

Health Insurance Coverage Bulletin

Abstract of Auxiliary Data for the March 2012 Annual Social and
Economic Supplement to the Current Population Survey

U.S. Department of Labor
Employee Benefits Security Administration
July 8, 2013



Version 1.1

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INTRODUCTION

The March Annual Social and Economic Supplement to the Current Population Survey (March CPS) is the data source most often used for estimating health insurance coverage in the U.S. population. The survey asks respondents about their health insurance coverage during the previous calendar year. Specifically, it asks separate questions about each major type of insurance coverage, and those who answer “no” to every question on type of coverage are considered uninsured.¹ The insurance questions are not mutually exclusive and thus the March CPS captures multiple sources of health insurance during the year.

The survey generates nationally representative estimates of health insurance coverage and has recently added information on health expenditures and the cost of health insurance.² However, several important characteristics of health insurance which are particularly relevant to employer sponsored coverage are not contained in the March CPS.

To address these limitations, the U.S. Department of Labor’s (DOL) Employee Benefits Security Administration (EBSA) generates additional variables and imputes certain characteristics

¹ The survey logic should detect people who are ever covered by a given insurance type, or who are uninsured all year. However, the CPS is treated by a large part of the research community as producing point-in-time estimates for the uninsured, as well as for each insurance type.

² Variables on health expenditures and premium costs were introduced on the March 2011 CPS. While premiums have not been tabulated, tables on out of pocket expenditures have been included in this year’s Bulletin.

regarding employment and insurance and links this auxiliary data to the March CPS data file. In the case of Employer Sponsored Insurance (ESI), while the size (number of employees)³ and sector of employment are available for all employees through the March CPS survey, these variables do not necessarily represent the size and sector of the employer that provides health insurance coverage.

While the March CPS reports if health insurance coverage is from an employer, it does not report if the person’s current or former employer is providing the coverage or, for all workers, whether these employers offer health insurance. EBSA imputes variables first for those covered by ESI on whether coverage is from a current or former employer, and then, for all workers, whether their employer offers health insurance coverage.⁴ EBSA then imputes size and sector for those imputed to have coverage from a former employer, as well as if this insurance has been obtained through COBRA or a retiree plan. In addition, coverage characteristics such as the funding arrangement and plan type are imputed. Finally, actuarial value, which represents the average value of an active employer sponsored health insurance plan, is

³ The CPS is a self-reported household survey and there is some concern that respondents are referencing the size of the establishment they work for instead of the size of the actual employer when asked about employer size. While it is impossible to validate employer size in the private sector, EBSA does assign all state and Federal workers to the largest employer size (1000 or more) in its dataset.

⁴ If coverage is from a current employer, then by default the employer provides health insurance. The imputation is for those workers with coverage from a former employer as well as for those workers without coverage in own name.

imputed to active employees with health insurance in their own name.

Individuals can have multiple sources of coverage in a given year, and EBSA creates tables that assign individuals to a “primary” source of coverage for the year based on the following hierarchy: ESI;⁵ Medicare; private non-group coverage; Medicaid or SCHIP; and military or other public. Using this hierarchy avoids double counting of individuals across coverage categories. However, given that the March CPS does not ask how long an individual is covered by each type of insurance they have, the label “primary” coverage should not be construed as the most important source of coverage in a given year.

The funding arrangement imputations, self-insured and fully-insured, are based on 2009 through 2011 Medical Expenditure Panel Survey (MEPS) Insurance Component file tabulations from the Agency for Healthcare Research and Quality (AHRQ). The self-insured plan category includes persons covered by plans reported to be partly or completely self-insured.⁶

⁵ When a person has both Medicare and ESI, the primary source of coverage is dependent on employment status, size of employer and age of person per Medicare regulations. For workers or their spouses who are age 65 or over, ESI is the primary payer if the employer size is greater than 20; while for those younger than 65, ESI is the primary payer if the employer size is 100 or more. When ESI is designated as primary, we say that Medicare is the secondary payer (MSP).

⁶ Note that this partition 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 2009 Form 5500 Annual Reports*, U.S.

Finally, EBSA advises caution when interpreting imputed variables for small sample sizes. Users should refrain from reporting statistics at the state level for such imputed variables as funding, plan types, and coverage from a former employer.⁷

Department of Labor, Employee Benefits Security Administration, April 2012, at <http://www.dol.gov/ebsa/publications/form5500dataresearch.html>.

⁷ See technical appendix at <http://www.dol.gov/ebsa>.

HIGHLIGHTS

- The total population represented by the March 2012 CPS was 308.8 million persons. Of these, 260.2 million (84 percent) were covered by at least one form of insurance in 2011, either private or public, with the remaining 48.6 million (16 percent) classified as uninsured. Of the insured, 170.1 million (65 percent) had employer sponsored insurance (ESI), 46.9 million (18 percent) had Medicare, 36.4 million (14 percent) had some type of other private coverage, and 63.5 million (24 percent) had some type of other public coverage, which includes both Medicaid and SCHIP.⁸
- Of the 267.3 million people under age 65, 219.4 (82 percent) were insured in 2011 and 47.9 million (18 percent) were uninsured.
- We define ‘primary coverage’ by restricting coverage to a single source of insurance based on a hierarchy (described in the Introduction, above). For those insured in calendar year 2011, 159.4 million (61 percent) persons had ESI as their primary source of coverage, 44.0 million (17 percent) had Medicare, 17.0 million (7 percent) had non-ESI private coverage and 39.9 million (15 percent) had some type of other public coverage.
- Of 154.6 million workers on the March 2012 CPS, 74.5 million (48 percent) had coverage in 2011 through a current employer and another 30.2 million (20 percent) were eligible but not enrolled in their employer’s plan (with slightly over one-third of these being uninsured).
- In addition, for those 49.9 million who were not offered coverage by their employer (either due to being ineligible or the employer not offering coverage), just over one third were uninsured.
- While rates of health insurance offers are higher for workers in larger employers, the effective uninsured rates vary somewhat less by employer size.⁹
- Self-insured coverage is more predominant in the private sector, while fully-insured coverage is more likely in the public sector. Moreover, the rate of self-insurance increases with employer size.
- Of 170.1 million persons with ESI in calendar year 2011, 150.0 million (88 percent) had coverage through a current employer (either as a policyholder or dependent), 4.6 million (3 percent) had coverage through COBRA and 15.4 million (9 percent) had retiree coverage. Of the 88.3 million who had coverage in their own name (as a policyholder), 74.5 million (84 percent) had coverage from a current employer, 2.6 million (3 percent) had COBRA

⁸ Persons may be counted in more than one category.

⁹ Employer size is defined for as the total number of employees working for a given employer.

and 11.2 million (13 percent) had retiree coverage. Unsurprisingly, both COBRA and retiree coverage were heavily concentrated in larger employer sponsored plans.

or Medicare as compared to those with other public or no coverage.

- More than half of those covered through ESI were enrolled in a Preferred Provider Organization (PPO) plan. The remaining individuals were covered by a high deductible health insurance plan (HDED)¹⁰ or a Health Maintenance Organization (HMO) and were least likely to be enrolled in a Point of Service (POS) plan.
- The actuarial values represent average plan “richness” – the share of covered expenses paid by the plan for claims incurred by an average population – for active workers with coverage in their own name. The actuarial values show, in general, overall plan richness at 86 percent (on average a plan would pay 86 percent of covered expenses over an average population)¹¹.
- Out of pocket spending appears to increase with age, and is higher for those with either private insurance coverage

¹⁰ High deductible health insurance plans include, but are not limited to, IRS qualified HDHP plans. The data underlying the plan type classification (from the Kaiser/HRET Employer Health Benefits Survey) had high deductible plans classified first in the hierarchy by type (for example, plans which are both high deductible and PPO plans are shown as high deductible plans). Thus persons in plans which are both PPO and high deductible are shown as being in high deductible plans.

¹¹ Updated KFF/HRET survey data as well as revisions to the program that calculated the actuarial values and updated private insurance estimates in the CMS National Health Accounts all combined to contribute to the decrease in overall actuarial values from last year’s preliminary estimates.

Table 1A. Health Insurance Coverage from All Sources
by State: CY 2011
(numbers in millions)

	Total Population	Insured	Employer Sponsored Insurance /1			Medicare	Other Private Insurance /3	Other Public Coverage 4/	Uninsured 5/
			Total	Private Sector 2/	Public Sector				
U.S.	308.8	260.2	170.1	130.5	42.4	46.9	36.4	63.5	48.6
Alabama	4.8	4.1	2.7	2.0	0.7	0.8	0.6	1.1	0.6
Alaska	0.7	0.6	0.4	0.2	0.2	0.1	*	0.2	0.1
Arizona	6.6	5.4	3.5	2.7	0.8	1.0	0.6	1.5	1.1
Arkansas	2.9	2.4	1.4	1.1	0.3	0.6	0.3	0.7	0.5
California	37.6	30.2	18.6	14.4	4.6	4.8	4.3	8.2	7.4
Colorado	5.0	4.2	2.9	2.3	0.7	0.7	0.7	0.8	0.8
Connecticut	3.5	3.2	2.3	1.8	0.5	0.5	0.5	0.5	0.3
Delaware	0.9	0.8	0.6	0.5	0.1	0.2	0.1	0.2	0.1
District of Columbia	0.6	0.6	0.3	0.2	0.1	0.1	0.1	0.2	0.1
Florida	19.0	15.2	9.3	6.9	2.5	3.6	2.3	3.9	3.8
Georgia	9.7	7.8	5.2	3.8	1.4	1.1	0.9	2.2	1.9
Hawaii	1.3	1.2	0.8	0.6	0.2	0.2	0.1	0.4	0.1
Idaho	1.6	1.3	0.8	0.6	0.2	0.2	0.3	0.3	0.3
Illinois	12.7	10.8	7.1	5.9	1.3	1.9	1.5	2.5	1.9
Indiana	6.4	5.6	3.8	3.2	0.7	1.0	0.7	1.4	0.8
Iowa	3.0	2.7	1.8	1.4	0.4	0.5	0.5	0.6	0.3
Kansas	2.8	2.4	1.6	1.2	0.4	0.5	0.4	0.6	0.4
Kentucky	4.3	3.7	2.4	1.9	0.5	0.7	0.5	0.9	0.6
Louisiana	4.5	3.6	2.2	1.7	0.5	0.8	0.3	1.0	0.9
Maine	1.3	1.2	0.7	0.6	0.2	0.2	0.2	0.4	0.1
Maryland	5.8	5.0	3.8	2.4	1.4	0.8	0.7	1.0	0.8
Massachusetts	6.5	6.3	4.4	3.6	0.9	1.0	0.8	1.4	0.2
Michigan	9.7	8.5	5.8	4.5	1.3	1.6	1.1	1.8	1.2
Minnesota	5.3	4.8	3.4	2.8	0.6	0.8	0.8	0.9	0.5
Mississippi	2.9	2.5	1.5	1.1	0.5	0.4	0.3	0.7	0.5
Missouri	5.9	5.0	3.3	2.7	0.6	1.0	0.8	1.0	0.9
Montana	1.0	0.8	0.4	0.3	0.2	0.2	0.2	0.2	0.2
Nebraska	1.8	1.6	1.1	0.9	0.3	0.3	0.4	0.3	0.2
Nevada	2.7	2.1	1.4	1.2	0.3	0.4	0.3	0.4	0.6
New Hampshire	1.3	1.1	0.9	0.7	0.2	0.2	0.2	0.1	0.2
New Jersey	8.7	7.3	5.3	4.1	1.3	1.3	0.9	1.2	1.3
New Mexico	2.0	1.6	0.9	0.5	0.4	0.4	0.2	0.6	0.4
New York	19.3	17.0	10.9	7.9	3.2	2.9	2.0	4.8	2.4

Continued....

**Table 1A. Health Insurance Coverage from All Sources
by State: CY 2011**
(numbers in millions)

	Total Population	Insured	Employer Sponsored Insurance /1			Medicare	Other Private Insurance /3	Other Public Coverage 4/	Uninsured 5/
			Total	Private Sector 2/	Public Sector				
North Carolina	9.5	8.0	5.1	3.7	1.5	1.6	1.1	2.1	1.6
North Dakota	0.7	0.6	0.4	0.3	0.1	0.1	0.1	0.1	0.1
Ohio	11.3	9.8	6.5	5.2	1.3	1.9	1.2	2.2	1.5
Oklahoma	3.8	3.1	2.0	1.4	0.6	0.6	0.4	0.8	0.6
Oregon	3.9	3.3	2.2	1.6	0.6	0.7	0.6	0.8	0.5
Pennsylvania	12.7	11.3	7.6	6.1	1.6	2.2	2.2	2.1	1.4
Rhode Island	1.0	0.9	0.6	0.4	0.1	0.2	0.1	0.2	0.1
South Carolina	4.6	3.7	2.3	1.7	0.7	0.8	0.5	1.1	0.9
South Dakota	0.8	0.7	0.4	0.3	0.1	0.1	0.2	0.2	0.1
Tennessee	6.3	5.5	3.3	2.6	0.8	1.0	0.8	1.5	0.8
Texas	25.6	19.5	12.9	10.2	3.0	3.0	2.2	4.8	6.1
Utah	2.8	2.4	1.8	1.4	0.4	0.3	0.4	0.4	0.4
Vermont	0.6	0.6	0.3	0.3	0.1	0.1	0.1	0.2	0.1
Virginia	8.0	6.9	4.8	3.3	1.5	1.2	1.0	1.7	1.1
Washington	6.8	5.8	3.7	2.7	1.1	0.9	1.0	1.6	1.0
West Virginia	1.8	1.6	1.0	0.8	0.3	0.4	0.1	0.4	0.3
Wisconsin	5.7	5.1	3.4	2.6	0.8	0.9	0.9	1.1	0.6
Wyoming	0.6	0.5	0.3	0.2	0.1	0.1	0.1	0.1	0.1

NOTE: Estimates by coverage sources are not mutually exclusive; total population does not equal the sum by sources 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/ 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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 1B. Health Insurance Coverage from All Sources
by Age: CY 2011**
(numbers in millions)

	Age				
	Total	< 18	18- 25	26- 64	65+
Total Population	308.8	74.1	34.2	159.0	41.5
Total Insured	260.2	67.1	25.2	127.0	40.8
Employer Sponsored Insurance 1/	170.1	40.6	15.9	99.5	14.1
Policyholder	88.3	0.3	4.8	72.5	10.7
Dependent	88.5	40.4	11.5	32.3	4.3
Medicare	46.9	0.6	0.3	7.5	38.5
Other Private Insurance 2/	36.4	5.1	5.6	14.2	11.5
Policyholder	21.8	0.2	0.9	10.0	10.6
Dependent	16.4	4.9	4.8	5.1	1.6
Other Public Coverage 3/	63.5	28.5	6.3	21.2	7.5
Total Uninsured 4/	48.6	7.0	8.9	32.0	0.7

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.

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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

Table 1C. Health Insurance Coverage from Primary Source
by State: CY 2011
(numbers in millions)

	Total Population	Insured	Employer Sponsored Insurance 1/			Medicare	Other Private Insurance 3/	Other Public Coverage 4/	Uninsured 5/
			Total	Private Sector 2/	Public Sector				
U.S.	308.8	260.2	159.4	124.4	35.0	44.0	17.0	39.9	48.6
Alabama	4.8	4.1	2.5	1.9	0.6	0.8	0.3	0.6	0.6
Alaska	0.7	0.6	0.4	0.2	0.2	0.1	*	0.1	0.1
Arizona	6.6	5.4	3.3	2.5	0.7	0.9	0.3	1.0	1.1
Arkansas	2.9	2.4	1.3	1.1	0.2	0.5	0.1	0.4	0.5
California	37.6	30.2	17.6	13.8	3.8	4.5	2.4	5.7	7.4
Colorado	5.0	4.2	2.7	2.2	0.5	0.6	0.4	0.5	0.8
Connecticut	3.5	3.2	2.2	1.8	0.4	0.5	0.2	0.3	0.3
Delaware	0.9	0.8	0.5	0.4	0.1	0.1	*	0.1	0.1
District of Columbia	0.6	0.6	0.3	0.2	0.1	0.1	0.1	0.1	0.1
Florida	19.0	15.2	8.6	6.7	1.9	3.5	1.1	2.0	3.8
Georgia	9.7	7.8	4.9	3.6	1.3	1.1	0.5	1.4	1.9
Hawaii	1.3	1.2	0.8	0.6	0.2	0.2	0.1	0.2	0.1
Idaho	1.6	1.3	0.8	0.6	0.2	0.2	0.1	0.2	0.3
Illinois	12.7	10.8	6.7	5.7	1.0	1.7	0.7	1.7	1.9
Indiana	6.4	5.6	3.5	3.0	0.5	1.0	0.2	0.9	0.8
Iowa	3.0	2.7	1.8	1.4	0.4	0.4	0.2	0.3	0.3
Kansas	2.8	2.4	1.5	1.1	0.4	0.4	0.2	0.4	0.4
Kentucky	4.3	3.7	2.2	1.8	0.4	0.7	0.2	0.6	0.6
Louisiana	4.5	3.6	2.0	1.6	0.4	0.7	0.2	0.7	0.9
Maine	1.3	1.2	0.7	0.5	0.2	0.2	0.1	0.2	0.1
Maryland	5.8	5.0	3.5	2.3	1.2	0.7	0.3	0.6	0.8
Massachusetts	6.5	6.3	4.1	3.4	0.7	0.9	0.4	0.9	0.2
Michigan	9.7	8.5	5.2	4.1	1.0	1.5	0.6	1.3	1.2
Minnesota	5.3	4.8	3.2	2.7	0.5	0.8	0.3	0.5	0.5
Mississippi	2.9	2.5	1.4	1.1	0.4	0.4	0.2	0.4	0.5
Missouri	5.9	5.0	3.1	2.6	0.5	1.0	0.4	0.6	0.9
Montana	1.0	0.8	0.4	0.3	0.1	0.2	0.1	0.1	0.2
Nebraska	1.8	1.6	1.0	0.8	0.2	0.2	0.2	0.2	0.2
Nevada	2.7	2.1	1.4	1.1	0.2	0.4	0.1	0.2	0.6
New Hampshire	1.3	1.1	0.8	0.6	0.2	0.2	0.1	0.1	0.2
New Jersey	8.7	7.3	5.0	4.0	1.0	1.2	0.4	0.8	1.3
New Mexico	2.0	1.6	0.8	0.5	0.3	0.3	0.1	0.4	0.4
New York	19.3	17.0	10.1	7.4	2.7	2.8	1.0	3.1	2.4

Continued....

Table 1C. Health Insurance Coverage from Primary Source
by State: CY 2011
(numbers in millions)

	Total Population	Insured	Employer Sponsored Insurance 1/			Medicare	Other Private Insurance 3/	Other Public Coverage 4/	Uninsured 5/
			Total	Private Sector 2/	Public Sector				
North Carolina	9.5	8.0	4.7	3.5	1.2	1.5	0.5	1.3	1.6
North Dakota	0.7	0.6	0.4	0.3	0.1	0.1	0.1	*	0.1
Ohio	11.3	9.8	6.0	4.9	1.1	1.7	0.6	1.5	1.5
Oklahoma	3.8	3.1	1.8	1.3	0.5	0.6	0.2	0.5	0.6
Oregon	3.9	3.3	2.0	1.5	0.5	0.6	0.3	0.5	0.5
Pennsylvania	12.7	11.3	7.1	5.8	1.3	2.1	0.9	1.3	1.4
Rhode Island	1.0	0.9	0.6	0.4	0.1	0.2	0.1	0.1	0.1
South Carolina	4.6	3.7	2.1	1.6	0.5	0.8	0.2	0.6	0.9
South Dakota	0.8	0.7	0.4	0.3	0.1	0.1	0.1	0.1	0.1
Tennessee	6.3	5.5	3.2	2.5	0.7	0.9	0.4	1.0	0.8
Texas	25.6	19.5	12.2	9.8	2.5	2.9	1.1	3.3	6.1
Utah	2.8	2.4	1.8	1.4	0.4	0.3	0.2	0.2	0.4
Vermont	0.6	0.6	0.3	0.2	0.1	0.1	*	0.1	0.1
Virginia	8.0	6.9	4.5	3.2	1.2	1.1	0.4	0.9	1.1
Washington	6.8	5.8	3.5	2.6	0.9	0.9	0.4	1.0	1.0
West Virginia	1.8	1.6	0.9	0.7	0.2	0.3	*	0.2	0.3
Wisconsin	5.7	5.1	3.2	2.5	0.7	0.8	0.4	0.7	0.6
Wyoming	0.6	0.5	0.3	0.2	0.1	0.1	*	0.1	0.1

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/ 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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

Table 1D. Health Insurance Coverage from Primary Source
by Age: CY 2011
(numbers in millions)

	Age				
	Total	< 18	18- 25	26- 64	65+
Total Population	308.8	74.1	34.2	159.0	41.5
Total Insured	260.2	67.1	25.2	127.0	40.8
Employer Sponsored Insurance 1/	159.4	40.5	15.9	98.6	4.4
Policyholder	79.9	0.3	4.8	71.9	2.9
Dependent	79.5	40.2	11.1	26.7	1.4
Medicare	44.0	0.6	0.3	7.0	36.1
Other Private Insurance 2/	17.0	3.5	4.5	8.8	0.3
Policyholder	7.5	0.2	0.8	6.3	0.2
Dependent	9.5	3.3	3.7	2.5	*
Other Public Coverage 3/	39.9	22.6	4.6	12.6	0.1
Total Uninsured 4/	48.6	7.0	8.9	32.0	0.7

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 (Census 2010 based weights), 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 2011**
(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/
				Total	Private Sector 2/	Public Sector				
Total	Total	154.6	126.3	102.6	79.6	23.0	5.8	9.9	8.0	28.3
	Coverage through current employer	74.5	74.5	73.9	58.3	15.6	0.6	0.0	0.0	0.0
	Eligible, not enrolled	30.2	19.3	11.1	8.1	3.0	1.5	3.5	3.2	10.9
	Employer offers, not eligible	19.3	13.4	7.6	5.6	2.0	1.5	2.3	2.0	5.9
	Employer doesn't offer	30.6	19.1	10.0	7.6	2.4	2.2	4.2	2.8	11.5
Employer Size Under 50	Total	54.7	39.3	26.2	22.7	3.5	3.7	5.9	3.5	15.4
	Coverage through current employer	14.4	14.4	13.8	13.2	0.6	0.6	0.0	0.0	0.0
	Eligible, not enrolled	10.1	6.1	3.0	2.2	0.8	0.7	1.5	0.9	4.1
	Employer offers, not eligible	6.0	3.9	2.0	1.6	0.5	0.6	0.8	0.5	2.0
	Employer doesn't offer	24.2	14.9	7.4	5.7	1.7	1.8	3.5	2.1	9.3
Employer Size 50-99	Total	10.8	8.8	7.4	6.4	1.0	0.3	0.6	0.5	2.0
	Coverage through current employer	5.5	5.5	5.5	4.9	0.5	*	0.0	0.0	0.0
	Eligible, not enrolled	2.4	1.4	0.8	0.6	0.2	0.1	0.3	0.2	0.9
	Employer offers, not eligible	1.4	0.9	0.5	0.4	0.1	0.1	0.2	0.2	0.5
	Employer doesn't offer	1.5	0.9	0.6	0.4	0.1	0.1	0.1	0.1	0.6
Employer Size 100-499	Total	19.0	16.1	14.2	11.7	2.5	0.4	0.8	0.8	2.9
	Coverage through current employer	11.0	11.0	11.0	9.4	1.7	0.0	0.0	0.0	0.0
	Eligible, not enrolled	4.1	2.6	1.6	1.2	0.4	0.2	0.4	0.4	1.6
	Employer offers, not eligible	2.4	1.6	1.0	0.7	0.3	0.2	0.2	0.2	0.8
	Employer doesn't offer	1.6	1.0	0.6	0.4	0.2	0.1	0.1	0.2	0.6
Employer Size 500+	Total	70.1	62.1	54.8	38.8	16.0	1.4	2.7	3.2	8.0
	Coverage through current employer	43.7	43.7	43.7	30.8	12.9	0.0	0.0	0.0	0.0
	Eligible, not enrolled	13.6	9.3	5.7	4.0	1.6	0.5	1.3	1.7	4.4
	Employer offers, not eligible	9.5	6.9	4.1	2.9	1.2	0.7	1.1	1.1	2.6
	Employer doesn't offer	3.3	2.3	1.4	1.1	0.3	0.2	0.4	0.4	1.0

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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

Table 3A. All Persons with Employer Sponsored Insurance
by State, Funding Status and Sector Providing Coverage: CY 2011
(numbers in millions)

	Total	Private Sector 1/			Public Sector		
		Total	Self-Insured	Fully-Insured	Total	Self-Insured	Fully-Insured
U.S.	170.1	129.1	77.7	51.4	41.0	14.8	26.2
Alabama	2.7	2.0	1.2	0.7	0.7	0.3	0.5
Alaska	0.4	0.2	0.1	0.1	0.2	0.1	0.1
Arizona	3.5	2.6	1.7	0.9	0.8	0.3	0.6
Arkansas	1.4	1.1	0.8	0.3	0.3	0.1	0.2
California	18.6	14.2	6.9	7.3	4.4	1.3	3.1
Colorado	2.9	2.3	1.3	0.9	0.6	0.2	0.4
Connecticut	2.3	1.8	1.1	0.7	0.5	0.2	0.3
Delaware	0.6	0.5	0.3	0.2	0.1	*	0.1
District of Columbia	0.3	0.2	0.1	0.1	0.1	*	0.1
Florida	9.3	6.9	4.3	2.6	2.4	0.9	1.5
Georgia	5.2	3.8	2.4	1.4	1.4	0.5	0.9
Hawaii	0.8	0.6	0.2	0.4	0.2	*	0.2
Idaho	0.8	0.6	0.4	0.2	0.2	0.1	0.1
Illinois	7.1	5.9	3.7	2.2	1.2	0.4	0.8
Indiana	3.8	3.1	2.0	1.2	0.6	0.3	0.4
Iowa	1.8	1.4	0.9	0.5	0.4	0.2	0.2
Kansas	1.6	1.1	0.7	0.4	0.4	0.2	0.3
Kentucky	2.4	1.9	1.3	0.6	0.5	0.2	0.3
Louisiana	2.2	1.7	0.9	0.8	0.5	0.2	0.3
Maine	0.7	0.6	0.3	0.3	0.2	0.1	0.1
Maryland	3.8	2.4	1.5	0.8	1.4	0.4	1.0
Massachusetts	4.4	3.6	2.0	1.5	0.8	0.3	0.5
Michigan	5.8	4.5	2.8	1.7	1.3	0.5	0.7
Minnesota	3.4	2.8	1.9	0.9	0.6	0.2	0.3
Mississippi	1.5	1.1	0.8	0.3	0.4	0.2	0.3
Missouri	3.3	2.7	1.8	0.9	0.6	0.2	0.4
Montana	0.4	0.3	0.2	0.1	0.2	*	0.1
Nebraska	1.1	0.8	0.5	0.3	0.2	0.1	0.1
Nevada	1.4	1.1	0.7	0.4	0.3	0.1	0.2
New Hampshire	0.9	0.7	0.4	0.3	0.2	0.1	0.1
New Jersey	5.3	4.1	2.4	1.6	1.2	0.5	0.7
New Mexico	0.9	0.5	0.3	0.2	0.4	0.1	0.2
New York	10.9	7.8	4.0	3.8	3.1	1.0	2.1

Continued....

**Table 3A. All Persons with Employer Sponsored Insurance
by State, Funding Status and Sector Providing Coverage: CY 2011**
(numbers in millions)

	Total	Private Sector 1/			Public Sector		
		Total	Self-Insured	Fully-Insured	Total	Self-Insured	Fully-Insured
North Carolina	5.1	3.6	2.4	1.3	1.5	0.6	0.9
North Dakota	0.4	0.3	0.2	0.1	0.1	*	0.1
Ohio	6.5	5.2	3.1	2.0	1.3	0.6	0.7
Oklahoma	2.0	1.4	0.9	0.5	0.6	0.2	0.4
Oregon	2.2	1.6	0.9	0.6	0.6	0.2	0.3
Pennsylvania	7.6	6.1	3.8	2.2	1.6	0.6	1.0
Rhode Island	0.6	0.4	0.2	0.2	0.1	*	0.1
South Carolina	2.3	1.7	1.0	0.6	0.7	0.3	0.4
South Dakota	0.4	0.3	0.2	0.2	0.1	*	0.1
Tennessee	3.3	2.6	1.6	1.0	0.8	0.2	0.5
Texas	12.9	10.0	6.6	3.5	2.9	1.2	1.7
Utah	1.8	1.4	0.9	0.6	0.4	0.1	0.3
Vermont	0.3	0.2	0.1	0.1	0.1	*	0.1
Virginia	4.8	3.3	2.0	1.3	1.5	0.3	1.2
Washington	3.7	2.6	1.6	1.0	1.1	0.3	0.8
West Virginia	1.0	0.8	0.5	0.3	0.3	0.1	0.1
Wisconsin	3.4	2.6	1.6	1.0	0.8	0.4	0.4
Wyoming	0.3	0.2	0.1	0.1	0.1	0.1	0.1

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.

SOURCE: U.S. Department of Labor, EBSA calculations based on the Current Population Survey, Annual Social and Economic Supplement (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 3B. All Persons with Employer Sponsored Insurance
by Size, Funding Status and Sector Providing Coverage: CY 2011**
(numbers in millions)

	Total			Private Sector 1/			Public Sector		
	Total	Self-Insured	Fully-Insured	Total	Self-Insured	Fully-Insured	Total	Self-Insured	Fully-Insured
Total	170.1	92.5	77.6	129.1	77.7	51.4	41.0	14.8	26.2
Less than 10 Employees	12.1	1.6	10.5	11.8	1.6	10.2	0.2	*	0.2
10 - 49 Employees	15.2	1.8	13.5	14.3	1.7	12.7	0.9	0.1	0.8
50 - 99 Employees	11.2	1.8	9.3	10.1	1.7	8.3	1.1	0.1	1.0
100 - 499 Employees	23.2	8.6	14.6	19.4	7.8	11.7	3.7	0.8	2.9
500 - 999 Employees	11.7	5.1	6.7	9.0	4.2	4.8	2.7	0.9	1.8
1,000 or more Employees	96.8	73.7	23.0	64.5	60.8	3.7	32.3	12.9	19.4

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.

SOURCE: U.S. Department of Labor, EBSA calculations based on the Current Population Survey, Annual Social and Economic Supplement (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 3C. All Persons with Employer Sponsored Insurance
by State, Policyholder Status and Sector Providing Coverage: CY 2011**

(numbers in millions)

	Total	Private Sector 1/			Public Sector		
		Total	Policyholders	Dependents 2/	Total	Policyholders	Dependents 2/
U.S.	170.1	129.1	66.2	63.0	41.0	22.2	18.8
Alabama	2.7	2.0	1.0	1.0	0.7	0.4	0.3
Alaska	0.4	0.2	0.1	0.1	0.2	0.1	0.1
Arizona	3.5	2.6	1.3	1.3	0.8	0.4	0.4
Arkansas	1.4	1.1	0.6	0.5	0.3	0.2	0.1
California	18.6	14.2	7.2	7.0	4.4	2.4	2.0
Colorado	2.9	2.3	1.1	1.1	0.6	0.3	0.3
Connecticut	2.3	1.8	0.9	0.9	0.5	0.2	0.3
Delaware	0.6	0.5	0.2	0.2	0.1	0.1	0.1
District of Columbia	0.3	0.2	0.1	0.1	0.1	0.1	*
Florida	9.3	6.9	3.8	3.1	2.4	1.4	1.0
Georgia	5.2	3.8	1.9	1.8	1.4	0.7	0.7
Hawaii	0.8	0.6	0.4	0.3	0.2	0.1	0.1
Idaho	0.8	0.6	0.3	0.3	0.2	0.1	0.1
Illinois	7.1	5.9	2.9	3.0	1.2	0.7	0.5
Indiana	3.8	3.1	1.6	1.6	0.6	0.3	0.3
Iowa	1.8	1.4	0.7	0.7	0.4	0.2	0.2
Kansas	1.6	1.1	0.6	0.6	0.4	0.2	0.2
Kentucky	2.4	1.9	0.9	0.9	0.5	0.3	0.2
Louisiana	2.2	1.7	0.9	0.8	0.5	0.3	0.2
Maine	0.7	0.6	0.3	0.3	0.2	0.1	0.1
Maryland	3.8	2.4	1.2	1.2	1.4	0.7	0.7
Massachusetts	4.4	3.6	1.7	1.9	0.8	0.4	0.4
Michigan	5.8	4.5	2.2	2.3	1.3	0.6	0.6
Minnesota	3.4	2.8	1.4	1.4	0.6	0.3	0.3
Mississippi	1.5	1.1	0.6	0.5	0.4	0.3	0.2
Missouri	3.3	2.7	1.4	1.3	0.6	0.3	0.3
Montana	0.4	0.3	0.2	0.1	0.2	0.1	0.1
Nebraska	1.1	0.8	0.4	0.4	0.2	0.1	0.1
Nevada	1.4	1.1	0.6	0.5	0.3	0.2	0.1
New Hampshire	0.9	0.7	0.3	0.3	0.2	0.1	0.1
New Jersey	5.3	4.1	2.0	2.1	1.2	0.6	0.6
New Mexico	0.9	0.5	0.3	0.2	0.4	0.2	0.2
New York	10.9	7.8	4.1	3.6	3.1	1.6	1.5

Continued....

Table 3C. All Persons with Employer Sponsored Insurance
by State, Policyholder Status and Sector Providing Coverage: CY 2011
(numbers in millions)

	Total	Private Sector 1/			Public Sector		
		Total	Policyholders	Dependents 2/	Total	Policyholders	Dependents 2/
North Carolina	5.1	3.6	2.0	1.7	1.5	0.9	0.6
North Dakota	0.4	0.3	0.2	0.2	0.1	0.1	0.1
Ohio	6.5	5.2	2.7	2.5	1.3	0.7	0.6
Oklahoma	2.0	1.4	0.8	0.7	0.6	0.3	0.3
Oregon	2.2	1.6	0.8	0.7	0.6	0.3	0.2
Pennsylvania	7.6	6.1	3.1	2.9	1.6	0.9	0.7
Rhode Island	0.6	0.4	0.2	0.2	0.1	0.1	0.1
South Carolina	2.3	1.7	0.8	0.8	0.7	0.4	0.3
South Dakota	0.4	0.3	0.2	0.2	0.1	*	*
Tennessee	3.3	2.6	1.3	1.3	0.8	0.4	0.4
Texas	12.9	10.0	5.2	4.9	2.9	1.7	1.2
Utah	1.8	1.4	0.5	0.9	0.4	0.2	0.2
Vermont	0.3	0.2	0.1	0.1	0.1	0.1	*
Virginia	4.8	3.3	1.7	1.6	1.5	0.8	0.7
Washington	3.7	2.6	1.5	1.2	1.1	0.6	0.5
West Virginia	1.0	0.8	0.4	0.4	0.3	0.2	0.1
Wisconsin	3.4	2.6	1.3	1.3	0.8	0.4	0.4
Wyoming	0.3	0.2	0.1	0.1	0.1	0.1	0.1

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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

Table 3D. All Persons with Employer Sponsored Insurance
by State, Funding Status and Policyholder Status: CY 2011
(numbers in millions)

	Total	Self-Insured			Fully-Insured		
		Total	Policyholders	Dependents 1/	Total	Policyholders	Dependents 1/
U.S.	170.1	92.5	47.6	45.0	77.6	40.8	36.8
Alabama	2.7	1.5	0.8	0.7	1.2	0.6	0.6
Alaska	0.4	0.2	0.1	0.1	0.2	0.1	0.1
Arizona	3.5	2.0	1.0	1.0	1.5	0.8	0.7
Arkansas	1.4	0.9	0.5	0.4	0.5	0.3	0.2
California	18.6	8.2	4.2	4.0	10.4	5.4	5.0
Colorado	2.9	1.6	0.8	0.8	1.3	0.7	0.6
Connecticut	2.3	1.3	0.7	0.7	1.0	0.5	0.5
Delaware	0.6	0.4	0.2	0.2	0.2	0.1	0.1
District of Columbia	0.3	0.1	0.1	*	0.2	0.2	0.1
Florida	9.3	5.1	2.9	2.3	4.1	2.4	1.8
Georgia	5.2	2.9	1.5	1.4	2.3	1.2	1.1
Hawaii	0.8	0.2	0.1	0.1	0.6	0.3	0.3
Idaho	0.8	0.5	0.2	0.2	0.3	0.2	0.2
Illinois	7.1	4.1	2.1	2.1	3.0	1.6	1.4
Indiana	3.8	2.2	1.2	1.1	1.5	0.8	0.8
Iowa	1.8	1.1	0.6	0.5	0.7	0.4	0.3
Kansas	1.6	0.9	0.4	0.4	0.7	0.4	0.3
Kentucky	2.4	1.5	0.8	0.7	0.9	0.5	0.4
Louisiana	2.2	1.1	0.6	0.5	1.1	0.6	0.5
Maine	0.7	0.4	0.2	0.2	0.4	0.2	0.2
Maryland	3.8	1.9	1.0	1.0	1.8	1.0	0.9
Massachusetts	4.4	2.3	1.1	1.2	2.0	1.0	1.1
Michigan	5.8	3.3	1.7	1.7	2.4	1.2	1.2
Minnesota	3.4	2.1	1.0	1.1	1.2	0.6	0.6
Mississippi	1.5	0.9	0.5	0.4	0.6	0.4	0.3
Missouri	3.3	2.0	1.1	0.9	1.3	0.7	0.6
Montana	0.4	0.2	0.1	0.1	0.2	0.1	0.1
Nebraska	1.1	0.6	0.3	0.3	0.5	0.2	0.2
Nevada	1.4	0.8	0.5	0.4	0.6	0.3	0.3
New Hampshire	0.9	0.5	0.2	0.2	0.4	0.2	0.2
New Jersey	5.3	2.9	1.4	1.5	2.4	1.2	1.2
New Mexico	0.9	0.4	0.2	0.2	0.5	0.2	0.2
New York	10.9	5.0	2.7	2.3	5.8	3.0	2.8

Continued....

**Table 3D. All Persons with Employer Sponsored Insurance
by State, Funding Status and Policyholder Status: CY 2011**

(numbers in millions)

	Total	Self-Insured			Fully-Insured		
		Total	Policyholders	Dependents 1/	Total	Policyholders	Dependents 1/
North Carolina	5.1	2.9	1.6	1.3	2.2	1.3	0.9
North Dakota	0.4	0.2	0.1	0.1	0.2	0.1	0.1
Ohio	6.5	3.7	1.9	1.8	2.8	1.4	1.3
Oklahoma	2.0	1.1	0.6	0.5	0.9	0.5	0.4
Oregon	2.2	1.2	0.6	0.6	1.0	0.6	0.4
Pennsylvania	7.6	4.4	2.3	2.1	3.2	1.7	1.5
Rhode Island	0.6	0.3	0.1	0.1	0.3	0.1	0.2
South Carolina	2.3	1.3	0.7	0.6	1.0	0.5	0.5
South Dakota	0.4	0.2	0.1	0.1	0.2	0.1	0.1
Tennessee	3.3	1.8	0.9	0.9	1.5	0.8	0.7
Texas	12.9	7.8	4.1	3.7	5.2	2.8	2.3
Utah	1.8	1.0	0.4	0.6	0.8	0.3	0.5
Vermont	0.3	0.2	0.1	0.1	0.2	0.1	0.1
Virginia	4.8	2.3	1.1	1.2	2.5	1.3	1.2
Washington	3.7	1.9	1.1	0.9	1.8	1.0	0.8
West Virginia	1.0	0.6	0.4	0.3	0.4	0.2	0.2
Wisconsin	3.4	2.0	0.9	1.1	1.4	0.7	0.7
Wyoming	0.3	0.2	0.1	0.1	0.1	0.1	0.1

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/ 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 (Census 2010 based weights), 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 2011
(numbers in millions)

Employer Size	Sector 1/ Policyholder Status	Total	Current Employer	Former Employer		
				Total	COBRA	Retiree
Total	Total	170.1	150.0	20.1	4.6	15.4
	Private Sector	129.1	118.2	11.0	4.0	7.0
	Public Sector	41.0	31.9	9.1	0.6	8.5
	Policyholders	88.3	74.5	13.8	2.6	11.2
	Private Sector	66.2	58.9	7.3	2.2	5.0
	Public Sector	22.2	15.6	6.5	0.4	6.2
	Dependents 2/ Private Sector	81.8	75.5	6.3	2.0	4.2
	Public Sector	63.0	59.3	3.7	1.8	1.9
Less than 50 Employees	Total	27.3	27.0	0.3	0.1	0.2
	Private Sector	26.1	25.9	0.3	0.1	0.2
	Public Sector	1.2	1.2	*	*	*
	Policyholders	14.5	14.4	0.2	*	0.1
	Private Sector	13.9	13.8	0.2	*	0.1
	Public Sector	0.6	0.6	*	*	*
	Dependents 2/ Private Sector	12.8	12.7	0.1	*	0.1
	Public Sector	12.2	12.1	0.1	*	0.1
50 - 99 Employees	Total	11.2	10.7	0.5	0.1	0.3
	Private Sector	10.1	9.7	0.3	0.1	0.2
	Public Sector	1.1	1.0	0.1	*	0.1
	Policyholders	5.8	5.5	0.3	0.1	0.3
	Private Sector	5.2	5.0	0.3	0.1	0.2
	Public Sector	0.6	0.5	0.1	*	0.1
	Dependents 2/ Private Sector	5.4	5.2	0.1	*	0.1
	Public Sector	4.9	4.8	0.1	*	0.1
100 - 499 Employees	Total	23.2	21.8	1.3	0.4	0.9
	Private Sector	19.4	18.4	1.0	0.4	0.6
	Public Sector	3.7	3.4	0.3	*	0.3
	Policyholders	11.9	11.0	0.9	0.2	0.7
	Private Sector	10.0	9.4	0.7	0.2	0.4
	Public Sector	1.9	1.6	0.3	*	0.2
	Dependents 2/ Private Sector	11.2	10.8	0.4	0.2	0.2
	Public Sector	9.4	9.1	0.3	0.2	0.2

Continued....

Table 4. All Persons with Employer Sponsored Insurance
by Policyholder Status, Sector and Size of Employer Providing Coverage: CY 2011
(numbers in millions)

Employer Size	Sector 1/	Total	Current Employer	Former Employer		
				Total	COBRA	Retiree
500 - 999 Employees	Total	11.7	9.6	2.1	0.7	1.4
	Private Sector	9.0	7.6	1.4	0.7	0.8
	Public Sector	2.7	2.0	0.7	0.1	0.6
	Policyholders	6.1	4.7	1.4	0.4	1.0
	Private Sector	4.6	3.7	0.9	0.4	0.6
	Public Sector	1.4	1.0	0.5	*	0.4
	Dependents 2/	5.6	4.9	0.7	0.3	0.4
	Private Sector	4.4	3.8	0.5	0.3	0.2
	Public Sector	1.3	1.1	0.2	*	0.2
1,000 or more Employees	Total	96.8	80.8	15.9	3.3	12.6
	Private Sector	64.5	56.6	7.9	2.7	5.2
	Public Sector	32.3	24.3	8.0	0.6	7.4
	Policyholders	50.0	39.0	11.0	1.8	9.1
	Private Sector	32.3	27.1	5.3	1.5	3.7
	Public Sector	17.7	11.9	5.7	0.3	5.4
	Dependents 2/	46.7	41.8	4.9	1.4	3.5
	Private Sector	32.1	29.5	2.6	1.2	1.4
	Public Sector	14.6	12.3	2.3	0.2	2.1

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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 5A. All Persons with Employer Sponsored Insurance
by State and Plan Type (Private Sector Only): CY 2011**

(numbers in millions)

	Total	Private Sector 1/				
		Total Private	HMO 2/	PPO 3/	POS 4/	HDED 5/
U.S.	170.1	129.1	20.6	73.2	12.4	22.9
Alabama	2.7	2.0	0.1	1.0	0.2	0.7
Alaska	0.4	0.2	*	0.1	*	0.1
Arizona	3.5	2.6	0.3	1.8	0.3	0.2
Arkansas	1.4	1.1	0.1	0.7	0.1	0.2
California	18.6	14.2	4.7	6.2	1.2	2.1
Colorado	2.9	2.3	0.4	1.3	0.2	0.4
Connecticut	2.3	1.8	0.2	1.0	0.2	0.4
Delaware	0.6	0.5	0.1	0.3	*	0.1
District of Columbia	0.3	0.2	*	0.1	*	*
Florida	9.3	6.9	1.2	3.9	0.6	1.1
Georgia	5.2	3.8	0.6	2.3	0.4	0.6
Hawaii	0.8	0.6	0.2	0.2	*	0.2
Idaho	0.8	0.6	*	0.4	*	0.1
Illinois	7.1	5.9	1.0	3.7	0.5	0.7
Indiana	3.8	3.1	0.3	2.0	0.4	0.4
Iowa	1.8	1.4	0.1	0.9	0.1	0.3
Kansas	1.6	1.1	0.1	0.6	0.1	0.3
Kentucky	2.4	1.9	0.1	1.3	0.2	0.3
Louisiana	2.2	1.7	0.1	1.1	0.2	0.2
Maine	0.7	0.6	0.1	0.3	*	0.2
Maryland	3.8	2.4	0.3	1.3	0.2	0.5
Massachusetts	4.4	3.6	1.4	1.6	0.2	0.4
Michigan	5.8	4.5	0.9	2.2	0.4	1.1
Minnesota	3.4	2.8	0.2	1.6	0.3	0.8
Mississippi	1.5	1.1	0.1	0.8	0.1	0.1
Missouri	3.3	2.7	0.2	1.8	0.3	0.3
Montana	0.4	0.3	*	0.1	*	0.1
Nebraska	1.1	0.8	*	0.6	0.1	0.1
Nevada	1.4	1.1	0.2	0.7	0.1	0.1
New Hampshire	0.9	0.7	0.2	0.3	0.1	0.1
New Jersey	5.3	4.1	0.7	2.3	0.4	0.7
New Mexico	0.9	0.5	0.1	0.3	*	0.1
New York	10.9	7.8	1.7	3.9	0.7	1.5

Continued....

**Table 5A. All Persons with Employer Sponsored Insurance
by State and Plan Type (Private Sector Only): CY 2011**
(numbers in millions)

	Total	Private Sector 1/				
		Total Private	HMO 2/	PPO 3/	POS 4/	HDHD 5/
North Carolina	5.1	3.6	0.3	2.2	0.4	0.8
North Dakota	0.4	0.3	*	0.1	*	0.2
Ohio	6.5	5.2	0.4	3.4	0.6	0.8
Oklahoma	2.0	1.4	0.1	0.7	0.1	0.5
Oregon	2.2	1.6	0.3	0.9	0.2	0.3
Pennsylvania	7.6	6.1	0.8	3.5	0.6	1.1
Rhode Island	0.6	0.4	0.1	0.2	*	0.2
South Carolina	2.3	1.7	0.2	1.0	0.1	0.3
South Dakota	0.4	0.3	*	0.2	*	0.1
Tennessee	3.3	2.6	0.3	1.6	0.3	0.3
Texas	12.9	10.0	1.0	6.3	1.1	1.6
Utah	1.8	1.4	0.2	0.7	0.1	0.3
Vermont	0.3	0.2	*	0.1	*	0.1
Virginia	4.8	3.3	0.6	1.6	0.3	0.8
Washington	3.7	2.6	0.2	1.7	0.3	0.4
West Virginia	1.0	0.8	*	0.5	0.1	0.2
Wisconsin	3.4	2.6	0.3	1.6	0.3	0.5
Wyoming	0.3	0.2	*	0.1	*	0.1

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/ HMO stands for Health Maintenance Organization.

3/ PPO stands for Preferred Provider Organization.

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

5/ HDHD 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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

Table 5B. All Persons with Employer Sponsored Insurance
by Sector and Size of Employer Providing Coverage, by Funding and Plan Type: CY 2011
(numbers in millions)

Sector 1/	Employer Size	Self-Insured					Fully-Insured					Total				
		Total	HMO 2/	PPO 3/	POS 4/	HDDED 5/	Total	HMO 2/	PPO 3/	POS 4/	HDDED 5/	Total	HMO 2/	PPO 3/	POS 4/	HDDED 5/
Total	Total	92.5	10.2	63.3	3.8	15.2	77.6	20.6	34.6	10.7	11.6	170.1	30.8	97.9	14.5	26.8
	Less than 50 employees	3.4	0.2	2.2	0.2	0.7	24.0	3.4	10.1	4.7	5.7	27.3	3.5	12.4	5.0	6.4
	50 - 99 employees	1.8	0.1	1.2	0.2	0.4	9.3	1.4	4.0	1.8	2.2	11.2	1.4	5.2	2.0	2.6
	100 - 499 employees	8.6	0.6	6.0	0.9	1.1	14.6	5.0	5.3	2.2	2.1	23.2	5.6	11.3	3.1	3.2
	500 - 999 employees	5.1	0.3	3.4	0.5	0.8	6.7	2.2	2.6	0.9	1.0	11.7	2.5	6.0	1.4	1.7
	1,000 or more employees	73.7	9.1	50.5	1.9	12.2	23.0	8.7	12.6	1.0	0.7	96.8	17.8	63.1	3.0	12.9
Private Sector	Total	77.7	8.5	52.9	3.4	13.0	51.4	12.2	20.3	9.0	10.0	129.1	20.6	73.2	12.4	22.9
	Less than 50 employees	3.2	0.2	2.2	0.2	0.7	22.9	3.3	9.6	4.6	5.5	26.1	3.4	11.8	4.8	6.2
	50 - 99 employees	1.7	0.1	1.2	0.2	0.4	8.3	1.2	3.5	1.6	1.9	10.1	1.3	4.7	1.8	2.3
	100 - 499 employees	7.8	0.5	5.4	0.8	1.0	11.7	4.1	4.2	1.8	1.6	19.4	4.6	9.5	2.6	2.7
	500 - 999 employees	4.2	0.3	2.8	0.5	0.7	4.8	1.6	1.8	0.7	0.7	9.0	1.9	4.6	1.1	1.4
	1,000 or more employees	60.8	7.4	41.5	1.7	10.2	3.7	2.0	1.1	0.4	0.2	64.5	9.4	42.6	2.0	10.4
Public Sector	Total	14.8	1.8	10.4	0.4	2.2	26.2	8.5	14.4	1.7	1.6	41.0	10.2	24.8	2.1	3.9
	Less than 50 employees	0.1	*	0.1	*	*	1.0	0.1	0.5	0.2	0.3	1.2	0.1	0.6	0.2	0.3
	50 - 99 employees	0.1	*	0.1	0.0	*	1.0	0.1	0.5	0.2	0.2	1.1	0.1	0.5	0.2	0.2
	100 - 499 employees	0.8	*	0.6	0.1	0.1	2.9	0.9	1.1	0.4	0.4	3.7	0.9	1.7	0.5	0.5
	500 - 999 employees	0.9	0.1	0.6	0.1	0.1	1.8	0.6	0.8	0.2	0.2	2.7	0.6	1.4	0.3	0.4
	1,000 or more employees	12.9	1.6	9.0	0.3	2.0	19.4	6.8	11.4	0.7	0.5	32.3	8.4	20.4	0.9	2.5

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/ HMO stands for Health Maintenance Organization.

3/ PPO stands for Preferred Provider Organization.

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

5/ HDDED 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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 6. Average Actuarial Values for Active ESI Policyholders
by Sector of Employer Providing Coverage, Funding and Plan Type: CY 2011**

Sector 1/	Plan Type	Self-Insured		Fully-Insured		Total	
		Policy-holders (in millions)	Average Actuarial Value	Policy-holders (in millions)	Average Actuarial Value	Policy-holders (in millions)	Average Actuarial Value
Private Sector	Total	33.5	0.847	25.4	0.862	58.9	0.853
	HMO 2/	3.6	0.892	5.7	0.892	9.3	0.892
	PPO 3/	22.9	0.850	10.0	0.878	32.9	0.859
	POS 4/	1.5	0.863	4.5	0.887	6.0	0.882
	HDED 5/	5.6	0.799	5.0	0.775	10.7	0.788
Public Sector	Total	5.9	0.873	9.8	0.888	15.6	0.883
	HMO 2/	0.7	0.944	3.2	0.926	3.8	0.929
	PPO 3/	4.2	0.876	5.2	0.882	9.4	0.879
	POS 4/	0.2	0.888	0.7	0.851	0.9	0.858
	HDED 5/	0.9	0.806	0.7	0.799	1.6	0.803

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

1/ Private sector includes the self employed.

2/ HMO stands for Health Maintenance Organization.

3/ PPO stands for Preferred Provider Organization.

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

5/ 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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys and the BLS National Compensation Survey.

**Table 7A. Mean Out of Pocket Spending
by Age and Primary Insurance: CY 2011**

Age		Total Population	Insured	Employer Sponsored Insurance 1/		Medicare	Other Private Insurance 2/		Other Public Coverage 3/	Uninsured 4/
				Policyholders	Dependents		Policyholders	Dependents		
All Ages	Population (millions)	308.8	260.2	79.9	79.5	44.0	7.5	9.5	39.9	48.6
	% Distribution	100%	84%	26%	26%	14%	2%	3%	13%	16%
	Out of Pocket Spending	\$ 730	777	\$ 940	\$ 635	\$ 1,248	\$ 1,156	\$ 626	\$ 181	\$ 478
< 18	Population (millions)	74.1	67.1	0.3	40.2	0.6	0.2	3.3	22.6	7.0
	% Distribution	100%	91%	0%	54%	1%	0%	4%	30%	9%
	Out of Pocket Spending	\$ 268	274	\$ 349	\$ 363	\$ 84	\$ 480	\$ 450	\$ 92	\$ 206
18-25	Population (millions)	34.2	25.2	4.8	11.1	0.3	0.8	3.7	4.6	8.9
	% Distribution	100%	74%	14%	32%	1%	2%	11%	13%	26%
	Out of Pocket Spending	\$ 383	410	\$ 444	\$ 488	\$ 266	\$ 506	\$ 445	\$ 148	\$ 310
26-54	Population (millions)	121.1	94.6	54.6	20.5	3.4	4.2	1.9	9.9	26.5
	% Distribution	100%	78%	45%	17%	3%	3%	2%	8%	22%
	Out of Pocket Spending	\$ 739	797	\$ 823	\$ 885	\$ 875	\$ 1,106	\$ 900	\$ 295	\$ 533
55-64	Population (millions)	38.0	32.4	17.3	6.2	3.6	2.1	0.6	2.6	5.5
	% Distribution	100%	85%	45%	16%	9%	6%	1%	7%	15%
	Out of Pocket Spending	\$ 559	1,326	\$ 1,327	\$ 1,620	\$ 1,174	\$ 1,516	\$ 1,921	\$ 559	\$ 821
65+	Population (millions)	41.5	40.8	2.9	1.4	36.1	0.2	0.0	0.1	0.7
	% Distribution	100%	98%	7%	3%	87%	1%	0%	0%	2%
	Out of Pocket Spending	\$ 584	1,351	\$ 1,718	\$ 1,555	\$ 1,316	\$ 1,457	\$ 534	\$ 584	\$ 510

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.

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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 7B. Mean Out of Pocket Spending by Persons with Spending
by Age and Primary Insurance: CY 2011**

Age		Population with Spending	Insured	Employer Sponsored Insurance 1/		Medicare	Other Private Insurance 2/		Other Public Coverage 3/	Uninsured 4/
				Policyholders	Dependents		Policyholders	Dependents		
All Ages	Population (millions)	255.1	220.1	73.7	66.8	39.5	6.9	8.0	25.3	35.1
	% Distribution	100%	86%	29%	26%	15%	3%	3%	10%	14%
	Out of Pocket Spending	\$ 884	\$ 919	\$ 1,018	\$ 756	\$ 1,389	\$ 1,263	\$ 747	\$ 286	\$ 662
< 18	Population (millions)	52.5	48.3	0.2	32.3	0.3	0.2	2.6	12.7	4.3
	% Distribution	100%	92%	0%	62%	1%	0%	5%	24%	8%
	Out of Pocket Spending	\$ 378	\$ 382	\$ 520	\$ 452	\$ 141	\$ 551	\$ 575	\$ 164	\$ 338
18-25	Population (millions)	25.3	19.6	4.0	8.7	0.2	0.6	3.1	2.9	5.7
	% Distribution	100%	77%	16%	34%	1%	2%	12%	11%	23%
	Out of Pocket Spending	\$ 517	\$ 527	\$ 530	\$ 618	\$ 372	\$ 622	\$ 528	\$ 237	\$ 484
26-54	Population (millions)	105.2	85.0	50.3	18.6	2.9	3.8	1.7	7.5	20.2
	% Distribution	100%	81%	48%	18%	3%	4%	2%	7%	19%
	Out of Pocket Spending	\$ 850	\$ 887	\$ 892	\$ 976	\$ 1,026	\$ 1,203	\$ 998	\$ 389	\$ 698
55-64	Population (millions)	34.4	30.0	16.4	5.8	3.2	2.0	0.5	2.1	4.4
	% Distribution	100%	87%	48%	17%	9%	6%	2%	6%	13%
	Out of Pocket Spending	\$ 1,384	\$ 1,436	\$ 1,397	\$ 1,744	\$ 1,340	\$ 1,609	\$ 2,104	\$ 704	\$ 1,033
65+	Population (millions)	37.7	37.3	2.8	1.3	32.9	0.2	0.0	0.1	0.4
	% Distribution	100%	99%	7%	3%	87%	1%	0%	0%	1%
	Out of Pocket Spending	\$ 1,472	\$ 1,480	\$ 1,822	\$ 1,705	\$ 1,445	\$ 1,503	\$ 654	\$ 703	\$ 789

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.

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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 7C. Mean Out of Pocket Spending for Persons with Employer Sponsored Insurance
by Age and Plan Type: CY 2011**

Age	Plan Type	Total Employer Sponsored Insurance 1/		Employer Sponsored Insurance with OOP Spending 1/	
		Policyholders	Dependents	Policyholders	Dependents
All Ages	Total	\$ 1,000	\$ 662	\$ 1,081	\$ 785
	HMO 2/	\$ 970	\$ 599	\$ 1,050	\$ 709
	PPO 3/	\$ 1,009	\$ 679	\$ 1,091	\$ 806
	POS 4/	\$ 944	\$ 646	\$ 1,027	\$ 768
	HDED 5/	\$ 1,033	\$ 679	\$ 1,110	\$ 808
< 18	Total	\$ 347	\$ 363	\$ 516	\$ 452
	HMO 2/	\$ 539	\$ 338	\$ 609	\$ 420
	PPO 3/	\$ 306	\$ 363	\$ 535	\$ 452
	POS 4/	\$ 476	\$ 407	\$ 548	\$ 515
	HDED 5/	\$ 257	\$ 370	\$ 306	\$ 457
18-25	Total	\$ 443	\$ 489	\$ 529	\$ 618
	HMO 2/	\$ 448	\$ 540	\$ 532	\$ 651
	PPO 3/	\$ 417	\$ 501	\$ 501	\$ 639
	POS 4/	\$ 548	\$ 463	\$ 657	\$ 579
	HDED 5/	\$ 458	\$ 396	\$ 535	\$ 520
26-54	Total	\$ 827	\$ 888	\$ 897	\$ 979
	HMO 2/	\$ 730	\$ 746	\$ 795	\$ 829
	PPO 3/	\$ 842	\$ 947	\$ 912	\$ 1,045
	POS 4/	\$ 809	\$ 850	\$ 880	\$ 922
	HDED 5/	\$ 893	\$ 858	\$ 963	\$ 938
55-64	Total	\$ 1,342	\$ 1,643	\$ 1,413	\$ 1,772
	HMO 2/	\$ 1,437	\$ 1,511	\$ 1,515	\$ 1,635
	PPO 3/	\$ 1,366	\$ 1,677	\$ 1,433	\$ 1,801
	POS 4/	\$ 1,299	\$ 1,459	\$ 1,377	\$ 1,570
	HDED 5/	\$ 1,162	\$ 1,758	\$ 1,232	\$ 1,918
65+	Total	\$ 1,589	\$ 1,526	\$ 1,681	\$ 1,655
	HMO 2/	\$ 1,590	\$ 1,356	\$ 1,688	\$ 1,467
	PPO 3/	\$ 1,524	\$ 1,378	\$ 1,618	\$ 1,498
	POS 4/	\$ 1,471	\$ 1,613	\$ 1,561	\$ 1,697
	HDED 5/	\$ 1,905	\$ 2,361	\$ 1,978	\$ 2,575

NOTE: Means do not match those shown in the ESI columns of Tables 8A and 8B due to the inclusion in this table of persons with Medicare and ESI.

1/ Employer Sponsored Insurance (ESI) is defined to be any insurance provided by a current or former employer to workers and their dependents. In this table, ESI includes persons with Medicare.

2/ HMO stands for Health Maintenance Organization.

3/ PPO stands for Preferred Provider Organization.

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

5/ 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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

DATA SOURCES, UPDATES AND REVISIONS

This section briefly outlines the process and data sources used in the creation of the March 2012 Auxiliary Data. Greater detail on the current imputations and edits performed in order to provide estimates of employer sponsored insurance for calendar year (CY) 2011 can be found in “Technical Appendix: March 2012 CPS Auxiliary Data.”¹²

- The starting data set is the March 2012 Annual Social and Economic Supplement (ASEC) to the Current Population Survey. The following enhancements were then made:
 - While the March CPS reports if a person has employer sponsored insurance, it does not give information on whether employers provide health insurance nor does it distinguish between coverage from current or former employers. It was therefore necessary to impute whether ESI coverage was from a current or former employer and for workers, whether health insurance was offered by their employer. This was done using the Medical Expenditure Panel Survey, Household Component (MEPS-HC) for years 2009 through 2011.
 - For persons with coverage from a former employer, it was necessary to impute both sector and size of the employer

¹² Cathi Callahan and Rodelle Williams, Actuarial Research Corporation, 2013.

providing the coverage. This was done using the most recent three years of data (2009-2011) from the Medical Expenditure Panel Survey, Insurance Component (MEPS-IC), as provided by the Agency for Healthcare Research and Quality (AHRQ).

- Data from both the MEPS-IC and partitions and trends from the Kaiser/HRET Employer Health Benefits Surveys were used to impute funding status¹³ and type of coverage for those with ESI as well as to help partition coverage from a former employer into retiree and COBRA. Data from the Federal Employees Health Benefits Program (FEHBP) was used to provide estimates at the Federal level.
- Analysis done for EBSA using the National Compensation Survey (2005) was used with plan values from the 2011 Kaiser/HRET Employer Health Benefits Surveys in order to impute preliminary actuarial values onto active policyholder records.
- The out of pocket expenditure variable, as tabulated and presented on the Auxiliary Data file, is the sum of the raw CPS variables POTC-VAL and PMED-VAL. No editing was performed.

¹³ As noted previously, funding status is an imputation and this partition differs in concept from the estimates in the Self-Insured Group Health Plan Bulletin by representing the total ESI covered population, rather than only the subset that were subject to reporting on a Form 5500.

While there are no substantial revisions to the CPS for 2012, March 2011 included a new imputation routine for health insurance coverage, Medicaid being assigned to foster children, allowing hot-decking of household dependents rather than only nuclear family, and correction of a coding error. The Census Bureau has re-released prior years to now be consistent with the most current ASEC data. For a full description of these changes, please see the working paper by Michel Boudreaux and Joanna Turner on the Census Bureau website.¹⁴

¹⁴ “Modifications to the Imputation Routine for Health Insurance in the CPS ASEC: Description and Evaluation”, September 2011, Revised: December 2011, <http://www.census.gov/hhes/www/hlthins/data/revhlth/SHADAC.pdf>.