

EMPLOYER HEALTH BENEFITS  
2015 ANNUAL SURVEY

Technical  
Supplement:  
Standard  
Error Tables  
for Selected  
Estimates

**Exhibit S.1**  
**Estimates and Standard Errors for Premiums and Worker Contributions for Covered Workers, by Plan Type and Firm Size, 2015**

	Single Coverage		Family Coverage	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
<b>Premiums</b>				
All Small Firms (3-199 Workers)	6,163.43	125.19	16,624.77	325.92
All Large Firms (200 or More Workers)	6,288.54	85.60	17,938.48	238.45
<b>All PLANS</b>	<b>6,250.53</b>	<b>70.57</b>	<b>17,545.18</b>	<b>193.33</b>
<b>HMO</b>				
HMO All Small Firms	6,116.21	261.75	15,930.73	1,074.54
HMO All Large Firms	6,257.93	173.48	17,881.68	496.65
<b>HMO ALL FIRMS</b>	<b>6,211.82</b>	<b>144.25</b>	<b>17,247.96</b>	<b>492.04</b>
<b>PPO</b>				
PPO All Small Firms	6,519.37	183.15	17,904.38	469.91
PPO All Large Firms	6,593.58	107.95	18,646.94	317.87
<b>PPO ALL FIRMS</b>	<b>6,575.42</b>	<b>93.03</b>	<b>18,468.67</b>	<b>267.17</b>
<b>POS</b>				
POS All Small Firms	5,978.13	327.95	16,157.42	589.15
POS All Large Firms	6,659.55	195.04	17,993.27	650.02
<b>POS ALL FIRMS</b>	<b>6,258.67</b>	<b>211.57</b>	<b>16,913.23</b>	<b>444.49</b>
<b>HDP</b>				
HDP All Small Firms	5,718.29	225.95	15,188.57	485.20
HDP All Large Firms	5,501.23	147.97	16,297.24	383.62
<b>HDP ALL FIRMS</b>	<b>5,567.29</b>	<b>125.61</b>	<b>15,969.62</b>	<b>300.60</b>
<b>Worker Premium Contributions</b>				
All Small Firms (3-199 Workers)	899.38	55.94	5,904.50	290.74
All Large Firms (200 or More Workers)	1,146.47	36.11	4,548.69	113.50
<b>All PLANS</b>	<b>1,071.41</b>	<b>30.58</b>	<b>4,954.60</b>	<b>119.59</b>
<b>HMO</b>				
HMO All Small Firms	942.11	136.13	6,952.05	935.35
HMO All Large Firms	1,293.81	107.71	4,722.35	350.18
<b>HMO ALL FIRMS</b>	<b>1,179.38</b>	<b>89.01</b>	<b>5,446.62</b>	<b>383.13</b>
<b>PPO</b>				
PPO All Small Firms	923.43	81.88	6,101.31	397.52
PPO All Large Firms	1,216.72	40.30	4,935.93	130.08
<b>PPO ALL FIRMS</b>	<b>1,144.96</b>	<b>37.20</b>	<b>5,215.71</b>	<b>137.46</b>
<b>POS</b>				
POS All Small Firms	985.26	143.92	6,155.80	747.21
POS All Large Firms	1,087.63	90.62	4,344.54	302.89
<b>POS ALL FIRMS</b>	<b>1,027.41</b>	<b>92.50</b>	<b>5,410.11</b>	<b>471.77</b>
<b>HDP</b>				
HDP All Small Firms	764.50	89.38	4,686.84	512.61
HDP All Large Firms	913.80	72.44	3,593.70	206.75
<b>HDP ALL FIRMS</b>	<b>868.36</b>	<b>56.86</b>	<b>3,916.73</b>	<b>211.25</b>
<b>Percent Change in Premiums</b>				
	3.74%	1.57%	4.22%	1.55%

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2015.

**Exhibit S.2**  
**Offer and Coverage Rate Estimates and Standard Errors, 2015**

	Estimate (%)	Standard Error
<b>Offer Rate</b>		
3-9 Workers	46.91	3.27
10-24 Workers	63.47	3.10
25-49 Workers	81.87	2.77
50-199 Workers	91.53	1.54
200-999 Workers	98.08	0.54
1,000-4,999 Workers	99.14	0.39
5,000 or More Workers	98.45	0.58
All Small Firms (3-199 Workers)	56.35	2.17
All Large Firms (200 or More Workers)	98.26	0.44
<b>ALL FIRMS</b>	<b>57.03</b>	<b>2.14</b>
<b>Eligibility Rate, Among Workers in Firms Offering Coverage</b>		
All Small Firms (3-199 Workers)	80.62	1.38
All Large Firms (200 or More Workers)	78.70	1.47
<b>ALL FIRMS</b>	<b>79.30</b>	<b>1.10</b>
<b>Coverage Rate, Among Both Workers in Firms Offering or Not Offering Coverage</b>		
All Small Firms (3-199 Workers)	44.74	1.55
All Large Firms (200 or More Workers)	63.16	1.50
<b>ALL FIRMS</b>	<b>56.14</b>	<b>1.09</b>
<b>Take-Up Rate, Among Workers in Firms Offering Coverage</b>		
All Small Firms (3-199 Workers)	75.65	1.31
All Large Firms (200 or More Workers)	80.54	0.85
<b>ALL FIRMS</b>	<b>78.99</b>	<b>0.72</b>
<b>Coverage Rate, Among Workers in Firms Offering Coverage</b>		
3-9 Workers	63.16	5.20
10-24 Workers	65.47	3.05
25-49 Workers	61.81	2.75
50-199 Workers	57.95	2.26
200-999 Workers	62.28	1.80
1,000-4,999 Workers	65.70	1.56
5,000 or More Workers	62.95	2.47
All Small Firms (3-199 Workers)	60.98	1.52
All Large Firms (200 or More Workers)	63.39	1.50
Agriculture/Mining/Construction	60.45	3.15
Manufacturing	77.55	1.85
Transportation/Communications/Utilities	78.74	1.99
Wholesale	68.30	3.12
Retail	33.66	2.91
Financial	76.67	1.82
Service	59.66	1.63
State/Local Government	82.06	2.44
Health Care	60.64	2.59
<b>ALL FIRMS</b>	<b>62.64</b>	<b>1.13</b>

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2015.

**Exhibit S.3**  
**Average Annual Deductibles for Covered Workers with a**  
**Deductible for Single Coverage, by Firm Size, 2015**

	Estimate (\$)	Standard Error
HMO All Small Firms	1,439.35	281.88
HMO All Large Firms	799.33	126.09
<b>HMO ALL FIRMS</b>	<b>1,025.47</b>	<b>136.78</b>
PPO All Small Firms	1,516.07	141.10
PPO All Large Firms	775.13	39.68
<b>PPO ALL FIRMS</b>	<b>957.81</b>	<b>48.43</b>
POS All Small Firms	1,522.65	225.73
POS All Large Firms	682.30	124.22
<b>POS ALL FIRMS</b>	<b>1,230.22</b>	<b>171.13</b>
HDP All Small Firms	2,618.40	110.78
HDP All Large Firms	1,871.20	104.06
<b>HDP ALL FIRMS</b>	<b>2,098.61</b>	<b>80.00</b>
All Small Firms	1,836.15	89.15
All Large Firms	1,105.34	48.90
<b>ALL FIRMS</b>	<b>1,318.38</b>	<b>44.08</b>

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2015.

**Exhibit S.4**  
**Average Annual Deductibles for Covered Workers, Family Coverage, by Type of Family Deductible and Firm Size, 2015**

	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	3,806.80	809.18	NSD	NSD
HMO All Large Firms	2,210.49	389.84	584.99	124.19
<b>HMO ALL FIRMS</b>	<b>2,757.74</b>	<b>403.2</b>	<b>852.34</b>	<b>203.28</b>
PPO All Small Firms	3,031.17	241.93	1,424.96	153.47
PPO All Large Firms	1,679.55	90.04	795.53	66.65
<b>PPO ALL FIRMS</b>	<b>2,011.68</b>	<b>95.49</b>	<b>944.33</b>	<b>68.09</b>
POS All Small Firms	3,030.42	334.17	NSD	NSD
POS All Large Firms	1,527.15	270.30	NSD	NSD
<b>POS ALL FIRMS</b>	<b>2,466.67</b>	<b>274.30</b>	<b>1,153.18</b>	<b>212.31</b>
HDP All Small Firms	5,296.69	274.50	2,943.84	225.79
HDP All Large Firms	3,930.19	211.48	1,538.87	188.90
<b>HDP ALL FIRMS</b>	<b>4,331.58</b>	<b>159.92</b>	<b>1,965.08</b>	<b>243.15</b>

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2015.

**Exhibit S.5**  
**Estimates and Standard Errors for Office Visit Cost Sharing**  
**for Covered Workers, 2015**

	Estimate	Standard Error
<b>Copayment, Primary Care Physician Office Visits (\$)</b>		
HMO	22.22	0.75
PPO	24.25	0.53
POS	25.13	1.02
HDHP/SO	24.41	1.50
All Plans	23.98	0.41
<b>Coinsurance, Primary Care Physician Office Visits (%)</b>		
HMO	NSD	NSD
PPO	17.95	0.84
POS	NSD	NSD
HDHP/SO	18.65	0.43
All Plans	18.31	0.41
<b>Copayment, Specialist Care Physician Office Visits (\$)</b>		
HMO	34.57	1.31
PPO	36.83	0.85
POS	38.98	1.69
HDHP/SO	40.66	2.82
All Plans	36.88	0.66
<b>Coinsurance, Specialist Care Physician Office Visits (%)</b>		
HMO	NSD	NSD
PPO	18.65	0.60
POS	NSD	NSD
HDHP/SO	18.92	0.46
All Plans	18.73	0.35

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2015.

**Exhibit S.6**  
**Annual Estimates and Standard Errors for Workers in an HDHP/HRA or HSA-Qualified HDHP, 2015**

	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	6,044.94	234.44	17,101.42	524.48	5,312.10	136.66	15,379.02	332.55
Worker Contribution to Premium	1,020.52	94.61	4,406.53	328.28	772.94	66.89	3,659.97	270.50
General Annual Deductible	1,954.17	142.37	4,344.92	279.03	2,195.69	88.65	4,347.28	199.03
Out-of-Pocket Liability	3,865.72	220.25	N/A	N/A	4,084.67	179.72	N/A	N/A
Firm Contribution to the HRA or HSA	1,079.49	83.37	2,001.48	185.39	568.47	55.96	991.49	95.99

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2015.

**Exhibit S.7**  
**Percentage of Covered Workers in Partially or Completely Self-Funded Plans**  
**and Percent of These Workers in Plans Covered by Stop Loss Coverage, by**  
**Firm Size, 2015**

	Percentage of Covered Workers in Partially or Completely Self-Funded Plans		Percentage of Covered Workers Enrolled in a Self-Funded Plan that Purchased Stop Loss Insurance	
	Estimate (%)	Standard Error	Estimate (%)	Standard Error
3-199 Workers	17.09	2.32	64.42	7.46
200-999 Workers	56.22	3.52	90.06	2.94
1,000-4,999 Workers	81.73	2.98	85.36	3.27
5,000 or More Workers	93.79	1.76	43.24	4.65
<b>ALL PLANS</b>	<b>63.06</b>	<b>1.70</b>	<b>59.59</b>	<b>3.27</b>

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2015.



## Exhibit S.8

**Percentage of Covered Workers Enrolled in Plans Grandfathered under the Affordable Care Act (ACA), by Size, 2015**

	Percent of Covered Workers Enrolled in a Grandfathered Plan		Percent of Employers Who Offer At Least One Grandfathered Plan	
	Estimate (%)	Standard Error	Estimate (%)	Standard Error
3-24 Workers	38.95	5.97	35.09	5.73
25-49 Workers	41.90	6.01	40.81	5.10
50-199 Workers	25.78	3.95	27.65	3.59
200-999 Workers	25.94	3.04	29.42	2.69
1,000-4,999 Workers	20.43	3.05	26.48	2.69
5,000 or More Workers	20.35	4.03	22.02	3.69
<b>All Small Firms (3-199 Workers)</b>	<b>33.89</b>	<b>3.05</b>	<b>35.06</b>	<b>4.41</b>
<b>All Large Firms (200 or More Workers)</b>	<b>21.56</b>	<b>2.46</b>	<b>28.66</b>	<b>2.21</b>
<b>ALL FIRMS</b>	<b>25.31</b>	<b>1.95</b>	<b>34.85</b>	<b>4.27</b>

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2015.

**Exhibit S.9**

**Percentage of Covered Workers Enrolled at a Firm Which Offers Benefits Through a Private or Corporate Exchange, by Firm Size, 2015**

	Estimate			Standard Error		
	Yes (%)	No (%)	Don't Know (%)	Yes	No	Don't Know
200-999 Workers	1.22	96.64	2.15	0.61	1.51	1.40
1,000 to 4,999 Workers	1.05	97.74	1.21	0.60	1.07	0.90
5,000 or More Workers	2.18	97.82	0.00	0.89	0.89	0.00
<b>All Large Firms (200 or more Workers)</b>	<b>1.72</b>	<b>97.55</b>	<b>0.73</b>	<b>0.53</b>	<b>0.64</b>	<b>0.36</b>

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2015.

**Exhibit S.10**  
**Among Large Firms (200 or More Workers) Offering Health Benefits to Active Workers,**  
**Percentage of Firms Offering Retiree Health Benefits, by Firm Size, Region, and**  
**Industry, 2015**

	Estimate (%)	Standard Error
<b>FIRM SIZE</b>		
200-999 Workers	20.11	2.18
1,000-4,999 Workers	34.49	2.68
5,000 or More Workers	42.31	3.51
<b>REGION</b>		
Northeast	22.98	3.82
Midwest	20.33	2.89
South	23.43	3.32
West	26.86	4.89
<b>INDUSTRY</b>		
Agriculture/Mining/Construction	14.95	5.71
Manufacturing	14.31	4.26
Transportation/Communications/Utilities	61.57	9.23
Wholesale	23.24	12.07
Retail	12.01	6.69
Finance	48.56	9.00
Service	19.61	2.60
State/Local Government	72.59	7.39
Health Care	18.21	4.27
<b>All Large Firms (200 or More Workers)</b>	<b>23.25</b>	<b>1.80</b>

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2015.

Exhibit S.11

Percentage of Covered Workers in Firms with a Waiting Period for Coverage and Average Waiting Period in Months, by Firm Size, Region, and Industry, 2015

	Percentage of Covered Workers in Firms with a Waiting Period (%)	Standard Error	Among Covered Workers with a Waiting Period, Average Waiting Period (Months)	Standard Error
<b>FIRM SIZE</b>				
All Small Firms (3-199 Workers)	80.65	2.38	2.20	0.06
All Large Firms (200 or More Workers)	70.87	2.72	1.83	0.05
<b>REGION</b>				
Northeast	74.64	4.23	2.08	0.09
Midwest	75.28	3.07	1.83	0.07
South	70.96	4.01	2.00	0.07
West	76.44	4.19	1.88	0.09
<b>INDUSTRY</b>				
Agriculture/Mining/Construction	84.90	6.09	2.12	0.16
Manufacturing	74.12	5.33	1.95	0.10
Transportation/Communications/Utilities	58.18	11.28	1.93	0.25
Wholesale	82.25	5.45	2.19	0.12
Retail	93.98	2.53	2.12	0.17
Finance	75.15	6.73	1.73	0.13
Service	72.49	2.69	1.98	0.07
State/Local Government	54.78	9.70	1.56	0.15
Health Care	81.02	5.52	1.94	0.07
<b>ALL FIRMS</b>	<b>73.84</b>	<b>2.04</b>	<b>1.95</b>	<b>0.04</b>

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2015.