

EMPLOYER HEALTH BENEFITS
2007 ANNUAL SURVEY

Cost of
Health
Insurance

SECTION

1

Cost of Health Insurance

Premiums for family coverage increased 6.1% in 2007. While premiums continue to rise, this is the fourth consecutive year that premium increases were less than they were in the previous year.¹ The average premium increase in 2007 is the lowest since 1999.

While lower than in recent years, the 6.1% increase in the cost of coverage exceeds the overall rate of inflation by about three and a half percentage points and the increase in workers' earnings by almost two and a half percentage points. Since 2001, the cost of health insurance has increased by 78%.

The average cost of family coverage is \$12,106 a year.

Premium Increases

- The cost of health insurance rose 6.1% in 2007, which is lower than the 7.7% increase for 2006 but still much higher than the overall rate of inflation (2.6%) or the increase in workers' earnings (3.7%) (Exhibit 1.1).
- Small firms (3-199 workers) and large firms (200 or more workers) reported a comparable rate of increase (5.5% vs. 6.4%) (Exhibit 1.4).
- There is variation in premium increases across workers and firms: 10% of covered workers work in firms that experienced premium increases of greater than 15%, while 46% of covered workers work in firms that experienced premium increases less than or equal to 5% (Exhibit 1.5).
- The average premium increase for HMOs (8.3%) is statistically greater than the overall average premium increase for all plan types (Exhibit 1.7). The average premium increases for conventional plans, PPOs, POS plans, and HDHP/SOs are not statistically different from the average premium increase.
- Premium equivalents in self-funded plans rose at a similar rate as premiums in fully insured plans (6.0% vs. 6.2%) (Exhibit 1.8).

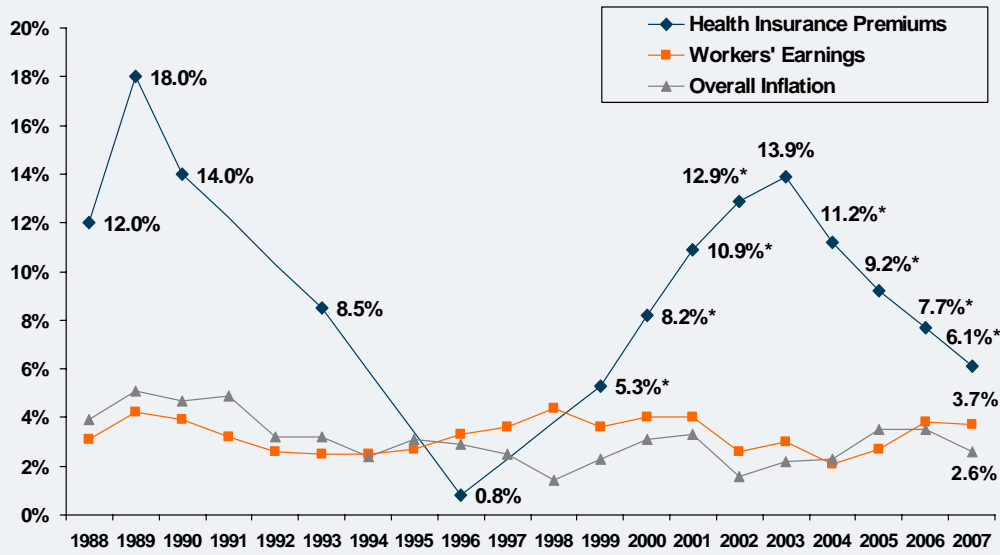
Premium Costs for Single and Family Coverage

- The average cost of premiums for single coverage in 2007 is \$373 per month or \$4,479 per year. This figure includes both the worker and employer contribution. The average cost of premiums for family coverage is \$1,009 per month or \$12,106 per year (Exhibit 1.12).
- Covered workers in PPO plans, the plan type with the highest enrollment, have higher average premiums than covered workers in HMOs and HDHP/SOs for both single and family coverage. Covered workers in HDHP/SOs have lower average premiums than workers in HMOs, PPOs, and POS plans for single coverage and PPOs and HMOs for family coverage.

¹ Data on premium increases reflect the cost of health insurance premiums for a family of four. The average premium increase is weighted by covered workers.

- Premiums for covered workers in small firms (3-199 workers) are similar to those for workers in large firms (200 or more workers) for both single and family coverage (Exhibit 1.12).
- Similar to premium increases, there is also a great deal of variation in premiums across workers and firms: 7% of covered workers work in firms that have single premiums of \$250 or less per month, while 28% have single premiums greater than \$400 per month (Exhibit 1.15).

Exhibit 1.1
Average Percentage Increase in Health Insurance Premiums
Compared to Other Indicators, 1988-2007



*Estimate is statistically different from estimate for the previous year shown ($p < .05$). No statistical tests are conducted for years prior to 1999.
 Note: Data on premium increases reflect the cost of health insurance premiums for a family of four. The average premium increase is weighted by covered workers.
 Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2007; KPMG Survey of Employer-Sponsored Health Benefits, 1993, 1996; The Health Insurance Association of America (HIAA), 1988, 1989, 1990; Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation (April to April), 1988-2007; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 1988-2007 (April to April).

Exhibit 1.2
Average Percentage Increase in Health Insurance Premiums Compared to Other Indicators, 1988-2007

| | Overall Inflation | Workers' Earnings | Premium Increase |
|------|-------------------|-------------------|------------------|
| 1988 | 3.9% | 3.1% | 12.0% |
| 1989 | 5.1 | 4.2 | 18.0 |
| 1990 | 4.7 | 3.9 | 14.0 |
| 1993 | 3.2 | 2.5 | 8.5 |
| 1996 | 2.9 | 3.3 | 0.8 |
| 1999 | 2.3 | 3.6 | 5.3* |
| 2000 | 3.1 | 4.0 | 8.2* |
| 2001 | 3.3 | 4.0 | 10.9* |
| 2002 | 1.6 | 2.6 | 12.9* |
| 2003 | 2.2 | 3.0 | 13.9 |
| 2004 | 2.3 | 2.1 | 11.2* |
| 2005 | 3.5 | 2.7 | 9.2* |
| 2006 | 3.5 | 3.8 | 7.7* |
| 2007 | 2.6 | 3.7 | 6.1* |

* Estimate is statistically different from estimate for the previous year shown ($p < .05$). No tests are done for overall inflation or workers' earnings, or for health insurance premium increases prior to 1999.

Note: Data on premium increases reflect the cost of health insurance premiums for a family of four. The average premium increase is weighted by covered workers.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2007; KPMG Survey of Employer-Sponsored Health Benefits, 1993, 1996; The Health Insurance Association of America (HIAA), 1988, 1989, 1990. Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation, All Urban Consumers (CPI-U) (April to April), 1988-2007; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 1988-2007 (April to April).

Exhibit 1.3
Average Percentage Increase in Health Insurance Premiums,
by Plan Type, 1999-2007

| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 |
|------------------|--------------|--------------|---------------|---------------|--------------|---------------|--------------|--------------|--------------|
| Conventional | 6.0% | 9.5%* | 11.3% | 13.8%* | 14.3% | 11.1% | 5.0%* | 8.4% | 7.3% |
| HMO | 5.6 | 7.6* | 10.4 | 13.5* | 15.2 | 12.0* | 9.4* | 8.6 | 8.3 |
| PPO | 5.4 | 8.5* | 11.6 | 12.7* | 13.7 | 10.9* | 9.4* | 7.3* | 5.3* |
| POS | 4.6 | 7.8* | 9.9 | 12.2* | 13.2 | 11.3 | 9.1 | 8.4 | 5.7* |
| HDHP/SO | ^ | ^ | ^ | ^ | ^ | ^ | ^ | 4.8 | 6.3 |
| ALL PLANS | 5.3%* | 8.2%* | 10.9%* | 12.9%* | 13.9% | 11.2%* | 9.2%* | 7.7%* | 6.1%* |

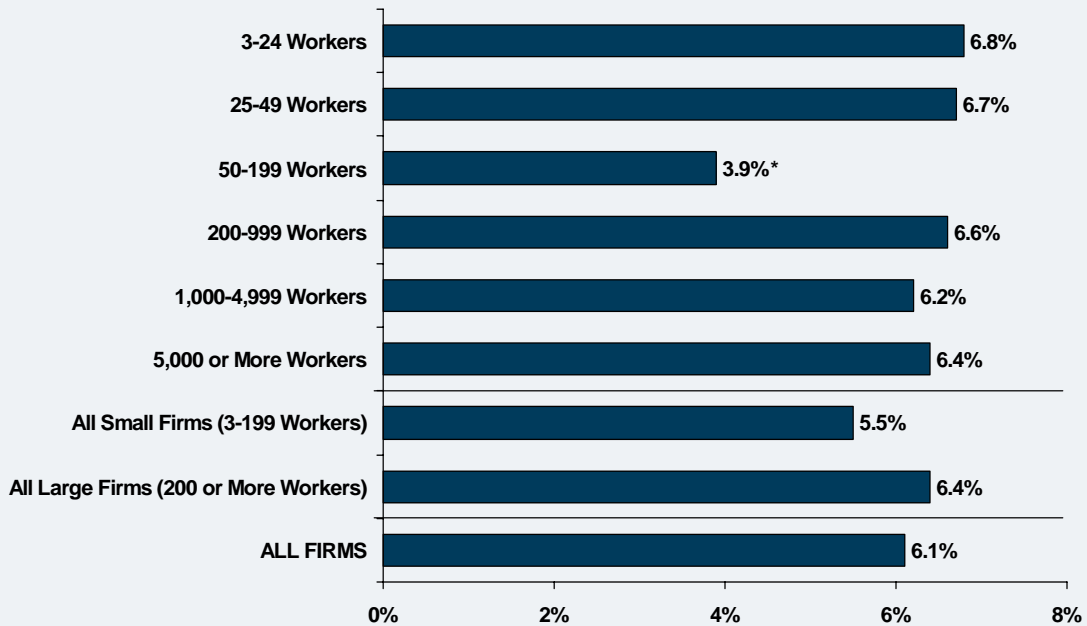
* Estimate is statistically different by plan type from estimate for the previous year shown (p<.05).

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

Note: Data on premium increases reflect the cost of health insurance premiums for a family of four. The average premium increase is weighted by covered workers.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2007.

Exhibit 1.4 Average Percentage Increase in Health Insurance Premiums, by Firm Size, 2007

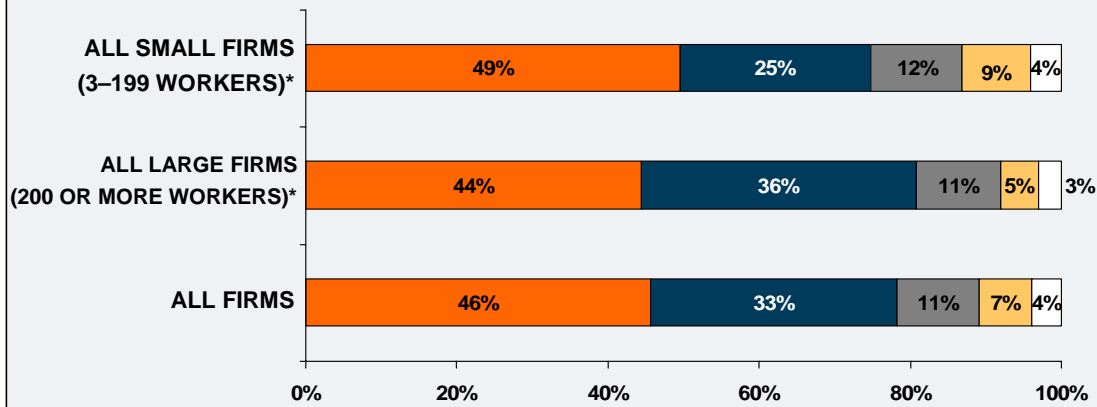


*Estimate is statistically different from estimate for all firms not in the indicated size category ($p < .05$).

Note: Data on premium increases reflect the cost of health insurance premiums for a family of four. The average premium increase is weighted by covered workers.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2007.

Exhibit 1.5
Distribution of Average Percentage Increase in Health Insurance Premiums, by Firm Size, 2007



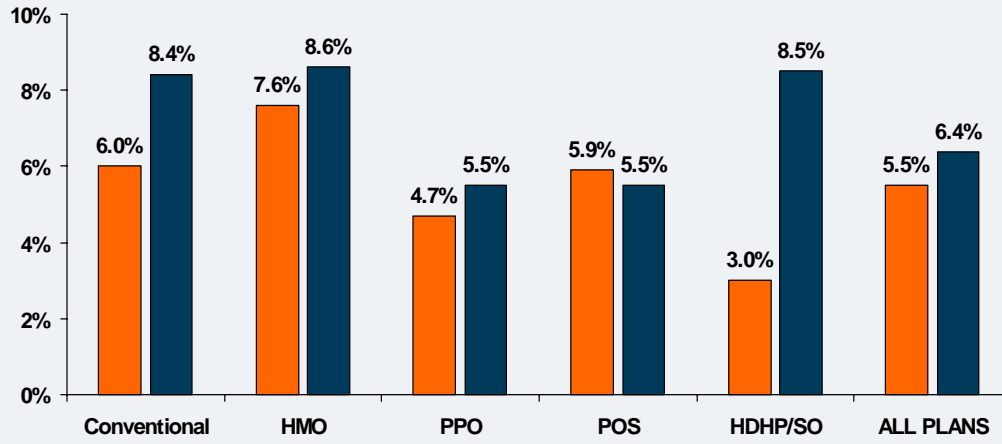
* Distributions for All Small Firms and All Large Firms are statistically different (p<.05).

Note: Data on premium increases reflect the cost of health insurance premiums for a family of four. The average premium increase is weighted by covered workers.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2007.

- Less Than or Equal to 5%
- Greater Than 5%, Less Than or Equal to 10%
- Greater Than 10%, Less Than or Equal to 15%
- Greater Than 15%, Less Than or Equal to 20%
- Greater Than 20%

Exhibit 1.6
Average Percentage Increase in Health Insurance Premiums,
by Firm Size and Plan Type, 2007*



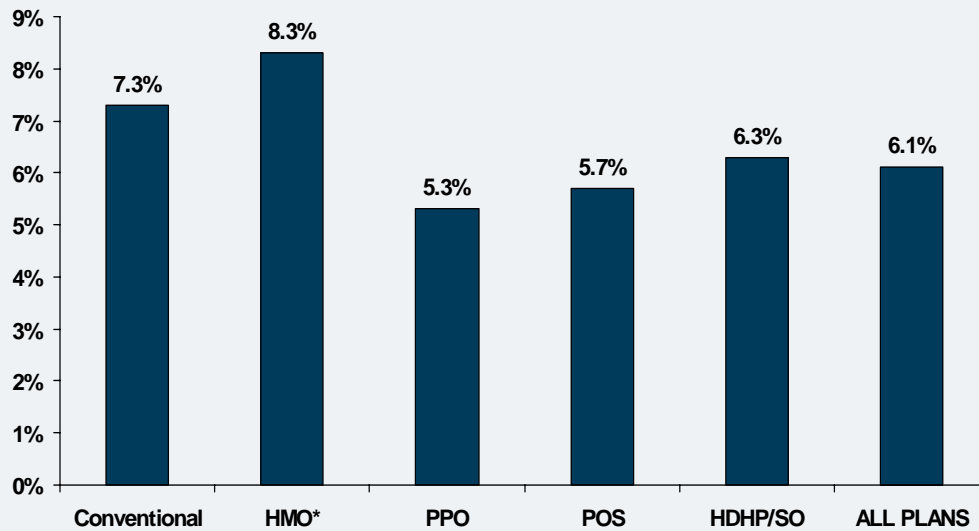
*Tests found no statistical difference within plan type between All Small Firms and All Large Firms ($p < .05$).

Note: Data on premium increases reflect the cost of health insurance premiums for a family of four. The average premium increase is weighted by covered workers.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2007.

■ All Small Firms (3-199 Workers)
■ All Large Firms (200 or More Workers)

Exhibit 1.7
Average Percentage Increase in Health Insurance Premiums,
by Plan Type, 2007

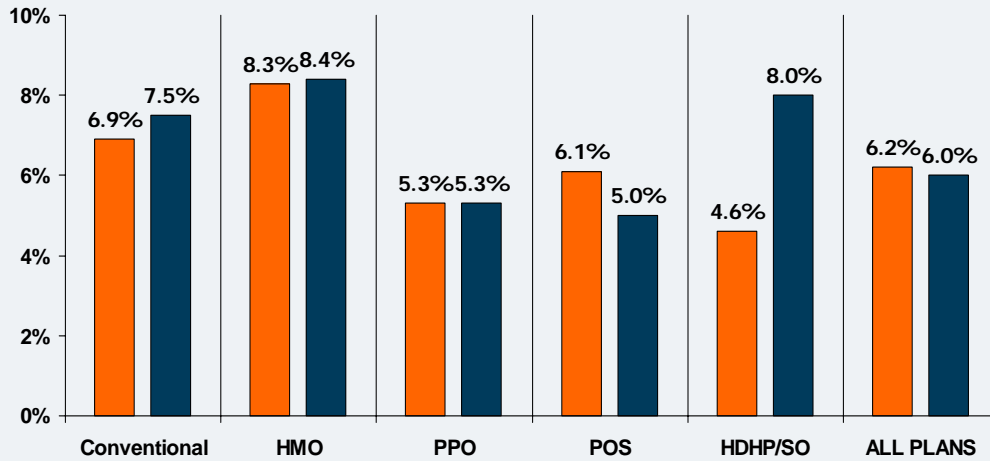


*Estimate is statistically different from All Plans estimate ($p < .05$).

Note: Data on premium increases reflect the cost of health insurance premiums for a family of four. The average premium increase is weighted by covered workers.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2007.

Exhibit 1.8
Average Percentage Increase in Health Insurance Premiums,
by Funding Arrangement and Plan Type, 2007*



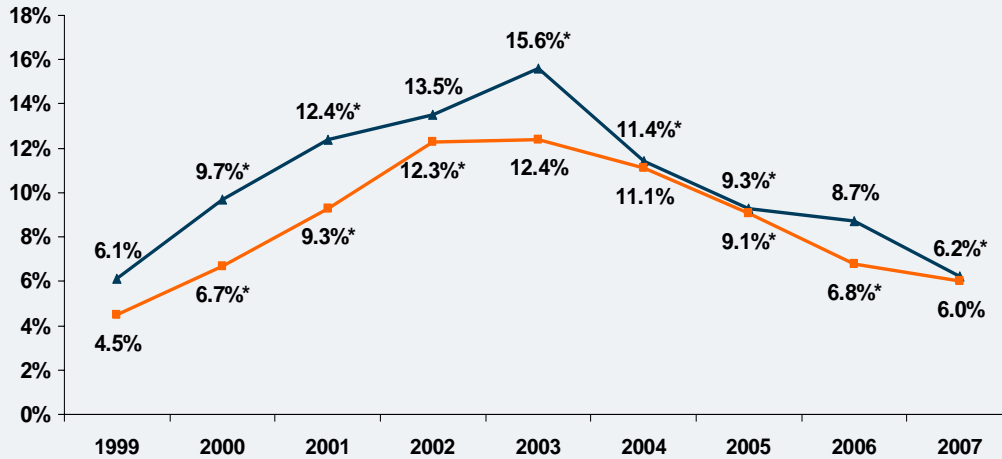
*Tests found no statistical difference within plan type between Fully Insured and Self-Funded plans (p<.05).

Note: Data on premium increases reflect the cost of health insurance premiums for a family of four. The average premium increase is weighted by covered workers. For definitions of Self-Funded and Fully Insured Plans, see the introduction to Section 10.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2007.

■ Fully Insured
■ Self-Funded

Exhibit 1.9
Average Percentage Increase in Health Insurance Premiums
by Funding Arrangement, 1999-2007



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

Note: Data on premium increases reflect the cost of health insurance premiums for a family of four. The average premium increase is weighted by covered workers. 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 this figure for 2006.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2007.

—▲— Fully Insured
—■— Self-Funded

Exhibit 1.10
Average Percentage Increase in Health Insurance Premiums,
by Firm Size, Region, and Industry, 1999-2007

| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 |
|---|-------------|--------------|---------------|---------------|--------------|---------------|--------------|--------------|--------------|
| FIRM SIZE | | | | | | | | | |
| 3-199 Workers | 6.1% | 10.0%* | 12.8%* | 13.5% | 15.5% | 11.5%* | 9.8% | 8.8% | 5.5%* |
| 200-999 Workers | 5.0 | 8.1* | 10.3* | 12.4* | 12.4 | 10.3 | 8.8 | 7.2 | 6.6 |
| 1,000-4,999 Workers | 4.7 | 6.9* | 9.1* | 12.5* | 14.1 | 10.7* | 9.1 | 7.2* | 6.2 |
| 5,000 or More Workers | 5.0 | 7.1* | 10.0* | 12.7* | 13.2 | 11.6 | 8.9* | 6.9* | 6.4 |
| REGION | | | | | | | | | |
| Northeast | 5.1% | 8.8%* | 10.9%* | 12.8%* | 13.7% | 11.3%* | 9.3%* | 8.8% | 6.2%* |
| Midwest | 5.1 | 9.2* | 11.8* | 13.5 | 13.8 | 12.5 | 9.1* | 7.1* | 6.0 |
| South | 5.1 | 7.6* | 10.5* | 12.4* | 12.9 | 9.9* | 10.1 | 7.7* | 6.3 |
| West | 6.4 | 7.3 | 10.4* | 13.1* | 16.3* | 12.1* | 7.9* | 7.2 | 5.6 |
| INDUSTRY | | | | | | | | | |
| Agriculture/Mining/Construction | 2.9% | 10.8%* | 11.6% | 11.8% | 15.1% | 14.1% | 9.5%* | 8.1% | 8.8% |
| Manufacturing | 5.2 | 8.7* | 10.6 | 12.0 | 14.9* | 12.2* | 12.4 | 6.9* | 5.3 |
| Transportation/Communications/Utilities | 5.0 | 7.3 | 9.3 | 12.4 | 13.7 | 12.0 | 8.7* | 6.7 | 8.0 |
| Wholesale | 5.0 | 7.6 | 11.0 | 12.5 | 17.0 | 7.9* | 10.3 | 8.5 | 6.9 |
| Retail | 6.6 | 8.8 | 10.3 | 13.5 | 13.0 | 12.4 | 8.7 | 6.4 | 5.0 |
| Finance | 7.8 | 7.9 | 11.0* | 11.9 | 12.9 | 11.5 | 9.0 | 9.2 | 7.2 |
| Service | 6.0 | 7.7* | 11.9* | 14.0* | 13.7 | 10.7* | 8.5* | 8.4 | 5.4* |
| State/Local Government | 4.2 | 7.9* | 9.6 | 13.2* | 12.8 | 10.9 | 8.7* | 7.6 | 6.6 |
| Health Care | 6.1 | 9.2* | 11.1 | 11.6 | 14.3 | 10.6* | 7.1* | 6.2 | 5.8 |
| ALL PLANS | 5.3% | 8.2%* | 10.9%* | 12.9%* | 13.9% | 11.2%* | 9.2%* | 7.7%* | 6.1%* |

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

Note: Data on premium increases reflect the cost of health insurance premiums for a family of four. The average premium increase is weighted by covered workers.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2007.

Exhibit 1.11
Average Monthly Premiums for Covered Workers, Single and Family Coverage,
by Plan Type, 2007

| | HMO | PPO | POS | HDHP/SO | ALL PLANS |
|-----------------|-------|---------|-------|---------|-----------|
| Single Coverage | \$358 | \$386 | \$361 | \$322* | \$373 |
| Family Coverage | \$990 | \$1,037 | \$966 | \$891* | \$1,009 |

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

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2007.

Exhibit 1.12
Average Monthly and Annual Premiums for Covered Workers,
by Plan Type and Firm Size, 2007*

| | Monthly | | Annual | |
|---------------------------------------|------------------------|------------------------|------------------------|------------------------|
| | <i>Single Coverage</i> | <i>Family Coverage</i> | <i>Single Coverage</i> | <i>Family Coverage</i> |
| HMO | | | | |
| All Small Firms (3-199 Workers) | \$355 | \$955 | \$4,255 | \$11,459 |
| All Large Firms (200 or More Workers) | 360 | 1,005 | 4,320 | 12,059 |
| ALL FIRM SIZES | \$358 | \$990 | \$4,299 | \$11,879 |
| PPO | | | | |
| All Small Firms (3-199 Workers) | \$407 | \$1,018 | \$4,881 | \$12,219 |
| All Large Firms (200 or More Workers) | 379 | 1,044 | 4,546 | 12,525 |
| ALL FIRM SIZES | \$386 | \$1,037 | \$4,638 | \$12,443 |
| POS | | | | |
| All Small Firms (3-199 Workers) | \$363 | \$989 | \$4,358 | \$11,871 |
| All Large Firms (200 or More Workers) | 359 | 936 | 4,310 | 11,237 |
| ALL FIRM SIZES | \$361 | \$966 | \$4,337 | \$11,588 |
| HDHP/SO | | | | |
| All Small Firms (3-199 Workers) | \$323 | \$843 | \$3,881 | \$10,116 |
| All Large Firms (200 or More Workers) | 321 | 931 | 3,856 | 11,176 |
| ALL FIRM SIZES | \$322 | \$891 | \$3,869 | \$10,693 |
| ALL PLANS | | | | |
| All Small Firms (3-199 Workers) | \$379 | \$986 | \$4,553 | \$11,835 |
| All Large Firms (200 or More Workers) | 370 | 1,019 | 4,442 | 12,233 |
| ALL FIRM SIZES | \$373 | \$1,009 | \$4,479 | \$12,106 |

* Tests found no statistical difference within plan type between estimates for All Small Firms and All Large Firms ($p < .05$).

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2007.

Exhibit 1.13
Average Monthly and Annual Premiums for Covered Workers,
by Plan Type and Region, 2007

| | Monthly | | Annual | |
|--------------------|------------------------|------------------------|------------------------|------------------------|
| | <i>Single Coverage</i> | <i>Family Coverage</i> | <i>Single Coverage</i> | <i>Family Coverage</i> |
| HMO | | | | |
| Northeast | \$368 | \$1,006 | \$4,416 | \$12,069 |
| Midwest | 379 | 1,022 | 4,543 | 12,261 |
| South | 341 | 980 | 4,087 | 11,766 |
| West | 357 | 969 | 4,284 | 11,628 |
| ALL REGIONS | \$358 | \$990 | \$4,299 | \$11,879 |
| PPO | | | | |
| Northeast | \$383 | \$1,074 | \$4,590 | \$12,884 |
| Midwest | 381 | 1,034 | 4,567 | 12,410 |
| South | 364 | 1,002* | 4,370 | 12,027* |
| West | 450 | 1,075 | 5,403 | 12,900 |
| ALL REGIONS | \$386 | \$1,037 | \$4,638 | \$12,443 |
| POS | | | | |
| Northeast | \$381 | \$1,043 | \$4,570 | \$12,521 |
| Midwest | 399 | 1,024 | 4,789 | 12,289 |
| South | 339 | 947 | 4,069 | 11,359 |
| West | 347 | 901 | 4,166 | 10,818 |
| ALL REGIONS | \$361 | \$966 | \$4,337 | \$11,588 |
| HDHP/SO | | | | |
| Northeast | \$308 | \$892 | \$3,691 | \$10,698 |
| Midwest | 284* | 839 | 3,414* | 10,065 |
| South | 351 | 885 | 4,212 | 10,614 |
| West | 340 | 964 | 4,077 | 11,567 |
| ALL REGIONS | \$322 | \$891 | \$3,869 | \$10,693 |
| ALL PLANS | | | | |
| Northeast | \$375 | \$1,045* | \$4,504 | \$12,544* |
| Midwest | 376 | 1,018 | 4,511 | 12,222 |
| South | 356* | 985 | 4,275* | 11,818 |
| West | 395 | 1,002 | 4,742 | 12,030 |
| ALL REGIONS | \$373 | \$1,009 | \$4,479 | \$12,106 |

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

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2007.

Exhibit 1.14
Average Monthly and Annual Premiums for Covered Workers,
by Plan Type and Industry, 2007

| | Monthly | | Annual | |
|---|-----------------|-----------------|-----------------|-----------------|
| | Single Coverage | Family Coverage | Single Coverage | Family Coverage |
| HMO | | | | |
| Agriculture/Mining/Construction | NSD | NSD | NSD | NSD |
| Manufacturing | \$339 | \$947 | \$4,073 | \$11,370 |
| Transportation/Communications/Utilities | 338 | 1,000 | 4,050 | 12,005 |
| Wholesale | NSD | NSD | NSD | NSD |
| Retail | 335 | 853* | 4,018 | 10,237* |
| Finance | 343 | 998 | 4,117 | 11,973 |
| Service | 372 | 1,030 | 4,463 | 12,365 |
| State/Local Government | 383 | 996 | 4,591 | 11,948 |
| Health Care | 376 | 1,018 | 4,510 | 12,214 |
| ALL INDUSTRIES | \$358 | \$990 | \$4,299 | \$11,879 |
| PPO | | | | |
| Agriculture/Mining/Construction | \$351 | \$961 | \$4,215 | \$11,533 |
| Manufacturing | 348* | 972* | 4,175* | 11,664* |
| Transportation/Communications/Utilities | 517 | 1,079 | 6,203 | 12,953 |
| Wholesale | 366 | 1,094 | 4,394 | 13,127 |
| Retail | 321* | 909* | 3,857* | 10,910* |
| Finance | 363 | 1,006 | 4,353 | 12,067 |
| Service | 378 | 1,052 | 4,542 | 12,626 |
| State/Local Government | 423 | 1,028 | 5,081 | 12,335 |
| Health Care | 425* | 1,180* | 5,099* | 14,158* |
| ALL INDUSTRIES | \$386 | \$1,037 | \$4,638 | \$12,443 |
| POS | | | | |
| Agriculture/Mining/Construction | NSD | NSD | NSD | NSD |
| Manufacturing | \$342 | \$930 | \$4,109 | \$11,154 |
| Transportation/Communications/Utilities | NSD | NSD | NSD | NSD |
| Wholesale | NSD | NSD | NSD | NSD |
| Retail | NSD | NSD | NSD | NSD |
| Finance | NSD | NSD | NSD | NSD |
| Service | 364 | 1,000 | 4,366 | 12,001 |
| State/Local Government | 405 | 994 | 4,863 | 11,934 |
| Health Care | 351 | 897 | 4,211 | 10,762 |
| ALL INDUSTRIES | \$361 | \$966 | \$4,337 | \$11,588 |
| HDHP/SO | | | | |
| Agriculture/Mining/Construction | NSD | NSD | NSD | NSD |
| Manufacturing | \$277* | \$767* | \$3,325* | \$9,199* |
| Transportation/Communications/Utilities | NSD | NSD | NSD | NSD |
| Wholesale | NSD | NSD | NSD | NSD |
| Retail | NSD | NSD | NSD | NSD |
| Finance | 316 | 905 | 3,797 | 10,857 |
| Service | 357 | 897 | 4,286 | 10,768 |
| State/Local Government | NSD | NSD | NSD | NSD |
| Health Care | NSD | NSD | NSD | NSD |
| ALL INDUSTRIES | \$322 | \$891 | \$3,869 | \$10,693 |
| ALL PLANS | | | | |
| Agriculture/Mining/Construction | \$338* | \$946 | \$4,060* | \$11,350 |
| Manufacturing | 341* | 950* | 4,094* | 11,401* |
| Transportation/Communications/Utilities | 442 | 1,053 | 5,307 | 12,638 |
| Wholesale | 352 | 1,015 | 4,225 | 12,181 |
| Retail | 341* | 904* | 4,093* | 10,853* |
| Finance | 356 | 999 | 4,270 | 11,987 |
| Service | 374 | 1,032 | 4,485 | 12,389 |
| State/Local Government | 406* | 1,011 | 4,877* | 12,138 |
| Health Care | 401* | 1,103* | 4,817* | 13,232* |
| ALL INDUSTRIES | \$373 | \$1,009 | \$4,479 | \$12,106 |

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

NSD: Not Sufficient Data.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2007.

Exhibit 1.15
Distribution of Single and Family Average Monthly Premiums for Covered Workers, 2001-2007

| | 2001 | 2002* | 2003* | 2004* | 2005* | 2006* | 2007* |
|-----------------------------|------|-------|-------|-------|-------|-------|-------|
| Single Premiums (\$) | | | | | | | |
| \$0 to \$200 | 36% | 19% | 10% | 6% | 5% | 3% | 2% |
| 201 to 250 | 41 | 36 | 22 | 16 | 8 | 7 | 5 |
| 251 to 300 | 14 | 27 | 38 | 29 | 21 | 18 | 17 |
| 301 to 350 | 4 | 11 | 19 | 29 | 30 | 28 | 23 |
| 351 to 400 | 2 | 3 | 7 | 12 | 21 | 22 | 24 |
| More than \$400 | 2 | 5 | 5 | 8 | 15 | 22 | 28 |
| Family Premiums (\$) | | | | | | | |
| \$0 to \$550 | 38% | 19% | 10% | 5% | 5% | 3% | 2% |
| 551 to 700 | 47 | 44 | 25 | 16 | 8 | 8 | 7 |
| 701 to 850 | 11 | 26 | 42 | 34 | 27 | 20 | 15 |
| 851 to 1,000 | 3 | 8 | 17 | 31 | 34 | 32 | 29 |
| 1,001 to 1,150 | 1 | 2 | 4 | 9 | 16 | 22 | 21 |
| More than \$1,150 | <1 | 1 | 2 | 4 | 11 | 16 | 25 |

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

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2001-2007.