.7%	*
Total	76.3%	76.0%	73.5%	70.5%	68.7%	67.1%	62.3%	*
Percent of young adults (19-25) population								
Policyholders	26.8%	27.1%	22.9%	20.5%	22.4%	18.7%	10.8%	*
Dependents	43.5%	41.8%	41.7%	37.3%	37.6%	40.0%	45.7%	
Total	70.3%	68.9%	64.5%	57.8%	59.9%	58.7%	56.5%	*
Percent of non-elderly adults (26-64) population								
Policyholders	55.6%	55.2%	52.4%	50.6%	50.9%	46.6%	43.0%	*
Dependents	25.0%	24.1%	24.0%	24.3%	22.9%	22.9%	21.4%	*
Total	80.6%	79.4%	76.4%	74.9%	73.8%	69.5%	64.5%	*
By family income (nonelderly)								
Below 200% FPG	45.7%	47.5%	44.4%	39.2%	38.8%	34.8%	31.1%	*
200 to 399% FPG	86.2%	85.3%	83.8%	81.0%	81.0%	80.8%	76.6%	*
400% FPG and higher	94.4%	95.1%	94.5%	92.7%	92.0%	92.5%	90.5%	*
Total	78.1%	77.2%	74.3%	71.8%	70.9%	67.6%	62.9%	*
			74.570	71.070	10.970	07.070	02.970	
PRIVATE SECTOR EMPLOYMEN	T CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	55.7%	56.1%	49.3%	45.5%	40.9%	42.0%	37.9%	*
50 or more employees	96.3%	97.5%	94.6%	95.8%	97.4%	95.6%	96.1%	
Total	65.3%	65.5%	60.9%	56.7%	53.4%	55.5%	52.2%	*
Percent of workers in firms that offer ESI								
Fewer than 50 workers	72.1%	73.5%	68.3%	65.9%	67.1%	62.5%	56.4%	*
50 or more workers	98.1%	98.9%	95.5%	97.6%	99.5%	96.3%	97.2%	
Total	90.6%	91.4%	87.7%	88.0%	89.3%	86.4%	85.0%	*
In firms that offer ESI, percent of workers that ar	re eligible							
Fewer than 50 workers	74.6%	70.4%	70.3%	76.1%	75.8%	71.8%	75.0%	
50 or more workers	80.9%	77.8%	79.1%	79.5%	75.1%	79.4%	78.4%	
Total	79.4%	76.0%	77.1%	78.8%	75.3%	77.8%	77.7%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	83.2%	80.5%	81.8%	76.5%	77.7%	76.2%	72.7%	*
50 or more workers	84.1%	82.0%	80.2%	82.0%	82.2%	79.9%	78.9%	*
Total	83.9%	81.7%	80.5%	80.8%	81.1%	79.2%	77.7%	*
In firms that offer ESI, percent that self-insure at	least one nian							
Fewer than 50 workers	10.9%	12.9%	11.3%	10.4%	11.9%	13.3%	9.0%	
50 or more workers	56.8%	56.1%	58.5%	59.3%	61.5%	57.0%	65.1%	*
Total	27.0%	27.5%	30.2%	28.9%	32.0%	32.2%	34.5%	*
							31.570	
TRENDS IN PREMIUMS AND EMF							0046/004	
O:!	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage	<b>#0.000</b>	<b>CO 400</b>	<b>#0.70</b> 5	£4.007	C4 44C	<b>64.050</b>	£4.007	
Average annual premium	\$2,622	\$3,106	\$3,795	\$4,367	\$4,446	\$4,652	\$4,887	_
A	16 10/	15.8%	14.5%	15.9%	15.3%	18.0%	21.0%	*
Average employee share	15.1%	10.070	1 110 70					
Family coverage								
<u> </u>	\$6,543 14.6%	\$7,970 17.5%	\$9,606 17.9%	\$11,229 19.2%	\$11,452 21.1%	\$12,241 21.9%	\$13,803 23.0%	*

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

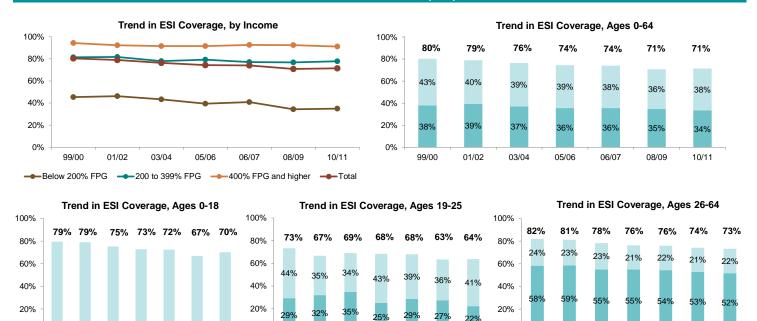
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



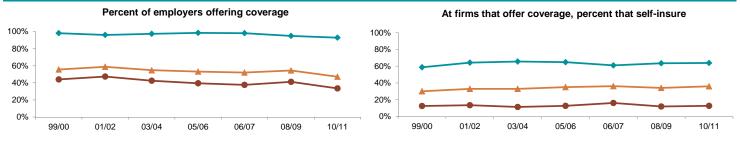
#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00

01/02

03/04

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

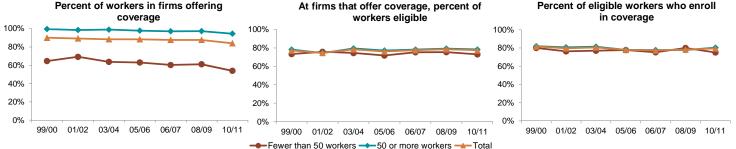
03/04

05/06

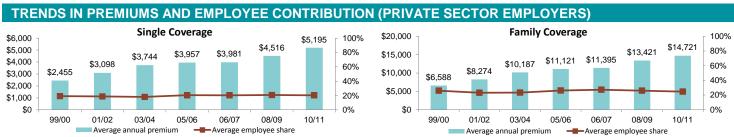
06/07

08/09

10/11



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



Percent of non-leddrify (0-64) population	TRENDS IN EMPLOYER-SPONSO			•						
Policy/molders		1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test	
Dependents	7 \ 7 \ 7									
Total Precent of children (0-18) population  Procent of children (0-18) population  Policyholders 79.4% 78.9% 78.9% 78.9% 77.2% 72.9% 71.8% 68.8% 69.8% 70.9% 79.9% 70.	•								*	
Precision of Children (0-18) population	·								*	
Policyholders	Total	80.4%	79.0%	76.4%	74.3%	74.0%	70.9%	71.4%	*	
Dependents	Percent of children (0-18) population									
Total 79.4% 78.9% 75.3% 75.3% 72.8% 72.4% 67.0% 70.1% Percent of young adults (19-25) population  Policyholdors 29.2% 32.0% 34.9% 25.0% 28.6% 27.5% 22.3% Dependents 44.0% 34.6% 34.0% 43.3% 33.3% 55.8% 41.3% Total 73.3% 66.6% 68.0% 68.4% 67.9% 53.3% 63.6% 41.3% Total 73.3% 66.6% 68.0% 68.4% 67.9% 53.0% 53.6% 41.3% Percent of non-elderly adults (26-64) population  Policyholdors 25.6% 22.6% 23.1% 21.3% 21.6% 21.2% 21.6% Total 22.0% 23.6% 22.6% 23.1% 21.3% 21.6% 21.2% 21.6% Total 22.0% 81.2% 78.3% 76.3% 76.3% 76.3% 54.6% 32.4% 34.4% 39.5% 40.9% 34.4% 34.4% 39.5% 40.9% 54.5% 54.5% 55.0% 54.6% 54.5% 55.0% 54.6% 54.5% 55.0% 54.6% 54.5% 55.0% 54.6% 54.5% 54.5% 54.6% 54.5% 54.6%	Policyholders	0.3%	0.6%	0.5%	0.7%	0.6%	0.2%	0.5%		
Percent of young adults (19-25) population	Dependents	79.1%	78.3%	74.8%	72.2%	71.8%	66.8%	69.6%	*	
Policyholders	Total	79.4%	78.9%	75.3%	72.8%	72.4%	67.0%	70.1%	*	
Policyholders	Percent of young adults (19-25) population									
Dependentes	, , , , ,	29.2%	32.0%	34.9%	25.0%	28.6%	27.5%	22.3%		
Total (7.3.%   66.6%   69.0%   68.4%   67.9%   63.3%   63.6%   69.0%   68.4%   67.9%   63.3%   63.6%   69.0%   69.0%   68.4%   67.9%   63.3%   63.6%   69.0%   69.0%   68.4%   67.9%   63.3%   63.6%   69.0%	•									
Percent of non-elderly adults (26-64) population	·								*	
Policyholders			00.070	03.070	00.470	01.570	00.070	00.070		
Dependents	, , , , ,									
Principation   Ra 2.0%   Ra 3.0%	•								*	
Below 200% FPG	·								*	
Below 200% FPG	Total	82.0%	81.2%	78.3%	76.3%	76.1%	74.2%	73.4%	*	
Below 200% FPG	By family income (nonelderly)									
March   Marc		45.3%	46.2%	43.4%	39.5%	40.9%	34.4%	34.9%	*	
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   PRIVATE SECTOR EMPLOYMENT CHARACTERISTICS   1999/2000   2001/2002   2003/2004   2005/2006   2006/2007   2008/2009   2010/2011   PRIVATE SECTOR EMPLOYERS   41.9%   47.4%   42.6%   39.5%   37.7%   41.3%   33.5%   50.0 more employees   44.1%   47.4%   42.6%   39.5%   37.7%   41.3%   33.5%   50.0 more employees   44.1%   47.4%   42.6%   39.5%   52.0%   54.5%   47.3%   20.0 more employees   44.5%   55.6%   58.8%   54.8%   53.2%   52.0%   54.5%   47.3%   20.0 more employees   44.5%   50.2%   52.0%   54.5%   47.3%   20.0 more employees   44.5%   50.2%   53.2%   52.0%   54.5%   47.3%   20.0 more employees   44.5%   50.2%   53.2%   52.0%   54.5%   47.3%   20.0 more employees   44.5%   69.2%   63.7%   63.0%   60.3%   61.1%   54.0%   50.0 more workers   49.5%   99.5%   99.5%   99.9%   97.9%   97.1%   97.3%   94.4%   20.0 more workers   99.5%   99.5%   99.9%   97.9%   97.1%   97.3%   94.4%   20.0 more workers   40.0%   20.	200 to 399% FPG	81.4%	81.8%	78.0%	79.3%	77.1%	76.8%	77.9%		
Total   80.4%   79.9%   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   Percent of employers offering ESI	400% FPG and higher	94.3%	92.3%	91.5%	91.5%	92.6%	92.4%	91.1%		
PRIVATE SECTOR EMPLOYMENT CHARACTERISTICS	5	80.4%		76.4%				71.4%	*	
Percent of employers offering ESI   Fewer than 50 employees	DDIVATE SECTOD EMDLOVMEN	T CHADACTE								
Percent of employers offering ESI	PRIVATE SECTOR EMPLOYMEN									
Fewer than 50 employees		1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test	
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%         93.9%           In firms that offer ESI, percent of workers that are eligible         16.1%         75.2%         75.5%         73.0%         75.8%         74.5%         71.8%         75.2%         75.5%         73.0%         75.0         70.0%         75.2%         75.5%         73.0%         75.9%         74.6%         77.2%         78.2%         79.9%         75.5%         75.9%         75.5%         75.5%         75.5%         75.5%         75.5%         75.5%         75.5%         75.5%         75.5%         75.9%         75.5%         75.9%         75.1%										
Total   S5.6%   S8.8%   S4.8%   S3.2%   S2.0%   S4.5%   A7.3%     Percent of workers in firms that offer ESI     Fewer than 50 workers   99.5%   98.9%   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%     Total   77.2%   74.6%   79.4%   77.2%   78.2%   79.3%   78.3%     Total   77.2%   74.6%   79.4%   77.2%   75.5%   79.9%   77.5%     Percent of eligible workers who enroll in ESI     Fewer than 50 workers   81.9%   80.7%   81.3%   77.8%   77.6%   77.7%   80.3%     Total   81.5%   79.6%   80.4%   77.8%   77.8%   77.2%   78.1%     Total   81.5%   79.6%   80.4%   77.8%   77.2%   78.1%     Total   81.5%   81.3%   81.5%   81.3%   81.3%   81.3%     Total   81.5%   81.3%   81.5%   81.3%   81.3%     Total   81.5%   81.3%   81.3%   81.3%   81.3%     Total   81.5%   81.3%     T									*	
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% 70 total 90.0% 89.3% 88.4% 88.4% 87.6% 87.7% 83.9% 10 total 90.0% 89.3% 88.4% 88.4% 87.6% 87.7% 83.9% 10 total 90.0% 89.3% 88.4% 88.4% 87.6% 87.7% 83.9% 10 total 90.0% 89.3% 88.4% 88.4% 87.6% 87.7% 83.9% 10 total 90.0% 89.3% 88.4% 88.4% 87.6% 87.7% 83.9% 10 total 90.0% 89.3% 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% 70 total 77.2% 78.2% 79.3% 78.3% 70 total 77.2% 78.2% 79.9% 75.1% 70 total 81.9% 80.0% 76.3% 76.9% 77.7% 75.2% 79.9% 75.1% 70 total 81.5% 79.6% 80.4% 77.8% 77.6% 77.2% 78.1% 79.4% 70 total 81.5% 79.6% 80.4% 77.8% 77.2% 78.1% 79.4% 70 total 81.5% 79.6% 80.4% 77.8% 77.2% 78.1% 79.4% 70 total 81.5% 79.6% 80.4% 77.8% 77.2% 78.1% 79.4% 70 total 81.5% 79.6% 80.4% 77.8% 77.2% 78.1% 79.4% 70 total 81.5% 79.6% 80.4% 77.8% 77.2% 78.1% 79.4% 70 total 81.5% 79.6% 80.4% 77.8% 77.2% 78.1% 79.4% 70 total 81.5% 79.6% 80.4% 77.8% 77.2% 78.1% 79.4% 70 total 81.5% 79.6% 80.4% 77.8% 77.2% 78.1% 79.4% 70 total 81.5% 79.6% 80.4% 77.8% 77.2% 78.1% 79.4% 70 total 81.5% 79.5% 79.9% 70.0%	Total	55.6%	58.8%	54.8%	53.2%	52.0%	54.5%	47.3%		
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%         79.3%         78.3%           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%           In firms that offer ESI, percent that self-insure at least one plan         1         1         1.2.8%         16.2%         12.1%         12.8%           50 or more workers         58.8%         64.3%         65.6% <td>Percent of workers in firms that offer ESI</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Percent of workers in firms that offer ESI									
Total 90.0% 89.3% 88.4% 88.4% 87.6% 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% 74.4% 79.4% 77.2% 75.2% 75.5% 73.0% 50 or more workers 78.2% 74.4% 79.4% 77.2% 78.2% 79.3% 78.8% 77.5% 70.10 77.2% 74.6% 78.4% 76.1% 77.2% 78.2% 79.3% 78.8% 77.5% 74.6% 78.4% 76.1% 77.2% 78.6% 77.5% 78.6% 77.5% 78.6% 77.5% 78.6% 77.5% 78.6% 77.5% 78.6% 77.5% 78.6% 77.5% 78.6% 77.5% 78.6% 77.5% 78.6% 77.5% 78.6% 77.5% 78.6% 77.5% 78.6% 77.5% 78.6% 77.5% 78.6% 77.5% 78.6% 77.5% 78.6% 77.5% 78.6% 77.5% 78.6% 77.5% 78.6% 79.9% 75.1% 50 or more workers 81.9% 80.7% 81.3% 77.8% 77.6% 77.2% 78.1% 79.4% 10.1% 10.	Fewer than 50 workers	64.5%	69.2%	63.7%	63.0%	60.3%	61.1%	54.0%	*	
Fewer than 50 workers	50 or more workers	99.5%	98.5%	98.9%	97.9%	97.1%	97.3%	94.4%	*	
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% 70.0% 7	Total	90.0%	89.3%	88.4%	88.4%	87.6%	87.7%	83.9%	*	
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% 70.0% 7	In firms that offer ESI, percent of workers that a	re eligible								
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) <td colsp<="" td=""><td></td><td></td><td>75.8%</td><td>74.5%</td><td>71.8%</td><td>75.2%</td><td>75.5%</td><td>73.0%</td><td></td></td>	<td></td> <td></td> <td>75.8%</td> <td>74.5%</td> <td>71.8%</td> <td>75.2%</td> <td>75.5%</td> <td>73.0%</td> <td></td>			75.8%	74.5%	71.8%	75.2%	75.5%	73.0%	
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 irrms 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)           Single coverage           Average annual premium         \$2,455         \$3,098         \$3,744         \$3,957         \$3										
Percent of eligible workers who enroll in ESI										
Fewer than 50 workers		=70	,, , ,	, , ,	, 3		. 3.3,3	70		
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)         TRENDS ECTOR EMPLOYERS)           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		90.00/	76 20/	76 00/	77 70/	75 20/	70.00/	7E 10/		
Total 81.5% 79.6% 80.4% 77.8% 77.2% 78.1% 79.4% 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 7										
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 Total 2005/2006 2006/2007 2008										
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 Trends and the second			79.0%	00.470	11.070	11.270	/ 0.170	19.4%		
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 7 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	• •		40 504	44 =07	40.007	40.004	40.407	10.00		
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         7           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										
TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)           1999/2000 2001/2002 2003/2004 2005/2006 2006/2007 2008/2009 2010/2011 7           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										
Include the state of								36.0%	*	
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	TRENDS IN PREMIUMS AND EMI	PLOYEE CONT	RIBUTION	(PRIVATE	<b>SECTOR E</b>	<b>MPLOYER</b>	S)			
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		1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test	
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	Single coverage									
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		\$2,455	\$3,098	\$3,744	\$3,957	\$3,981	\$4,516	\$5,195	*	
Family coverage         Average annual premium         \$6,588         \$8,274         \$10,187         \$11,121         \$11,395         \$13,421         \$14,721	·						20.9%			
Average annual premium \$6,588 \$8,274 \$10,187 \$11,121 \$11,395 \$13,421 \$14,721										
		\$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%							,			

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

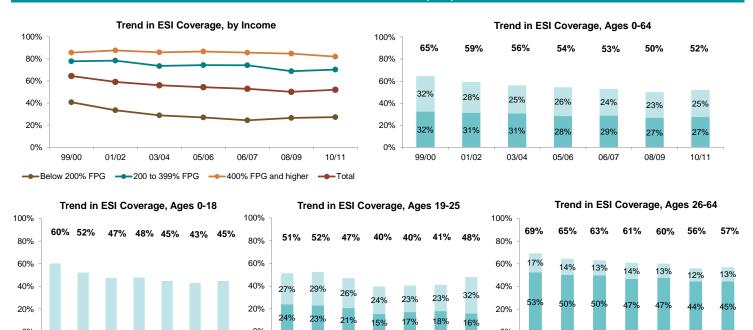
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



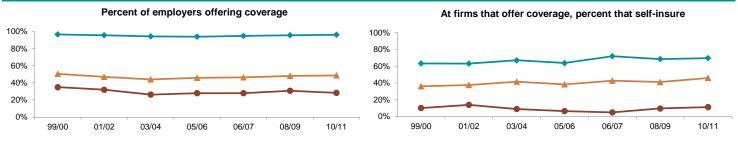
#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00

01/02

03/04

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

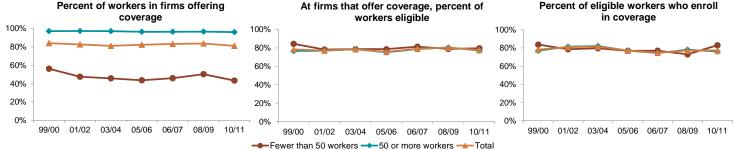
03/04

05/06

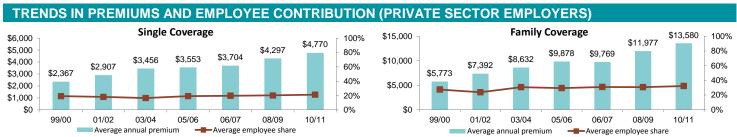
06/07

08/09

10/11



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



TRENDS IN EMPLOYER-SPONSO			•		0000/222	0000/222	0046/224	
Danasad of many alderda (C.C.)	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	22.40/	24 20/	20.70/	20 20/	20 00/	26.00/	27.40/	*
Policyholders Dependents	32.4% 32.1%	31.3% 27.9%	30.7% 25.4%	28.3% 26.1%	28.8% 24.1%	26.8% 23.3%	27.4% 24.7%	*
Total	64.5%	59.2%	56.1%	54.4%	53.0%	50.1%	52.1%	*
	04.570	39.270	30.176	34.470	33.070	30.176	32.170	
Percent of children (0-18) population	0.70/	4 40/	0.00/	0.40/	0.20/	0.40/	0.70/	
Policyholders	0.7%	1.4%	0.8%	0.4%	0.2%	0.4% 42.6%	0.7%	*
Dependents Total	59.6% 60.3%	50.7% 52.1%	46.5%	47.5%	44.6% 44.8%	42.6% 43.0%	44.1% 44.8%	*
	00.3%	52.1%	47.3%	47.9%	44.8%	43.0%	44.8%	
Percent of young adults (19-25) population								
Policyholders	23.9%	23.0%	20.5%	15.4%	17.0%	17.8%	15.8%	
Dependents	27.3%	29.4%	26.4%	24.2%	23.3%	23.2%	32.1%	
Total	51.2%	52.4%	46.9%	39.6%	40.4%	41.1%	48.0%	
Percent of non-elderly adults (26-64) population								
Policyholders	52.5%	50.2%	50.0%	46.7%	47.5%	44.4%	44.5%	*
Dependents	16.8%	14.3%	13.2%	14.2%	12.7%	11.8%	12.5%	*
Total	69.3%	64.5%	63.2%	60.9%	60.2%	56.2%	57.1%	*
By family income (nonelderly)								
Below 200% FPG	40.8%	33.5%	28.9%	27.0%	24.4%	26.6%	27.2%	*
200 to 399% FPG	77.8%	78.3%	73.6%	74.4%	74.1%	68.8%	70.3%	*
400% FPG and higher	85.7%	87.7%	86.0%	86.7%	85.6%	84.8%	82.1%	
Total	64.5%	59.2%	56.1%	54.4%	53.0%	50.1%	52.1%	*
PRIVATE SECTOR EMPLOYMEN	T CHARACTE	RISTICS						
THE SECTION SIMILES THE STATE OF THE STATE O	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	1999/2000	2001/2002	2003/2004	2003/2000	2000/2007	2000/2009	2010/2011	1631
Fewer than 50 employees	35.0%	32.0%	26.2%	28.0%	27.9%	30.7%	28.4%	*
50 or more employees	96.6%	95.7%	94.4%	94.0%	94.9%	95.7%	96.3%	
Total	50.6%	47.1%	44.1%	45.9%	46.4%	48.2%	48.7%	
Percent of workers in firms that offer ESI		,						
Fewer than 50 workers	56.2%	47.5%	45.7%	43.6%	45.9%	50.3%	43.3%	*
50 or more workers	97.2%	97.4%	97.3%	96.6%	96.6%	96.7%	96.2%	
Total	84.2%	82.8%	81.2%	82.4%	83.3%	83.8%	81.2%	
		02.070	01.270	02.170	00.070	00.070	01.270	
In firms that offer ESI, percent of workers that a		70.00/	70.70/	70.70/	04.40/	70.00/	70.00/	
Fewer than 50 workers 50 or more workers	84.5% 76.7%	78.2% 77.0%	78.7% 78.6%	78.7% 75.3%	81.4% 78.8%	78.9% 80.5%	79.6% 77.2%	
Total	78.4%	77.2%	78.5%	75.8%	79.1%	80.3%	77.7%	
	70.470	11.270	70.570	75.070	7 3.1 70	00.570	11.170	
Percent of eligible workers who enroll in ESI	00.70/	70.50/	70.00/	70.00/	77.00/	70.00/	00.00/	
Fewer than 50 workers	83.7%	78.5%	79.6%	76.8%	77.0%	72.9%	83.0%	
50 or more workers	77.0% 78.2%	81.4% 80.9%	82.0% 81.5%	77.0% 77.0%	74.3% 74.7%	78.0% 77.1%	76.1% 77.2%	
Total		00.970	01.570	77.070	74.770	77.170	11.270	
In firms that offer ESI, percent that self-insure a		42.00/	0.00/	C F0/	4.00/	0.00/	44.20/	
Fewer than 50 workers	10.0% 63.4%	13.9% 63.2%	9.0% 67.1%	6.5% 63.8%	4.9% 72.0%	9.6% 68.5%	11.3% 69.7%	
50 or more workers								*
Total	36.0%	37.6%	41.7%	38.4%	42.8%	41.1%	45.9%	
TRENDS IN PREMIUMS AND EMP	PLOYEE CON	RIBUTION	(PRIVATE	SECTOR E	MPLOYER	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage								
Average annual premium	\$2,367	\$2,907	\$3,456	\$3,553	\$3,704	\$4,297	\$4,770	*
Average employee share	19.3%	18.1%	16.5%	19.3%	19.6%	20.2%	21.2%	
Family coverage								
Average annual premium	\$5,773	\$7,392	\$8,632	\$9,878	\$9,769	\$11,977	\$13,580	*
Average employee share	27.6%	23.9%	30.9%	29.6%	31.0%	30.7%	32.3%	*

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

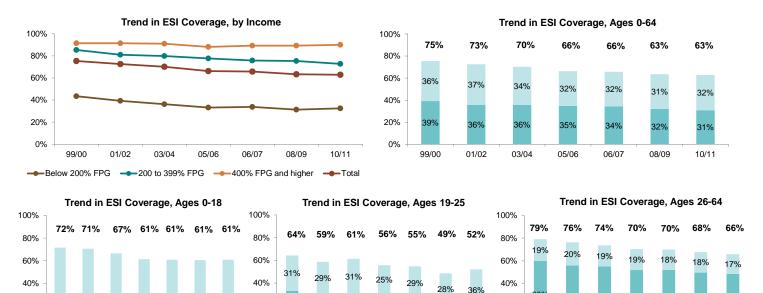
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

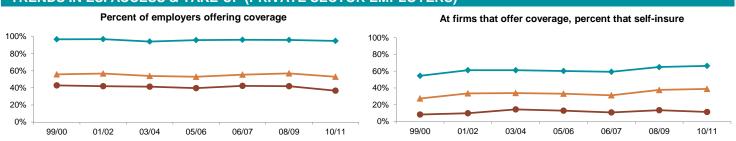




99/00 01/02 03/04 05/06 06/07 08/09 10/11

20%

99/00



05/06

■ Policyholders ■ Dependents

06/07

08/09

03/04

20%

99/00

01/02

03/04

05/06

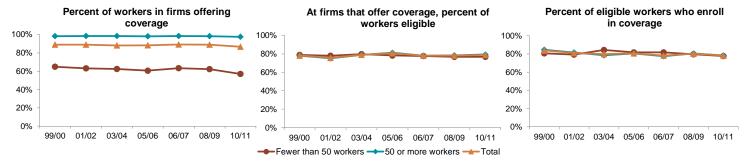
06/07

08/09

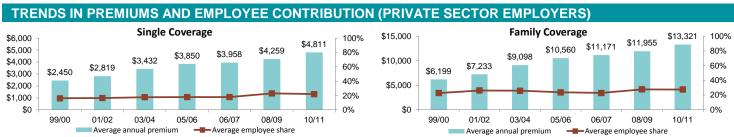
10/11

16%

10/11



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



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

20%

TRENDS IN EMPLOYER-SPONSO	RED INSURA	NCE COVE	RAGE (ESI					
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	39.2%	35.9%	35.8%	34.8%	34.3%	32.1%	30.9%	*
Dependents	36.2%	36.7%	34.4%	31.5%	31.5%	31.4%	32.0%	*
Total	75.3%	72.6%	70.2%	66.3%	65.8%	63.4%	62.9%	
Percent of children (0-18) population		2 -21			2.20/		2 121	
Policyholders	1.1%	0.5%	0.5%	1.0%	0.6%	0.9%	0.4%	
Dependents	70.5%	70.2%	66.0%	60.4%	60.2%	59.6%	60.4%	*
Total	71.6%	70.6%	66.5%	61.3%	60.9%	60.5%	60.8%	*
Percent of young adults (19-25) population								
Policyholders	33.1%	29.8%	29.9%	30.6%	25.4%	20.8%	16.2%	*
Dependents	31.1%	28.8%	31.5%	25.1%	29.3%	27.7%	35.8%	
Total	64.3%	58.6%	61.3%	55.7%	54.6%	48.5%	51.9%	*
Percent of non-elderly adults (26-64) population								
Policyholders	60.0%	55.9%	55.0%	51.9%	52.1%	49.7%	48.4%	*
Dependents	19.2%	20.4%	18.7%	18.5%	17.9%	18.0%	17.5%	
Total	79.2%	76.3%	73.6%	70.4%	70.0%	67.7%	65.9%	*
By family income (nonelderly)								
Below 200% FPG	43.5%	39.4%	36.3%	33.2%	33.8%	31.3%	32.5%	*
200 to 399% FPG	85.4%	81.0%	79.8%	77.6%	75.7%	75.4%	72.8%	*
400% FPG and higher	91.5%	91.5%	91.0%	88.1%	89.2%	89.2%	90.0%	
Total	75.3%	72.6%	70.2%	66.3%	65.8%	63.4%	62.9%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
TRIVATE GEGTOR EIII EGTINERT	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	1999/2000	2001/2002	2003/2004	2003/2000	2000/2007	2000/2009	2010/2011	1631
Fewer than 50 employees	42.9%	41.9%	41.5%	39.7%	42.4%	41.9%	36.8%	*
50 or more employees	96.8%	97.0%	94.2%	95.9%	96.3%	96.0%	94.9%	
Total	55.8%	56.8%	54.0%	53.0%	55.4%	57.0%	53.0%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	64.9%	63.3%	62.4%	60.7%	63.4%	62.4%	57.1%	*
50 or more workers	98.3%	98.5%	98.5%	98.1%	98.4%	98.3%	97.6%	
Total	89.1%	89.1%	88.2%	88.3%	89.2%	89.1%	86.8%	
		221.72						
In firms that offer ESI, percent of workers that are Fewer than 50 workers	79.0%	78.1%	79.8%	78.3%	77.7%	76.9%	76.8%	
50 or more workers	79.0% 78.1%	75.3%	79.8% 78.9%	81.3%	77.7% 78.1%	78.5%	79.4%	
Total	78.3%	75.8%	79.1%	80.8%	78.0%	78.2%	78.9%	
	10.070	70.070	73.170	00.070	70.070	70.270	70.570	
Percent of eligible workers who enroll in ESI	00.70/	70.00/	0.4.40/	04.70/	04.00/	70.00/	77.00/	
Fewer than 50 workers	80.7%	79.2%	84.4%	81.7%	81.6%	79.6%	77.6%	*
50 or more workers Total	84.5% 83.7%	81.6% 81.1%	78.5% 79.7%	80.4% 80.6%	77.5% 78.2%	80.5% 80.4%	78.3% 78.1%	*
		01.170	73.170	00.070	70.270	00.470	70.170	
In firms that offer ESI, percent that self-insure at	least one plan 8.4%	0.00/	14.5%	12.9%	10.00/	12 50/	11 40/	
Fewer than 50 workers 50 or more workers	54.6%	9.9% 61.3%	61.3%	60.2%	10.8% 59.4%	13.5% 65.0%	11.4% 66.5%	*
Total	27.5%	33.5%	33.9%	33.3%	31.2%	37.7%	39.0%	*
Iolai							39.0 %	
TOTALDO IN DOCUMENTO AND THE		RIBUTION	(PRIVATE					
TRENDS IN PREMIUMS AND EMP								
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage	1999/2000	2001/2002						Test
Single coverage Average annual premium	<b>1999/2000</b> \$2,450	<b>2001/2002</b> \$2,819	\$3,432	\$3,850	\$3,958	\$4,259	\$4,811	Test
Single coverage Average annual premium Average employee share	1999/2000	2001/2002						Test *
Single coverage Average annual premium Average employee share Family coverage	<b>1999/2000</b> \$2,450 16.2%	<b>2001/2002</b> \$2,819 16.6%	\$3,432 17.7%	\$3,850 17.8%	\$3,958 17.8%	\$4,259 23.0%	\$4,811 22.0%	* *
= :	<b>1999/2000</b> \$2,450	<b>2001/2002</b> \$2,819	\$3,432	\$3,850	\$3,958	\$4,259	\$4,811	* * *

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

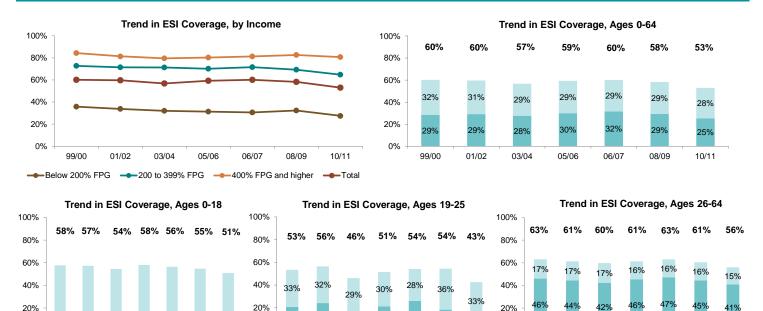
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



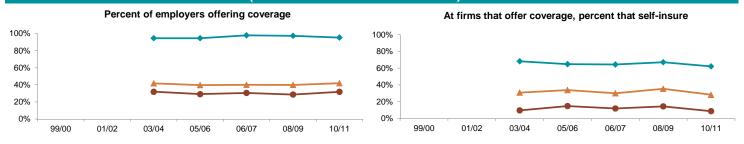
#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00

01/02

03/04

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

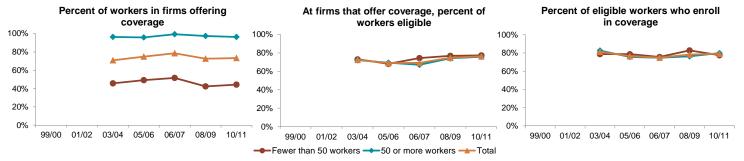
03/04

05/06

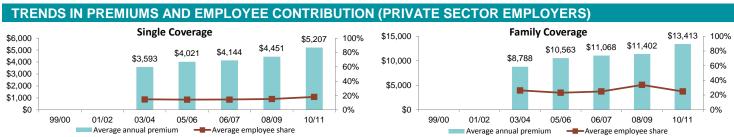
06/07

08/09

10/11



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



TRENDS IN EMPLOYER-SPONSO			• •	·	2222/225=	0000/0000	0040/00:	
Develop of many alderly (0.04)	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population Policyholders	28.6%	29.1%	27.7%	30.0%	31.6%	29.3%	25.4%	*
Dependents	28.6% 31.6%	30.6%	27.7% 29.1%	29.3%	28.5%	29.3% 29.0%	25.4%	*
Total	60.2%	59.7%	56.8%	59.3%	60.2%	58.3%	53.0%	*
	00.270	JJ.1 70	30.070	33.370	JU.Z /0	30.370	33.0 /0	
Percent of children (0-18) population	0.4%	0.99/	0.5%	0.4%	0.6%	0.4%	0.1%	
Policyholders Dependents	57.3%	0.8% 56.5%	53.9%	57.6%	55.8%	54.5%	50.9%	
Total	57.3% 57.7%	57.4%	54.4%	58.0%	56.5%	54.8%	51.0%	
	51.176	37.470	34.470	30.070	30.376	34.070	31.076	
Percent of young adults (19-25) population	20.79/	24.10/	17 40/	24 20/	25.00/	10 20/	0.20/	*
Policyholders	20.7%	24.1% 32.2%	17.4% 28.6%	21.3%	25.9%	18.3%	9.2% 33.4%	
Dependents Total	32.6% 53.3%	56.3%	46.0%	30.2% 51.4%	28.2% 54.1%	36.0% 54.3%	42.6%	
	33.376	30.370	40.076	31.470	34.170	34.3 /6	42.076	
Percent of non-elderly adults (26-64) population	10.10/		40.404	.=			10.00/	
Policyholders	46.1%	44.4%	42.4%	45.6%	47.0%	44.5%	40.8%	*
Dependents	17.1%	17.0%	17.4%	15.7%	16.0%	16.0%	15.3%	*
Total	63.2%	61.4%	59.8%	61.3%	63.0%	60.6%	56.2%	-
By family income (nonelderly)								
Below 200% FPG	35.8%	33.8%	32.0%	31.3%	30.5%	32.3%	27.5%	*
200 to 399% FPG	72.7%	71.4%	71.4%	70.2%	71.5%	69.3%	64.8%	*
400% FPG and higher	84.3%	81.4%	79.6%	80.2%	81.3%	82.7%	80.8%	
Total	60.2%	59.7%	56.8%	59.3%	60.2%	58.3%	53.0%	
PRIVATE SECTOR EMPLOYMENT	Γ CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	NA	NA	32.0%	29.2%	30.6%	28.7%	31.8%	
50 or more employees	NA	NA	94.6%	94.5%	98.0%	97.4%	95.3%	
Total	NA	NA	41.8%	39.7%	40.1%	39.9%	42.0%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	NA	NA	45.7%	49.2%	51.6%	42.4%	44.3%	
50 or more workers	NA	NA	96.4%	95.8%	99.3%	97.5%	96.5%	
Total	NA	NA	70.8%	74.9%	78.5%	72.6%	73.4%	
In firms that offer ESI, percent of workers that ar	e eligible							
Fewer than 50 workers	NA	NA	73.1%	68.2%	74.4%	76.9%	77.3%	
50 or more workers	NA	NA	72.2%	69.4%	67.1%	74.2%	75.8%	
Total	NA	NA	72.5%	69.0%	69.2%	74.8%	76.3%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	NA	NA	78.7%	78.6%	75.5%	82.8%	77.5%	
50 or more workers	NA	NA	82.6%	75.6%	74.6%	76.3%	79.7%	
Total	NA	NA	81.3%	76.4%	74.8%	78.1%	79.1%	
In firms that offer ESI, percent that self-insure at								
Fewer than 50 workers	NA	NA	9.7%	14.9%	12.0%	14.6%	8.8%	
50 or more workers	NA	NA	68.3%	64.8%	64.4%	67.1%	62.2%	
			31.0%	33.9%	30.1%	35.5%	28.3%	
Total	NA	NA						
			(PRIVATE	SECTOR E	MPLOYER	S)		
Total			(PRIVATE 2003/2004	SECTOR E 2005/2006	MPLOYER 2006/2007	S) 2008/2009	2010/2011	Test
Total TRENDS IN PREMIUMS AND EMP Single coverage	PLOYEE CONT 1999/2000	TRIBUTION 2001/2002	2003/2004	2005/2006	2006/2007	2008/2009		Test
Total TRENDS IN PREMIUMS AND EMP  Single coverage Average annual premium	1999/2000 NA	TRIBUTION 2001/2002 NA	<b>2003/2004</b> \$3,593	<b>2005/2006</b> \$4,021	<b>2006/2007</b> \$4,144	<b>2008/2009</b> \$4,451	\$5,207	Test
Total TRENDS IN PREMIUMS AND EMP  Single coverage Average annual premium Average employee share	PLOYEE CONT 1999/2000	TRIBUTION 2001/2002	2003/2004	2005/2006	2006/2007	2008/2009		Test
Total  TRENDS IN PREMIUMS AND EMP  Single coverage  Average annual premium  Average employee share  Family coverage	PLOYEE CONT 1999/2000 NA NA	TRIBUTION 2001/2002 NA NA	<b>2003/2004</b> \$3,593 14.7%	<b>2005/2006</b> \$4,021 14.3%	<b>2006/2007</b> \$4,144 14.4%	<b>2008/2009</b> \$4,451 15.2%	\$5,207 18.2%	Test
Total TRENDS IN PREMIUMS AND EMP  Single coverage Average annual premium	1999/2000 NA	TRIBUTION 2001/2002 NA	<b>2003/2004</b> \$3,593	<b>2005/2006</b> \$4,021	<b>2006/2007</b> \$4,144	<b>2008/2009</b> \$4,451	\$5,207	Test *

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

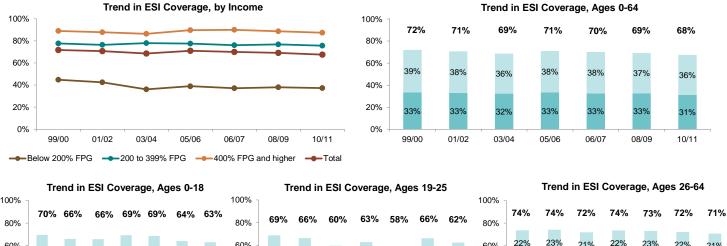
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

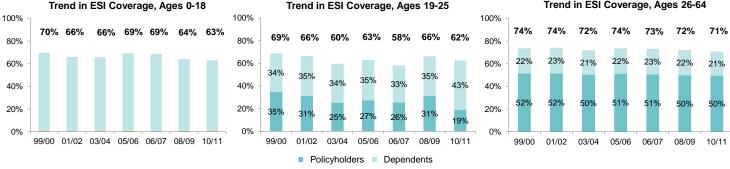
For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

NA: Not Available.

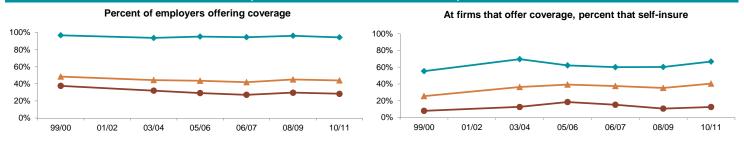
# State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011 NEBRASKA

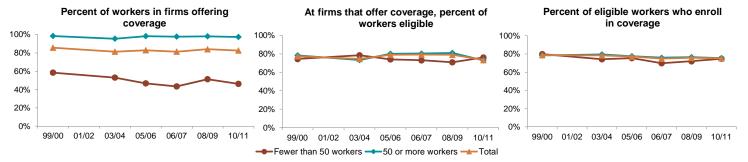
### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



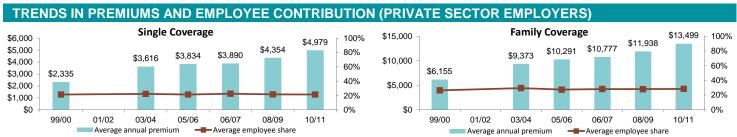


#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)





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



TRENDS IN EMPLOYER-SPONSO	DRED INSURA	NCE COVE	RAGE (ESI					
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	33.3%	33.1%	32.3%	33.4%	32.5%	32.6%	31.2%	
Dependents	38.6%	37.6%	36.3%	37.6%	37.6%	36.5%	36.3%	
Total	71.8%	70.7%	68.6%	71.0%	70.0%	69.1%	67.5%	*
Percent of children (0-18) population								
Policyholders	0.5%	0.2%	0.4%	0.8%	0.4%	0.6%	0.4%	
Dependents	69.1%	65.8%	65.3%	68.5%	68.3%	63.5%	62.6%	*
Total	69.6%	66.1%	65.7%	69.3%	68.7%	64.1%	63.1%	*
Percent of young adults (19-25) population								
Policyholders	34.7%	31.3%	25.4%	27.4%	25.6%	31.4%	19.1%	*
Dependents	34.0%	35.1%	34.1%	35.5%	32.5%	34.8%	43.3%	*
Total	68.7%	66.4%	59.5%	62.9%	58.2%	66.2%	62.5%	
Percent of non-elderly adults (26-64) population		E4 E0/	E0 E0/	E4 00/	50.00/	40.00/	40.70/	
Policyholders	51.6%	51.5%	50.5%	51.3%	50.8%	49.9%	49.7%	
Dependents	22.2%	22.7%	21.4%	22.4%	22.5%	22.3%	21.1%	
Total	73.8%	74.3%	71.9%	73.7%	73.3%	72.3%	70.8%	
By family income (nonelderly)								
Below 200% FPG	44.7%	42.5%	36.0%	38.9%	37.2%	38.0%	37.3%	*
200 to 399% FPG	77.7%	76.4%	77.9%	77.6%	76.0%	76.9%	75.6%	
400% FPG and higher	88.9%	87.8%	86.4%	89.8%	90.0%	88.6%	87.4%	
Total	71.8%	70.7%	68.6%	71.0%	70.0%	69.1%	67.5%	*
PRIVATE SECTOR EMPLOYMEN	T CHARACTE	RISTICS						
TRIVATE SESTOR EIIII ESTINER	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	1999/2000	2001/2002	2003/2004	2003/2000	2000/2007	2000/2009	2010/2011	1621
Fewer than 50 employees	37.7%	NA	32.1%	29.3%	27.2%	29.7%	28.4%	*
50 or more employees	96.9%	NA NA	93.8%	95.4%	94.5%	96.4%	94.4%	
Total	48.5%	NA NA	44.4%	43.6%	42.0%	45.1%	44.1%	
	40.370	INA	44.4 /0	43.0 //	42.0 /6	45.170	44.170	
Percent of workers in firms that offer ESI							10.00/	
Fewer than 50 workers	58.5%	NA	53.1%	46.7%	43.4%	51.4%	46.3%	*
50 or more workers	98.5%	NA	95.6%	98.3%	97.8%	98.1%	97.5%	
Total	85.7%	NA	81.4%	82.9%	81.3%	84.1%	82.6%	
In firms that offer ESI, percent of workers that a	re eligible							
Fewer than 50 workers	74.5%	NA	78.5%	74.1%	73.1%	70.9%	76.2%	
50 or more workers	78.4%	NA	73.4%	80.2%	80.4%	81.0%	73.0%	
Total	77.6%	NA	74.6%	79.2%	79.2%	79.2%	73.5%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	79.7%	NA	74.1%	75.3%	69.8%	72.0%	74.7%	
50 or more workers	78.4%	NA NA	79.4%	77.4%	75.8%	76.5%	75.4%	
Total	78.7%	NA NA	78.3%	77.1%	74.9%	75.7%	75.3%	*
In firms that offer ESI, percent that self-insure a								
Fewer than 50 workers	8.1%	NA	12.7%	18.6%	15.3%	10.7%	12.6%	
50 or more workers	55.3%	NA NA	69.6%	62.2%	60.0%	60.2%	66.8%	*
Total	25.5%	NA NA	36.5%	39.4%	37.5%	35.2%	40.5%	*
							40.5%	
TRENDS IN PREMIUMS AND EMI								
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage								
Average annual premium	\$2,335	NA	\$3,616	\$3,834	\$3,890	\$4,354	\$4,979	*
Average employee share	21.4%	NA	22.4%	21.5%	22.5%	21.6%	21.4%	
Family coverage								
Family coverage Average annual premium	\$6,155	NA	\$9,373	\$10,291	\$10,777	\$11,938	\$13,499	*

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

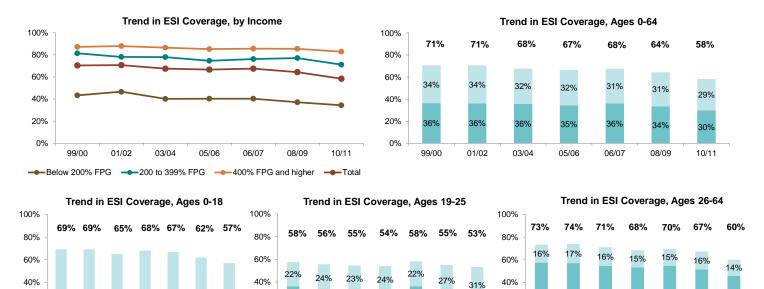
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



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

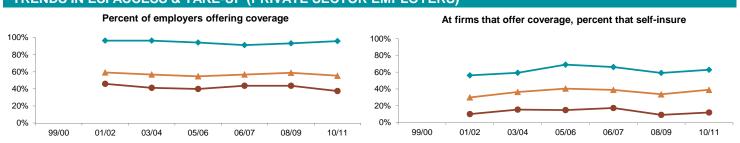
99/00 01/02 03/04 05/06 06/07 08/09 10/11

20%

99/00

01/02

03/04



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

20%

99/00

01/02

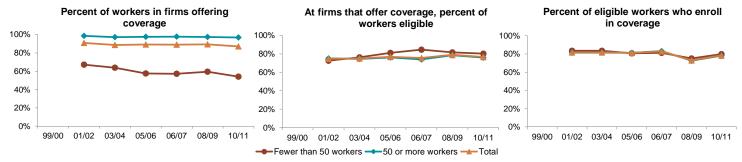
03/04

05/06

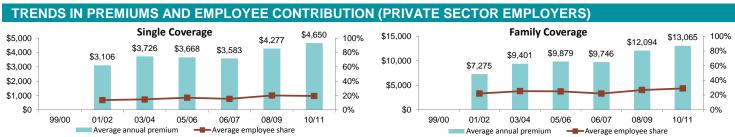
06/07

08/09

10/11



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



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

20%

TRENDS IN EMPLOYER-SPONSOR	RED INSURA	NCE COVE	RAGE (ESI)					
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	36.4%	36.3%	35.8%	34.5%	36.2%	33.5%	29.8%	*
Dependents	34.2%	34.4%	31.8%	32.1%	31.4%	30.9%	28.6%	*
Total	70.5%	70.7%	67.6%	66.7%	67.6%	64.4%	58.4%	*
Percent of children (0-18) population								
Policyholders	0.8%	0.7%	1.0%	1.2%	1.0%	0.8%	0.8%	
Dependents	68.4%	68.5%	64.1%	66.9%	65.9%	61.3%	56.2%	*
Total	69.2%	69.3%	65.1%	68.1%	66.9%	62.0%	57.0%	*
Percent of young adults (19-25) population								
Policyholders	36.0%	31.5%	31.5%	30.1%	36.3%	28.0%	21.8%	*
Dependents	21.6%	24.1%	23.1%	24.0%	22.0%	26.9%	31.4%	*
Total	57.6%	55.6%	54.6%	54.1%	58.2%	54.9%	53.2%	
	0.1070	00.070	0	0 , 0	00.270	0 1.0 / 0	00.270	
Percent of non-elderly adults (26-64) population	F7 F0/	F7.40/	E 4 70/	50.50/	F 4 00/	F4 00/	45.00/	*
Policyholders	57.5%	57.1%	54.7%	53.5%	54.8%	51.6%	45.9%	-
Dependents	15.9%	17.0%	16.4%	14.9%	14.8%	15.7%	14.2%	*
Total	73.4%	74.1%	71.1%	68.4%	69.6%	67.4%	60.1%	
By family income (nonelderly)								
Below 200% FPG	43.4%	46.6%	40.1%	40.3%	40.3%	37.1%	34.3%	*
200 to 399% FPG	81.5%	78.1%	77.9%	74.6%	76.2%	77.0%	71.2%	*
400% FPG and higher	87.3%	88.0%	86.5%	85.2%	85.6%	85.5%	82.9%	
Total	70.5%	70.7%	67.6%	66.7%	67.6%	64.4%	58.4%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	NA	46.0%	41.2%	40.0%	43.7%	43.7%	37.4%	*
50 or more employees	NA	96.4%	96.5%	94.2%	91.3%	93.3%	96.0%	
Total	NA	59.2%	56.7%	54.8%	56.7%	58.9%	55.4%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	NA	67.2%	64.0%	57.7%	57.3%	59.5%	54.1%	*
50 or more workers	NA NA	98.7%	97.3%	97.6%	97.7%	97.5%	97.0%	
Total	NA NA	91.0%	88.7%	89.3%	89.1%	89.5%	87.2%	*
		31.070	00.770	03.070	03.170	03.070	07.270	
In firms that offer ESI, percent of workers that are						·		*
Fewer than 50 workers	NA	72.7%	76.4%	81.2%	84.7%	81.7%	80.3%	^
50 or more workers	NA	75.2%	74.7%	76.2%	74.1%	78.6%	76.0%	
Total	NA	74.8%	75.1%	76.9%	75.6%	79.0%	76.7%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	NA	83.4%	83.5%	80.7%	81.2%	75.0%	79.8%	
50 or more workers	NA	81.4%	81.3%	81.2%	83.0%	72.6%	78.1%	
Total	NA	81.8%	81.7%	81.1%	82.7%	72.9%	78.3%	
In firms that offer ESI, percent that self-insure at I	east one plan							
Fewer than 50 workers	NA	10.2%	15.5%	14.8%	17.3%	9.1%	12.1%	
1 OWOT WIGHT OF WORKING		EC 00/	59.3%	69.0%	66.2%	59.2%	63.0%	
50 or more workers	NA	56.3%	39.376	00.070				
	NA NA	56.3% 29.9%	36.4%	40.5%	38.9%	33.7%	39.0%	*
50 or more workers Total	NA	29.9%	36.4%	40.5%			39.0%	*
50 or more workers Total	NA LOYEE CONT	29.9%  TRIBUTION	36.4% (PRIVATE	40.5% SECTOR E	MPLOYER	S)		* Test
50 or more workers Total TRENDS IN PREMIUMS AND EMPI	NA	29.9%	36.4%	40.5%			39.0% <b>2010/2011</b>	* Test
50 or more workers Total TRENDS IN PREMIUMS AND EMPI Single coverage	NA LOYEE CONT 1999/2000	29.9%  TRIBUTION	36.4% (PRIVATE	40.5% SECTOR E	MPLOYER 2006/2007	S) 2008/2009	2010/2011	* Test
50 or more workers Total  TRENDS IN PREMIUMS AND EMPI  Single coverage Average annual premium	NA LOYEE CONT 1999/2000 NA	29.9%  TRIBUTION 2001/2002  \$3,106	36.4% (PRIVATE 2003/2004 \$3,726	40.5%  SECTOR E 2005/2006  \$3,668	MPLOYER 2006/2007 \$3,583	S) 2008/2009 \$4,277	<b>2010/2011</b> \$4,650	* Test
50 or more workers Total  TRENDS IN PREMIUMS AND EMPI  Single coverage  Average annual premium Average employee share	NA LOYEE CONT 1999/2000	29.9%  TRIBUTION  2001/2002	36.4% (PRIVATE 2003/2004	40.5% SECTOR E 2005/2006	MPLOYER 2006/2007	S) 2008/2009	2010/2011	* Test
50 or more workers Total  TRENDS IN PREMIUMS AND EMPI  Single coverage Average annual premium	NA LOYEE CONT 1999/2000 NA	29.9%  TRIBUTION 2001/2002  \$3,106	36.4% (PRIVATE 2003/2004 \$3,726	40.5%  SECTOR E 2005/2006  \$3,668	MPLOYER 2006/2007 \$3,583	S) 2008/2009 \$4,277	<b>2010/2011</b> \$4,650	Test

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

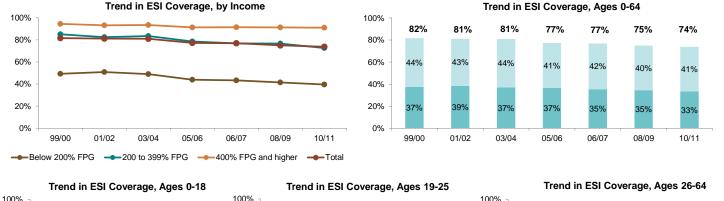
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

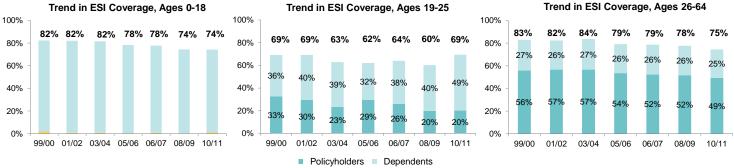
For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

NA: Not Available.

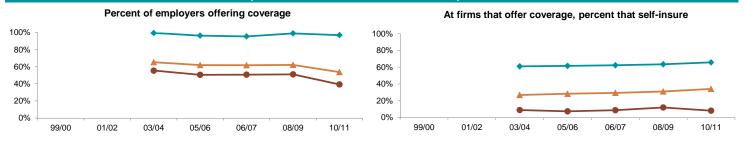
# State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011 NEW HAMPSHIRE

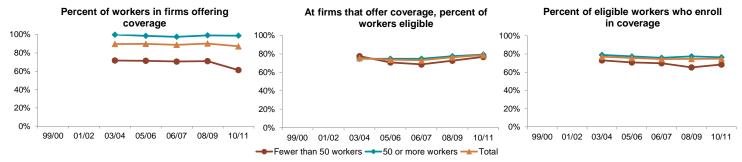
### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



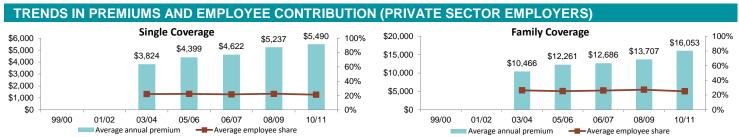


#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)





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



TRENDS IN EMPLOYER-SPONS			•	<u> </u>				
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	37.4%	38.5%	37.0%	36.6%	35.4%	34.6%	33.4%	*
Dependents	44.3%	42.6%	43.9%	40.7%	41.5%	40.4%	40.5%	*
Total	81.6%	81.2%	81.0%	77.2%	76.9%	75.0%	73.8%	*
Percent of children (0-18) population								
Policyholders	1.9%	0.7%	0.7%	0.5%	0.8%	0.4%	1.0%	
Dependents	80.5%	81.3%	80.9%	77.8%	77.0%	74.0%	73.2%	*
Total	82.3%	82.0%	81.6%	78.4%	77.8%	74.4%	74.2%	*
Percent of young adults (19-25) population								
Policyholders	32.7%	29.5%	23.4%	29.4%	26.0%	19.9%	20.1%	*
Dependents	36.4%	39.7%	39.4%	32.5%	38.0%	40.2%	49.2%	*
Total	69.1%	69.2%	62.8%	61.9%	64.0%	60.2%	69.3%	
Percent of non-elderly adults (26-64) population	•							
Policyholders	55.9%	56.7%	56.7%	53.6%	52.2%	51.8%	49.4%	*
Dependents	27.1%	25.6%	27.1%	25.6%	26.4%	25.9%	25.1%	
Total	83.0%	25.6% 82.4%	27.1% 83.7%	25.6% 79.2%	26.4% 78.7%	25.9% 77.7%	74.5%	*
	03.0%	02.4/0	00.1 /0	13.2/0	10.1 /0	11.1/0	74.5%	
By family income (nonelderly)								
Below 200% FPG	49.2%	50.9%	49.0%	43.9%	43.3%	41.4%	39.5%	*
200 to 399% FPG	85.1%	82.4%	83.5%	78.6%	76.8%	76.7%	72.6%	*
400% FPG and higher	94.4%	93.2%	93.5%	91.2%	91.4%	91.3%	91.1%	
Total	81.6%	81.2%	81.0%	77.2%	76.9%	75.0%	73.8%	*
PRIVATE SECTOR EMPLOYMEN	IT CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	1333/2000	2001/2002	2000/2004	2000/2000	2000/2007	2000/2003	2010/2011	1000
Fewer than 50 employees	NA	NA	55.6%	50.7%	50.7%	51.2%	39.4%	*
50 or more employees	NA NA	NA NA	99.6%	96.5%	95.5%	99.0%	97.0%	*
Total	NA	NA	65.5%	62.0%	61.9%	62.3%	53.8%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	NA	NA	71.7%	71.5%	70.6%	71.0%	61.3%	*
50 or more workers			100.0%			99.2%		*
Total	NA NA	NA NA	89.8%	98.6% 89.9%	97.6% 88.9%	99.2%	98.8% 87.2%	*
		INA	09.0%	09.9%	00.976	90.3%	07.270	
In firms that offer ESI, percent of workers that a								
Fewer than 50 workers	NA	NA	77.6%	70.8%	68.6%	72.7%	76.8%	
50 or more workers	NA	NA	74.8%	74.7%	74.7%	77.5%	79.2%	
Total	NA	NA	75.5%	73.7%	73.1%	76.3%	78.7%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	NA	NA	72.9%	70.6%	69.8%	65.3%	68.4%	*
50 or more workers	NA	NA	78.8%	77.2%	75.7%	77.4%	76.3%	
Total	NA	NA	77.0%	75.6%	74.3%	74.5%	74.7%	
In firms that offer ESI, percent that self-insure a	at least one plan							
Fewer than 50 workers	NA	NA	8.9%	7.5%	8.7%	12.0%	8.1%	
50 or more workers	NA	NA	61.0%	61.7%	62.3%	63.6%	65.8%	
Total	NA	NA	26.8%	28.3%	29.4%	31.0%	34.1%	*
TRENDS IN PREMIUMS AND EM	DI OVEE CONT	FDIRLITION	/DDIV/ATE	SECTOR E	MDI OVED	6)		
TRENDS IN FREIMIUMS AND EM			•		2006/2007	2008/2009	2040/2044	T
Single coverage	1999/2000	2001/2002	2003/2004	2005/2006	2000/2007	2000/2009	2010/2011	Test
Single coverage Average annual premium	NΛ	NIA	\$2.024	\$4.200	\$4.622	¢5 227	¢5 400	*
	NA NA	NA NA	\$3,824	\$4,399	\$4,622	\$5,237	\$5,490	
Average employee share	NA	NA	22.1%	22.4%	21.7%	22.5%	21.2%	
Family coverage	NIA	NIA.	£40,400	£40.004	¢40.000	¢40.707	£40.050	*
Average annual premium	NA	NA	\$10,466	\$12,261	\$12,686	\$13,707	\$16,053	•
Average employee share	NA	NA	26.4%	25.3%	26.2%	27.2%	25.1%	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

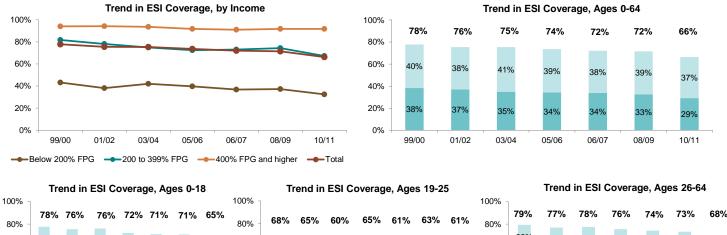
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

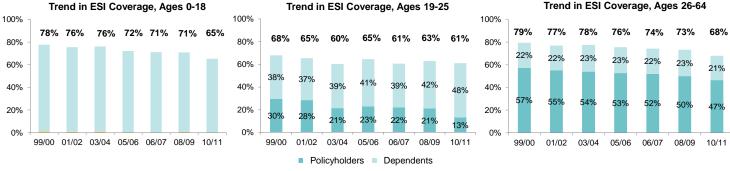
For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

NA: Not Available.

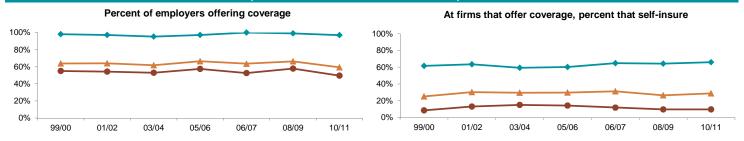
# State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011 NEW JERSEY

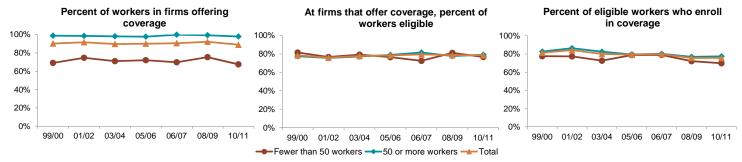
### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



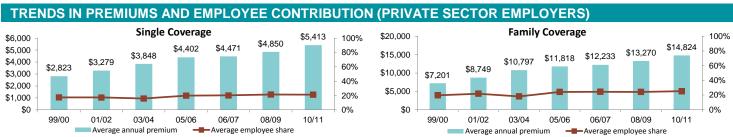


#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)





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



TRENDS IN EMPLOYER-SPONSOI			•					
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	20.00/	07.00/	0.4.00/	0.4.00/	00.00/	00.70/	00.00/	*
Policyholders	38.3%	37.2%	34.9%	34.3%	33.8%	32.7%	29.2%	
Dependents	39.5%	38.3%	40.5%	39.3%	38.3%	38.9%	37.2%	_
Total	77.8%	75.5%	75.4%	73.6%	72.1%	71.5%	66.3%	
Percent of children (0-18) population								
Policyholders	1.2%	0.8%	0.9%	0.4%	0.3%	0.5%	0.3%	*
Dependents	76.6%	74.7%	75.1%	71.8%	70.8%	70.3%	64.9%	*
Total	77.7%	75.6%	76.0%	72.2%	71.1%	70.8%	65.2%	*
Percent of young adults (19-25) population								
Policyholders	29.5%	28.5%	21.5%	23.0%	22.0%	21.1%	13.3%	*
Dependents	38.3%	36.9%	38.8%	41.5%	38.6%	41.7%	47.7%	*
Total	67.9%	65.3%	60.3%	64.5%	60.6%	62.8%	61.0%	
Percent of non-elderly adults (26-64) population								
Policyholders	57.5%	55.3%	54.1%	52.8%	52.1%	50.0%	46.5%	*
Dependents	21.9%	21.7%	23.5%	22.9%	22.3%	23.3%	21.5%	
Total	79.4%	77.1%	77.5%	75.7%	74.4%	73.3%	68.0%	*
	7 3. 170	77.170	77.070	. 3.1 ,3	,0	7 0.0 70	00.070	
By family income (nonelderly)	40.004	00.40/	40.40/	20.00/	00.00/	07.00/	00.401	*
Below 200% FPG	43.2%	38.1%	42.1%	39.8%	36.9%	37.2%	32.4%	*
200 to 399% FPG	81.8%	78.1%	74.9%	72.5%	73.0%	74.4%	67.3%	-
400% FPG and higher	94.1%	94.2%	93.6%	91.7%	91.0%	91.7%	91.7%	
Total	77.8%	75.5%	75.4%	73.6%	72.1%	71.5%	66.3%	*
PRIVATE SECTOR EMPLOYMENT	<b>CHARACTE</b>	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	55.1%	54.4%	53.0%	57.5%	52.7%	57.9%	49.7%	
50 or more employees	98.1%	97.3%	95.4%	97.2%	100.0%	99.1%	97.1%	
Total	63.8%	64.1%	61.9%	66.5%	63.6%	66.4%	59.5%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	69.1%	74.7%	71.0%	72.1%	69.8%	75.4%	67.6%	
50 or more workers	98.8%	98.6%	98.1%	97.8%	99.9%	99.3%	97.9%	
Total	90.3%	91.7%	89.8%	90.1%	90.6%	92.2%	89.0%	
		· · · · · · ·	00.070	33.1,0	00.070	02.2,0	00.070	
In firms that offer ESI, percent of workers that are		70 70/	70.20/	70 F0/	70.50/	04.20/	70.70/	
Fewer than 50 workers 50 or more workers	81.6% 77.5%	76.7% 75.7%	79.3% 77.3%	76.5% 78.9%	72.5% 81.5%	81.2% 77.8%	76.7% 79.1%	
Total	77.5% 78.4%	76.0%	77.7%	78.4%	79.4%	77.8% 78.7%	79.1%	
	70.4%	70.0%	11.170	70.4%	79.4%	10.176	70.5%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	77.5%	77.3%	72.6%	78.7%	78.9%	72.1%	69.7%	*
50 or more workers	82.6%	86.3%	82.5%	79.4%	80.1%	76.7%	77.3%	*
Total	81.4%	84.2%	80.0%	79.2%	79.8%	75.5%	75.6%	*
In firms that offer ESI, percent that self-insure at I								
Fewer than 50 workers	8.5%	13.2%	15.1%	14.4%	11.9%	9.8%	9.7%	
50 or more workers	61.7%	63.5%	59.4%	60.4%	64.9%	64.3%	66.0%	
Total	25.2%	30.4%	29.6%	29.8%	31.2%	26.6%	28.7%	
TRENDS IN PREMIUMS AND EMPI	OYEE CON	<b>TRIBUTION</b>	(PRIVATE	SECTOR E	<b>MPLOYER</b>	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage	1000/2000	2001/2002	2000, 2004	2000,2000	2000/2007	2000,2003	2010/2011	1031
Average annual premium	\$2,823	\$3,279	\$3,848	\$4,402	\$4,471	\$4,850	\$5,413	*
Average employee share	17.5%	17.3%	15.9%	19.9%	20.2%	21.4%	21.3%	*
, worage omproyee and t	17.570	17.570	10.070	13.370	۷٠.۷ /٥	۷۱.₹/0	۷۱.۵/0	
Family coverage								
Family coverage Average annual premium	\$7,201	\$8,749	\$10,797	\$11,818	\$12,233	\$13,270	\$14,824	*

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

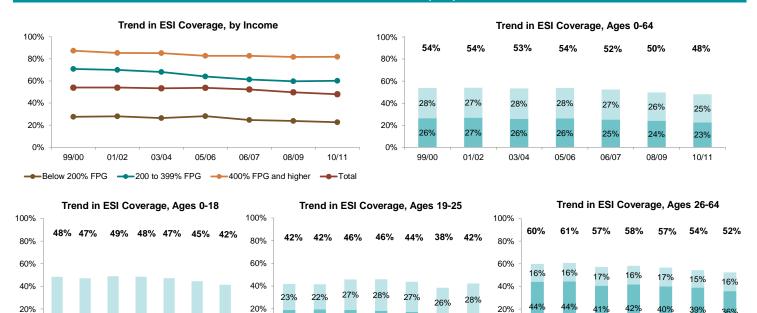
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



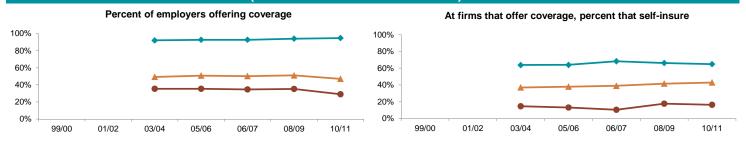
#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00

01/02

03/04

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

14%

10/11

99/00

01/02

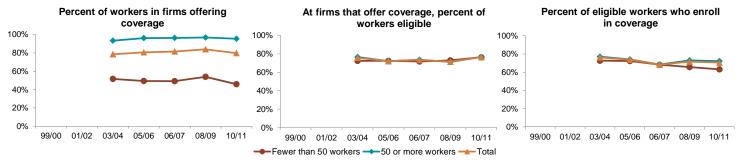
03/04

05/06

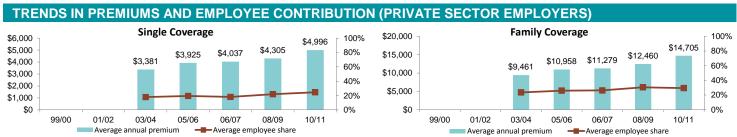
06/07

08/09

10/11



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



TRENDS IN EMPLOYER-SPONS			•	<u> </u>				
Dansant of man alderty (0.04) manuals:	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	26 40/	26.0%	2E 90/	26.20/	2E 10/	24.40/	22.70/	*
Policyholders	26.4%	26.9%	25.8%	26.2%	25.1%	24.1%	22.7%	-
Dependents	27.5%	27.1%	27.6%	27.6%	27.3%	25.6%	25.3%	
Total	54.0%	54.0%	53.4%	53.8%	52.4%	49.7%	48.0%	
Percent of children (0-18) population								
Policyholders	0.9%	0.7%	0.5%	0.8%	0.3%	0.7%	0.5%	
Dependents	47.4%	46.4%	48.5%	47.7%	46.9%	44.0%	41.0%	
Total	48.4%	47.1%	49.0%	48.5%	47.2%	44.6%	41.5%	
Percent of young adults (19-25) population								
Policyholders	19.0%	19.5%	19.0%	18.2%	17.2%	12.4%	13.9%	
Dependents	22.8%	22.1%	26.8%	27.7%	26.5%	26.1%	28.4%	
Total	41.9%	41.6%	45.8%	46.0%	43.8%	38.5%	42.3%	
Percent of non-elderly adults (26-64) population								
. , , , , ,	44.2%	44.4%	40.8%	41.9%	40.0%	39.1%	36.0%	*
Policyholders	44.2% 15.7%		40.8% 16.5%					
Dependents Total	59.9%	16.4% 60.7%	57.3%	16.4% 58.3%	16.7% 56.7%	15.4% 54.5%	16.5% 52.5%	*
	Jy.y%	00.7 %	31.3%	30.3%	30.770	34.3%	52.5%	
By family income (nonelderly)								
Below 200% FPG	27.6%	28.0%	26.4%	28.2%	24.7%	23.8%	22.6%	
200 to 399% FPG	70.9%	70.0%	68.1%	64.1%	61.3%	59.7%	60.1%	*
400% FPG and higher	87.3%	85.4%	85.2%	82.8%	82.8%	81.8%	81.9%	
Total	54.0%	54.0%	53.4%	53.8%	52.4%	49.7%	48.0%	*
PRIVATE SECTOR EMPLOYMEN	T CHARACTE	RISTICS						
TRIVATE GEGTOR EMIT EGTIMEN			0000/0004	0005/0000	0000/0007	0000/0000	0040/0044	<b>T</b>
D	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	NΙΔ	NΙΔ	25 50/	25 50/	24.60/	25.20/	20.40/	*
Fewer than 50 employees	NA	NA	35.5%	35.5%	34.6%	35.3%	29.1%	-
50 or more employees	NA	NA	92.1%	92.7%	92.7%	94.0%	94.8%	
Total	NA	NA	49.2%	50.7%	50.2%	51.1%	47.0%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	NA	NA	51.6%	49.3%	49.2%	54.0%	45.8%	
50 or more workers	NA	NA	93.5%	96.2%	96.3%	96.9%	95.6%	
Total	NA	NA	78.6%	80.7%	81.5%	84.0%	79.7%	
In firms that offer ESI, percent of workers that a	re eligible							
Fewer than 50 workers	NA NA	NA	72.6%	72.5%	71.8%	73.0%	76.4%	
50 or more workers	NA	NA	76.6%	72.1%	73.7%	71.3%	76.6%	
Total	NA	NA	75.8%	72.2%	73.3%	71.7%	76.6%	
	. # (		, 5.5,3	, 2.2 , 3	, 0.0,,3	, 3	. 3.370	
Percent of eligible workers who enroll in ESI	KI A	NIA	70.00/	70.00/	CO 40/	CE EU	60.404	*
Fewer than 50 workers	NA	NA	72.6%	72.2%	68.1%	65.5%	63.1%	-
50 or more workers	NA NA	NA NA	76.9% 76.0%	74.0% 73.6%	68.3% 68.2%	72.9% 71.5%	72.1% 70.5%	*
Total		INA	70.0%	73.0%	00.270	11.5%	70.5%	
In firms that offer ESI, percent that self-insure a					40.404	4		
Fewer than 50 workers	NA	NA	14.7%	13.1%	10.4%	17.7%	16.3%	
50 or more workers	NA	NA	63.8%	64.0%	68.3%	66.3%	64.9%	
Total	NA	NA	37.1%	37.9%	39.0%	41.7%	42.9%	
TRENDS IN PREMIUMS AND EM	PLOYEE CON	<b>TRIBUTION</b>	(PRIVATE	<b>SECTOR E</b>	<b>MPLOYER</b>	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage	.555/2550	200.72002	2000/2007			20072000	20.0/2011	. 031
Average annual premium	NA	NA	\$3,381	\$3,925	\$4,037	\$4,305	\$4,996	*
Average annual premium  Average employee share	NA NA	NA NA	پهرين 17.8%	43,925 19.4%	ֆ4,03 <i>1</i> 18.0%	ұ4,303 22.0%	φ4,996 24.5%	*
	INA	INA	17.070	19.470	10.076	22.070	24.0%	
Family coverage	KI A	NIA	¢0.464	\$10.050	¢14.270	¢12.460	¢14.70F	*
Average annual premium	NA	NA	\$9,461	\$10,958	\$11,279	\$12,460	\$14,705	
Average employee share	NA	NA	23.5%	26.0%	26.3%	30.6%	29.5%	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

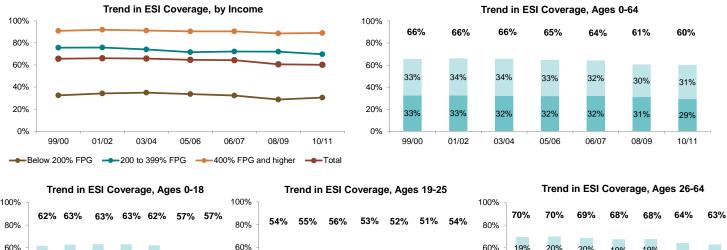
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

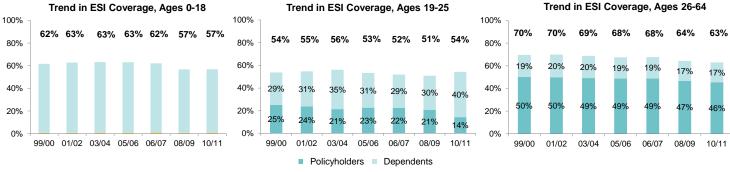
For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

NA: Not Available.

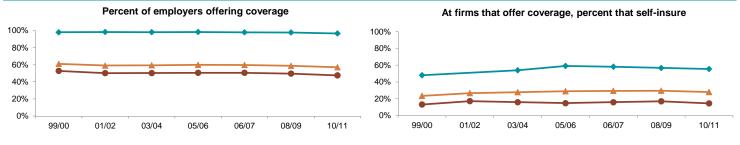
# State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011 NEW YORK

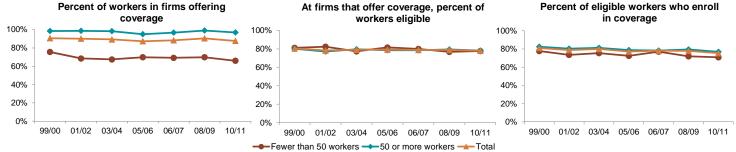
### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



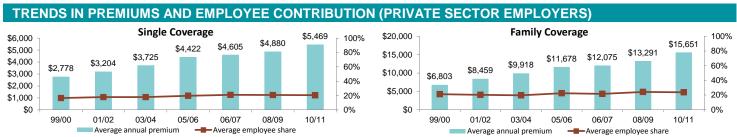


#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)





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



TRENDS IN EMPLOYER-SPONSO			•	<u> </u>			22161771	
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	20.5%	20.5%	20.00/	24.00/	20.40/	04.00/	00.40/	*
Policyholders	32.5%	32.5%	32.0%	31.9%	32.1%	31.0%	29.4%	•
Dependents	33.1%	33.6%	33.8%	32.8%	32.2%	29.7%	30.8%	
Total	65.6%	66.1%	65.8%	64.7%	64.3%	60.6%	60.2%	
Percent of children (0-18) population								
Policyholders	0.8%	0.8%	0.8%	0.9%	1.1%	0.7%	0.9%	
Dependents	60.9%	62.0%	62.4%	62.2%	61.0%	56.0%	56.0%	*
Total	61.7%	62.8%	63.2%	63.2%	62.1%	56.7%	56.9%	*
Percent of young adults (19-25) population								
Policyholders	25.1%	23.8%	21.4%	22.6%	22.4%	20.9%	14.4%	*
Dependents	28.5%	30.9%	34.7%	30.6%	29.5%	30.0%	39.8%	*
Total	53.6%	54.7%	56.1%	53.2%	51.9%	50.9%	54.2%	
Percent of non-elderly adults (26-64) population								
Policyholders	50.2%	49.9%	49.3%	48.8%	48.8%	46.8%	45.5%	*
Dependents	19.4%	20.0%	19.6%	18.8%	19.0%	17.5%	17.5%	*
Total	69.6%	69.9%	68.8%	67.6%	67.8%	64.3%	63.0%	*
	33.070	33.373	30.070	37.070	31.070	31.070	33.370	
By family income (nonelderly)	00.00′	04.007	05.00/	00.70/	20.20/	00.70/	00.501	
Below 200% FPG	32.6%	34.2%	35.0%	33.7%	32.3%	28.7%	30.5%	
200 to 399% FPG	75.6%	75.8%	74.1%	71.6%	72.2%	72.0%	69.7%	-
400% FPG and higher	90.8%	91.8%	91.2%	90.4%	90.4%	88.6%	89.0%	
Total	65.6%	66.1%	65.8%	64.7%	64.3%	60.6%	60.2%	*
PRIVATE SECTOR EMPLOYMENT	<b>CHARACTE</b>	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	52.8%	50.2%	50.3%	50.6%	50.6%	49.7%	47.6%	*
50 or more employees	98.1%	98.4%	98.2%	98.3%	98.0%	97.8%	96.7%	
Total	61.1%	59.1%	59.4%	59.9%	59.7%	58.9%	57.1%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	75.6%	68.5%	67.5%	69.8%	69.2%	69.9%	66.0%	*
50 or more workers	98.5%	98.7%	98.3%	95.0%	96.7%	99.0%	96.9%	
Total	90.6%	90.1%	89.3%	87.3%	88.3%	90.5%	87.6%	*
		33.173	00.070	0.1070	30.370	00.070	0.1070	
In firms that offer ESI, percent of workers that are	81.2%	00.40/	77.40/	04.00/	70.00/	70.00/	77.70/	
Fewer than 50 workers	81.2% 80.2%	82.4%	77.4% 79.6%	81.6%	79.9%	76.8%	77.7% 78.2%	
50 or more workers	80.5%	77.2%		78.5%	78.6% 78.9%	79.5% 78.9%		
Total	00.5%	78.3%	79.1%	79.3%	70.9%	70.9%	78.1%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	77.6%	73.4%	75.4%	72.4%	76.9%	71.9%	70.8%	*
50 or more workers	82.3%	80.3%	81.2%	78.8%	78.2%	79.5%	76.7%	*
Total	80.9%	78.7%	79.9%	77.2%	77.9%	77.9%	75.3%	*
In firms that offer ESI, percent that self-insure at								
Fewer than 50 workers	13.2%	17.2%	15.9%	14.8%	15.9%	17.0%	14.6%	
50 or more workers	48.1%	NA	53.9%	59.2%	58.1%	56.8%	55.6%	*
Total	23.4%	26.7%	27.9%	29.1%	29.3%	29.6%	28.1%	*
TRENDS IN PREMIUMS AND EMP	LOYEE CON	TRIBUTION	(PRIVATE	SECTOR E	MPLOYER	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage	1000/2000	200.72002	2000/2007	2000/2000	2000/2001	2000/2000	20.0/2011	. 031
Average annual premium	\$2,778	\$3,204	\$3,725	\$4,422	\$4,605	\$4,880	\$5,469	*
Average employee share	16.5%	18.0%	18.0%	19.7%	21.0%	20.7%	20.5%	*
- · · ·	10.070	10.070	10.070	10.770	21.070	20.770	20.070	
Family coverage								
Family coverage Average annual premium	\$6,803	\$8,459	\$9,918	\$11,678	\$12,075	\$13,291	\$15,651	*

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

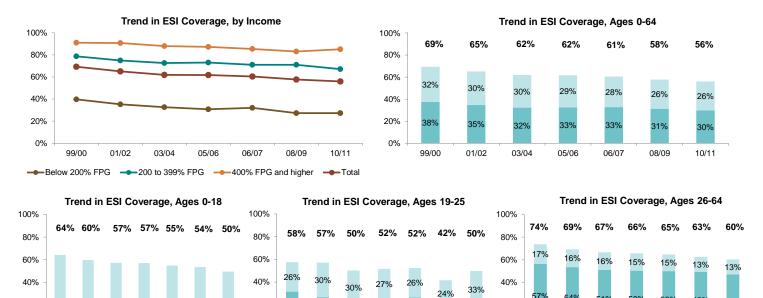
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



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

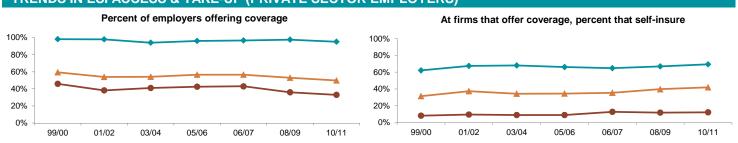
99/00 01/02 03/04 05/06 06/07 08/09 10/11

20%

99/00

01/02

03/04



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

20%

99/00

01/02

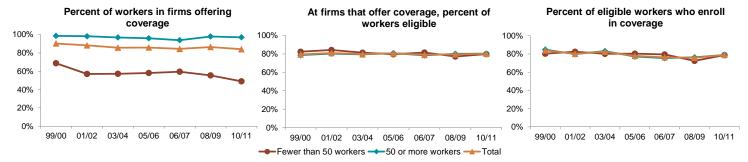
03/04

05/06

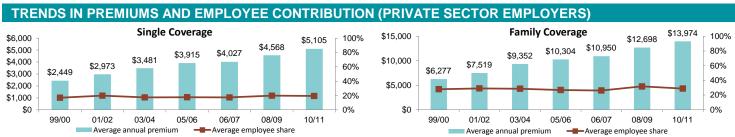
06/07

08/09

10/11



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



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

20%

TRENDS IN EMPLOYER-SPONSO	JKED INSUKA	NCE COVE	•	)				
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	37.6%	34.7%	32.3%	32.7%	32.8%	31.4%	29.7%	*
Dependents	31.7%	30.4%	29.6%	28.9%	27.7%	26.3%	26.3%	*
Total	69.3%	65.1%	61.9%	61.7%	60.5%	57.7%	56.0%	*
Percent of children (0-18) population								
Policyholders	1.4%	1.0%	0.6%	0.5%	0.5%	0.4%	0.1%	*
Dependents	62.8%	58.7%	56.7%	56.5%	54.4%	53.2%	49.5%	*
Total	64.2%	59.6%	57.2%	57.0%	54.9%	53.7%	49.6%	*
Percent of young adults (19-25) population								
Policyholders	31.5%	26.6%	20.5%	24.8%	26.5%	17.6%	16.7%	*
Dependents	26.0%	30.5%	29.7%	26.7%	25.8%	23.9%	33.1%	
Total	57.5%	57.1%	50.1%	51.5%	52.3%	41.6%	49.8%	
Percent of non-elderly adults (26-64) population		50.00/	E4 40/	50.50/	50.40/	40.40/	47.40/	
Policyholders	56.6%	53.6%	51.1%	50.5%	50.1%	49.4%	47.1%	
Dependents	17.3%	15.6%	15.6%	15.2%	14.7%	13.2%	13.3%	•
Total	73.8%	69.2%	66.7%	65.7%	64.8%	62.6%	60.4%	•
By family income (nonelderly)								
Below 200% FPG	39.7%	35.3%	32.6%	30.8%	32.0%	27.3%	27.2%	*
200 to 399% FPG	78.7%	74.9%	72.6%	73.0%	71.1%	71.0%	67.1%	*
400% FPG and higher	91.0%	90.7%	88.0%	87.3%	85.3%	83.0%	85.1%	*
Total	69.3%	65.1%	61.9%	61.7%	60.5%	57.7%	56.0%	*
PRIVATE SECTOR EMPLOYMEN	T CHARACTE	RISTICS						
THIVATE SESTON EILIT ESTIMEN	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	1999/2000	2001/2002	2003/2004	2003/2000	2000/2007	2000/2009	2010/2011	1621
Fewer than 50 employees	45.9%	38.2%	41.0%	42.6%	43.0%	36.0%	32.9%	*
50 or more employees	98.2%	98.0%	94.0%	96.1%	96.7%	97.6%	95.2%	*
Total	59.4%	54.0%	54.2%	56.7%	56.6%	53.0%	49.9%	*
	33.470	34.070	34.270	30.7 /6	30.070	33.070	49.970	
Percent of workers in firms that offer ESI	00.70/	F7.00/	F7 00/	50.40/	50.50/	FF F0/	40.00/	*
Fewer than 50 workers	68.7%	57.0%	57.3%	58.1%	59.5%	55.5%	49.0%	-
50 or more workers	98.7%	98.2%	97.0%	96.1%	93.9%	98.0%	97.2%	
Total	90.3%	88.3%	85.7%	85.9%	84.4%	86.4%	84.1%	
In firms that offer ESI, percent of workers that a	re eligible							
Fewer than 50 workers	82.4%	84.3%	81.4%	79.7%	81.5%	77.3%	79.8%	
50 or more workers	78.7%	80.4%	79.4%	80.9%	78.4%	80.2%	80.3%	
Total	79.4%	81.0%	79.7%	80.7%	79.0%	79.7%	80.2%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	80.2%	82.3%	80.2%	80.3%	79.4%	72.5%	78.7%	
50 or more workers	84.7%	79.7%	83.0%	77.2%	75.4%	76.3%	78.9%	*
Total	83.8%	80.2%	82.5%	77.8%	76.2%	75.8%	78.9%	*
In firms that offer ESI, percent that self-insure a	t least one plan							
Fewer than 50 workers	8.3%	9.6%	8.9%	8.9%	12.7%	11.8%	12.2%	
50 or more workers	62.2%	67.5%	68.1%	66.3%	64.8%	67.0%	69.4%	
Total	31.4%	37.5%	34.4%	34.6%	35.4%	39.8%	41.9%	*
							111070	
TRENDS IN PREMIUMS AND EMI								
a: 1	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage	<b>(</b> 0.440	<b>#0.070</b>	<b>#0.404</b>	f0.045	£4.007	<b>#4.500</b>	ΦE 405	
Average annual premium	\$2,449	\$2,973	\$3,481	\$3,915	\$4,027	\$4,568	\$5,105	*
Average employee share	16.9%	19.8%	17.4%	17.7%	17.5%	20.0%	19.5%	
Family coverage								
						<b>MAD 000</b>	<b>MAD 074</b>	-
Average annual premium  Average employee share	\$6,277 28.0%	\$7,519 29.0%	\$9,352 28.5%	\$10,304 26.9%	\$10,950 26.2%	\$12,698 31.8%	\$13,974 28.8%	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

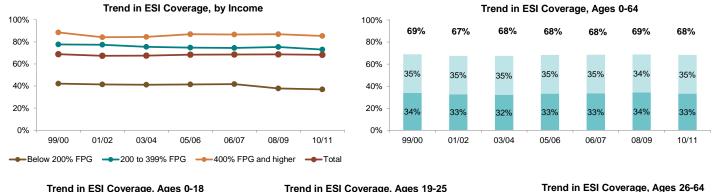
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

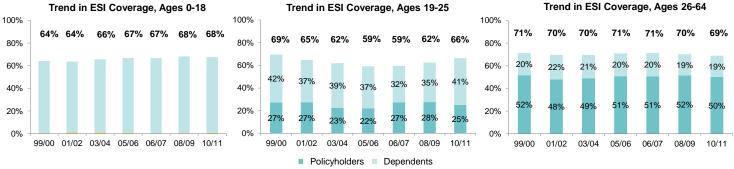
For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

NA: Not Available.

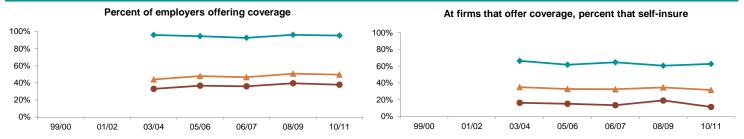
# State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011 NORTH DAKOTA

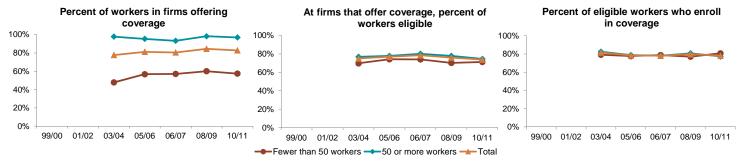
#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



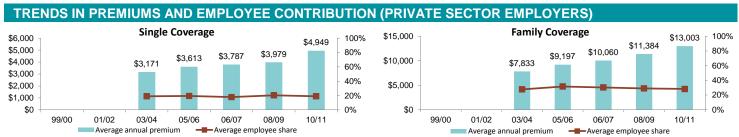


#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)





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



TRENDS IN EMPLOYER-SPONS	JRED INSURA	NCE COVE	RAGE (ESI	)				
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	33.8%	32.7%	32.2%	33.2%	33.4%	34.4%	33.2%	
Dependents	35.1%	34.7%	35.3%	35.2%	35.1%	34.4%	35.1%	
Total	68.9%	67.4%	67.6%	68.4%	68.5%	68.7%	68.3%	
Percent of children (0-18) population								
Policyholders	0.4%	1.0%	1.1%	0.6%	0.2%	0.4%	0.6%	
Dependents	63.8%	62.7%	64.5%	66.4%	66.6%	67.8%	67.1%	
Total	64.2%	63.7%	65.6%	66.9%	66.8%	68.2%	67.8%	
Percent of young adults (19-25) population								
Policyholders	27.1%	27.5%	22.6%	22.1%	27.3%	27.7%	25.2%	
Dependents	42.3%	37.1%	39.2%	37.0%	32.1%	34.8%	41.0%	
Total	69.5%	64.6%	61.8%	59.1%	59.4%	62.4%	66.2%	
		0 110 / 0	01.070	33.1,0	00.170	02.170	00.270	
Percent of non-elderly adults (26-64) population		40.00/	40.40/	E0.00/	FO 00/	F4 C0/	FO 20/	
Policyholders	51.7%	48.0%	49.1%	50.9%	50.8%	51.6%	50.2%	
Dependents	19.6%	21.6%	20.6%	20.1%	20.4%	18.7%	18.8%	
Total	71.3%	69.7%	69.7%	71.0%	71.2%	70.2%	69.0%	
By family income (nonelderly)								
Below 200% FPG	42.2%	41.5%	41.2%	41.4%	41.7%	37.8%	37.0%	
200 to 399% FPG	77.7%	77.4%	75.5%	74.8%	74.5%	75.4%	73.1%	
400% FPG and higher	88.6%	84.3%	84.5%	86.9%	86.6%	86.9%	85.4%	
Total	68.9%	67.4%	67.6%	68.4%	68.5%	68.7%	68.3%	
PRIVATE SECTOR EMPLOYMEN	T CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	1333/2000	2001/2002	2003/2004	2003/2000	2000/2007	2000/2003	2010/2011	1631
Fewer than 50 employees	NA	NA	33.0%	36.8%	36.0%	39.5%	37.9%	*
50 or more employees	NA NA	NA	96.1%	94.5%	92.7%	96.3%	95.3%	
Total	NA NA	NA NA	44.0%	47.9%	46.7%	50.7%	49.7%	*
	101	10.0	11.070	17.070	10.7 70	00.7 70	10.7 70	
Percent of workers in firms that offer ESI	NIA	NΙΔ	47.00/	EC 00/	F7 40/	CO 40/	F7 40/	*
Fewer than 50 workers	NA	NA	47.9%	56.8%	57.1%	60.1%	57.4%	
50 or more workers	NA	NA	97.8%	95.3%	93.3%	98.2%	96.9%	
Total	NA	NA	77.7%	81.2%	80.4%	84.6%	82.8%	
In firms that offer ESI, percent of workers that a	re eligible							
Fewer than 50 workers	NA	NA	69.8%	74.3%	74.0%	70.2%	71.4%	
50 or more workers	NA	NA	76.9%	78.0%	80.1%	77.8%	74.7%	
Total	NA	NA	75.2%	77.0%	78.6%	75.9%	73.9%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	NA	NA	79.1%	77.6%	78.7%	76.9%	80.6%	
50 or more workers	NA	NA	82.3%	78.8%	77.9%	80.7%	77.2%	*
Total	NA	NA	81.6%	78.4%	78.0%	79.8%	78.0%	*
In firms that offer ESI, percent that self-insure a	t least one plan							
Fewer than 50 workers	NA	NA	16.3%	15.2%	13.5%	19.2%	11.5%	
50 or more workers	NA	NA	66.4%	61.8%	64.7%	60.7%	62.8%	
Total	NA	NA	35.1%	32.8%	32.5%	34.7%	31.7%	
							011170	
TRENDS IN PREMIUMS AND EM			<u> </u>				0046/55	
o: 1	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage	<b>.</b>	<b>.</b>	<b>#</b> 0 474	<b>#</b> 0.046	<b>#0.70</b>	00.070	<b>64.04</b>	
Average annual premium	NA	NA	\$3,171	\$3,613	\$3,787	\$3,979	\$4,949	*
Average employee share	NA	NA	19.1%	19.4%	17.8%	20.3%	19.0%	
Family coverage								
Average annual premium	NA	NA	\$7,833	\$9,197	\$10,060	\$11,384	\$13,003	*
Average employee share	NA NA	NA	27.7%	31.6%	30.4%	29.0%	28.3%	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

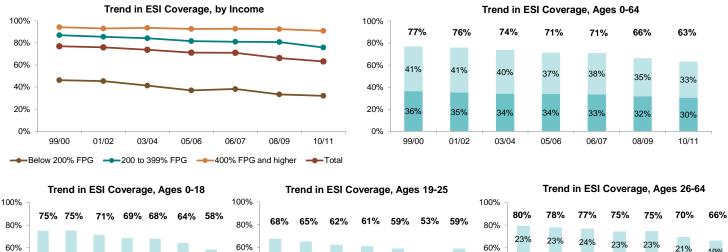
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

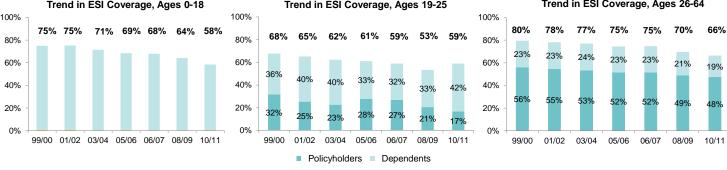
For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

NA: Not Available.

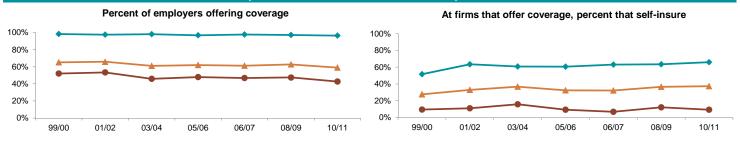
### State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011 OHIO

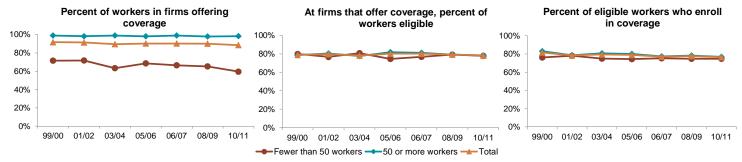
#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



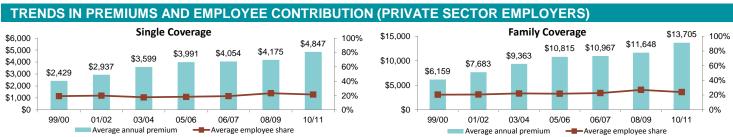


#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)





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



TRENDS IN EMPLOYER-SPONSOI	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	1000/2000	2001/2002	2000/2001	2000/2000	2000/2007	2000/2000	2010/2011	
Policyholders	36.4%	35.3%	34.1%	33.8%	33.4%	31.8%	30.4%	*
Dependents	40.5%	40.6%	39.7%	37.4%	37.6%	34.5%	32.9%	*
Total	77.0%	75.9%	73.8%	71.2%	71.0%	66.3%	63.2%	*
Percent of children (0-18) population								
Policyholders	0.7%	0.6%	0.2%	0.4%	0.3%	0.4%	0.5%	
Dependents	74.3%	74.7%	71.2%	68.1%	67.6%	63.9%	57.9%	*
Total	75.0%	75.3%	71.4%	68.5%	67.9%	64.2%	58.4%	*
Percent of young adults (19-25) population								
Policyholders	31.8%	25.3%	22.7%	27.9%	26.9%	20.6%	16.7%	*
Dependents	35.9%	39.8%	39.5%	33.2%	32.0%	32.7%	42.1%	
Total	67.7%	65.1%	62.2%	61.0%	58.9%	53.3%	58.8%	*
	3,0	001.70	02.270	0070	00.070	33.370	00.070	
Percent of non-elderly adults (26-64) population	EC 10/	E4 90/	E2 40/	E4 70/	E1 E0/	40.00/	47 E9/	*
Policyholders	56.1%	54.8%	53.4%	51.7%	51.5%	49.0%	47.5%	*
Dependents Total	23.5% 79.6%	23.4% 78.1%	23.6% 77.0%	22.9% 74.5%	23.3% 74.8%	20.7% 69.7%	18.9% 66.4%	*
	7 3.0 %	70.170	11.070	74.570	74.070	03.1 /0	00.4 %	
By family income (nonelderly)		.=		65.55	65.55	65.407		
Below 200% FPG	46.3%	45.4%	41.3%	36.9%	38.2%	33.4%	32.1%	*
200 to 399% FPG	86.9%	85.5%	84.2%	81.6%	81.0%	80.7%	75.8%	*
400% FPG and higher	94.2%	93.0%	93.6%	92.6%	92.8%	92.5%	90.9%	*
Total	77.0%	75.9%	73.8%	71.2%	71.0%	66.3%	63.2%	
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Tes
Percent of employers offering ESI								
Fewer than 50 employees	52.0%	53.4%	45.9%	48.0%	46.9%	47.5%	42.8%	*
50 or more employees	98.3%	97.6%	98.2%	96.9%	97.7%	97.2%	96.4%	
Total	65.2%	65.9%	61.1%	62.1%	61.3%	62.8%	59.0%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	71.6%	71.8%	63.4%	68.7%	66.5%	65.3%	59.6%	*
50 or more workers	99.0%	98.2%	99.0%	98.1%	99.0%	98.0%	98.3%	
Total	91.8%	91.4%	89.6%	90.3%	90.3%	90.1%	88.6%	*
In firms that offer ESI, percent of workers that are	eligible							
Fewer than 50 workers	80.0%	76.8%	80.8%	74.6%	76.9%	79.2%	77.8%	
50 or more workers	78.7%	80.5%	77.7%	81.8%	81.1%	79.3%	78.5%	
Total	79.0%	79.8%	78.3%	80.4%	80.3%	79.3%	78.3%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	76.1%	78.0%	74.9%	74.3%	75.2%	74.7%	74.6%	
50 or more workers	82.9%	78.5%	80.6%	79.9%	77.3%	78.2%	76.8%	*
Total	81.5%	78.4%	79.5%	78.9%	76.9%	77.6%	76.5%	*
In firms that offer ESI, percent that self-insure at I								
m mms that oner Loi, percent that self-insure at i	9.6%	11.1%	15.9%	9.4%	6.8%	12.2%	9.4%	
Fewer than 50 workers							66.0%	*
Fewer than 50 workers 50 or more workers	51.7%	63.6%	60.9%	60.7%	63.1%	63.5%	00.070	
		63.6%						*
50 or more workers Total	27.6%	63.6% 33.0%	36.8%	32.4%	32.3%	36.7%	37.4%	*
50 or more workers	27.6% LOYEE CON	63.6% 33.0% TRIBUTION	36.8% (PRIVATE	32.4% SECTOR E	32.3%	36.7% <b>S)</b>	37.4%	* Tec
50 or more workers Total TRENDS IN PREMIUMS AND EMPI	27.6%	63.6% 33.0%	36.8%	32.4%	32.3%	36.7%		* Tes
50 or more workers Total TRENDS IN PREMIUMS AND EMPI Single coverage	27.6% LOYEE CON 1999/2000	63.6% 33.0% FRIBUTION 2001/2002	36.8% (PRIVATE 2003/2004	32.4% SECTOR E 2005/2006	32.3% MPLOYER 2006/2007	36.7% S) 2008/2009	37.4% <b>2010/2011</b>	* Tes
50 or more workers Total TRENDS IN PREMIUMS AND EMPI Single coverage Average annual premium	27.6% LOYEE CON 1999/2000 \$2,429	63.6% 33.0% FRIBUTION 2001/2002 \$2,937	36.8% (PRIVATE 2003/2004 \$3,599	32.4%  SECTOR E 2005/2006  \$3,991	32.3% MPLOYER 2006/2007 \$4,054	36.7% S) 2008/2009 \$4,175	37.4% <b>2010/2011</b> \$4,847	Tes
50 or more workers Total  TRENDS IN PREMIUMS AND EMPI  Single coverage  Average annual premium Average employee share	27.6% LOYEE CON 1999/2000	63.6% 33.0% FRIBUTION 2001/2002	36.8% (PRIVATE 2003/2004	32.4% SECTOR E 2005/2006	32.3% MPLOYER 2006/2007	36.7% S) 2008/2009	37.4% <b>2010/2011</b>	Tes
50 or more workers Total TRENDS IN PREMIUMS AND EMPI Single coverage Average annual premium	27.6% LOYEE CON 1999/2000 \$2,429	63.6% 33.0% FRIBUTION 2001/2002 \$2,937	36.8% (PRIVATE 2003/2004 \$3,599	32.4%  SECTOR E 2005/2006  \$3,991	32.3% MPLOYER 2006/2007 \$4,054	36.7% S) 2008/2009 \$4,175	37.4% <b>2010/2011</b> \$4,847	Tes

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

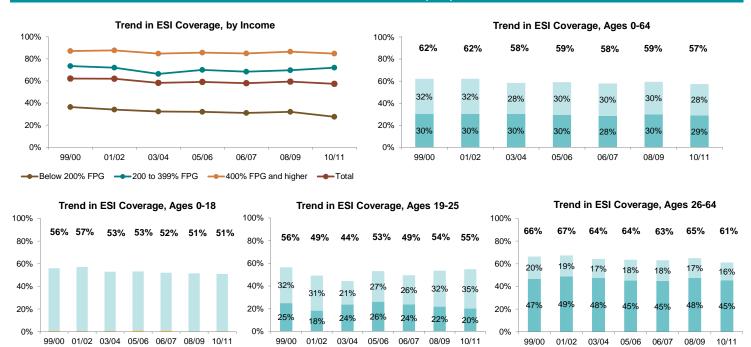
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

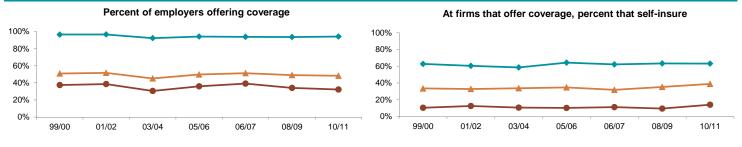
NA: Not Available.

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

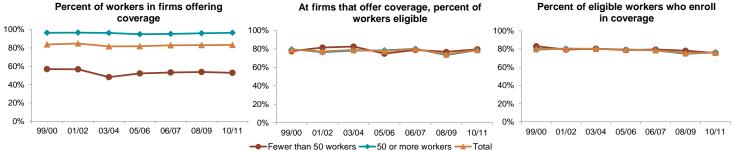
#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



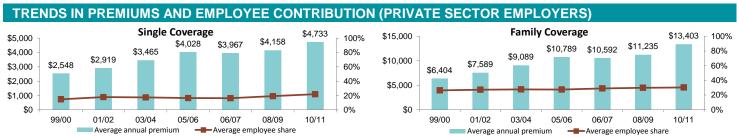
#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



■ Policyholders ■ Dependents



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



TRENDS IN EMPLOYER-SPONSO	RED INSURA	NCE COVE	RAGE (ESI)					
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	30.2%	30.3%	30.3%	29.5%	28.4%	29.9%	28.9%	
Dependents	31.9%	31.8%	28.0%	29.6%	29.5%	29.5%	28.4%	*
Total	62.2%	62.0%	58.3%	59.1%	57.9%	59.4%	57.4%	*
Percent of children (0-18) population								
Policyholders	0.6%	0.6%	0.6%	1.1%	1.1%	0.1%	0.4%	
Dependents	55.5%	56.6%	52.3%	52.2%	51.0%	51.3%	50.6%	
Total	56.1%	57.2%	52.9%	53.3%	52.1%	51.5%	51.0%	
Percent of young adults (19-25) population								
Policyholders	24.9%	18.3%	23.7%	26.3%	23.8%	21.8%	20.1%	
Dependents	31.5%	30.9%	20.7%	26.8%	25.6%	31.8%	34.7%	
Total	56.4%	49.2%	44.4%	53.0%	49.4%	53.6%	54.8%	
	30.470	45.270	77.770	33.070	75.770	33.070	34.070	
Percent of non-elderly adults (26-64) population		40.007	4= ==:	4= 00/	4= 00/			
Policyholders	46.8%	48.9%	47.7%	45.3%	45.0%	47.7%	45.5%	
Dependents	19.7%	18.5%	16.7%	18.2%	18.2%	17.3%	15.7%	*
Total	66.5%	67.5%	64.3%	63.6%	63.1%	65.0%	61.2%	*
By family income (nonelderly)								
Below 200% FPG	36.5%	34.1%	32.3%	32.1%	31.1%	32.1%	27.5%	*
200 to 399% FPG	73.4%	72.0%	66.4%	70.0%	68.4%	69.8%	72.0%	
400% FPG and higher	87.0%	87.7%	84.8%	85.6%	85.0%	86.6%	84.8%	
Total	62.2%	62.0%	58.3%	59.1%	57.9%	59.4%	57.4%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
TRIVITE GEGT GIR EIIII EG TIMERT	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	1333/2000	2001/2002	2000/2004	2000/2000	2000/2007	2000/2003	2010/2011	1030
Fewer than 50 employees	37.4%	38.6%	30.6%	36.0%	39.2%	34.2%	32.3%	
50 or more employees	96.6%	96.7%	92.4%	94.3%	93.8%	93.7%	94.3%	
Total	51.0%	51.7%	45.2%	49.8%	51.3%	49.1%	48.4%	
	01.070	01.170	10.270	10.070	01.070	10.170	10.170	
Percent of workers in firms that offer ESI Fewer than 50 workers	EC 00/	EC 90/	48.1%	E2 20/	E2 20/	E2 00/	52.8%	
	56.9%	56.8%		52.2%	53.2%	53.8%		
50 or more workers	96.6%	96.8%	96.4%	95.1%	95.3%	96.0%	96.6%	
Total	83.8%	84.9%	81.7%	81.9%	82.9%	83.1%	83.3%	
In firms that offer ESI, percent of workers that are								
Fewer than 50 workers	77.6%	81.5%	82.5%	74.9%	78.9%	76.8%	79.6%	
50 or more workers	79.7%	76.4%	78.2%	78.4%	80.1%	73.4%	78.7%	
Total	79.2%	77.4%	78.9%	77.7%	79.9%	74.0%	78.9%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	82.9%	79.3%	80.4%	78.8%	79.3%	78.1%	75.5%	*
50 or more workers	79.2%	80.4%	80.0%	79.3%	78.4%	74.6%	76.0%	
Total	80.0%	80.2%	80.1%	79.2%	78.5%	75.3%	76.0%	*
In firms that offer ESI, percent that self-insure at	least one plan							
Fewer than 50 workers	10.4%	12.5%	10.6%	10.4%	11.2%	9.6%	14.1%	
50 or more workers	62.8%	60.4%	58.6%	64.3%	62.2%	63.4%	63.2%	
Total	33.5%	32.8%	33.7%	34.7%	31.9%	35.3%	38.9%	
TRENDS IN PREMIUMS AND EMP	LOYEE CONT	PIBLITION	(PRIVATE	SECTOR E	MPL OVER	9)		
TRENDS IN PREMIONS AND EMP	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage	133312000	200 1/2002	2003/2004	2003/2000	2000/2007	2000/2009	2010/2011	1631
Average annual premium	\$2,548	\$2,919	\$3,465	\$4,028	\$3,967	\$4,158	\$4,733	*
Average employee share	14.8%	17.9%	17.4%	16.5%	16.4%	19.3%	22.0%	*
Family coverage	1 1.070	17.070	77.170	70.070	10.170	10.070	22.070	
Average annual premium	\$6,404	\$7,589	\$9,089	\$10,789	\$10,592	\$11,235	\$13,403	*
Average employee share	26.4%	27.3%	27.7%	27.6%	29.1%	29.9%	30.4%	
, worage employee shale	20.470	21.070	∠1.1/0	21.070	23.170	23.3/0	JU. <del>4</del> /0	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

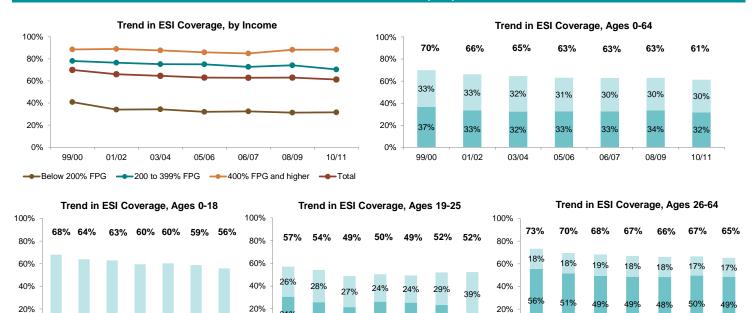
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



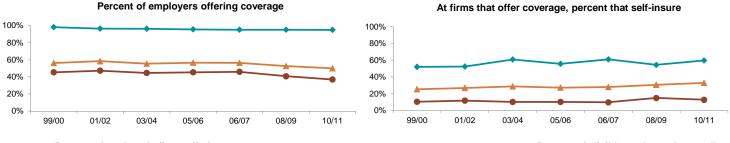
#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00

01/02

03/04

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

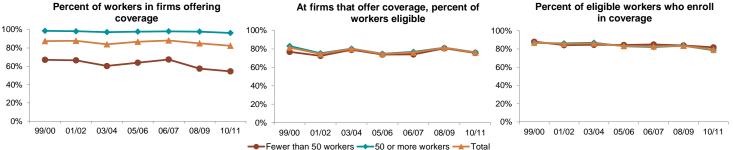
03/04

05/06

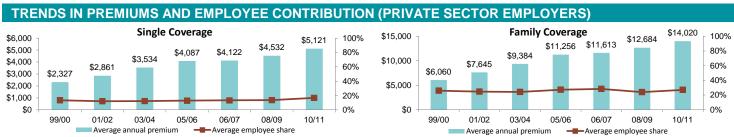
06/07

08/09

10/11



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



TRENDS IN EMPLOYER-SPONSO			•		0000/222	0000/2222	0046/551	
Develope of many aldowly (0.04) is a suited as	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	36.6%	33.4%	32.3%	32.6%	22.70/	22 50/	31.6%	*
Policyholders Dependents	33.4%	33.4% 32.7%	32.3% 32.3%	32.6%	32.7% 30.2%	33.5% 29.5%	29.7%	*
Total	33.4% 70.0%	32.7% 66.1%	32.3% 64.6%	30.5% 63.1%	30.2% 62.8%	29.5% 63.0%	61.3%	*
	70.076	00.170	04.070	03.176	02.076	03.0 /6	01.370	
Percent of children (0-18) population Policyholders	1.1%	0.4%	0.3%	0.7%	0.2%	0.5%	0.4%	
Dependents	66.9%	63.6%	62.6%	58.8%	60.2%	58.3%	55.5%	*
Total	68.0%	63.9%	62.9%	59.6%	60.4%	58.8%	55.9%	*
	00.070	03.970	02.970	39.070	00.470	30.070	33.970	
Percent of young adults (19-25) population	20 59/	25 00/	24 40/	26 10/	25 20/	22.20/	12.60/	*
Policyholders	30.5%	25.8%	21.4%	26.1%	25.3%	23.2%	13.6% 38.7%	*
Dependents Total	26.5% 57.0%	28.3% 54.0%	27.3% 48.7%	24.1% 50.2%	24.0% 49.3%	28.8% 52.0%	52.3%	
	57.0%	54.0%	40.7%	50.2%	49.5%	52.0%	52.5%	
Percent of non-elderly adults (26-64) population			40.407		10.00/	12.20	10.00/	
Policyholders	55.6%	51.4%	49.4%	48.7%	48.3%	49.6%	48.6%	*
Dependents	17.8%	18.2%	18.8%	18.3%	17.8%	16.9%	16.6%	*
Total	73.4%	69.6%	68.3%	67.0%	66.1%	66.5%	65.2%	-
By family income (nonelderly)								
Below 200% FPG	40.8%	34.1%	34.4%	32.0%	32.5%	31.4%	31.7%	*
200 to 399% FPG	78.1%	76.5%	75.2%	75.1%	72.7%	74.2%	70.4%	*
400% FPG and higher	88.5%	89.0%	87.6%	86.0%	84.9%	88.3%	88.3%	
Total	70.0%	66.1%	64.6%	63.1%	62.8%	63.0%	61.3%	
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	45.4%	47.2%	44.6%	45.4%	45.9%	40.8%	36.9%	*
50 or more employees	98.2%	96.5%	96.4%	95.5%	95.2%	95.2%	95.0%	*
Total	56.2%	58.4%	55.5%	56.6%	56.4%	52.7%	50.0%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	67.0%	66.5%	60.3%	63.9%	67.3%	57.4%	54.5%	*
50 or more workers	98.7%	98.2%	97.2%	97.7%	98.1%	97.9%	96.5%	
Total	87.5%	87.8%	83.9%	86.7%	88.2%	85.0%	82.4%	*
In firms that offer ESI, percent of workers that are	e eligible							
Fewer than 50 workers	76.8%	72.5%	79.0%	74.0%	74.1%	80.7%	75.7%	
50 or more workers	83.1%	75.3%	80.4%	74.8%	76.9%	81.3%	76.3%	*
Total	81.5%	74.5%	80.1%	74.6%	76.2%	81.2%	76.2%	*
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	87.9%	84.1%	84.5%	84.3%	84.9%	83.8%	81.7%	*
50 or more workers	86.7%	86.1%	86.8%	83.0%	82.1%	83.4%	78.5%	*
Total	87.0%	85.5%	86.1%	83.3%	82.8%	83.5%	79.2%	*
In firms that offer ESI, percent that self-insure at	least one plan							
Fewer than 50 workers	10.5%	11.9%	10.3%	10.3%	9.8%	15.0%	12.9%	
Fewer than 50 workers 50 or more workers	10.5% 52.1%	52.5%	60.8%	55.8%	61.1%	54.5%	59.7%	
Fewer than 50 workers 50 or more workers Total	10.5% 52.1% 25.4%	52.5% 27.0%	60.8% 28.8%	55.8% 27.2%	61.1% 28.1%	54.5% 30.7%		*
Fewer than 50 workers 50 or more workers	10.5% 52.1% 25.4%	52.5% 27.0%	60.8% 28.8%	55.8% 27.2%	61.1% 28.1%	54.5% 30.7%	59.7%	*
Fewer than 50 workers 50 or more workers Total	10.5% 52.1% 25.4%	52.5% 27.0%	60.8% 28.8%	55.8% 27.2%	61.1% 28.1%	54.5% 30.7%	59.7%	* Test
Fewer than 50 workers 50 or more workers Total TRENDS IN PREMIUMS AND EMP	10.5% 52.1% 25.4% LOYEE CON	52.5% 27.0% TRIBUTION	60.8% 28.8% (PRIVATE	55.8% 27.2% SECTOR E	61.1% 28.1% MPLOYER	54.5% 30.7%	59.7% 33.0%	* Test
Fewer than 50 workers 50 or more workers Total TRENDS IN PREMIUMS AND EMP	10.5% 52.1% 25.4% LOYEE CON	52.5% 27.0% TRIBUTION	60.8% 28.8% (PRIVATE	55.8% 27.2% SECTOR E	61.1% 28.1% MPLOYER	54.5% 30.7%	59.7% 33.0%	* Test
Fewer than 50 workers 50 or more workers Total TRENDS IN PREMIUMS AND EMP Single coverage	10.5% 52.1% 25.4% LOYEE CON 1999/2000	52.5% 27.0% FRIBUTION 2001/2002	60.8% 28.8% (PRIVATE 2003/2004	55.8% 27.2% SECTOR E 2005/2006	61.1% 28.1% MPLOYER 2006/2007	54.5% 30.7% <b>S)</b> 2008/2009	59.7% 33.0% <b>2010/2011</b>	
Fewer than 50 workers 50 or more workers Total  TRENDS IN PREMIUMS AND EMP  Single coverage  Average annual premium Average employee share  Family coverage	10.5% 52.1% 25.4% LOYEE CON 1999/2000 \$2,327 13.4%	52.5% 27.0% FRIBUTION 2001/2002 \$2,861 12.1%	60.8% 28.8% (PRIVATE 2003/2004 \$3,534 12.3%	55.8% 27.2% SECTOR E 2005/2006 \$4,087 12.9%	61.1% 28.1% MPLOYER 2006/2007 \$4,122 13.3%	54.5% 30.7% S) 2008/2009 \$4,532 13.7%	59.7% 33.0% <b>2010/2011</b> \$5,121 16.8%	
Fewer than 50 workers 50 or more workers Total  TRENDS IN PREMIUMS AND EMP  Single coverage Average annual premium	10.5% 52.1% 25.4% LOYEE CON 1999/2000 \$2,327	52.5% 27.0% FRIBUTION 2001/2002 \$2,861	60.8% 28.8% (PRIVATE 2003/2004 \$3,534	55.8% 27.2% SECTOR E 2005/2006 \$4,087	61.1% 28.1% MPLOYER 2006/2007 \$4,122	54.5% 30.7% S) 2008/2009 \$4,532	59.7% 33.0% <b>2010/2011</b> \$5,121	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

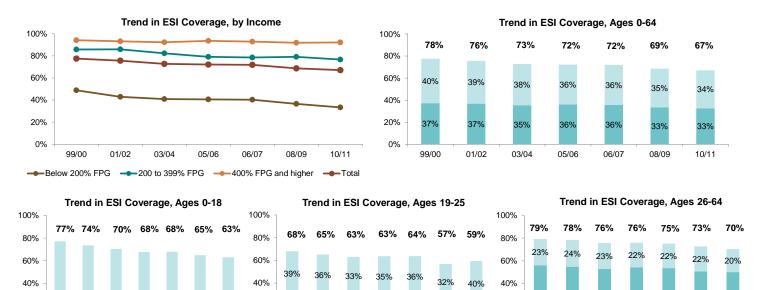
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)





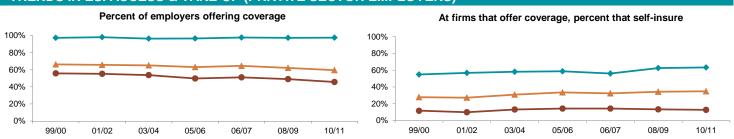
99/00 01/02 03/04 05/06 06/07 08/09 10/11

20%

99/00

01/02

03/04



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

20%

99/00

01/02

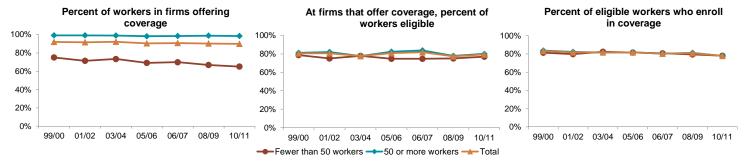
03/04

05/06

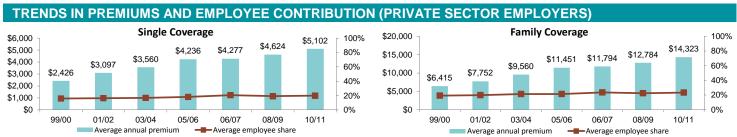
06/07

08/09

10/11



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



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

20%

TRENDS IN EMPLOYER-SPONSO			<u> </u>	•				
Description of the state of the	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	27.20/	26 00/	2E 40/	26.20/	25 00/	22.40/	22.70/	*
Policyholders	37.3% 40.2%	36.8%	35.4%	36.2%	35.8%	33.4% 35.3%	32.7%	*
Dependents		38.8%	37.5%	36.0%	36.1%		34.4%	*
Total	77.5%	75.7%	72.8%	72.2%	71.8%	68.7%	67.1%	
Percent of children (0-18) population								
Policyholders	0.4%	0.6%	0.9%	0.8%	0.6%	0.5%	0.1%	
Dependents	76.6%	72.9%	69.5%	66.9%	67.3%	64.5%	63.0%	*
Total	77.0%	73.5%	70.4%	67.7%	67.9%	65.0%	63.2%	*
Percent of young adults (19-25) population								
Policyholders	29.2%	28.6%	29.8%	28.0%	27.6%	24.6%	19.6%	*
Dependents	38.8%	36.4%	33.1%	35.5%	36.0%	32.2%	39.8%	
Total	67.9%	65.0%	62.8%	63.5%	63.6%	56.8%	59.4%	*
Percent of non-elderly adults (26-64) population								
Policyholders	56.2%	54.8%	52.9%	54.2%	53.6%	50.6%	50.0%	*
Dependents	23.1%	23.6%	22.8%	21.7%	21.6%	22.2%	20.3%	*
Total	79.3%	78.4%	75.7%	75.9%	75.2%	72.7%	70.3%	*
By family income (nonelderly)	. 5.570				3:=,3	, 5		
Below 200% FPG	48.9%	43.0%	40.9%	40.6%	40.3%	36.6%	33.4%	*
200 to 399% FPG	46.9% 85.7%	45.0% 86.0%	82.2%	79.1%	78.5%	79.1%	76.6%	*
400% FPG and higher	94.2%	93.2%	92.3%	93.6%	92.9%	91.9%	92.2%	
3	94.2% 77.5%					68.7%	92.2% 67.1%	*
Total		75.7%	72.8%	72.2%	71.8%	00.7 %	07.176	
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	55.8%	55.3%	53.9%	49.9%	51.2%	49.1%	45.7%	*
50 or more employees	97.4%	98.2%	96.5%	96.7%	97.8%	97.4%	97.6%	
Total	66.3%	65.8%	65.2%	63.1%	64.6%	62.2%	59.5%	*
Percent of workers in firms that offer ESI								
Fewer than 50 workers	75.1%	71.4%	73.4%	69.2%	69.9%	66.8%	65.2%	*
50 or more workers	99.1%	99.1%	99.0%	98.2%	98.5%	98.8%	98.5%	
Total	92.1%	91.7%	92.2%	90.4%	90.8%	90.2%	89.9%	
In firms that offer ESI, percent of workers that are	e eligible							
Fewer than 50 workers	78.7%	75.1%	77.8%	74.7%	74.7%	75.2%	77.0%	
50 or more workers	81.2%	82.1%	77.7%	82.5%	83.7%	77.9%	80.1%	
Total	80.6%	80.6%	77.7%	80.9%	81.8%	77.4%	79.5%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	81.3%	79.7%	82.5%	81.5%	80.6%	79.4%	78.1%	
50 or more workers	83.6%	82.2%	81.5%	81.8%	80.2%	81.2%	77.8%	*
Total	83.1%	81.7%	81.6%	81.7%	80.3%	80.9%	77.8%	*
		31.1 /0	31.070	31.170	30.070	30.078	77.570	
In firms that offer ESI, percent that self-insure at Fewer than 50 workers	least one plan 11.7%	10.0%	13.2%	14.3%	14.2%	13.4%	12.8%	
50 or more workers	54.9%	56.9%	58.1%	58.7%	56.0%	62.5%	63.3%	
Total	27.8%	27.2%	30.9%	33.5%	32.4%	34.3%	34.9%	*
							34.9%	
TRENDS IN PREMIUMS AND EMP	LOYEE CON	<b>FRIBUTION</b>	(PRIVATE	SECTOR E	MPLOYER	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage								
Average annual premium	\$2,426	\$3,097	\$3,560	\$4,236	\$4,277	\$4,624	\$5,102	*
Average employee share	15.9%	16.3%	16.7%	18.2%	20.6%	19.1%	19.8%	*
Family coverage								
Average annual premium	\$6,415	\$7,752	\$9,560	\$11,451	\$11,794	\$12,784	\$14,323	*
	19.2%	19.8%	21.5%	21.4%	23.6%	22.6%	23.4%	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

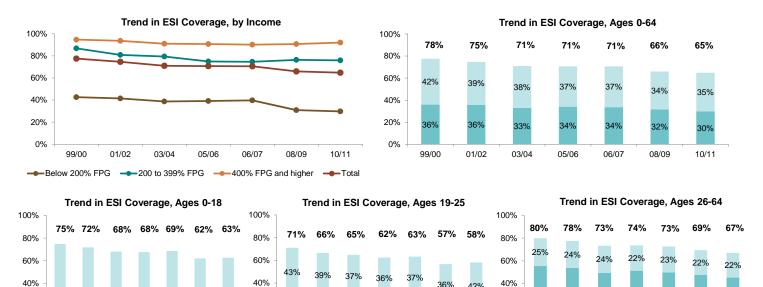
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



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

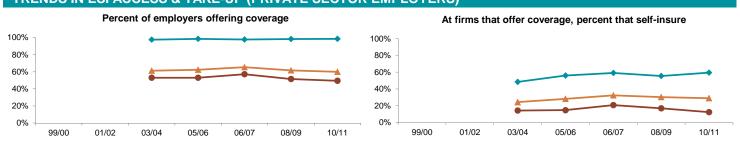
99/00 01/02 03/04 05/06 06/07 08/09 10/11

20%

99/00

01/02

03/04



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

20%

99/00

01/02

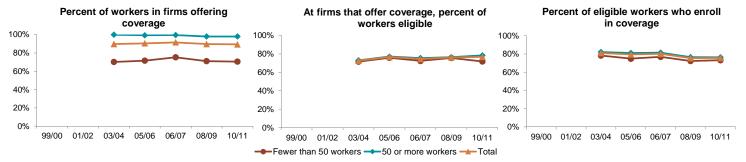
03/04

05/06

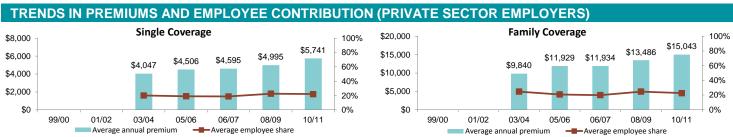
06/07

08/09

10/11



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



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

20%

TRENDS IN EMPLOYER-SPONS			<u> </u>	·	0000/222	0000/2222	0046/224	
Develop of many alderly (C.C.4) is a result of an	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	26.00/	25.00/	22.00/	24.10/	22.70/	24 70/	20.00/	*
Policyholders	36.0% 41.5%	35.9% 38.8%	32.9%	34.1% 36.6%	33.7% 36.9%	31.7% 34.3%	29.8%	*
Dependents Total	41.5% 77.5%	38.8% 74.7%	38.1% 71.0%	36.6% 70.7%	36.9% 70.5%	34.3% 66.0%	35.0% 64.8%	*
	11.570	74.770	71.076	70.776	70.576	00.076	04.0 /0	
Percent of children (0-18) population	0.00/	4.007	0.40/	0.00/	0.00/	0.50/	0.40/	*
Policyholders	0.9%	1.0%	0.4%	0.8%	0.8%	0.5%	0.1%	
Dependents	73.9%	70.9%	67.6%	66.8%	67.9%	61.7%	62.6%	*
Total	74.9%	71.8%	68.0%	67.6%	68.7%	62.2%	62.7%	
Percent of young adults (19-25) population								
Policyholders	28.4%	27.2%	27.6%	26.2%	26.3%	20.6%	16.6%	*
Dependents	42.6%	39.2%	37.2%	36.2%	37.0%	36.1%	41.5%	*
Total	71.0%	66.5%	64.8%	62.4%	63.3%	56.7%	58.1%	
Percent of non-elderly adults (26-64) population								
Policyholders	55.4%	53.8%	49.4%	51.4%	49.8%	47.7%	45.2%	*
Dependents	24.6%	23.8%	24.0%	22.3%	22.9%	21.7%	21.8%	*
Total	80.0%	77.5%	73.4%	73.7%	72.7%	69.4%	67.0%	*
By family income (nonelderly)								
Below 200% FPG	42.6%	41.5%	38.7%	39.1%	39.7%	30.9%	29.7%	*
200 to 399% FPG	86.8%	80.9%	79.5%	75.0%	74.6%	76.3%	76.0%	*
400% FPG and higher	94.7%	93.7%	91.0%	90.8%	90.1%	90.8%	91.9%	
Total	77.5%	74.7%	71.0%	70.7%	70.5%	66.0%	64.8%	*
PRIVATE SECTOR EMPLOYMEN	T CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	1333/2000	2001/2002	2003/2004	2003/2000	2000/2007	2000/2003	2010/2011	1631
Fewer than 50 employees	NA	NA	53.1%	53.1%	57.1%	51.5%	49.5%	
50 or more employees	NA	NA	97.7%	98.5%	97.8%	98.3%	98.5%	
Total	NA	NA	61.3%	62.4%	65.3%	61.6%	60.0%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	NA	NA	70.2%	71.5%	75.2%	71.0%	70.5%	
50 or more workers	NA NA	NA NA	99.9%	99.3%	99.5%	98.0%	98.0%	*
Total	NA	NA	89.7%	90.5%	91.5%	89.7%	89.3%	
In firms that offer ESI, percent of workers that a								
Fewer than 50 workers	NA NA	NA	71.7%	75.8%	72.4%	75.6%	71.8%	
50 or more workers	NA NA	NA NA	73.1%	75.6 % 77.1%	75.4%	76.4%	78.4%	
Total	NA NA	NA NA	72.6%	76.7%	74.5%	76.2%	76.8%	
	14/7	14/1	72.070	70.70	77.570	70.270	70.070	
Percent of eligible workers who enroll in ESI	NIA	NIA	70 10/	74 00/	76 00/	72.2%	72 10/	*
Fewer than 50 workers	NA NA	NA NA	78.1% 82.0%	74.8%	76.8% 91.3%	72.2% 76.4%	73.1% 76.2%	*
50 or more workers Total	NA NA	NA NA	82.0% 81.0%	80.9% 79.4%	81.3% 80.1%	76.4% 75.4%	76.2% 75.5%	*
		14.1	31.070	7 0. 170	30.170	70.170	7 0.0 70	
In firms that offer ESI, percent that self-insure a Fewer than 50 workers	it least one plan NA	NA	14.3%	14.8%	20.8%	16.9%	12.3%	
50 or more workers	NA NA	NA NA	48.5%	56.1%	59.1%	55.6%	59.5%	
Total	NA NA	NA NA	24.3%	28.3%	32.4%	30.3%	29.0%	
							25.070	
TRENDS IN PREMIUMS AND EM			•					
o: 1	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage	8.7.4	NIA.	£4.047	£4.500	¢4.505	¢4.005	φc 344	*
Average annual premium	NA	NA	\$4,047	\$4,506	\$4,595	\$4,995	\$5,741	•
Average employee share	NA	NA	20.1%	18.9%	18.8%	22.6%	22.0%	
Family coverage	NJ A	NIA	¢0.040	¢14.000	¢44.004	¢10.400	¢45.040	*
Average annual premium	NA	NA	\$9,840	\$11,929	\$11,934	\$13,486	\$15,043	
Average employee share	NA	NA	24.7%	20.7%	19.8%	24.6%	22.6%	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

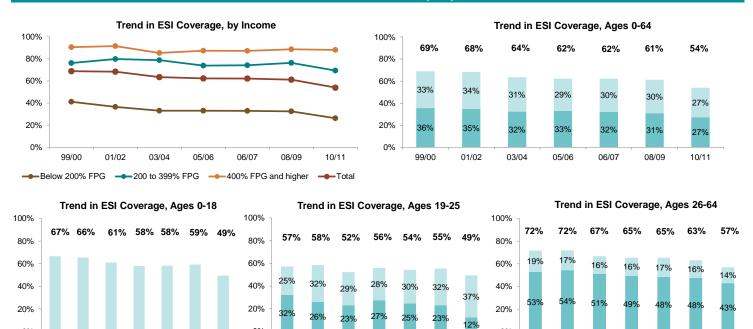
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



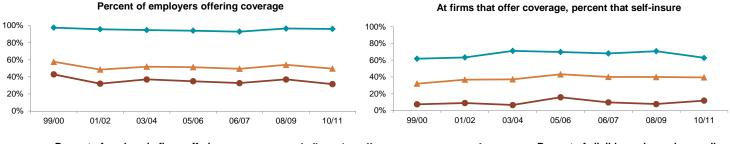
#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00

01/02

03/04

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

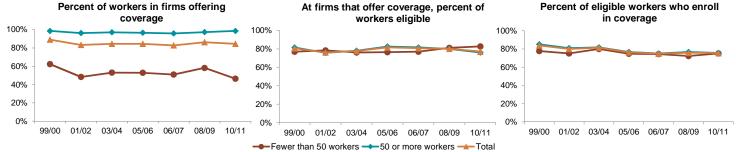
03/04

05/06

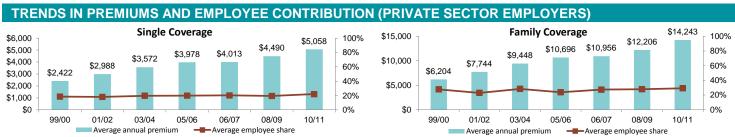
06/07

08/09

10/11



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



TRENDS IN EMPLOYER-SPONSO	RED INSURA	NCE COVE	RAGE (ESI					
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	35.6%	34.8%	32.4%	32.9%	32.1%	30.9%	27.3%	*
Dependents	33.3%	33.6%	31.1%	29.4%	30.1%	30.3%	26.7%	*
Total	68.9%	68.4%	63.5%	62.3%	62.2%	61.2%	54.0%	*
Percent of children (0-18) population								
Policyholders	1.4%	0.6%	1.0%	0.8%	1.2%	0.3%	0.3%	*
Dependents	65.2%	64.9%	60.1%	57.1%	57.1%	58.9%	49.2%	*
Total	66.6%	65.5%	61.1%	58.0%	58.2%	59.2%	49.5%	*
Percent of young adults (19-25) population								
Policyholders	32.3%	26.0%	23.1%	27.5%	24.6%	23.1%	12.3%	*
Dependents	25.0%	32.5%	29.2%	28.4%	29.6%	32.2%	36.9%	*
Total	57.3%	58.4%	52.3%	55.9%	54.2%	55.4%	49.3%	
Percent of non-elderly adults (26-64) population								
Policyholders	52.9%	54.5%	51.0%	49.4%	48.4%	47.5%	43.0%	*
Dependents	18.8%	17.4%	15.8%	16.0%	17.1%	15.6%	14.0%	*
Total	71.6%	71.9%	66.8%	65.5%	65.4%	63.2%	57.0%	*
	71.070	71.370	30.070	00.070	JJ.+ /0	JJ.Z /0	37.076	
By family income (nonelderly)	44.461	00.50/	00.004	00.40/	00.00/	00.50/	22.05	
Below 200% FPG	41.1%	36.5%	33.0%	33.1%	32.9%	32.5%	26.2%	*
200 to 399% FPG	76.2%	79.8%	78.8%	73.9%	74.2%	76.4%	69.4%	*
400% FPG and higher	90.5%	91.6%	85.4%	87.4%	87.2%	88.7%	88.1%	
Total	68.9%	68.4%	63.5%	62.3%	62.2%	61.2%	54.0%	*
PRIVATE SECTOR EMPLOYMEN	T CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	42.9%	32.0%	37.0%	34.9%	32.7%	37.0%	31.6%	*
50 or more employees	97.6%	95.8%	94.9%	94.1%	92.9%	96.6%	96.1%	
Total	57.6%	48.6%	52.0%	51.3%	49.4%	54.1%	49.7%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	62.3%	48.3%	53.0%	52.9%	51.0%	58.2%	46.5%	*
50 or more workers	98.6%	96.2%	97.1%	96.6%	95.9%	97.2%	98.6%	
Total	89.1%	83.3%	84.5%	84.6%	82.8%	86.3%	84.5%	*
In firms that offer ESI, percent of workers that ar	o elinihle							
Fewer than 50 workers	77.0%	78.4%	76.2%	76.6%	77.0%	81.1%	82.8%	*
50 or more workers	81.5%	75.8%	78.0%	82.6%	81.6%	80.0%	76.2%	*
Total	80.6%	76.2%	77.7%	81.6%	80.8%	80.2%	77.1%	
	00.070	10.270	77.770	01.070	00.070	00.270	77.170	
Percent of eligible workers who enroll in ESI	77.70/	75.00/	70.00/	74.70/	74.00/	70.00/	75.00/	
Fewer than 50 workers	77.7%	75.0%	79.9%	74.7%	74.3%	72.2%	75.0%	
50 or more workers	85.1% 83.8%	80.9% 79.9%	81.7% 81.4%	76.7% 76.3%	75.0% 74.8%	76.6% 75.8%	75.6% 75.5%	*
Total		19.970	01.470	70.5%	74.070	73.076	75.576	
In firms that offer ESI, percent that self-insure at		0.00/	0.007	45.007	0.70/	7.70/	44.004	
Fewer than 50 workers	7.4% 61.8%	8.9%	6.6% 71.2%	15.8%	9.7%	7.7%	11.8%	
50 or more workers		63.3%		69.8%	68.1%	70.7%	62.9%	
Total	32.1%	36.8%	37.1%	43.2%	40.1%	40.0%	39.6%	*
TRENDS IN PREMIUMS AND EMP	PLOYEE CONT	<b>TRIBUTION</b>	(PRIVATE		MPLOYER	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage								
Average annual premium	\$2,422	\$2,988	\$3,572	\$3,978	\$4,013	\$4,490	\$5,058	*
Average employee share	18.6%	18.2%	19.6%	20.0%	20.2%	19.5%	22.0%	*
Family coverage								
			<b>.</b>		<b>.</b>			
Average annual premium	\$6,204	\$7,744	\$9,448	\$10,696	\$10,956	\$12,206	\$14,243	^

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

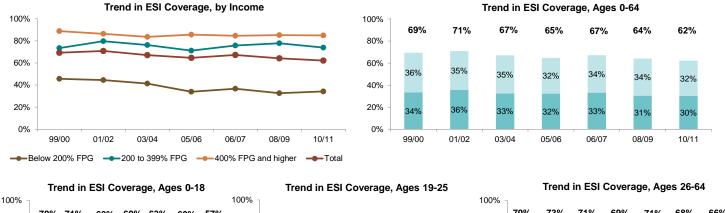
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

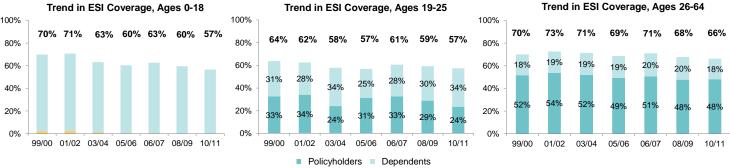
For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

NA: Not Available.

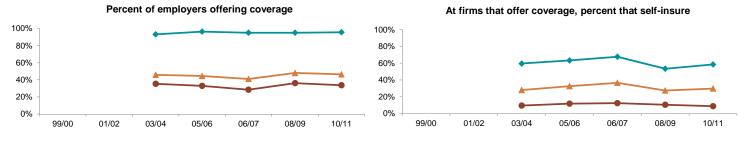
# State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011 SOUTH DAKOTA

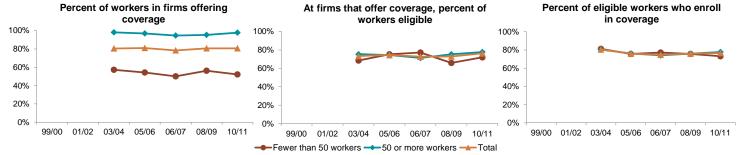
#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



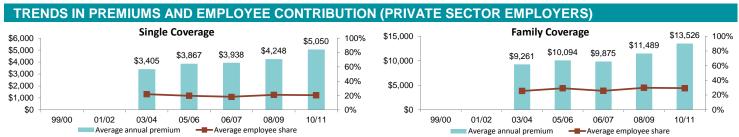


#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)





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



TRENDS IN EMPLOYER-SPONSO			•	<u> </u>	0000/222	0000/2222	0046/551	
Develop of many alderly (0.04)	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population Policyholders	33.5%	35.8%	32.5%	32.4%	33.2%	30.5%	30.3%	*
Dependents	35.8%	35.8% 35.1%	32.5% 34.6%	32.4% 32.3%	33.2% 34.0%	30.5% 33.7%	30.3%	*
Total	69.3%	70.9%	67.1%	64.7%	67.2%	64.2%	62.2%	*
	09.576	10.370	37.170	J+.1 /0	51.270	J4.2 /0	02.2/0	
Percent of children (0-18) population	1.9%	2.2%	1.1%	0.5%	0.5%	0.2%	0.2%	*
Policyholders Dependents	68.0%	68.4%	62.1%	60.0%	62.1%	59.4%	56.3%	*
Total	69.9%	70.7%	63.2%	60.4%	62.6%	59.6%	56.5%	*
	09.970	70.770	03.270	00.470	02.070	39.070	30.378	
Percent of young adults (19-25) population	22.00/	24.40/	24.40/	24.20/	22.50/	20.00/	22.60/	*
Policyholders	32.6%	34.1%	24.1% 33.7%	31.3%	32.5%	28.8%	23.6% 33.8%	
Dependents Total	31.1% 63.7%	28.3% 62.4%	57.8%	25.4% 56.7%	28.0% 60.5%	30.4% 59.2%	57.4%	
	03.7%	02.4%	37.0%	30.7%	00.5%	39.2%	57.4%	
Percent of non-elderly adults (26-64) population	=			40.407			40.00/	
Policyholders	51.8%	53.9%	52.1%	49.4%	50.8%	47.7%	48.2%	*
Dependents Total	18.3%	18.7%	19.3%	19.3%	20.3%	20.1%	18.2%	
Total	70.1%	72.7%	71.4%	68.7%	71.0%	67.9%	66.3%	
By family income (nonelderly)		:	44.00					*
Below 200% FPG	45.6%	44.5%	41.3%	34.0%	36.7%	32.6%	34.2%	*
200 to 399% FPG	73.5%	79.7%	76.3%	71.2%	75.8%	77.9%	74.0%	
400% FPG and higher	88.8% 69.3%	86.3%	83.6%	85.7%	84.6%	85.2%	84.9%	*
Total		70.9%	67.1%	64.7%	67.2%	64.2%	62.2%	
PRIVATE SECTOR EMPLOYMENT	T CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	NA	NA	35.4%	32.9%	28.5%	36.3%	33.7%	
50 or more employees	NA	NA	93.3%	96.5%	95.2%	95.2%	95.7%	
Total	NA	NA	45.9%	44.6%	41.1%	48.1%	46.4%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	NA	NA	57.3%	54.2%	50.1%	56.2%	52.2%	
50 or more workers	NA	NA	98.1%	96.9%	94.7%	95.4%	97.8%	
Total	NA	NA	80.4%	81.0%	78.3%	80.7%	80.7%	
In firms that offer ESI, percent of workers that ar	e eligible							
Fewer than 50 workers	NA	NA	68.5%	75.3%	77.2%	65.9%	72.1%	
50 or more workers	NA	NA	75.4%	74.4%	71.3%	75.3%	77.7%	
Total	NA	NA	73.3%	74.5%	72.6%	72.9%	76.3%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	NA	NA	81.1%	75.5%	77.1%	75.6%	73.2%	*
50 or more workers	NA	NA	80.3%	76.1%	73.9%	75.9%	77.7%	
Total	NA	NA	80.5%	75.9%	74.7%	75.9%	76.7%	*
In firms that offer ESI, percent that self-insure at					40.004			
		NA	9.5%	11.9%	12.3%	10.5%	8.7% 58.5%	
Fewer than 50 workers	NA		FO 00/	00 40/				
50 or more workers	NA	NA	59.6%	63.4%	67.8%	53.4%		
50 or more workers Total	NA NA	NA NA	28.0%	32.6%	36.6%	27.5%	29.7%	
50 or more workers	NA NA	NA NA	28.0%	32.6%	36.6%	27.5%		
50 or more workers Total	NA NA	NA NA	28.0%	32.6%	36.6%	27.5%		Test
50 or more workers Total TRENDS IN PREMIUMS AND EMP Single coverage	NA NA PLOYEE CON 1999/2000	NA NA <b>TRIBUTION</b> <b>2001/2002</b>	28.0% (PRIVATE 2003/2004	32.6% SECTOR E 2005/2006	36.6% MPLOYER 2006/2007	27.5% S) 2008/2009	29.7%	Test
50 or more workers Total  TRENDS IN PREMIUMS AND EMP  Single coverage  Average annual premium	NA NA PLOYEE CON 1999/2000	NA NA TRIBUTION 2001/2002	28.0% (PRIVATE 2003/2004 \$3,405	32.6%  SECTOR E 2005/2006  \$3,867	36.6% MPLOYER 2006/2007 \$3,938	27.5% S) 2008/2009 \$4,248	29.7% 2010/2011 \$5,050	Test
50 or more workers Total  TRENDS IN PREMIUMS AND EMP  Single coverage  Average annual premium  Average employee share	NA NA PLOYEE CON 1999/2000	NA NA <b>TRIBUTION</b> <b>2001/2002</b>	28.0% (PRIVATE 2003/2004	32.6% SECTOR E 2005/2006	36.6% MPLOYER 2006/2007	27.5% S) 2008/2009	29.7%	Test
50 or more workers Total  TRENDS IN PREMIUMS AND EMP  Single coverage  Average annual premium  Average employee share  Family coverage	NA NA PLOYEE CON 1999/2000 NA NA	NA NA FRIBUTION 2001/2002 NA NA	28.0% (PRIVATE 2003/2004 \$3,405 21.9%	32.6%  SECTOR E 2005/2006  \$3,867 19.7%	36.6% MPLOYER 2006/2007 \$3,938 18.2%	27.5% S) 2008/2009 \$4,248 21.0%	29.7% 2010/2011 \$5,050 20.5%	Test
50 or more workers Total  TRENDS IN PREMIUMS AND EMP  Single coverage Average annual premium	NA NA PLOYEE CON 1999/2000	NA NA TRIBUTION 2001/2002	28.0% (PRIVATE 2003/2004 \$3,405	32.6%  SECTOR E 2005/2006  \$3,867	36.6% MPLOYER 2006/2007 \$3,938	27.5% S) 2008/2009 \$4,248	29.7% 2010/2011 \$5,050	Test *

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

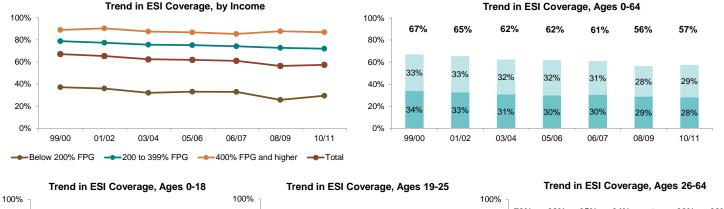
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

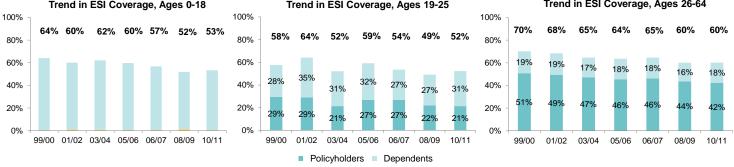
For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

NA: Not Available.

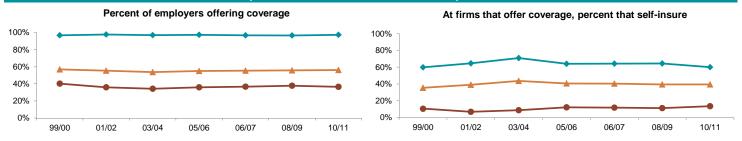
# State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011 TENNESSEE

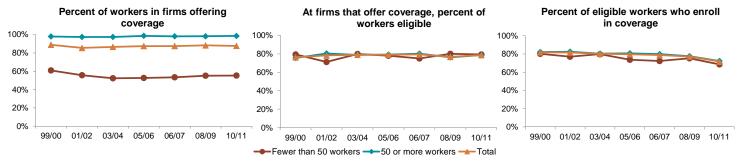
#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



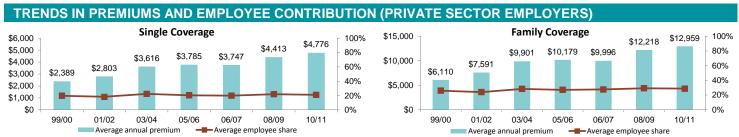


#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)





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



TRENDS IN EMPLOYER-SPONSO			<u> </u>	•				_
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Tes
Percent of non-elderly (0-64) population	00.00/	00.70/	00.70/	00.00/	00.40/	00.70/	00.00/	*
Policyholders	33.8%	32.7%	30.7%	29.8%	30.4%	28.7%	28.2%	
Dependents	33.3%	32.7%	31.7%	32.1%	30.6%	27.7%	29.2%	*
Total	67.1%	65.4%	62.4%	61.9%	61.1%	56.4%	57.4%	*
Percent of children (0-18) population								
Policyholders	0.3%	0.9%	0.7%	0.6%	0.5%	1.3%	0.5%	
Dependents	63.8%	59.2%	61.5%	59.0%	56.2%	50.5%	52.9%	*
Total	64.1%	60.1%	62.2%	59.7%	56.8%	51.9%	53.3%	*
Percent of young adults (19-25) population								
Policyholders	29.4%	29.2%	21.5%	26.9%	26.9%	22.1%	21.4%	
Dependents	28.2%	34.9%	30.6%	32.3%	26.6%	27.1%	30.9%	
Total	57.6%	64.1%	52.1%	59.2%	53.5%	49.2%	52.3%	
	07.070	0 1.170	02.170	00.270	00.070	10.270	02.070	
Percent of non-elderly adults (26-64) population								
Policyholders	51.0%	49.4%	47.1%	45.5%	46.3%	43.7%	42.5%	*
Dependents	19.3%	18.9%	17.4%	18.1%	18.4%	16.4%	17.7%	
Total	70.3%	68.4%	64.6%	63.6%	64.6%	60.0%	60.2%	*
By family income (nonelderly)								
Below 200% FPG	37.1%	36.0%	32.1%	33.1%	32.9%	25.8%	29.4%	*
200 to 399% FPG	78.9%	77.4%	75.7%	75.2%	74.2%	72.7%	72.0%	*
400% FPG and higher	89.0%	90.4%	87.5%	86.8%	85.4%	87.8%	86.9%	
Total	67.1%	65.4%	62.4%	61.9%	61.1%	56.4%	57.4%	*
			02.470	01.570	01.170	30.470	37.470	
PRIVATE SECTOR EMPLOYMEN	Γ CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	40.3%	36.0%	34.3%	36.1%	36.7%	37.8%	36.6%	
50 or more employees	96.8%	97.7%	97.1%	97.4%	96.8%	96.7%	97.4%	
Total	56.9%	55.4%	53.9%	55.1%	55.5%	55.9%	56.3%	
Percent of workers in firms that offer ESI	CO 00/	FF C0/	FO 40/	FO 00/	FO 40/	FF 20/	FF 40/	
Fewer than 50 workers	60.9%	55.6%	52.4%	52.8%	53.4%	55.2%	55.4%	
50 or more workers	98.0%	97.4%	97.4%	98.7%	98.1%	98.2%	98.6%	
Total	88.8%	85.5%	86.6%	87.5%	87.4%	88.3%	87.7%	
n firms that offer ESI, percent of workers that ar	e eligible							
Fewer than 50 workers	79.5%	71.3%	80.0%	78.1%	75.1%	80.2%	79.5%	
50 or more workers	75.6%	80.5%	78.9%	79.3%	80.3%	76.3%	78.7%	
Total	76.3%	78.3%	79.1%	79.1%	79.5%	76.8%	78.8%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	80.2%	77.0%	79.7%	73.6%	72.2%	75.2%	68.6%	*
50 or more workers	82.0%	82.4%	80.2%	80.6%	72.2% 79.7%	75.2% 77.5%	72.3%	*
Total	81.7%	81.5%	80.1%	79.6%	78.6%	77.2%	72.3%	*
		01.070	00.170	7 3.0 70	70.070	11.270	71.070	
n firms that offer ESI, percent that self-insure at	•	0.00	0.70	10.00	11.00	44.007	10.50	
Fewer than 50 workers	10.6%	6.9%	8.7%	12.2%	11.8%	11.2%	13.5%	*
50 or more workers	60.0%	64.7%	70.9%	64.1%	64.3%	64.6%	60.1%	
Total	35.5%	39.1%	43.7%	40.7%	40.4%	39.5%	39.6%	
TRENDS IN PREMIUMS AND EMP	LOYEE CON	RIBUTION	(PRIVATE	SECTOR E	MPLOYER	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage	1999/2000	2001/2002	2003/2004	2003/2000	2000/200/	2000/2009	2010/2011	162
Single coverage	#0.000	¢2.002	£2.040	¢2.705	¢0.747	¢4.440	¢4 770	*
Average annual premium	\$2,389	\$2,803	\$3,616	\$3,785	\$3,747	\$4,413	\$4,776	-
Average employee share	19.6%	18.2%	22.3%	20.4%	19.9%	21.8%	21.0%	
Family coverage	<b>4</b>	<b>4</b>	<b>a</b>		<b>a</b>	<b></b>	A	
Average annual premium	\$6,110	\$7,591	\$9,901	\$10,179 27.1%	\$9,996 27.6%	\$12,218	\$12,959 28.7%	*
Average employee share	26.1%	24.0%	28.4%			29.3%		

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

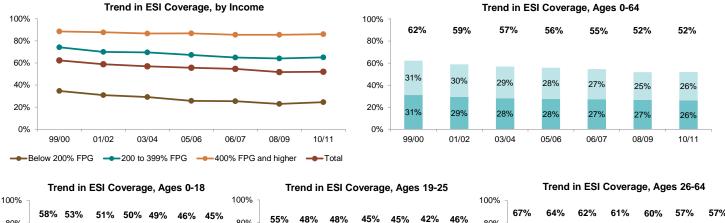
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

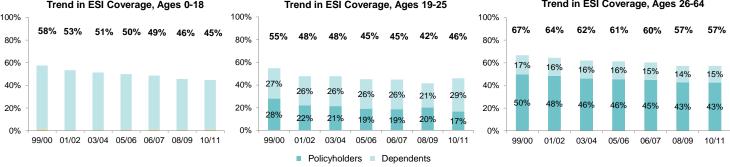
For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

NA: Not Available.

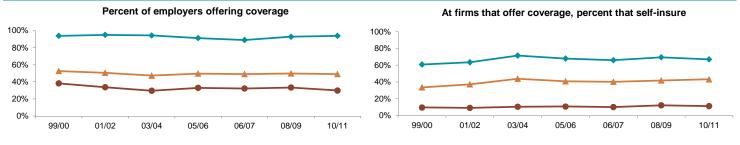
### State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011 TEXAS

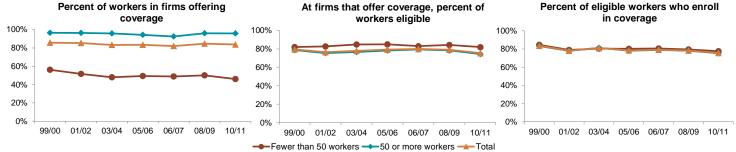
#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



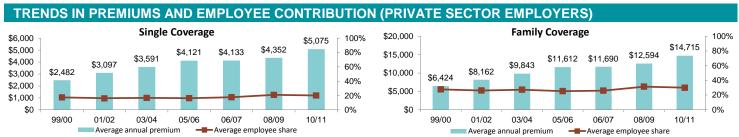


#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)





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



TRENDS IN EMPLOYER-SPONSO	RED INSURA	NCE COVE	RAGE (ESI)					
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	31.1%	29.3%	28.2%	27.6%	27.3%	26.5%	26.3%	*
Dependents	31.2%	29.6%	28.7%	28.2%	27.3%	25.3%	25.7%	*
Total	62.3%	58.9%	56.9%	55.7%	54.7%	51.8%	52.0%	*
Percent of children (0-18) population								
Policyholders	0.8%	0.4%	0.3%	0.6%	0.8%	0.5%	0.7%	
Dependents	56.7%	53.1%	51.1%	49.3%	47.8%	45.2%	43.9%	*
Total	57.5%	53.5%	51.4%	49.9%	48.6%	45.7%	44.7%	*
Percent of young adults (19-25) population								
Policyholders	28.0%	21.9%	21.4%	19.1%	18.8%	20.2%	16.7%	*
Dependents	26.9%	25.8%	26.3%	26.0%	26.1%	21.4%	29.2%	
Total	54.9%	47.8%	47.7%	45.1%	44.8%	41.6%	45.9%	*
Percent of non-elderly adults (26-64) population Policyholders	49.8%	48.4%	46.1%	45.5%	45.0%	42.9%	42.5%	*
Dependents	16.9%	16.0%	15.9%	45.5% 15.9%	45.0% 15.3%	42.9% 14.4%	14.8%	*
Total	66.7%	64.5%	62.0%	61.4%	60.3%	14.4% 57.2%	57.3%	*
	00.1%	04.5%	02.0%	01.470	00.376	31.270	37.3%	
By family income (nonelderly)								
Below 200% FPG	34.6%	31.0%	29.1%	25.7%	25.4%	22.9%	24.5%	*
200 to 399% FPG	74.2%	70.0%	69.5%	67.3%	65.0%	64.0%	65.1%	*
400% FPG and higher	88.5%	87.7%	86.6%	86.8%	85.5%	85.5%	86.1%	
Total	62.3%	58.9%	56.9%	55.7%	54.7%	51.8%	52.0%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	1000/2000							
Fewer than 50 employees	38.2%	33.8%	29.6%	32.9%	32.2%	33.4%	29.9%	*
50 or more employees	93.9%	95.0%	94.3%	91.2%	88.9%	92.8%	93.8%	
Total	52.7%	50.7%	47.3%	49.6%	49.1%	49.9%	49.1%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	56.3%	51.7%	47.9%	49.3%	48.8%	50.0%	46.1%	*
50 or more workers	96.6%	96.5%	95.9%	94.2%	92.5%	96.0%	95.9%	
Total	85.7%	85.4%	83.3%	83.4%	82.1%	84.7%	83.7%	*
		03.470	03.576	03.470	02.170	04.7 70	03.7 70	
In firms that offer ESI, percent of workers that are								
Fewer than 50 workers	82.1%	82.7%	84.9%	85.1%	83.0%	84.3%	82.0%	
50 or more workers	78.8%	75.5%	76.7%	78.3%	79.4%	78.3%	74.5%	
Total	79.4%	76.6%	77.9%	79.2%	79.9%	79.2%	75.5%	*
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	84.5%	78.8%	80.2%	80.2%	80.4%	79.4%	77.5%	*
50 or more workers	83.1%	77.8%	81.2%	78.0%	78.9%	78.0%	75.3%	*
Total	83.4%	78.1%	81.1%	78.3%	79.1%	78.2%	75.6%	*
In firms that offer ESI, percent that self-insure at	least one plan							
Fewer than 50 workers	9.6%	9.2%	10.5%	10.8%	10.1%	12.3%	11.3%	
50 or more workers	60.8%	63.5%	71.6%	68.0%	66.0%	69.5%	67.0%	*
T	33.6%	37.2%	43.8%	40.9%	40.3%	41.8%	43.2%	*
Total				0=0=0=	MOLOVED	<u> </u>		
	LOYFE CON	RIBUTION	(PRIVATE	SECTOR	MPILITER	S)		
			<u> </u>				2010/2011	Tact
TRENDS IN PREMIUMS AND EMP	1999/2000	7RIBUTION 2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
TRENDS IN PREMIUMS AND EMP Single coverage	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009		Test
TRENDS IN PREMIUMS AND EMP  Single coverage  Average annual premium	<b>1999/2000</b> \$2,482	<b>2001/2002</b> \$3,097	<b>2003/2004</b> \$3,591	<b>2005/2006</b> \$4,121	<b>2006/2007</b> \$4,133	<b>2008/2009</b> \$4,352	\$5,075	Test
TRENDS IN PREMIUMS AND EMP  Single coverage  Average annual premium  Average employee share	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009		Test
TRENDS IN PREMIUMS AND EMP  Single coverage  Average annual premium  Average employee share  Family coverage	<b>1999/2000</b> \$2,482 17.4%	<b>2001/2002</b> \$3,097 16.2%	<b>2003/2004</b> \$3,591 16.8%	<b>2005/2006</b> \$4,121 16.3%	\$4,133 17.6%	<b>2008/2009</b> \$4,352 21.1%	\$5,075 20.1%	Test
TRENDS IN PREMIUMS AND EMP  Single coverage  Average annual premium	<b>1999/2000</b> \$2,482	<b>2001/2002</b> \$3,097	<b>2003/2004</b> \$3,591	<b>2005/2006</b> \$4,121	<b>2006/2007</b> \$4,133	<b>2008/2009</b> \$4,352	\$5,075	Test  * *

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

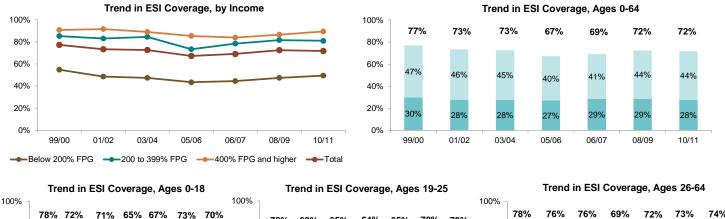
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

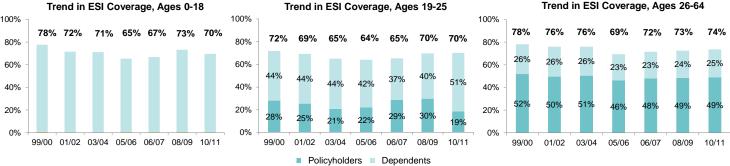
For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

NA: Not Available.

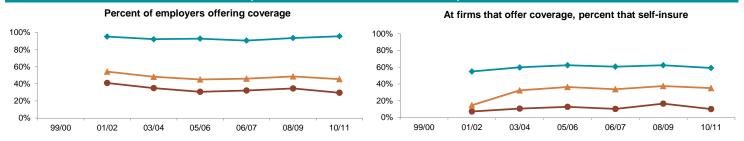
### State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011 UTAH

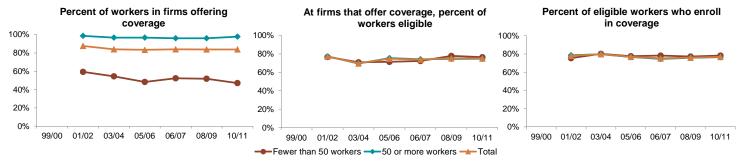
#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



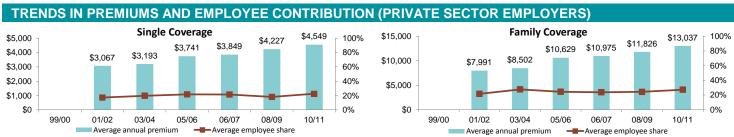


#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)





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



TRENDS IN EMPLOYER-SPONSO			•	·				_
Danasad of many alderda (C.C.)	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	29.9%	27.7%	27.6%	27.0%	28.6%	28.6%	27.5%	*
Policyholders								
Dependents	47.2%	45.7%	45.0%	40.2%	40.5%	43.8%	44.2%	
Total	77.2%	73.4%	72.6%	67.3%	69.1%	72.4%	71.7%	
Percent of children (0-18) population								
Policyholders	0.6%	0.3%	0.2%	0.4%	0.5%	0.4%	0.3%	
Dependents	77.1%	71.4%	71.0%	64.9%	66.4%	72.8%	69.3%	*
Total	77.6%	71.6%	71.1%	65.4%	66.8%	73.2%	69.6%	*
Percent of young adults (19-25) population								
Policyholders	28.1%	25.4%	20.7%	22.1%	28.7%	29.8%	18.7%	*
Dependents	43.7%	43.7%	44.3%	41.8%	36.5%	39.8%	51.3%	
Total	71.8%	69.1%	65.0%	63.9%	65.2%	69.5%	70.0%	
Percent of non-elderly adults (26-64) population								
Policyholders	51.8%	49.6%	50.5%	46.3%	48.0%	48.5%	49.1%	
Dependents	26.3%	26.4%	25.5%	23.1%	23.5%	24.0%	24.5%	
Total	26.3% 78.1%	26.4% 76.0%	25.5% 76.0%	23.1% 69.4%	23.5% 71.5%	72.6%	73.6%	*
	10.1%	70.0%	70.0%	09.470	/ 1.5%	12.070	13.0%	
By family income (nonelderly)								
Below 200% FPG	54.8%	48.5%	47.4%	43.4%	44.5%	47.4%	49.5%	
200 to 399% FPG	85.2%	83.1%	84.5%	73.3%	78.5%	81.7%	80.9%	
400% FPG and higher	90.7%	91.5%	88.9%	85.3%	84.0%	86.6%	89.3%	
Total	77.2%	73.4%	72.6%	67.3%	69.1%	72.4%	71.7%	*
PRIVATE SECTOR EMPLOYMEN	T CHARACTE	RISTICS						
TRIVATE SECTOR EMILECTMEN			0000/0004	0005/0000	0000/0007	0000/0000	0040/0044	
D	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	NIA	44.40/	05.40/	20.70/	00.00/	0.4.00/	00.00/	*
Fewer than 50 employees	NA	41.1%	35.1%	30.7%	32.3%	34.8%	29.6%	•
50 or more employees	NA	95.3%	92.3%	92.9%	90.7%	93.6%	95.7%	
Total	NA	54.4%	48.4%	45.1%	46.1%	48.8%	45.6%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	NA	59.3%	54.4%	48.4%	52.3%	51.8%	47.2%	*
50 or more workers	NA	98.7%	96.7%	96.7%	96.0%	96.0%	97.8%	
Total	NA	87.7%	84.0%	83.4%	84.0%	83.9%	83.9%	*
In firms that offer ESI, percent of workers that a	re eligible							
Fewer than 50 workers	NA NA	76.8%	70.9%	71.5%	72.3%	77.9%	76.5%	
50 or more workers	NA	77.4%	69.6%	75.4%	74.2%	74.7%	74.8%	
Total	NA	77.2%	69.8%	74.8%	73.9%	75.3%	75.1%	
		270	00.070		1 0.0 70	7 0.070		
Percent of eligible workers who enroll in ESI	NIA.	75.00/	00.00/	77.50/	70.40/	77.00/	70.00/	
Fewer than 50 workers	NA	75.3%	80.2%	77.5%	78.1%	77.2%	78.2%	
50 or more workers	NA	78.6%	79.6%	76.6%	74.5%	75.7% 75.9%	76.5%	
Total	NA	78.0%	79.7%	76.8%	75.1%	75.9%	76.7%	
In firms that offer ESI, percent that self-insure at								
Fewer than 50 workers	NA	7.2%	10.6%	12.7%	10.3%	16.7%	10.1%	
50 or more workers	NA	54.9%	59.8%	62.4%	60.6%	62.4%	59.2%	
Total	NA	14.7%	32.4%	36.4%	33.7%	37.6%	35.1%	*
TRENDS IN PREMIUMS AND EMP	OYEE CON	TRIBUTION	(PRIVATE	SECTOR E	MPI OYER	S)		
THENDO IN THE MICHIONIO AND LIMI	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage	1 3331 2000	2001/2002	2003/2004	2003/2000	2000/2007	2000/2009	2010/2011	1 621
Single coverage	NIA	¢2.067	¢2 102	¢2 744	¢2 040	¢4 227	¢4 540	*
Average annual premium	NA	\$3,067	\$3,193	\$3,741	\$3,849	\$4,227	\$4,549	*
Average employee share	NA	17.3%	19.6%	21.7%	21.5%	18.0%	22.5%	
Family coverage	h1.	Φ <b>7</b> 004	<b>#</b> 2 <b>=</b> 25	M40 000	<b>640.075</b>	<b>044 005</b>	£40.00=	
Average annual premium	NA	\$7,991	\$8,502	\$10,629	\$10,975	\$11,826	\$13,037	*
Average employee share	NA	21.6%	27.8%	24.5%	23.8%	24.4%	27.3%	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

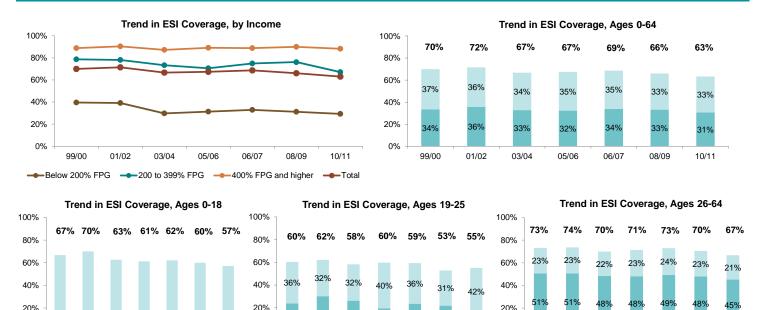
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



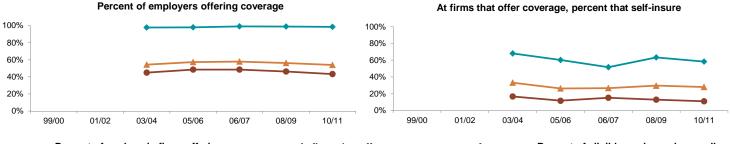
#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00

01/02

03/04

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

20%

99/00

01/02

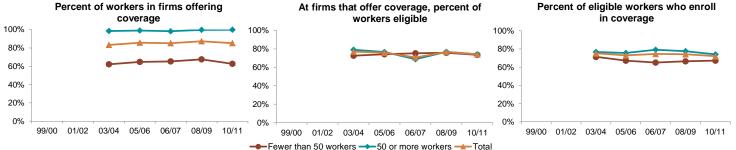
03/04

05/06

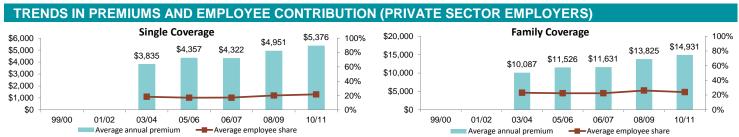
06/07

08/09

10/11



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



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

20%

TRENDS IN EMPLOYER-SPONSO			<u> </u>	·	0000/222	0000/2222	0046/551	
Develop of many alderly (0.04)	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	33.5%	35.9%	32.8%	32.3%	33.9%	22.20/	30.7%	*
Policyholders Dependents	33.5% 36.5%	35.6%	32.8%	32.3% 35.1%	33.9% 34.8%	33.2% 32.8%	30.7%	*
Total	70.0%	71.5%	66.7%	67.4%	68.8%	66.1%	63.1%	*
	70.070	71.570	30.7 /0	37.70	30.070	50.170	03.170	
Percent of children (0-18) population	1.1%	1.0%	0.3%	0.5%	0.4%	0.6%	0.0%	*
Policyholders Dependents	65.8%	69.0%	62.3%	60.8%	61.7%	59.4%	57.1%	*
Total	66.8%	70.0%	62.6%	61.3%	62.1%	60.0%	57.1%	*
	00.070	70.070	02.070	01.570	02.170	00.070	37.170	
Percent of young adults (19-25) population	22.00/	20.10/	26 10/	10.49/	22 50/	24.00/	12 10/	*
Policyholders	23.8%	30.1%	26.1% 32.1%	19.4%	23.5%	21.8%	13.1% 42.0%	
Dependents Total	36.4% 60.2%	32.0% 62.1%	58.2%	40.3% 59.7%	35.8% 59.3%	31.0% 52.9%	42.0% 55.1%	
	00.276	02.170	30.2 //	39.7 /6	39.370	32.970	33.176	
Percent of non-elderly adults (26-64) population			40.00/	40.007	12.101		4= 00/	
Policyholders	50.6%	50.8%	48.3%	48.2%	49.4%	47.9%	45.3%	*
Dependents Total	22.6%	22.9%	21.7%	23.1%	23.6%	22.6%	21.5%	*
Total	73.2%	73.7%	70.0%	71.3%	73.0%	70.5%	66.7%	
By family income (nonelderly)								
Below 200% FPG	39.5%	39.2%	29.8%	31.3%	32.9%	31.2%	29.2%	*
200 to 399% FPG	78.6%	78.2%	73.4%	70.6%	74.9%	76.2%	67.2%	*
400% FPG and higher	88.9%	90.4%	87.3%	89.1%	88.8%	90.0%	88.3%	
Total	70.0%	71.5%	66.7%	67.4%	68.8%	66.1%	63.1%	
PRIVATE SECTOR EMPLOYMENT	Γ CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	NA	NA	45.0%	48.5%	48.6%	46.3%	43.2%	
50 or more employees	NA	NA	97.8%	98.0%	99.1%	99.0%	98.6%	
Total	NA	NA	54.4%	57.4%	57.9%	56.2%	54.0%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	NA	NA	62.1%	64.8%	65.2%	67.6%	62.6%	
50 or more workers	NA	NA	98.4%	99.0%	98.2%	99.7%	99.9%	
Total	NA	NA	83.3%	85.7%	85.2%	87.3%	85.2%	
In firms that offer ESI, percent of workers that ar	e eligible							
Fewer than 50 workers	NA	NA	72.6%	74.3%	75.2%	75.8%	73.6%	
50 or more workers	NA	NA	79.1%	76.6%	68.8%	76.9%	74.3%	
Total	NA	NA	77.0%	76.0%	70.8%	76.6%	74.1%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	NA	NA	71.3%	67.1%	65.0%	66.4%	67.1%	
50 or more workers	NA	NA	76.6%	75.6%	79.0%	77.4%	74.0%	
Total	NA	NA	75.1%	72.9%	74.5%	74.2%	72.0%	
In firms that offer ESI, percent that self-insure at								
Fewer than 50 workers	NA	NA NA	16.8%	11.7%	15.3%	13.0%	11.1%	
Fewer than 50 workers 50 or more workers	NA NA	NA	68.2%	60.3%	51.7%	63.4%	58.4%	*
Fewer than 50 workers 50 or more workers Total	NA NA NA	NA NA	68.2% 33.1%	60.3% 26.4%	51.7% 26.7%	63.4% 29.7%		*
Fewer than 50 workers 50 or more workers	NA NA NA	NA NA	68.2% 33.1%	60.3% 26.4%	51.7% 26.7%	63.4% 29.7%	58.4%	*
Fewer than 50 workers 50 or more workers Total	NA NA NA	NA NA	68.2% 33.1%	60.3% 26.4%	51.7% 26.7%	63.4% 29.7%	58.4%	* Test
Fewer than 50 workers 50 or more workers Total TRENDS IN PREMIUMS AND EMP Single coverage	NA NA NA PLOYEE CON 1999/2000	NA NA <b>TRIBUTION</b> <b>2001/2002</b>	68.2% 33.1% (PRIVATE 2003/2004	60.3% 26.4% SECTOR E 2005/2006	51.7% 26.7% MPLOYER 2006/2007	63.4% 29.7% <b>S)</b> 2008/2009	58.4% 28.0% <b>2010/2011</b>	* Test
Fewer than 50 workers 50 or more workers Total  TRENDS IN PREMIUMS AND EMP  Single coverage Average annual premium	NA NA NA PLOYEE CON 1999/2000	NA NA TRIBUTION 2001/2002	68.2% 33.1% (PRIVATE 2003/2004 \$3,835	60.3% 26.4% SECTOR E 2005/2006 \$4,357	51.7% 26.7% MPLOYER 2006/2007 \$4,322	63.4% 29.7% <b>S)</b> 2008/2009 \$4,951	58.4% 28.0% <b>2010/2011</b> \$5,376	* Test
Fewer than 50 workers 50 or more workers Total  TRENDS IN PREMIUMS AND EMP  Single coverage  Average annual premium Average employee share	NA NA NA PLOYEE CON 1999/2000	NA NA <b>TRIBUTION</b> <b>2001/2002</b>	68.2% 33.1% (PRIVATE 2003/2004	60.3% 26.4% SECTOR E 2005/2006	51.7% 26.7% MPLOYER 2006/2007	63.4% 29.7% <b>S)</b> 2008/2009	58.4% 28.0% <b>2010/2011</b>	Test
Fewer than 50 workers 50 or more workers Total  TRENDS IN PREMIUMS AND EMP  Single coverage Average annual premium Average employee share  Family coverage	NA NA NA PLOYEE CON 1999/2000 NA NA	NA NA FRIBUTION 2001/2002 NA NA	68.2% 33.1% (PRIVATE 2003/2004 \$3,835 18.3%	60.3% 26.4% SECTOR E 2005/2006 \$4,357 17.0%	51.7% 26.7% MPLOYER 2006/2007 \$4,322 17.1%	63.4% 29.7% S) 2008/2009 \$4,951 20.2%	58.4% 28.0% <b>2010/2011</b> \$5,376 21.6%	* Test * *
Fewer than 50 workers 50 or more workers Total  TRENDS IN PREMIUMS AND EMP  Single coverage Average annual premium	NA NA NA PLOYEE CON 1999/2000	NA NA TRIBUTION 2001/2002	68.2% 33.1% (PRIVATE 2003/2004 \$3,835	60.3% 26.4% SECTOR E 2005/2006 \$4,357	51.7% 26.7% MPLOYER 2006/2007 \$4,322	63.4% 29.7% <b>S)</b> 2008/2009 \$4,951	58.4% 28.0% <b>2010/2011</b> \$5,376	* Test * *

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

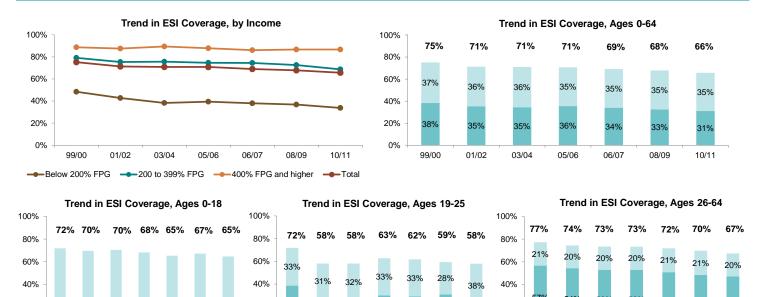
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



20%

99/00

01/02

03/04

05/06

06/07

08/09

10/11

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

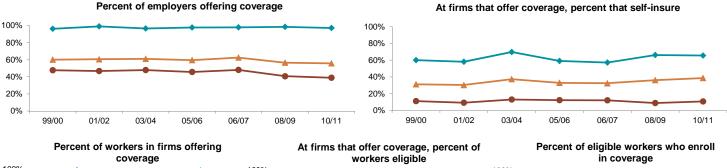
99/00 01/02 03/04 05/06 06/07 08/09 10/11

20%

99/00

01/02

03/04



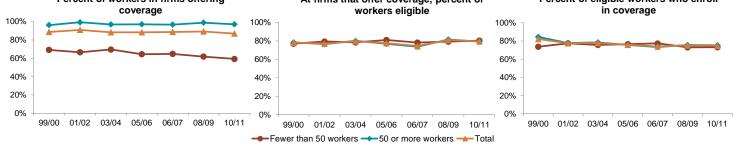
05/06

■ Policyholders ■ Dependents

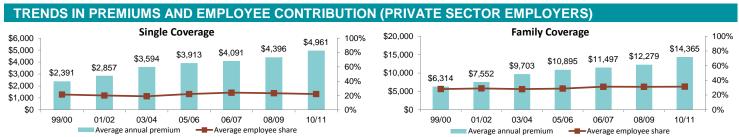
06/07

08/09

10/11



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



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

20%

TRENDS IN EMPLOYER-SPONSO	DRED INSURA	NCE COVE	RAGE (ESI					
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	38.3%	35.4%	34.6%	35.6%	34.1%	32.5%	31.0%	*
Dependents	36.9%	35.9%	36.3%	35.1%	34.9%	35.4%	34.7%	
Total	75.2%	71.3%	70.9%	70.8%	69.0%	67.9%	65.6%	*
Percent of children (0-18) population								
Policyholders	1.1%	1.0%	0.7%	0.4%	0.3%	0.3%	0.5%	
Dependents	70.7%	68.6%	69.8%	67.8%	65.1%	66.9%	64.2%	*
Total	71.8%	69.6%	70.4%	68.2%	65.4%	67.2%	64.7%	*
Percent of young adults (19-25) population								
Policyholders	38.6%	27.0%	25.8%	30.1%	29.0%	30.9%	19.6%	*
Dependents	33.2%	31.0%	32.2%	32.6%	32.8%	28.5%	38.4%	
Total	71.8%	58.0%	58.0%	62.6%	61.8%	59.4%	57.9%	*
Percent of non-elderly adults (26-64) population								
Policyholders	56.7%	54.5%	53.1%	53.0%	50.9%	48.5%	47.1%	*
Dependents	20.7%	20.0%	20.4%	20.4%	21.0%	21.2%	20.4%	
Total	77.4%	74.5%	73.5%	73.4%	71.9%	69.8%	67.5%	*
	, 0		, 3.3,3			20.0,3	2	
By family income (nonelderly) Below 200% FPG	48.4%	42.7%	38.3%	39.4%	37.9%	36.8%	33.8%	*
200 to 399% FPG	79.1%	75.3%	75.7%	74.6%	74.5%	72.6%	68.7%	*
400% FPG and higher	88.7%	87.5%	89.4%	87.9%	86.1%	86.7%	86.7%	
Total	75.2%	71.3%	70.9%	70.8%	69.0%	67.9%	65.6%	*
			70.9%	70.0%	09.076	07.976	05.0 %	
PRIVATE SECTOR EMPLOYMEN	T CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	47.8%	46.9%	47.9%	45.7%	48.1%	40.8%	38.9%	*
50 or more employees	96.4%	99.1%	96.7%	97.7%	98.0%	98.6%	97.2%	
Total	60.2%	60.6%	61.2%	59.6%	62.5%	56.6%	55.9%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	69.1%	66.6%	69.6%	64.4%	64.8%	61.9%	59.3%	*
50 or more workers	96.3%	99.3%	96.9%	97.0%	96.8%	98.9%	97.0%	
Total	88.7%	91.0%	88.3%	88.4%	88.7%	89.3%	87.0%	
In firms that offer ESI, percent of workers that a	re eligible							
Fewer than 50 workers	77.0%	79.4%	78.5%	81.1%	78.2%	79.3%	80.4%	
50 or more workers	78.4%	76.5%	80.1%	76.8%	73.7%	81.5%	79.2%	
Total	78.2%	77.0%	79.7%	77.6%	74.5%	81.1%	79.4%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	73.6%	77.3%	75.6%	76.4%	77.2%	73.0%	73.1%	
50 or more workers	84.4%	77.6%	78.3%	75.5%	73.2%	75.5%	75.3%	*
Total	82.0%	77.5%	77.7%	75.7%	74.0%	75.0%	74.8%	*
In firms that offer ESI, percent that self-insure a	t least one plan							
Fewer than 50 workers	11.2%	9.4%	13.1%	12.3%	12.2%	8.9%	10.9%	
50 or more workers	60.2%	58.2%	69.9%	59.2%	57.2%	66.2%	65.7%	
Total	31.2%	30.4%	37.4%	32.9%	32.5%	36.2%	38.7%	*
TRENDS IN PREMIUMS AND EMI								
TREMES IN PREMIONS AND EMI	1999/2000	2001/2002		2005/2006			2010/2011	Toc
Single coverage	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Average annual premium	\$2,391	\$2,857	\$3,594	\$3,913	\$4,091	\$4,396	\$4,961	*
Average annual premium  Average employee share								
Average employee stidle	21.5%	20.1%	19.1%	22.1%	24.0%	23.3%	22.2%	
<u> </u>								
Family coverage	<b>#</b> 0.04.4	ф <del>7</del>	<b>CO 700</b>	£40.00F	C44 407	¢40.070	£44.005	
<u> </u>	\$6,314 28.1%	\$7,552 29.1%	\$9,703 28.1%	\$10,895 28.9%	\$11,497 31.3%	\$12,279 31.2%	\$14,365 31.4%	*

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

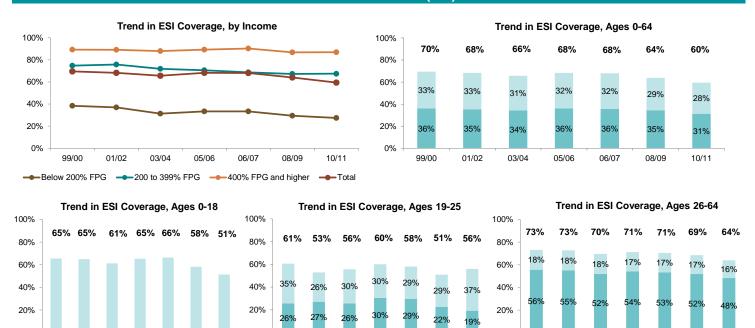
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



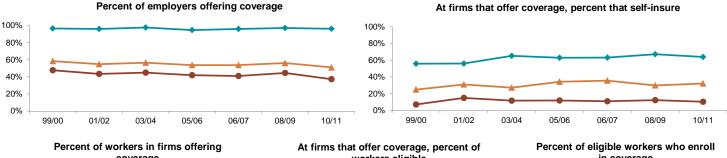
#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00

01/02

03/04

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

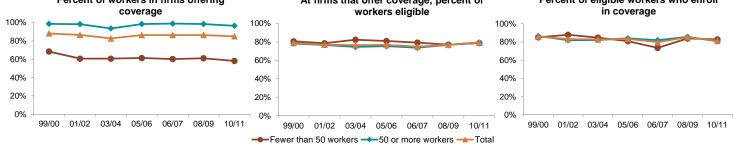
03/04

05/06

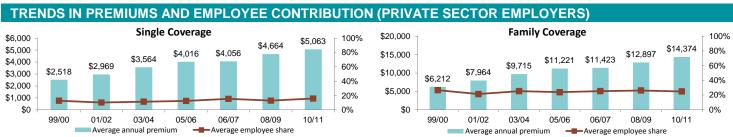
06/07

08/09

10/11



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



TRENDS IN EMPLOYER-SPONSO	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	1000/2000	2001/2002	2000/2001	2000/2000	2000/2007	2000/2000	2010/2011	
Policyholders	36.1%	35.4%	34.3%	36.2%	35.7%	34.6%	31.3%	*
Dependents	33.4%	33.0%	31.4%	32.1%	32.3%	29.3%	28.2%	*
Total	69.5%	68.3%	65.7%	68.3%	68.1%	64.0%	59.5%	*
Percent of children (0-18) population								
Policyholders	1.1%	0.7%	0.6%	0.5%	0.2%	0.4%	0.2%	
Dependents	64.3%	64.2%	60.7%	64.7%	66.1%	57.7%	51.2%	*
Total	65.5%	65.0%	61.3%	65.2%	66.3%	58.1%	51.4%	*
Percent of young adults (19-25) population								
Policyholders	25.7%	27.0%	25.6%	30.5%	29.4%	22.4%	19.1%	
Dependents	34.8%	25.8%	30.0%	29.6%	28.6%	28.5%	36.8%	
Total	60.5%	52.8%	55.7%	60.1%	58.0%	50.9%	55.9%	
Percent of non-elderly adults (26-64) population								
Policyholders	55.8%	55.1%	52.1%	54.1%	53.3%	51.8%	48.4%	*
Dependents	17.5%	17.7%	17.6%	17.1%	17.3%	16.8%	15.6%	*
Total	73.3%	72.8%	69.6%	71.2%	70.6%	68.6%	64.1%	*
By family income (nonelderly)								
Below 200% FPG	38.5%	37.0%	31.3%	33.4%	33.3%	29.4%	27.5%	*
200 to 399% FPG	74.8%	75.8%	71.8%	70.6%	68.7%	67.3%	67.5%	*
400% FPG and higher	89.3%	89.1%	87.9%	89.3%	90.3%	86.8%	87.0%	
Total	69.5%	68.3%	65.7%	68.3%	68.1%	64.0%	59.5%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	1000/2000	2001/2002	2000/2001	2000/2000	2000/2007	2000/2000	2010/2011	
Fewer than 50 employees	47.8%	43.4%	44.9%	41.9%	41.1%	44.6%	37.3%	*
50 or more employees	96.6%	96.2%	97.7%	94.9%	96.0%	97.3%	96.4%	
Total	58.5%	54.9%	56.7%	53.8%	53.8%	56.1%	51.1%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	68.4%	60.7%	60.7%	61.4%	60.2%	61.2%	58.1%	*
50 or more workers	98.7%	98.3%	93.7%	98.5%	98.9%	98.5%	96.6%	
Total	88.2%	86.7%	82.7%	86.5%	86.4%	86.4%	85.0%	
In firms that offer ESI, percent of workers that are	e eligible							
Fewer than 50 workers	80.6%	78.6%	82.4%	81.1%	79.2%	77.0%	78.8%	
50 or more workers	78.2%	76.7%	74.7%	75.5%	73.7%	76.8%	79.4%	
Total	78.9%	77.1%	76.6%	76.8%	74.9%	76.8%	79.2%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	85.0%	87.9%	84.7%	80.9%	73.5%	83.7%	82.7%	
50 or more workers	86.4%	81.8%	82.0%	84.0%	81.8%	85.5%	80.7%	*
Total	85.9%	83.1%	82.7%	83.2%	79.8%	85.2%	81.2%	*
In firms that offer ESI, percent that self-insure at	least one plan							
Fewer than 50 workers	7.3%	15.0%	11.8%	12.0%	11.0%	12.4%	10.4%	
50 or more workers	56.0%	56.1%	65.2%	63.0%	63.1%	67.2%	63.9%	
Total	25.0%	31.1%	27.3%	34.4%	35.6%	30.0%	32.2%	*
TRENDS IN PREMIUMS AND EMP	LOYEE CON	<b>TRIBUTION</b>	(PRIVATE	<b>SECTOR E</b>	<b>MPLOYER</b>	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage								
Average annual premium	\$2,518	\$2,969	\$3,564	\$4,016	\$4,056	\$4,664	\$5,063	*
Average employee share	12.8%	10.4%	11.4%	12.6%	15.4%	13.0%	15.9%	
Family coverage								
	<b>CO 040</b>	¢7.004	\$9,715	¢11 221	\$11,423	\$12,897	\$14,374	*
Average annual premium  Average employee share	\$6,212 26.6%	\$7,964 21.3%	25.3%	\$11,221 23.9%	25.3%	26.1%	24.9%	

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

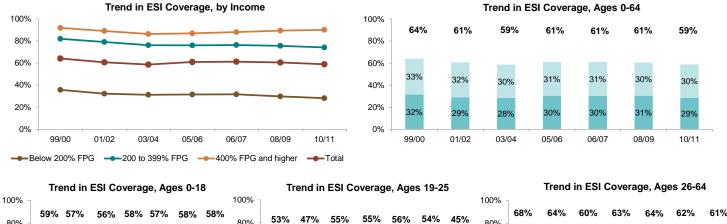
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

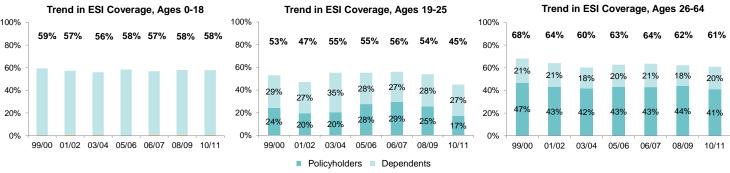
For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

NA: Not Available.

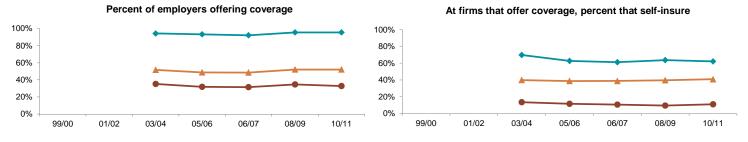
# State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011 WEST VIRGINIA

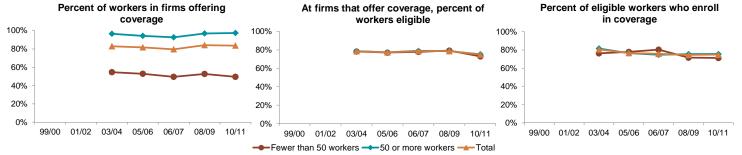
#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



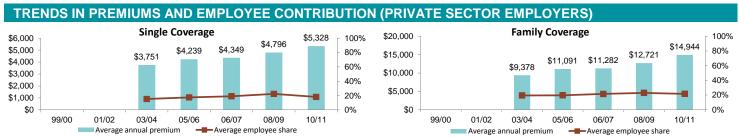


#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)





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



TRENDS IN EMPLOYER-SPONSOR	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	1333/2000	2001/2002	2003/2004	2003/2000	2000/2007	2000/2003	2010/2011	163
Policyholders	31.5%	29.0%	28.4%	30.4%	30.3%	30.5%	28.6%	*
Dependents	32.5%	31.7%	30.2%	30.5%	30.8%	30.0%	30.2%	
Total	64.1%	60.6%	58.6%	60.9%	61.1%	60.5%	58.8%	*
Percent of children (0-18) population								
Policyholders	0.5%	0.7%	0.6%	0.2%	0.7%	0.7%	0.5%	
Dependents	59.0%	56.6%	55.5%	58.2%	56.2%	57.3%	57.3%	
Total	59.4%	57.3%	56.1%	58.5%	56.9%	58.0%	57.9%	
Percent of young adults (19-25) population								
Policyholders	24.2%	19.6%	20.4%	27.6%	29.4%	25.5%	17.4%	
Dependents	28.9%	27.4%	34.8%	27.6%	26.7%	28.4%	27.5%	
Total	53.0%	47.0%	55.2%	55.2%	56.1%	53.9%	44.9%	
Percent of non-elderly adults (26-64) population								
Policyholders	46.8%	43.3%	41.9%	43.2%	43.1%	44.0%	41.1%	*
Dependents	21.5%	21.0%	18.4%	19.5%	20.6%	18.4%	19.8%	
Total	68.3%	64.2%	60.3%	62.7%	63.7%	62.4%	60.9%	*
By family income (nonelderly)								
Below 200% FPG	35.7%	32.3%	31.1%	31.4%	31.6%	29.8%	28.1%	*
200 to 399% FPG	81.9%	78.9%	76.1%	75.9%	76.3%	75.6%	74.1%	*
400% FPG and higher	91.8%	89.0%	86.2%	86.8%	87.9%	89.3%	89.9%	
Total	64.1%	60.6%	58.6%	60.9%	61.1%	60.5%	58.8%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	NA	NA	35.2%	31.8%	31.4%	34.7%	32.8%	
50 or more employees	NA	NA	94.3%	93.3%	92.1%	95.6%	95.6%	
Total	NA	NA	51.8%	48.7%	48.6%	52.0%	52.1%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	NA	NA	54.7%	52.9%	49.6%	52.7%	49.5%	
50 or more workers	NA	NA	96.5%	94.4%	92.7%	97.0%	97.4%	
Total	NA	NA	82.9%	81.7%	79.6%	84.2%	83.6%	
In firms that offer ESI, percent of workers that are	eligible							
Fewer than 50 workers	NA	NA	78.2%	77.1%	77.9%	79.3%	73.1%	
50 or more workers	NA	NA	78.7%	77.4%	79.0%	78.6%	75.3%	
Total	NA	NA	78.6%	77.4%	78.8%	78.7%	74.9%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	NA	NA	76.3%	77.8%	80.2%	71.5%	71.1%	*
50 or more workers	NA	NA	81.5%	76.4%	74.6%	75.3%	75.5%	*
Total	NA	NA	80.4%	76.7%	75.7%	74.6%	74.8%	*
In firms that offer ESI, percent that self-insure at I			40.50	4.50	40 =04			
Fewer than 50 workers	NA	NA	13.5%	11.7%	10.7%	9.6%	11.1%	
50 or more workers	NA	NA	69.9%	62.7%	61.3%	63.8%	62.3%	
	NA	NA	39.8%	38.7%	38.8%	39.7%	40.9%	
Total								
			<u> </u>			<u> </u>		
TRENDS IN PREMIUMS AND EMPI	1999/2000	7RIBUTION 2001/2002	(PRIVATE 2003/2004	2005/2006	MPLOYER 2006/2007	2008/2009	2010/2011	Test
TRENDS IN PREMIUMS AND EMPI	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009		Test
TRENDS IN PREMIUMS AND EMPI  Single coverage  Average annual premium	<b>1999/2000</b> NA	<b>2001/2002</b> NA	<b>2003/2004</b> \$3,751	<b>2005/2006</b> \$4,239	<b>2006/2007</b> \$4,349	<b>2008/2009</b> \$4,796	\$5,328	Test
TRENDS IN PREMIUMS AND EMPI  Single coverage  Average annual premium  Average employee share	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009		Test
TRENDS IN PREMIUMS AND EMPI  Single coverage  Average annual premium	<b>1999/2000</b> NA	<b>2001/2002</b> NA	<b>2003/2004</b> \$3,751	<b>2005/2006</b> \$4,239	<b>2006/2007</b> \$4,349	<b>2008/2009</b> \$4,796	\$5,328	Test

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

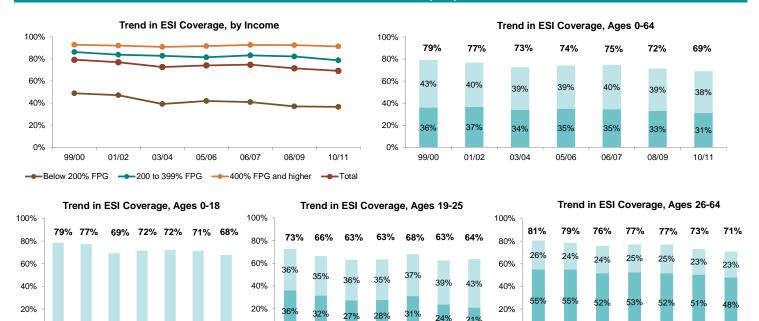
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

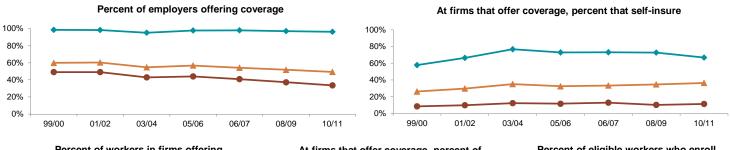


#### TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)

99/00

01/02

99/00 01/02 03/04 05/06 06/07 08/09 10/11



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

99/00

01/02

03/04

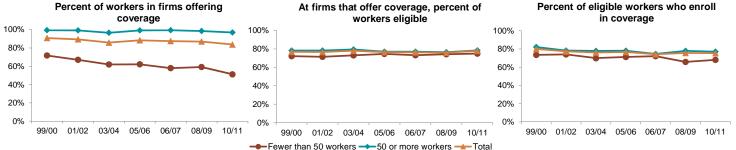
05/06

06/07

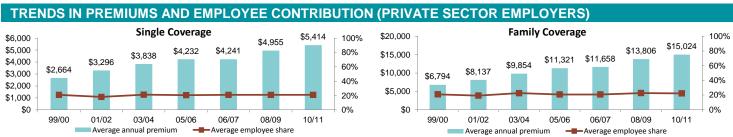
08/09

10/11

03/04



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



TRENDS IN EMPLOYER-SPONSO	RED INSURA	NCE COVE	<u> </u>					
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population								
Policyholders	36.0%	36.6%	33.8%	34.9%	34.5%	32.9%	31.2%	*
Dependents	43.2%	40.3%	38.8%	39.3%	40.2%	38.6%	37.9%	*
Total	79.2%	76.9%	72.6%	74.1%	74.7%	71.5%	69.1%	*
Percent of children (0-18) population								
Policyholders	0.7%	0.8%	0.4%	0.4%	0.5%	0.4%	0.3%	
Dependents	77.9%	76.6%	69.1%	71.2%	71.9%	71.1%	67.4%	*
Total	78.6%	77.4%	69.5%	71.6%	72.3%	71.5%	67.7%	*
Percent of young adults (19-25) population								
Policyholders	36.2%	31.5%	27.4%	27.9%	31.1%	23.8%	21.0%	*
Dependents	36.5%	34.9%	35.6%	35.5%	36.9%	38.8%	42.7%	
Total	72.7%	66.4%	62.9%	63.4%	68.0%	62.6%	63.7%	*
Percent of non-elderly adults (26-64) population	FF 00/	FF 00/	E4 00/	FO 00/	E4 00/	F0 F0/	40.40/	*
Policyholders	55.0%	55.0%	51.8%	52.6%	51.8%	50.5%	48.1%	*
Dependents	25.7%	23.6%	24.2%	24.7%	25.5%	22.6%	22.8%	*
Total	80.7%	78.7%	76.0%	77.2%	77.2%	73.2%	70.9%	*
By family income (nonelderly)								
Below 200% FPG	48.8%	47.1%	39.1%	41.9%	40.9%	37.0%	36.5%	*
200 to 399% FPG	86.2%	83.7%	82.7%	81.4%	83.2%	82.1%	78.7%	*
400% FPG and higher	92.7%	92.1%	90.8%	91.6%	92.6%	92.5%	91.3%	
Total	79.2%	76.9%	72.6%	74.1%	74.7%	71.5%	69.1%	*
PRIVATE SECTOR EMPLOYMENT	CHARACTE	RISTICS						
TRIVATE SESTOR EIIII ESTIMER	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI	1999/2000	2001/2002	2003/2004	2003/2000	2000/2007	2006/2009	2010/2011	1621
Fewer than 50 employees	49.2%	49.0%	42.9%	44.0%	40.8%	37.2%	33.5%	*
50 or more employees	98.6%	98.4%	95.2%	97.7%	97.9%	97.1%	96.2%	*
Total	59.9%	60.4%	54.7%	56.7%	54.1%	51.8%	49.3%	*
	00.070	00.470	34.770	30.1 70	J4.170	31.070	43.570	
Percent of workers in firms that offer ESI	74.00/	07.00/	04.00/	00.40/	50.00/	50.40/	E4 00/	*
Fewer than 50 workers	71.8%	67.0%	61.9%	62.1%	58.0%	59.1%	51.2%	
50 or more workers	99.4%	99.2%	96.5%	99.2%	99.3%	98.4%	97.0%	
Total	90.8%	89.4%	85.8%	88.4%	87.4%	87.0%	83.7%	
In firms that offer ESI, percent of workers that are	e eligible							
Fewer than 50 workers	72.2%	71.4%	73.0%	74.6%	73.2%	74.2%	75.0%	
50 or more workers	78.3%	78.2%	79.5%	77.0%	77.0%	76.5%	78.4%	
Total	76.8%	76.7%	78.1%	76.5%	76.3%	76.0%	77.8%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	73.5%	74.0%	69.9%	71.2%	72.1%	65.7%	68.1%	*
50 or more workers	82.0%	78.1%	77.8%	78.0%	74.5%	77.9%	76.9%	*
Total	80.0%	77.2%	76.1%	76.6%	74.1%	75.5%	75.4%	*
In firms that offer ESI, percent that self-insure at	least one plan							
Fewer than 50 workers	8.6%	9.9%	12.5%	11.7%	12.9%	10.2%	11.5%	
50 or more workers	57.9%	66.4%	76.7%	72.9%	73.1%	72.6%	66.8%	*
Total	26.2%	29.8%	35.1%	32.5%	33.3%	34.8%	36.4%	*
							00.170	
TRENDS IN PREMIUMS AND EMP								
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage	<b>A</b> 6 - 1	00.05-	00.00-	0.05		0.05=	<b>A-</b> 4::	
Average annual premium	\$2,664	\$3,296	\$3,838	\$4,232	\$4,241	\$4,955	\$5,414	*
		40 40/	21.2%	20.6%	20.9%	21.1%	21.0%	
Average employee share	20.9%	18.1%	21.2/0	20.070	20.570	21.170	21.070	
Average employee share  Family coverage								
Average employee share	\$6,794 21.0%	\$8,137 19.2%	\$9,854 22.6%	\$11,321 20.7%	\$11,658 20.8%	\$13,806 22.7%	\$15,024 22.2%	*

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

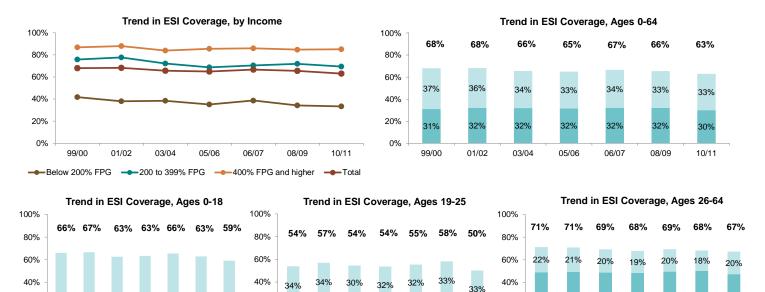
For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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

NA: Not Available.

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

#### TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)



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

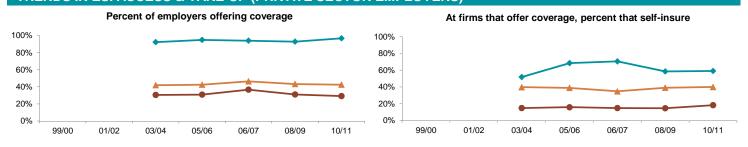
99/00 01/02 03/04 05/06 06/07 08/09 10/11

20%

99/00

01/02

03/04



05/06

■ Policyholders ■ Dependents

06/07

08/09

10/11

20%

99/00

01/02

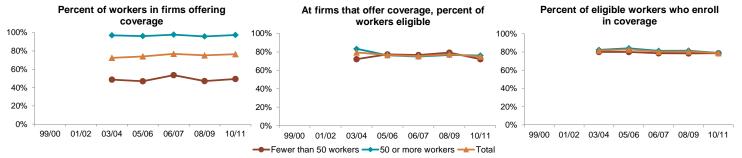
03/04

05/06

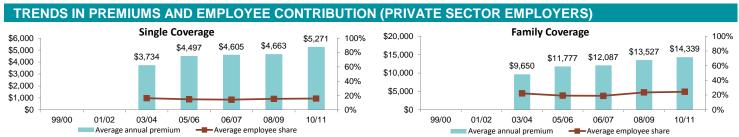
06/07

08/09

10/11



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



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

20%

TRENDS IN EMPLOYER-SPONSO			<u> </u>	·				
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of non-elderly (0-64) population	04.40/	00.00/	04.00/	04.70/	00.00/	00.40/	00.40/	
Policyholders	31.1%	32.2%	31.9%	31.7%	32.2%	32.1%	30.1%	
Dependents	36.9%	36.0%	33.7%	33.3%	34.4%	33.4%	32.9%	
Total	68.0%	68.2%	65.6%	65.0%	66.6%	65.5%	63.0%	
Percent of children (0-18) population								
Policyholders	0.6%	0.5%	0.6%	0.4%	0.4%	0.4%	0.2%	
Dependents	65.5%	66.1%	62.1%	63.1%	65.1%	62.5%	59.0%	*
Total	66.1%	66.6%	62.7%	63.4%	65.5%	62.9%	59.2%	*
Percent of young adults (19-25) population								
Policyholders	19.5%	23.0%	24.5%	21.3%	23.3%	24.7%	17.4%	
Dependents	34.3%	33.8%	29.9%	32.4%	32.1%	33.4%	32.8%	
Total	53.8%	56.9%	54.5%	53.7%	55.4%	58.1%	50.2%	
Percent of non-elderly adults (26-64) population								
Policyholders	49.1%	49.5%	48.8%	48.5%	49.7%	50.1%	47.4%	
Dependents	22.1%	21.5%	20.5%	19.4%	19.7%	18.2%	19.9%	*
Total	71.2%	71.0%	69.3%	67.9%	69.4%	68.3%	67.3%	
	71.270	7 1.070	30.070	37.070	30.170	00.070	01.070	
By family income (nonelderly)	44 701	00.40/	00.40/	05.40/	00.00/	04.00/	00.401	*
Below 200% FPG	41.7%	38.1%	38.4%	35.1%	38.6%	34.2%	33.4%	•
200 to 399% FPG	75.8%	77.6%	72.2%	68.7%	70.4%	71.9%	69.5%	
400% FPG and higher	86.8%	88.0%	83.8%	85.4%	85.9%	84.7%	85.0%	
Total	68.0%	68.2%	65.6%	65.0%	66.6%	65.5%	63.0%	*
PRIVATE SECTOR EMPLOYMEN	T CHARACTE	RISTICS						
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Percent of employers offering ESI								
Fewer than 50 employees	NA	NA	30.6%	31.0%	36.8%	31.2%	29.2%	
50 or more employees	NA	NA	92.4%	94.9%	94.0%	92.9%	96.8%	
Total	NA	NA	41.9%	42.6%	46.5%	43.3%	42.6%	
Percent of workers in firms that offer ESI								
Fewer than 50 workers	NA	NA	48.6%	47.0%	53.6%	47.2%	49.4%	
50 or more workers	NA	NA	97.0%	96.3%	97.7%	95.9%	97.5%	
Total	NA NA	NA	72.5%	74.0%	76.8%	75.2%	76.5%	
			. 2.0 / 0		. 0.070	7 3.2 70	. 5.575	
In firms that offer ESI, percent of workers that a	re eligible NA	NIA	70.00/	77.40/	70.00/	70.20/	70.00/	
Fewer than 50 workers	NA NA	NA NA	72.2%	77.4%	76.6%	79.3%	72.2%	*
50 or more workers	NA NA	NA	83.4%	76.3%	75.0% 75.5%	76.7%	76.2%	
Total	INA	NA	79.4%	76.6%	75.5%	77.3%	75.1%	
Percent of eligible workers who enroll in ESI								
Fewer than 50 workers	NA	NA	79.9%	79.9%	78.5%	78.4%	78.5%	
50 or more workers	NA	NA	82.2%	83.9%	81.1%	81.3%	78.9%	
Total	NA	NA	81.5%	82.8%	80.2%	80.5%	78.8%	
In firms that offer ESI, percent that self-insure a								
Fewer than 50 workers	NA	NA	14.9%	15.9%	14.9%	14.7%	18.3%	
50 or more workers	NA	NA	51.9%	68.4%	70.6%	58.5%	59.2%	
Total	NA	NA	39.8%	39.0%	34.8%	39.2%	40.0%	
TRENDS IN PREMIUMS AND EMP	PLOYEE CONT	RIBUTION	(PRIVATE	<b>SECTOR E</b>	<b>MPLOYER</b>	S)		
	1999/2000	2001/2002	2003/2004	2005/2006	2006/2007	2008/2009	2010/2011	Test
Single coverage	.000,2000							. 550
	NA	NA	\$3,734	\$4,497	\$4,605	\$4,663	\$5,271	*
Average annual premium	, .							
Average annual premium  Average employee share	NΔ	NA	16 4%	14 8%	14 2%	15.5%	15.9%	
Average employee share	NA	NA	16.4%	14.8%	14.2%	15.5%	15.9%	
	NA NA	NA NA	16.4% \$9,650	14.8% \$11,777	14.2% \$12,087	15.5% \$13,527	15.9% \$14,339	*

 $<sup>^{\</sup>star}$  Significant difference between the first time period shown and the 2010/2011 time period at the 95% confidence level.

For a family of four, the federal poverty guideline corresponded to annual income of \$16,700 in 1999 and \$22,050 in 2010.

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