

EMPLOYER HEALTH BENEFITS
2014 ANNUAL SURVEY

Cost of
Health
Insurance

SECTION

1

55%

\$6,025

\$16,834

2014

COST OF HEALTH INSURANCE

THE AVERAGE ANNUAL PREMIUMS IN 2014 ARE \$6,025 FOR SINGLE COVERAGE AND \$16,834 FOR FAMILY COVERAGE. THE AVERAGE FAMILY PREMIUM INCREASED 3% IN THE LAST YEAR; THE AVERAGE SINGLE PREMIUM, HOWEVER, IS SIMILAR TO THE VALUE REPORTED IN 2013 (\$5,884). FAMILY PREMIUMS HAVE INCREASED 69% SINCE 2004 AND HAVE MORE THAN DOUBLED SINCE 2002. HOWEVER, THE AVERAGE FAMILY PREMIUM HAS GROWN LESS QUICKLY OVER THE LAST FIVE YEARS THAN IT DID BETWEEN 2004 AND 2009 OR BETWEEN 1999 AND 2004. AVERAGE FAMILY PREMIUMS FOR WORKERS IN SMALL FIRMS (3–199 WORKERS) (\$15,849) ARE SIGNIFICANTLY LOWER THAN AVERAGE FAMILY PREMIUMS FOR WORKERS IN LARGER FIRMS (200 OR MORE WORKERS) (\$17,265).

PREMIUM COSTS FOR SINGLE AND FAMILY COVERAGE

- ▶ The average premium for single coverage in 2014 is \$502 per month, or \$6,025 per year (Exhibit 1.1). The average premium for family coverage is \$1,403 per month or \$16,834 per year (Exhibit 1.1).
- ▶ The average annual premiums for covered workers in HDHP/SOs are lower for single (\$5,299) and family coverage (\$15,401) than the overall average premiums for covered workers. Average annual premiums for all other plan types, including PPOs, HMOs, and POS plans, are similar to the overall average premiums for covered workers (Exhibit 1.1).
- ▶ The average annual premium for family coverage for covered workers in small firms (3–199 workers) (\$15,849) is lower than the average premium for covered workers in large firms (200 or more workers) (\$17,265) (Exhibit 1.2). The average annual single premium for covered workers in small firms (3–199 workers) also is significantly lower than for workers in larger firms (\$5,788 vs. \$6,130).
- ▶ Average single and family premiums for covered workers are higher in the Northeast (\$6,369 and \$17,772) and lower in the South (\$5,720 and \$16,170) than the average premiums for covered workers in all other regions (Exhibit 1.3).
- ▶ Average single and family premiums for covered workers in the Wholesale (\$5,189 and \$15,599) and Retail (\$5,355 and \$14,979) industries are lower than the average premiums for covered workers in all other industries (Exhibit 1.4).
- ▶ Covered workers in firms where 35% or more of the workers are age 26 or younger have lower average single and family premiums (\$5,292 and \$15,182) than covered workers in firms where a lower percentage of workers are age 26 or younger (\$6,079 and \$16,955). Covered workers in firms where 35% or more of the workers are age 50 or older have higher average single and family premiums (\$6,313 and \$17,425) than covered workers in firms where a lower percentage of workers are age 50 or older (\$5,759 and \$16,286) (Exhibits 1.5 and 1.6).
- ▶ Covered workers in firms with a large percentage of lower-wage workers (at least 35% of workers earn \$23,000 per year or less) have lower average single and family premiums (\$5,175 and \$14,177) than covered workers in firms with a smaller percentage of lower-wage workers (\$6,093 and \$17,044). Covered worker in firms with a large percentage of higher-wage workers (at least 35% of workers earn \$57,000 per year or more) have higher average single and family premiums (\$6,244 and \$17,582) than covered workers in firms with a smaller percentage of higher-wage workers (\$5,819 and \$16,124) (Exhibits 1.5 and 1.6).
- ▶ There is considerable variation in premiums for both single and family coverage.
 - Twenty percent of covered workers are employed by firms that have a single premium at least 20% higher than the average single premium, while 21% of covered workers are in firms that have a single premium less than 80% of the average single premium (Exhibits 1.7 and 1.8).

- For family coverage, 20% of covered workers are employed in a firm that has a family premium at least 20% higher than the average family premium, and another 20% of covered workers are in firms that have a family premium less than 80% of the average family premium (Exhibits 1.7 and 1.8).

PREMIUM CHANGES OVER TIME

- ▶ The average premiums for covered workers in 2014 are \$6,025 annually, or \$502 per month, for single coverage and \$16,834 annually, or \$1,403 per month, for family coverage. The 2014 average single premium is similar to the 2013 average premium (the 2 percent increase is not significant). However, the 2014 average family premium is 3 percent higher than the 2013 average premium (Exhibit 1.11).
 - The \$16,834 average annual family premium in 2014 is 26% higher than the average family premium in 2009 and 69% higher than the average family premium in 2004 (Exhibit 1.11). The 26% premium growth seen in the last five years (2009 to 2014) is significantly lower than the 34% premium growth seen in the previous five year period, from 2004 to 2009 (Exhibit 1.16).
 - Premiums for both small and large firms have seen a similar increase since 2009 (25% for small and 26% for large). For small firms (3 to 199 workers), the average family premium rose from \$12,696 in 2009 to \$15,849 in 2014. For large firms (200 or more workers), the average family premium rose from \$13,704 in 2009 to \$17,265 in 2014 (Exhibit 1.13).
- Since 2004, premiums for small firms (3 to 199 workers) have increased 63% (\$15,849 in 2014 vs. \$9,737 in 2004). The premiums for large firms have increased 72% (\$17,265 in 2014 vs. \$10,046 in 2004) (Exhibit 1.13).
- Average family premiums for firms with fewer low-wage workers (less than 35% of workers earn \$23,000 per year or less) grew in the last year (\$17,044 vs. \$16,450), while premiums for family coverage for firms with many low-wage workers were similar to 2013 (\$14,177 vs. \$15,225) (Exhibit 1.15). Overall, premiums for family coverage have grown faster for firms with fewer low-wage workers than firms with many low-wage workers over the last year (4% vs. -7%), as well as the last five years (27% vs. 9%). A similar pattern is observed for single coverage, where average premiums have grown faster for firms with fewer lower-wage workers than firms with many lower wage workers over the last five years (26% vs. 12%).
- ▶ For large firms (200 or more workers), the average family premium for covered workers in firms that are fully insured has grown at a similar rate to premiums for workers in fully or partially self-funded firms from 2009 to 2014 (26% in both fully insured and self-funded firms) and from 2004 to 2014 (71% in fully insured firms vs. 73% in self-funded firms) (Exhibit 1.17).

EXHIBIT 1.1

Average Monthly and Annual Premiums for Covered Workers, Single and Family Coverage, by Plan Type, 2014

	Monthly	Annual
HMO		
Single Coverage	\$519	\$6,223
Family Coverage	\$1,449	\$17,383
PPO		
Single Coverage	\$518	\$6,217
Family Coverage	\$1,444	\$17,333
POS		
Single Coverage	\$514	\$6,166
Family Coverage	\$1,336	\$16,037
HDHP/SO		
Single Coverage	\$442*	\$5,299*
Family Coverage	\$1,283*	\$15,401*
ALL PLAN TYPES		
Single Coverage	\$502	\$6,025
Family Coverage	\$1,403	\$16,834

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

* Estimate is statistically different from All Plans estimate ($p < .05$).

EXHIBIT 1.2

Average Monthly and Annual Premiums for Covered Workers, by Plan Type and Firm Size, 2014

	Monthly		Annual	
	Single Coverage	Family Coverage	Single Coverage	Family Coverage
HMO				
All Small Firms (3–199 Workers)	\$513	\$1,413	\$6,157	\$16,952
All Large Firms (200 or More Workers)	\$521	\$1,463	\$6,250	\$17,558
ALL FIRM SIZES	\$519	\$1,449	\$6,223	\$17,383
PPO				
All Small Firms (3–199 Workers)	\$489*	\$1,368	\$5,868*	\$16,420
All Large Firms (200 or More Workers)	\$528*	\$1,469	\$6,331*	\$17,625
ALL FIRM SIZES	\$518	\$1,444	\$6,217	\$17,333
POS				
All Small Firms (3–199 Workers)	\$514	\$1,276*	\$6,171	\$15,318*
All Large Firms (200 or More Workers)	\$513	\$1,440*	\$6,157	\$17,274*
ALL FIRM SIZES	\$514	\$1,336	\$6,166	\$16,037
HDHP/SO				
All Small Firms (3–199 Workers)	\$430	\$1,213*	\$5,161	\$14,561*
All Large Firms (200 or More Workers)	\$448	\$1,322*	\$5,374	\$15,863*
ALL FIRM SIZES	\$442	\$1,283	\$5,299	\$15,401
ALL PLANS				
All Small Firms (3–199 Workers)	\$482*	\$1,321*	\$5,788*	\$15,849*
All Large Firms (200 or More Workers)	\$511*	\$1,439*	\$6,130*	\$17,265*
ALL FIRM SIZES	\$502	\$1,403	\$6,025	\$16,834

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

* Estimates are statistically different within plan and coverage types between All Small Firms and All Large Firms (p<.05).

EXHIBIT 1.3

Average Monthly and Annual Premiums for Covered Workers, by Plan Type and Region, 2014

	Monthly		Annual	
	Single Coverage	Family Coverage	Single Coverage	Family Coverage
HMO				
Northeast	\$566*	\$1,578*	\$6,794*	\$18,938*
Midwest	\$543	\$1,422	\$6,516	\$17,066
South	\$467*	\$1,368	\$5,599*	\$16,420
West	\$514	\$1,432	\$6,171	\$17,188
ALL REGIONS	\$519	\$1,449	\$6,223	\$17,383
PPO				
Northeast	\$546	\$1,548*	\$6,555	\$18,578*
Midwest	\$538	\$1,487	\$6,453	\$17,839
South	\$495*	\$1,378*	\$5,937*	\$16,531*
West	\$515	\$1,428	\$6,176	\$17,130
ALL REGIONS	\$518	\$1,444	\$6,217	\$17,333
POS				
Northeast	\$564*	\$1,392	\$6,773*	\$16,708
Midwest	\$484	\$1,341	\$5,805	\$16,096
South	\$430*	\$1,169*	\$5,158*	\$14,026*
West	\$605	\$1,507	\$7,257	\$18,083
ALL REGIONS	\$514	\$1,336	\$6,166	\$16,037
HDHP/SO				
Northeast	\$435	\$1,271	\$5,215	\$15,254
Midwest	\$432	\$1,233	\$5,186	\$14,792
South	\$434	\$1,294	\$5,214	\$15,530
West	\$478	\$1,364	\$5,733	\$16,365
ALL REGIONS	\$442	\$1,283	\$5,299	\$15,401
ALL PLANS				
Northeast	\$531*	\$1,481*	\$6,369*	\$17,772*
Midwest	\$505	\$1,400	\$6,060	\$16,800
South	\$477*	\$1,347*	\$5,720*	\$16,170*
West	\$514	\$1,422	\$6,163	\$17,067
ALL REGIONS	\$502	\$1,403	\$6,025	\$16,834

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

* Estimate is statistically different within plan and coverage types from estimate for all firms not in the indicated region ($p < .05$).

EXHIBIT 1.4

Average Monthly and Annual Premiums for Covered Workers, by Plan Type and Industry, 2014

	Monthly		Annual	
	Single Coverage	Family Coverage	Single Coverage	Family Coverage
HMO				
Agriculture/Mining/Construction	NSD	NSD	NSD	NSD
Manufacturing	\$490	\$1,344	\$5,877	\$16,129
Transportation/Communications/Utilities	\$539	\$1,569	\$6,463	\$18,824
Wholesale	NSD	NSD	NSD	NSD
Retail	NSD	NSD	NSD	NSD
Finance	\$541	\$1,453	\$6,487	\$17,438
Service	\$512	\$1,421	\$6,145	\$17,055
State/Local Government	\$576*	\$1,546*	\$6,913*	\$18,546*
Health Care	\$524	\$1,492	\$6,285	\$17,898
ALL INDUSTRIES	\$519	\$1,449	\$6,223	\$17,383
PPO				
Agriculture/Mining/Construction	\$450*	\$1,348	\$5,395*	\$16,170
Manufacturing	\$511	\$1,451	\$6,129	\$17,410
Transportation/Communications/Utilities	\$537	\$1,516	\$6,447	\$18,187
Wholesale	\$471*	\$1,417	\$5,647*	\$17,009
Retail	\$463*	\$1,280*	\$5,558*	\$15,356*
Finance	\$522	\$1,439	\$6,262	\$17,264
Service	\$518	\$1,459	\$6,221	\$17,507
State/Local Government	\$530	\$1,317*	\$6,361	\$15,802*
Health Care	\$566*	\$1,564*	\$6,786*	\$18,765*
ALL INDUSTRIES	\$518	\$1,444	\$6,217	\$17,333
POS				
Agriculture/Mining/Construction	NSD	NSD	NSD	NSD
Manufacturing	NSD	NSD	NSD	NSD
Transportation/Communications/Utilities	NSD	NSD	NSD	NSD
Wholesale	NSD	NSD	NSD	NSD
Retail	NSD	NSD	NSD	NSD
Finance	NSD	NSD	NSD	NSD
Service	\$544	\$1,400	\$6,523	\$16,797
State/Local Government	NSD	NSD	NSD	NSD
Health Care	\$501	\$1,310	\$6,017	\$15,717
ALL INDUSTRIES	\$514	\$1,336	\$6,166	\$16,037

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EXHIBIT 1.4 *Continued from previous page*

Average Monthly and Annual Premiums for Covered Workers, by Plan Type and Industry, 2014

	Monthly		Annual	
	Single Coverage	Family Coverage	Single Coverage	Family Coverage
HDHP/SO				
Agriculture/Mining/Construction	NSD	NSD	NSD	NSD
Manufacturing	\$400	\$1,191	\$4,801	\$14,297
Transportation/Communications/Utilities	\$476	\$1,424	\$5,718	\$17,093
Wholesale	\$385*	\$1,126	\$4,617*	\$13,507
Retail	\$376*	\$1,103*	\$4,515*	\$13,237*
Finance	\$434	\$1,291	\$5,212	\$15,491
Service	\$436	\$1,275	\$5,235	\$15,295
State/Local Government	\$501*	\$1,307	\$6,017*	\$15,678
Health Care	\$491*	\$1,403*	\$5,894*	\$16,834*
ALL INDUSTRIES	\$442	\$1,283	\$5,299	\$15,401
ALL PLANS				
Agriculture/Mining/Construction	\$454*	\$1,306	\$5,454*	\$15,672
Manufacturing	\$485	\$1,378	\$5,815	\$16,538
Transportation/Communications/Utilities	\$525	\$1,507	\$6,296	\$18,080
Wholesale	\$432*	\$1,300*	\$5,189*	\$15,599*
Retail	\$446*	\$1,248*	\$5,355*	\$14,979*
Finance	\$510	\$1,401	\$6,125	\$16,809
Service	\$502	\$1,410	\$6,027	\$16,915
State/Local Government	\$539*	\$1,373	\$6,470*	\$16,480
Health Care	\$538*	\$1,491*	\$6,454*	\$17,896*
ALL INDUSTRIES	\$502	\$1,403	\$6,025	\$16,834

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

* Estimate is statistically different within plan type from estimate for all firms not in the indicated industry ($p < .05$).

NSD: Not Sufficient Data.

EXHIBIT 1.5

Average Annual Premiums for Covered Workers with Single Coverage, by Firm Characteristics, 2014

	All Small Firms (3–199 Workers)	All Large Firms (200 or More Workers)	All Firms
Low Wage Level			
Less Than 35% Earn \$23,000 a Year or Less	\$5,829	\$6,208*	\$6,093*
35% or More Earn \$23,000 a Year or Less	\$5,331	\$5,094*	\$5,175*
High Wage Level			
Less Than 35% Earn \$57,000 a Year or More	\$5,551*	\$5,984	\$5,819*
35% or More Earn \$57,000 a Year or More	\$6,207*	\$6,254	\$6,244*
Unions			
Firm Has At Least Some Union Workers	\$6,333	\$6,463*	\$6,453*
Firm Does Not Have Any Union Workers	\$5,737	\$5,863*	\$5,810*
Younger Workers			
Less Than 35% of Workers Are Age 26 or Younger	\$5,827	\$6,194*	\$6,079*
35% or More Workers Are Age 26 or Younger	\$5,062	\$5,359*	\$5,292*
Older Workers			
Less Than 35% of Workers Are Age 50 or Older	\$5,614	\$5,837*	\$5,759*
35% or More Workers Are Age 50 or Older	\$6,038	\$6,412*	\$6,313*
Funding Arrangement			
Fully Insured	\$5,730	\$6,200	\$5,886
Self-Funded	\$6,122	\$6,114	\$6,115
Firm Ownership			
Private For-Profit	\$5,400*	\$5,770*	\$5,646*
Public	\$6,503*	\$6,777*	\$6,727*
Private Not-For-Profit	\$6,650*	\$6,556*	\$6,587*
ALL FIRMS	\$5,788	\$6,130	\$6,025

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

* Estimates are statistically different from each other within firm size category (p<.05).

EXHIBIT 1.6

Average Annual Premiums for Covered Workers with Family Coverage, by Firm Characteristics, 2014

	All Small Firms (3–199 Workers)	All Large Firms (200 or More Workers)	All Firms
Low Wage Level			
Less Than 35% Earn \$23,000 a Year or Less	\$16,011	\$17,490*	\$17,044*
35% or More Earn \$23,000 a Year or Less	\$13,987	\$14,272*	\$14,177*
High Wage Level			
Less Than 35% Earn \$57,000 a Year or More	\$15,042*	\$16,776*	\$16,124*
35% or More Earn \$57,000 a Year or More	\$17,246*	\$17,681*	\$17,582*
Unions			
Firm Has At Least Some Union Workers	\$17,594	\$18,011*	\$17,978*
Firm Does Not Have Any Union Workers	\$15,682	\$16,667*	\$16,255*
Younger Workers			
Less Than 35% of Workers Are Age 26 or Younger	\$15,926	\$17,418*	\$16,955*
35% or More Workers Are Age 26 or Younger	\$14,371	\$15,411*	\$15,182*
Older Workers			
Less Than 35% of Workers Are Age 50 or Older	\$15,485	\$16,705*	\$16,286*
35% or More Workers Are Age 50 or Older	\$16,363	\$17,802*	\$17,425*
Funding Arrangement			
Fully Insured	\$15,740	\$17,423	\$16,301*
Self-Funded	\$16,473	\$17,229	\$17,173*
Firm Ownership			
Private For-Profit	\$14,945*	\$16,744*	\$16,144*
Public	\$16,495	\$17,585	\$17,388
Private Not-For-Profit	\$18,360*	\$18,452*	\$18,423*
ALL FIRMS	\$15,849	\$17,265	\$16,834

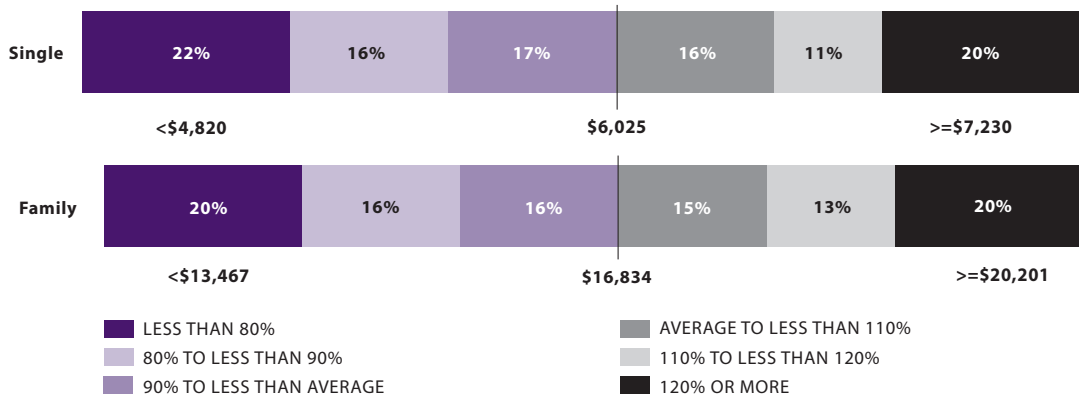
SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

* Estimates are statistically different from each other within firm size category ($p < .05$).

EXHIBIT 1.7

Distribution of Annual Premiums for Single and Family Coverage Relative to the Average Annual Single or Family Premium, 2014



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

NOTE: The average annual premium is \$6,025 for single coverage and \$16,834 for family coverage. The premium distribution is relative to the average single or family premium. For example, \$4,820 is 80% of the average single premium, \$5,423 is 90% of the average single premium, \$6,628 is 110% of the average single premium, and \$7,230 is 120% of the average single premium. The same break points relative to the average are used for the distribution for family coverage.

EXHIBIT 1.8

Distribution of Premiums for Single and Family Coverage Relative to the Average Annual Single or Family Premium, 2014

Premium Range, Relative to Average Premium	Single Coverage		Family Coverage	
	Premium Range, Dollar Amount	Percentage of Covered Workers in Range	Premium Range, Dollar Amount	Percentage of Covered Workers in Range
Less than 80%	Less Than \$4,820	21%	Less Than \$13,467	20%
80% to Less Than 90%	\$4,820 to <\$5,423	16%	\$13,467 to <\$15,151	16%
90% to Less Than Average	\$5,423 to <\$6,025	17%	\$15,151 to <\$16,834	16%
Average to Less Than 110%	\$6,025 to <\$6,628	16%	\$16,834 to <\$18,517	15%
110% to Less Than 120%	\$6,628 to <\$7,230	11%	\$18,517 to <\$20,201	13%
120% or More	\$7,230 or More	20%	\$20,201 or More	20%

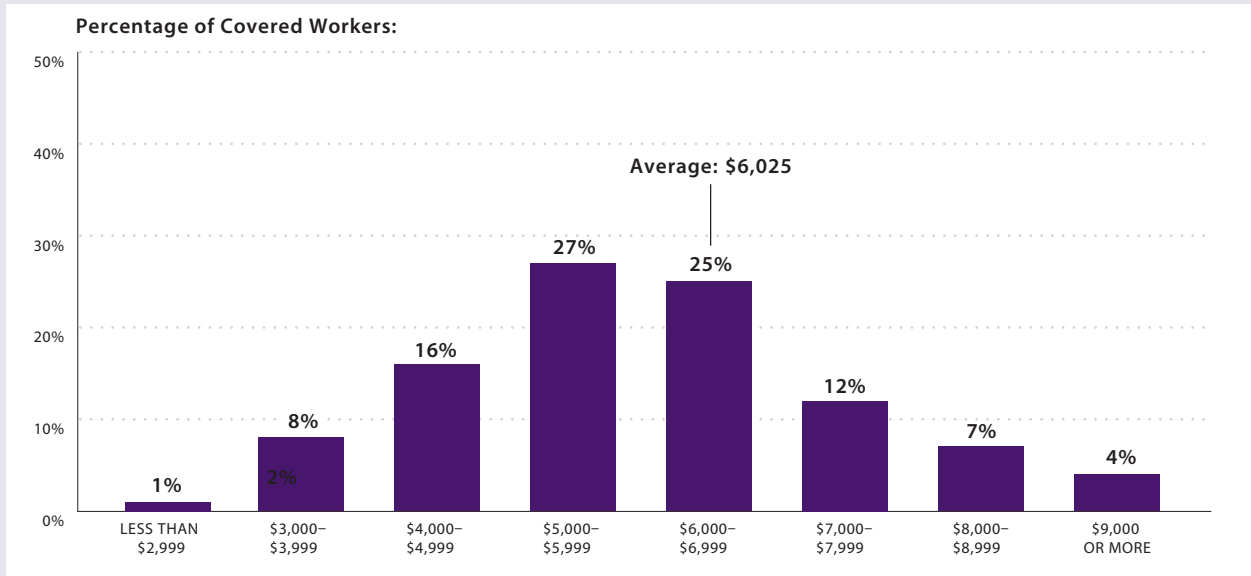
SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

NOTE: The average annual premium is \$6,025 for single coverage and \$16,834 for family coverage. The premium distribution is relative to the average single or family premium. For example, \$4,820 is 80% of the average single premium, \$5,423 is 90% of the average single premium, \$6,628 is 110% of the average single premium, and \$7,230 is 120% of the average single premium. The same break points relative to the average are used for the distribution for family coverage.

EXHIBIT 1.9

Distribution of Annual Premiums for Covered Workers with Single Coverage, 2014

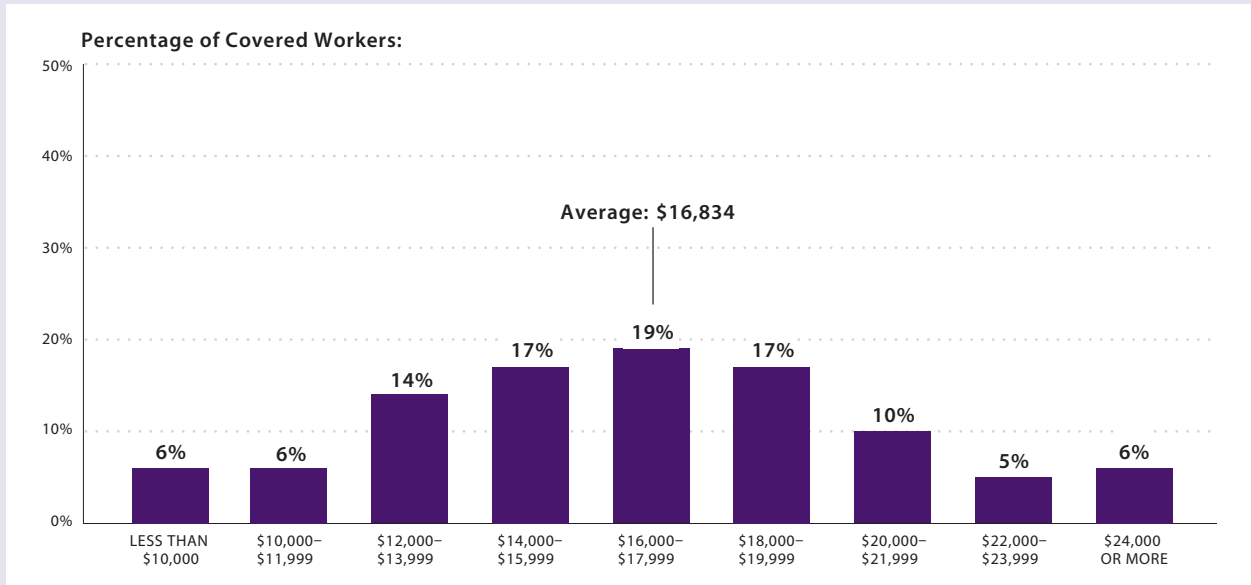


SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

EXHIBIT 1.10

Distribution of Annual Premiums for Covered Workers with Family Coverage, 2014

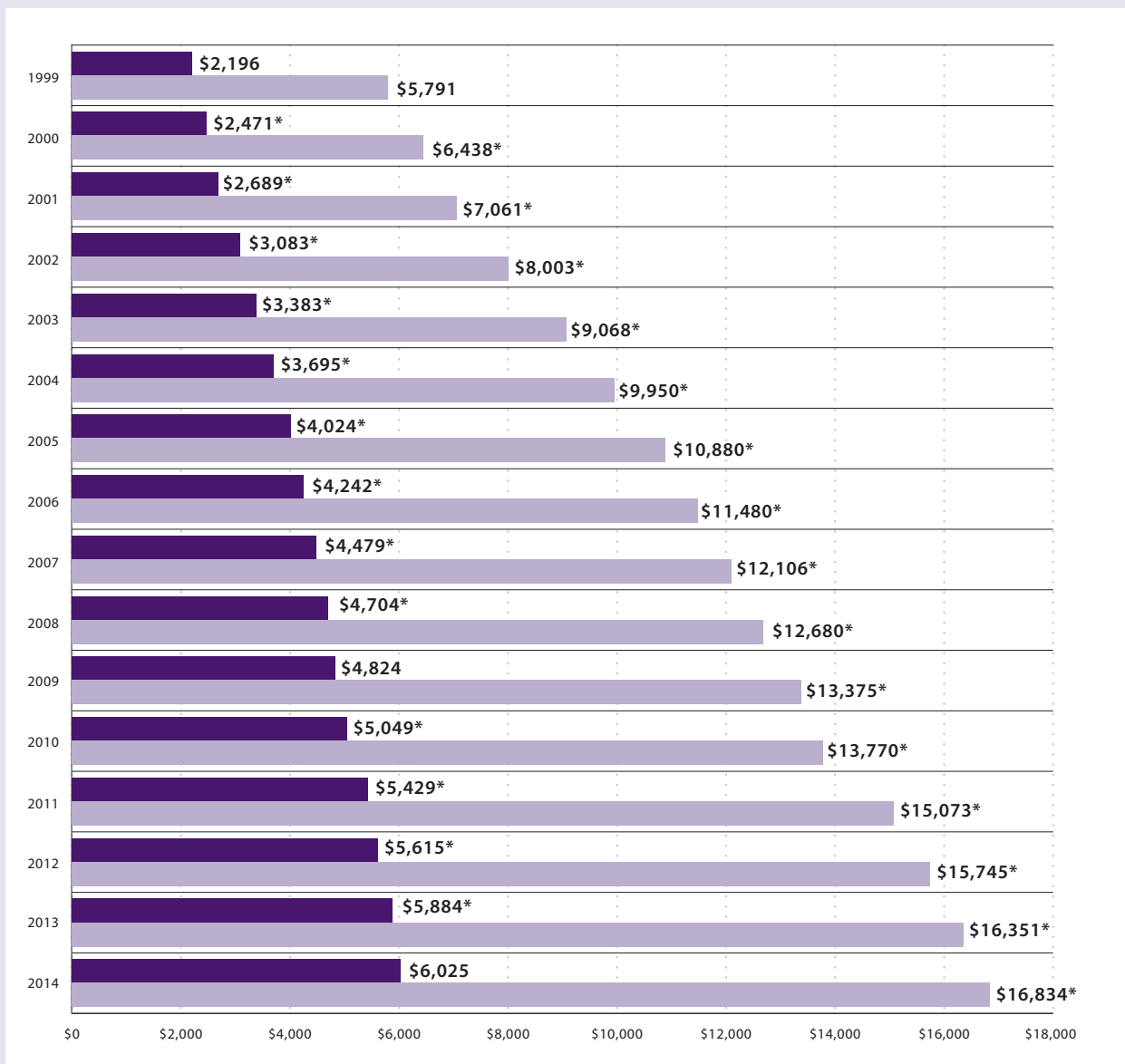


SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

EXHIBIT 1.11

Average Annual Premiums for Single and Family Coverage, 1999–2014



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2014.

■ SINGLE COVERAGE
■ FAMILY COVERAGE

* Estimate is statistically different from estimate for the previous year shown (p<.05).

EXHIBIT 1.12

Average Annual Premiums for Covered Workers with Family Coverage, by Firm Size, 1999–2014

	All Small Firms (3–199 Workers)	All Large Firms (200 or More Workers)
1999	\$5,683	\$5,845
2000	\$6,521	\$6,395
2001	\$6,959	\$7,113
2002*	\$7,781	\$8,109
2003	\$8,946	\$9,127
2004	\$9,737	\$10,046
2005*	\$10,587	\$11,025
2006	\$11,306	\$11,575
2007	\$11,835	\$12,233
2008*	\$12,091	\$12,973
2009*	\$12,696	\$13,704
2010*	\$13,250	\$14,038
2011*	\$14,098	\$15,200
2012*	\$15,253	\$15,980
2013*	\$15,581	\$16,715
2014*	\$15,849	\$17,265

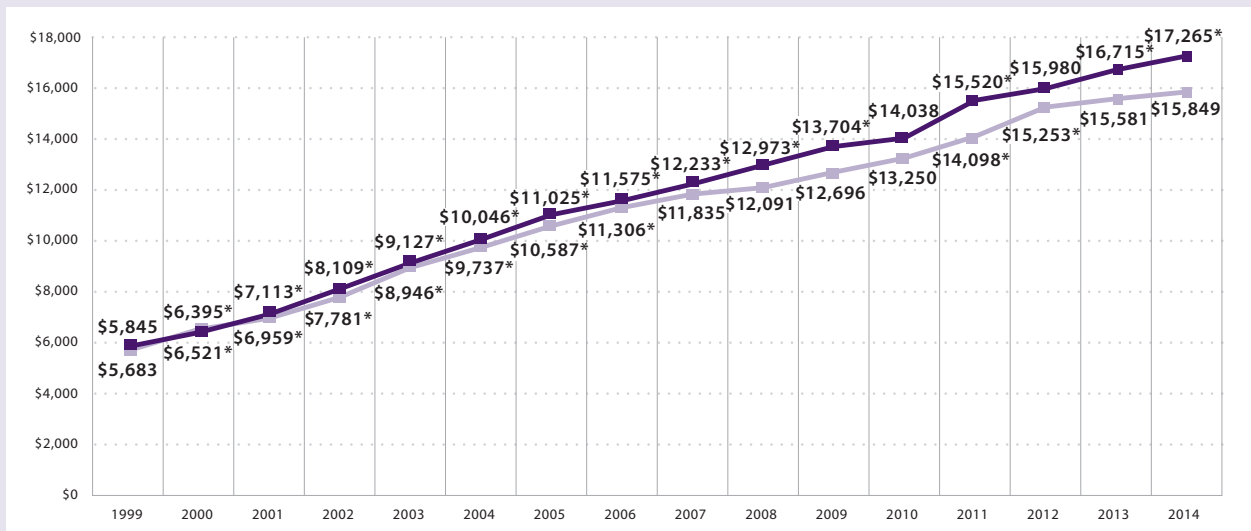
SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2014.

* Estimate is statistically different between All Small Firms and All Large Firms within year (p<.05).

EXHIBIT 1.13

Average Annual Premiums for Covered Workers with Family Coverage, by Firm Size, 1999–2014



SOURCE:

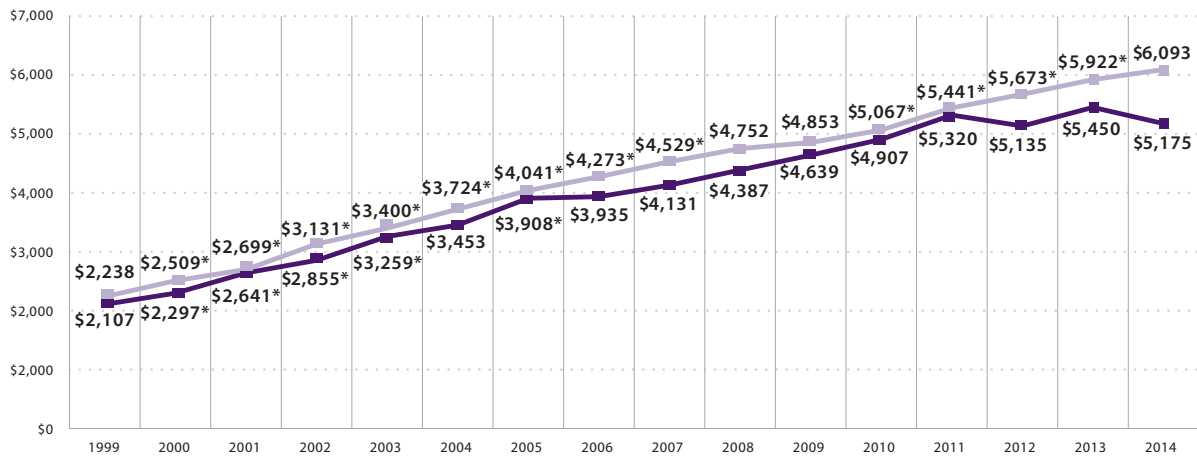
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2014.

* Estimate is statistically different from estimate for the previous year shown (p<.05).

— ALL SMALL FIRMS (3–199 WORKERS)
 — ALL LARGE FIRMS (200 OR MORE WORKERS)

EXHIBIT 1.14

Average Annual Premiums for Covered Workers with Single Coverage, by Income Level, 1999-2014



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2014.

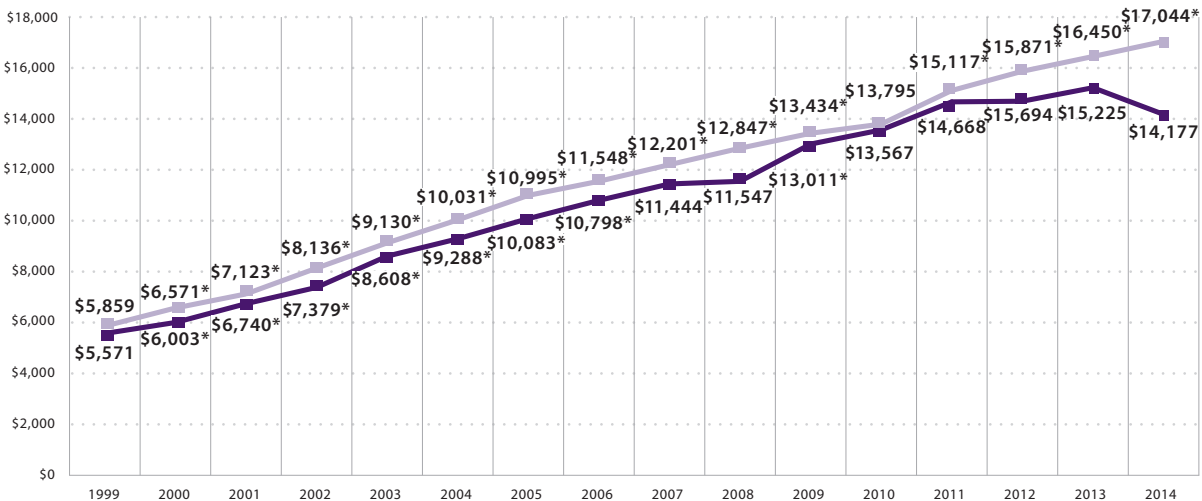
* Estimate is statistically different from estimate for the previous year shown (p<.05).

NOTE: Low-Wage Level is defined as the 25th percentile of workers' earnings for the indicated year. Firms with many lower-wage workers were those where 35% or more earn \$23,000 a year or less.

— LESS THAN 35% ARE LOW-WAGE LEVEL
— MORE THAN 35% ARE LOW-WAGE LEVEL

EXHIBIT 1.15

Average Annual Premiums for Covered Workers with Family Coverage, by Income Level, 1999-2014



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2014.

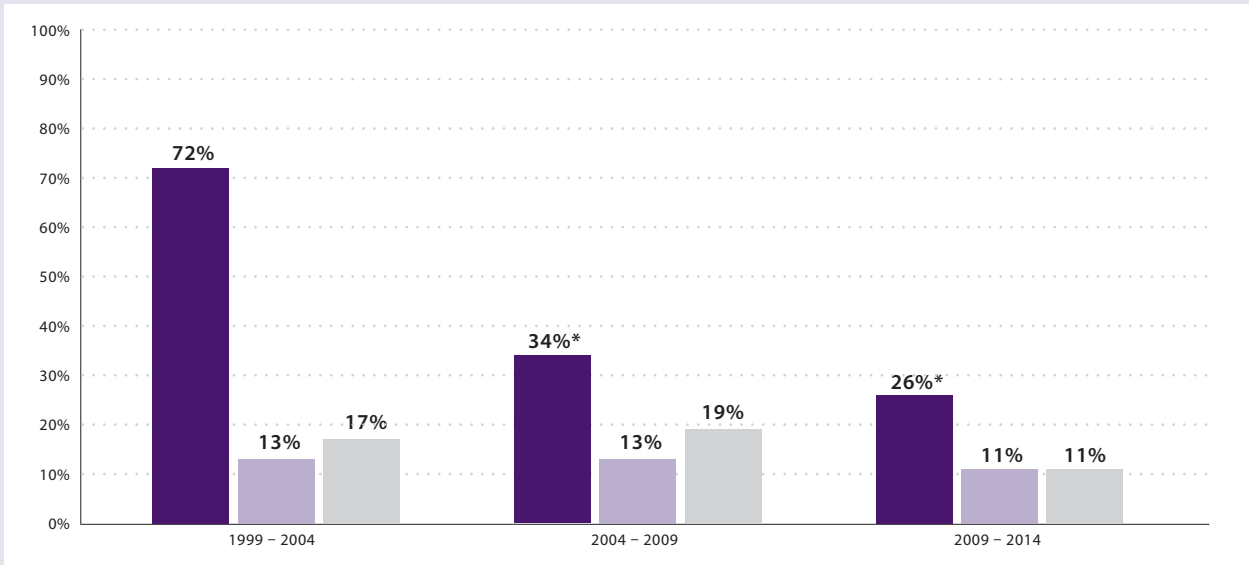
* Estimate is statistically different from estimate for the previous year shown (p<.05).

NOTE: Low-Wage Level is defined as the 25th percentile of workers' earnings for the indicated year. Firms with many lower-wage workers were those where 35% or more earn \$23,000 a year or less.

— LESS THAN 35% ARE LOW-WAGE LEVEL
— MORE THAN 35% ARE LOW-WAGE LEVEL

EXHIBIT 1.16

Average Premium Increases for Covered Workers with Family Coverage, 1999-2014



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2014. Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation (April to April), 2000-2014; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 2000-2014 (April to April).

- PREMIUM INCREASES
- OVERALL INFLATION
- WORKERS' EARNINGS

* Premium change is statistically different from previous period shown (p<.05).

EXHIBIT 1.17

Among Workers in Large Firms (200 or More Workers), Average Annual Health Insurance Premiums for Family Coverage, by Funding Arrangement, 1999–2014

Funding Arrangement	Fully Insured	Self-Funded
1999	\$5,769	\$5,896
2000	\$6,315*	\$6,430*
2001	\$7,169*	\$7,086*
2002	\$7,950*	\$8,192*
2003	\$9,070*	\$9,149*
2004	\$10,217*	\$9,984*
2005	\$10,870*	\$11,077*
2006	\$11,222	\$11,673*
2007	\$11,968*	\$12,315*
2008	\$13,029*	\$12,956*
2009	\$13,870*	\$13,655*
2010	\$14,678*	\$13,903
2011	\$15,533*	\$15,517*
2012	\$16,292*	\$15,907
2013	\$16,694	\$16,719*
2014	\$17,423	\$17,229

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2014.

* Estimate is statistically different from estimate for the previous year shown ($p < .05$).

NOTE: For definitions of Self-Funded and Fully Insured Plans, see the introduction to Section 10. Due to a change in the survey questionnaire, funding status was not asked of firms with conventional plans in 2006. Therefore, conventional plan funding status is not included in the averages shown in this exhibit for 2006.

