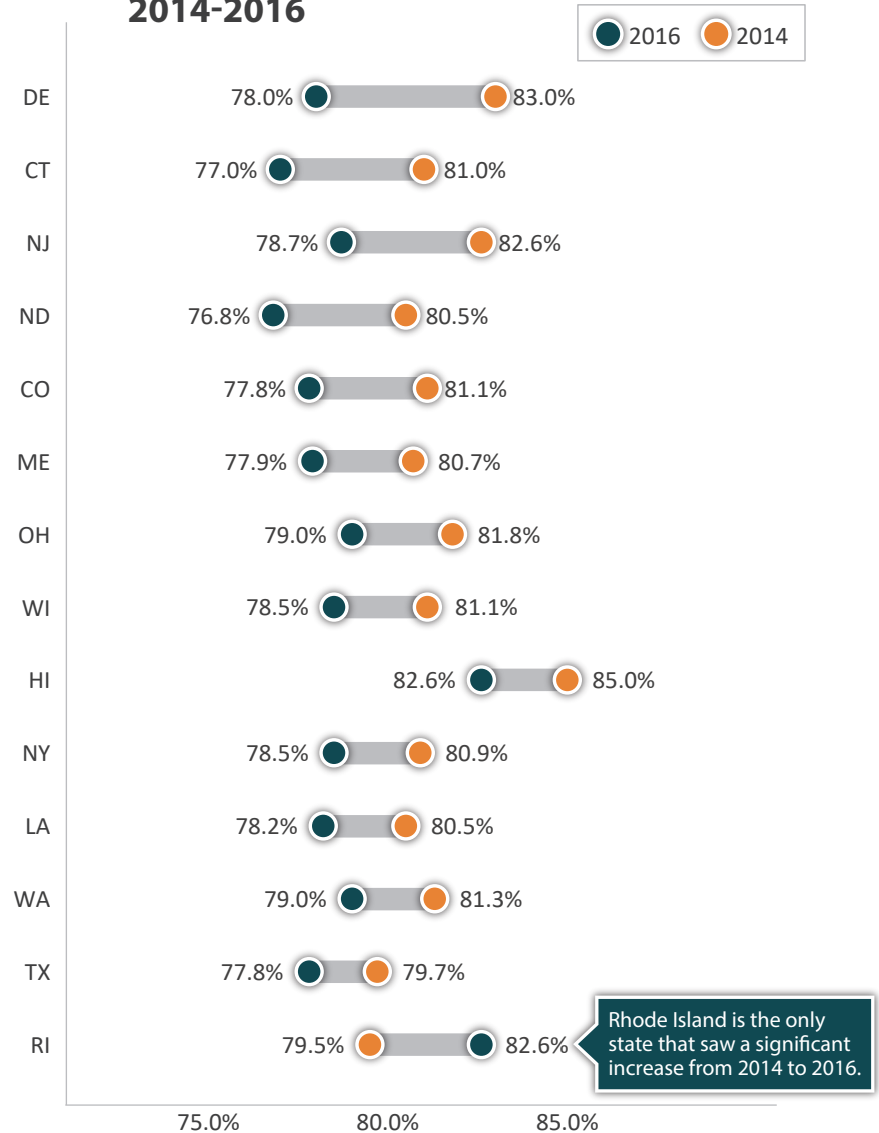


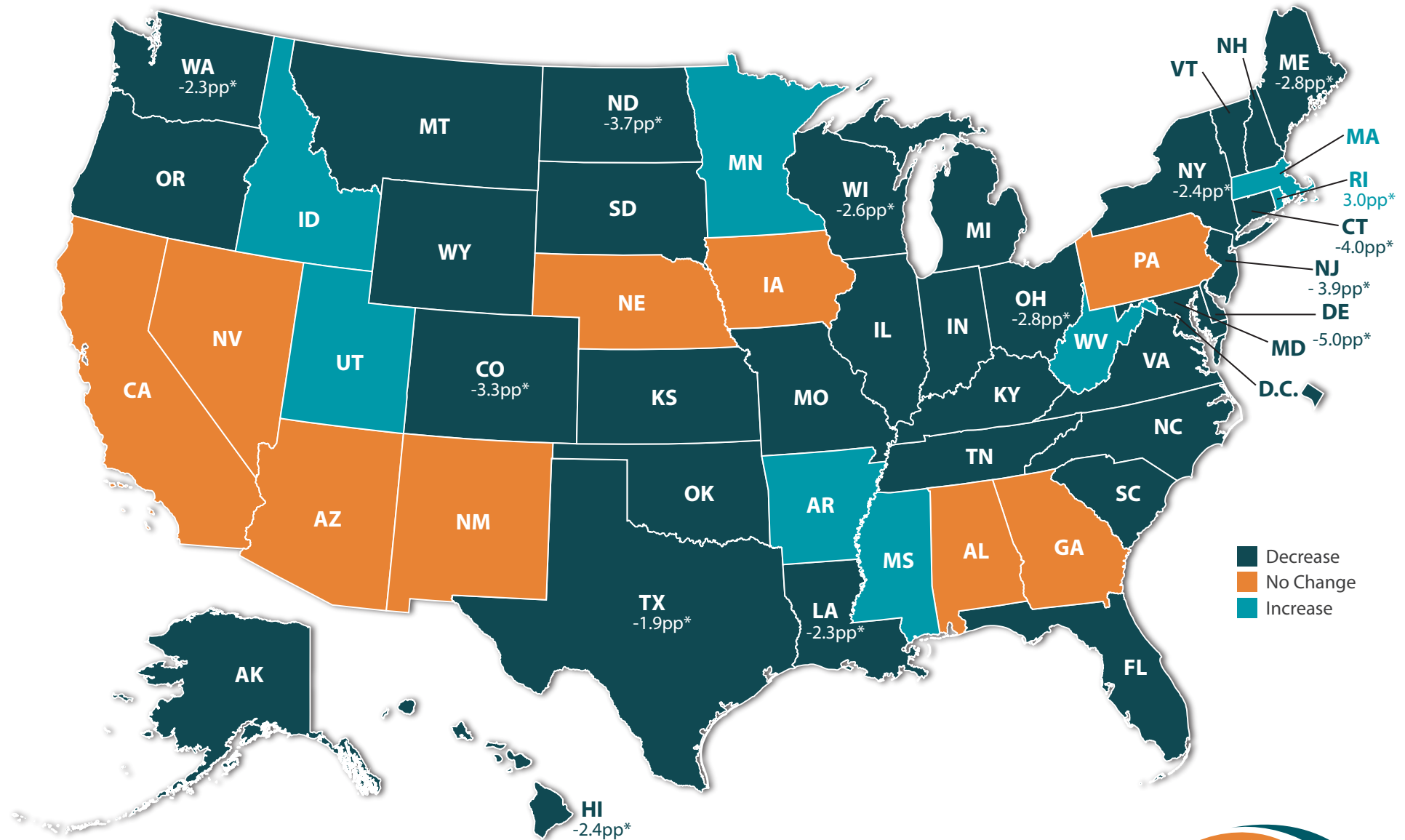
HEALTH PLANS FOR EMPLOYEES OF LARGE FIRMS PAID FOR A SMALLER PORTION OF ENROLLEE MEDICAL EXPENSES IN 2016

The share of medical expenses paid by health plans for employees at large firms has been falling in recent years, dropping by 1.3 percentage points nationwide between 2014 and 2016, according to data from the Medical Expenditure Panel Survey. Across the country, these plans paid for 80.4% of the medical expenses of their enrollees in 2014, compared with 79.1% in 2016. This means if a worker covered by an employer health plan at a large firm incurred \$5,000 of expenses in 2016—close to average for the population covered by employer-sponsored insurance—the health plan would have paid \$3,955.

13 STATES SAW SIGNIFICANT DECREASES IN THE PERCENT OF ENROLLEE MEDICAL EXPENSES PAID BY HEALTH PLANS AT LARGE FIRMS, 2014-2016



PERCENTAGE OF ENROLLEE MEDICAL EXPENSES PAID BY HEALTH PLANS FOR EMPLOYEES IN LARGE FIRMS, 2016



* Significant difference between 2014 and 2016 estimates at the 95% confidence level. Note: Differences are not provided for changes that were not statistically significant.