

EMPLOYER HEALTH BENEFITS
2013 ANNUAL SURVEY

Technical
Supplement:
Standard
Error Tables
for Selected
Estimates

57%

\$5,884

\$16,351

2013

Exhibit S.1**Estimates and Standard Errors for Premiums and Worker Contributions for Covered Workers, by Plan Type and Firm Size, 2013**

| | Single Coverage | | Family Coverage | |
|---------------------------------------|-----------------|----------------|------------------|----------------|
| | Estimate (\$) | Standard Error | Estimate (\$) | Standard Error |
| Premiums | | | | |
| All Small Firms (3-199 Workers) | 5,711.50 | 119.84 | 15,580.62 | 316.90 |
| All Large Firms (200 or More Workers) | 5,966.51 | 75.66 | 16,715.02 | 193.72 |
| All PLANS | 5,884.22 | 64.52 | 16,351.30 | 168.09 |
| HMO | | | | |
| HMO All Small Firms | 6,031.70 | 284.56 | 15,825.85 | 653.61 |
| HMO All Large Firms | 6,027.25 | 122.35 | 16,923.02 | 360.86 |
| HMO ALL FIRMS | 6,028.79 | 126.92 | 16,543.07 | 338.42 |
| PPO | | | | |
| PPO All Small Firms | 5,809.33 | 174.19 | 16,163.18 | 487.61 |
| PPO All Large Firms | 6,112.43 | 93.49 | 16,854.29 | 229.81 |
| PPO ALL FIRMS | 6,031.44 | 83.03 | 16,670.93 | 212.79 |
| POS | | | | |
| POS All Small Firms | 5,895.55 | 274.13 | 16,027.44 | 731.69 |
| POS All Large Firms | 6,085.13 | 420.20 | 17,023.89 | 1,221.46 |
| POS ALL FIRMS | 5,971.57 | 228.88 | 16,429.50 | 649.44 |
| HDP | | | | |
| HDP All Small Firms | 5,121.59 | 298.47 | 13,732.35 | 635.76 |
| HDP All Large Firms | 5,404.15 | 137.28 | 16,015.24 | 404.30 |
| HDP ALL FIRMS | 5,305.76 | 138.31 | 15,227.42 | 367.36 |
| Worker Premium Contributions | | | | |
| All Small Firms (3-199 Workers) | 861.81 | 51.47 | 5,284.36 | 225.76 |
| All Large Firms (200 or More Workers) | 1,064.80 | 29.53 | 4,226.24 | 112.98 |
| All PLANS | 999.30 | 26.16 | 4,565.50 | 105.09 |
| HMO | | | | |
| HMO All Small Firms | 1,062.69 | 125.41 | 6,572.94 | 701.39 |
| HMO All Large Firms | 1,091.10 | 47.40 | 4,356.39 | 194.38 |
| HMO ALL FIRMS | 1,081.25 | 53.52 | 5,123.99 | 284.58 |
| PPO | | | | |
| PPO All Small Firms | 849.32 | 75.07 | 5,184.96 | 324.84 |
| PPO All Large Firms | 1,087.45 | 32.07 | 4,370.77 | 150.51 |
| PPO ALL FIRMS | 1,023.81 | 31.02 | 4,586.78 | 138.34 |
| POS | | | | |
| POS All Small Firms | 877.43 | 115.14 | 6,345.28 | 504.72 |
| POS All Large Firms | 1,076.73 | 119.04 | 4,473.31 | 379.09 |
| POS ALL FIRMS | 957.35 | 84.31 | 5,589.95 | 353.07 |
| HDP | | | | |
| HDP All Small Firms | 735.83 | 110.94 | 3,775.82 | 276.55 |
| HDP All Large Firms | 967.03 | 100.31 | 3,582.74 | 196.00 |
| HDP ALL FIRMS | 886.52 | 78.64 | 3,649.37 | 157.70 |
| Percent Change in Premiums | | | | |
| | 4.79% | 1.48% | 3.85% | 1.40% |

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

Exhibit S.2

Offer and Coverage Rate Estimates and Standard Errors,
2013

| | Estimate (%) | Standard Error |
|--|--------------|----------------|
| Offer Rate | | |
| 3-9 Workers | 45.04 | 3.87 |
| 10-24 Workers | 68.32 | 3.2 |
| 25-49 Workers | 85.34 | 2.16 |
| 50-199 Workers | 91.47 | 1.44 |
| 200-999 Workers | 98.37 | 0.57 |
| 1,000-4,999 Workers | 99.71 | 0.29 |
| 5,000 or More Workers | 99.16 | 0.63 |
| All Small Firms (3-199 Workers) | 56.61 | 2.52 |
| All Large Firms (200 or More Workers) | 98.61 | 0.47 |
| ALL FIRMS | 57.27 | 2.48 |
| Eligibility Rate, Among Workers in Firms Offering Coverage | | |
| All Small Firms (3-199 Workers) | 80.21 | 1.2 |
| All Large Firms (200 or More Workers) | 75.85 | 1.66 |
| ALL FIRMS | 77.25 | 1.2 |
| Coverage Rate, Among Both Workers in Firms Offering or Not Offering | | |
| All Small Firms (3-199 Workers) | 46.38 | 1.44 |
| All Large Firms (200 or More Workers) | 61.3 | 1.58 |
| ALL FIRMS | 55.54 | 1.11 |
| Take-Up Rate, Among Workers in Firms Offering Coverage | | |
| All Small Firms (3-199 Workers) | 77.32 | 1.1 |
| All Large Firms (200 or More Workers) | 81.18 | 0.83 |
| ALL FIRMS | 79.89 | 0.67 |
| Coverage Rate, Among Workers in Firms Offering Coverage | | |
| 3-9 Workers | 56.3 | 4.74 |
| 10-24 Workers | 66.14 | 2.68 |
| 25-49 Workers | 62.94 | 2.56 |
| 50-199 Workers | 61.06 | 1.9 |
| 200-999 Workers | 64.19 | 1.67 |
| 1,000-4,999 Workers | 66.97 | 1.56 |
| 5,000 or More Workers | 58.56 | 2.62 |
| All Small Firms (3-199 Workers) | 62.03 | 1.31 |
| All Large Firms (200 or More Workers) | 61.57 | 1.59 |
| Agriculture/Mining/Construction | 60.31 | 3.41 |
| Manufacturing | 72.87 | 2.19 |
| Transportation/Communications/Utilities | 73.93 | 5.61 |
| Wholesale | 70.56 | 3.11 |
| Retail | 37.31 | 3.41 |
| Financial | 74.46 | 2.91 |
| Service | 57.96 | 2.06 |
| State/Local Government | 72.96 | 6.35 |
| Health Care | 62.42 | 1.63 |
| ALL FIRMS | 61.72 | 1.16 |

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

Exhibit S.3**Average Annual Deductibles for Covered Workers with a Deductible for Single Coverage, by Firm Size, 2013**

| Annual Deductible for Single Coverage, Among Workers with a Deductible | Estimate (\$) | Standard Error |
|---|-----------------|----------------|
| HMO All Small Firms | 1,231.04 | 147.28 |
| HMO All Large Firms | 435.64 | 47.13 |
| HMO ALL FIRMS | 728.92 | 84.63 |
| PPO All Small Firms | 1,488.13 | 121.44 |
| PPO All Large Firms | 562.92 | 25.20 |
| PPO ALL FIRMS | 799.25 | 41.51 |
| POS All Small Firms | 1,574.65 | 171.14 |
| POS All Large Firms | 696.28 | 110.47 |
| POS ALL FIRMS | 1,313.70 | 132.06 |
| HDP All Small Firms | 2,379.48 | 121.69 |
| HDP All Large Firms | 1,801.53 | 83.30 |
| HDP ALL FIRMS | 2,002.78 | 74.15 |
| All Small Firms | 1,715.26 | 73.12 |
| All Large Firms | 883.65 | 36.93 |
| ALL FIRMS | 1,134.74 | 37.23 |

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

Exhibit S.4
Average Annual Deductibles for Covered Workers, Family Coverage,
by Type of Family Deductible and Firm Size, 2013

| | 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 | 2,790.53 | 383.65 | NSD | NSD |
| HMO All Large Firms | 1,043.11 | 143.5 | 391.81 | 55.08 |
| HMO ALL FIRMS | 1,742.90 | 224.72 | 608.80 | 123.78 |
| PPO All Small Firms | 3,393.39 | 387.07 | 1,413.81 | 157.94 |
| PPO All Large Firms | 1,263.69 | 81.88 | 604.95 | 40.64 |
| PPO ALL FIRMS | 1,854.37 | 139.84 | 782.49 | 56.15 |
| POS All Small Firms | 3,359.36 | 249.58 | NSD | NSD |
| POS All Large Firms | 1,649.77 | 239.76 | NSD | NSD |
| POS ALL FIRMS | 2,821.37 | 206.71 | 1,080.43 | 190.13 |
| HDP All Small Firms | 4,706.10 | 272.05 | NSD | NSD |
| HDP All Large Firms | 3,740.17 | 174.6 | 1,759.37 | 137.73 |
| HDP ALL FIRMS | 4,078.70 | 150.66 | 2,033.30 | 153.38 |

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

Exhibit S.5
Estimates and Standard Errors for Office Visit
Cost Sharing for Covered Workers, 2013

| | Estimate | Standard Error |
|---|----------|----------------|
| Copayment, Primary Care Physician Office Visits (\$) | | |
| HMO | 21.77 | 0.47 |
| PPO | 23.21 | 0.43 |
| POS | 24.21 | 0.96 |
| HDHP/SO | 23.9 | 0.79 |
| All Plans | 23.09 | 0.32 |
| Coinsurance, Primary Care Physician Office Visits (%) | | |
| HMO | NSD | |
| PPO | 18.53 | 0.71 |
| POS | NSD | |
| HDHP/SO | 18.07 | 0.51 |
| All Plans | 18.25 | 0.44 |
| Copayment, Specialist Care Physician Office Visits (\$) | | |
| HMO | 31.99 | 0.88 |
| PPO | 34.94 | 0.92 |
| POS | 37.76 | 1.47 |
| HDHP/SO | 36.11 | 2.09 |
| All Plans | 34.76 | 0.68 |
| Coinsurance, Specialist Care Physician Office Visits (%) | | |
| HMO | NSD | |
| PPO | 18.94 | 0.63 |
| POS | NSD | |
| HDHP/SO | 18.37 | 0.47 |
| All Plans | 18.61 | 0.4 |

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

Exhibit S.6
Annual Estimates and Standard Errors for Workers in an HDHP/HRAs HSA-Qualified HDHPs, 2013

| | 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 | 5,654.85 | 177.80 | 16,477.38 | 580.15 | 5,006.03 | 189.19 | 14,155.04 | 404.74 |
| Worker Contribution to Premium | 1,057.86 | 145.09 | 4,087.30 | 256.22 | 726.03 | 71.64 | 3,240.84 | 177.41 |
| General Annual Deductible | 1,854.15 | 126.72 | 4,059.25 | 307.07 | 2,098.05 | 73.92 | 4,037.28 | 124.55 |
| Out-of-Pocket Liability | 4,508.40 | 740.88 | 8,872.59 | 1,643.23 | 3,509.13 | 104.85 | 7,076.97 | 241.32 |
| Firm Contribution to the HRA or HSA | 946.53 | 90.66 | 1,799.65 | 186.65 | 652.61 | 66.75 | 1,150.29 | 136.20 |

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

Exhibit S.7
Percentage of Covered Workers in
Partially or Completely Self-Funded
Plans, by Firm Size, 2013

| | Estimate (%) | Standard Error |
|-----------------------|--------------|----------------|
| 3-199 Workers | 15.8 | 2.08 |
| 200-999 Workers | 57.97 | 3.56 |
| 1,000-4,999 Workers | 79.22 | 3 |
| 5,000 or More Workers | 94.37 | 1.61 |
| All PLANS | 61.09 | 1.68 |

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

Exhibit S.8
Percentage of Covered Workers Enrolled in Plans
Grandfathered under the Affordable Care Act (ACA), by
Size, 2013

| | Estimate (%) | Standard Error |
|---------------------------------------|--------------|----------------|
| 3-24 Workers | 53.44 | 5.01 |
| 25-49 Workers | 51.77 | 6.13 |
| 50-199 Workers | 43.65 | 4.14 |
| 200-999 Workers | 42.06 | 3.72 |
| 1,000-4,999 Workers | 33.61 | 3.28 |
| 5,000 or More Workers | 22.62 | 4.41 |
| All Small Firms (3-199 Workers) | 48.88 | 2.88 |
| All Large Firms (200 or More Workers) | 29.55 | 2.64 |
| ALL FIRMS | 35.79 | 2.02 |

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