

TECHNICAL MEMO

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RE: Comparing Results from the March 2017 (CY 16) Auxiliary Data with Prior Years

Comparing Coverage in CY 2016 to CY 2015 and CY 2014:

Tables chosen for the three-year comparison are a subset of those found in the Health Bulletin. Those where data is shown at the state level, or where the information does not easily lend itself to a multi-year comparison, have been omitted. The tables presented this year are the same as those chosen and sent to DOL last year, which compared CY 2013 through CY 2015.

The current list of tables chosen is as follows:

- Table 1B: Health Insurance Coverage from All Sources, by Age: CY 2014, CY 2015, CY 2016
- Table 1D: Health Insurance Coverage from Primary Source, by Age: CY 2014, CY 2015, CY 2016
- Table 2: Insurance Coverage of Workers from Primary Source, by Employer Offers of Health Insurance and Employer Size: CY 2014, CY 2015, CY 2016
- Table 4: All Persons with Employer Sponsored Insurance, by Policyholder Status, Sector and Size of Employer Providing Coverage: CY 2014, CY 2015, CY 2016
- Table 5B: All Persons with Employer Sponsored Insurance, by Funding and Plan Type: CY 2014, CY 2015, CY 2016.
- Table 10: Persons with Exchange Health Insurance, by Poverty Level: CY 2014, CY 2015, CY 2016

Insurance coverage changes are, for the most part, as expected, with highlights as follows:

- Table Set 1 (1B and 1D):
 - Insurance coverage increased 3.2% from 283.2 million in CY 2014 to 292.3 million in CY 2016. Most of the increase occurred from 2014 to 2015, where the rate of coverage increased 2.4% (vs. just under 0.8% from 2015 to 2016).
 - The greatest rate of increased coverage was for those persons 18-25, who went from a coverage rate of 83.9% in CY 2014 to 87.7% in CY 2016 (a 4.6% increase).
 - The greatest coverage rates were found in those 65 and over, with those under 18 closely following.
 - The greatest areas of increase were in individual market health coverages, including the exchanges, and in Medicare (which saw a 6% increase corresponding to a 7% increase in the 65+ population as a whole). Growth in Medicaid was somewhat flat, after having dramatically increased from 2013 to 2014.
 - The number of uninsured persons dropped from 33.0 million to 28.1 million over the period.

- Table Set 2:
 - Among workers, coverage from current employment remained fairly constant, with only a slight increase, however the share of employees who were eligible but not enrolled increased slightly (from 18% to 19%) over the period.
 - Coverage from Other Private Health Insurance, including exchanges, saw an increase from 12.4 million persons to 14.1 million persons, many of whom were not eligible for coverage or worked for employers who did not offer insurance.
 - The number of uninsured workers dropped from 19.9 million (12.5%) in CY 2014 to 17.2 million (10.4%) in CY 2016.
- Table Set 4:
 - Among persons with coverage through a current or former employer, current and retiree coverage increased somewhat, while COBRA coverage saw a slight drop from 3.5 million persons in CY 2014 to 3.2 million in CY 2016, most likely due to more affordable options available either through the exchange or Medicaid expansions. Persons with retiree coverage increased from 14.5 million to 16.0 million over the period, with all of the increase in the public sector (and in fact, a slight decline in private sector counts). It is worth noting that the population 65 and over increased 7% over the three-year period.
- Table Set 5:
 - The proportion of persons with employer sponsored insurance covered under self-insured plans remained constant over the three-year period.
 - In general, coverage under High Deductible plans saw the largest increase over the time period, with the largest effect among the self-insured (which went from having 19% of enrollees in high deductible plans in 2014 to 30% in CY 2016).
- Table Set 10:
 - Coverage through health insurance exchanges increased from 8.2 million in CY 2014 to 10 million in CY 2016. Slightly more than half of enrollees were eligible for cost-sharing reductions (under 250% FPL) with about one quarter more being subsidy eligible. The percent distribution by income was relatively constant over the time period.

Table 1B. Health Insurance Coverage from All Sources
by Age: CY 2014, CY 2015, CY 2016
(numbers in millions)

Coverage Type	Total			Age											
				< 18			18-25			26-64			65+		
	CY 2014	CY 2015	CY 2016	CY 2014	CY 2015	CY 2016	CY 2014	CY 2015	CY 2016	CY 2014	CY 2015	CY 2016	CY 2014	CY 2015	CY 2016
Total Population	316.2	318.9	320.4	73.9	74.1	74.0	34.7	34.6	33.9	161.5	162.7	163.1	46.0	47.5	49.3
Total Insured	283.2	289.9	292.3	69.4	70.2	70.1	29.1	29.9	29.7	139.3	142.8	143.8	45.4	47.0	48.7
Employer Sponsored Insurance 1/	175.0	177.5	178.5	40.1	40.9	41.1	20.4	20.4	20.5	101.4	102.9	103.3	13.2	13.3	13.5
Policyholder	87.6	89.0	90.1	*	0.1	0.1	5.1	5.2	5.2	73.1	74.2	75.2	9.4	9.5	9.6
Dependent	94.9	96.7	95.7	40.1	40.8	41.1	16.2	16.2	16.2	34.3	35.3	34.0	4.3	4.3	4.4
Medicare	50.5	51.9	53.4	0.3	0.3	0.2	0.3	0.3	0.4	7.1	6.9	6.9	42.8	44.4	45.8
Other Private Insurance 2/	46.2	52.1	52.0	7.3	8.3	8.1	4.6	5.6	5.2	22.0	25.1	24.7	12.3	13.0	14.0
Policyholder	28.9	32.5	33.2	0.1	0.2	0.2	1.7	2.1	1.9	16.3	18.8	18.8	10.7	11.4	12.3
Dependent	18.7	21.4	20.6	7.2	8.1	7.9	3.0	3.7	3.4	6.5	7.3	7.0	2.1	2.2	2.3
Other Public Coverage 3/	74.4	75.7	75.4	31.7	31.7	30.9	7.9	8.3	8.1	28.0	29.1	29.5	6.8	6.6	7.0
Total Uninsured 4/	33.0	29.0	28.1	4.5	3.9	3.9	5.6	4.7	4.2	22.3	19.9	19.4	0.6	0.5	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 "**".

NOTE: Totals may not equal the sum of the components due to rounding.

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 nongovernment 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 2014, CY 2015, CY 2016
(numbers in millions)

Coverage Type	Total			Age											
				< 18			18-25			26-64			65+		
	CY 2014	CY 2015	CY 2016	CY 2014	CY 2015	CY 2016	CY 2014	CY 2015	CY 2016	CY 2014	CY 2015	CY 2016	CY 2014	CY 2015	CY 2016
Total Population	316.2	318.9	320.4	73.9	74.1	74.0	34.7	34.6	33.9	161.5	162.7	163.1	46.0	47.5	49.3
Total Insured	283.2	289.9	292.3	69.4	70.2	70.1	29.1	29.9	29.7	139.3	142.8	143.8	45.4	47.0	48.7
Employer Sponsored Insurance 1/	166.2	168.7	169.0	40.1	40.9	41.1	20.3	20.4	20.4	100.7	102.3	102.7	5.0	5.2	4.8
Policyholder	81.1	82.4	83.1	*	0.1	0.1	5.1	5.2	5.2	72.8	73.9	74.8	3.1	3.2	3.0
Dependent	85.1	86.4	86.0	40.0	40.8	41.0	15.2	15.2	15.3	27.9	28.4	27.8	1.9	2.0	1.8
Medicare	47.0	48.2	50.2	0.3	0.3	0.2	0.3	0.3	0.3	6.6	6.4	6.5	39.9	41.3	43.3
Other Private Insurance 2/	22.2	24.9	25.0	4.7	5.2	5.2	3.1	3.7	3.5	14.0	15.6	15.7	0.3	0.4	0.5
Policyholder	12.2	13.9	14.0	0.1	0.2	0.2	1.2	1.5	1.4	10.6	12.0	12.1	0.3	0.3	0.3
Dependent	9.9	11.0	11.0	4.6	5.1	5.1	1.9	2.2	2.1	3.4	3.7	3.6	0.1	0.1	0.1
Other Public Coverage 3/	47.9	48.0	48.1	24.4	23.8	23.6	5.4	5.6	5.4	17.9	18.4	18.9	0.1	0.1	0.2
Total Uninsured 4/	33.0	29.0	28.1	4.5	3.9	3.9	5.6	4.7	4.2	22.3	19.9	19.4	0.6	0.5	0.6

NOTE: Estimates in this table have persons assigned to a single source of insurance coverage based on the following heirarchy: 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 ***.

NOTE: Totals may not equal the sum of the components due to rounding.

1/ 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/ OPHI includes any other nongovernment 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: CY 2014, CY 2015, CY 2016**
(numbers in millions)

Employer Offer Status	Insurance	CY 2014	CY 2015	CY 2016
Coverage through current employer	Total	75.9	76.6	77.7
	ESI 1/	75.4	76.1	77.3
	Medicare	0.5	0.5	0.4
	Other Private 2/	0.0	0.0	0.0
	Other Public 3/	0.0	0.0	0.0
	Uninsured 4/	0.0	0.0	0.0
Eligible, Not Enrolled	Total	28.8	30.6	31.5
	ESI 1/	11.9	13.2	15.8
	Medicare	1.6	1.8	2.2
	Other Private 2/	4.0	4.6	4.0
	Other Public 3/	4.0	4.7	4.6
	Uninsured 4/	7.3	6.3	5.0
Employer Offers, Not Eligible	Total	21.6	22.1	21.4
	ESI 1/	9.4	9.8	8.6
	Medicare	1.9	2.0	2.7
	Other Private 2/	2.7	3.1	3.2
	Other Public 3/	3.3	3.5	3.4
	Uninsured 4/	4.2	3.7	3.6
Employer Doesn't Offer	Total	34.0	34.3	34.2
	ESI 1/	12.4	12.6	10.5
	Medicare	3.0	3.0	2.9
	Other Private 2/	5.8	6.5	6.9
	Other Public 3/	4.5	4.5	5.2
	Uninsured 4/	8.4	7.7	8.6
Total Workers	Total	160.2	163.5	164.8
	ESI 1/	109.1	111.7	112.2
	Medicare	7.0	7.3	8.1
	Other Private 2/	12.4	14.1	14.1
	Other Public 3/	11.7	12.7	13.2
	Uninsured 4/	19.9	17.8	17.2

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: Totals may not equal the sum of the components due to rounding.

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

2/ OPHI includes any other nongovernment 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 4. All Persons with Employer Sponsored Insurance
by Policyholder Status and Sector of Employer Providing Coverage: CY 2014, CY 2015, CY 2016
(numbers in millions)

Sector 1/	Total			Current Employer			Former Employer								
							Total			COBRA			Retiree		
	CY 2014	CY 2015	CY 2016	CY 2014	CY 2015	CY 2016	CY 2014	CY 2015	CY 2016	CY 2014	CY 2015	CY 2016	CY 2014	CY 2015	CY 2016
Total	175.0	177.5	178.5	157.0	158.4	159.3	18.0	19.1	19.2	3.5	3.6	3.2	14.5	15.5	16.0
Private Sector	134.0	134.7	134.4	125.2	126.5	127.3	8.9	8.2	7.2	3.1	3.2	2.7	5.8	4.9	4.4
Public Sector	41.0	42.8	44.0	31.8	31.9	32.0	9.2	10.9	12.0	0.4	0.4	0.5	8.7	10.6	11.5
Policyholders	87.6	89.0	90.1	75.9	76.6	77.7	11.7	12.4	12.4	1.9	1.9	1.7	9.9	10.5	10.7
Private Sector	66.4	66.8	67.1	60.9	61.8	62.6	5.4	5.1	4.5	1.6	1.7	1.5	3.8	3.3	3.0
Public Sector	21.3	22.1	23.0	15.0	14.8	15.1	6.3	7.3	7.9	0.2	0.2	0.2	6.1	7.1	7.7
Dependents 2/	87.4	88.6	88.4	81.1	81.9	81.6	6.3	6.7	6.8	1.7	1.7	1.5	4.6	5.0	5.3
Private Sector	67.7	67.9	67.4	64.2	64.8	64.7	3.4	3.1	2.6	1.5	1.5	1.2	2.0	1.6	1.4
Public Sector	19.7	20.7	21.0	16.9	17.1	16.9	2.9	3.6	4.1	0.2	0.2	0.3	2.7	3.5	3.8

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

NOTE: Totals may not equal the sum of the components due to rounding.

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 5B. All Persons with Employer Sponsored Insurance
by Funding and Plan Type: CY 2014, CY 2015, CY 2016**
(numbers in millions)

Funding	Plan Type	CY 2014	CY 2015	CY 2016
Self-Insured	All	98.1	101.2	100.6
	HMO 1/	6.8	8.1	7.6
	PPO 2/	68.8	64.5	59.6
	POS 3/	3.7	4.9	3.5
	HDDED 4/	18.8	23.8	29.9
Fully Insured	All	76.9	76.3	77.9
	HMO 1/	17.2	17.0	17.8
	PPO 2/	37.4	36.6	34.2
	POS 3/	8.5	11.0	10.4
	HDDED 4/	13.8	11.7	15.5
Total	All	175.0	177.5	178.5
	HMO 1/	24.0	25.1	25.3
	PPO 2/	106.2	101.1	93.7
	POS 3/	12.2	15.8	14.0
	HDDED 4/	32.6	35.5	45.4

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

NOTE: Totals may not equal the sum of the components due to rounding.

1/ HMO stands for Health Maintenance Organization.

2/ PPO stands for Preferred Provider Organization.

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

4/ 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, with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

Table 10: Persons with Exchange Health Insurance
by Poverty Level: CY 2014, CY 2015, CY 2016
(numbers in millions)

Poverty Level	Counts			Percents		
	CY 2014	CY 2015	CY 2016	CY 2014	CY 2015	CY 2016
<250%	4.4	5.5	5.5	54%	57%	55%
250-<400%	2.1	2.5	2.7	26%	26%	27%
400+%	1.7	1.6	1.8	20%	16%	18%
Total	8.2	9.7	10.0	100%	100%	100%

NOTE: Totals may not equal the sum of the components due to rounding.

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.