

Health Insurance Coverage Bulletin

Abstract of Auxiliary Data for the March 2016 Annual Social
and Economic Supplement to the Current Population Survey

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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 includes limited 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.

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. Starting with the March 2014 CPS, as released in the Fall of 2014, there is also a single point-in-time variable available which looks at whether persons are insured or uninsured at the time of the survey itself. Further exploration is needed, but we present preliminary tables that look at this variable.

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 are included in the Bulletin.

To address these limitations, the U.S. Department of Labor’s (DOL) Employee Benefits Security Administration (EBSA) generates additional variables and imputes certain characteristics regarding employment and insurance and then links this data to the March CPS data file. The resulting Auxiliary Data not only produces new variables, but also clarifies variables included in the March CPS such as the size (number of employees)³ and sector of employment, that 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.⁴ 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.⁵ EBSA then imputes size and sector for those determined 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, as well as if coverage was provided under a union arrangement, are

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 The CPS does capture point-in-time offers of coverage for March 2016, but the Auxiliary Data is based on CY 2015 employment and insurance variables.

⁵ 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.

also imputed. Finally, actuarial value, which represents the average value of an active employer sponsored health insurance plan, is 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;⁶ Medicare; private non-group coverage; Medicaid or SCHIP; and military or other public⁷. 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 2013 through 2015 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.⁸ Plan type

⁶ 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).

⁷ For the tables as shown below, Medicaid, SCHIP, military and other public are all combined into a single non-Medicare “other public insurance” category.

⁸ Note that this partition differs in concept from the estimates in the *Group Health Plans Report* by representing the total ESI covered population, rather

imputations use information from both the MEPS-IC and the 2015 KFF/ HRET survey, as well as FEHBP data for the federal sector. The union imputations are based on both the CPS itself for those for whom union coverage and membership was asked, as well as the 2008 Panel, Wave 6 (2010 data) of the Survey of Income and Program Participation (SIPP)⁹. Actuarial values are based on the National Compensation Survey (NCS, 2013) as well as plan level data from the 2015 Kaiser/HRET Employer Health Benefit Survey.

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, union coverage, plan types, and coverage from a former employer.¹⁰ It is also worth noting that state estimates as shown below do not match those reported by Census (“Health Insurance Coverage in the United States: 2015”). Census uses the American Community Survey (ACS) for its state-level estimates which has a larger sample size and can give better estimates for smaller geographical areas.

than only the subset that were subject to reporting on a Form 5500. See *Group Health Plans Report: Abstract of 2014 Form 5500 Annual Reports*, U.S. Department of Labor, Employee Benefits Security Administration, September 2016, at <https://www.dol.gov/sites/default/files/ebsa/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2017-appendix-a.pdf>.

⁹ The union imputation was not performed on persons with coverage from self-employment.

¹⁰ See technical appendix at <http://www.dol.gov/ebsa>.

HIGHLIGHTS

- The total population represented by the March 2016 CPS was 318.9 million persons. Of these, 289.9 million (91 percent) were covered by at least one form of insurance in 2015, either private or public, with the remaining 29.0 million (9 percent) classified as uninsured. Of the insured, 177.5 million (61 percent) had employer sponsored insurance (ESI), 51.9 million (18 percent) had Medicare, 52.1 million (18 percent) had some type of other private coverage, and 75.7 million (26 percent) had some type of other public coverage, which includes both Medicaid and SCHIP.¹¹
- Of the 271.3 million people under age 65, 242.9 million (90 percent) were insured in 2015 and 28.5 million (10 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 2015, 168.7 million (58 percent) persons had ESI as their primary source of coverage, 48.2 million (17 percent) had Medicare, 24.9 million (9 percent) had non-ESI private coverage and 48.0 million (17 percent) had some type of other public coverage.
- Of 163.5 million workers reported in the March 2016 CPS, 76.6 million (47 percent) had coverage in 2015 through a current employer and another 30.6 million (19 percent) were eligible but not enrolled in their employer’s plan (with 21 percent of these being uninsured).
- In addition, for those 56.4 million who were not offered coverage by their employer (either due to being ineligible or the employer not offering coverage), 20 percent were uninsured.
- While offer rates of health insurance are higher for workers in larger employers, the share of uninsured workers varies somewhat less by employer size.¹²
- Self-insured coverage is more predominant in the private sector. Moreover, the rate of self-insurance increases with employer size.
- Of 177.5 million persons with ESI in calendar year 2015, 158.4 million (89 percent) had coverage through a current employer (either as a policyholder or dependent), 3.6 million (2 percent) had coverage through COBRA and 15.5 million (9 percent) had retiree coverage. Of the 89.0 million who had coverage in their own name (as a policyholder), 76.6 million (86 percent) had coverage from a current employer, 1.9 million (2 percent) had COBRA and 10.5 million (12 percent) had retiree coverage. Unsurprisingly, both COBRA and retiree coverage were heavily concentrated in larger employer sponsored plans.

¹¹ Persons may be counted in more than one category.

¹² Employer size is defined for as the total number of employees working for a given employer.

- 57 percent of those covered through ESI were enrolled in a Preferred Provider Organization (PPO) plan. The remaining individuals were covered, in descending order, by a high deductible (HDHD)¹³ health insurance plan or a Health Maintenance Organization (HMO) and were least likely to be enrolled in a Point of Service (POS) plan.
- Health insurance coverage obtained through a union accounted for a higher percentage of coverage in the public sector than the private sector. Within the private sector, union coverage was over four times more likely for retirees than for actives (43 percent vs. 10 percent) while the prevalence in the public sector for retiree vs. active was much more similar.
- 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 85 percent (on average a plan would pay 85 percent of covered expenses over an average population).
- Out of pocket spending appears to increase with age, and is higher for those with either private insurance coverage or Medicare as compared to those with other public or no coverage. Average out of pocket costs for those with other

public coverage, which includes Medicaid and CHIP) are lowest, followed closely by the uninsured, with both groupings having lower costs than the average in the same age grouping.

- A comparison of health insurance coverage at the time of survey questionnaire to coverage during the prior (CY 2015) year shows that almost all (98 percent) persons insured in CY 2015 were also insured at the time of the questionnaire. Of those persons never insured in CY 2015, 90 percent were still uninsured at the time of the survey. Looking, however, at the actual counts of persons we see very little difference in the number of covered in CY 2015 (289.9 million) versus those covered at time of questionnaire (288.1 million).
- Roughly 20 percent of younger individuals with private health insurance got their insurance through the exchange. This increased to more than 30 percent for those aged 55 to 64.

¹³ 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.

**Table 1A. Health Insurance Coverage from All Sources
by State: CY 2015**
(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. | 318.9 | 289.9 | 177.5 | 135.7 | 44.1 | 51.9 | 52.1 | 75.7 | 29.0 |
| Alabama | 4.8 | 4.3 | 2.5 | 1.9 | 0.7 | 0.9 | 0.7 | 1.2 | 0.5 |
| Alaska | 0.7 | 0.6 | 0.4 | 0.3 | 0.2 | 0.1 | 0.1 | 0.2 | 0.1 |
| Arizona | 6.7 | 5.9 | 3.2 | 2.5 | 0.7 | 1.1 | 0.8 | 2.1 | 0.8 |
| Arkansas | 3.0 | 2.7 | 1.5 | 1.1 | 0.3 | 0.6 | 0.5 | 0.8 | 0.3 |
| California | 39.1 | 36.1 | 20.5 | 15.8 | 4.9 | 5.2 | 6.8 | 11.4 | 3.0 |
| Colorado | 5.4 | 4.9 | 3.2 | 2.5 | 0.7 | 0.8 | 0.8 | 1.4 | 0.5 |
| Connecticut | 3.6 | 3.4 | 2.2 | 1.6 | 0.6 | 0.6 | 0.8 | 0.8 | 0.2 |
| Delaware | 1.0 | 0.9 | 0.6 | 0.4 | 0.2 | 0.2 | 0.1 | 0.2 | 0.1 |
| District of Columbia | 0.7 | 0.6 | 0.4 | 0.3 | 0.1 | 0.1 | 0.1 | 0.2 | * |
| Florida | 20.1 | 17.5 | 8.8 | 6.7 | 2.2 | 4.0 | 3.9 | 4.8 | 2.5 |
| Georgia | 10.1 | 8.7 | 5.1 | 4.1 | 1.1 | 1.5 | 1.2 | 2.5 | 1.4 |
| Hawaii | 1.4 | 1.3 | 0.9 | 0.6 | 0.3 | 0.2 | 0.1 | 0.4 | 0.1 |
| Idaho | 1.7 | 1.5 | 0.9 | 0.7 | 0.2 | 0.3 | 0.3 | 0.4 | 0.2 |
| Illinois | 12.7 | 11.9 | 7.8 | 6.3 | 1.6 | 2.0 | 2.1 | 2.6 | 0.8 |
| Indiana | 6.5 | 5.9 | 3.8 | 3.0 | 0.9 | 1.0 | 0.8 | 1.4 | 0.6 |
| Iowa | 3.1 | 2.9 | 1.8 | 1.4 | 0.5 | 0.5 | 0.7 | 0.6 | 0.2 |
| Kansas | 2.9 | 2.6 | 1.7 | 1.3 | 0.4 | 0.4 | 0.5 | 0.5 | 0.3 |
| Kentucky | 4.4 | 4.1 | 2.3 | 1.7 | 0.6 | 0.9 | 0.9 | 1.1 | 0.3 |
| Louisiana | 4.6 | 4.1 | 2.4 | 1.8 | 0.7 | 0.7 | 0.7 | 1.2 | 0.5 |
| Maine | 1.3 | 1.3 | 0.8 | 0.6 | 0.2 | 0.3 | 0.3 | 0.4 | 0.1 |
| Maryland | 5.9 | 5.5 | 3.8 | 2.5 | 1.4 | 0.8 | 0.9 | 1.2 | 0.4 |
| Massachusetts | 6.8 | 6.5 | 4.2 | 3.3 | 1.0 | 1.1 | 1.1 | 1.7 | 0.3 |
| Michigan | 9.9 | 9.3 | 6.2 | 4.9 | 1.4 | 1.9 | 1.5 | 2.1 | 0.6 |
| Minnesota | 5.5 | 5.1 | 3.3 | 2.5 | 0.9 | 0.9 | 1.4 | 1.0 | 0.3 |
| Mississippi | 2.9 | 2.6 | 1.4 | 1.0 | 0.4 | 0.5 | 0.4 | 0.8 | 0.4 |
| Missouri | 6.0 | 5.4 | 3.7 | 3.0 | 0.7 | 1.0 | 1.0 | 1.0 | 0.5 |
| Montana | 1.0 | 0.9 | 0.5 | 0.4 | 0.2 | 0.2 | 0.2 | 0.3 | 0.1 |
| Nebraska | 1.9 | 1.7 | 1.1 | 0.8 | 0.3 | 0.3 | 0.3 | 0.4 | 0.2 |
| Nevada | 2.9 | 2.5 | 1.5 | 1.2 | 0.3 | 0.4 | 0.3 | 0.7 | 0.3 |
| New Hampshire | 1.3 | 1.2 | 0.9 | 0.7 | 0.2 | 0.2 | 0.2 | 0.2 | 0.1 |
| New Jersey | 8.9 | 8.2 | 5.5 | 4.2 | 1.4 | 1.4 | 1.3 | 1.8 | 0.7 |
| New Mexico | 2.0 | 1.8 | 0.9 | 0.6 | 0.3 | 0.4 | 0.2 | 0.7 | 0.3 |
| New York | 19.7 | 18.4 | 11.3 | 8.4 | 3.1 | 3.4 | 3.6 | 5.0 | 1.3 |

Continued....

**Table 1A. Health Insurance Coverage from All Sources
by State: CY 2015**
(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 | 9.9 | 8.8 | 5.4 | 4.3 | 1.2 | 1.6 | 1.9 | 2.3 | 1.1 |
| North Dakota | 0.8 | 0.7 | 0.5 | 0.4 | 0.1 | 0.1 | 0.2 | 0.1 | 0.1 |
| Ohio | 11.5 | 10.8 | 6.9 | 5.2 | 1.7 | 2.0 | 1.5 | 2.7 | 0.7 |
| Oklahoma | 3.9 | 3.4 | 2.0 | 1.5 | 0.6 | 0.6 | 0.6 | 0.9 | 0.5 |
| Oregon | 4.0 | 3.7 | 2.2 | 1.7 | 0.6 | 0.7 | 0.7 | 1.2 | 0.3 |
| Pennsylvania | 12.6 | 11.9 | 7.8 | 6.2 | 1.7 | 2.3 | 2.5 | 2.5 | 0.7 |
| Rhode Island | 1.0 | 1.0 | 0.6 | 0.5 | 0.2 | 0.2 | 0.2 | 0.2 | * |
| South Carolina | 4.8 | 4.3 | 2.5 | 1.9 | 0.6 | 0.9 | 0.7 | 1.1 | 0.5 |
| South Dakota | 0.8 | 0.8 | 0.5 | 0.4 | 0.1 | 0.1 | 0.2 | 0.1 | 0.1 |
| Tennessee | 6.6 | 5.9 | 3.4 | 2.7 | 0.8 | 1.3 | 1.0 | 1.6 | 0.7 |
| Texas | 27.4 | 23.1 | 14.4 | 11.0 | 3.5 | 3.5 | 3.7 | 5.8 | 4.3 |
| Utah | 3.0 | 2.7 | 1.9 | 1.6 | 0.4 | 0.4 | 0.4 | 0.5 | 0.3 |
| Vermont | 0.6 | 0.6 | 0.4 | 0.3 | 0.1 | 0.1 | 0.1 | 0.2 | * |
| Virginia | 8.2 | 7.5 | 4.8 | 3.3 | 1.5 | 1.3 | 1.4 | 1.7 | 0.8 |
| Washington | 7.2 | 6.7 | 4.1 | 3.1 | 1.0 | 1.2 | 1.0 | 1.9 | 0.5 |
| West Virginia | 1.8 | 1.7 | 0.9 | 0.7 | 0.3 | 0.4 | 0.2 | 0.6 | 0.1 |
| Wisconsin | 5.7 | 5.4 | 3.6 | 2.8 | 0.8 | 1.0 | 0.9 | 1.2 | 0.4 |
| Wyoming | 0.6 | 0.5 | 0.4 | 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. Persons with ESI coverage from two sources (self/spouse or both parents) can appear in both public and private sector totals.

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

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

| | Age | | | | |
|---------------------------------|--------------|-------------|-------------|--------------|-------------|
| | Total | < 18 | 18- 25 | 26- 64 | 65+ |
| Total Population | 318.9 | 74.1 | 34.6 | 162.7 | 47.5 |
| Total Insured | 289.9 | 70.2 | 29.9 | 142.8 | 47.0 |
| Employer Sponsored Insurance 1/ | 177.5 | 40.9 | 20.4 | 102.9 | 13.3 |
| Policyholder | 89.0 | 0.1 | 5.2 | 74.2 | 9.5 |
| Dependent | 96.7 | 40.8 | 16.2 | 35.3 | 4.3 |
| Medicare | 51.9 | 0.3 | 0.3 | 6.9 | 44.4 |
| Other Private Insurance 2/ | 52.1 | 8.3 | 5.6 | 25.1 | 13.0 |
| Policyholder | 32.5 | 0.2 | 2.1 | 18.8 | 11.4 |
| Dependent | 21.4 | 8.1 | 3.7 | 7.3 | 2.2 |
| Other Public Coverage 3/ | 75.7 | 31.7 | 8.3 | 29.1 | 6.6 |
| Total Uninsured 4/ | 29.0 | 3.9 | 4.7 | 19.9 | 0.5 |

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 1C. Health Insurance Coverage from Primary Source
by State: CY 2015**
(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. | 318.9 | 289.9 | 168.7 | 131.6 | 37.1 | 48.2 | 24.9 | 48.0 | 29.0 |
| Alabama | 4.8 | 4.3 | 2.4 | 1.8 | 0.6 | 0.8 | 0.3 | 0.8 | 0.5 |
| Alaska | 0.7 | 0.6 | 0.4 | 0.2 | 0.1 | 0.1 | * | 0.1 | 0.1 |
| Arizona | 6.7 | 5.9 | 3.1 | 2.5 | 0.6 | 1.1 | 0.3 | 1.4 | 0.8 |
| Arkansas | 3.0 | 2.7 | 1.4 | 1.1 | 0.3 | 0.5 | 0.2 | 0.5 | 0.3 |
| California | 39.1 | 36.1 | 19.6 | 15.4 | 4.2 | 4.9 | 3.9 | 7.7 | 3.0 |
| Colorado | 5.4 | 4.9 | 3.0 | 2.4 | 0.6 | 0.8 | 0.4 | 0.8 | 0.5 |
| Connecticut | 3.6 | 3.4 | 2.0 | 1.5 | 0.5 | 0.5 | 0.4 | 0.4 | 0.2 |
| Delaware | 1.0 | 0.9 | 0.5 | 0.4 | 0.1 | 0.2 | 0.1 | 0.1 | 0.1 |
| District of Columbia | 0.7 | 0.6 | 0.4 | 0.3 | 0.1 | 0.1 | 0.1 | 0.1 | * |
| Florida | 20.1 | 17.5 | 8.3 | 6.5 | 1.8 | 3.9 | 2.1 | 3.2 | 2.5 |
| Georgia | 10.1 | 8.7 | 4.9 | 4.0 | 1.0 | 1.4 | 0.7 | 1.7 | 1.4 |
| Hawaii | 1.4 | 1.3 | 0.8 | 0.6 | 0.2 | 0.2 | 0.1 | 0.3 | 0.1 |
| Idaho | 1.7 | 1.5 | 0.9 | 0.7 | 0.2 | 0.3 | 0.2 | 0.2 | 0.2 |
| Illinois | 12.7 | 11.9 | 7.4 | 6.2 | 1.3 | 1.8 | 0.9 | 1.7 | 0.8 |
| Indiana | 6.5 | 5.9 | 3.6 | 2.9 | 0.7 | 1.0 | 0.4 | 0.9 | 0.6 |
| Iowa | 3.1 | 2.9 | 1.8 | 1.4 | 0.4 | 0.5 | 0.3 | 0.4 | 0.2 |
| Kansas | 2.9 | 2.6 | 1.6 | 1.3 | 0.3 | 0.4 | 0.2 | 0.3 | 0.3 |
| Kentucky | 4.4 | 4.1 | 2.1 | 1.6 | 0.5 | 0.8 | 0.5 | 0.7 | 0.3 |
| Louisiana | 4.6 | 4.1 | 2.3 | 1.7 | 0.5 | 0.7 | 0.3 | 0.8 | 0.5 |
| Maine | 1.3 | 1.3 | 0.7 | 0.6 | 0.2 | 0.3 | 0.1 | 0.2 | 0.1 |
| Maryland | 5.9 | 5.5 | 3.6 | 2.4 | 1.2 | 0.7 | 0.4 | 0.7 | 0.4 |
| Massachusetts | 6.8 | 6.5 | 4.0 | 3.2 | 0.8 | 1.0 | 0.5 | 1.1 | 0.3 |
| Michigan | 9.9 | 9.3 | 5.6 | 4.6 | 1.0 | 1.8 | 0.7 | 1.3 | 0.6 |
| Minnesota | 5.5 | 5.1 | 3.3 | 2.5 | 0.8 | 0.9 | 0.5 | 0.5 | 0.3 |
| Mississippi | 2.9 | 2.6 | 1.3 | 1.0 | 0.3 | 0.5 | 0.2 | 0.6 | 0.4 |
| Missouri | 6.0 | 5.4 | 3.5 | 2.9 | 0.6 | 0.9 | 0.4 | 0.6 | 0.5 |
| Montana | 1.0 | 0.9 | 0.5 | 0.4 | 0.1 | 0.2 | 0.1 | 0.1 | 0.1 |
| Nebraska | 1.9 | 1.7 | 1.1 | 0.8 | 0.3 | 0.3 | 0.1 | 0.2 | 0.2 |
| Nevada | 2.9 | 2.5 | 1.4 | 1.2 | 0.3 | 0.4 | 0.2 | 0.5 | 0.3 |
| New Hampshire | 1.3 | 1.2 | 0.8 | 0.7 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 |
| New Jersey | 8.9 | 8.2 | 5.3 | 4.1 | 1.2 | 1.3 | 0.6 | 1.1 | 0.7 |
| New Mexico | 2.0 | 1.8 | 0.8 | 0.5 | 0.3 | 0.4 | 0.1 | 0.5 | 0.3 |
| New York | 19.7 | 18.4 | 10.6 | 8.1 | 2.5 | 3.1 | 1.7 | 3.0 | 1.3 |

Continued....

**Table 1C. Health Insurance Coverage from Primary Source
by State: CY 2015**
(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 | 9.9 | 8.8 | 5.2 | 4.2 | 1.0 | 1.5 | 0.8 | 1.4 | 1.1 |
| North Dakota | 0.8 | 0.7 | 0.5 | 0.4 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Ohio | 11.5 | 10.8 | 6.5 | 5.1 | 1.4 | 1.8 | 0.7 | 1.8 | 0.7 |
| Oklahoma | 3.9 | 3.4 | 1.9 | 1.4 | 0.5 | 0.6 | 0.3 | 0.6 | 0.5 |
| Oregon | 4.0 | 3.7 | 2.1 | 1.6 | 0.5 | 0.6 | 0.3 | 0.7 | 0.3 |
| Pennsylvania | 12.6 | 11.9 | 7.3 | 6.0 | 1.4 | 2.2 | 0.8 | 1.6 | 0.7 |
| Rhode Island | 1.0 | 1.0 | 0.6 | 0.5 | 0.1 | 0.2 | 0.1 | 0.1 | * |
| South Carolina | 4.8 | 4.3 | 2.4 | 1.8 | 0.6 | 0.9 | 0.3 | 0.7 | 0.5 |
| South Dakota | 0.8 | 0.8 | 0.5 | 0.4 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Tennessee | 6.6 | 5.9 | 3.2 | 2.6 | 0.7 | 1.2 | 0.5 | 1.0 | 0.7 |
| Texas | 27.4 | 23.1 | 13.9 | 10.8 | 3.1 | 3.3 | 2.0 | 3.8 | 4.3 |
| Utah | 3.0 | 2.7 | 1.9 | 1.5 | 0.3 | 0.3 | 0.2 | 0.3 | 0.3 |
| Vermont | 0.6 | 0.6 | 0.3 | 0.3 | 0.1 | 0.1 | 0.1 | 0.1 | * |
| Virginia | 8.2 | 7.5 | 4.6 | 3.2 | 1.3 | 1.2 | 0.7 | 1.0 | 0.8 |
| Washington | 7.2 | 6.7 | 3.9 | 3.0 | 0.9 | 1.1 | 0.5 | 1.2 | 0.5 |
| West Virginia | 1.8 | 1.7 | 0.8 | 0.6 | 0.2 | 0.4 | 0.1 | 0.4 | 0.1 |
| Wisconsin | 5.7 | 5.4 | 3.5 | 2.7 | 0.7 | 0.9 | 0.4 | 0.6 | 0.4 |
| 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. Persons with ESI coverage from two sources (self/spouse or both parents) will appear in private sector if either source of coverage is private sector.

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

**Table 1D. Health Insurance Coverage from Primary Source
by Age: CY 2015**
(numbers in millions)

| | Age | | | | |
|---------------------------------|--------------|-------------|-------------|--------------|-------------|
| | Total | < 18 | 18- 25 | 26- 64 | 65+ |
| Total Population | 318.9 | 74.1 | 34.6 | 162.7 | 47.5 |
| Total Insured | 289.9 | 70.2 | 29.9 | 142.8 | 47.0 |
| Employer Sponsored Insurance 1/ | 168.7 | 40.9 | 20.4 | 102.3 | 5.2 |
| Policyholder | 82.4 | 0.1 | 5.2 | 73.9 | 3.2 |
| Dependent | 86.4 | 40.8 | 15.2 | 28.4 | 2.0 |
| Medicare | 48.2 | 0.3 | 0.3 | 6.4 | 41.3 |
| Other Private Insurance 2/ | 24.9 | 5.2 | 3.7 | 15.6 | 0.4 |
| Policyholder | 13.9 | 0.2 | 1.5 | 12.0 | 0.3 |
| Dependent | 11.0 | 5.1 | 2.2 | 3.7 | 0.1 |
| Other Public Coverage 3/ | 48.0 | 23.8 | 5.6 | 18.4 | 0.1 |
| Total Uninsured 4/ | 29.0 | 3.9 | 4.7 | 19.9 | 0.5 |

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 2015**
(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 | 163.5 | 145.8 | 111.7 | 86.7 | 24.9 | 7.3 | 14.1 | 12.7 | 17.8 |
| | Coverage through current employer | 76.6 | 76.6 | 76.1 | 61.3 | 14.8 | 0.5 | 0.0 | 0.0 | 0.0 |
| | Eligible, not enrolled | 30.6 | 24.2 | 13.2 | 9.3 | 3.9 | 1.8 | 4.6 | 4.7 | 6.3 |
| | Employer offers, not eligible | 22.1 | 18.4 | 9.8 | 6.9 | 2.9 | 2.0 | 3.1 | 3.5 | 3.7 |
| | Employer doesn't offer | 34.3 | 26.6 | 12.6 | 9.3 | 3.3 | 3.0 | 6.5 | 4.5 | 7.7 |
| Employer Size Under 50 | Total | 56.7 | 46.7 | 27.8 | 23.5 | 4.3 | 4.5 | 8.9 | 5.5 | 10.0 |
| | Coverage through current employer | 14.1 | 14.1 | 13.6 | 13.0 | 0.6 | 0.5 | 0.0 | 0.0 | 0.0 |
| | Eligible, not enrolled | 8.4 | 6.3 | 2.7 | 1.9 | 0.8 | 0.6 | 1.9 | 1.1 | 2.1 |
| | Employer offers, not eligible | 7.2 | 5.8 | 2.5 | 1.9 | 0.6 | 0.9 | 1.3 | 1.0 | 1.5 |
| | Employer doesn't offer | 27.0 | 20.6 | 9.0 | 6.7 | 2.3 | 2.5 | 5.6 | 3.4 | 6.4 |
| Employer Size 50-99 | Total | 11.2 | 10.0 | 8.0 | 6.9 | 1.1 | 0.3 | 0.8 | 0.8 | 1.2 |
| | Coverage through current employer | 5.6 | 5.6 | 5.6 | 5.1 | 0.4 | * | 0.0 | 0.0 | 0.0 |
| | Eligible, not enrolled | 2.3 | 1.8 | 1.0 | 0.7 | 0.3 | 0.1 | 0.4 | 0.3 | 0.5 |
| | Employer offers, not eligible | 1.7 | 1.4 | 0.8 | 0.6 | 0.3 | 0.1 | 0.2 | 0.3 | 0.3 |
| | Employer doesn't offer | 1.6 | 1.2 | 0.7 | 0.5 | 0.2 | 0.1 | 0.2 | 0.3 | 0.3 |
| Employer Size 100-499 | Total | 19.6 | 17.9 | 15.1 | 12.5 | 2.6 | 0.5 | 1.0 | 1.2 | 1.7 |
| | Coverage through current employer | 11.1 | 11.1 | 11.1 | 9.7 | 1.4 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Eligible, not enrolled | 4.2 | 3.3 | 2.0 | 1.3 | 0.6 | 0.2 | 0.6 | 0.6 | 0.9 |
| | Employer offers, not eligible | 2.7 | 2.2 | 1.3 | 0.9 | 0.4 | 0.3 | 0.3 | 0.4 | 0.5 |
| | Employer doesn't offer | 1.6 | 1.3 | 0.8 | 0.5 | 0.2 | 0.1 | 0.2 | 0.2 | 0.3 |
| Employer Size 500+ | Total | 76.0 | 71.1 | 60.7 | 43.8 | 16.9 | 1.9 | 3.4 | 5.2 | 4.9 |
| | Coverage through current employer | 45.8 | 45.8 | 45.8 | 33.5 | 12.4 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Eligible, not enrolled | 15.6 | 12.8 | 7.6 | 5.3 | 2.3 | 0.8 | 1.7 | 2.7 | 2.8 |
| | Employer offers, not eligible | 10.5 | 9.0 | 5.2 | 3.6 | 1.6 | 0.8 | 1.2 | 1.8 | 1.4 |
| | Employer doesn't offer | 4.1 | 3.4 | 2.1 | 1.5 | 0.6 | 0.3 | 0.4 | 0.6 | 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 2015**
(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/ |
|------------------------|-----------------------------------|-------------------|--------------|---------------------------------|-------------------|---------------|------------|----------------------------|--------------------------|--------------|
| | | | | Total | Private Sector 2/ | Public Sector | | | | |
| | Total | 130.1 | 116.4 | 95.2 | 74.2 | 21.0 | 3.1 | 10.0 | 8.1 | 13.7 |
| Total | Coverage through current employer | 72.8 | 72.8 | 72.5 | 58.2 | 14.3 | 0.3 | 0.0 | 0.0 | 0.0 |
| | Eligible, not enrolled | 24.2 | 18.9 | 10.3 | 7.1 | 3.2 | 1.1 | 3.8 | 3.6 | 5.3 |
| | Employer offers, not eligible | 10.9 | 8.5 | 4.7 | 3.2 | 1.5 | 0.5 | 1.6 | 1.7 | 2.4 |
| | Employer doesn't offer | 22.2 | 16.3 | 7.7 | 5.6 | 2.1 | 1.2 | 4.6 | 2.7 | 5.9 |
| Employer Size Under 50 | Total | 41.3 | 33.6 | 21.5 | 18.6 | 2.9 | 2.0 | 6.6 | 3.4 | 7.8 |
| | Coverage through current employer | 13.0 | 13.0 | 12.7 | 12.1 | 0.6 | 0.3 | 0.0 | 0.0 | 0.0 |
| | Eligible, not enrolled | 6.9 | 5.0 | 2.1 | 1.5 | 0.6 | 0.4 | 1.7 | 0.8 | 1.8 |
| | Employer offers, not eligible | 3.5 | 2.5 | 1.1 | 0.8 | 0.3 | 0.2 | 0.8 | 0.5 | 0.9 |
| Employer Size 50-99 | Total | 9.3 | 8.4 | 7.1 | 6.2 | 0.9 | 0.1 | 0.6 | 0.6 | 1.0 |
| | Coverage through current employer | 5.4 | 5.4 | 5.4 | 5.0 | 0.4 | * | 0.0 | 0.0 | 0.0 |
| | Eligible, not enrolled | 1.9 | 1.5 | 0.8 | 0.6 | 0.2 | 0.1 | 0.3 | 0.2 | 0.5 |
| | Employer offers, not eligible | 0.9 | 0.7 | 0.4 | 0.3 | 0.1 | * | 0.1 | 0.1 | 0.2 |
| Employer Size 100-499 | Total | 16.9 | 15.5 | 13.6 | 11.4 | 2.3 | 0.2 | 0.8 | 0.9 | 1.4 |
| | Coverage through current employer | 10.7 | 10.7 | 10.7 | 9.4 | 1.4 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Eligible, not enrolled | 3.5 | 2.8 | 1.6 | 1.1 | 0.5 | 0.1 | 0.5 | 0.5 | 0.8 |
| | Employer offers, not eligible | 1.5 | 1.1 | 0.7 | 0.5 | 0.2 | 0.1 | 0.1 | 0.2 | 0.4 |
| Employer Size 500+ | Total | 62.6 | 59.0 | 53.0 | 38.1 | 14.9 | 0.7 | 2.1 | 3.3 | 3.6 |
| | Coverage through current employer | 43.7 | 43.7 | 43.7 | 31.8 | 11.9 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Eligible, not enrolled | 11.9 | 9.6 | 5.7 | 3.9 | 1.8 | 0.5 | 1.3 | 2.1 | 2.3 |
| | Employer offers, not eligible | 5.1 | 4.1 | 2.5 | 1.6 | 0.9 | 0.2 | 0.5 | 0.9 | 0.9 |
| | Employer doesn't offer | 2.0 | 1.6 | 1.0 | 0.7 | 0.3 | 0.1 | 0.2 | 0.3 | 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 2015**

(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/ |
|------------------------|-----------------------------------|-------------------|-------------|---------------------------------|-------------------|---------------|------------|----------------------------|--------------------------|--------------|
| | | | | Total | Private Sector 2/ | Public Sector | | | | |
| Total | Total | 33.4 | 29.4 | 16.5 | 12.5 | 3.9 | 4.2 | 4.1 | 4.6 | 4.1 |
| | Coverage through current employer | 3.8 | 3.8 | 3.6 | 3.1 | 0.6 | 0.1 | 0.0 | 0.0 | 0.0 |
| | Eligible, not enrolled | 6.4 | 5.4 | 2.8 | 2.1 | 0.7 | 0.7 | 0.8 | 1.1 | 1.0 |
| | Employer offers, not eligible | 11.2 | 9.9 | 5.1 | 3.7 | 1.4 | 1.5 | 1.5 | 1.7 | 1.3 |
| | Employer doesn't offer | 12.1 | 10.3 | 4.9 | 3.6 | 1.2 | 1.9 | 1.8 | 1.8 | 1.8 |
| Employer Size Under 50 | Total | 15.4 | 13.2 | 6.3 | 4.9 | 1.4 | 2.5 | 2.3 | 2.1 | 2.2 |
| | Coverage through current employer | 1.1 | 1.1 | 0.9 | 0.9 | * | 0.1 | 0.0 | 0.0 | 0.0 |
| | Eligible, not enrolled | 1.5 | 1.3 | 0.6 | 0.4 | 0.2 | 0.2 | 0.2 | 0.3 | 0.3 |
| | Employer offers, not eligible | 3.8 | 3.2 | 1.4 | 1.1 | 0.3 | 0.7 | 0.6 | 0.6 | 0.5 |
| | Employer doesn't offer | 9.0 | 7.6 | 3.4 | 2.5 | 0.8 | 1.5 | 1.5 | 1.3 | 1.4 |
| Employer Size 50-99 | Total | 1.9 | 1.6 | 0.9 | 0.7 | 0.2 | 0.2 | 0.2 | 0.3 | 0.2 |
| | Coverage through current employer | 0.2 | 0.2 | 0.2 | 0.2 | * | * | 0.0 | 0.0 | 0.0 |
| | Eligible, not enrolled | 0.4 | 0.3 | 0.2 | 0.1 | * | * | * | 0.1 | 0.1 |
| | Employer offers, not eligible | 0.8 | 0.7 | 0.4 | 0.3 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| | Employer doesn't offer | 0.5 | 0.4 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Employer Size 100-499 | Total | 2.7 | 2.4 | 1.5 | 1.1 | 0.4 | 0.3 | 0.3 | 0.3 | 0.3 |
| | Coverage through current employer | 0.4 | 0.4 | 0.4 | 0.3 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Eligible, not enrolled | 0.7 | 0.6 | 0.3 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| | Employer offers, not eligible | 1.2 | 1.1 | 0.6 | 0.4 | 0.2 | 0.2 | 0.2 | 0.2 | 0.1 |
| | Employer doesn't offer | 0.5 | 0.4 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | * |
| Employer Size 500+ | Total | 13.4 | 12.1 | 7.7 | 5.8 | 2.0 | 1.2 | 1.3 | 1.9 | 1.3 |
| | Coverage through current employer | 2.1 | 2.1 | 2.1 | 1.6 | 0.5 | 0.0 | 0.0 | 0.0 | 0.0 |
| | Eligible, not enrolled | 3.7 | 3.2 | 1.8 | 1.3 | 0.5 | 0.4 | 0.4 | 0.7 | 0.5 |
| | Employer offers, not eligible | 5.4 | 4.9 | 2.7 | 2.0 | 0.8 | 0.6 | 0.7 | 0.9 | 0.5 |
| | Employer doesn't offer | 2.2 | 1.9 | 1.1 | 0.8 | 0.3 | 0.2 | 0.2 | 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 3A. All Persons with Employer Sponsored Insurance
by State, Funding Status and Sector Providing Coverage: CY 2015**

(numbers in millions)

| | Total | Private Sector 1/ | | | Public Sector | | |
|----------------------|--------------|-------------------|--------------------|---------------|---------------|--------------------|---------------|
| | | Total | Self-Insured 2/ | Fully-Insured | Total | Self-Insured 2/ | Fully-Insured |
| U.S. | 177.5 | 134.7 | 84.4 | 50.3 | 42.8 | 16.8 | 26.0 |
| Alabama | 2.5 | 1.9 | 1.2 | 0.7 | 0.7 | 0.3 | 0.4 |
| Alaska | 0.4 | 0.3 | 0.2 | 0.1 | 0.2 | 0.1 | 0.1 |
| Arizona | 3.2 | 2.5 | 1.8 | 0.8 | 0.7 | 0.3 | 0.5 |
| Arkansas | 1.5 | 1.1 | 0.7 | 0.4 | 0.3 | 0.1 | 0.2 |
| California | 20.5 | 15.7 | 8.1 | 7.6 | 4.8 | 1.5 | 3.3 |
| Colorado | 3.2 | 2.5 | 1.6 | 0.9 | 0.7 | 0.3 | 0.4 |
| Connecticut | 2.2 | 1.6 | 1.0 | 0.6 | 0.6 | 0.3 | 0.3 |
| Delaware | 0.6 | 0.4 | 0.3 | 0.1 | 0.2 | 0.1 | 0.1 |
| District of Columbia | 0.4 | 0.3 | 0.1 | 0.1 | 0.1 | * | 0.1 |
| Florida | 8.8 | 6.7 | 4.2 | 2.5 | 2.1 | 0.9 | 1.3 |
| Georgia | 5.1 | 4.0 | 2.9 | 1.2 | 1.1 | 0.4 | 0.7 |
| Hawaii | 0.9 | 0.6 | 0.2 | 0.4 | 0.2 | 0.1 | 0.2 |
| Idaho | 0.9 | 0.7 | 0.4 | 0.2 | 0.2 | 0.1 | 0.1 |
| Illinois | 7.8 | 6.3 | 4.0 | 2.3 | 1.5 | 0.6 | 0.9 |
| Indiana | 3.8 | 3.0 | 2.1 | 0.8 | 0.8 | 0.4 | 0.4 |
| Iowa | 1.8 | 1.4 | 0.9 | 0.5 | 0.5 | 0.2 | 0.3 |
| Kansas | 1.7 | 1.3 | 0.9 | 0.4 | 0.4 | 0.1 | 0.2 |
| Kentucky | 2.3 | 1.7 | 1.1 | 0.6 | 0.6 | 0.3 | 0.3 |
| Louisiana | 2.4 | 1.8 | 1.1 | 0.6 | 0.6 | 0.3 | 0.3 |
| Maine | 0.8 | 0.6 | 0.3 | 0.2 | 0.2 | 0.1 | 0.1 |
| Maryland | 3.8 | 2.4 | 1.5 | 0.9 | 1.3 | 0.4 | 1.0 |
| Massachusetts | 4.2 | 3.2 | 1.9 | 1.3 | 1.0 | 0.4 | 0.6 |
| Michigan | 6.2 | 4.9 | 2.9 | 1.9 | 1.4 | 0.5 | 0.9 |
| Minnesota | 3.3 | 2.5 | 1.7 | 0.8 | 0.9 | 0.4 | 0.4 |
| Mississippi | 1.4 | 1.0 | 0.6 | 0.3 | 0.4 | 0.2 | 0.2 |
| Missouri | 3.7 | 3.0 | 1.9 | 1.0 | 0.7 | 0.3 | 0.4 |
| Montana | 0.5 | 0.4 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 |
| Nebraska | 1.1 | 0.8 | 0.5 | 0.3 | 0.3 | 0.1 | 0.1 |
| Nevada | 1.5 | 1.2 | 0.7 | 0.5 | 0.3 | 0.1 | 0.2 |
| New Hampshire | 0.9 | 0.7 | 0.4 | 0.3 | 0.2 | 0.1 | 0.1 |
| New Jersey | 5.5 | 4.2 | 2.7 | 1.5 | 1.3 | 0.6 | 0.7 |
| New Mexico | 0.9 | 0.6 | 0.4 | 0.2 | 0.3 | 0.1 | 0.2 |
| New York | 11.3 | 8.3 | 4.6 | 3.8 | 3.0 | 1.1 | 1.9 |

Continued....

**Table 3A. All Persons with Employer Sponsored Insurance
by State, Funding Status and Sector Providing Coverage: CY 2015**
(numbers in millions)

| | Total | Private Sector 1/ | | | Public Sector | | |
|----------------|-------|-------------------|--------------------|---------------|---------------|--------------------|---------------|
| | | Total | Self-Insured 2/ | Fully-Insured | Total | Self-Insured 2/ | Fully-Insured |
| North Carolina | 5.4 | 4.3 | 2.9 | 1.4 | 1.2 | 0.5 | 0.7 |
| North Dakota | 0.5 | 0.4 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 |
| Ohio | 6.9 | 5.2 | 3.6 | 1.7 | 1.7 | 0.9 | 0.8 |
| Oklahoma | 2.0 | 1.5 | 0.9 | 0.6 | 0.6 | 0.2 | 0.3 |
| Oregon | 2.2 | 1.7 | 0.9 | 0.7 | 0.6 | 0.2 | 0.4 |
| Pennsylvania | 7.8 | 6.2 | 4.0 | 2.2 | 1.6 | 0.7 | 0.9 |
| Rhode Island | 0.6 | 0.5 | 0.3 | 0.2 | 0.2 | 0.1 | 0.1 |
| South Carolina | 2.5 | 1.9 | 1.2 | 0.7 | 0.6 | 0.3 | 0.3 |
| South Dakota | 0.5 | 0.4 | 0.2 | 0.1 | 0.1 | * | 0.1 |
| Tennessee | 3.4 | 2.7 | 1.7 | 0.9 | 0.8 | 0.3 | 0.5 |
| Texas | 14.4 | 10.9 | 7.2 | 3.8 | 3.5 | 1.5 | 2.0 |
| Utah | 1.9 | 1.6 | 1.0 | 0.6 | 0.4 | 0.1 | 0.2 |
| Vermont | 0.4 | 0.3 | 0.2 | 0.1 | 0.1 | * | 0.1 |
| Virginia | 4.8 | 3.3 | 2.1 | 1.2 | 1.5 | 0.4 | 1.1 |
| Washington | 4.1 | 3.1 | 2.1 | 1.0 | 1.0 | 0.4 | 0.6 |
| West Virginia | 0.9 | 0.6 | 0.4 | 0.2 | 0.3 | 0.1 | 0.2 |
| Wisconsin | 3.6 | 2.8 | 1.9 | 0.9 | 0.8 | 0.3 | 0.5 |
| Wyoming | 0.4 | 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/ 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 2014 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, September 2016, at <https://www.dol.gov/sites/default/files/ebsa/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2017-appendix-a.pdf>.

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 3B. All Persons with Employer Sponsored Insurance
by Size, Funding Status and Sector Providing Coverage: CY 2015**

(numbers in millions)

| | Total | | | Private Sector 1/ | | | Public Sector | | |
|-------------------------|--------------|-----------------|---------------|-------------------|-----------------|---------------|---------------|-----------------|---------------|
| | Total | Self-Insured 2/ | Fully-Insured | Total | Self-Insured 2/ | Fully-Insured | Total | Self-Insured 2/ | Fully-Insured |
| Total | 177.5 | 101.2 | 76.3 | 134.7 | 84.4 | 50.3 | 42.8 | 16.8 | 26.0 |
| Less than 10 Employees | 11.5 | 2.0 | 9.5 | 11.2 | 2.0 | 9.3 | 0.2 | * | 0.2 |
| 10 - 49 Employees | 16.4 | 2.0 | 14.4 | 15.4 | 1.9 | 13.5 | 1.0 | 0.1 | 0.9 |
| 50 - 99 Employees | 11.7 | 2.5 | 9.2 | 10.7 | 2.3 | 8.4 | 1.0 | 0.2 | 0.9 |
| 100 - 499 Employees | 23.7 | 10.4 | 13.4 | 20.1 | 9.5 | 10.6 | 3.6 | 0.9 | 2.7 |
| 500 - 999 Employees | 12.9 | 6.5 | 6.4 | 10.0 | 5.6 | 4.4 | 2.9 | 0.8 | 2.0 |
| 1,000 or more Employees | 101.3 | 77.9 | 23.4 | 67.3 | 63.1 | 4.2 | 34.0 | 14.8 | 19.2 |

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/ 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 2014 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, September 2016, at <https://www.dol.gov/sites/default/files/ebsa/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2017-appendix-a.pdf>.

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 3C. All Persons with Employer Sponsored Insurance
by State, Policyholder Status and Sector Providing Coverage: CY 2015**

(numbers in millions)

| | Total | Private Sector 1/ | | | Public Sector | | |
|----------------------|--------------|-------------------|---------------|---------------|---------------|---------------|---------------|
| | | Total | Policyholders | Dependents 2/ | Total | Policyholders | Dependents 2/ |
| U.S. | 177.5 | 134.7 | 66.8 | 67.9 | 42.8 | 22.1 | 20.7 |
| Alabama | 2.5 | 1.9 | 0.9 | 1.0 | 0.7 | 0.3 | 0.3 |
| Alaska | 0.4 | 0.3 | 0.1 | 0.1 | 0.2 | 0.1 | 0.1 |
| Arizona | 3.2 | 2.5 | 1.3 | 1.2 | 0.7 | 0.4 | 0.4 |
| Arkansas | 1.5 | 1.1 | 0.6 | 0.6 | 0.3 | 0.2 | 0.1 |
| California | 20.5 | 15.7 | 7.6 | 8.1 | 4.8 | 2.5 | 2.3 |
| Colorado | 3.2 | 2.5 | 1.3 | 1.2 | 0.7 | 0.4 | 0.3 |
| Connecticut | 2.2 | 1.6 | 0.7 | 0.9 | 0.6 | 0.3 | 0.3 |
| Delaware | 0.6 | 0.4 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 |
| District of Columbia | 0.4 | 0.3 | 0.2 | 0.1 | 0.1 | 0.1 | * |
| Florida | 8.8 | 6.7 | 3.6 | 3.1 | 2.1 | 1.2 | 1.0 |
| Georgia | 5.1 | 4.0 | 2.1 | 2.0 | 1.1 | 0.6 | 0.5 |
| Hawaii | 0.9 | 0.6 | 0.4 | 0.3 | 0.2 | 0.1 | 0.1 |
| Idaho | 0.9 | 0.7 | 0.3 | 0.4 | 0.2 | 0.1 | 0.1 |
| Illinois | 7.8 | 6.3 | 3.1 | 3.1 | 1.5 | 0.8 | 0.7 |
| Indiana | 3.8 | 3.0 | 1.4 | 1.5 | 0.8 | 0.4 | 0.4 |
| Iowa | 1.8 | 1.4 | 0.6 | 0.7 | 0.5 | 0.2 | 0.2 |
| Kansas | 1.7 | 1.3 | 0.6 | 0.7 | 0.4 | 0.2 | 0.2 |
| Kentucky | 2.3 | 1.7 | 0.9 | 0.9 | 0.6 | 0.4 | 0.2 |
| Louisiana | 2.4 | 1.8 | 0.9 | 0.8 | 0.6 | 0.4 | 0.3 |
| Maine | 0.8 | 0.6 | 0.3 | 0.3 | 0.2 | 0.1 | 0.1 |
| Maryland | 3.8 | 2.4 | 1.2 | 1.3 | 1.3 | 0.6 | 0.7 |
| Massachusetts | 4.2 | 3.2 | 1.5 | 1.8 | 1.0 | 0.5 | 0.5 |
| Michigan | 6.2 | 4.9 | 2.4 | 2.5 | 1.4 | 0.7 | 0.7 |
| Minnesota | 3.3 | 2.5 | 1.2 | 1.3 | 0.9 | 0.4 | 0.4 |
| Mississippi | 1.4 | 1.0 | 0.5 | 0.5 | 0.4 | 0.2 | 0.1 |
| Missouri | 3.7 | 3.0 | 1.5 | 1.5 | 0.7 | 0.4 | 0.3 |
| Montana | 0.5 | 0.4 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 |
| Nebraska | 1.1 | 0.8 | 0.4 | 0.4 | 0.3 | 0.1 | 0.2 |
| Nevada | 1.5 | 1.2 | 0.6 | 0.6 | 0.3 | 0.2 | 0.1 |
| New Hampshire | 0.9 | 0.7 | 0.3 | 0.4 | 0.2 | 0.1 | 0.1 |
| New Jersey | 5.5 | 4.2 | 2.0 | 2.2 | 1.3 | 0.6 | 0.7 |
| New Mexico | 0.9 | 0.6 | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 |
| New York | 11.3 | 8.3 | 4.1 | 4.2 | 3.0 | 1.5 | 1.5 |

Continued....

**Table 3C. All Persons with Employer Sponsored Insurance
by State, Policyholder Status and Sector Providing Coverage: CY 2015**

(numbers in millions)

| | Total | Private Sector 1/ | | | Public Sector | | |
|----------------|-------|-------------------|---------------|---------------|---------------|---------------|---------------|
| | | Total | Policyholders | Dependents 2/ | Total | Policyholders | Dependents 2/ |
| North Carolina | 5.4 | 4.3 | 2.2 | 2.1 | 1.2 | 0.7 | 0.5 |
| North Dakota | 0.5 | 0.4 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 |
| Ohio | 6.9 | 5.2 | 2.6 | 2.7 | 1.7 | 0.8 | 0.8 |
| Oklahoma | 2.0 | 1.5 | 0.8 | 0.7 | 0.6 | 0.3 | 0.2 |
| Oregon | 2.2 | 1.7 | 0.8 | 0.8 | 0.6 | 0.3 | 0.3 |
| Pennsylvania | 7.8 | 6.2 | 3.2 | 3.0 | 1.6 | 0.8 | 0.8 |
| Rhode Island | 0.6 | 0.5 | 0.2 | 0.3 | 0.2 | 0.1 | 0.1 |
| South Carolina | 2.5 | 1.9 | 1.0 | 0.9 | 0.6 | 0.3 | 0.3 |
| South Dakota | 0.5 | 0.4 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 |
| Tennessee | 3.4 | 2.7 | 1.3 | 1.3 | 0.8 | 0.4 | 0.4 |
| Texas | 14.4 | 10.9 | 5.4 | 5.5 | 3.5 | 1.8 | 1.7 |
| Utah | 1.9 | 1.6 | 0.6 | 1.0 | 0.4 | 0.2 | 0.2 |
| Vermont | 0.4 | 0.3 | 0.1 | 0.1 | 0.1 | 0.1 | * |
| Virginia | 4.8 | 3.3 | 1.7 | 1.6 | 1.5 | 0.8 | 0.7 |
| Washington | 4.1 | 3.1 | 1.6 | 1.5 | 1.0 | 0.5 | 0.5 |
| West Virginia | 0.9 | 0.6 | 0.3 | 0.3 | 0.3 | 0.1 | 0.1 |
| Wisconsin | 3.6 | 2.8 | 1.3 | 1.5 | 0.8 | 0.4 | 0.4 |
| Wyoming | 0.4 | 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, 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 2015**

(numbers in millions)

| | Total | Self-Insured 1/ | | | Fully-Insured | | |
|----------------------|--------------|-----------------|---------------|---------------|---------------|---------------|---------------|
| | | Total | Policyholders | Dependents 2/ | Total | Policyholders | Dependents 2/ |
| U.S. | 177.5 | 101.2 | 50.4 | 50.8 | 76.3 | 38.5 | 37.8 |
| Alabama | 2.5 | 1.5 | 0.7 | 0.8 | 1.0 | 0.5 | 0.5 |
| Alaska | 0.4 | 0.2 | 0.1 | 0.1 | 0.2 | 0.1 | 0.1 |
| Arizona | 3.2 | 2.0 | 1.1 | 1.0 | 1.2 | 0.6 | 0.6 |
| Arkansas | 1.5 | 0.9 | 0.5 | 0.4 | 0.6 | 0.3 | 0.2 |
| California | 20.5 | 9.6 | 4.6 | 5.0 | 10.8 | 5.4 | 5.4 |
| Colorado | 3.2 | 1.9 | 1.0 | 0.9 | 1.3 | 0.7 | 0.6 |
| Connecticut | 2.2 | 1.3 | 0.6 | 0.7 | 0.9 | 0.4 | 0.5 |
| Delaware | 0.6 | 0.4 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 |
| District of Columbia | 0.4 | 0.1 | 0.1 | 0.1 | 0.3 | 0.2 | 0.1 |
| Florida | 8.8 | 5.0 | 2.8 | 2.3 | 3.8 | 2.0 | 1.8 |
| Georgia | 5.1 | 3.3 | 1.7 | 1.6 | 1.8 | 1.0 | 0.9 |
| Hawaii | 0.9 | 0.3 | 0.2 | 0.1 | 0.5 | 0.3 | 0.2 |
| Idaho | 0.9 | 0.5 | 0.2 | 0.3 | 0.4 | 0.2 | 0.2 |
| Illinois | 7.8 | 4.6 | 2.3 | 2.3 | 3.2 | 1.7 | 1.6 |
| Indiana | 3.8 | 2.6 | 1.2 | 1.4 | 1.2 | 0.6 | 0.6 |
| Iowa | 1.8 | 1.1 | 0.5 | 0.6 | 0.7 | 0.4 | 0.4 |
| Kansas | 1.7 | 1.0 | 0.5 | 0.5 | 0.7 | 0.3 | 0.3 |
| Kentucky | 2.3 | 1.4 | 0.7 | 0.7 | 0.9 | 0.5 | 0.4 |
| Louisiana | 2.4 | 1.4 | 0.8 | 0.7 | 1.0 | 0.5 | 0.5 |
| Maine | 0.8 | 0.4 | 0.2 | 0.2 | 0.4 | 0.2 | 0.2 |
| Maryland | 3.8 | 1.9 | 0.9 | 1.0 | 1.9 | 0.9 | 1.0 |
| Massachusetts | 4.2 | 2.3 | 1.0 | 1.3 | 1.9 | 0.9 | 1.0 |
| Michigan | 6.2 | 3.4 | 1.7 | 1.7 | 2.8 | 1.3 | 1.5 |
| Minnesota | 3.3 | 2.2 | 1.0 | 1.1 | 1.2 | 0.6 | 0.6 |
| Mississippi | 1.4 | 0.8 | 0.4 | 0.4 | 0.6 | 0.3 | 0.2 |
| Missouri | 3.7 | 2.2 | 1.1 | 1.1 | 1.5 | 0.7 | 0.7 |
| Montana | 0.5 | 0.3 | 0.1 | 0.1 | 0.3 | 0.1 | 0.1 |
| Nebraska | 1.1 | 0.7 | 0.3 | 0.4 | 0.4 | 0.2 | 0.2 |
| Nevada | 1.5 | 0.8 | 0.4 | 0.4 | 0.6 | 0.3 | 0.3 |
| New Hampshire | 0.9 | 0.5 | 0.2 | 0.3 | 0.4 | 0.2 | 0.2 |
| New Jersey | 5.5 | 3.3 | 1.6 | 1.7 | 2.2 | 1.1 | 1.1 |
| New Mexico | 0.9 | 0.5 | 0.2 | 0.2 | 0.4 | 0.2 | 0.2 |
| New York | 11.3 | 5.7 | 2.9 | 2.8 | 5.7 | 2.7 | 2.9 |

Continued....

**Table 3D. All Persons with Employer Sponsored Insurance
by State, Funding Status and Policyholder Status: CY 2015**

(numbers in millions)

| | Total | Self-Insured 1/ | | | Fully-Insured | | |
|----------------|-------|-----------------|---------------|---------------|---------------|---------------|---------------|
| | | Total | Policyholders | Dependents 2/ | Total | Policyholders | Dependents 2/ |
| North Carolina | 5.4 | 3.4 | 1.8 | 1.6 | 2.1 | 1.1 | 0.9 |
| North Dakota | 0.5 | 0.3 | 0.1 | 0.1 | 0.2 | 0.1 | 0.1 |
| Ohio | 6.9 | 4.4 | 2.2 | 2.3 | 2.4 | 1.2 | 1.2 |
| Oklahoma | 2.0 | 1.1 | 0.6 | 0.5 | 0.9 | 0.5 | 0.4 |
| Oregon | 2.2 | 1.1 | 0.6 | 0.5 | 1.1 | 0.6 | 0.5 |
| Pennsylvania | 7.8 | 4.7 | 2.3 | 2.3 | 3.1 | 1.6 | 1.5 |
| Rhode Island | 0.6 | 0.3 | 0.1 | 0.2 | 0.3 | 0.2 | 0.2 |
| South Carolina | 2.5 | 1.5 | 0.8 | 0.7 | 1.0 | 0.5 | 0.5 |
| South Dakota | 0.5 | 0.3 | 0.1 | 0.1 | 0.2 | 0.1 | 0.1 |
| Tennessee | 3.4 | 2.0 | 1.0 | 1.0 | 1.4 | 0.7 | 0.7 |
| Texas | 14.4 | 8.7 | 4.2 | 4.4 | 5.8 | 2.9 | 2.8 |
| Utah | 1.9 | 1.1 | 0.4 | 0.7 | 0.8 | 0.3 | 0.5 |
| Vermont | 0.4 | 0.2 | 0.1 | 0.1 | 0.2 | 0.1 | 0.1 |
| Virginia | 4.8 | 2.5 | 1.3 | 1.3 | 2.2 | 1.2 | 1.1 |
| Washington | 4.1 | 2.4 | 1.2 | 1.2 | 1.7 | 0.9 | 0.7 |
| West Virginia | 0.9 | 0.6 | 0.3 | 0.3 | 0.4 | 0.2 | 0.2 |
| Wisconsin | 3.6 | 2.2 | 1.0 | 1.2 | 1.4 | 0.6 | 0.7 |
| Wyoming | 0.4 | 0.2 | 0.1 | 0.1 | 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.

1/ 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 2014 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, September 2016, at <https://www.dol.gov/sites/default/files/ebsa/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2017-appendix-a.pdf>.

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 4. All Persons with Employer Sponsored Insurance
by Policyholder Status, Sector and Size of Employer Providing Coverage: CY 2015**
(numbers in millions)

| Employer Size | Sector 1/ Policyholders | Total | Current Employer | Former Employer | | |
|---------------------------|---------------------------------|--------------|---------------------|-----------------|------------|-------------|
| | | | | Total | COBRA | Retiree |
| Total | Total | 177.5 | 158.4 | 19.1 | 3.6 | 15.5 |
| | Private Sector | 134.7 | 126.5 | 8.2 | 3.2 | 4.9 |
| | Public Sector | 42.8 | 31.9 | 10.9 | 0.4 | 10.6 |
| | Dependents 2/ Private Sector | 89.0 | 76.6 | 12.4 | 1.9 | 10.5 |
| | Public Sector | 66.8 | 61.8 | 5.1 | 1.7 | 3.3 |
| | Dependents 2/ Private Sector | 22.1 | 14.8 | 7.3 | 0.2 | 7.1 |
| | Public Sector | 88.6 | 81.9 | 6.7 | 1.7 | 5.0 |
| | Dependents 2/ Public Sector | 67.9 | 64.8 | 3.1 | 1.5 | 1.6 |
| Less than 50 Employees | Total | 27.9 | 27.7 | 0.1 | * | 0.1 |
| | Private Sector | 26.6 | 26.5 | 0.1 | * | 0.1 |
| | Public Sector | 1.3 | 1.3 | * | 0.0 | * |
| | Dependents 2/ Private Sector | 14.2 | 14.1 | 0.1 | * | 0.1 |
| | Public Sector | 13.6 | 13.5 | 0.1 | * | 0.1 |
| | Dependents 2/ Private Sector | 0.6 | 0.6 | * | 0.0 | * |
| | Public Sector | 13.7 | 13.7 | * | * | * |
| | Dependents 2/ Public Sector | 13.1 | 13.0 | * | * | * |
| 50 - 99 Employees | Total | 11.7 | 11.3 | 0.4 | 0.1 | 0.3 |
| | Private Sector | 10.7 | 10.3 | 0.3 | 0.1 | 0.2 |
| | Public Sector | 1.0 | 1.0 | 0.1 | 0.0 | 0.1 |
| | Dependents 2/ Private Sector | 5.9 | 5.6 | 0.3 | 0.1 | 0.2 |
| | Public Sector | 5.3 | 5.1 | 0.2 | 0.1 | 0.2 |
| | Dependents 2/ Private Sector | 0.5 | 0.4 | 0.1 | 0.0 | 0.1 |
| | Public Sector | 5.8 | 5.7 | 0.1 | * | 0.1 |
| | Dependents 2/ Public Sector | 5.3 | 5.2 | 0.1 | * | 0.1 |
| 100 - 499 Employees | Total | 23.7 | 22.6 | 1.2 | 0.5 | 0.7 |
| | Private Sector | 20.1 | 19.3 | 0.8 | 0.4 | 0.4 |
| | Public Sector | 3.6 | 3.3 | 0.3 | * | 0.3 |
| | Dependents 2/ Private Sector | 11.9 | 11.1 | 0.7 | 0.2 | 0.5 |
| | Public Sector | 10.2 | 9.7 | 0.5 | 0.2 | 0.3 |
| | Dependents 2/ Private Sector | 1.7 | 1.4 | 0.2 | * | 0.2 |
| | Public Sector | 11.9 | 11.5 | 0.4 | 0.2 | 0.2 |
| | Dependents 2/ Public Sector | 9.9 | 9.6 | 0.3 | 0.2 | 0.1 |

Continued....

**Table 4. All Persons with Employer Sponsored Insurance
by Policyholder Status, Sector and Size of Employer Providing Coverage: CY 2015**
(numbers in millions)

| Employer Size | Sector 1/ | Total | Current Employer | Former Employer | | |
|----------------------------|----------------|-------|------------------|-----------------|-------|---------|
| | | | | Total | COBRA | Retiree |
| 500 - 999 Employees | Total | 12.9 | 10.9 | 2.0 | 0.5 | 1.5 |
| | Private Sector | 10.0 | 8.9 | 1.1 | 0.5 | 0.7 |
| | Public Sector | 2.9 | 2.0 | 0.9 | * | 0.9 |
| | Policyholders | 6.3 | 5.1 | 1.3 | 0.3 | 1.0 |
| | Private Sector | 4.9 | 4.2 | 0.7 | 0.2 | 0.4 |
| | Public Sector | 1.5 | 0.9 | 0.6 | * | 0.6 |
| | Dependents 2/ | 6.6 | 5.8 | 0.8 | 0.2 | 0.6 |
| | Private Sector | 5.1 | 4.7 | 0.5 | 0.2 | 0.3 |
| | Public Sector | 1.4 | 1.1 | 0.3 | * | 0.3 |
| 1,000 or more Employees | Total | 101.3 | 86.0 | 15.3 | 2.5 | 12.8 |
| | Private Sector | 67.3 | 61.6 | 5.7 | 2.2 | 3.5 |
| | Public Sector | 34.0 | 24.4 | 9.6 | 0.3 | 9.3 |
| | Policyholders | 50.8 | 40.8 | 10.0 | 1.3 | 8.7 |
| | Private Sector | 32.9 | 29.3 | 3.6 | 1.2 | 2.5 |
| | Public Sector | 17.9 | 11.5 | 6.4 | 0.2 | 6.2 |
| | Dependents 2/ | 50.6 | 45.2 | 5.3 | 1.2 | 4.1 |
| | Private Sector | 34.4 | 32.3 | 2.1 | 1.1 | 1.1 |
| | Public Sector | 16.1 | 12.9 | 3.2 | 0.2 | 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.

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 5A. All Persons with Employer Sponsored Insurance
by State and Plan Type (Private Sector Only): CY 2015**

(numbers in millions)

| | Total | Private Sector 1/ | | | | |
|----------------------|--------------|-------------------|-------------|-------------|-------------|-------------|
| | | Total Private | HMO 2/ | PPO 3/ | POS 4/ | HDED 5/ |
| U.S. | 177.5 | 134.7 | 16.7 | 74.9 | 13.8 | 29.4 |
| Alabama | 2.5 | 1.9 | 0.1 | 0.9 | 0.2 | 0.7 |
| Alaska | 0.4 | 0.3 | * | 0.1 | * | 0.1 |
| Arizona | 3.2 | 2.5 | 0.1 | 1.7 | 0.2 | 0.4 |
| Arkansas | 1.5 | 1.1 | 0.1 | 0.7 | 0.1 | 0.3 |
| California | 20.5 | 15.7 | 4.3 | 7.4 | 1.5 | 2.4 |
| Colorado | 3.2 | 2.5 | 0.3 | 1.5 | 0.2 | 0.5 |
| Connecticut | 2.2 | 1.6 | 0.2 | 0.9 | 0.2 | 0.3 |
| Delaware | 0.6 | 0.4 | 0.1 | 0.2 | * | 0.1 |
| District of Columbia | 0.4 | 0.3 | 0.1 | 0.1 | * | 0.1 |
| Florida | 8.8 | 6.7 | 0.9 | 3.8 | 0.9 | 1.2 |
| Georgia | 5.1 | 4.0 | 0.3 | 2.5 | 0.4 | 0.8 |
| Hawaii | 0.9 | 0.6 | 0.1 | 0.2 | * | 0.2 |
| Idaho | 0.9 | 0.7 | * | 0.4 | 0.1 | 0.2 |
| Illinois | 7.8 | 6.3 | 0.6 | 3.8 | 0.7 | 1.2 |
| Indiana | 3.8 | 3.0 | 0.2 | 1.8 | 0.2 | 0.8 |
| Iowa | 1.8 | 1.4 | 0.1 | 0.8 | 0.1 | 0.4 |
| Kansas | 1.7 | 1.3 | 0.1 | 0.7 | 0.1 | 0.3 |
| Kentucky | 2.3 | 1.7 | 0.1 | 0.9 | 0.2 | 0.5 |
| Louisiana | 2.4 | 1.8 | 0.1 | 1.2 | 0.2 | 0.2 |
| Maine | 0.8 | 0.6 | * | 0.3 | * | 0.2 |
| Maryland | 3.8 | 2.4 | 0.5 | 1.3 | 0.3 | 0.4 |
| Massachusetts | 4.2 | 3.2 | 1.0 | 1.5 | 0.3 | 0.5 |
| Michigan | 6.2 | 4.9 | 0.7 | 2.3 | 0.5 | 1.3 |
| Minnesota | 3.3 | 2.5 | 0.1 | 1.4 | 0.3 | 0.7 |
| Mississippi | 1.4 | 1.0 | * | 0.6 | 0.1 | 0.2 |
| Missouri | 3.7 | 3.0 | 0.1 | 2.0 | 0.4 | 0.4 |
| Montana | 0.5 | 0.4 | * | 0.2 | * | 0.1 |
| Nebraska | 1.1 | 0.8 | * | 0.6 | 0.1 | 0.1 |
| Nevada | 1.5 | 1.2 | 0.3 | 0.7 | 0.1 | 0.1 |
| New Hampshire | 0.9 | 0.7 | 0.1 | 0.3 | 0.1 | 0.2 |
| New Jersey | 5.5 | 4.2 | 0.7 | 2.5 | 0.4 | 0.7 |
| New Mexico | 0.9 | 0.6 | 0.1 | 0.3 | 0.1 | 0.1 |
| New York | 11.3 | 8.3 | 1.6 | 3.7 | 0.8 | 2.2 |

Continued....

**Table 5A. All Persons with Employer Sponsored Insurance
by State and Plan Type (Private Sector Only): CY 2015**

(numbers in millions)

| | Total | Private Sector 1/ | | | | |
|----------------|-------|-------------------|--------|--------|--------|---------|
| | | Total Private | HMO 2/ | PPO 3/ | POS 4/ | HDED 5/ |
| North Carolina | 5.4 | 4.3 | 0.3 | 2.3 | 0.4 | 1.3 |
| North Dakota | 0.5 | 0.4 | * | 0.1 | * | 0.2 |
| Ohio | 6.9 | 5.2 | 0.2 | 3.1 | 0.5 | 1.4 |
| Oklahoma | 2.0 | 1.5 | 0.1 | 0.8 | 0.1 | 0.5 |
| Oregon | 2.2 | 1.7 | 0.2 | 0.9 | 0.2 | 0.4 |
| Pennsylvania | 7.8 | 6.2 | 0.5 | 3.7 | 0.6 | 1.3 |
| Rhode Island | 0.6 | 0.5 | * | 0.2 | * | 0.2 |
| South Carolina | 2.5 | 1.9 | 0.1 | 1.2 | 0.2 | 0.4 |
| South Dakota | 0.5 | 0.4 | * | 0.2 | * | 0.1 |
| Tennessee | 3.4 | 2.7 | 0.2 | 1.6 | 0.3 | 0.6 |
| Texas | 14.4 | 10.9 | 0.8 | 6.4 | 1.3 | 2.4 |
| Utah | 1.9 | 1.6 | 0.2 | 1.0 | 0.2 | 0.2 |
| Vermont | 0.4 | 0.3 | * | 0.1 | * | 0.1 |
| Virginia | 4.8 | 3.3 | 0.3 | 1.8 | 0.4 | 0.8 |
| Washington | 4.1 | 3.1 | 0.2 | 1.8 | 0.3 | 0.8 |
| West Virginia | 0.9 | 0.6 | * | 0.4 | 0.1 | 0.1 |
| Wisconsin | 3.6 | 2.8 | 0.3 | 1.8 | 0.3 | 0.4 |
| Wyoming | 0.4 | 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/ 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.

**Table 5B. All Persons with Employer Sponsored Insurance
by Sector and Size of Employer Providing Coverage, by Funding and Plan Type: CY 2015**
(numbers in millions)

| Sector 1/ | Employer Size | Self-Insured 2/ | | | | | Fully-Insured | | | | | Total | | | | |
|----------------|-------------------------|-----------------|------------|-------------|------------|-------------|---------------|-------------|-------------|-------------|-------------|--------------|-------------|--------------|-------------|-------------|
| | | Total | HMO 3/ | PPO 4/ | POS 5/ | HDED 6/ | Total | HMO 3/ | PPO 4/ | POS 5/ | HDED 6/ | Total | HMO 3/ | PPO 4/ | POS 5/ | HDED 6/ |
| | Total | 101.2 | 8.1 | 64.5 | 4.9 | 23.8 | 76.3 | 17.0 | 36.6 | 11.0 | 11.7 | 177.5 | 25.1 | 101.1 | 15.8 | 35.5 |
| Total | Less than 50 employees | 4.0 | * | 2.6 | 0.5 | 1.0 | 23.9 | 4.1 | 9.3 | 5.2 | 5.3 | 27.9 | 4.1 | 11.8 | 5.6 | 6.3 |
| | 50 - 99 employees | 2.5 | * | 1.6 | 0.2 | 0.6 | 9.2 | 1.5 | 3.6 | 1.9 | 2.1 | 11.7 | 1.5 | 5.3 | 2.1 | 2.7 |
| | 100 - 499 employees | 10.4 | 0.4 | 7.7 | 0.6 | 1.7 | 13.4 | 2.4 | 7.0 | 1.8 | 2.2 | 23.7 | 2.8 | 14.6 | 2.4 | 4.0 |
| | 500 - 999 employees | 6.5 | 0.3 | 4.9 | 0.3 | 1.0 | 6.4 | 1.2 | 3.4 | 0.8 | 1.1 | 12.9 | 1.4 | 8.3 | 1.1 | 2.1 |
| | 1,000 or more employees | 77.9 | 7.4 | 47.7 | 3.4 | 19.5 | 23.4 | 7.8 | 13.4 | 1.2 | 1.0 | 101.3 | 15.2 | 61.1 | 4.6 | 20.5 |
| Private Sector | Total | 84.4 | 6.7 | 53.7 | 4.4 | 19.6 | 50.3 | 10.0 | 21.2 | 9.4 | 9.7 | 134.7 | 16.7 | 74.9 | 13.8 | 29.4 |
| | Less than 50 employees | 3.9 | * | 2.5 | 0.4 | 1.0 | 22.7 | 3.9 | 8.8 | 5.0 | 5.0 | 26.6 | 3.9 | 11.2 | 5.5 | 6.0 |
| | 50 - 99 employees | 2.3 | * | 1.5 | 0.2 | 0.6 | 8.4 | 1.4 | 3.3 | 1.8 | 1.9 | 10.7 | 1.4 | 4.8 | 2.0 | 2.5 |
| | 100 - 499 employees | 9.5 | 0.4 | 7.0 | 0.5 | 1.5 | 10.6 | 1.8 | 5.4 | 1.5 | 1.9 | 20.1 | 2.2 | 12.5 | 2.0 | 3.4 |
| | 500 - 999 employees | 5.6 | 0.2 | 4.4 | 0.3 | 0.8 | 4.4 | 0.8 | 2.2 | 0.6 | 0.8 | 10.0 | 1.1 | 6.5 | 0.8 | 1.5 |
| | 1,000 or more employees | 63.1 | 6.1 | 38.4 | 3.0 | 15.7 | 4.2 | 2.0 | 1.5 | 0.5 | 0.2 | 67.3 | 8.1 | 39.9 | 3.4 | 16.0 |
| Public Sector | Total | 16.8 | 1.4 | 10.8 | 0.5 | 4.2 | 26.0 | 7.0 | 15.4 | 1.6 | 2.0 | 42.8 | 8.4 | 26.2 | 2.0 | 6.2 |
| | Less than 50 employees | 0.1 | * | 0.1 | * | * | 1.2 | 0.2 | 0.5 | 0.1 | 0.3 | 1.3 | 0.2 | 0.6 | 0.2 | 0.3 |
| | 50 - 99 employees | 0.2 | 0.0 | 0.1 | * | * | 0.9 | 0.1 | 0.3 | 0.1 | 0.2 | 1.0 | 0.1 | 0.5 | 0.2 | 0.3 |
| | 100 - 499 employees | 0.9 | 0.1 | 0.6 | * | 0.2 | 2.7 | 0.5 | 1.5 | 0.3 | 0.4 | 3.6 | 0.6 | 2.2 | 0.3 | 0.6 |
| | 500 - 999 employees | 0.8 | 0.1 | 0.6 | * | 0.2 | 2.0 | 0.3 | 1.2 | 0.2 | 0.3 | 2.9 | 0.4 | 1.7 | 0.2 | 0.5 |
| | 1,000 or more employees | 14.8 | 1.3 | 9.3 | 0.4 | 3.7 | 19.2 | 5.9 | 11.9 | 0.8 | 0.7 | 34.0 | 7.1 | 21.2 | 1.2 | 4.5 |

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/ 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 2014 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, September 2016, at <https://www.dol.gov/sites/default/files/ebsa/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2017-appendix-a.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.

**Table 6. Persons with Employer Sponsored Insurance
by Sector Providing Coverage, Funding and Union Membership: CY 2015**
(numbers in millions)

| | Total ESI | Private Sector | | | Public Sector | | |
|--------------------------------|-----------|----------------|--------------|---------------|---------------|--------------|---------------|
| | | Total | Self-Insured | Fully-Insured | Total | Self-Insured | Fully-Insured |
| Total ESI | 172.3 | 129.5 | 83.4 | 46.1 | 42.9 | 16.8 | 26.1 |
| Union | 32.5 | 14.4 | 10.4 | 4.0 | 18.1 | 7.3 | 10.8 |
| Not Union | 139.9 | 115.1 | 73.0 | 42.0 | 24.8 | 9.5 | 15.3 |
| Total Current Employer | 153.2 | 121.3 | 77.0 | 44.3 | 31.9 | 12.7 | 19.3 |
| Union | 24.0 | 11.8 | 8.3 | 3.5 | 12.2 | 4.9 | 7.3 |
| Not Union | 129.2 | 109.5 | 68.8 | 40.7 | 19.7 | 7.8 | 12.0 |
| Total Former Employer: COBRA | 3.6 | 3.2 | 2.6 | 0.7 | 0.4 | 0.1 | 0.2 |
| Union | 0.7 | 0.5 | 0.4 | 0.1 | 0.2 | 0.1 | 0.1 |
| Not Union | 2.9 | 2.8 | 2.2 | 0.6 | 0.2 | 0.1 | 0.1 |
| Total Former Employer: Retiree | 15.5 | 4.9 | 3.8 | 1.1 | 10.6 | 4.0 | 6.6 |
| Union | 7.8 | 2.1 | 1.7 | 0.4 | 5.7 | 2.3 | 3.4 |
| Not Union | 7.7 | 2.8 | 2.1 | 0.7 | 4.9 | 1.7 | 3.2 |

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 2015**

| Sector 1/ | Plan Type | Self-Insured 2/ | | 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 | 37.7 | 0.840 | 24.1 | 0.853 | 61.8 | 0.845 |
| | HMO 3/ | 2.9 | 0.886 | 4.6 | 0.893 | 7.5 | 0.890 |
| | PPO 4/ | 24.1 | 0.849 | 10.1 | 0.855 | 34.2 | 0.851 |
| | POS 5/ | 1.9 | 0.882 | 4.5 | 0.870 | 6.4 | 0.874 |
| | HDED 6/ | 8.8 | 0.790 | 4.9 | 0.796 | 13.7 | 0.792 |
| Public Sector | Total | 5.9 | 0.870 | 8.9 | 0.905 | 14.8 | 0.891 |
| | HMO 3/ | 0.4 | 0.941 | 2.4 | 0.942 | 2.9 | 0.942 |
| | PPO 4/ | 3.8 | 0.877 | 5.1 | 0.897 | 8.9 | 0.888 |
| | POS 5/ | 0.2 | 0.938 | 0.6 | 0.934 | 0.8 | 0.935 |
| | HDED 6/ | 1.5 | 0.825 | 0.7 | 0.815 | 2.2 | 0.821 |

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 2014 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, September 2016, at <https://www.dol.gov/sites/default/files/ebsa/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2017-appendix-a.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 2015**

| 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) | 318.9 | 289.9 | 82.4 | 86.4 | 48.2 | 13.9 | 11.0 | 48.0 | 29.0 |
| | % of Population | 100% | 91% | 26% | 27% | 15% | 4% | 3% | 15% | 9% |
| | Out of Pocket Spending | \$ 775 | \$ 809 | \$ 1,040 | \$ 670 | \$ 1,220 | \$ 1,144 | \$ 617 | \$ 196 | \$ 434 |
| < 18 | Population (millions) | 74.1 | 70.2 | 0.1 | 40.8 | 0.3 | 0.2 | 5.1 | 23.8 | 3.9 |
| | % of Population | 100% | 95% | 0% | 55% | 0% | 0% | 7% | 32% | 5% |
| | Out of Pocket Spending | \$ 302 | \$ 309 | \$ 452 | \$ 430 | \$ 73 | \$ 430 | \$ 388 | \$ 86 | \$ 189 |
| 18-25 | Population (millions) | 34.6 | 29.9 | 5.2 | 15.2 | 0.3 | 1.5 | 2.2 | 5.6 | 4.7 |
| | % of Population | 100% | 86% | 15% | 44% | 1% | 4% | 6% | 16% | 14% |
| | Out of Pocket Spending | \$ 360 | \$ 386 | \$ 461 | \$ 437 | \$ 417 | \$ 380 | \$ 478 | \$ 141 | \$ 194 |
| 26-54 | Population (millions) | 121.5 | 105.3 | 55.7 | 21.6 | 3.0 | 8.3 | 2.7 | 14.0 | 16.3 |
| | % of Population | 100% | 87% | 46% | 18% | 3% | 7% | 2% | 12% | 13% |
| | Out of Pocket Spending | \$ 802 | \$ 847 | \$ 931 | \$ 931 | \$ 823 | \$ 987 | \$ 901 | \$ 298 | \$ 506 |
| 55-64 | Population (millions) | 41.1 | 37.5 | 18.2 | 6.9 | 3.3 | 3.7 | 1.0 | 4.5 | 3.6 |
| | % of Population | 100% | 91% | 44% | 17% | 8% | 9% | 2% | 11% | 9% |
| | Out of Pocket Spending | \$ 1,313 | \$ 1,379 | \$ 1,481 | \$ 1,518 | \$ 1,230 | \$ 1,824 | \$ 1,304 | \$ 502 | \$ 632 |
| 65+ | Population (millions) | 47.5 | 47.0 | 3.2 | 2.0 | 41.3 | 0.3 | 0.1 | 0.1 | 0.5 |
| | % of Population | 100% | 99% | 7% | 4% | 87% | 1% | 0% | 0% | 1% |
| | Out of Pocket Spending | \$ 1,279 | \$ 1,284 | \$ 1,386 | \$ 1,632 | \$ 1,261 | \$ 1,265 | \$ 1,106 | \$ 1,051 | \$ 825 |

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 2015**

| 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) | 262.9 | 243.6 | 75.2 | 73.2 | 43.5 | 12.2 | 8.8 | 30.7 | 19.3 |
| | % of Population | 100% | 93% | 29% | 28% | 17% | 5% | 3% | 12% | 7% |
| | Out of Pocket Spending | \$ 940 | \$ 963 | \$ 1,140 | \$ 791 | \$ 1,353 | \$ 1,303 | \$ 770 | \$ 306 | \$ 651 |
| < 18 | Population (millions) | 53.0 | 50.8 | 0.1 | 33.2 | 0.2 | 0.1 | 3.9 | 13.4 | 2.2 |
| | % of Population | 100% | 96% | 0% | 63% | 0% | 0% | 7% | 25% | 4% |
| | Out of Pocket Spending | \$ 422 | \$ 426 | \$ 520 | \$ 528 | \$ 130 | \$ 666 | \$ 504 | \$ 152 | \$ 331 |
| 18-25 | Population (millions) | 25.6 | 22.9 | 4.2 | 12.4 | 0.2 | 1.1 | 1.7 | 3.3 | 2.7 |
| | % of Population | 100% | 89% | 17% | 48% | 1% | 4% | 7% | 13% | 11% |
| | Out of Pocket Spending | \$ 486 | \$ 503 | \$ 562 | \$ 536 | \$ 655 | \$ 516 | \$ 622 | \$ 235 | \$ 338 |
| 26-54 | Population (millions) | 103.7 | 92.4 | 50.7 | 19.3 | 2.5 | 7.3 | 2.3 | 10.2 | 11.3 |
| | % of Population | 100% | 89% | 49% | 19% | 2% | 7% | 2% | 10% | 11% |
| | Out of Pocket Spending | \$ 940 | \$ 965 | \$ 1,023 | \$ 1,037 | \$ 994 | \$ 1,119 | \$ 1,053 | \$ 408 | \$ 729 |
| 55-64 | Population (millions) | 37.2 | 34.4 | 17.2 | 6.4 | 2.9 | 3.4 | 0.9 | 3.6 | 2.8 |
| | % of Population | 100% | 92% | 46% | 17% | 8% | 9% | 2% | 10% | 8% |
| | Out of Pocket Spending | \$ 1,451 | \$ 1,504 | \$ 1,570 | \$ 1,627 | \$ 1,398 | \$ 1,956 | \$ 1,476 | \$ 624 | \$ 812 |
| 65+ | Population (millions) | 43.4 | 43.1 | 3.0 | 1.9 | 37.7 | 0.3 | 0.1 | 0.1 | 0.3 |
| | % of Population | 100% | 99% | 7% | 4% | 87% | 1% | 0% | 0% | 1% |
| | Out of Pocket Spending | \$ 1,402 | \$ 1,402 | \$ 1,477 | \$ 1,721 | \$ 1,381 | \$ 1,376 | \$ 1,277 | \$ 1,259 | \$ 1,347 |

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 8C. Mean Out of Pocket Spending for Persons with Employer Sponsored Insurance
by Age and Plan Type: CY 2015**

| Age | Plan Type | Total Employer Sponsored Insurance 1/ | | Employer Sponsored Insurance with OOP Spending 1/ | |
|----------|-----------|---------------------------------------|------------|---|------------|
| | | Policyholders | Dependents | Policyholders | Dependents |
| All Ages | Total | \$ 1,072 | \$ 694 | \$ 1,170 | \$ 816 |
| | HMO 2/ | \$ 1,051 | \$ 641 | \$ 1,149 | \$ 754 |
| | PPO 3/ | \$ 1,072 | \$ 702 | \$ 1,169 | \$ 828 |
| | POS 4/ | \$ 1,066 | \$ 647 | \$ 1,168 | \$ 766 |
| | HDED 5/ | \$ 1,093 | \$ 728 | \$ 1,190 | \$ 852 |
| < 18 | Total | \$ 442 | \$ 430 | \$ 506 | \$ 528 |
| | HMO 2/ | \$ 191 | \$ 401 | \$ 196 | \$ 492 |
| | PPO 3/ | \$ 468 | \$ 405 | \$ 567 | \$ 497 |
| | POS 4/ | \$ 435 | \$ 394 | \$ 515 | \$ 494 |
| | HDED 5/ | \$ 552 | \$ 538 | \$ 563 | \$ 659 |
| 18-25 | Total | \$ 460 | \$ 441 | \$ 562 | \$ 541 |
| | HMO 2/ | \$ 467 | \$ 419 | \$ 559 | \$ 510 |
| | PPO 3/ | \$ 483 | \$ 453 | \$ 597 | \$ 560 |
| | POS 4/ | \$ 416 | \$ 442 | \$ 508 | \$ 547 |
| | HDED 5/ | \$ 417 | \$ 422 | \$ 501 | \$ 512 |
| 26-54 | Total | \$ 934 | \$ 934 | \$ 1,026 | \$ 1,041 |
| | HMO 2/ | \$ 937 | \$ 832 | \$ 1,040 | \$ 926 |
| | PPO 3/ | \$ 924 | \$ 958 | \$ 1,013 | \$ 1,074 |
| | POS 4/ | \$ 958 | \$ 946 | \$ 1,057 | \$ 1,036 |
| | HDED 5/ | \$ 950 | \$ 931 | \$ 1,042 | \$ 1,032 |
| 55-64 | Total | \$ 1,485 | \$ 1,527 | \$ 1,575 | \$ 1,639 |
| | HMO 2/ | \$ 1,317 | \$ 1,351 | \$ 1,399 | \$ 1,472 |
| | PPO 3/ | \$ 1,482 | \$ 1,653 | \$ 1,574 | \$ 1,766 |
| | POS 4/ | \$ 1,512 | \$ 1,371 | \$ 1,598 | \$ 1,482 |
| | HDED 5/ | \$ 1,605 | \$ 1,355 | \$ 1,698 | \$ 1,452 |
| 65+ | Total | \$ 1,427 | \$ 1,623 | \$ 1,493 | \$ 1,693 |
| | HMO 2/ | \$ 1,400 | \$ 1,632 | \$ 1,457 | \$ 1,709 |
| | PPO 3/ | \$ 1,456 | \$ 1,624 | \$ 1,527 | \$ 1,703 |
| | POS 4/ | \$ 1,276 | \$ 1,374 | \$ 1,339 | \$ 1,412 |
| | HDED 5/ | \$ 1,418 | \$ 1,717 | \$ 1,479 | \$ 1,767 |

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.

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

**Table 9A. Point in Time, 2016, versus Ever Insured in Prior Year
by Age: CY 2015 vs. date of questionnaire**

(numbers in millions)

| 2015 Insurance Status | Age | 2016 Point in Time Insurance Status | | |
|-----------------------------|----------|-------------------------------------|---------------|-------|
| | | PIT Insured | PIT Uninsured | Total |
| Ever Insured in Year | All Ages | 285.1 | 4.8 | 289.9 |
| | <18 | 68.7 | 1.5 | 70.2 |
| | 18- 25 | 29.2 | 0.7 | 29.9 |
| | 26- 54 | 103.2 | 2.0 | 105.3 |
| | 55- 64 | 37.0 | 0.5 | 37.5 |
| | 65+ | 46.9 | 0.1 | 47.0 |
| Never Insured in Year | All Ages | 3.0 | 26.0 | 29.0 |
| | <18 | 0.6 | 3.2 | 3.9 |
| | 18- 25 | 0.5 | 4.2 | 4.7 |
| | 26- 54 | 1.4 | 14.8 | 16.3 |
| | 55- 64 | 0.4 | 3.2 | 3.6 |
| | 65+ | 0.1 | 0.4 | 0.5 |
| Total | All Ages | 288.1 | 30.8 | 318.9 |
| | <18 | 69.3 | 4.7 | 74.1 |
| | 18- 25 | 29.7 | 4.9 | 34.6 |
| | 26- 54 | 104.7 | 16.9 | 121.5 |
| | 55- 64 | 37.4 | 3.7 | 41.1 |
| | 65+ | 47.0 | 0.5 | 47.5 |

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 9B. Point in Time, 2016, versus Ever Insured in Prior Year
by State: CY 2015 vs. date of questionnaire**

(numbers in millions)

| State | 2016 Point in Time Insurance Status | | | |
|----------------------|-------------------------------------|-----------------------|----------------------|-----------------------|
| | PIT Insured | | PIT Uninsured | |
| | Ever insured in 2015 | Never Insured in 2015 | Ever insured in 2015 | Never Insured in 2015 |
| U.S. | 285.1 | 3.0 | 4.8 | 26.0 |
| Alabama | 4.2 | * | 0.1 | 0.5 |
| Alaska | 0.6 | * | * | 0.1 |
| Arizona | 5.7 | 0.1 | 0.1 | 0.8 |
| Arkansas | 2.6 | * | 0.1 | 0.2 |
| California | 35.7 | 0.3 | 0.4 | 2.7 |
| Colorado | 4.8 | * | 0.1 | 0.4 |
| Connecticut | 3.3 | * | * | 0.2 |
| Delaware | 0.9 | * | * | 0.1 |
| District of Columbia | 0.6 | * | * | * |
| Florida | 17.3 | 0.4 | 0.2 | 2.2 |
| Georgia | 8.5 | 0.1 | 0.2 | 1.3 |
| Hawaii | 1.3 | * | * | 0.1 |
| Idaho | 1.4 | * | * | 0.2 |
| Illinois | 11.8 | 0.1 | 0.2 | 0.7 |
| Indiana | 5.8 | 0.1 | 0.1 | 0.5 |
| Iowa | 2.9 | * | 0.1 | 0.1 |
| Kansas | 2.5 | * | 0.1 | 0.3 |
| Kentucky | 4.0 | * | 0.1 | 0.2 |
| Louisiana | 4.0 | * | 0.1 | 0.5 |
| Maine | 1.3 | * | * | * |
| Maryland | 5.4 | * | 0.1 | 0.4 |
| Massachusetts | 6.4 | * | 0.1 | 0.3 |
| Michigan | 9.1 | 0.1 | 0.2 | 0.5 |
| Minnesota | 5.0 | * | 0.1 | 0.3 |
| Mississippi | 2.5 | * | 0.1 | 0.3 |
| Missouri | 5.3 | 0.1 | 0.1 | 0.5 |
| Montana | 0.9 | * | * | 0.1 |
| Nebraska | 1.7 | * | * | 0.1 |
| Nevada | 2.5 | * | 0.1 | 0.3 |
| New Hampshire | 1.2 | * | * | 0.1 |
| New Jersey | 8.2 | 0.1 | 0.1 | 0.6 |
| New Mexico | 1.8 | * | * | 0.2 |
| New York | 18.2 | 0.2 | 0.2 | 1.1 |

Continued....

**Table 9B. Point in Time, 2016, versus Ever Insured in Prior Year
by State: CY 2015 vs. date of questionnaire**

(numbers in millions)

| State | 2016 Point in Time Insurance Status | | | |
|----------------|-------------------------------------|-----------------------|----------------------|-----------------------|
| | PIT Insured | | PIT Uninsured | |
| | Ever insured in 2015 | Never Insured in 2015 | Ever insured in 2015 | Never Insured in 2015 |
| North Carolina | 8.7 | 0.1 | 0.1 | 1.0 |
| North Dakota | 0.7 | * | * | 0.1 |
| Ohio | 10.6 | 0.1 | 0.2 | 0.6 |
| Oklahoma | 3.3 | * | 0.1 | 0.5 |
| Oregon | 3.7 | * | 0.1 | 0.2 |
| Pennsylvania | 11.7 | 0.1 | 0.2 | 0.6 |
| Rhode Island | 1.0 | * | * | * |
| South Carolina | 4.2 | * | 0.1 | 0.5 |
| South Dakota | 0.8 | * | * | 0.1 |
| Tennessee | 5.8 | 0.1 | 0.1 | 0.6 |
| Texas | 22.6 | 0.3 | 0.5 | 4.0 |
| Utah | 2.6 | * | 0.1 | 0.3 |
| Vermont | 0.6 | * | * | * |
| Virginia | 7.3 | * | 0.2 | 0.7 |
| Washington | 6.6 | 0.1 | 0.1 | 0.4 |
| West Virginia | 1.7 | * | * | 0.1 |
| Wisconsin | 5.3 | * | 0.1 | 0.4 |
| Wyoming | 0.5 | * | * | * |

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

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 Other Private Health Insurance
by Age and Type of Coverage: CY 2015**

(numbers in millions)

| | | OPHI in CY 2015 | | |
|-----|---------|-----------------|------------|--------------|
| | | Total | Exchange | Not Exchange |
| Age | Total | 52.1 | 9.7 | 42.4 |
| | <18 | 8.3 | 1.9 | 6.4 |
| | 18 - 34 | 11.4 | 2.7 | 8.7 |
| | 35 - 54 | 12.1 | 2.7 | 9.4 |
| | 55 - 64 | 7.3 | 2.3 | 5.0 |
| | 65+ | 13.0 | 0.2 | 12.8 |

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.

DATA SOURCES, UPDATES AND REVISIONS

This section briefly outlines the process and data sources used in the creation of the March 2016 Auxiliary Data. Greater detail on the current imputations and edits performed in order to provide estimates of employer sponsored insurance for calendar year (CY) 2015 can be found in “Technical Appendix: March 2016 CPS Auxiliary Data.”¹⁴

The starting data set is the March 2016 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 2012 through 2014.
- For persons with coverage from a former employer, it was necessary to impute both sector and size of the employer

providing the coverage. This was done using the most recent three years of data (2013-2015) 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 status¹⁵ 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.
- Data from Wave 6 of the 2008 panel of the Survey of Income and Program Participation (SIPP)¹⁶ was used to provide the basis of the union imputation for those with coverage from a former employer (either COBRA or retiree). The March CPS was used for those with coverage from a current employer, as one quarter of workers were asked about union membership and coverage.
- Actuarial analysis performed by ARC for EBSA using the most recent National Compensation Survey (NCS) from the Bureau of Labor Statistics formed the basis of our actuarial value data. The distributions and means from the analysis were augmented with plan level data from the

¹⁴ Cathi Callahan and Rodelle Williams, Actuarial Research Corporation, 2017.

¹⁵ 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.

¹⁶ 2010 data.

2015 Kaiser/HRET Employer Health Benefits Survey, and imputed 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.
- For a subset of persons with OPHI, imputations for persons with individual coverage through ACA exchanges have been imputed onto the Auxiliary Data file based on reports released from CMS¹⁷. No distinction has been made by type of exchange (state vs. Federal). In addition, flags have been added to the data to denote if a person resides in a Medicaid expansion state as of 2015.

While revisions to the CPS itself for March 2014 were extensive, and included redesigned questions for income and insurance (including exchange-based coverage), as well as new questions on employer offers and employee take-ups, there were minimal changes for March 2016. For March 2015, the largest change was the release of the variable that clarified the source of health insurance from outside the household. In addition, missing from the March 2015 data, as released, was the 1960 Census State Code (which includes region as the first digit). ARC has again recoded the FIPS code to match the prior format, and has included the variable on the data file.

All persons on the March 2016 survey were asked the redesigned income questions consistent with last year. As with last year, the CPS data released by Census in September, was recoded to be consistent in format with that released in prior years, and does not include any new questions asked. A separate file, published by Census, contained a point-in-time health insurance variable (insured or not at time of survey), as well as the variable on insurance coverage from outside the household, and we have included those variables in our Auxiliary Data.

Estimates of coverage for CY 2015 are higher than those from CY 2014, and appear to be found in the areas of both individual and Medicaid coverage. This continues the pattern found last year due to continued Medicaid expansions and private insurance exchanges continuing enrollment. The number of uninsured individuals has dropped.

¹⁷ “June 30, 2015 Effectuated Enrollment Snapshot.”
www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2015-Fact-sheets-items/2015-09-08.html .