

EMPLOYER HEALTH BENEFITS
2017 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, 2017

	Single Coverage		Family Coverage	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
HMO				
All Small Firms (3-199 Workers)	6,793.72	194.57	18,280.60	756.21
All Large Firms (200 or More Workers)	7,154.50	366.31	19,368.96	456.55
ALL FIRM SIZES	7,051.65	272.26	19,071.44	391.83
PPO				
All Small Firms (3-199 Workers)	6,874.40	200.38	18,787.37	533.54
All Large Firms (200 or More Workers)	6,999.86	108.91	19,749.02	282.94
ALL FIRM SIZES	6,964.60	96.46	19,480.86	252.87
POS				
All Small Firms (3-199 Workers)	6,149.32	288.96	15,941.72	954.67
All Large Firms (200 or More Workers)	7,383.23	279.42	20,711.14	675.63
ALL FIRM SIZES	6,716.37	233.27	18,145.82	713.60
HDHP/SO				
All Small Firms (3-199 Workers)	5,761.42	192.44	16,133.81	536.19
All Large Firms (200 or More Workers)	6,105.25	155.93	18,029.02	467.08
ALL FIRM SIZES	6,023.79	129.27	17,581.05	388.41
ALL PLANS				
All Small Firms (3-199 Workers)	6,485.77	122.40	17,615.10	348.05
All Large Firms (200 or More Workers)	6,775.69	102.88	19,234.98	222.41
ALL FIRM SIZES	6,690.46	81.80	18,763.92	189.29

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2017

Figure S.2

Estimates and Standard Errors for Worker Contributions for Covered Workers, by Plan Type and Firm Size, 2017

	Single Coverage		Family Coverage	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
HMO				
All Small Firms (3-199 Workers)	1,077.79	154.99	8,790.88	884.38
All Large Firms (200 or More Workers)	1,713.10	465.50	6,120.42	945.99
ALL FIRM SIZES	1,531.99	344.87	6,850.44	709.38
PPO				
All Small Firms (3-199 Workers)	1,217.87	99.83	7,534.71	527.84
All Large Firms (200 or More Workers)	1,348.79	49.44	5,476.53	157.05
ALL FIRM SIZES	1,311.99	45.44	6,050.46	189.94
POS				
All Small Firms (3-199 Workers)	712.37	143.80	5,913.75	706.25
All Large Firms (200 or More Workers)	911.66	253.01	5,269.40	768.00
ALL FIRM SIZES	803.96	132.21	5,615.98	512.42
HDHP/SO				
All Small Firms (3-199 Workers)	862.60	85.12	4,897.26	401.11
All Large Firms (200 or More Workers)	1,068.25	62.62	4,506.99	264.18
ALL FIRM SIZES	1,019.53	52.49	4,599.24	220.94
ALL PLANS				
All Small Firms (3-199 Workers)	1,030.10	63.35	6,814.06	331.72
All Large Firms (200 or More Workers)	1,289.33	92.52	5,263.59	214.10
ALL FIRM SIZES	1,213.12	68.37	5,714.47	179.36

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2017

Figure S.3

Offer Rate Estimates and Standard Errors, by Firm Size, 2017

	Estimate (%)	Standard Error
FIRM SIZE		
3-9 Workers	40.05	2.79
10-24 Workers	66.12	2.21
25-49 Workers	77.61	2.03
50-199 Workers	91.63	1.41
200-999 Workers	98.44	0.48
1,000-4,999 Workers	98.73	0.71
5,000 or More Workers	99.68	0.32
All Small Firms (3-199 Workers)	52.59	1.81
All Large Firms (200 or More Workers)	98.54	0.40
ALL FIRMS	53.36	1.78

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2017

Figure S.4

Eligibility Rate Among Workers In Firms Offering Coverage, Estimates and Standard Errors, by Firm Size, 2017

	Estimate (%)	Standard Error
FIRM SIZE		
All Small Firms (3-199 Workers)	82.03	1.25
All Large Firms (200 or More Workers)	78.41	1.40
ALL FIRMS	79.48	1.06

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2017

Figure S.5

Coverage Rate Among Both Workers In Firms Offering and Not Offering Coverage, Estimates and Standard Errors, by Firm Size, 2017

	Estimate (%)	Standard Error
FIRM SIZE		
All Small Firms (3-199 Workers)	42.65	1.45
All Large Firms (200 or More Workers)	61.80	1.54
ALL FIRMS	54.59	1.10

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2017

Figure S.6

Take-Up Rate Among Workers In Firms Offering Coverage, Estimates and Standard Errors, by Firm Size, 2017

	Estimate (%)	Standard Error
FIRM SIZE		
All Small Firms (3-199 Workers)	75.18	1.17
All Large Firms (200 or More Workers)	79.07	0.98
ALL FIRMS	77.89	0.78

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2017

Figure S.7

Coverage Rate Among Workers In Firms Offering Coverage, Estimates and Standard Errors, by Firm Size and Industry, 2017

	Estimate (%)	Standard Error
FIRM SIZE		
3-9 Workers	72.18	4.87
10-24 Workers	63.57	2.86
25-49 Workers	58.99	2.81
50-199 Workers	59.99	2.06
200-999 Workers	60.58	1.54
1,000-4,999 Workers	65.07	1.93
5,000 or More Workers	61.40	2.54
All Small Firms (3-199 Workers)	61.67	1.38
All Large Firms (200 or More Workers)	62.00	1.54
INDUSTRY		
Agriculture/Mining/Construction	61.69	3.29
Manufacturing	73.56	2.40
Transportation/Communications/Utilities	75.53	4.01
Wholesale	77.44	3.24
Retail	33.74	1.95
Finance	77.95	1.51
Service	57.40	1.89
State/Local Government	78.89	2.04
Health Care	61.84	3.11
ALL FIRMS	61.90	1.16

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2017

Figure S.8

Average Annual Deductibles for Covered Workers With a Deductible for Single Coverage, by Plan Type and Firm Size, 2017

	Estimate (\$)	Standard Error
HMO		
All Small Firms (3-199 Workers)	1,778.61	250.93
All Large Firms (200 or More Workers)	906.13	175.22
ALL FIRMS	1,174.66	153.97
PPO		
All Small Firms (3-199 Workers)	1,593.74	114.41
All Large Firms (200 or More Workers)	856.36	36.98
ALL FIRMS	1,046.15	41.27
POS		
All Small Firms (3-199 Workers)	1,697.30	323.54
All Large Firms (200 or More Workers)	728.05	163.08
ALL FIRMS	1,301.03	225.98
HDHP/SO		
All Small Firms (3-199 Workers)	3,298.07	179.87
All Large Firms (200 or More Workers)	1,994.73	73.11
ALL FIRMS	2,303.50	82.70
ALL PLANS		
All Small Firms (3-199 Workers)	2,119.57	104.42
All Large Firms (200 or More Workers)	1,275.97	42.24
ALL FIRMS	1,504.84	42.97

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2017

Figure S.9

Average Annual Deductibles for Covered Workers with Family Coverage, by Deductible Type, Plan Type, and Firm Size, 2017

	Aggregate (\$)	Standard Error	Separate (\$)	Standard Error
HMO				
All Small Firms (3-199 Workers)	3929.66	647.43	NSD	NSD
All Large Firms (200 or More Workers)	2091.37	573.04	741.34	116.55
ALL FIRMS	2731.52	454.43	1045.13	201.02
PPO				
All Small Firms (3-199 Workers)	3660.44	263.97	1130.63	167.97
All Large Firms (200 or More Workers)	1898.89	102.27	880.09	56.65
ALL FIRMS	2502.87	124.35	913.74	53.27
POS				
All Small Firms (3-199 Workers)	3347.87	475.7	NSD	NSD
All Large Firms (200 or More Workers)	1699.85	472.76	NSD	NSD
ALL FIRMS	2696.65	389.27	1128.24	251.42
HDHP/SO				
All Small Firms (3-199 Workers)	6632.81	393.2	3409.17	209.1
All Large Firms (200 or More Workers)	3898.05	151.25	2359.97	200.3
ALL FIRMS	4526.6	179.43	2644.66	174.08

NOTE: NSD: Not Sufficient Data

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2017

Figure S.10

Estimates and Standard Errors for Office Visit Cost Sharing for Covered Workers, By Plan Type, 2017

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	22.17	1.00	NSD	2.64	35.25	2.05	NSD	2.63
PPO	25.40	0.54	18.79	0.68	38.57	0.80	20.86	0.79
POS	25.05	1.22	NSD	0.94	38.92	1.88	NSD	1.38
HDHP/SO	24.89	1.47	18.37	0.50	40.19	1.82	18.50	0.52
ALL PLAN TYPES	24.66	0.46	18.51	0.41	38.02	0.77	19.26	0.45

NOTE: NSD: Not Sufficient Data

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2017

Figure S.11

Annual Estimates and Standard Errors for Workers In an HDHP/HRA or HSA-Qualified HDHP, for Single and Family Coverage, 2017

	HRA-Single		HRA-Family		HSA-Single		HSA-Family	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
Premium	6,438.01	224.54	18,947.79	636.98	5,773.09	93.00	16,820.69	319.42
Worker Contribution to Premium	1,216.14	104.74	5,130.44	425.15	917.70	51.61	4,288.81	185.15
General Annual Deductible	2,129.15	151.47	4,448.46	378.10	2,433.49	82.34	4,646.86	166.31
Out-Of-Pocket Liability	4,082.62	180.50	Not Applicable	Not Applicable	4,270.89	90.46	Not Applicable	Not Applicable
Firm Contribution to the HRA or HSA	1,351.31	165.61	2,443.66	303.33	608.25	33.79	1,086.43	60.60

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2017

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, 2017

FIRM SIZE	Covered Workers in Self-Funded Plans		Plan Purchased Stoploss Insurance	
	Estimate (%)	Standard Error	Estimate (%)	Standard Error
3-199 Workers	14.57	2.07	59.57	7.44
200-999 Workers	47.20	3.39	92.54	2.52
1,000-4,999 Workers	81.02	3.23	91.45	2.52
5,000 or More Workers	90.93	3.12	38.94	4.32
ALL FIRMS	60.34	1.87	57.74	3.35

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2017

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, 2017

	Firm Offers Grandfathered Plan		Covered Workers Enrolled	
	Estimate (%)	Standard Error	Estimate (%)	Standard Error
FIRM SIZE				
3-24 Workers	23.34	4.81	25.73	4.83
25-49 Workers	22.19	4.13	21.28	4.24
50-199 Workers	20.23	3.84	15.60	2.95
200-999 Workers	26.18	2.83	27.02	3.28
1,000-4,999 Workers	17.30	2.63	14.74	2.59
5,000 or More Workers	15.08	2.76	12.83	3.32
All Small Firms (3-199 Workers)	22.78	3.58	20.13	2.31
All Large Firms (200 or More Workers)	24.40	2.33	16.28	2.10
ALL FIRMS	22.84	3.44	17.41	1.63

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2017

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, 2017

	Yes	Standard Error: Yes	No	Standard Error: No	Don't Know	Standard Error: Don't Know
FIRM SIZE						
200-999 Workers	1.27	0.59	97.37	1.23	1.36	1.09
1,000 to 4,999 Workers	1.28	1.11	97.31	1.48	1.41	1.00
5,000 or More Workers	2.01	0.89	95.44	2.62	2.55	2.50
All Large Firms (200 or More Workers)	1.69	0.57	96.26	1.55	2.05	1.45

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2017

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, 2017

	Estimate (%)	Standard Error
FIRM SIZE		
200-999 Workers	22.95	2.78
1,000-4,999 Workers	33.76	2.99
5,000 or More Workers	42.47	3.65
REGION		
Northeast	26.42	5.86
Midwest	25.08	3.67
South	26.04	3.83
West	23.13	5.14
INDUSTRY		
Agriculture/Mining/Construction	12.66	7.37
Manufacturing	19.24	5.50
Transportation/Communications/Utilities	46.94	8.89
Wholesale	21.32	9.68
Retail	5.18	2.20
Finance	25.07	5.57
Service	25.39	4.11
State/Local Government	72.51	7.08
Health Care	8.31	1.92
All Large Firms (200 or More Workers)	25.35	2.29

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2017

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, 2017

	Covered Workers with Waiting Period		Average Waiting Period (Months)	
	Estimate (%)	Standard Error	Estimate (Months)	Standard Error
FIRM SIZE				
All Small Firms (3-199 Workers)	83.50	2.06	2.16	0.08
All Large Firms (200 or More Workers)	72.68	2.52	1.77	0.05
REGION				
Northeast	71.48	4.29	1.89	0.10
Midwest	76.17	3.45	1.75	0.06
South	75.34	3.15	1.98	0.06
West	80.16	4.43	1.90	0.13
INDUSTRY				
Agriculture/Mining/Construction	88.36	4.85	2.47	0.39
Manufacturing	84.05	3.46	1.92	0.11
Transportation/Communications/Utilities	73.19	8.42	1.95	0.26
Wholesale	82.29	6.70	1.86	0.09
Retail	87.73	4.82	2.45	0.16
Finance	71.16	7.21	1.48	0.11
Service	67.85	3.30	1.88	0.06
State/Local Government	67.61	7.31	1.60	0.10
Health Care	84.25	4.51	1.79	0.07
ALL FIRMS	75.86	1.88	1.89	0.04

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2017

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, 2017

	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)	90.66	2.02	3.81	0.95	4.30	1.75	1.23	0.58
All Large Firms (200 or More Workers)	77.74	3.31	12.03	2.00	7.96	3.06	2.28	0.83
ALL FIRMS	81.44	2.48	9.67	1.45	6.91	2.26	1.98	0.62
Second-Tier Drugs, Often Called Preferred Drugs								
All Small Firms (3-199 Workers)	92.91	1.50	6.15	1.36	0.00	0.00	0.94	0.65
All Large Firms (200 or More Workers)	62.49	3.52	36.09	3.53	0.01	0.01	1.41	0.70
ALL FIRMS	71.22	2.71	27.50	2.71	0.01	0.01	1.28	0.53
Third-Tier Drugs, Often Called Non-Preferred Drugs								
All Small Firms (3-199 Workers)	88.25	2.15	11.03	2.11	0.00	0.00	0.72	0.39
All Large Firms (200 or More Workers)	59.11	3.48	38.21	3.50	0.18	0.17	2.50	1.06
ALL FIRMS	67.47	2.70	30.41	2.70	0.13	0.12	1.99	0.76
Fourth-Tier Drugs								
All Small Firms (3-199 Workers)	55.26	6.33	34.90	6.04	0.00	0.00	9.85	3.69
All Large Firms (200 or More Workers)	42.47	7.17	44.52	7.53	3.20	3.14	9.81	5.47
ALL FIRMS	48.18	5.01	40.22	5.02	1.77	1.75	9.83	3.45

NOTE: Number of tiers refers to the number of tiers excluding those specifically for specialty drugs. 'Copay 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: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2017