

EMPLOYER HEALTH BENEFITS
2019 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, 2019

	Single Coverage		Family Coverage	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
HMO				
All Small Firms (3-199 Workers)	7,175.70	428.28	19,273.50	1,039.56
All Large Firms (200 or More Workers)	7,265.74	142.99	21,317.69	583.64
ALL FIRM SIZES	7,237.99	164.77	20,696.62	523.51
PPO				
All Small Firms (3-199 Workers)	7,778.70	237.46	21,569.54	654.16
All Large Firms (200 or More Workers)	7,635.54	139.10	21,725.77	332.44
ALL FIRM SIZES	7,675.40	120.04	21,683.29	300.15
POS				
All Small Firms (3-199 Workers)	6,880.78	335.46	19,359.59	773.24
All Large Firms (200 or More Workers)	7,703.90	514.10	20,651.62	1,350.47
ALL FIRM SIZES	7,184.85	283.27	19,838.33	686.46
HDHP/SO				
All Small Firms (3-199 Workers)	6,481.23	163.41	19,239.91	514.32
All Large Firms (200 or More Workers)	6,388.98	154.58	18,895.51	430.03
ALL FIRM SIZES	6,411.87	123.20	18,980.25	348.60
ALL PLANS				
All Small Firms (3-199 Workers)	7,218.50	143.80	20,236.34	407.16
All Large Firms (200 or More Workers)	7,174.90	100.66	20,716.62	270.48
ALL FIRM SIZES	7,187.89	82.61	20,575.58	225.00

Figure S.2

Estimates and Standard Errors for Worker Contributions for Covered Workers, by Plan Type and Firm Size, 2019

	Single Coverage		Family Coverage	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
HMO				
All Small Firms (3-199 Workers)	1,014.48	189.37	9,279.42	1,038.62
All Large Firms (200 or More Workers)	1,076.69	90.01	4,581.87	319.69
ALL FIRM SIZES	1,057.52	85.18	6,009.08	441.59
PPO				
All Small Firms (3-199 Workers)	1,112.24	103.97	8,276.37	741.76
All Large Firms (200 or More Workers)	1,585.34	95.13	6,026.84	285.02
ALL FIRM SIZES	1,453.64	76.77	6,638.41	294.41
POS				
All Small Firms (3-199 Workers)	1,119.45	199.02	7,723.15	1,096.03
All Large Firms (200 or More Workers)	992.29	196.26	5,621.80	620.79
ALL FIRM SIZES	1,072.48	145.97	6,944.52	748.53
HDHP/SO				
All Small Firms (3-199 Workers)	869.45	95.01	5,918.38	650.09
All Large Firms (200 or More Workers)	1,137.33	58.10	4,522.59	238.10
ALL FIRM SIZES	1,070.86	51.05	4,866.05	240.40
ALL PLANS				
All Small Firms (3-199 Workers)	1,034.60	70.42	7,804.61	430.54
All Large Firms (200 or More Workers)	1,329.61	53.35	5,271.02	168.05
ALL FIRM SIZES	1,241.68	43.78	6,015.04	178.64

SOURCE: KFF Employer Health Benefits Survey, 2019

Figure S.3

Offer Rate Estimates and Standard Errors, by Firm Size, 2019

	Estimate (%)	Standard Error
FIRM SIZE		
3-9 Workers	46.60	2.12
10-24 Workers	62.66	2.12
25-49 Workers	77.10	2.24
50-199 Workers	92.71	1.29
200-999 Workers	98.83	0.40
1,000-4,999 Workers	99.70	0.18
5,000 or More Workers	99.56	0.44
All Small Firms (3-199 Workers)	55.99	1.40
All Large Firms (200 or More Workers)	98.99	0.32
ALL FIRMS	56.73	1.38

SOURCE: KFF Employer Health Benefits Survey, 2019

Figure S.4

Eligibility Rate Among Workers in Firms Offering Coverage, Estimates and Standard Errors, by Firm Size, 2019

	Estimate (%)	Standard Error
FIRM SIZE		
All Small Firms (3-199 Workers)	81.91	1.50
All Large Firms (200 or More Workers)	78.81	1.47
ALL FIRMS	79.75	1.13

SOURCE: KFF Employer Health Benefits Survey, 2019

Figure S.5

Coverage Rate Among Both Workers in Firms Offering and Not Offering Coverage, Estimates and Standard Errors, by Firm Size, 2019

	Estimate (%)	Standard Error
FIRM SIZE		
All Small Firms (3-199 Workers)	43.73	1.64
All Large Firms (200 or More Workers)	60.94	1.84
ALL FIRMS	54.55	1.25

SOURCE: KFF Employer Health Benefits Survey, 2019

Figure S.6

Take-Up Rate Among Workers in Firms Offering Coverage, Estimates and Standard Errors, by Firm Size, 2019

	Estimate (%)	Standard Error
FIRM SIZE		
All Small Firms (3-199 Workers)	73.60	1.52
All Large Firms (200 or More Workers)	77.58	1.79
ALL FIRMS	76.35	1.31

SOURCE: KFF Employer Health Benefits Survey, 2019

Figure S.7

Coverage Rate Among Workers in Firms Offering Coverage, Estimates and Standard Errors, by Firm Size and Industry, 2019

	Estimate (%)	Standard Error
FIRM SIZE		
3-9 Workers	65.52	5.02
10-24 Workers	55.31	3.92
25-49 Workers	63.91	3.27
50-199 Workers	59.35	2.28
200-999 Workers	64.89	2.12
1,000-4,999 Workers	66.45	1.64
5,000 or More Workers	57.83	2.96
All Small Firms (3-199 Workers)	60.28	1.65
All Large Firms (200 or More Workers)	61.15	1.85
INDUSTRY		
Agriculture/Mining/Construction	51.39	3.79
Manufacturing	73.35	2.76
Transportation/Communications/Utilities	72.14	4.84
Wholesale	75.18	3.76
Retail	32.35	3.93
Finance	75.47	2.15
Service	61.90	1.88
State/Local Government	64.06	12.34
Health Care	58.97	1.92
ALL FIRMS	60.89	1.38

SOURCE: KFF Employer Health Benefits Survey, 2019

Figure S.8

Average Annual Deductibles for Covered Workers With a Deductible for Single Coverage, by Plan Type and Firm Size, 2019

	Estimate (\$)	Standard Error
HMO		
All Small Firms (3-199 Workers)	1,748.58	291.52
All Large Firms (200 or More Workers)	870.72	153.59
ALL FIRMS	1,199.52	158.42
PPO		
All Small Firms (3-199 Workers)	1,766.53	131.95
All Large Firms (200 or More Workers)	983.26	51.52
ALL FIRMS	1,206.29	58.51
POS		
All Small Firms (3-199 Workers)	1,847.54	230.35
All Large Firms (200 or More Workers)	1,872.90	521.96
ALL FIRMS	1,856.94	241.61
HDHP/SO		
All Small Firms (3-199 Workers)	3,496.01	231.01
All Large Firms (200 or More Workers)	2,152.19	75.13
ALL FIRMS	2,485.67	92.02
ALL PLANS		
All Small Firms (3-199 Workers)	2,270.87	118.89
All Large Firms (200 or More Workers)	1,411.69	55.29
ALL FIRMS	1,654.75	54.22

SOURCE: KFF Employer Health Benefits Survey, 2019

Figure S.9

Average Annual Deductibles for Covered Workers With Family Coverage, by Deductible Type, Plan Type, and Firm Size, 2019

	Aggregate (\$)	Standard Error	Separate (\$)	Standard Error
HMO				
All Small Firms (3-199 Workers)	3,618.16	671.03	NSD	NSD
All Large Firms (200 or More Workers)	2,286.91	453.12	655.63	165.06
ALL FIRMS	2,905.22	396.92	881.42	187.53
PPO				
All Small Firms (3-199 Workers)	4,223.45	508.56	1548.22	145.58
All Large Firms (200 or More Workers)	2,272.70	160.41	956.33	68.76
ALL FIRMS	2,882.52	222.00	1091.1	68.94
POS				
All Small Firms (3-199 Workers)	4,162.05	661.63	NSD	NSD
All Large Firms (200 or More Workers)	4,629.06	1,290.54	NSD	NSD
ALL FIRMS	4,347.35	662.31	1932.43	375.95
HDHP/SO				
All Small Firms (3-199 Workers)	6,681.56	468.26	4107.59	512.73
All Large Firms (200 or More Workers)	4,245.57	163.37	2505.13	163.6
ALL FIRMS	4,779.20	185.93	3078.31	251.84

NOTE: NSD: Not Sufficient Data

SOURCE: KFF Employer Health Benefits Survey, 2019

Figure S.10

Estimates and Standard Errors for Office Visit Cost Sharing for Covered Workers, by Plan Type, 2019

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	22.42	0.99	NSD	1.82	34.94	1.60	NSD	2.67
PPO	26.15	0.49	19.42	1.11	41.94	0.92	20.04	0.85
POS	26.88	1.56	NSD	2.34	45.98	2.04	NSD	2.42
HDHP/SO	26.29	1.26	17.96	0.64	43.57	3.06	18.63	0.64
ALL PLAN TYPES	25.24	0.45	18.05	0.58	40.45	0.80	18.78	0.55

NOTE: NSD: Not Sufficient Data

SOURCE: KFF Employer Health Benefits Survey, 2019

Figure S.11

Annual Estimates and Standard Errors for Workers Enrolled in an HDHP/HRA or HSA-Qualified HDHP, for Single and Family Coverage, 2019

	HRA-Single		HRA-Family		HSA-Single		HSA-Family	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
Premium	7,102.64	419.58	21,002.03	1,056.15	6,211.08	100.50	18,433.37	317.95
Worker Contribution to Premium	1,344.51	141.59	6,729.14	752.76	989.53	49.30	4,375.83	189.28
General Annual Deductible	2,582.95	219.37	5,335.01	551.86	2,476.07	102.66	4,672.70	188.76
Out-Of-Pocket Liability	4,821.77	276.01	Not Applicable	Not Applicable	4,492.39	111.26	Not Applicable	Not Applicable
Firm Contribution to the HRA or HSA	1,712.79	265.26	3,255.10	520.67	571.95	43.01	1,062.10	80.23

SOURCE: KFF Employer Health Benefits Survey, 2019

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, 2019

FIRM SIZE	Firm Offers Grandfathered Plan		Covered Workers Enrolled	
	Estimate (%)	Standard Error	Estimate (%)	Standard Error
3-24 Workers	22.95	5.76	18.67	5.14
25-49 Workers	22.08	5.35	16.26	4.30
50-199 Workers	17.80	3.53	19.51	4.06
200-999 Workers	20.20	2.73	16.77	2.84
1,000-4,999 Workers	12.75	2.64	10.53	2.51
5,000 or More Workers	12.35	4.37	7.24	2.16
All Small Firms (3-199 Workers)	22.24	4.41	18.53	2.68
All Large Firms (200 or More Workers)	18.76	2.24	10.17	1.47
ALL FIRMS	22.12	4.26	12.66	1.31

SOURCE: KFF Employer Health Benefits Survey, 2019

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, 2019

	Yes	Standard Error: Yes	No	Standard Error: No	Don't Know	Standard Error: Don't Know
FIRM SIZE						
200-999 Workers	4.64	1.33	94.94	1.38	0.43	0.33
1,000 to 4,999 Workers	1.04	0.37	98.06	0.74	0.89	0.63
5,000 or More Workers	5.53	2.52	94.47	2.52	0.00	0.00
All Large Firms (200 or More Workers)	4.31	1.41	95.39	1.42	0.30	0.16

SOURCE: KFF Employer Health Benefits Survey, 2019

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, 2019

	Estimate (%)	Standard Error
FIRM SIZE		
200-999 Workers	24.52	3.55
1,000-4,999 Workers	42.66	5.16
5,000 or More Workers	53.37	5.33
REGION		
Northeast	38.21	7.22
Midwest	26.56	4.85
South	20.19	4.23
West	37.55	8.48
INDUSTRY		
Agriculture/Mining/Construction	17.39	8.17
Manufacturing	12.45	5.18
Transportation/Communications/Utilities	40.32	12.14
Wholesale	12.24	6.16
Retail	9.62	6.29
Finance	43.15	12.29
Service	28.55	4.48
State/Local Government	82.20	5.46
Health Care	9.54	2.50
All Large Firms (200 or More Workers)	28.40	3.01

SOURCE: KFF Employer Health Benefits Survey, 2019

Figure S.16

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, 2019

	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)	86.90	3.16	4.87	2.12	5.88	2.14	2.35	1.44
All Large Firms (200 or More Workers)	78.90	2.95	17.84	2.86	1.64	0.57	1.62	0.82
ALL FIRMS	81.08	2.31	14.30	2.17	2.80	0.73	1.82	0.72
Second-Tier Drugs, Often Called Preferred Drugs								
All Small Firms (3-199 Workers)	90.40	2.63	5.93	2.21	0.70	0.45	2.97	1.48
All Large Firms (200 or More Workers)	62.61	3.48	35.93	3.47	0.19	0.10	1.27	0.71
ALL FIRMS	70.20	2.72	27.74	2.69	0.33	0.14	1.73	0.66
Third-Tier Drugs, Often Called Non-Preferred Drugs								
All Small Firms (3-199 Workers)	87.50	2.87	9.26	2.53	0.55	0.43	2.69	1.45
All Large Firms (200 or More Workers)	59.45	3.46	38.27	3.44	0.14	0.07	2.14	1.21
ALL FIRMS	67.10	2.72	30.36	2.68	0.25	0.13	2.29	0.96
Fourth-Tier Drugs								
All Small Firms (3-199 Workers)	55.52	6.62	37.02	6.34	1.20	1.20	6.26	3.99
All Large Firms (200 or More Workers)	39.44	9.43	44.97	9.47	0.43	0.43	15.17	8.88
ALL FIRMS	47.41	5.87	41.03	5.68	0.81	0.64	10.75	5.01

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, 2019

Figure S.17

Percentage of Covered Workers With Various Single Coverage General Annual Deductible Levels, 2019

	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	77.61%	5.79%	64.3%	5.96%	41.08%	5.92%	25.09%	5.09%	59.49%	5.97%	37.44%	5.88%
25-199 Workers	85.31	2.92	69.27	3.68	46.7	4.26	23.64	3.71	61.3	4.06	32.6	4.14
200-999 Workers	81.4	2.8	54.14	3.85	35.48	3.69	17.11	2.88	46.34	3.91	25.51	3.52
1,000-4,999 Workers	80.91	3.84	50.04	4.07	18.63	2.92	5.41	1.27	40.45	4.1	11.23	2.22
5,000 or More Workers	81.35	3.21	48.32	3.88	16.83	3.14	6.93	2.1	38.28	4.05	12.21	3.08
All Small Firms (3-199 Workers)	82.85%	2.74%	67.69%	3.17%	44.91%	3.47%	24.1%	3.01%	60.72%	3.36%	34.14%	3.38%
All Large Firms (200 or More Workers)	81.26%	2.05%	50.04%	2.47%	21.51%	2.03%	8.91%	1.36%	40.61%	2.55%	15.03%	1.92%
ALL FIRMS	81.74%	1.66%	55.3%	2.01%	28.48%	1.79%	13.44%	1.33%	46.6%	2.09%	20.72%	1.7%

SOURCE: KFF Employer Health Benefits Survey, 2019

Figure S.18

Average General Annual Deductibles for Single Coverage, 2019

	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	\$2295.24	\$226.65	\$1793.33	\$225.25
25-199 Workers	2260.87	139.77	1944.6	141.89
200-999 Workers	1782.55	122.26	1532.97	122.28
1,000-4,999 Workers	1360.87	73.42	1117.09	81.77
5,000 or More Workers	1278.07	80.52	1065.27	79.44
All Small Firms (3-199 Workers)	\$2270.87	\$118.89	\$1896.26	\$120.52
All Large Firms (200 or More Workers)	\$1411.69	\$55.29	\$1183.97	\$55.03
ALL FIRMS	\$1654.75	\$54.22	\$1396.27	\$53.9

SOURCE: KFF Employer Health Benefits Survey, 2019

Figure S.19

Among Firms Offering Health Benefits, Percentage of Firms That Provide an Opportunity to Complete a Health Risk Assessment, by Firm Size, 2019

	Percentage of Firms That Offer a Health Risk Assessment	Standard Error
FIRM SIZE		
3-24 Workers	37.03%	5.79%
25-199 Workers	53.59%	4.88%
200-999 Workers	63.35%	3.9%
1,000-4,999 Workers	69.93%	5.59%
5,000 or More Workers	74.67%	4.93%
All Small Firms (3-199 Workers)	41.03%	4.57%
All Large Firms (200 or More Workers)	64.8%	3.27%
ALL FIRMS	41.82%	4.42%

NOTE: A health risk assessment or appraisal includes questions on medical history, health status, and lifestyle and is designed to identify the health risks of the person being assessed. Small Firms have 3-199 workers and Large Firms have 200 or more workers.

SOURCE: KFF Employer Health Benefits Survey, 2019

Figure S.20

Among Large Firms Offering Health Benefits and Providing an Opportunity to Complete a Health Risk Assessment (HRA), Percentage of Firms That Offer Workers Incentives to Complete the HRA, by Firm Size, 2019

	Incentives to Complete HRA	Standard Error
FIRM SIZE		
200-999 Workers	48.54%	5.2%
1,000-4,999 Workers	56.49%	4.88%
5,000 or More Workers	52.1%	6.57%
All Large Firms (200 or More Workers)	50%	4.18%

NOTE: A health risk assessment or appraisal includes questions on medical history, health status, and lifestyle and is designed to identify the health risks of the person being assessed. Large Firms have 200 or more workers.

SOURCE: KFF Employer Health Benefits Survey, 2019

Figure S.21

Among Firms Offering Health Benefits, Percentage of Firms That Provide an Opportunity to Complete a Biometric Screening, by Firm Size, 2019

	Percentage of Firms That Offer Biometric Screening	Standard Error
FIRM SIZE		
3-24 Workers	25.58%	5.45%
25-199 Workers	25.84%	3.77%
200-999 Workers	49.14%	4.1%
1,000-4,999 Workers	67.19%	4.8%
5,000 or More Workers	65.1%	5.07%
All Small Firms (3-199 Workers)	25.65%	4.23%
All Large Firms (200 or More Workers)	52.5%	3.4%
ALL FIRMS	26.54%	4.09%

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, 2019

Figure S.22

Among Large Firms Offering Health Benefits and Providing an Opportunity to Complete a Biometric Screening, Percentage of Firms With Incentives to Complete the Screening or Achieve Biometric Outcomes, by Firm Size, 2019

	Incentives to Complete Biometric Screening	Standard Error	Incentives to Achieve Biometric Outcomes	Standard Error
FIRM SIZE				
200-999 Workers	58.37%	5.62%	13.21%	3.56%
1,000-4,999 Workers	56.77%	6.16%	15.84%	3.44%
5,000 or More Workers	62.49%	7.64%	17.42%	4.53%
All Large Firms (200 or More Workers)	58.26%	4.44%	13.92%	2.79%

SOURCE: KFF Employer Health Benefits Survey, 2019

Figure S.23

Among Firms Offering Health Benefits, Percentage of Firms Offering Specific Wellness Programs to Their Workers, by Firm Size and Region, 2019

	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	33.52%	4.82%	28.86%	4.65%	36.87%	4.98%	48.52%	5.15%
50-199 Workers	57.69%	5.72%	50.34%	5.78%	54.86%	5.75%	63.46%	5.68%
200-999 Workers	68.38%	3.79%	56.97%	4.06%	68.69%	3.76%	81.49%	3.26%
1,000-4,999 Workers	86.48%	3.01%	72.75%	5.31%	80.78%	3.65%	93.79%	1.5%
5,000 or More Workers	80.35%	5%	75.4%	4.69%	82.33%	3.97%	91.57%	3.35%
All Small Firms (3-199 Workers)	36.25%	4.33%	31.28%	4.19%	38.91%	4.47%	50.21%	4.62%
All Large Firms (200 or More Workers)	71.59%	3.12%	60.08%	3.4%	71.06%	3.1%	83.75%	2.66%
REGION								
Northeast	27%	7.3%	29.85%	8.69%	41%	9.43%	43.58%	9.54%
Midwest	51.1%	9.15%	44.52%	9.05%	34.43%	7.95%	62.21%	8.8%
South	28.01%	5.85%	23.45%	5.34%	34.79%	6.91%	46.12%	7.8%
West	45.3%	9.97%	33.09%	9.51%	51.42%	9.78%	54.14%	9.69%
ALL FIRMS	37.43%	4.19%	32.25%	4.06%	39.98%	4.33%	51.33%	4.47%

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

SOURCE: KFF Employer Health Benefits Survey, 2019

Figure S.24

Among Firms Offering Specific Wellness Programs, Percentage of Firms That Offer Incentives to Participate in or Complete Wellness Programs, by Firm Size, 2019

	Incentives to Participate in or Complete Wellness Programs	Standard Error
FIRM SIZE		
200-999 Workers	40.1%	4.44%
1,000-4,999 Workers	40.35%	4.9%
5,000 or More Workers	57.51%	5.72%
All Small Firms (3-199 Workers)	13.05%	3.57%
All Large Firms (200 or More Workers)	40.9%	3.61%
ALL FIRMS	14.57%	3.41%

SOURCE: KFF Employer Health Benefits Survey, 2019

Figure S.25**Among Large Firms That Offer Workers an Incentive to Participate in or Complete Any Health Promotion Programs, Maximum Annual Value of the Incentive for All Programs Combined, 2015-2019**

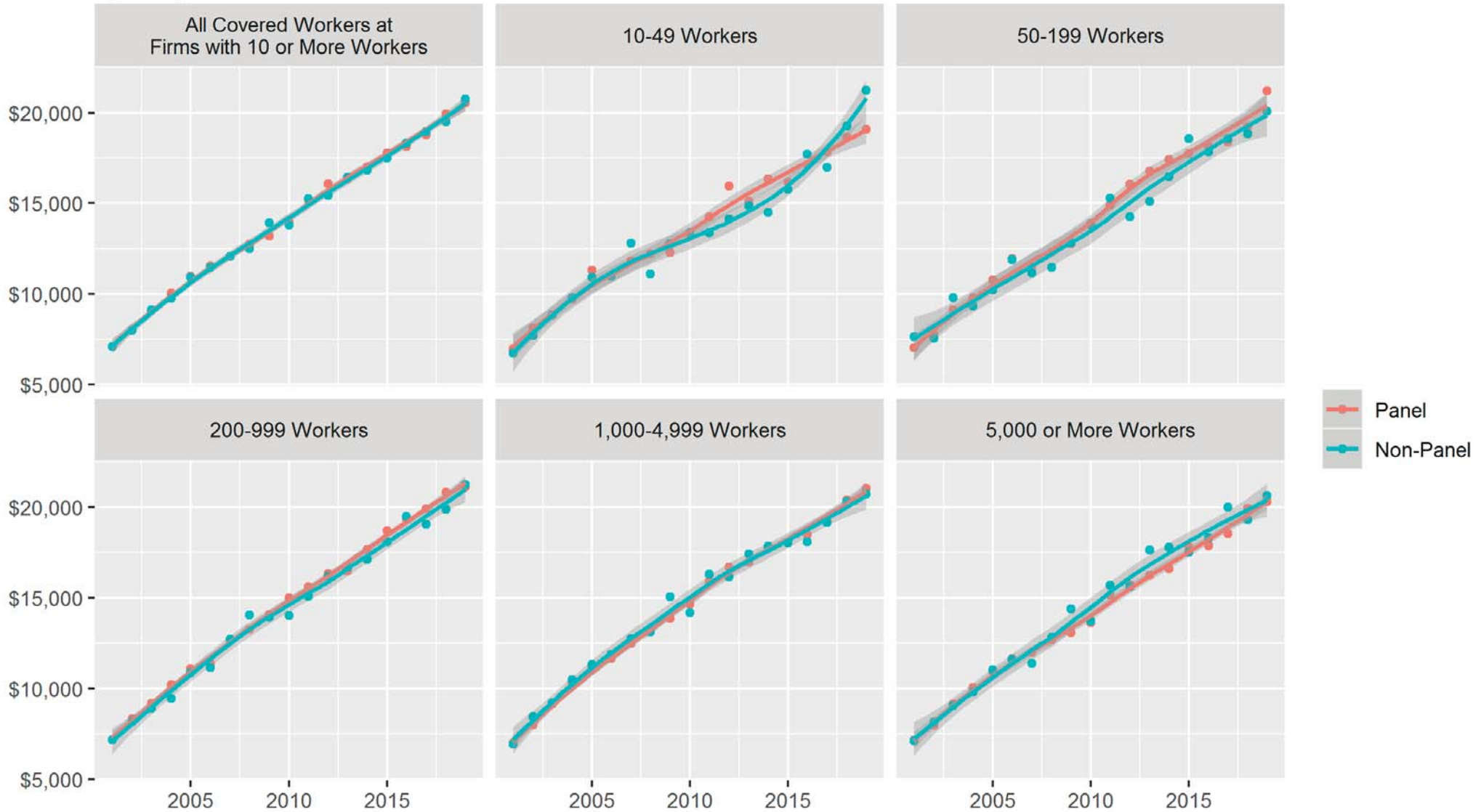
	\$150 or Less	\$151 - \$500	\$501 - \$1,000	\$1,001 - \$2,000	\$2,001 or More
2015	22.37%	41.36%	20.82%	10.7%	4.74%
2015 Standard Error	3.41%	3.7%	2.87%	2.5%	1.54%
2016	25.93%	34.86%	23.24%	9.47%	6.51%
2016 Standard Error	3.22%	3.18%	2.78%	1.66%	1.52%
2017	25.07%	33.25%	23.08%	12.61%	5.99%
2017 Standard Error	3.36%	3.16%	3.22%	1.86%	1.53%
2018	15.26%	39.39%	21.08%	18.74%	5.53%
2018 Standard Error	2.99%	3.48%	2.84%	2.81%	1.71%
2019	15.5%	37.89%	26.51%	13.15%	6.94%
2019 Standard Error	3.58%	5.3%	4.43%	2.49%	2.09%

NOTE: Includes incentives for health risk assessments, biometric screenings, and wellness programs. Firms with at least one of the listed health promotion programs were asked to report the maximum incentive a worker and his/her dependents could receive for all the firm's health promotion programs combined. Forty-six percent of large offering firms offer an incentive to complete any of their health promotion programs. In 2019, less than one percent of firms indicated they had a reward of zero dollars. In most cases, this indicates a non-monetary incentive such as a preferred parking spot. Large Firms have 200 or more workers.

SOURCE: KFF Employer Health Benefits Survey, 2018-2019; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2015-2017

Figure S.26

Among Firms with 10 or More Workers, Average Annual Premiums for Covered Workers, Family Coverage, by Panel and Firm Size, 2001-2019



NOTE: Panel includes firms that participated during either of the prior two survey years. Firms with 3-9 workers are not included in the panel.

SOURCE: KFF Employer Health Benefits Survey, 2018-2019; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2001-2017

Figure S.27

Among Firms with 10 or More Workers, Percentage of Firms Offering Health Benefits, by Panel and Firm Size, 2001-2019



NOTE: Panel includes firms that participated during either of the prior two survey years. Firms with 3-9 workers are not included in the panel.

SOURCE: KFF Employer Health Benefits Survey, 2018-2019; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2001-2017