

EMPLOYER HEALTH BENEFITS  
2016 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, 2016**

|                                       | Single Coverage |                | Family Coverage  |                |
|---------------------------------------|-----------------|----------------|------------------|----------------|
|                                       | Estimate (\$)   | Standard Error | Estimate (\$)    | Standard Error |
| <b>Premiums</b>                       |                 |                |                  |                |
| All Small Firms (3-199 Workers)       | 6,429.19        | 136.14         | 17,546.05        | 332.28         |
| All Large Firms (200 or More Workers) | 6,437.53        | 79.28          | 18,394.50        | 239.46         |
| <b>All PLANS</b>                      | <b>6,435.00</b> | <b>68.94</b>   | <b>18,142.40</b> | <b>194.00</b>  |
| <b>HMO All Small Firms</b>            |                 |                |                  |                |
| HMO All Small Firms                   | 6,700.01        | 371.56         | 17,282.09        | 727.41         |
| HMO All Large Firms                   | 6,513.39        | 134.71         | 18,317.80        | 424.32         |
| <b>HMO ALL FIRMS</b>                  | <b>6,576.41</b> | <b>154.29</b>  | <b>17,978.05</b> | <b>386.04</b>  |
| <b>PPO All Small Firms</b>            |                 |                |                  |                |
| PPO All Small Firms                   | 6,590.48        | 195.35         | 18,137.13        | 543.01         |
| PPO All Large Firms                   | 6,869.94        | 85.19          | 19,283.14        | 288.61         |
| <b>PPO ALL FIRMS</b>                  | <b>6,800.03</b> | <b>80.81</b>   | <b>19,002.78</b> | <b>253.93</b>  |
| <b>POS All Small Firms</b>            |                 |                |                  |                |
| POS All Small Firms                   | 6,135.54        | 289.73         | 17,561.16        | 776.70         |
| POS All Large Firms                   | 6,823.44        | 229.48         | 19,543.05        | 749.54         |
| <b>POS ALL FIRMS</b>                  | <b>6,383.76</b> | <b>211.83</b>  | <b>18,297.05</b> | <b>589.64</b>  |
| <b>HDP All Small Firms</b>            |                 |                |                  |                |
| HDP All Small Firms                   | 6,215.37        | 204.88         | 16,809.03        | 509.54         |
| HDP All Large Firms                   | 5,589.85        | 127.25         | 16,709.34        | 381.87         |
| <b>HDP ALL FIRMS</b>                  | <b>5,762.21</b> | <b>115.09</b>  | <b>16,736.58</b> | <b>310.83</b>  |
| <b>Worker Premium Contributions</b>   |                 |                |                  |                |
| All Small Firms (3-199 Workers)       | 1,021.11        | 66.52          | 6,596.90         | 279.00         |
| All Large Firms (200 or More Workers) | 1,176.26        | 40.48          | 4,718.92         | 135.58         |
| <b>All PLANS</b>                      | <b>1,129.18</b> | <b>34.53</b>   | <b>5,276.93</b>  | <b>134.39</b>  |
| <b>HMO All Small Firms</b>            |                 |                |                  |                |
| HMO All Small Firms                   | 1,391.47        | 242.98         | 7,525.83         | 603.22         |
| HMO All Large Firms                   | 1,112.91        | 96.52          | 4,345.31         | 407.36         |
| <b>HMO ALL FIRMS</b>                  | <b>1,206.98</b> | <b>107.53</b>  | <b>5,388.62</b>  | <b>401.03</b>  |
| <b>PPO All Small Firms</b>            |                 |                |                  |                |
| PPO All Small Firms                   | 1,058.94        | 75.10          | 6,731.46         | 335.23         |
| PPO All Large Firms                   | 1,296.08        | 48.71          | 5,192.92         | 163.68         |
| <b>PPO ALL FIRMS</b>                  | <b>1,236.76</b> | <b>41.13</b>   | <b>5,569.31</b>  | <b>154.16</b>  |
| <b>POS All Small Firms</b>            |                 |                |                  |                |
| POS All Small Firms                   | 877.14          | 149.90         | 7,461.14         | 819.41         |
| POS All Large Firms                   | 1,248.36        | 143.87         | 5,657.29         | 441.57         |
| <b>POS ALL FIRMS</b>                  | <b>1,011.09</b> | <b>110.99</b>  | <b>6,791.36</b>  | <b>542.17</b>  |
| <b>HDP All Small Firms</b>            |                 |                |                  |                |
| HDP All Small Firms                   | 829.59          | 103.65         | 5,248.74         | 585.37         |
| HDP All Large Firms                   | 986.17          | 79.23          | 3,928.20         | 197.48         |
| <b>HDP ALL FIRMS</b>                  | <b>943.03</b>   | <b>64.46</b>   | <b>4,288.96</b>  | <b>220.26</b>  |
| <b>Percent Change in Premiums</b>     | 2.95%           | 1.60%          | 3.40%            | 1.59%          |

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2016.

**Exhibit S.2**  
**Offer and Coverage Rate Estimates and Standard Errors, 2016**

|   | Estimate (%) | Standard Error |
|---|--------------|----------------|
| <b>Offer Rate</b>   |              |                |
| 3-9 Workers   | 46.25        | 3.32           |
| 10-24 Workers   | 61.23        | 3.35           |
| 25-49 Workers   | 79.97        | 2.45           |
| 50-199 Workers  | 91.05        | 1.76           |
| 200-999 Workers   | 97.48        | 0.72           |
| 1,000-4,999 Workers   | 99.53        | 0.33           |
| 5,000 or More Workers   | 99.53        | 0.34           |
| All Small Firms (3-199 Workers)   | 55.31        | 2.18           |
| All Large Firms (200 or More Workers)   | 97.87        | 0.59           |
| <b>ALL FIRMS</b>  | <b>56.02</b> | <b>2.15</b>    |
| <b>Eligibility Rate, Among Workers in Firms Offering Coverage</b>                   |              |                |
| All Small Firms (3-199 Workers)   | 82.14        | 1.45           |
| All Large Firms (200 or More Workers)   | 77.71        | 1.58           |
| <b>ALL FIRMS</b>  | <b>79.04</b> | <b>1.2</b>     |
| <b>Coverage Rate, Among Both Workers in Firms Offering or Not Offering Coverage</b> |              |                |
| All Small Firms (3-199 Workers)   | 43.77        | 1.74           |
| All Large Firms (200 or More Workers)   | 61.18        | 1.63           |
| <b>ALL FIRMS</b>  | <b>54.59</b> | <b>1.20</b>    |
| <b>Take-Up Rate, Among Workers in Firms Offering Coverage</b>                       |              |                |
| All Small Firms (3-199 Workers)   | 76.78        | 1.25           |
| All Large Firms (200 or More Workers)   | 79.43        | 1.08           |
| <b>ALL FIRMS</b>  | <b>78.61</b> | <b>0.84</b>    |
| <b>Coverage Rate, Among Workers in Firms Offering Coverage</b>                      |              |                |
| 3-9 Workers   | 59.34        | 6.87           |
| 10-24 Workers   | 68.70        | 3.46           |
| 25-49 Workers   | 61.70        | 3.27           |
| 50-199 Workers  | 62.22        | 1.86           |
| 200-999 Workers   | 64.48        | 1.45           |
| 1,000-4,999 Workers   | 63.88        | 1.99           |
| 5,000 or More Workers   | 59.91        | 2.66           |
| All Small Firms (3-199 Workers)   | 63.07        | 1.55           |
| All Large Firms (200 or More Workers)   | 61.72        | 1.61           |
| Agriculture/Mining/Construction   | 55.64        | 4.93           |
| Manufacturing   | 77.20        | 1.65           |
| Transportation/Communications/Utilities   | 69.65        | 6.63           |
| Wholesale   | 72.85        | 2.65           |
| Retail  | 36.63        | 5.50           |
| Financial   | 74.25        | 3.76           |
| Service   | 58.78        | 1.79           |
| State/Local Government  | 77.21        | 2.44           |
| Health Care   | 64.34        | 1.71           |
| <b>ALL FIRMS</b>  | <b>62.13</b> | <b>1.22</b>    |

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2016.

**Exhibit S.3**  
**Average Annual Deductibles for Covered Workers with a**  
**Deductible for Single Coverage, by Firm Size, 2016**

|                      | Estimate (\$)   | Standard Error |
|----------------------|-----------------|----------------|
| HMO All Small Firms  | 1,385.71        | 245.42         |
| HMO All Large Firms  | 692.13          | 147.63         |
| <b>HMO ALL FIRMS</b> | <b>916.87</b>   | <b>152.70</b>  |
|                      |                 |                |
| PPO All Small Firms  | 1,661.83        | 137.04         |
| PPO All Large Firms  | 814.32          | 42.30          |
| <b>PPO ALL FIRMS</b> | <b>1,028.09</b> | <b>50.06</b>   |
|                      |                 |                |
| POS All Small Firms  | 2,087.22        | 235.95         |
| POS All Large Firms  | 969.99          | 149.30         |
| <b>POS ALL FIRMS</b> | <b>1,736.51</b> | <b>182.64</b>  |
|                      |                 |                |
| HDP All Small Firms  | 2,705.36        | 144.71         |
| HDP All Large Firms  | 2,006.65        | 84.87          |
| <b>HDP ALL FIRMS</b> | <b>2,199.18</b> | <b>77.09</b>   |
|                      |                 |                |
| All Small Firms      | 2,068.93        | 101.27         |
| All Large Firms      | 1,237.54        | 52.34          |
| <b>ALL FIRMS</b>     | <b>1,477.71</b> | <b>49.61</b>   |

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2016.

**Exhibit S.4**  
**Average Annual Deductibles for Covered Workers, Family Coverage, by Type of Family Deductible and Firm Size, 2016**

|                      | 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  | 2,650.38   | 485.29         | NSD   | NSD            |
| HMO All Large Firms  | 2,016.85   | 345.95         | 383.72  | 107.49         |
| <b>HMO ALL FIRMS</b> | <b>2,245.18</b>  | <b>263.4</b>   | <b>632.01</b>   | <b>204.06</b>  |
| PPO All Small Firms  | 3,148.32   | 278.05         | 1,837.02  | 260.02         |
| PPO All Large Firms  | 1,838.37   | 122.16         | 769.20  | 53.71          |
| <b>PPO ALL FIRMS</b> | <b>2,147.18</b>  | <b>118.34</b>  | <b>1,051.64</b>   | <b>94.78</b>   |
| POS All Small Firms  | 4,396.10   | 579.89         | NSD   | NSD            |
| POS All Large Firms  | 2,007.18   | 323.58         | NSD   | NSD            |
| <b>POS ALL FIRMS</b> | <b>3,768.99</b>  | <b>468.11</b>  | <b>1,179.76</b>   | <b>326.79</b>  |
| HDP All Small Firms  | 4,960.26   | 243.41         | 3,426.00  | 272.27         |
| HDP All Large Firms  | 4,110.67   | 183.54         | 2,031.33  | 149.85         |
| <b>HDP ALL FIRMS</b> | <b>4,342.98</b>  | <b>151.57</b>  | <b>2,410.52</b>   | <b>200.70</b>  |

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2016.

**Exhibit S.5**  
**Estimates and Standard Errors for Office Visit Cost Sharing**  
**for Covered Workers, 2016**

|   | Estimate | Standard Error |
|---|----------|----------------|
| <b>Copayment, Primary Care Physician Office Visits (\$)</b>     |          |                |
| HMO   | 23.88    | 1.07           |
| PPO   | 24.35    | 0.43           |
| POS   | 25.64    | 1.08           |
| HDHP/SO   | 25.03    | 0.90           |
| All Plans   | 24.44    | 0.41           |
| <b>Coinsurance, Primary Care Physician Office Visits (%)</b>    |          |                |
| HMO   | NSD      | NSD            |
| PPO   | 19.23    | 0.49           |
| POS   | NSD      | NSD            |
| HDHP/SO   | 17.55    | 0.83           |
| All Plans   | 18.04    | 0.65           |
| <b>Copayment, Specialist Care Physician Office Visits (\$)</b>  |          |                |
| HMO   | 35.79    | 1.69           |
| PPO   | 38.56    | 0.8            |
| POS   | 38.96    | 1.7            |
| HDHP/SO   | 41.21    | 2.02           |
| All Plans   | 38.17    | 0.73           |
| <b>Coinsurance, Specialist Care Physician Office Visits (%)</b> |          |                |
| HMO   | NSD      | NSD            |
| PPO   | 19.99    | 0.67           |
| POS   | NSD      | NSD            |
| HDHP/SO   | 18.33    | 0.62           |
| All Plans   | 18.91    | 0.50           |

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2016.

**Exhibit S.6**  
**Annual Estimates and Standard Errors for Workers in an HDHP/HRA or HSA-Qualified HDHP, 2016**

|                                     | 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                             | 5,860.37                               | 292.31         | 17,733.54       | 687.63         | 5,719.03                     | 112.62         | 16,246.38       | 360.60         |
| Worker Contribution to Premium      | 1,143.35                               | 159.50         | 5,105.05        | 393.95         | 849.47                       | 57.77          | 3,930.47        | 270.58         |
| General Annual Deductible           | 2,030.99                               | 131.03         | 4,321.13        | 304.60         | 2,295.22                     | 90.67          | 4,364.31        | 179.80         |
| Out-of-Pocket Liability             | 4,264.25                               | 345.08         | N/A             | N/A            | 4,082.58                     | 118.55         | N/A             | N/A            |
| Firm Contribution to the HRA or HSA | 1,058.63                               | 91.57          | 1,866.70        | 181.71         | 685.73                       | 61.86          | 1,207.81        | 115.45         |

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2016.

**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, 2016**

|                       | 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         | 13.30  | 2.30           | 71.55   | 7.12           |
| 200-999 Workers       | 49.67  | 3.56           | 87.73   | 3.59           |
| 1,000-4,999 Workers   | 83.40  | 2.66           | 91.11   | 1.96           |
| 5,000 or More Workers | 94.00  | 1.95           | 36.41   | 4.40           |
| <b>ALL PLANS</b>      | <b>61.00</b>   | <b>1.88</b>    | <b>56.62</b>  | <b>3.59</b>    |

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2016.



**Exhibit S.8**  
**Percentage of Covered Workers Enrolled in Plans Grandfathered under the Affordable Care Act (ACA), by Size, 2016**

|  | 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                                 | 20.27   | 4.40           | 20.10  | 5.47           |
| 25-49 Workers                                | 24.01   | 5.07           | 30.23  | 4.88           |
| 50-199 Workers                               | 26.38   | 3.91           | 29.50  | 3.69           |
| 200-999 Workers                              | 29.02   | 3.40           | 29.02  | 3.07           |
| 1,000-4,999 Workers                          | 16.81   | 2.38           | 22.72  | 2.57           |
| 5,000 or More Workers                        | 21.82   | 4.52           | 25.53  | 3.35           |
| <b>All Small Firms (3-199 Workers)</b>       | <b>23.90</b>  | <b>2.56</b>    | <b>22.69</b>   | <b>4.12</b>    |
| <b>All Large Firms (200 or More Workers)</b> | <b>22.33</b>  | <b>2.69</b>    | <b>27.91</b>   | <b>2.51</b>    |
| <b>ALL FIRMS</b>                             | <b>22.81</b>  | <b>2.02</b>    | <b>22.87</b>   | <b>3.97</b>    |

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2016.

**Exhibit S.9**  
**Percentage of Covered Workers Enrolled at a Firm Which Offers Benefits Through a Private or Corporate Exchange, by Firm Size, 2016**

|  | Estimate    |              |                | Standard Error |             |             |
|--|-------------|--------------|----------------|----------------|-------------|-------------|
|  | Yes (%)     | No (%)       | Don't Know (%) | Yes            | No          | Don't Know  |
| 200-999 Workers                              | 1.63        | 97.24        | 1.13           | 0.71           | 0.92        | 0.59        |
| 1,000 to 4,999 Workers                       | 1.09        | 98.67        | 0.24           | 0.49           | 0.54        | 0.24        |
| 5,000 or More Workers                        | 2.36        | 97.59        | 0.05           | 0.78           | 0.78        | 0.05        |
| <b>All Large Firms (200 or more Workers)</b> | <b>1.92</b> | <b>97.75</b> | <b>0.33</b>    | <b>0.47</b>    | <b>0.49</b> | <b>0.14</b> |

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2016.

**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, 2016**

|  | Estimate (%) | Standard Error |
|--|--------------|----------------|
| <b>FIRM SIZE</b>                             |              |                |
| 200-999 Workers                              | 20.94        | 2.31           |
| 1,000-4,999 Workers                          | 36.29        | 2.68           |
| 5,000 or More Workers                        | 45.65        | 3.44           |
| <b>REGION</b>                                |              |                |
| Northeast                                    | 19.18        | 3.50           |
| Midwest                                      | 28.90        | 4.02           |
| South  | 28.97        | 3.81           |
| West   | 17.61        | 3.91           |
| <b>INDUSTRY</b>                              |              |                |
| Agriculture/Mining/Construction              | 9.33         | 5.40           |
| Manufacturing                                | 10.88        | 3.29           |
| Transportation/Communications/Utilities      | 54.58        | 10.65          |
| Wholesale                                    | 15.99        | 8.04           |
| Retail                                       | 1.98         | 0.61           |
| Finance                                      | 45.81        | 8.96           |
| Service                                      | 20.00        | 2.99           |
| State/Local Government                       | 72.17        | 6.30           |
| Health Care                                  | 15.07        | 3.48           |
| <b>All Large Firms (200 or More Workers)</b> | 24.31        | 1.93           |

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2016.

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, 2016

|   | 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)         | 78.30  | 3.11           | 2.07   | 0.08           |
| All Large Firms (200 or More Workers)   | 69.70  | 3.05           | 1.85   | 0.06           |
| <b>REGION</b>                           |  |                |  |                |
| Northeast                               | 71.44  | 5.55           | 1.98   | 0.15           |
| Midwest                                 | 74.13  | 4.59           | 1.77   | 0.07           |
| South                                   | 66.31  | 4.24           | 2.02   | 0.08           |
| West                                    | 81.22  | 3.89           | 1.89   | 0.11           |
| <b>INDUSTRY</b>                         |  |                |  |                |
| Agriculture/Mining/Construction         | 85.58  | 6.04           | 2.15   | 0.16           |
| Manufacturing                           | 77.48  | 4.59           | 1.97   | 0.11           |
| Transportation/Communications/Utilities | 47.99  | 10.66          | 2.22   | 0.17           |
| Wholesale                               | 92.65  | 3.35           | 2.14   | 0.14           |
| Retail                                  | 94.85  | 2.51           | 2.34   | 0.18           |
| Finance                                 | 76.11  | 6.88           | 1.50   | 0.14           |
| Service                                 | 63.96  | 3.91           | 1.93   | 0.08           |
| State/Local Government                  | 58.35  | 8.94           | 1.44   | 0.08           |
| Health Care                             | 82.37  | 6.29           | 1.80   | 0.12           |
| <b>ALL FIRMS</b>                        | <b>72.31</b>   | <b>2.34</b>    | <b>1.92</b>  | <b>0.05</b>    |

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2016.

Exhibit S.12

Among Workers with Three, Four, or More Tiers of Cost Sharing, Distribution of Covered Workers with the Following Types of Cost Sharing for Prescription Drugs, by Drug Plan Type and Firm Size, 2016

| First-Tier Drugs, Often Called Generic Drugs       | Copay        | Standard Error | Coinsurance  | Standard Error | Plan Pays Entire Cost After Any Deductibles Are Met   | Standard Error | Some Other Amount | Standard Error |
|--|--------------|----------------|--------------|----------------|---|----------------|-------------------|----------------|
| All Small Firms                                    | 91.56        | 2.27           | 6.50         | 2.22           | 0.82  | 0.38           | 1.12              | 0.48           |
| All Large Firms                                    | 80.54        | 2.89           | 16.05        | 2.58           | 3.06  | 1.58           | 0.35              | 0.15           |
| <b>ALL FIRMS</b>                                   | <b>83.63</b> | <b>2.19</b>    | <b>13.37</b> | <b>1.96</b>    | <b>2.43</b>   | <b>1.15</b>    | <b>0.57</b>       | <b>0.17</b>    |
| Second-Tier Drugs, Often Called Preferred Drugs    | Copay        | Standard Error | Coinsurance  | Standard Error | Copay or Coinsurance Plus Any Difference <sup>§</sup> | Standard Error | Some Other Amount | Standard Error |
| All Small Firms                                    | 88.78        | 2.47           | 9.44         | 2.34           | 0.00  | 0.00           | 1.78              | 0.91           |
| All Large Firms                                    | 63.66        | 3.60           | 35.46        | 3.62           | 0.11  | 0.08           | 0.76              | 0.25           |
| <b>ALL FIRMS</b>                                   | <b>70.70</b> | <b>2.83</b>    | <b>28.17</b> | <b>2.84</b>    | <b>0.08</b>   | <b>0.06</b>    | <b>1.05</b>       | <b>0.31</b>    |
| Third-Tier Drugs, Often Called Non-Preferred Drugs | Copay        | Standard Error | Coinsurance  | Standard Error | Copay or Coinsurance Plus Any Difference <sup>§</sup> | Standard Error | Some Other Amount | Standard Error |
| All Small Firms                                    | 82.77        | 3.41           | 14.23        | 3.16           | 0.00  | 0.00           | 3.00              | 1.50           |
| All Large Firms                                    | 60.05        | 3.75           | 38.67        | 3.77           | 0.12  | 0.09           | 1.16              | 0.52           |
| <b>ALL FIRMS</b>                                   | <b>66.02</b> | <b>3.04</b>    | <b>32.25</b> | <b>3.05</b>    | <b>0.09</b>   | <b>0.07</b>    | <b>1.64</b>       | <b>0.55</b>    |
| Fourth-Tier Drugs                                  | Copay        | Standard Error | Coinsurance  | Standard Error | Copay or Coinsurance Plus Any Difference <sup>§</sup> | Standard Error | Some Other Amount | Standard Error |
| All Small Firms                                    | 50.87        | 11.43          | 37.23        | 12.15          | 0.00  | 0.00           | 11.90             | 6.95           |
| All Large Firms                                    | 27.44        | 8.80           | 58.84        | 11.81          | 13.72   | 12.11          | 0.00              | 0.00           |
| <b>ALL FIRMS</b>                                   | <b>41.29</b> | <b>7.63</b>    | <b>46.07</b> | <b>8.30</b>    | <b>5.61</b>   | <b>5.36</b>    | <b>7.04</b>       | <b>4.18</b>    |

<sup>§</sup> Category includes workers who pay a copayment or coinsurance plus the difference between the cost of the prescription and the cost of a comparable generic drug.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2016.

Exhibit S.13

Among Covered Workers with Three, Four, or More Tiers of Prescription Cost Sharing, Distribution of Covered Workers with the Following Types of Cost Sharing for Prescription Drugs, by Largest Plan Type, 2016

| First-Tier Drugs, Often Called Generic Drugs       | Copay        | Standard Error | Coinsurance  | Standard Error | Plan Pays Entire Cost After Any Deductibles Are Met   | Standard Error | Some Other Amount | Standard Error |
|--|--------------|----------------|--------------|----------------|---|----------------|-------------------|----------------|
| Largest Plan HDHP/SO                               | 68.86        | 6.29           | 22.98        | 5.23           | 7.71  | 4.73           | 0.46              | 0.32           |
| Not an HDHP/SO                                     | 87.99        | 2.05           | 10.53        | 2.03           | 0.87  | 0.32           | 0.60              | 0.20           |
| <b>ALL FIRMS</b>                                   | <b>83.63</b> | <b>2.19</b>    | <b>13.37</b> | <b>1.96</b>    | <b>2.43</b>   | <b>1.15</b>    | <b>0.57</b>       | <b>0.17</b>    |
| Second-Tier Drugs, Often Called Preferred Drugs    | Copay        | Standard Error | Coinsurance  | Standard Error | Copay or Coinsurance Plus Any Difference <sup>§</sup> | Standard Error | Some Other Amount | Standard Error |
| Largest Plan HDHP/SO                               | 47.89        | 6.40           | 51.32        | 6.46           | 0.00  | 0.00           | 0.79              | 0.54           |
| Not an HDHP/SO                                     | 77.44        | 2.77           | 21.33        | 2.78           | 0.10  | 0.08           | 1.12              | 0.37           |
| <b>ALL FIRMS</b>                                   | <b>70.70</b> | <b>2.83</b>    | <b>28.17</b> | <b>2.84</b>    | <b>0.08</b>   | <b>0.06</b>    | <b>1.05</b>       | <b>0.31</b>    |
| Third-Tier Drugs, Often Called Non-Preferred Drugs | Copay        | Standard Error | Coinsurance  | Standard Error | Copay or Coinsurance Plus Any Difference <sup>§</sup> | Standard Error | Some Other Amount | Standard Error |
| Largest Plan HDHP/SO                               | 43.08        | 6.45           | 55.81        | 6.54           | 0.00  | 0.00           | 1.11              | 0.76           |
| Not an HDHP/SO                                     | 72.30        | 3.14           | 25.79        | 3.14           | 0.12  | 0.09           | 1.79              | 0.67           |
| <b>ALL FIRMS</b>                                   | <b>66.02</b> | <b>3.04</b>    | <b>32.25</b> | <b>3.05</b>    | <b>0.09</b>   | <b>0.07</b>    | <b>1.64</b>       | <b>0.55</b>    |
| Fourth-Tier Drugs                                  | Copay        | Standard Error | Coinsurance  | Standard Error | Copay or Coinsurance Plus Any Difference <sup>§</sup> | Standard Error | Some Other Amount | Standard Error |
| Largest Plan HDHP/SO                               | NSD          | NSD            | NSD          | NSD            | NSD   | NSD            | NSD               | NSD            |
| Not an HDHP/SO                                     | 39.00        | 8.16           | 46.11        | 9.14           | 6.60  | 6.27           | 8.29              | 4.90           |
| <b>ALL FIRMS</b>                                   | <b>41.29</b> | <b>7.63</b>    | <b>46.07</b> | <b>8.30</b>    | <b>5.61</b>   | <b>5.36</b>    | <b>7.04</b>       | <b>4.18</b>    |

<sup>§</sup> Category includes workers who pay a copayment or coinsurance plus the difference between the cost of the prescription and the cost of a comparable generic drug.

NSD: Not Sufficient Data.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2016.

Exhibit S.14

Among Covered Workers with Three, Four, or More Tiers of Prescription Cost Sharing, Average Copayments and Average Coinsurance by Largest Plan Type, 2016

| First-Tier Drugs, Often Called Generic Drugs       | Copay (\$) | Standard Error | Coinsurance (%) | Standard Error |
|--|------------|----------------|-----------------|----------------|
| Largest Plan HDHP/SO                               | 10         | 0.46           | 17              | 1.4            |
| Not an HDHP/SO                                     | 11         | 0.26           | 18              | 0.88           |
| <b>ALL FIRMS</b>                                   | <b>11</b>  | <b>0.23</b>    | <b>17</b>       | <b>0.77</b>    |
| Second-Tier Drugs, Often Called Preferred Drugs    |            |                |                 |                |
| Largest Plan HDHP/SO                               | 33         | 0.98           | 26              | 2.16           |
| Not an HDHP/SO                                     | 33         | 0.49           | 25              | 1.2            |
| <b>ALL FIRMS</b>                                   | <b>33</b>  | <b>0.44</b>    | <b>25</b>       | <b>1.16</b>    |
| Third-Tier Drugs, Often Called Non-Preferred Drugs |            |                |                 |                |
| Largest Plan HDHP/SO                               | 59         | 1.72           | 39              | 2.33           |
| Not an HDHP/SO                                     | 56         | 0.99           | 36              | 1.7            |
| <b>ALL FIRMS</b>                                   | <b>57</b>  | <b>0.88</b>    | <b>37</b>       | <b>1.41</b>    |
| Fourth-Tier Drugs                                  |            |                |                 |                |
| Largest Plan HDHP/SO                               | NSD        | NSD            | NSD             | NSD            |
| Not an HDHP/SO                                     | 111        | 11.35          | 29              | 2.87           |
| <b>ALL FIRMS</b>                                   | <b>102</b> | <b>10</b>      | <b>29</b>       | <b>2.75</b>    |

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2016.