

EMPLOYER HEALTH BENEFITS  
2012 ANNUAL SURVEY

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Technical  
Supplement:  
Standard  
Error Tables  
for Selected  
Estimates

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## Exhibit S.1

**Estimates and Standard Errors for Premiums and Worker Contributions for  
Covered Workers, by Plan Type and Firm Size, 2012**

	Single Coverage		Family Coverage	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
<b>Premiums</b>				
All Small Firms (3-199 Workers)	5,587.62	102.55	15,253.20	267.72
All Large Firms (200 or More Workers)	5,628.28	55.86	15,979.98	160.69
<b>All PLANS</b>	<b>5,615.09</b>	<b>50.30</b>	<b>15,745.11</b>	<b>139.11</b>
HMO All Small Firms	5,604.87	289.07	15,043.90	727.88
HMO All Large Firms	5,696.84	101.10	16,047.19	286.21
<b>HMO ALL FIRMS</b>	<b>5,667.63</b>	<b>115.24</b>	<b>15,728.58</b>	<b>305.36</b>
PPO All Small Firms	5,996.63	156.42	16,310.53	435.11
PPO All Large Firms	5,802.31	71.96	16,370.93	213.88
<b>PPO ALL FIRMS</b>	<b>5,850.23</b>	<b>66.62</b>	<b>16,356.12</b>	<b>193.55</b>
POS All Small Firms	5,359.85	198.96	15,102.48	531.26
POS All Large Firms	5,790.18	156.38	15,901.41	434.28
<b>POS ALL FIRMS</b>	<b>5,507.24</b>	<b>141.31</b>	<b>15,377.72</b>	<b>380.83</b>
HDP All Small Firms	5,013.16	192.51	13,618.83	498.21
HDP All Large Firms	4,870.74	106.96	14,476.95	285.72
<b>HDP ALL FIRMS</b>	<b>4,928.49</b>	<b>101.96</b>	<b>14,128.98</b>	<b>265.46</b>
<b>Worker Premium Contributions</b>				
All Small Firms (3-199 Workers)	847.67	52.47	5,134.34	255.72
All Large Firms (200 or More Workers)	1,001.26	24.84	3,925.72	93.71
<b>All PLANS</b>	<b>951.45</b>	<b>23.92</b>	<b>4,316.31</b>	<b>107.03</b>
HMO All Small Firms	1,350.88	155.57	6,436.74	470.48
HMO All Large Firms	1,003.06	56.35	3,690.69	189.59
<b>HMO ALL FIRMS</b>	<b>1,113.52</b>	<b>63.98</b>	<b>4,562.74</b>	<b>233.75</b>
PPO All Small Firms	831.80	66.95	5,087.69	361.25
PPO All Large Firms	1,057.84	34.04	4,189.36	128.22
<b>PPO ALL FIRMS</b>	<b>1,002.09</b>	<b>30.56</b>	<b>4,409.56</b>	<b>133.27</b>
POS All Small Firms	657.01	100.22	4,724.57	757.55
POS All Large Firms	906.89	99.73	4,298.38	394.55
<b>POS ALL FIRMS</b>	<b>742.60</b>	<b>74.99</b>	<b>4,577.74</b>	<b>513.72</b>
HDP All Small Firms	694.79	98.85	4,682.59	374.54
HDP All Large Firms	813.21	35.21	3,063.66	123.75
<b>HDP ALL FIRMS</b>	<b>765.19</b>	<b>45.24</b>	<b>3,720.13</b>	<b>172.12</b>
<b>Percent Change in Premiums</b>				
	3.42%	1.42%	4.46%	1.41%

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

## Exhibit S.2

## Offer and Coverage Rate Estimates and Standard Errors, 2012

	Estimate (%)	Standard Error
<b>Offer Rate</b>		
3-9 Workers	49.53	3.63
10-24 Workers	72.5	2.73
25-49 Workers	87.27	2.54
50-199 Workers	94.2	1.14
200-999 Workers	97.38	1.33
1,000-4,999 Workers	99.8	0.14
5,000 or More Workers	99.87	0.13
All Small Firms (3-199 Workers)	60.71	2.35
All Large Firms (200 or More Workers)	97.84	1.08
<b>ALL FIRMS</b>	<b>61.29</b>	<b>2.31</b>
<b>Eligibility Rate, Among Workers in Firms Offering Coverage</b>		
All Small Firms (3-199 Workers)	78.41	1.42
All Large Firms (200 or More Workers)	76.35	1.12
<b>ALL FIRMS</b>	<b>77.03</b>	<b>0.88</b>
<b>Coverage Rate, Among Both Workers in Firms Offering or Not Offering Coverage</b>		
All Small Firms (3-199 Workers)	47.45	1.5
All Large Firms (200 or More Workers)	62.04	1.11
<b>ALL FIRMS</b>	<b>56.4</b>	<b>0.9</b>
<b>Take-Up Rate, Among Workers in Firms Offering Coverage</b>		
All Small Firms (3-199 Workers)	78.35	1.15
All Large Firms (200 or More Workers)	81.71	0.81
<b>ALL FIRMS</b>	<b>80.58</b>	<b>0.66</b>
<b>Coverage Rate, Among Workers in Firms Offering Coverage</b>		
3-9 Workers	61.73	4.92
10-24 Workers	59.45	2.48
25-49 Workers	61.68	3.12
50-199 Workers	62.22	2.21
200-999 Workers	62.66	1.2
1,000-4,999 Workers	65.87	1.27
5,000 or More Workers	61.01	1.81
All Small Firms (3-199 Workers)	61.43	1.43
All Large Firms (200 or More Workers)	62.39	1.1
Agriculture/Mining/Construction	62.93	3.53
Manufacturing	74.44	2.11
Transportation/Communications/Utilities	76.3	2.82
Wholesale	72.28	4.13
Retail	40.19	3.61
Financial	74.92	2.3
Service	56.8	1.47
State/Local Government	78.82	2.33
Health Care	59.35	1.76
<b>ALL FIRMS</b>	<b>62.07</b>	<b>0.88</b>

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

**Exhibit S.3**  
**Average Annual Deductibles for Covered Workers with a  
 Deductible for Single Coverage, by Firm Size, 2012**

Annual Deductible for Single Coverage, Among Workers with a Deductible	Estimate (\$)	Standard Error
HMO All Small Firms	1,114.26	248.72
HMO All Large Firms	467.47	77.68
<b>HMO ALL FIRMS</b>	<b>691.29</b>	<b>114.93</b>
PPO All Small Firms	1,259.94	107.03
PPO All Large Firms	562.63	26.41
<b>PPO ALL FIRMS</b>	<b>732.54</b>	<b>34.60</b>
POS All Small Firms	1,212.65	129.96
POS All Large Firms	663.66	102.66
<b>POS ALL FIRMS</b>	<b>1,014.42</b>	<b>96.07</b>
HDP All Small Firms	2,385.92	126.95
HDP All Large Firms	1,881.08	80.97
<b>HDP ALL FIRMS</b>	<b>2,085.78</b>	<b>72.27</b>

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

**Exhibit S.4**  
**Average Annual Deductibles for Covered Workers, Family Coverage, by**  
**Type of Family Deductible and Firm Size, 2012**

	Firms with an Aggregate Deductible for Family Coverage		Firms with a Separate Per Person Deductible for Family Coverage	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
HMO All Small Firms	1,904.22	480.02	1,521.07	521.46
HMO All Large Firms	914.14	128.45	516.03	153.61
<b>HMO ALL FIRMS</b>	<b>1,329.16</b>	<b>235.5</b>	<b>754.17</b>	<b>227.45</b>
PPO All Small Firms	2,956.43	380.77	1,014.47	130.39
PPO All Large Firms	1,363.53	85.74	523.20	25.9
<b>PPO ALL FIRMS</b>	<b>1,770.40</b>	<b>121.69</b>	<b>632.26</b>	<b>37.45</b>
POS All Small Firms	2,643.43	391.53	1,300.93	261.11
POS All Large Firms	1,516.39	287.98	493.63	92.28
<b>POS ALL FIRMS</b>	<b>2,163.06</b>	<b>272.36</b>	<b>1,091.57</b>	<b>206.92</b>
HDP All Small Firms	4,455.99	258.29	3,097.82	267.19
HDP All Large Firms	3,602.58	138.05	2,489.71	325.47
<b>HDP ALL FIRMS</b>	<b>3,924.43</b>	<b>131.18</b>	<b>2,820.79</b>	<b>216.46</b>

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

**Exhibit S.5**  
**Estimates and Standard Errors for Office Visit Cost**  
**Sharing for Covered Workers, 2012**

	Estimate	Standard Error
<b>Copayment, Primary Care Physician Office Visits (\$)</b>		
HMO	20.01	1.16
PPO	24.4	0.53
POS	21.41	1.84
HDHP/SO	23.11	1.93
All Plans	22.93	0.76
<b>Coinsurance, Primary Care Physician Office Visits (%)</b>		
HMO	NSD	NSD
PPO	16.72	0.95
POS	NSD	NSD
HDHP/SO	18.46	0.59
All Plans	18.44	0.57
<b>Copayment, Specialist Care Physician Office Visits (\$)</b>		
HMO	28.07	1.93
PPO	35.62	1.05
POS	30.52	4.12
HDHP/SO	34.86	2.52
All Plans	33.67	1.15
<b>Coinsurance, Specialist Care Physician Office Visits (%)</b>		
HMO	NSD	1.23
PPO	17.04	0.9
POS	NSD	NSD
HDHP/SO	18.53	0.58
All Plans	18.54	0.57
<b>Copayment, Emergency Room Visits (\$)</b>		
HMO	88.03	6.22
PPO	145.08	6.5
POS	NSD	NSD
HDHP/SO	122.61	9.92
All Plans	118.15	5.59
<b>Coinsurance, Emergency Room Visits (%)</b>		
HMO	NSD	NSD
PPO	16.68	0.9
POS	NSD	NSD
HDHP/SO	17.74	0.48
All Plans	17.68	0.45

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

**Exhibit S.6**  
**Annual Estimates and Standard Errors for Workers in an HDHP/HRAs HSA-Qualified HDHPs, 2012**

	Health Reimbursement Arrangement (HRA)				Health Savings Account (HSA)			
	Single Coverage		Family Coverage		Single Coverage		Family Coverage	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
Premium	5,271.12	166.86	15,169.48	470.60	4,712.95	13,446.12	129.45	313.27
Worker Contribution to Premium	948.56	54.86	4,184.10	264.80	647.38	3,437.00	67.46	228.93
General Annual Deductible	1,923.08	113.63	3,665.97	232.05	2,190.16	4,068.30	90.52	155.70
Out-of-Pocket Liability	3,208.64	254.79	6,149.39	518.20	3,723.32	7,424.12	96.64	206.80
Firm Contribution to the HRA or HSA	970.25	89.72	1,840.27	175.10	608.99	1,070.11	73.03	135.94

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

**Exhibit S.7**  
**Percentage of Covered Workers in Partially  
 or Completely Self-Funded Plans, by Firm  
 Size, 2012**

	Estimate (%)	Standard Error
3-199 Workers	15.11	2.16
200-999 Workers	51.96	3.3
1,000-4,999 Workers	77.82	2.74
5,000 or More Workers	93.35	1.53
<b>All PLANS</b>	<b>59.56</b>	<b>1.6</b>

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



**Exhibit S.8**  
**Percentage of Covered Workers Enrolled in Plans**  
**Grandfathered under the Affordable Care Act (ACA), by Size,**  
**2012**

	Estimate (%)	Standard Error
3-24 Workers	56.87	5.42
25-49 Workers	45.35	5.83
50-199 Workers	55.15	4.66
200-999 Workers	60.02	3.14
1,000-4,999 Workers	41.42	3.1
5,000 or More Workers	42.01	4.32
All Small Firms (3-199 Workers)	53.6	3.05
All Large Firms (200 or More Workers)	45.74	2.63
<b>ALL FIRMS</b>	<b>48.29</b>	<b>2.03</b>

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