

EMPLOYER HEALTH BENEFITS
2018 ANNUAL SURVEY

Technical
Supplement:
Standard
Error Tables
for Selected
Estimates

Figure S.1

Estimates and Standard Errors for Premiums for Covered Workers, by Plan Type and Firm Size, 2018

	Single Coverage		Family Coverage	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
HMO				
All Small Firms (3-199 Workers)	6,474.10	253.55	17,668.58	659.50
All Large Firms (200 or More Workers)	7,035.36	172.85	20,186.66	434.51
ALL FIRM SIZES	6,869.33	147.73	19,445.33	386.90
PPO				
All Small Firms (3-199 Workers)	7,105.00	199.07	19,612.31	582.13
All Large Firms (200 or More Workers)	7,163.84	96.50	20,567.43	277.36
ALL FIRM SIZES	7,148.79	87.88	20,324.35	252.00
POS				
All Small Firms (3-199 Workers)	6,787.26	271.46	18,098.76	819.43
All Large Firms (200 or More Workers)	7,404.66	266.41	20,741.20	673.11
ALL FIRM SIZES	7,047.73	194.95	19,216.11	561.80
HDHP/SO				
All Small Firms (3-199 Workers)	6,582.77	207.28	18,295.42	533.25
All Large Firms (200 or More Workers)	6,409.60	99.69	18,724.92	296.04
ALL FIRM SIZES	6,459.18	92.93	18,602.04	261.36
ALL PLANS				
All Small Firms (3-199 Workers)	6,814.06	124.28	18,738.60	358.38
All Large Firms (200 or More Workers)	6,929.92	70.36	19,971.58	189.63
ALL FIRM SIZES	6,896.38	61.50	19,615.88	169.40

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.2

Estimates and Standard Errors for Worker Contributions for Covered Workers, by Plan Type and Firm Size, 2018

	Single Coverage		Family Coverage	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
HMO				
All Small Firms (3-199 Workers)	1,349.57	207.86	7,889.64	831.05
All Large Firms (200 or More Workers)	1,053.31	89.93	4,324.26	380.76
ALL FIRM SIZES	1,140.95	95.41	5,373.93	452.47
PPO				
All Small Firms (3-199 Workers)	1,032.72	88.10	6,645.45	431.35
All Large Firms (200 or More Workers)	1,327.80	57.33	5,666.84	203.79
ALL FIRM SIZES	1,252.30	47.72	5,915.90	188.45
POS				
All Small Firms (3-199 Workers)	1,310.18	119.66	8,385.36	651.15
All Large Firms (200 or More Workers)	1,319.18	174.09	6,459.74	886.83
ALL FIRM SIZES	1,313.98	100.75	7,571.12	538.24
HDHP/SO				
All Small Firms (3-199 Workers)	1,089.79	101.50	5,727.24	362.44
All Large Firms (200 or More Workers)	1,067.06	48.22	4,191.24	154.32
ALL FIRM SIZES	1,073.57	45.02	4,630.69	154.54
ALL PLANS				
All Small Firms (3-199 Workers)	1,132.90	65.88	6,781.28	281.20
All Large Firms (200 or More Workers)	1,207.14	37.67	5,045.95	140.95
ALL FIRM SIZES	1,185.65	32.63	5,546.56	134.80

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.3

Offer Rate Estimates and Standard Errors, by Firm Size, 2018

	Estimate (%)	Standard Error
FIRM SIZE		
3-9 Workers	47.00	2.69
10-24 Workers	64.02	2.36
25-49 Workers	71.29	2.44
50-199 Workers	91.19	1.53
200-999 Workers	98.01	0.63
1,000-4,999 Workers	99.46	0.29
5,000 or More Workers	99.81	0.19
All Small Firms (3-199 Workers)	55.89	1.75
All Large Firms (200 or More Workers)	98.30	0.51
ALL FIRMS	56.62	1.73

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.4

Eligibility Rate Among Workers In Firms Offering Coverage, Estimates and Standard Errors, by Firm Size, 2018

	Estimate (%)	Standard Error
FIRM SIZE		
All Small Firms (3-199 Workers)	81.77	1.46
All Large Firms (200 or More Workers)	77.48	1.67
ALL FIRMS	78.74	1.26

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.5

Coverage Rate Among Both Workers In Firms Offering and Not Offering Coverage, Estimates and Standard Errors, by Firm Size, 2018

	Estimate (%)	Standard Error
FIRM SIZE		
All Small Firms (3-199 Workers)	41.26	1.50
All Large Firms (200 or More Workers)	60.34	1.74
ALL FIRMS	53.22	1.21

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.6

Take-Up Rate Among Workers In Firms Offering Coverage, Estimates and Standard Errors, by Firm Size, 2018

	Estimate (%)	Standard Error
FIRM SIZE		
All Small Firms (3-199 Workers)	72.86	1.47
All Large Firms (200 or More Workers)	78.02	1.27
ALL FIRMS	76.45	1.00

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.7

Coverage Rate Among Workers In Firms Offering Coverage, Estimates and Standard Errors, by Firm Size and Industry, 2018

	Estimate (%)	Standard Error
FIRM SIZE		
3-9 Workers	59.77	4.43
10-24 Workers	57.15	3.50
25-49 Workers	63.91	2.59
50-199 Workers	58.83	2.35
200-999 Workers	63.02	1.50
1,000-4,999 Workers	62.43	1.54
5,000 or More Workers	58.75	2.92
All Small Firms (3-199 Workers)	59.58	1.53
All Large Firms (200 or More Workers)	60.45	1.75
INDUSTRY		
Agriculture/Mining/Construction	55.80	3.57
Manufacturing	75.45	1.97
Transportation/Communications/Utilities	78.17	2.95
Wholesale	72.23	3.31
Retail	34.94	5.44
Finance	75.09	2.52
Service	55.22	1.96
State/Local Government	71.85	3.95
Health Care	60.21	2.23
ALL FIRMS	60.20	1.31

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.8

Average Annual Deductibles for Covered Workers With a Deductible for Single Coverage, by Plan Type and Firm Size, 2018

	Estimate (\$)	Standard Error
HMO		
All Small Firms (3-199 Workers)	1,371.32	164.34
All Large Firms (200 or More Workers)	646.68	114.07
ALL FIRMS	870.26	120.48
PPO		
All Small Firms (3-199 Workers)	1,783.67	151.03
All Large Firms (200 or More Workers)	1,011.98	56.49
ALL FIRMS	1,204.30	59.20
POS		
All Small Firms (3-199 Workers)	1,795.66	175.00
All Large Firms (200 or More Workers)	1,230.47	199.93
ALL FIRMS	1,598.45	136.49
HDHP/SO		
All Small Firms (3-199 Workers)	2,956.93	144.80
All Large Firms (200 or More Workers)	2,105.34	70.44
ALL FIRMS	2,349.16	71.48
ALL PLANS		
All Small Firms (3-199 Workers)	2,131.90	95.21
All Large Firms (200 or More Workers)	1,355.37	50.40
ALL FIRMS	1,572.88	47.85

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.9**Average Annual Deductibles for Covered Workers With Family Coverage, by Deductible Type, Plan Type, and Firm Size, 2018**

	Aggregate (\$)	Standard Error	Separate (\$)	Standard Error
HMO				
All Small Firms (3-199 Workers)	3083.12	282.13	NSD	NSD
All Large Firms (200 or More Workers)	1681.2	263.11	562.11	135.22
ALL FIRMS	2316.91	230.67	690.64	152.62
PPO				
All Small Firms (3-199 Workers)	4362.96	399.41	1312.23	175.68
All Large Firms (200 or More Workers)	2439.47	137.98	936.16	106.51
ALL FIRMS	3000.36	165.81	1004.55	92.79
POS				
All Small Firms (3-199 Workers)	3765.19	389.42	NSD	NSD
All Large Firms (200 or More Workers)	2919.41	561.9	NSD	NSD
ALL FIRMS	3497.22	325.84	1864.05	239.27
HDHP/SO				
All Small Firms (3-199 Workers)	5881.98	396.47	3292.47	248.8
All Large Firms (200 or More Workers)	4210.11	164.75	2234.37	133.34
ALL FIRMS	4676	176.77	2560.25	141.53

NOTE: NSD: Not Sufficient Data

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.10

Estimates and Standard Errors for Office Visit Cost Sharing for Covered Workers, by Plan Type, 2018

Plan Type	Primary Care Copayment		Primary Care Coinsurance		Specialist Copayment		Specialist Coinsurance	
	Estimate (\$)	Standard Error	Estimate (%)	Standard Error	Estimate (\$)	Standard Error	Estimate (%)	Standard Error
HMO	21.98	0.96	NSD	1.38	34.88	1.63	NSD	1.35
PPO	25.88	0.38	18.69	1.14	40.77	0.80	20.38	0.68
POS	26.20	1.09	NSD	3.40	40.81	2.02	NSD	3.09
HDHP/SO	25.45	1.00	17.29	0.73	46.61	3.85	17.26	0.72
ALL PLAN TYPES	24.95	0.41	17.84	0.63	39.83	0.83	18.46	0.59

NOTE: NSD: Not Sufficient Data

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.11

Annual Estimates and Standard Errors for Workers Enrolled In an HDHP/HRA or HSA-Qualified HDHP, for Single and Family Coverage, 2018

	HRA-Single		HRA-Family		HSA-Single		HSA-Family	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
Premium	6,790.82	159.54	19,526.69	488.12	6,272.12	109.51	18,054.17	280.85
Worker Contribution to Premium	1,142.48	82.50	4,664.85	266.48	1,024.37	53.91	4,625.72	195.26
General Annual Deductible	2,245.20	132.71	4,329.29	334.82	2,446.99	79.81	4,882.51	197.56
Out-Of-Pocket Liability	4,562.91	239.00	Not Applicable	Not Applicable	4,297.05	90.79	Not Applicable	Not Applicable
Firm Contribution to the HRA or HSA	1,148.66	108.05	2,288.24	229.30	603.11	37.72	1,072.93	72.50

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.12

Percentage of Covered Workers In Partially or Completely Self-Funded Plans and Percent of These Workers In Plans Covered by Stoploss Coverage, by Firm Size, 2018

FIRM SIZE	Covered Workers in Self-Funded Plans		Plan Purchased Stoploss Insurance	
	Estimate (%)	Standard Error	Estimate (%)	Standard Error
3-199 Workers	13.37	2.10	72.00	6.85
200-999 Workers	49.98	3.53	91.04	2.27
1,000-4,999 Workers	86.87	2.01	91.47	2.03
5,000 or More Workers	91.31	2.80	39.44	4.55
ALL FIRMS	61.44	1.87	59.61	3.52

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.13

Percentage of Firms That Offer at Least One Grandfathered Plan and Covered Workers Enrolled In Plans Grandfathered Under the Affordable Care Act (ACA), by Firm Size, 2018

	Firm Offers Grandfathered Plan		Covered Workers Enrolled	
	Estimate (%)	Standard Error	Estimate (%)	Standard Error
FIRM SIZE				
3-24 Workers	20.73	5.53	21.02	4.59
25-49 Workers	20.93	4.36	21.94	4.93
50-199 Workers	14.02	2.96	14.37	2.74
200-999 Workers	22.31	2.86	19.53	2.72
1,000-4,999 Workers	19.55	2.89	13.80	2.36
5,000 or More Workers	15.47	3.18	12.82	3.45
All Small Firms (3-199 Workers)	19.94	4.21	18.07	2.22
All Large Firms (200 or More Workers)	21.62	2.35	14.54	2.08
ALL FIRMS	20.00	4.05	15.56	1.61

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.14

Among Large Firms, Percentage of Covered Workers Enrolled at a Firm That Offers Benefits Through a Private or Corporate Exchange, by Firm Size, 2018

	Yes	Standard Error: Yes	No	Standard Error: No	Don't Know	Standard Error: Don't Know
FIRM SIZE						
200-999 Workers	0.64	0.38	98.59	0.50	0.77	0.32
1,000 to 4,999 Workers	3.80	1.52	95.86	1.55	0.33	0.33
5,000 or More Workers	2.20	1.16	97.74	1.17	0.06	0.06
All Large Firms (200 or More Workers)	2.20	0.73	97.52	0.74	0.28	0.11

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.15**Among Large Firms Offering Health Benefits to Active Workers, Percentage of Firms Offering Retiree Health Benefits, by Firm Size, Region, and Industry, 2018**

	Estimate (%)	Standard Error
FIRM SIZE		
200-999 Workers	15.36	2.13
1,000-4,999 Workers	25.19	2.51
5,000 or More Workers	40.94	4.13
REGION		
Northeast	13.89	2.48
Midwest	18.41	3.18
South	26.07	4.40
West	9.81	2.02
INDUSTRY		
Agriculture/Mining/Construction	8.74	4.20
Manufacturing	8.55	2.23
Transportation/Communications/Utilities	42.35	10.48
Wholesale	3.83	1.77
Retail	9.36	4.61
Finance	34.79	7.92
Service	17.10	2.88
State/Local Government	67.51	7.36
Health Care	4.63	1.11
All Large Firms (200 or More Workers)	17.88	1.78

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.16

Percentage of Covered Workers In Firms With a Waiting Period for Coverage, and Among Covered Workers With a Waiting Period, Average Waiting Period In Months, by Firm Size, Region, and Industry, 2018

	Covered Workers with Waiting Period		Average Waiting Period (Months)	
	Estimate (%)	Standard Error	Estimate (Months)	Standard Error
FIRM SIZE				
All Small Firms (3-199 Workers)	81.25	2.34	2.00	0.07
All Large Firms (200 or More Workers)	67.25	3.10	1.82	0.06
REGION				
Northeast	66.95	6.42	1.75	0.08
Midwest	71.03	4.36	1.76	0.09
South	70.37	3.89	2.01	0.09
West	76.58	4.76	1.92	0.08
INDUSTRY				
Agriculture/Mining/Construction	79.75	4.56	2.14	0.16
Manufacturing	79.60	4.04	1.91	0.12
Transportation/Communications/Utilities	56.15	12.87	1.76	0.25
Wholesale	75.29	8.97	2.04	0.21
Retail	90.80	3.74	2.16	0.12
Finance	59.97	10.69	1.65	0.14
Service	69.67	2.93	1.88	0.09
State/Local Government	53.46	10.63	1.46	0.10
Health Care	79.01	4.70	1.86	0.09
ALL FIRMS	71.30	2.35	1.88	0.05

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.17

Among Workers With Three or More Tiers of Cost Sharing, Distribution of Covered Workers With the Following Types of Cost Sharing for Prescription Drugs, by Drug Plan Type and Firm Size, 2018

	Copayment	Standard Error: Copayment	Coinsurance	Standard Error: Coinsurance	No Cost Sharing for Generic Drugs	Standard Error: No Cost Sharing for Generic Drugs	Some Other Amount	Standard Error: Some Other Amount
First-Tier Drugs, Often Called Generics								
All Small Firms (3-199 Workers)	86.91	2.20	5.55	1.60	4.07	1.19	3.47	1.18
All Large Firms (200 or More Workers)	81.09	2.49	13.63	2.30	3.89	0.99	1.39	0.44
ALL FIRMS	82.73	1.89	11.35	1.71	3.94	0.79	1.97	0.46
Second-Tier Drugs, Often Called Preferred Drugs								
All Small Firms (3-199 Workers)	90.65	1.81	8.14	1.76	0.63	0.39	0.58	0.30
All Large Firms (200 or More Workers)	61.67	3.62	36.75	3.65	0.07	0.04	1.52	0.51
ALL FIRMS	69.84	2.83	28.68	2.85	0.23	0.11	1.25	0.37
Third-Tier Drugs, Often Called Non-Preferred Drugs								
All Small Firms (3-199 Workers)	87.49	2.14	10.45	1.96	0.63	0.39	1.43	0.83
All Large Firms (200 or More Workers)	58.34	3.52	39.41	3.59	0.08	0.07	2.17	0.82
ALL FIRMS	66.55	2.78	31.25	2.82	0.24	0.12	1.96	0.63
Fourth-Tier Drugs								
All Small Firms (3-199 Workers)	59.12	6.18	35.85	6.00	0.36	0.36	4.67	2.87
All Large Firms (200 or More Workers)	45.21	7.01	42.33	6.69	4.59	3.79	7.88	2.89
ALL FIRMS	52.71	4.63	38.84	4.46	2.31	1.79	6.15	2.03

NOTE: Number of tiers refers to the number of tiers excluding those specifically for specialty drugs. 'Copayment or Coinsurance Plus Any Difference' category includes workers who pay a copayment or coinsurance plus the difference between the cost of the prescription and the cost of a comparable generic drug.

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.18

Percentage of Covered Workers With Various Single Coverage General Annual Deductible Levels, 2018

	Covered Workers With Deductible	Standard Error	Deductible \$1,000 or More	Standard Error	Deductible \$2,000 or More	Standard Error	Deductible \$3,000 or More	Standard Error	Deductible \$1,000 or More Reduced by Any Account Contributions	Standard Error	Deductible \$2,000 or More Reduced by Any Account Contributions	Standard Error
FIRM SIZE												
3-24 Workers	83.11%	4.59%	65.37%	4.98%	41.82%	5.36%	21.51%	4.54%	56.3%	5.19%	35.32%	5.33%
25-199 Workers	85.83	2.56	69.7	3.47	42.71	3.3	22.68	2.62	61.31	3.54	30.04	2.91
200-999 Workers	82.36	2.24	57.16	3	30.06	2.93	13.22	1.98	48.79	3.24	21.89	2.75
1,000-4,999 Workers	85.92	1.95	52.02	2.76	18.11	2.01	6.84	1.3	41.13	2.9	12.4	1.78
5,000 or More Workers	86.48	2.91	52.77	4.15	15.86	2.89	4.67	1.42	40.94	4.32	7.69	1.79
All Small Firms (3-199 Workers)	84.96%	2.28%	68.32%	2.83%	42.43%	2.82%	22.31%	2.29%	59.71%	2.91%	31.72%	2.64%
All Large Firms (200 or More Workers)	85.43%	1.75%	53.6%	2.48%	19.55%	1.83%	7.07%	0.97%	42.76%	2.59%	11.92%	1.3%
ALL FIRMS	85.29%	1.41%	57.86%	1.94%	26.17%	1.6%	11.48%	1%	47.67%	2.04%	17.66%	1.27%

SOURCE: KFF Employer Health Benefits Survey, 2018

Figure S.19

Average General Annual Deductibles for Single Coverage, 2018

	Average General Annual Deductible Among Covered Workers Who Face a Deductible for Single Coverage	Standard Error	Average General Annual Deductible for Single Coverage Among All Covered Workers	Standard Error
FIRM SIZE				
3-24 Workers	\$1783.82	\$183.22	\$2151.59	\$193.55
25-199 Workers	1833.61	104.57	2123.33	108.43
200-999 Workers	1453.47	90.6	1763.94	93.84
1,000-4,999 Workers	1142.29	57.12	1355.56	55.79
5,000 or More Workers	1046.88	74.81	1195.84	74.75
All Small Firms (3-199 Workers)	\$1817.73	\$91.3	\$2131.9	\$95.21
All Large Firms (200 or More Workers)	\$1159.35	\$49.14	\$1355.37	\$50.4
ALL FIRMS	\$1349.95	\$45.4	\$1572.88	\$47.85

SOURCE: KFF Employer Health Benefits Survey, 2018