

EMPLOYER HEALTH BENEFITS
2022 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, 2022

	Single Coverage		Family Coverage	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
HMO				
All Small Firms (3-199 Workers)	7,391.29	228.73	21,135.57	755.20
All Large Firms (200 or More Workers)	8,153.91	335.77	23,502.85	1,089.68
ALL FIRM SIZES	7,954.23	268.71	22,890.57	875.53
PPO				
All Small Firms (3-199 Workers)	8,408.98	194.67	23,146.63	556.10
All Large Firms (200 or More Workers)	8,227.32	137.03	23,515.60	411.46
ALL FIRM SIZES	8,271.75	114.96	23,426.06	339.33
POS				
All Small Firms (3-199 Workers)	7,803.51	508.55	20,706.37	1,244.23
All Large Firms (200 or More Workers)	7,817.17	601.55	20,673.73	2,065.78
ALL FIRM SIZES	7,809.91	390.17	20,690.63	1,185.79
HDHP/SO				
All Small Firms (3-199 Workers)	7,706.68	343.59	21,887.76	952.07
All Large Firms (200 or More Workers)	7,158.30	123.49	20,905.30	446.26
ALL FIRM SIZES	7,287.77	126.69	21,136.21	409.23
ALL PLANS				
All Small Firms (3-199 Workers)	8,011.64	157.34	22,186.06	433.80
All Large Firms (200 or More Workers)	7,873.43	100.09	22,563.96	319.41
ALL FIRM SIZES	7,910.71	84.62	22,463.30	261.23

SOURCE: KFF Employer Health Benefits Survey, 2022

Figure S.2

Estimates and Standard Errors for Worker Contributions for Covered Workers, by Plan Type and Firm Size, 2022

	Single Coverage		Family Coverage	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
HMO				
All Small Firms (3-199 Workers)	1,357.15	155.61	9,624.66	690.18
All Large Firms (200 or More Workers)	1,124.64	90.03	5,089.07	330.52
ALL FIRM SIZES	1,185.52	76.43	6,262.17	378.04
PPO				
All Small Firms (3-199 Workers)	1,028.41	82.96	7,698.40	558.74
All Large Firms (200 or More Workers)	1,599.01	68.68	5,961.64	203.18
ALL FIRM SIZES	1,459.47	55.90	6,383.11	210.45
POS				
All Small Firms (3-199 Workers)	1,591.65	284.16	7,747.01	940.89
All Large Firms (200 or More Workers)	1,136.40	223.07	5,709.00	490.18
ALL FIRM SIZES	1,378.14	194.39	6,764.40	532.44
HDHP/SO				
All Small Firms (3-199 Workers)	1,207.84	108.15	6,264.14	400.01
All Large Firms (200 or More Workers)	1,113.46	58.17	5,086.70	723.04
ALL FIRM SIZES	1,135.74	51.18	5,363.44	554.98
ALL PLANS				
All Small Firms (3-199 Workers)	1,209.47	74.28	7,556.19	337.92
All Large Firms (200 or More Workers)	1,370.42	46.52	5,579.80	248.04
ALL FIRM SIZES	1,327.00	39.42	6,106.24	203.31

SOURCE: KFF Employer Health Benefits Survey, 2022

Figure S.3**Offer Rate Estimates and Standard Errors, by Firm Size, 2022**

	Estimate (%)	Standard Error
FIRM SIZE		
3-9 Workers	38.58	2.47
10-24 Workers	57.86	2.20
25-49 Workers	73.35	2.45
50-199 Workers	90.91	1.33
200-999 Workers	98.91	0.32
1,000-4,999 Workers	99.48	0.24
5,000 or More Workers	99.25	0.65
All Small Firms (3-199 Workers)	49.70	1.62
All Large Firms (200 or More Workers)	99.01	0.26
ALL FIRMS	50.58	1.59

SOURCE: KFF Employer Health Benefits Survey, 2022

Figure S.4

Eligibility Rate Among Workers in Firms Offering Coverage, Estimates and Standard Errors, by Firm Size, 2022

	Estimate (%)	Standard Error
FIRM SIZE		
All Small Firms (3-199 Workers)	78.66	1.23
All Large Firms (200 or More Workers)	78.26	1.51
ALL FIRMS	78.37	1.13

SOURCE: KFF Employer Health Benefits Survey, 2022

Figure S.5

Coverage Rate Among Both Workers in Firms Offering and Not Offering Coverage, Estimates and Standard Errors, by Firm Size, 2022

	Estimate (%)	Standard Error
FIRM SIZE		
All Small Firms (3-199 Workers)	40.40	1.24
All Large Firms (200 or More Workers)	61.04	1.56
ALL FIRMS	53.52	1.08

SOURCE: KFF Employer Health Benefits Survey, 2022

Figure S.6

Take-Up Rate Among Workers in Firms Offering Coverage, Estimates and Standard Errors, by Firm Size, 2022

	Estimate (%)	Standard Error
FIRM SIZE		
All Small Firms (3-199 Workers)	73.13	1.22
All Large Firms (200 or More Workers)	78.47	0.88
ALL FIRMS	76.93	0.73

SOURCE: KFF Employer Health Benefits Survey, 2022

Figure S.7**Coverage Rate Among Workers in Firms Offering Coverage, Estimates and Standard Errors, by Firm Size and Industry, 2022**

	Estimate (%)	Standard Error
FIRM SIZE		
3-9 Workers	64.67	5.74
10-24 Workers	60.30	2.43
25-49 Workers	57.72	2.56
50-199 Workers	54.61	1.86
200-999 Workers	61.75	1.49
1,000-4,999 Workers	63.77	1.36
5,000 or More Workers	60.45	2.56
All Small Firms (3-199 Workers)	57.53	1.32
All Large Firms (200 or More Workers)	61.41	1.55
INDUSTRY		
Agriculture/Mining/Construction	57.53	3.30
Manufacturing	73.51	2.51
Transportation/Communications/Utilities	76.78	4.06
Wholesale	66.13	2.95
Retail	35.34	2.72
Finance	75.87	1.56
Service	56.45	1.68
State/Local Government	78.34	2.90
Health Care	58.27	1.74
ALL FIRMS	60.29	1.16

SOURCE: KFF Employer Health Benefits Survey, 2022

Figure S.8

Average Annual Deductibles for Covered Workers With a Deductible for Single Coverage, by Plan Type and Firm Size, 2022

	Estimate (\$)	Standard Error
HMO		
All Small Firms (3-199 Workers)	2,077.85	241.50
All Large Firms (200 or More Workers)	1,206.61	124.38
ALL FIRMS	1,451.50	110.72
PPO		
All Small Firms (3-199 Workers)	2,247.67	158.13
All Large Firms (200 or More Workers)	1,023.41	53.57
ALL FIRMS	1,322.36	63.87
POS		
All Small Firms (3-199 Workers)	2,232.46	280.52
All Large Firms (200 or More Workers)	1,546.68	350.44
ALL FIRMS	1,907.19	215.96
HDHP/SO		
All Small Firms (3-199 Workers)	3,330.13	173.79
All Large Firms (200 or More Workers)	2,294.51	74.85
ALL FIRMS	2,539.02	76.50
ALL PLANS		
All Small Firms (3-199 Workers)	2,542.88	105.67
All Large Firms (200 or More Workers)	1,492.60	51.08
ALL FIRMS	1,763.22	50.49

SOURCE: KFF Employer Health Benefits Survey, 2022

Figure S.9

Average Annual Deductibles for Covered Workers With Family Coverage, by Deductible Type, Plan Type, and Firm Size, 2022

	Aggregate (\$)	Standard Error	Separate (\$)	Standard Error
HMO				
All Small Firms (3-199 Workers)	4,035.28	564.70	NSD	NSD
All Large Firms (200 or More Workers)	2,782.77	274.99	1445.85	415.99
ALL FIRMS	3,124.46	260.40	1599.95	316.85
PPO				
All Small Firms (3-199 Workers)	4,372.94	328.37	3070.37	496.61
All Large Firms (200 or More Workers)	2,326.29	152.82	1154.4	119.27
ALL FIRMS	2,908.46	163.28	1506.05	155.51
POS				
All Small Firms (3-199 Workers)	4,251.31	604.98	NSD	NSD
All Large Firms (200 or More Workers)	3,282.28	822.03	NSD	NSD
ALL FIRMS	3,773.20	491.25	2467.84	451
HDHP/SO				
All Small Firms (3-199 Workers)	6,236.95	437.04	4217.48	454.07
All Large Firms (200 or More Workers)	4,316.79	142.09	3046.15	245.53
ALL FIRMS	4,765.87	159.65	3325.41	244.38

NOTE: NSD: Not Sufficient Data

SOURCE: KFF Employer Health Benefits Survey, 2022

Figure S.10

Estimates and Standard Errors for Office Visit Cost Sharing for Covered Workers, by Plan Type, 2022

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	24.31	0.91	NSD	6.78	41.37	1.69	NSD	2.49
PPO	26.67	0.52	22.21	1.54	43.50	0.91	22.14	1.24
POS	27.40	2.16	NSD	2.33	46.01	2.47	NSD	2.34
HDHP/SO	30.98	3.43	18.60	0.45	48.90	3.07	18.75	0.45
ALL PLAN TYPES	26.54	0.50	19.37	0.50	43.72	0.71	19.65	0.49

NOTE: NSD: Not Sufficient Data

SOURCE: KFF Employer Health Benefits Survey, 2022

Figure S.11

Annual Estimates and Standard Errors for Workers Enrolled in an HDHP/HRA or HSA-Qualified HDHP, for Single and Family Coverage, 2022

	HRA-Single		HRA-Family		HSA-Single		HSA-Family	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
Premium	7,832.22	261.33	21,707.62	815.32	7,170.27	144.14	21,078.85	452.51
Worker Contribution to Premium	1,404.72	120.19	6,240.73	459.76	1,078.36	56.04	5,188.35	675.18
General Annual Deductible	2,924.71	256.57	6,013.14	569.88	2,458.00	74.10	4,532.75	146.61
Out-Of-Pocket Liability	5,327.64	350.69	Not Available	Not Available	4,422.06	112.44	Not Available	Not Available
Firm Contribution to the HRA or HSA	1,815.23	215.69	3,321.55	412.53	648.43	45.84	1,117.13	73.63

SOURCE: KFF Employer Health Benefits Survey, 2022

Figure S.12**Percentage of Covered Workers in Self-Funded Plans and Percent of These Workers in Plans Covered by Stoploss Coverage, by Firm Size, 2022**

	Covered Workers in Self-Funded Plans		Plan Purchased Stoploss Insurance	
	Estimate (%)	Standard Error	Estimate (%)	Standard Error
FIRM SIZE				
50-199 Workers	30.00	3.87	73.11	6.35
200-999 Workers	58.80	3.37	91.28	2.22
1,000-4,999 Workers	82.22	2.20	91.76	2.26
5,000 or More Workers	90.56	2.66	60.80	5.62
ALL FIRMS	74.40	1.80	72.24	3.64

SOURCE: KFF Employer Health Benefits Survey, 2022

Figure S.13**Among Large Firms Offering Health Benefits to Active Workers, Percentage of Firms Offering Retiree Health Benefits, by Firm Size, Region, and Industry, 2022**

	Estimate (%)	Standard Error
FIRM SIZE		
200-999 Workers	18.00	2.03
1,000-4,999 Workers	29.12	2.29
5,000 or More Workers	40.52	3.80
REGION		
Northeast	14.89	3.44
Midwest	21.07	3.03
South	25.68	4.01
West	18.43	3.03
INDUSTRY		
Agriculture/Mining/Construction	12.33	4.96
Manufacturing	15.41	6.68
Transportation/Communications/Utilities	35.51	11.35
Wholesale	20.38	6.61
Retail	7.47	3.37
Finance	24.31	7.36
Service	20.28	2.85
State/Local Government	70.09	7.70
Health Care	12.60	3.05
All Large Firms (200 or More Workers)	20.60	1.73

SOURCE: KFF Employer Health Benefits Survey, 2022

Figure S.14

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, 2022

	Copayment	Standard Error: Copayment	Coinsurance	Standard Error: Coinsurance	No Cost Sharing for Generics	Standard Error: No Cost Sharing for Generics	Some Other Amount	Standard Error: Some Other Amount
First-Tier Drugs, Often Called Generics								
All Small Firms (3-199 Workers)	92.68	1.45	3.52	1.02	3.56	1.02	0.24	0.24
All Large Firms (200 or More Workers)	79.05	2.89	17.36	2.74	3.49	1.17	0.09	0.07
ALL FIRMS	82.61	2.17	13.75	2.05	3.51	0.90	0.13	0.08
Second-Tier Drugs, Often Called Preferred Drugs								
All Small Firms (3-199 Workers)	91.84	1.71	7.55	1.69	0.34	0.26	0.26	0.15
All Large Firms (200 or More Workers)	66.75	3.45	32.12	3.44	1.04	0.48	0.10	0.07
ALL FIRMS	73.31	2.63	25.70	2.63	0.86	0.36	0.14	0.07
Third-Tier Drugs, Often Called Non-Preferred Drugs								
All Small Firms (3-199 Workers)	86.11	2.18	11.42	1.99	1.90	0.88	0.57	0.41
All Large Firms (200 or More Workers)	64.37	3.44	32.91	3.42	1.86	0.61	0.86	0.66
ALL FIRMS	70.05	2.63	27.30	2.62	1.87	0.51	0.79	0.50
Fourth-Tier Drugs								
All Small Firms (3-199 Workers)	61.53	4.60	38.31	4.60	0.00	0.00	0.16	0.16
All Large Firms (200 or More Workers)	34.04	5.76	60.02	6.49	5.13	3.22	0.81	0.50
ALL FIRMS	45.97	4.45	50.60	4.64	2.90	1.84	0.53	0.29

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, 2022

Figure S.15

Percentage of Covered Workers With Various Single Coverage General Annual Deductible Levels, 2022

	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 Contributio ns	Standard Error	Deductible \$2,000 or More Reduced by Any Account Contributio ns	Standard Error
FIRM SIZE												
3-24 Workers	86.03%	3.31%	74.02%	4.47%	47.06%	4.98%	29.63%	4.57%	64.94%	5.04%	37.49%	4.67%
25-199 Workers	87.88	1.93	73.54	2.8	50.56	3.22	31.56	3.06	66.62	2.98	37.62	3.12
200-999 Workers	86.49	2.02	63.3	3	35.08	3.09	18.91	2.82	56.09	3.24	26.89	2.98
1,000-4,999 Workers	87.57	1.72	55.92	3.04	23.06	2.53	7.8	1.29	44.98	3.18	14.67	1.8
5,000 or More Workers	88.55	2.47	53.65	4.37	21.93	3.08	6.93	1.92	48.77	4.42	13.46	2.46
All Small Firms (3-199 Workers)	87.25%	1.7%	73.7%	2.39%	49.37%	2.72%	30.9%	2.54%	66.05%	2.61%	37.57%	2.6%
All Large Firms (200 or More Workers)	87.9%	1.52%	56.22%	2.67%	25.02%	2%	9.71%	1.31%	49.54%	2.71%	16.61%	1.64%
ALL FIRMS	87.72%	1.2%	60.93%	2.07%	31.59%	1.72%	15.43%	1.22%	53.98%	2.11%	22.25%	1.44%

SOURCE: KFF Employer Health Benefits Survey, 2022

Figure S.16**Average General Annual Deductibles for Single Coverage, 2022**

	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	\$2420.26	\$174.36	\$2082.15	\$167.07
25-199 Workers	2604.17	131.64	2288.29	127.75
200-999 Workers	1879.53	102.34	1639.41	100.37
1,000-4,999 Workers	1481.62	57.28	1303.59	55.29
5,000 or More Workers	1356.66	73.07	1204.81	73.46
All Small Firms (3-199 Workers)	\$2542.88	\$105.67	\$2218.2	\$102.09
All Large Firms (200 or More Workers)	\$1492.6	\$51.08	\$1319.93	\$49.85
ALL FIRMS	\$1763.22	\$50.49	\$1562.25	\$47.81

SOURCE: KFF Employer Health Benefits Survey, 2022

Figure S.17

Among Firms Offering Health Benefits, Percentage of Firms That Provide an Opportunity to Complete a Biometric Screening, by Firm Size, 2022

	Percentage of Firms That Offer Biometric Screening	Standard Error
FIRM SIZE		
3-24 Workers	23.37%	5.53%
25-199 Workers	24.37%	2.53%
200-999 Workers	42.99%	3.36%
1,000-4,999 Workers	54.79%	2.71%
5,000 or More Workers	56.22%	3.87%
All Small Firms (3-199 Workers)	23.62%	4.2%
All Large Firms (200 or More Workers)	45.32%	2.76%
ALL FIRMS	24.39%	4.05%

NOTE: Biometric screening is a health examination that measures a person's risk factors for certain medical issues. Biometric outcomes could include meeting a target body mass index (BMI) or cholesterol level, but not goals related to smoking.

SOURCE: KFF Employer Health Benefits Survey, 2022

Figure S.18

Among Firms Offering Health Benefits, Percentage of Firms Offering Specific Wellness Programs to Their Workers, by Firm Size and Region, 2022

	Programs to Help Workers Stop Smoking	Standard Error	Programs to Help Workers Lose Weight	Standard Error	Other Lifestyle or Behavioral Coaching	Standard Error	At Least One of These Programs	Standard Error
FIRM SIZE								
3-49 Workers	41.63%	5.17%	38.61%	5.07%	36.12%	4.84%	51.9%	5.35%
50-199 Workers	55.49%	3.54%	45.68%	3.55%	53.85%	3.55%	66.17%	3.33%
200-999 Workers	72.44%	2.96%	63.7%	3.28%	74.62%	3.08%	84.19%	2.71%
1,000-4,999 Workers	78.11%	2.16%	70.69%	2.42%	78.53%	2.28%	88.34%	1.76%
5,000 or More Workers	82.26%	3.03%	78.34%	3.3%	82.59%	3.06%	92.28%	2.07%
All Small Firms (3-199 Workers)	43.22%	4.61%	39.42%	4.52%	38.16%	4.34%	53.54%	4.77%
All Large Firms (200 or More Workers)	73.7%	2.41%	65.36%	2.67%	75.54%	2.52%	85.15%	2.21%
REGION								
Northeast	71.75%	9.09%	43.69%	12.76%	63.15%	11.5%	79.42%	8.04%
Midwest	43.01%	8.18%	40.14%	8.05%	32.65%	6.55%	49.77%	8.52%
South	22.88%	5.22%	32.83%	8.51%	23.92%	5.44%	38.41%	8.87%
West	51.37%	6.32%	46.2%	6.44%	49.41%	6.37%	62.35%	6.06%
ALL FIRMS	44.3%	4.46%	40.34%	4.37%	39.48%	4.22%	54.65%	4.62%

NOTE: 'Other Lifestyle or Behavioral Coaching' can include health education classes, stress management, or substance use counseling.

SOURCE: KFF Employer Health Benefits Survey, 2022