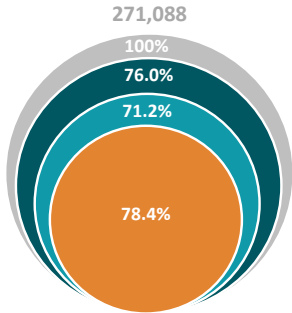


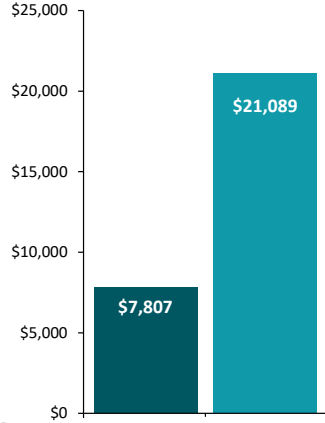
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

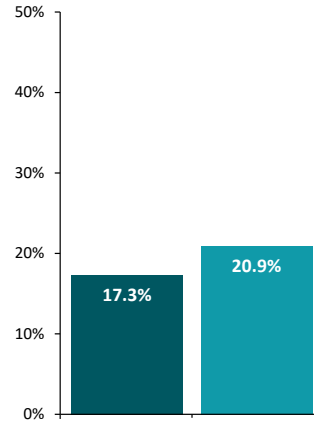


206,027 of Employees work in firms that OFFER coverage
 146,691 of Employees with an offer are ELIGIBLE for coverage
 115,006 of Employees with an offer who are eligible for TAKE-UP coverage

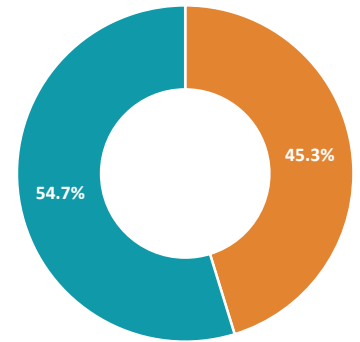
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION

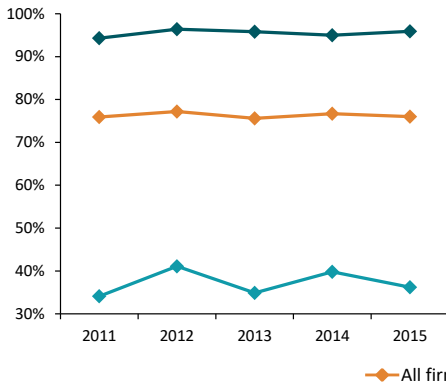


EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]

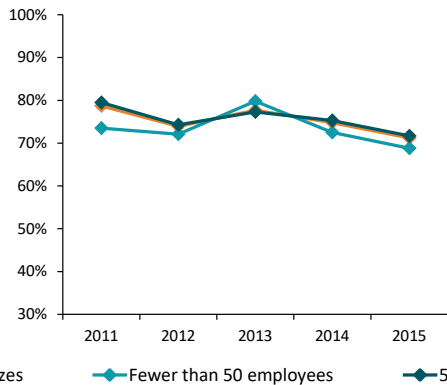


TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

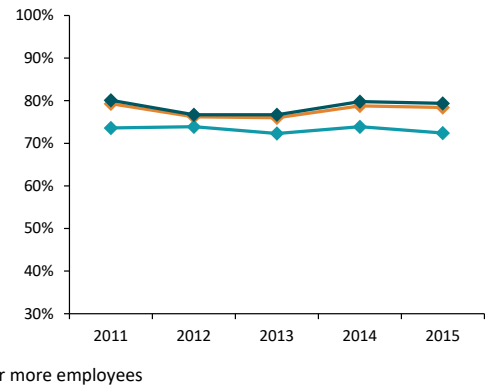
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

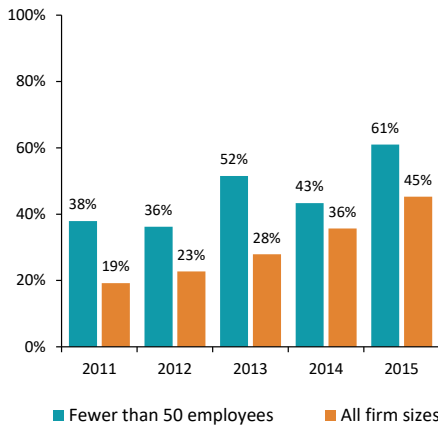


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

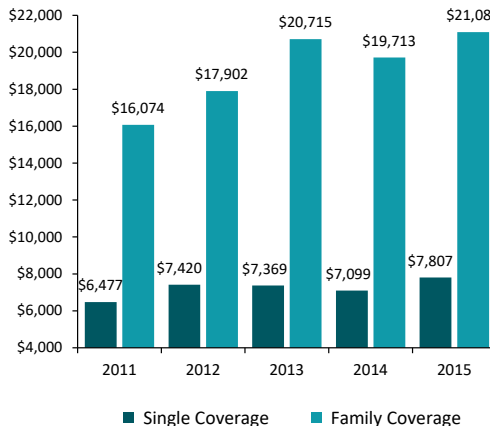


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

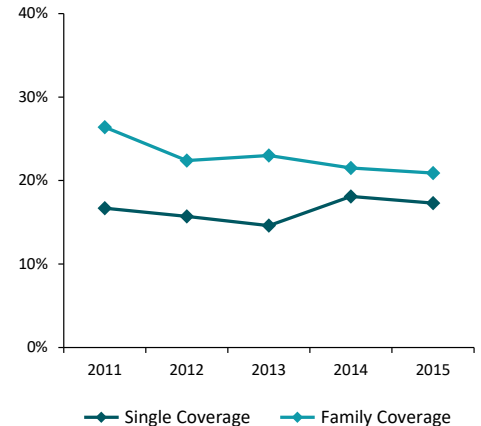
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



ALASKA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	23.2%	23.1%	21.2%	23.8%	26.5%	
50 or more employees	94.0%	96.5%	95.6%	94.5%	94.8%	
All firm sizes	39.2%	40.3%	39.6%	39.7%	41.7%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	34.1%	41.1%	34.9%	39.8%	36.2%	
50 or more employees	94.3%	96.4%	95.8%	95.0%	95.9%	
All firm sizes	75.9%	77.2%	75.6%	76.7%	76.0%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	73.5%	72.1%	79.8%	72.5%	68.8%	
50 or more employees	79.5%	74.3%	77.3%	75.3%	71.7%	
All firm sizes	78.7%	73.9%	77.7%	74.8%	71.2%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	73.6%	73.9%	72.3%	73.9%	72.4%	
50 or more employees	80.1%	76.7%	76.7%	79.8%	79.4%	
All firm sizes	79.3%	76.2%	76.0%	78.8%	78.4%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	37.9%	36.2%	51.5%	43.3%	61.0%	*
50 or more employees	16.7%	19.6%	23.8%	34.3%	42.7%	
All firm sizes	19.2%	22.7%	27.9%	35.7%	45.3%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$6,477	\$7,420	\$7,369	\$7,099	\$7,807	*
Average employee share	16.7%	15.7%	14.6%	18.1%	17.3%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$16,074	\$17,902	\$20,715	\$19,713	\$21,089	
Average employee share	26.4%	22.4%	23.0%	21.5%	20.9%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

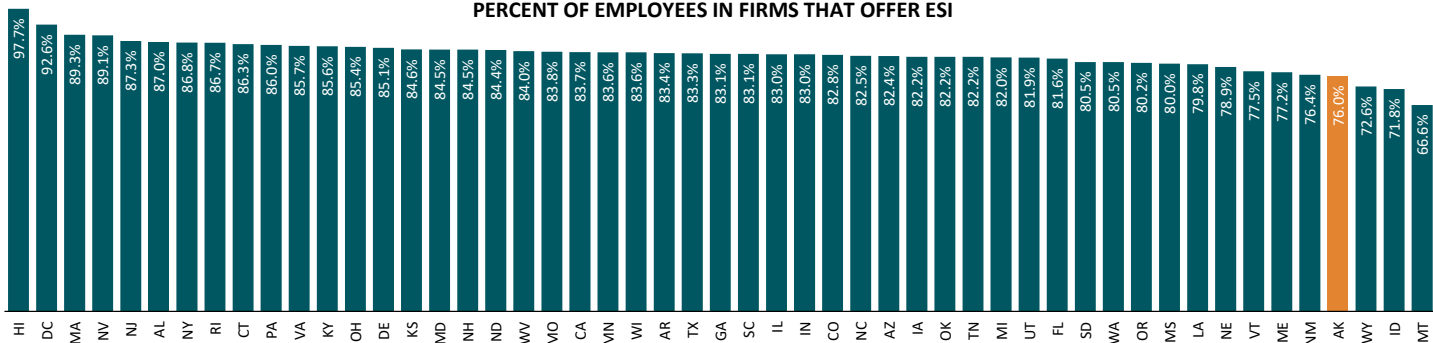
Please see www.shadac.org/MEPSESISReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

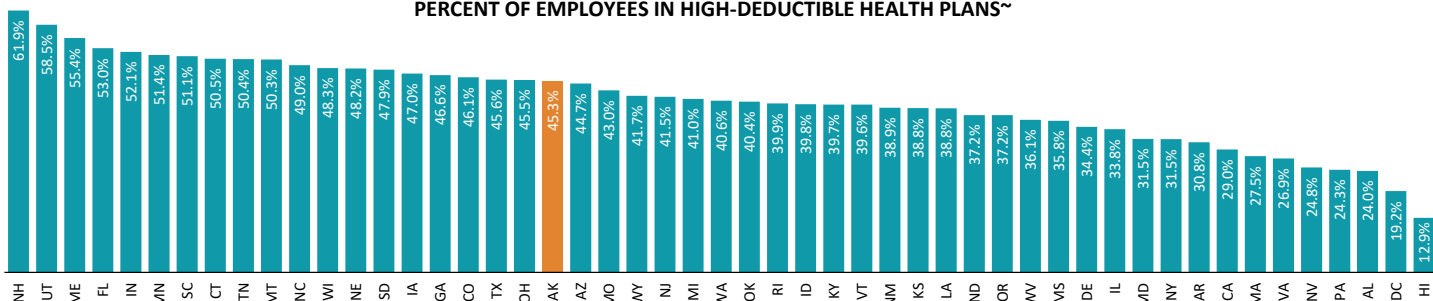
EXPLORING STATE VARIATION [†]

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/MEPSESISReport2016.

PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

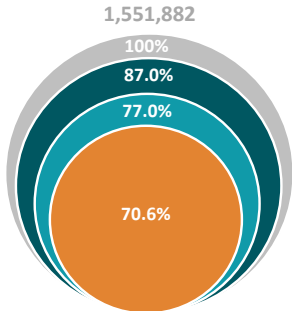


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



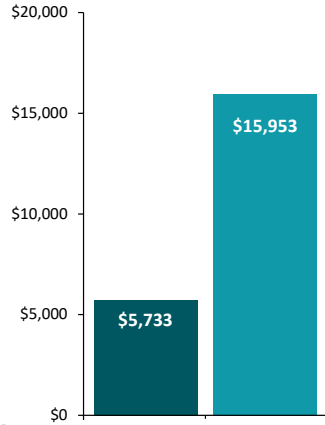
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

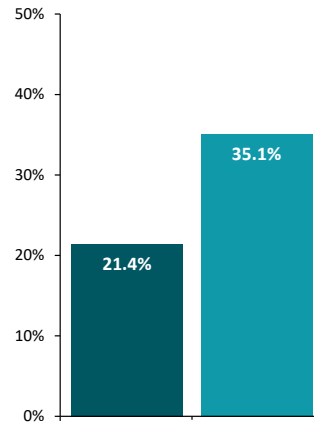


1,350,137 of Employees work in firms that OFFER coverage
1,039,606 of Employees with an offer are ELIGIBLE for coverage
733,962 of Employees with an offer who are eligible for TAKE-UP coverage

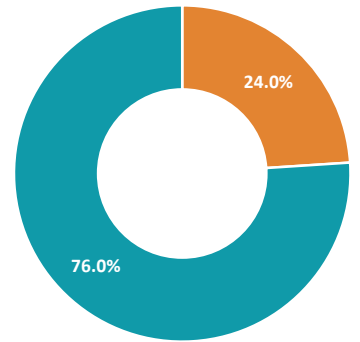
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



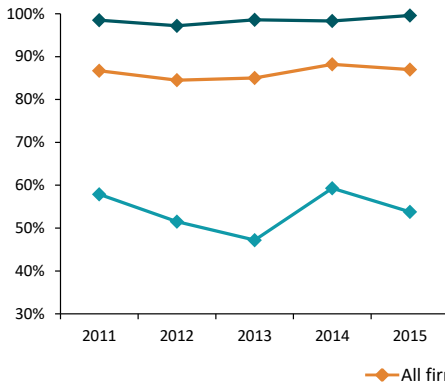
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



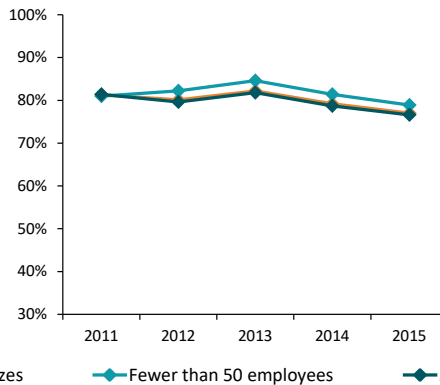
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

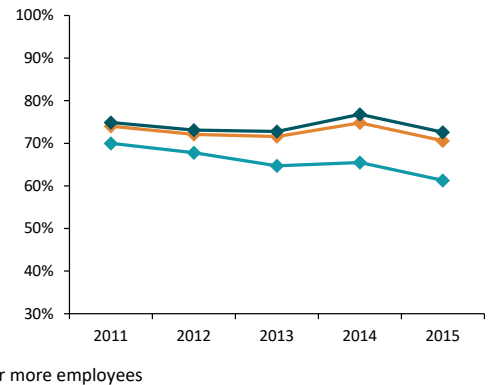
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

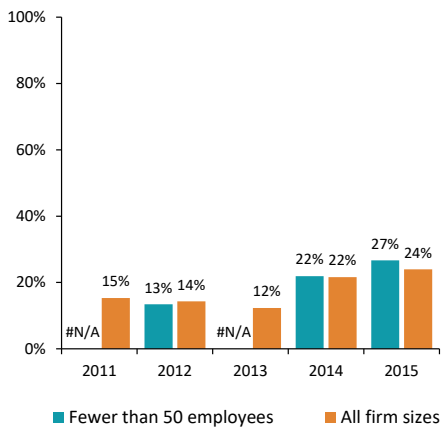


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

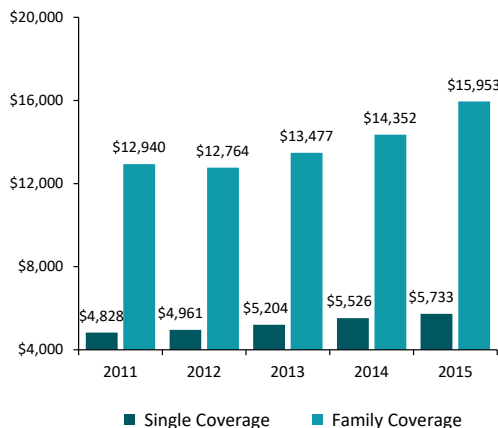


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

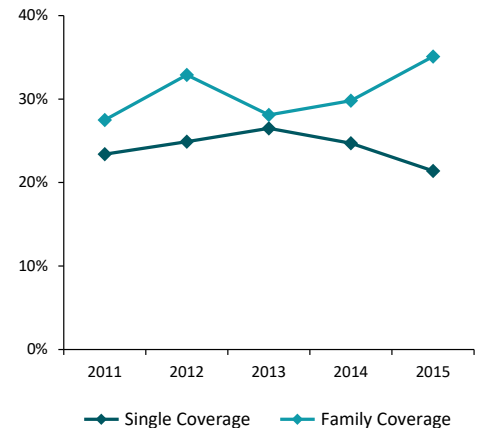
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



ALABAMA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	37.5%	34.8%	29.0%	38.2%	31.4%	
50 or more employees	97.5%	96.8%	97.2%	96.7%	98.8%	
All firm sizes	55.1%	52.4%	49.7%	54.9%	52.1%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	57.9%	51.5%	47.2%	59.3%	53.8%	
50 or more employees	98.5%	97.2%	98.6%	98.3%	99.6%	
All firm sizes	86.7%	84.5%	85.0%	88.2%	87.0%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	81.0%	82.2%	84.6%	81.4%	78.9%	
50 or more employees	81.4%	79.6%	81.8%	78.7%	76.6%	
All firm sizes	81.3%	80.1%	82.2%	79.2%	77.0%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	70.0%	67.8%	64.7%	65.5%	61.3%	
50 or more employees	74.9%	73.1%	72.8%	76.8%	72.6%	
All firm sizes	74.0%	72.1%	71.6%	74.8%	70.6%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	#N/A	13.4%	#N/A	21.9%	26.7%	
50 or more employees	17.2%	14.5%	12.6%	21.6%	23.5%	
All firm sizes	15.3%	14.3%	12.3%	21.6%	24.0%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$4,828	\$4,961	\$5,204	\$5,526	\$5,733	
Average employee share	23.4%	24.9%	26.5%	24.7%	21.4%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$12,940	\$12,764	\$13,477	\$14,352	\$15,953	
Average employee share	27.5%	32.9%	28.1%	29.8%	35.1%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

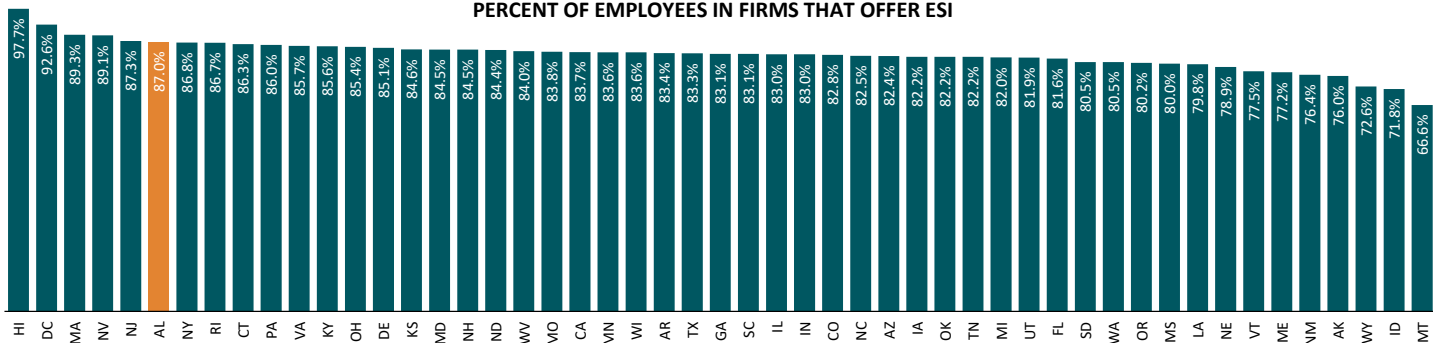
Please see www.shadac.org/MEPSESIReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

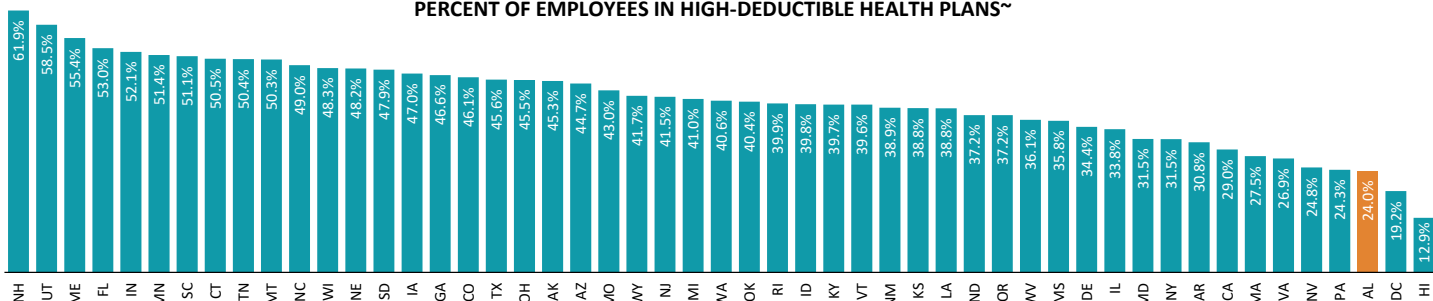
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

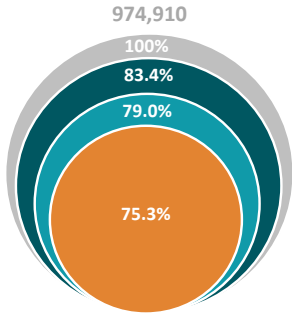


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



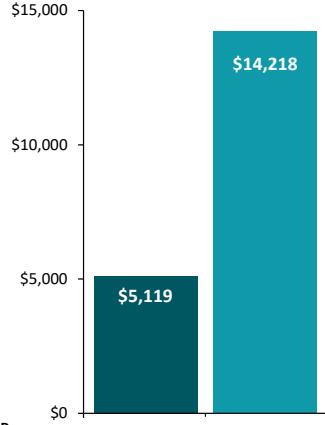
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

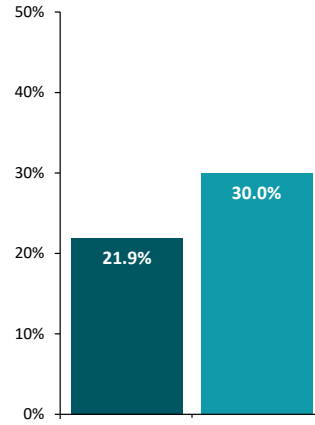


813,075 of Employees work in firms that **OFFER** coverage
642,329 of Employees with an offer are **ELIGIBLE** for coverage
483,674 of Employees with an offer who are eligible for **TAKE-UP** coverage

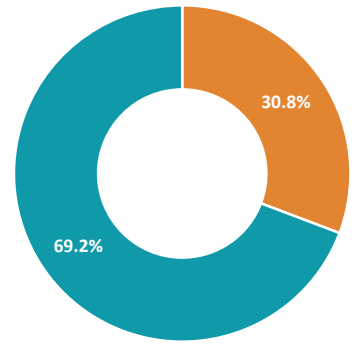
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



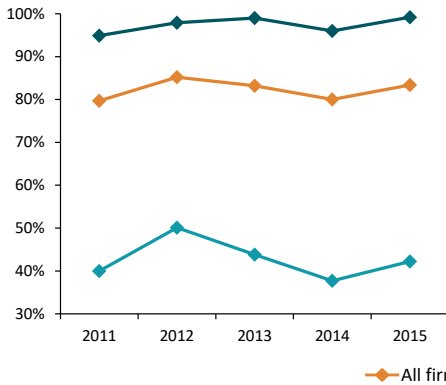
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



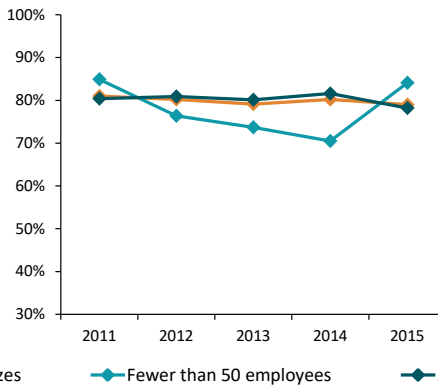
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

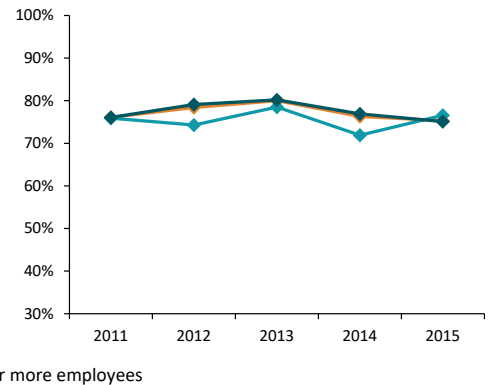
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

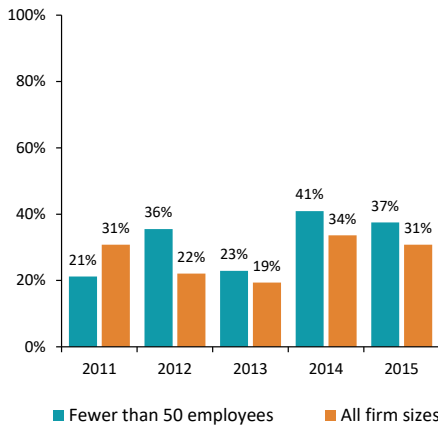


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

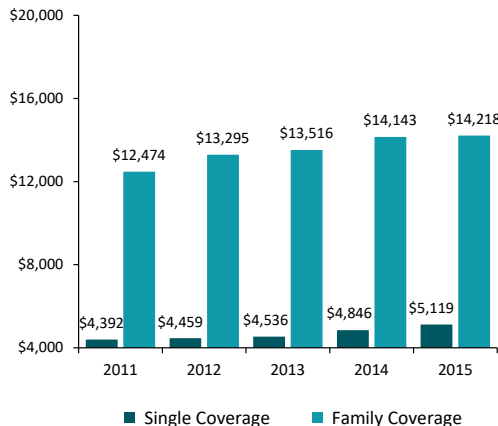


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

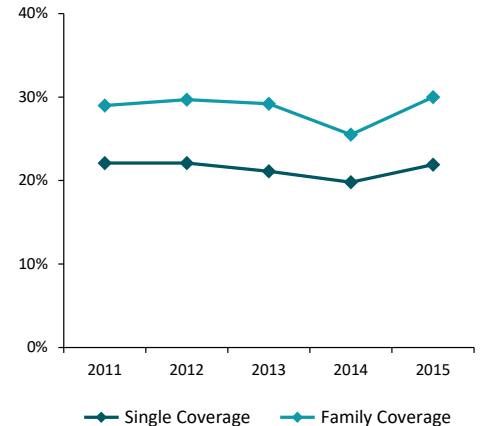
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



ARKANSAS

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	24.1%	28.4%	26.4%	21.6%	28.3%	
50 or more employees	93.0%	97.0%	98.8%	94.6%	99.2%	*
All firm sizes	42.5%	47.5%	45.1%	39.8%	49.7%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	40.0%	50.1%	43.8%	37.7%	42.2%	
50 or more employees	94.9%	97.9%	99.0%	96.0%	99.2%	*
All firm sizes	79.7%	85.2%	83.2%	80.0%	83.4%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	84.9%	76.4%	73.7%	70.5%	84.1%	*
50 or more employees	80.4%	80.9%	80.1%	81.6%	78.2%	
All firm sizes	81.0%	80.2%	79.1%	80.2%	79.0%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	75.9%	74.3%	78.5%	71.9%	76.6%	
50 or more employees	76.1%	79.1%	80.2%	76.9%	75.1%	
All firm sizes	76.1%	78.4%	80.0%	76.3%	75.3%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	21.2%	35.5%	22.9%	40.9%	37.5%	
50 or more employees	32.4%	19.9%	18.8%	32.7%	29.6%	
All firm sizes	30.8%	22.1%	19.4%	33.6%	30.8%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$4,392	\$4,459	\$4,536	\$4,846	\$5,119	
Average employee share	22.1%	22.1%	21.1%	19.8%	21.9%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$12,474	\$13,295	\$13,516	\$14,143	\$14,218	
Average employee share	29.0%	29.7%	29.2%	25.5%	30.0%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

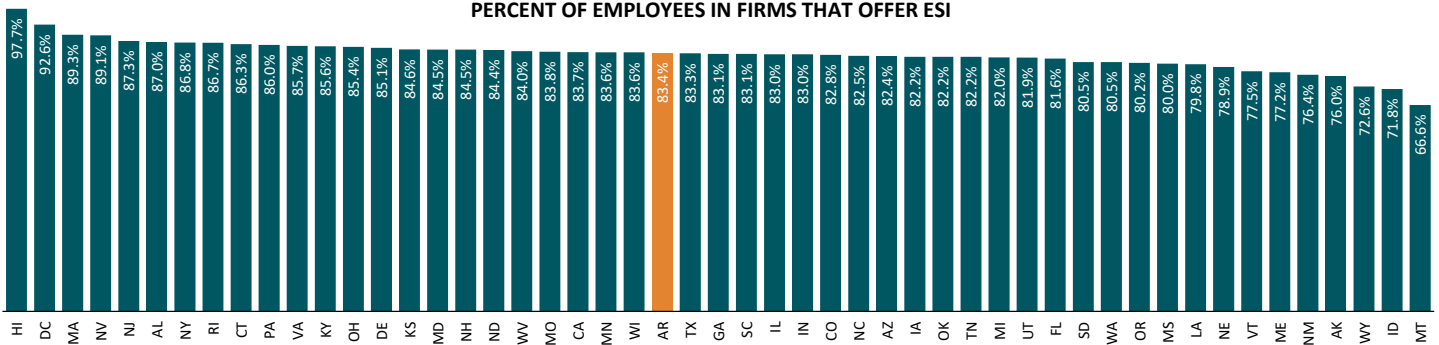
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

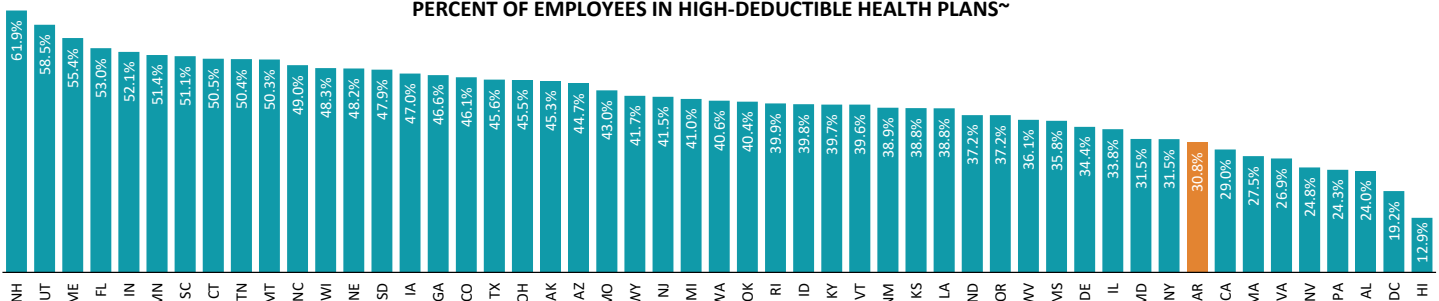
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

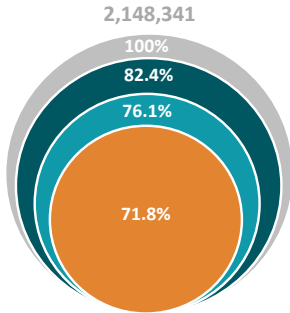


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



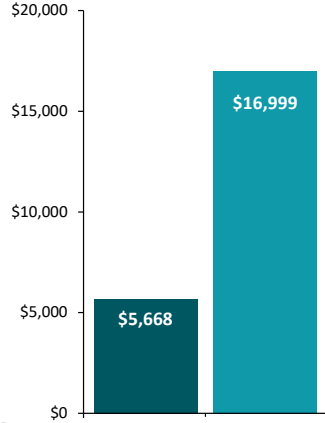
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

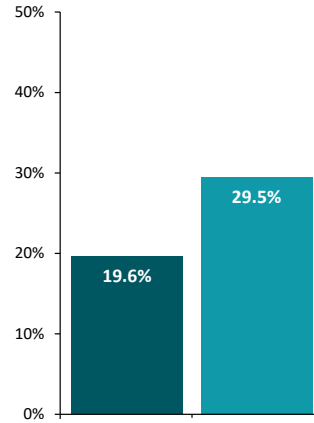


1,770,233 of Employees work in firms that OFFER coverage
1,347,147 of Employees with an offer are ELIGIBLE for coverage
967,252 of Employees with an offer who are eligible for TAKE-UP coverage

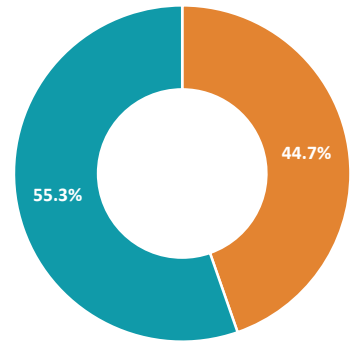
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]

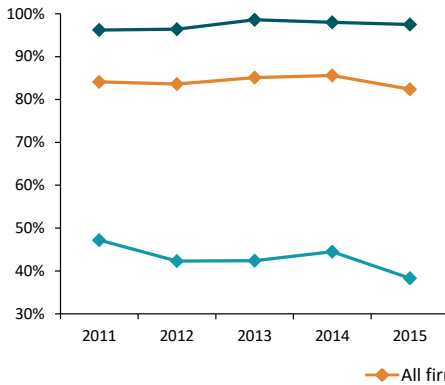


■ Single Coverage ■ Family Coverage

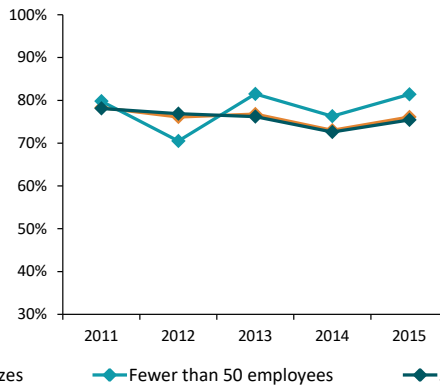
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

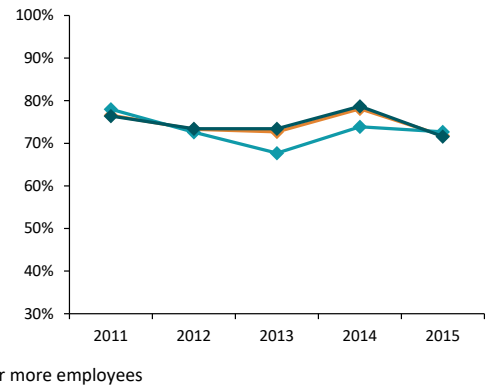
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE



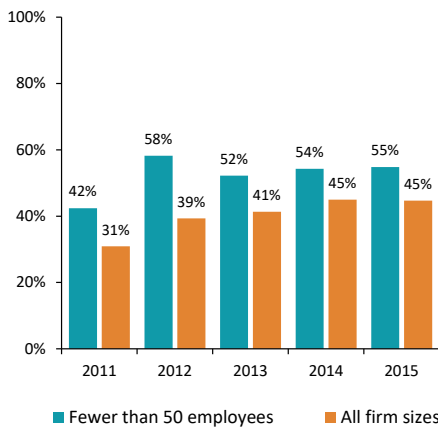
PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED



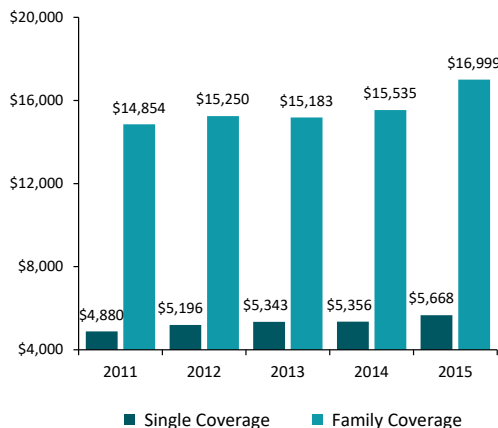
— All firm sizes — Fewer than 50 employees — 50 or more employees

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

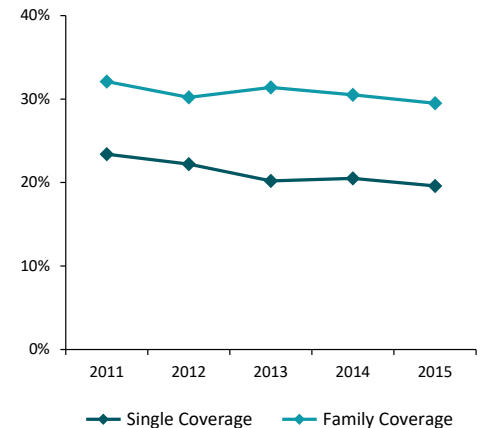
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



■ Fewer than 50 employees ■ All firm sizes

■ Single Coverage ■ Family Coverage

— Single Coverage — Family Coverage

ARIZONA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	28.8%	25.5%	24.3%	27.4%	22.2%	
50 or more employees	94.8%	95.8%	96.9%	97.0%	94.8%	
All firm sizes	49.1%	46.0%	43.4%	47.3%	43.2%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	47.2%	42.3%	42.4%	44.5%	38.3%	
50 or more employees	96.2%	96.4%	98.6%	98.0%	97.5%	
All firm sizes	84.1%	83.6%	85.1%	85.6%	82.4%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	79.8%	70.5%	81.5%	76.3%	81.4%	
50 or more employees	78.1%	76.9%	76.2%	72.6%	75.4%	
All firm sizes	78.3%	76.1%	76.8%	73.0%	76.1%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	78.0%	72.6%	67.7%	73.9%	72.7%	
50 or more employees	76.4%	73.4%	73.4%	78.7%	71.6%	*
All firm sizes	76.6%	73.3%	72.7%	78.1%	71.8%	*

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	42.4%	58.2%	52.2%	54.3%	54.8%	
50 or more employees	29.0%	36.4%	39.8%	43.7%	43.2%	
All firm sizes	30.9%	39.3%	41.3%	45.0%	44.7%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$4,880	\$5,196	\$5,343	\$5,356	\$5,668	
Average employee share	23.4%	22.2%	20.2%	20.5%	19.6%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$14,854	\$15,250	\$15,183	\$15,535	\$16,999	
Average employee share	32.1%	30.2%	31.4%	30.5%	29.5%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HSA) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

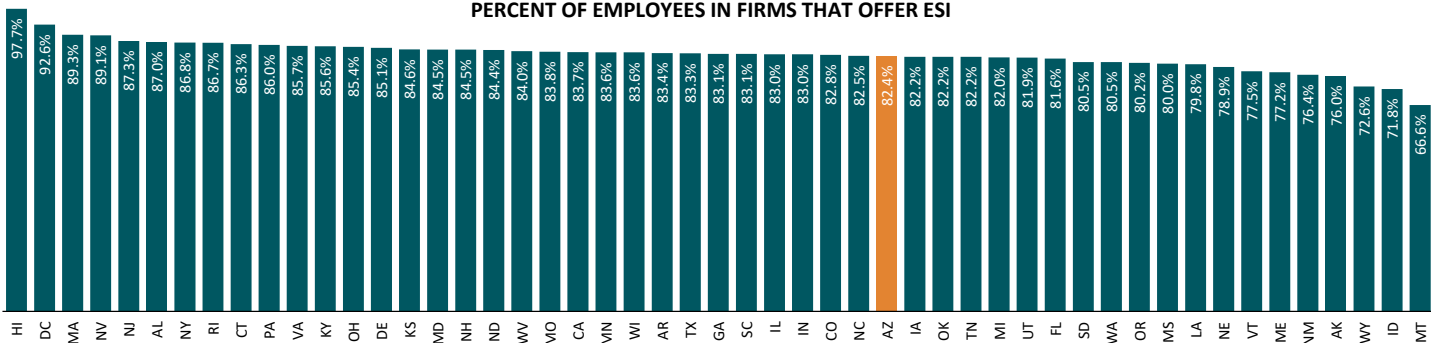
Please see www.shadac.org/MEPSESIReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

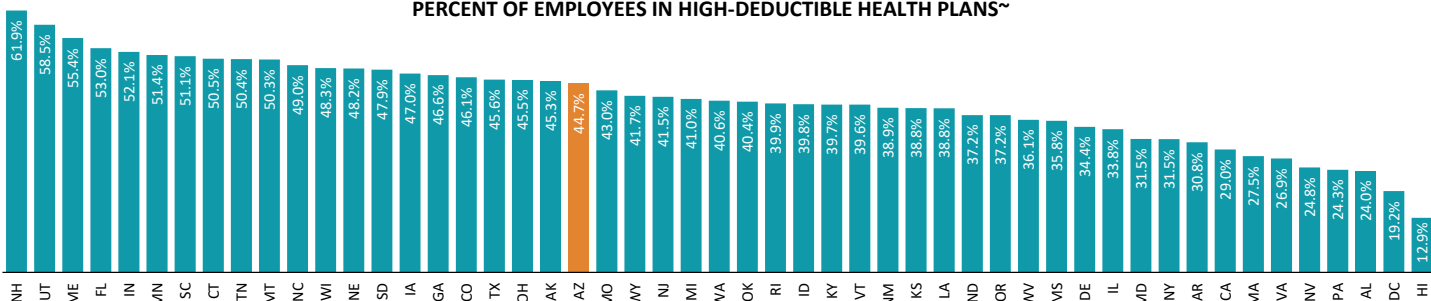
EXPLORING STATE VARIATION [†]

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/MEPSESIReport2016.

PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

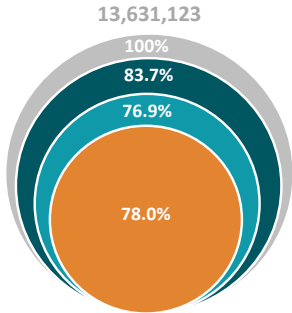


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



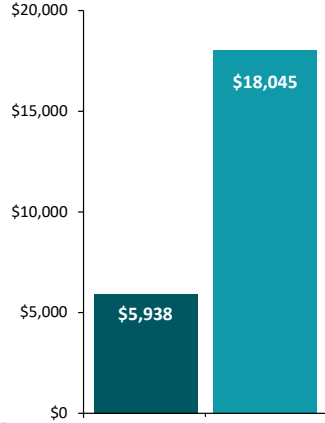
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

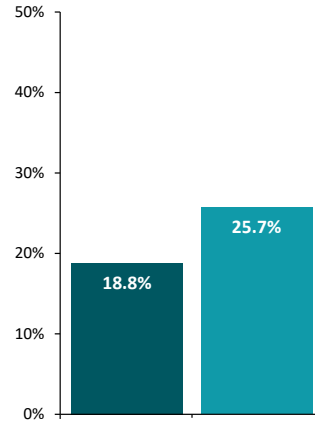


11,409,250 of Employees work in firms that OFFER coverage
8,773,713 of Employees with an offer are ELIGIBLE for coverage
6,843,496 of Employees with an offer who are eligible for TAKE-UP coverage

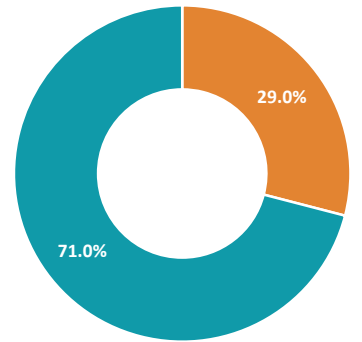
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



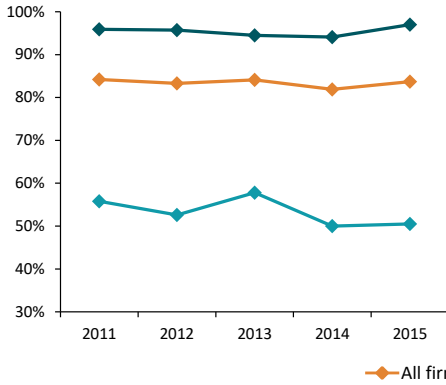
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



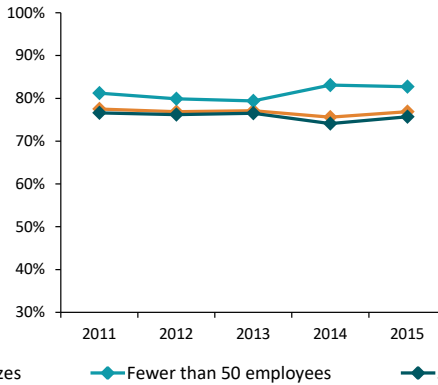
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

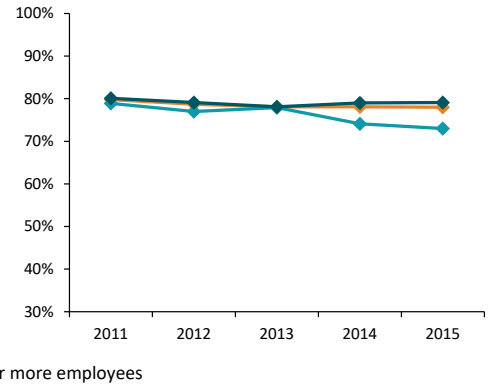
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE



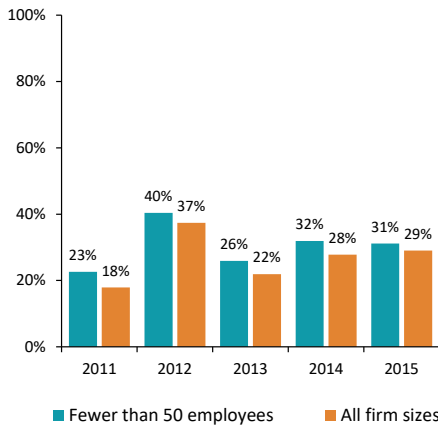
PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED



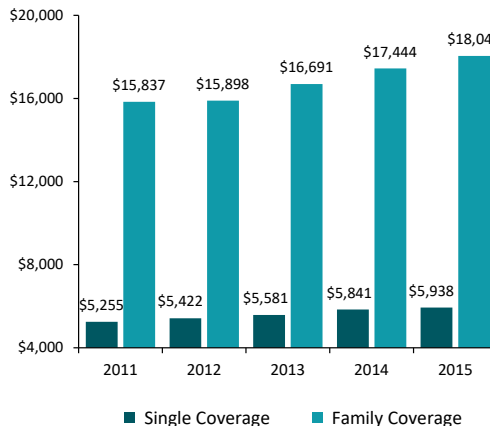
— All firm sizes — Fewer than 50 employees — 50 or more employees

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

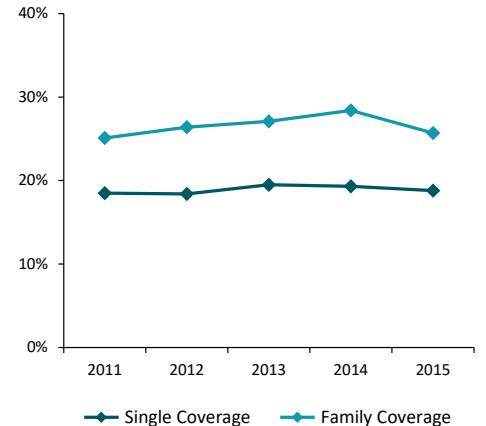
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



CALIFORNIA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	37.9%	39.0%	39.6%	33.8%	31.0%	
50 or more employees	93.4%	94.8%	93.7%	92.9%	95.9%	*
All firm sizes	50.5%	51.3%	51.4%	46.5%	44.7%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	55.8%	52.6%	57.8%	50.0%	50.5%	
50 or more employees	95.9%	95.7%	94.5%	94.1%	97.0%	*
All firm sizes	84.2%	83.3%	84.1%	81.9%	83.7%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	81.2%	79.9%	79.4%	83.1%	82.7%	
50 or more employees	76.6%	76.2%	76.5%	74.1%	75.7%	
All firm sizes	77.5%	76.9%	77.1%	75.6%	76.9%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	78.9%	77.0%	77.9%	74.1%	73.0%	
50 or more employees	80.1%	79.1%	78.1%	79.0%	79.1%	
All firm sizes	79.8%	78.7%	78.1%	78.1%	78.0%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	22.6%	40.4%	25.9%	31.9%	31.2%	
50 or more employees	16.8%	36.7%	20.9%	26.9%	28.6%	
All firm sizes	17.9%	37.4%	21.9%	27.8%	29.0%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,255	\$5,422	\$5,581	\$5,841	\$5,938	
Average employee share	18.5%	18.4%	19.5%	19.3%	18.8%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$15,837	\$15,898	\$16,691	\$17,444	\$18,045	
Average employee share	25.1%	26.4%	27.1%	28.4%	25.7%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

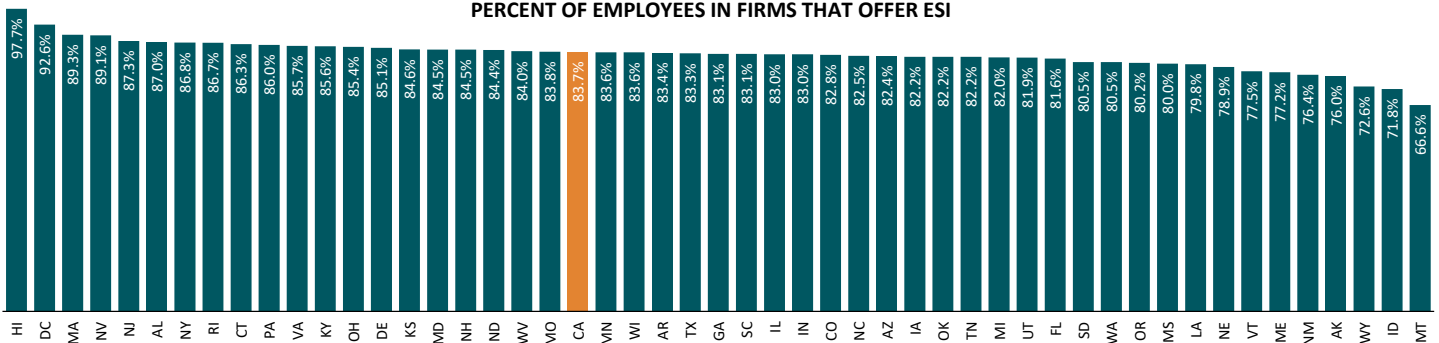
Please see www.shadac.org/MEPSESISReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

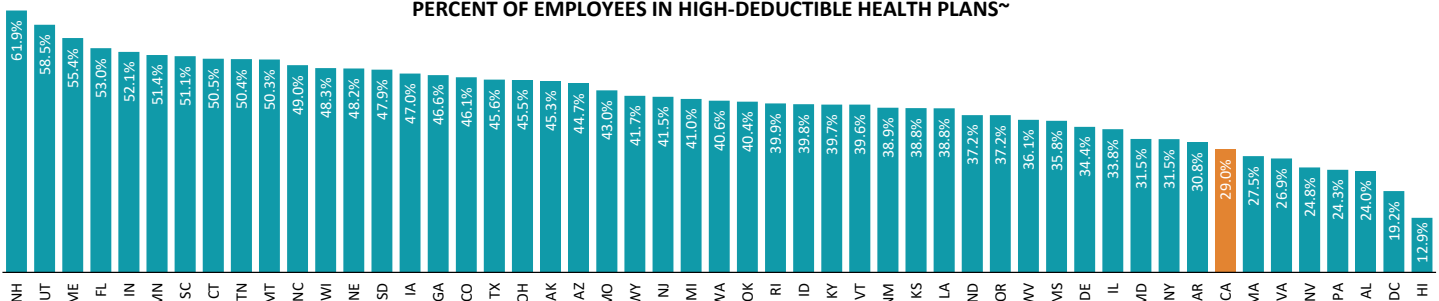
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

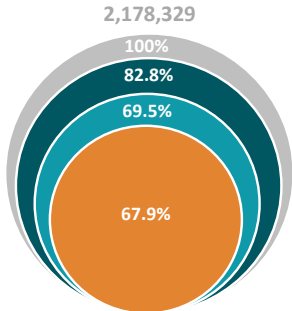


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



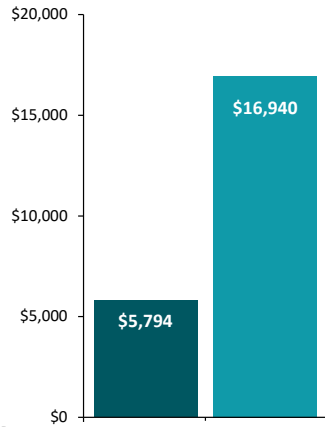
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

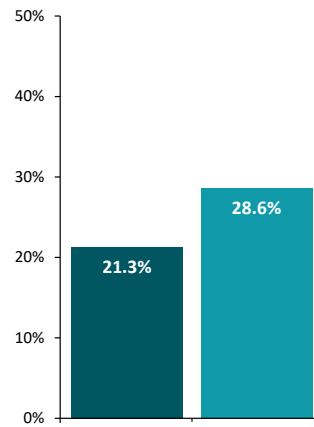


1,803,656 of Employees work in firms that OFFER coverage
1,253,541 of Employees with an offer are ELIGIBLE for coverage
851,154 of Employees with an offer who are eligible for TAKE-UP coverage

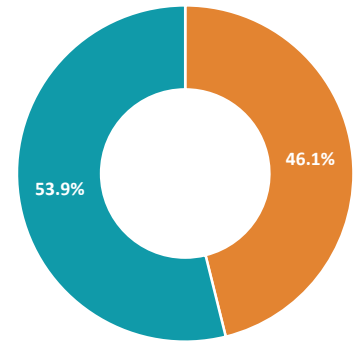
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION

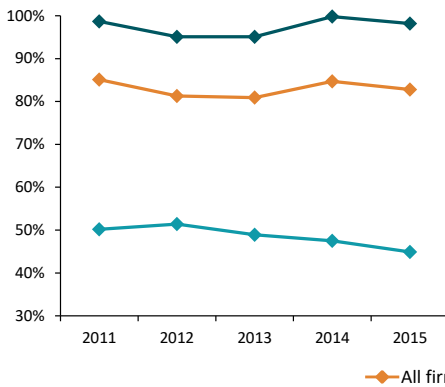


EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]

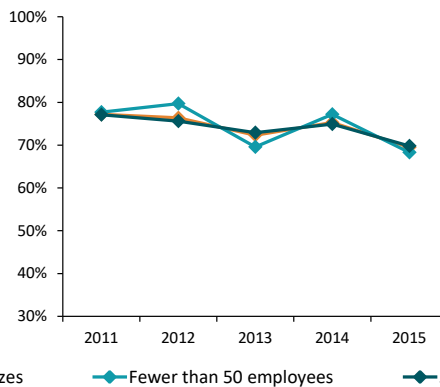


TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

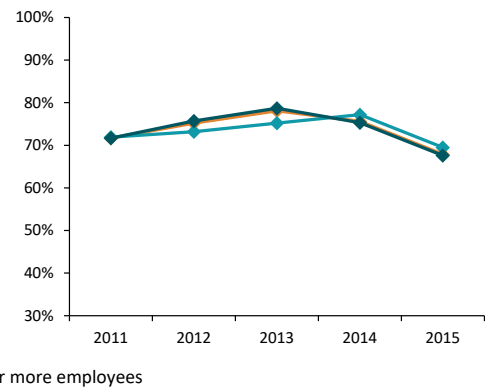
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

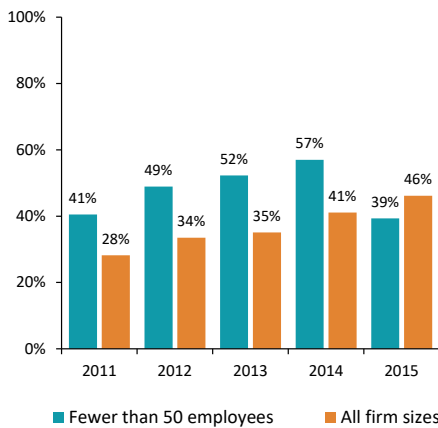


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

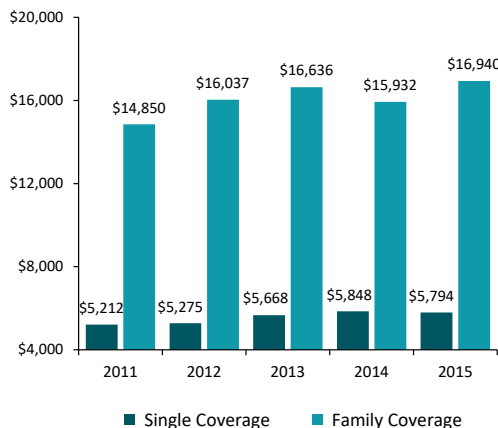


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

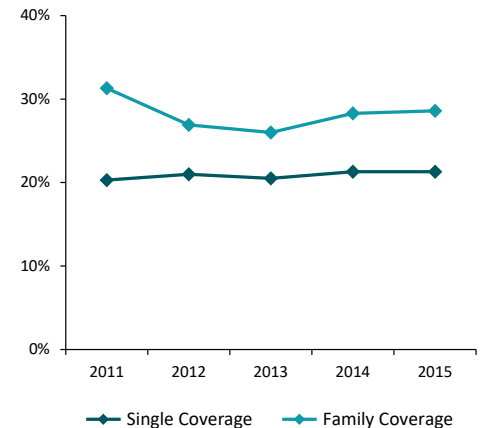
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



COLORADO

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	32.6%	32.9%	30.7%	32.7%	26.1%	
50 or more employees	97.7%	96.1%	92.5%	98.1%	97.6%	
All firm sizes	46.8%	47.2%	42.4%	47.7%	43.0%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	50.2%	51.4%	48.9%	47.5%	44.9%	
50 or more employees	98.7%	95.1%	95.1%	99.8%	98.2%	
All firm sizes	85.1%	81.3%	80.9%	84.7%	82.8%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.7%	79.7%	69.6%	77.2%	68.3%	
50 or more employees	77.1%	75.6%	72.9%	74.9%	69.8%	
All firm sizes	77.2%	76.4%	72.3%	75.3%	69.5%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	71.9%	73.2%	75.2%	77.2%	69.5%	*
50 or more employees	71.7%	75.7%	78.7%	75.3%	67.6%	*
All firm sizes	71.7%	75.2%	78.1%	75.6%	67.9%	*

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	40.5%	48.9%	52.3%	57.0%	39.4%	*
50 or more employees	25.7%	29.5%	31.6%	37.8%	47.4%	
All firm sizes	28.2%	33.5%	35.1%	41.1%	46.1%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,212	\$5,275	\$5,668	\$5,848	\$5,794	
Average employee share	20.3%	21.0%	20.5%	21.3%	21.3%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$14,850	\$16,037	\$16,636	\$15,932	\$16,940	
Average employee share	31.3%	26.9%	26.0%	28.3%	28.6%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HSA) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

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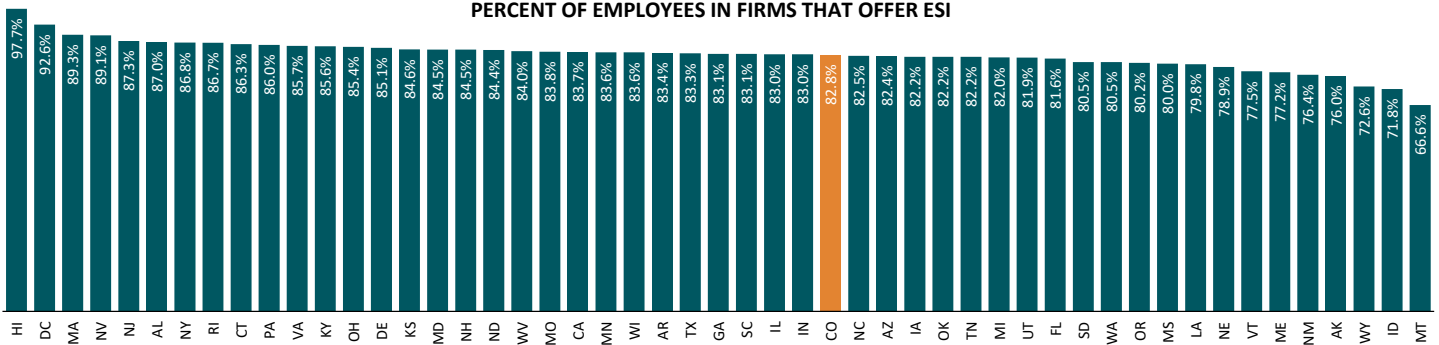
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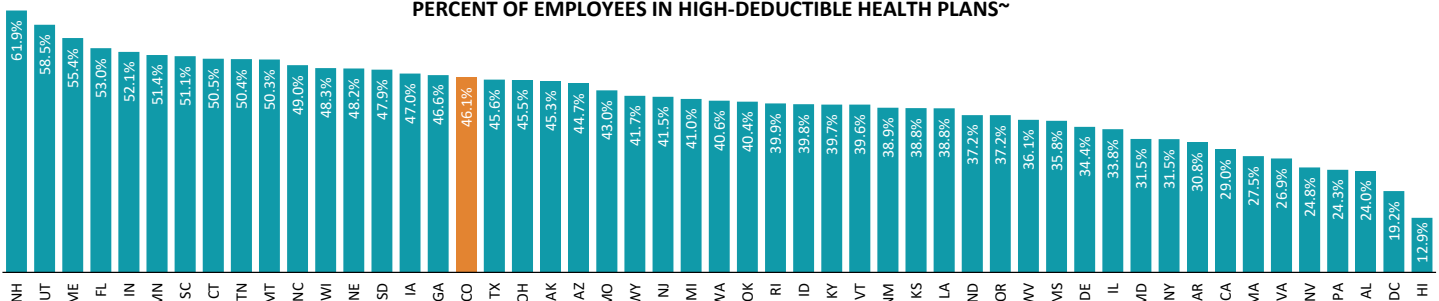
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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

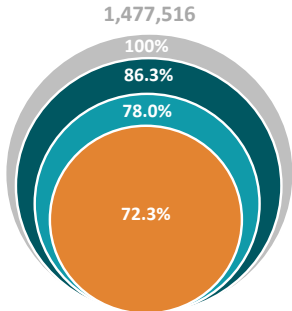


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



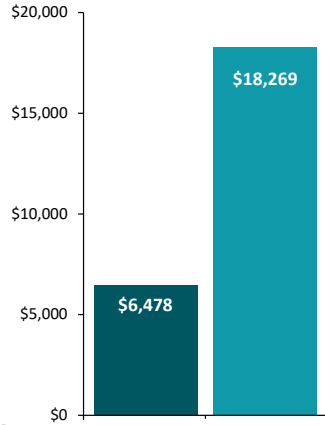
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

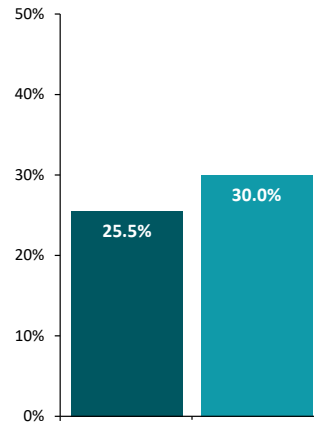


1,275,096 of Employees work in firms that OFFER coverage
994,575 of Employees with an offer are ELIGIBLE for coverage
719,078 of Employees with an offer who are eligible for TAKE-UP coverage

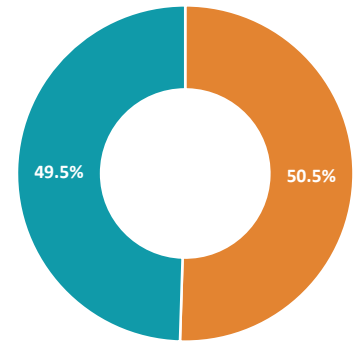
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



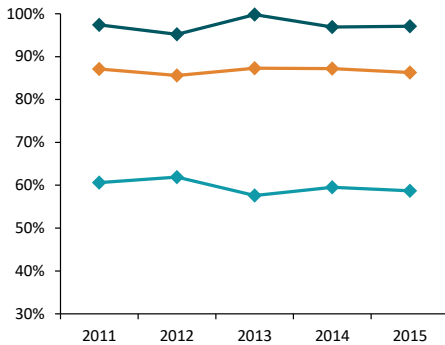
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



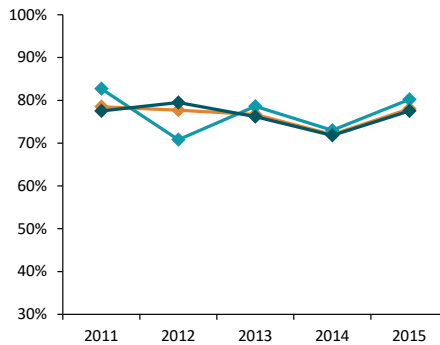
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

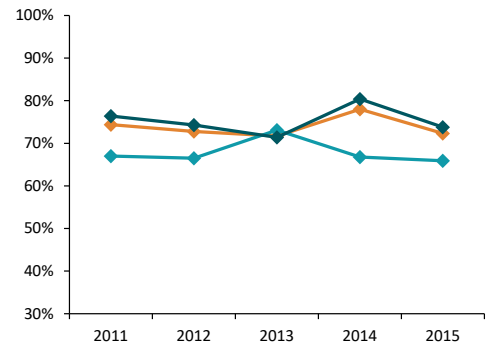
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE



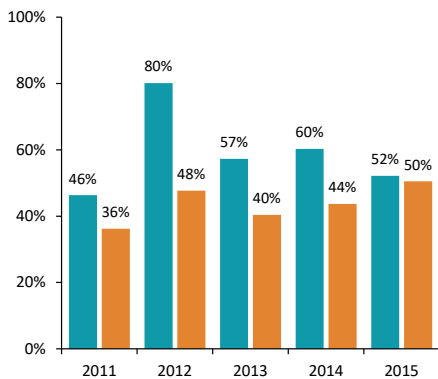
PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED



— All firm sizes — Fewer than 50 employees — 50 or more employees

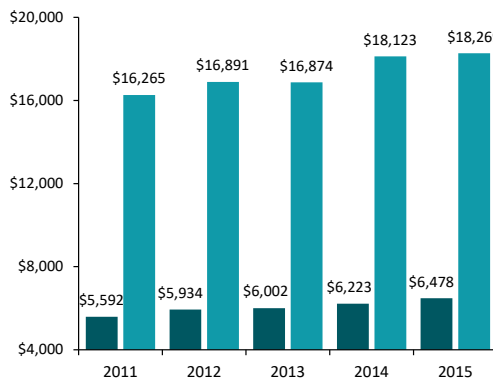
TRENDS IN ESI COSTS, 2011 TO 2015 [†]

PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



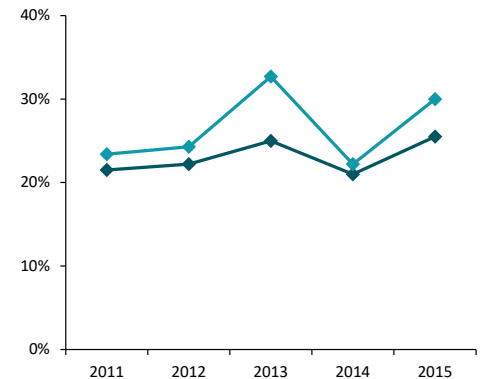
■ Fewer than 50 employees ■ All firm sizes

ESI ANNUAL PREMIUM COSTS[^]



■ Single Coverage ■ Family Coverage

PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



— Single Coverage — Family Coverage

CONNECTICUT

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	43.7%	40.3%	38.5%	36.5%	32.8%	
50 or more employees	97.0%	97.2%	98.7%	97.9%	98.1%	
All firm sizes	56.8%	55.8%	54.2%	52.3%	48.6%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	60.6%	61.9%	57.6%	59.5%	58.7%	
50 or more employees	97.4%	95.2%	99.8%	96.9%	97.1%	
All firm sizes	87.1%	85.6%	87.3%	87.2%	86.3%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	82.7%	70.8%	78.6%	73.0%	80.2%	
50 or more employees	77.5%	79.5%	76.2%	71.8%	77.5%	
All firm sizes	78.5%	77.7%	76.7%	72.0%	78.0%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	67.0%	66.5%	73.1%	66.8%	65.9%	
50 or more employees	76.4%	74.3%	71.4%	80.4%	73.8%	*
All firm sizes	74.4%	72.8%	71.7%	78.0%	72.3%	*

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	46.3%	80.1%	57.3%	60.3%	52.1%	
50 or more employees	33.9%	41.2%	36.1%	40.7%	50.1%	
All firm sizes	36.2%	47.7%	40.4%	43.7%	50.5%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,592	\$5,934	\$6,002	\$6,223	\$6,478	
Average employee share	21.5%	22.2%	25.0%	21.0%	25.5%	*

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$16,265	\$16,891	\$16,874	\$18,123	\$18,269	
Average employee share	23.4%	24.3%	32.7%	22.2%	30.0%	*

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

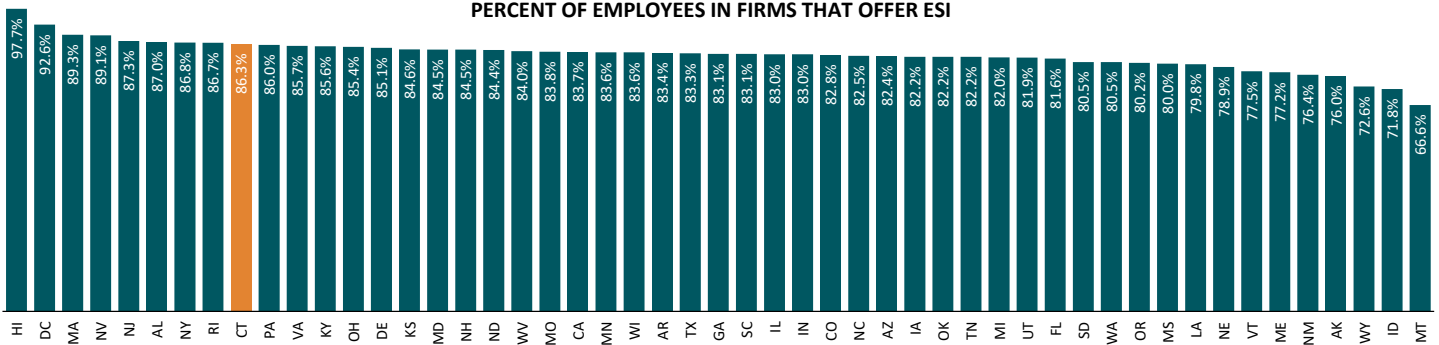
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

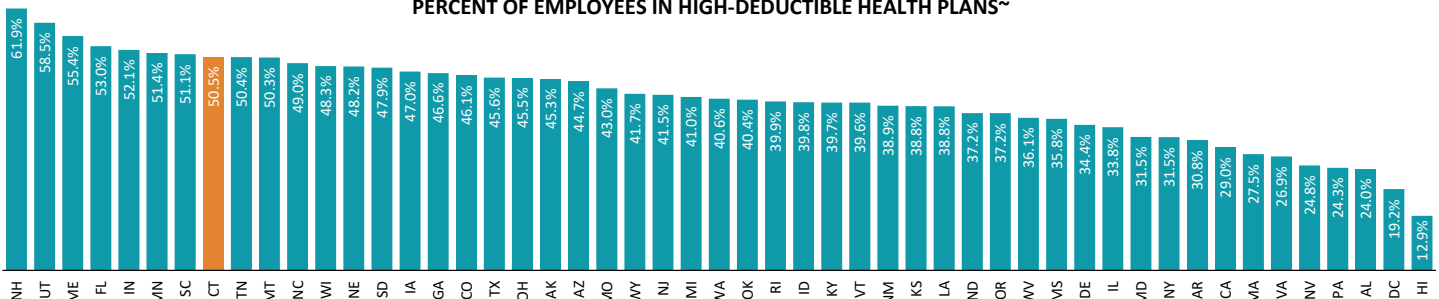
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

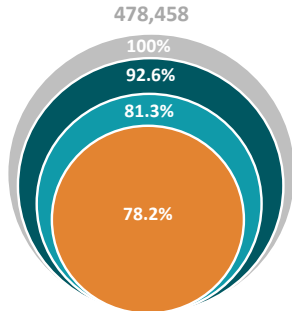


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



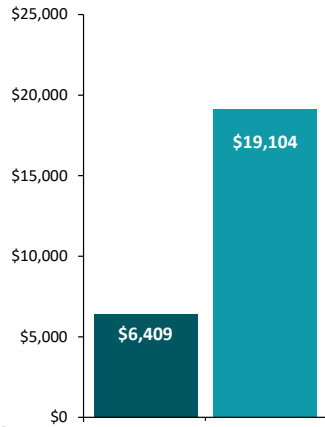
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

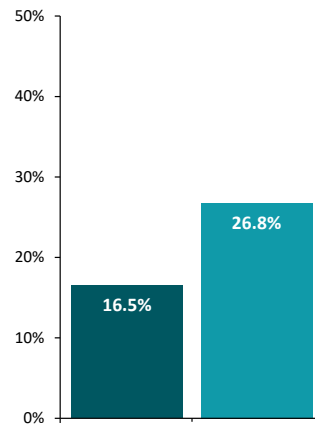


443,052 of Employees work in firms that OFFER coverage
 360,201 of Employees with an offer are ELIGIBLE for coverage
 281,677 of Employees with an offer who are eligible for TAKE-UP coverage

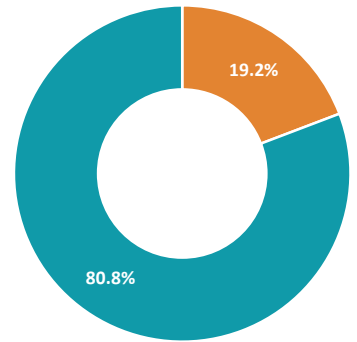
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



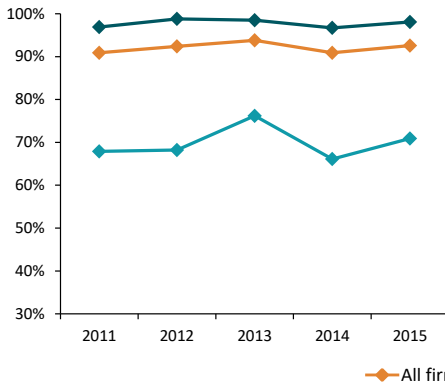
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



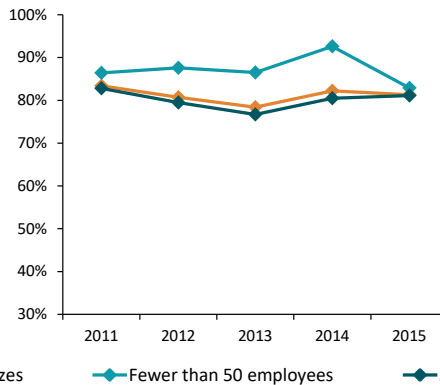
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015[†]

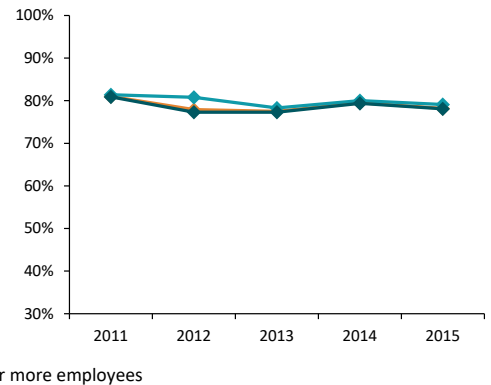
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

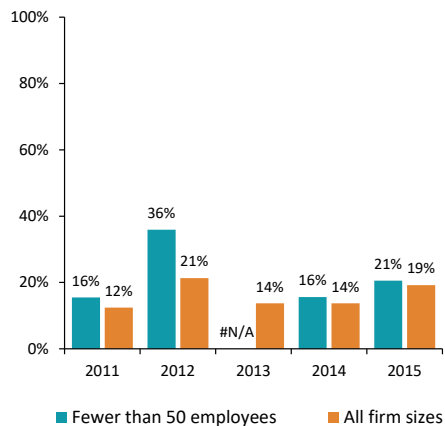


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

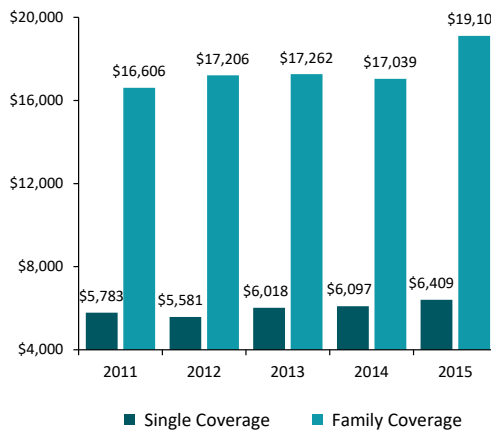


TRENDS IN ESI COSTS, 2011 TO 2015[†]

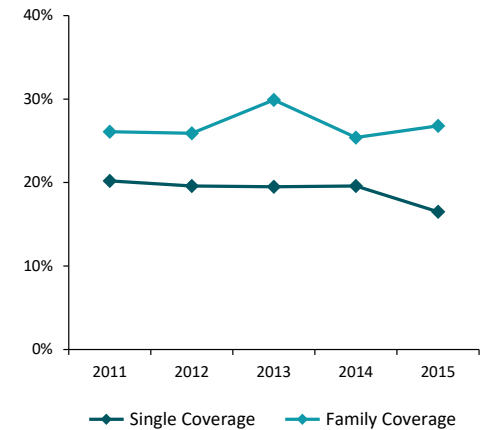
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



DISTRICT OF COLUMBIA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	49.6%	48.8%	50.0%	46.4%	56.1%	*
50 or more employees	97.3%	99.2%	99.2%	96.7%	95.7%	
All firm sizes	66.3%	66.0%	67.7%	64.9%	69.6%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	67.9%	68.2%	76.2%	66.1%	70.9%	
50 or more employees	96.9%	98.8%	98.5%	96.7%	98.1%	
All firm sizes	90.9%	92.4%	93.8%	90.9%	92.6%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	86.4%	87.6%	86.5%	92.6%	82.9%	*
50 or more employees	82.8%	79.5%	76.7%	80.5%	81.1%	
All firm sizes	83.4%	80.7%	78.4%	82.2%	81.3%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	81.4%	80.8%	78.3%	80.0%	79.1%	
50 or more employees	80.9%	77.3%	77.3%	79.4%	78.1%	
All firm sizes	81.0%	77.9%	77.5%	79.5%	78.2%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	15.5%	35.9%	#N/A	15.6%	20.5%	
50 or more employees	11.9%	18.3%	14.3%	13.4%	19.0%	
All firm sizes	12.4%	21.3%	13.7%	13.7%	19.2%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,783	\$5,581	\$6,018	\$6,097	\$6,409	
Average employee share	20.2%	19.6%	19.5%	19.6%	16.5%	*

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$16,606	\$17,206	\$17,262	\$17,039	\$19,104	*
Average employee share	26.1%	25.9%	29.9%	25.4%	26.8%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

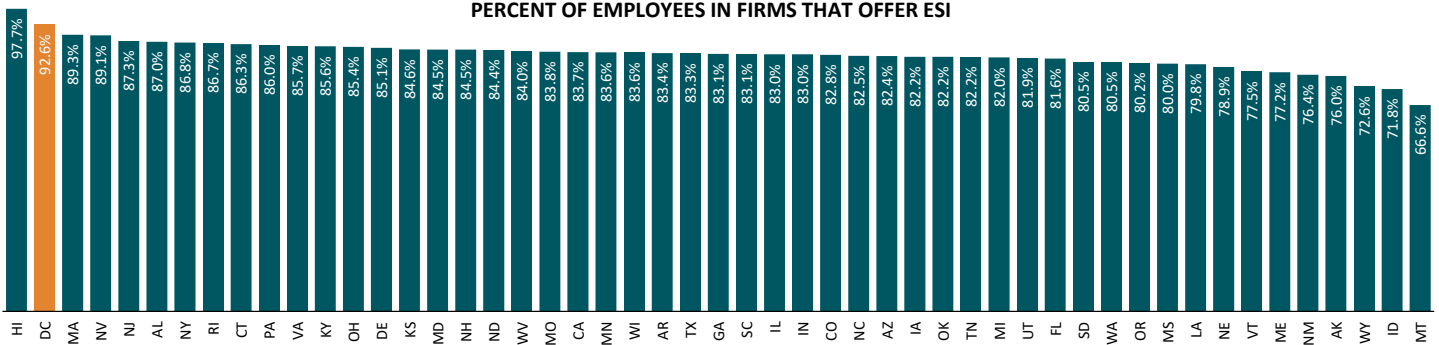
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

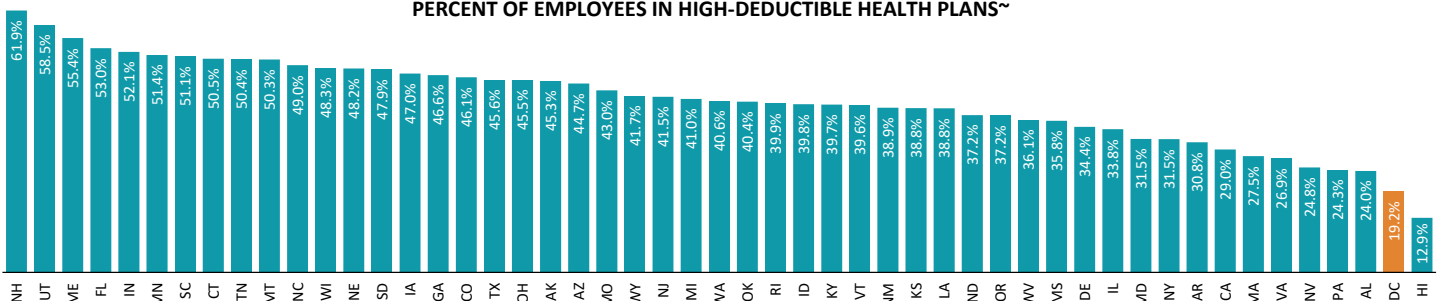
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

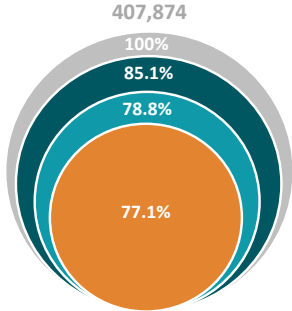


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



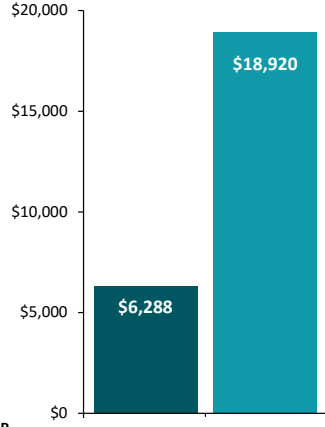
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

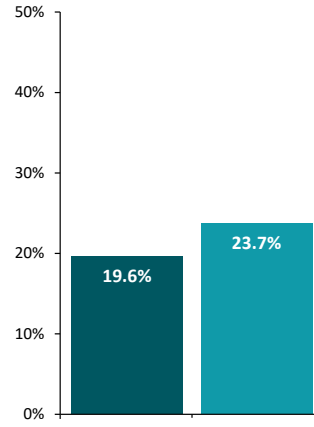


347,101 of Employees work in firms that **OFFER** coverage
273,515 of Employees with an offer are **ELIGIBLE** for coverage
210,880 of Employees with an offer who are eligible for **TAKE-UP** coverage

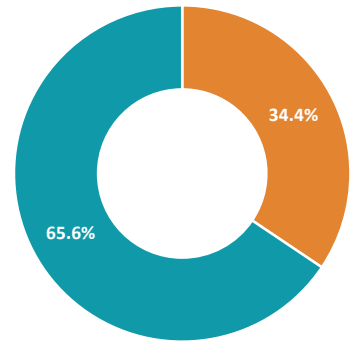
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



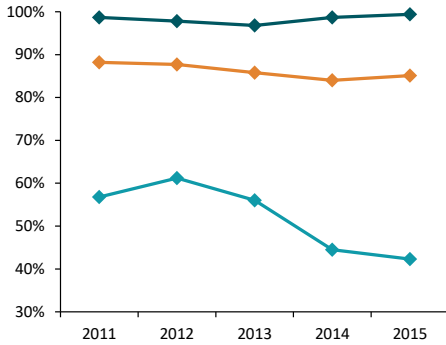
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



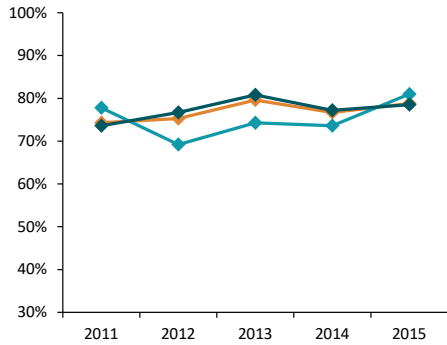
■ Single Coverage ■ Family Coverage ■ Percent in High-Deductible Plans ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

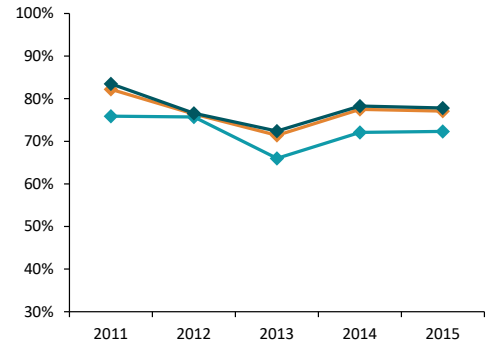
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE



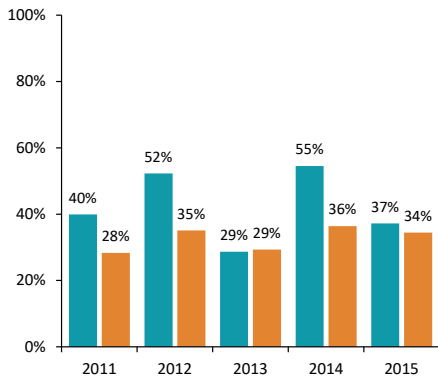
PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED



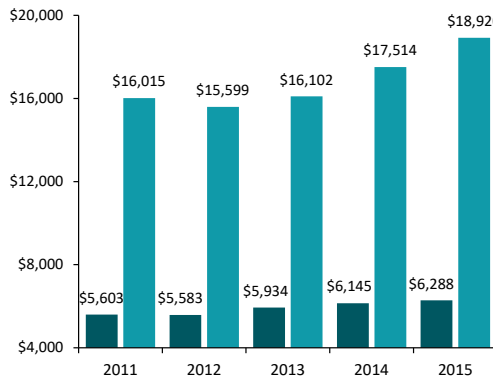
— All firm sizes — Fewer than 50 employees — 50 or more employees

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



■ Fewer than 50 employees ■ All firm sizes ■ Single Coverage ■ Family Coverage — Single Coverage — Family Coverage

DELAWARE

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	35.8%	40.1%	34.8%	30.0%	29.0%	
50 or more employees	96.7%	95.5%	92.4%	97.7%	97.3%	
All firm sizes	52.3%	54.5%	52.7%	49.1%	47.9%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	56.8%	61.2%	56.0%	44.5%	42.3%	
50 or more employees	98.7%	97.8%	96.8%	98.7%	99.4%	
All firm sizes	88.2%	87.7%	85.8%	84.0%	85.1%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.8%	69.2%	74.3%	73.6%	81.0%	
50 or more employees	73.6%	76.7%	80.8%	77.2%	78.5%	
All firm sizes	74.3%	75.3%	79.6%	76.7%	78.8%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	75.9%	75.7%	66.0%	72.1%	72.3%	
50 or more employees	83.5%	76.6%	72.4%	78.3%	77.8%	
All firm sizes	82.2%	76.4%	71.4%	77.5%	77.1%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	39.9%	52.3%	28.7%	54.5%	37.2%	
50 or more employees	26.1%	31.7%	29.4%	33.7%	34.0%	
All firm sizes	28.3%	35.1%	29.3%	36.4%	34.4%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,603	\$5,583	\$5,934	\$6,145	\$6,288	
Average employee share	19.9%	23.7%	24.0%	20.1%	19.6%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$16,015	\$15,599	\$16,102	\$17,514	\$18,920	*
Average employee share	27.3%	26.0%	30.8%	24.0%	23.7%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

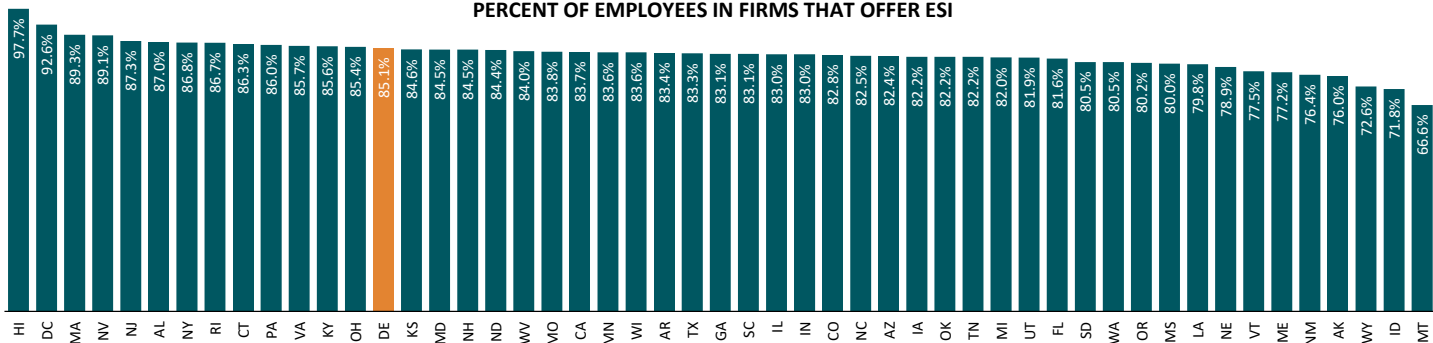
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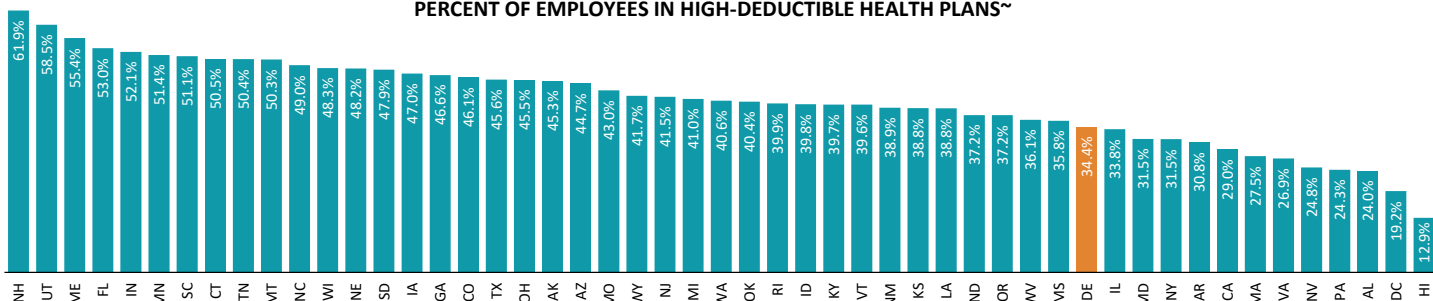
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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

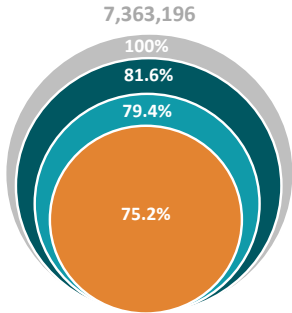


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



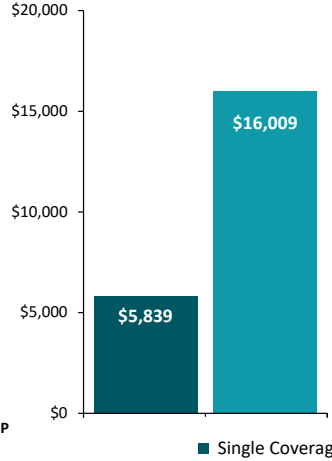
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

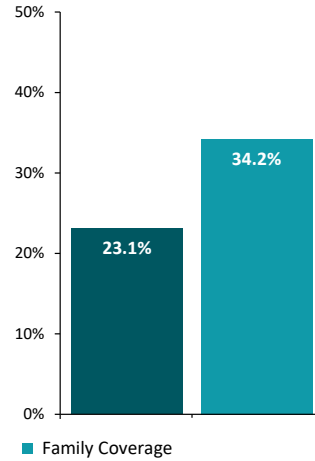


6,008,368 of Employees work in firms that OFFER coverage
4,770,644 of Employees with an offer are ELIGIBLE for coverage
3,587,524 of Employees with an offer who are eligible for TAKE-UP coverage

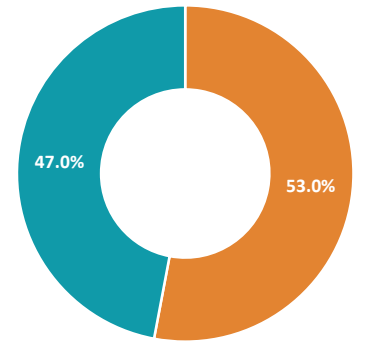
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



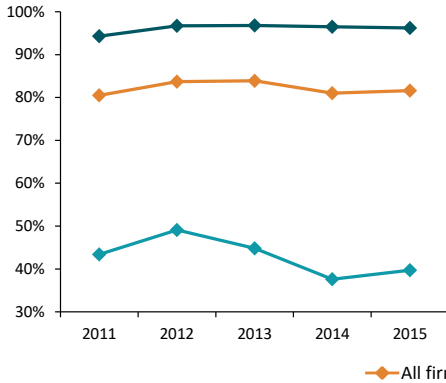
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



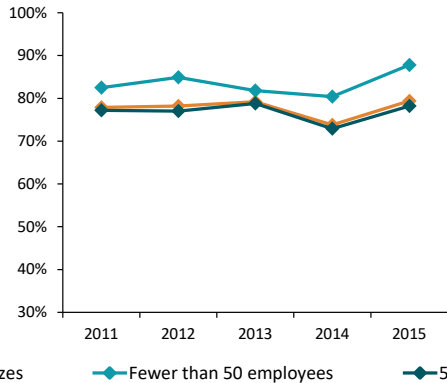
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

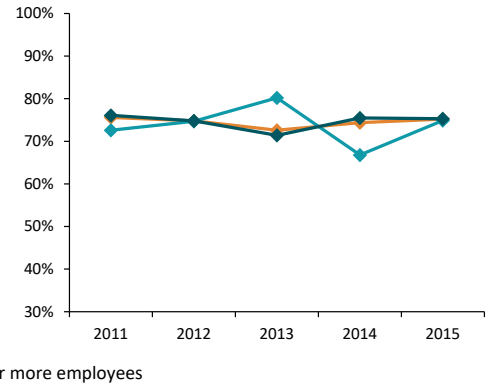
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

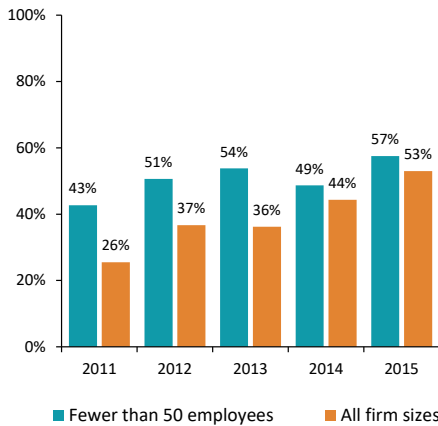


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

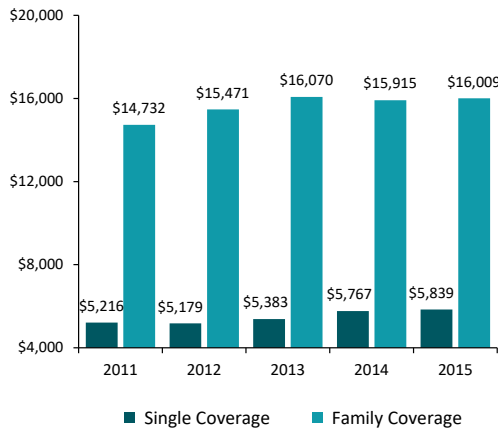


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

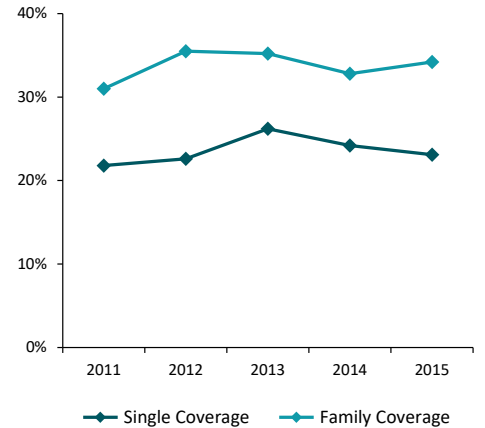
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



FLORIDA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	27.0%	29.8%	27.1%	23.3%	23.3%	
50 or more employees	95.5%	97.5%	96.8%	96.0%	93.8%	
All firm sizes	42.0%	44.7%	42.7%	37.6%	38.2%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	43.4%	49.1%	44.8%	37.6%	39.7%	
50 or more employees	94.3%	96.7%	96.8%	96.5%	96.2%	
All firm sizes	80.5%	83.7%	83.9%	81.0%	81.6%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	82.5%	84.9%	81.8%	80.4%	87.8%	*
50 or more employees	77.2%	77.0%	78.8%	72.9%	78.2%	*
All firm sizes	77.9%	78.2%	79.2%	73.8%	79.4%	*

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	72.6%	74.7%	80.2%	66.8%	74.9%	
50 or more employees	76.1%	74.8%	71.4%	75.5%	75.3%	
All firm sizes	75.6%	74.8%	72.6%	74.4%	75.2%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	42.7%	50.6%	53.8%	48.7%	57.5%	
50 or more employees	22.5%	33.8%	33.1%	43.7%	52.2%	
All firm sizes	25.5%	36.7%	36.2%	44.3%	53.0%	*

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,216	\$5,179	\$5,383	\$5,767	\$5,839	
Average employee share	21.8%	22.6%	26.2%	24.2%	23.1%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$14,732	\$15,471	\$16,070	\$15,915	\$16,009	
Average employee share	31.0%	35.5%	35.2%	32.8%	34.2%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

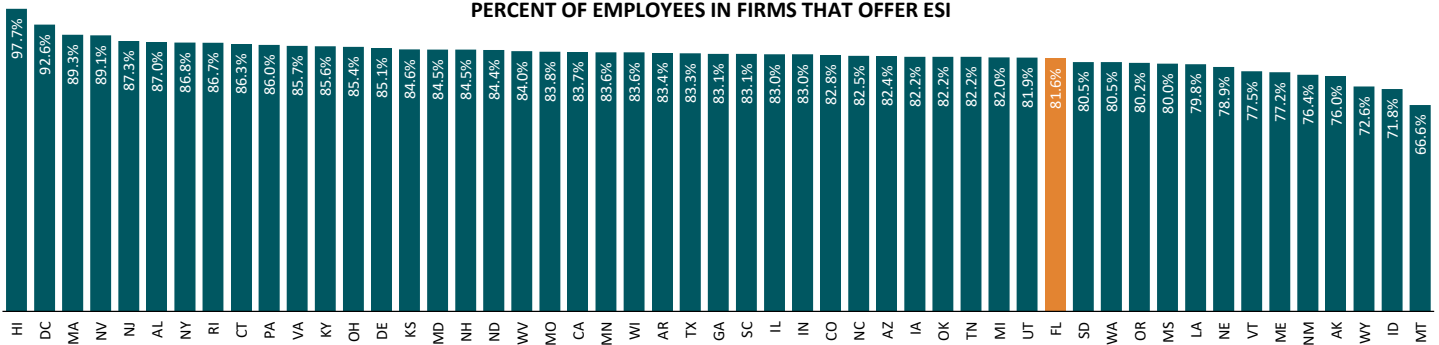
Please see www.shadac.org/MEPSESIReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

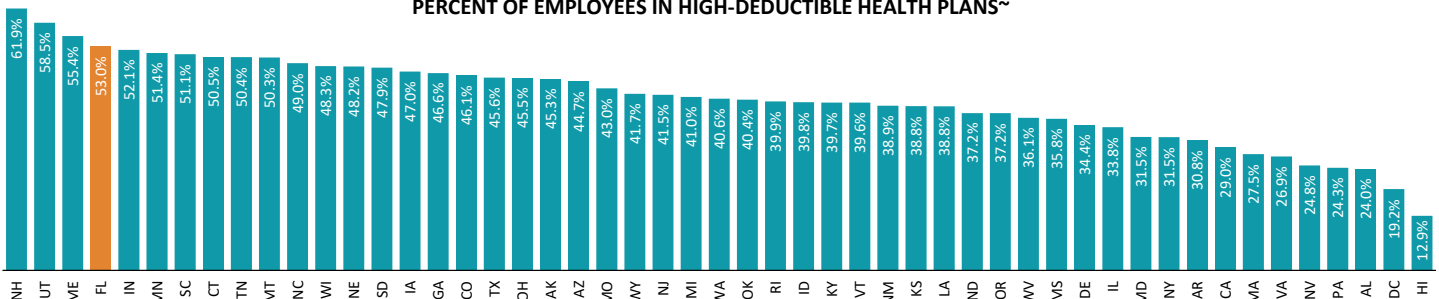
EXPLORING STATE VARIATION [†]

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/MEPSESIReport2016.

PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

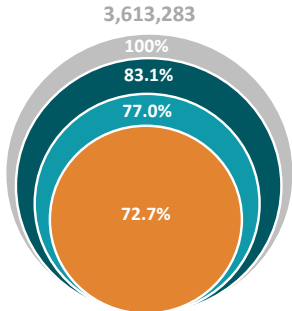


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



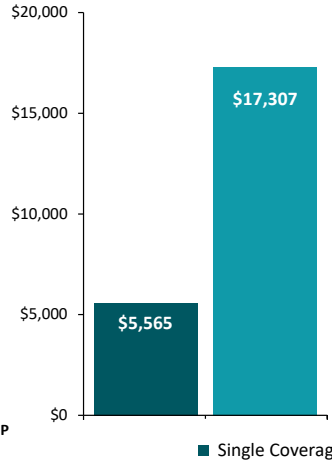
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

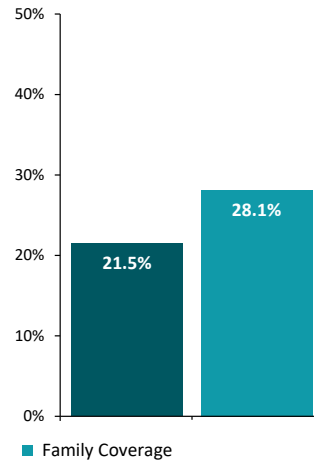


3,002,638 of Employees work in firms that OFFER coverage
2,312,032 of Employees with an offer are ELIGIBLE for coverage
1,680,847 of Employees with an offer who are eligible for TAKE-UP coverage

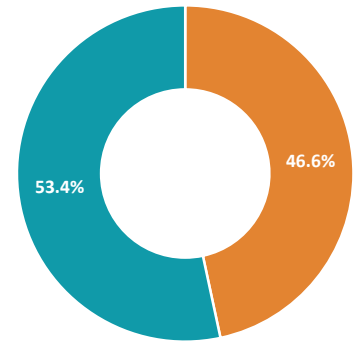
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION

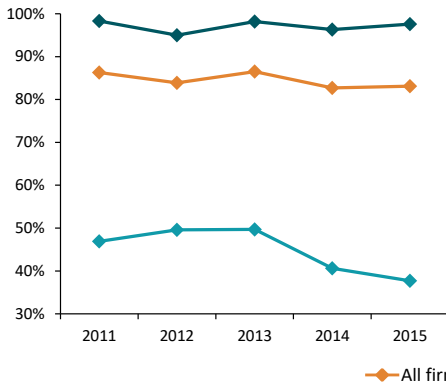


EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]

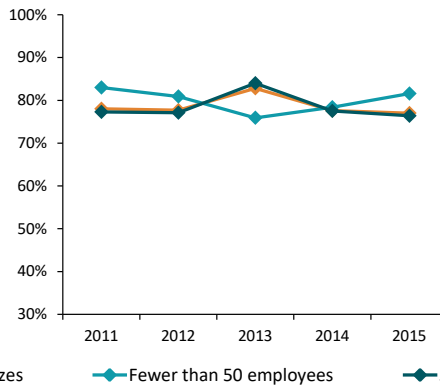


TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

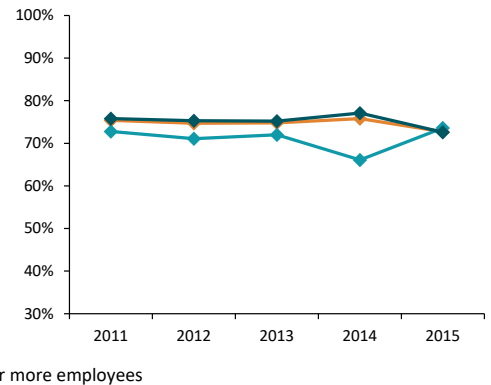
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

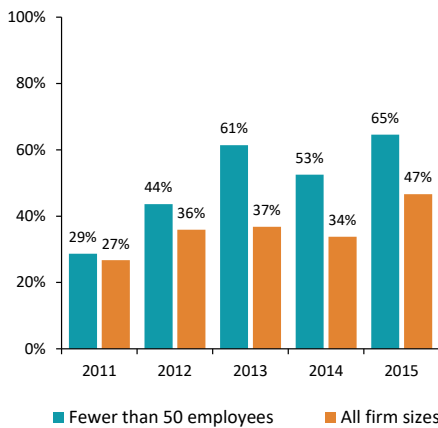


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

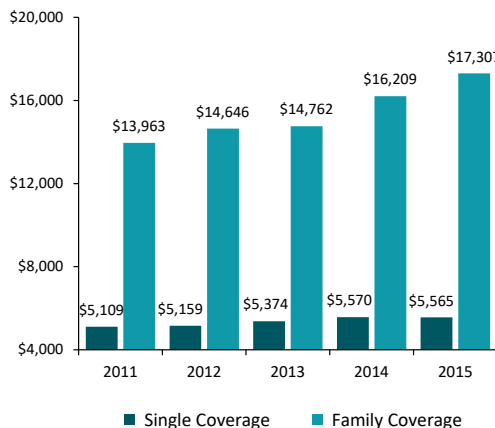


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

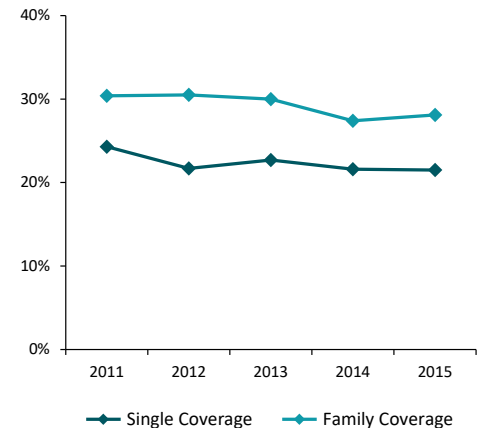
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



GEORGIA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	28.6%	30.1%	26.5%	23.3%	19.9%	
50 or more employees	96.7%	96.0%	98.5%	94.7%	98.7%	*
All firm sizes	48.2%	47.7%	48.0%	40.9%	39.9%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	46.9%	49.6%	49.7%	40.6%	37.7%	
50 or more employees	98.3%	95.0%	98.2%	96.3%	97.6%	
All firm sizes	86.3%	83.9%	86.5%	82.7%	83.1%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	83.0%	80.9%	75.9%	78.4%	81.6%	
50 or more employees	77.3%	77.1%	84.0%	77.5%	76.4%	
All firm sizes	78.0%	77.7%	82.8%	77.6%	77.0%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	72.8%	71.1%	72.0%	66.1%	73.6%	
50 or more employees	75.8%	75.3%	75.2%	77.1%	72.6%	
All firm sizes	75.4%	74.7%	74.8%	75.8%	72.7%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	28.7%	43.6%	61.4%	52.5%	64.6%	
50 or more employees	26.4%	34.5%	33.4%	31.6%	44.3%	*
All firm sizes	26.7%	35.9%	36.8%	33.8%	46.6%	*

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,109	\$5,159	\$5,374	\$5,570	\$5,565	
Average employee share	24.3%	21.7%	22.7%	21.6%	21.5%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$13,963	\$14,646	\$14,762	\$16,209	\$17,307	
Average employee share	30.4%	30.5%	30.0%	27.4%	28.1%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

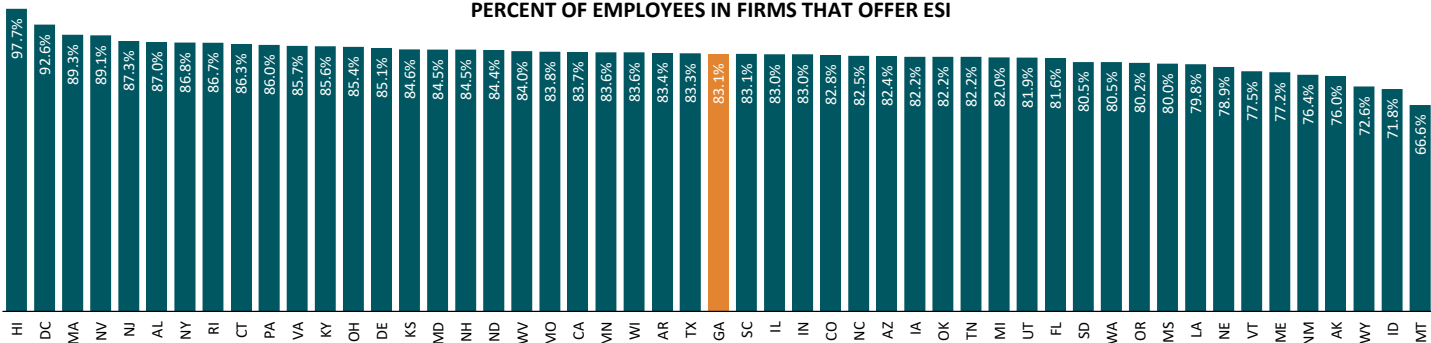
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

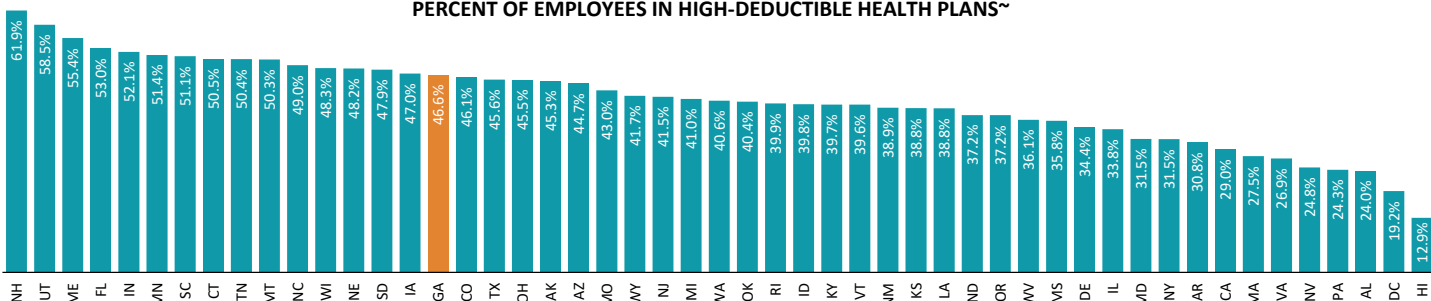
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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

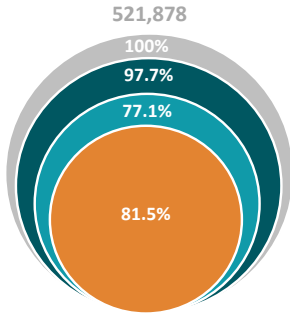


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



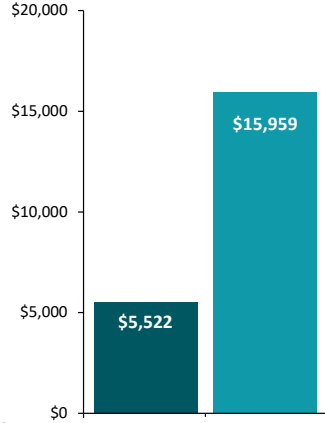
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

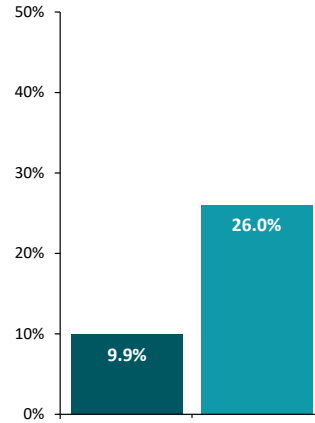


509,875 of Employees work in firms that OFFER coverage
393,113 of Employees with an offer are ELIGIBLE for coverage
320,387 of Employees with an offer who are eligible for TAKE-UP coverage

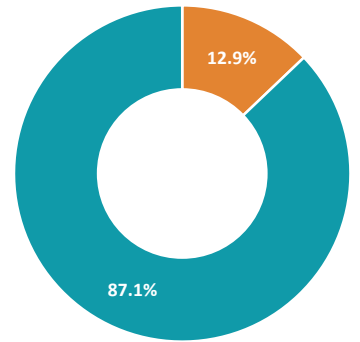
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



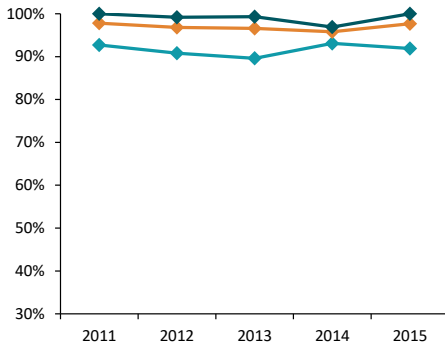
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



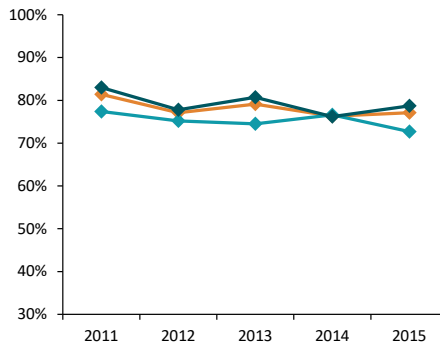
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015[†]

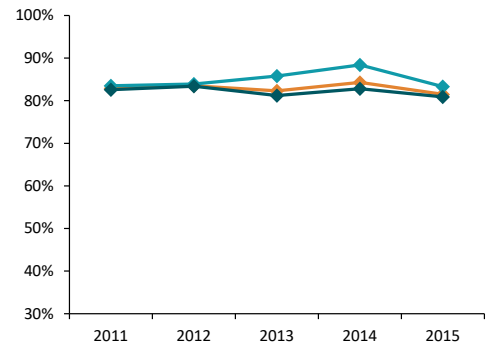
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE



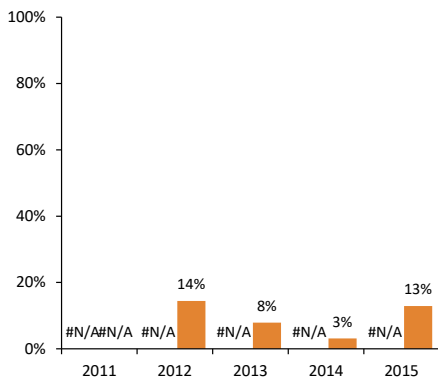
PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED



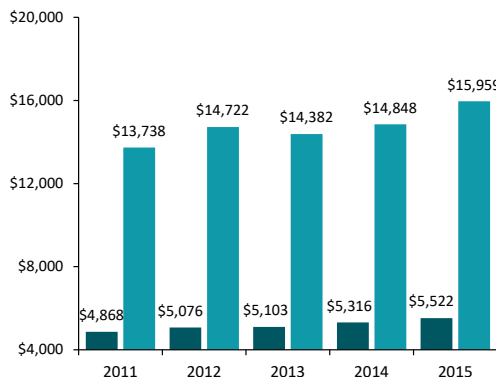
— All firm sizes — Fewer than 50 employees — 50 or more employees

TRENDS IN ESI COSTS, 2011 TO 2015[†]

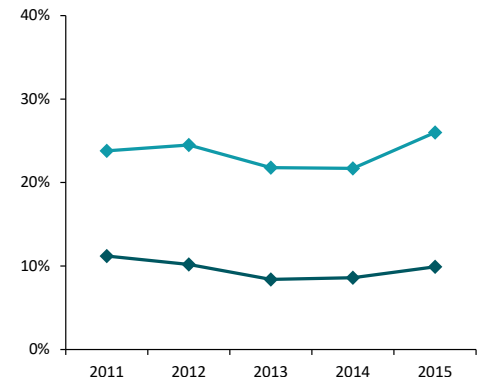
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



■ Fewer than 50 employees ■ All firm sizes ■ Single Coverage ■ Family Coverage — Single Coverage — Family Coverage

HAWAII

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	77.9%	78.5%	78.1%	81.6%	79.2%	
50 or more employees	99.4%	99.5%	99.0%	98.6%	100.0%	
All firm sizes	83.5%	84.1%	83.6%	86.4%	85.1%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	92.7%	90.8%	89.6%	93.1%	91.9%	
50 or more employees	100.0%	99.2%	99.3%	96.9%	100.0%	*
All firm sizes	97.8%	96.8%	96.6%	95.8%	97.7%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.4%	75.2%	74.5%	76.6%	72.7%	
50 or more employees	83.0%	77.8%	80.7%	76.2%	78.7%	
All firm sizes	81.4%	77.1%	79.1%	76.3%	77.1%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	83.5%	83.9%	85.8%	88.4%	83.3%	*
50 or more employees	82.6%	83.4%	81.2%	82.8%	80.9%	
All firm sizes	82.9%	83.5%	82.3%	84.3%	81.5%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	#N/A	#N/A	#N/A	#N/A	#N/A	
50 or more employees	6.3%	16.5%	9.6%	3.2%	15.6%	*
All firm sizes	#N/A	14.4%	7.9%	3.1%	12.9%	*

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$4,868	\$5,076	\$5,103	\$5,316	\$5,522	
Average employee share	11.2%	10.2%	8.4%	8.6%	9.9%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$13,738	\$14,722	\$14,382	\$14,848	\$15,959	*
Average employee share	23.8%	24.5%	21.8%	21.7%	26.0%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

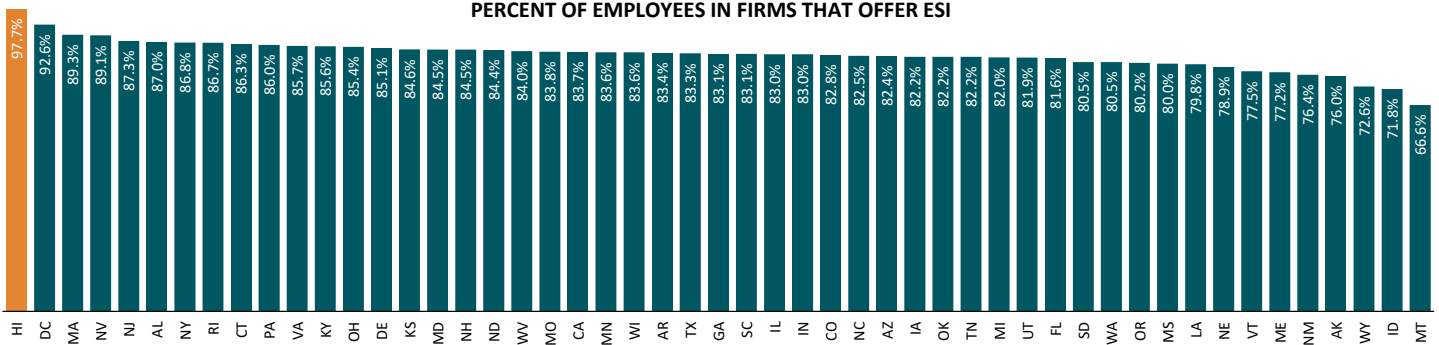
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

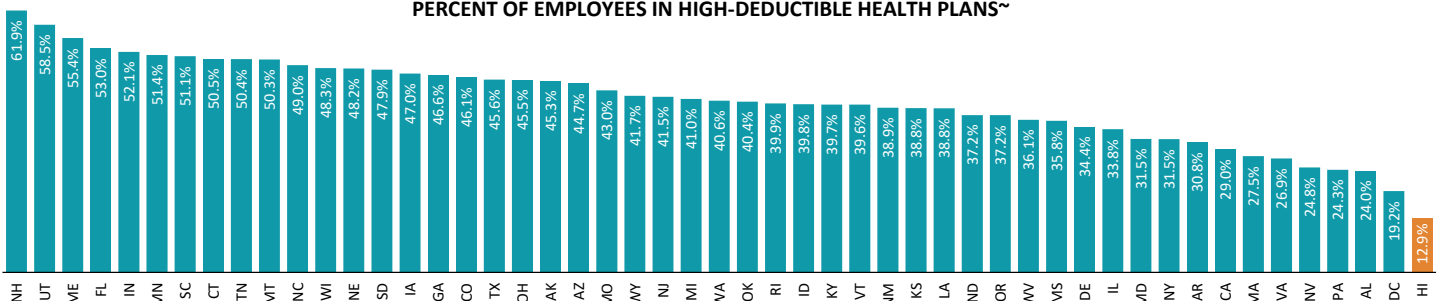
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

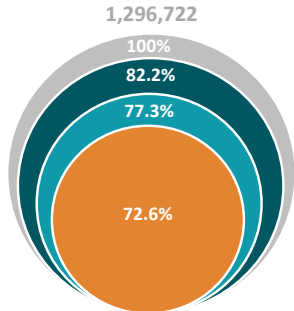


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



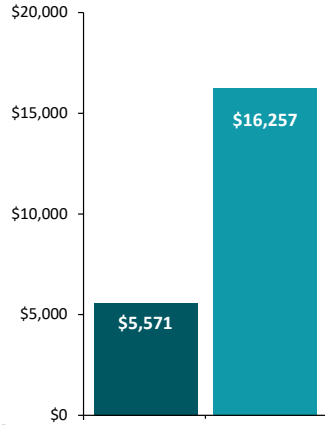
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

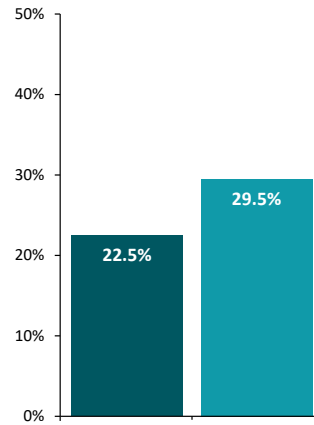


1,065,906 of Employees work in firms that OFFER coverage
823,945 of Employees with an offer are ELIGIBLE for coverage
598,184 of Employees with an offer who are eligible for TAKE-UP coverage

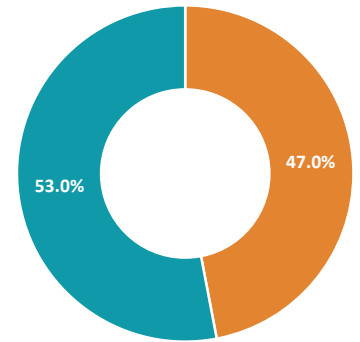
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



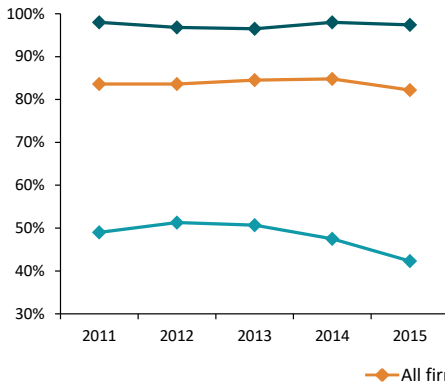
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



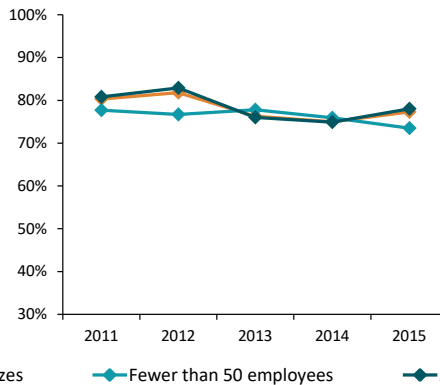
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

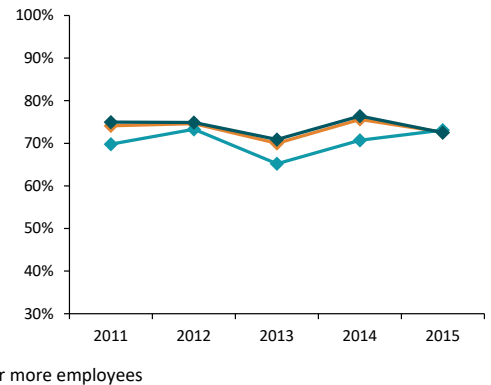
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

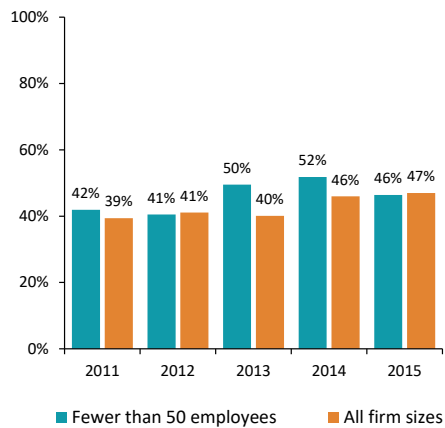


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

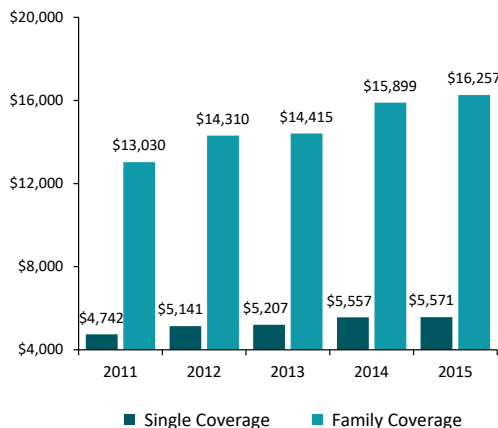


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

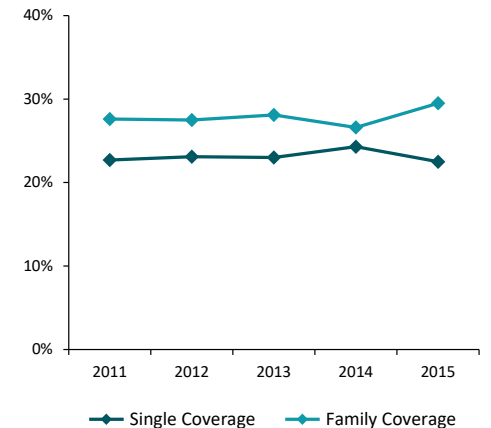
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



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TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	30.4%	34.8%	32.4%	32.7%	30.0%	
50 or more employees	95.4%	97.0%	95.3%	95.6%	94.1%	
All firm sizes	47.4%	50.7%	47.2%	47.1%	45.3%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	49.0%	51.3%	50.7%	47.5%	42.3%	
50 or more employees	98.0%	96.8%	96.5%	98.0%	97.4%	
All firm sizes	83.6%	83.6%	84.5%	84.8%	82.2%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.7%	76.7%	77.8%	75.9%	73.5%	
50 or more employees	80.8%	82.9%	76.0%	74.9%	78.0%	
All firm sizes	80.3%	81.8%	76.3%	75.0%	77.3%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	69.8%	73.3%	65.2%	70.7%	73.1%	
50 or more employees	75.0%	74.9%	70.9%	76.4%	72.5%	
All firm sizes	74.1%	74.6%	70.0%	75.6%	72.6%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	41.9%	40.5%	49.5%	51.8%	46.4%	
50 or more employees	39.0%	41.2%	38.4%	45.1%	47.1%	
All firm sizes	39.4%	41.1%	40.1%	46.0%	47.0%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$4,742	\$5,141	\$5,207	\$5,557	\$5,571	
Average employee share	22.7%	23.1%	23.0%	24.3%	22.5%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$13,030	\$14,310	\$14,415	\$15,899	\$16,257	
Average employee share	27.6%	27.5%	28.1%	26.6%	29.5%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

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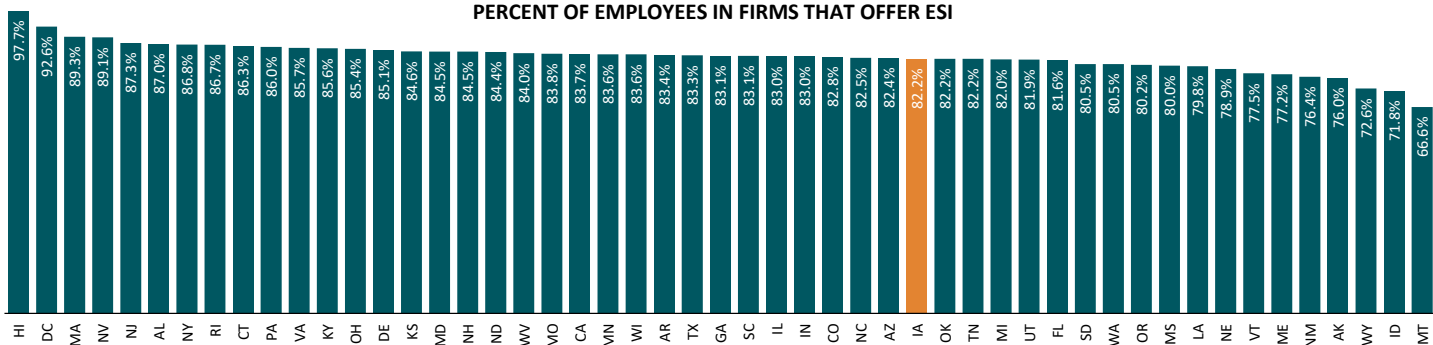
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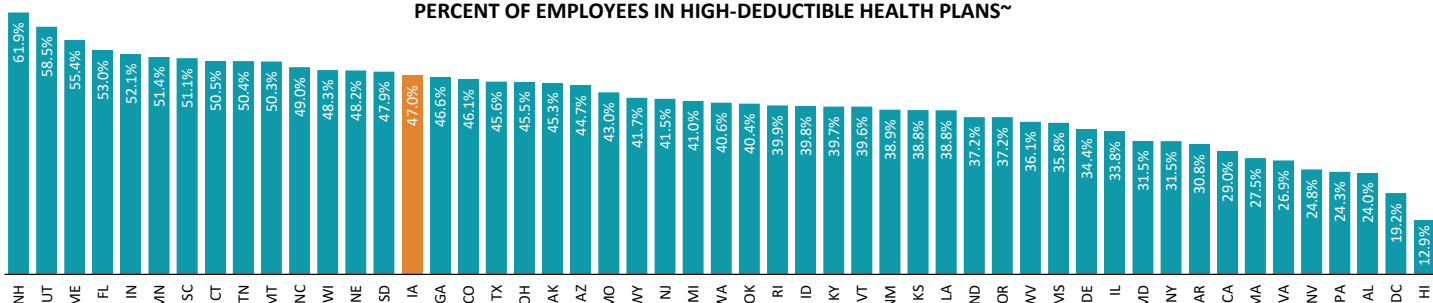
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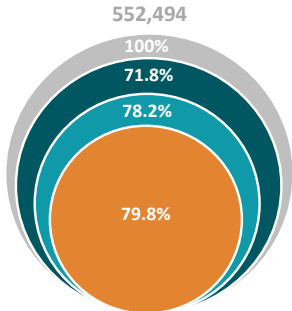


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



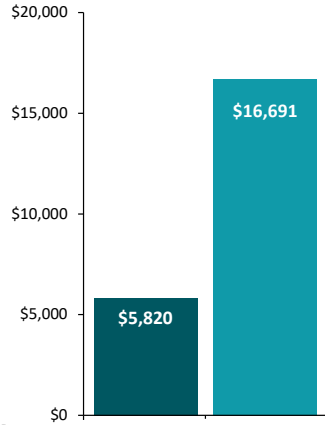
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

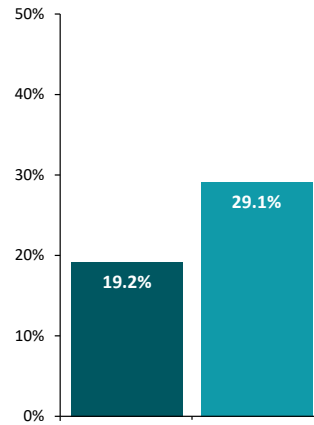


396,691 of Employees work in firms that **OFFER** coverage
310,212 of Employees with an offer are **ELIGIBLE** for coverage
247,549 of Employees with an offer who are eligible for **TAKE-UP** coverage

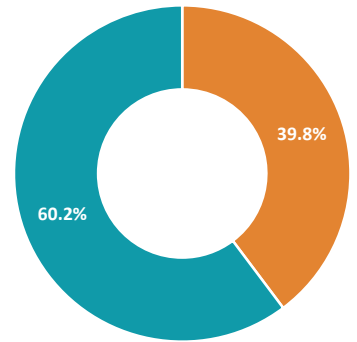
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



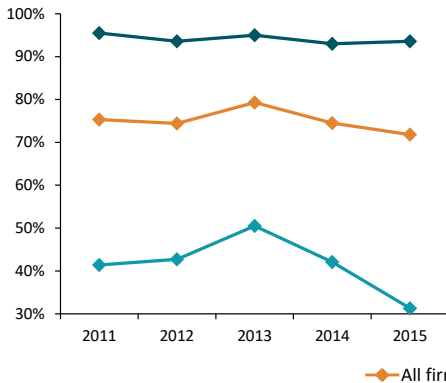
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



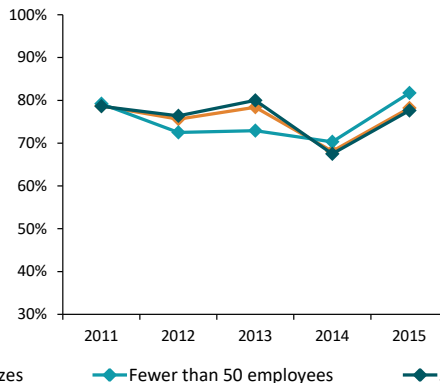
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

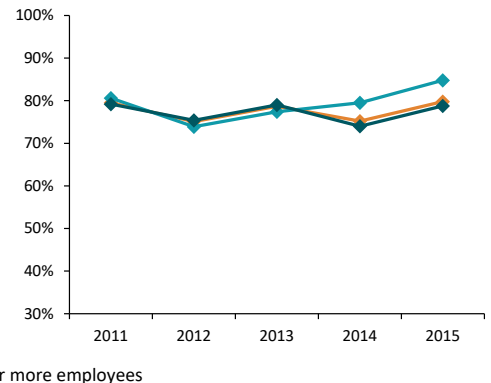
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

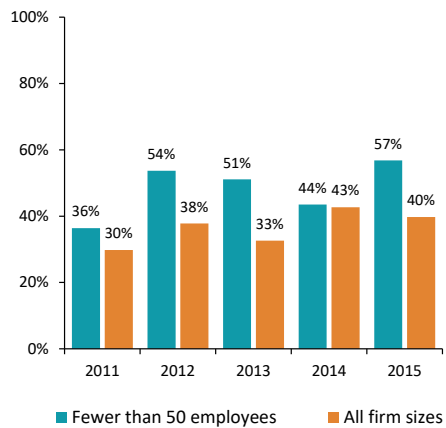


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

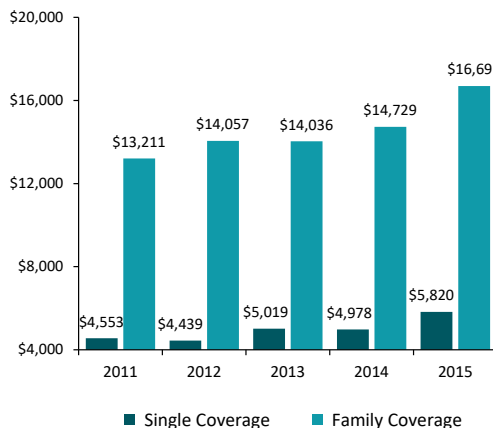


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

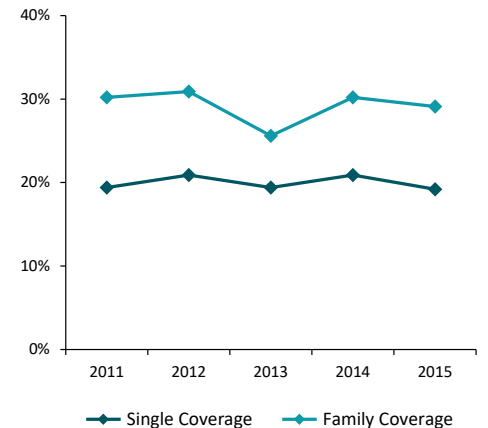
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



IDAHO

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	25.7%	25.2%	31.2%	23.6%	19.3%	
50 or more employees	93.9%	93.5%	95.7%	93.1%	95.4%	
All firm sizes	41.3%	39.1%	44.6%	37.5%	33.9%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	41.4%	42.7%	50.5%	42.1%	31.3%	
50 or more employees	95.5%	93.6%	95.0%	93.0%	93.6%	
All firm sizes	75.3%	74.4%	79.3%	74.5%	71.8%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	79.2%	72.5%	72.9%	70.3%	81.7%	
50 or more employees	78.6%	76.4%	80.0%	67.5%	77.6%	*
All firm sizes	78.7%	75.6%	78.4%	68.1%	78.2%	*

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	80.6%	73.9%	77.4%	79.5%	84.8%	
50 or more employees	79.2%	75.4%	79.0%	74.0%	78.8%	
All firm sizes	79.5%	75.1%	78.7%	75.2%	79.8%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	36.4%	53.7%	51.1%	43.5%	56.8%	
50 or more employees	28.0%	33.6%	27.8%	42.4%	36.3%	
All firm sizes	29.8%	37.8%	32.6%	42.7%	39.8%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$4,553	\$4,439	\$5,019	\$4,978	\$5,820	*
Average employee share	19.4%	20.9%	19.4%	20.9%	19.2%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$13,211	\$14,057	\$14,036	\$14,729	\$16,691	*
Average employee share	30.2%	30.9%	25.6%	30.2%	29.1%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

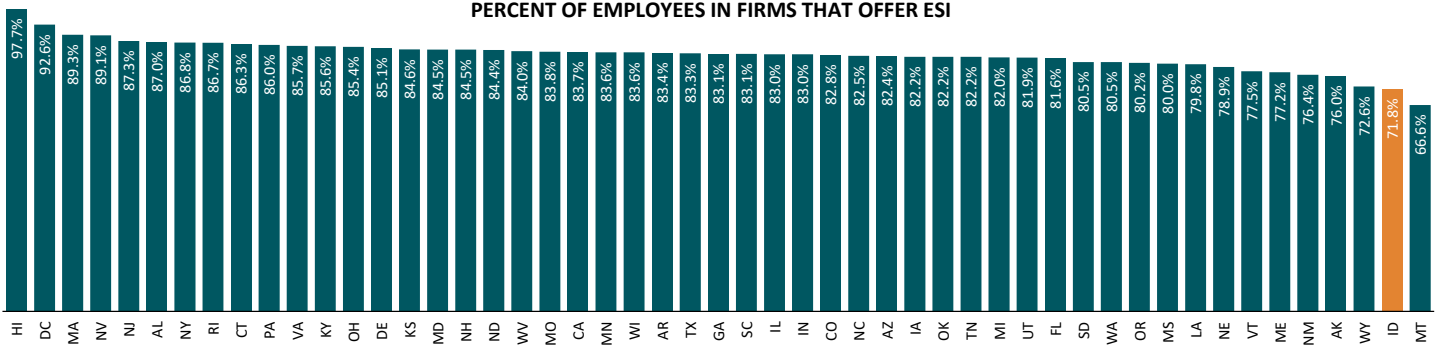
Please see www.shadac.org/MEPSESIReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

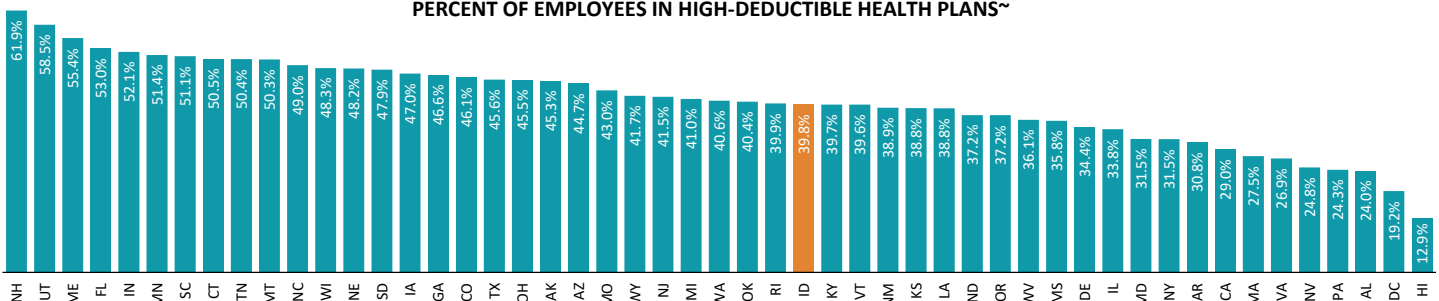
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

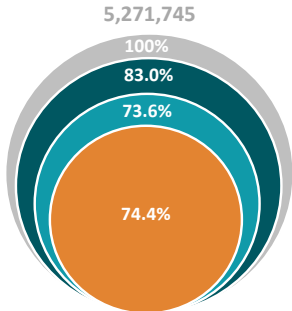


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



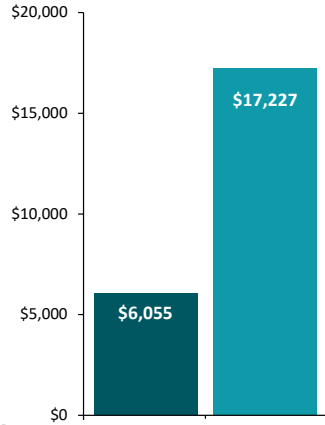
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

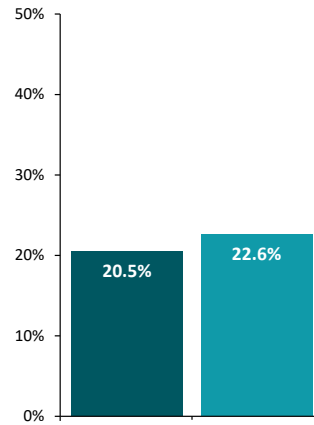


4,375,549 of Employees work in firms that **OFFER** coverage
3,220,404 of Employees with an offer are **ELIGIBLE** for coverage
2,395,981 of Employees with an offer who are eligible for **TAKE-UP** coverage

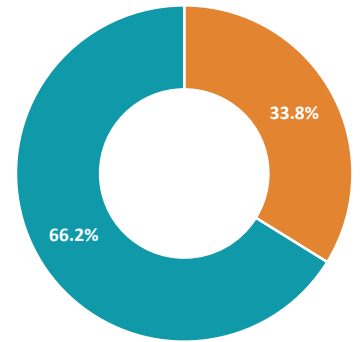
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



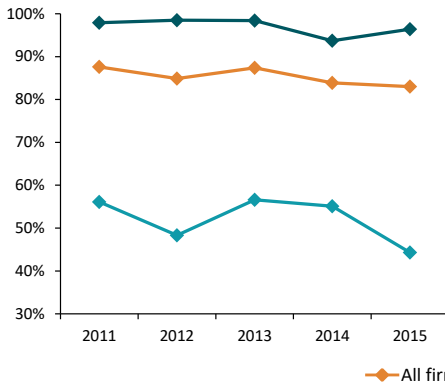
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



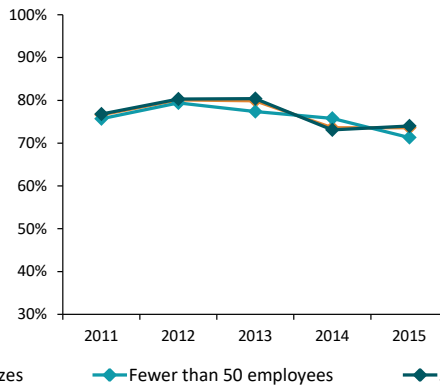
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

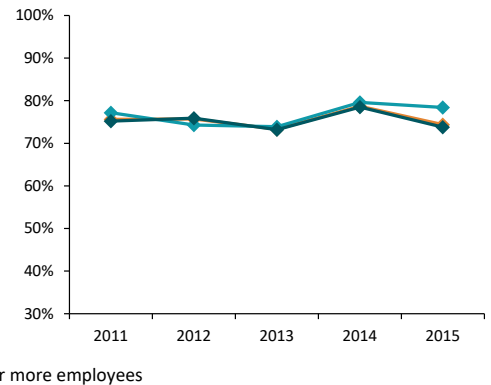
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

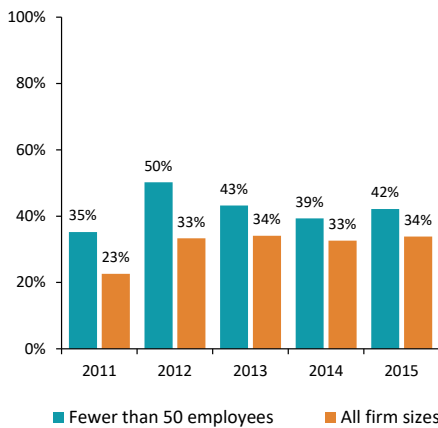


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

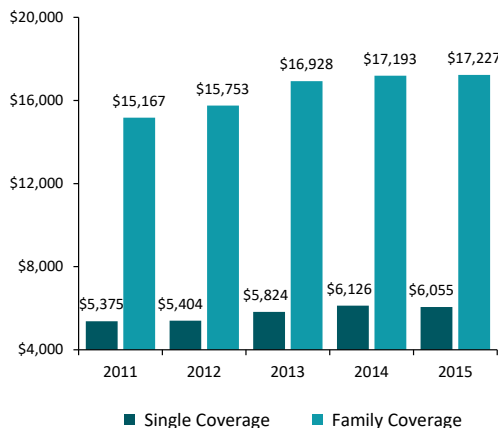


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

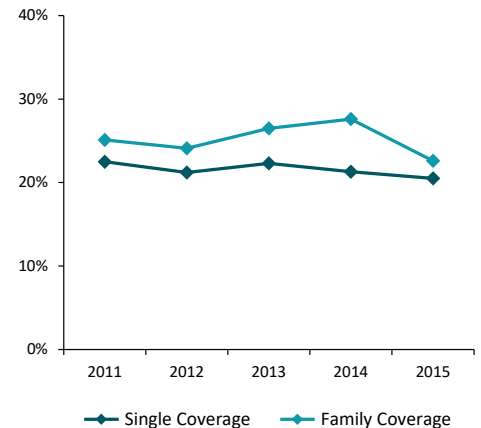
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



ILLINOIS

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	32.7%	30.5%	33.2%	32.8%	27.7%	
50 or more employees	96.5%	95.2%	95.3%	93.3%	94.3%	
All firm sizes	48.8%	45.8%	48.2%	47.3%	44.1%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	56.1%	48.3%	56.6%	55.1%	44.3%	*
50 or more employees	97.9%	98.5%	98.4%	93.7%	96.4%	
All firm sizes	87.6%	84.9%	87.4%	83.9%	83.0%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	75.7%	79.4%	77.4%	75.8%	71.3%	
50 or more employees	76.8%	80.3%	80.4%	73.1%	74.0%	
All firm sizes	76.6%	80.1%	79.9%	73.6%	73.6%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	77.2%	74.3%	73.9%	79.6%	78.4%	
50 or more employees	75.2%	75.9%	73.2%	78.5%	73.8%	
All firm sizes	75.6%	75.7%	73.3%	78.7%	74.4%	*

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	35.2%	50.2%	43.2%	39.3%	42.2%	
50 or more employees	20.2%	30.1%	32.3%	31.2%	32.5%	
All firm sizes	22.6%	33.3%	34.1%	32.6%	33.8%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,375	\$5,404	\$5,824	\$6,126	\$6,055	
Average employee share	22.5%	21.2%	22.3%	21.3%	20.5%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$15,167	\$15,753	\$16,928	\$17,193	\$17,227	
Average employee share	25.1%	24.1%	26.5%	27.6%	22.6%	*

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

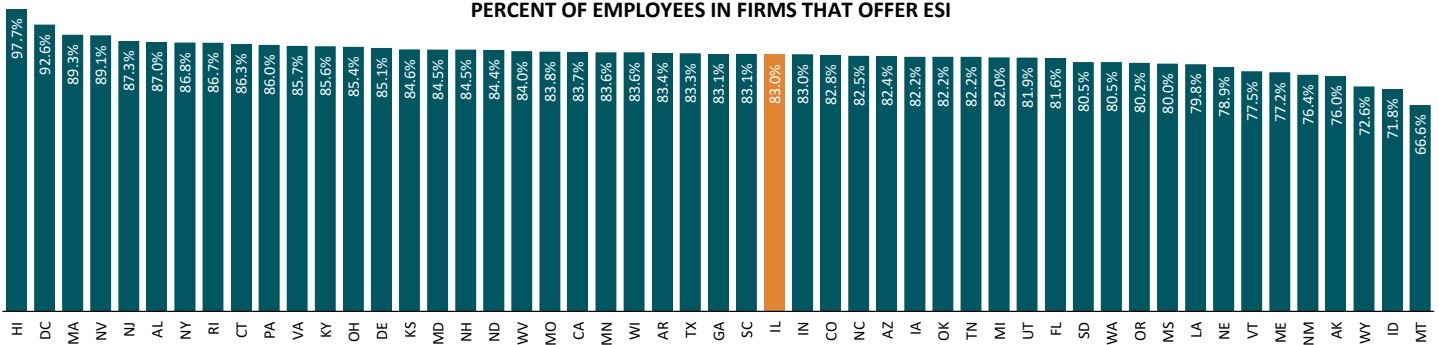
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

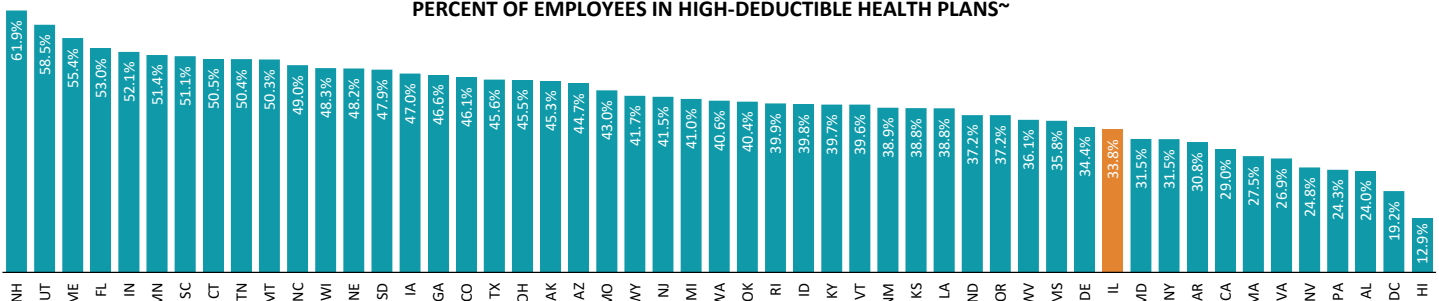
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

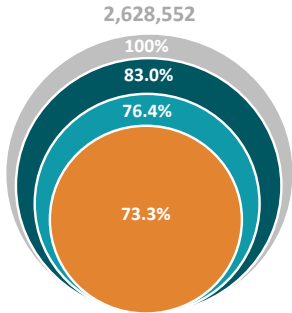


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



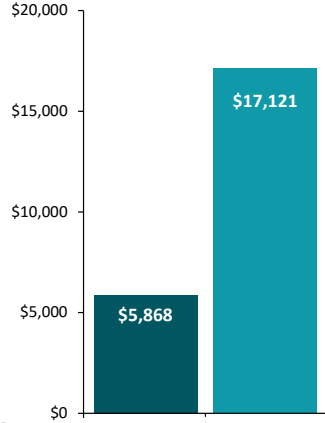
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

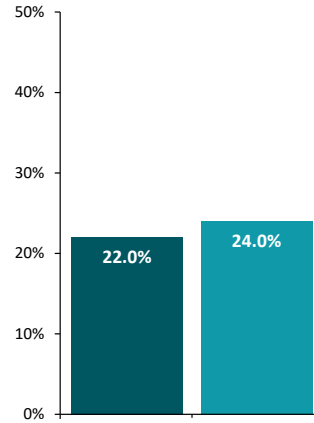


2,181,698 of Employees work in firms that OFFER coverage
 1,666,818 of Employees with an offer are ELIGIBLE for coverage
 1,221,777 of Employees with an offer who are eligible for TAKE-UP coverage

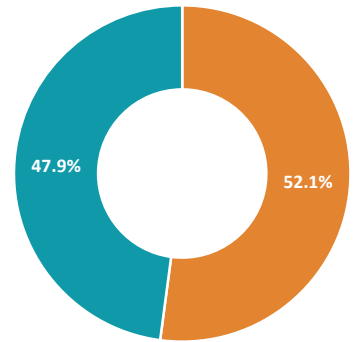
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



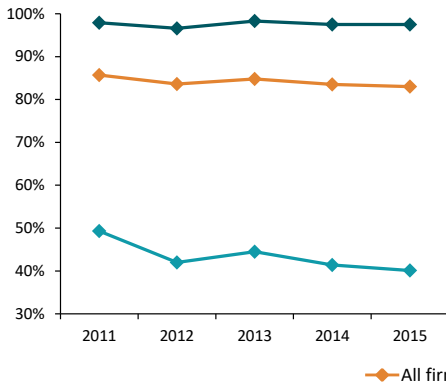
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



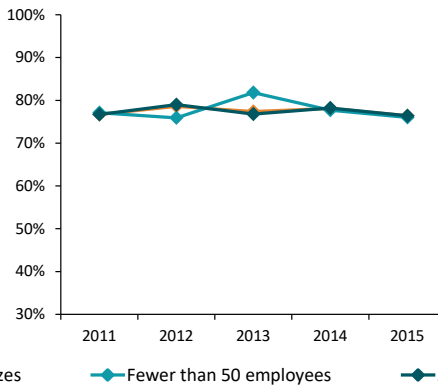
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

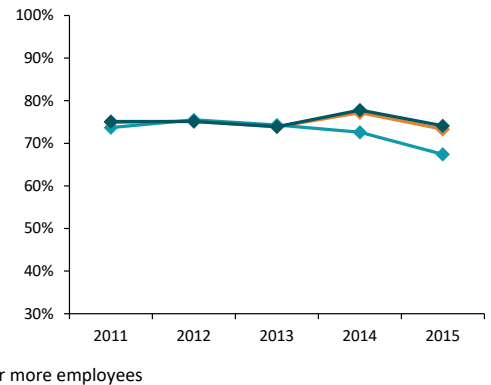
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

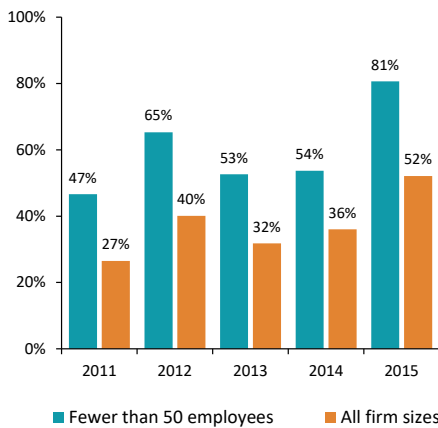


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

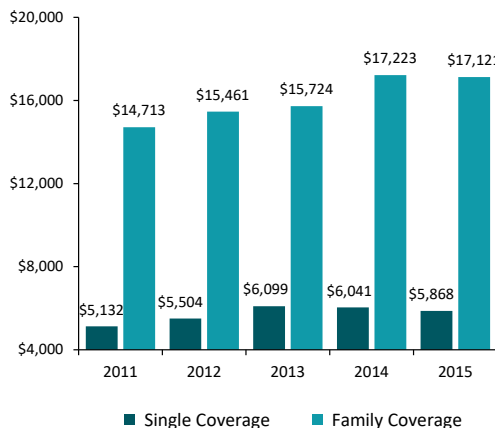


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

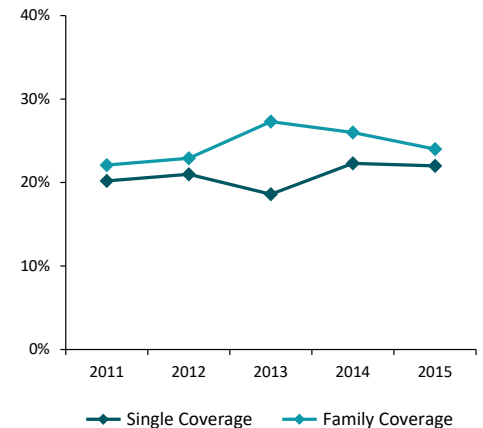
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



INDIANA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	27.4%	25.8%	25.2%	28.5%	22.6%	
50 or more employees	97.6%	95.3%	94.3%	96.1%	95.2%	
All firm sizes	50.5%	44.9%	45.1%	49.5%	43.3%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	49.3%	42.0%	44.5%	41.4%	40.1%	
50 or more employees	97.9%	96.6%	98.3%	97.5%	97.5%	
All firm sizes	85.7%	83.6%	84.8%	83.5%	83.0%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.1%	75.9%	81.8%	77.7%	76.0%	
50 or more employees	76.7%	79.0%	76.8%	78.2%	76.4%	
All firm sizes	76.7%	78.6%	77.4%	78.1%	76.4%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	73.7%	75.5%	74.3%	72.6%	67.4%	
50 or more employees	75.1%	75.1%	73.9%	77.8%	74.1%	
All firm sizes	74.9%	75.2%	73.9%	77.2%	73.3%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	46.6%	65.3%	52.6%	53.7%	80.6%	*
50 or more employees	23.2%	36.3%	28.4%	33.7%	48.5%	*
All firm sizes	26.5%	40.1%	31.8%	36.0%	52.1%	*

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,132	\$5,504	\$6,099	\$6,041	\$5,868	
Average employee share	20.2%	21.0%	18.6%	22.3%	22.0%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$14,713	\$15,461	\$15,724	\$17,223	\$17,121	
Average employee share	22.1%	22.9%	27.3%	26.0%	24.0%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HSA) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

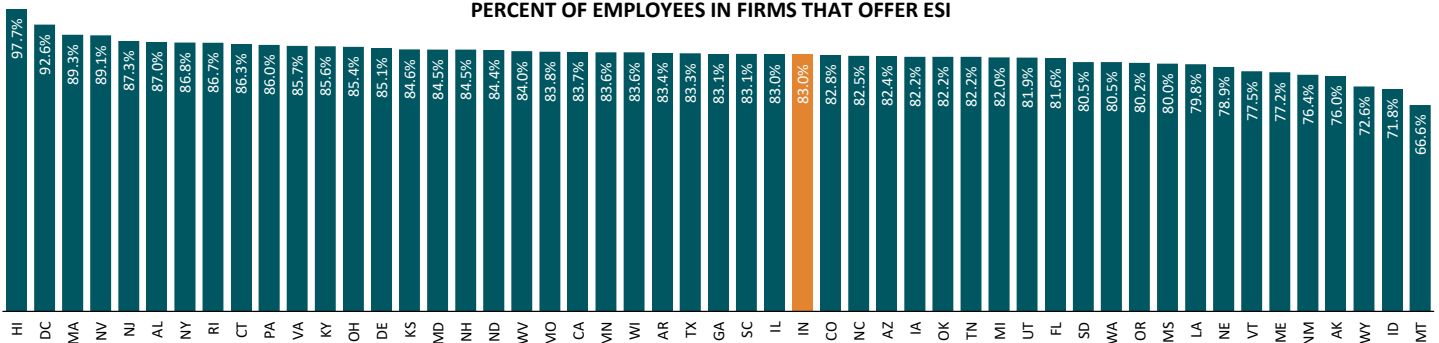
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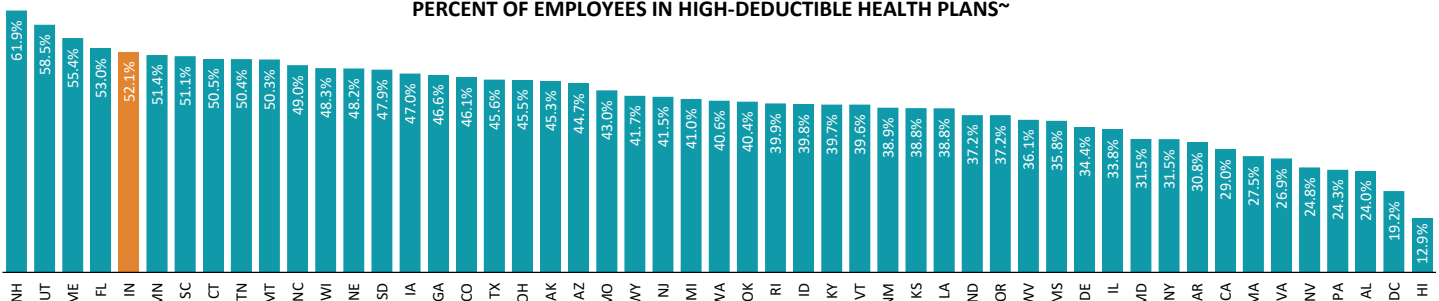
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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

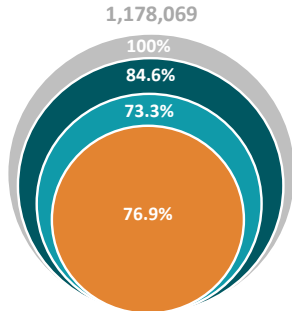


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



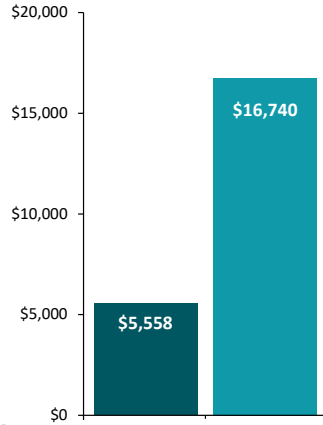
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

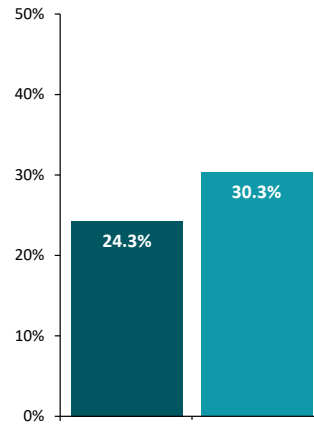


996,646 of Employees work in firms that OFFER coverage
 730,542 of Employees with an offer are ELIGIBLE for coverage
 561,787 of Employees with an offer who are eligible for TAKE-UP coverage

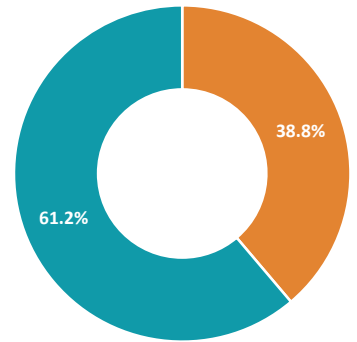
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



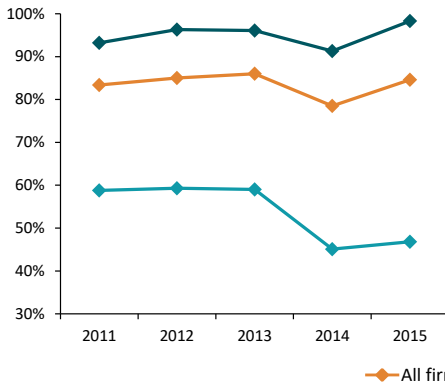
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



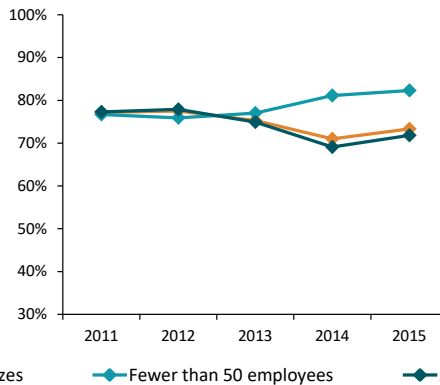
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015[†]

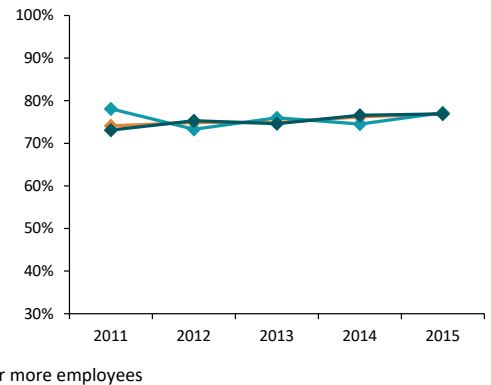
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

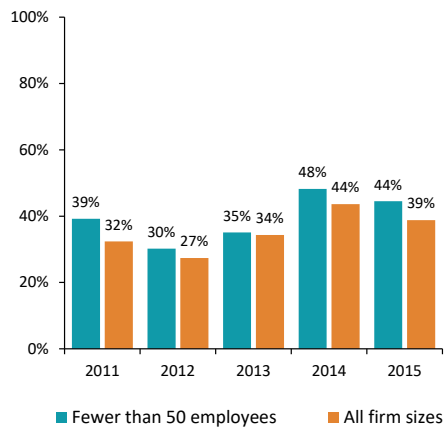


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

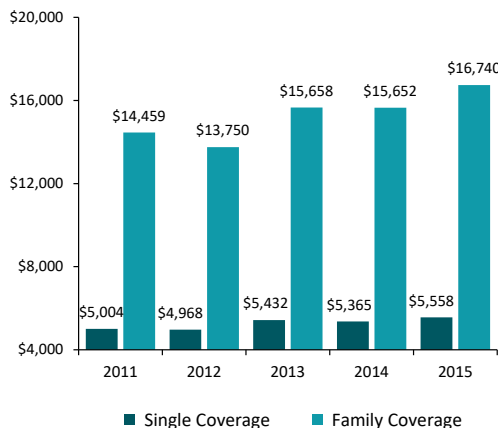


TRENDS IN ESI COSTS, 2011 TO 2015[†]

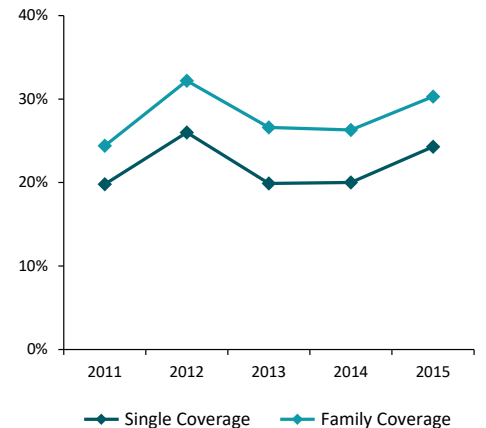
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



KANSAS

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	39.6%	38.2%	42.4%	31.8%	34.3%	
50 or more employees	96.7%	95.9%	93.0%	93.7%	94.7%	
All firm sizes	55.2%	52.6%	55.5%	48.4%	49.8%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	58.8%	59.3%	59.0%	45.1%	46.8%	
50 or more employees	93.2%	96.3%	96.1%	91.3%	98.3%	*
All firm sizes	83.4%	85.0%	86.0%	78.5%	84.6%	*

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	76.7%	75.9%	77.0%	81.1%	82.3%	
50 or more employees	77.3%	77.9%	74.9%	69.1%	71.8%	
All firm sizes	77.2%	77.5%	75.3%	71.0%	73.3%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	78.1%	73.3%	76.0%	74.5%	77.2%	
50 or more employees	73.1%	75.3%	74.6%	76.6%	76.9%	
All firm sizes	74.1%	74.9%	74.9%	76.2%	76.9%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	39.2%	30.2%	35.1%	48.2%	44.5%	
50 or more employees	30.5%	26.7%	34.1%	42.6%	37.7%	
All firm sizes	32.4%	27.4%	34.3%	43.6%	38.8%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,004	\$4,968	\$5,432	\$5,365	\$5,558	
Average employee share	19.8%	26.0%	19.9%	20.0%	24.3%	*

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$14,459	\$13,750	\$15,658	\$15,652	\$16,740	
Average employee share	24.4%	32.2%	26.6%	26.3%	30.3%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

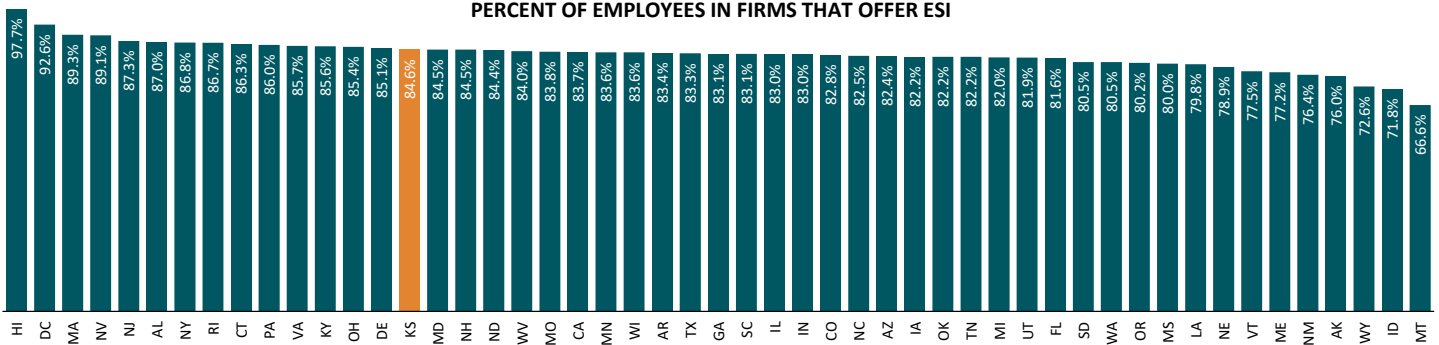
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

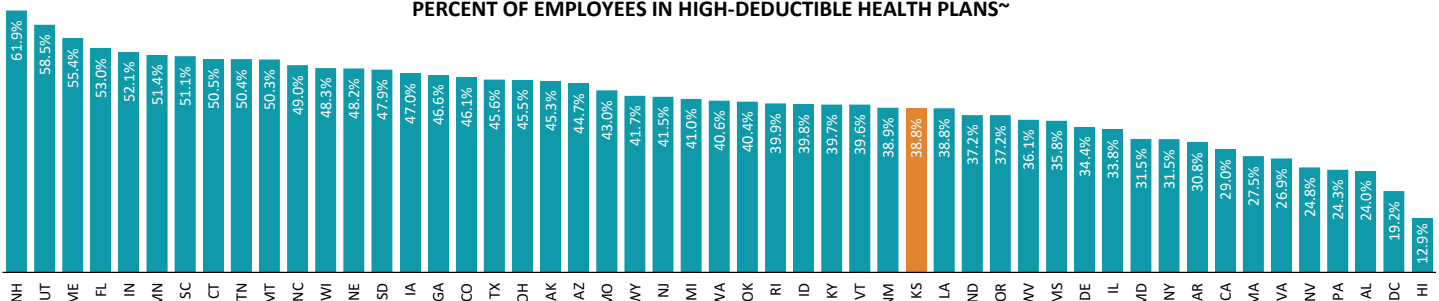
EXPLORING STATE VARIATION [†]

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/MEPSESISReport2016.

PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

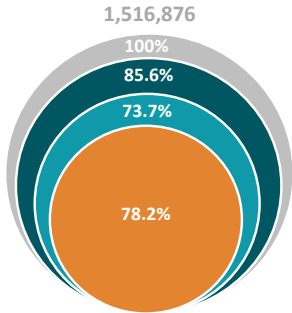


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



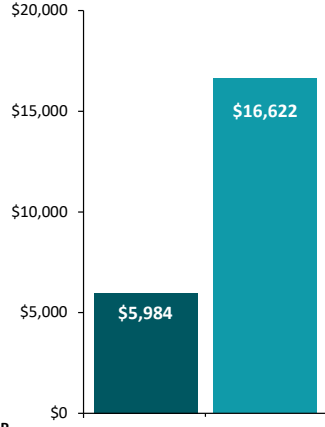
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

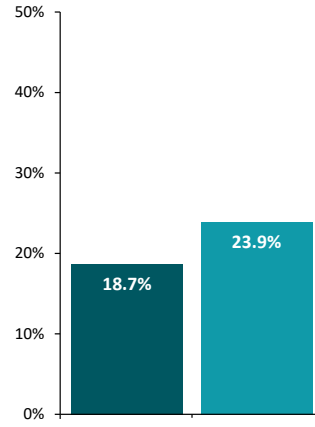


1,298,446 of Employees work in firms that OFFER coverage
956,955 of Employees with an offer are ELIGIBLE for coverage
748,339 of Employees with an offer who are eligible for TAKE-UP coverage

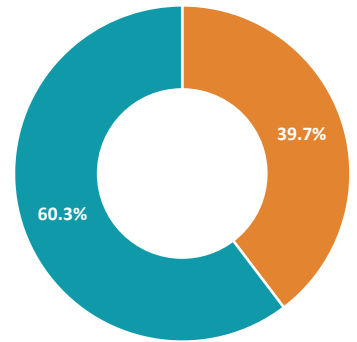
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



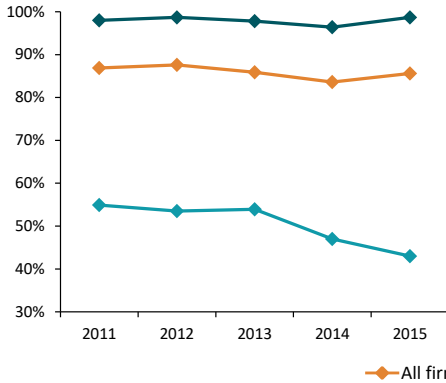
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



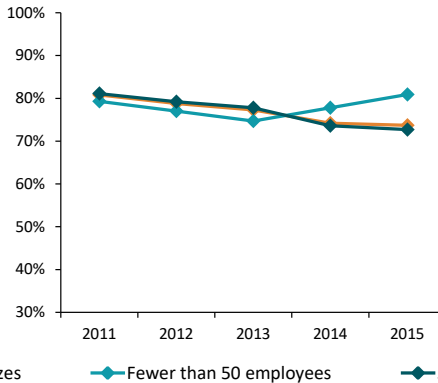
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

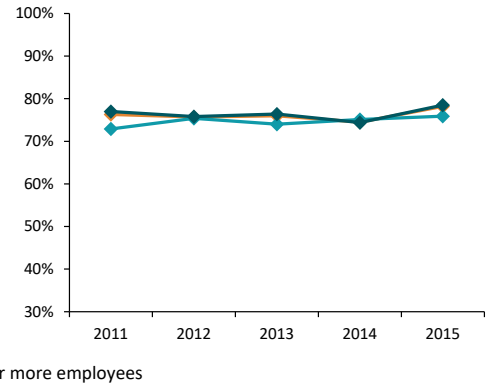
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

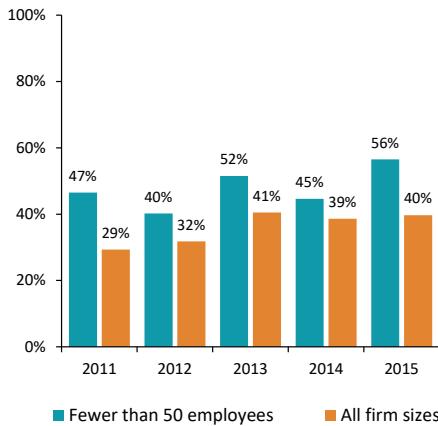


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

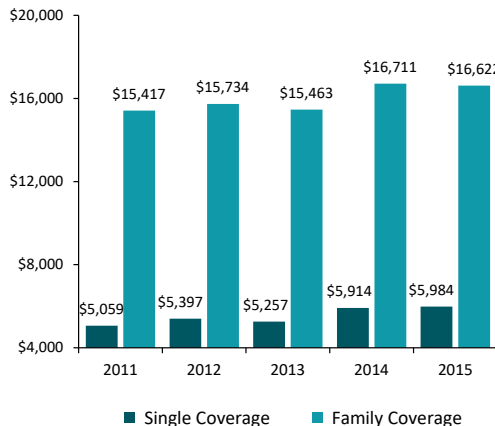


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

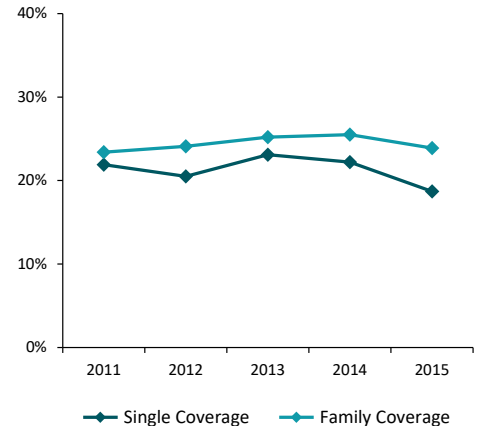
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



KENTUCKY

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	37.4%	36.4%	34.7%	31.5%	26.6%	
50 or more employees	95.6%	98.7%	95.0%	95.8%	98.3%	
All firm sizes	56.0%	54.4%	52.2%	50.4%	47.8%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	54.9%	53.5%	53.9%	47.0%	43.0%	
50 or more employees	98.0%	98.7%	97.8%	96.4%	98.7%	
All firm sizes	86.9%	87.6%	85.9%	83.6%	85.6%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	79.3%	77.0%	74.7%	77.8%	80.9%	
50 or more employees	81.1%	79.2%	77.8%	73.6%	72.7%	
All firm sizes	80.8%	78.8%	77.3%	74.2%	73.7%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	72.9%	75.4%	74.0%	75.1%	75.9%	
50 or more employees	77.0%	75.8%	76.4%	74.4%	78.5%	
All firm sizes	76.3%	75.7%	76.0%	74.5%	78.2%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	46.5%	40.2%	51.5%	44.6%	56.5%	
50 or more employees	26.2%	30.3%	38.4%	37.5%	37.2%	
All firm sizes	29.3%	31.8%	40.5%	38.6%	39.7%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,059	\$5,397	\$5,257	\$5,914	\$5,984	
Average employee share	21.9%	20.5%	23.1%	22.2%	18.7%	*

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$15,417	\$15,734	\$15,463	\$16,711	\$16,622	
Average employee share	23.4%	24.1%	25.2%	25.5%	23.9%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

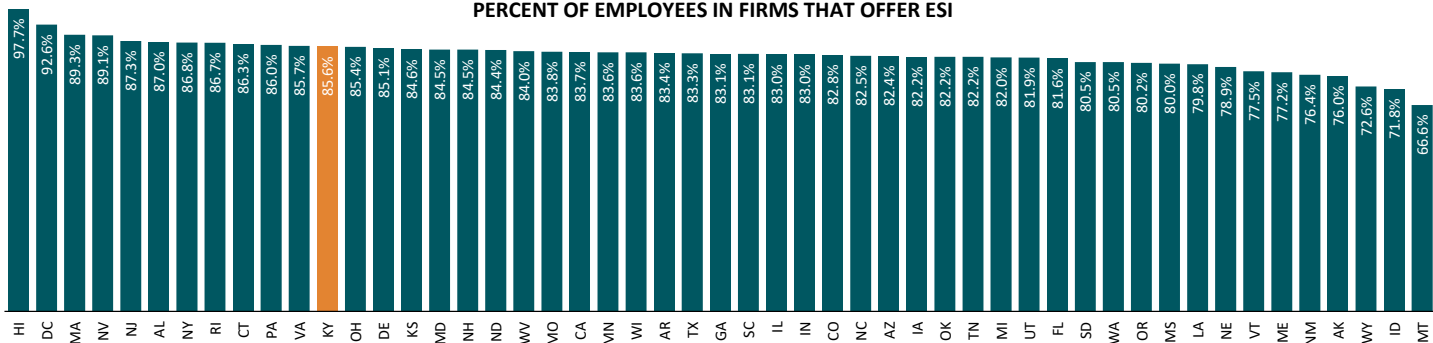
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

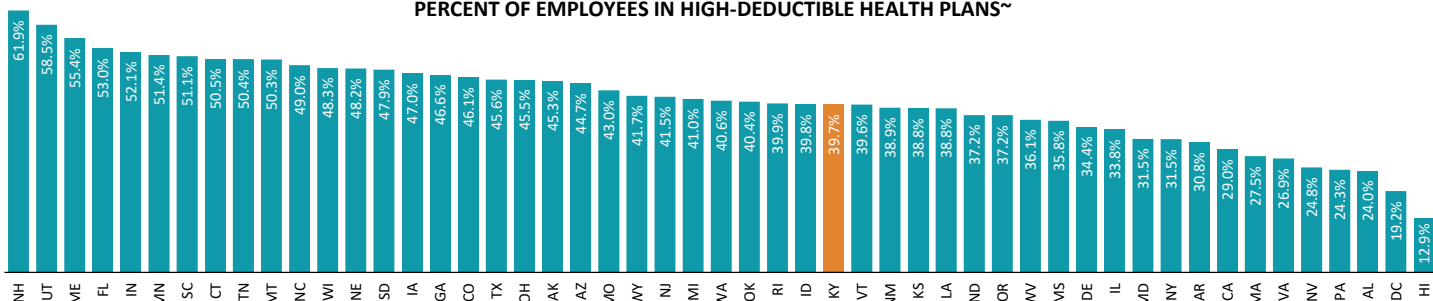
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

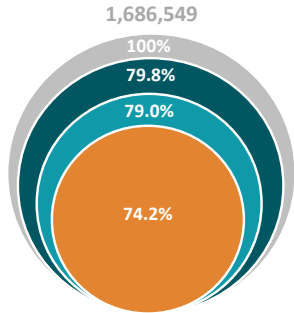


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



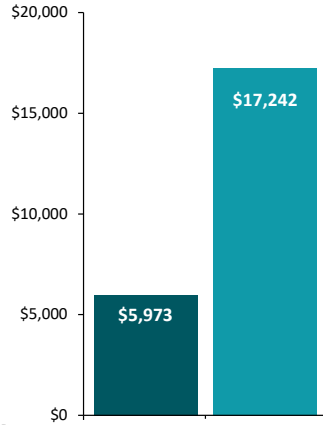
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

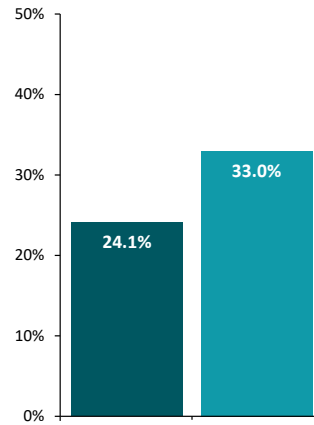


1,686,549
 1,345,866 of Employees work in firms that OFFER coverage
 1,063,234 of Employees with an offer are ELIGIBLE for coverage
 788,920 of Employees with an offer who are eligible for TAKE-UP coverage

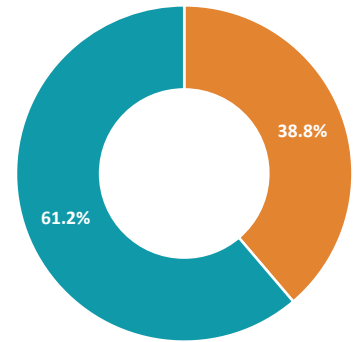
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



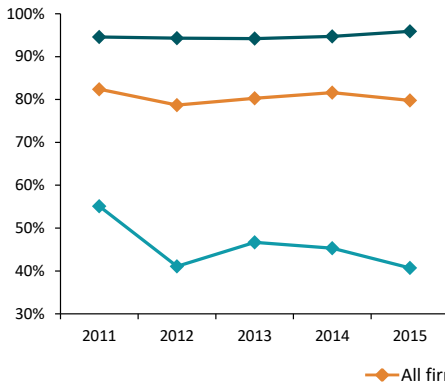
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



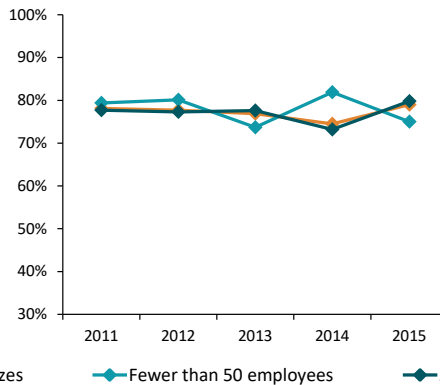
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

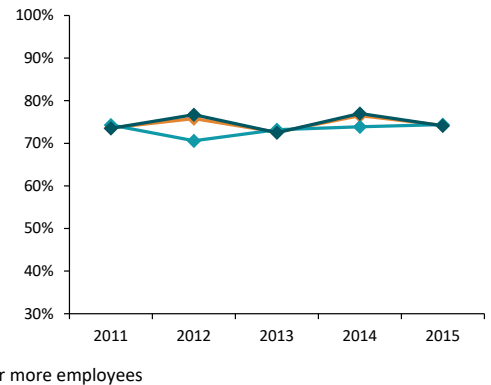
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

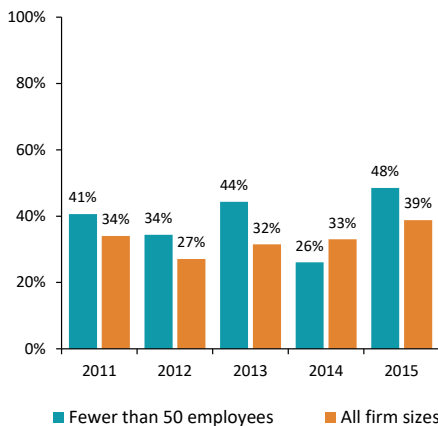


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

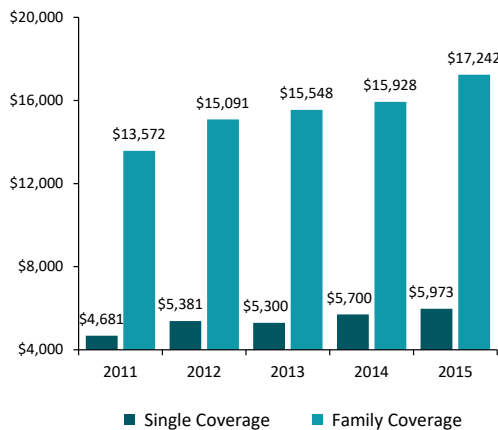


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

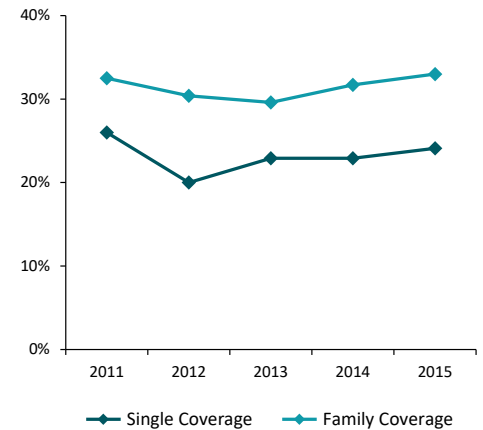
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



LOUISIANA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	33.2%	26.5%	31.2%	28.5%	25.0%	
50 or more employees	94.2%	93.7%	94.6%	94.6%	92.5%	
All firm sizes	49.0%	44.2%	48.7%	46.0%	42.7%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	55.1%	41.1%	46.7%	45.3%	40.7%	
50 or more employees	94.6%	94.3%	94.2%	94.7%	95.9%	
All firm sizes	82.4%	78.7%	80.3%	81.6%	79.8%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	79.4%	80.1%	73.7%	81.9%	75.0%	
50 or more employees	77.7%	77.3%	77.6%	73.2%	79.8%	
All firm sizes	78.1%	77.7%	76.9%	74.5%	79.0%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	74.3%	70.6%	73.2%	73.9%	74.4%	
50 or more employees	73.5%	76.7%	72.5%	77.0%	74.1%	
All firm sizes	73.6%	75.8%	72.6%	76.5%	74.2%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	40.6%	34.4%	44.3%	26.1%	48.5%	*
50 or more employees	32.2%	25.8%	29.0%	34.3%	37.2%	
All firm sizes	34.0%	27.1%	31.5%	33.0%	38.8%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$4,681	\$5,381	\$5,300	\$5,700	\$5,973	
Average employee share	26.0%	20.0%	22.9%	22.9%	24.1%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$13,572	\$15,091	\$15,548	\$15,928	\$17,242	*
Average employee share	32.5%	30.4%	29.6%	31.7%	33.0%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

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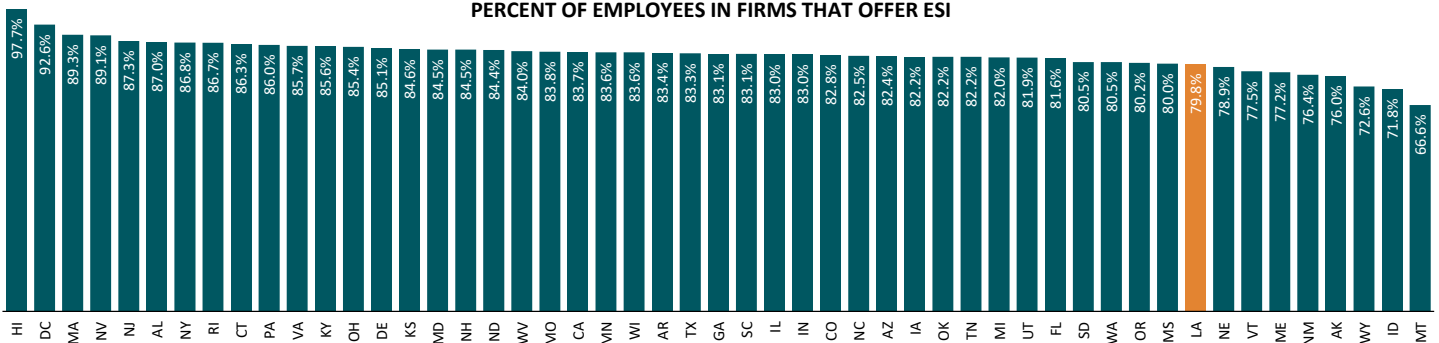
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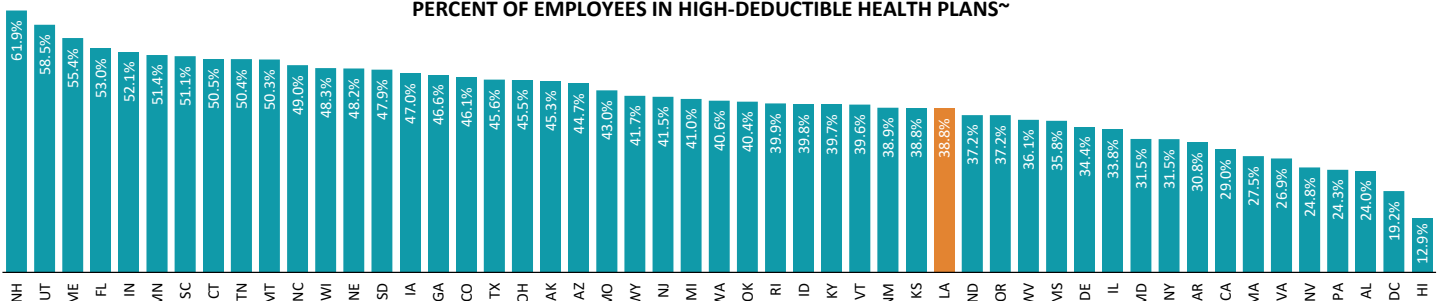
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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

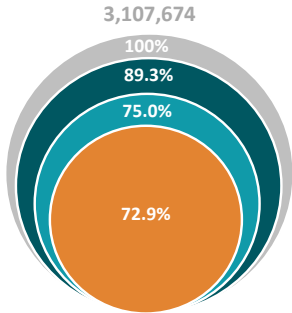


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



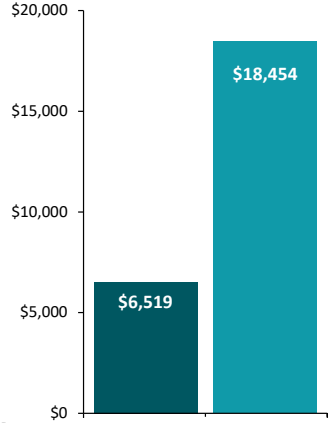
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

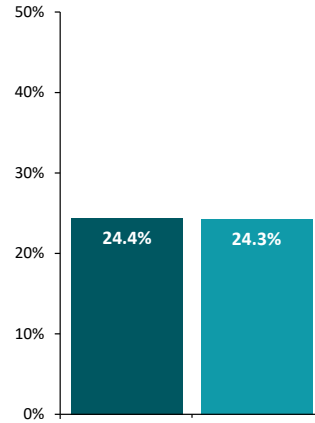


2,775,153 of Employees work in firms that OFFER coverage
2,081,365 of Employees with an offer are ELIGIBLE for coverage
1,517,315 of Employees with an offer who are eligible for TAKE-UP coverage

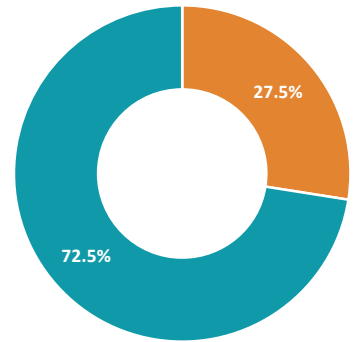
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



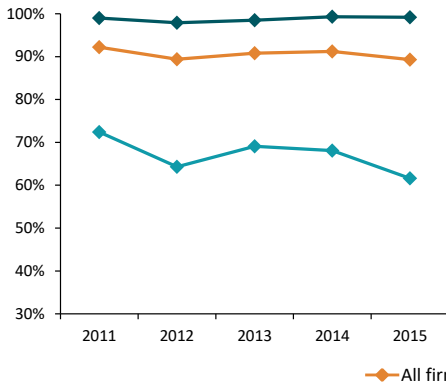
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



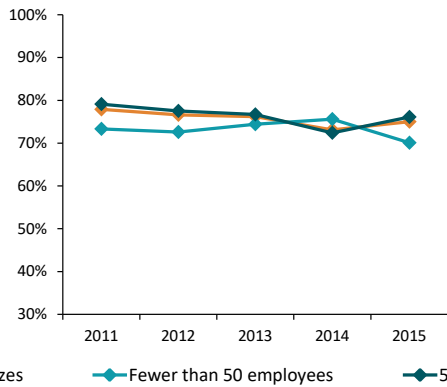
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

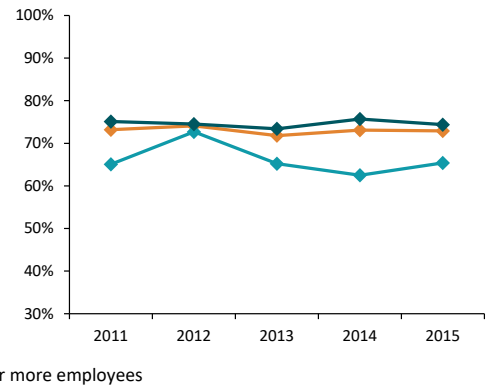
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

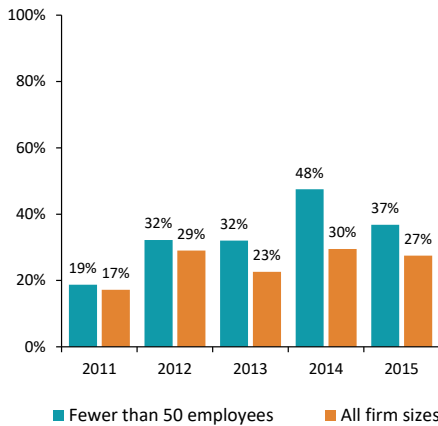


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

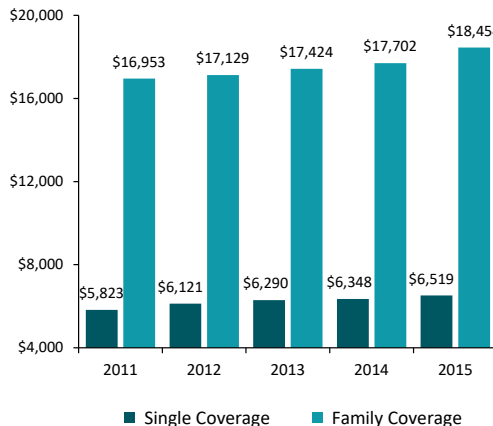


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

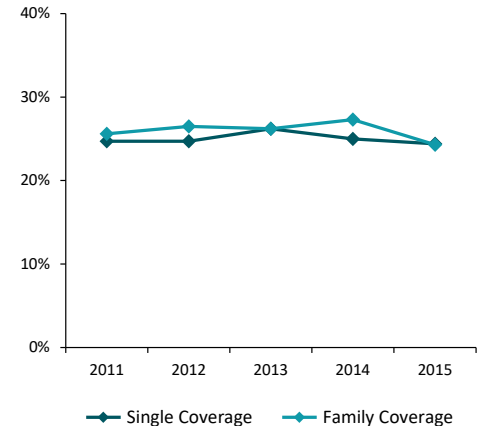
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



MASSACHUSETTS

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	53.2%	44.8%	48.6%	44.6%	39.6%	
50 or more employees	98.1%	98.9%	98.1%	99.8%	94.1%	
All firm sizes	64.6%	58.6%	61.2%	59.0%	52.4%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	72.4%	64.3%	69.1%	68.1%	61.6%	
50 or more employees	99.0%	97.9%	98.5%	99.3%	99.2%	
All firm sizes	92.2%	89.4%	90.8%	91.2%	89.3%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	73.3%	72.6%	74.4%	75.6%	70.1%	
50 or more employees	79.1%	77.5%	76.7%	72.4%	76.1%	
All firm sizes	77.9%	76.6%	76.2%	73.1%	75.0%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	65.1%	72.7%	65.2%	62.5%	65.4%	
50 or more employees	75.1%	74.5%	73.4%	75.7%	74.4%	
All firm sizes	73.2%	74.1%	71.8%	73.1%	72.9%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	18.7%	32.2%	32.0%	47.5%	36.8%	
50 or more employees	16.8%	28.2%	20.6%	25.7%	25.8%	
All firm sizes	17.2%	29.0%	22.6%	29.5%	27.5%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,823	\$6,121	\$6,290	\$6,348	\$6,519	
Average employee share	24.7%	24.7%	26.2%	25.0%	24.4%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$16,953	\$17,129	\$17,424	\$17,702	\$18,454	
Average employee share	25.6%	26.5%	26.2%	27.3%	24.3%	*

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

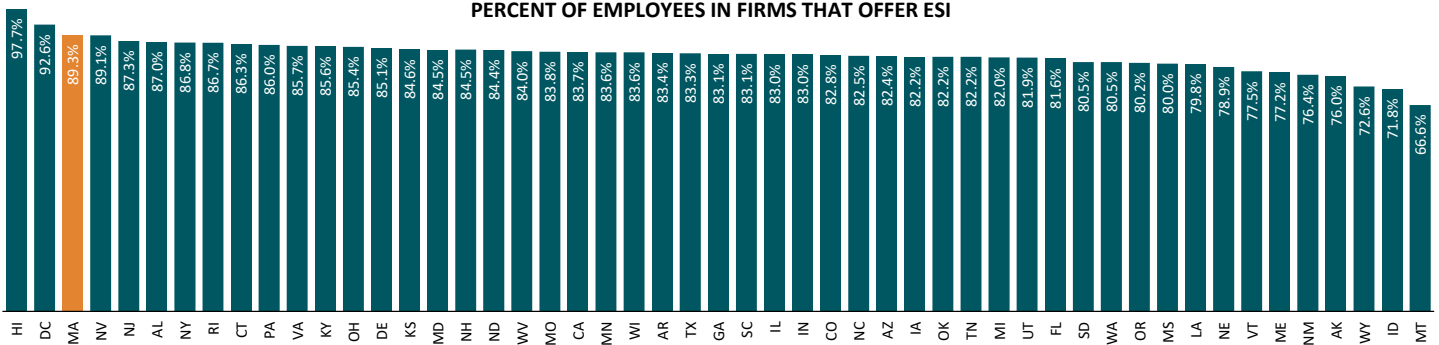
Please see www.shadac.org/MEPSESIReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

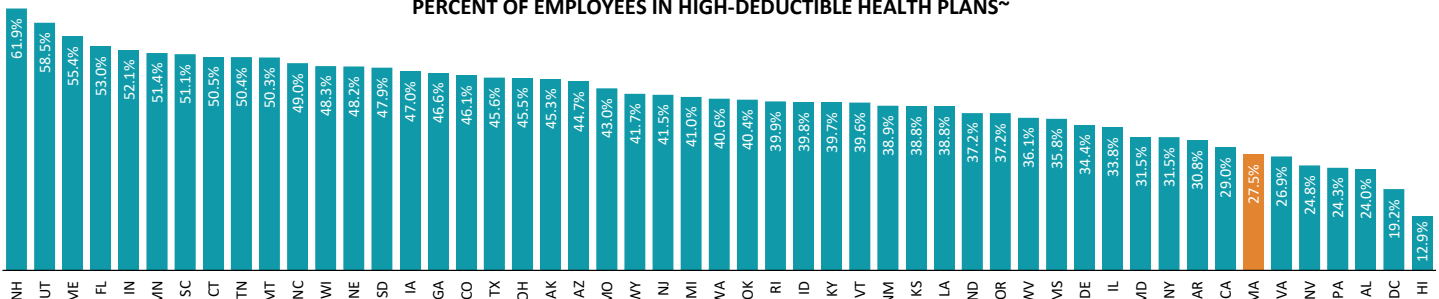
EXPLORING STATE VARIATION [†]

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/MEPSESIReport2016.

PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

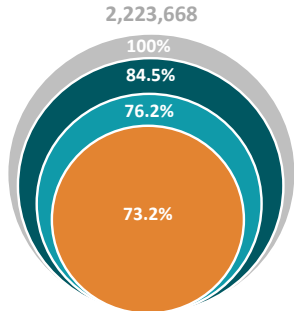


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



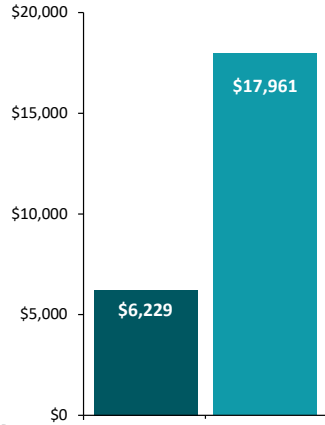
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

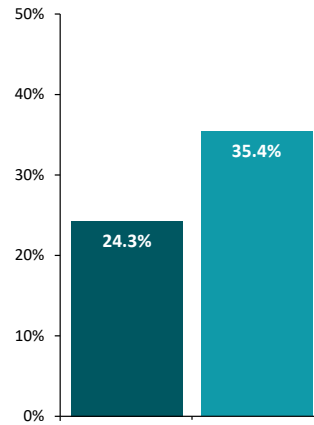


1,879,000 of Employees work in firms that OFFER coverage
1,431,798 of Employees with an offer are ELIGIBLE for coverage
1,048,076 of Employees with an offer who are eligible for TAKE-UP coverage

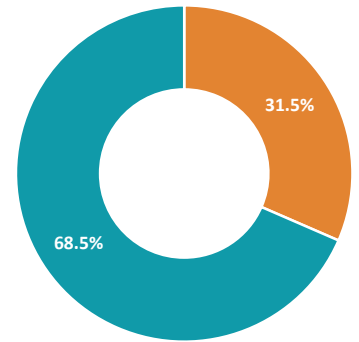
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



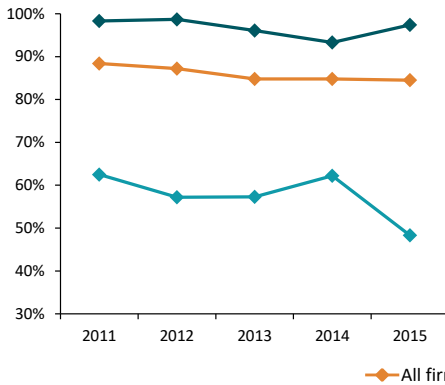
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



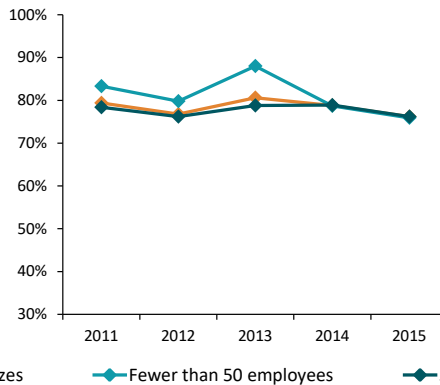
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

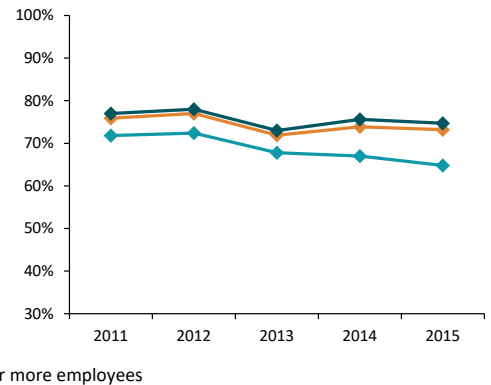
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE



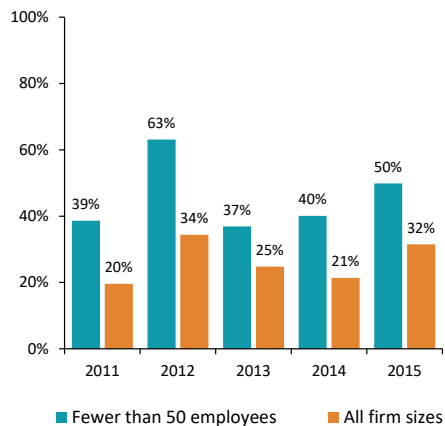
PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED



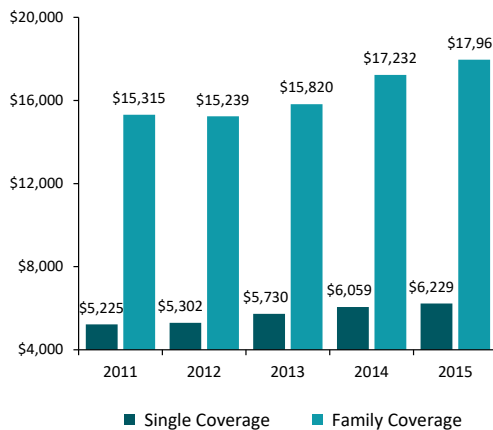
— All firm sizes — Fewer than 50 employees — 50 or more employees

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

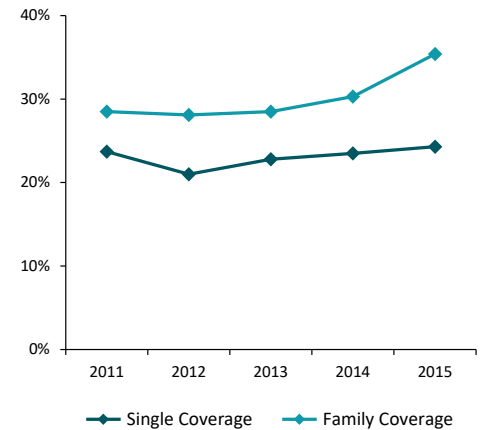
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



MARYLAND

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	39.1%	41.7%	37.6%	39.8%	30.3%	*
50 or more employees	97.3%	97.9%	96.4%	96.1%	98.2%	
All firm sizes	55.4%	56.8%	53.7%	55.0%	50.1%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	62.5%	57.2%	57.3%	62.2%	48.3%	*
50 or more employees	98.3%	98.7%	96.1%	93.3%	97.4%	
All firm sizes	88.4%	87.2%	84.8%	84.8%	84.5%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	83.3%	79.8%	88.0%	78.7%	75.9%	
50 or more employees	78.4%	76.2%	78.8%	78.9%	76.2%	
All firm sizes	79.4%	76.8%	80.6%	78.8%	76.2%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	71.8%	72.4%	67.8%	67.0%	64.8%	
50 or more employees	77.0%	78.0%	73.0%	75.6%	74.7%	
All firm sizes	75.9%	77.0%	71.9%	73.9%	73.2%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	38.6%	63.1%	36.9%	40.1%	49.9%	
50 or more employees	15.1%	28.8%	21.7%	17.2%	28.7%	*
All firm sizes	19.6%	34.4%	24.8%	21.4%	31.5%	*

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,225	\$5,302	\$5,730	\$6,059	\$6,229	
Average employee share	23.7%	21.0%	22.8%	23.5%	24.3%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$15,315	\$15,239	\$15,820	\$17,232	\$17,961	
Average employee share	28.5%	28.1%	28.5%	30.3%	35.4%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

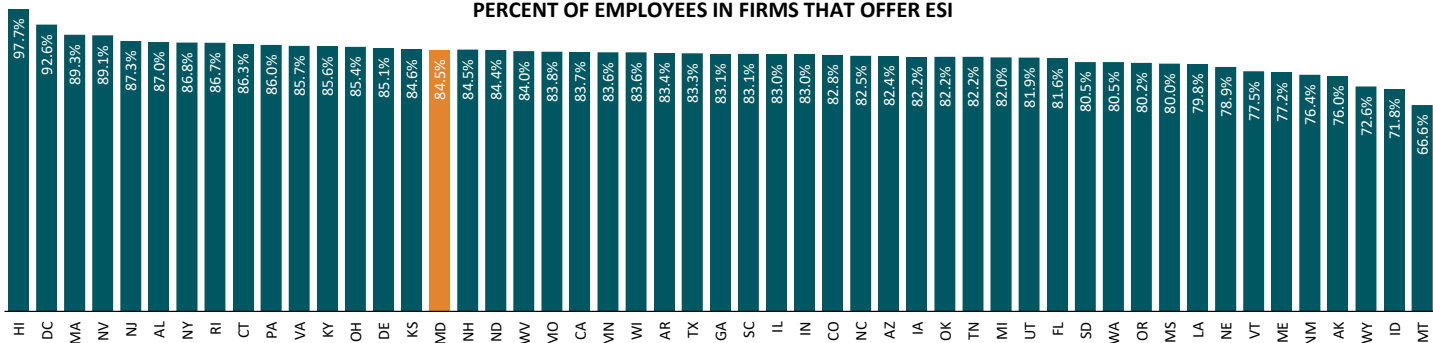
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

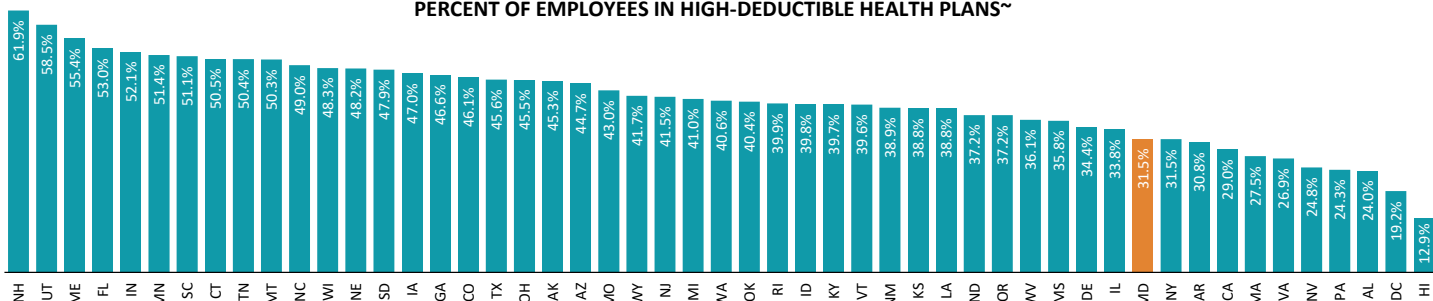
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

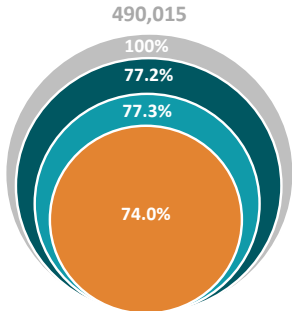


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



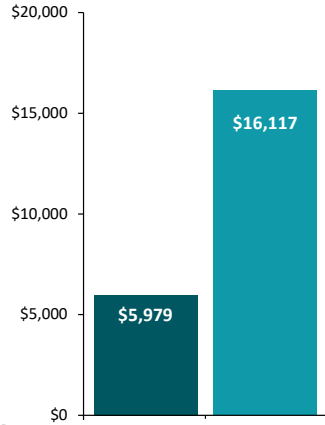
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

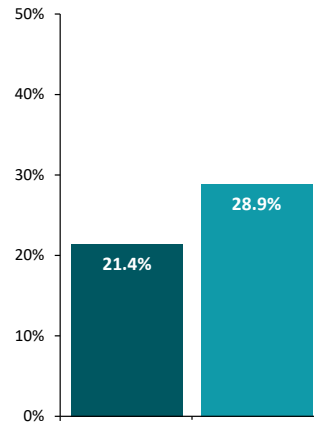


378,292 of Employees work in firms that OFFER coverage
292,419 of Employees with an offer are ELIGIBLE for coverage
216,390 of Employees with an offer who are eligible for TAKE-UP coverage

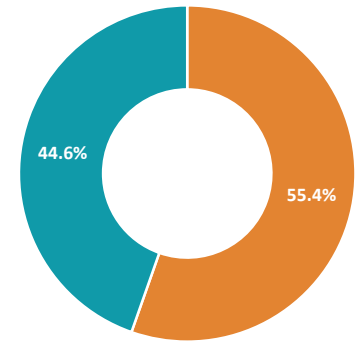
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



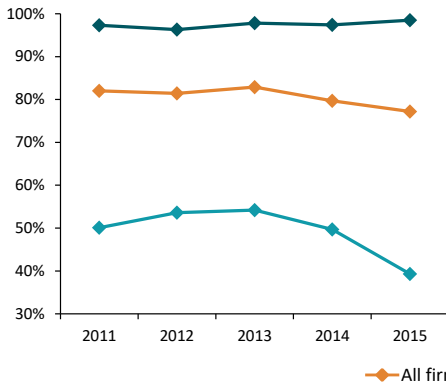
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



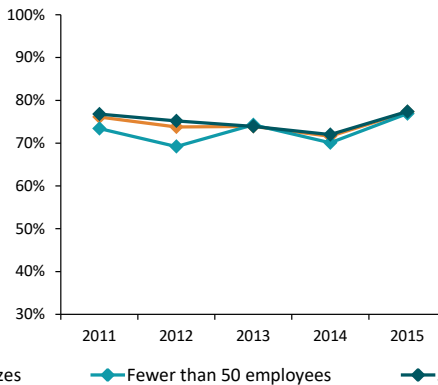
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015[†]

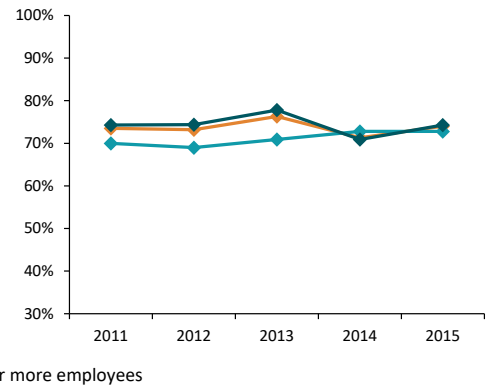
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

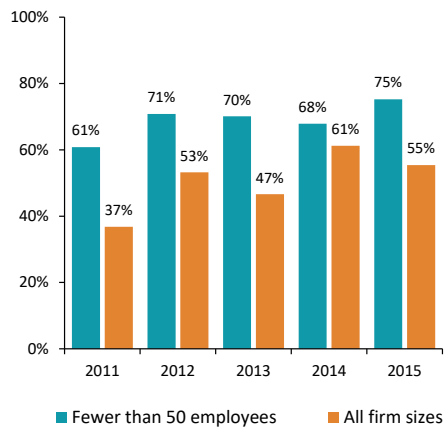


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

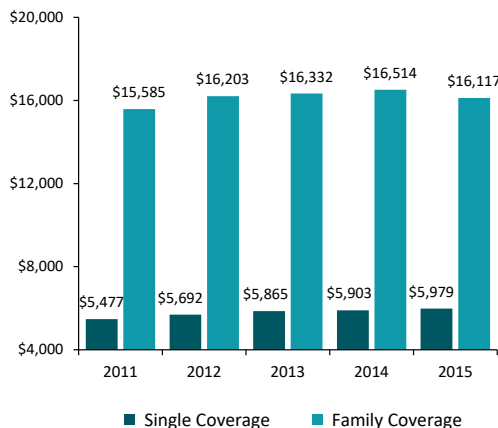


TRENDS IN ESI COSTS, 2011 TO 2015[†]

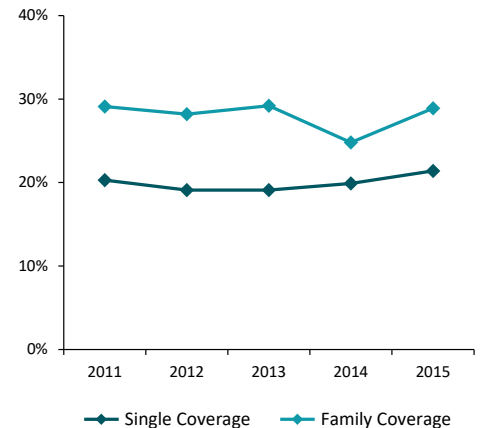
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



MAINE

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	28.4%	32.0%	34.7%	29.3%	27.1%	
50 or more employees	96.5%	97.6%	97.0%	96.4%	96.5%	
All firm sizes	44.9%	47.4%	48.0%	44.4%	41.6%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	50.1%	53.6%	54.2%	49.7%	39.3%	
50 or more employees	97.3%	96.3%	97.8%	97.4%	98.5%	
All firm sizes	82.0%	81.4%	82.9%	79.7%	77.2%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	73.4%	69.2%	74.3%	70.1%	76.9%	
50 or more employees	76.8%	75.2%	73.9%	72.0%	77.4%	
All firm sizes	76.1%	73.8%	73.9%	71.6%	77.3%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	70.0%	69.0%	70.9%	72.8%	72.8%	
50 or more employees	74.3%	74.4%	77.8%	70.9%	74.3%	
All firm sizes	73.5%	73.2%	76.3%	71.3%	74.0%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	60.8%	70.8%	70.1%	67.9%	75.3%	
50 or more employees	31.5%	48.6%	40.5%	59.1%	51.0%	
All firm sizes	36.8%	53.2%	46.6%	61.2%	55.4%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,477	\$5,692	\$5,865	\$5,903	\$5,979	
Average employee share	20.3%	19.1%	19.1%	19.9%	21.4%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$15,585	\$16,203	\$16,332	\$16,514	\$16,117	
Average employee share	29.1%	28.2%	29.2%	24.8%	28.9%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

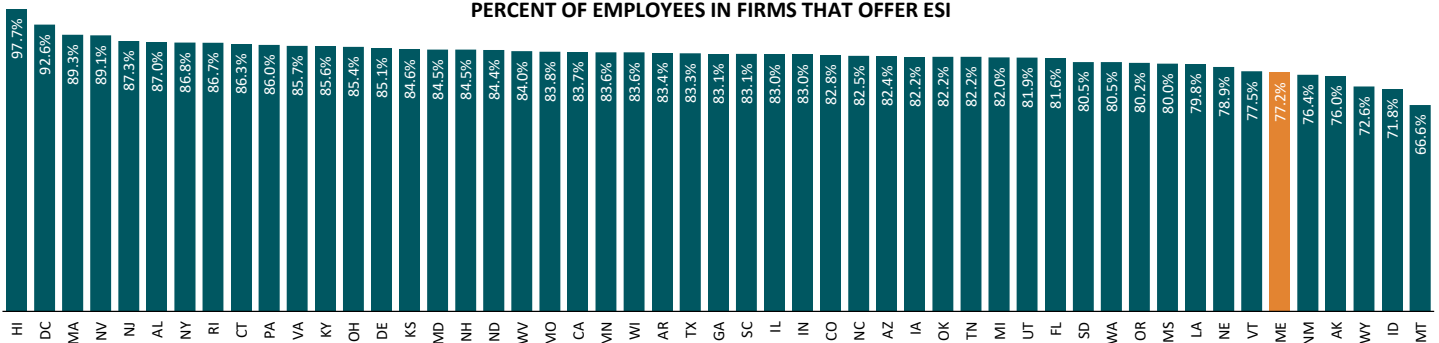
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

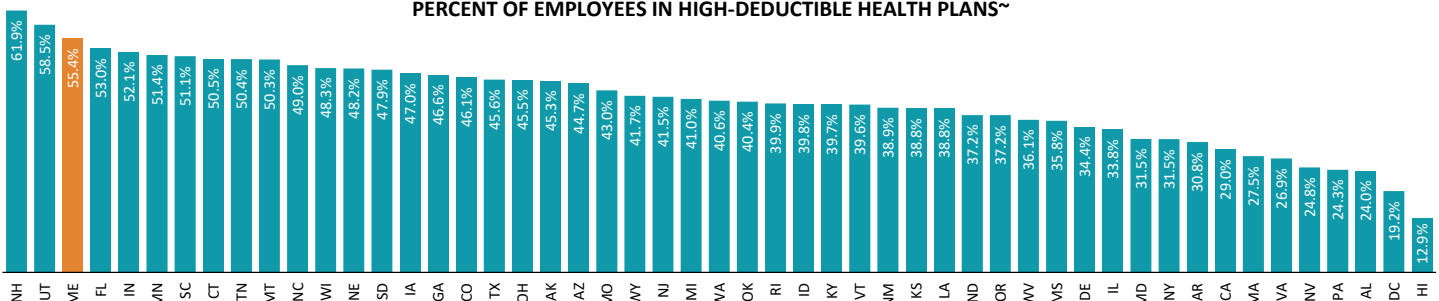
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

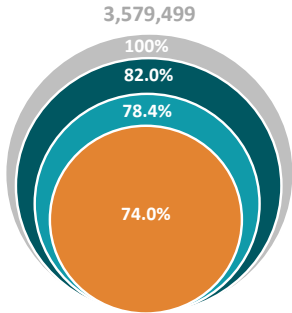


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



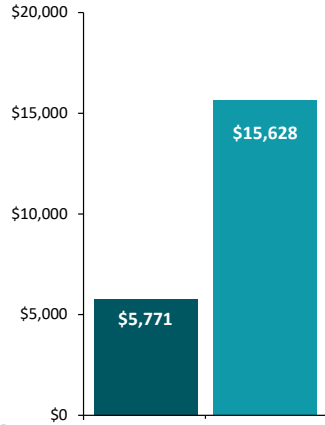
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

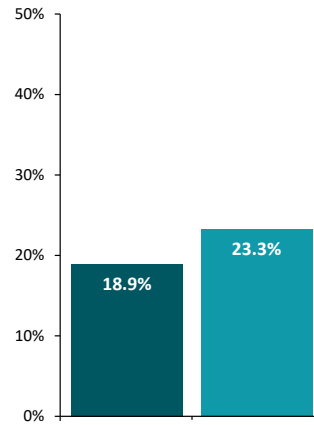


2,935,189 of Employees work in firms that OFFER coverage
 2,301,188 of Employees with an offer are ELIGIBLE for coverage
 1,702,879 of Employees with an offer who are eligible for TAKE-UP coverage

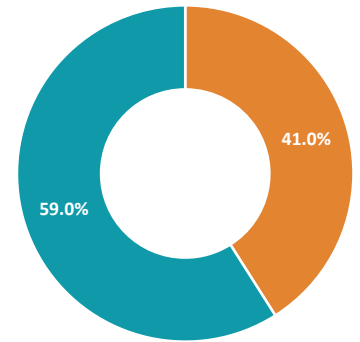
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



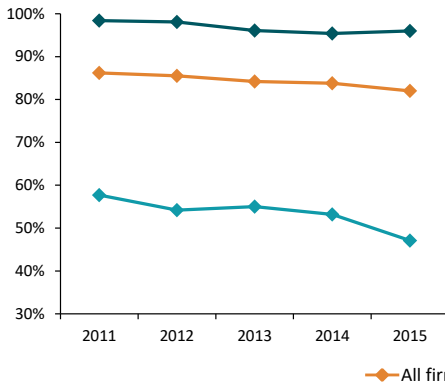
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



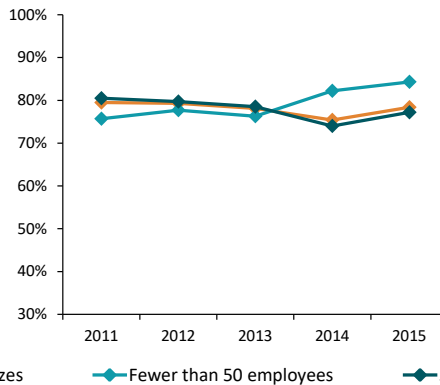
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

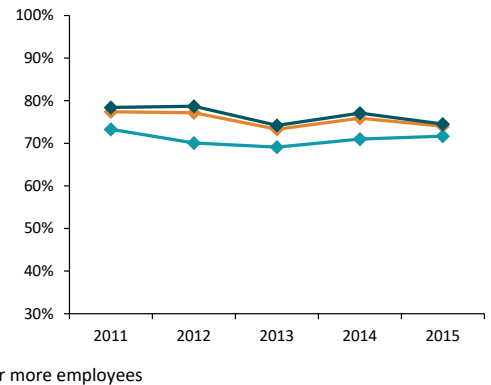
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

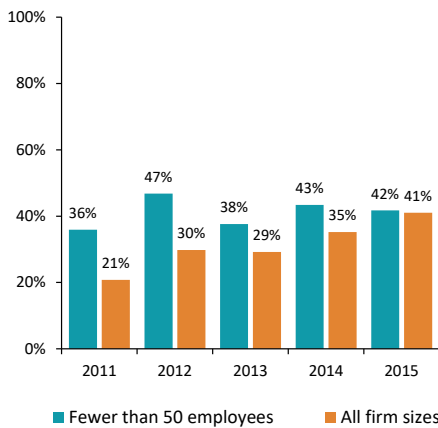


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

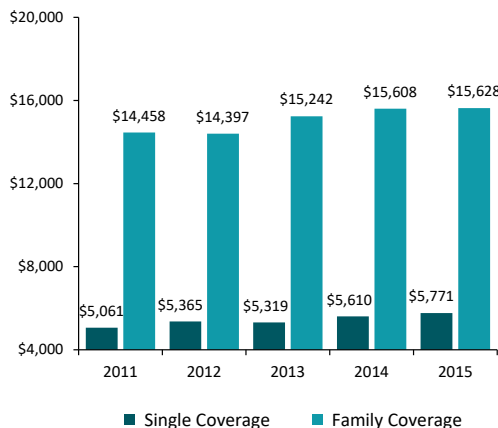


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

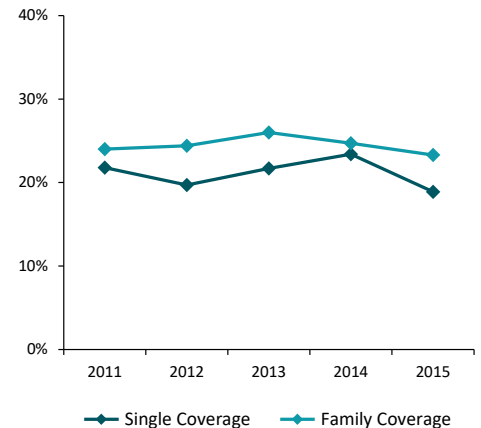
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



MICHIGAN

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	36.9%	32.6%	40.4%	32.5%	33.1%	
50 or more employees	98.3%	96.1%	96.0%	92.9%	95.4%	
All firm sizes	52.1%	48.2%	53.9%	45.9%	48.4%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	57.7%	54.2%	55.0%	53.2%	47.1%	
50 or more employees	98.4%	98.1%	96.1%	95.4%	96.0%	
All firm sizes	86.2%	85.5%	84.2%	83.8%	82.0%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	75.7%	77.7%	76.3%	82.2%	84.3%	
50 or more employees	80.5%	79.7%	78.5%	74.0%	77.2%	
All firm sizes	79.5%	79.3%	78.1%	75.4%	78.4%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	73.3%	70.1%	69.1%	71.0%	71.7%	
50 or more employees	78.4%	78.7%	74.2%	77.1%	74.5%	
All firm sizes	77.4%	77.2%	73.3%	75.9%	74.0%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	35.9%	46.8%	37.6%	43.4%	41.8%	
50 or more employees	17.5%	26.4%	27.5%	33.4%	40.8%	
All firm sizes	20.8%	29.8%	29.2%	35.2%	41.0%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,061	\$5,365	\$5,319	\$5,610	\$5,771	
Average employee share	21.8%	19.7%	21.7%	23.4%	18.9%	*

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$14,458	\$14,397	\$15,242	\$15,608	\$15,628	
Average employee share	24.0%	24.4%	26.0%	24.7%	23.3%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HSA) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

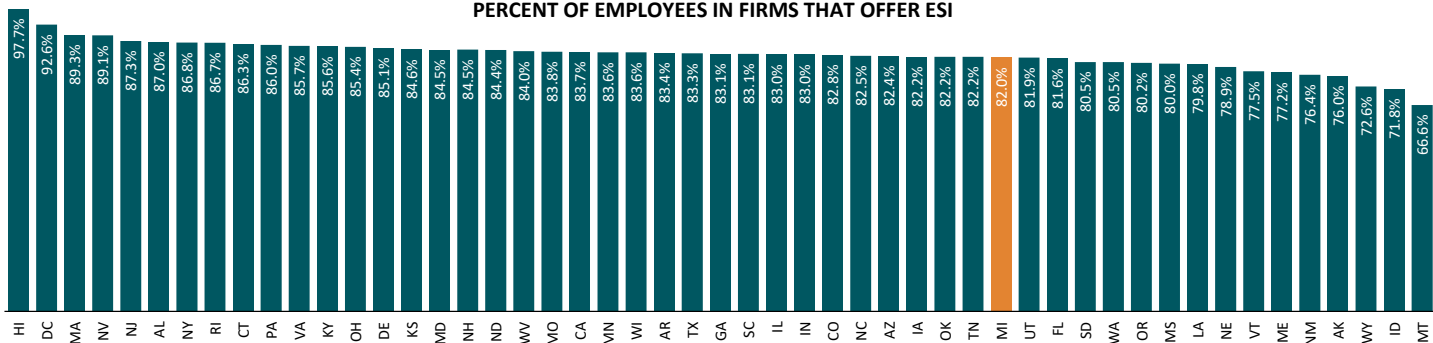
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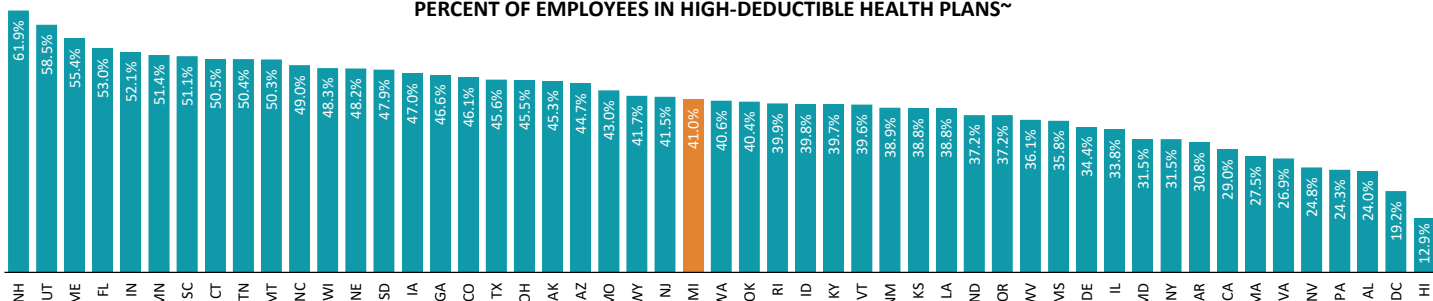
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

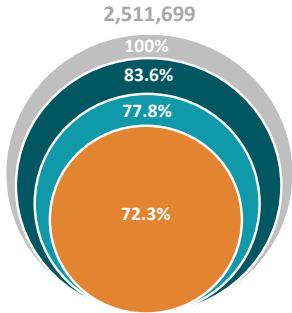


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



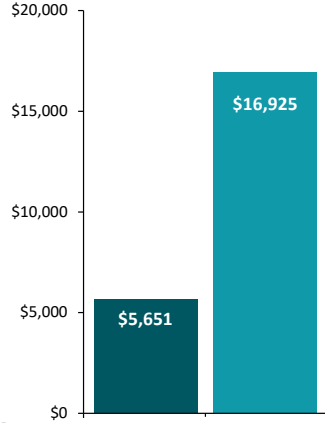
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

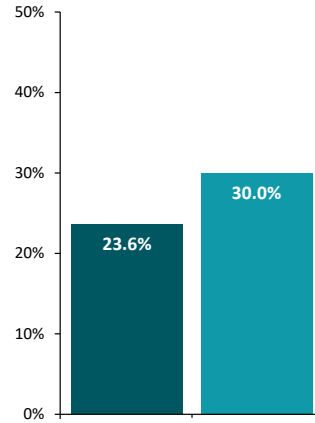


2,511,699
of Employees work in firms that OFFER coverage
1,633,629
of Employees with an offer are ELIGIBLE for coverage
1,181,114
of Employees with an offer who are eligible for TAKE-UP coverage

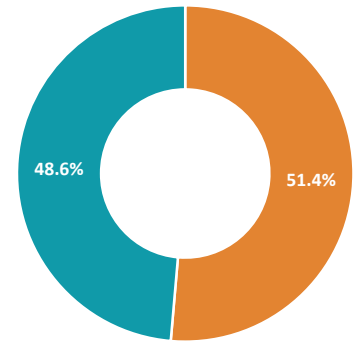
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



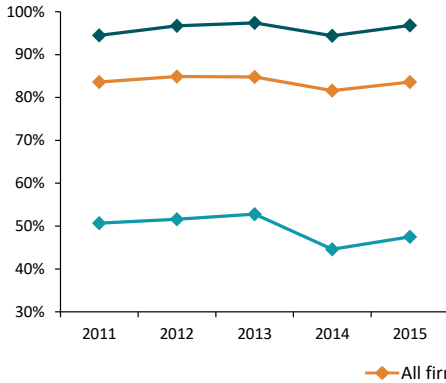
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



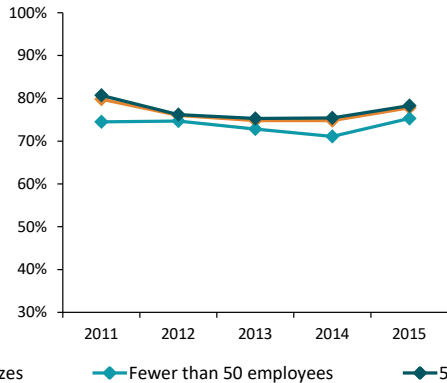
■ Single Coverage ■ Family Coverage ■ Percent in High-Deductible Plans ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

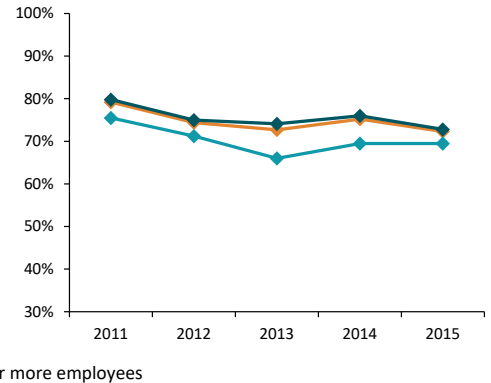
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE



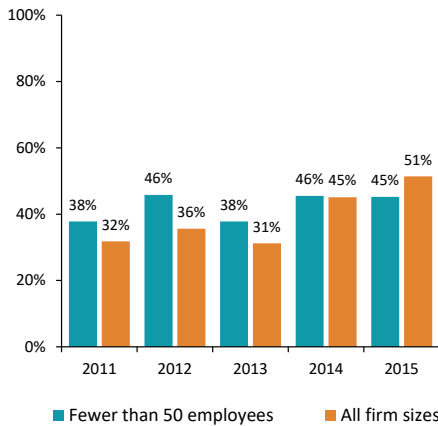
PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED



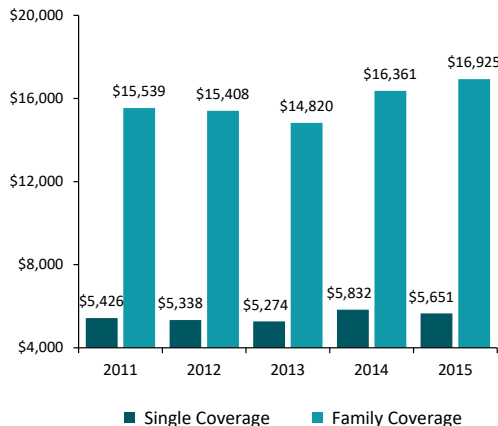
— All firm sizes — Fewer than 50 employees — 50 or more employees

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

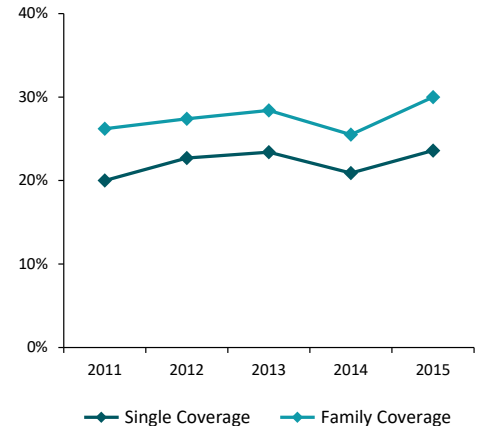
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



— Single Coverage — Family Coverage

MINNESOTA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	32.7%	36.1%	36.2%	27.0%	28.9%	
50 or more employees	93.9%	94.8%	95.9%	94.2%	92.8%	
All firm sizes	46.9%	50.1%	49.0%	42.2%	44.3%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	50.7%	51.6%	52.8%	44.6%	47.5%	
50 or more employees	94.5%	96.7%	97.4%	94.4%	96.8%	
All firm sizes	83.6%	84.9%	84.8%	81.6%	83.6%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	74.5%	74.7%	72.8%	71.1%	75.3%	
50 or more employees	80.7%	76.2%	75.3%	75.4%	78.3%	
All firm sizes	79.8%	76.0%	74.8%	74.8%	77.8%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	75.5%	71.2%	66.0%	69.5%	69.5%	
50 or more employees	79.8%	75.0%	74.1%	76.0%	72.8%	
All firm sizes	79.2%	74.4%	72.7%	75.2%	72.3%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	37.8%	45.8%	37.8%	45.5%	45.2%	
50 or more employees	30.8%	33.9%	30.0%	45.1%	52.4%	
All firm sizes	31.8%	35.6%	31.2%	45.1%	51.4%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,426	\$5,338	\$5,274	\$5,832	\$5,651	
Average employee share	20.0%	22.7%	23.4%	20.9%	23.6%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$15,539	\$15,408	\$14,820	\$16,361	\$16,925	
Average employee share	26.2%	27.4%	28.4%	25.5%	30.0%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

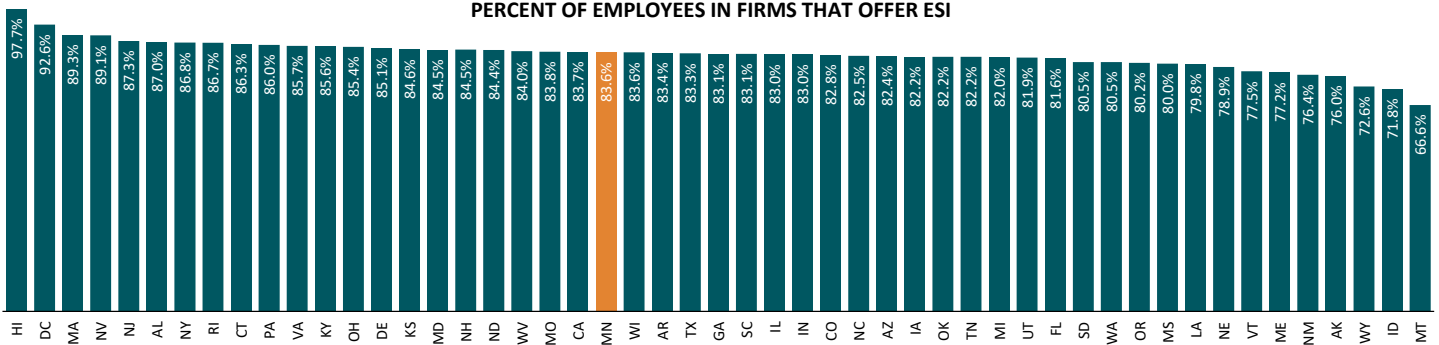
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

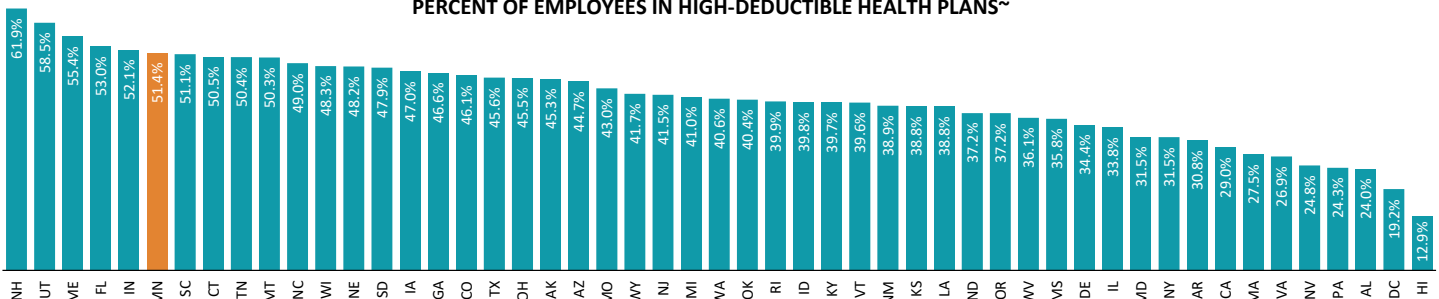
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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

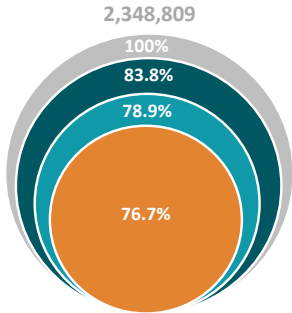


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



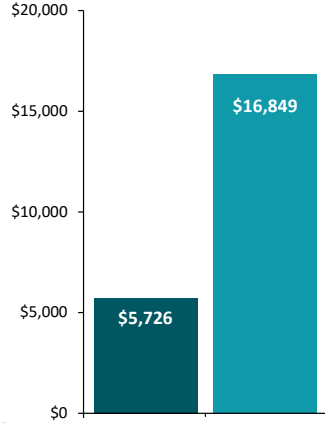
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

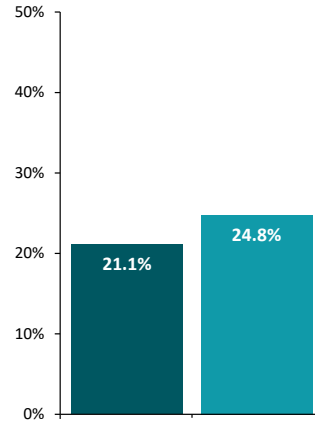


1,968,302 of Employees work in firms that OFFER coverage
 1,552,990 of Employees with an offer are ELIGIBLE for coverage
 1,191,144 of Employees with an offer who are eligible for TAKE-UP coverage

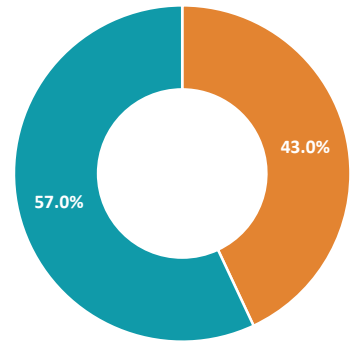
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



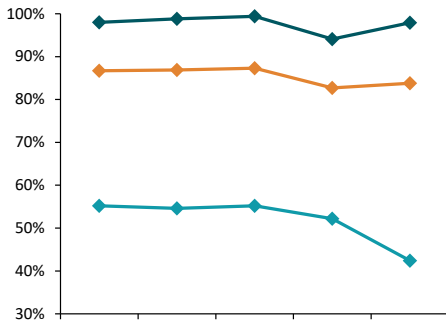
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



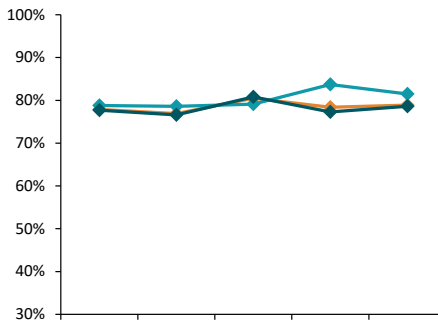
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015[†]

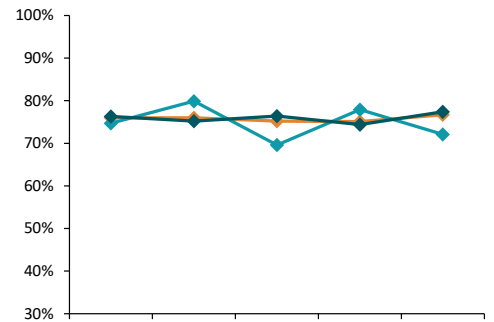
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE



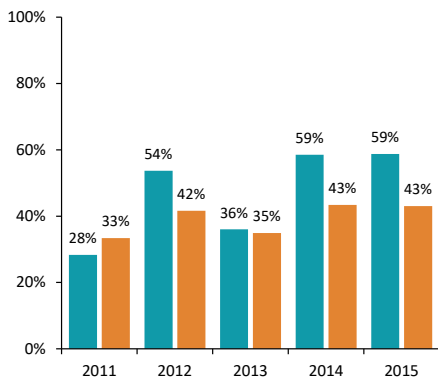
PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED



— All firm sizes — Fewer than 50 employees — 50 or more employees

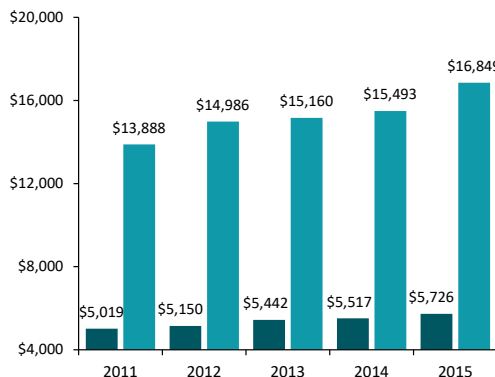
TRENDS IN ESI COSTS, 2011 TO 2015[†]

PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



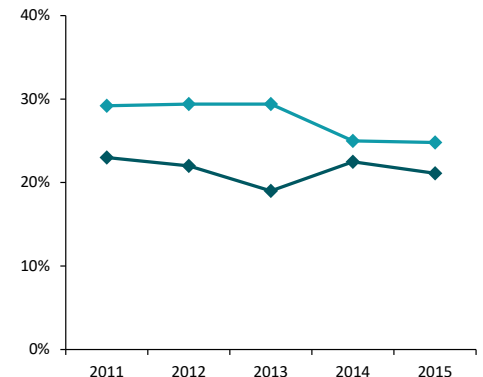
■ Fewer than 50 employees ■ All firm sizes

ESI ANNUAL PREMIUM COSTS[^]



■ Single Coverage ■ Family Coverage

PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



— Single Coverage — Family Coverage

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TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	34.8%	35.9%	38.6%	30.4%	27.8%	
50 or more employees	94.9%	97.6%	99.2%	94.0%	97.9%	*
All firm sizes	51.9%	52.7%	55.2%	47.9%	46.2%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	55.2%	54.6%	55.2%	52.2%	42.4%	
50 or more employees	98.0%	98.8%	99.4%	94.1%	97.9%	
All firm sizes	86.7%	86.9%	87.3%	82.7%	83.8%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	78.8%	78.6%	79.1%	83.7%	81.5%	
50 or more employees	77.7%	76.6%	80.8%	77.3%	78.6%	
All firm sizes	77.9%	76.9%	80.5%	78.4%	78.9%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	74.7%	79.9%	69.6%	77.9%	72.1%	
50 or more employees	76.3%	75.2%	76.4%	74.4%	77.4%	
All firm sizes	76.0%	76.0%	75.2%	75.1%	76.7%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	28.3%	53.7%	36.0%	58.5%	58.7%	
50 or more employees	34.4%	38.6%	34.6%	39.8%	40.8%	
All firm sizes	33.4%	41.6%	34.9%	43.4%	43.0%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,019	\$5,150	\$5,442	\$5,517	\$5,726	
Average employee share	23.0%	22.0%	19.0%	22.5%	21.1%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$13,888	\$14,986	\$15,160	\$15,493	\$16,849	*
Average employee share	29.2%	29.4%	29.4%	25.0%	24.8%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

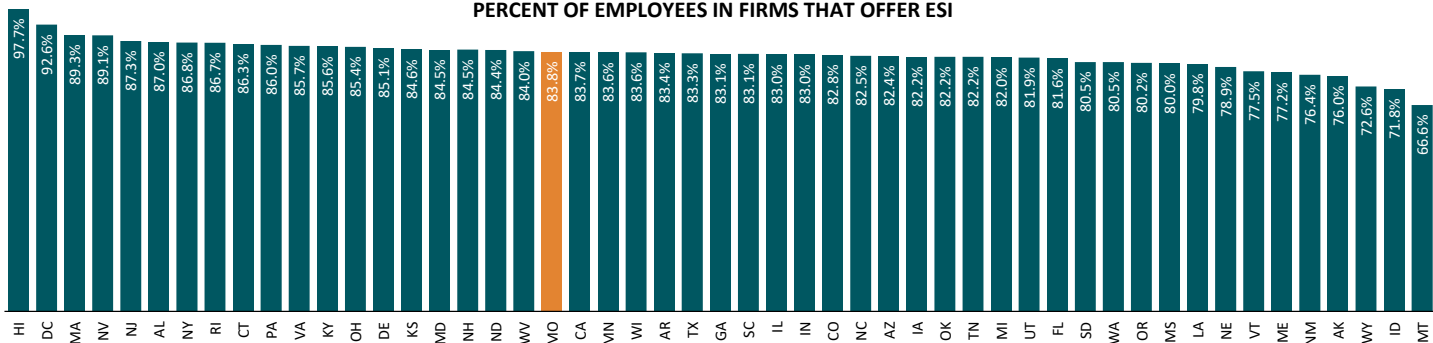
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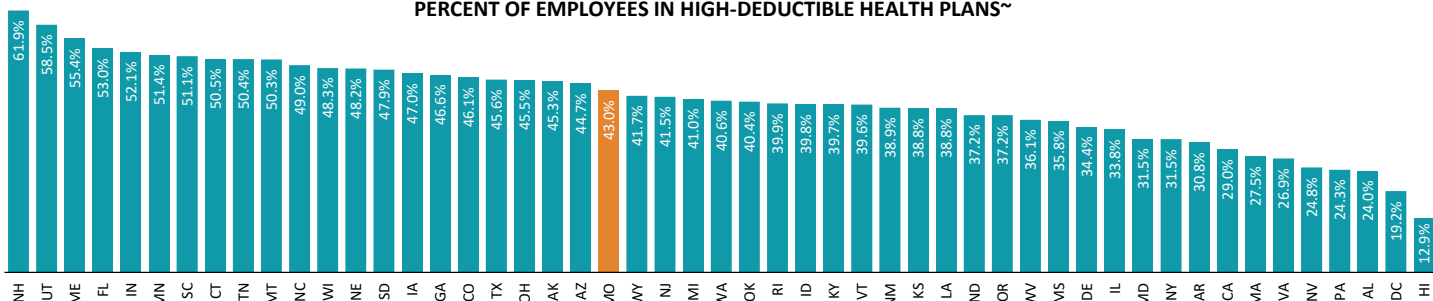
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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

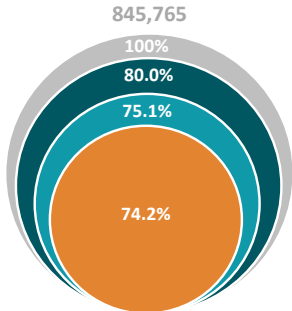


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



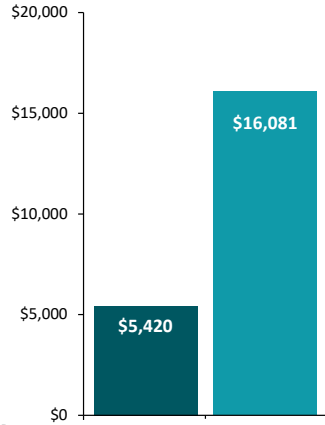
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

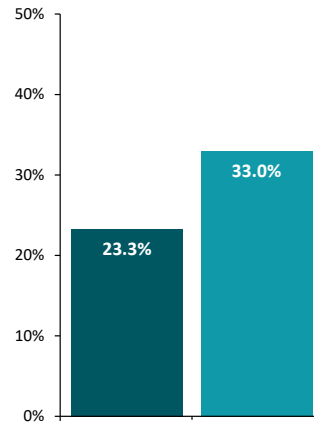


676,612 of Employees work in firms that **OFFER** coverage
508,136 of Employees with an offer are **ELIGIBLE** for coverage
377,037 of Employees with an offer who are eligible for **TAKE-UP** coverage

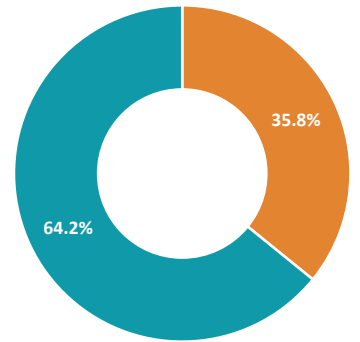
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



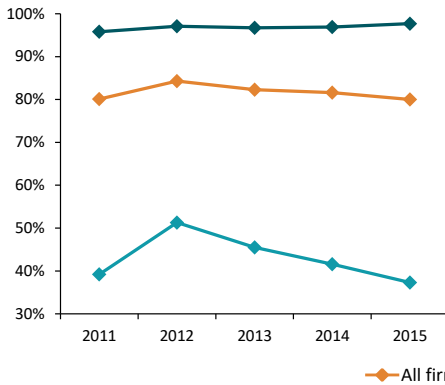
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



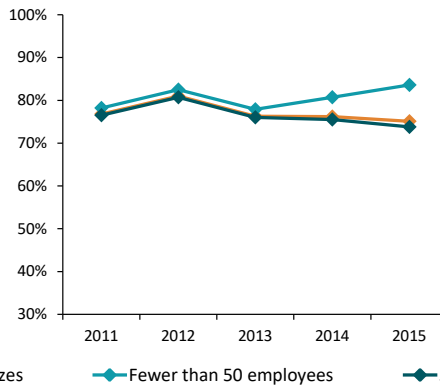
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

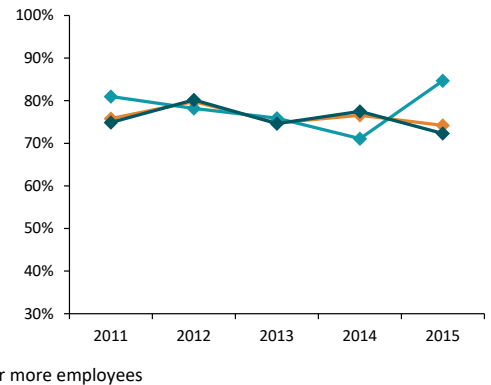
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PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

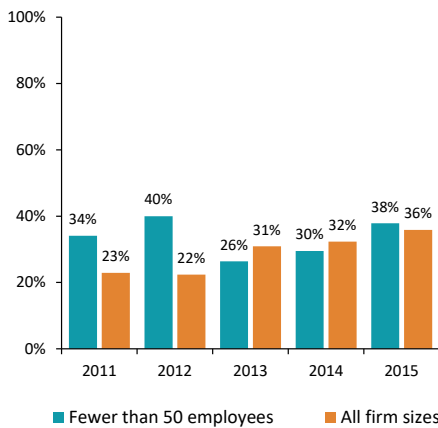


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

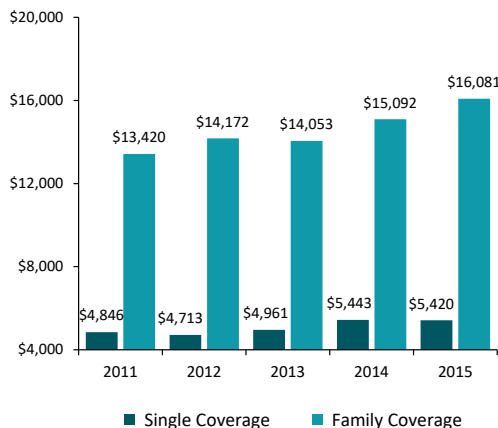


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

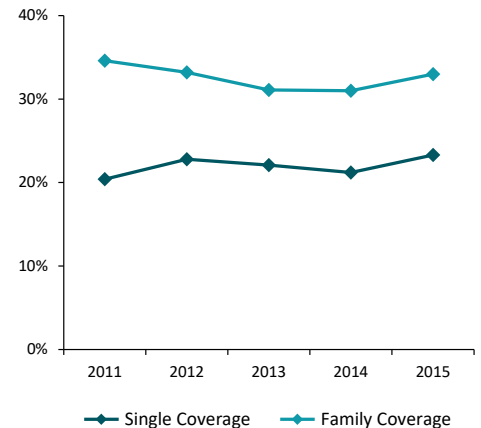
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



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TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	25.8%	28.8%	28.4%	21.9%	22.5%	
50 or more employees	96.2%	95.3%	97.5%	96.5%	96.9%	
All firm sizes	46.6%	48.3%	47.8%	43.0%	42.3%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	39.2%	51.3%	45.5%	41.6%	37.3%	
50 or more employees	95.8%	97.1%	96.7%	96.9%	97.7%	
All firm sizes	80.1%	84.3%	82.3%	81.6%	80.0%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	78.2%	82.5%	77.9%	80.7%	83.6%	
50 or more employees	76.5%	80.7%	76.0%	75.5%	73.8%	
All firm sizes	76.8%	81.0%	76.3%	76.2%	75.1%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	81.0%	78.2%	75.9%	71.1%	84.7%	*
50 or more employees	74.9%	80.2%	74.6%	77.5%	72.3%	
All firm sizes	75.8%	79.8%	74.8%	76.6%	74.2%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	34.1%	40.0%	26.4%	29.5%	37.8%	
50 or more employees	21.0%	18.8%	31.8%	32.8%	35.4%	
All firm sizes	22.9%	22.4%	30.9%	32.3%	35.8%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$4,846	\$4,713	\$4,961	\$5,443	\$5,420	
Average employee share	20.4%	22.8%	22.1%	21.2%	23.3%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$13,420	\$14,172	\$14,053	\$15,092	\$16,081	
Average employee share	34.6%	33.2%	31.1%	31.0%	33.0%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

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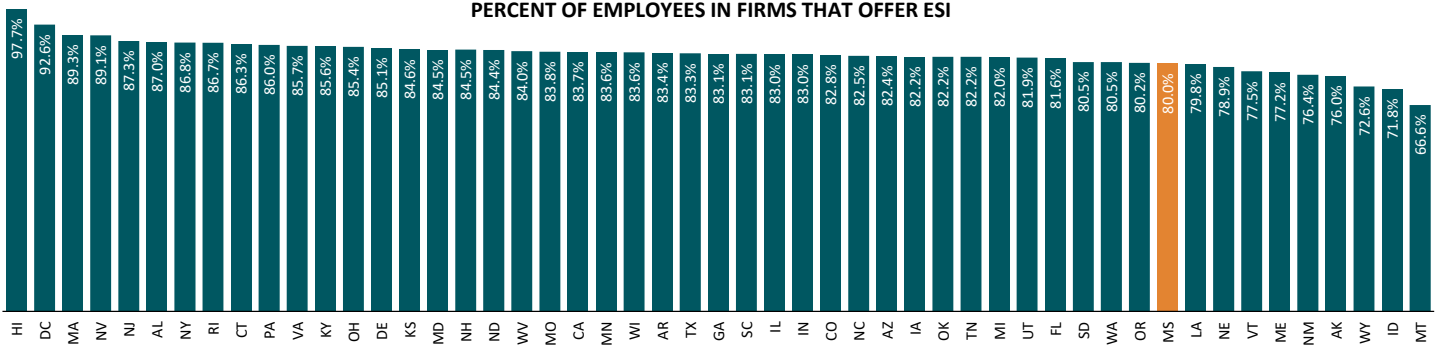
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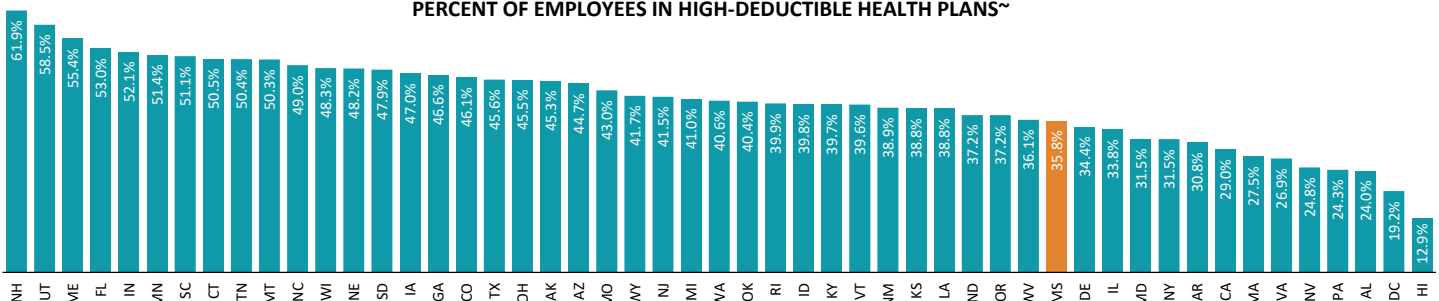
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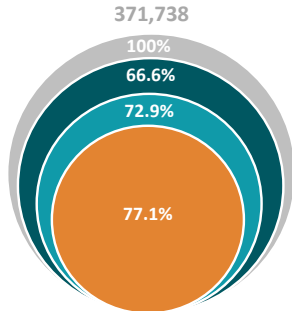


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



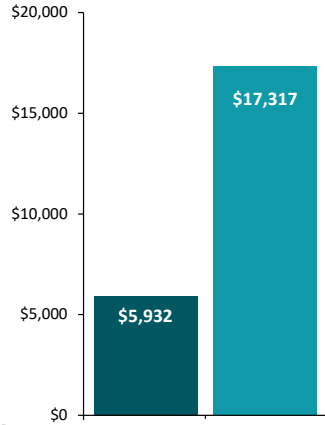
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

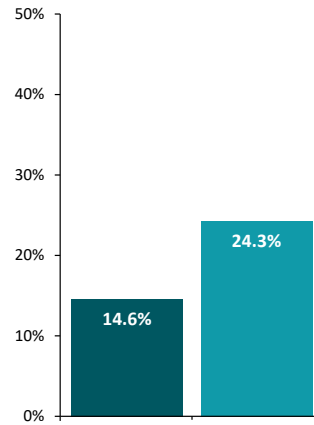


247,578 of Employees work in firms that OFFER coverage
180,484 of Employees with an offer are ELIGIBLE for coverage
139,153 of Employees with an offer who are eligible for TAKE-UP coverage

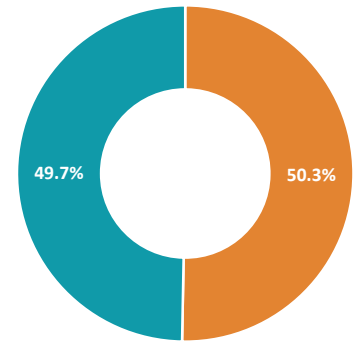
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



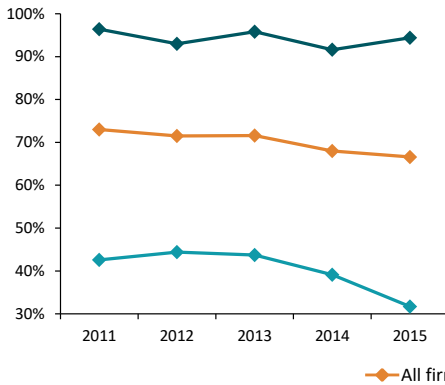
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



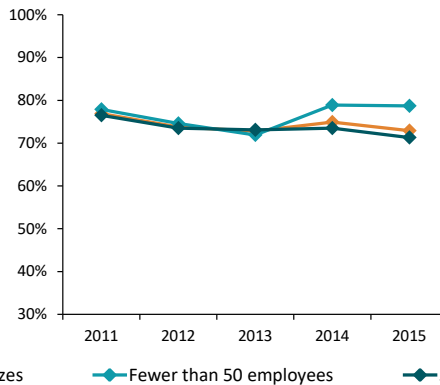
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

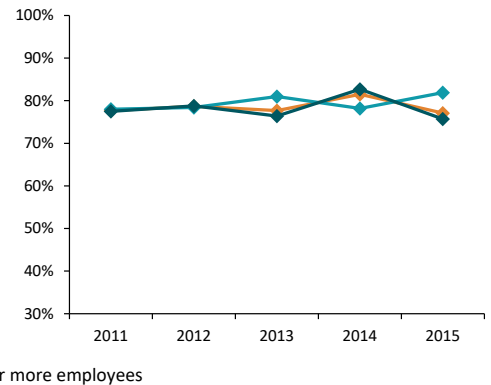
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

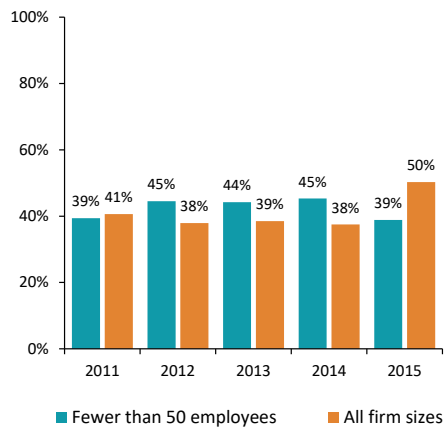


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

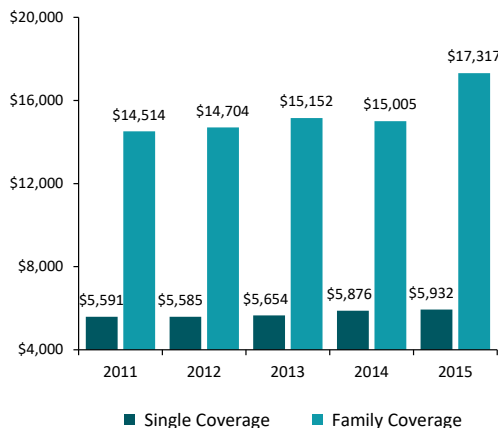


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

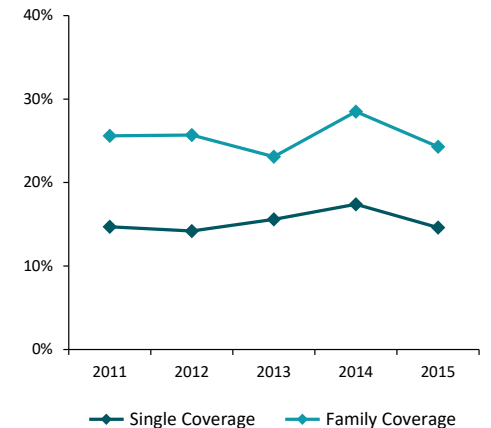
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



MONTANA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	30.6%	28.6%	28.4%	27.0%	21.3%	
50 or more employees	95.5%	95.6%	96.5%	92.9%	95.0%	
All firm sizes	41.1%	39.0%	38.2%	37.5%	34.3%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	42.6%	44.4%	43.7%	39.1%	31.7%	
50 or more employees	96.4%	93.0%	95.8%	91.6%	94.4%	
All firm sizes	73.0%	71.5%	71.6%	68.0%	66.6%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.9%	74.6%	71.9%	78.9%	78.7%	
50 or more employees	76.5%	73.5%	73.1%	73.5%	71.3%	
All firm sizes	76.9%	73.8%	72.8%	74.9%	72.9%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	78.0%	78.4%	81.0%	78.2%	81.9%	
50 or more employees	77.5%	78.8%	76.4%	82.7%	75.7%	*
All firm sizes	77.7%	78.7%	77.7%	81.5%	77.1%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	39.4%	44.5%	44.2%	45.3%	38.8%	
50 or more employees	41.1%	35.3%	36.1%	34.8%	54.0%	*
All firm sizes	40.6%	37.9%	38.5%	37.5%	50.3%	*

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,591	\$5,585	\$5,654	\$5,876	\$5,932	
Average employee share	14.7%	14.2%	15.6%	17.4%	14.6%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$14,514	\$14,704	\$15,152	\$15,005	\$17,317	*
Average employee share	25.6%	25.7%	23.1%	28.5%	24.3%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

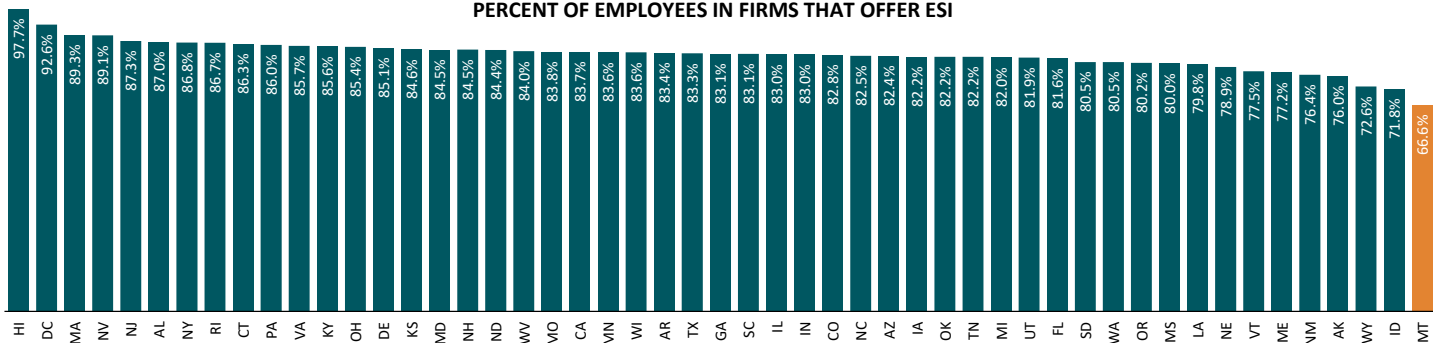
Please see www.shadac.org/MEPSESISReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

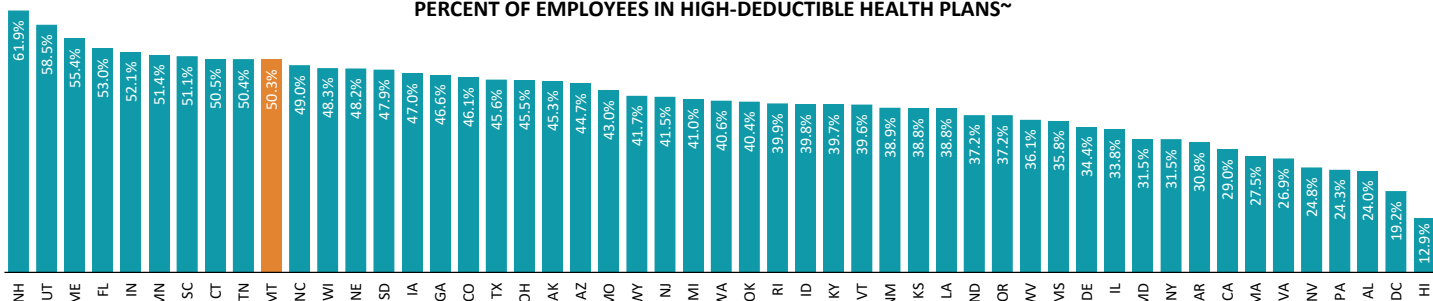
EXPLORING STATE VARIATION [†]

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/MEPSESISReport2016.

PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

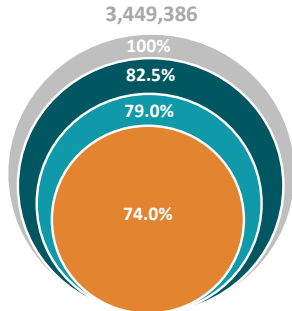


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



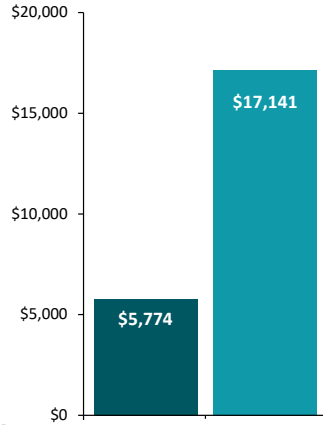
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

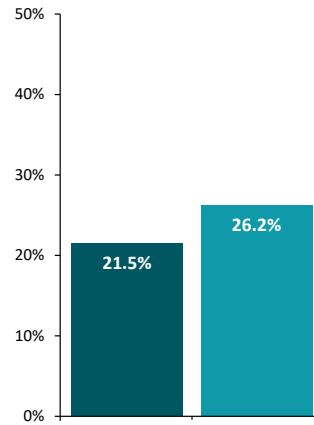


2,845,744 of Employees work in firms that OFFER coverage
2,248,137 of Employees with an offer are ELIGIBLE for coverage
1,663,622 of Employees with an offer who are eligible for TAKE-UP coverage

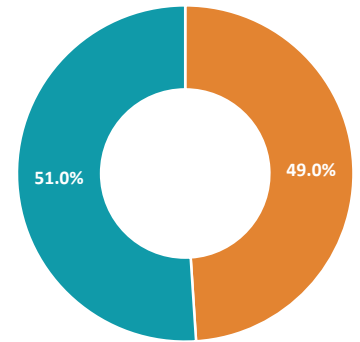
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



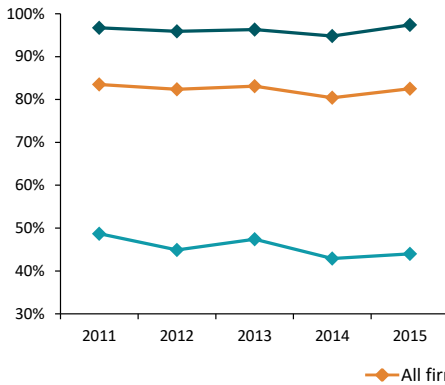
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



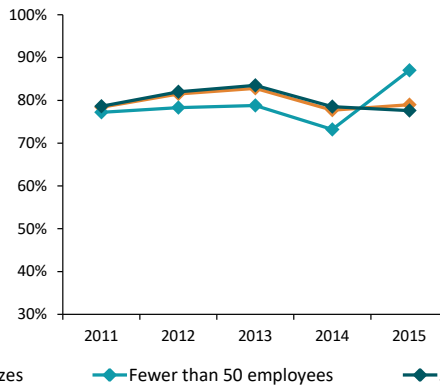
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

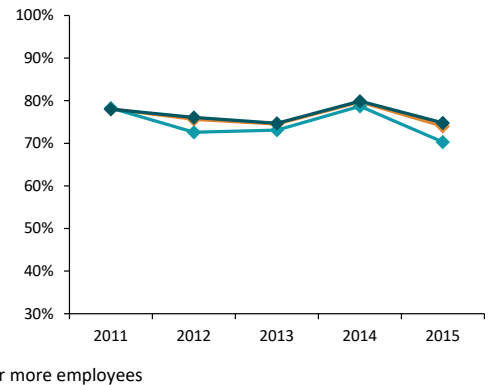
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

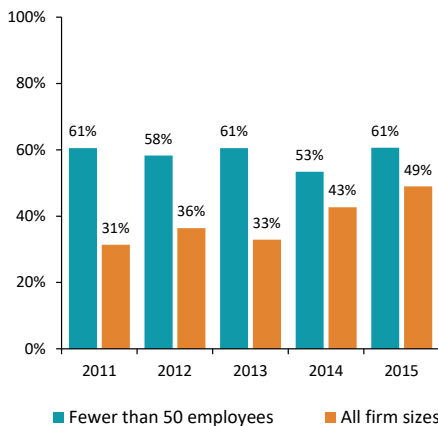


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

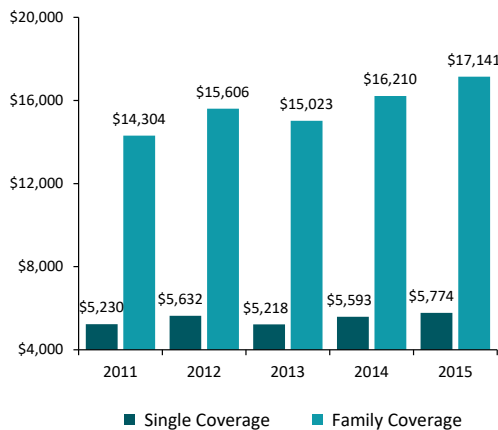


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

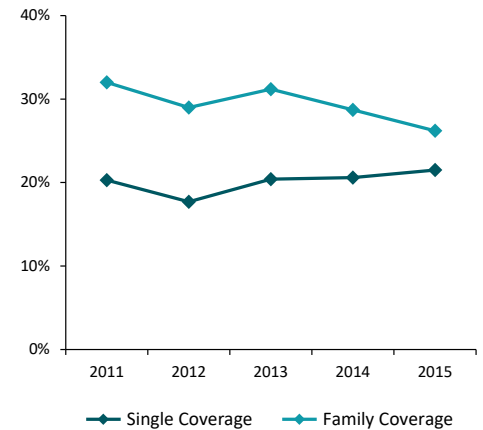
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



NORTH CAROLINA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	30.3%	28.4%	30.1%	26.9%	25.5%	
50 or more employees	96.1%	93.8%	94.2%	91.8%	95.4%	
All firm sizes	48.1%	46.5%	47.8%	43.5%	42.7%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	48.7%	44.9%	47.4%	42.9%	44.0%	
50 or more employees	96.7%	95.9%	96.3%	94.8%	97.4%	
All firm sizes	83.5%	82.4%	83.1%	80.4%	82.5%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.2%	78.3%	78.8%	73.2%	87.0%	*
50 or more employees	78.6%	82.0%	83.5%	78.5%	77.6%	
All firm sizes	78.4%	81.5%	82.8%	77.7%	79.0%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	78.3%	72.6%	73.1%	78.7%	70.3%	
50 or more employees	78.0%	76.1%	74.7%	79.9%	74.8%	
All firm sizes	78.1%	75.6%	74.5%	79.7%	74.0%	*

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	60.5%	58.3%	60.5%	53.4%	60.6%	
50 or more employees	25.9%	33.0%	28.2%	41.0%	46.8%	
All firm sizes	31.4%	36.4%	32.9%	42.7%	49.0%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,230	\$5,632	\$5,218	\$5,593	\$5,774	
Average employee share	20.3%	17.7%	20.4%	20.6%	21.5%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$14,304	\$15,606	\$15,023	\$16,210	\$17,141	
Average employee share	32.0%	29.0%	31.2%	28.7%	26.2%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

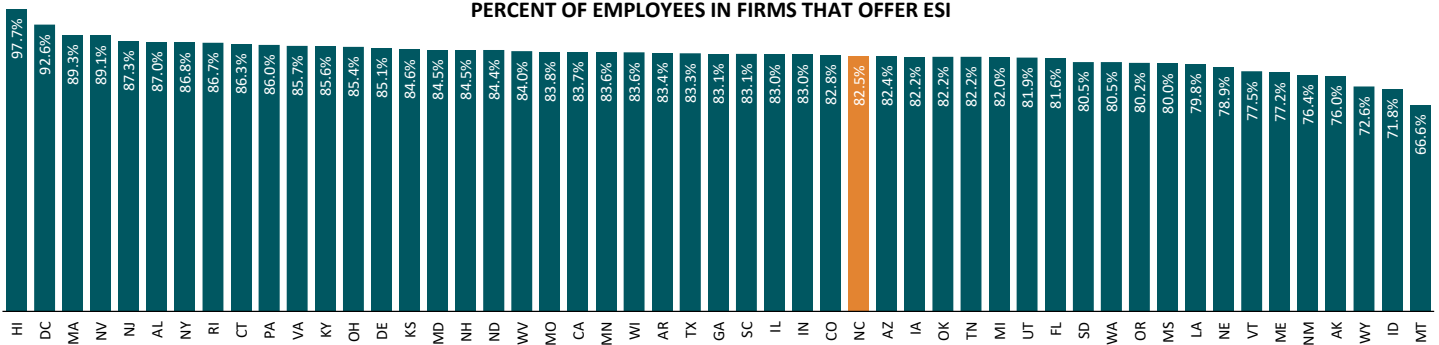
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

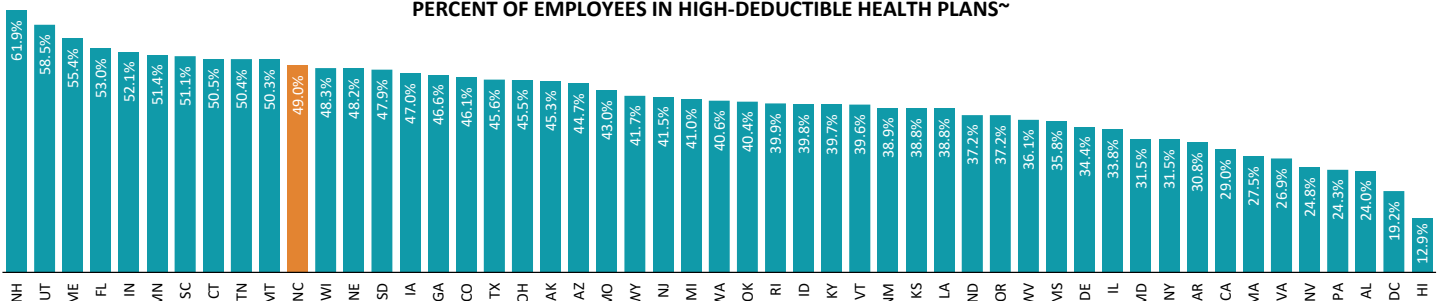
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

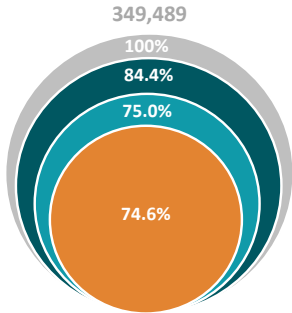


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



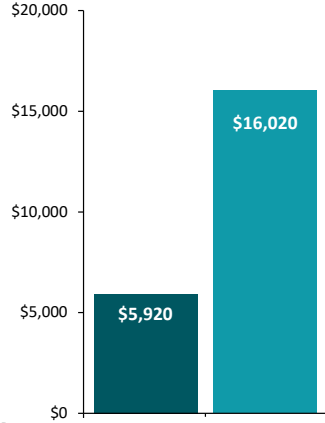
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

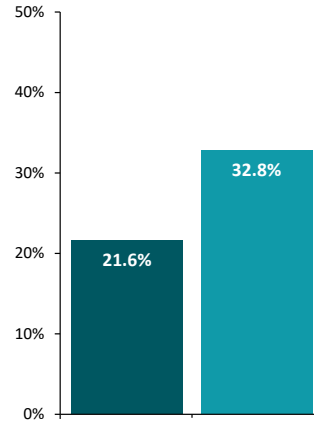


294,969 of Employees work in firms that OFFER coverage
 221,227 of Employees with an offer are ELIGIBLE for coverage
 165,035 of Employees with an offer who are eligible for TAKE-UP coverage

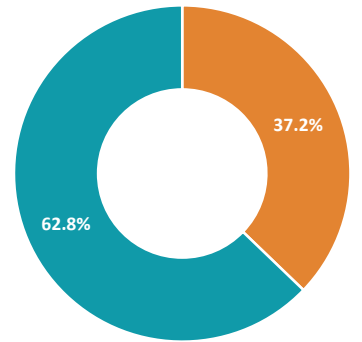
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION

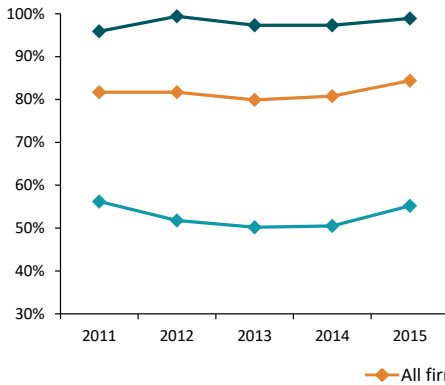


EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]

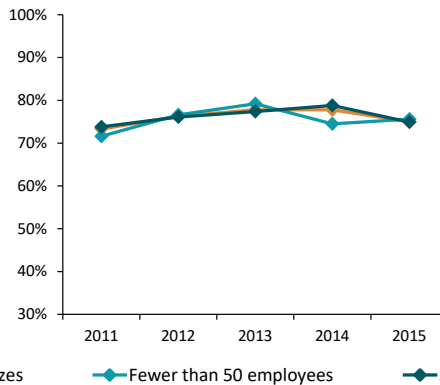


TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

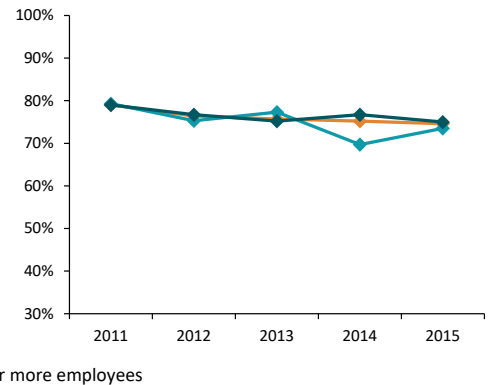
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

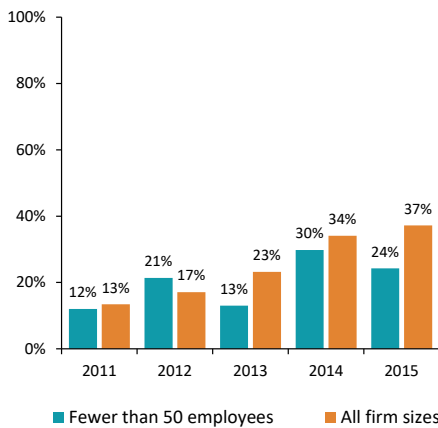


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

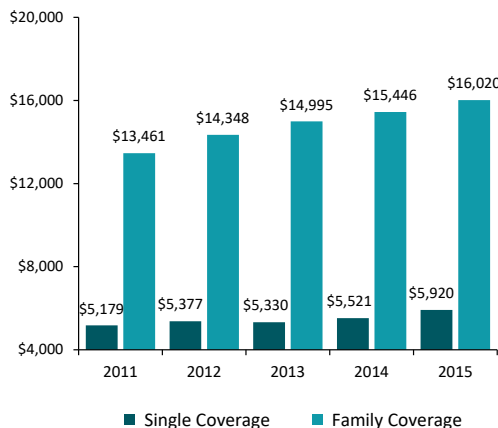


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

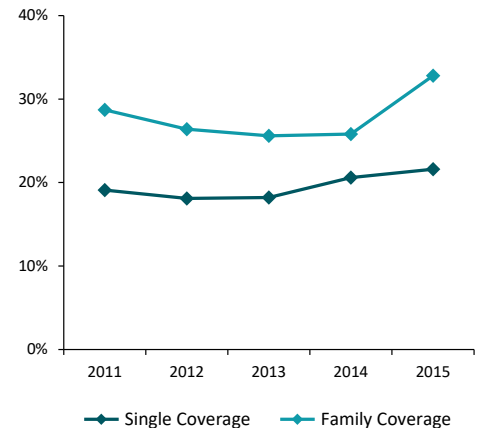
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



NORTH DAKOTA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	35.3%	32.0%	35.2%	33.9%	30.1%	
50 or more employees	94.7%	98.2%	95.8%	96.9%	97.4%	
All firm sizes	47.3%	44.8%	47.3%	46.0%	44.9%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	56.2%	51.8%	50.2%	50.5%	55.2%	
50 or more employees	95.9%	99.4%	97.3%	97.3%	98.9%	
All firm sizes	81.7%	81.7%	79.9%	80.8%	84.4%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	71.6%	76.6%	79.2%	74.5%	75.6%	
50 or more employees	73.8%	76.1%	77.4%	78.8%	74.9%	
All firm sizes	73.3%	76.3%	77.8%	77.8%	75.0%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	79.3%	75.3%	77.3%	69.7%	73.5%	
50 or more employees	79.0%	76.7%	75.2%	76.7%	75.0%	
All firm sizes	79.0%	76.4%	75.7%	75.2%	74.6%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	12.0%	21.4%	13.0%	29.8%	24.3%	
50 or more employees	13.8%	15.8%	26.5%	35.1%	40.7%	
All firm sizes	13.4%	17.1%	23.2%	34.1%	37.2%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,179	\$5,377	\$5,330	\$5,521	\$5,920	*
Average employee share	19.1%	18.1%	18.2%	20.6%	21.6%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$13,461	\$14,348	\$14,995	\$15,446	\$16,020	*
Average employee share	28.7%	26.4%	25.6%	25.8%	32.8%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

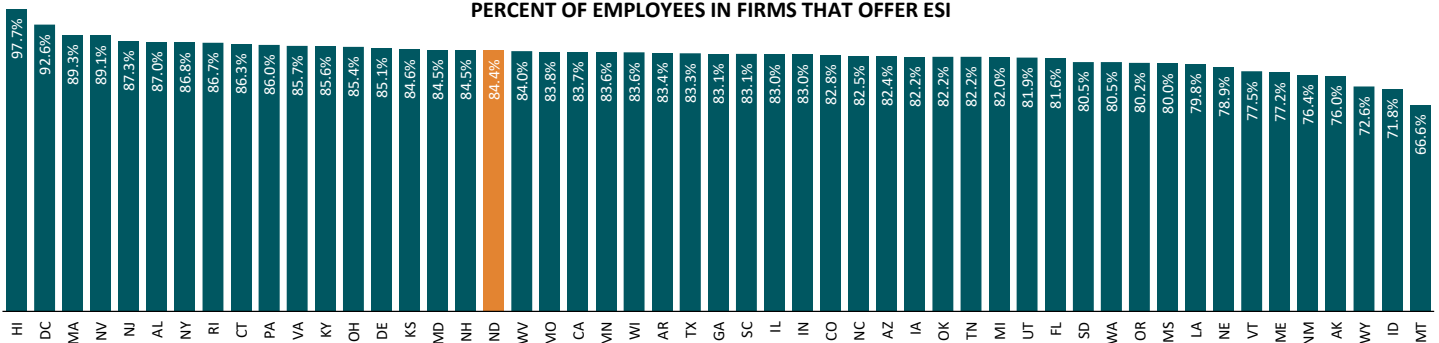
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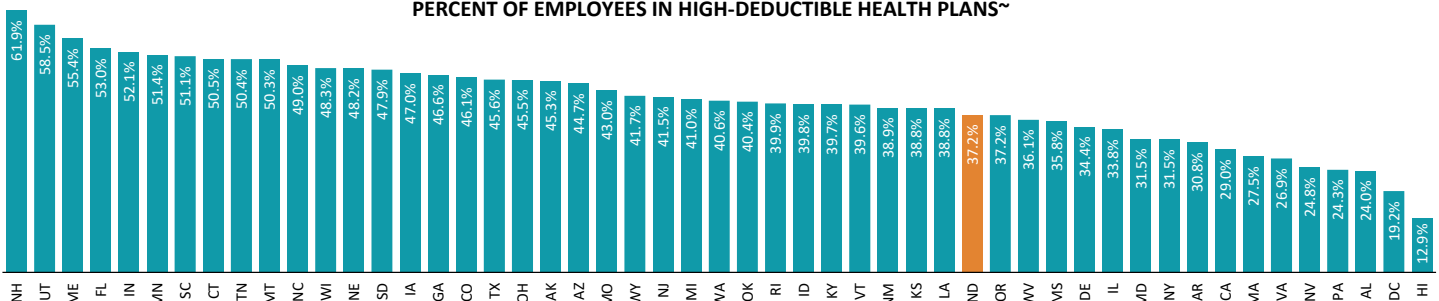
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

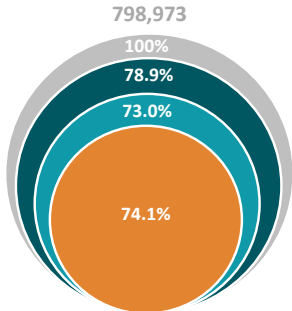


PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS[~]



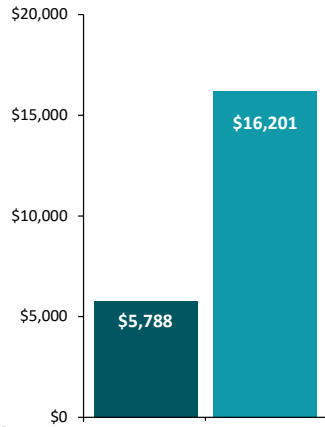
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

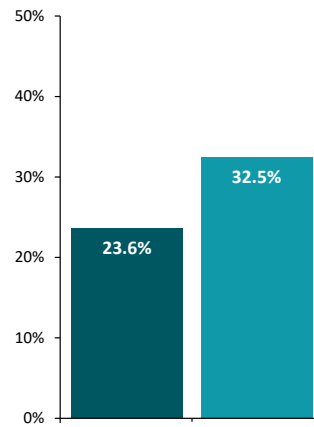


630,390 of Employees work in firms that **OFFER** coverage
460,184 of Employees with an offer are **ELIGIBLE** for coverage
340,997 of Employees with an offer who are eligible for **TAKE-UP** coverage

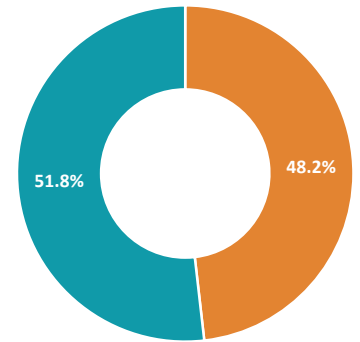
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



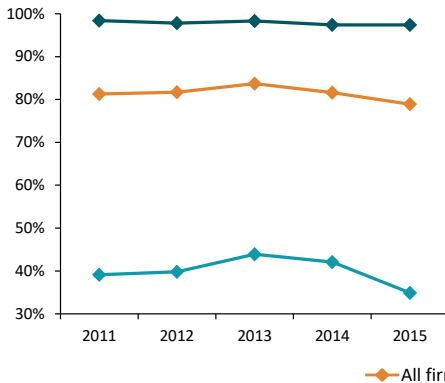
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



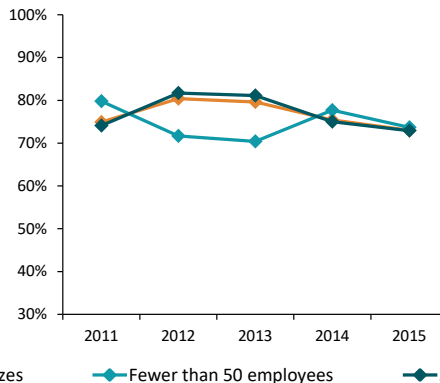
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

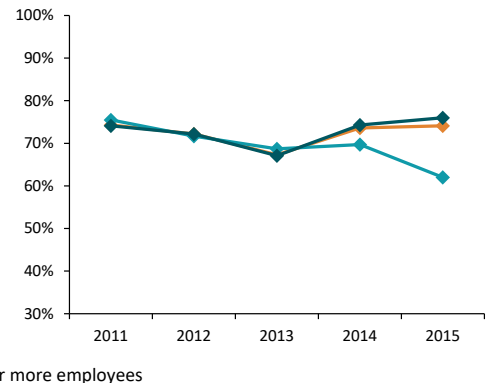
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PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

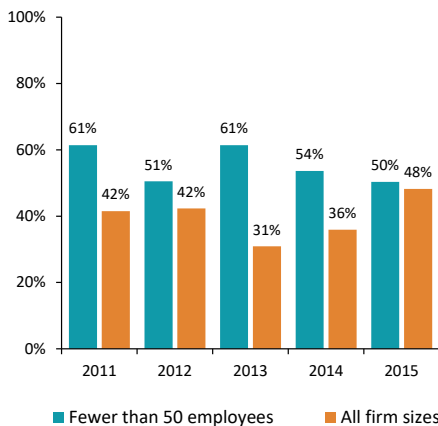


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

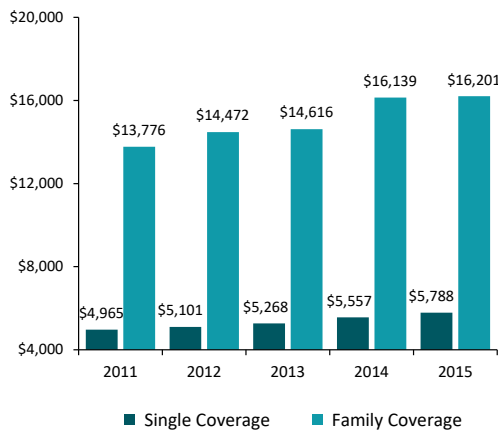


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

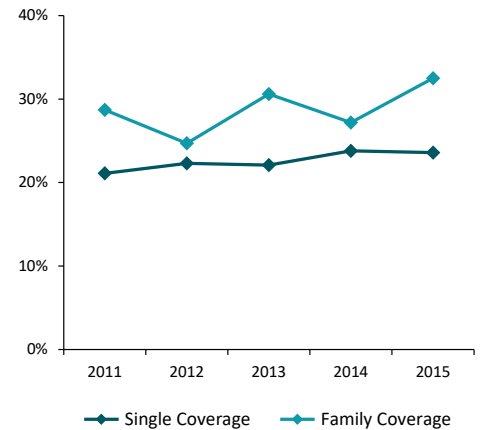
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



NEBRASKA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	25.3%	21.7%	26.9%	24.2%	18.8%	
50 or more employees	93.9%	94.2%	98.3%	95.6%	96.3%	
All firm sizes	42.0%	36.9%	43.7%	39.5%	35.4%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	39.1%	39.8%	43.9%	42.1%	34.9%	
50 or more employees	98.4%	97.8%	98.3%	97.4%	97.4%	
All firm sizes	81.3%	81.7%	83.7%	81.6%	78.9%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	79.8%	71.7%	70.4%	77.7%	73.7%	
50 or more employees	74.1%	81.7%	81.1%	75.0%	72.9%	
All firm sizes	74.9%	80.4%	79.6%	75.4%	73.0%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	75.5%	71.7%	68.7%	69.7%	62.0%	
50 or more employees	74.1%	72.2%	67.1%	74.3%	76.0%	
All firm sizes	74.3%	72.2%	67.3%	73.6%	74.1%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	61.4%	50.5%	61.4%	53.6%	50.3%	
50 or more employees	38.0%	41.1%	26.5%	33.0%	47.9%	*
All firm sizes	41.5%	42.3%	30.9%	35.9%	48.2%	*

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$4,965	\$5,101	\$5,268	\$5,557	\$5,788	
Average employee share	21.1%	22.3%	22.1%	23.8%	23.6%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$13,776	\$14,472	\$14,616	\$16,139	\$16,201	
Average employee share	28.7%	24.7%	30.6%	27.2%	32.5%	*

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

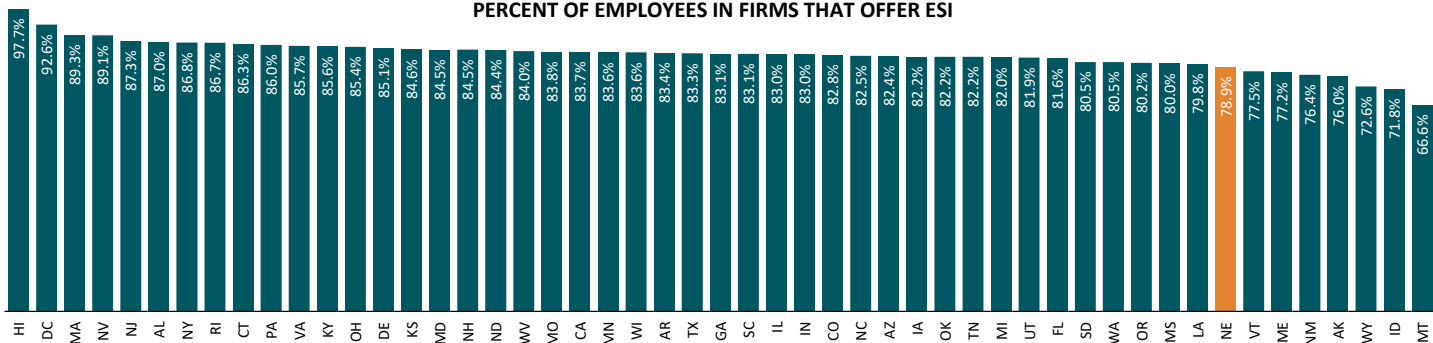
Please see www.shadac.org/MEPSESIReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

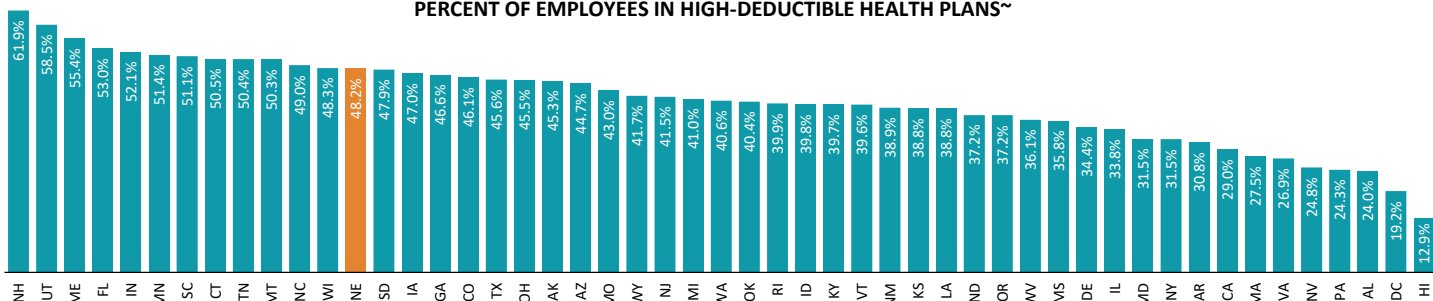
EXPLORING STATE VARIATION [†]

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/MEPSESIReport2016.

PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

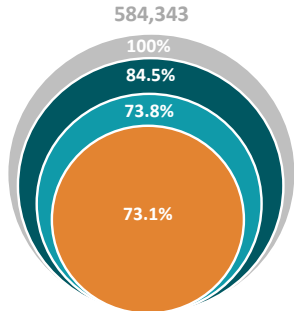


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



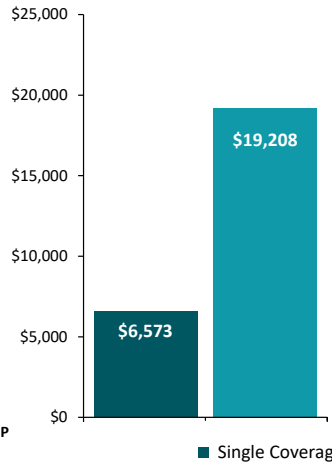
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

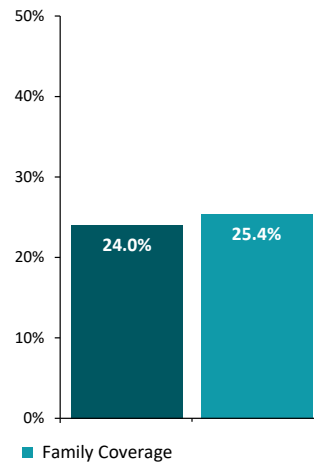


493,770 of Employees work in firms that **OFFER** coverage
364,402 of Employees with an offer are **ELIGIBLE** for coverage
266,378 of Employees with an offer who are eligible for **TAKE-UP** coverage

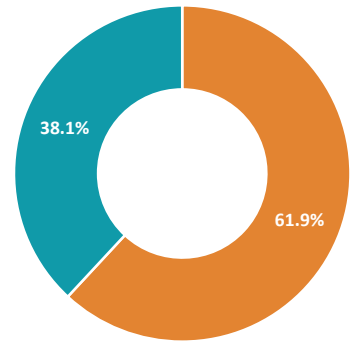
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



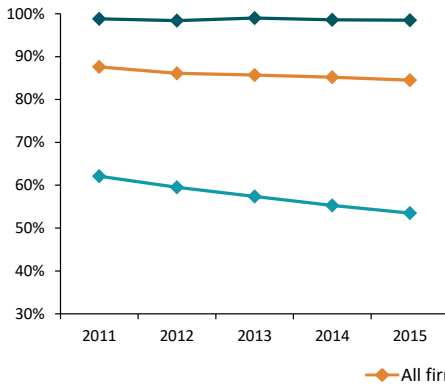
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



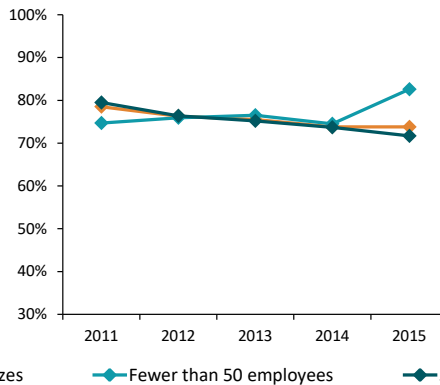
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

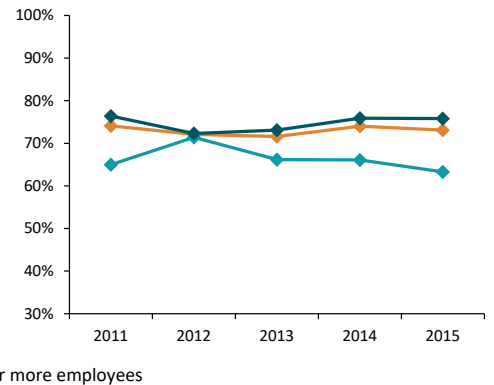
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

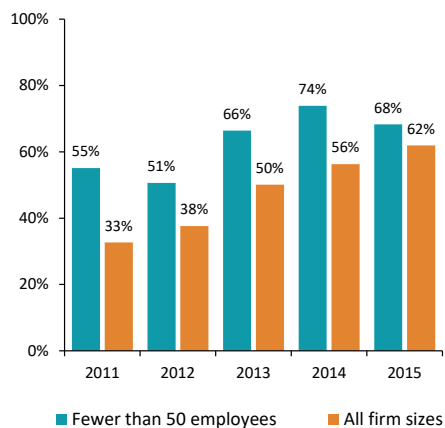


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

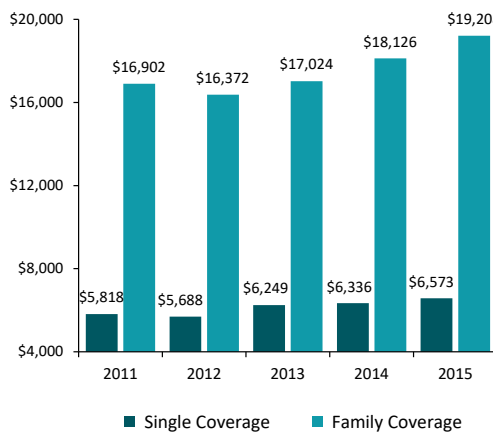


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

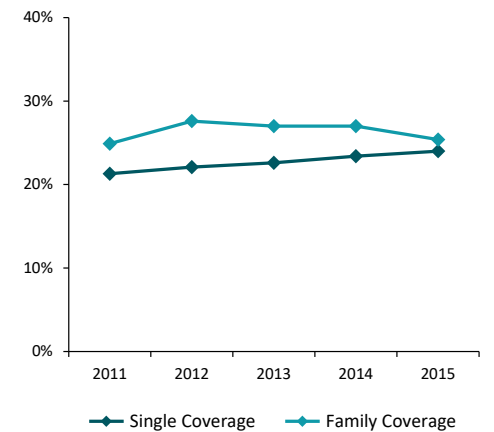
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



NEW HAMPSHIRE

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	39.4%	39.3%	35.1%	37.7%	33.6%	
50 or more employees	97.3%	96.5%	99.1%	97.8%	96.9%	
All firm sizes	53.9%	54.1%	52.4%	52.7%	48.9%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	62.1%	59.5%	57.4%	55.3%	53.5%	
50 or more employees	98.8%	98.4%	99.0%	98.6%	98.5%	
All firm sizes	87.6%	86.1%	85.7%	85.2%	84.5%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	74.7%	75.9%	76.5%	74.5%	82.6%	
50 or more employees	79.5%	76.4%	75.2%	73.7%	71.7%	
All firm sizes	78.5%	76.3%	75.5%	73.8%	73.8%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	65.0%	71.4%	66.2%	66.1%	63.3%	
50 or more employees	76.4%	72.3%	73.1%	75.9%	75.8%	
All firm sizes	74.1%	72.1%	71.6%	74.0%	73.1%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	55.1%	50.6%	66.4%	73.9%	68.3%	
50 or more employees	27.7%	33.8%	46.0%	52.4%	60.4%	
All firm sizes	32.7%	37.6%	50.1%	56.3%	61.9%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,818	\$5,688	\$6,249	\$6,336	\$6,573	
Average employee share	21.3%	22.1%	22.6%	23.4%	24.0%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$16,902	\$16,372	\$17,024	\$18,126	\$19,208	
Average employee share	24.9%	27.6%	27.0%	27.0%	25.4%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

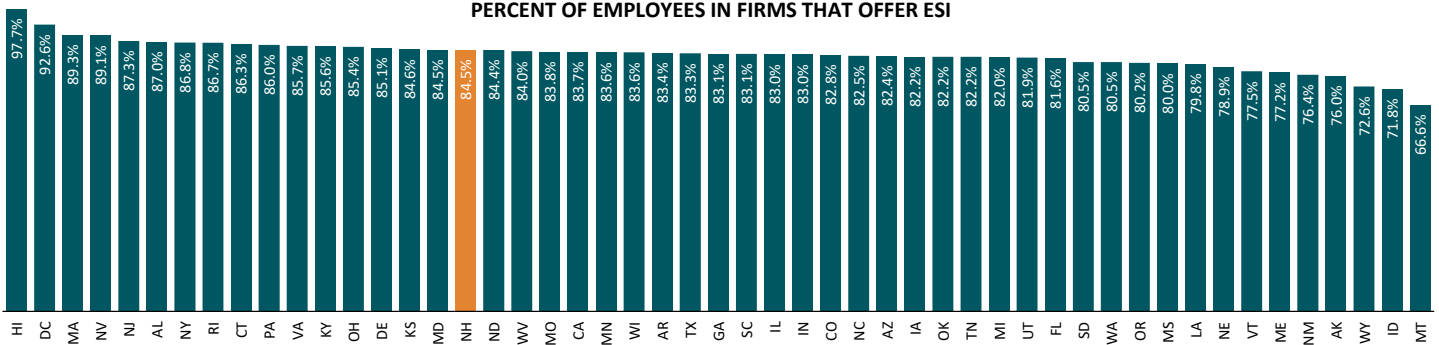
Please see www.shadac.org/MEPSESISReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

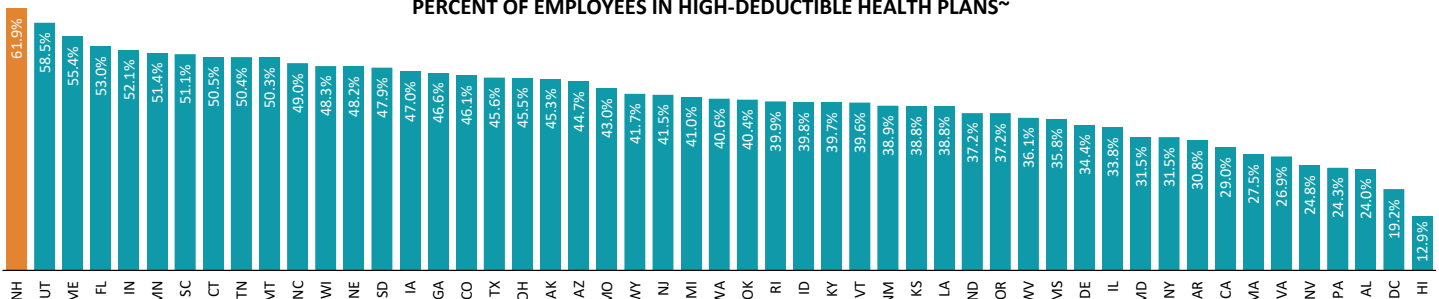
EXPLORING STATE VARIATION [†]

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/MEPSESISReport2016.

PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

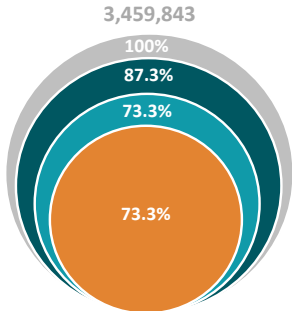


PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS[~]



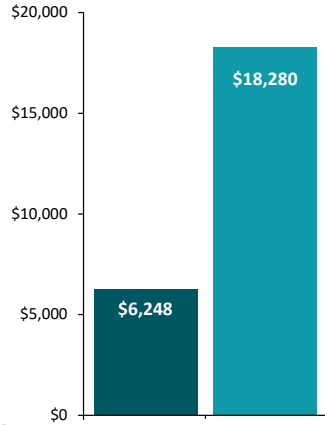
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

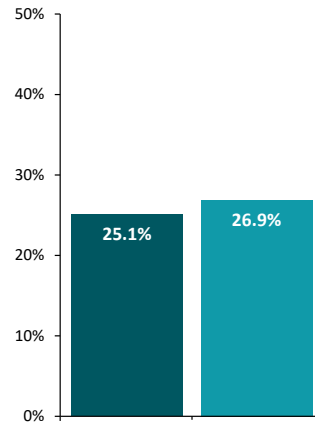


3,459,843 of Employees work in firms that OFFER coverage
2,213,985 of Employees with an offer are ELIGIBLE for coverage
1,622,851 of Employees with an offer who are eligible for TAKE-UP coverage

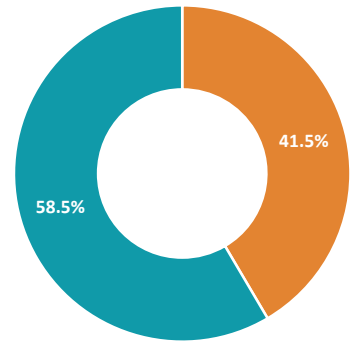
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION

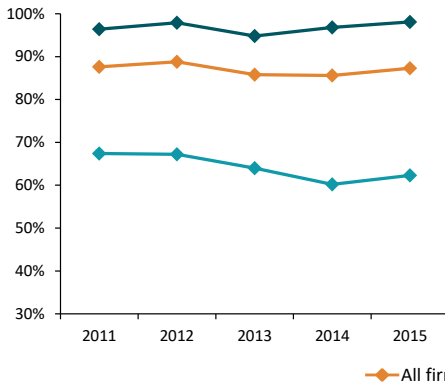


EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]

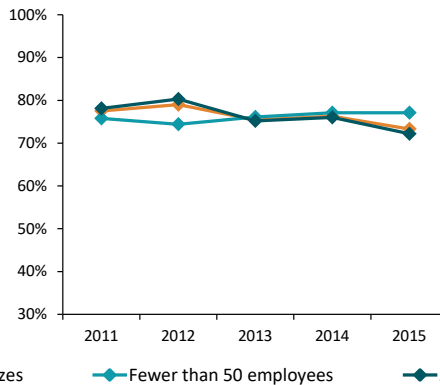


TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

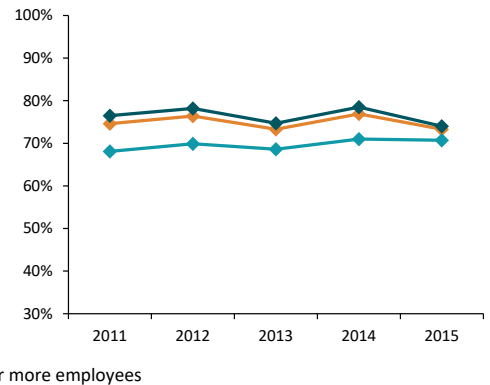
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

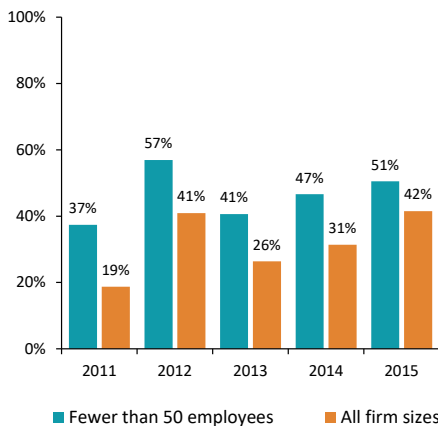


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

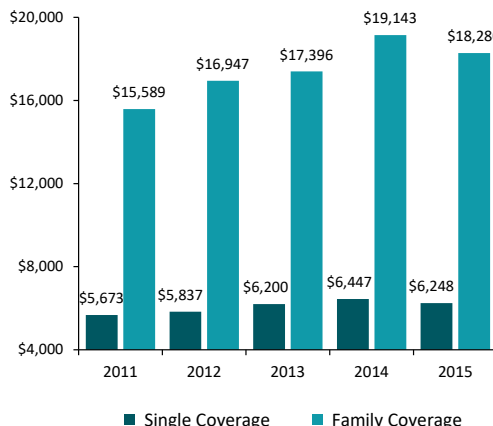


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

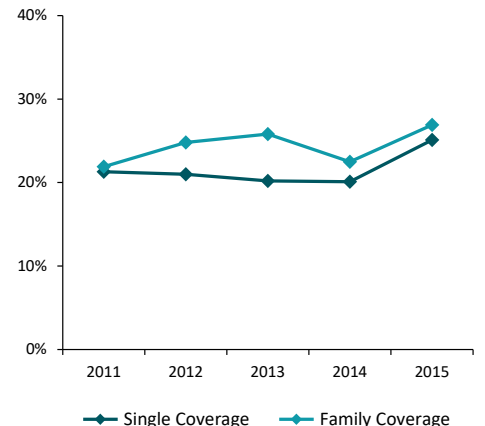
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



NEW JERSEY

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	46.7%	49.5%	43.7%	48.4%	42.0%	
50 or more employees	96.5%	95.2%	95.6%	94.9%	95.8%	
All firm sizes	56.8%	57.9%	53.9%	57.3%	53.4%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	67.4%	67.2%	64.0%	60.2%	62.3%	
50 or more employees	96.4%	97.9%	94.8%	96.8%	98.1%	
All firm sizes	87.6%	88.8%	85.8%	85.6%	87.3%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	75.8%	74.4%	76.1%	77.1%	77.1%	
50 or more employees	78.1%	80.3%	75.2%	76.0%	72.2%	
All firm sizes	77.5%	79.0%	75.4%	76.3%	73.3%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	68.1%	69.9%	68.6%	71.0%	70.7%	
50 or more employees	76.5%	78.2%	74.7%	78.5%	74.0%	
All firm sizes	74.6%	76.4%	73.3%	76.9%	73.3%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	37.4%	56.9%	40.6%	46.6%	50.5%	
50 or more employees	13.8%	37.3%	22.7%	27.5%	39.0%	
All firm sizes	18.7%	40.9%	26.4%	31.4%	41.5%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,673	\$5,837	\$6,200	\$6,447	\$6,248	
Average employee share	21.3%	21.0%	20.2%	20.1%	25.1%	*

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$15,589	\$16,947	\$17,396	\$19,143	\$18,280	
Average employee share	21.9%	24.8%	25.8%	22.5%	26.9%	*

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

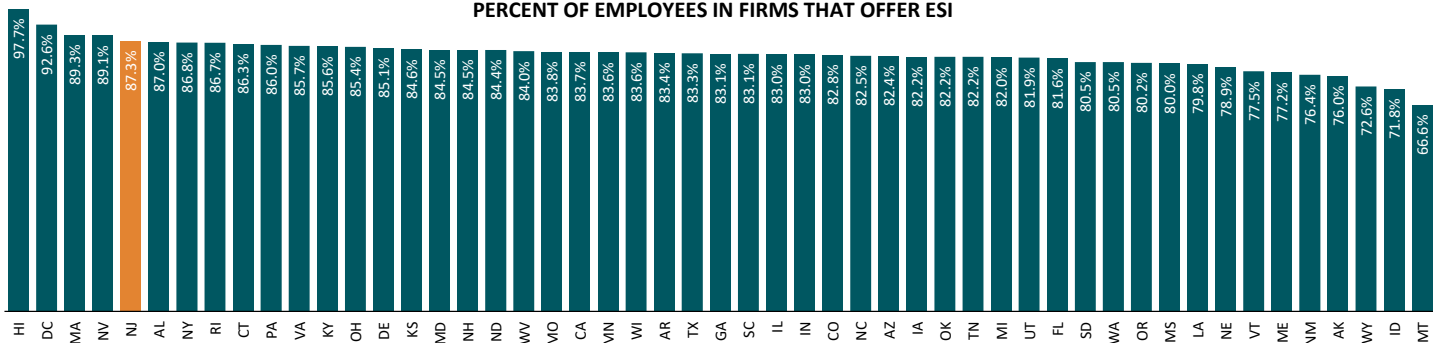
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

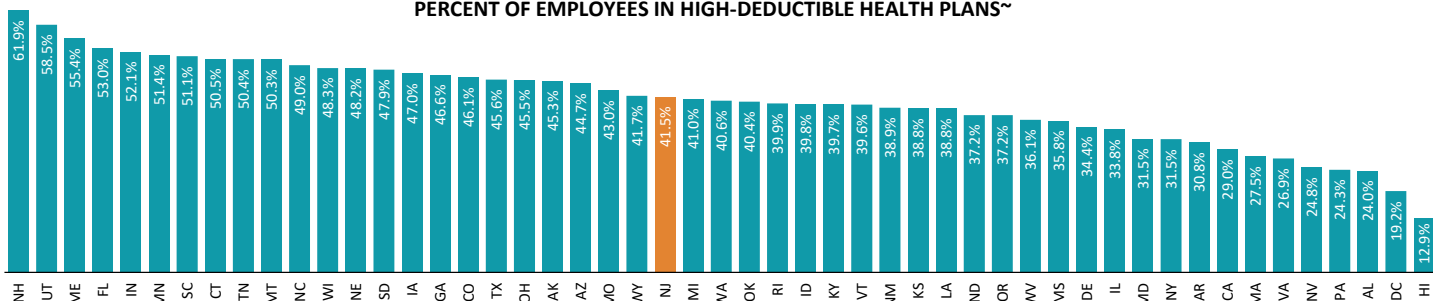
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

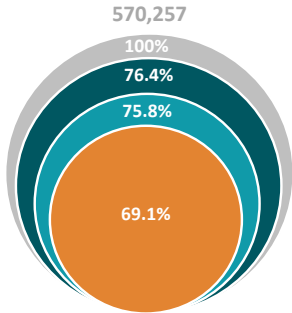


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



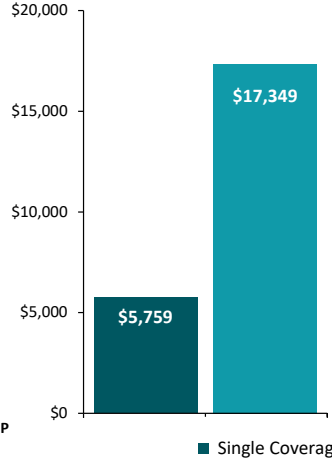
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

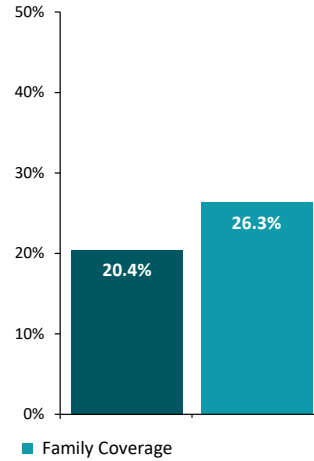


435,676 of Employees work in firms that OFFER coverage
330,243 of Employees with an offer are ELIGIBLE for coverage
228,198 of Employees with an offer who are eligible for TAKE-UP coverage

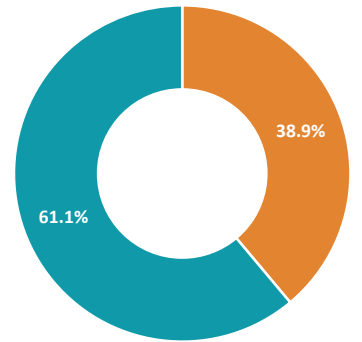
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



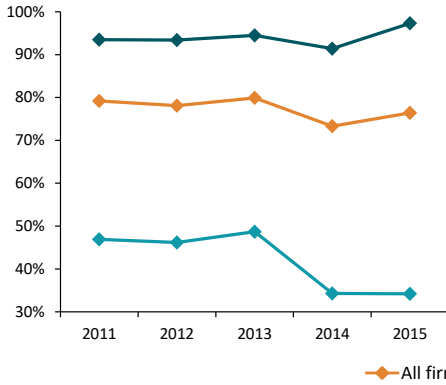
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



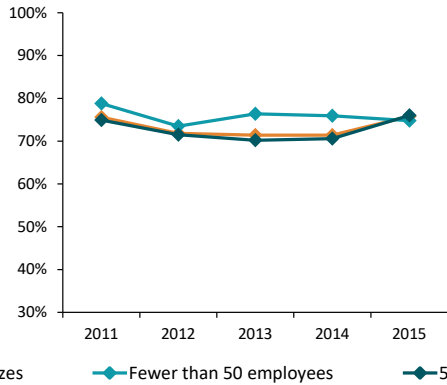
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

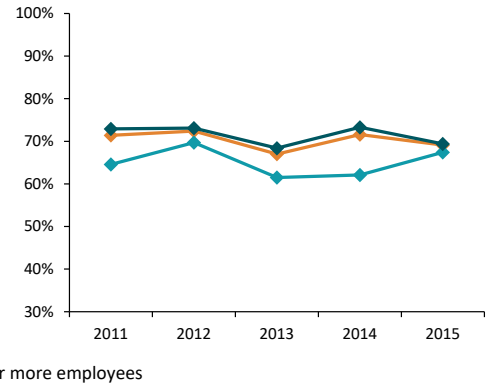
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

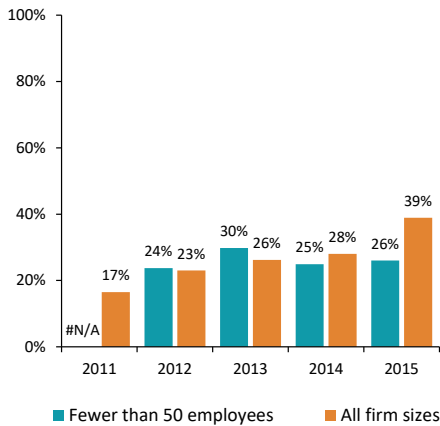


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

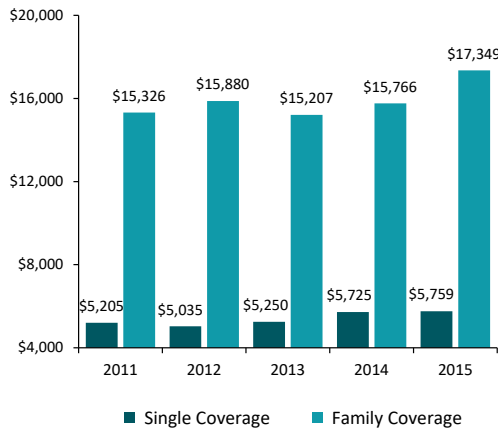


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

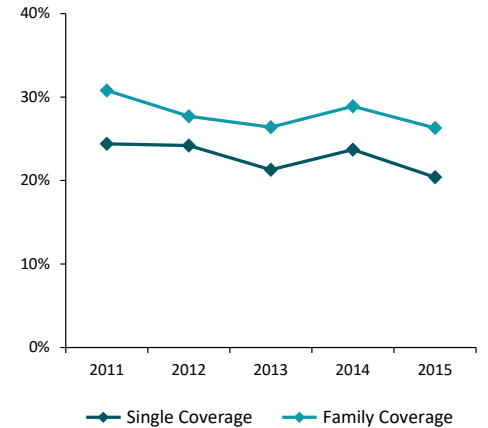
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



NEW MEXICO

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	30.0%	28.7%	28.8%	25.0%	23.5%	
50 or more employees	93.4%	92.6%	92.8%	91.3%	95.1%	
All firm sizes	47.1%	46.2%	46.6%	41.7%	43.2%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	46.9%	46.2%	48.7%	34.3%	34.2%	
50 or more employees	93.5%	93.4%	94.5%	91.4%	97.3%	*
All firm sizes	79.2%	78.1%	79.9%	73.3%	76.4%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	78.8%	73.5%	76.4%	75.9%	74.8%	
50 or more employees	74.9%	71.5%	70.2%	70.6%	76.0%	
All firm sizes	75.6%	71.8%	71.4%	71.4%	75.8%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	64.6%	69.7%	61.5%	62.1%	67.4%	
50 or more employees	72.9%	73.1%	68.4%	73.3%	69.4%	
All firm sizes	71.4%	72.4%	67.0%	71.6%	69.1%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	#N/A	23.7%	29.8%	24.9%	26.0%	
50 or more employees	16.7%	22.9%	25.3%	28.5%	41.0%	
All firm sizes	16.5%	23.0%	26.2%	28.0%	38.9%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,205	\$5,035	\$5,250	\$5,725	\$5,759	
Average employee share	24.4%	24.2%	21.3%	23.7%	20.4%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$15,326	\$15,880	\$15,207	\$15,766	\$17,349	*
Average employee share	30.8%	27.7%	26.4%	28.9%	26.3%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

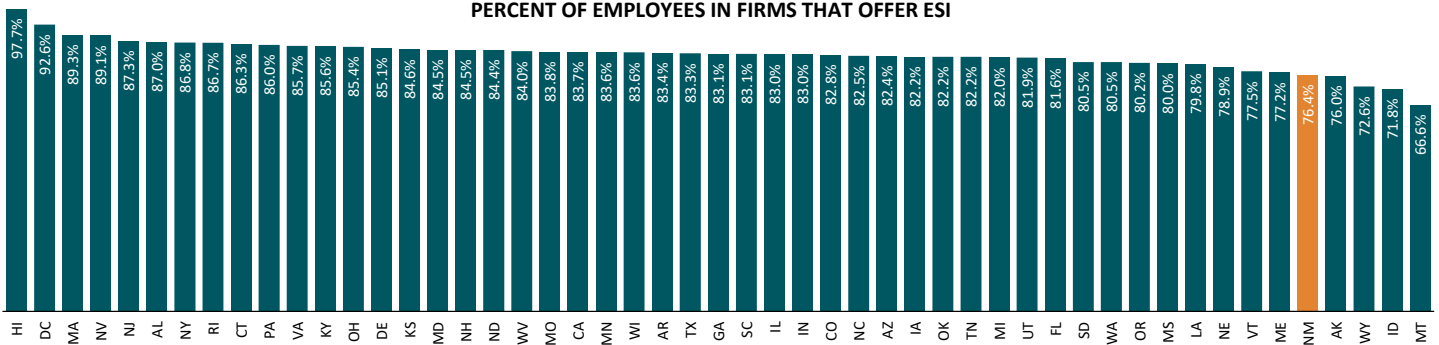
Please see www.shadac.org/MEPSESIReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

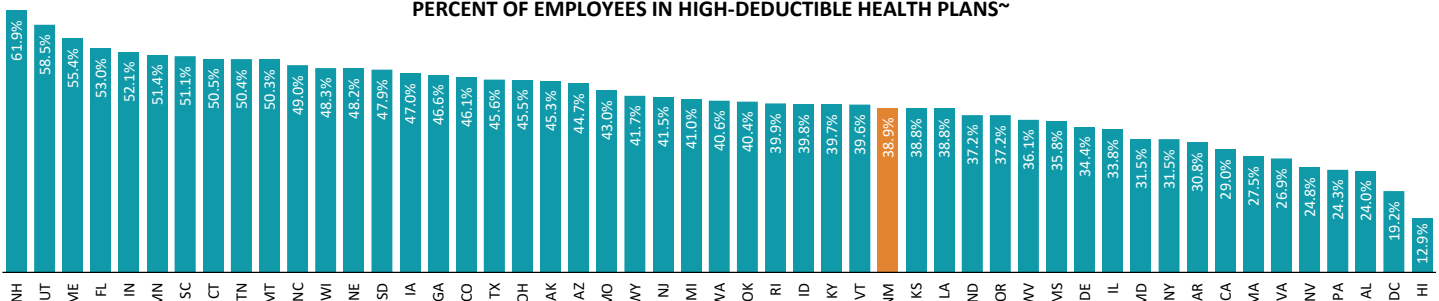
EXPLORING STATE VARIATION [†]

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/MEPSESIReport2016.

PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

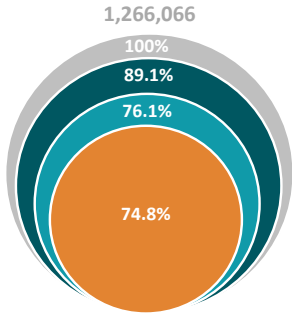


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



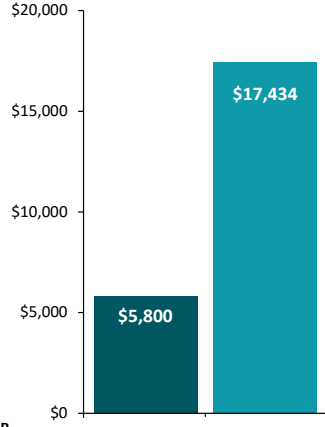
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

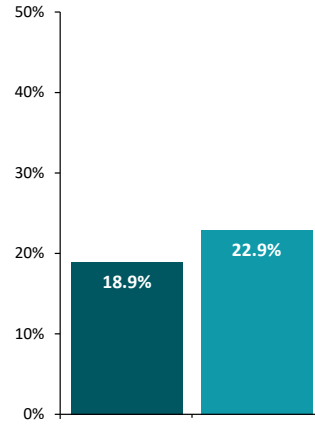


1,128,065 of Employees work in firms that OFFER coverage
858,457 of Employees with an offer are ELIGIBLE for coverage
642,126 of Employees with an offer who are eligible for TAKE-UP coverage

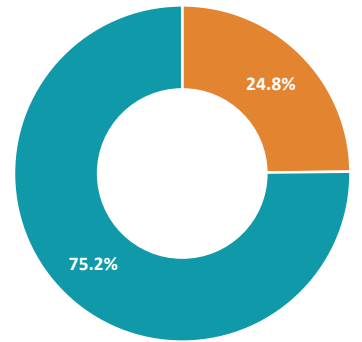
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



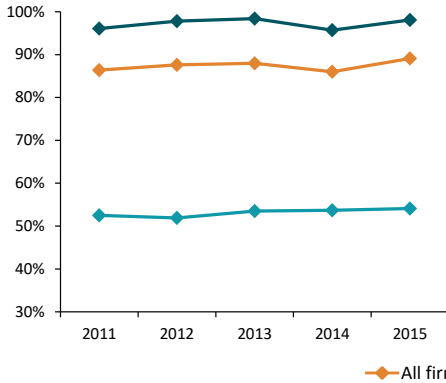
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



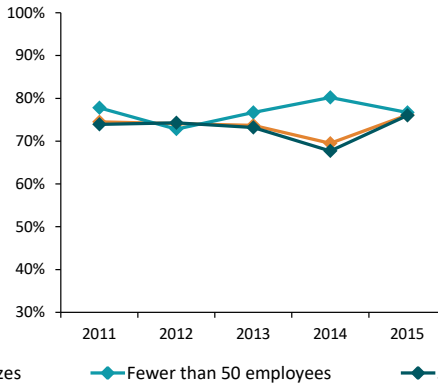
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015[†]

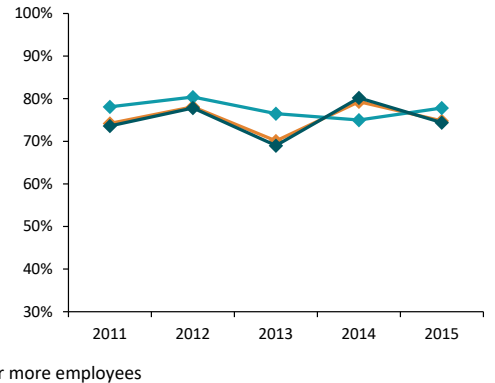
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

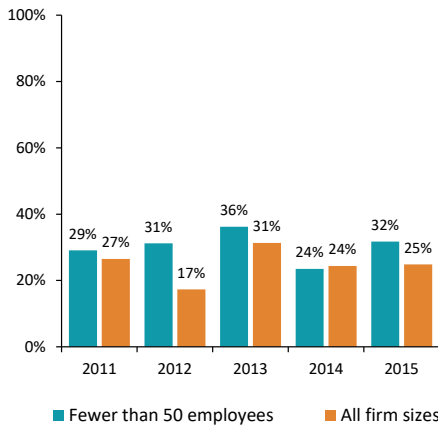


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

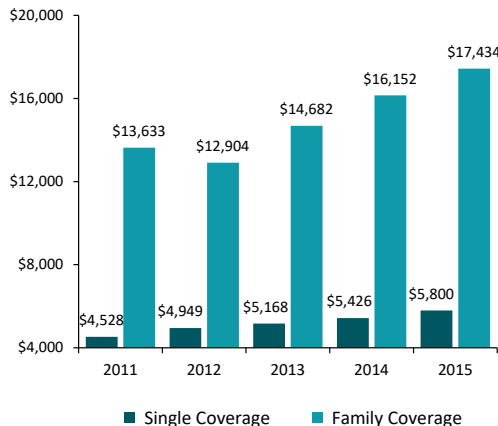


TRENDS IN ESI COSTS, 2011 TO 2015[†]

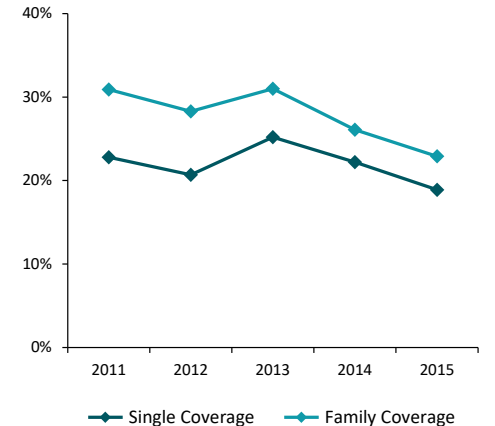
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



NEVADA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	35.8%	41.1%	36.5%	38.5%	35.3%	
50 or more employees	97.0%	96.0%	96.2%	93.9%	98.0%	*
All firm sizes	55.2%	56.2%	52.6%	53.0%	52.7%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	52.5%	51.9%	53.5%	53.7%	54.1%	
50 or more employees	96.1%	97.8%	98.4%	95.7%	98.1%	
All firm sizes	86.4%	87.6%	88.0%	86.0%	89.1%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.8%	72.8%	76.7%	80.2%	76.7%	
50 or more employees	73.9%	74.3%	73.2%	67.7%	76.0%	*
All firm sizes	74.5%	74.1%	73.7%	69.5%	76.1%	*

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	78.1%	80.4%	76.5%	75.0%	77.8%	
50 or more employees	73.6%	77.8%	69.0%	80.2%	74.4%	*
All firm sizes	74.2%	78.1%	70.1%	79.3%	74.8%	*

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	29.1%	31.2%	36.2%	23.5%	31.7%	
50 or more employees	26.0%	15.3%	30.4%	24.6%	23.8%	
All firm sizes	26.5%	17.3%	31.3%	24.4%	24.8%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$4,528	\$4,949	\$5,168	\$5,426	\$5,800	
Average employee share	22.8%	20.7%	25.2%	22.2%	18.9%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$13,633	\$12,904	\$14,682	\$16,152	\$17,434	
Average employee share	30.9%	28.3%	31.0%	26.1%	22.9%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HSA) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

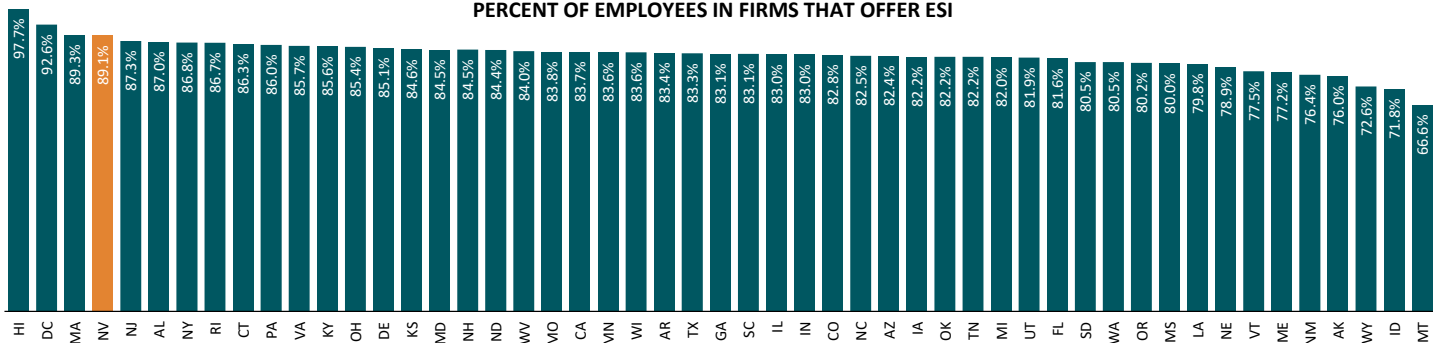
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

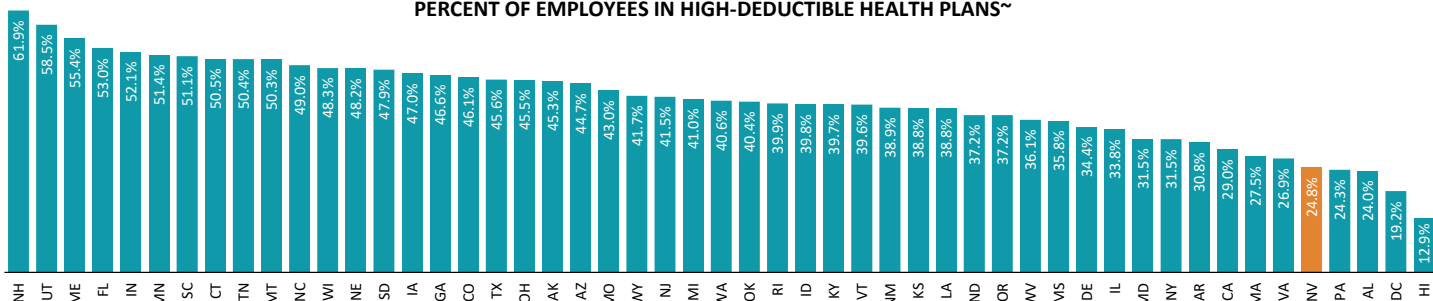
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

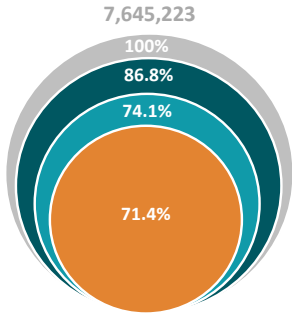


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



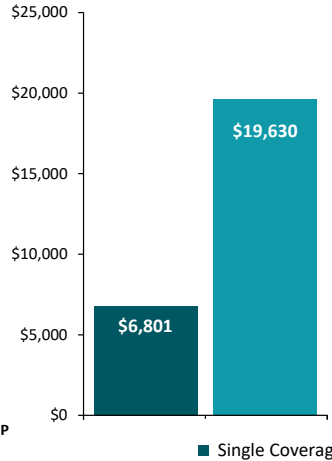
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

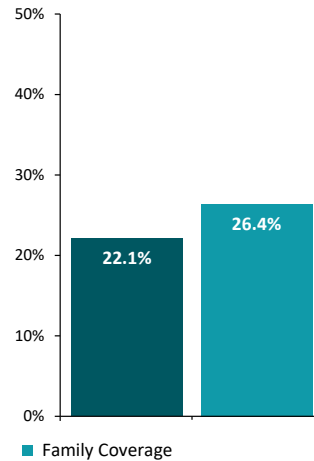


6,636,054 of Employees work in firms that OFFER coverage
 4,917,316 of Employees with an offer are ELIGIBLE for coverage
 3,510,963 of Employees with an offer who are eligible for TAKE-UP coverage

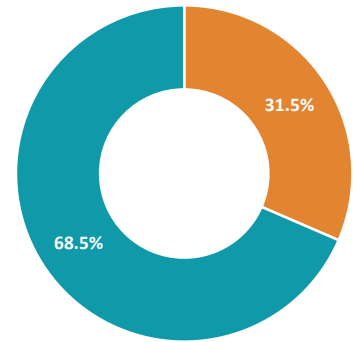
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION

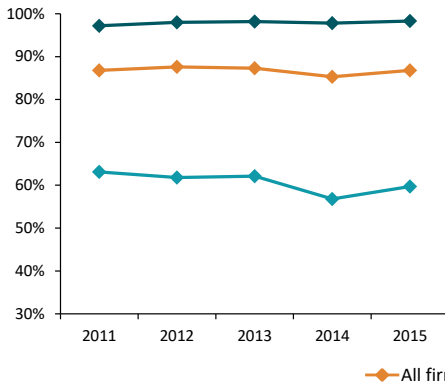


EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]

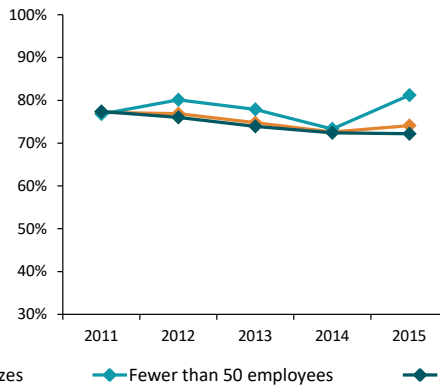


TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

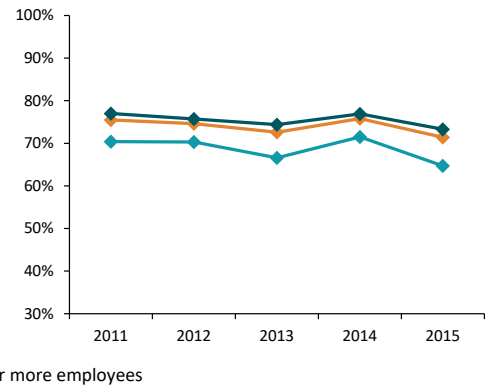
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

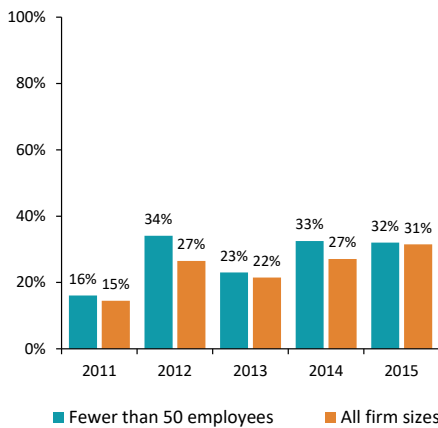


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

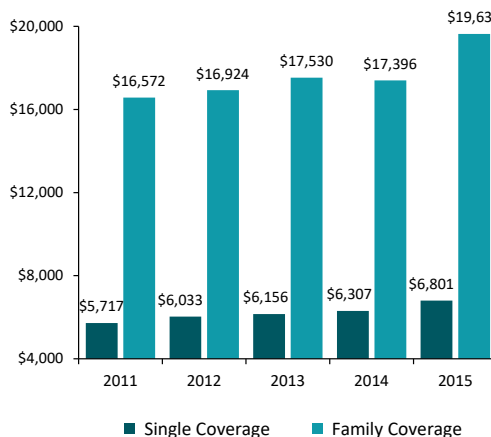


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

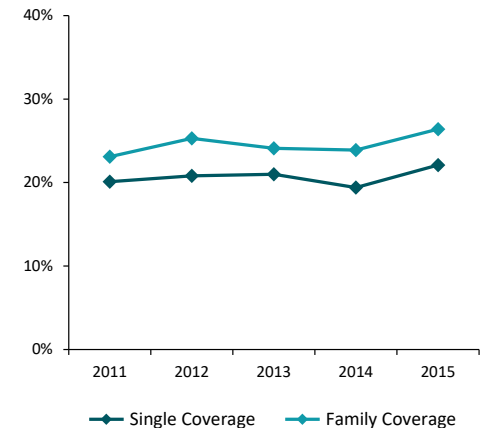
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



NEW YORK

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	44.5%	43.4%	44.2%	37.8%	38.2%	
50 or more employees	96.0%	96.5%	96.4%	96.6%	95.9%	
All firm sizes	54.4%	53.0%	53.7%	48.4%	48.9%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	63.1%	61.8%	62.1%	56.8%	59.7%	
50 or more employees	97.2%	98.0%	98.2%	97.8%	98.3%	
All firm sizes	86.8%	87.6%	87.3%	85.3%	86.8%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	76.8%	80.1%	77.9%	73.3%	81.2%	*
50 or more employees	77.4%	76.0%	73.9%	72.4%	72.2%	
All firm sizes	77.2%	76.9%	74.8%	72.6%	74.1%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	70.4%	70.3%	66.6%	71.5%	64.7%	*
50 or more employees	77.0%	75.7%	74.4%	76.9%	73.3%	
All firm sizes	75.5%	74.6%	72.6%	75.8%	71.4%	*

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	16.1%	34.1%	23.0%	32.5%	32.0%	
50 or more employees	14.1%	24.8%	21.1%	25.8%	31.4%	
All firm sizes	14.5%	26.5%	21.5%	27.1%	31.5%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,717	\$6,033	\$6,156	\$6,307	\$6,801	*
Average employee share	20.1%	20.8%	21.0%	19.4%	22.1%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$16,572	\$16,924	\$17,530	\$17,396	\$19,630	*
Average employee share	23.1%	25.3%	24.1%	23.9%	26.4%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

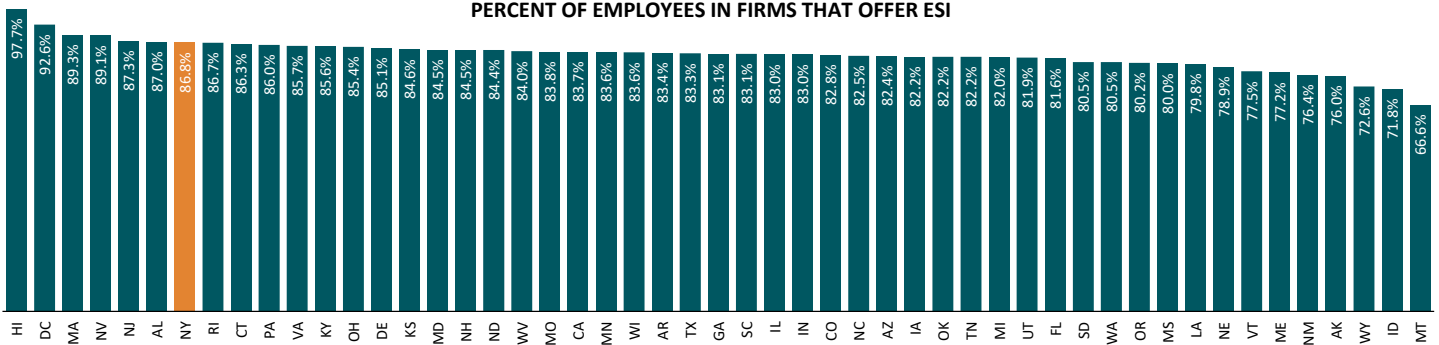
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

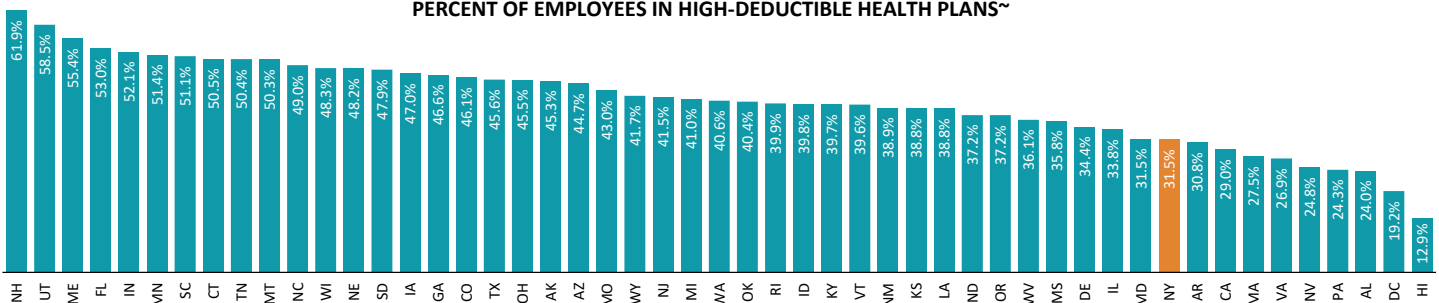
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

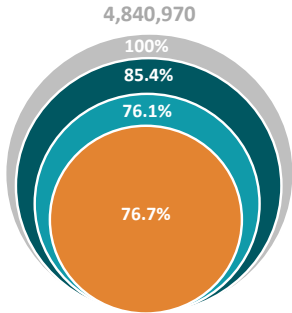


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



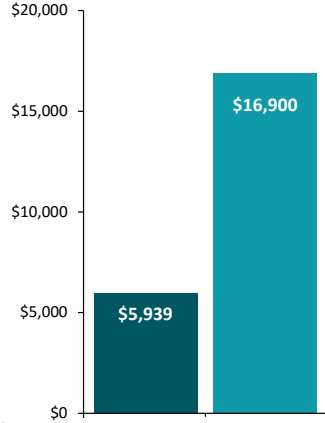
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

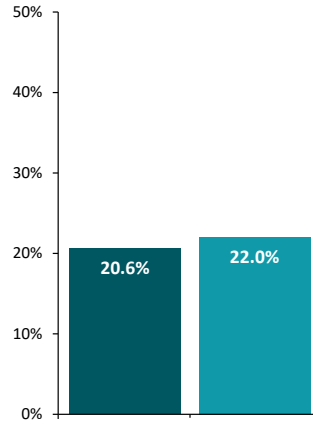


4,134,189 of Employees work in firms that OFFER coverage
3,146,118 of Employees with an offer are ELIGIBLE for coverage
2,413,072 of Employees with an offer who are eligible for TAKE-UP coverage

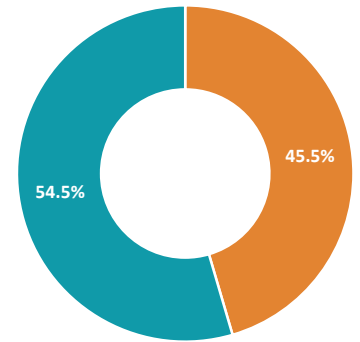
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION

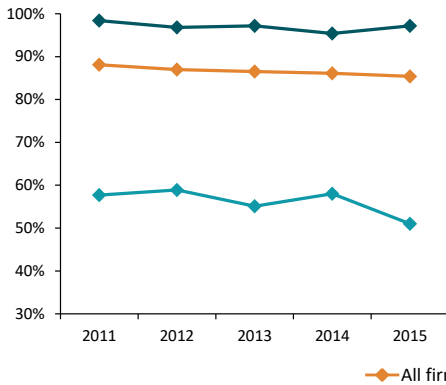


EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]

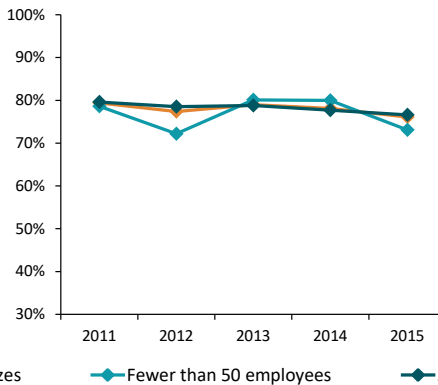


TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

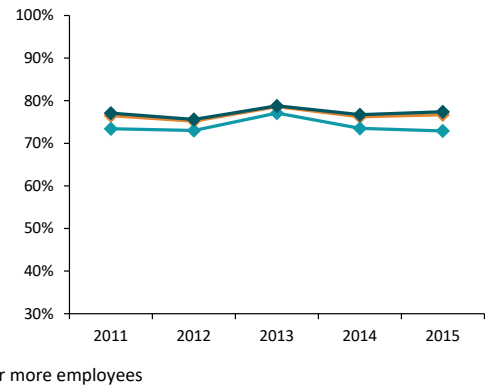
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

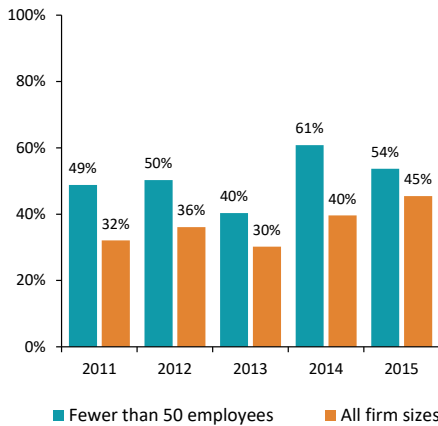


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

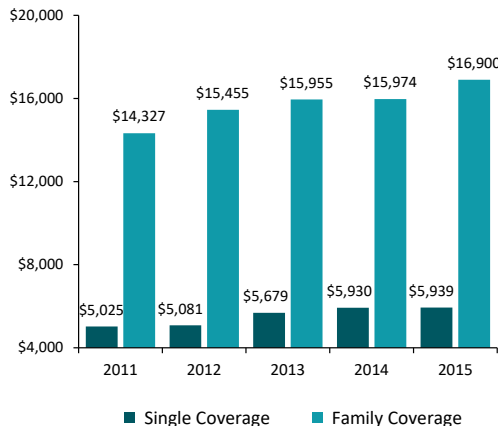


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

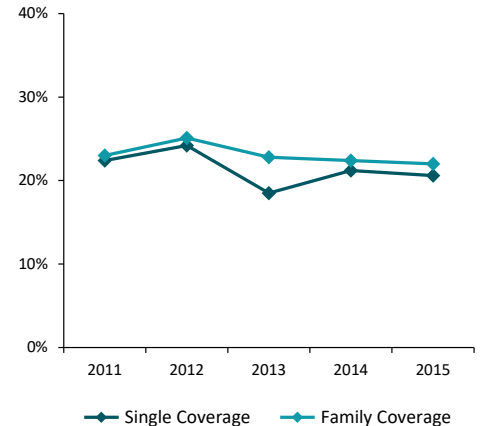
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



OHIO

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	39.1%	39.5%	36.7%	35.3%	31.7%	
50 or more employees	96.7%	96.7%	95.7%	93.8%	96.6%	
All firm sizes	56.6%	56.4%	53.8%	52.8%	50.6%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	57.7%	58.9%	55.1%	58.0%	51.0%	
50 or more employees	98.4%	96.8%	97.2%	95.4%	97.2%	
All firm sizes	88.1%	87.0%	86.5%	86.1%	85.4%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	78.6%	72.2%	80.1%	80.0%	73.1%	
50 or more employees	79.6%	78.5%	78.8%	77.7%	76.6%	
All firm sizes	79.4%	77.4%	79.0%	78.1%	76.1%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	73.4%	73.0%	77.1%	73.5%	72.9%	
50 or more employees	77.1%	75.6%	78.8%	76.7%	77.4%	
All firm sizes	76.5%	75.2%	78.6%	76.2%	76.7%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	48.8%	50.3%	40.3%	60.8%	53.7%	
50 or more employees	29.0%	33.2%	28.2%	35.4%	44.1%	
All firm sizes	32.1%	36.1%	30.2%	39.6%	45.5%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,025	\$5,081	\$5,679	\$5,930	\$5,939	
Average employee share	22.4%	24.2%	18.5%	21.2%	20.6%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$14,327	\$15,455	\$15,955	\$15,974	\$16,900	
Average employee share	23.0%	25.1%	22.8%	22.4%	22.0%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

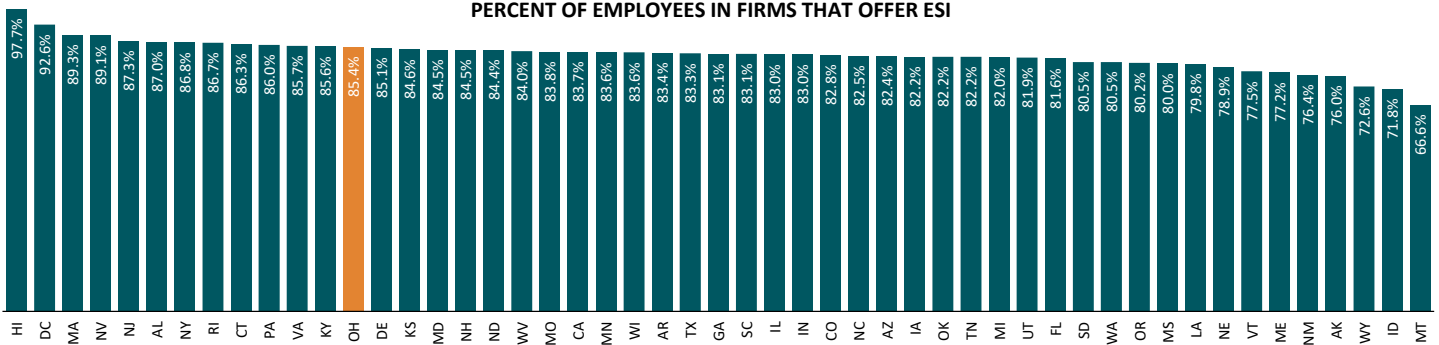
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

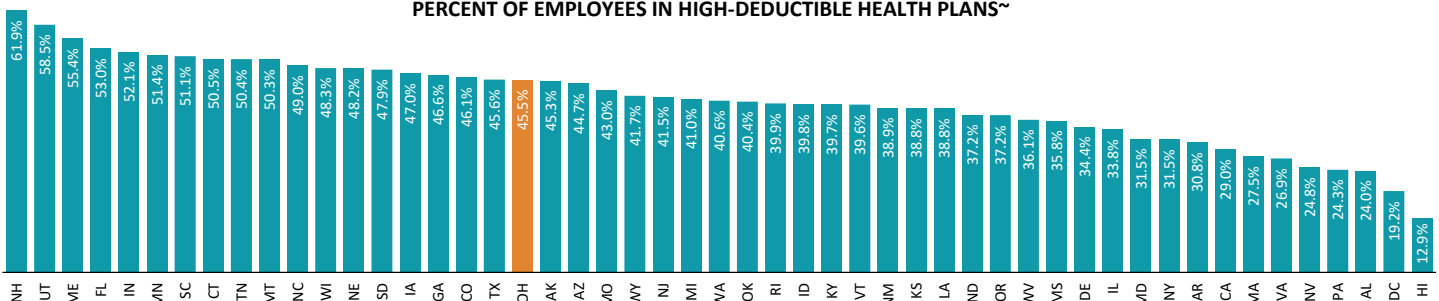
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

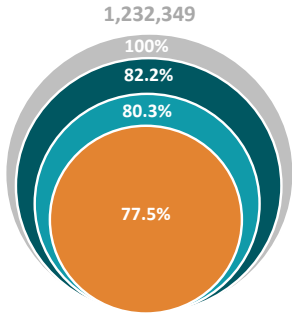


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



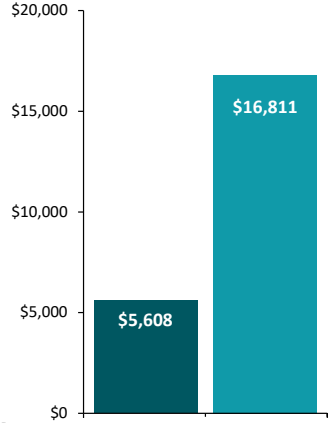
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

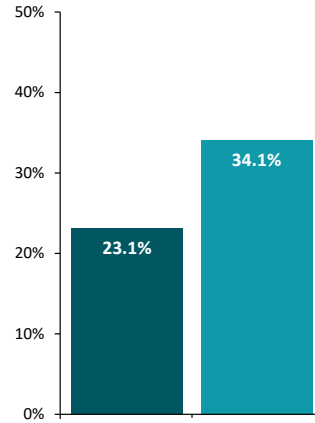


1,012,991 of Employees work in firms that **OFFER** coverage
813,432 of Employees with an offer are **ELIGIBLE** for coverage
630,410 of Employees with an offer who are eligible for **TAKE-UP** coverage

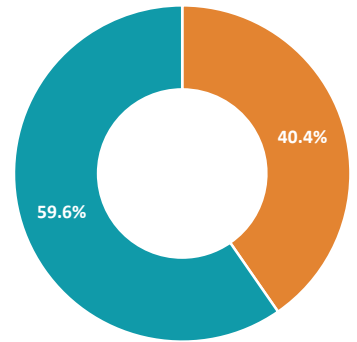
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



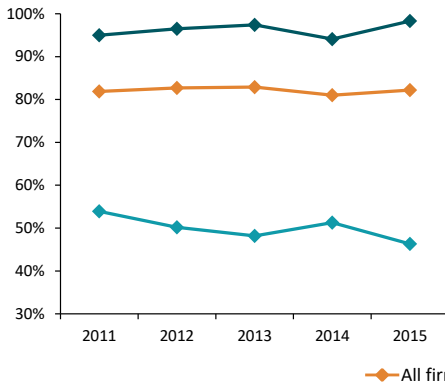
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



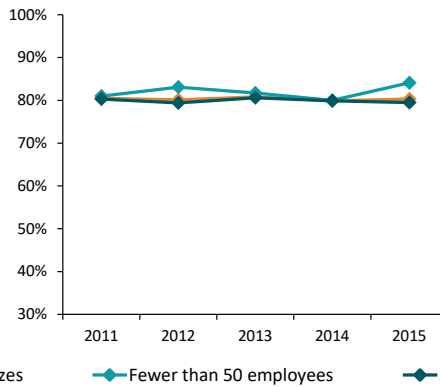
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

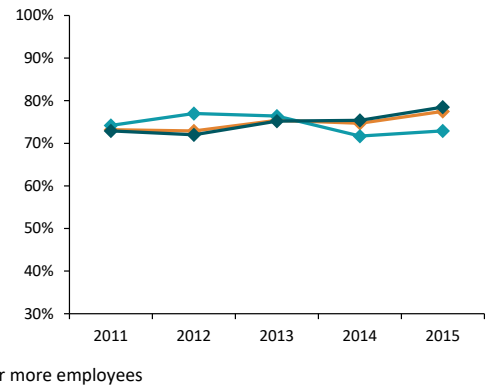
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

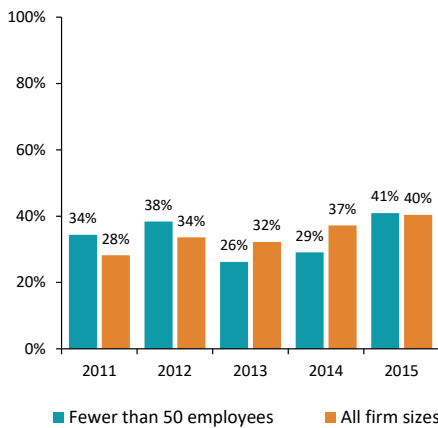


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

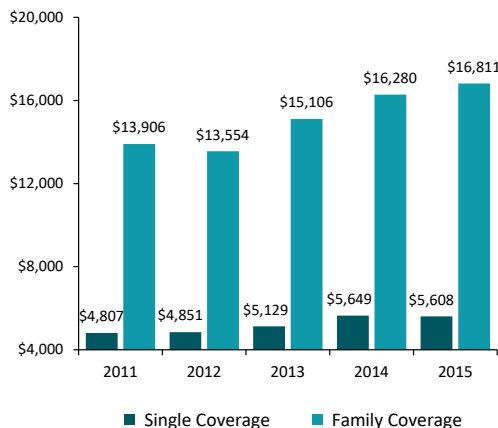


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

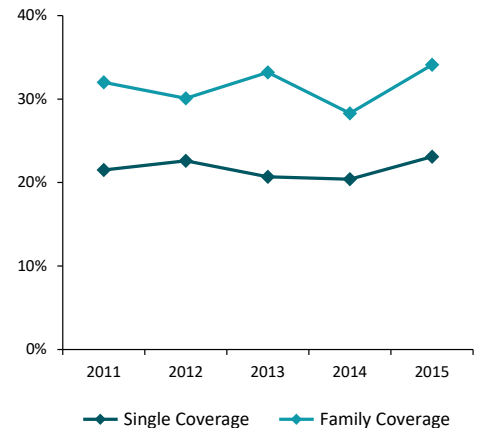
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



OKLAHOMA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	32.4%	34.8%	29.4%	35.9%	28.3%	
50 or more employees	92.7%	94.3%	95.3%	91.4%	97.6%	*
All firm sizes	47.8%	50.7%	47.5%	50.6%	45.5%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	53.9%	50.2%	48.2%	51.3%	46.3%	
50 or more employees	95.0%	96.5%	97.4%	94.1%	98.3%	*
All firm sizes	81.9%	82.7%	82.9%	81.0%	82.2%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	81.0%	83.1%	81.7%	80.0%	84.1%	
50 or more employees	80.3%	79.4%	80.6%	79.9%	79.5%	
All firm sizes	80.5%	80.1%	80.8%	79.9%	80.3%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	74.2%	77.0%	76.4%	71.7%	72.9%	
50 or more employees	72.9%	72.0%	75.2%	75.4%	78.5%	
All firm sizes	73.2%	72.9%	75.4%	74.7%	77.5%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	34.4%	38.4%	26.2%	29.1%	40.9%	
50 or more employees	26.5%	32.5%	33.5%	39.1%	40.2%	
All firm sizes	28.2%	33.6%	32.2%	37.2%	40.4%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$4,807	\$4,851	\$5,129	\$5,649	\$5,608	
Average employee share	21.5%	22.6%	20.7%	20.4%	23.1%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$13,906	\$13,554	\$15,106	\$16,280	\$16,811	
Average employee share	32.0%	30.1%	33.2%	28.3%	34.1%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

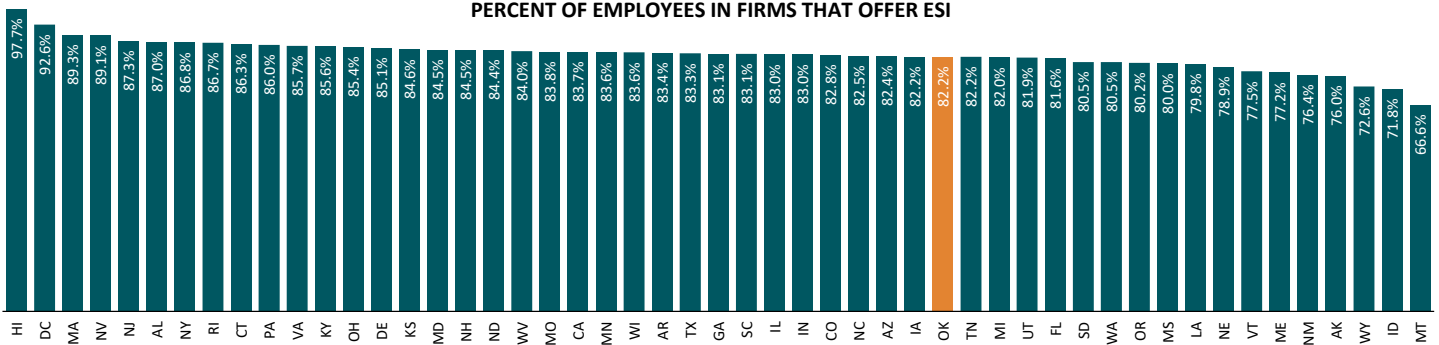
Please see www.shadac.org/MEPSESIReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

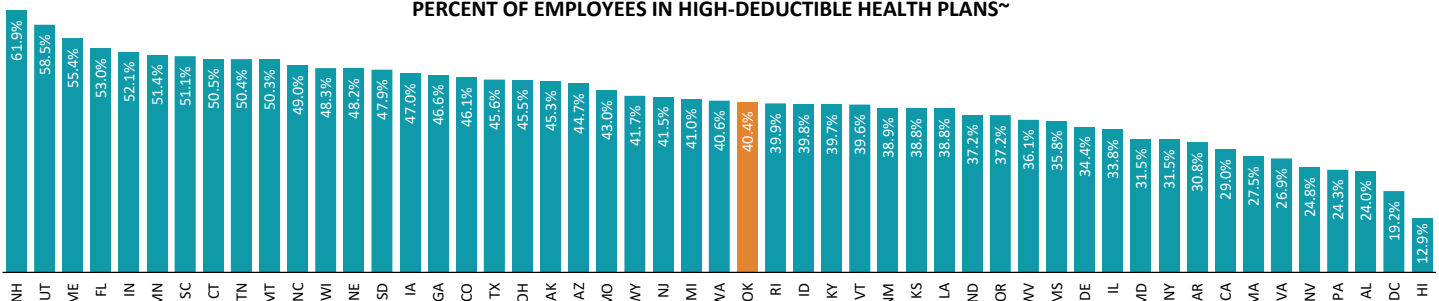
EXPLORING STATE VARIATION [†]

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/MEPSESIReport2016.

PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

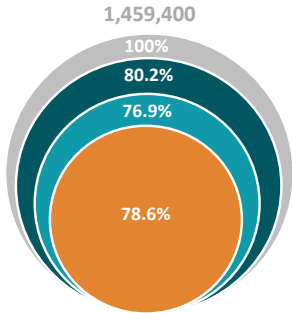


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



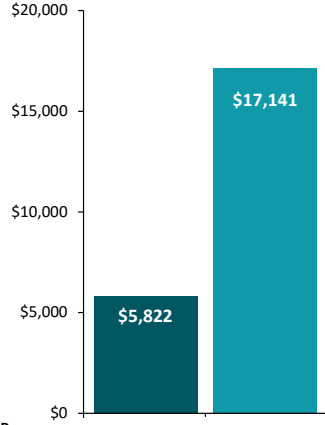
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

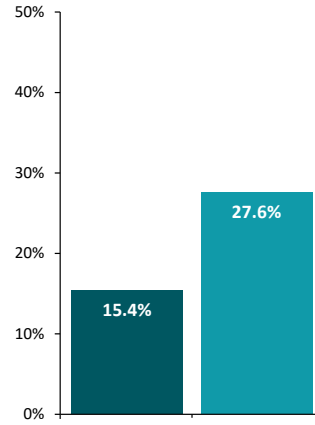


1,170,439 of Employees work in firms that OFFER coverage
900,067 of Employees with an offer are ELIGIBLE for coverage
707,453 of Employees with an offer who are eligible for TAKE-UP coverage

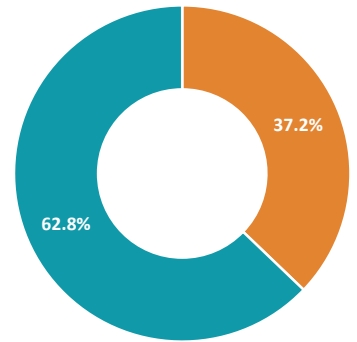
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



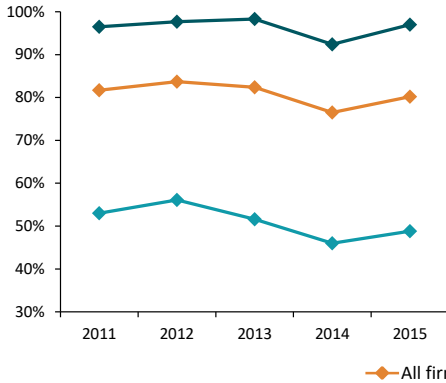
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



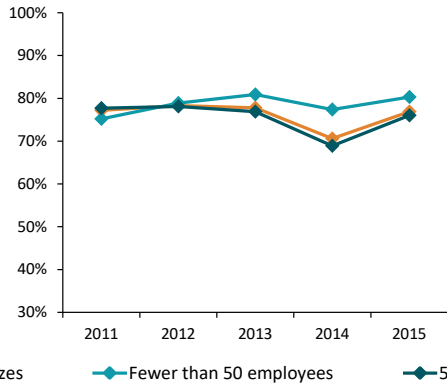
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

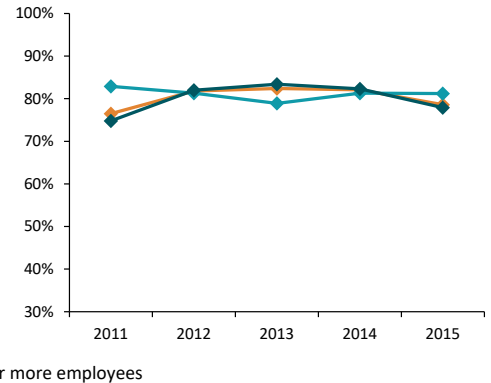
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

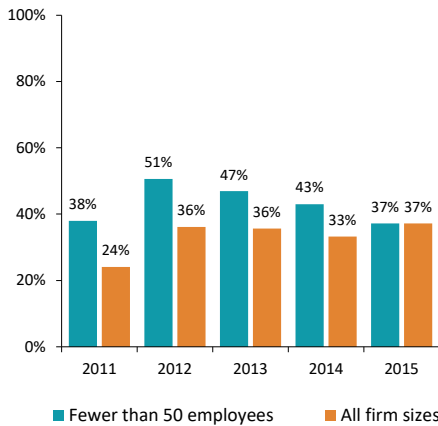


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

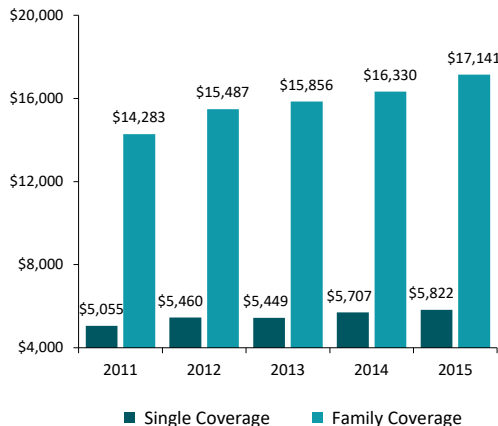


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

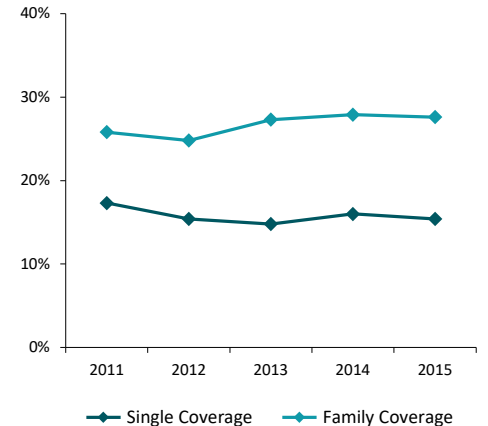
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



OREGON

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	34.1%	37.0%	36.6%	30.2%	31.5%	
50 or more employees	95.2%	96.6%	94.7%	91.9%	95.8%	
All firm sizes	47.8%	49.9%	50.9%	42.7%	45.9%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	53.0%	56.1%	51.6%	46.0%	48.8%	
50 or more employees	96.5%	97.7%	98.3%	92.4%	97.0%	
All firm sizes	81.7%	83.7%	82.4%	76.5%	80.2%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	75.2%	78.9%	80.9%	77.4%	80.3%	
50 or more employees	77.7%	78.1%	76.9%	68.9%	76.0%	
All firm sizes	77.2%	78.3%	77.8%	70.6%	76.9%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	82.9%	81.3%	78.9%	81.3%	81.2%	
50 or more employees	74.8%	82.0%	83.4%	82.3%	77.9%	
All firm sizes	76.5%	81.8%	82.4%	82.1%	78.6%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	38.0%	50.6%	46.9%	43.0%	37.2%	
50 or more employees	19.9%	31.8%	32.7%	30.4%	37.1%	
All firm sizes	24.1%	36.1%	35.7%	33.2%	37.2%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,055	\$5,460	\$5,449	\$5,707	\$5,822	
Average employee share	17.3%	15.4%	14.8%	16.0%	15.4%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$14,283	\$15,487	\$15,856	\$16,330	\$17,141	
Average employee share	25.8%	24.8%	27.3%	27.9%	27.6%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

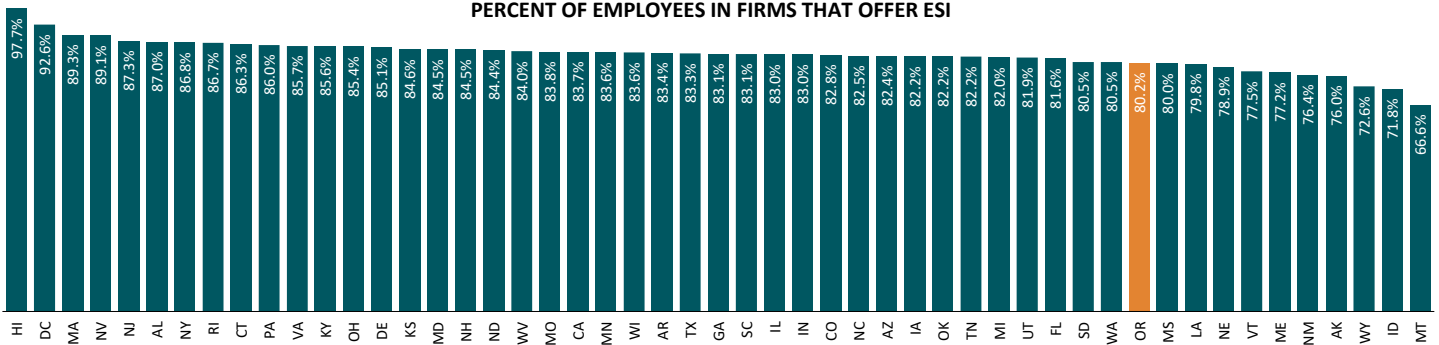
Please see www.shadac.org/MEPSESIReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

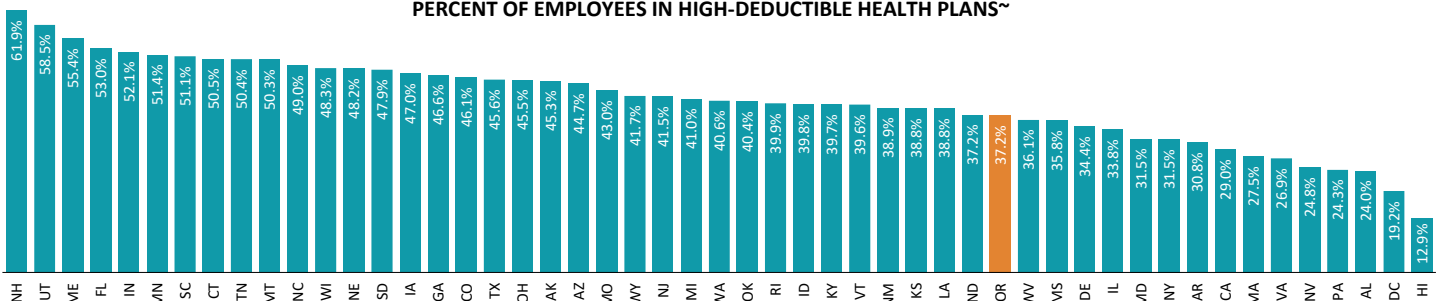
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

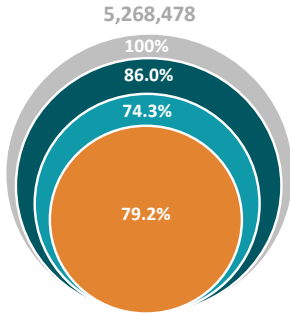


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



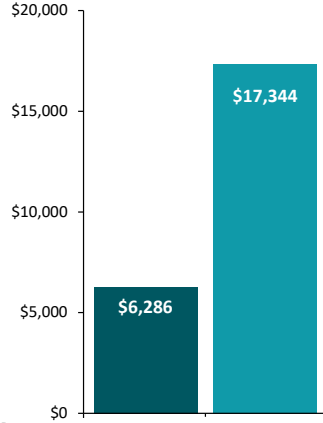
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

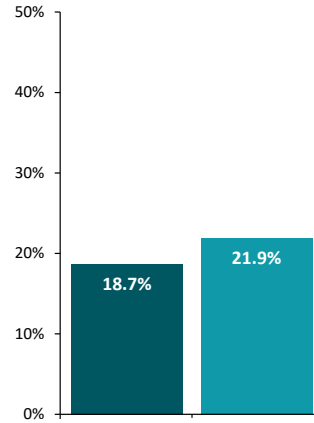


4,530,891 of Employees work in firms that OFFER coverage
3,366,452 of Employees with an offer are ELIGIBLE for coverage
2,666,230 of Employees with an offer who are eligible for TAKE-UP coverage

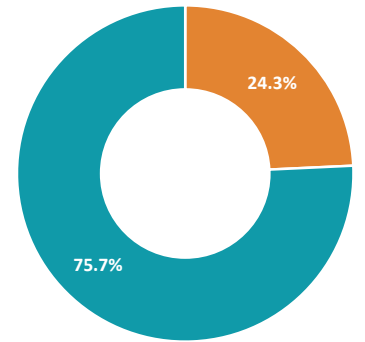
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



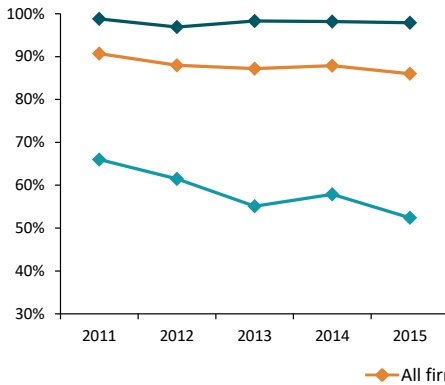
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



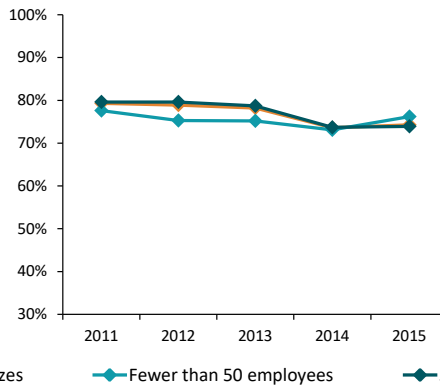
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

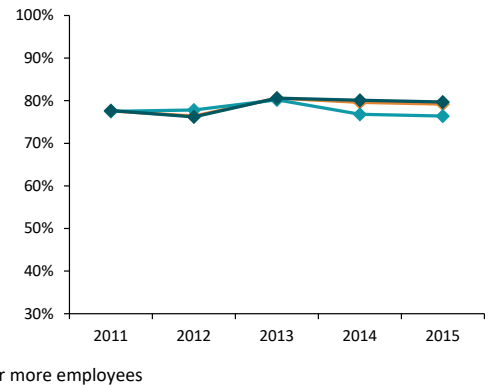
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

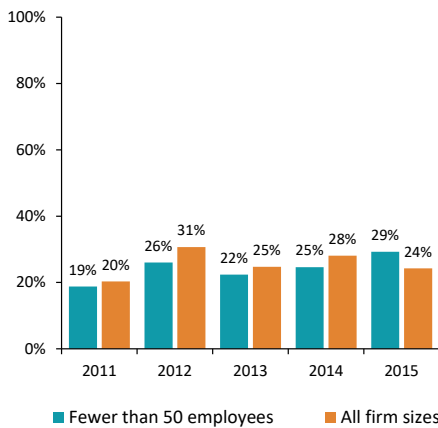


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

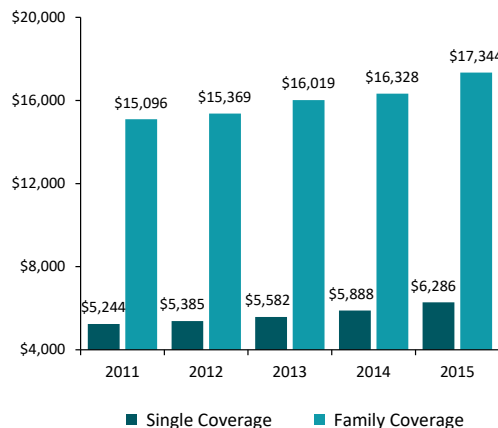


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

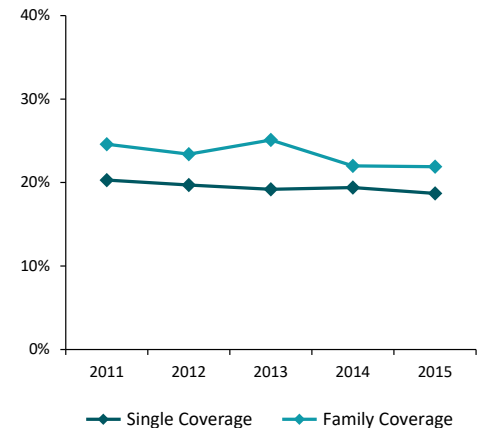
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



PENNSYLVANIA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	46.7%	43.4%	37.7%	38.5%	34.2%	
50 or more employees	98.0%	95.5%	98.1%	96.6%	96.7%	
All firm sizes	61.1%	57.7%	54.5%	54.6%	49.7%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	66.0%	61.5%	55.1%	57.9%	52.4%	
50 or more employees	98.8%	96.9%	98.3%	98.2%	97.9%	
All firm sizes	90.7%	88.0%	87.2%	87.9%	86.0%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.6%	75.3%	75.2%	73.1%	76.2%	
50 or more employees	79.6%	79.6%	78.7%	73.7%	73.9%	
All firm sizes	79.3%	78.9%	78.2%	73.6%	74.3%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	77.5%	77.8%	80.2%	76.8%	76.4%	
50 or more employees	77.7%	76.2%	80.6%	80.1%	79.7%	
All firm sizes	77.6%	76.4%	80.6%	79.6%	79.2%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	18.8%	26.0%	22.4%	24.6%	29.3%	
50 or more employees	20.6%	31.7%	25.2%	28.8%	23.3%	
All firm sizes	20.3%	30.7%	24.7%	28.1%	24.3%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,244	\$5,385	\$5,582	\$5,888	\$6,286	*
Average employee share	20.3%	19.7%	19.2%	19.4%	18.7%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$15,096	\$15,369	\$16,019	\$16,328	\$17,344	
Average employee share	24.6%	23.4%	25.1%	22.0%	21.9%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

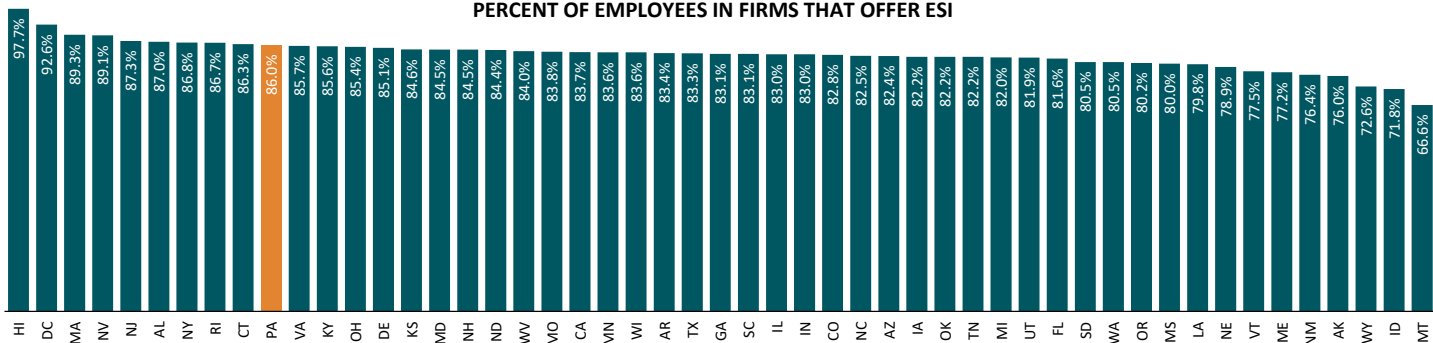
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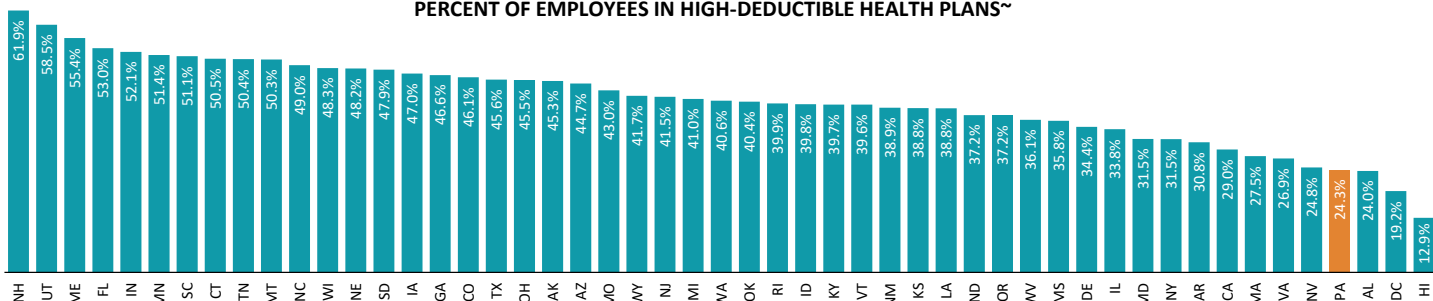
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

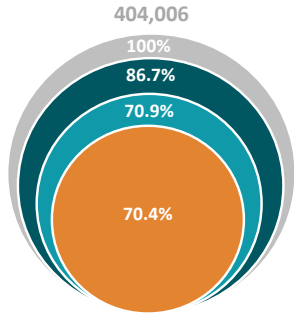


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



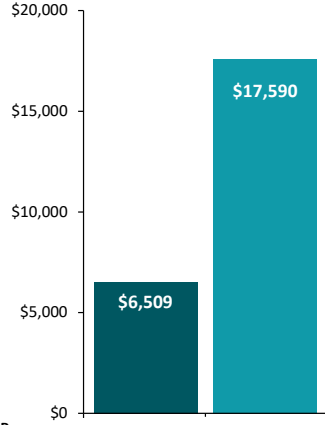
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

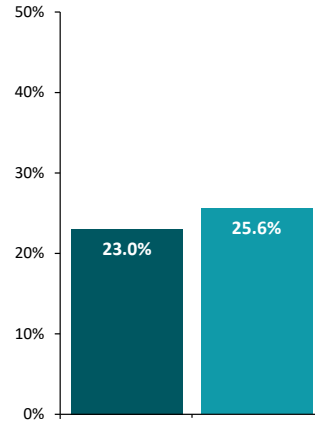


350,273 of Employees work in firms that OFFER coverage
248,344 of Employees with an offer are ELIGIBLE for coverage
174,834 of Employees with an offer who are eligible for TAKE-UP coverage

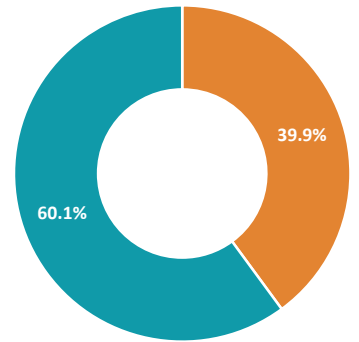
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



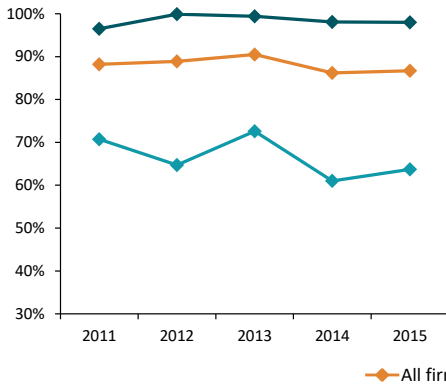
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



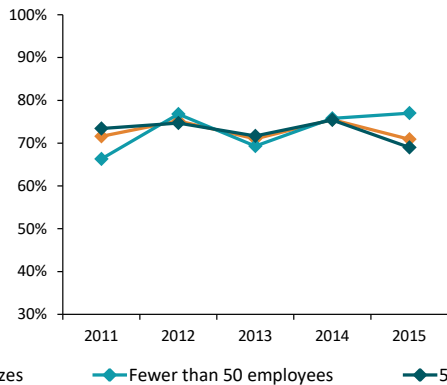
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

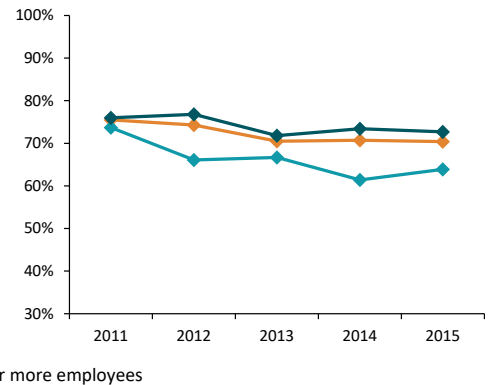
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

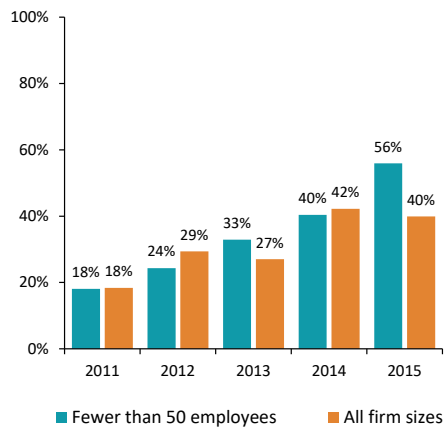


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

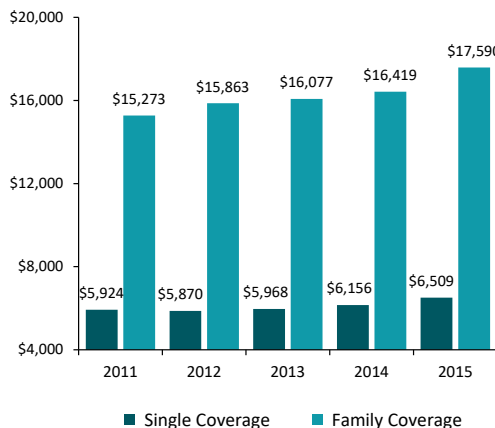


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

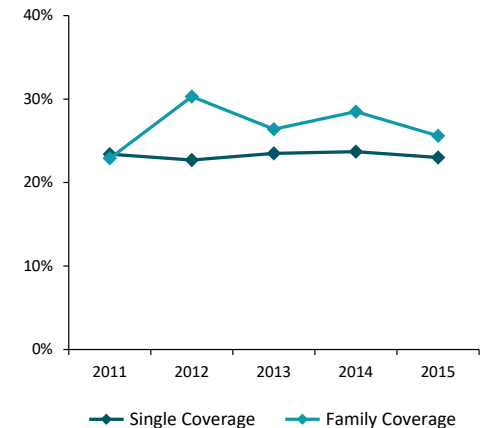
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



RHODE ISLAND

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	49.1%	43.2%	47.0%	40.1%	38.6%	
50 or more employees	97.9%	98.9%	98.9%	97.1%	98.2%	
All firm sizes	60.0%	53.4%	58.3%	52.1%	51.0%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	70.7%	64.7%	72.6%	61.0%	63.7%	
50 or more employees	96.5%	99.9%	99.4%	98.1%	98.0%	
All firm sizes	88.2%	88.9%	90.5%	86.2%	86.7%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	66.3%	76.8%	69.3%	75.8%	77.0%	
50 or more employees	73.4%	74.7%	71.7%	75.4%	69.0%	
All firm sizes	71.6%	75.2%	71.0%	75.5%	70.9%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	73.7%	66.1%	66.7%	61.4%	63.9%	
50 or more employees	76.0%	76.8%	71.8%	73.4%	72.7%	
All firm sizes	75.5%	74.3%	70.5%	70.7%	70.4%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	18.1%	24.3%	32.9%	40.4%	55.9%	
50 or more employees	18.5%	30.9%	25.0%	42.7%	34.9%	
All firm sizes	18.4%	29.4%	27.0%	42.2%	39.9%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,924	\$5,870	\$5,968	\$6,156	\$6,509	
Average employee share	23.4%	22.7%	23.5%	23.7%	23.0%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$15,273	\$15,863	\$16,077	\$16,419	\$17,590	
Average employee share	22.9%	30.3%	26.4%	28.5%	25.6%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

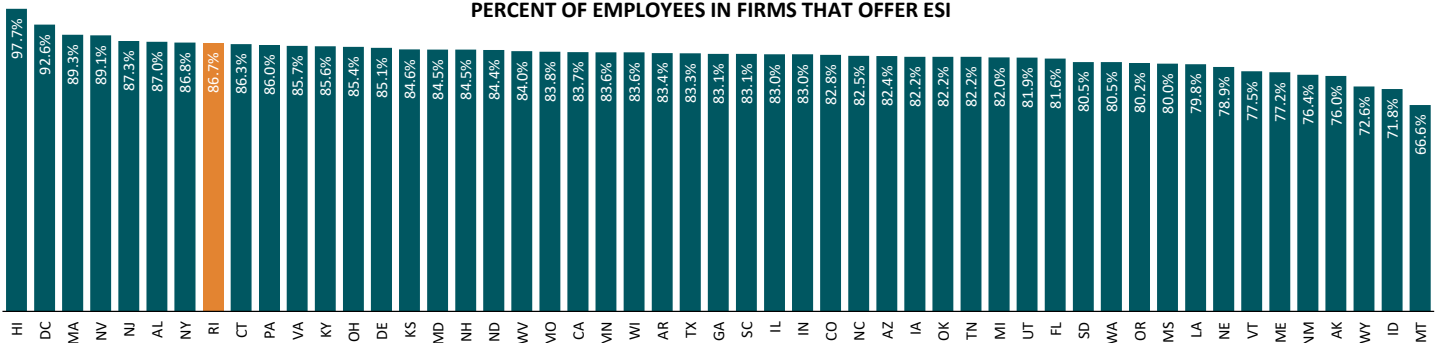
Please see www.shadac.org/MEPSESIReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

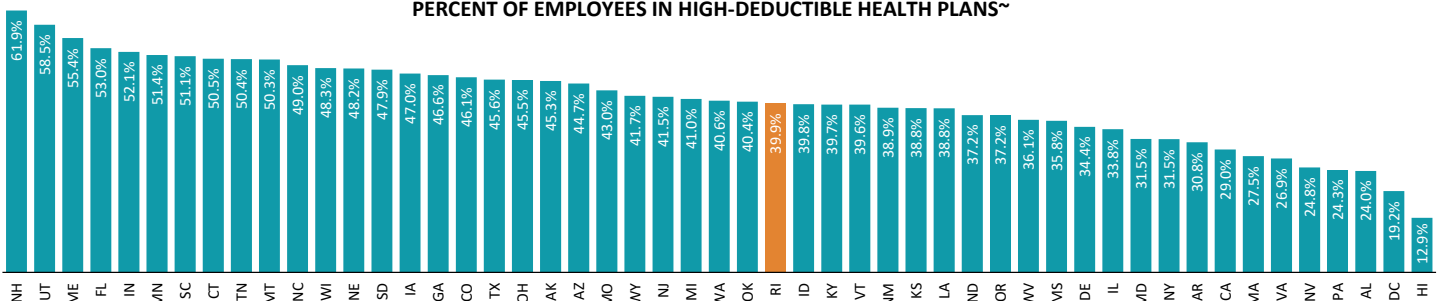
EXPLORING STATE VARIATION [†]

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/MEPSESIReport2016.

PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

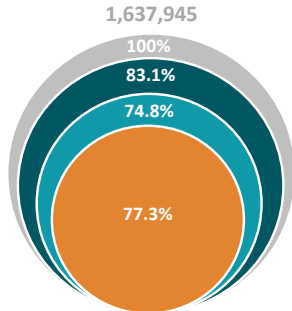


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



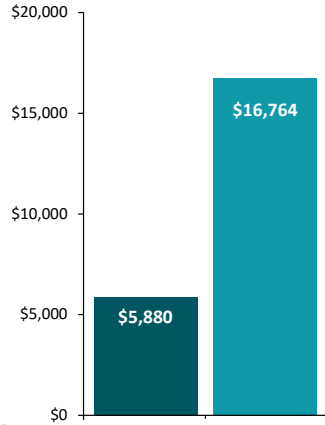
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

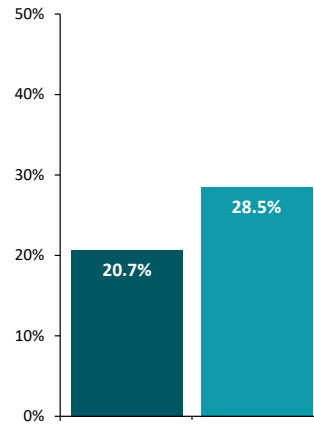


1,361,132 of Employees work in firms that OFFER coverage
1,018,127 of Employees with an offer are ELIGIBLE for coverage
787,012 of Employees with an offer who are eligible for TAKE-UP coverage

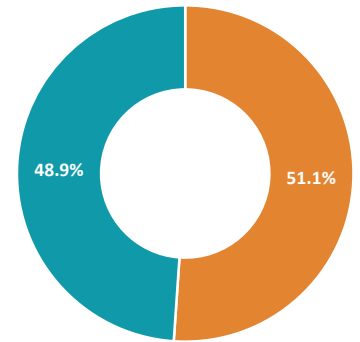
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



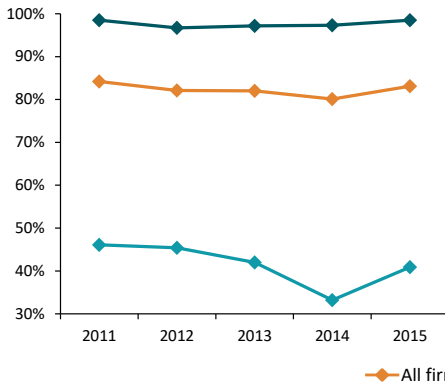
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



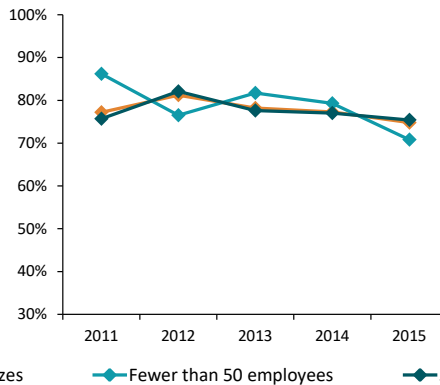
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015[†]

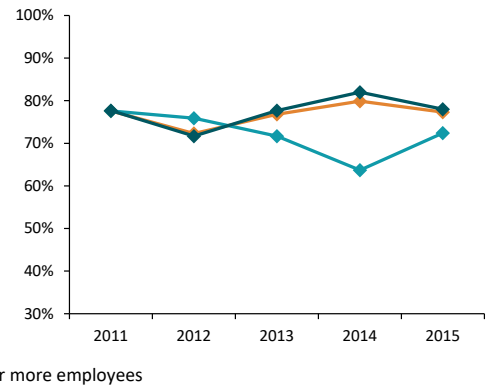
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

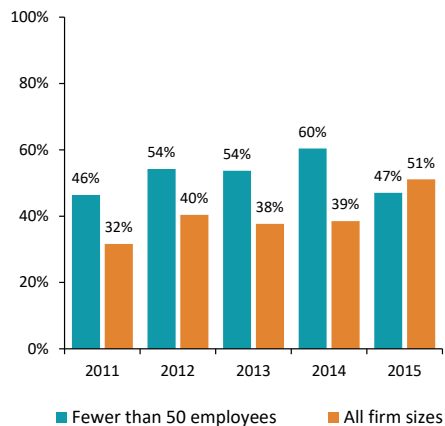


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

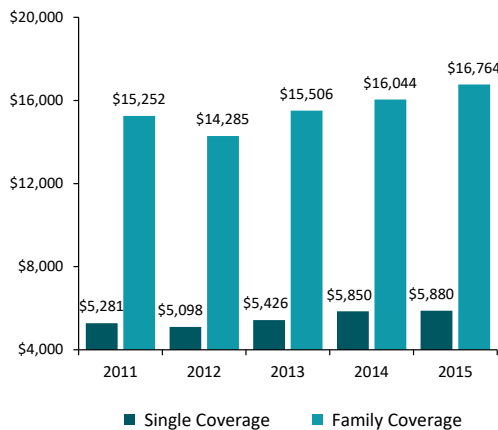


TRENDS IN ESI COSTS, 2011 TO 2015[†]

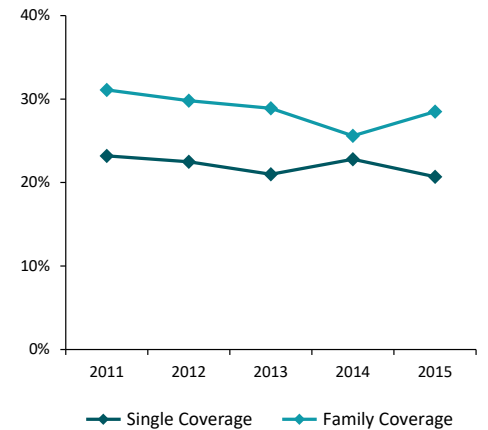
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



SOUTH CAROLINA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	31.2%	27.4%	27.7%	23.0%	23.6%	
50 or more employees	96.0%	95.7%	97.2%	94.9%	97.7%	
All firm sizes	49.2%	46.5%	48.1%	45.3%	45.0%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	46.1%	45.4%	42.0%	33.2%	40.9%	
50 or more employees	98.5%	96.7%	97.2%	97.3%	98.5%	
All firm sizes	84.2%	82.1%	82.0%	80.1%	83.1%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	86.2%	76.5%	81.7%	79.3%	70.8%	
50 or more employees	75.7%	82.1%	77.6%	77.0%	75.4%	
All firm sizes	77.2%	81.2%	78.2%	77.3%	74.8%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	77.6%	75.9%	71.7%	63.7%	72.4%	
50 or more employees	77.7%	71.7%	77.7%	82.0%	78.0%	
All firm sizes	77.6%	72.3%	76.8%	79.9%	77.3%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	46.4%	54.2%	53.7%	60.4%	47.0%	
50 or more employees	28.6%	37.6%	35.1%	36.3%	51.6%	*
All firm sizes	31.6%	40.4%	37.7%	38.5%	51.1%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,281	\$5,098	\$5,426	\$5,850	\$5,880	
Average employee share	23.2%	22.5%	21.0%	22.8%	20.7%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$15,252	\$14,285	\$15,506	\$16,044	\$16,764	
Average employee share	31.1%	29.8%	28.9%	25.6%	28.5%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

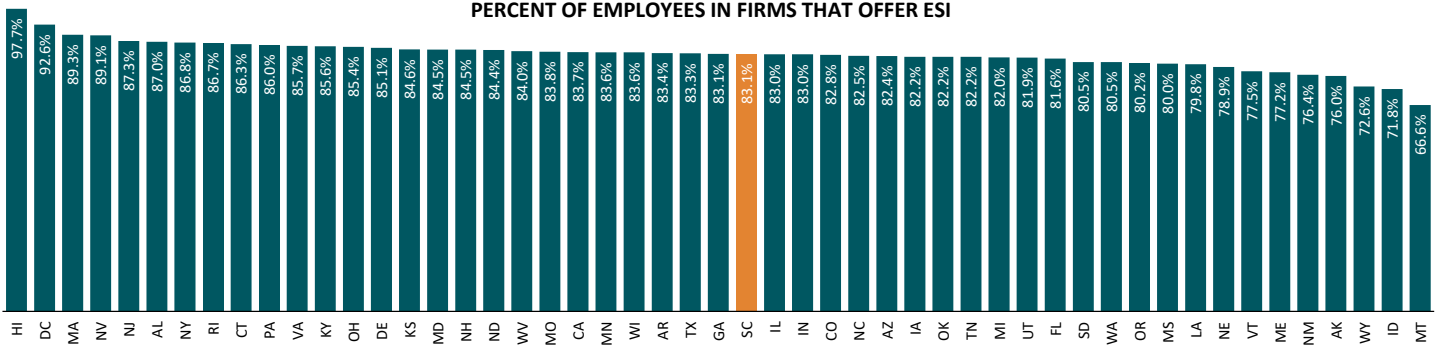
Please see www.shadac.org/MEPSESISReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

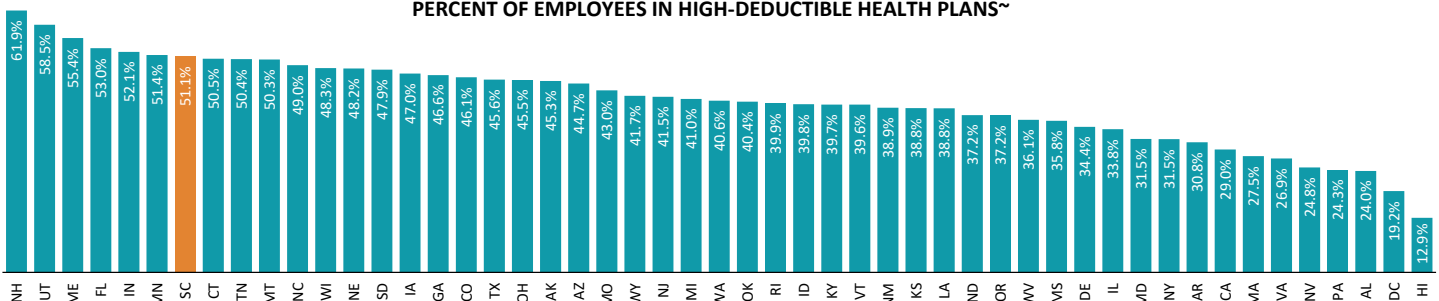
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

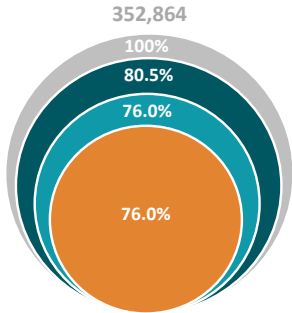


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



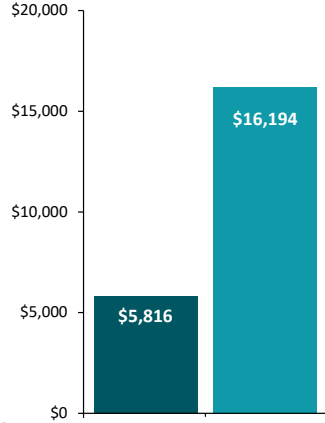
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

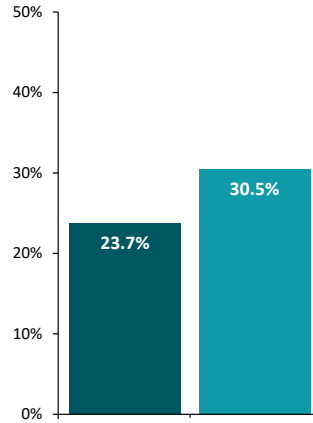


284,056 of Employees work in firms that OFFER coverage
 215,882 of Employees with an offer are ELIGIBLE for coverage
 164,070 of Employees with an offer who are eligible for TAKE-UP coverage

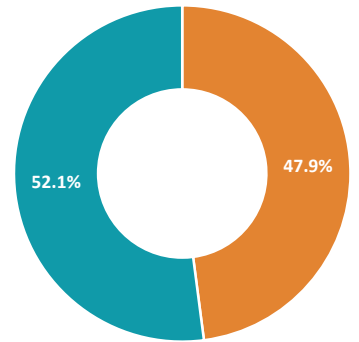
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION

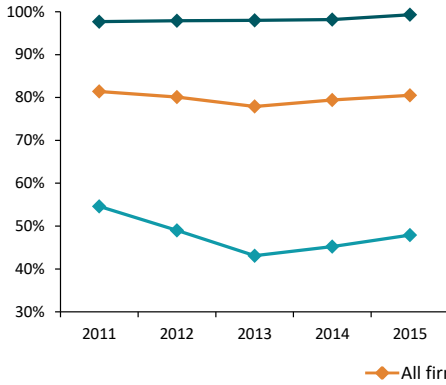


EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]

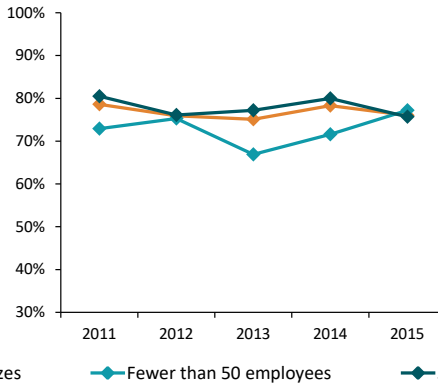


TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

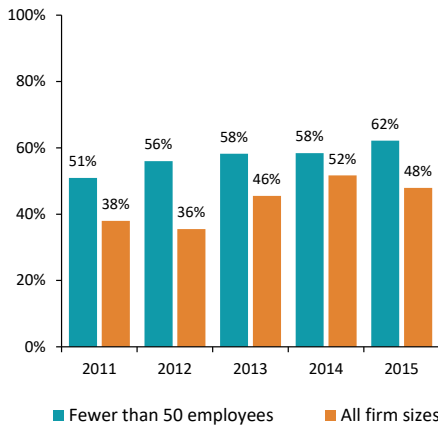


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

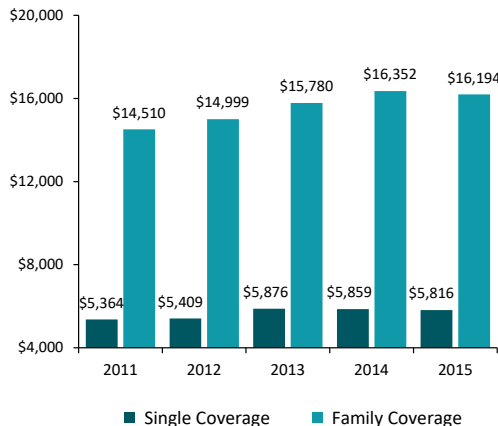


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

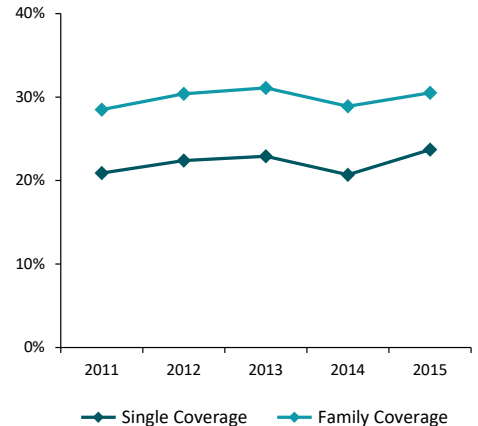
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



SOUTH DAKOTA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	31.6%	32.9%	25.3%	30.1%	26.9%	
50 or more employees	94.4%	96.0%	97.0%	95.1%	96.4%	
All firm sizes	45.1%	45.0%	38.5%	42.9%	42.3%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	54.6%	49.0%	43.1%	45.2%	47.9%	
50 or more employees	97.7%	97.9%	98.0%	98.2%	99.3%	
All firm sizes	81.4%	80.1%	77.9%	79.4%	80.5%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	72.9%	75.3%	66.9%	71.6%	77.2%	
50 or more employees	80.5%	76.1%	77.2%	80.0%	75.7%	
All firm sizes	78.6%	75.9%	75.1%	78.3%	76.0%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	71.8%	72.9%	66.9%	71.1%	69.7%	
50 or more employees	77.1%	72.2%	69.2%	69.5%	77.8%	*
All firm sizes	75.9%	72.3%	68.8%	69.8%	76.0%	*

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	50.9%	56.0%	58.2%	58.4%	62.2%	
50 or more employees	34.3%	29.6%	42.8%	50.1%	44.3%	
All firm sizes	38.0%	35.5%	45.5%	51.7%	47.9%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,364	\$5,409	\$5,876	\$5,859	\$5,816	
Average employee share	20.9%	22.4%	22.9%	20.7%	23.7%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$14,510	\$14,999	\$15,780	\$16,352	\$16,194	
Average employee share	28.5%	30.4%	31.1%	28.9%	30.5%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HSA) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

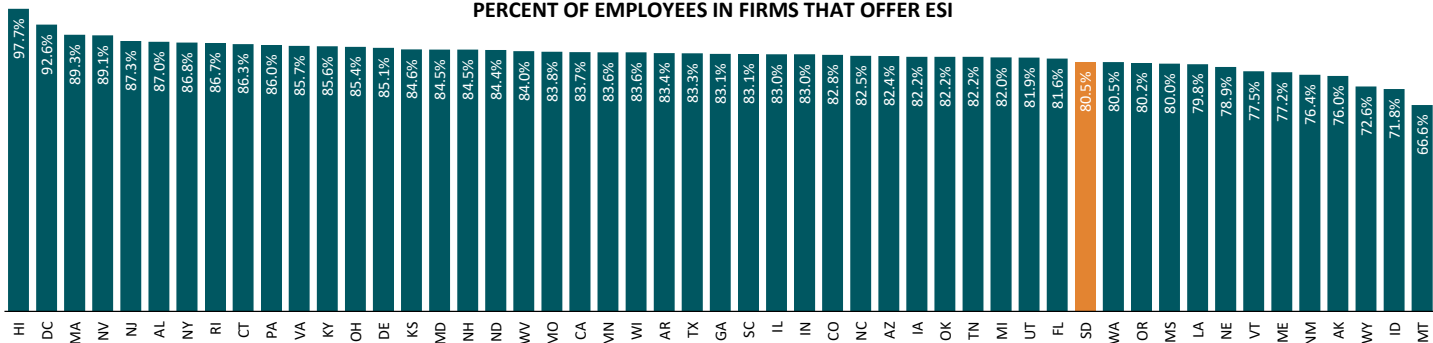
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

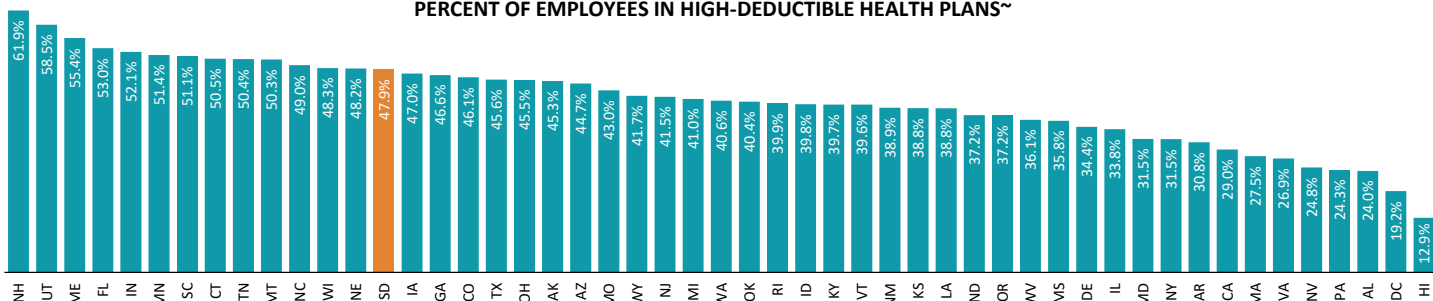
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

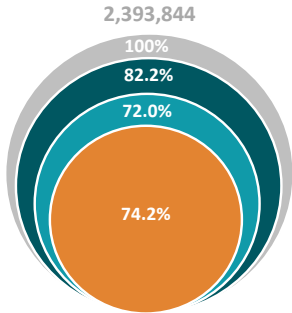


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



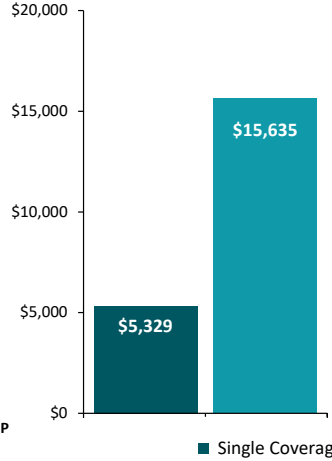
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

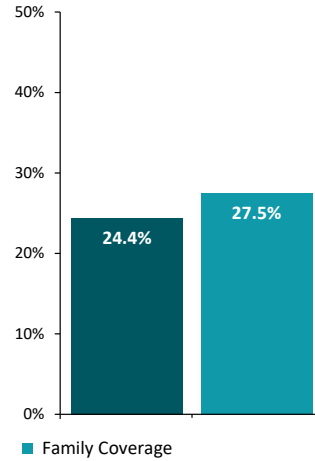


2,393,844
1,967,740 of Employees work in firms that OFFER coverage
1,416,773 of Employees with an offer are ELIGIBLE for coverage
1,051,245 of Employees with an offer who are eligible for TAKE-UP coverage

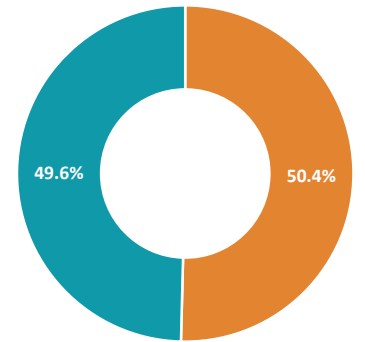
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



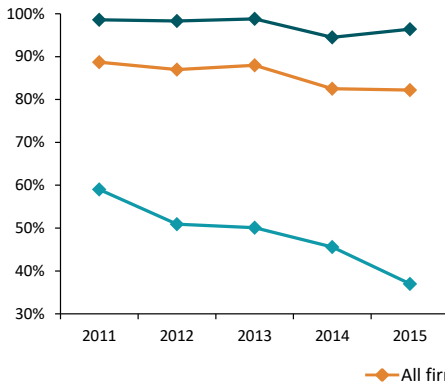
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



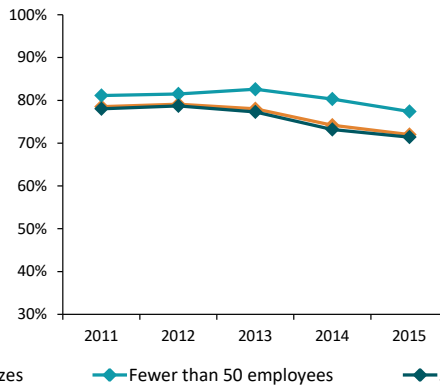
■ Percent in High-Deductible Plans
■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015[†]

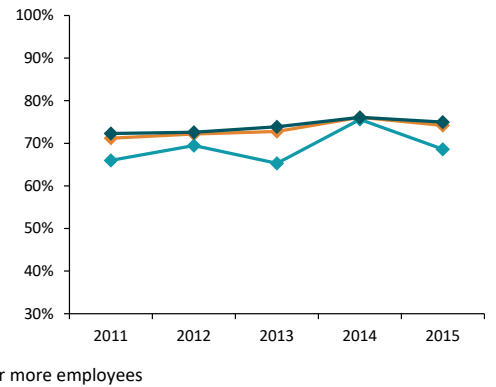
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

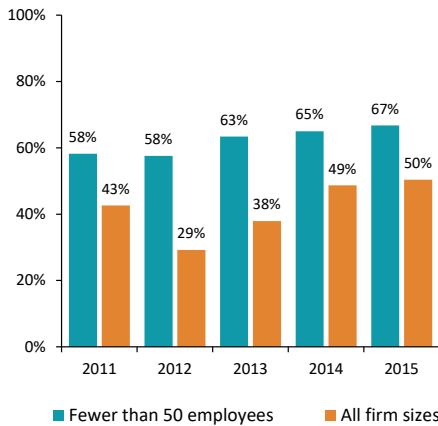


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

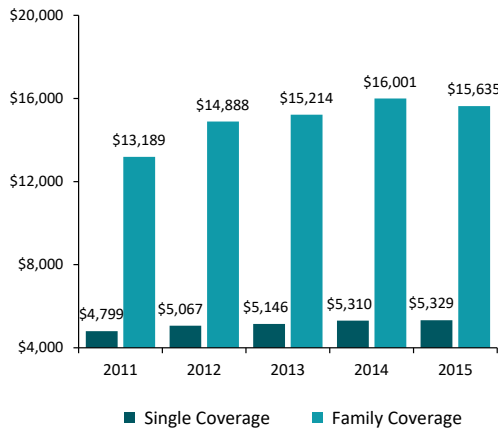


TRENDS IN ESI COSTS, 2011 TO 2015[†]

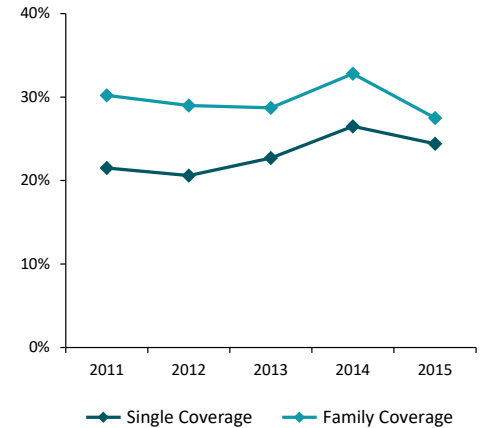
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



TENNESSEE

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	37.1%	30.4%	30.4%	25.1%	24.8%	
50 or more employees	98.1%	95.6%	97.6%	95.9%	95.0%	
All firm sizes	56.6%	49.8%	52.1%	48.5%	47.0%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	59.0%	50.9%	50.1%	45.6%	37.0%	
50 or more employees	98.6%	98.3%	98.8%	94.5%	96.4%	
All firm sizes	88.7%	87.0%	88.0%	82.5%	82.2%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	81.1%	81.5%	82.6%	80.3%	77.4%	
50 or more employees	78.0%	78.7%	77.3%	73.2%	71.4%	
All firm sizes	78.5%	79.1%	78.0%	74.2%	72.0%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	66.0%	69.5%	65.3%	75.6%	68.6%	
50 or more employees	72.3%	72.6%	73.9%	76.1%	75.0%	
All firm sizes	71.2%	72.2%	72.8%	76.1%	74.2%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	58.2%	57.6%	63.4%	65.0%	66.7%	
50 or more employees	39.6%	24.4%	34.4%	45.9%	48.5%	
All firm sizes	42.6%	29.2%	37.9%	48.7%	50.4%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$4,799	\$5,067	\$5,146	\$5,310	\$5,329	
Average employee share	21.5%	20.6%	22.7%	26.5%	24.4%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$13,189	\$14,888	\$15,214	\$16,001	\$15,635	
Average employee share	30.2%	29.0%	28.7%	32.8%	27.5%	*

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

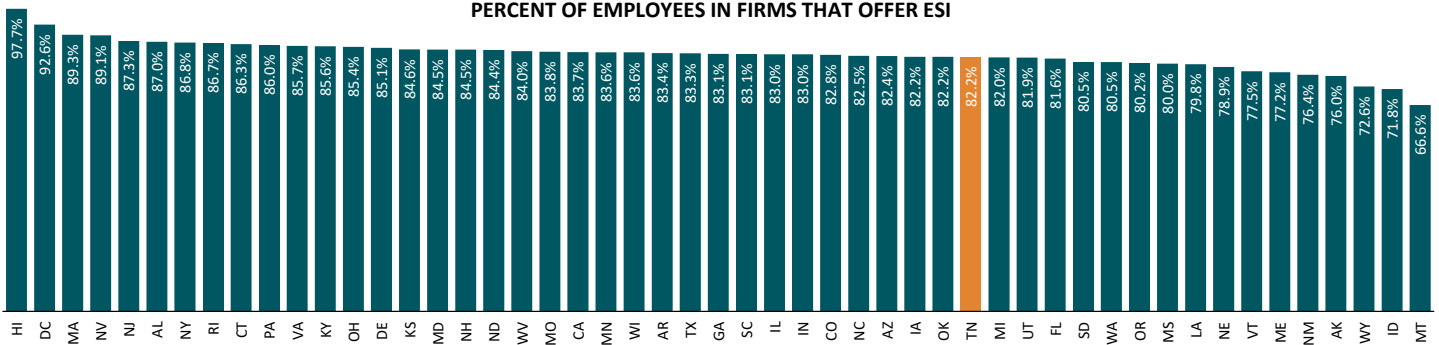
Please see www.shadac.org/MEPSESIReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

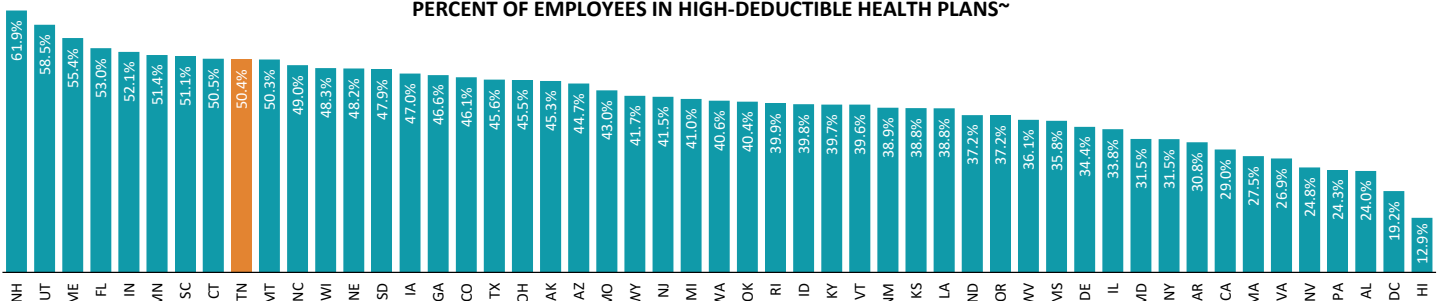
EXPLORING STATE VARIATION [†]

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/MEPSESIReport2016.

PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

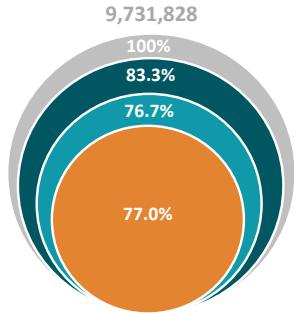


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



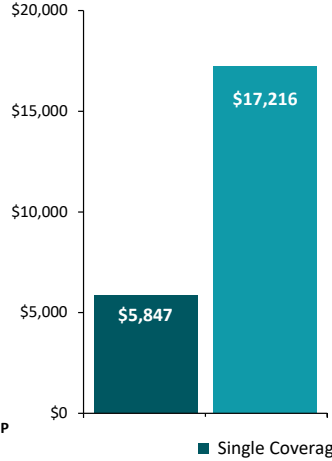
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

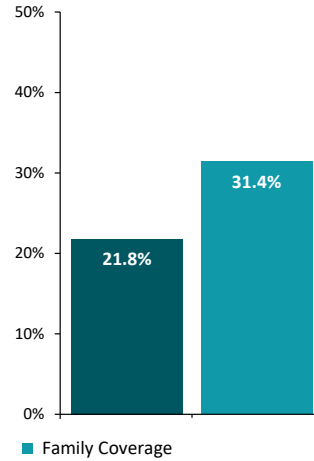


8,106,613 of Employees work in firms that OFFER coverage
6,217,772 of Employees with an offer are ELIGIBLE for coverage
4,787,685 of Employees with an offer who are eligible for TAKE-UP coverage

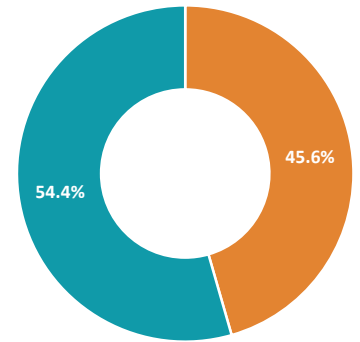
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



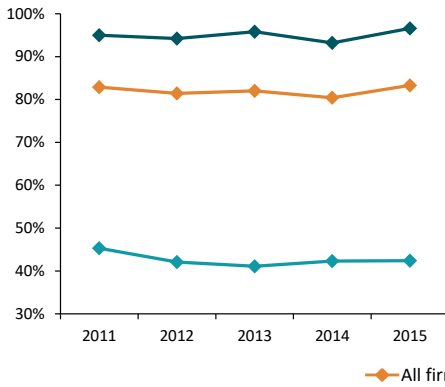
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



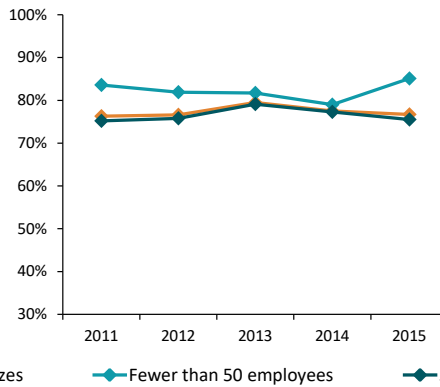
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

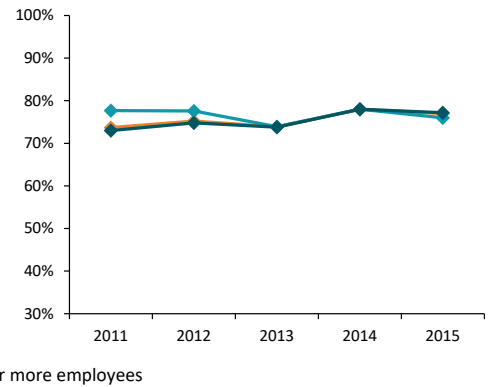
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

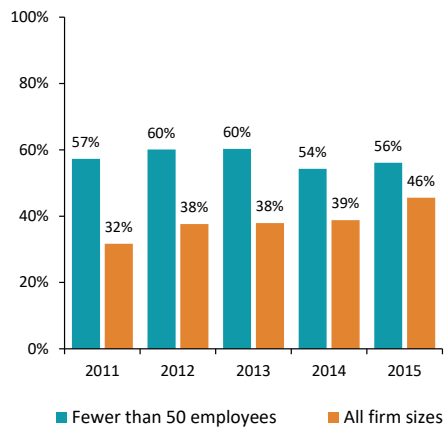


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

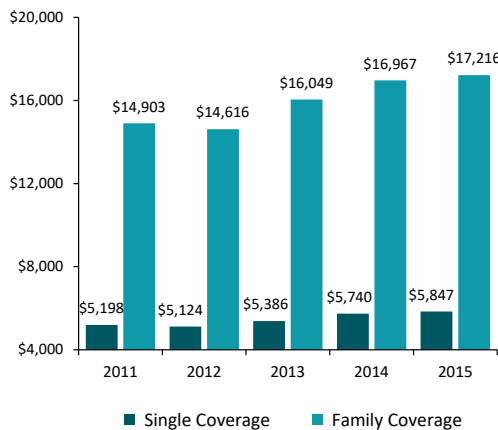


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

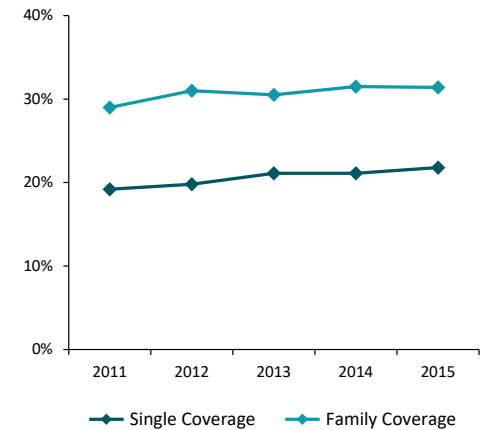
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



TEXAS

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	28.4%	27.2%	26.2%	26.9%	25.7%	
50 or more employees	92.3%	94.0%	92.6%	93.2%	95.4%	
All firm sizes	47.1%	46.5%	44.7%	45.9%	45.8%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	45.3%	42.1%	41.1%	42.3%	42.4%	
50 or more employees	95.0%	94.2%	95.8%	93.2%	96.6%	*
All firm sizes	82.9%	81.4%	82.0%	80.4%	83.3%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	83.6%	81.9%	81.7%	79.0%	85.1%	
50 or more employees	75.2%	75.8%	79.1%	77.3%	75.5%	
All firm sizes	76.3%	76.6%	79.5%	77.5%	76.7%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	77.7%	77.6%	73.9%	78.0%	76.0%	
50 or more employees	73.0%	74.8%	73.8%	78.0%	77.2%	
All firm sizes	73.7%	75.2%	73.9%	78.0%	77.0%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	57.3%	60.1%	60.3%	54.3%	56.1%	
50 or more employees	27.0%	33.8%	34.6%	36.4%	43.9%	
All firm sizes	31.7%	37.6%	37.9%	38.8%	45.6%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,198	\$5,124	\$5,386	\$5,740	\$5,847	
Average employee share	19.2%	19.8%	21.1%	21.1%	21.8%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$14,903	\$14,616	\$16,049	\$16,967	\$17,216	
Average employee share	29.0%	31.0%	30.5%	31.5%	31.4%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

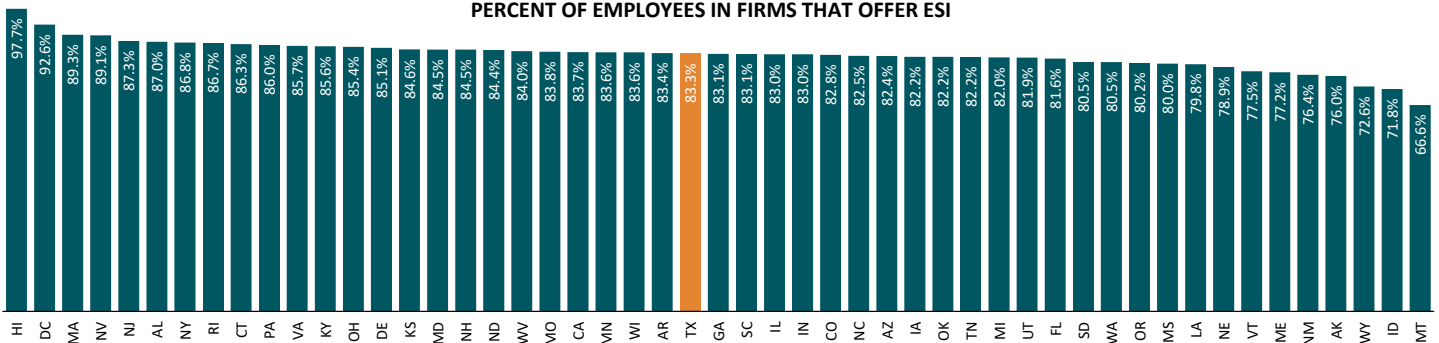
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

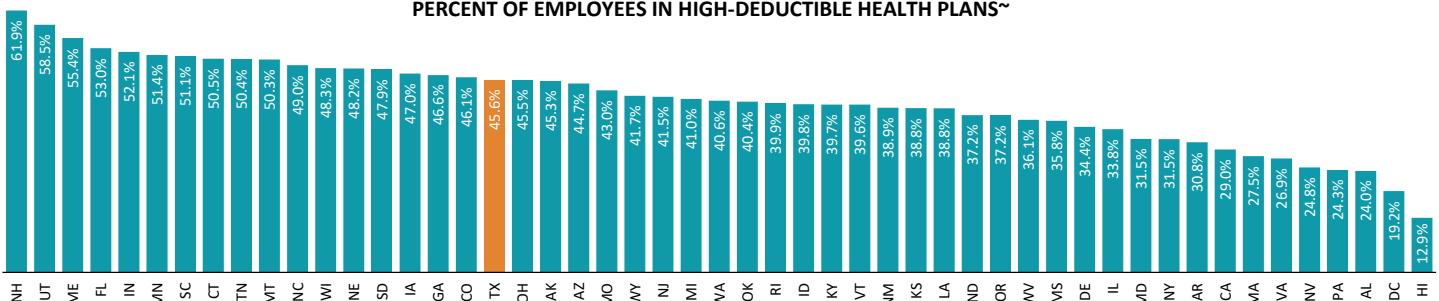
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

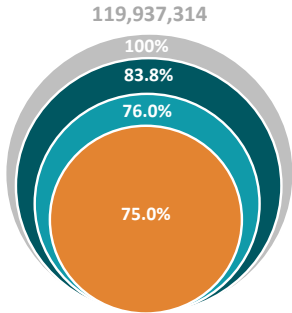


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

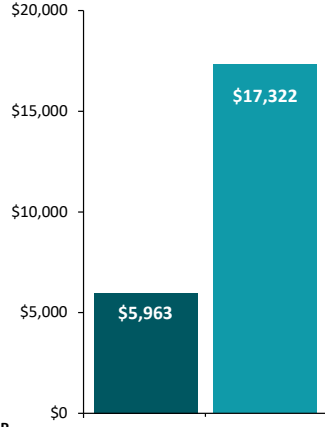
OFFER, ELIGIBILITY AND TAKE-UP



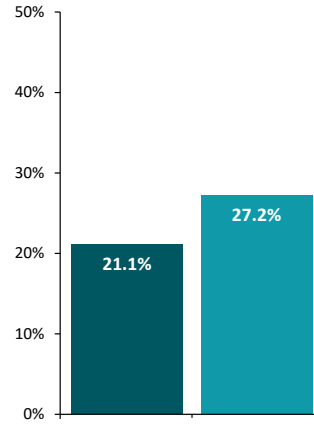
119,937,314
 100%
 83.8%
 76.0%
 75.0%

100,507,472 of Employees work in firms that OFFER coverage
 76,385,680 of Employees with an offer are ELIGIBLE for coverage
 57,289,260 of Employees with an offer who are eligible for TAKE-UP coverage

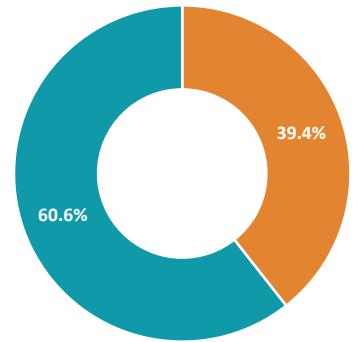
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



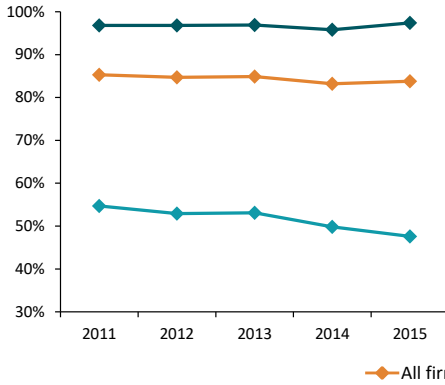
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



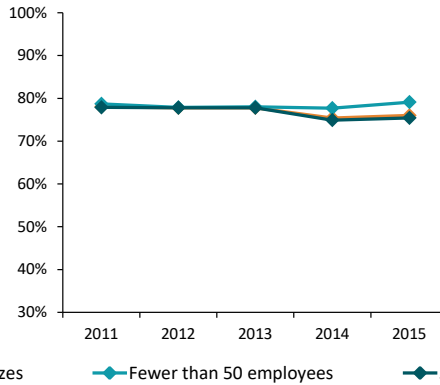
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015[†]

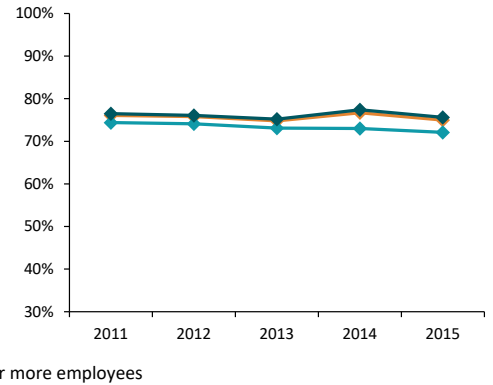
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

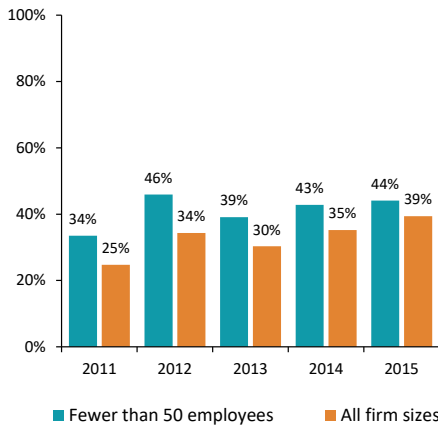


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

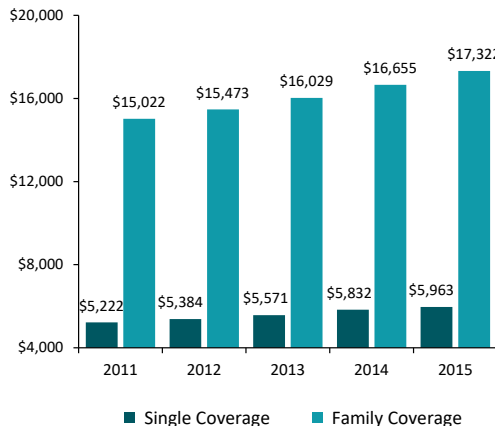


TRENDS IN ESI COSTS, 2011 TO 2015[†]

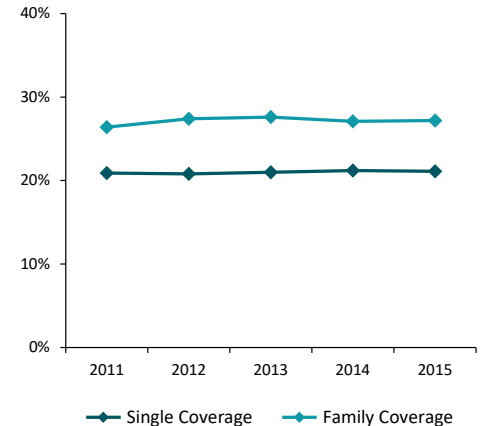
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



UNITED STATES

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	35.7%	35.2%	34.8%	32.2%	29.4%	*
50 or more employees	95.7%	95.9%	95.7%	94.8%	96.0%	*
All firm sizes	51.0%	50.1%	49.9%	47.5%	45.7%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	54.7%	52.9%	53.1%	49.8%	47.6%	*
50 or more employees	96.8%	96.8%	96.9%	95.8%	97.4%	*
All firm sizes	85.3%	84.7%	84.9%	83.2%	83.8%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	78.7%	77.9%	78.0%	77.7%	79.1%	
50 or more employees	77.9%	77.8%	77.8%	74.9%	75.4%	
All firm sizes	78.0%	77.8%	77.8%	75.4%	76.0%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	74.4%	74.1%	73.1%	73.0%	72.1%	
50 or more employees	76.5%	76.1%	75.2%	77.4%	75.6%	*
All firm sizes	76.1%	75.8%	74.8%	76.7%	75.0%	*

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	33.5%	45.9%	39.1%	42.8%	44.1%	
50 or more employees	22.8%	32.1%	28.5%	33.7%	38.5%	*
All firm sizes	24.7%	34.3%	30.3%	35.2%	39.4%	*

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	*
Average employee share	20.9%	20.8%	21.0%	21.2%	21.1%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	*
Average employee share	26.4%	27.4%	27.6%	27.1%	27.2%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

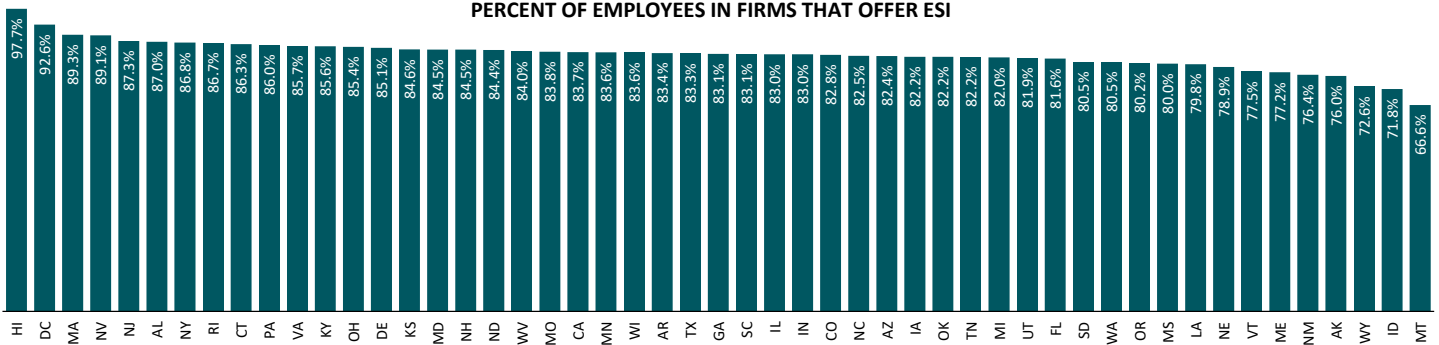
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

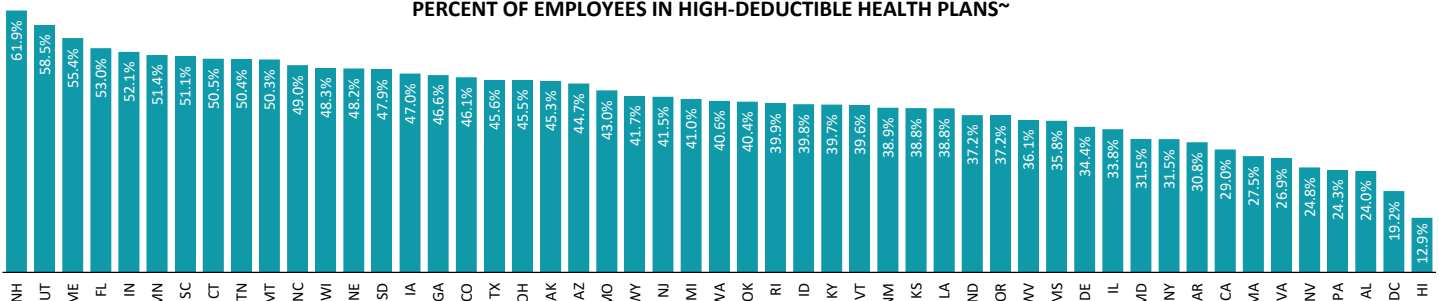
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

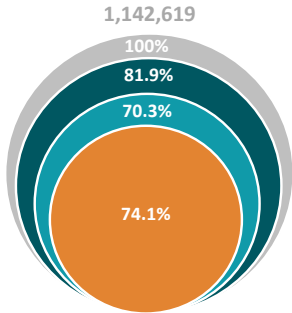


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



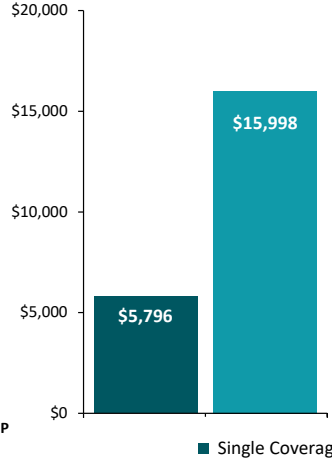
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

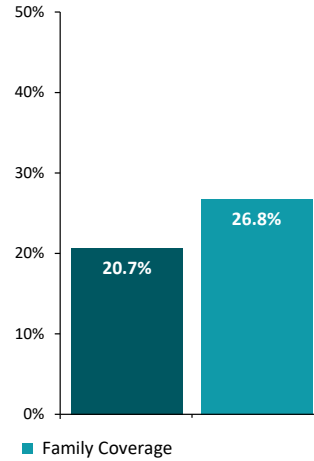


935,805 of Employees work in firms that OFFER coverage
657,871 of Employees with an offer are ELIGIBLE for coverage
487,482 of Employees with an offer who are eligible for TAKE-UP coverage

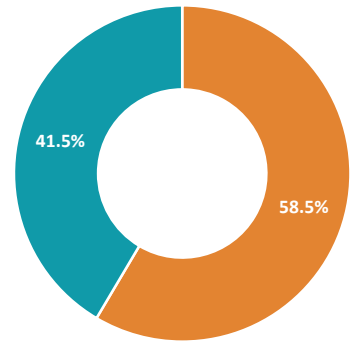
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



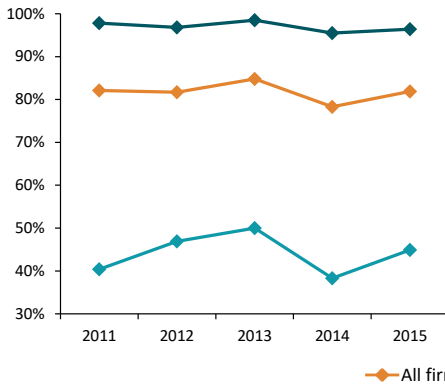
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



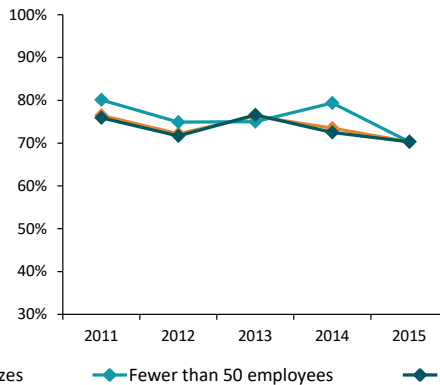
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

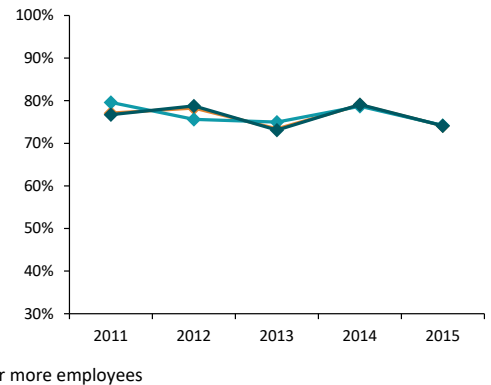
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

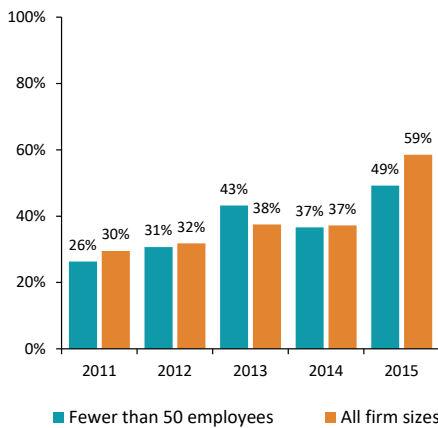


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

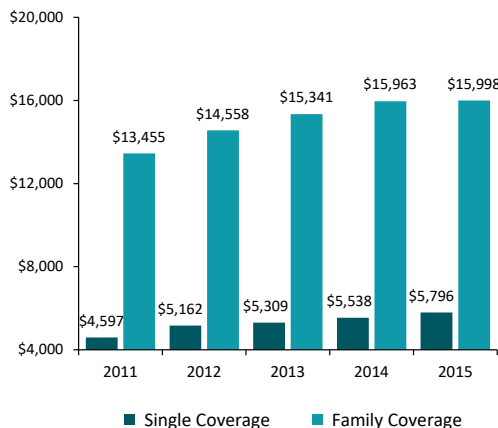


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

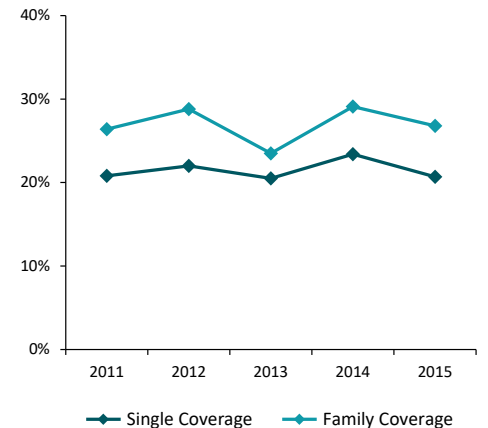
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



UTAH

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	27.7%	29.2%	30.7%	25.3%	23.8%	
50 or more employees	94.5%	95.4%	95.5%	95.1%	94.3%	
All firm sizes	44.0%	43.3%	45.1%	39.8%	40.7%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	40.4%	46.9%	50.0%	38.3%	44.9%	
50 or more employees	97.8%	96.8%	98.5%	95.5%	96.4%	
All firm sizes	82.1%	81.7%	84.8%	78.3%	81.9%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	80.1%	74.9%	75.0%	79.4%	70.3%	
50 or more employees	75.9%	71.7%	76.6%	72.5%	70.3%	
All firm sizes	76.5%	72.2%	76.3%	73.5%	70.3%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	79.6%	75.6%	75.0%	78.7%	74.2%	
50 or more employees	76.7%	78.8%	73.1%	79.1%	74.1%	
All firm sizes	77.1%	78.3%	73.4%	79.0%	74.1%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	26.3%	30.7%	43.2%	36.6%	49.2%	
50 or more employees	30.0%	36.0%	36.4%	37.3%	60.2%	*
All firm sizes	29.5%	31.8%	37.5%	37.2%	58.5%	*

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$4,597	\$5,162	\$5,309	\$5,538	\$5,796	
Average employee share	20.8%	22.0%	20.5%	23.4%	20.7%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$13,455	\$14,558	\$15,341	\$15,963	\$15,998	
Average employee share	26.4%	28.8%	23.5%	29.1%	26.8%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

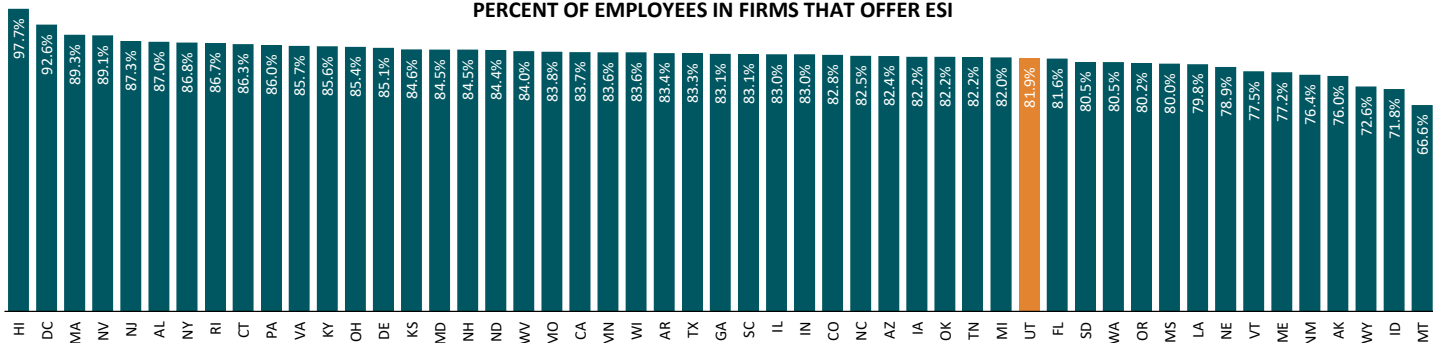
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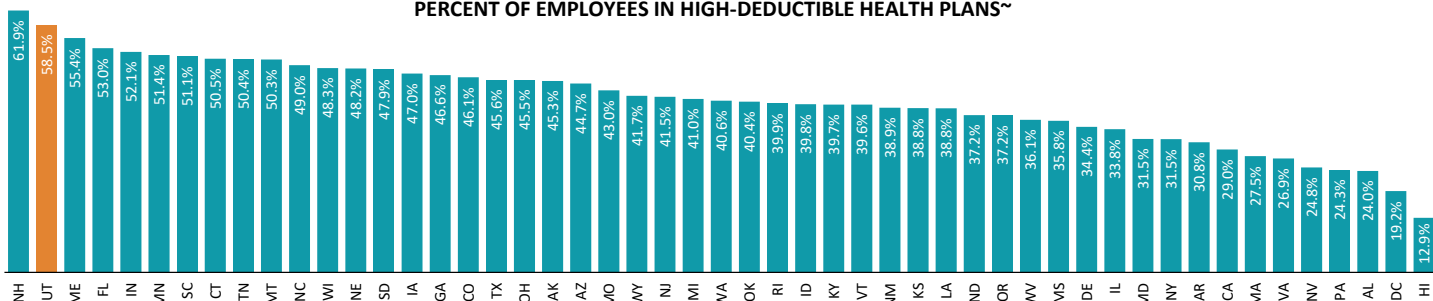
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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

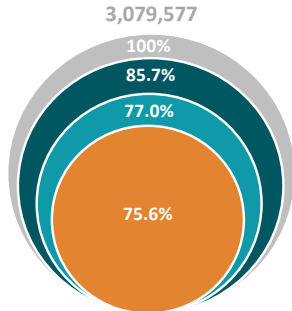


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



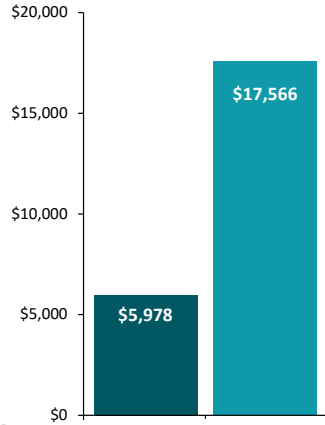
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

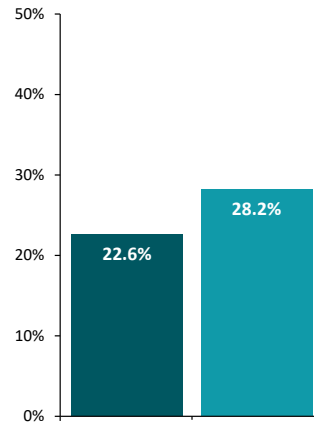


2,639,198 of Employees work in firms that OFFER coverage
2,032,182 of Employees with an offer are ELIGIBLE for coverage
1,536,330 of Employees with an offer who are eligible for TAKE-UP coverage

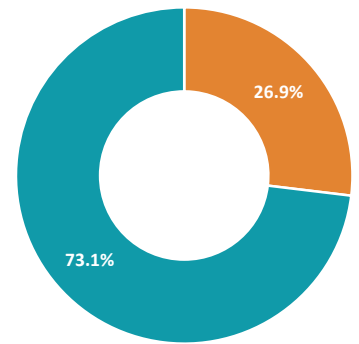
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



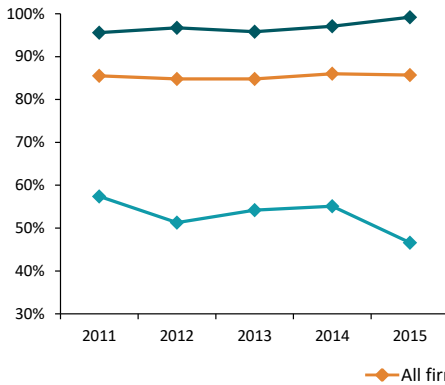
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



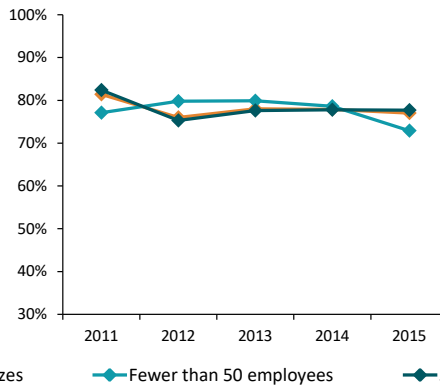
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

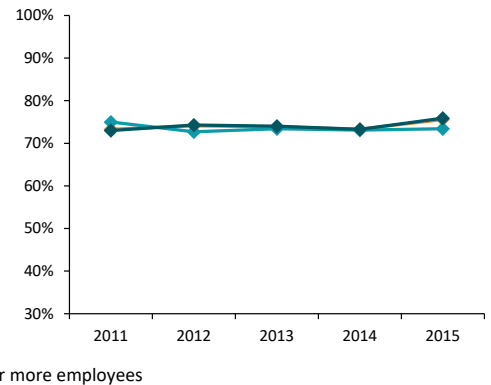
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

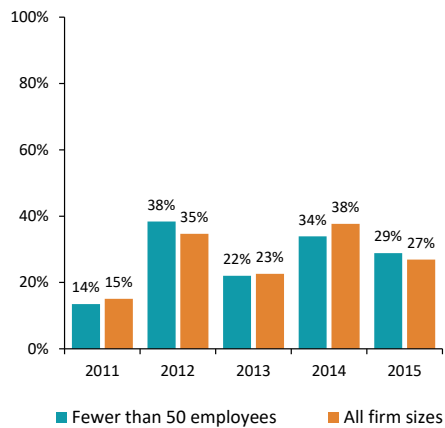


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

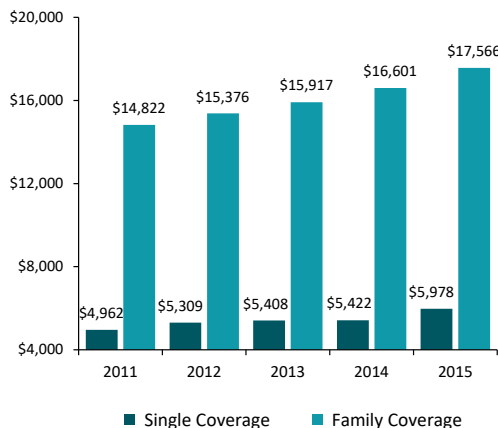


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

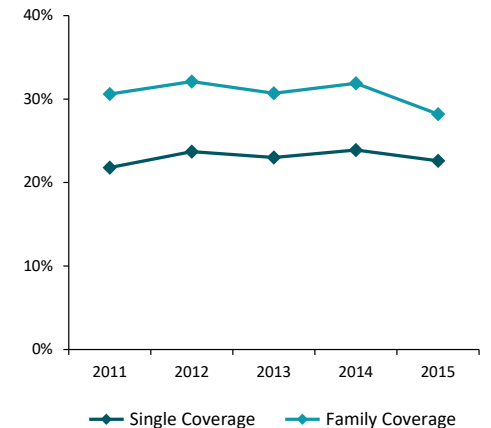
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



VIRGINIA

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	37.8%	32.4%	36.6%	35.8%	28.7%	
50 or more employees	97.2%	96.1%	97.0%	97.3%	99.2%	
All firm sizes	55.1%	48.7%	53.6%	53.4%	47.2%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	57.4%	51.3%	54.2%	55.1%	46.6%	
50 or more employees	95.6%	96.7%	95.8%	97.1%	99.2%	
All firm sizes	85.5%	84.8%	84.8%	86.0%	85.7%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.1%	79.8%	79.9%	78.6%	72.9%	
50 or more employees	82.4%	75.3%	77.6%	77.8%	77.7%	
All firm sizes	81.4%	76.0%	78.0%	77.9%	77.0%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	75.0%	72.7%	73.4%	73.1%	73.4%	
50 or more employees	73.0%	74.3%	74.0%	73.3%	75.9%	
All firm sizes	73.3%	74.1%	73.9%	73.3%	75.6%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	13.5%	38.4%	22.0%	33.9%	28.9%	
50 or more employees	15.5%	24.0%	22.8%	38.5%	26.6%	*
All firm sizes	15.1%	34.7%	22.6%	37.7%	26.9%	*

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$4,962	\$5,309	\$5,408	\$5,422	\$5,978	*
Average employee share	21.8%	23.7%	23.0%	23.9%	22.6%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$14,822	\$15,376	\$15,917	\$16,601	\$17,566	*
Average employee share	30.6%	32.1%	30.7%	31.9%	28.2%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

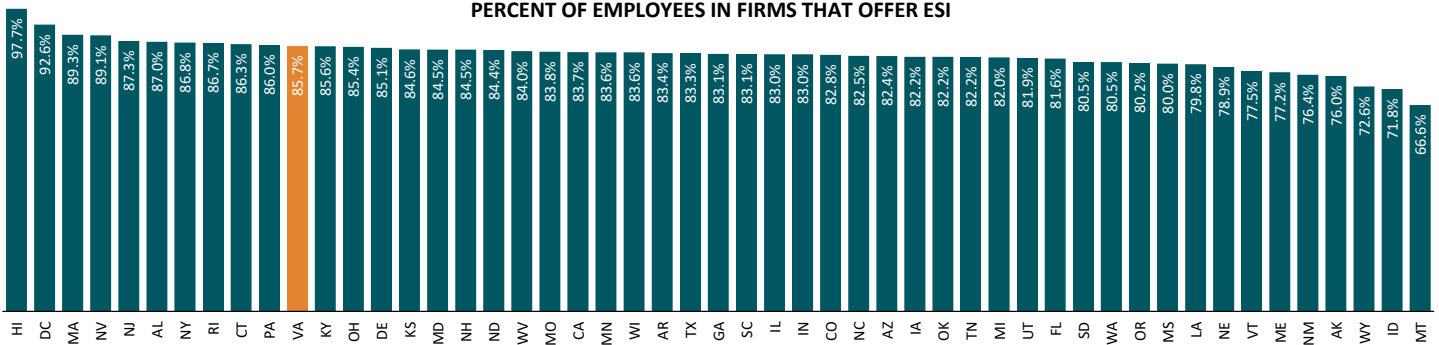
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

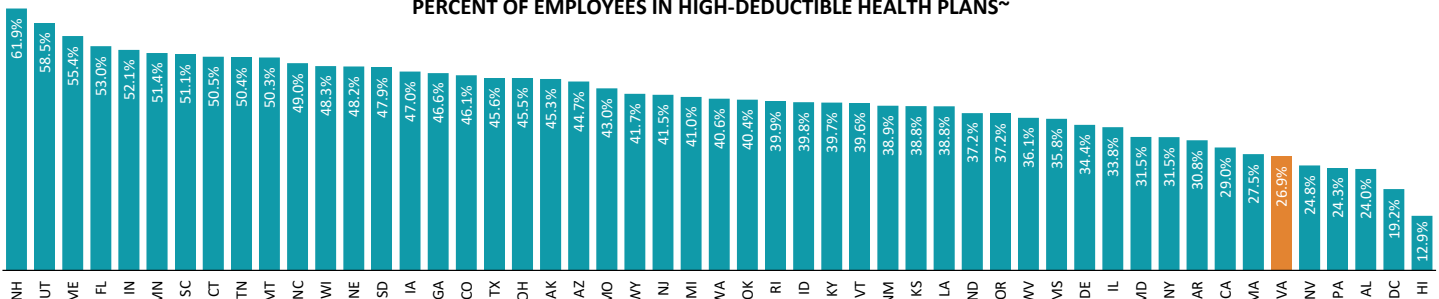
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

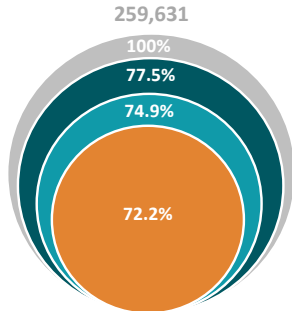


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



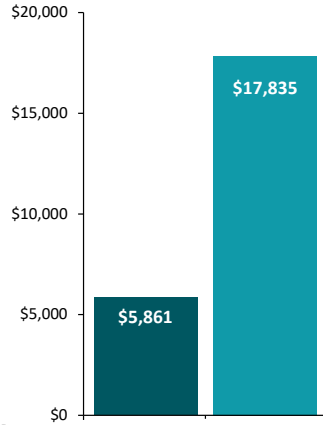
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

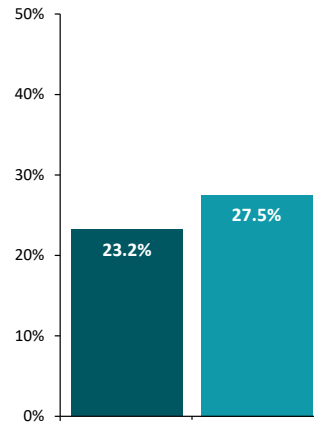


201,214 of Employees work in firms that **OFFER** coverage
150,709 of Employees with an offer are **ELIGIBLE** for coverage
108,812 of Employees with an offer who are eligible for **TAKE-UP** coverage

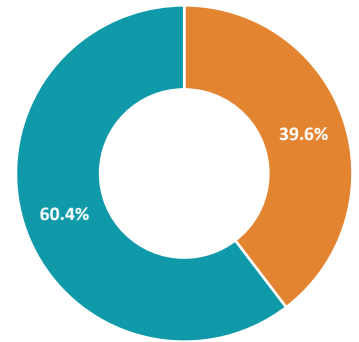
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



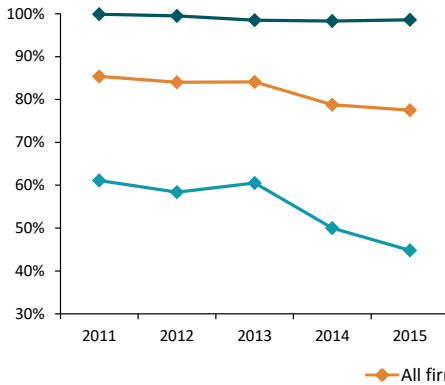
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



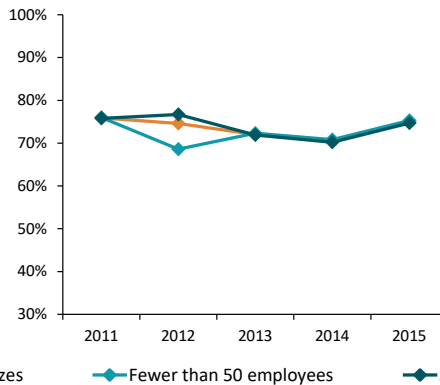
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

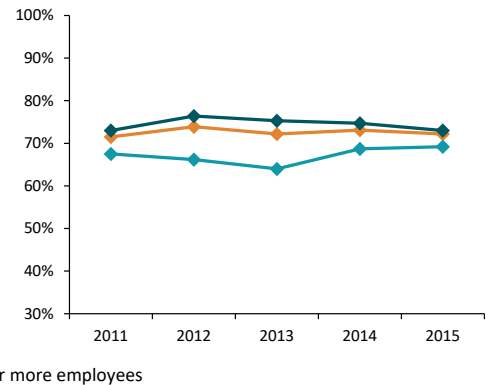
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

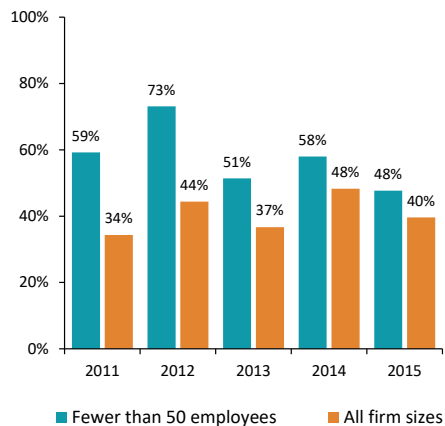


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

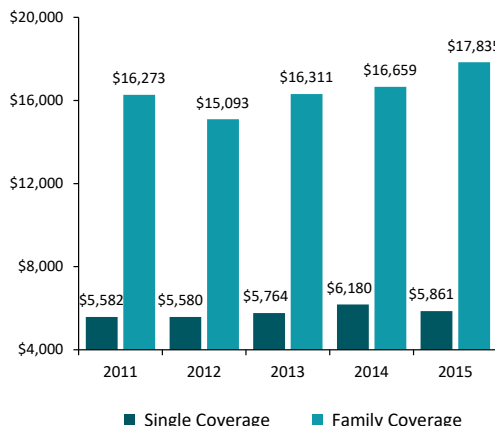


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

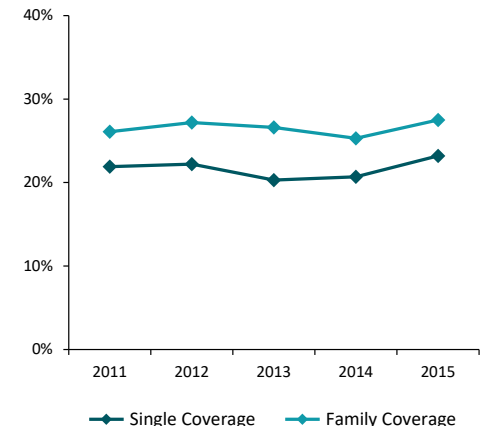
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



VERMONT

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	41.2%	41.8%	43.5%	29.6%	27.5%	
50 or more employees	98.9%	98.0%	98.5%	96.4%	98.9%	
All firm sizes	52.4%	50.8%	53.8%	42.0%	40.6%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	61.1%	58.4%	60.5%	50.0%	44.8%	
50 or more employees	99.9%	99.5%	98.5%	98.3%	98.6%	
All firm sizes	85.4%	84.0%	84.1%	78.8%	77.5%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	76.0%	68.6%	72.3%	70.8%	75.3%	
50 or more employees	75.8%	76.7%	71.9%	70.2%	74.7%	
All firm sizes	75.9%	74.6%	72.0%	70.4%	74.9%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	67.5%	66.2%	64.0%	68.7%	69.2%	
50 or more employees	73.0%	76.4%	75.3%	74.7%	73.0%	
All firm sizes	71.5%	73.9%	72.2%	73.1%	72.2%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	59.2%	73.1%	51.4%	58.0%	47.7%	
50 or more employees	25.9%	34.1%	32.0%	45.3%	37.4%	
All firm sizes	34.3%	44.4%	36.7%	48.3%	39.6%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,582	\$5,580	\$5,764	\$6,180	\$5,861	
Average employee share	21.9%	22.2%	20.3%	20.7%	23.2%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$16,273	\$15,093	\$16,311	\$16,659	\$17,835	
Average employee share	26.1%	27.2%	26.6%	25.3%	27.5%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

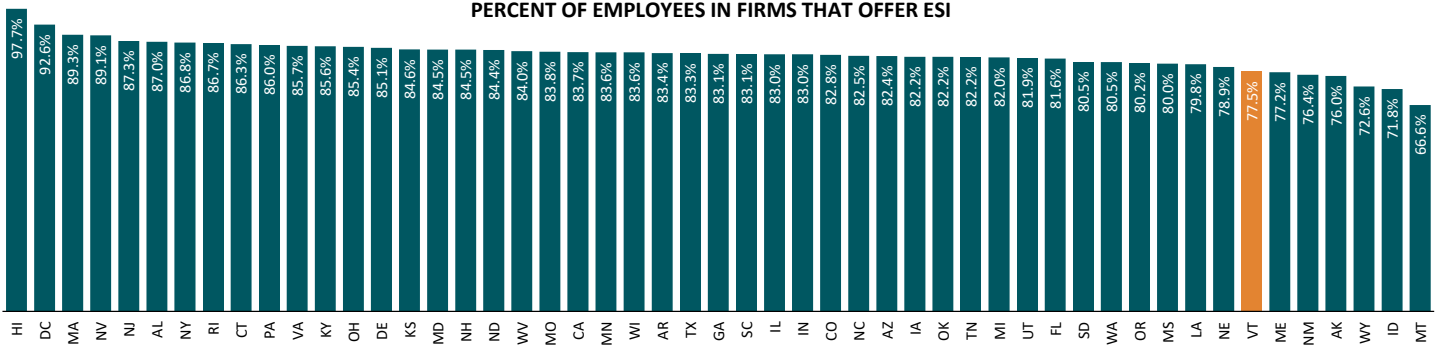
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Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

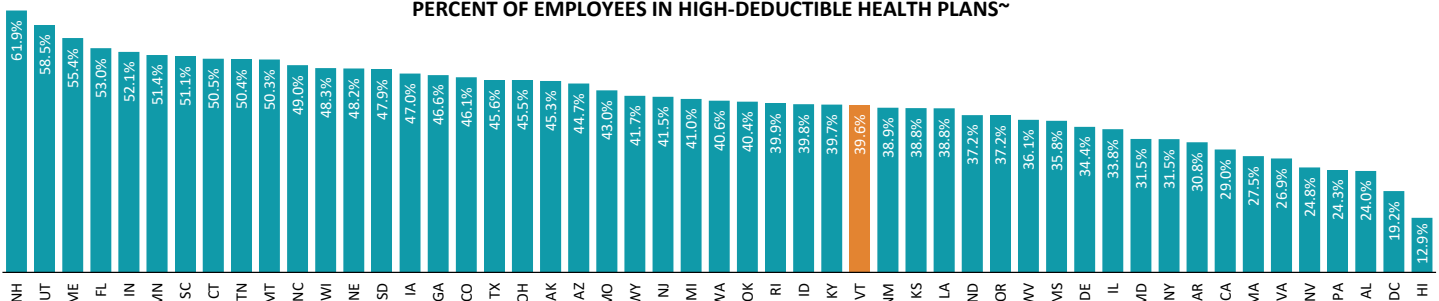
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

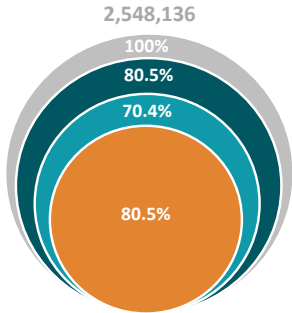


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



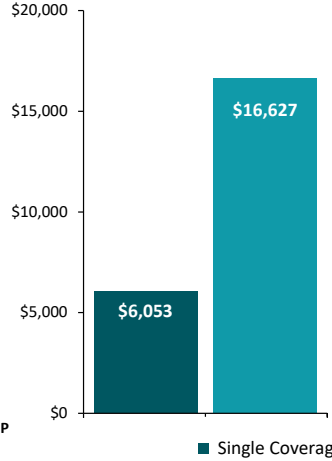
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

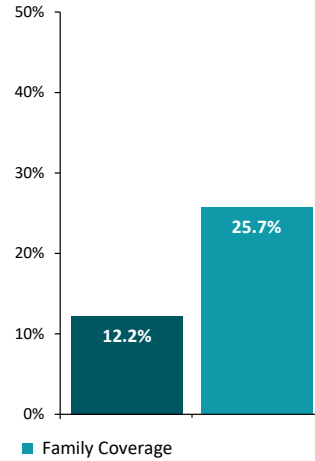


2,051,250 of Employees work in firms that OFFER coverage
 1,444,080 of Employees with an offer are ELIGIBLE for coverage
 1,162,484 of Employees with an offer who are eligible for TAKE-UP coverage

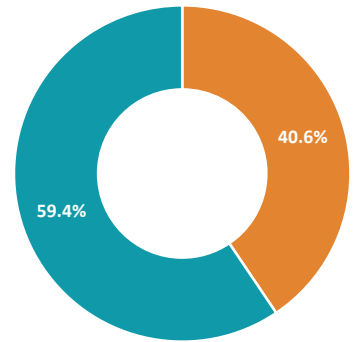
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION

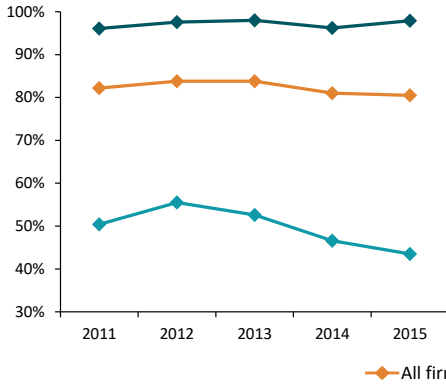


EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]

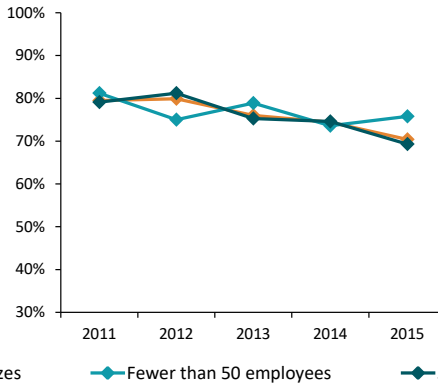


TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

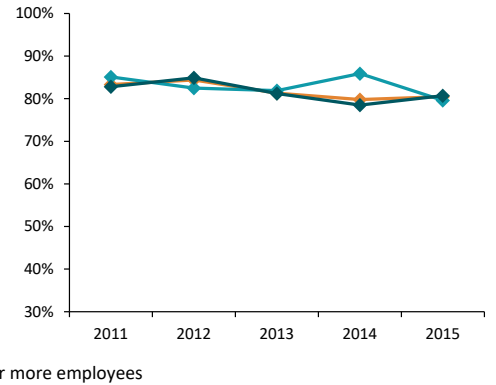
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

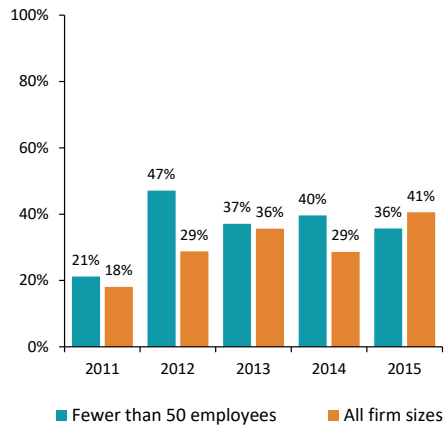


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

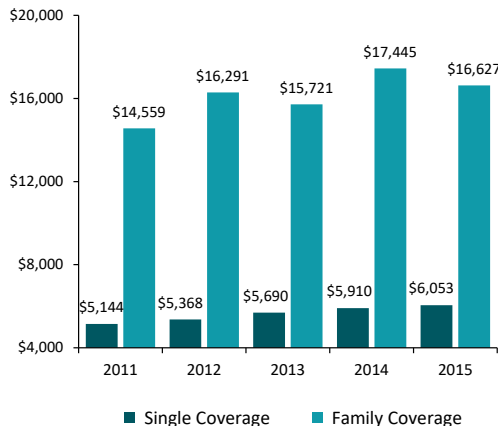


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

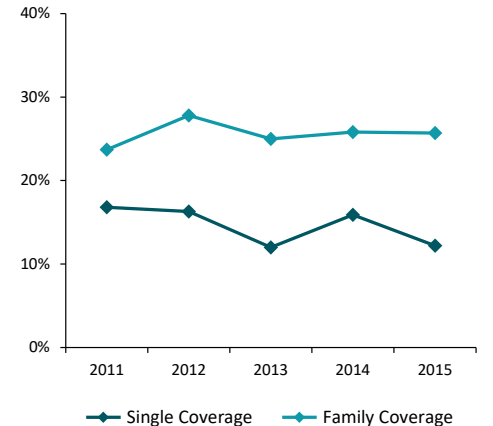
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



WASHINGTON

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	32.4%	36.1%	33.8%	31.9%	25.1%	
50 or more employees	94.4%	97.5%	94.4%	94.1%	96.9%	
All firm sizes	46.9%	49.3%	47.1%	45.7%	41.8%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	50.4%	55.5%	52.6%	46.6%	43.5%	
50 or more employees	96.1%	97.6%	98.0%	96.2%	97.9%	
All firm sizes	82.2%	83.8%	83.8%	81.0%	80.5%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	81.2%	75.0%	78.9%	73.6%	75.8%	
50 or more employees	79.1%	81.2%	75.3%	74.6%	69.3%	
All firm sizes	79.5%	79.9%	76.0%	74.4%	70.4%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	85.1%	82.5%	81.9%	85.9%	79.6%	
50 or more employees	82.8%	84.9%	81.2%	78.5%	80.7%	
All firm sizes	83.3%	84.4%	81.3%	79.8%	80.5%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	21.2%	47.1%	37.1%	39.6%	35.7%	
50 or more employees	17.4%	27.5%	35.2%	26.0%	41.7%	*
All firm sizes	18.1%	28.8%	35.6%	28.6%	40.6%	*

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,144	\$5,368	\$5,690	\$5,910	\$6,053	
Average employee share	16.8%	16.3%	12.0%	15.9%	12.2%	*

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$14,559	\$16,291	\$15,721	\$17,445	\$16,627	
Average employee share	23.7%	27.8%	25.0%	25.8%	25.7%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

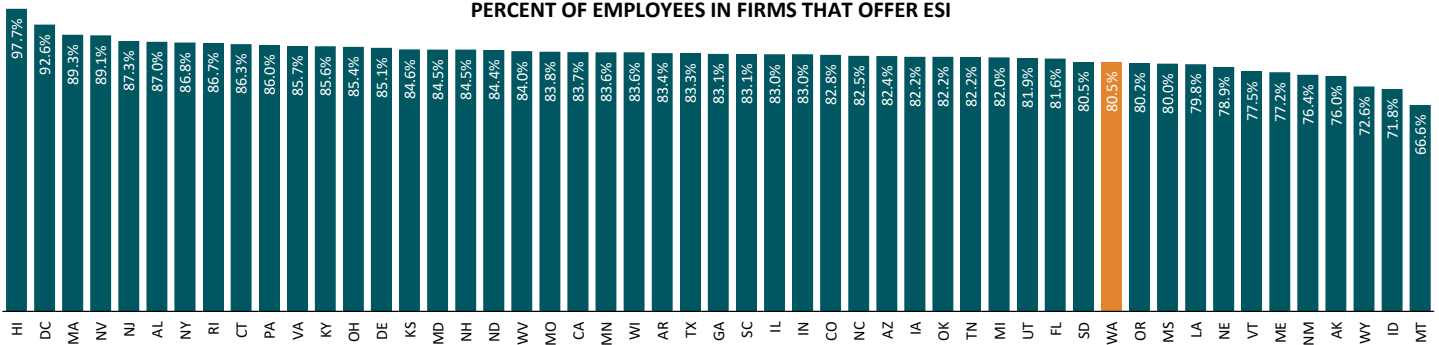
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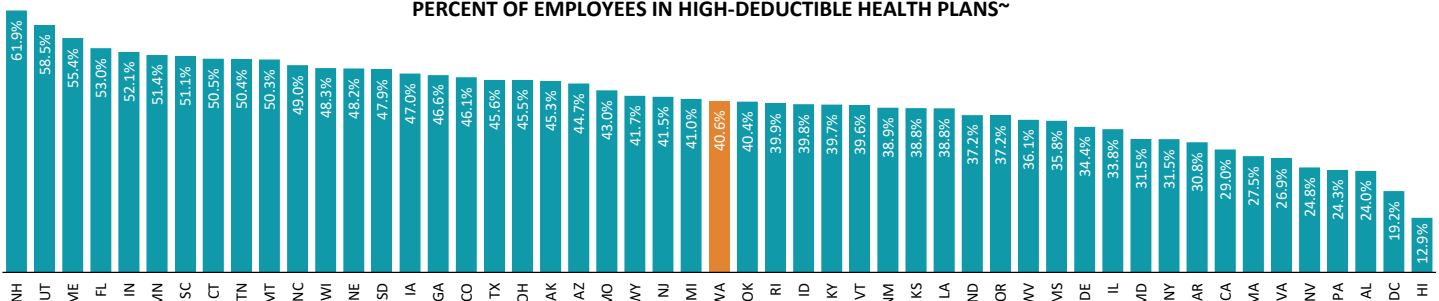
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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

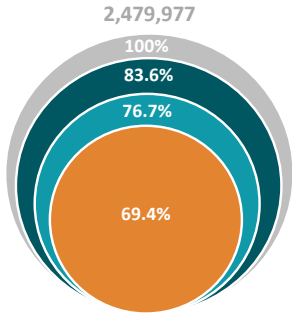


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



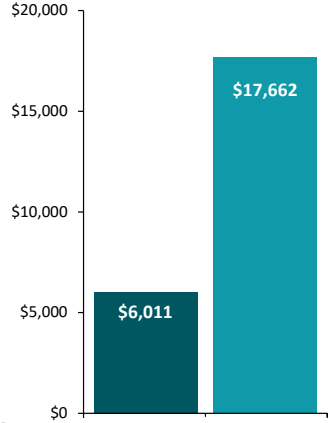
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

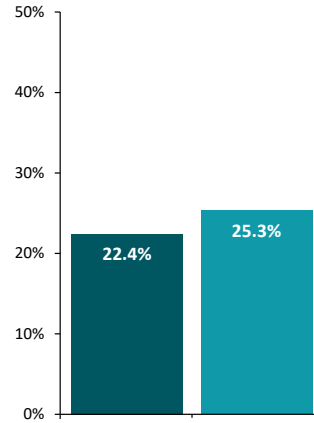


2,073,261 of Employees work in firms that **OFFER** coverage
1,590,191 of Employees with an offer are **ELIGIBLE** for coverage
1,103,593 of Employees with an offer who are eligible for **TAKE-UP** coverage

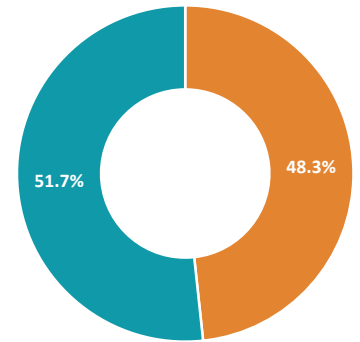
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



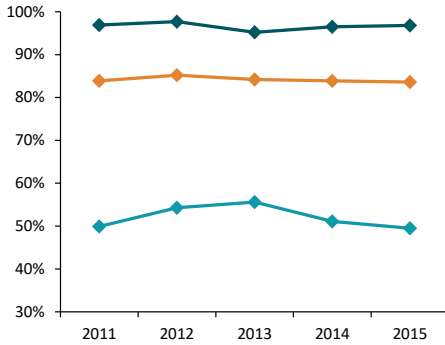
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



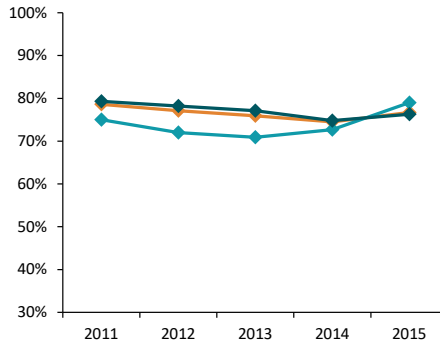
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015[†]

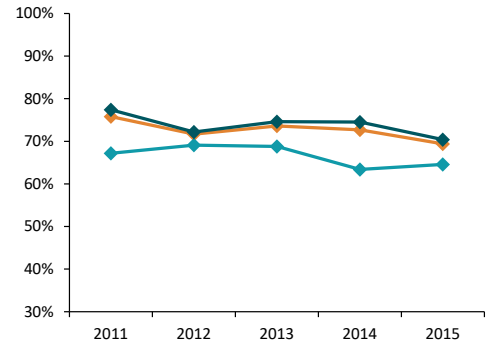
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE



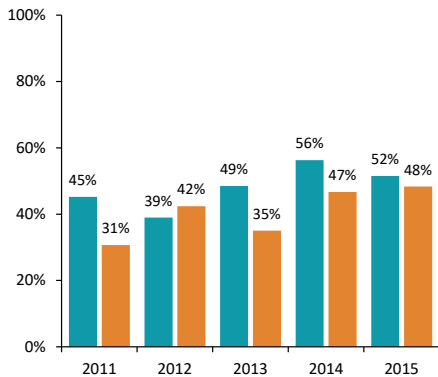
PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED



— All firm sizes — Fewer than 50 employees — 50 or more employees

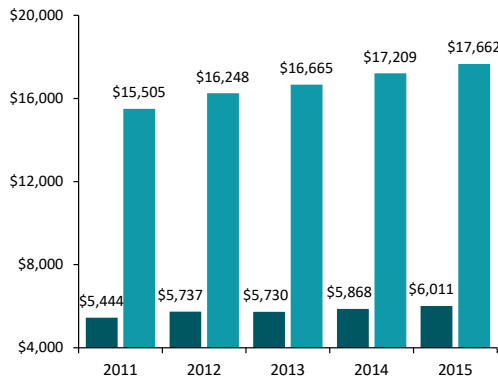
TRENDS IN ESI COSTS, 2011 TO 2015[†]

PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



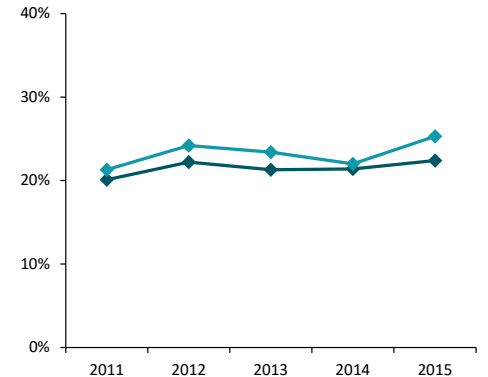
■ Fewer than 50 employees ■ All firm sizes

ESI ANNUAL PREMIUM COSTS[^]



■ Single Coverage ■ Family Coverage

PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



— Single Coverage — Family Coverage

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TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	32.5%	33.5%	31.2%	32.5%	27.3%	
50 or more employees	96.7%	97.1%	95.9%	93.9%	95.5%	
All firm sizes	49.3%	49.6%	49.1%	47.5%	45.2%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	49.9%	54.3%	55.6%	51.1%	49.5%	
50 or more employees	96.9%	97.7%	95.2%	96.5%	96.8%	
All firm sizes	83.9%	85.2%	84.2%	83.9%	83.6%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	75.0%	72.0%	70.9%	72.7%	79.0%	
50 or more employees	79.3%	78.2%	77.1%	74.8%	76.3%	
All firm sizes	78.6%	77.1%	75.9%	74.5%	76.7%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	67.2%	69.1%	68.8%	63.4%	64.6%	
50 or more employees	77.4%	72.2%	74.6%	74.5%	70.4%	
All firm sizes	75.8%	71.7%	73.6%	72.7%	69.4%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	45.2%	39.0%	48.5%	56.3%	51.5%	
50 or more employees	28.4%	29.7%	32.4%	45.1%	47.7%	
All firm sizes	30.7%	42.4%	35.0%	46.7%	48.3%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,444	\$5,737	\$5,730	\$5,868	\$6,011	
Average employee share	20.1%	22.2%	21.3%	21.4%	22.4%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$15,505	\$16,248	\$16,665	\$17,209	\$17,662	
Average employee share	21.3%	24.2%	23.4%	22.0%	25.3%	*

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HAS) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

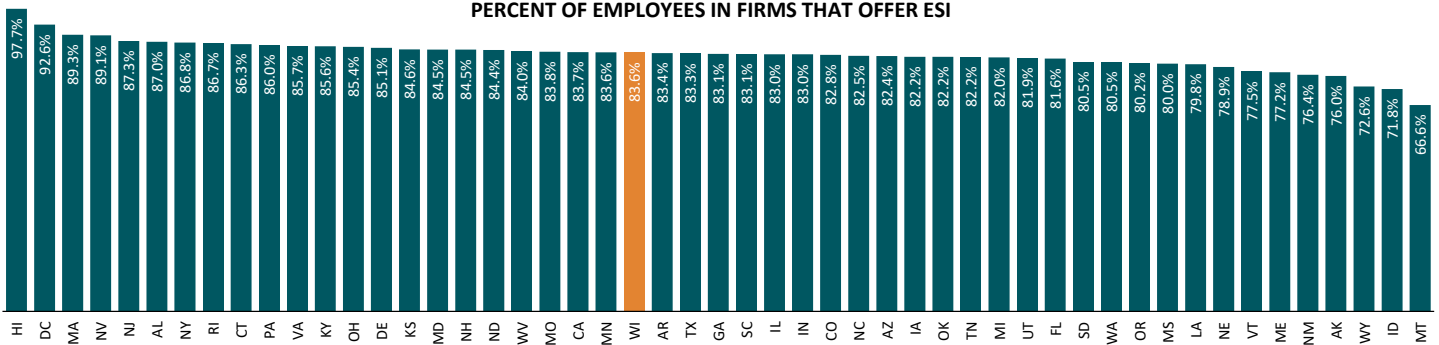
Please see www.shadac.org/MEPSESIReport2016 for information on definitions and methods.

Data source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2011-2015.

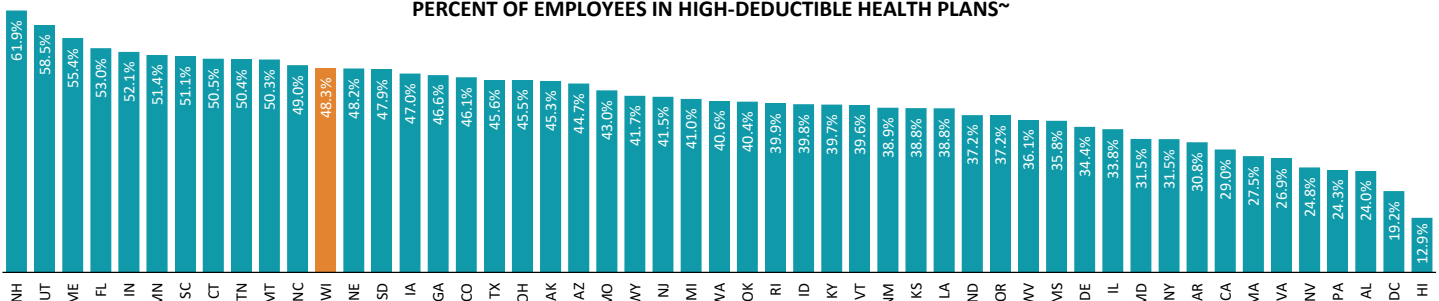
EXPLORING STATE VARIATION [†]

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/MEPSESIReport2016.

PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

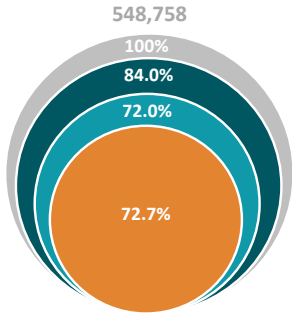


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



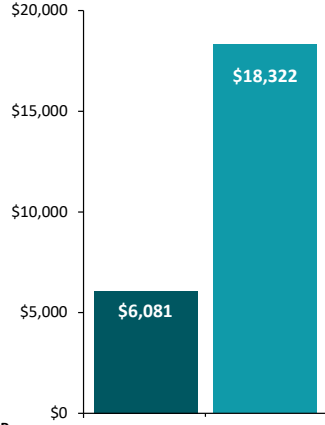
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

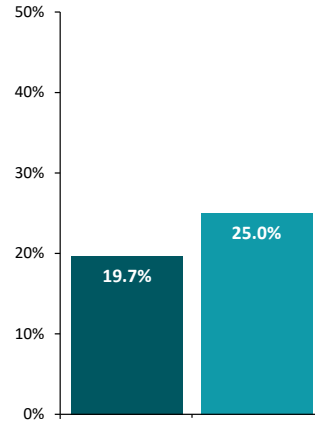


460,957 of Employees work in firms that OFFER coverage
 331,889 of Employees with an offer are ELIGIBLE for coverage
 241,283 of Employees with an offer who are eligible for TAKE-UP coverage

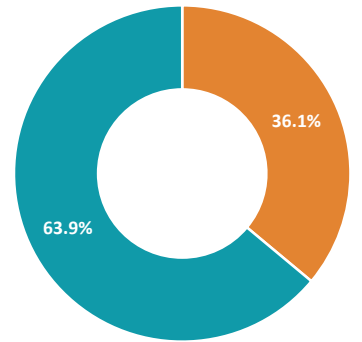
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION



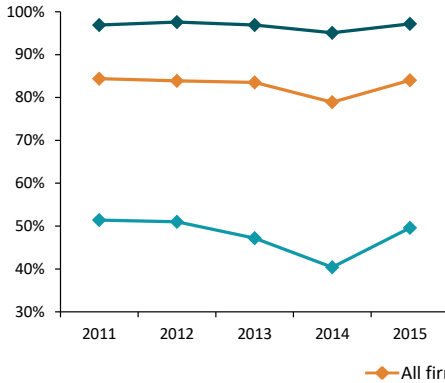
EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



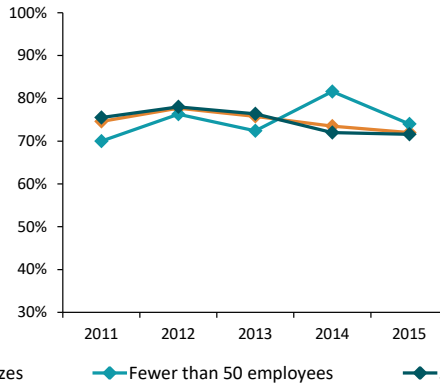
■ Percent in High-Deductible Plans
 ■ Percent in Non-High-Deductible Plans

TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

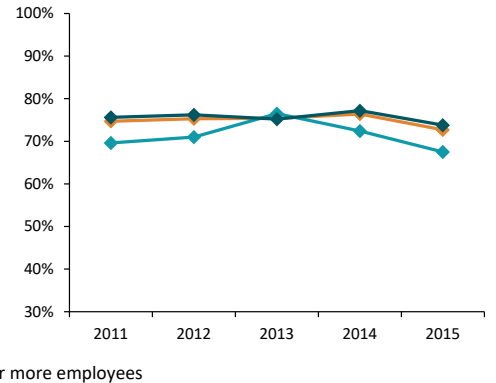
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

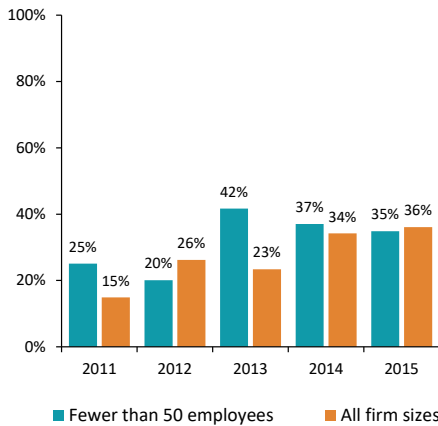


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

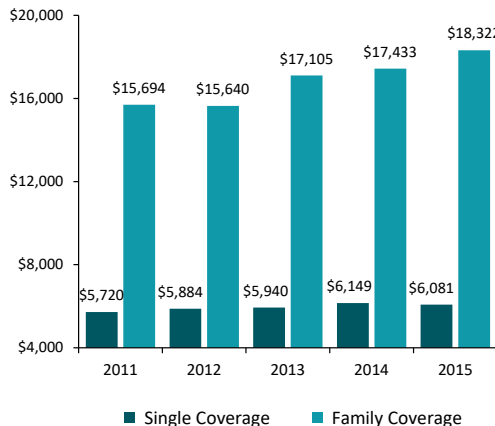


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

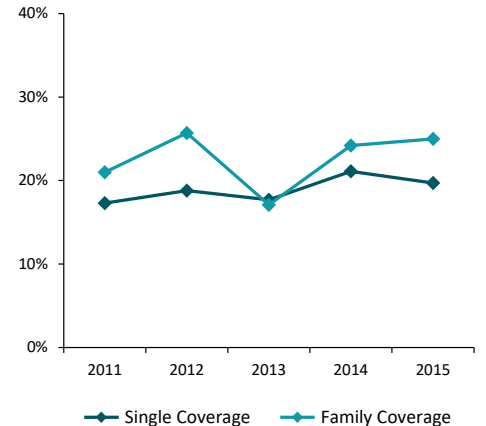
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



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TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	33.1%	32.2%	37.5%	30.2%	28.8%	
50 or more employees	94.8%	94.4%	93.6%	96.0%	96.3%	
All firm sizes	52.0%	50.0%	54.7%	50.2%	50.2%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	51.4%	51.0%	47.2%	40.4%	49.6%	
50 or more employees	96.9%	97.6%	96.9%	95.1%	97.2%	
All firm sizes	84.4%	83.9%	83.5%	78.9%	84.0%	*

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	70.0%	76.3%	72.4%	81.6%	74.0%	
50 or more employees	75.5%	78.0%	76.4%	72.0%	71.6%	
All firm sizes	74.6%	77.7%	75.8%	73.5%	72.0%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	69.6%	71.0%	76.5%	72.4%	67.5%	
50 or more employees	75.6%	76.2%	75.2%	77.2%	73.8%	
All firm sizes	74.7%	75.3%	75.4%	76.4%	72.7%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	25.1%	20.1%	41.7%	37.0%	34.9%	
50 or more employees	13.2%	43.1%	20.2%	33.6%	36.3%	
All firm sizes	14.9%	26.2%	23.4%	34.2%	36.1%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,720	\$5,884	\$5,940	\$6,149	\$6,081	
Average employee share	17.3%	18.8%	17.7%	21.1%	19.7%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$15,694	\$15,640	\$17,105	\$17,433	\$18,322	
Average employee share	21.0%	25.7%	17.1%	24.2%	25.0%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HSA) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

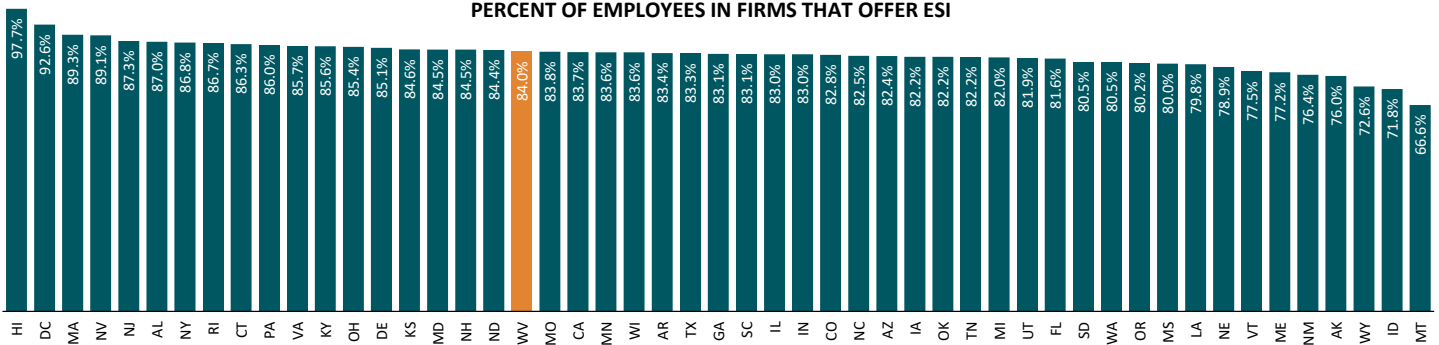
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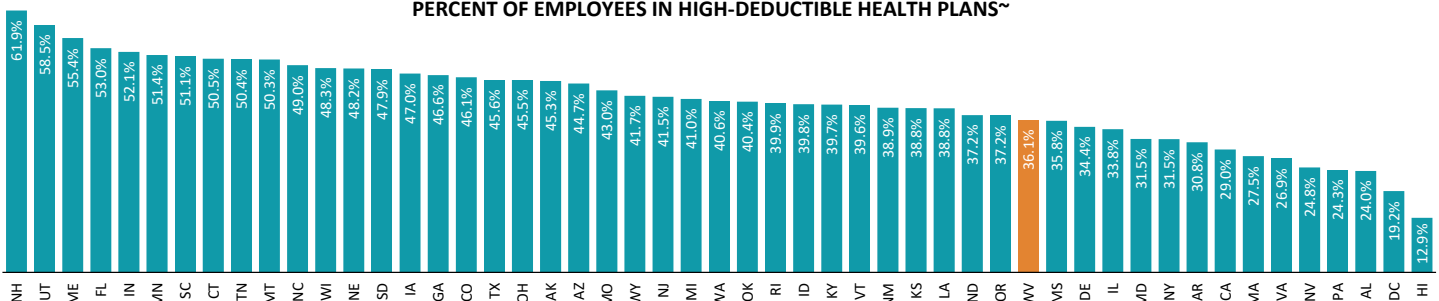
EXPLORING STATE VARIATION [†]

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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI

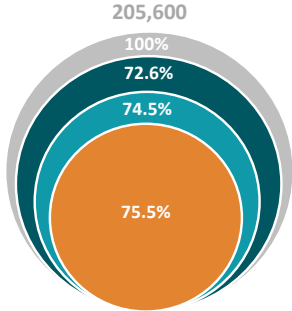


PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]



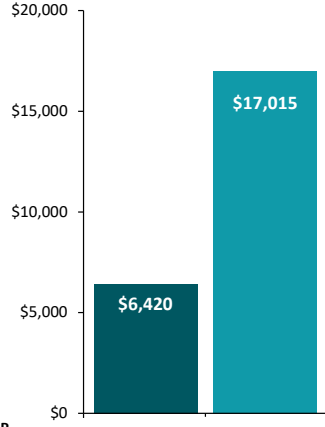
EMPLOYER-SPONSORED INSURANCE IN 2015 (PRIVATE SECTOR EMPLOYEES)

OFFER, ELIGIBILITY AND TAKE-UP

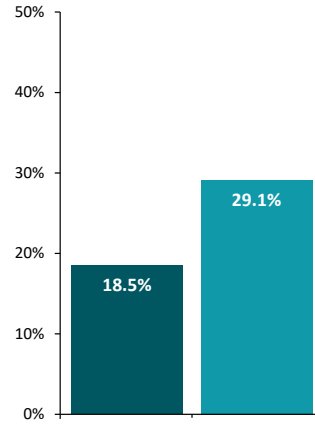


149,266 of Employees work in firms that OFFER coverage
 111,203 of Employees with an offer are ELIGIBLE for coverage
 83,958 of Employees with an offer who are eligible for TAKE-UP coverage

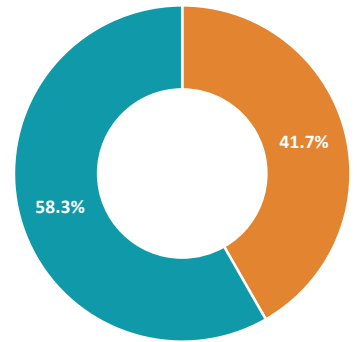
AVERAGE ANNUAL PREMIUM[^]



AVERAGE EMPLOYEE CONTRIBUTION

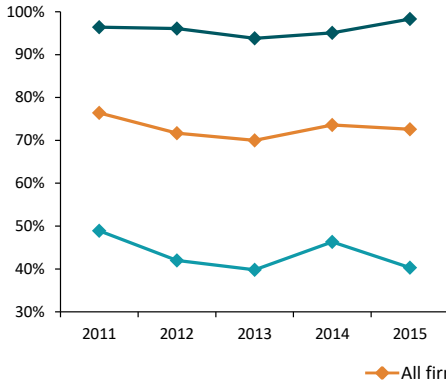


EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]

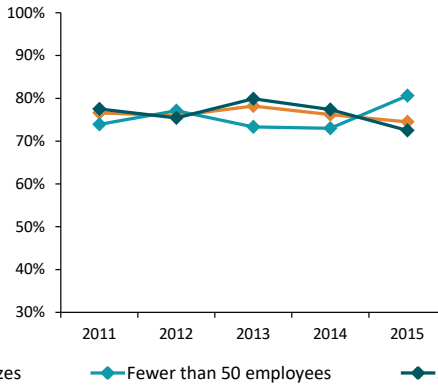


TRENDS IN EMPLOYEE ACCESS TO ESI 2011 TO 2015 [†]

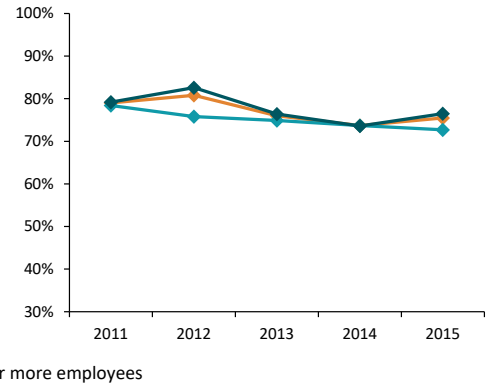
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF ESI-ELIGIBLE EMPLOYEES AT FIRMS OFFERING COVERAGE

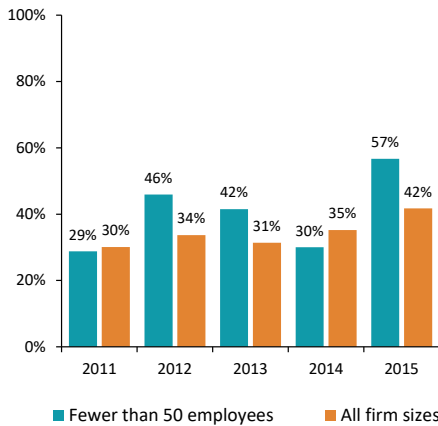


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

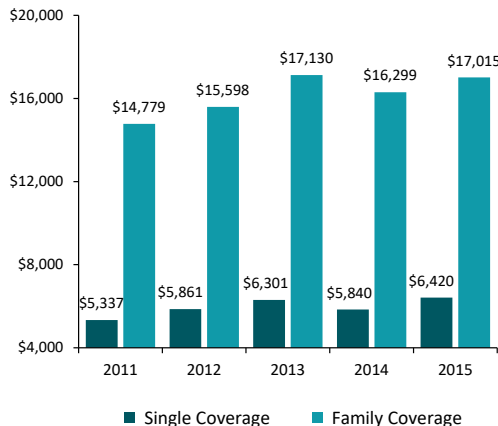


TRENDS IN ESI COSTS, 2011 TO 2015 [†]

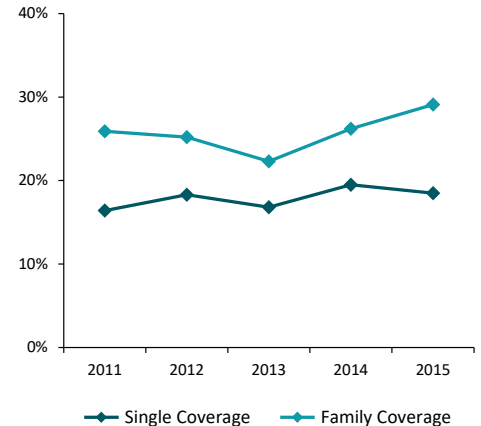
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE PLANS[~]



ESI ANNUAL PREMIUM COSTS[^]



PERCENT OF PREMIUM COST CONTRIBUTED BY EMPLOYEE



WYOMING

TRENDS IN ESI OFFER, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	29.8%	27.8%	28.5%	27.2%	23.7%	
50 or more employees	96.3%	92.5%	90.8%	93.6%	96.2%	
All firm sizes	42.8%	41.2%	40.2%	40.2%	38.0%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	48.9%	42.0%	39.8%	46.3%	40.3%	
50 or more employees	96.4%	96.1%	93.8%	95.1%	98.3%	
All firm sizes	76.4%	71.7%	70.0%	73.6%	72.6%	

	2011	2012	2013	2014	2015	Test
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	73.9%	77.1%	73.3%	73.0%	80.6%	
50 or more employees	77.5%	75.4%	79.9%	77.4%	72.5%	
All firm sizes	76.6%	75.9%	78.2%	76.2%	74.5%	

	2011	2012	2013	2014	2015	Test
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	78.4%	75.8%	74.9%	73.7%	72.7%	
50 or more employees	79.2%	82.6%	76.4%	73.6%	76.5%	
All firm sizes	79.0%	80.8%	76.0%	73.7%	75.5%	

TRENDS IN ESI COSTS, 2011 TO 2015 [†]

	2011	2012	2013	2014	2015	Test
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	28.8%	45.9%	41.5%	30.0%	56.7%	*
50 or more employees	30.5%	31.9%	28.4%	37.1%	36.5%	
All firm sizes	30.1%	33.7%	31.4%	35.2%	41.7%	

	2011	2012	2013	2014	2015	Test
Single Coverage						
Average annual premium [^]	\$5,337	\$5,861	\$6,301	\$5,840	\$6,420	
Average employee share	16.4%	18.3%	16.8%	19.5%	18.5%	

	2011	2012	2013	2014	2015	Test
Family Coverage						
Average annual premium [^]	\$14,779	\$15,598	\$17,130	\$16,299	\$17,015	
Average employee share	25.9%	25.2%	22.3%	26.2%	29.1%	

* Significant difference between 2014 and 2015 estimates at the 95% confidence level.

[†] All references are to private sector employers and employees.

[^] Average premium prices are not adjusted to account for variation in actuarial value.

[~] For this analysis, high-deductible health plans that meet the minimum deductible amount required for Health Savings Account (HSA) eligibility--\$1,300 for individual and \$2,600 for a family in 2015.

#N/A--Not available due to insufficient sample size.

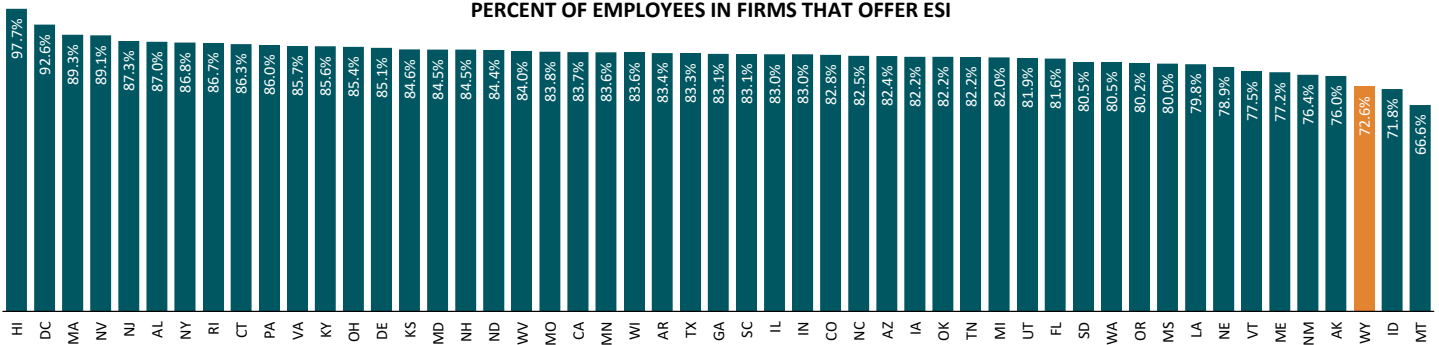
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PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS[~]

