

Section 3: Employment-Based Health Insurance

★ Availability of coverage

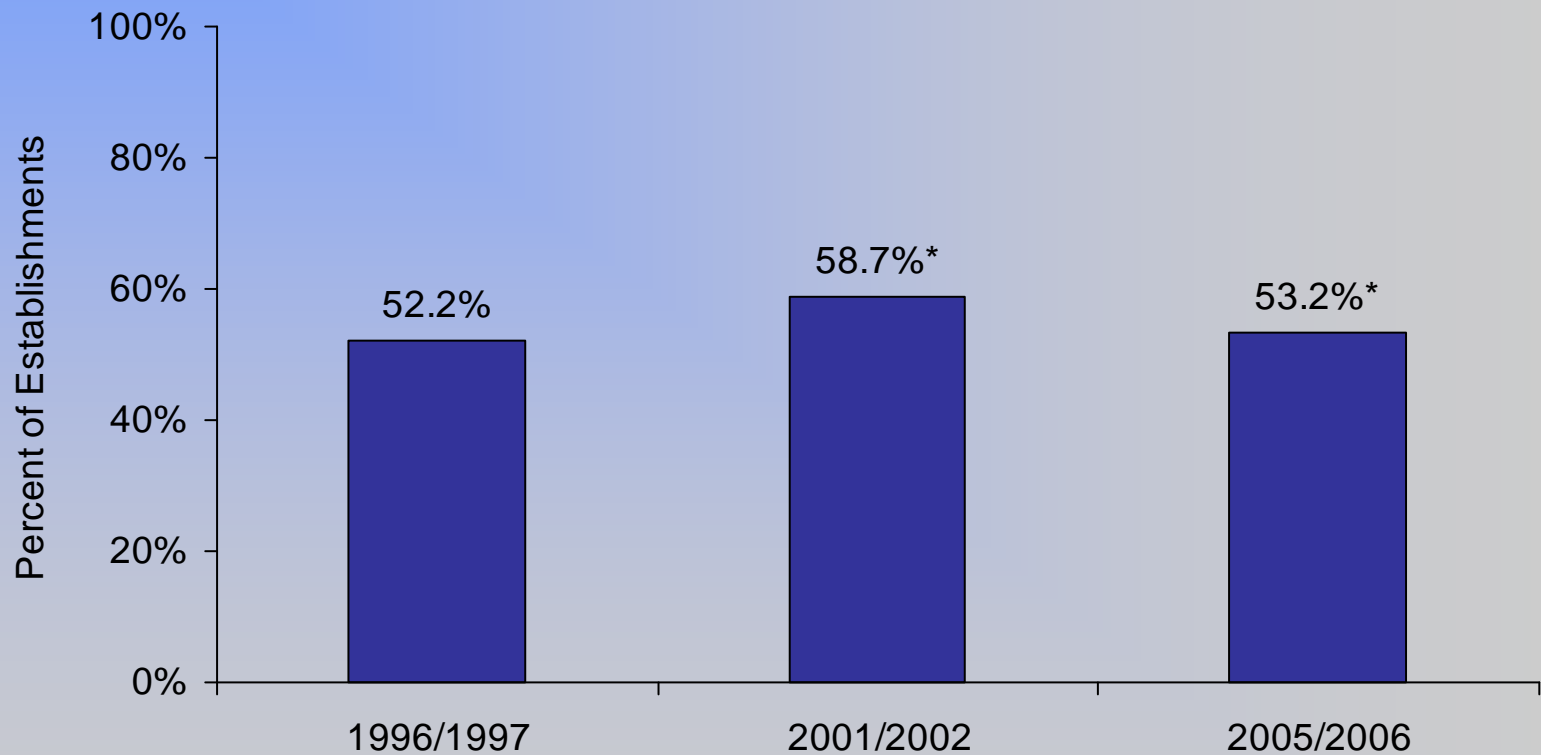
- Employer offer rates
- Eligibility
- Access, take-up, and coverage

★ Cost of coverage & cost sharing

- Total premium
- Employer/employee shares of premium
- Enrollees in plans with deductibles

Availability of Coverage

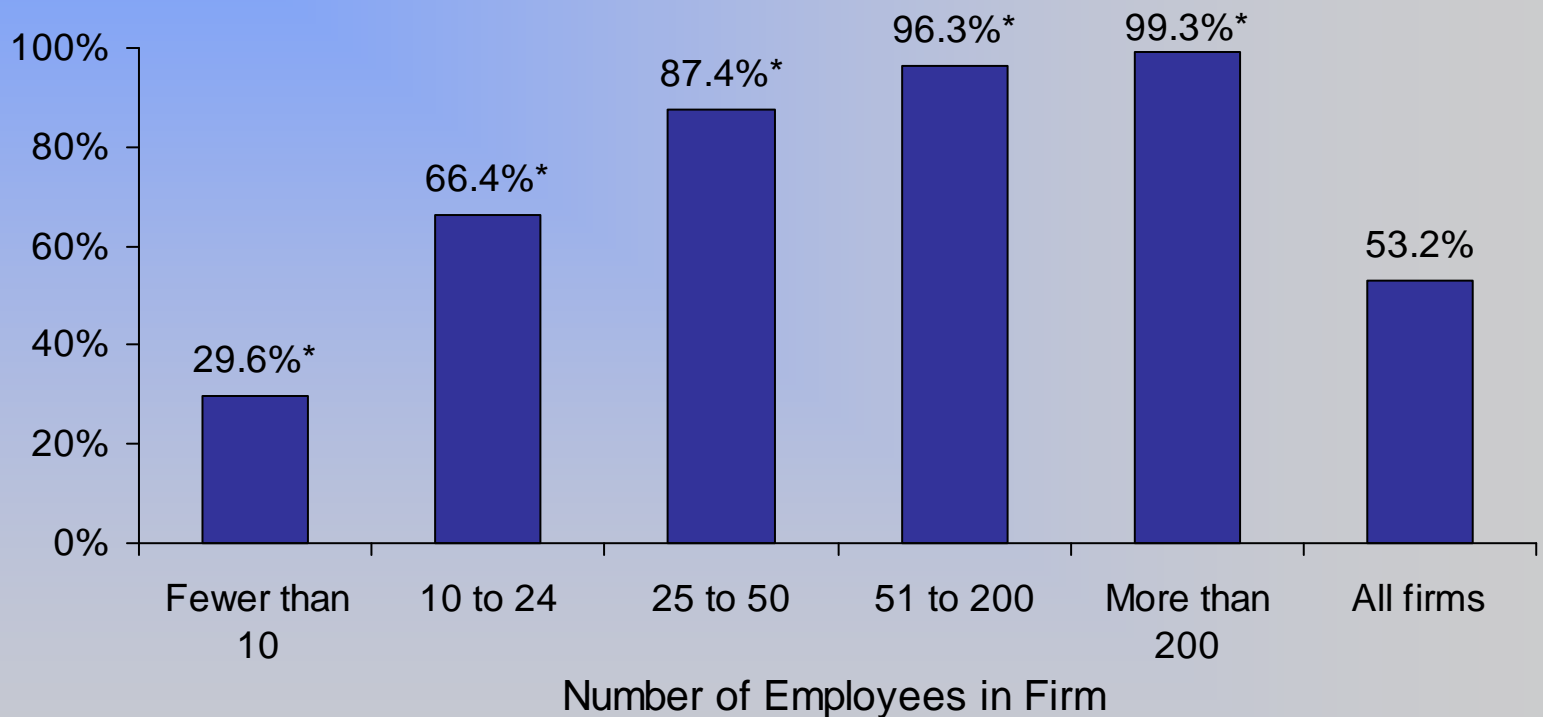
Percent of Minnesota Business Establishments Offering Health Insurance Coverage



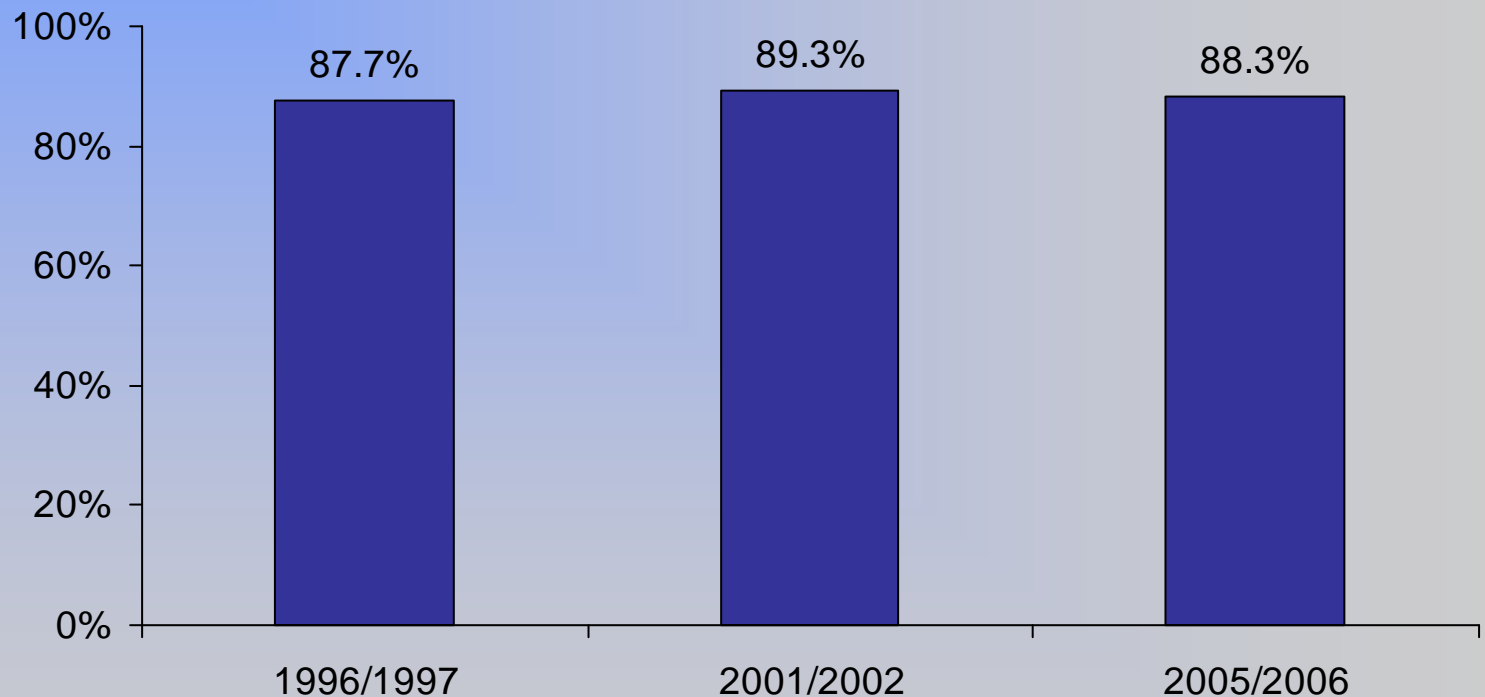
*Indicates a statistically significant difference (95% level) from previous time period shown.

Source: MDH analysis of data for private employers from the Medical Expenditure Panel Survey/IC Component.

Percent of Minnesota Employers Offering Health Insurance, by Firm Size, 2005/2006



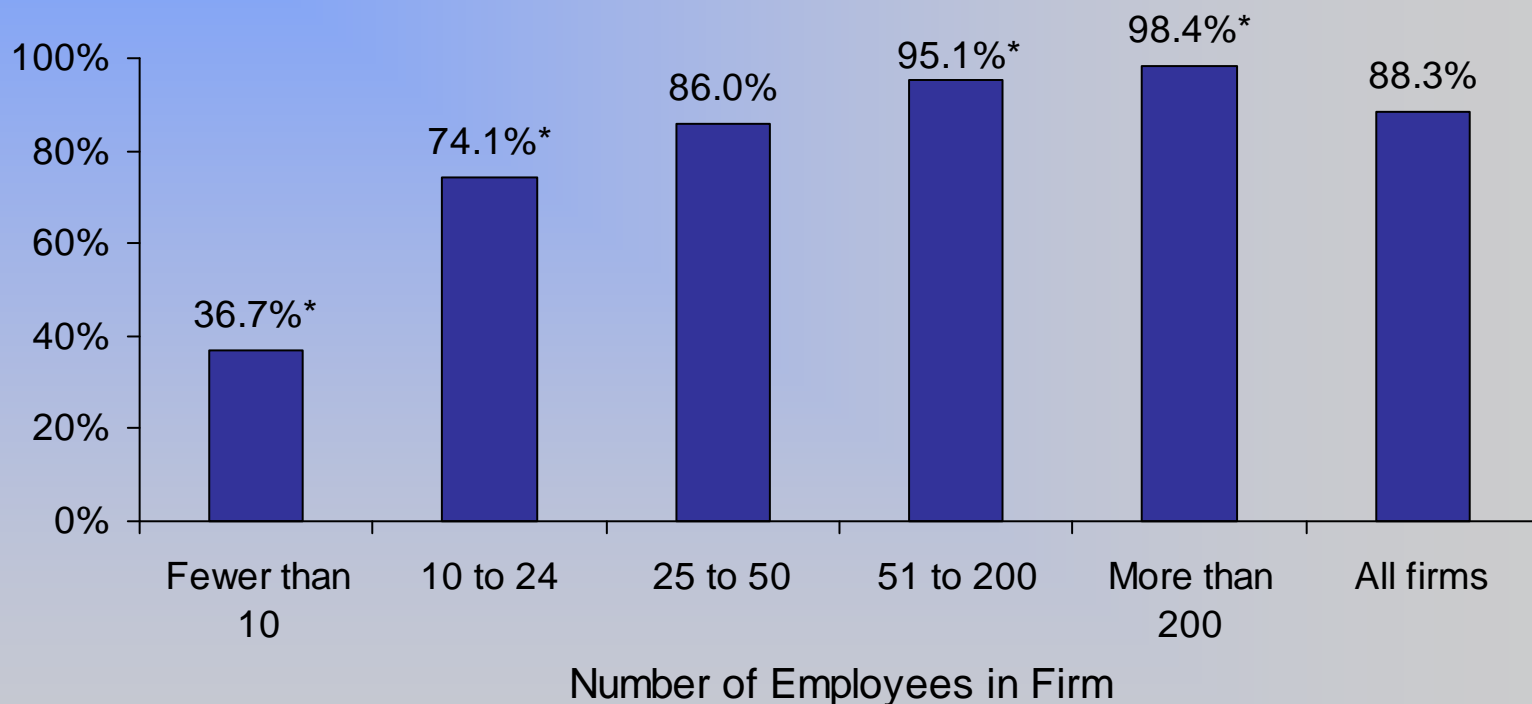
Percent of Minnesota Employees Working for a Firm That Offers Health Insurance



*Differences between years are not statistically significant at the 95% level.

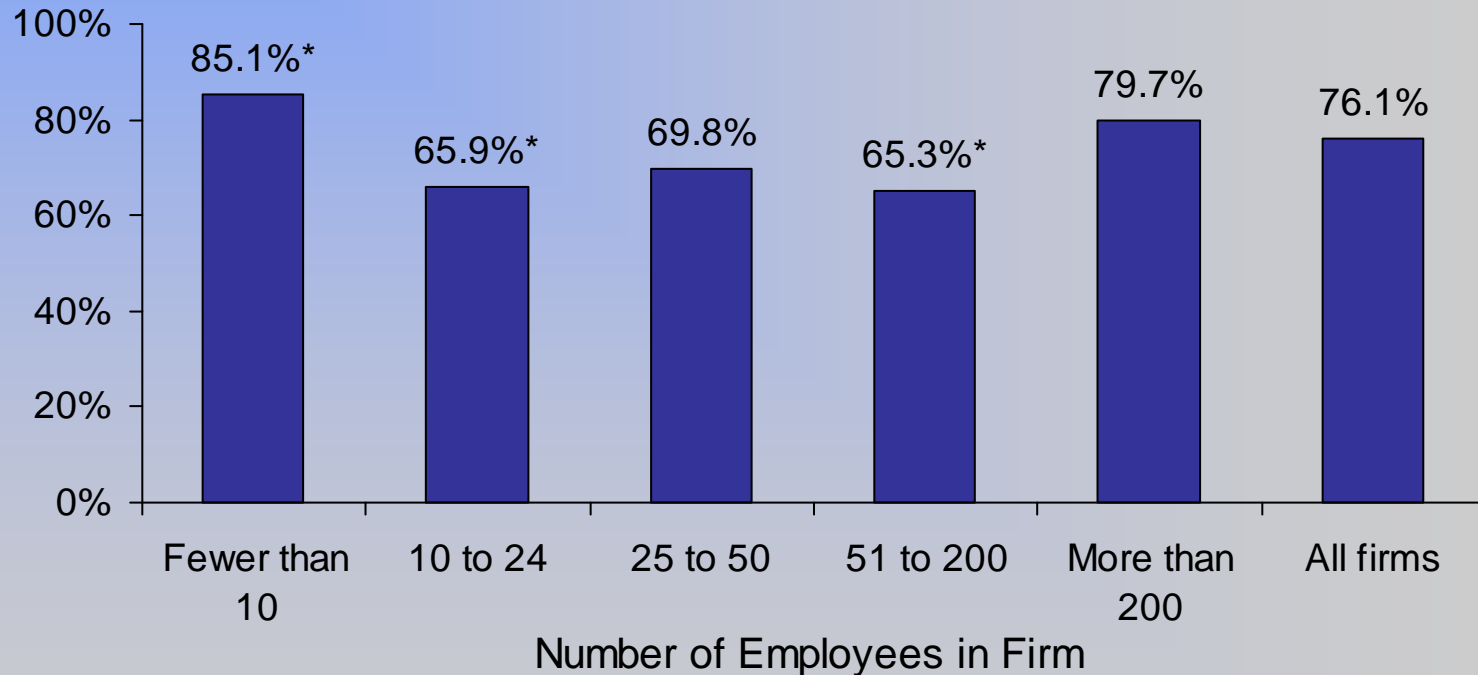
Source: MDH analysis of data for private employers from the Medical Expenditure Panel Survey/IC Component.

Percent of Minnesota Employees in Firms That Offer Health Insurance, by Firm Size, 2005/2006



Percent of Employees Eligible for Health Insurance, by Firm Size, 2005/2006

Among Employees in Firms That Offer Coverage

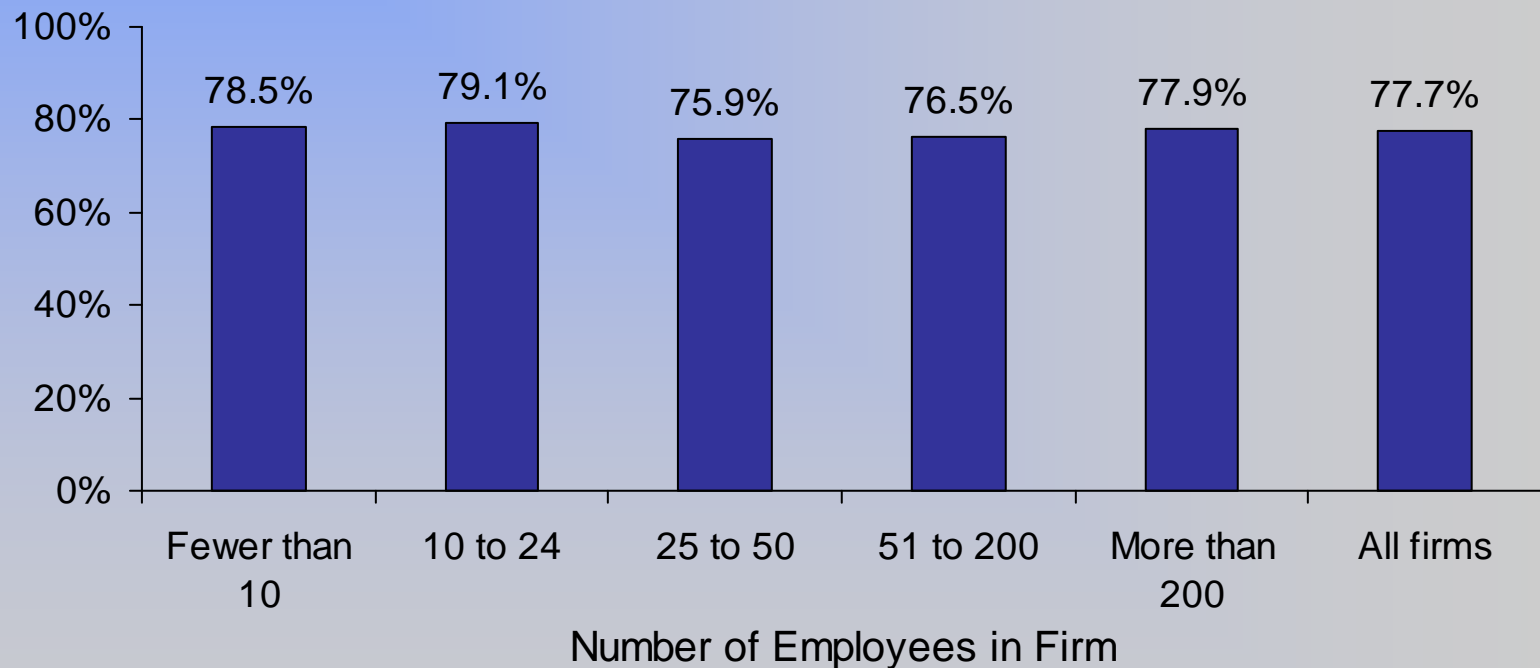


*Indicates a statistically significant difference (95% level) from average for all firms.

Source: MDH analysis of data for private employers from the Medical Expenditure Panel Survey/IC Component.

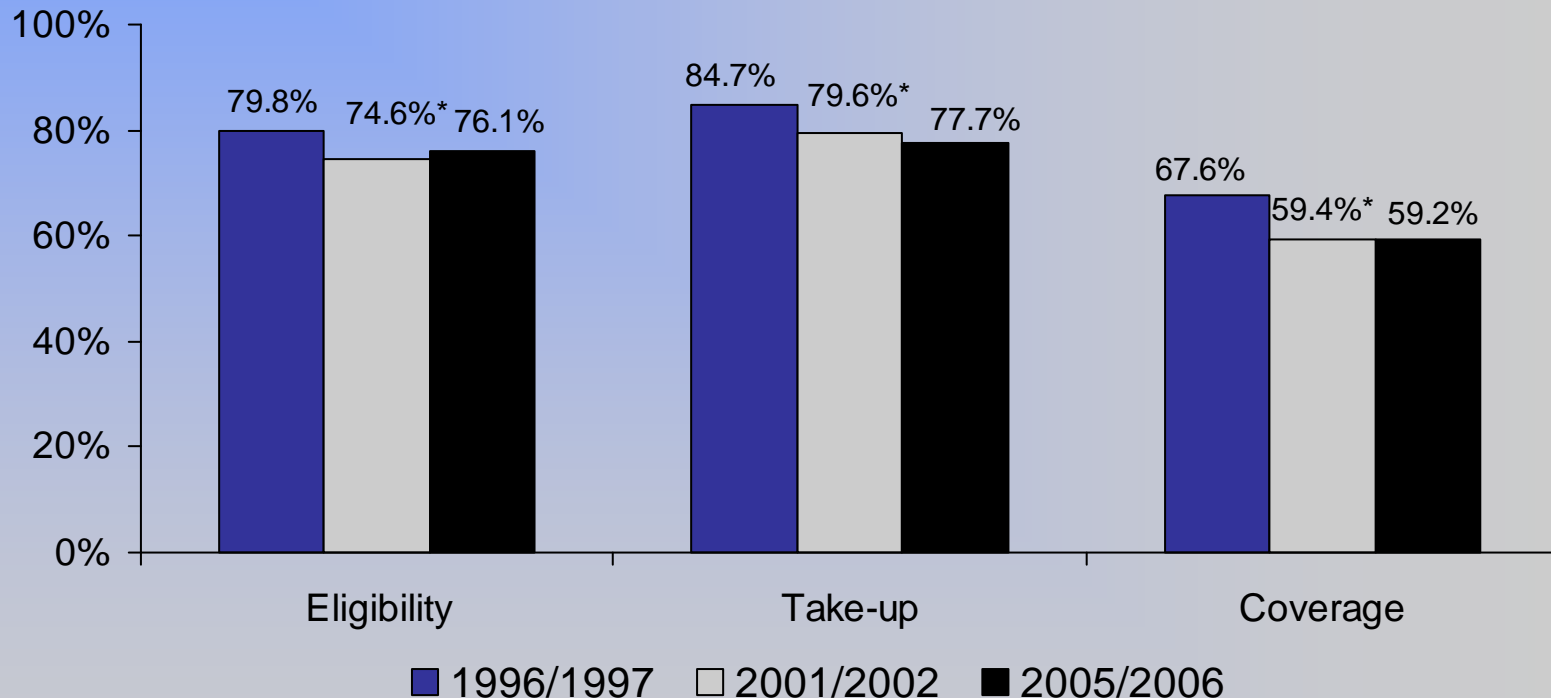
Percent of Eligible Employees Who Enroll in Coverage (Take-up Rate), by Firm Size, 2005/2006

Among Employees Eligible for Coverage



Trends in Eligibility, Take-up and Coverage in Firms That Offer Health Insurance

Among Employees in Firms that Offer Coverage



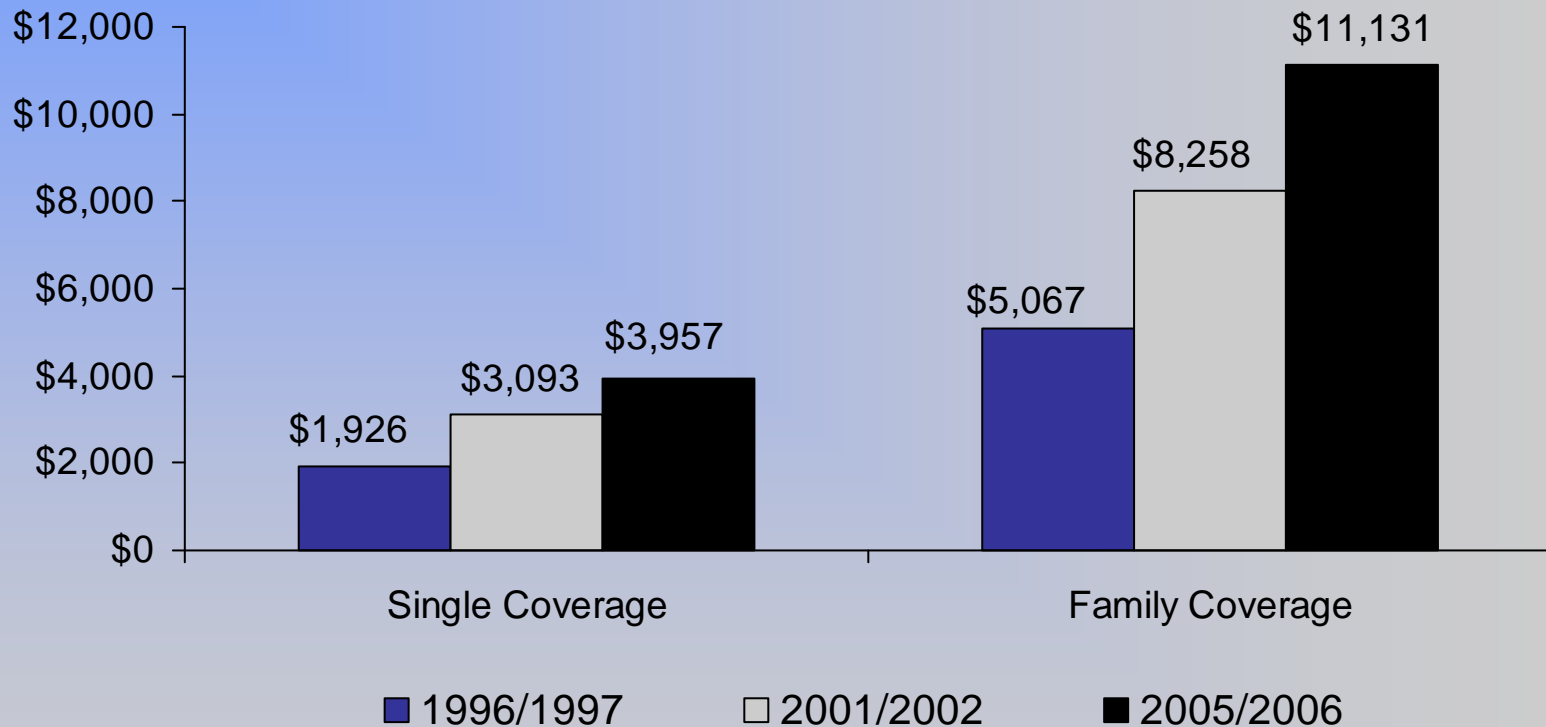
"Take-up" is the percentage of *eligible* employees who enroll in health insurance. "Coverage" indicates the percentage of *all* employees enrolled in health insurance.

* Indicates a significant difference (95% level) from previous time period shown.

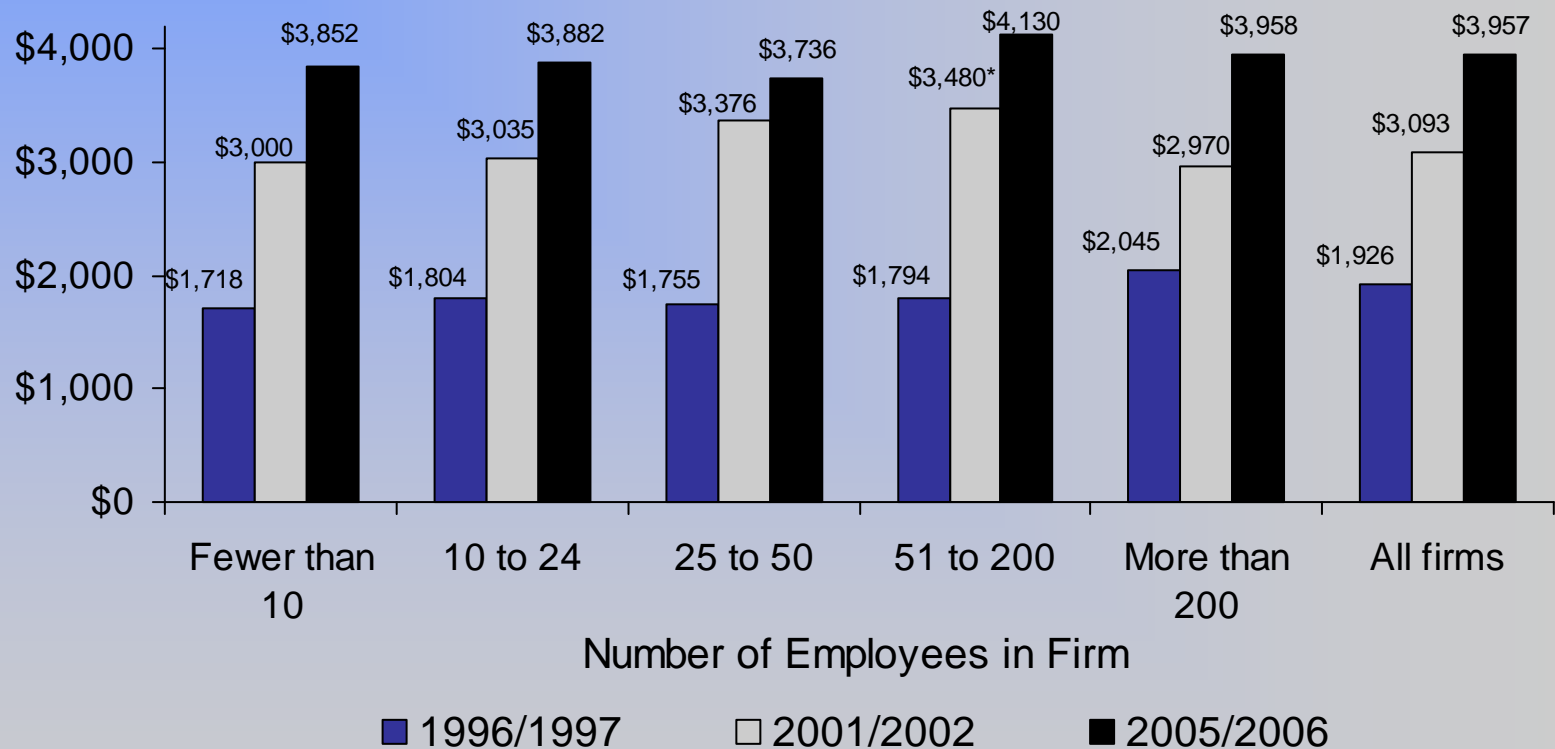
Source: MDH analysis of data for private employers from the Medical Expenditure Panel Survey/IC Component.

Cost of Coverage & Cost Sharing

Average Annual Health Insurance Premiums in Minnesota



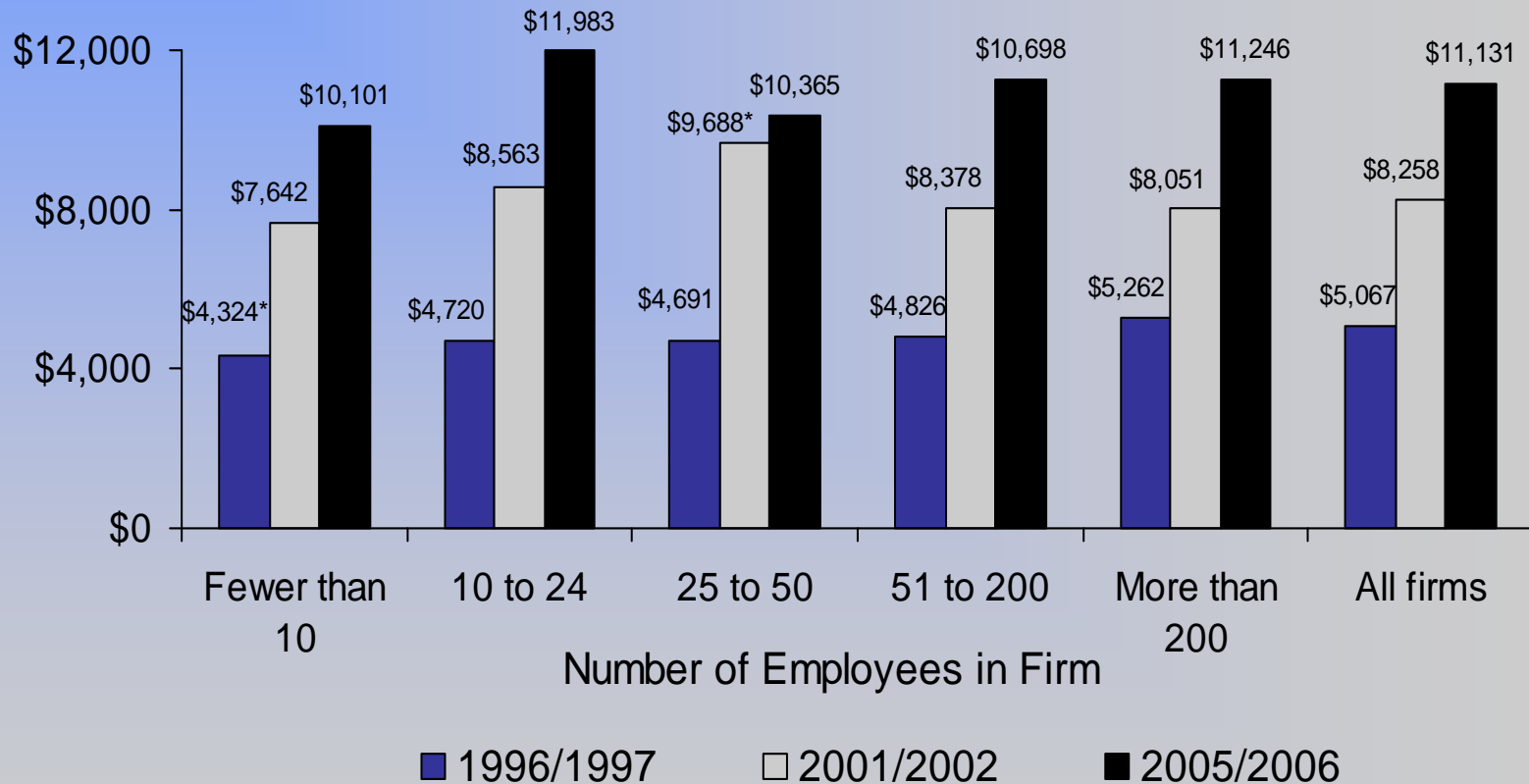
Average Annual Health Insurance Premiums in Minnesota for Single Coverage, by Firm Size



*Indicates a significant difference (95% level) from average for all firm sizes.

Source: MDH analysis of data for private employers from the Medical Expenditure Panel Survey/IC Component.

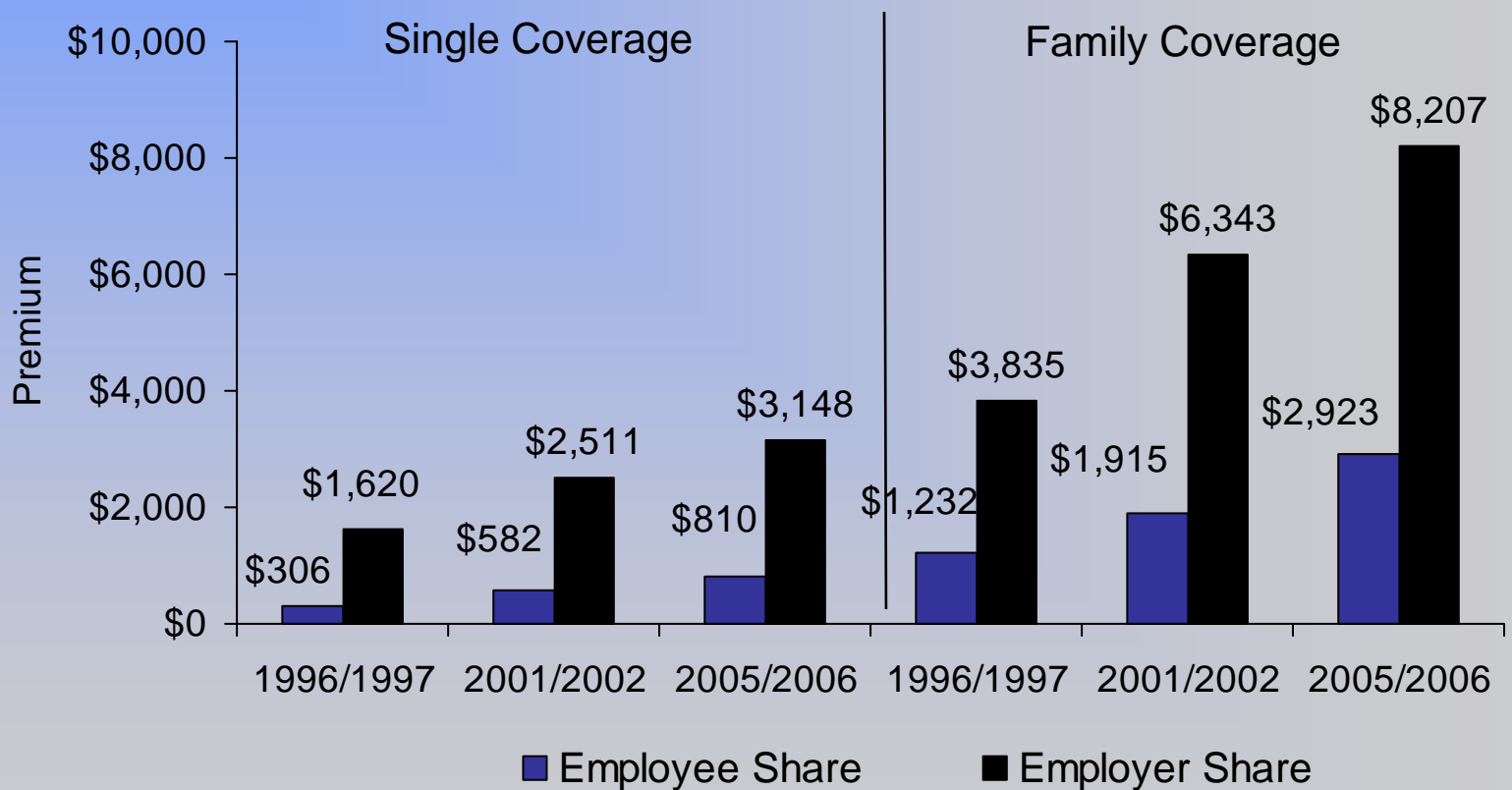
Average Annual Health Insurance Premiums in Minnesota for Family Coverage, by Firm Size



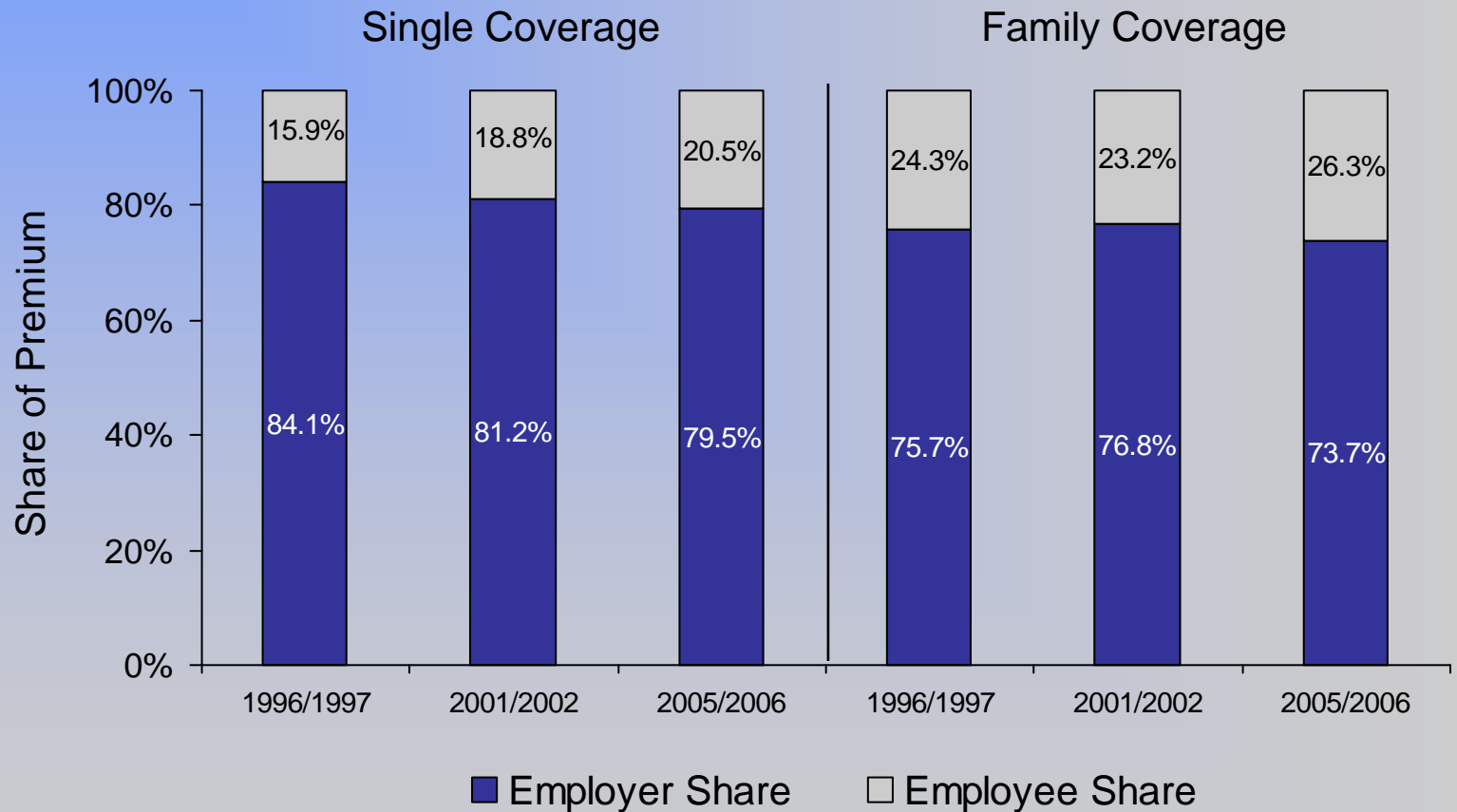
*Indicates a significant difference (95% level) from average for all firms.

Source: MDH analysis of data for private employers from the Medical Expenditure Panel Survey/IC Component.

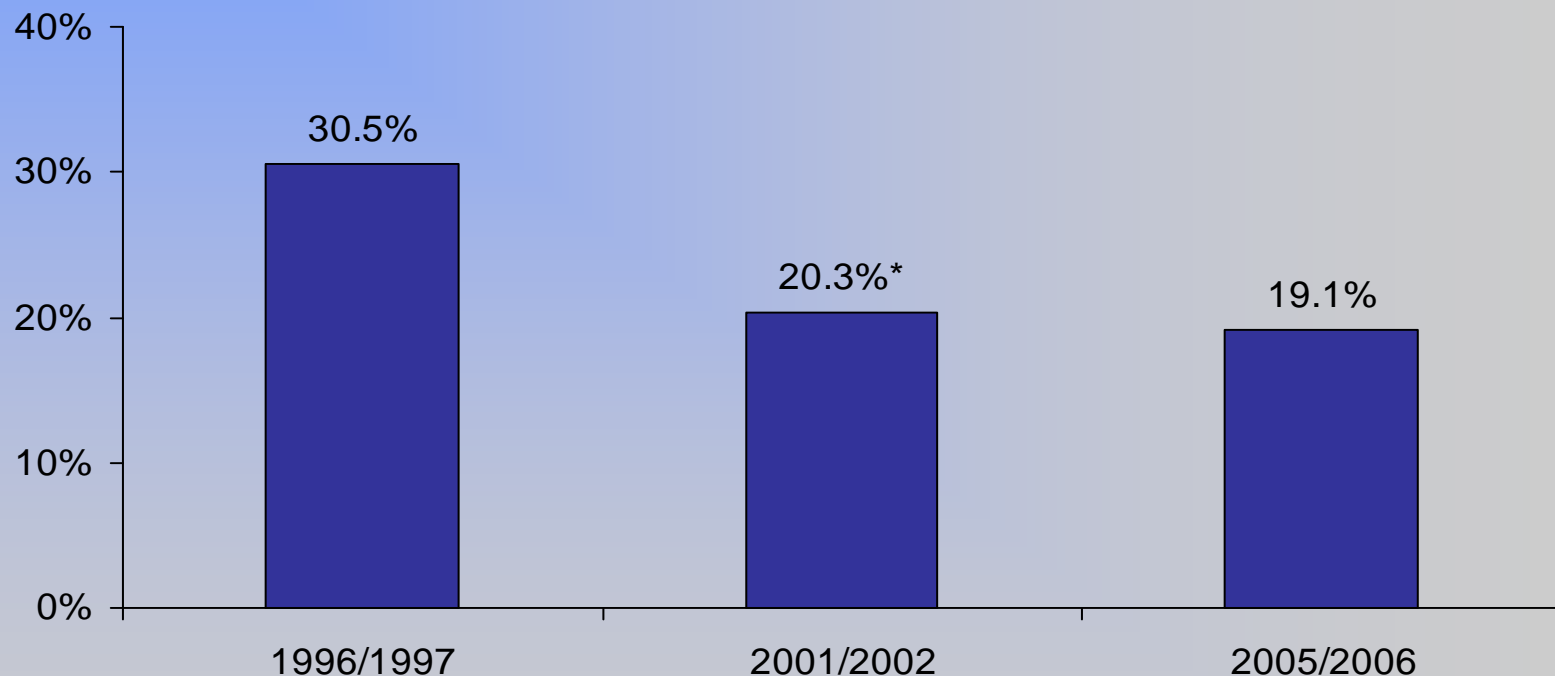
Average Annual Employee and Employer Contribution to Premiums in Minnesota



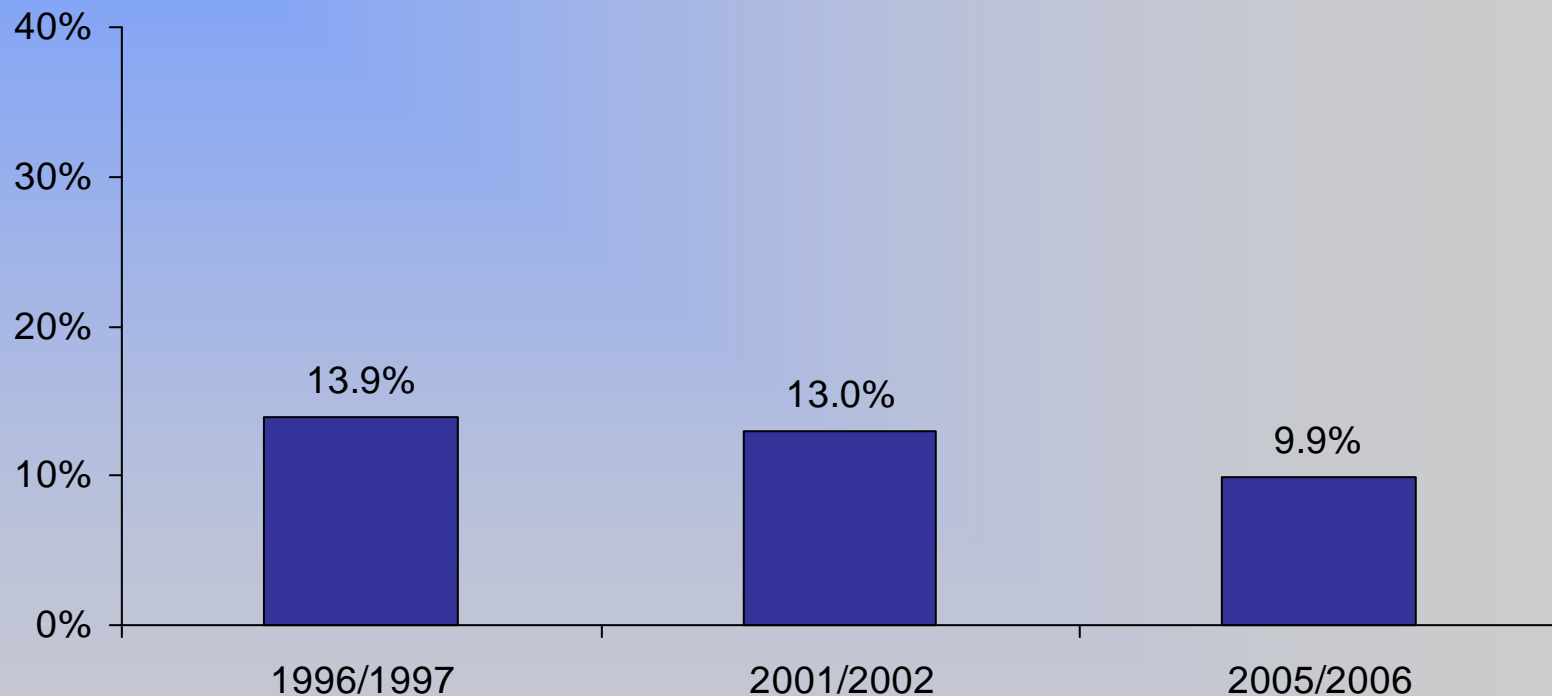
Average Employer and Employee Shares of Premiums in Minnesota



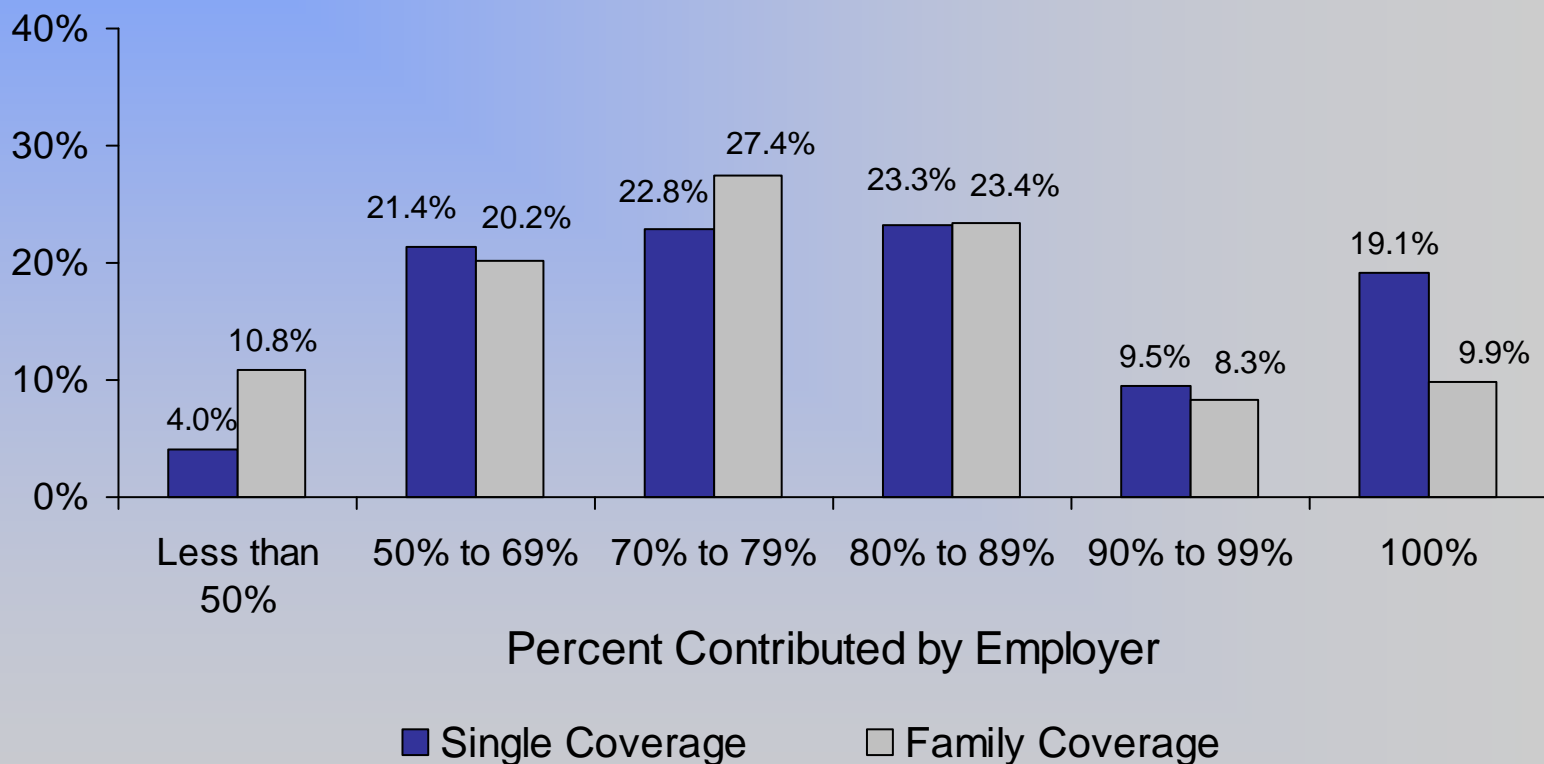
Percent of Enrollees Whose Employer Pays 100 Percent of Premium for Single Coverage



Percent of Enrollees Whose Employer Pays 100 Percent of Premium for Family Coverage



Distribution of Enrollment by Employer Contribution, 2005/2006



Percent of Enrollees in a Health Plans with a Deductible, 2005/2006

