

EMPLOYER HEALTH BENEFITS
2013 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 29% FOR FAMILY COVERAGE.¹ THE AVERAGE MONTHLY WORKER CONTRIBUTIONS ARE \$83 FOR SINGLE COVERAGE (\$999 ANNUALLY) AND \$380 FOR FAMILY COVERAGE (\$4,565 ANNUALLY). THESE PERCENTAGE AND DOLLAR VALUES ARE SIMILAR TO THE VALUES REPORTED IN 2012.

- ▶ In 2013, covered workers on average contribute 18% of the premium for single coverage and 29% of the premium for family coverage, similar to the contribution percentages reported for 2012 (Exhibit 6.1). The premium contributions have remained stable over the last three years for both single and family coverage.
- ▶ On average, workers with single coverage contribute \$83 per month (\$999 annually), and workers with family coverage contribute \$380 per month (\$4,565 annually), towards their health insurance premiums, similar to the amounts reported in 2012 (Exhibit 6.2, Exhibit 6.3, and Exhibit 6.4).
 - Worker contributions in HDHP/SOs are lower than the overall average worker contributions for family coverage (\$3,649 vs. \$4,565) (Exhibit 6.5). Similarly, covered workers enrolled in HDHP/SO plans contribute less on average for family coverage than covered workers enrolled in other plan types (\$3,649 vs. \$4,787).
 - Worker contributions in POS plans are higher for family coverage (\$5,590) compared to the overall worker contribution for family coverage (Exhibit 6.5).
- ▶ In addition to differences between plan types, there are differences in worker contributions by type of firm. As in previous years, workers in small firms (3–199 workers) contribute a lower amount annually for single coverage than workers in large firms (200 or more workers), \$862 vs. \$1,065. In contrast, workers in small firms with family coverage contribute significantly more annually than workers with family coverage in large firms (\$5,284 vs. \$4,226) (Exhibit 6.8).
- ▶ There is a great deal of variation in worker contributions to premiums.
 - Twenty-seven percent of covered workers contribute \$1,399 or more annually (140% or more of the average worker contribution) for single coverage, while 15% of covered workers have an annual worker contribution of less than \$600 (less than 60% of the average worker contribution) (Exhibit 6.14).
 - For family coverage, 21% of covered workers contribute \$6,392 or more annually (140% or more of the average worker contribution), while 20% of covered workers have an annual worker contribution of less than \$2,739 (less than 60% of the average worker contribution) (Exhibit 6.14).

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

- ▶ The majority of covered workers are employed by a firm that contributes at least half of the premium for single and family coverage.
 - Fourteen percent of covered workers with single coverage and 5% 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 for single coverage than workers in large firms (200 or more workers). Thirty-two 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, 14% 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).
 - Four percent of covered workers in small firms (3–199 workers) contribute more than 50% of the premium for single coverage, compared to less than one percent of covered workers in large firms (200 or more workers) (Exhibit 6.16). For family coverage, 31% 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, covered workers in firms with many lower-wage workers (35% or more earn \$23,000 or less annually) contribute a greater percentage of the premium than those in firms with fewer lower-wage workers (39% vs. 29%).
 - Covered 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 unionized workers (23% vs. 33%) (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 (25% vs. 32%)² (Exhibit 6.20).
- ▶ Among firms offering health benefits with fewer than 20 employees, 41% contribute different dollar amounts toward premiums for different employees (Exhibit 6.25). Employer may contribute different amounts to different employees based for a variety of reasons, including workers' age, smoking status, seniority, job title or location.

CHANGES OVER TIME

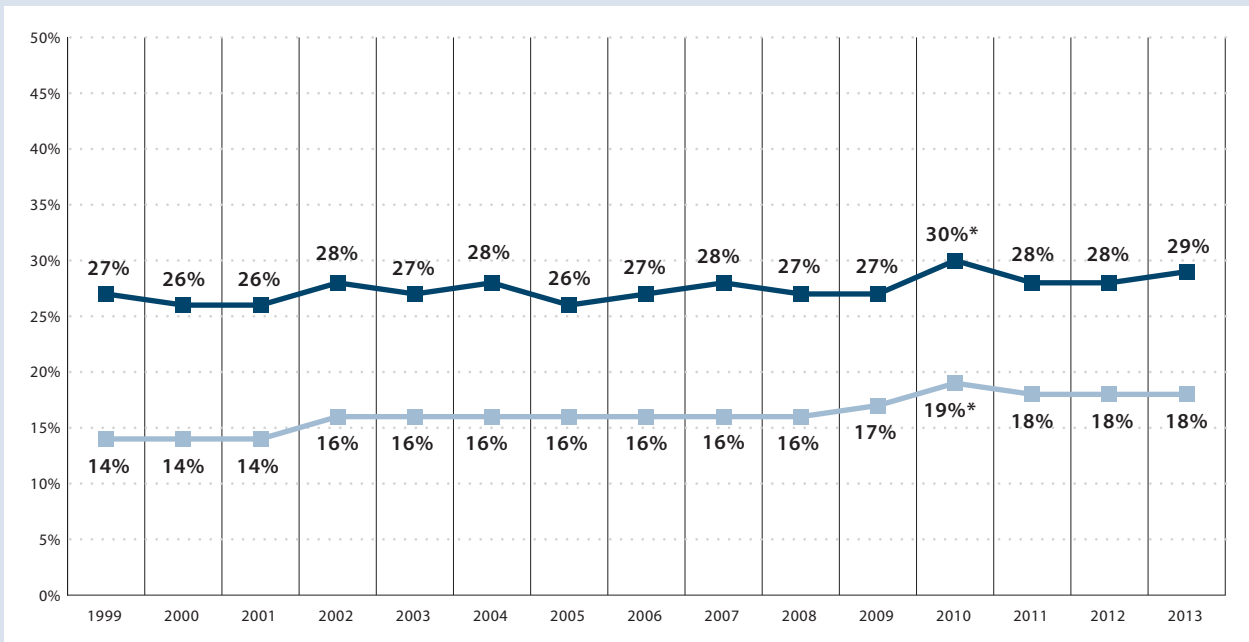
- ▶ The amount which workers contribute to single coverage premiums has increased 97% since 2003 and 39% since 2008. Covered workers' contributions to family coverage have increased 89% since 2003 and 36% since 2008.

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, 1999–2013



SOURCE:

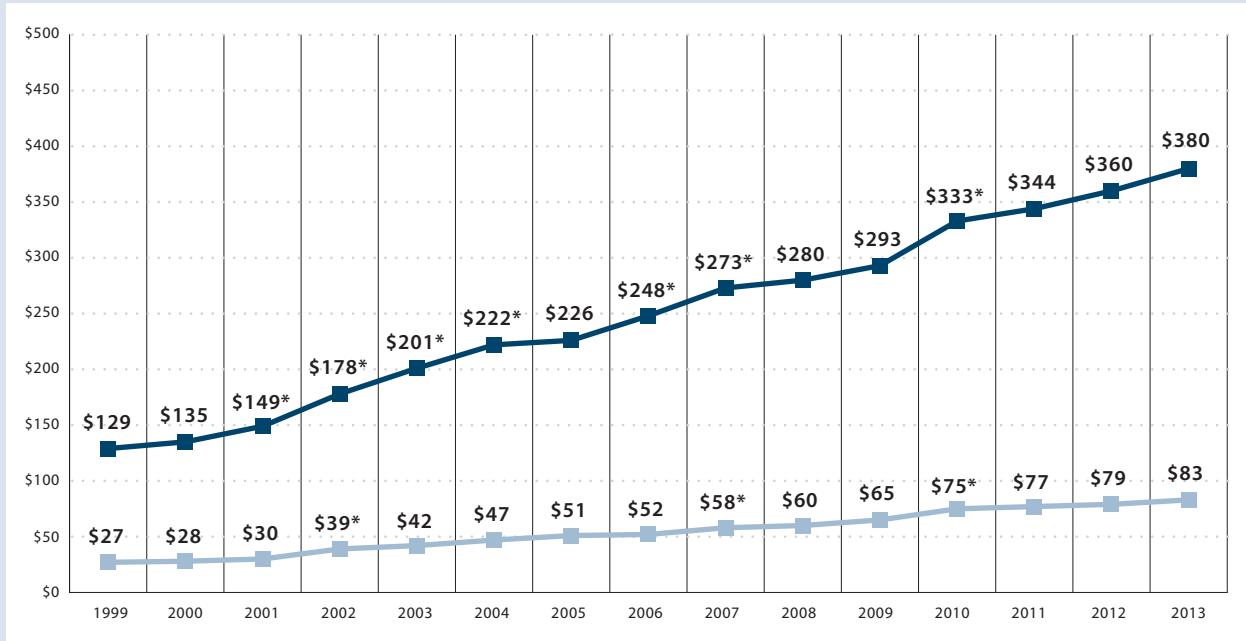
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2013.

— FAMILY COVERAGE
— SINGLE COVERAGE

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

EXHIBIT 6.2

Average Monthly Worker Premium Contributions Paid by Covered Workers for Single and Family Coverage, 1999–2013



SOURCE:

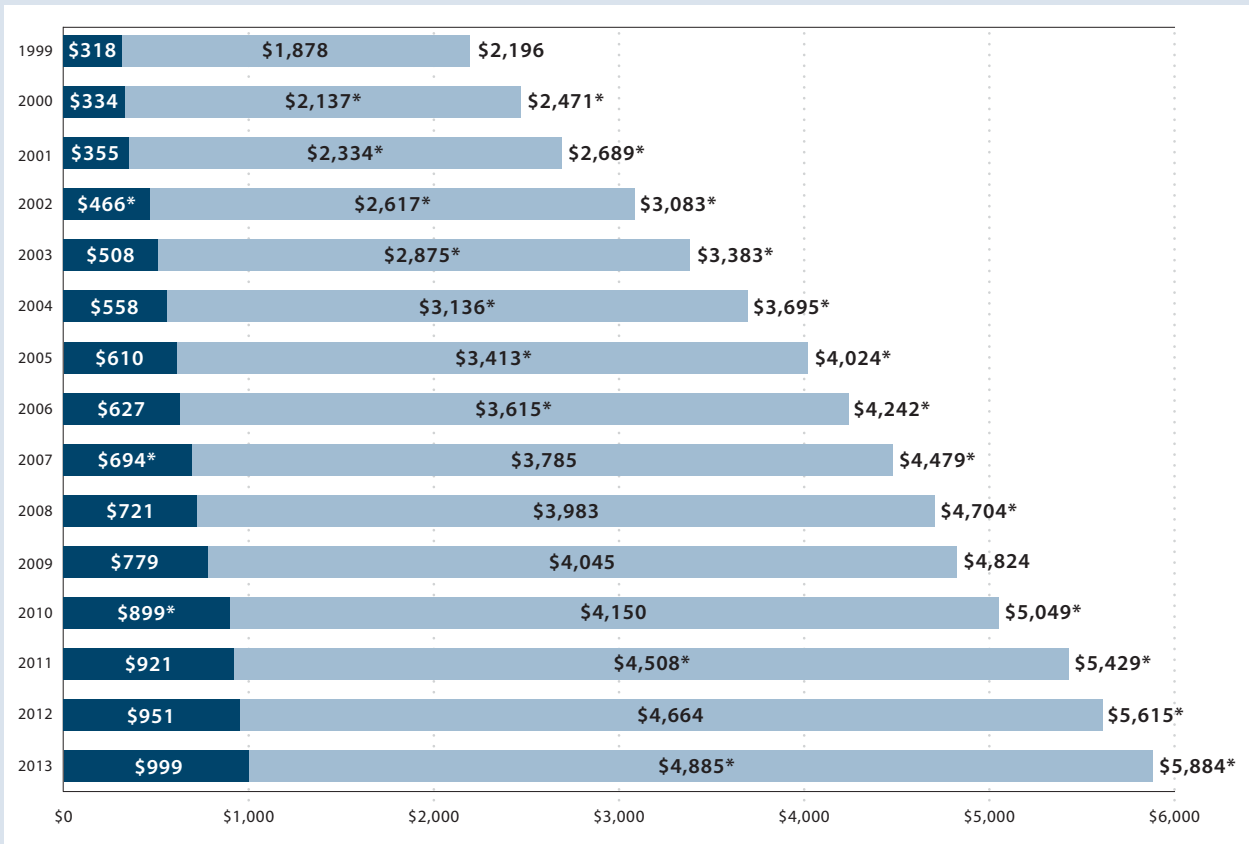
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2013.

* 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, 1999–2013



SOURCE:

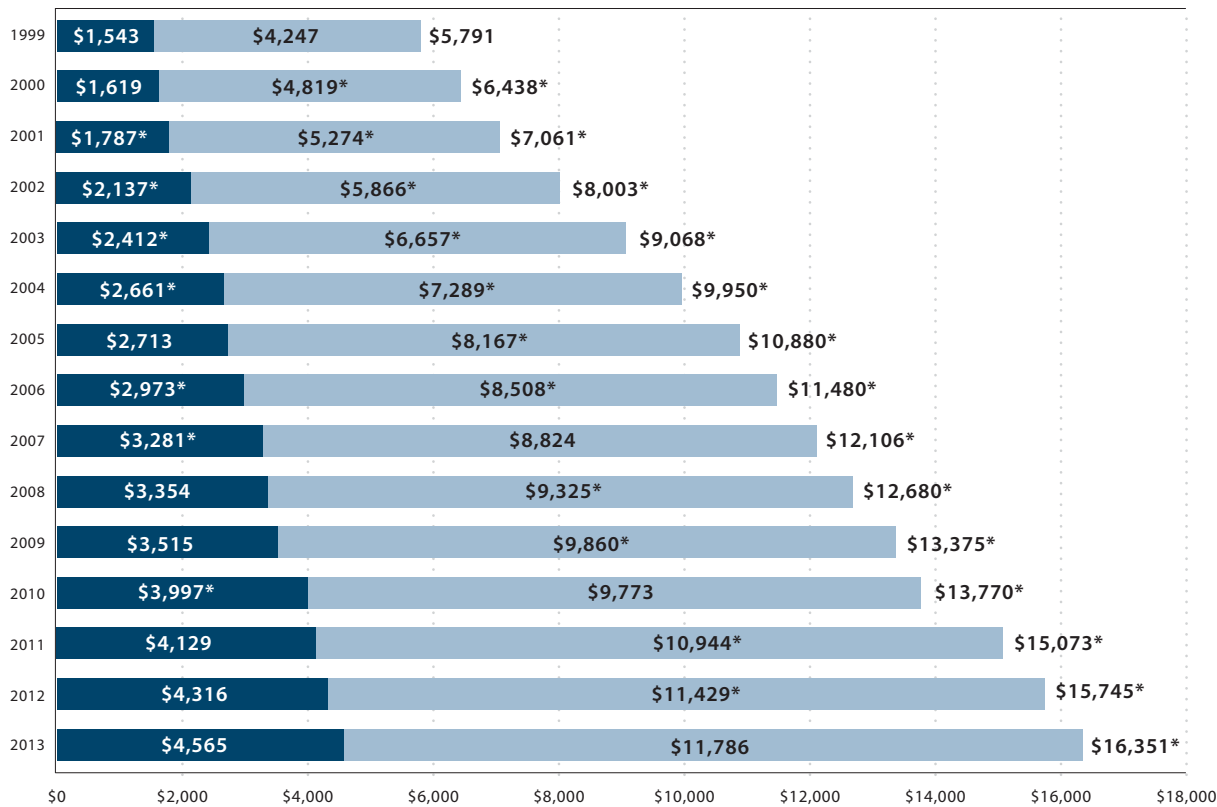
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2013.

■ 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, 1999–2013



SOURCE:

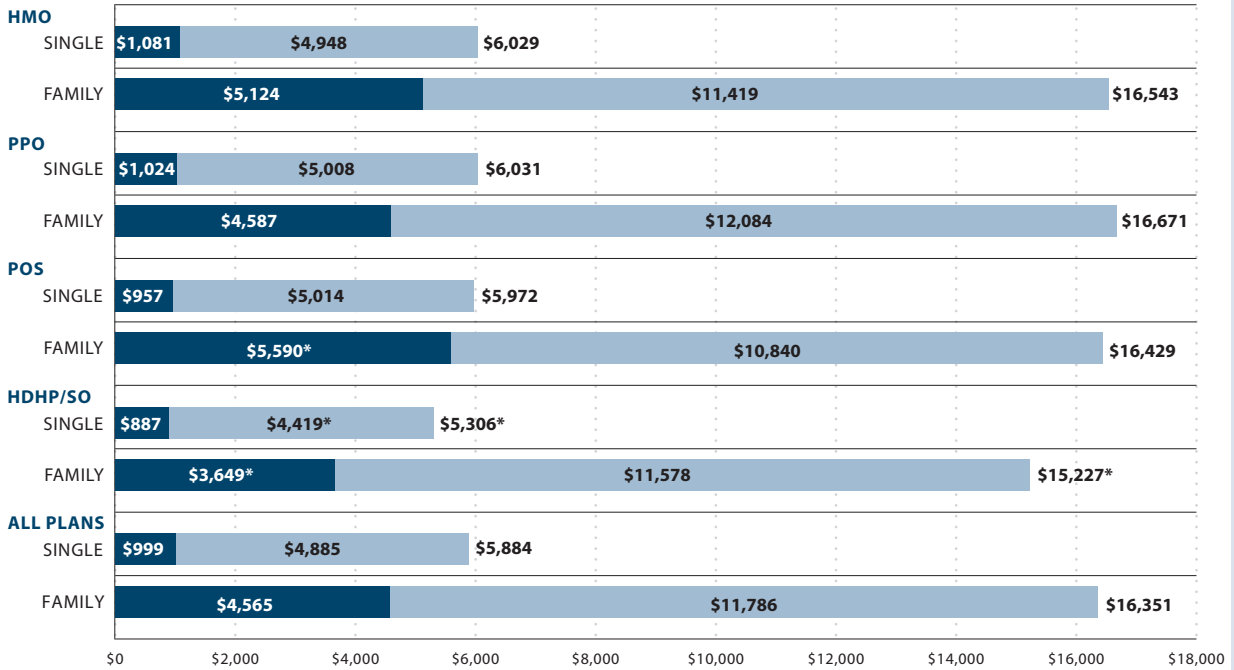
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2013.

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

■ WORKER CONTRIBUTION
■ EMPLOYER CONTRIBUTION

EXHIBIT 6.5

Average Annual Firm and Worker Premium Contributions and Total Premiums for Covered Workers for Single and Family Coverage, by Plan Type, 2013



SOURCE:

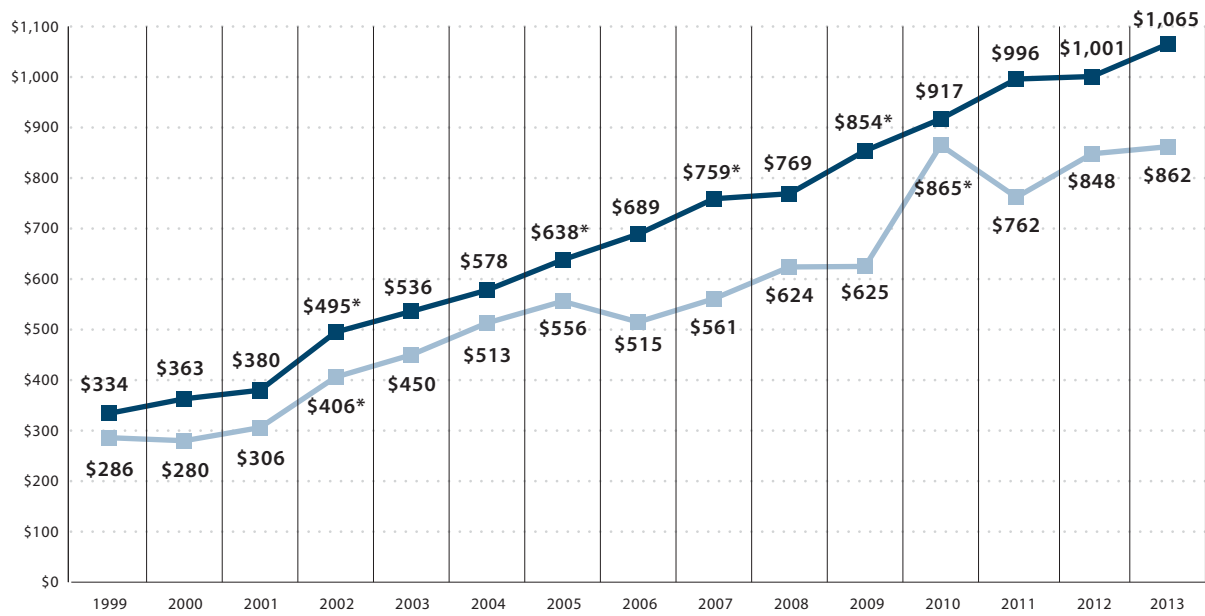
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

■ 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, 1999–2013



SOURCE:

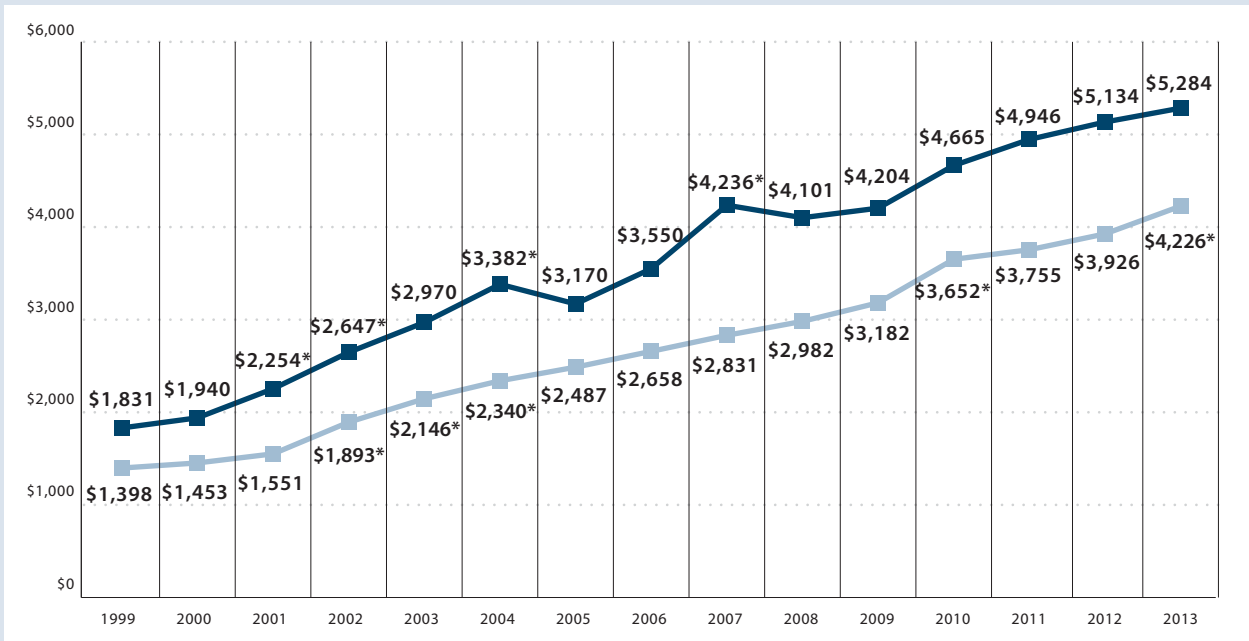
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2013.

* 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, 1999–2013



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2013.

* 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, 1999–2013

	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*
2013	\$862*	\$1,065*	\$5,284*	\$4,226*

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2013.

* 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, 2013

	Worker Contribution	Employer Contribution	Total Premium
HMO			
All Small Firms (3–199 Workers)	\$1,063	\$4,969	\$6,032
All Large Firms (200 or More Workers)	\$1,091	\$4,936	\$6,027
PPO			
All Small Firms (3–199 Workers)	\$849*	\$4,960	\$5,809
All Large Firms (200 or More Workers)	\$1,087*	\$5,025	\$6,112
POS			
All Small Firms (3–199 Workers)	\$877	\$5,018	\$5,896
All Large Firms (200 or More Workers)	\$1,077	\$5,008	\$6,085
HDHP/SO			
All Small Firms (3–199 Workers)	\$736	\$4,386	\$5,122
All Large Firms (200 or More Workers)	\$967	\$4,437	\$5,404
ALL PLANS			
All Small Firms (3–199 Workers)	\$862*	\$4,850	\$5,711
All Large Firms (200 or More Workers)	\$1,065*	\$4,902	\$5,967

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

* 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, 2013

	Worker Contribution	Employer Contribution	Total Premium
HMO			
All Small Firms (3–199 Workers)	\$6,573*	\$9,253*	\$15,826
All Large Firms (200 or More Workers)	\$4,356*	\$12,567*	\$16,923
PPO			
All Small Firms (3–199 Workers)	\$5,185*	\$10,978*	\$16,163
All Large Firms (200 or More Workers)	\$4,371*	\$12,484*	\$16,854
POS			
All Small Firms (3–199 Workers)	\$6,345*	\$9,682*	\$16,027
All Large Firms (200 or More Workers)	\$4,473*	\$12,551*	\$17,024
HDHP/SO			
All Small Firms (3–199 Workers)	\$3,776	\$9,957*	\$13,732*
All Large Firms (200 or More Workers)	\$3,583	\$12,432*	\$16,015*
ALL PLANS			
All Small Firms (3–199 Workers)	\$5,284*	\$10,296*	\$15,581*
All Large Firms (200 or More Workers)	\$4,226*	\$12,489*	\$16,715*

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

* 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, 2013

	Monthly		Annual	
	Single Coverage	Family Coverage	Single Coverage	Family Coverage
HMO				
All Small Firms (3–199 Workers)	\$89	\$548*	\$1,063	\$6,573*
All Large Firms (200 or More Workers)	91	363*	1,091	4,356*
ALL FIRM SIZES	\$90	\$427	\$1,081	\$5,124
PPO				
All Small Firms (3–199 Workers)	\$71*	\$432*	\$849*	\$5,185*
All Large Firms (200 or More Workers)	91*	364*	1,087*	4,371*
ALL FIRM SIZES	\$85	\$382	\$1,024	\$4,587
POS				
All Small Firms (3–199 Workers)	\$73	\$529*	\$877	\$6,345*
All Large Firms (200 or More Workers)	90	373*	1,077	4,473*
ALL FIRM SIZES	\$80	\$466	\$957	\$5,590
HDHP/SO				
All Small Firms (3–199 Workers)	\$61	\$315	\$736	\$3,776
All Large Firms (200 or More Workers)	81	299	967	3,583
ALL FIRM SIZES	\$74	\$304	\$887	\$3,649
ALL PLANS				
All Small Firms (3–199 Workers)	\$72*	\$440*	\$862*	\$5,284*
All Large Firms (200 or More Workers)	89*	352*	1,065*	4,226*
ALL FIRM SIZES	\$83	\$380	\$999	\$4,565

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

* 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, 2013

	Monthly		Annual	
	Single Coverage	Family Coverage	Single Coverage	Family Coverage
HMO				
Northeast	\$111*	\$442	\$1,329*	\$5,308
Midwest	88	286*	1,056	3,434*
South	95	461	1,143	5,531
West	78*	436	933*	5,232
ALL REGIONS	\$90	\$427	\$1,081	\$5,124
PPO				
Northeast	\$105*	\$344*	\$1,266*	\$4,134*
Midwest	99*	384	1,183*	4,611
South	79*	414*	951*	4,968*
West	67*	344	798*	4,127
ALL REGIONS	\$85	\$382	\$1,024	\$4,587
POS				
Northeast	\$66	\$423	\$794	\$5,073
Midwest	63	421	756	5,057
South	94	548	1,125	6,571
West	97	456	1,166	5,477
ALL REGIONS	\$80	\$466	\$957	\$5,590
HDHP/SO				
Northeast	\$77	\$318	\$929	\$3,818
Midwest	69	260*	832	3,125*
South	89	360*	1,069	4,324*
West	54*	270	649*	3,240
ALL REGIONS	\$74	\$304	\$887	\$3,649
ALL PLANS				
Northeast	\$96*	\$363	\$1,151*	\$4,353
Midwest	86	347*	1,037	4,165*
South	84	419*	1,002	5,031*
West	70*	364	836*	4,366
ALL REGIONS	\$83	\$380	\$999	\$4,565

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

* 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, 1999–2013

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Single Coverage															
HMO	\$28	\$26	\$32	\$38	\$42	\$46	\$47	\$49	\$59	\$59	\$68	\$86*	\$78	93*	\$90
PPO	27	29	29	39*	44	48	50	53	60*	61	67*	75*	84*	84	\$85
POS	27	28	29	40*	41	45	61*	53	52	72	62	81	65	62	\$80
HDHP/SO	^	^	^	^	^	^	^	47	43	39	45	53	60	64	\$74
ALL PLANS	\$27	\$28	\$30	\$39*	\$42	\$47	\$51	\$52	\$58*	\$60	\$65	\$75*	\$77	\$79	\$83
Family Coverage															
HMO	\$124	\$131	\$150	\$164	\$179	\$223*	\$217	\$257*	\$276	\$282	\$307	\$363*	\$346	\$380	\$427
PPO	128	141	153	188*	210*	224	220	243*	270*	279	289	319*	339	367	\$382
POS	141	136	143	180*	206	218	271*	269	305	311	346	433*	444	381	\$466
HDHP/SO	^	^	^	^	^	^	^	187	238	234	223	294*	303	310	\$304
ALL PLANS	\$129	\$135	\$149*	\$178*	\$201*	\$222*	\$226	\$248*	\$273*	\$280	\$293	\$333*	\$344	\$360	\$380

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2013.

* 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, 2013

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 \$600	15%	Less than \$2,739	20%
60% to Less than 80%	\$600 to <\$799	13%	\$2,739 to <\$3,652	17%
80% to Less than Average	\$799 to <\$999	15%	\$3,652 to <\$4,565	18%
Average to Less than 120%	\$999 to <\$1,199	16%	\$4,565 to <\$5,479	15%
120% to Less than 140%	\$1,199 to <\$1,399	13%	\$5,479 to <\$6,392	9%
140% or More	\$1,399 or More	27%	\$6,392 or More	21%

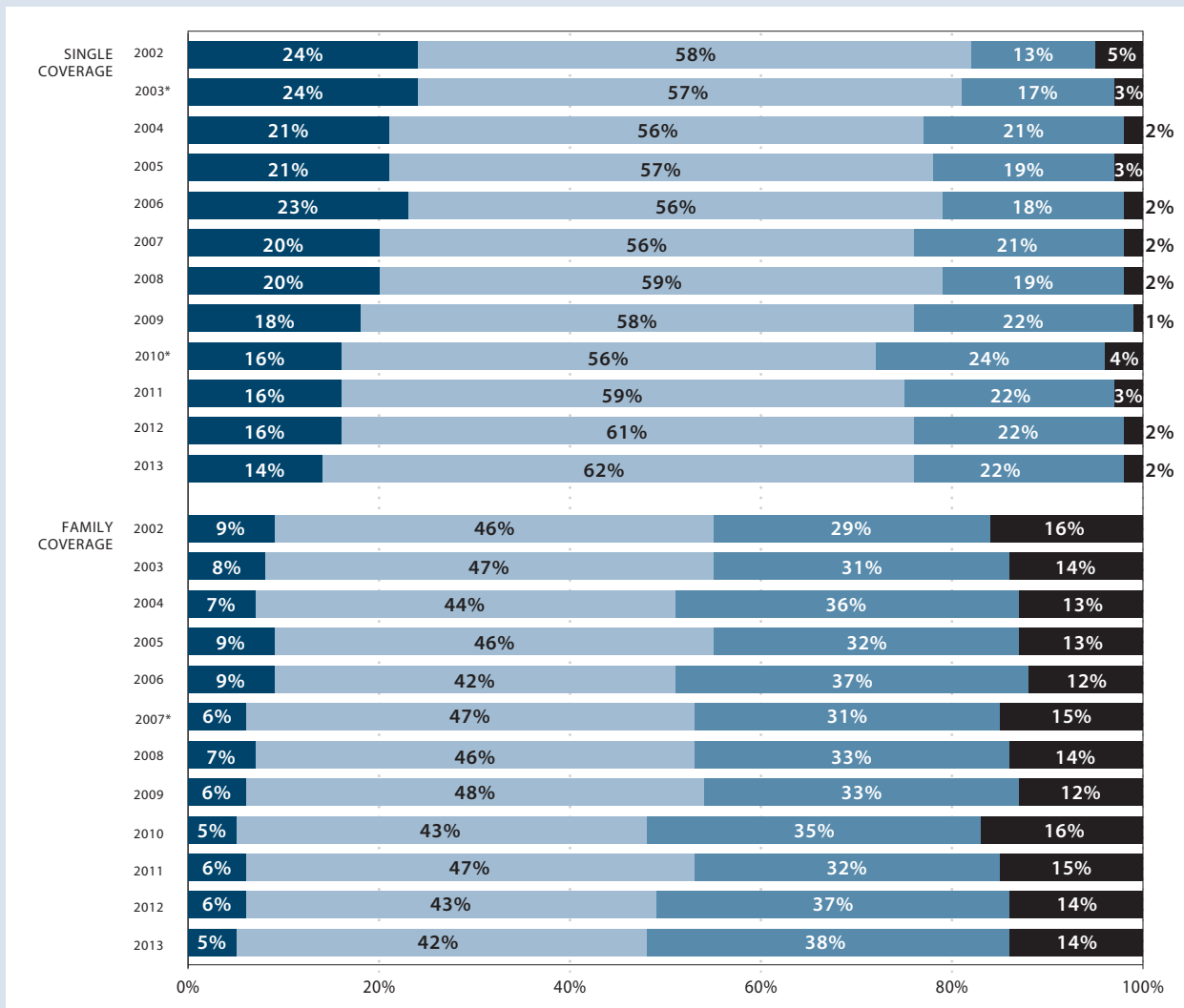
SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

Note: The average annual worker contribution is \$999 for single coverage and \$4,565 for family coverage. The worker contribution distribution is relative to the average single or family worker contribution. For example, \$799 is 80% of the average single worker contribution and \$1,199 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, 2002–2013



SOURCE:

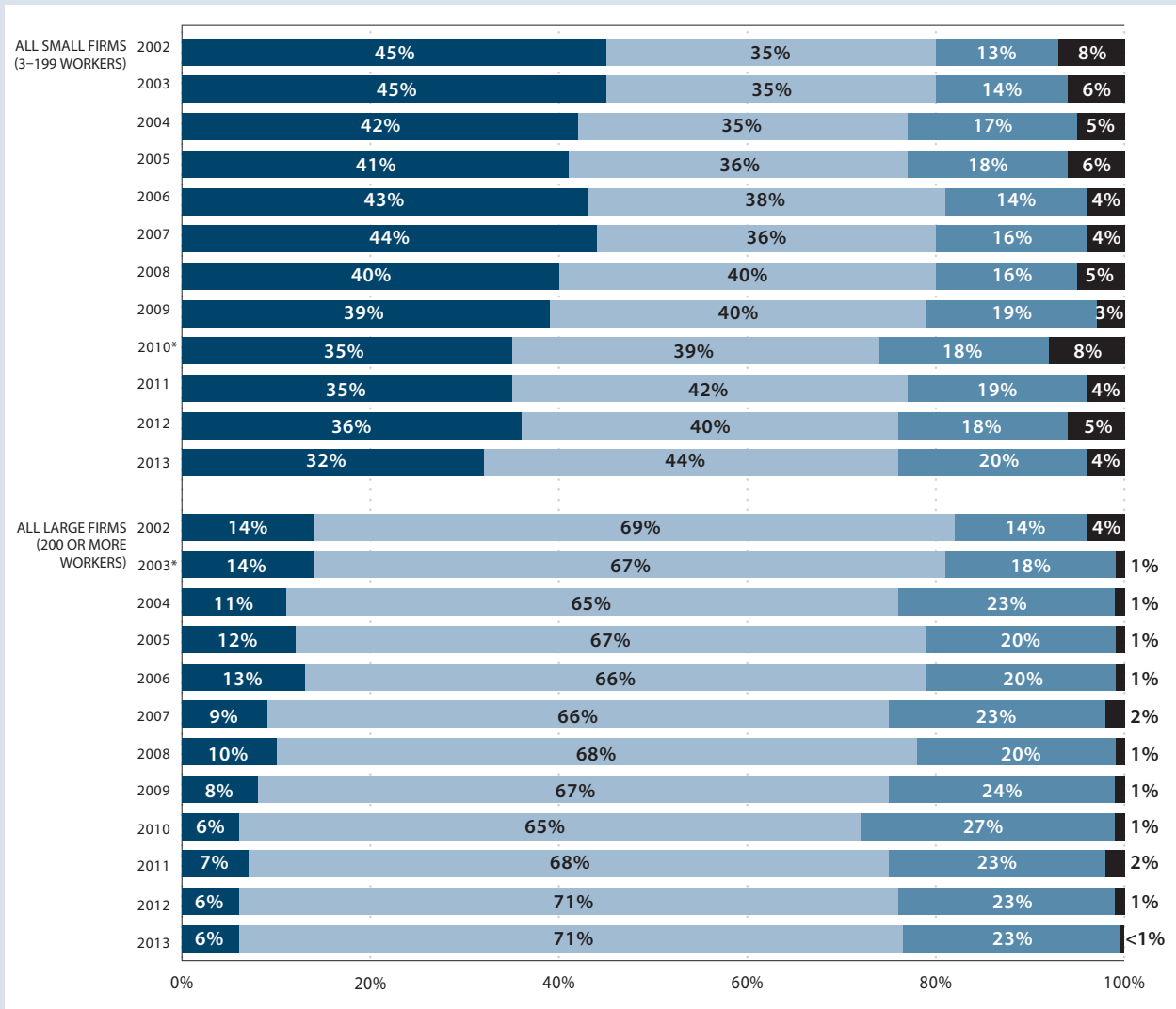
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2002–2013.

* 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, 2002–2013



SOURCE:

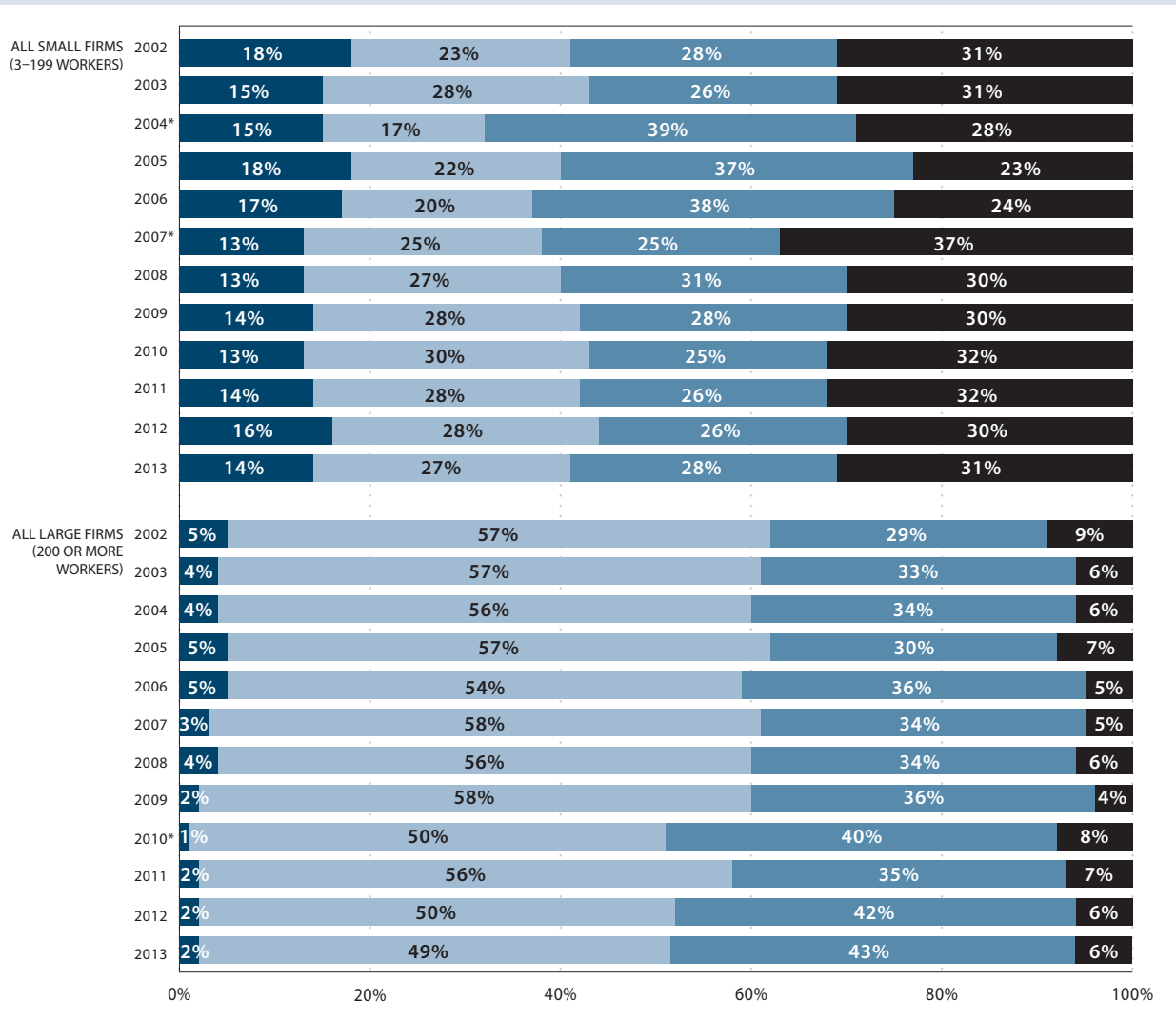
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2002–2013.

* Distribution is statistically different within size category 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 6.17

Distribution of Percentage of Premium Paid by Covered Workers for Family Coverage, by Firm Size, 2002–2013



SOURCE:

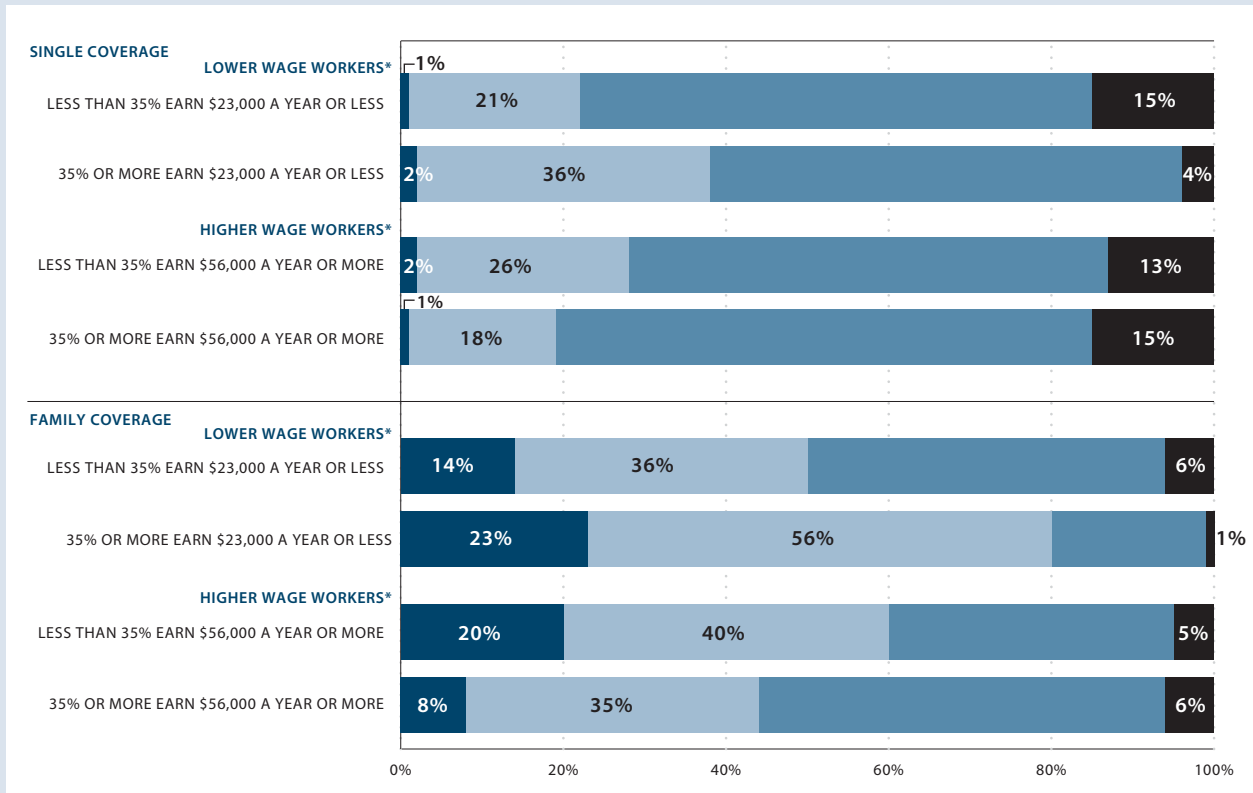
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2002–2013.

*Distribution is statistically different within size category 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 6.18

Distribution of the Percentage of Total Premium Paid by Covered Workers for Single and Family Coverage, by Wage Level, 2013



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

* Distributions for High-Wage and Low-Wage Firms are statistically different within coverage type (p<.05).

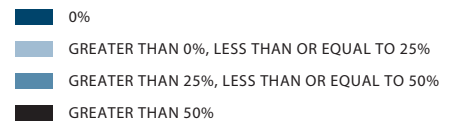


EXHIBIT 6.19

Average Percentage of Premium Paid by Covered Workers for Single Coverage, by Firm Characteristics and Size, 2013

	All Small Firms (3–199 Workers)	All Large Firms (200 or More Workers)	All Firms
Lower Wage Level			
Less Than 35% Earn \$23,000 a Year or Less	16%*	18%*	17%*
35% or More Earn \$23,000 a Year or Less	22%*	24%*	23%*
Higher Wage Level			
Less Than 35% Earn \$56,000 a Year or More	18%*	20%	19%*
35% or More Earn \$56,000 a Year or More	12%*	18%	16%*
Unions			
Firm Has At Least Some Union Workers	11%	18%	17%
Firm Does Not Have Any Union Workers	17%	19%	18%
Younger Workers			
Less Than 35% of Workers Are Age 26 or Younger	16%	18%*	18%
35% or More Workers Are Age 26 or Younger	13%	23%*	19%
Older Workers			
Less Than 35% of Workers Are Age 50 or Older	15%	19%	18%
35% or More Workers Are Age 50 or Older	17%	18%	18%
Funding Arrangement			
Fully Insured	16%	17%	17%
Self-Funded	15%	19%	19%
Firm Ownership			
Private For-Profit	19%*	21%*	20%*
Public	9%*	13%*	12%*
Private Not-For-Profit	12%*	16%*	15%*
ALL FIRMS	16%	19%	18%

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

* 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, 2013

	All Small Firms (3–199 Workers)	All Large Firms (200 or More Workers)	All Firms
Lower Wage Level			
Less Than 35% Earn \$23,000 a Year or Less	35%*	26%*	29%*
35% or More Earn \$23,000 a Year or Less	47%*	34%*	39%*
Higher Wage Level			
Less Than 35% Earn \$56,000 a Year or More	40%*	29%*	33%*
35% or More Earn \$56,000 a Year or More	28%*	24%*	25%*
Unions			
Firm Has At Least Some Union Workers	26%	22%*	23%*
Firm Does Not Have Any Union Workers	37%	30%*	33%*
Younger Workers			
Less Than 35% of Workers Are Age 26 or Younger	36%	26%	29%
35% or More Workers Are Age 26 or Younger	41%	29%	33%
Older Workers			
Less Than 35% of Workers Are Age 50 or Older	39%*	28%*	32%*
35% or More Workers Are Age 50 or Older	31%*	23%*	26%*
Funding Arrangement			
Fully Insured	37%*	32%*	36%*
Self-Funded	28%*	25%*	25%*
Firm Ownership			
Private For-Profit	37%	27%	31%*
Public	23%*	26%	26%
Private Not-For-Profit	37%	24%*	29%
ALL FIRMS	36%	26%	29%

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

* 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, 2013

	Single Coverage	Family Coverage
HMO		
All Small Firms (3–199 Workers)	19%	42%*
All Large Firms (200 or More Workers)	19%	26%*
ALL FIRM SIZES	19%	31%
PPO		
All Small Firms (3–199 Workers)	16%	35%*
All Large Firms (200 or More Workers)	19%	27%*
ALL FIRM SIZES	18%	29%
POS		
All Small Firms (3–199 Workers)	16%	42%
All Large Firms (200 or More Workers)	18%	31%
ALL FIRM SIZES	17%	37%
HDHP/SO		
All Small Firms (3–199 Workers)	15%	29%*
All Large Firms (200 or More Workers)	18%	23%*
ALL FIRM SIZES	17%	25%
ALL PLANS		
All Small Firms (3–199 Workers)	16%*	36%*
All Large Firms (200 or More Workers)	19%*	26%*
ALL FIRM SIZES	18%	29%

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

* 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, 1999–2013

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Single Coverage															
HMO	16%	14%	18%	16%	17%	16%	16%	15%	17%	16%	18%	21%*	18%	21%	19%
PPO	13	14	13	16*	16	16	15	15	17	16	17	19	19	18	18
POS	15	14	13	16*	16	16	19	16	14	18	16	19	14	14	17
HDHP/SO	^	^	^	^	^	^	^	17	15	11	14	14	15	16	17
ALL PLANS	14%	14%	14%	16%	16%	16%	16%	16%	16%	16%	17%	19%*	18%	18%	18%
Family Coverage															
HMO	28%	26%	29%	27%	26%	29%	26%	28%	28%	26%	28%	31%	28%	30%	31%
PPO	26	27	26	29*	28	27	25	26	27	27	26	28	28	28	29
POS	28	26	25	28	28	28	31	30	32	31	32	39	36	29	37*
HDHP/SO	^	^	^	^	^	^	^	25	27	29	25	28	27	27	25
ALL PLANS	27%	26%	26%	28%	27%	28%	26%	27%	28%	27%	27%	30%*	28%	28%	29%

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2013.

* 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, 2013

	Single Coverage	Family Coverage
HMO		
Northeast	21%	30%
Midwest	19	22*
South	19	31
West	18	35
ALL REGIONS	19%	31%
PPO		
Northeast	21%*	24%*
Midwest	21*	29
South	17	33*
West	14*	27
ALL REGIONS	18%	29%
POS		
Northeast	15%	30%
Midwest	13	45
South	21	41
West	18	33
ALL REGIONS	17%	37%
HDHP/SO		
Northeast	20%	28%
Midwest	17	22*
South	19	28*
West	12*	21
ALL REGIONS	17%	25%
ALL PLANS		
Northeast	20%*	26%*
Midwest	19	28
South	18	33*
West	15*	28
ALL REGIONS	18%	29%

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

* Estimate is statistically different within plan and coverage 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, 2013

	Single Coverage	Family Coverage
HMO		
Agriculture/Mining/Construction	NSD	NSD
Manufacturing	25%	29%
Transportation/Communications/Utilities	12*	18*
Wholesale	NSD	NSD
Retail	29*	35
Finance	21	32
Service	19	37*
State/Local Government	16	20*
Health Care	16	32
ALL INDUSTRIES	19%	31%
PPO		
Agriculture/Mining/Construction	18%	32%
Manufacturing	20	26
Transportation/Communications/Utilities	17	23*
Wholesale	20	36*
Retail	23	30
Finance	22*	31
Service	17	33*
State/Local Government	12*	27
Health Care	17	26*
ALL INDUSTRIES	18%	29%
POS		
Agriculture/Mining/Construction	NSD	NSD
Manufacturing	NSD	NSD
Transportation/Communications/Utilities	NSD	NSD
Wholesale	NSD	NSD
Retail	NSD	NSD
Finance	NSD	NSD
Service	18%	36%
State/Local Government	NSD	NSD
Health Care	14	34
ALL INDUSTRIES	17%	37%

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EXHIBIT 6.24 *Continued from previous page*

Average Percentage of Premium Paid by Covered Workers, by Plan Type and Industry, 2013

	Single Coverage	Family Coverage
HDHP/SO		
Agriculture/Mining/Construction	NSD	NSD
Manufacturing	19%	21%
Transportation/Communications/Utilities	15	20
Wholesale	14	28
Retail	20	29
Finance	14	22
Service	19	27*
State/Local Government	11*	16*
Health Care	17	31*
ALL INDUSTRIES	17%	25%
ALL PLANS		
Agriculture/Mining/Construction	17%	30%
Manufacturing	19	28
Transportation/Communications/Utilities	16	22*
Wholesale	18	34*
Retail	23*	30
Finance	19	29
Service	18	32*
State/Local Government	13*	24
Health Care	16	29
ALL INDUSTRIES	18%	29%

SOURCE:

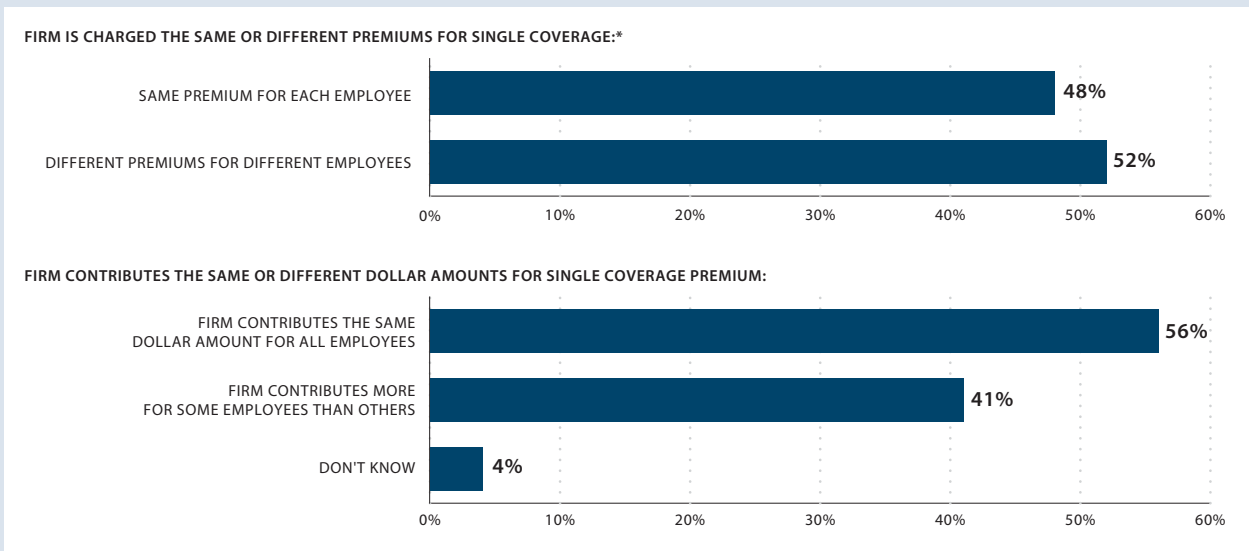
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

* Estimate is statistically different within plan and coverage 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, 2013



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

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