

EMPLOYER HEALTH BENEFITS
2014 ANNUAL SURVEY

Worker and
Employer
Contributions
for Premiums

SECTION

6

55%

\$6,025

\$16,834

2014

WORKER AND EMPLOYER CONTRIBUTIONS FOR PREMIUMS

PREMIUM CONTRIBUTIONS BY COVERED WORKERS AVERAGE 18% FOR SINGLE COVERAGE AND 29% FOR FAMILY COVERAGE.¹ THE AVERAGE MONTHLY WORKER CONTRIBUTIONS ARE \$90 FOR SINGLE COVERAGE (\$1,081 ANNUALLY) AND \$402 FOR FAMILY COVERAGE (\$4,823 ANNUALLY). ON AVERAGE COVERED WORKERS CONTRIBUTE A SIMILAR AMOUNT FOR FAMILY COVERAGE IN 2014 AS THEY DID IN 2013 BUT MORE FOR SINGLE COVERAGE (\$90 VS. \$83). THERE CONTINUES TO BE IMPORTANT DIFFERENCES BY FIRM SIZE; COVERED WORKERS IN SMALL FIRMS (3–199 WORKERS) CONTRIBUTE A LOWER PERCENTAGE OF THE PREMIUM FOR SINGLE COVERAGE (16 PERCENT VERSUS 19 PERCENT) BUT A MUCH HIGHER PERCENTAGE OF THE PREMIUM FOR FAMILY COVERAGE THAN COVERED WORKERS IN LARGER FIRMS (35 PERCENT VERSUS 27 PERCENT).

- ▶ In 2014, covered workers on average contribute 18% of the premium for single coverage and 29% of the premium for family coverage the same contribution percentages reported in 2013 (Exhibit 6.1). These contributions have remained stable since 2010 for both single and family coverage.
- ▶ On average, workers with single coverage contribute \$90 per month (\$1,081 annually), and workers with family coverage contribute \$402 per month (\$4,823 annually), towards their health insurance premiums, similar to the amounts reported in 2013 for family coverage, but significantly higher for single coverage (Exhibit 6.2, Exhibit 6.3, and Exhibit 6.4).
 - Worker contributions in HDHP/SOs are lower than the overall average worker contributions for single coverage (\$905 vs. \$1,081) (Exhibit 6.5). While employers contribute less for family coverage in HDHP/SO plans, the worker contribution is similar to the overall average.
 - Worker contributions in other plan types are not statistically different from the overall average for either single or family coverage (Exhibit 6.5).
- ▶ In addition to differences between plan types, there are differences in worker contributions by type of firm. As in previous years, workers in small firms (3–199 workers) contribute a lower amount annually for single coverage than workers in large firms (200 or more workers), \$902 vs. \$1,160. In contrast, workers in small firms with family coverage contribute significantly more annually than workers with family coverage in large firms (\$5,508 vs. \$4,523) (Exhibit 6.8). One reason small firms may contribute a higher percentage for single coverage and a lower percentage for family coverage, compared to large firms, is to incentivize enrollment. Many insurers impose participation requirements on firms purchasing small-group coverage.
 - The average worker contribution for family coverage in the South is higher than the average for covered workers in all other regions (Exhibit 6.12). The average employer contribution is higher for covered workers in large firms (\$12,742 vs. \$10,341) (Exhibit 6.10).

VARIATION IN WORKER CONTRIBUTIONS TO THE PREMIUM

- ▶ There is a great deal of variation in worker contributions to premiums.
 - Thirty-one percent of covered workers contribute \$1,513 or more annually (140% or more of the average worker contribution) for single coverage, while 20% of covered workers have an annual worker contribution of less than \$649 (less than 60% of the average worker contribution) (Exhibit 6.15).

NOTE:

¹ Estimates for premiums, worker contributions to premiums, and employer contributions to premiums presented in Section 6 do not include contributions made by the employer to Health Savings Accounts (HSAs) or Health Reimbursement Arrangements (HRAs). See Section 8 for estimates of employer contributions to HSAs and HRAs.

- For family coverage, 22% of covered workers contribute \$6,752 or more annually (140% or more of the average worker contribution), while 24% of covered workers have an annual worker contribution of less than \$2,894 (less than 60% of the average worker contribution) (Exhibit 6.15).
- ▶ The majority of covered workers are employed by a firm that contributes at least half of the premium for single and family coverage.
 - Fourteen percent of covered workers with single coverage and 5% of covered workers with family coverage work for a firm that pays 100% of the premium (Exhibit 6.16)
 - Covered workers in small firms (3–199 workers) are more likely to work for a firm that pays 100% of the premium for single coverage than workers in large firms (200 or more workers). Thirty-two percent of covered workers in small firms have an employer that pays the full premium for single coverage, compared to 6% of covered workers in large firms (Exhibit 6.17). For family coverage, 14% of covered workers in small firms have an employer that pays the full premium, compared to 2% of covered workers in large firms (Exhibit 6.17 and 6.18).
 - Three percent of covered workers in small firms (3–199 workers) contribute more than 50% of the premium for single coverage, compared to one percent of covered workers in large firms (200 or more workers) (Exhibit 6.17). For family coverage, 31% of covered workers in small firms work in a firm where they must contribute more than 50% of the premium, compared to 9% of covered workers in large firms (Exhibit 6.17 and 6.18).
- Looking at dollar amounts, covered workers in firms with many lower-wage workers (35% or more earn \$23,000 or less annually) on average contribute \$6,472 for family coverage versus \$4,693 for covered workers in firms with fewer lower-wage workers (Exhibit 6.13). Forty-two percent of covered workers at firms with many lower wage workers pay more than 50% of the premium for family coverage in contrast to 13% at firms with fewer lower wage workers (Exhibit 6.19).
- Covered workers with family coverage in firms that have at least some union workers contribute a significantly lower percentage of the premium than those in firms without any unionized workers (21% vs. 34%) (Exhibit 6.21).
- For workers with family coverage in large firms (200 or more workers), the average percentage contribution for workers in firms that are partially or completely self-funded is lower than the average percentage contributions for workers in firms that are fully insured (26% vs. 31%)² (Exhibit 6.21).
- Covered workers in private, for profit firms contribute a significantly higher percentage of the premium for single coverage (21%) than do workers in private not-for-profit firms (16%) and public organizations such as state or local governments (13%) (Exhibit 6.20).

OTHER TOPICS

- ▶ Among firms offering health benefits with fewer than 20 employees, 45% contribute different dollar amounts toward premiums for different employees (Exhibit 6.26). Employer may contribute different amounts to different employees based for a variety of reasons, including workers' age, smoking status, seniority, job title or location.
- ▶ Among firms offering health benefits, one percent of small firms (3 to 199 workers) and 10% of larger firms have a policy where lower wage workers contribute a lower percentage of the premium than higher wage workers (Exhibit 6.27).

DIFFERENCE BY FIRM CHARACTERISTICS

- ▶ The percentage of the premium paid by covered workers varies by several firm characteristics.
 - For family coverage, covered workers in firms with many lower-wage workers (35% or more earn \$23,000 or less annually) contribute a greater percentage of the premium than those in firms with fewer lower-wage workers (44% vs. 28%) (Exhibit 6.21).

NOTE:

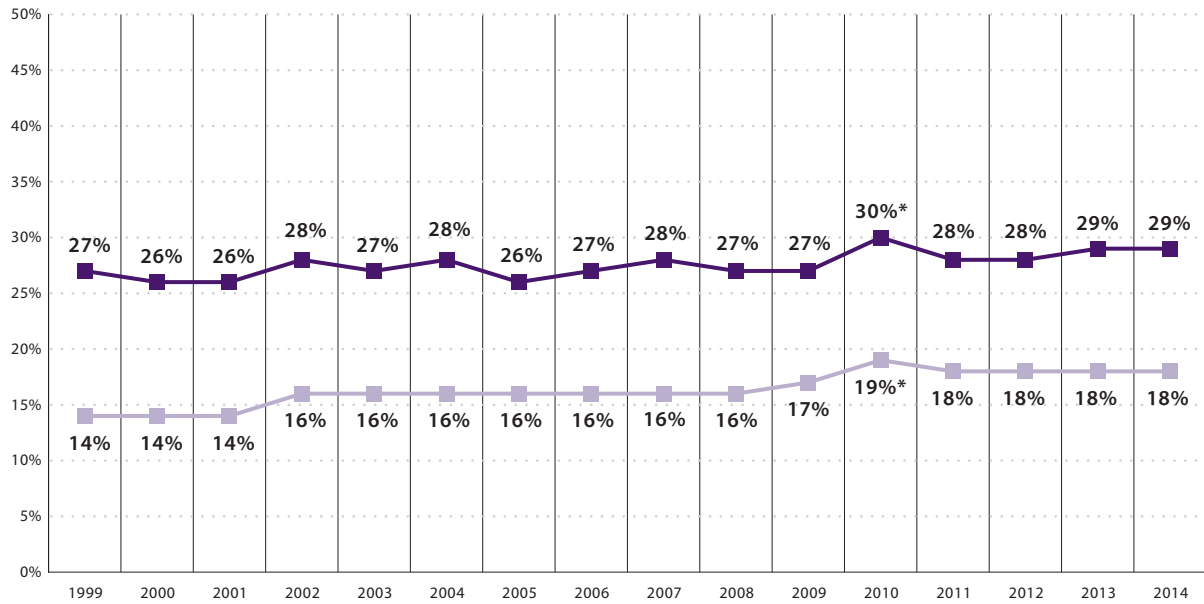
² For definitions of Self-Funded and Fully Insured plans, see the introduction to Section 10.

CHANGES OVER TIME

- ▶ The amount which workers contribute to single coverage premiums has increased 94% since 2004 and 39% since 2009. Covered workers' contributions to family coverage have increased 81% since 2004 and 37% since 2009. Over the last five years the average worker contribution for single and family coverage has risen at a similar rate.
- ▶ Over the last ten years the average worker contribution for family coverage has risen faster for large firms (200 or more workers) than smaller firms (63% vs. 93%). The average worker contribution for family coverage has risen at a similar rate for firms with many low income workers (35% or more earn \$23,000 or less annually) and those with fewer low income workers over the past ten years.

EXHIBIT 6.1

Average Percentage of Premium Paid by Covered Workers for Single and Family Coverage, 1999–2014



SOURCE:

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

— FAMILY COVERAGE
— SINGLE COVERAGE

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

EXHIBIT 6.2

Average Monthly Worker Premium Contributions Paid by Covered Workers for Single and Family Coverage, 1999–2014



SOURCE:

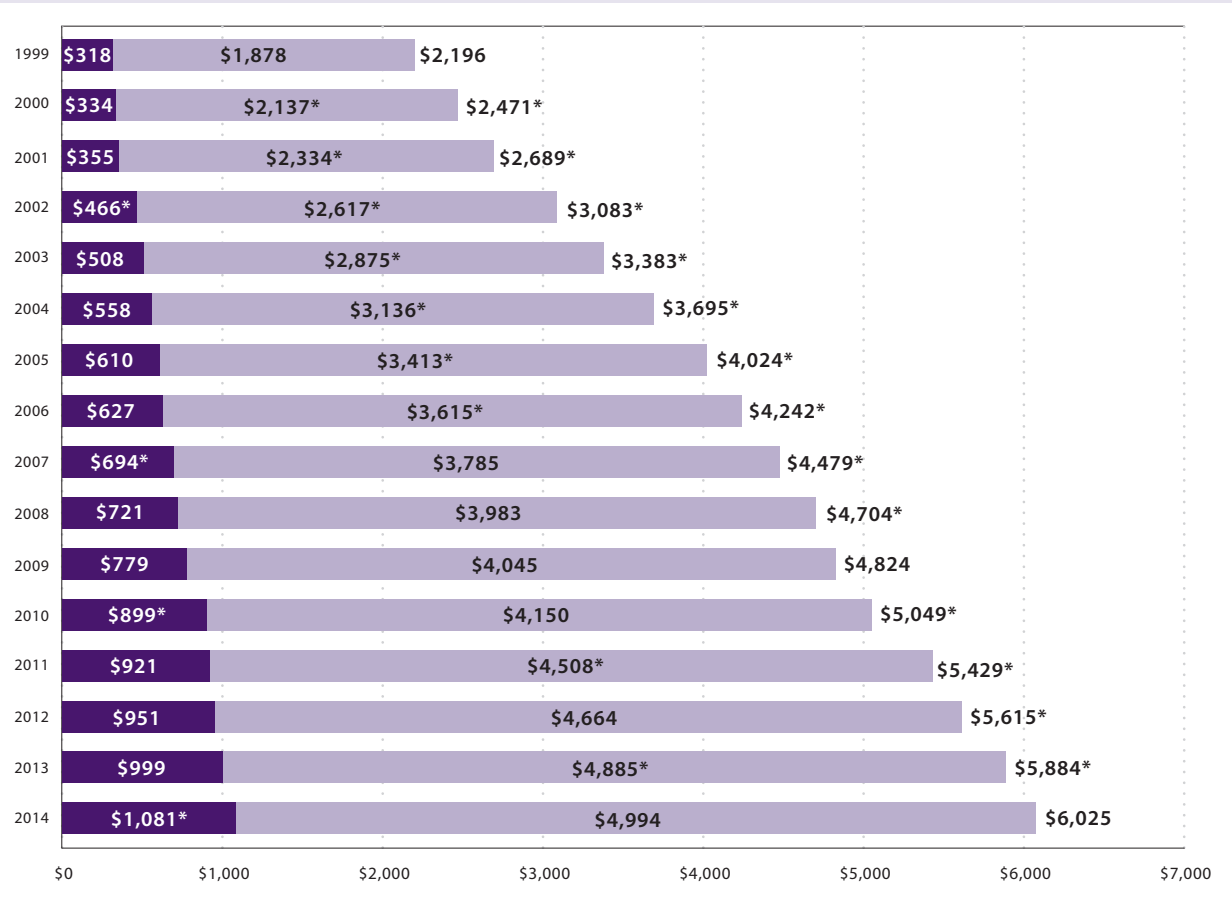
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2014.

— FAMILY COVERAGE
— SINGLE COVERAGE

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

EXHIBIT 6.3

Average Annual Worker and Employer Contributions to Premiums and Total Premiums for Single Coverage, 1999–2014



SOURCE:

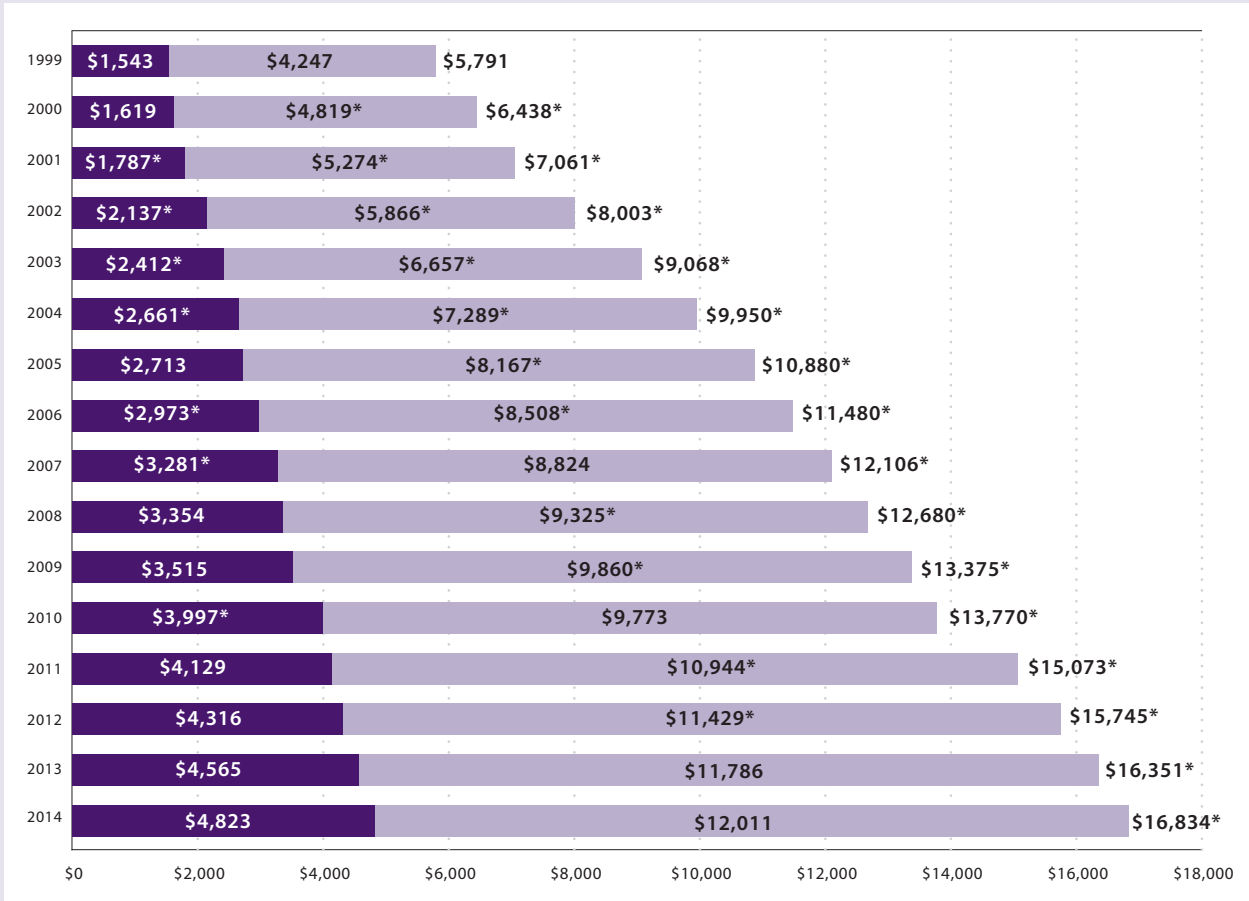
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2014.

WORKER CONTRIBUTION
 EMPLOYER CONTRIBUTION

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

EXHIBIT 6.4

Average Annual Worker and Employer Contributions to Premiums and Total Premiums for Family Coverage, 1999–2014



SOURCE:

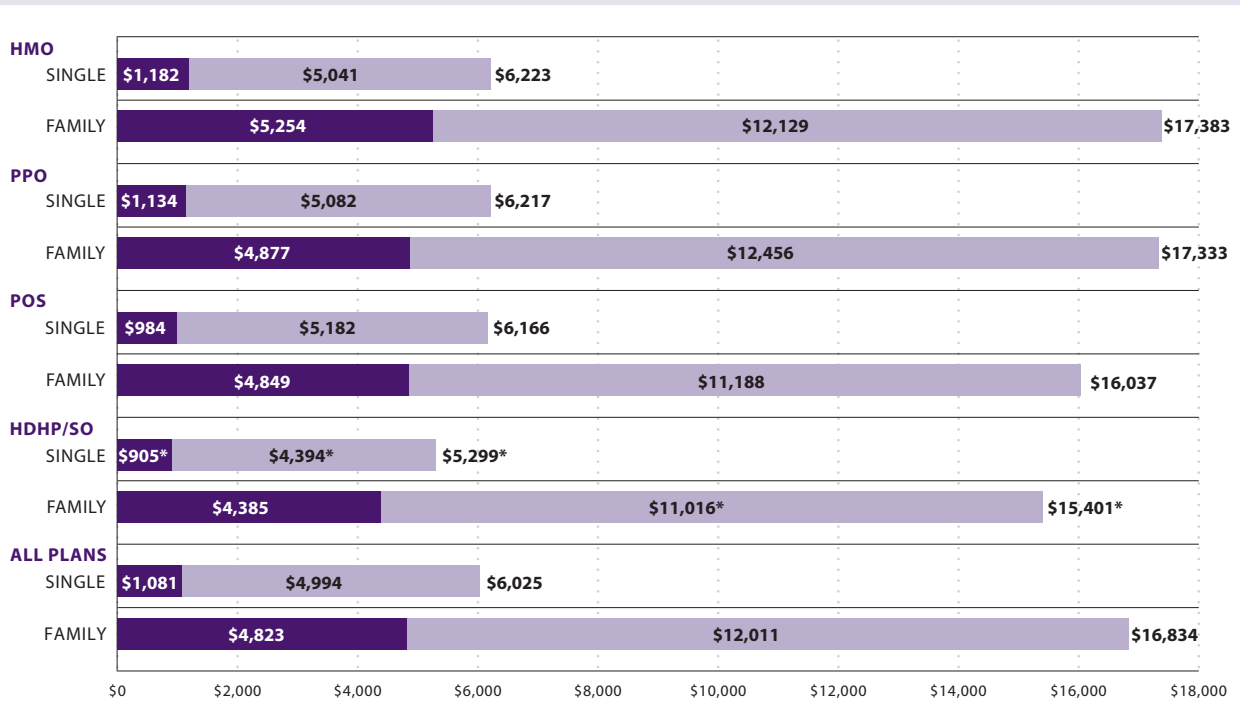
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2014.

WORKER CONTRIBUTION
 EMPLOYER CONTRIBUTION

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

EXHIBIT 6.5

Average Annual Firm and Worker Premium Contributions and Total Premiums for Covered Workers for Single and Family Coverage, by Plan Type, 2014



SOURCE:

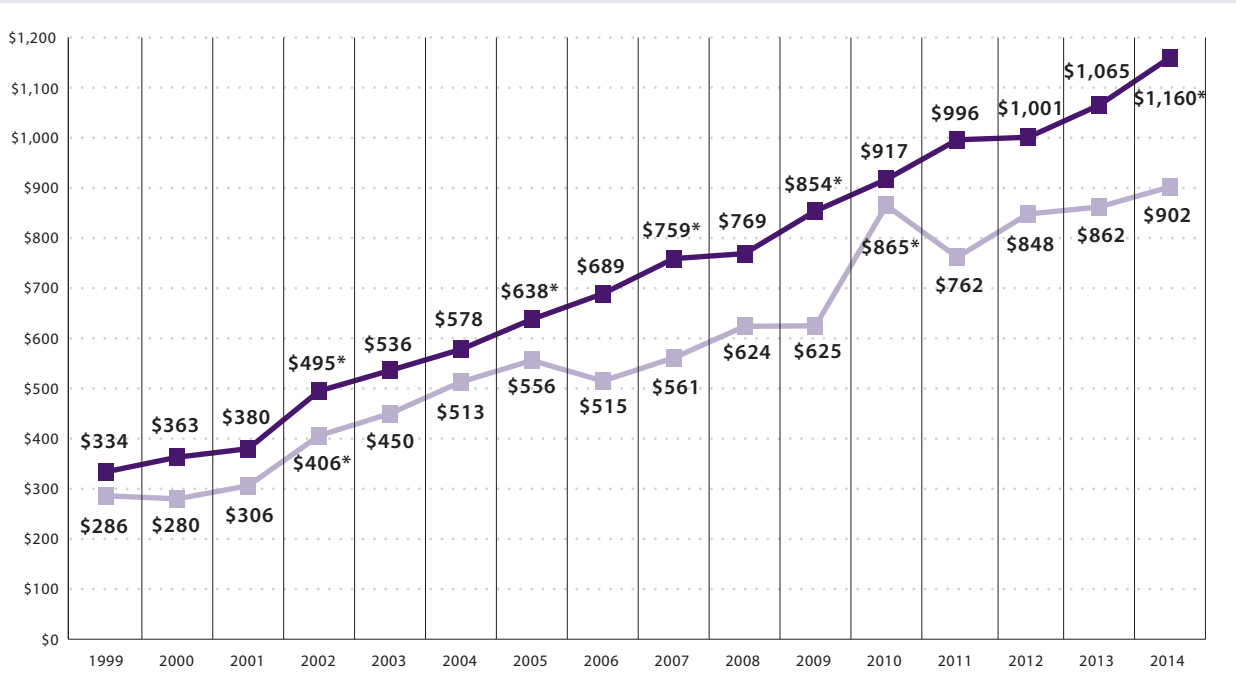
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

* Estimate is statistically different from All Plans estimate by coverage type (p<.05).

WORKER CONTRIBUTION
 EMPLOYER CONTRIBUTION

EXHIBIT 6.6

Average Annual Worker Contributions for Covered Workers with Single 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 6.7

Average Annual Worker Contributions 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 6.8

Average Annual Worker Premium Contributions Paid by Covered Workers for Single and Family Coverage, by Firm Size, 1999–2014

	Single Coverage		Family Coverage	
	All Small Firms (3–199 Workers)	All Large Firms (200 or More Workers)	All Small Firms (3–199 Workers)	All Large Firms (200 or More Workers)
1999	\$286	\$334	\$1,831*	\$1,398*
2000	\$280*	\$363*	\$1,940*	\$1,453*
2001	\$306*	\$380*	\$2,254*	\$1,551*
2002	\$406*	\$495*	\$2,647*	\$1,893*
2003	\$450	\$536	\$2,970*	\$2,146*
2004	\$513	\$578	\$3,382*	\$2,340*
2005	\$556	\$638	\$3,170*	\$2,487*
2006	\$515*	\$689*	\$3,550*	\$2,658*
2007	\$561*	\$759*	\$4,236*	\$2,831*
2008	\$624*	\$769*	\$4,101*	\$2,982*
2009	\$625*	\$854*	\$4,204*	\$3,182*
2010	\$865	\$917	\$4,665*	\$3,652*
2011	\$762*	\$996*	\$4,946*	\$3,755*
2012	\$848*	\$1,001*	\$5,134*	\$3,926*
2013	\$862*	\$1,065*	\$5,284*	\$4,226*
2014	\$902*	\$1,160*	\$5,508*	\$4,523*

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 6.9

Average Annual Firm and Worker Premium Contributions and Total Premiums for Covered Workers for Single Coverage, by Plan Type and Firm Size, 2014

	Worker Contribution	Employer Contribution	Total Premium
HMO			
All Small Firms (3–199 Workers)	\$1,268	\$4,890	\$6,157
All Large Firms (200 or More Workers)	\$1,147	\$5,103	\$6,250
PPO			
All Small Firms (3–199 Workers)	\$873*	\$4,995	\$5,868*
All Large Firms (200 or More Workers)	\$1,220*	\$5,111	\$6,331*
POS			
All Small Firms (3–199 Workers)	\$953	\$5,218	\$6,171
All Large Firms (200 or More Workers)	\$1,038	\$5,119	\$6,157
HDHP/SO			
All Small Firms (3–199 Workers)	\$733*	\$4,428	\$5,161
All Large Firms (200 or More Workers)	\$1,000*	\$4,375	\$5,374
ALL PLANS			
All Small Firms (3–199 Workers)	\$902*	\$4,886	\$5,788*
All Large Firms (200 or More Workers)	\$1,160*	\$4,970	\$6,130*

SOURCE:

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

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

EXHIBIT 6.10

Average Annual Firm and Worker Premium Contributions and Total Premiums for Covered Workers for Family Coverage, by Plan Type and Firm Size, 2014

	Worker Contribution	Employer Contribution	Total Premium
HMO			
All Small Firms (3–199 Workers)	\$7,524*	\$9,428*	\$16,952
All Large Firms (200 or More Workers)	\$4,331*	\$13,227*	\$17,558
PPO			
All Small Firms (3–199 Workers)	\$5,297	\$11,123*	\$16,420
All Large Firms (200 or More Workers)	\$4,742	\$12,883*	\$17,625
POS			
All Small Firms (3–199 Workers)	\$5,444*	\$9,874*	\$15,318*
All Large Firms (200 or More Workers)	\$3,826*	\$13,448*	\$17,274*
HDHP/SO			
All Small Firms (3–199 Workers)	\$4,915	\$9,646*	\$14,561*
All Large Firms (200 or More Workers)	\$4,094	\$11,769*	\$15,863*
ALL PLANS			
All Small Firms (3–199 Workers)	\$5,508*	\$10,341*	\$15,849*
All Large Firms (200 or More Workers)	\$4,523*	\$12,742*	\$17,265*

SOURCE:

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

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

EXHIBIT 6.11

Average Monthly and Annual Worker Premium Contributions Paid by Covered Workers for Single and Family Coverage, by Plan Type and Firm Size, 2014

	Monthly		Annual	
	Single Coverage	Family Coverage	Single Coverage	Family Coverage
HMO				
All Small Firms (3–199 Workers)	\$106	\$627*	\$1,268	\$7,524*
All Large Firms (200 or More Workers)	96	361*	1,147	4,331*
ALL FIRM SIZES	\$99	\$438	\$1,182	\$5,254
PPO				
All Small Firms (3–199 Workers)	\$73*	\$441	\$873*	\$5,297
All Large Firms (200 or More Workers)	102*	395	1,220*	4,742
ALL FIRM SIZES	\$95	\$406	\$1,134	\$4,877
POS				
All Small Firms (3–199 Workers)	\$79	\$454*	\$953	\$5,444*
All Large Firms (200 or More Workers)	87	319*	1,038	3,826*
ALL FIRM SIZES	\$82	\$404	\$984	\$4,849
HDHP/SO				
All Small Firms (3–199 Workers)	\$61*	\$410	\$733*	\$4,915
All Large Firms (200 or More Workers)	83*	341	1,000*	4,094
ALL FIRM SIZES	\$75	\$365	\$905	\$4,385
ALL PLANS				
All Small Firms (3–199 Workers)	\$75*	\$459*	\$902*	\$5,508*
All Large Firms (200 or More Workers)	97*	377*	1,160*	4,523*
ALL FIRM SIZES	\$90	\$402	\$1,081	\$4,823

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 6.12

Average Monthly and Annual Worker Premium Contributions Paid by Covered Workers for Single and Family Coverage, by Plan Type and Region, 2014

	Monthly		Annual	
	Single Coverage	Family Coverage	Single Coverage	Family Coverage
HMO				
Northeast	\$117*	\$426	\$1,405*	\$5,106
Midwest	98	307*	1,176	3,681*
South	92	478	1,103	5,737
West	92	467	1,104	5,606
ALL REGIONS	\$99	\$438	\$1,182	\$5,254
PPO				
Northeast	\$98	\$356*	\$1,175	\$4,275*
Midwest	101	386	1,212	4,632
South	96	444*	1,152	5,330*
West	80*	402	955*	4,826
ALL REGIONS	\$95	\$406	\$1,134	\$4,877
POS				
Northeast	\$78	\$313	\$931	\$3,751
Midwest	69	356	831	4,270
South	99	528*	1,191	6,331*
West	82	458	983	5,500
ALL REGIONS	\$82	\$404	\$984	\$4,849
HDHP/SO				
Northeast	\$69	\$364	\$829	\$4,372
Midwest	81	314*	971	3,767*
South	87	420	1,039	5,046
West	52*	354	627*	4,250
ALL REGIONS	\$75	\$365	\$905	\$4,385
ALL PLANS				
Northeast	\$93	\$362*	\$1,111	\$4,342*
Midwest	93	358*	1,110	4,292*
South	94	448*	1,129	5,377*
West	78*	413	935*	4,961
ALL REGIONS	\$90	\$402	\$1,081	\$4,823

SOURCE:

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

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

EXHIBIT 6.13

Average Premium Contribution Paid by Covered Workers for Single and Family Coverage, by Firm Characteristics, 2014

	Single Coverage	Family Coverage
Lower Wage Level		
Less Than 35% Earn \$23,000 a Year or Less	\$1,063	\$4,693*
35% or More Earn \$23,000 a Year or Less	\$1,304	\$6,472*
Higher Wage Level		
Less Than 35% Earn \$57,000 a Year or More	\$1,057	\$5,132*
35% or More Earn \$57,000 a Year or More	\$1,106	\$4,497*
Unions		
Firm Has At Least Some Union Workers	\$1,107	\$3,675*
Firm Does Not Have Any Union Workers	\$1,068	\$5,404*
Younger Workers		
Less Than 35% of Workers Are Age 26 or Younger	\$1,079	\$4,766
35% or More Workers Are Age 26 or Younger	\$1,114	\$5,603
Older Workers		
Less Than 35% of Workers Are Age 50 or Older	\$1,102	\$5,167*
35% or More Workers Are Age 50 or Older	\$1,058	\$4,452*
Funding Arrangement		
Fully Insured	\$993*	\$5,594*
Self-Funded	\$1,137*	\$4,333*
Firm Ownership		
Private For-Profit	\$1,163*	\$4,817
Public	\$833*	\$3,893*
Private Not-For-Profit	\$1,034	\$5,566*
ALL FIRMS	\$1,081	\$4,823

SOURCE:

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

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

EXHIBIT 6.14

Average Monthly Worker Premium Contributions Paid by Covered Workers for Single and Family Coverage, by Plan Type, 1999–2014

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Single Coverage																
HMO	\$28	\$26	\$32	\$38	\$42	\$46	\$47	\$49	\$59	\$59	\$68	\$86*	\$78	93*	\$90	\$99
PPO	27	29	29	39*	44	48	50	53	60*	61	67*	75*	84*	84	\$85	95*
POS	27	28	29	40*	41	45	61*	53	52	72	62	81	65	62	\$80	82
HDHP/SO	^	^	^	^	^	^	^	47	43	39	45	53	60	64	\$74	75
ALL PLANS	\$27	\$28	\$30	\$39*	\$42	\$47	\$51	\$52	\$58*	\$60	\$65	\$75*	\$77	\$79	\$83	\$90*
Family Coverage																
HMO	\$124	\$131	\$150	\$164	\$179	\$223*	\$217	\$257*	\$276	\$282	\$307	\$363*	\$346	\$380	\$427	\$438
PPO	128	141	153	188*	210*	224	220	243*	270*	279	289	319*	339	367	\$382	406
POS	141	136	143	180*	206	218	271*	269	305	311	346	433*	444	381	\$466	404
HDHP/SO	^	^	^	^	^	^	^	187	238	234	223	294*	303	310	\$304	365*
ALL PLANS	\$129	\$135	\$149*	\$178*	\$201*	\$222*	\$226	\$248*	\$273*	\$280	\$293	\$333*	\$344	\$360	\$380	\$402

SOURCE:

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

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

^ Information was not obtained for HDHP/SOs prior to 2006.

EXHIBIT 6.15

Distribution of Worker Premium Contributions for Single and Family Coverage Relative to the Average Annual Worker Premium Contribution, 2014

Premium Contribution Range, Relative to Average Premium Contribution	Single Coverage		Family Coverage	
	Premium Contribution Range, Dollar Amount	Percentage of Covered Workers in Range	Premium Contribution Range, Dollar Amount	Percentage of Covered Workers in Range
Less than 60%	Less than \$649	20%	Less than \$2,894	24%
60% to Less than 80%	\$649 to <\$865	11%	\$2,894 to <\$3,858	13%
80% to Less than Average	\$865 to <\$1,081	13%	\$3,858 to <\$4,283	20%
Average to Less than 120%	\$1,081 to <\$1,297	13%	\$4,283 to <\$5,787	14%
120% to Less than 140%	\$1,297 to <\$1,513	12%	\$5,787 to <\$6,752	7%
140% or More	\$1,513 or More	31%	\$6,752 or More	22%

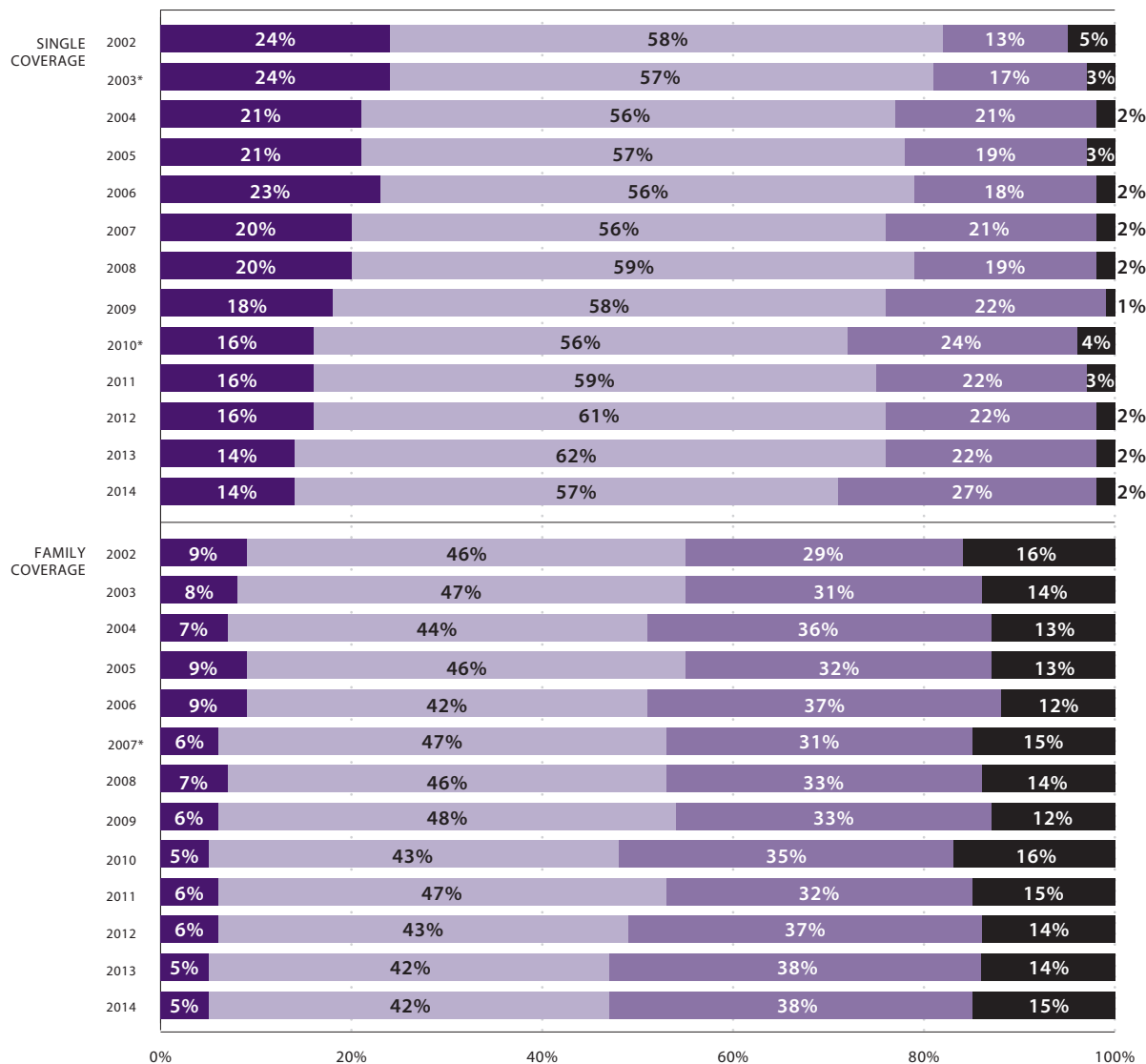
SOURCE:

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

NOTE: The average annual worker contribution is \$1,081 for single coverage and \$4,823 for family coverage. The worker contribution distribution is relative to the average single or family worker contribution. For example, \$865 is 80% of the average single worker contribution and \$1,297 is 120% of the average single worker contribution. The same break points relative to the average are used for the distribution for family coverage.

EXHIBIT 6.16

Distribution of Percentage of Premium Paid by Covered Workers for Single and Family Coverage, 2002–2014



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2002–2014.

* Distribution is statistically different within coverage type from distribution for the previous year shown (p<.05).

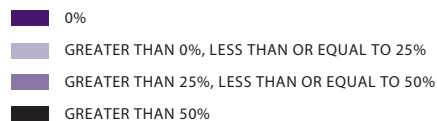
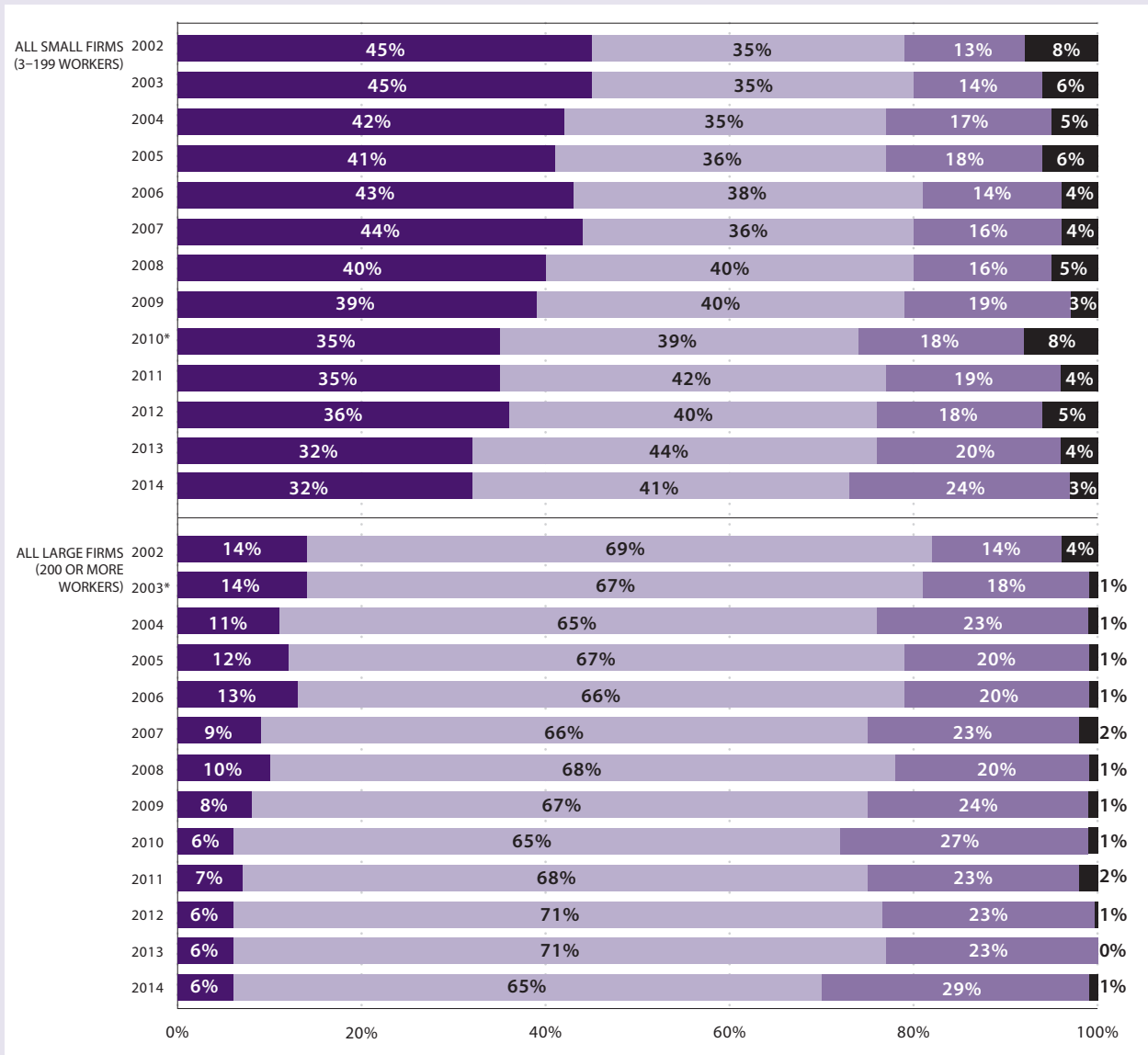


EXHIBIT 6.17

Distribution of Percentage of Premium Paid by Covered Workers for Single Coverage, by Firm Size, 2002–2014



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2002–2014.

* Distribution is statistically different within size category from distribution for the previous year shown (p<.05).

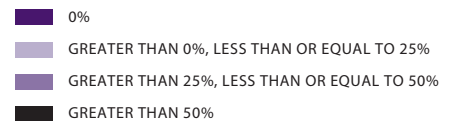
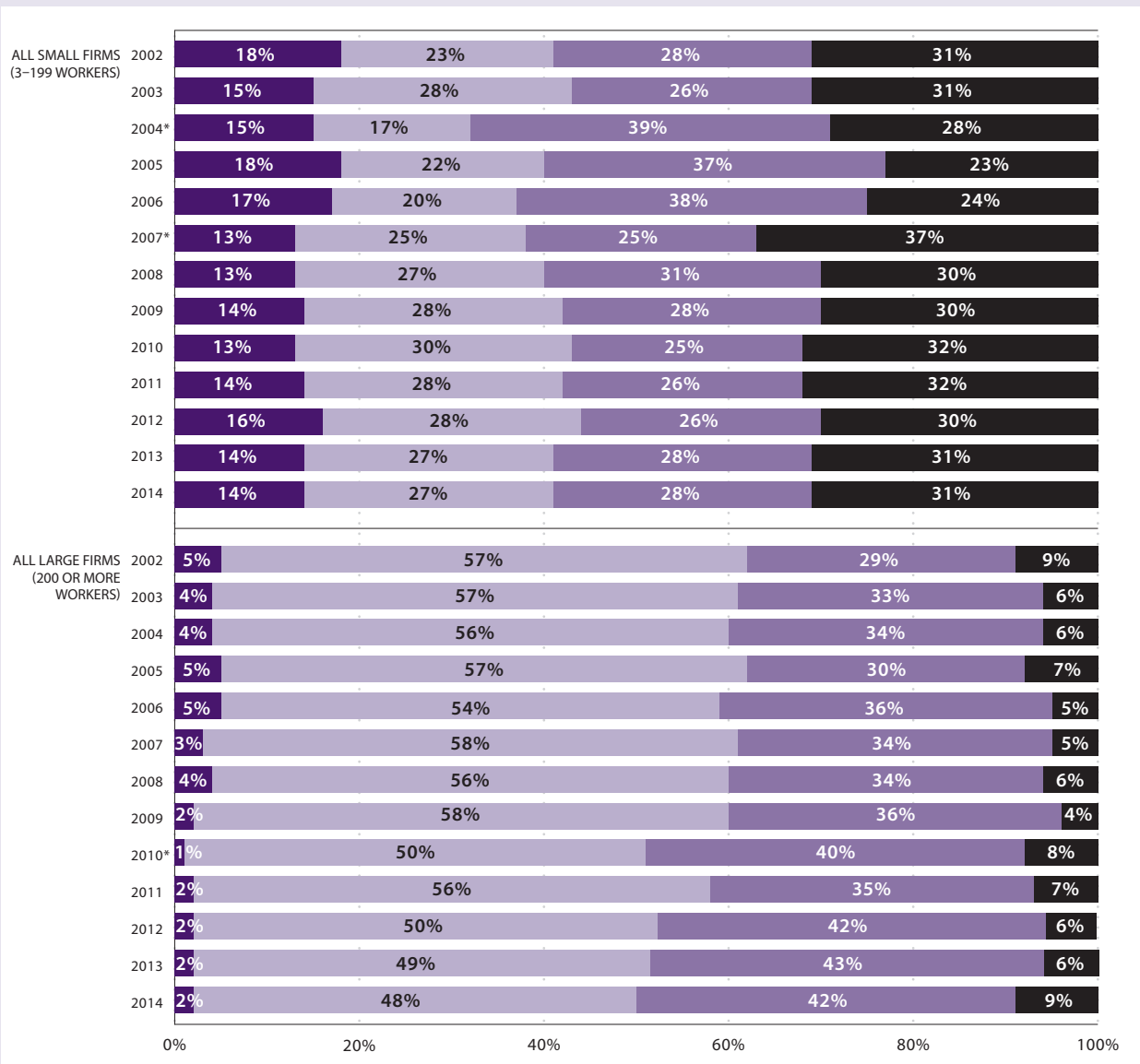


EXHIBIT 6.18

Distribution of Percentage of Premium Paid by Covered Workers for Family Coverage, by Firm Size, 2002–2014



SOURCE:

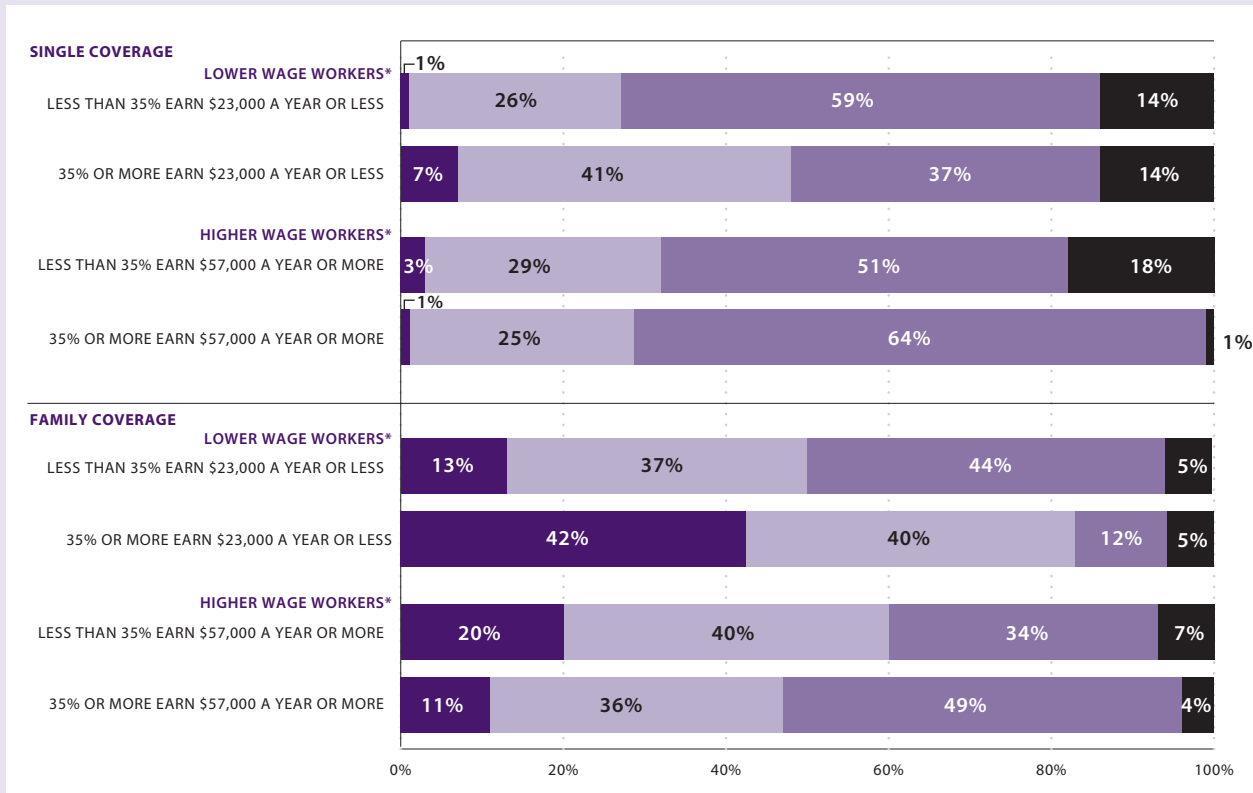
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2002–2014.

* Distribution is statistically different within size category from distribution for the previous year shown (p<.05).

- 0%
- GREATER THAN 0%, LESS THAN OR EQUAL TO 25%
- GREATER THAN 25%, LESS THAN OR EQUAL TO 50%
- GREATER THAN 50%

EXHIBIT 6.19

Distribution of the Percentage of Total Premium Paid by Covered Workers for Single and Family Coverage, by Wage Level, 2014



SOURCE:

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

* Distributions for High-Wage and Low-Wage Firms are statistically different within coverage type ($p < .05$).

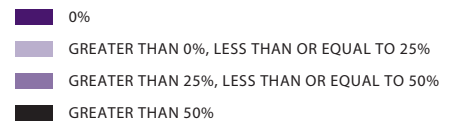


EXHIBIT 6.20

Average Percentage of Premium Paid by Covered Workers for Single Coverage, by Firm Characteristics and Size, 2014

	All Small Firms (3–199 Workers)	All Large Firms (200 or More Workers)	All Firms
Lower Wage Level			
Less Than 35% Earn \$23,000 a Year or Less	16%	19%*	18%*
35% or More Earn \$23,000 a Year or Less	17%	31%*	27%*
Higher Wage Level			
Less Than 35% Earn \$57,000 a Year or More	16%	20%	19%
35% or More Earn \$57,000 a Year or More	15%	19%	18%
Unions			
Firm Has At Least Some Union Workers	13%	18%*	17%
Firm Does Not Have Any Union Workers	16%	21%*	19%
Younger Workers			
Less Than 35% of Workers Are Age 26 or Younger	16%*	19%	18%
35% or More Workers Are Age 26 or Younger	10%*	25%	22%
Older Workers			
Less Than 35% of Workers Are Age 50 or Older	16%	22%*	20%*
35% or More Workers Are Age 50 or Older	16%	17%*	17%*
Funding Arrangement			
Fully Insured	16%	20%	17%
Self-Funded	16%	19%	19%
Firm Ownership			
Private For-Profit	17%*	23%*	21%*
Public	11%*	13%*	13%*
Private Not-For-Profit	14%	17%*	16%*
ALL FIRMS	16%	19%	18%

SOURCE:

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

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

EXHIBIT 6.21

Average Percentage of Premium Paid by Covered Workers for Family Coverage, by Firm Characteristics and Size, 2014

	All Small Firms (3–199 Workers)	All Large Firms (200 or More Workers)	All Firms
Lower Wage Level			
Less Than 35% Earn \$23,000 a Year or Less	34%	26%*	28%*
35% or More Earn \$23,000 a Year or Less	43%	44%*	44%*
Higher Wage Level			
Less Than 35% Earn \$57,000 a Year or More	37%	29%*	32%*
35% or More Earn \$57,000 a Year or More	31%	25%*	26%*
Unions			
Firm Has At Least Some Union Workers	19%*	21%*	21%*
Firm Does Not Have Any Union Workers	36%*	32%*	34%*
Younger Workers			
Less Than 35% of Workers Are Age 26 or Younger	35%	26%*	29%*
35% or More Workers Are Age 26 or Younger	32%	39%*	38%*
Older Workers			
Less Than 35% of Workers Are Age 50 or Older	38%*	29%*	32%*
35% or More Workers Are Age 50 or Older	30%*	25%*	27%*
Funding Arrangement			
Fully Insured	36%*	31%*	35%*
Self-Funded	27%*	26%*	26%*
Firm Ownership			
Private For-Profit	35%	28%	30%
Public	24%*	24%	24%*
Private Not-For-Profit	40%*	27%	31%
ALL FIRMS	35%	27%	29%

SOURCE:

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

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

EXHIBIT 6.22

Average Percentage of Premium Paid by Covered Workers for Single and Family Coverage, by Plan Type and Firm Size, 2014

	Single Coverage	Family Coverage
HMO		
All Small Firms (3–199 Workers)	21%	46%*
All Large Firms (200 or More Workers)	19%	25%*
ALL FIRM SIZES	19%	31%
PPO		
All Small Firms (3–199 Workers)	15%*	32%
All Large Firms (200 or More Workers)	20%*	28%
ALL FIRM SIZES	19%	29%
POS		
All Small Firms (3–199 Workers)	17%	36%*
All Large Firms (200 or More Workers)	18%	23%*
ALL FIRM SIZES	17%	31%
HDHP/SO		
All Small Firms (3–199 Workers)	15%	34%*
All Large Firms (200 or More Workers)	19%	26%*
ALL FIRM SIZES	18%	29%
ALL PLANS		
All Small Firms (3–199 Workers)	16%*	35%*
All Large Firms (200 or More Workers)	19%*	27%*
ALL FIRM SIZES	18%	29%

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 6.23

Average Percentage of Premium Paid by Covered Workers for Single and Family Coverage, by Plan Type, 1999–2014

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Single Coverage																
HMO	16%	14%	18%	16%	17%	16%	16%	15%	17%	16%	18%	21%*	18%	21%	19%	19%
PPO	13	14	13	16*	16	16	15	15	17	16	17	19	19	18	18	19
POS	15	14	13	16*	16	16	19	16	14	18	16	19	14	14	17	17
HDHP/SO	^	^	^	^	^	^	^	17	15	11	14	14	15	16	17	18
ALL PLANS	14%	14%	14%	16%	16%	16%	16%	16%	16%	16%	17%	19%*	18%	18%	18%	18%
Family Coverage																
HMO	28%	26%	29%	27%	26%	29%	26%	28%	28%	26%	28%	31%	28%	30%	31%	31%
PPO	26	27	26	29*	28	27	25	26	27	27	26	28	28	28	29	29
POS	28	26	25	28	28	28	31	30	32	31	32	39	36	29	37*	31
HDHP/SO	^	^	^	^	^	^	^	25	27	29	25	28	27	27	25	29*
ALL PLANS	27%	26%	26%	28%	27%	28%	26%	27%	28%	27%	27%	30%*	28%	28%	29%	29%

SOURCE:

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

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

^ Information was not obtained for HDHP/SOs prior to 2006.

EXHIBIT 6.24

Average Percentage of Premium Paid by Covered Workers for Single and Family Coverage, by Plan Type and Region, 2014

	Single Coverage	Family Coverage
HMO		
Northeast	21%	28%
Midwest	19	23*
South	20	34
West	18	34
ALL REGIONS	19%	31%
PPO		
Northeast	18%	24%*
Midwest	19	26*
South	20	33*
West	16	29
ALL REGIONS	19%	29%
POS		
Northeast	15%	22%*
Midwest	13	26
South	24*	45*
West	15	33
ALL REGIONS	17%	31%
HDHP/SO		
Northeast	17%	30%
Midwest	19	25
South	20	33
West	11*	26
ALL REGIONS	18%	29%
ALL PLANS		
Northeast	18%	25%*
Midwest	19	26*
South	20*	34*
West	16*	30
ALL REGIONS	18%	29%

SOURCE:

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

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

EXHIBIT 6.25

Average Percentage of Premium Paid by Covered Workers, by Plan Type and Industry, 2014

	Single Coverage	Family Coverage
HMO		
Agriculture/Mining/Construction	NSD	NSD
Manufacturing	23%	37%
Transportation/Communications/Utilities	10*	17*
Wholesale	NSD	NSD
Retail	NSD	NSD
Finance	22	39
Service	20	37*
State/Local Government	14*	18*
Health Care	21	30
ALL INDUSTRIES	19%	31%
PPO		
Agriculture/Mining/Construction	22%	31%
Manufacturing	19	24*
Transportation/Communications/Utilities	17	18*
Wholesale	21	30
Retail	22	29
Finance	21	35*
Service	19	32*
State/Local Government	14*	28
Health Care	17	31
ALL INDUSTRIES	19%	29%
POS		
Agriculture/Mining/Construction	NSD	NSD
Manufacturing	NSD	NSD
Transportation/Communications/Utilities	NSD	NSD
Wholesale	NSD	NSD
Retail	NSD	NSD
Finance	NSD	NSD
Service	19%	34%
State/Local Government	NSD	NSD
Health Care	16	28
ALL INDUSTRIES	17%	31%

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EXHIBIT 6.25 *Continued from previous page*

Average Percentage of Premium Paid by Covered Workers, by Plan Type and Industry, 2014

	Single Coverage	Family Coverage
HDHP/SO		
Agriculture/Mining/Construction	NSD	NSD
Manufacturing	18%	23%
Transportation/Communications/Utilities	13*	20*
Wholesale	19	24
Retail	24*	32
Finance	15	26
Service	20	34*
State/Local Government	6*	17*
Health Care	18	31
ALL INDUSTRIES	18%	29%
ALL PLANS		
Agriculture/Mining/Construction	21%	32%
Manufacturing	19	26*
Transportation/Communications/Utilities	15*	18*
Wholesale	20	27
Retail	24*	31
Finance	18	33
Service	19	33*
State/Local Government	13*	24
Health Care	18	30
ALL INDUSTRIES	18%	29%

SOURCE:

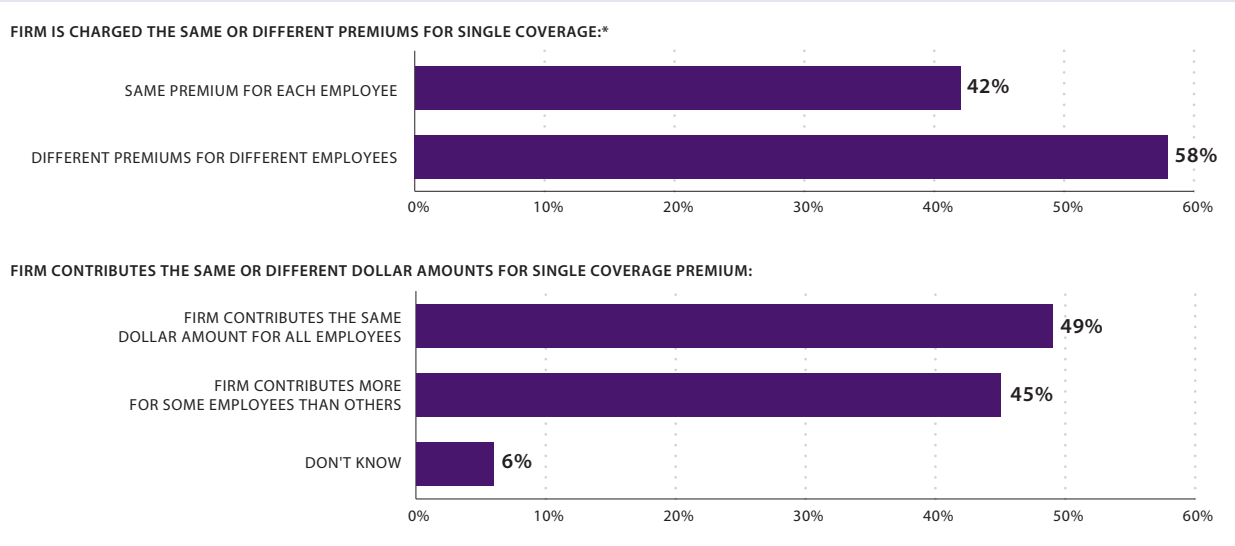
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

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

NSD: Not Sufficient Data.

EXHIBIT 6.26

Among Firms Offering Health Benefits with Fewer Than 20 Employees, Variations in Premiums and Firm Premium Contributions for Single Coverage, 2014



SOURCE:

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

* Among firms that receive a bill itemizing the per employee cost. Eighty-six percent of firms with fewer than 20 employees have at least one plan that provides a bill itemizing per employee premium costs.

EXHIBIT 6.27

Among Firms Offer Health Benefits, Percentage of Firms with a Policy Where Lower-Wage Workers Contribute a Lower Percentage of the Premium than Higher-Wage Workers, 2014

FIRM SIZE	Lower-Wage Workers Contribute a Lower Percentage of the Premium than Higher-Wage Workers
3–24 Workers	<1%*
25–199 Workers	4*
200–999 Workers	8*
1,000–4,999 Workers	18*
5,000 or More Workers	21*
All Small Firms (3–199 Workers)	1%*
All Large Firms (200 or More Workers)	10%*
ALL FIRMS	1%

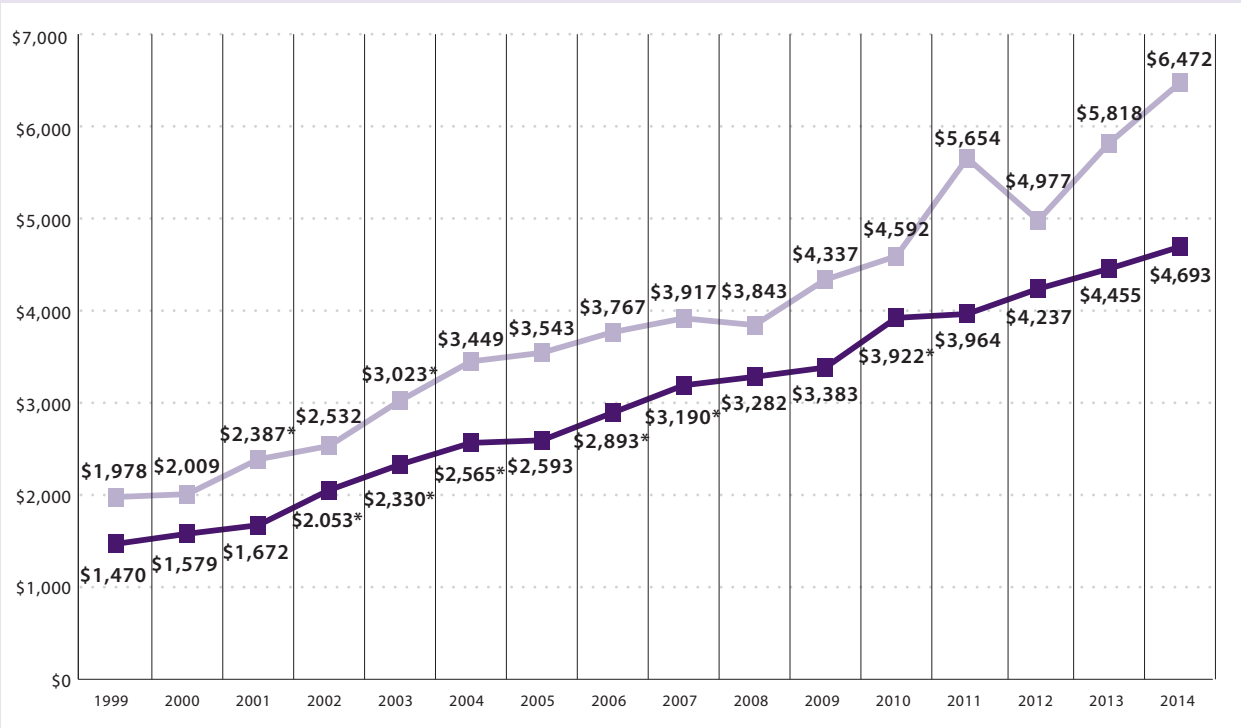
SOURCE:

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

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

EXHIBIT 6.28

Average Annual Worker Contributions 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

