

Chartbook Section 3

Employment-Based Health Insurance

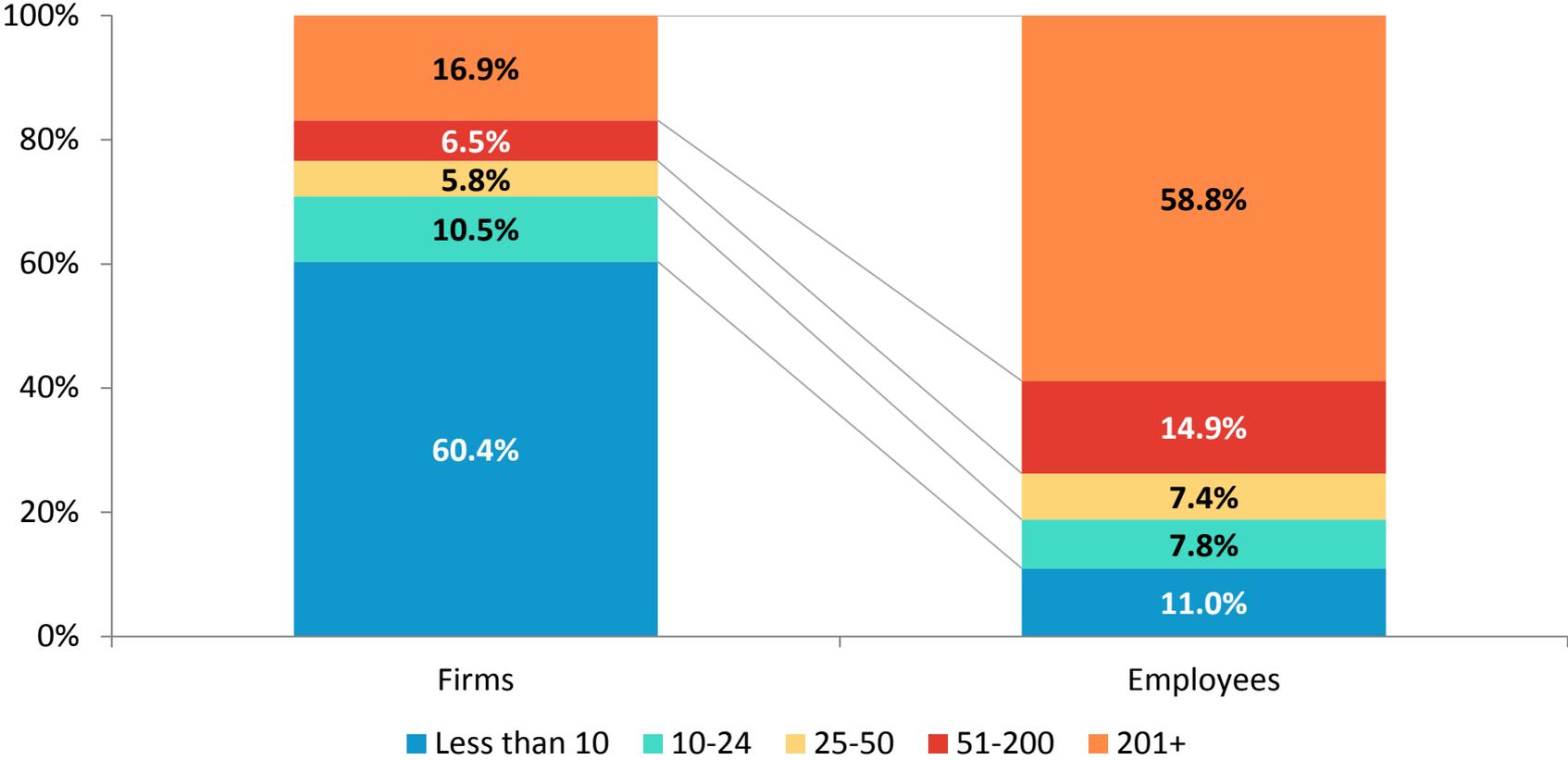
Section 3: Employment-Based Health Insurance

- **Background on the labor market**
 - Firm sizes
 - Industry sector distributions
 - Part-time employment
- **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

A summary of the charts and graphs contained within is provided at [Chartbook Summaries - Section 3](#). Direct links are listed on each page. Please contact the Health Economics Program at 651-201-3550 or health.hep@state.mn.us if additional assistance is needed for accessing this information.

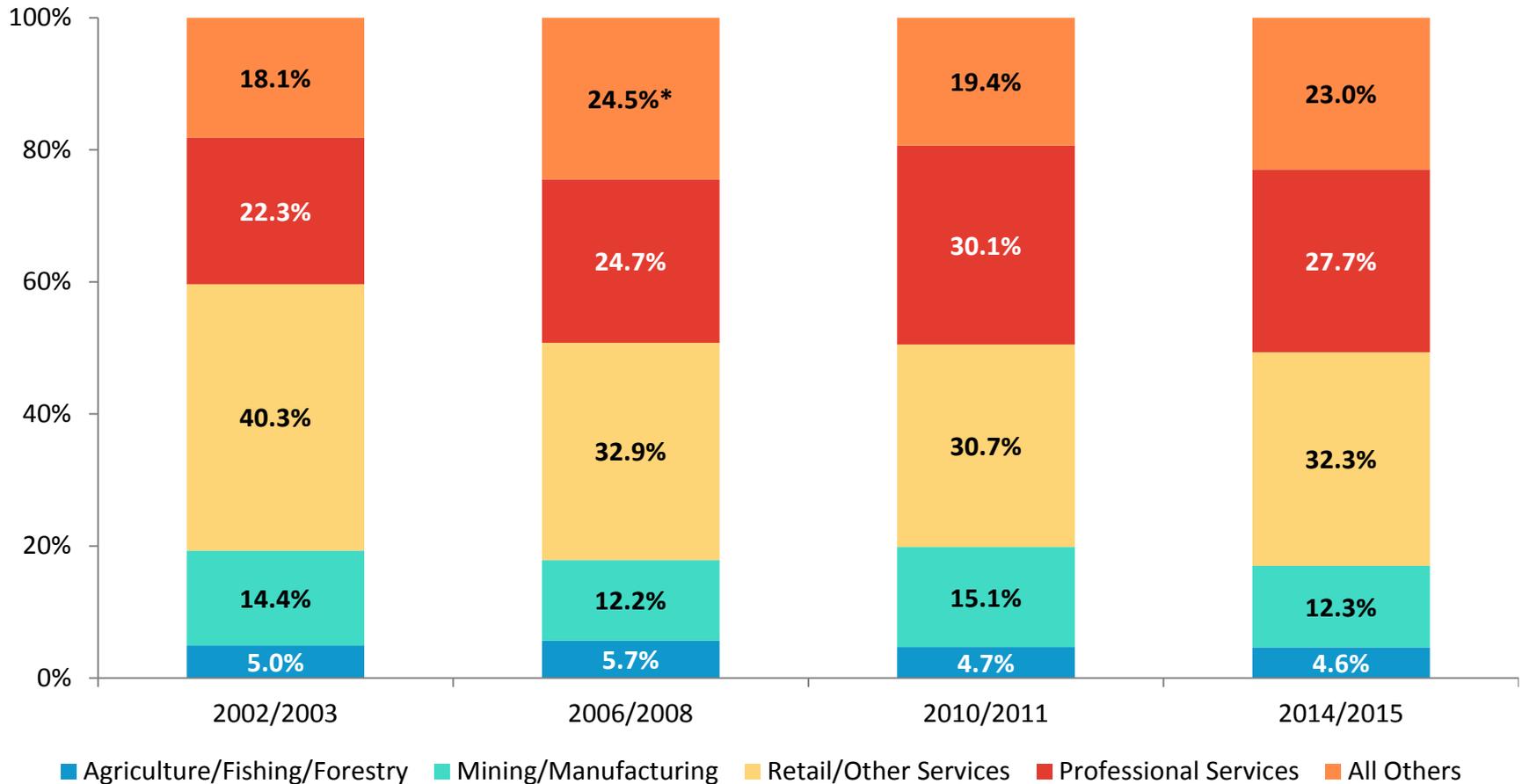
BACKGROUND ON THE LABOR MARKET (SELECT YEARS)

Distribution of Minnesota Establishments and Employees by Firm Size, 2014/2015



Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Data presented are weighted averages of two years of data.

Percent of Minnesota Employees in each Industry Sector



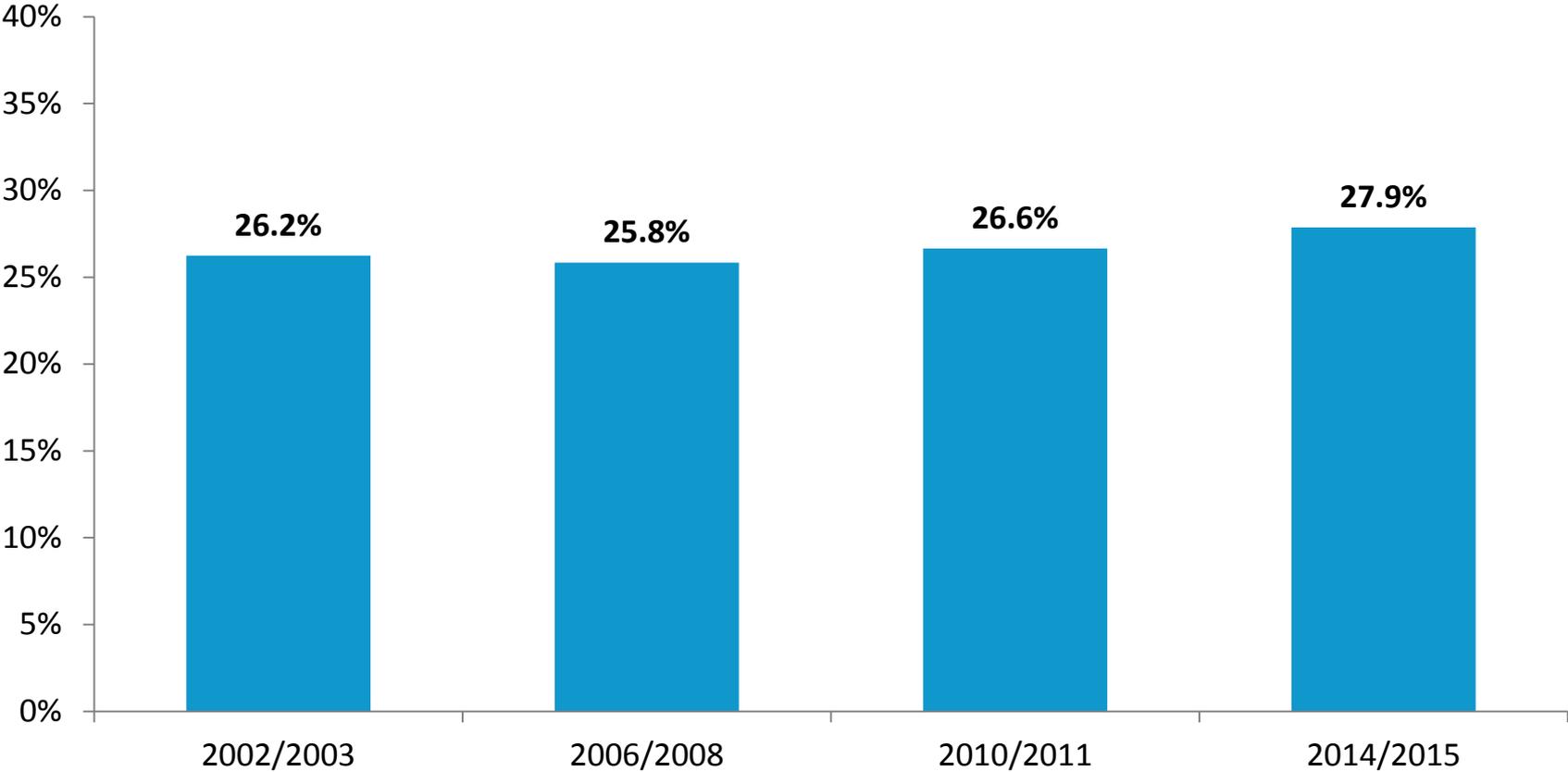
*Indicates a statistically significant difference (95% level) from previous time period shown.

Professional Services 2002/2003 figure does not meet MEPS survey standard of reliability or precision.

Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

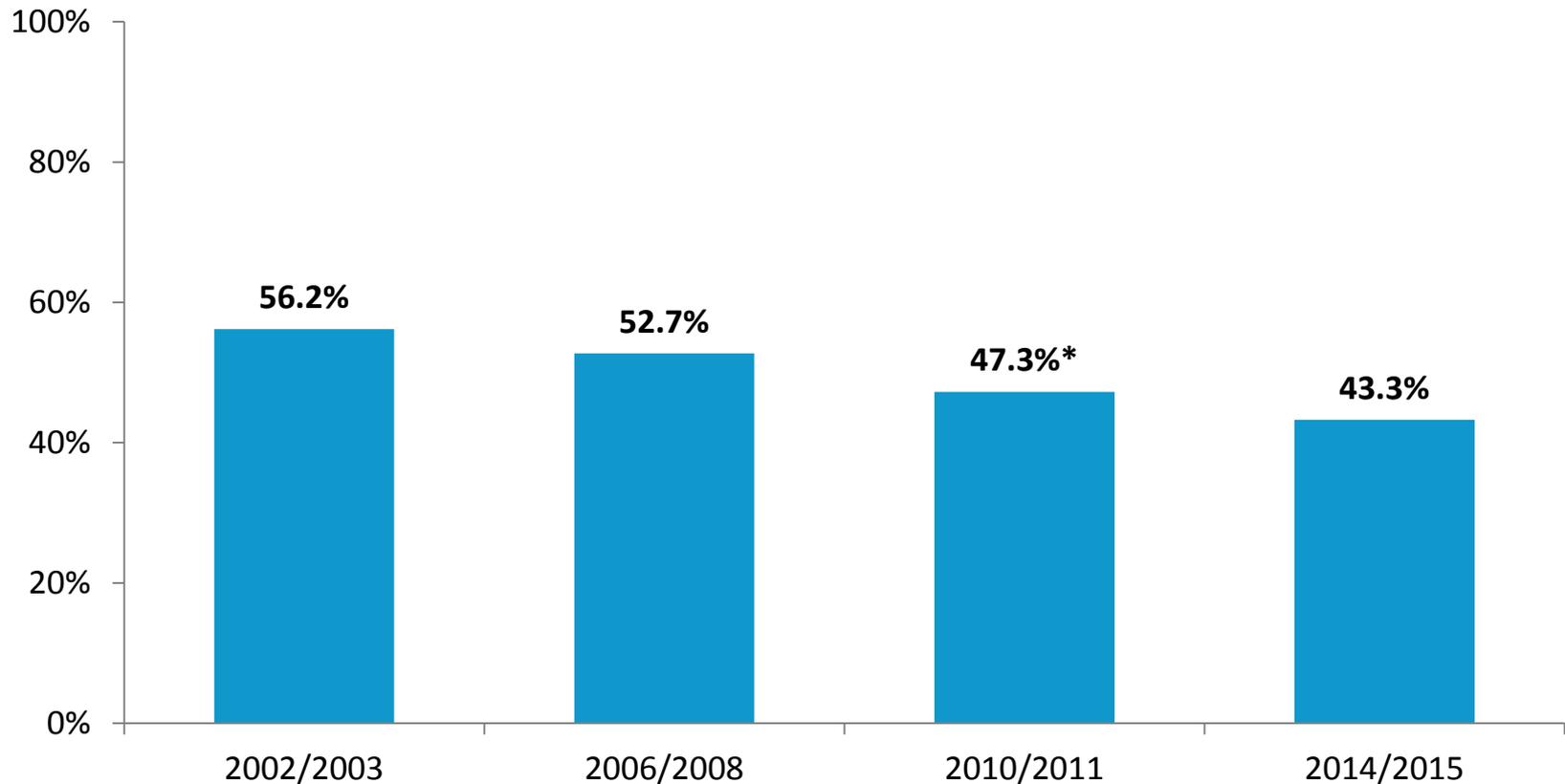
Percent of Minnesota Employees Working Part-Time



Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Part-time is defined by survey respondent as not being full-time. Full-time definition is determined by respondent and no minimum number of hours is specified in the survey. Data presented are weighted averages of two years of data. [Summary of Graph](#)

AVAILABILITY OF COVERAGE (SELECT YEARS)

Percent of Minnesota Establishments Offering Health Insurance Coverage

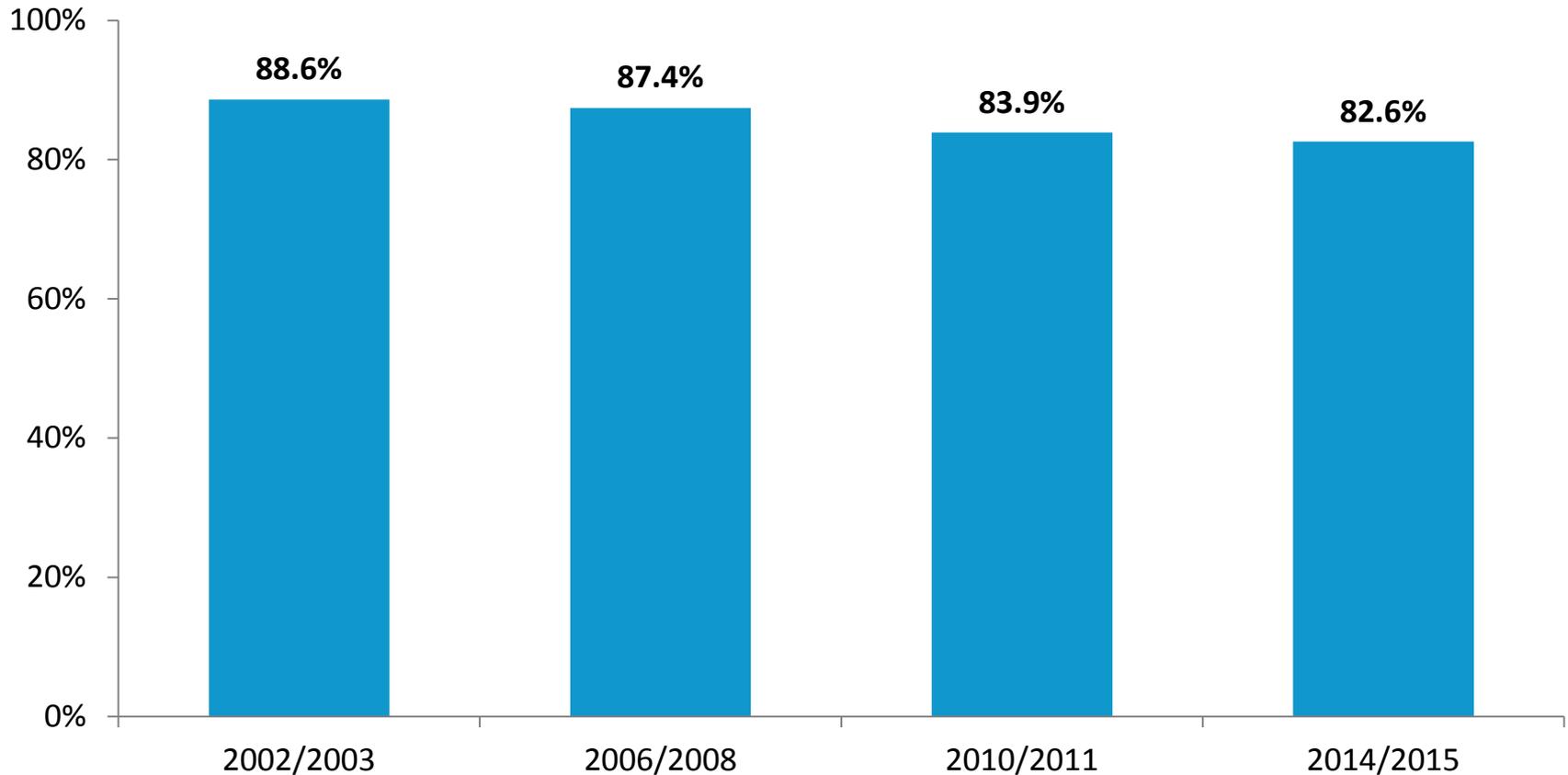


*Indicates a statistically significant difference (95% level) from previous time period shown.

Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

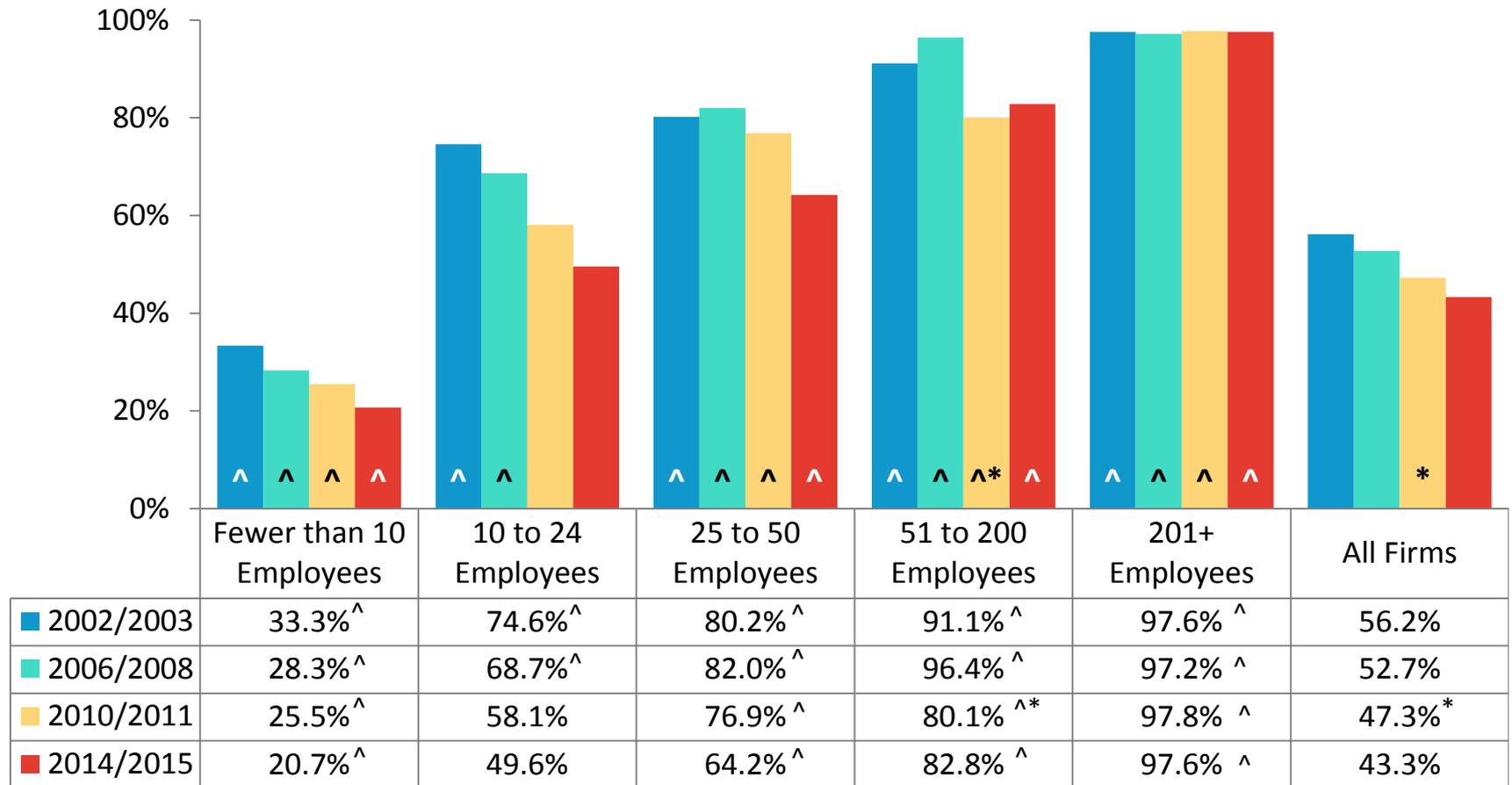
Percent of Minnesota Employees Working for an Establishment That Offers Health Insurance



Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

Percent of Minnesota Employers Offering Health Insurance, by Firm Size



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

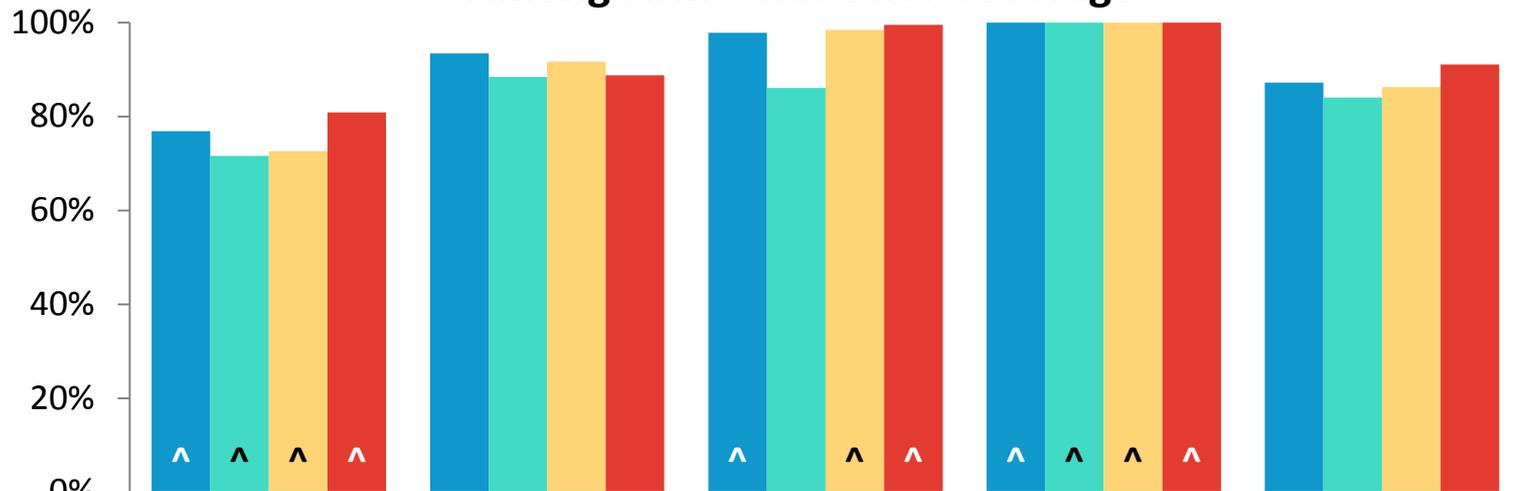
[^]Indicates a statistically significant difference (95% level) from average of all firms within time period.

Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

Percent of Minnesota Employers that Offer Family Coverage by Firm Size

Among Firms that Offer Coverage



	Fewer than 25 Employees	25-50 Employees	51-200 Employees	201+ Employees	All Firms
■ 2002/2003	76.9% [^]	93.4%	97.8% [^]	100.0% [^]	87.2%
■ 2006/2008	71.6% [^]	88.5%	86.1%	100.0% [^]	84.1%
■ 2010/2011	72.6% [^]	91.7%	98.4% [^]	100.0% [^]	86.3%
■ 2014/2015	80.8% [^]	88.8%	99.5% [^]	100.0% [^]	91.1%

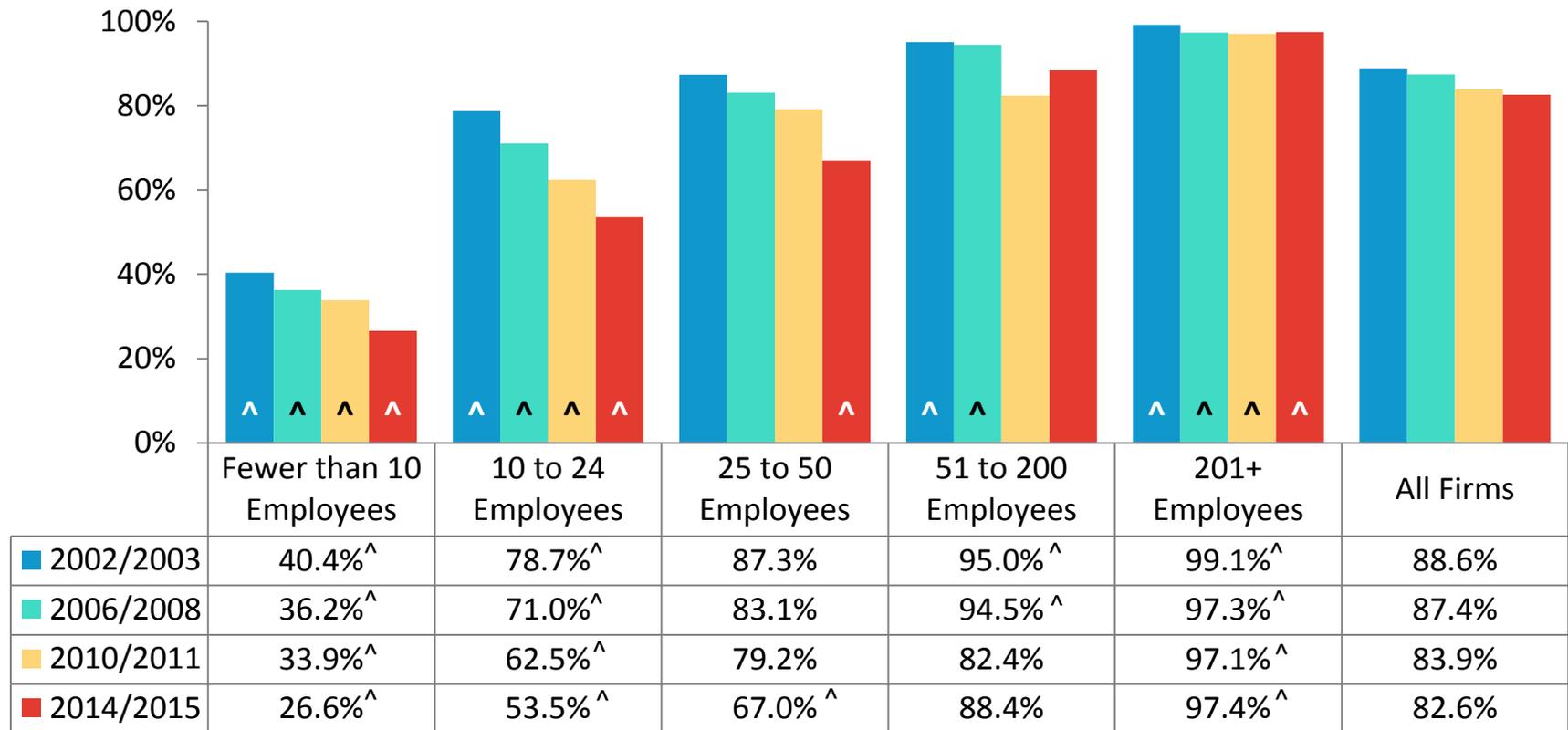
*Indicates a statistically significant difference (95% level) from previous time period estimate.

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Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

Percent of Minnesota Employees in Establishments That Offer Health Insurance, by Firm Size



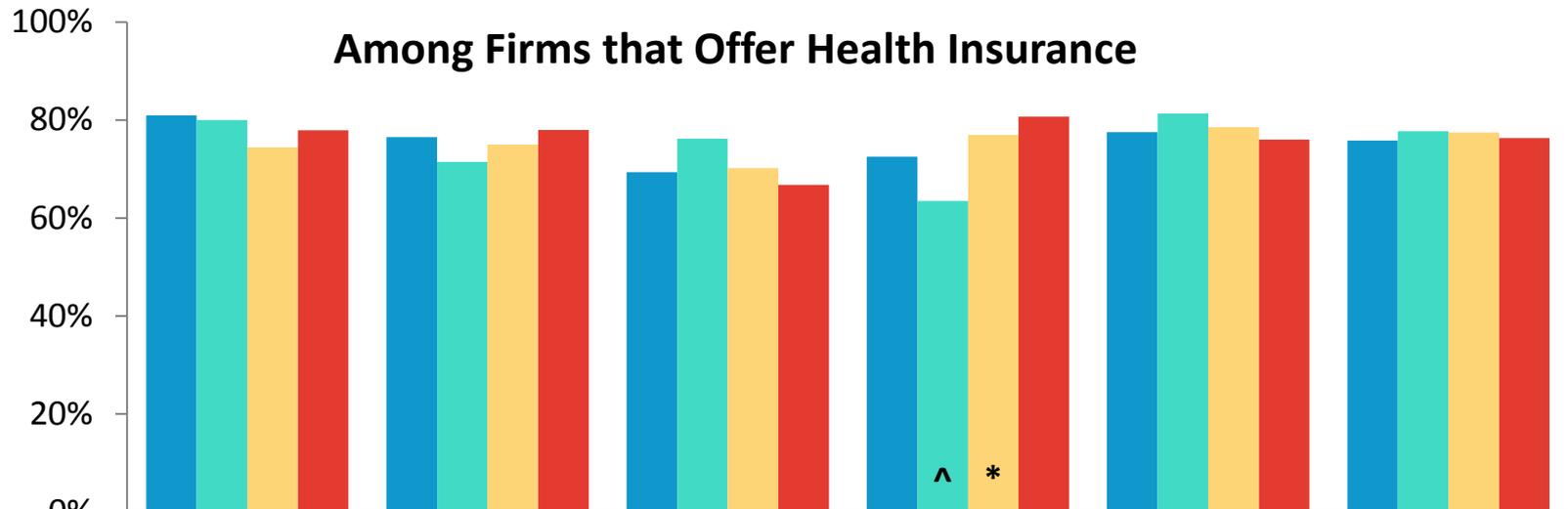
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Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

Percent of Minnesota Employees Eligible for Health Insurance, by Firm Size



	Fewer than 10 Employees	10 to 24 Employees	25 to 50 Employees	51 to 200 Employees	201+ Employees	All Firms
■ 2002/2003	80.9%	76.5%	69.4%	72.5%	77.5%	75.8%
■ 2006/2008	80.0%	71.5%	76.2%	63.5% [^]	81.3%	77.7%
■ 2010/2011	74.4%	75.0%	70.2%	76.9% [*]	78.6%	77.4%
■ 2014/2015	77.9%	78.0%	66.8%	80.7%	76.0%	76.3%

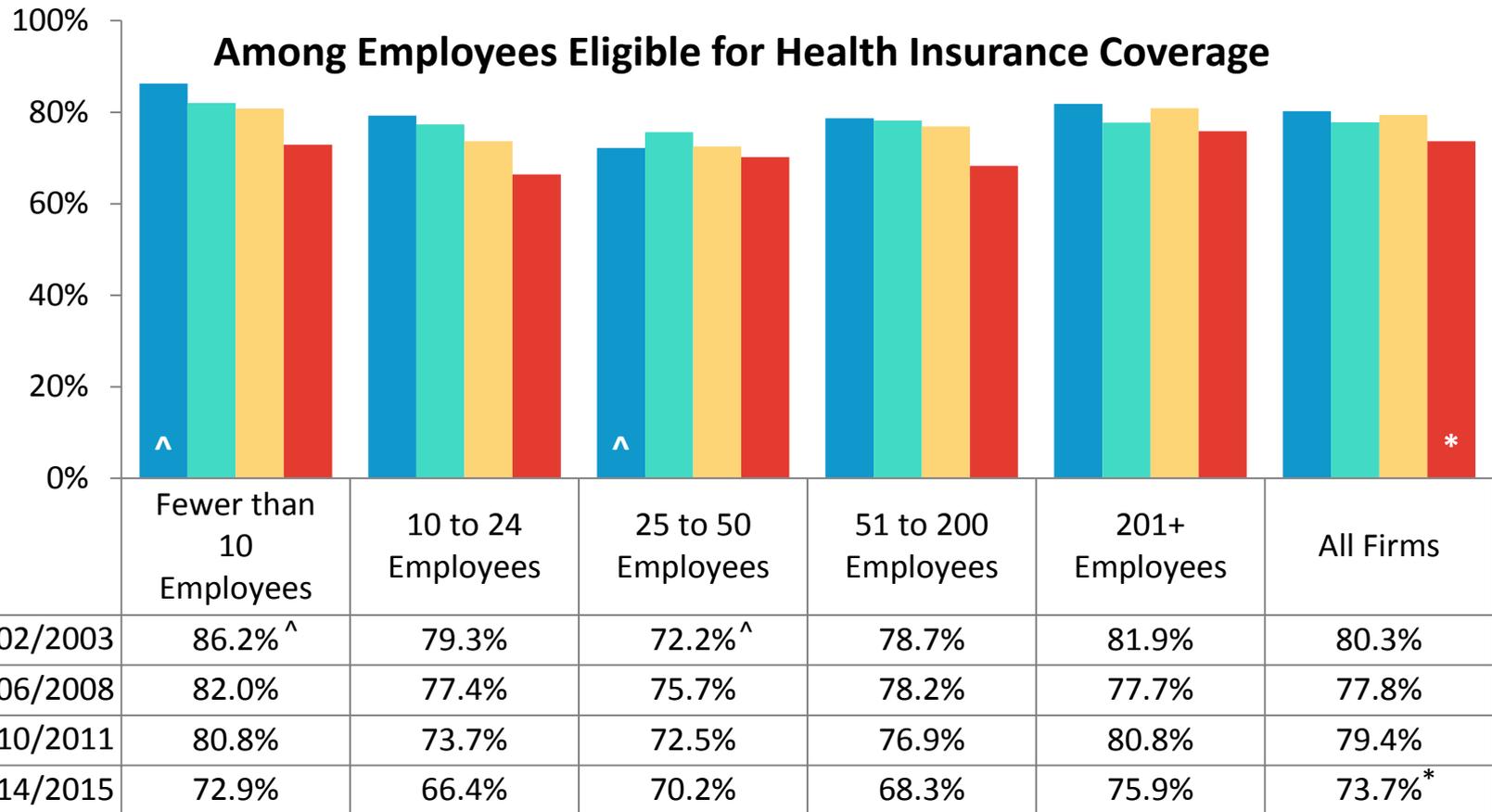
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Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

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



Among those eligible for coverage from their employer.

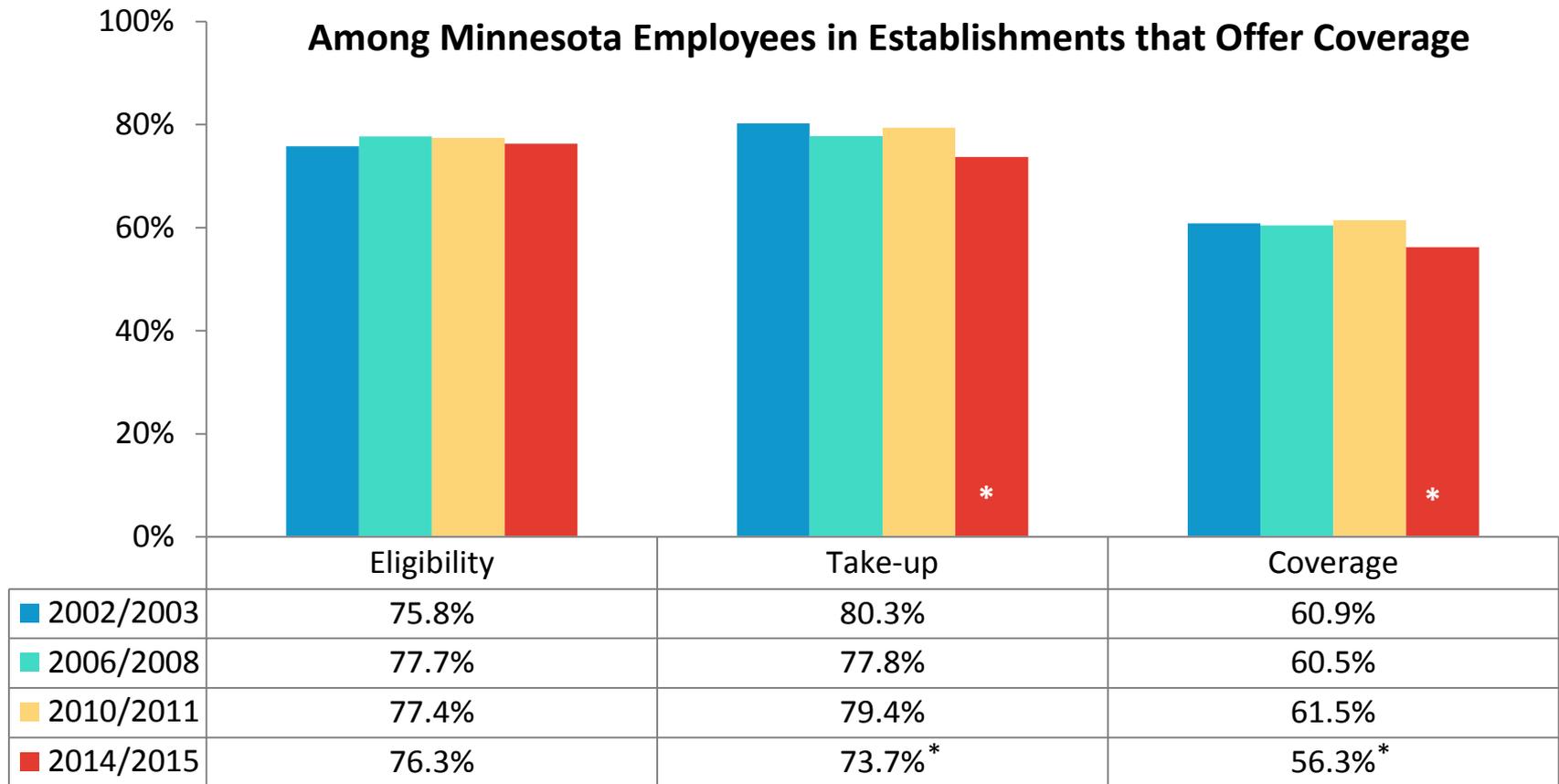
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Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

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



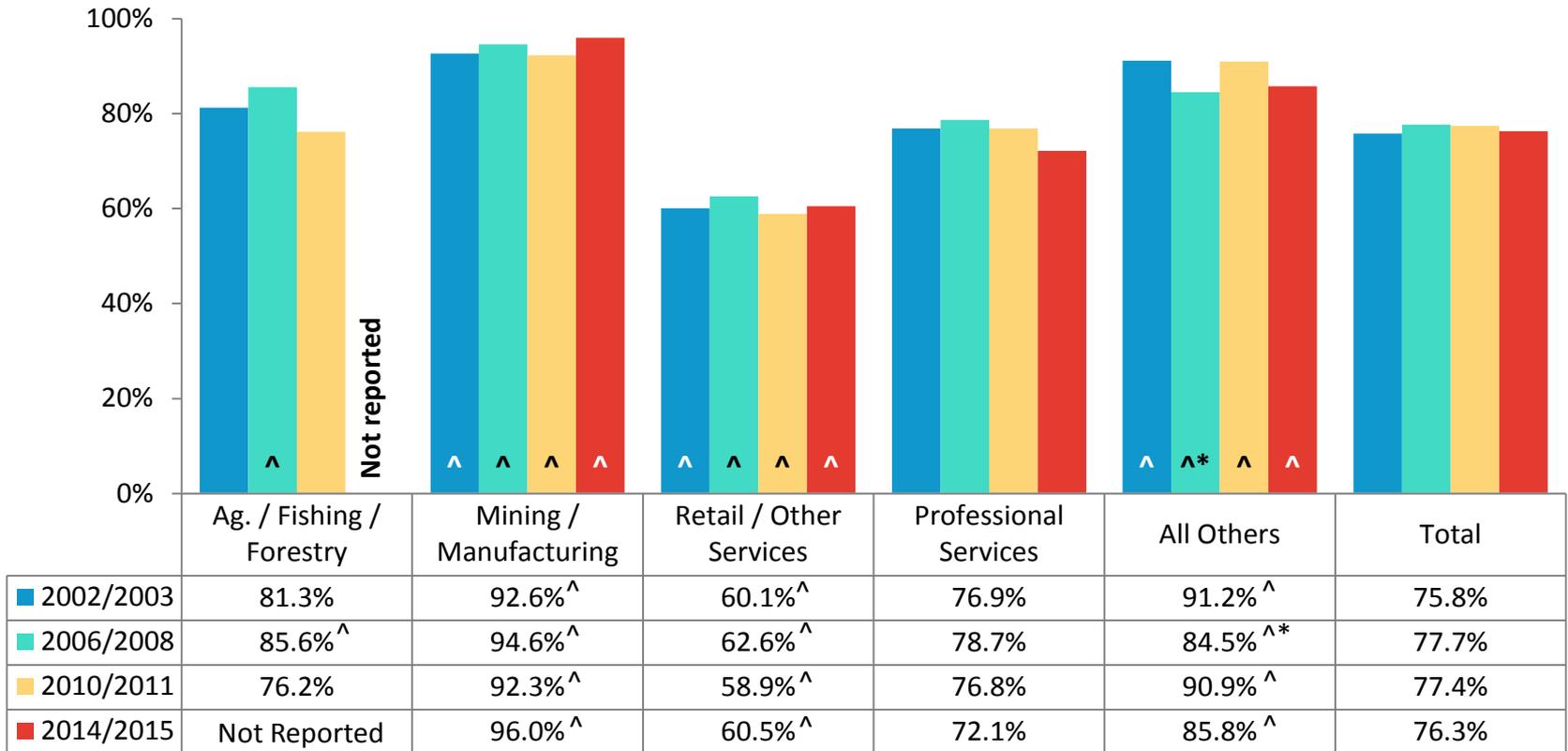
“Take-up” is the percent of *eligible* employees who enroll in health insurance. “Coverage” is the percent of all employees with an *offer* who enroll in health insurance.

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Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

Percent of Minnesota Employees Enrolled in Coverage by Industry Sector



“Coverage” is the percent of all employees with an *offer* who enroll in health insurance.

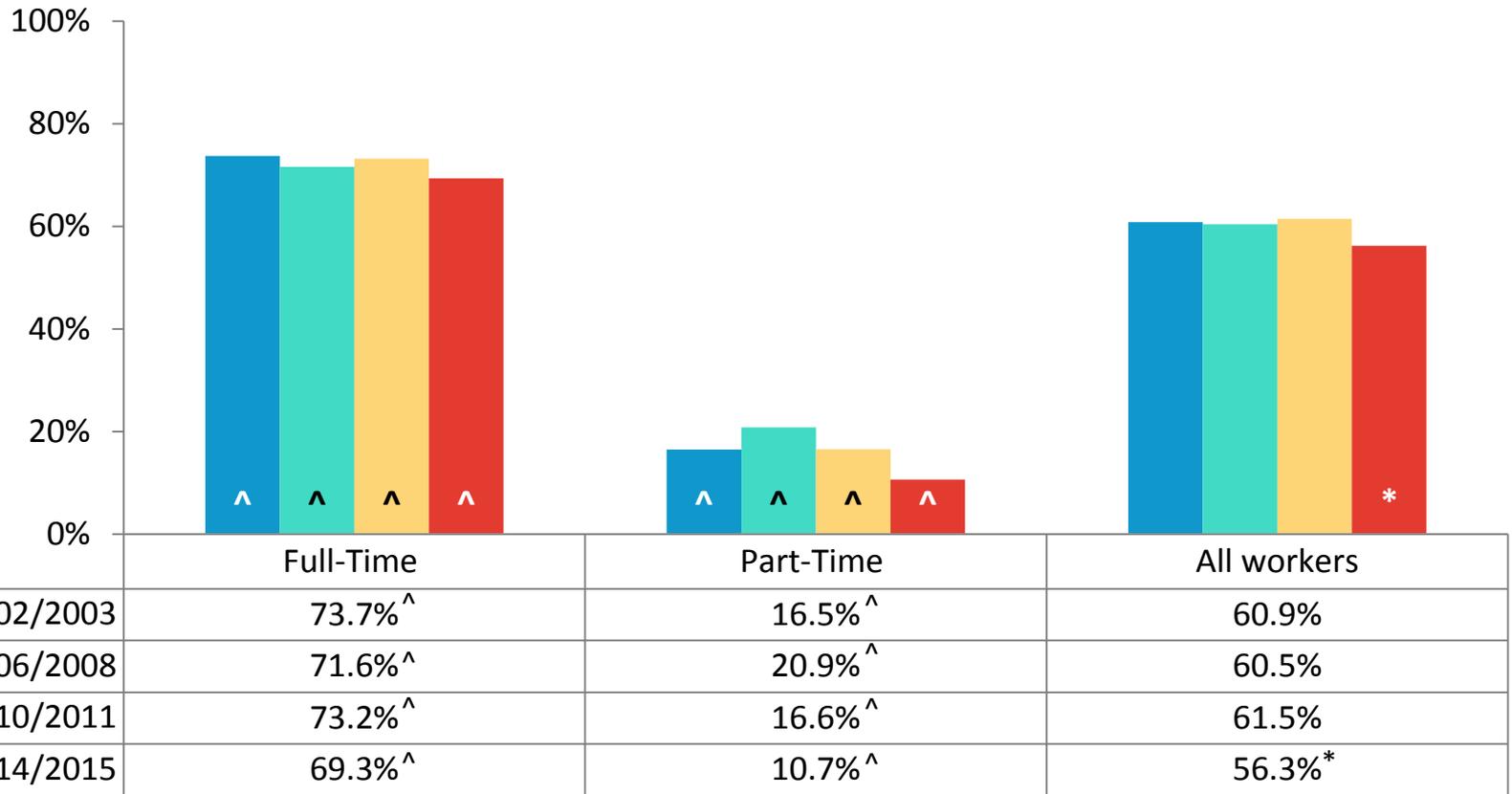
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Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. “Not reported” indicates not enough data to provide results. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

Percent of Minnesota Employees Enrolled in Coverage by Full-Time/Part-Time Status



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

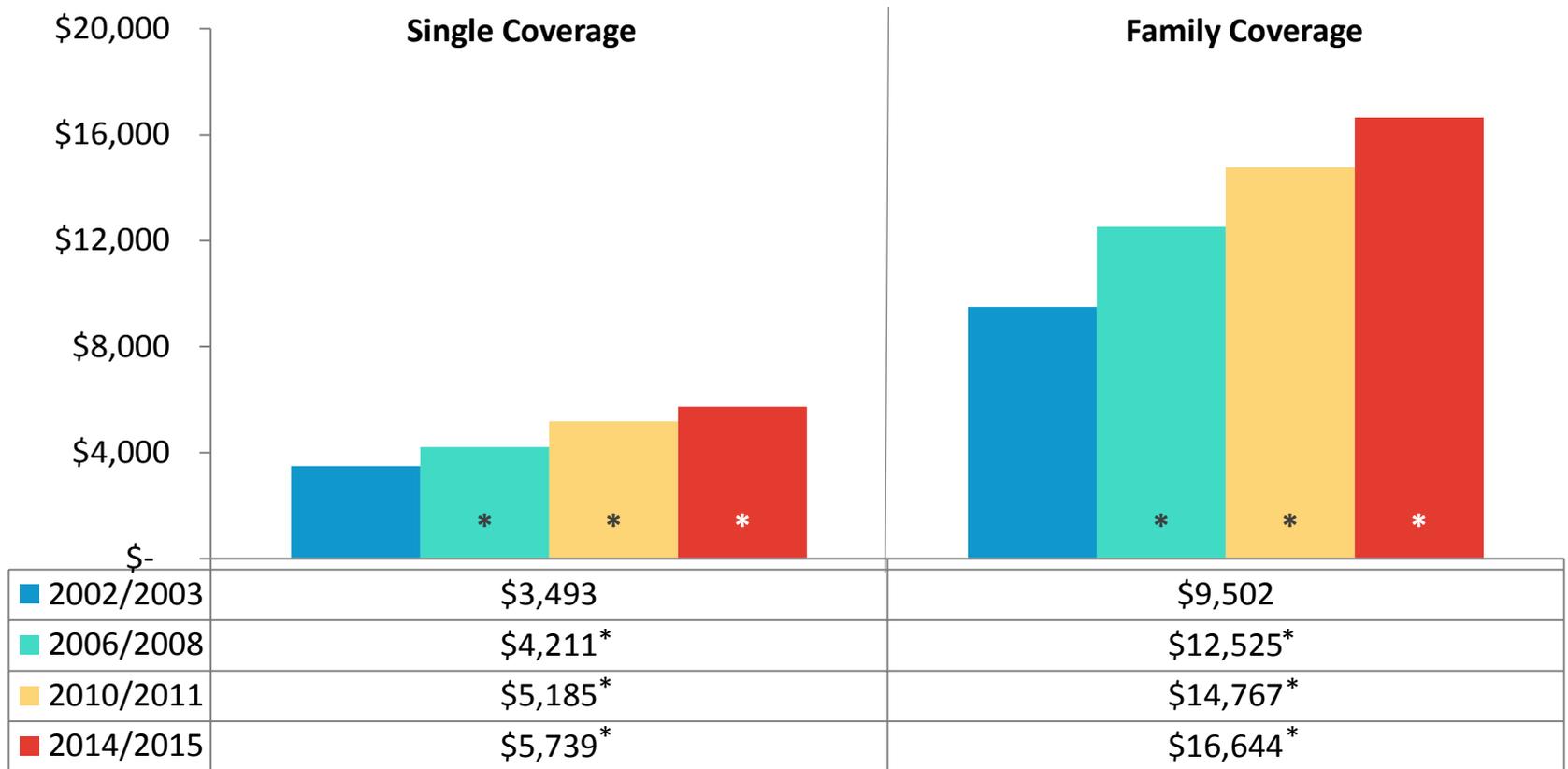
[^]Indicates a statistically significant difference (95% level) from average of all firms within time period.

Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Part-time is defined by survey respondent as not being full-time. Full-time definition is determined by respondent and no minimum number of hours is specified in the survey. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

COST OF COVERAGE & COST SHARING (SELECT YEARS)

Average Annual Health Insurance Premiums in Minnesota

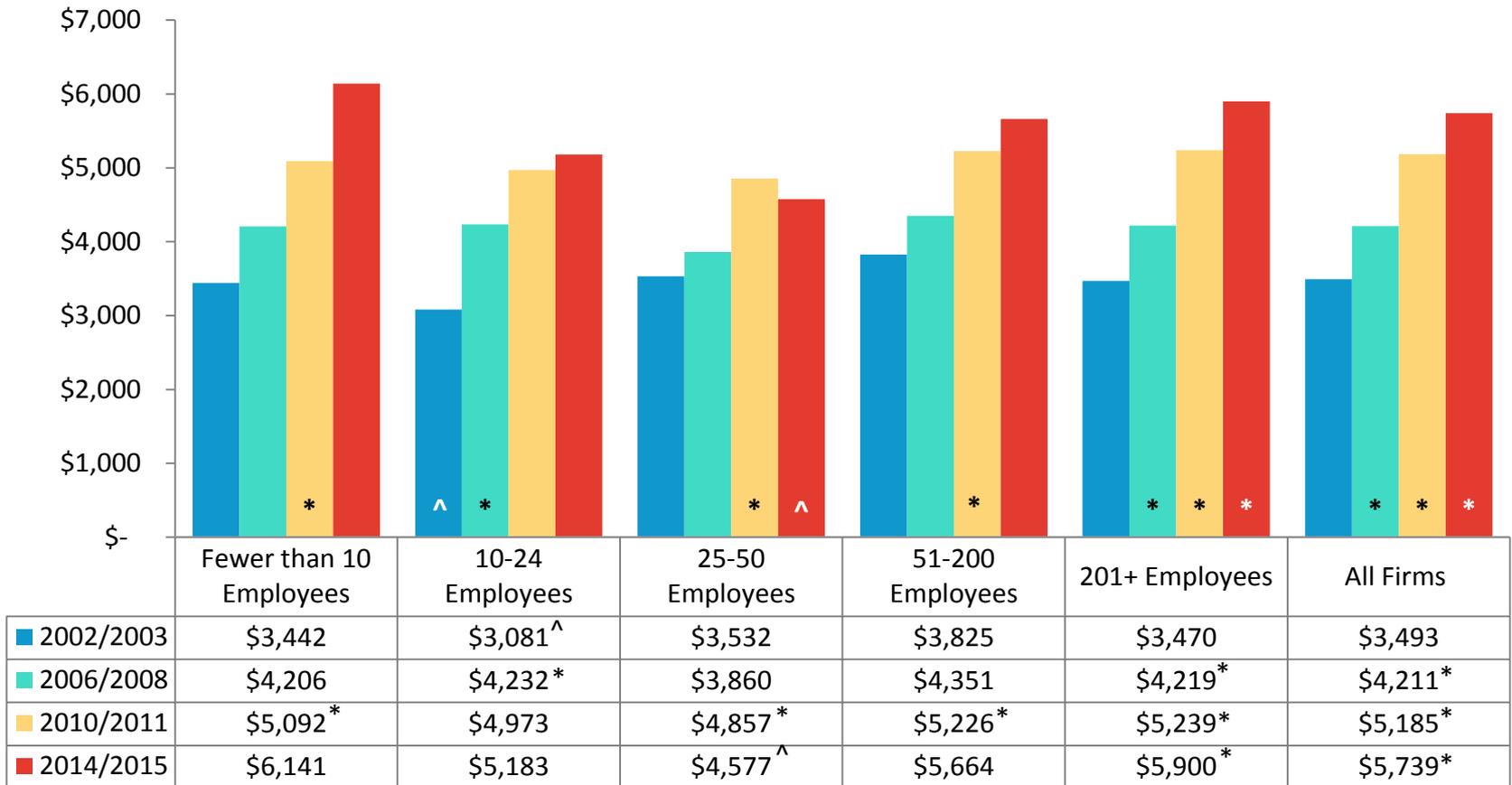


*Indicates a significant difference (95% level) from estimates of previous time period shown.

Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Family coverage excludes employee-plus-one coverage. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

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



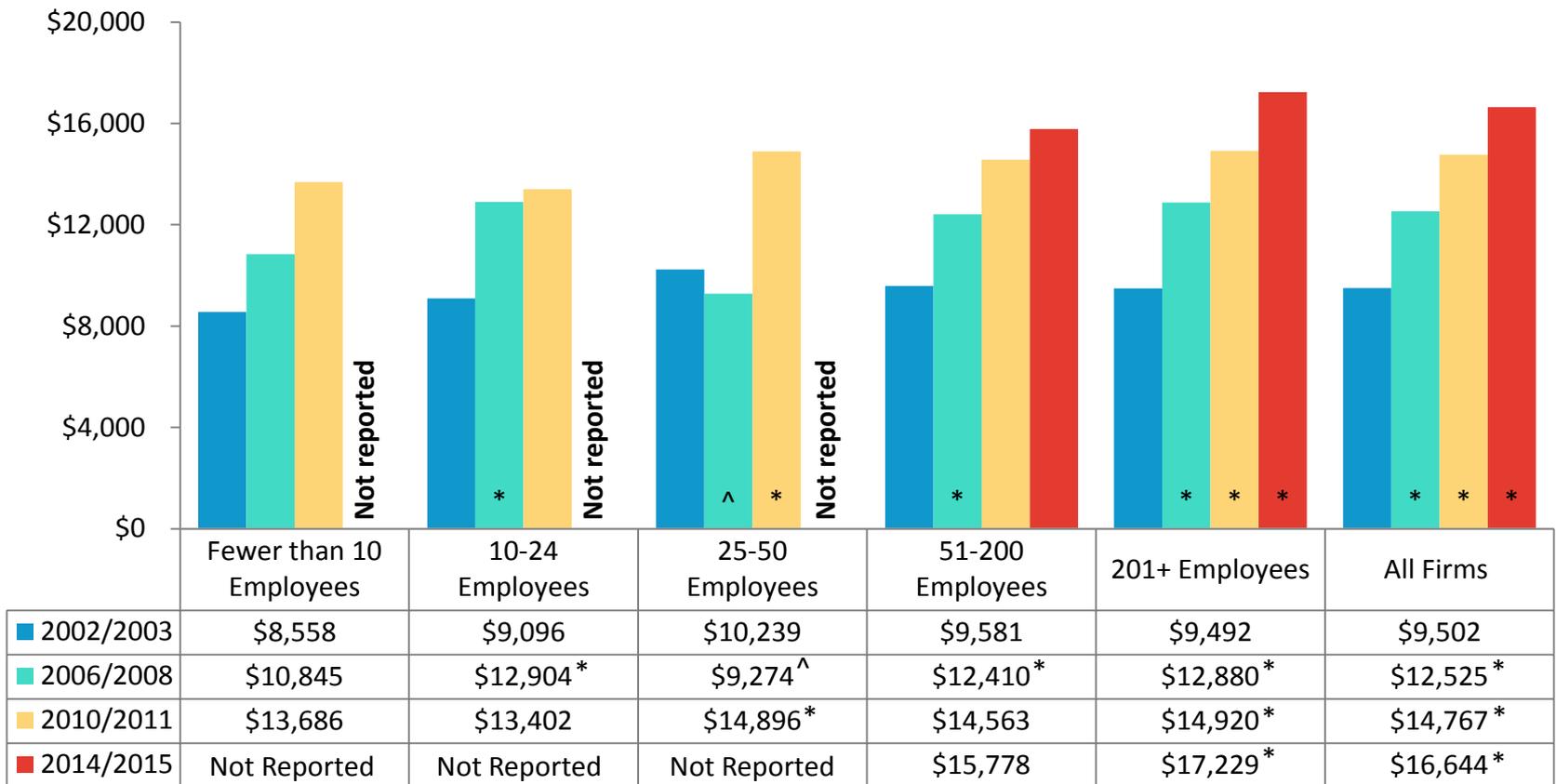
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Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Family coverage excludes employee-plus-one coverage. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

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



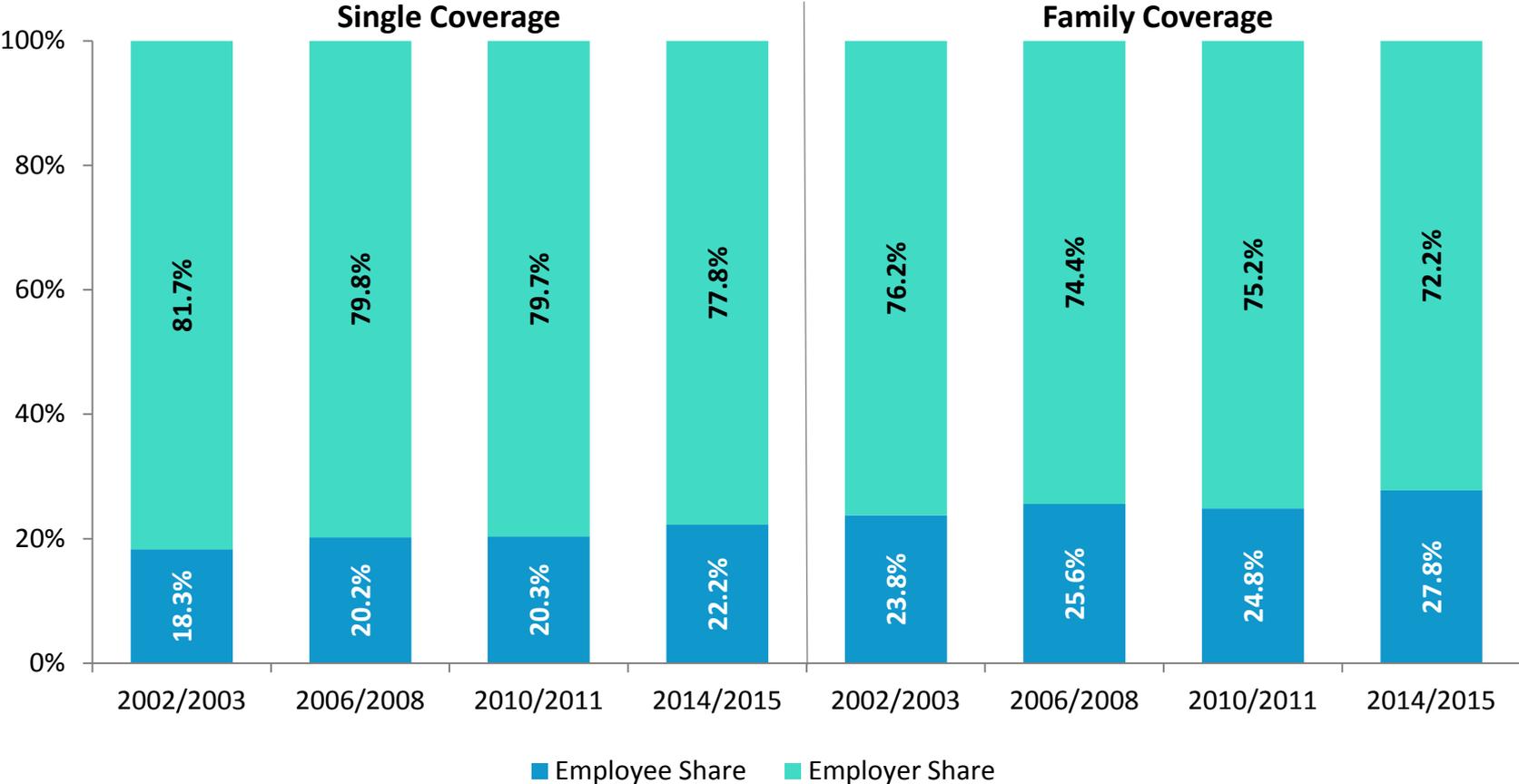
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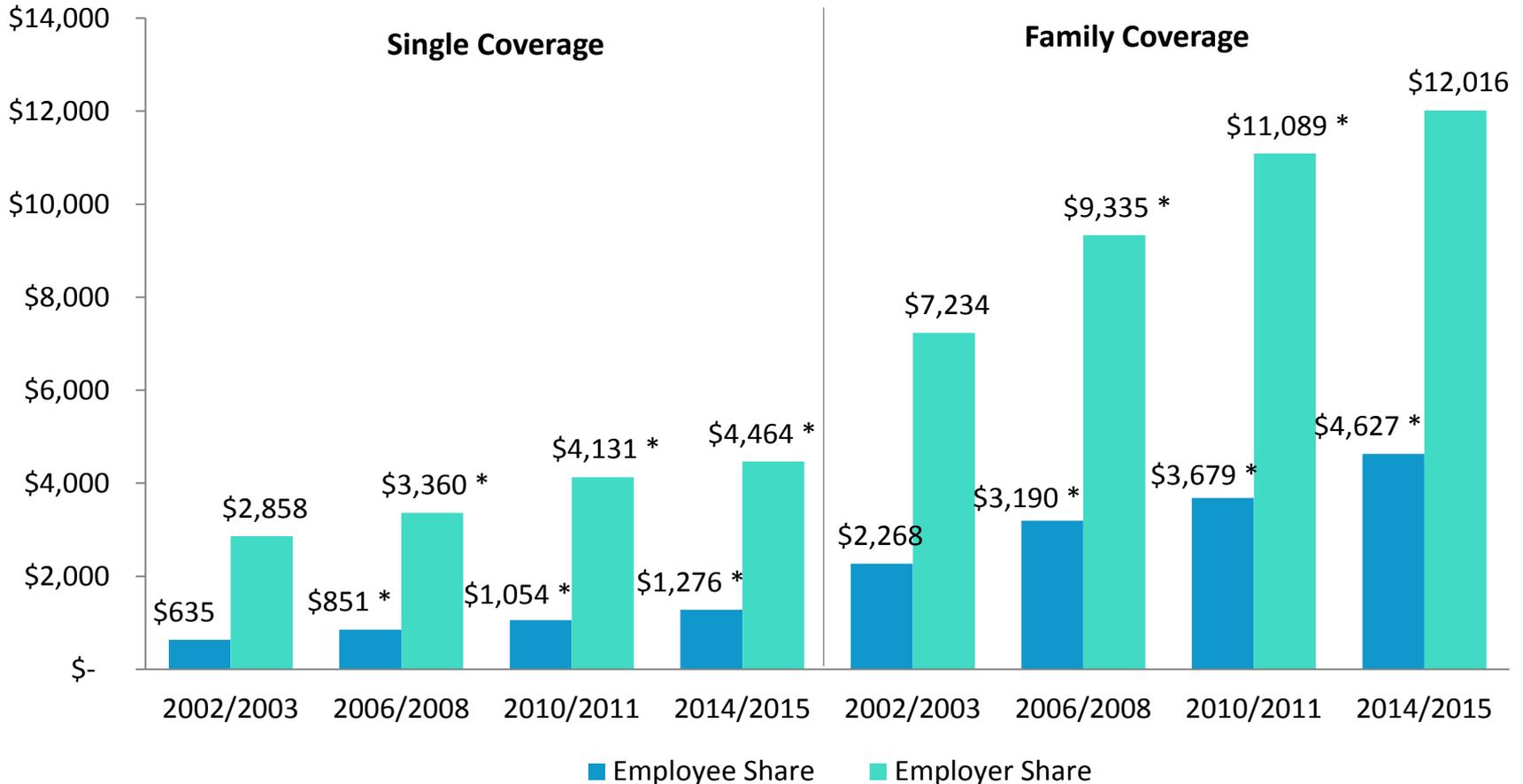
[Summary of Graph](#)

Average Employer and Employee Shares of Premiums in Minnesota



Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Family coverage excludes employee-plus-one coverage. Results are not statistically significant at the 95% level from previous time period shown. Data presented are weighted averages of two years of data.

Average Annual Employee and Employer Contribution to Premiums in Minnesota

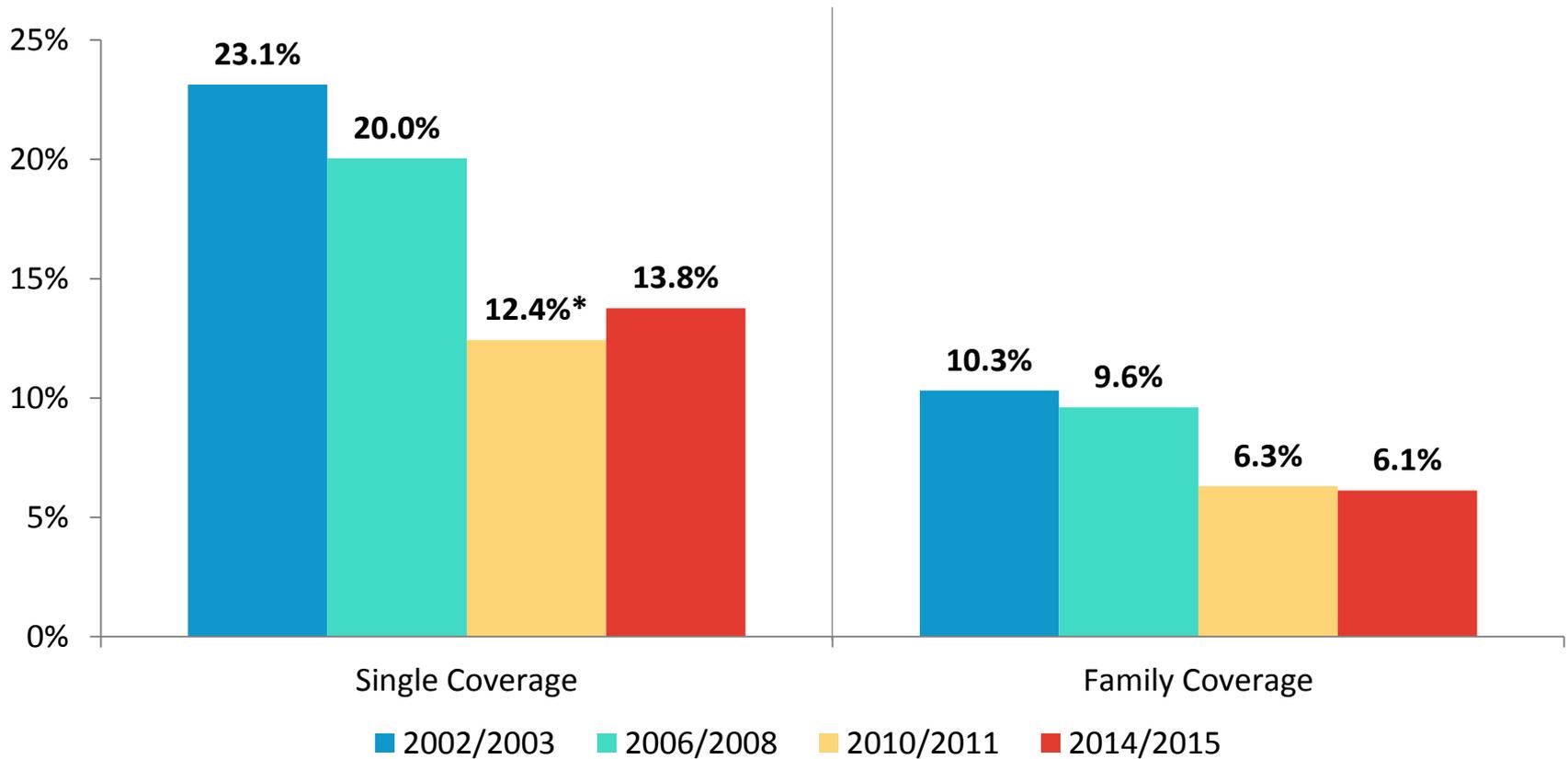


*Indicates a statistically significant difference (95% level) from estimate of previous time period shown.

Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Family coverage excludes employee-plus-one. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

Percent of Enrollees Whose Employer Pays 100 Percent of Premium Coverage in Minnesota

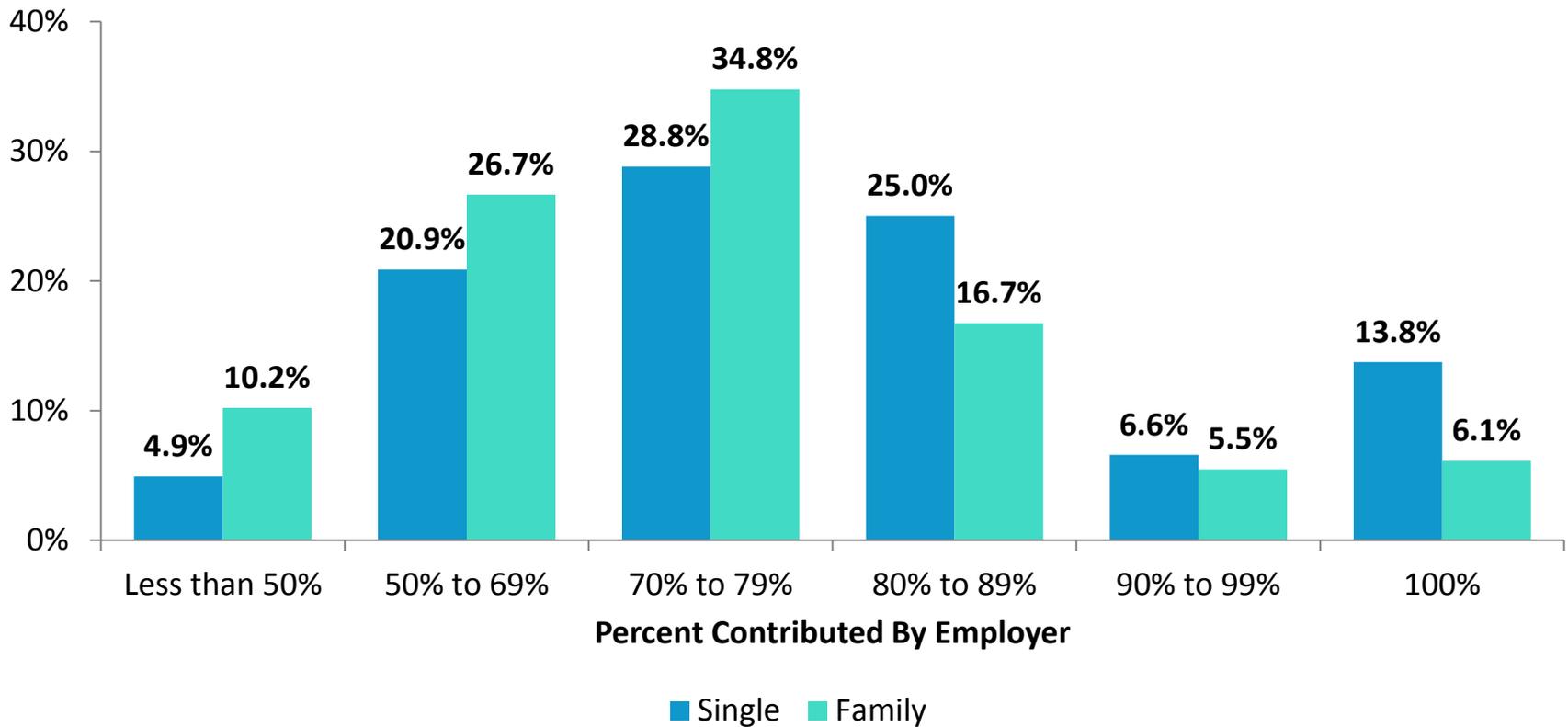


Family figures for 2002/2003, 2006/2008, and 2010/2011 do not meet standard of reliability or precision.

Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Family coverage excludes employee-plus-one coverage. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

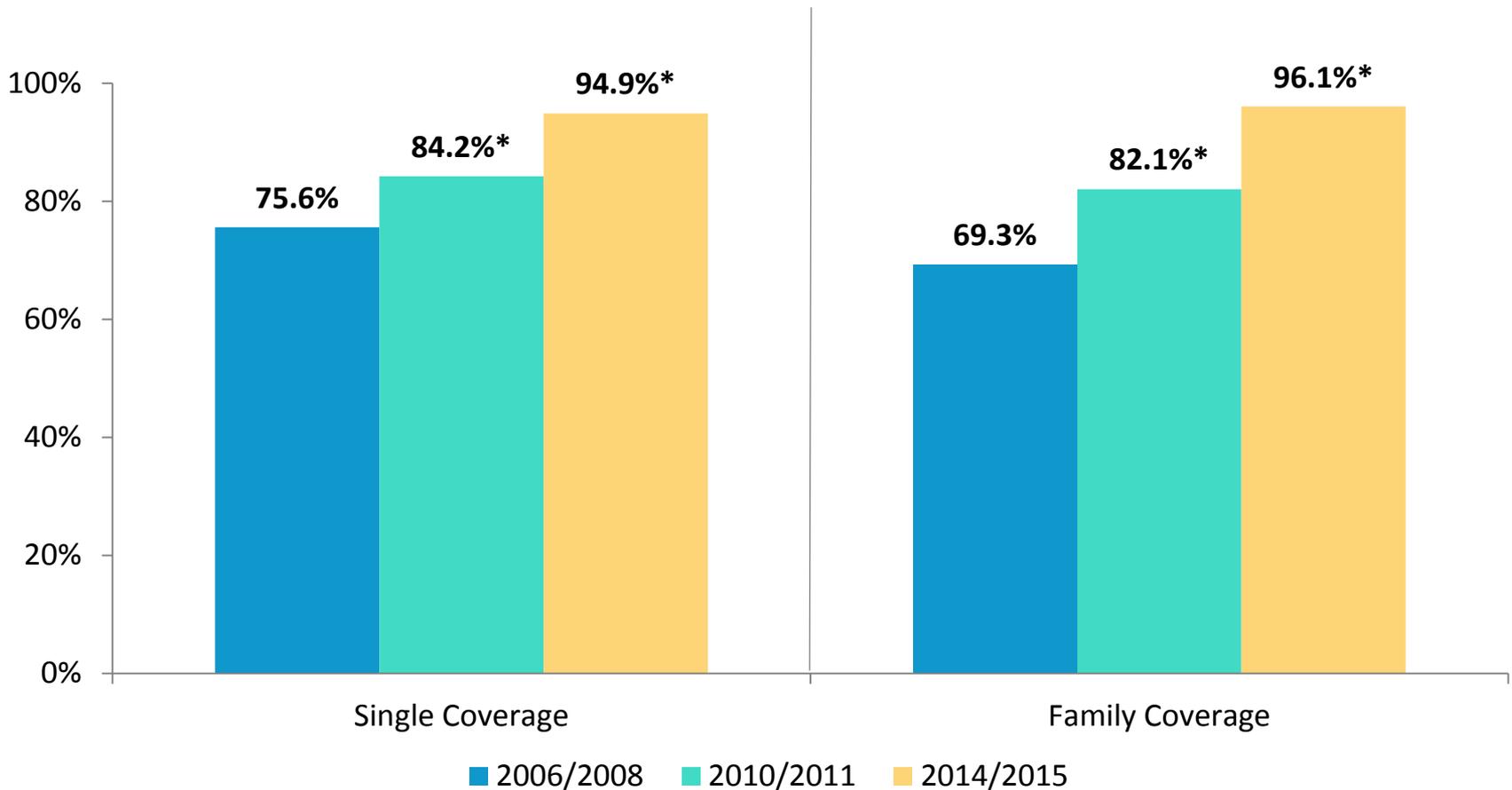
Distribution of Minnesotans with Employer Coverage by Level of Employer Contribution, 2014/2015



Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Family coverage excludes employee-plus-one coverage. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

Percent of Employees Enrolled in a Health Plan with a Deductible

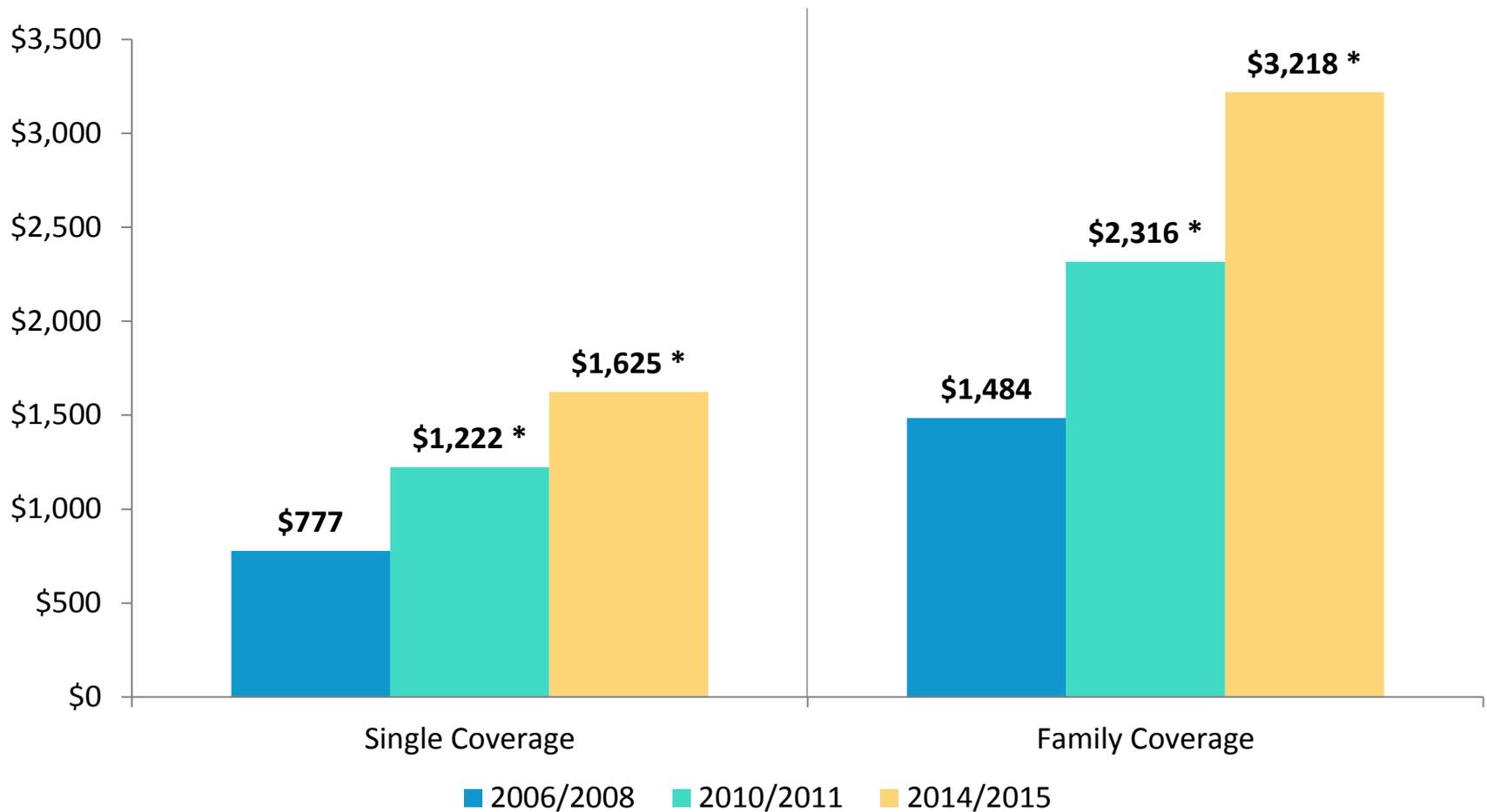


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Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Data not available for prior to 2003. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

Average Deductible for Individuals with Employer Coverage

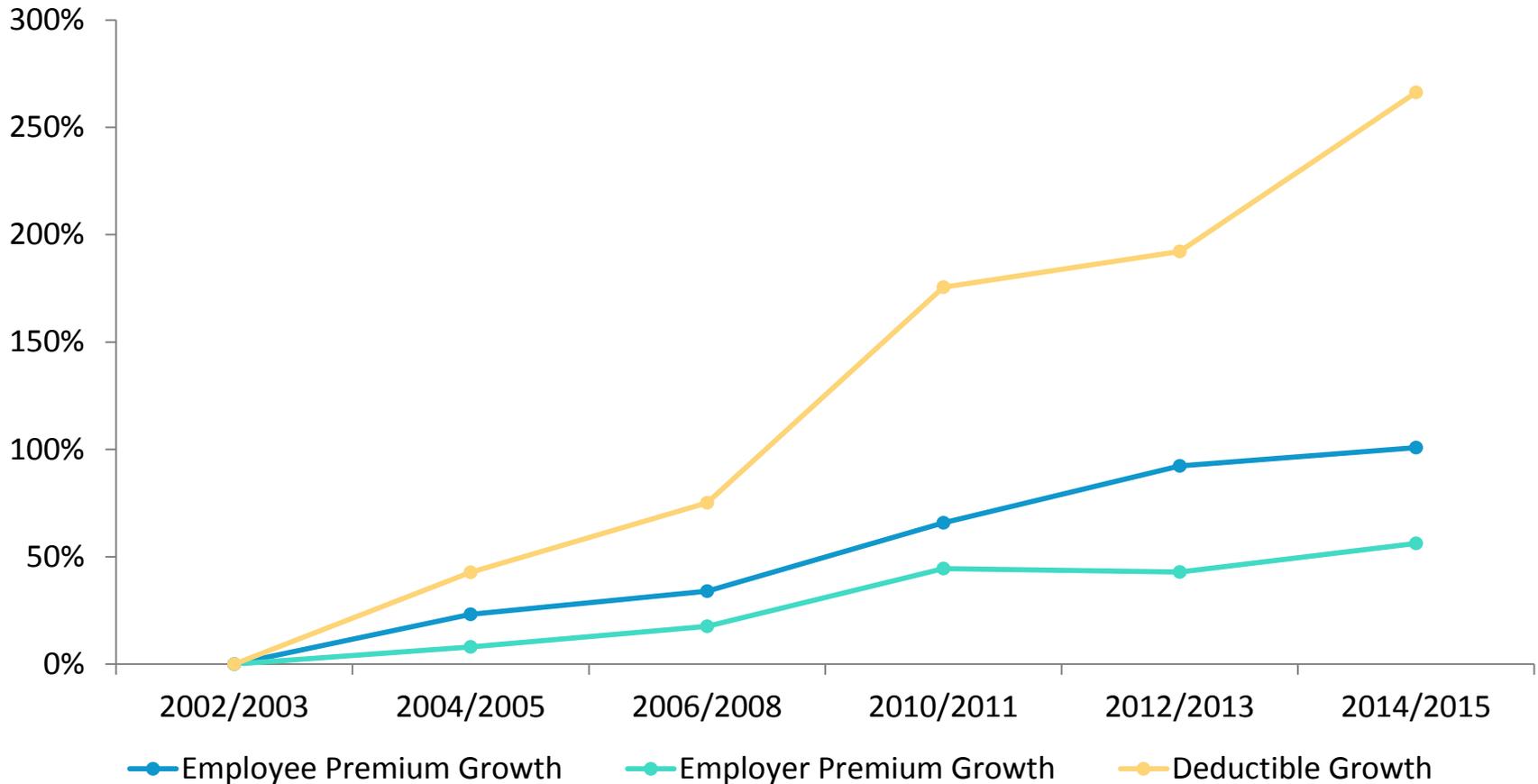


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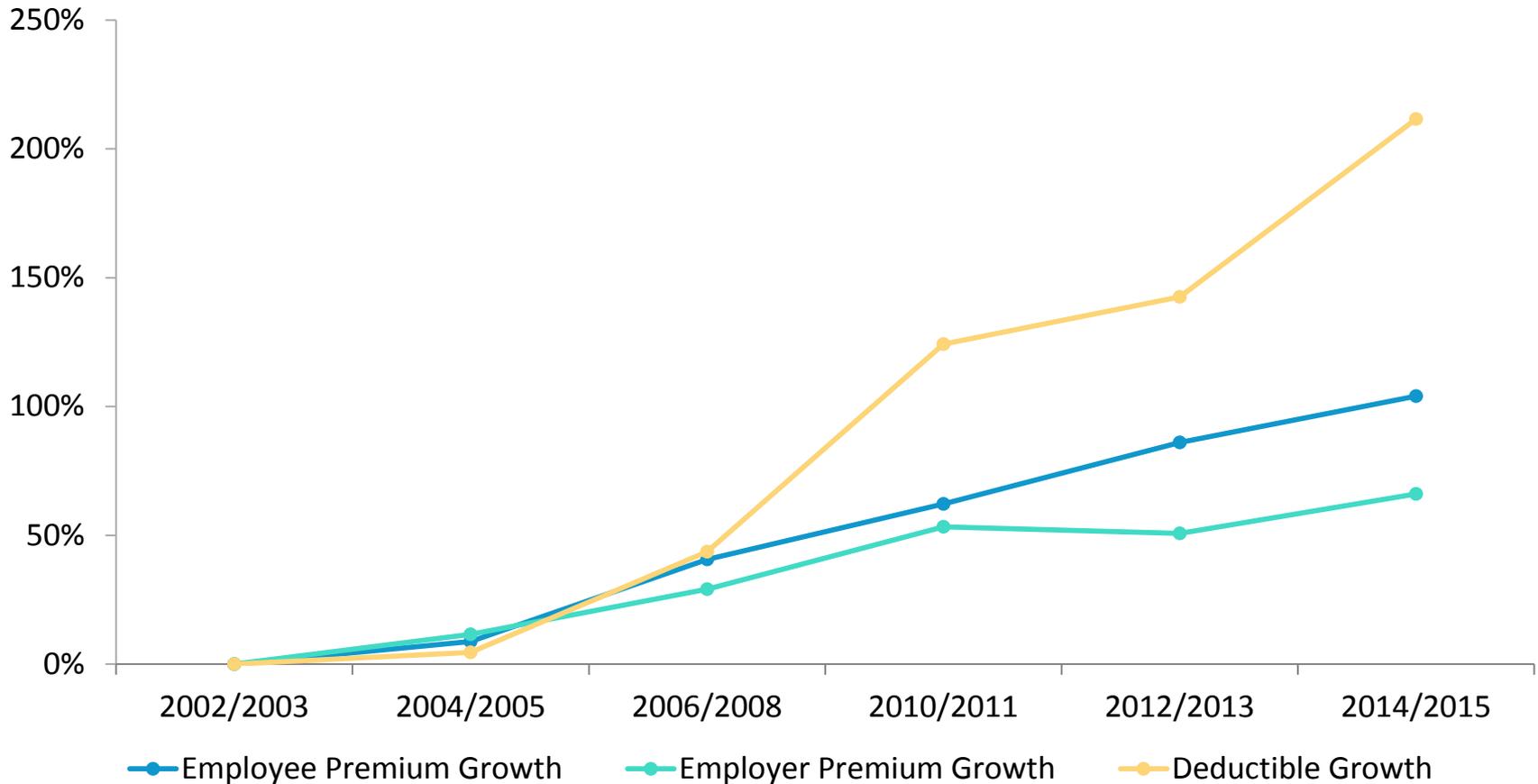
Cumulative Growth Rates of Premiums and Deductibles for Individual Coverage



Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Deductible data not reported prior to 2002. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

Cumulative Growth Rates of Premiums and Deductibles for Family Coverage



Source: MDH analysis of data for private employers from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component. Deductible data not reported prior to 2002. Data presented are weighted averages of two years of data.

[Summary of Graph](#)

Additional Information from the Health Economics Program Available Online

- [Health Economics Program Home Page](http://www.health.state.mn.us/healthconomics)
www.health.state.mn.us/healthconomics
- [Publications](https://apps.health.state.mn.us/hep-publications/home.xhtml)
<https://apps.health.state.mn.us/hep-publications/home.xhtml>
- [Health Care Market Statistics \(Chartbook Updates\)](http://www.health.state.mn.us/divs/hpsc/hep/chartbook/index.html)
www.health.state.mn.us/divs/hpsc/hep/chartbook/index.html
- [Agency for Healthcare Research and Quality-Medical Expenditure Panel Survey Methodology](http://meps.ahrq.gov/mepsweb/survey_comp/ic_technical_notes.shtml#estimation)
http://meps.ahrq.gov/mepsweb/survey_comp/ic_technical_notes.shtml#estimation

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