

EMPLOYER HEALTH BENEFITS
2012 ANNUAL SURVEY

Worker and
Employer
Contributions
for Premiums

SECTION

6

WORKER AND EMPLOYER CONTRIBUTIONS FOR PREMIUMS

PREMIUM CONTRIBUTIONS BY COVERED WORKERS AVERAGE 18% FOR SINGLE COVERAGE AND 28% FOR FAMILY COVERAGE.¹ THE AVERAGE MONTHLY WORKER CONTRIBUTIONS ARE \$79 FOR SINGLE COVERAGE (\$951 ANNUALLY) AND \$360 FOR FAMILY COVERAGE (\$4,316 ANNUALLY). THESE PERCENTAGE AND DOLLAR VALUES ARE SIMILAR TO THE VALUES REPORTED IN 2011.

- ▶ In 2012, covered workers on average contribute 18% of the premium for single coverage and 28% of the premium for family coverage, the same contribution percentages reported for 2011 (Exhibit 6.1).
- ▶ On average, workers with single coverage contribute \$79 per month (\$951 annually), and workers with family coverage contribute \$360 per month (\$4,316 annually), towards their health insurance premiums, similar to the amounts reported in 2011 (Exhibit 6.2, Exhibit 6.3, and Exhibit 6.4).
 - Worker contributions in HDHP/SOs are lower than the overall average worker contributions for both single and family coverage (\$765 and \$3,720) (Exhibit 6.5).
 - Worker contributions in POS plans are lower for single coverage (\$743) compared to the overall average worker contribution for single coverage. Worker contributions in HMO plans are higher for single coverage (\$1,114) than the overall average worker contribution amounts (Exhibit 6.5).
- ▶ Workers in small firms (3–199 workers) contribute a lower amount annually for single coverage than workers in large firms (200 or more workers), \$848 vs. \$1,001. In contrast, workers in small firms with family coverage contribute significantly more annually than workers with family coverage in large firms, (\$5,134 vs. \$3,926) (Exhibit 6.8).
- ▶ There is a great deal of variation in worker contributions to premiums.
 - Twenty-eight percent of covered workers contribute \$1,332 or more annually (140% or more of the average worker contribution) for single coverage, while 18% of covered workers have an annual worker contribution of less than \$571 (less than 60% of the average worker contribution) (Exhibit 6.14).
 - For family coverage, 22% of covered workers contribute \$6,043 or more annually (140% or more of the average worker contribution), while 23% of covered workers have an annual worker contribution of less than \$2,590 (less than 60% of the average worker contribution) (Exhibit 6.14).
- ▶ The majority of covered workers are employed by a firm that contributes at least half of the premium.
 - Sixteen percent of covered workers with single coverage and 6% of covered workers with family coverage work for a firm that pays 100% of the premium (Exhibit 6.15).
 - Covered workers in small firms (3–199 workers) are more likely to work for a firm that pays 100% of the premium than workers in large firms (200 or more workers). Thirty-six 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 6.16). For family coverage, 16% percent 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).

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 or Health Reimbursement Arrangements. See Section 8 for estimates of employer contributions to HSAs and HRAs.

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

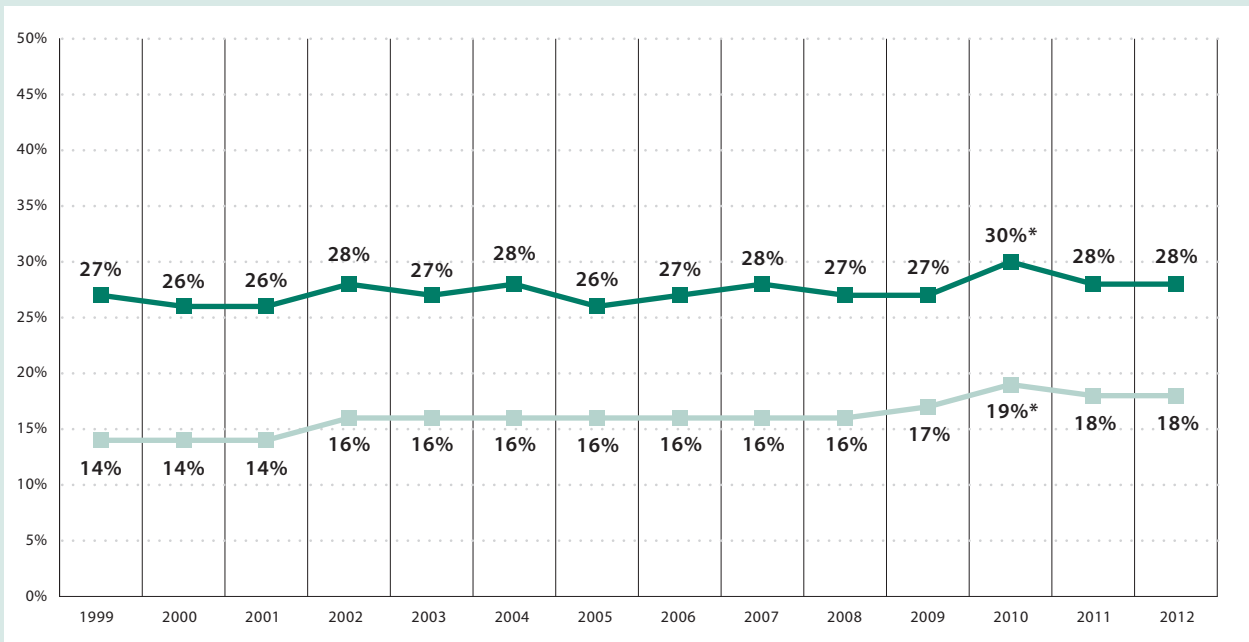
- Five percent of covered workers in small firms (3–199 workers) contribute more than 50% of the premium for single coverage, compared to 1% of covered workers in large firms (200 or more workers) (Exhibit 6.16). For family coverage, 30% of covered workers in small firms work in a firm where they must contribute more than 50% of the premium, compared to 6% of covered workers in large firms (Exhibit 6.17).
- ▶ The percentage of the premium paid by covered workers varies by several firm characteristics.
 - For family coverage, workers in firms with many lower-wage workers (35% or more earn \$24,000 or less annually) contribute a greater percentage of the premium than those in firms with fewer lower-wage workers (less than 35% earn \$24,000 or less annually) (34% vs. 28%) (Exhibit 6.20).
 - 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 union workers (22% vs. 32%) (Exhibit 6.20).
- 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 (24% vs. 29%)² (Exhibit 6.20).
- ▶ Among firms offering health benefits with fewer than 20 employees nearly half (47%) contribute different dollar amounts toward premiums for different employees (Exhibit 6.25).
- ▶ Among firms offering health benefits with fewer than 20 employees, 72% have at least one plan that provides a bill itemizing per employee premium costs. Of these firms, 51% report being charged a different premium amount for different employees (Exhibit 6.25).
- Among firms offering health benefits, 4% vary worker premium contributions by wage level. Large firms (200 or more workers) are more likely to vary contributions by wage level than small firms (10% vs. 4%) (Exhibit 6.26).

NOTE:

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

EXHIBIT 6.1

Average Percentage of Premium Paid by Covered Workers for Single and Family Coverage, 1999–2012



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2012.

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

— FAMILY COVERAGE
— SINGLE COVERAGE

EXHIBIT 6.2

Average Monthly Worker Premium Contributions Paid by Covered Workers for Single and Family Coverage, 1999–2012



SOURCE:

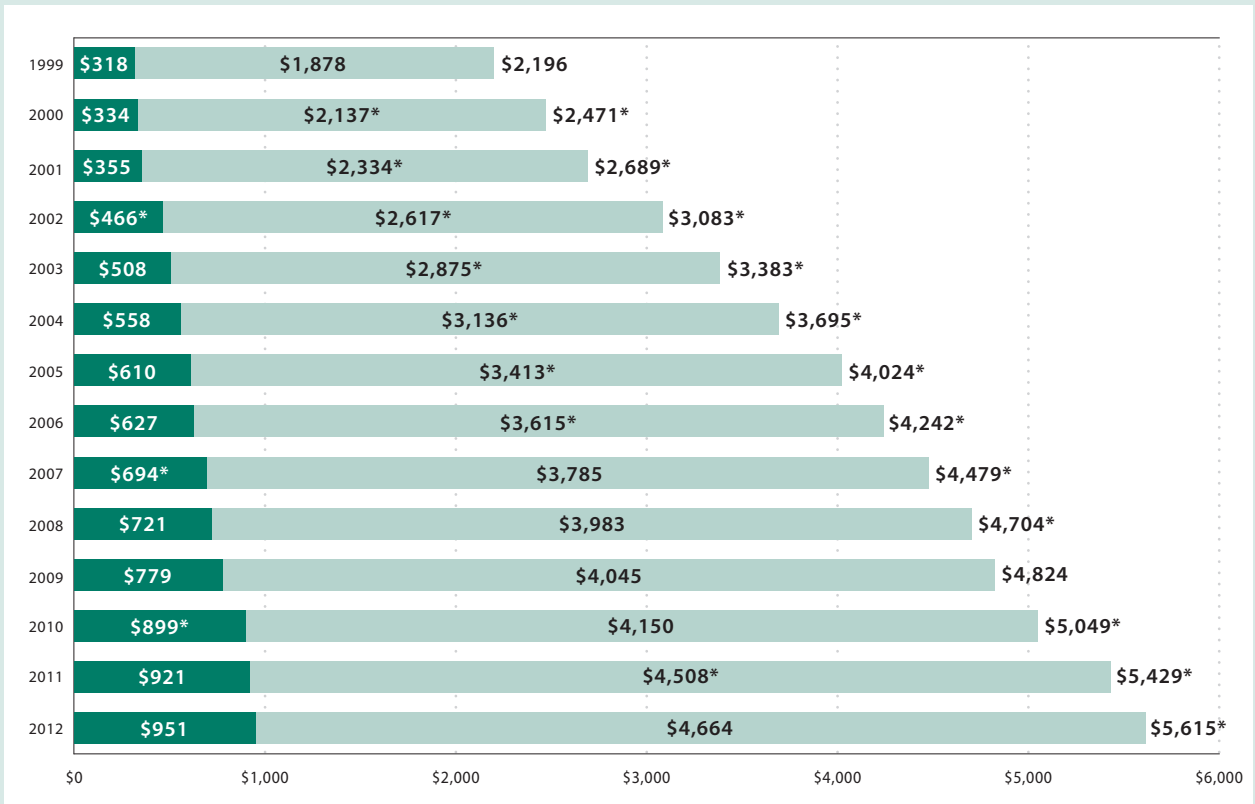
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2012.

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

— FAMILY COVERAGE
— SINGLE COVERAGE

EXHIBIT 6.3

Average Annual Worker and Employer Contributions to Premiums and Total Premiums for Single Coverage, 1999–2012



SOURCE:

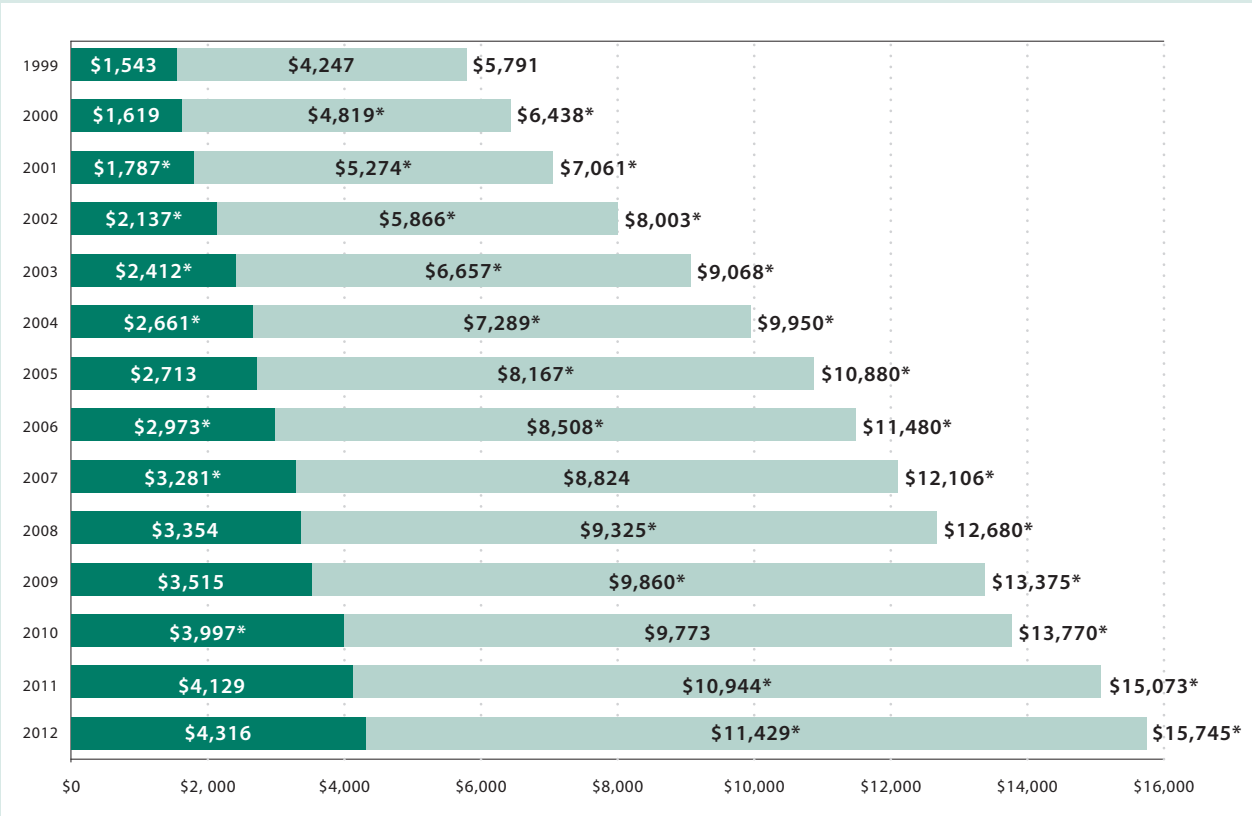
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2012.

■ 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, 1999–2012



SOURCE:

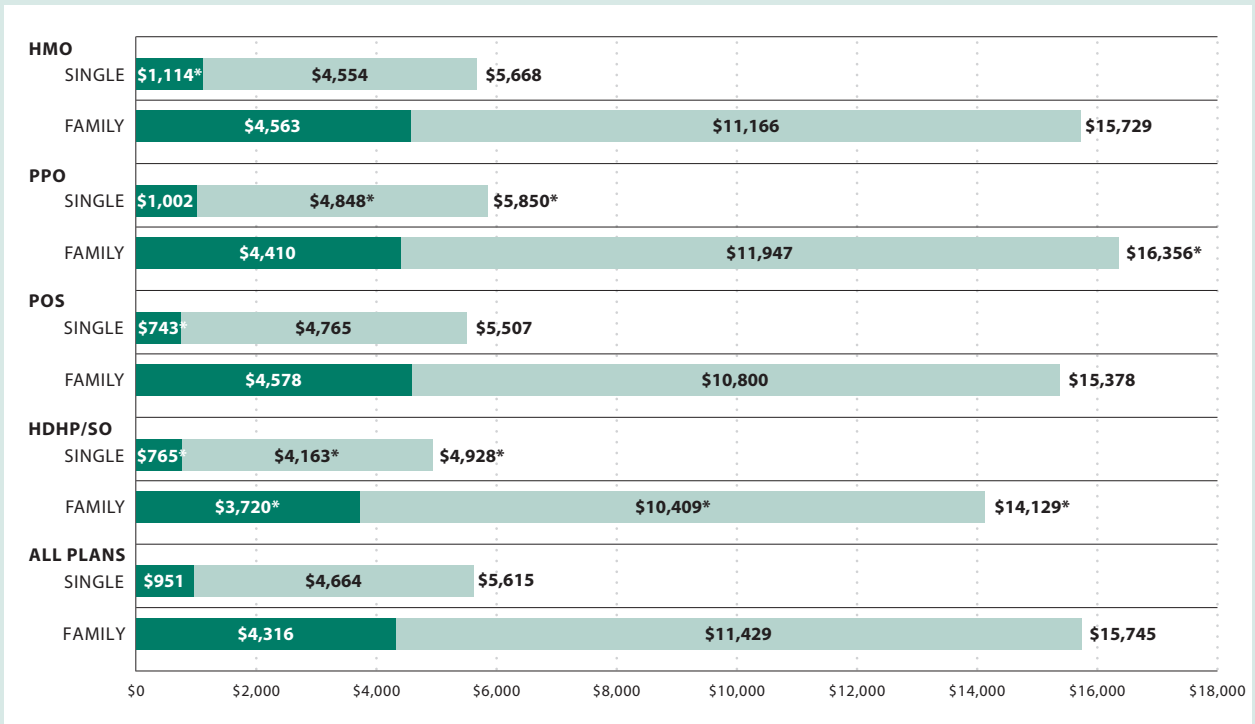
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2012.

■ 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, 2012



SOURCE:

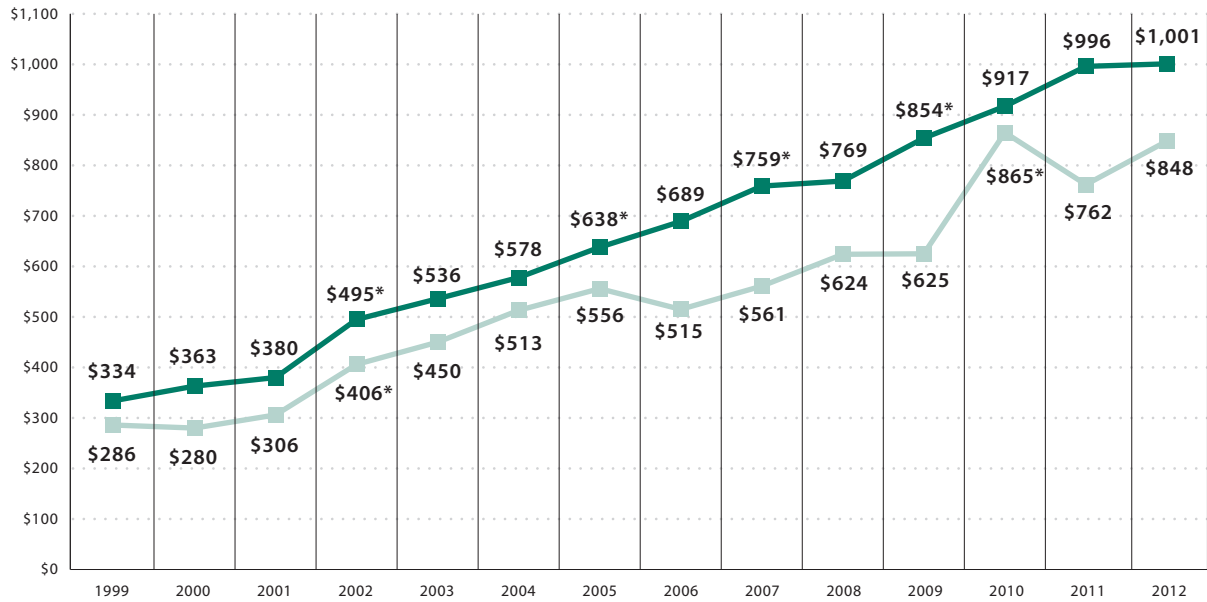
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2012.

■ WORKER CONTRIBUTION
■ EMPLOYER CONTRIBUTION

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

EXHIBIT 6.6

Average Annual Worker Contributions for Covered Workers with Single Coverage, by Firm Size, 1999–2012



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2012.

* 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, 1999–2012



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2012.

* 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, 1999–2012

	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*

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2012.

* 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, 2012

	Worker Contribution	Employer Contribution	Total Premium
HMO			
All Small Firms (3–199 Workers)	\$1,351*	\$4,254	\$5,605
All Large Firms (200 or More Workers)	\$1,003*	\$4,694	\$5,697
PPO			
All Small Firms (3–199 Workers)	\$832*	\$5,165*	\$5,997
All Large Firms (200 or More Workers)	\$1,058*	\$4,744*	\$5,802
POS			
All Small Firms (3–199 Workers)	\$657	\$4,703	\$5,360
All Large Firms (200 or More Workers)	\$907	\$4,883	\$5,790
HDHP/SO			
All Small Firms (3–199 Workers)	\$695	\$4,318	\$5,013
All Large Firms (200 or More Workers)	\$813	\$4,058	\$4,871
ALL PLANS			
All Small Firms (3–199 Workers)	\$848*	\$4,740	\$5,588
All Large Firms (200 or More Workers)	\$1,001*	\$4,627	\$5,628

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2012.

* 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, 2012

	Worker Contribution	Employer Contribution	Total Premium
HMO			
All Small Firms (3–199 Workers)	\$6,437*	\$8,607*	\$15,044
All Large Firms (200 or More Workers)	\$3,691*	\$12,356*	\$16,047
PPO			
All Small Firms (3–199 Workers)	\$5,088*	\$11,223	\$16,311
All Large Firms (200 or More Workers)	\$4,189*	\$12,182	\$16,371
POS			
All Small Firms (3–199 Workers)	\$4,725	\$10,378	\$15,102
All Large Firms (200 or More Workers)	\$4,298	\$11,603	\$15,901
HDHP/SO			
All Small Firms (3–199 Workers)	\$4,683*	\$8,936*	\$13,619
All Large Firms (200 or More Workers)	\$3,064*	\$11,413*	\$14,477
ALL PLANS			
All Small Firms (3–199 Workers)	\$5,134*	\$10,119*	\$15,253*
All Large Firms (200 or More Workers)	\$3,926*	\$12,054*	\$15,980*

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2012.

* 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, 2012

	Monthly		Annual	
	Single Coverage	Family Coverage	Single Coverage	Family Coverage
HMO				
All Small Firms (3–199 Workers)	\$113*	\$536*	\$1,351*	\$6,437*
All Large Firms (200 or More Workers)	84*	308*	1,003*	3,691*
ALL FIRM SIZES	\$93	\$380	\$1,114	\$4,563
PPO				
All Small Firms (3–199 Workers)	\$69*	\$424*	\$832*	\$5,088*
All Large Firms (200 or More Workers)	88*	349*	1,058*	\$4,189*
ALL FIRM SIZES	\$84	\$367	\$1,002	\$4,410
POS				
All Small Firms (3–199 Workers)	\$55	\$394	\$657	\$4,725
All Large Firms (200 or More Workers)	76	358	907	4,298
ALL FIRM SIZES	\$62	\$381	\$743	\$4,578
HDHP/SO				
All Small Firms (3–199 Workers)	\$58	\$390*	\$695	\$4,683*
All Large Firms (200 or More Workers)	68	255*	813	3,064*
ALL FIRM SIZES	\$64	\$310	\$765	\$3,720
ALL PLANS				
All Small Firms (3–199 Workers)	\$71*	\$428*	\$848*	\$5,134*
All Large Firms (200 or More Workers)	83*	327*	\$1,001*	3,926*
ALL FIRM SIZES	\$79	\$360	\$951	\$4,316

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2012.

* 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, 2012

	Monthly		Annual	
	Single Coverage	Family Coverage	Single Coverage	Family Coverage
HMO				
Northeast	\$95	\$368	\$1,145	\$4,417
Midwest	79	257*	946	3,086*
South	102	428	1,224	5,138
West	89	391	1,067	4,687
ALL REGIONS	\$93	\$380	\$1,114	\$4,563
PPO				
Northeast	\$98*	\$351	\$1,171*	\$4,211
Midwest	83	356	995	4,276
South	81	378	973	4,540
West	75	374	901	4,489
ALL REGIONS	\$84	\$367	\$1,002	\$4,410
POS				
Northeast	\$94*	\$387	\$1,124*	\$4,649
Midwest	64	349	763	4,185
South	65	412	776	4,948
West	43	366	515	4,395
ALL REGIONS	\$62	\$381	\$743	\$4,578
HDHP/SO				
Northeast	\$62	\$254*	\$747	\$3,053*
Midwest	70	300	835	3,596
South	60	306	726	3,673
West	59	408*	712	4,899*
ALL REGIONS	\$64	\$310	\$765	\$3,720
ALL PLANS				
Northeast	\$90*	\$338	\$1,084*	\$4,059
Midwest	77	331*	924	3,973*
South	79	375	945	4,502
West	73	382	877	4,587
ALL REGIONS	\$79	\$360	\$951	\$4,316

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2012.

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

EXHIBIT 6.13

Average Monthly Worker Premium Contributions Paid by Covered Workers for Single and Family Coverage, by Plan Type, 1999–2012

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

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2012.

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

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

EXHIBIT 6.14

Distribution of Worker Premium Contributions for Single and Family Coverage Relative to the Average Annual Worker Premium Contribution, 2012

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 \$571	18%	Less than \$2,590	23%
60% to Less than 80%	\$571 to <\$761	11%	\$2,590 to <\$3,453	18%
80% to Less than Average	\$761 to <\$951	14%	\$3,453 to <\$4,316	17%
Average to Less than 120%	\$951 to <\$1,142	16%	\$4,316 to <\$5,180	13%
120% to Less than 140%	\$1,142 to <\$1,332	13%	\$5,180 to <\$6,043	8%
140% or More	\$1,332 or More	28%	\$6,043 or More	22%

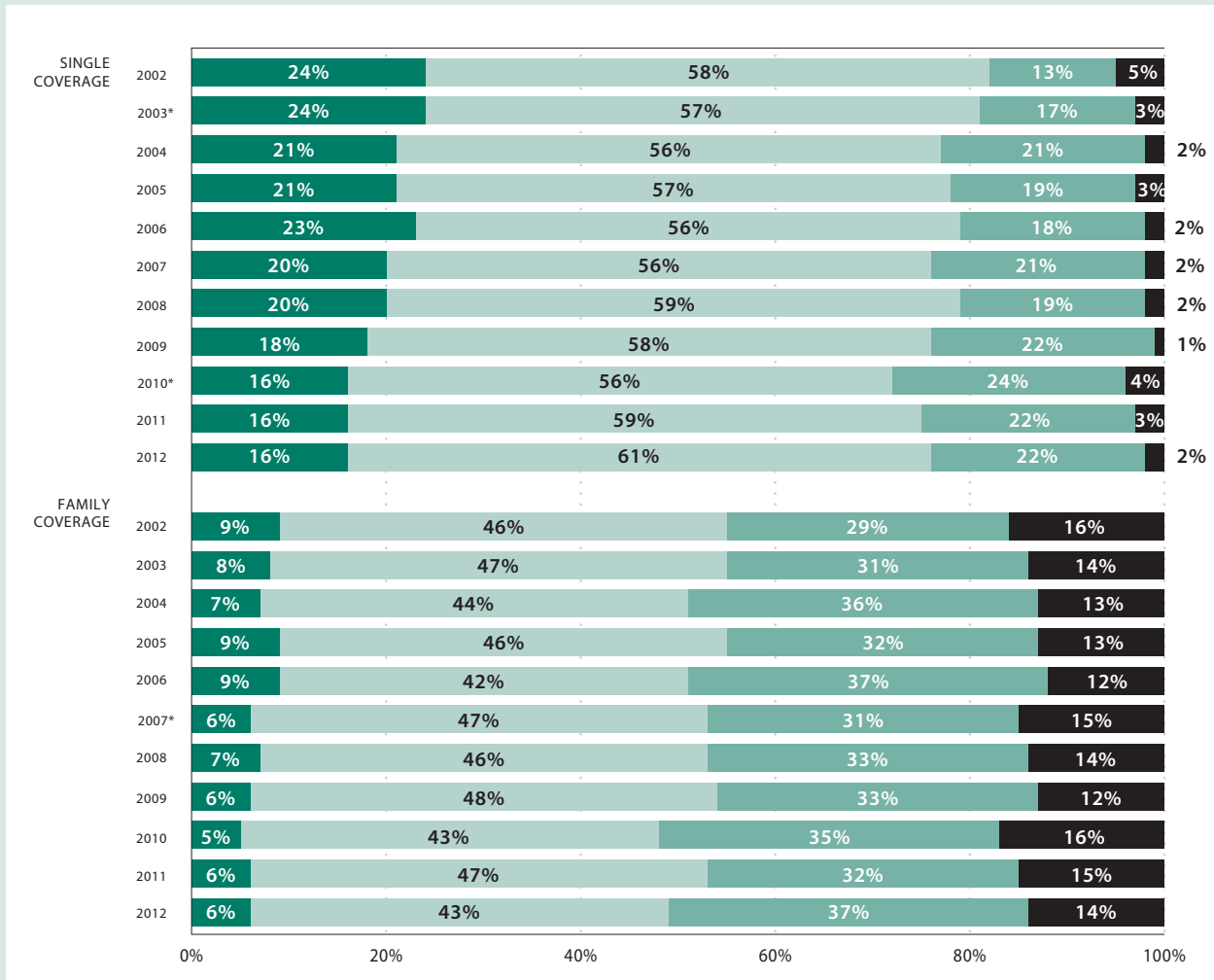
SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2012.

Note: The average annual worker contribution is \$951 for single coverage and \$4,316 for family coverage. The worker contribution distribution is relative to the average single or family worker contribution. For example, \$761 is 80% of the average single worker contribution and \$1,142 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 6.15

Distribution of Percentage of Premium Paid by Covered Workers for Single and Family Coverage, 2002–2012



SOURCE:

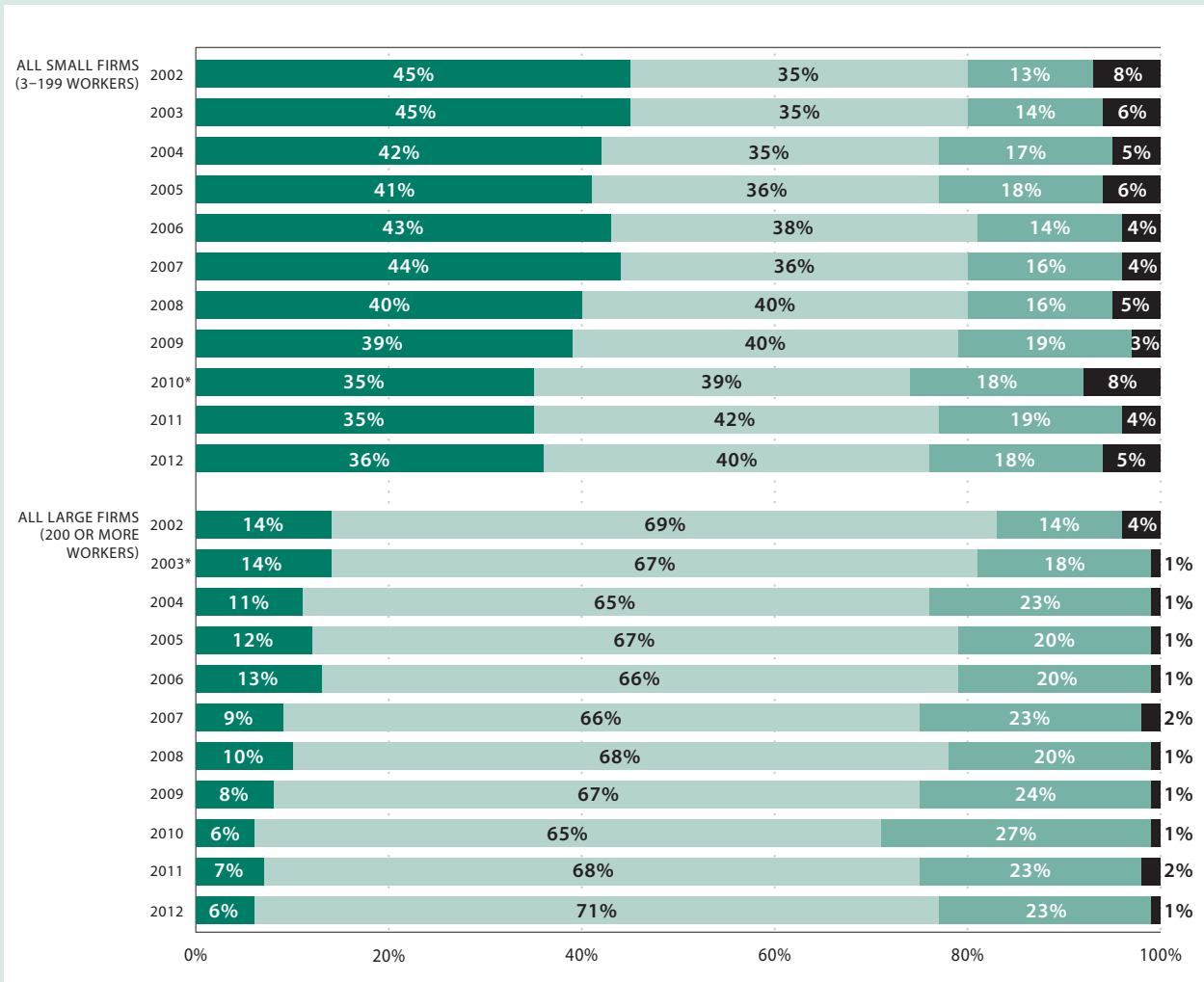
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2002–2012.

* Distribution is statistically different within coverage type 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 6.16

Distribution of Percentage of Premium Paid by Covered Workers for Single Coverage, by Firm Size, 2002–2012



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2002–2012.

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

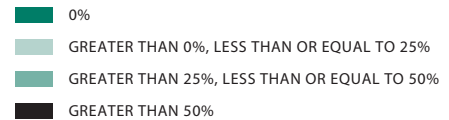
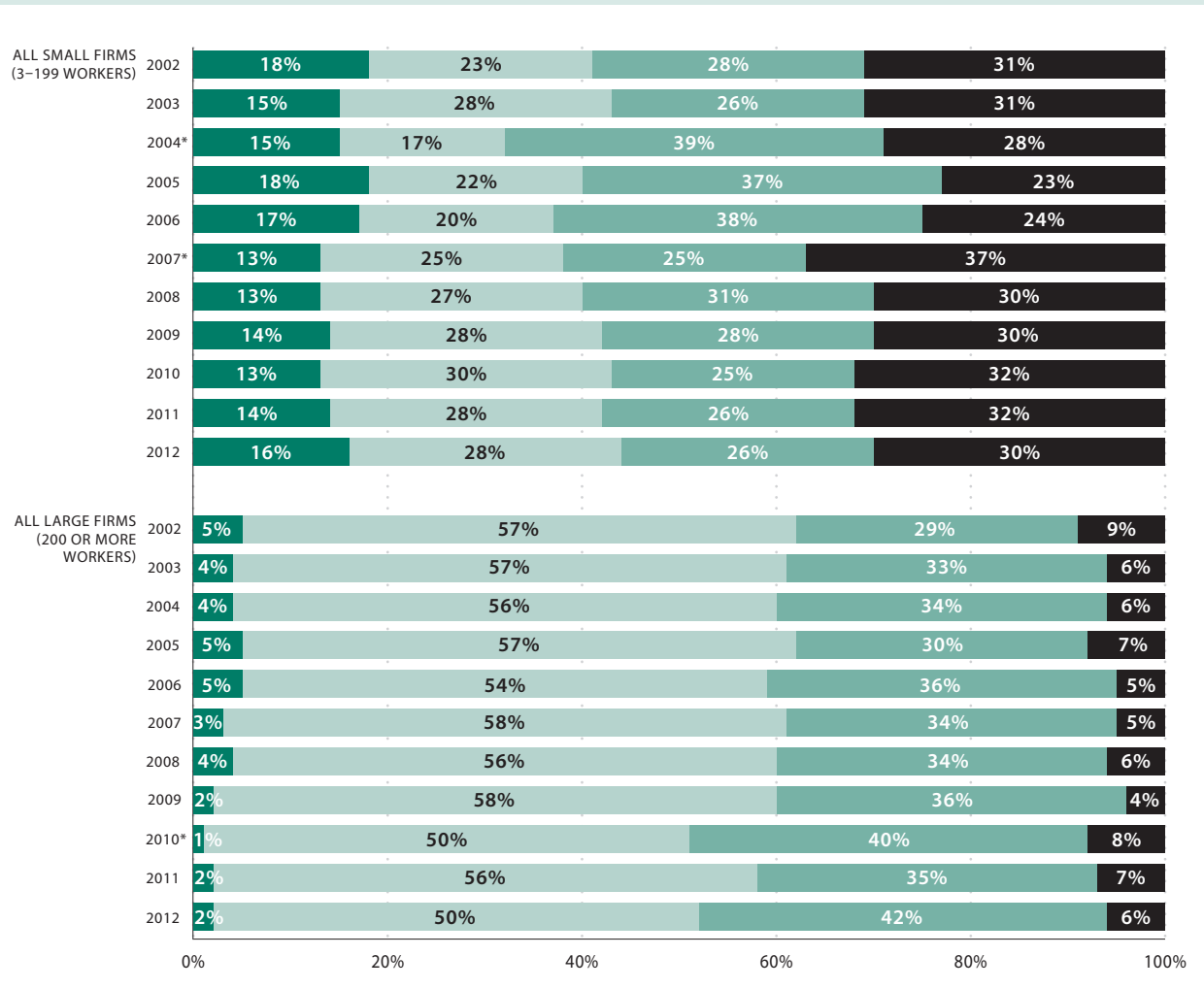


EXHIBIT 6.17

Distribution of Percentage of Premium Paid by Covered Workers for Family Coverage, by Firm Size, 2002–2012



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2002–2012.

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

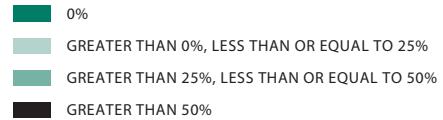
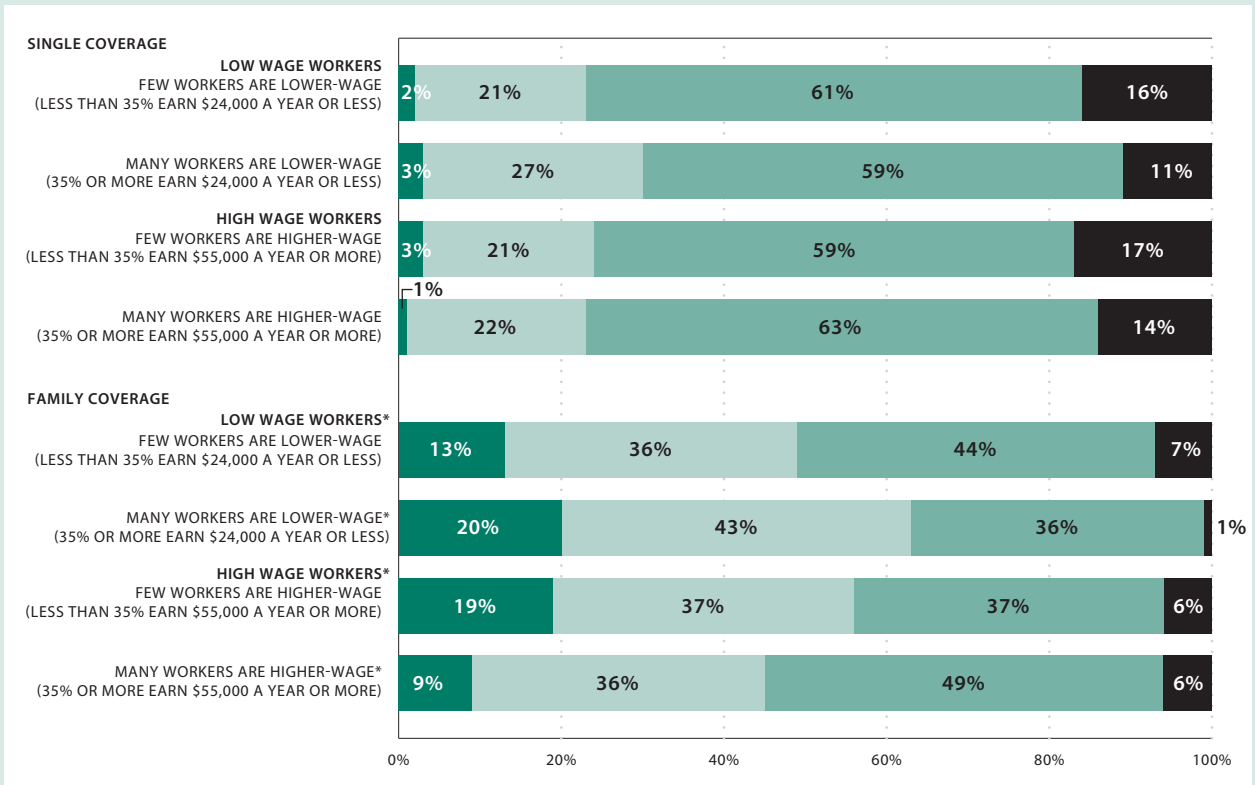


EXHIBIT 6.18

Distribution of the Percentage of Total Premium Paid by Covered Workers for Single and Family Coverage, by Wage Level, 2012



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2012.

* Distributions are statistically different within wage categories and coverage type (p<.05).

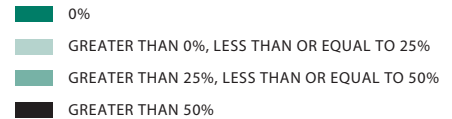


EXHIBIT 6.19

Average Percentage of Premium Paid by Covered Workers for Single Coverage, by Firm Characteristics and Size, 2012

	All Small Firms (3–199 Workers)	All Large Firms (200 or More Workers)	All Firms
Low Wage Level			
Few Workers are Lower-Wage (Less Than 35% Earn \$24,000 a Year or Less)	15%*	18%	17%*
Many Workers are Lower-Wage (35% or More Earn \$24,000 a Year or Less)	22%*	21%	21%*
High Wage Level			
Few Workers are Higher-Wage (Less Than 35% Earn \$55,000 a Year or More)	17%*	19%	18%
Many Workers are Higher-Wage (35% or More Earn \$55,000 a Year or More)	13%*	18%	17%
Unions			
Firm Has At Least Some Union Workers	11%*	17%*	17%
Firm Does Not Have Any Union Workers	16%*	19%*	18%
Younger Workers			
Less Than 35% of Workers Are Age 26 or Younger	16%	18%	17%
35% or More Workers Are Age 26 or Younger	22%	20%	20%
Older Workers			
Less Than 35% of Workers Are Age 50 or Older	17%	19%	18%
35% or More Workers Are Age 50 or Older	15%	17%	17%
Funding Arrangement			
Fully Insured	16%	18%	17%
Self-Funded	15%	18%	18%
All Firms	16%	18%	18%

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2012.

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

EXHIBIT 6.20

Average Percentage of Premium Paid by Covered Workers for Family Coverage, by Firm Characteristics and Size, 2012

	All Small Firms (3–199 Workers)	All Large Firms (200 or More Workers)	All Firms
Low Wage Level			
Few Workers are Lower-Wage (Less Than 35% Earn \$24,000 a Year or Less)	34%	25%*	28%*
Many Workers are Lower-Wage (35% or More Earn \$24,000 a Year or Less)	42%	30%*	34%*
High Wage Level			
Few Workers are Higher-Wage (Less Than 35% Earn \$55,000 a Year or More)	39%*	27%*	32%*
Many Workers are Higher-Wage (35% or More Earn \$55,000 a Year or More)	27%*	24%*	25%*
Unions			
Firm Has At Least Some Union Workers	19%*	22%*	22%*
Firm Does Not Have Any Union Workers	36%*	28%*	32%*
Younger Workers			
Less Than 35% of Workers Are Age 26 or Younger	35%	25%	28%
35% or More Workers Are Age 26 or Younger	37%	29%	30%
Older Workers			
Less Than 35% of Workers Are Age 50 or Older	34%	26%	29%
35% or More Workers Are Age 50 or Older	35%	24%	27%
Funding Arrangement			
Fully Insured	36%*	29%*	34%*
Self-Funded	25%*	24%*	24%*
All Firms	35%	25%	28%

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2012.

*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 Single and Family Coverage, by Plan Type and Firm Size, 2012

	Single Coverage	Family Coverage
HMO		
All Small Firms (3–199 Workers)	27%*	45%*
All Large Firms (200 or More Workers)	18%*	23%*
ALL FIRM SIZES	21%	30%
PPO		
All Small Firms (3–199 Workers)	14%*	32%*
All Large Firms (200 or More Workers)	19%*	26%*
ALL FIRM SIZES	18%	28%
POS		
All Small Firms (3–199 Workers)	13%	30%
All Large Firms (200 or More Workers)	16%	28%
ALL FIRM SIZES	14%	29%
HDHP/SO		
All Small Firms (3–199 Workers)	14%	35%*
All Large Firms (200 or More Workers)	17%	22%*
ALL FIRM SIZES	16%	27%
ALL PLANS		
All Small Firms (3–199 Workers)	16%*	35%*
All Large Firms (200 or More Workers)	18%*	25%*
ALL FIRM SIZES	18%	28%

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2012.

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

EXHIBIT 6.22

Average Percentage of Premium Paid by Covered Workers for Single and Family Coverage, by Plan Type, 1999–2012

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

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2012.

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

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

EXHIBIT 6.23

Average Percentage of Premium Paid by Covered Workers for Single and Family Coverage, by Plan Type and Region, 2012

	Single Coverage	Family Coverage
HMO		
Northeast	19%	26%
Midwest	18	21*
South	24	36
West	21	32
ALL REGIONS	21%	30%
PPO		
Northeast	20%	24%
Midwest	18	27
South	18	31*
West	16	27
ALL REGIONS	18%	28%
POS		
Northeast	19%	29%
Midwest	14	29
South	15	32
West	11	26
ALL REGIONS	14%	29%
HDHP/SO		
Northeast	15%	22%*
Midwest	18	27
South	15	28
West	14	32
ALL REGIONS	16%	27%
ALL PLANS		
Northeast	19%	25%*
Midwest	17	26
South	18	31*
West	16	29
ALL REGIONS	18%	28%

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2012.

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

EXHIBIT 6.24

Average Percentage of Premium Paid by Covered Workers, by Plan Type and Industry, 2012

	Single Coverage	Family Coverage
HMO		
Agriculture/Mining/Construction	NSD	NSD
Manufacturing	30%*	32%
Transportation/Communications/Utilities	12*	18*
Wholesale	NSD	NSD
Retail	32*	37
Finance	19	32
Service	21	34
State/Local Government	10*	12*
Health Care	18	28
ALL INDUSTRIES	21%	30%
PPO		
Agriculture/Mining/Construction	21%	29%
Manufacturing	22*	29
Transportation/Communications/Utilities	17	24
Wholesale	22*	29
Retail	23	30
Finance	16	26
Service	17	30
State/Local Government	13*	27
Health Care	16	25
ALL INDUSTRIES	18%	28%
POS		
Agriculture/Mining/Construction	NSD	NSD
Manufacturing	NSD	NSD
Transportation/Communications/Utilities	NSD	NSD
Wholesale	NSD	NSD
Retail	NSD	NSD
Finance	NSD	NSD
Service	12%	33%
State/Local Government	NSD	NSD
Health Care	18	32
ALL INDUSTRIES	14%	29%

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EXHIBIT 6.24 *Continued from previous page*

Average Percentage of Premium Paid by Covered Workers, by Plan Type and Industry, 2012

	Single Coverage	Family Coverage
HDHP/SO		
Agriculture/Mining/Construction	NSD	NSD
Manufacturing	20%*	21%*
Transportation/Communications/Utilities	20	26
Wholesale	9*	21
Retail	21*	33*
Finance	13	30
Service	14	29
State/Local Government	6*	21
Health Care	18	32
ALL INDUSTRIES	16%	27%
ALL PLANS		
Agriculture/Mining/Construction	20%	30%
Manufacturing	21*	26
Transportation/Communications/Utilities	15	24
Wholesale	19	26
Retail	25*	33
Finance	16	29
Service	17	31*
State/Local Government	12*	24
Health Care	17	27
ALL INDUSTRIES	18%	28%

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2012.

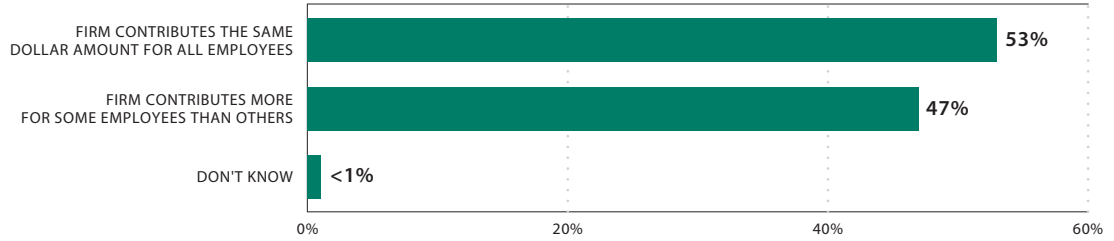
* Estimate is statistically different within plan type from estimate for all other firms not in the indicated industry ($p < .05$).

NSD: Not Sufficient Data.

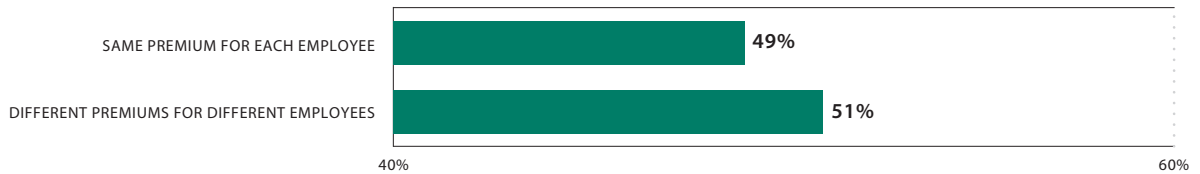
EXHIBIT 6.25

Among Firms Offering Health Benefits with Fewer Than 20 Employees, Variations in Premiums and Firm Premium Contributions for Single Coverage, 2012

FIRM CONTRIBUTES THE SAME OR DIFFERENT DOLLAR AMOUNTS FOR SINGLE COVERAGE PREMIUM:



FIRM IS CHARGED THE SAME OR DIFFERENT PREMIUMS FOR SINGLE COVERAGE:*



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2012.

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

EXHIBIT 6.26

Among Firms Offering Health Benefits, Percentage That Vary Worker Premium Contributions by Wage Level, by Firm Size and Region, 2012

	Percentage of Firms That Vary Worker Premium Contributions by Wage Level
FIRM SIZE	
3–24 Workers	4%
25–199 Workers	4
200–999 Workers	8
1,000–4,999 Workers	17
5,000 or More Workers	21*
All Small Firms (3–199 Workers)	4%*
All Large Firms (200 or More Workers)	10%*
REGION	
Northeast	9%
Midwest	6
South	2
West	2
ALL FIRMS	4%

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2012.

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

