

EMPLOYER HEALTH BENEFITS
2014 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, 2014

	Single Coverage		Family Coverage	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
Premiums				
All Small Firms (3-199 Workers)	5,788.18	118.52	15,849.16	321.26
All Large Firms (200 or More Workers)	6,130.30	69.22	17,264.86	197.08
All PLANS	6,025.27	60.40	16,834.07	168.08
HMO All Small Firms				
HMO All Small Firms	6,157.36	281.36	16,951.51	627.50
HMO All Large Firms	6,250.04	131.42	17,557.91	366.48
HMO ALL FIRMS	6,223.22	125.17	17,382.62	321.34
PPO All Small Firms				
PPO All Small Firms	5,867.94	182.91	16,420.20	563.30
PPO All Large Firms	6,330.85	83.73	17,624.57	252.75
PPO ALL FIRMS	6,216.55	78.15	17,332.63	235.03
POS All Small Firms				
POS All Small Firms	6,170.96	359.88	15,317.57	695.32
POS All Large Firms	6,156.71	145.24	17,274.26	544.05
POS ALL FIRMS	6,165.72	233.52	16,037.09	528.43
HDP All Small Firms				
HDP All Small Firms	5,161.30	176.28	14,560.79	544.21
HDP All Large Firms	5,374.46	133.83	15,863.11	310.15
HDP ALL FIRMS	5,298.63	106.08	15,401.32	276.96
Worker Premium Contributions				
All Small Firms (3-199 Workers)	902.21	52.99	5,507.94	267.29
All Large Firms (200 or More Workers)	1,160.27	36.05	4,522.92	117.44
All PLANS	1,081.05	29.73	4,822.66	116.46
HMO All Small Firms				
HMO All Small Firms	1,267.65	186.02	7,523.50	833.97
HMO All Large Firms	1,147.33	65.36	4,330.54	243.39
HMO ALL FIRMS	1,182.16	70.49	5,253.51	320.65
PPO All Small Firms				
PPO All Small Firms	873.28	74.39	5,296.82	402.31
PPO All Large Firms	1,219.92	45.10	4,742.04	139.73
PPO ALL FIRMS	1,134.33	38.50	4,876.52	144.11
POS All Small Firms				
POS All Small Firms	952.82	130.45	5,443.73	550.15
POS All Large Firms	1,038.16	130.40	3,825.96	524.08
POS ALL FIRMS	984.20	95.08	4,848.83	426.89
HDP All Small Firms				
HDP All Small Firms	732.96	85.46	4,914.93	466.83
HDP All Large Firms	999.93	72.95	4,093.65	299.86
HDP ALL FIRMS	904.96	58.20	4,384.87	251.80
Percent Change in Premiums				
	2.40%	1.52%	2.95%	1.48%

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

Exhibit S.2
Offer and Coverage Rate Estimates and Standard Errors, 2014

	Estimate (%)	Standard Error
Offer Rate		
3-9 Workers	43.7	3.51
10-24 Workers	63.57	3.11
25-49 Workers	83.18	2.39
50-199 Workers	90.6	1.66
200-999 Workers	97.69	0.62
1,000-4,999 Workers	99.92	0.08
5,000 or More Workers	99.65	0.35
All Small Firms (3-199 Workers)	54.38	2.3
All Large Firms (200 or More Workers)	98.1	0.5
ALL FIRMS	55.08	2.26
Eligibility Rate, Among Workers in Firms Offering Coverage		
All Small Firms (3-199 Workers)	79.41	1.44
All Large Firms (200 or More Workers)	76.34	1.5
ALL FIRMS	77.29	1.13
Coverage Rate, Among Both Workers in Firms Offering or Not Offering Coverage		
All Small Firms (3-199 Workers)	44.25	1.57
All Large Firms (200 or More Workers)	61.72	1.49
ALL FIRMS	55.05	1.08
Take-Up Rate, Among Workers in Firms Offering Coverage		
All Small Firms (3-199 Workers)	77.19	1.26
All Large Firms (200 or More Workers)	81.22	0.8
ALL FIRMS	79.94	0.68
Coverage Rate, Among Workers in Firms Offering Coverage		
3-9 Workers	58.12	5.82
10-24 Workers	62.53	3.21
25-49 Workers	63.78	2.41
50-199 Workers	60.32	1.97
200-999 Workers	61.04	1.57
1,000-4,999 Workers	65.72	1.49
5,000 or More Workers	60.96	2.49
All Small Firms (3-199 Workers)	61.3	1.42
All Large Firms (200 or More Workers)	62	1.5
Agriculture/Mining/Construction	56.36	4.13
Manufacturing	77.01	1.88
Transportation/Communications/Utilities	79.69	3.06
Wholesale	63.04	4.95
Retail	36.97	3.57
Financial	73.75	2.2
Service	58.7	2.25
State/Local Government	76.01	3.99
Health Care	60.83	2.03
ALL FIRMS	61.78	1.12

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

Exhibit S.3
Average Annual Deductibles for Covered Workers with a
Deductible for Single Coverage, by Firm Size, 2014

	Estimate (\$)	Standard Error
HMO All Small Firms	1,384.16	179.87
HMO All Large Firms	725.96	112.08
HMO ALL FIRMS	1,031.61	122.41
PPO All Small Firms	1,420.17	131.45
PPO All Large Firms	657.00	30.39
PPO ALL FIRMS	842.91	42.68
POS All Small Firms	1,527.30	148.26
POS All Large Firms	703.50	113.21
POS ALL FIRMS	1,215.09	103.78
HDP All Small Firms	2,768.81	123.29
HDP All Large Firms	1,908.98	63.88
HDP ALL FIRMS	2,214.84	68.29
All Small Firms	1,797.32	84.57
All Large Firms	971.14	33.75
ALL FIRMS	1,216.51	37.06

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

Exhibit S.4
Average Annual Deductibles for Covered Workers, Family Coverage, by Type of Family Deductible and Firm Size, 2014

	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	2,817.40	456.7	NSD	NSD
HMO All Large Firms	1,844.54	357.83	482.16	58.01
HMO ALL FIRMS	2,328.11	320.35	870.11	174.61
PPO All Small Firms	3,230.75	377.91	1,281.58	168.22
PPO All Large Firms	1,462.54	82.27	707.71	65.34
PPO ALL FIRMS	1,947.29	136.74	821.30	63.55
POS All Small Firms	3,078.84	309.27	NSD	NSD
POS All Large Firms	1,480.86	239.67	NSD	NSD
POS ALL FIRMS	2,469.92	221.87	1,153.38	233.27
HDP All Small Firms	5,601.86	271.51	NSD	NSD
HDP All Large Firms	3,894.41	142.44	1,817.83	115.26
HDP ALL FIRMS	4,522.01	155.75	2,125.62	173.11

NSD: Not Sufficient Data.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

Exhibit S.5
Estimates and Standard Errors for Office Visit Cost Sharing
for Covered Workers, 2014

	Estimate	Standard Error
Copayment, Primary Care Physician Office Visits (\$)		
HMO	23	0.62
PPO	23.93	0.43
POS	24.72	0.91
HDHP/SO	23.95	1.03
All Plans	23.86	0.34
Coinsurance, Primary Care Physician Office Visits (%)		
HMO	NSD	NSD
PPO	18.13	0.64
POS	NSD	NSD
HDHP/SO	18.64	0.46
All Plans	18.23	0.42
Copayment, Specialist Care Physician Office Visits (\$)		
HMO	34.4	1.02
PPO	35.73	0.92
POS	38.72	1.83
HDHP/SO	40.65	2.35
All Plans	36.1	0.71
Coinsurance, Specialist Care Physician Office Visits (%)		
HMO	NSD	NSD
PPO	19	0.81
POS	NSD	NSD
HDHP/SO	18.93	0.41
All Plans	18.82	0.47

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

Exhibit S.6

Annual Estimates and Standard Errors for Workers in an HDHP/HRAs HSA-Qualified HDHPs, 2014

	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	6,039.97	176.37	17,279.37	532.49	4,948.51	109.90	14,513.61	268.31
Worker Contribution to Premium	1,164.76	75.70	4,933.22	262.42	779.56	80.79	4,125.94	369.49
General Annual Deductible	2,264.83	124.93	4,908.91	330.55	2,205.33	84.23	4,390.66	175.83
Out-of-Pocket Liability	3,824.60	150.88	7,591.61	367.40	3,952.72	122.00	7,790.85	236.33
Firm Contribution to the HRA or HSA	1,390.28	127.87	2,780.79	334.06	769.45	78.79	1,346.58	110.23

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

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

	Percentage of Covered Workers in Partially or Completely Self-Funded Plans		Percentage of Covered Workers in a Self-Funded Plan Covered by Stoploss Insurance	
	Estimate (%)	Standard Error	Estimate (%)	Standard Error
3-199 Workers	14.74	2.11	74.6	7
200-999 Workers	54.94	3.63	89.76	3.02
1,000-4,999 Workers	83.19	2.55	91.14	1.99
5,000 or More Workers	90.69	2.42	47.63	4.5
ALL FIRMS	60.92	1.69	64.6	3.1

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

Exhibit S.8
Grandfathering under the Affordable Care Act (ACA), by Firm Size, 2014

	Percent of Covered Workers Enrolled in a Grandfathered Plan		Percent of Employers Who Offer Atleast One Grandfathered Plan	
	Estimate (%)	Standard Error	Estimate (%)	Standard Error
3-24 Workers	35.61	5.2	36.51	6
25-49 Workers	39.56	6.13	41.11	5.34
50-199 Workers	31.17	4.02	35.7	3.69
200-999 Workers	32.67	3.33	36.28	2.79
1,000-4,999 Workers	20.52	2.52	27.11	2.44
5,000 or More Workers	18.04	3.44	24.98	3.47
All Small Firms (3-199 Workers)	34.55	2.85	37.06	4.61
All Large Firms (200 or More Workers)	21.72	2.13	34.41	2.28
ALL FIRMS	25.66	1.73	36.98	4.47

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

Exhibit S.9

Percentage of Covered Worker Enrolled at a Firm Which Offers Benefits Through a Private or Corporate Exchange, by Firm Size, 2014

	Estimate			Standard Error		
	Yes (%)	No (%)	Don't Know (%)	Yes	No	Don't Know
200-999 Workers	1.82	97.63	0.55	0.66	0.73	0.31
1,000 to 4,999 Workers	2.52	97.44	0.05	1.38	1.38	0.04
5,000 or More Workers	3.23	96.49	0.28	1.83	1.85	0.28
All Large Firms (200 or more Workers)	2.77	96.95	0.28	1.08	1.1	0.17

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

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, 2014

	Estimate (%)	Standard Error
FIRM SIZE		
200-999 Workers	22.53	2.2
1,000-4,999 Workers	33.84	2.41
5,000 or More Workers	48.84	3.56
REGION		
Northeast	28.9	4.34
Midwest	25.46	3.31
South	26.3	3.3
West	20.55	4.39
INDUSTRY		
Agriculture/Mining/Construction	28.83	11.7
Manufacturing	12.54	3.57
Transportation/Communications/Utilities	64.98	10.09
Wholesale	4.86	2.28
Retail	9.82	5.06
Finance	39.07	9.1
Service	19.5	2.59
State/Local Government	82.57	4.81
Health Care	22.62	4.39
All Large Firms (200 or More Workers)	25.33	1.83

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

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, 2014

	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
FIRM SIZE				
All Small Firms (3-199 Workers)	82.9	2.21	2.29	0.07
All Large Firms (200 or More Workers)	72.01	2.64	2.03	0.06
REGION				
Northeast	71.69	5.31	2.43	0.11
Midwest	74.96	3.44	1.87	0.06
South	73.62	3.53	2.13	0.07
West	82.46	3.4	2.09	0.11
INDUSTRY				
Agriculture/Mining/Construction	83.24	5.64	2.65	0.26
Manufacturing	75.6	5.26	2.04	0.09
Transportation/Communications/Utilities	74.96	7.44	2.05	0.18
Wholesale	88.34	4.18	2.02	0.14
Retail	92.45	2.63	2.74	0.12
Finance	74.22	6.34	1.91	0.16
Service	69.16	3.82	2.12	0.08
State/Local Government	59.56	8.85	1.70	0.14
Health Care	83.37	4.29	2.03	0.08
ALL FIRMS	75.35	1.98	2.12	0.04

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.