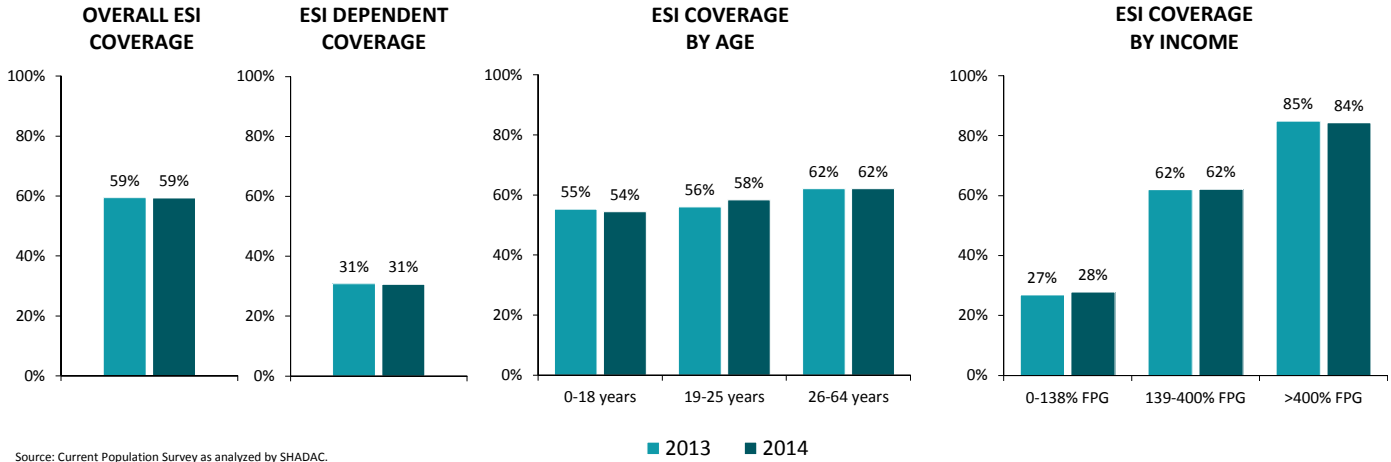
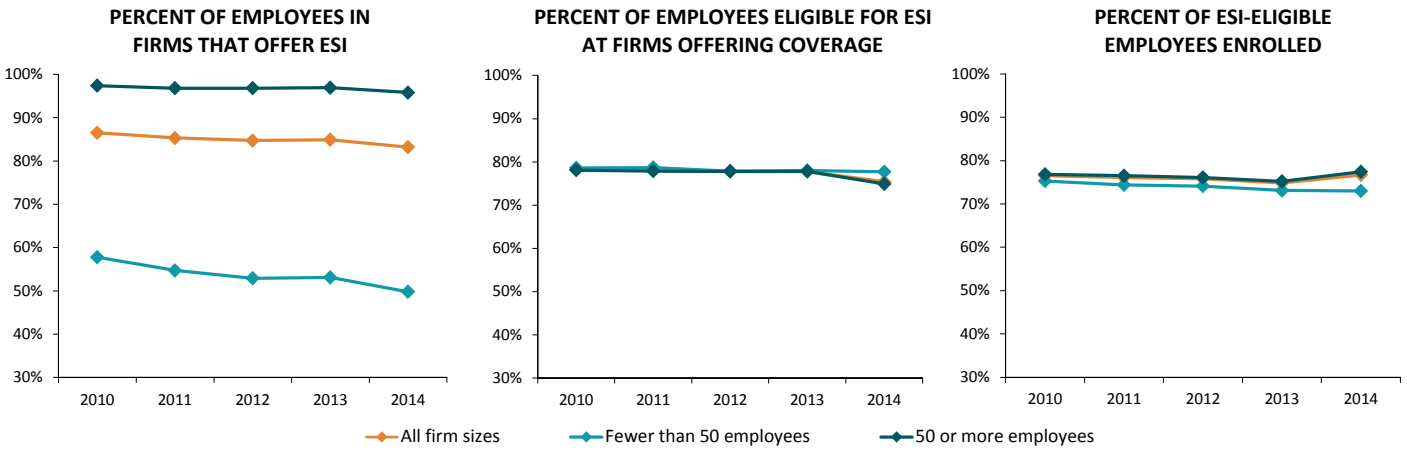


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



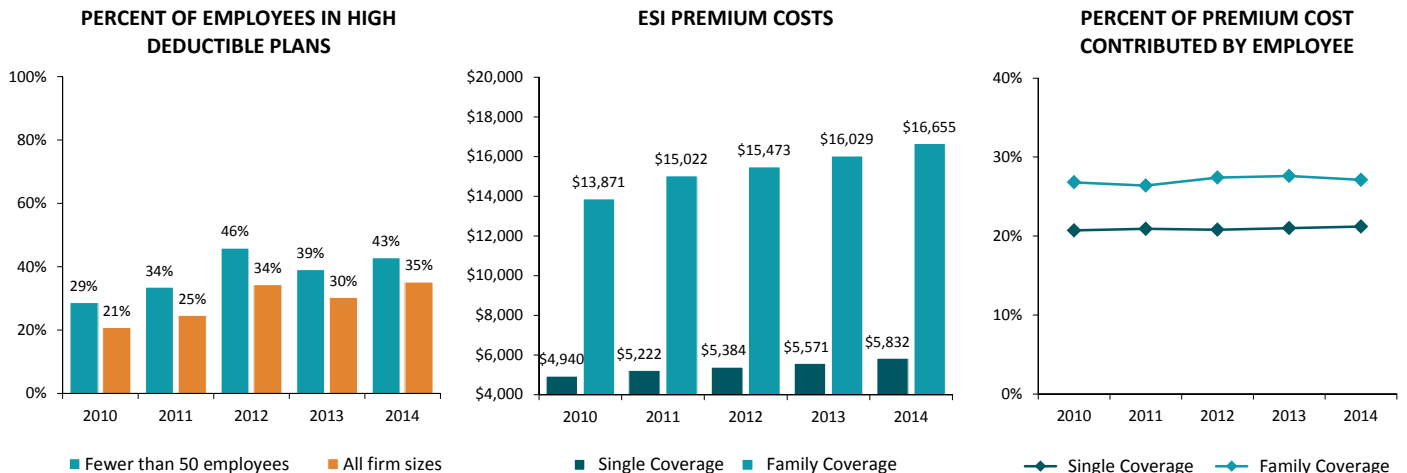
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

United States

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				28.6%	28.8%	
Percent of population with ESI dependent coverage				30.8%	30.6%	
Percent of population with ESI coverage				59.5%	59.4%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				55.3%	54.4%	
Percent aged 19-25 with ESI coverage				56.0%	58.3%	*
Percent aged 26-64 with ESI coverage				62.1%	62.0%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				26.8%	27.8%	*
Percent of middle-income population (139-400% FPG) with ESI coverage				62.0%	62.1%	
Percent of high-income population (>400% FPG) with ESI coverage				84.9%	84.3%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	39.2%	35.7%	35.2%	34.8%	32.2%	*
50 or more employees	96.4%	95.7%	95.9%	95.7%	94.8%	*
All firm sizes	53.8%	51.0%	50.1%	49.9%	47.5%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	57.8%	54.7%	52.9%	53.1%	49.8%	*
50 or more employees	97.4%	96.8%	96.8%	96.9%	95.8%	*
All firm sizes	86.5%	85.3%	84.7%	84.9%	83.2%	*

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	78.6%	78.7%	77.9%	78.0%	77.7%	
50 or more employees	78.1%	77.9%	77.8%	77.8%	74.9%	*
All firm sizes	78.2%	78.0%	77.8%	77.8%	75.4%	*

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	75.3%	74.4%	74.1%	73.1%	73.0%	
50 or more employees	76.8%	76.5%	76.1%	75.2%	77.4%	*
All firm sizes	76.5%	76.1%	75.8%	74.8%	76.7%	*

TRENDS IN ESI COSTS, 2010 to 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	28.7%	33.5%	45.9%	39.1%	42.8%	*
All firm sizes	20.8%	24.7%	34.3%	30.3%	35.2%	*

Single Coverage						
Average annual premium	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	*
Average employee share	20.7%	20.9%	20.8%	21.0%	21.2%	

Family Coverage						
Average annual premium	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	*
Average employee share	26.8%	26.4%	27.4%	27.6%	27.1%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

NA--Not available due to insufficient sample size.

Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2016.

