

**Table 1B. Health Insurance Coverage from All Sources
by Age: CY 2013 vs CY 2014**
(numbers in millions)

	Age									
	Total		< 18		18- 25		26- 64		65+	
	CY 2013	CY 2014	CY 2013	CY 2014	CY 2013	CY 2014	CY 2013	CY 2014	CY 2013	CY 2014
Total Population	313.4	316.2	74.1	73.9	34.5	34.7	160.3	161.5	44.5	46.0
Total Insured	271.4	283.2	68.6	69.4	27.2	29.1	131.8	139.3	43.8	45.4
Employer Sponsored Insurance 1/	174.5	175.0	41.1	40.1	19.5	20.4	100.8	101.4	13.2	13.2
Policyholder	87.1	87.6	0.1	*	5.0	5.1	72.6	73.1	9.4	9.4
Dependent	94.3	94.9	41.0	40.1	15.5	16.2	33.6	34.3	4.2	4.3
Medicare	49.0	50.5	0.3	0.3	0.3	0.3	7.0	7.1	41.4	42.8
Other Private Insurance 2/	37.0	46.2	5.1	7.3	4.1	4.6	15.8	22.0	12.0	12.3
Policyholder	23.6	28.9	0.1	0.1	1.2	1.7	11.6	16.3	10.7	10.7
Dependent	14.7	18.7	5.1	7.2	2.9	3.0	4.8	6.5	1.9	2.1
Other Public Coverage 3/	67.1	74.4	30.2	31.7	7.0	7.9	23.8	28.0	6.1	6.8
Total Uninsured 4/	42.0	33.0	5.4	4.5	7.3	5.6	28.5	22.3	0.7	0.6

NOTE: Estimates by coverage sources are not mutually exclusive; total population does not equal the sum by source as persons can be covered by more than one type of health insurance during the year.

NOTE: Non-zero cells with under 50,000 persons are marked with a ***.

1/ Employer Sponsored Insurance (ESI) is defined to be any insurance provided by a current or former employer to workers and their dependents

2/ Other Private Insurance (OPHI) includes any other non government health insurance including but not limited to individual private insurance

3/ Other Public Coverage includes but is not limited to Medicaid, the State Children's Health Insurance Program (SCHIP), Tricare, veterans' and military coverage

4/ Persons who do not report any insurance coverage are assumed to be uninsured for the entire year.

SOURCE: U.S. Department of Labor, EBSA calculations based on the Current Population Survey, Annual Social and Economic Supplement, with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys

**Table 1D. Health Insurance Coverage from Primary Source
by Age: CY 2013 vs CY 2014**
(numbers in millions)

	Age									
	Total		< 18		18- 25		26- 64		65+	
	CY 2013	CY 2014	CY 2013	CY 2014	CY 2013	CY 2014	CY 2013	CY 2014	CY 2013	CY 2014
Total Population	313.4	316.2	74.1	73.9	34.5	34.7	160.3	161.5	44.5	46.0
Total Insured	271.4	283.2	68.6	69.4	27.2	29.1	131.8	139.3	43.8	45.4
Employer Sponsored Insurance 1/	165.6	166.2	41.0	40.1	19.5	20.3	100.2	100.7	4.9	5.0
Policyholder	80.4	81.1	0.1	*	5.0	5.1	72.3	72.8	3.1	3.1
Dependent	85.2	85.1	41.0	40.0	14.5	15.2	27.9	27.9	1.8	1.9
Medicare	45.5	47.0	0.2	0.3	0.3	0.3	6.5	6.6	38.5	39.9
Other Private Insurance 2/	15.4	22.2	3.4	4.7	2.2	3.1	9.6	14.0	0.3	0.3
Policyholder	8.6	12.2	0.1	0.1	0.9	1.2	7.4	10.6	0.2	0.3
Dependent	6.8	9.9	3.3	4.6	1.4	1.9	2.1	3.4	0.1	0.1
Other Public Coverage 3/	44.9	47.9	24.0	24.4	5.2	5.4	15.6	17.9	0.1	0.1
Total Uninsured 4/	42.0	33.0	5.4	4.5	7.3	5.6	28.5	22.3	0.7	0.6

NOTE: Estimates in this table have persons assigned to a single source of insurance coverage based on the following hierarchy: Employer Sponsored Insurance (ESI), Medicare, other private health insurance (OPHI), other public coverage, and uninsured

NOTE: Non-zero cells with under 50,000 persons are marked with a "***".

1/ Employer Sponsored Insurance (ESI) is defined to be any insurance provided by a current or former employer to workers and their dependents. Persons with ESI and Medicare, where Medicare is the primary payer are counted only in the Medicare column.

2/ Other Private Insurance (OPHI) includes any other non government health insurance including but not limited to individual private insurance

3/ Other Public Coverage includes but is not limited to Medicaid, the State Children's Health Insurance Program (SCHIP), Tricare, veterans' and military coverage

4/ Persons who do not report any insurance coverage are assumed to be uninsured for the entire year.

SOURCE: U.S. Department of Labor, EBSA calculations based on the Current Population Survey, Annual Social and Economic Supplement, with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys

**Table 2. Insurance Coverage of Workers from Primary Source
by Employer Offers of Health Insurance and Employer Size: CY 2013 vs CY 2014**
(numbers in millions)

Employer Size	Employer Offer Status	Total Workers		Insured		Employer Sponsored Insurance 1/						Medicare		Other Private Insurance 3/		Other Public Coverage 4/		Uninsured 5/	
		CY 13	CY 14	CY 13	CY 14	Total		Private Sector 2/		Public Sector		CY 13	CY 14	CY 13	CY 14	CY 13	CY 14	CY 13	CY 14
						CY 13	CY 14	CY 13	CY 14	CY 13	CY 14								
Total	Total	158.2	160.2	132.8	140.2	107.8	109.1	84.1	85.4	23.7	23.8	6.4	7.0	8.6	12.4	10.0	11.7	25.4	19.9
	Coverage through current employer	74.9	75.9	74.9	75.9	74.4	75.4	59.6	60.5	14.9	14.9	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.0
	Eligible, not enrolled	31.6	28.8	21.9	21.5	13.1	11.9	9.4	8.6	3.7	3.3	1.7	1.6	3.0	4.0	4.1	4.0	9.7	7.3
	Employer offers, not eligible	20.6	21.6	15.2	17.3	9.0	9.4	6.4	6.9	2.6	2.5	1.7	1.9	1.8	2.7	2.7	3.3	5.4	4.2
	Employer doesn't offer	31.1	34.0	20.8	25.6	11.3	12.4	8.7	9.4	2.6	3.0	2.5	3.0	3.9	5.8	3.2	4.5	10.3	8.4
Employer Size Under 50	Total	55.0	55.7	40.9	44.6	27.2	27.4	23.2	23.5	4.0	3.8	3.9	4.3	5.8	7.8	4.1	5.2	14.1	11.1
	Coverage through current employer	13.8	14.1	13.8	14.1	13.3	13.6	12.7	13.0	0.6	0.6	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.0
	Eligible, not enrolled	10.4	9.2	6.6	6.3	3.4	2.9	2.6	2.2	0.8	0.7	0.8	0.6	1.5	1.8	1.0	1.0	3.8	2.8
	Employer offers, not eligible	6.4	6.4	4.4	5.0	2.3	2.3	1.7	1.7	0.6	0.5	0.6	0.7	0.8	1.1	0.7	0.8	2.0	1.4
	Employer doesn't offer	24.5	26.1	16.1	19.3	8.2	8.6	6.3	6.6	1.9	2.0	2.1	2.4	3.4	4.9	2.4	3.3	8.4	6.8
Employer Size 50-99	Total	11.2	11.7	9.3	10.3	7.9	8.4	6.8	7.2	1.1	1.2	0.3	0.4	0.4	0.8	0.6	0.7	1.9	1.5
	Coverage through current employer	5.5	5.8	5.5	5.8	5.5	5.8	5.0	5.3	0.5	0.5	*	*	0.0	0.0	0.0	0.0	0.0	0.0
	Eligible, not enrolled	2.5	2.3	1.6	1.7	1.0	0.9	0.8	0.7	0.2	0.2	0.1	0.1	0.2	0.3	0.3	0.3	0.9	0.6
	Employer offers, not eligible	1.7	1.9	1.3	1.5	0.8	0.9	0.6	0.7	0.2	0.2	0.1	0.1	0.1	0.2	0.2	0.3	0.5	0.4
	Employer doesn't offer	1.5	1.7	1.0	1.3	0.6	0.8	0.5	0.5	0.1	0.2	0.1	0.1	0.1	0.2	0.2	0.2	0.5	0.4
Employer Size 100-499	Total	20.0	19.7	17.5	17.9	15.3	15.2	12.7	12.7	2.6	2.6	0.6	0.6	0.6	0.9	1.0	1.1	2.5	1.9
	Coverage through current employer	11.6	11.3	11.6	11.3	11.6	11.3	10.0	9.8	1.6	1.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Eligible, not enrolled	4.2	3.2	2.9	2.5	1.9	1.5	1.3	1.1	0.6	0.4	0.2	0.2	0.3	0.4	0.5	0.4	1.3	0.8
	Employer offers, not eligible	2.5	2.9	1.9	2.2	1.1	1.4	0.8	1.0	0.4	0.4	0.3	0.2	0.2	0.3	0.3	0.3	0.6	0.6
	Employer doesn't offer	1.7	2.3	1.2	1.9	0.7	1.1	0.5	0.8	0.2	0.2	0.1	0.2	0.1	0.3	0.2	0.4	0.6	0.5
Employer Size 500+	Total	72.0	73.0	65.0	67.4	57.4	58.1	41.4	42.0	16.0	16.2	1.5	1.7	1.9	2.9	4.2	4.7	7.0	5.6
	Coverage through current employer	44.1	44.7	44.1	44.7	44.1	44.7	31.9	32.4	12.2	12.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Eligible, not enrolled	14.5	14.0	10.8	11.0	6.8	6.6	4.7	4.6	2.0	2.0	0.6	0.6	1.0	1.5	2.4	2.2	3.8	3.1
	Employer offers, not eligible	10.0	10.4	7.6	8.6	4.8	4.9	3.4	3.5	1.4	1.4	0.7	0.8	0.7	1.1	1.5	1.9	2.3	1.8
	Employer doesn't offer	3.4	3.9	2.5	3.2	1.7	1.9	1.3	1.4	0.4	0.5	0.2	0.3	0.2	0.4	0.4	0.6	0.9	0.7

NOTE: Workers are defined as any person age 15 and up who worked at all during the calendar year.

NOTE: Estimates in this table have persons assigned to a single source of insurance coverage based on the following hierarchy: Employer Sponsored Insurance (ESI), Medicare, other private insurance (OPHI), other public coverage, and uninsured.

NOTE: Non-zero cells with under 50,000 persons are marked with a "**".

1/ Employer Sponsored Insurance is defined to be any insurance provided by a current or former employer to workers and their dependents. Persons with ESI and Medicare, where Medicare is the primary payer, are counted only in the Medicare column.

Therefore, one may have "Coverage through current employer" and yet appear in the Medicare column rather than in the ESI column.

2/ Private sector includes the self-employed.

3/ Other Private Insurance (OPHI) includes any other non government health insurance including but not limited to individual private insurance.

4/ Other Public Coverage includes but is not limited to Medicaid, the State Children's Health Insurance Program (SCHIP), Tricare, veterans' and military coverage.

5/ Persons who do not report any insurance coverage are assumed to be uninsured for the entire year.

SOURCE: U.S. Department of Labor, EBSA calculations based on the Current Population Survey, Annual Social and Economic Supplement, with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 2A. Insurance Coverage of Full Time Workers from Primary Source
by Employer Offers of Health Insurance and Employer Size: CY 2013 vs CY 2014**
(numbers in millions)

Employer Size	Employer Offer Status	Full Time Workers		Insured		Employer Sponsored Insurance 1/						Medicare		Other Private Insurance 3/		Other Public Coverage 4/		Uninsured 5/	
		CY 13	CY 14	CY 13	CY 14	Total		Private Sector 2/		Public Sector		CY 13	CY 14	CY 13	CY 14	CY 13	CY 14	CY 13	CY 14
						CY 13	CY 14	CY 13	CY 14	CY 13	CY 14								
Total	Total	124.9	127.4	106.4	112.2	91.5	92.8	71.6	72.8	19.9	20.0	2.8	3.1	5.8	8.8	6.3	7.4	18.5	15.2
	Coverage through current employer	71.3	71.9	71.3	71.9	71.0	71.6	56.7	57.3	14.3	14.3	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.0
	Eligible, not enrolled	26.0	24.4	17.6	17.8	10.6	10.0	7.7	7.2	3.0	2.8	1.2	1.1	2.4	3.4	3.4	3.3	8.4	6.6
	Employer offers, not eligible	8.6	9.5	5.8	7.2	3.5	4.0	2.4	2.9	1.1	1.1	0.4	0.4	0.8	1.3	1.1	1.5	2.8	2.4
	Employer doesn't offer	19.0	21.6	11.7	15.3	6.4	7.3	4.8	5.5	1.5	1.8	1.0	1.3	2.6	4.1	1.8	2.6	7.3	6.3
Employer Size Under 50	Total	39.6	40.8	29.2	32.2	20.9	21.2	18.3	18.6	2.6	2.6	1.8	2.0	4.0	5.7	2.4	3.3	10.4	8.6
	Coverage through current employer	12.8	13.0	12.8	13.0	12.5	12.7	11.9	12.1	0.6	0.6	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.0
	Eligible, not enrolled	8.6	8.1	5.3	5.5	2.7	2.5	2.1	1.9	0.6	0.6	0.5	0.4	1.3	1.6	0.7	0.9	3.3	2.6
	Employer offers, not eligible	2.7	2.8	1.6	2.0	0.8	0.9	0.6	0.7	0.2	0.2	0.2	0.2	0.4	0.6	0.3	0.3	1.1	0.8
	Employer doesn't offer	15.5	16.9	9.4	11.8	4.9	5.1	3.7	3.9	1.2	1.2	0.8	1.1	2.4	3.6	1.4	2.0	6.0	5.1
Employer Size 50-99	Total	9.2	9.7	7.7	8.5	6.9	7.3	6.0	6.3	0.8	1.0	0.1	0.2	0.3	0.5	0.4	0.5	1.5	1.2
	Coverage through current employer	5.2	5.6	5.2	5.6	5.2	5.6	4.8	5.0	0.5	0.5	*	*	0.0	0.0	0.0	0.0	0.0	0.0
	Eligible, not enrolled	2.1	1.9	1.3	1.3	0.9	0.8	0.7	0.6	0.2	0.2	0.1	0.1	0.1	0.3	0.2	0.2	0.8	0.6
	Employer offers, not eligible	0.8	1.0	0.5	0.7	0.4	0.4	0.3	0.3	0.1	0.1	*	*	0.1	0.1	0.1	0.1	0.3	0.3
	Employer doesn't offer	1.1	1.2	0.7	0.9	0.4	0.5	0.3	0.4	0.1	0.2	*	*	0.1	0.2	0.1	0.1	0.4	0.3
Employer Size 100-499	Total	16.9	16.7	15.0	15.2	13.7	13.5	11.4	11.4	2.3	2.1	0.3	0.3	0.4	0.7	0.6	0.7	1.9	1.5
	Coverage through current employer	11.1	10.9	11.1	10.9	11.1	10.9	9.6	9.4	1.5	1.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Eligible, not enrolled	3.5	2.8	2.3	2.1	1.5	1.3	1.1	0.9	0.5	0.4	0.1	0.1	0.3	0.3	0.4	0.3	1.1	0.7
	Employer offers, not eligible	1.2	1.4	0.8	0.9	0.5	0.6	0.4	0.4	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.4	0.4
	Employer doesn't offer	1.1	1.7	0.7	1.3	0.5	0.8	0.3	0.6	0.1	0.2	*	0.1	0.1	0.2	0.1	0.2	0.4	0.4
Employer Size 500+	Total	59.3	60.3	54.6	56.3	50.0	50.8	35.9	36.5	14.1	14.3	0.6	0.7	1.1	1.8	2.9	3.0	4.7	4.0
	Coverage through current employer	42.1	42.5	42.1	42.5	42.1	42.5	30.4	30.7	11.7	11.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Eligible, not enrolled	11.9	11.6	8.7	9.0	5.5	5.5	3.8	3.8	1.7	1.7	0.4	0.4	0.8	1.2	2.0	1.9	3.2	2.7
	Employer offers, not eligible	3.9	4.4	2.8	3.5	1.8	2.0	1.2	1.4	0.6	0.6	0.1	0.2	0.2	0.4	0.7	0.9	1.1	0.9
	Employer doesn't offer	1.3	1.7	0.9	1.3	0.6	0.8	0.5	0.6	0.1	0.2	0.1	0.1	0.1	0.2	0.2	0.2	0.4	0.4

NOTE: Full time workers are defined as any person age 15 and up who worked at all during the calendar year, where hours at longest job held were 35 or greater.

NOTE: Estimates in this table have persons assigned to a single source of insurance coverage based on the following hierarchy: Employer Sponsored Insurance (ESI), Medicare, other private insurance (OPHI), other public coverage, and uninsured.

NOTE: Non-zero cells with under 50,000 persons are marked with a "**".

1/ Employer Sponsored Insurance is defined to be any insurance provided by a current or former employer to workers and their dependents. Persons with ESI and Medicare, where Medicare is the primary payer, are counted only in the Medicare column.

Therefore, one may have "Coverage through current employer" and yet appear in the Medicare column rather than in the ESI column.

2/ Private sector includes the self-employed.

3/ Other Private Insurance (OPHI) includes any other non government health insurance including but not limited to individual private insurance.

4/ Other Public Coverage includes but is not limited to Medicaid, the State Children's Health Insurance Program (SCHIP), Tricare, veterans' and military coverage.

5/ Persons who do not report any insurance coverage are assumed to be uninsured for the entire year.

SOURCE: U.S. Department of Labor, EBSA calculations based on the Current Population Survey, Annual Social and Economic Supplement, with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 2B. Insurance Coverage of Part Time Workers from Primary Source
by Employer Offers of Health Insurance and Employer Size: CY 2013 vs CY 2014**
(numbers in millions)

Employer Size	Employer Offer Status	Part Time Workers		Insured		Employer Sponsored Insurance 1/						Medicare		Other Private Insurance 3/		Other Public Coverage 4/		Uninsured 5/	
		CY 13	CY 14	CY 13	CY 14	Total		Private Sector 2/		Public Sector		CY 13	CY 14	CY 13	CY 14	CY 13	CY 14	CY 13	CY 14
						CY 13	CY 14	CY 13	CY 14	CY 13	CY 14								
Total	Total	33.3	32.8	26.4	28.1	16.3	16.3	12.4	12.6	3.9	3.8	3.6	3.8	2.8	3.7	3.7	4.3	6.9	4.7
	Coverage through current employer	3.6	4.0	3.6	4.0	3.4	3.8	2.9	3.2	0.6	0.7	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.0
	Eligible, not enrolled	5.6	4.4	4.3	3.6	2.5	1.9	1.8	1.4	0.7	0.5	0.6	0.5	0.5	0.5	0.7	0.7	1.3	0.7
	Employer offers, not eligible	11.9	12.0	9.3	10.2	5.5	5.5	4.0	4.0	1.5	1.4	1.3	1.5	1.0	1.4	1.5	1.8	2.6	1.9
	Employer doesn't offer	12.1	12.4	9.1	10.3	4.9	5.1	3.8	3.9	1.1	1.2	1.5	1.7	1.2	1.7	1.4	1.8	3.0	2.1
Employer Size Under 50	Total	15.5	14.9	11.8	12.4	6.3	6.1	4.9	4.9	1.3	1.2	2.1	2.3	1.7	2.1	1.7	1.9	3.7	2.5
	Coverage through current employer	0.9	1.1	0.9	1.1	0.8	0.9	0.7	0.9	*	*	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.0
	Eligible, not enrolled	1.8	1.1	1.4	0.9	0.7	0.4	0.5	0.3	0.2	0.1	0.2	0.2	0.3	0.2	0.2	0.1	0.5	0.2
	Employer offers, not eligible	3.6	3.6	2.8	3.0	1.5	1.4	1.1	1.1	0.4	0.3	0.4	0.6	0.4	0.6	0.4	0.5	0.9	0.6
	Employer doesn't offer	9.0	9.1	6.7	7.5	3.3	3.5	2.6	2.7	0.7	0.8	1.3	1.4	1.0	1.4	1.1	1.3	2.4	1.7
Employer Size 50-99	Total	2.0	2.0	1.6	1.8	1.1	1.1	0.8	0.9	0.2	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.4	0.3
	Coverage through current employer	0.2	0.3	0.2	0.3	0.2	0.3	0.2	0.2	*	*	*	*	0.0	0.0	0.0	0.0	0.0	0.0
	Eligible, not enrolled	0.4	0.4	0.3	0.3	0.2	0.2	0.1	0.1	0.1	*	*	*	*	0.1	0.1	0.1	0.1	0.1
	Employer offers, not eligible	0.9	0.9	0.7	0.8	0.4	0.5	0.3	0.3	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.1
	Employer doesn't offer	0.4	0.5	0.3	0.4	0.2	0.2	0.1	0.2	0.1	0.1	*	*	*	0.1	0.1	0.1	0.1	0.1
Employer Size 100-499	Total	3.1	3.1	2.5	2.7	1.6	1.7	1.3	1.3	0.4	0.4	0.3	0.3	0.2	0.3	0.4	0.4	0.5	0.4
	Coverage through current employer	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Eligible, not enrolled	0.7	0.5	0.6	0.4	0.4	0.2	0.3	0.2	0.1	*	0.1	0.1	*	*	0.1	0.1	0.2	0.1
	Employer offers, not eligible	1.3	1.5	1.1	1.3	0.6	0.8	0.4	0.6	0.2	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.2	0.2
	Employer doesn't offer	0.6	0.6	0.5	0.6	0.3	0.3	0.2	0.2	*	0.1	0.1	0.1	*	0.1	0.1	0.1	0.1	0.1
Employer Size 500+	Total	12.7	12.7	10.5	11.2	7.3	7.3	5.4	5.4	1.9	1.9	1.0	1.0	0.8	1.1	1.4	1.7	2.3	1.6
	Coverage through current employer	2.0	2.2	2.0	2.2	2.0	2.2	1.5	1.7	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Eligible, not enrolled	2.6	2.4	2.1	2.0	1.3	1.2	0.9	0.8	0.4	0.3	0.2	0.2	0.2	0.3	0.4	0.4	0.6	0.4
	Employer offers, not eligible	6.1	6.0	4.8	5.1	3.0	2.8	2.2	2.1	0.8	0.8	0.6	0.6	0.5	0.6	0.8	1.0	1.3	0.9
	Employer doesn't offer	2.0	2.2	1.6	1.8	1.1	1.1	0.8	0.8	0.3	0.3	0.1	0.2	0.1	0.2	0.2	0.4	0.4	0.3

NOTE: Part time workers are defined as any person age 15 and up who worked at all during the calendar year, where hours at longest job held were under 35.

NOTE: Estimates in this table have persons assigned to a single source of insurance coverage based on the following hierarchy: Employer Sponsored Insurance (ESI), Medicare, other private insurance (OPHI), other public coverage, and uninsured.

NOTE: Non-zero cells with under 50,000 persons are marked with a "**".

1/ Employer Sponsored Insurance is defined to be any insurance provided by a current or former employer to workers and their dependents. Persons with ESI and Medicare, where Medicare is the primary payer, are counted only in the Medicare column.

Therefore, one may have "Coverage through current employer" and yet appear in the Medicare column rather than in the ESI column.

2/ Private sector includes the self-employed.

3/ Other Private Insurance (OPHI) includes any other non government health insurance including but not limited to individual private insurance.

4/ Other Public Coverage includes but is not limited to Medicaid, the State Children's Health Insurance Program (SCHIP), Tricare, veterans' and military coverage.

5/ Persons who do not report any insurance coverage are assumed to be uninsured for the entire year.

SOURCE: U.S. Department of Labor, EBSA calculations based on the Current Population Survey, Annual Social and Economic Supplement, with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 4. All Persons with Employer Sponsored Insurance
by Policyholder Status, Sector and Size of Employer Providing Coverage: CY 2013 vs CY 2014**
(numbers in millions)

Employer Size	Sector 1/	Total		Current Employer		Former Employer					
		CY 13	CY 14	CY 13	CY 14	Total		COBRA		Retiree	
						CY 13	CY 14	CY 13	CY 14	CY 13	CY 14
Total	Total	174.5	175.0	155.9	157.0	18.6	18.0	4.2	3.5	14.4	14.5
	Private Sector	133.4	134.0	124.0	125.2	9.5	8.9	3.7	3.1	5.8	5.8
	Public Sector	41.1	41.0	32.0	31.8	9.2	9.2	0.6	0.4	8.6	8.7
	Policyholders	87.1	87.6	74.9	75.9	12.2	11.7	2.3	1.9	9.9	9.9
	Private Sector	66.0	66.4	60.0	60.9	6.0	5.4	2.1	1.6	3.9	3.8
	Public Sector	21.1	21.3	14.9	15.0	6.2	6.3	0.3	0.2	5.9	6.1
	Dependents 2/	87.5	87.4	81.0	81.1	6.4	6.3	1.9	1.7	4.6	4.6
	Private Sector	67.5	67.7	64.0	64.2	3.5	3.4	1.6	1.5	1.9	2.0
Public Sector	20.0	19.7	17.1	16.9	2.9	2.9	0.3	0.2	2.6	2.7	
Less than 50 Employees	Total	26.9	27.7	26.7	27.5	0.2	0.2	0.1	*	0.1	0.2
	Private Sector	25.6	26.4	25.5	26.3	0.2	0.2	0.1	*	0.1	0.1
	Public Sector	1.3	1.3	1.3	1.2	*	*	*	*	*	*
	Policyholders	13.9	14.2	13.7	14.0	0.1	0.1	*	*	0.1	0.1
	Private Sector	13.2	13.5	13.1	13.4	0.1	0.1	*	*	0.1	0.1
	Public Sector	0.7	0.6	0.6	0.6	*	*	0.0	*	*	*
	Dependents 2/	13.0	13.5	13.0	13.4	0.1	0.1	*	*	*	0.1
	Private Sector	12.4	12.9	12.4	12.8	0.1	0.1	*	*	*	*
Public Sector	0.6	0.6	0.6	0.6	*	*	*	*	*	*	
50 - 99 Employees	Total	11.6	11.8	11.1	11.4	0.5	0.4	0.1	0.1	0.4	0.3
	Private Sector	10.3	10.6	10.0	10.3	0.4	0.3	0.1	0.1	0.3	0.2
	Public Sector	1.2	1.2	1.1	1.1	0.1	0.1	*	*	0.1	0.1
	Policyholders	5.8	6.1	5.5	5.8	0.3	0.3	0.1	0.1	0.2	0.2
	Private Sector	5.2	5.5	5.0	5.3	0.2	0.2	0.1	0.1	0.2	0.1
	Public Sector	0.6	0.6	0.5	0.5	0.1	0.1	*	*	0.1	0.1
	Dependents 2/	5.8	5.7	5.6	5.6	0.2	0.1	*	*	0.1	0.1
	Private Sector	5.1	5.1	5.0	5.0	0.2	0.1	*	*	0.1	0.1
Public Sector	0.7	0.5	0.6	0.5	*	*	*	0.0	*	*	
100 - 499 Employees	Total	25.3	24.3	24.0	23.1	1.2	1.2	0.4	0.3	0.8	0.9
	Private Sector	21.3	20.6	20.5	19.7	0.8	0.9	0.4	0.3	0.4	0.5
	Public Sector	3.9	3.7	3.5	3.3	0.4	0.4	*	*	0.4	0.3
	Policyholders	12.3	12.0	11.5	11.3	0.8	0.7	0.2	0.2	0.6	0.6
	Private Sector	10.5	10.3	10.0	9.8	0.5	0.5	0.2	0.2	0.3	0.3
	Public Sector	1.8	1.7	1.5	1.5	0.3	0.2	*	*	0.3	0.2
	Dependents 2/	12.9	12.3	12.5	11.8	0.5	0.5	0.2	0.2	0.2	0.3
	Private Sector	10.8	10.4	10.5	10.0	0.3	0.4	0.2	0.2	0.1	0.2
Public Sector	2.1	1.9	2.0	1.8	0.1	0.1	*	*	0.1	0.1	

Continued....

**Table 4. All Persons with Employer Sponsored Insurance
by Policyholder Status, Sector and Size of Employer Providing Coverage: CY 2013 vs CY 2014**
(numbers in millions)

Employer Size	Sector 1/	Total		Current Employer		Former Employer					
		CY 13	CY 14	CY 13	CY 14	Total		COBRA		Retiree	
						CY 13	CY 14	CY 13	CY 14	CY 13	CY 14
500 - 999 Employees	Total	11.9	12.8	9.9	10.8	2.0	2.0	0.6	0.7	1.4	1.3
	Private Sector	9.1	10.2	7.9	8.9	1.3	1.3	0.6	0.6	0.7	0.7
	Public Sector	2.8	2.6	2.0	1.9	0.7	0.7	0.1	0.1	0.7	0.7
	Policyholders	6.0	6.5	4.7	5.2	1.3	1.2	0.4	0.3	0.9	0.9
	Private Sector	4.5	5.1	3.8	4.4	0.8	0.7	0.3	0.3	0.4	0.4
	Public Sector	1.5	1.4	1.0	0.9	0.5	0.5	*	*	0.4	0.5
	Dependents 2/	5.9	6.3	5.2	5.6	0.8	0.8	0.3	0.3	0.5	0.4
	Private Sector	4.6	5.1	4.1	4.5	0.5	0.5	0.2	0.3	0.3	0.2
	Public Sector	1.3	1.3	1.1	1.0	0.3	0.2	*	0.1	0.2	0.2
1,000 or more Employees	Total	98.9	98.4	84.2	84.2	14.7	14.2	3.0	2.4	11.7	11.9
	Private Sector	67.0	66.2	60.2	59.9	6.8	6.3	2.5	2.0	4.3	4.3
	Public Sector	31.9	32.2	24.0	24.3	7.9	7.9	0.5	0.3	7.4	7.6
	Policyholders	49.2	48.9	39.4	39.5	9.7	9.4	1.7	1.3	8.0	8.1
	Private Sector	32.6	32.0	28.2	28.0	4.4	3.9	1.5	1.1	2.9	2.8
	Public Sector	16.6	16.9	11.3	11.4	5.3	5.5	0.2	0.2	5.1	5.3
	Dependents 2/	49.7	49.6	44.7	44.7	5.0	4.8	1.3	1.1	3.7	3.7
	Private Sector	34.5	34.2	32.0	31.9	2.4	2.4	1.1	1.0	1.4	1.4
	Public Sector	15.2	15.3	12.7	12.9	2.5	2.5	0.2	0.1	2.3	2.3

NOTE: Employer Sponsored Insurance (ESI) is defined to be any insurance provided by a current or former employer to workers and their dependents.

NOTE: Non-zero cells with under 50,000 persons are marked with a ***.

1/ Private sector includes the self-employed.

2/ Dependents only include those who are not also policyholders.

SOURCE: U.S. Department of Labor, EBSA calculations based on the Current Population Survey, Annual Social and Economic Supplement, with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

Table 6. Persons with Employer Sponsored Insurance
by Sector Providing Coverage, Funding and Union Membership: CY 2013 vs CY 2014
(numbers in millions)

	Total ESI		Private Sector						Public Sector					
			Total		Self-Insured		Fully-Insured		Total		Self-Insured		Fully-Insured	
	CY 13	CY 14	CY 13	CY 14	CY 13	CY 14	CY 13	CY 14	CY 13	CY 14	CY 13	CY 14	CY 13	CY 14
Total ESI	169.7	170.1	128.6	129.1	80.6	81.2	48.0	47.9	41.1	41.0	16.0	16.0	25.2	25.1
Union	34.1	32.7	16.5	15.7	11.5	11.2	4.9	4.5	17.6	17.0	7.3	6.8	10.3	10.2
Not Union	135.6	137.4	112.1	113.4	69.1	70.0	43.0	43.4	23.5	24.0	8.7	9.2	14.8	14.8
Total Current Employer	151.0	152.1	119.1	120.2	73.2	74.2	45.9	46.0	32.0	31.9	12.6	12.7	19.4	19.1
Union	26.3	25.2	13.2	12.7	8.9	8.7	4.3	4.0	13.0	12.5	5.5	5.0	7.5	7.5
Not Union	124.8	126.9	105.8	107.5	64.3	65.5	41.6	42.1	18.9	19.3	7.1	7.7	11.9	11.6
Total Former Employer: COBRA	4.2	3.5	3.7	3.1	2.8	2.3	0.9	0.7	0.6	0.4	0.2	0.2	0.3	0.3
Union	0.9	0.7	0.6	0.5	0.4	0.4	0.2	0.1	0.3	0.2	0.1	0.1	0.2	0.1
Not Union	3.4	2.8	3.1	2.6	2.4	2.0	0.7	0.6	0.3	0.2	0.1	0.1	0.1	0.1
Total Former Employer: Retiree	14.4	14.5	5.8	5.8	4.6	4.7	1.2	1.1	8.6	8.7	3.2	3.1	5.4	5.7
Union	7.0	6.8	2.7	2.6	2.2	2.1	0.5	0.4	4.3	4.2	1.7	1.7	2.6	2.6
Not Union	7.4	7.7	3.1	3.2	2.4	2.6	0.7	0.6	4.3	4.5	1.5	1.4	2.8	3.1

NOTE: Employer Sponsored Insurance (ESI) is defined to be any insurance provided by a current or former employer to workers and their dependents. For this table only, the ESI population excludes those whose only source of ESI is self-employment.

SOURCE: U.S. Department of Labor, EBSA Calculations based on the Current Population Survey, Annual Social and Economic Supplements with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys

**Table 7. Average Actuarial Values for Active ESI Policyholders
by Sector of Employer Providing Coverage, Funding and Plan Type: CY 2013 vs CY 2014**

Sector 1/	Plan Type	Self-Insured 2/				Fully-Insured				Total			
		CY 2013		CY 2014		CY 2013		CY 2014		CY 2013		CY 2014	
		Policy-holders in millions	Average Actuarial Value										
Private Sector	Total	35.1	0.849	35.7	0.862	24.9	0.867	25.2	0.848	60.0	0.856	60.9	0.856
	HMO 3/	2.6	0.894	2.6	0.916	5.4	0.912	4.8	0.886	8.0	0.906	7.5	0.897
	PPO 4/	24.7	0.852	24.9	0.869	10.8	0.870	10.8	0.844	35.5	0.857	35.7	0.861
	POS 5/	1.4	0.859	1.5	0.892	3.5	0.887	3.8	0.869	4.8	0.879	5.3	0.876
	HDED 6/	6.5	0.816	6.7	0.809	5.2	0.802	5.7	0.810	11.7	0.810	12.5	0.810
Public Sector	Total	6.0	0.889	6.1	0.865	8.9	0.901	8.9	0.891	14.9	0.896	15.0	0.881
	HMO 3/	0.5	0.939	0.4	0.940	2.7	0.948	2.5	0.933	3.1	0.947	2.8	0.934
	PPO 4/	4.2	0.902	4.4	0.872	4.9	0.887	5.0	0.887	9.1	0.894	9.4	0.880
	POS 5/	0.1	0.950	0.2	0.930	0.4	0.906	0.4	0.846	0.6	0.916	0.6	0.870
	HDED 6/	1.2	0.822	1.2	0.807	0.9	0.836	1.0	0.820	2.1	0.828	2.1	0.813

NOTE: Active Employer Sponsored Insurance (ESI) Policyholders are those with coverage in own name from a current employer.

NOTE: Actuarial values represent "average plan richness": the share of covered expenses paid by the plan for claims incurred by an average population.

1/ Private sector includes the self-employed.

2/ Self-insured includes persons covered by plans reported to be partly or completely self-insured. This differs in concept from the estimates in the Group Health Plans Report by representing the total ESI covered population, rather than only the subset that were subject to reporting on a Form 5500. See Group Health Plans Report: Abstract of 2010 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, March 2014, at <http://www.dol.gov/ebsa/pdf/ACA-ARC2013-Revised.pdf>.

3/ HMO stands for Health Maintenance Organization.

4/ PPO stands for Preferred Provider Organization.

5/ POS stands for Point-of-Service plan.

6/ HDED stands for high deductible health plans (which includes but is not limited to IRS qualified HDHP plans).

SOURCE: U.S. Department of Labor, EBSA calculations based on the Current Population Survey, Annual Social and Economic Supplement, with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys and the BLS National Compensation Survey.

**Table 8A. Mean Out of Pocket Spending
by Age and Primary Insurance: CY 2013 vs CY 2014**

Age		Total Population		Insured		Employer Sponsored Insurance 1/				Medicare		Other Private Insurance 2/				Other Public Coverage 3/		Uninsured 4/			
		CY 13	CY 14	CY 13	CY 14	Policyholders		Dependents		CY 13	CY 14	Policyholders		Dependents		CY 13	CY 14	CY 13	CY 14	CY 13	CY 14
						CY 13	CY 14	CY 13	CY 14			CY 13	CY 14	CY 13	CY 14						
All Ages	Population (millions)	313.4	316.2	271.4	283.2	80.4	81.1	85.2	85.1	45.5	47.0	8.6	12.2	6.8	9.9	44.9	47.9	42.0	33.0		
	% of Population	100%	100%	87%	90%	26%	26%	27%	27%	15%	15%	3%	4%	2%	3%	14%	15%	13%	10%		
	Out of Pocket Spending	\$ 761	\$ 724	\$ 804	763	1,004	\$ 949	\$ 669	\$ 654	\$ 1,178	\$ 1,158	\$ 1,451	\$ 1,090	\$ 756	\$ 595	\$ 208	\$ 203	\$ 483	\$ 397		
< 18	Population (millions)	74.1	73.9	68.6	69.4	0.1	0.0	41.0	40.0	0.2	0.3	0.1	0.1	3.3	4.6	24.0	24.4	5.4	4.5		
	% of Population	100%	100%	93%	94%	0%	0%	55%	54%	0%	0%	0%	0%	4%	6%	32%	33%	7%	6%		
	Out of Pocket Spending	\$ 312	\$ 295	\$ 317	295	414	\$ 285	\$ 425	\$ 415	\$ 128	\$ 98	\$ 180	\$ 344	\$ 560	\$ 358	\$ 102	\$ 88	\$ 252	\$ 295		
18-25	Population (millions)	34.5	34.7	27.2	29.1	5.0	5.1	14.5	15.2	0.3	0.3	0.9	1.2	1.4	1.9	5.2	5.4	7.3	5.6		
	% of Population	100%	100%	79%	84%	14%	15%	42%	44%	1%	1%	3%	4%	4%	5%	15%	16%	21%	16%		
	Out of Pocket Spending	\$ 368	\$ 371	\$ 401	408	447	\$ 459	\$ 478	\$ 484	\$ 231	\$ 248	\$ 373	\$ 371	\$ 427	\$ 467	\$ 148	\$ 141	\$ 247	\$ 182		
26-54	Population (millions)	120.7	121.1	97.5	102.9	54.6	54.9	21.4	21.4	3.2	3.2	4.9	7.2	1.6	2.6	11.8	13.7	23.2	18.2		
	% of Population	100%	100%	81%	85%	45%	45%	18%	18%	3%	3%	4%	6%	1%	2%	10%	11%	19%	15%		
	Out of Pocket Spending	\$ 842	\$ 739	\$ 910	792	925	\$ 843	\$ 982	\$ 896	\$ 1,290	\$ 927	\$ 1,565	\$ 917	\$ 1,163	\$ 854	\$ 308	\$ 318	\$ 554	\$ 437		
55-64	Population (millions)	39.6	40.4	34.4	36.4	17.6	17.9	6.5	6.6	3.3	3.4	2.5	3.4	0.6	0.8	3.8	4.3	5.2	4.1		
	% of Population	100%	100%	87%	90%	45%	44%	16%	16%	8%	8%	6%	8%	1%	2%	10%	11%	13%	10%		
	Out of Pocket Spending	\$ 1,212	\$ 1,198	\$ 1,286	1,262	1,338	\$ 1,329	\$ 1,393	\$ 1,331	\$ 1,211	\$ 1,177	\$ 1,668	\$ 1,712	\$ 1,451	\$ 1,401	\$ 651	\$ 556	\$ 723	\$ 618		
65+	Population (millions)	44.5	46.0	43.8	45.4	3.1	3.1	1.8	1.9	38.5	39.9	0.2	0.3	0.1	0.1	0.1	0.1	0.7	0.6		
	% of Population	100%	100%	98%	99%	7%	7%	4%	4%	86%	87%	1%	1%	0%	0%	0%	0%	2%	1%		
	Out of Pocket Spending	\$ 1,194	\$ 1,227	\$ 1,204	1,238	1,404	\$ 1,433	\$ 1,440	\$ 1,974	\$ 1,179	\$ 1,189	\$ 1,233	\$ 1,330	\$ 1,581	\$ 921	\$ 255	\$ 768	\$ 599	\$ 433		

NOTE: Estimates in this table have persons assigned to a single source of insurance coverage based on the following hierarchy: Employer Sponsored Insurance (ESI), Medicare, other private health insurance (OPHI), other public coverage, and uninsured.

NOTE: Out of pocket spending does not include spending on premiums, but does include spending on OTC health related items (POTC-VAL) and medical care equipment (PMED-VAL).

1/ Employer Sponsored Insurance (ESI) is defined to be any insurance provided by a current or former employer to workers and their dependents. Persons with ESI and Medicare, where Medicare is the primary payer are counted only in the Medicare column.

2/ Other Private Insurance (OPHI) includes any other non government health insurance including but not limited to individual private insurance.

3/ Other Public Coverage includes but is not limited to Medicaid, the State Children's Health Insurance Program (SCHIP), Tricare, veterans' and military coverage.

4/ Persons who do not report any insurance coverage are assumed to be uninsured for the entire year.

SOURCE: U.S. Department of Labor, EBSA calculations based on the Current Population Survey, Annual Social and Economic Supplement, with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 8B. Mean Out of Pocket Spending by Persons with Spending
by Age and Primary Insurance: CY 2013 vs CY 2014**

Age		Population with Spending		Insured		Employer Sponsored Insurance 1/				Medicare		Other Private Insurance 2/				Other Public Coverage 3/		Uninsured 4/			
		CY 13	CY 14	CY 13	CY 14	Policyholders		Dependents		CY 13	CY 14	Policyholders		Dependents		CY 13	CY 14	CY 13	CY 14	CY 13	CY 14
						CY 13	CY 14	CY 13	CY 14			CY 13	CY 14	CY 13	CY 14						
All Ages	Population (millions)	261.6	260.4	232.0	238.2	74.8	74.6	73.5	72.4	41.7	42.4	7.7	10.8	5.6	7.9	28.8	30.1	29.5	22.2		
	% of Population	100%	100%	89%	91%	29%	29%	28%	28%	16%	16%	3%	4%	2%	3%	11%	12%	11%	9%		
	Out of Pocket Spending	\$ 912	\$ 880	\$ 941	\$ 907	\$ 1,080	\$ 1,031	\$ 776	\$ 769	\$ 1,286	\$ 1,284	\$ 1,615	\$ 1,237	\$ 923	\$ 748	\$ 325	\$ 323	\$ 686	\$ 588		
< 18	Population (millions)	53.6	52.6	50.5	49.9	0.1	0.0	33.9	32.6	0.1	0.1	0.1	0.1	2.5	3.5	13.8	13.5	3.1	2.6		
	% of Population	100%	100%	94%	95%	0%	0%	63%	62%	0%	0%	0%	0%	5%	7%	26%	26%	6%	5%		
	Out of Pocket Spending	\$ 431	\$ 415	\$ 431	\$ 410	\$ 486	\$ 364	\$ 513	\$ 509	\$ 204	\$ 198	\$ 260	\$ 435	\$ 731	\$ 468	\$ 177	\$ 158	\$ 437	\$ 503		
18-25	Population (millions)	26.3	26.0	21.4	22.7	4.3	4.3	12.0	12.5	0.2	0.2	0.7	0.9	1.1	1.4	3.1	3.3	4.9	3.3		
	% of Population	100%	100%	81%	87%	16%	17%	46%	48%	1%	1%	3%	4%	4%	5%	12%	13%	19%	13%		
	Out of Pocket Spending	\$ 482	\$ 496	\$ 509	\$ 523	\$ 521	\$ 546	\$ 576	\$ 589	\$ 273	\$ 349	\$ 482	\$ 485	\$ 533	\$ 618	\$ 246	\$ 230	\$ 368	\$ 307		
26-54	Population (millions)	104.3	103.6	87.5	90.7	50.6	50.3	19.6	19.2	2.7	2.7	4.4	6.3	1.4	2.2	8.8	9.9	16.8	12.9		
	% of Population	100%	100%	84%	88%	49%	49%	19%	19%	3%	3%	4%	6%	1%	2%	8%	10%	16%	12%		
	Out of Pocket Spending	\$ 975	\$ 864	\$ 1,014	\$ 899	\$ 998	\$ 920	\$ 1,071	\$ 995	\$ 1,507	\$ 1,085	\$ 1,754	\$ 1,040	\$ 1,302	\$ 1,008	\$ 414	\$ 438	\$ 767	\$ 619		
55-64	Population (millions)	36.3	36.2	32.1	33.2	16.9	17.0	6.2	6.2	3.0	3.0	2.4	3.2	0.5	0.7	3.0	3.2	4.2	3.0		
	% of Population	100%	100%	88%	92%	47%	47%	17%	17%	8%	8%	7%	9%	1%	2%	8%	9%	12%	8%		
	Out of Pocket Spending	\$ 1,324	\$ 1,336	\$ 1,379	\$ 1,382	\$ 1,399	\$ 1,404	\$ 1,464	\$ 1,415	\$ 1,326	\$ 1,343	\$ 1,748	\$ 1,855	\$ 1,541	\$ 1,545	\$ 823	\$ 735	\$ 903	\$ 836		
65+	Population (millions)	41.1	42.0	40.6	41.6	3.0	3.0	1.7	1.8	35.6	36.4	0.2	0.3	0.1	0.1	0.1	0.1	0.5	0.4		
	% of Population	100%	100%	99%	99%	7%	7%	4%	4%	86%	87%	1%	1%	0%	0%	0%	0%	1%	1%		
	Out of Pocket Spending	\$ 1,292	\$ 1,343	\$ 1,298	\$ 1,350	\$ 1,462	\$ 1,489	\$ 1,505	\$ 2,080	\$ 1,276	\$ 1,303	\$ 1,274	\$ 1,459	\$ 1,622	\$ 1,036	\$ 364	\$ 991	\$ 831	\$ 651		

NOTE: Estimates in this table have persons assigned to a single source of insurance coverage based on the following hierarchy: Employer Sponsored Insurance (ESI), Medicare, other private health insurance (OPHI), other public coverage, and uninsured.

NOTE: Out of pocket spending does not include spending on premiums, but does include spending on OTC health related items (POTC-VAL) and medical care equipment (PMED-VAL).

1/ Employer Sponsored Insurance (ESI) is defined to be any insurance provided by a current or former employer to workers and their dependents. Persons with ESI and Medicare, where Medicare is the primary payer are only counted in the Medicare column.

2/ Other Private Insurance (OPHI) includes any other non government health insurance including but not limited to individual private insurance.

3/ Other Public Coverage includes but is not limited to Medicaid, the State Children's Health Insurance Program (SCHIP), Tricare, veterans' and military coverage.

4/ Persons who do not report any insurance coverage are assumed to be uninsured for the entire year.

SOURCE: U.S. Department of Labor, EBSA calculations based on the Current Population Survey, Annual Social and Economic Supplement, with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 9A. Point in Time versus Ever Insured in Prior Year
by Age: CY 2013, CY 2014 vs. Date of Questionnaire**

(numbers in millions)

CY Insurance Status	Age	2014 Point in Time Insurance Status			2015 Point in Time Insurance Status		
		PIT Insured	PIT Uninsured	Total	PIT Insured	PIT Uninsured	Total
Ever Insured in Prior Year	All Ages	265.7	5.8	271.4	278.3	4.9	283.2
	<18	66.9	1.8	68.6	68.0	1.4	69.4
	18- 25	26.3	0.9	27.2	28.3	0.8	29.1
	26- 54	95.0	2.5	97.5	100.9	2.1	102.9
	55- 64	33.8	0.6	34.4	35.9	0.5	36.4
	65+	43.7	0.1	43.8	45.3	0.1	45.4
Never Insured in Prior Year	All Ages	4.6	37.4	42.0	4.2	28.7	33.0
	<18	0.9	4.6	5.4	0.8	3.7	4.5
	18- 25	0.7	6.7	7.3	0.7	4.9	5.6
	26- 54	2.4	20.8	23.2	2.2	16.0	18.2
	55- 64	0.6	4.7	5.2	0.6	3.5	4.1
	65+	0.0	0.6	0.7	0.1	0.5	0.6
Total	All Ages	270.3	43.1	313.4	282.6	33.6	316.2
	<18	67.7	6.3	74.1	68.8	5.1	73.9
	18- 25	27.0	7.5	34.5	29.0	5.7	34.7
	26- 54	97.4	23.3	120.7	103.0	18.1	121.1
	55- 64	34.4	5.2	39.6	36.4	4.0	40.4
	65+	43.8	0.7	44.5	45.4	0.6	46.0

SOURCE: U.S. Department of Labor, EBSA calculations based on the Current Population Survey, Annual Social and Economic Supplement, with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.