

## Section 3: Employment-Based Health Insurance

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### ★ Availability of coverage

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

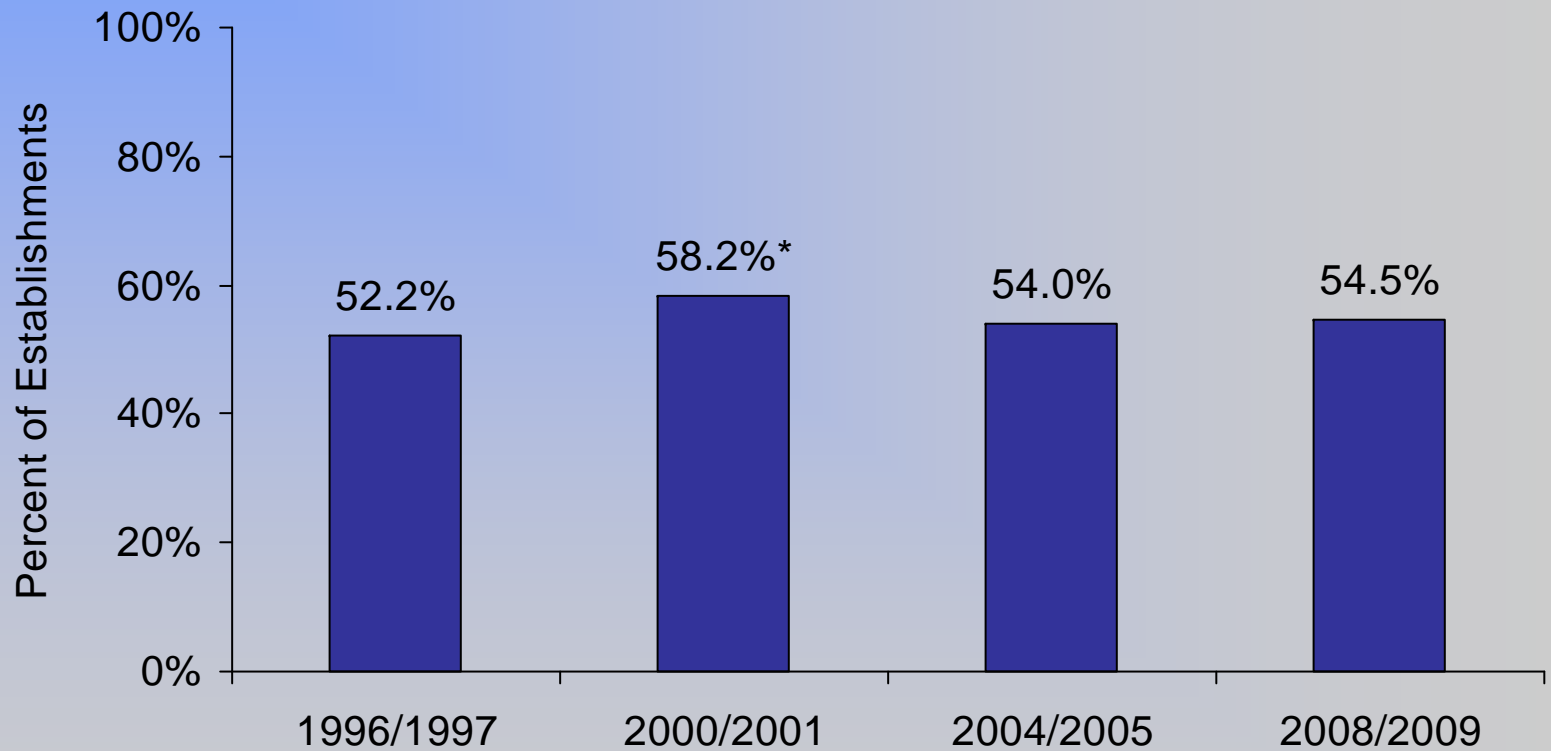
### ★ Cost of coverage & cost sharing

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

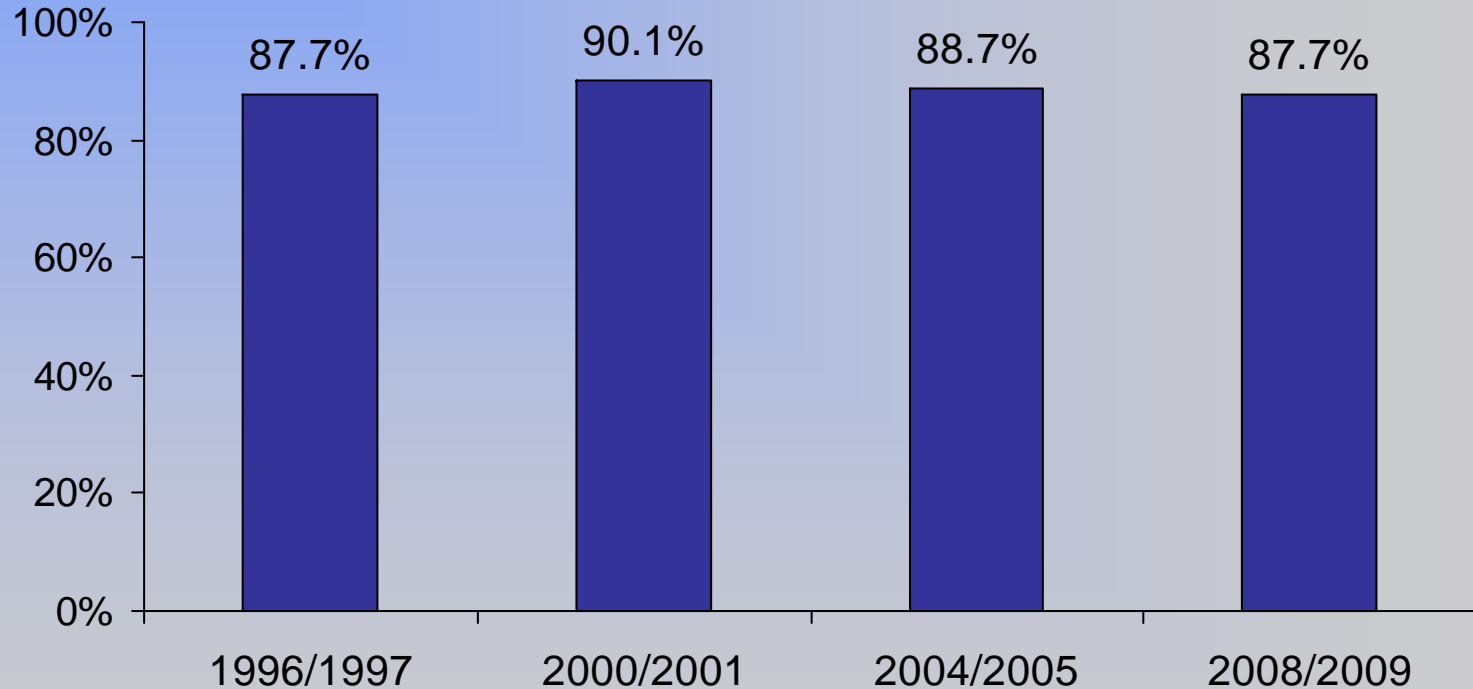
# Availability of Coverage

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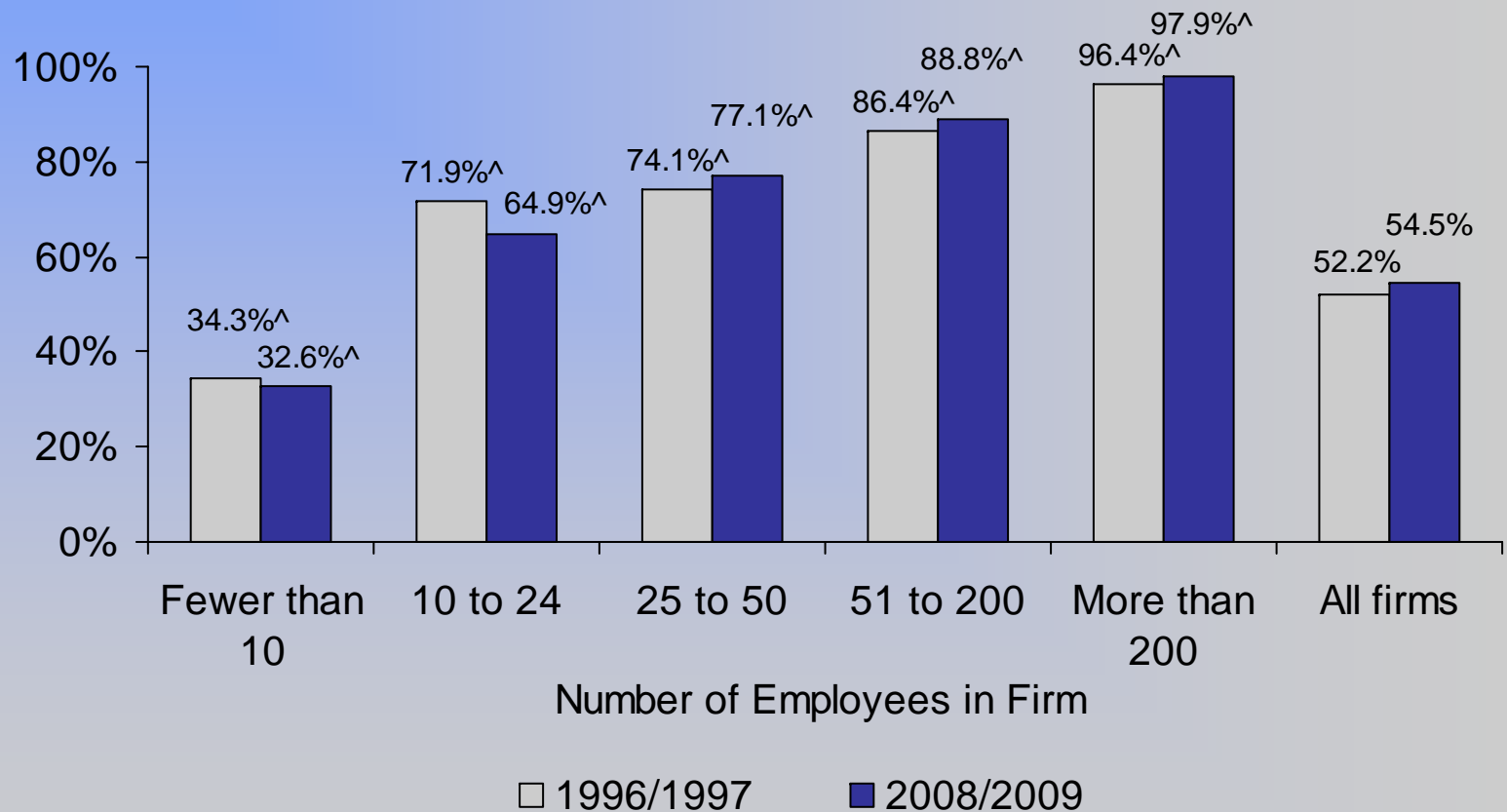
# Percent of Minnesota Business Establishments Offering Health Insurance Coverage



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



# Percent of Minnesota Employers Offering Health Insurance, by Firm Size, 1996/1997 & 2008/2009

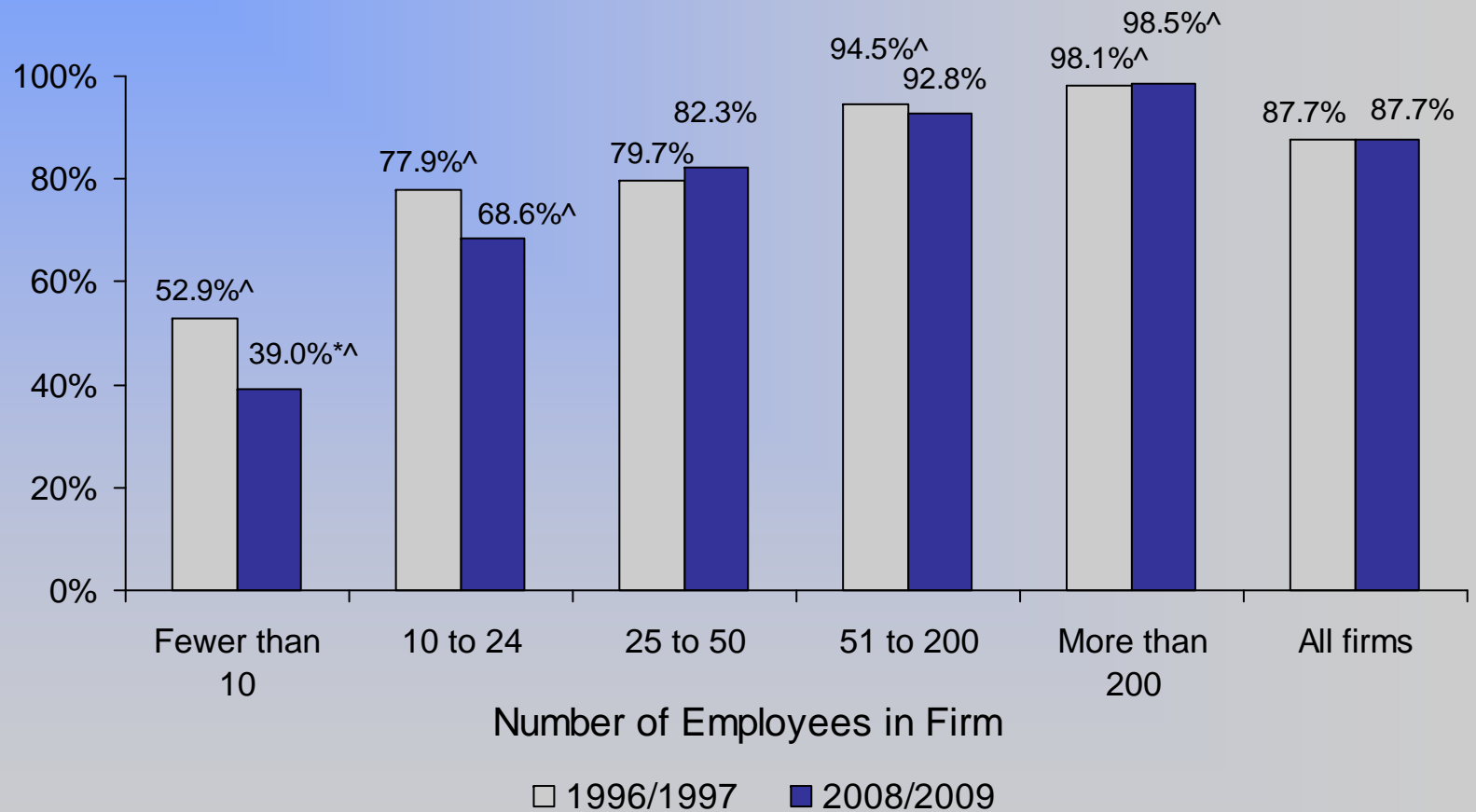


^Indicates a statistically significant difference (95% level) from average for all firm sizes within time period.

Differences from previous time period shown 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 Establishments That Offer Health Insurance, by Firm Size, 1996/1997 & 2008/2009



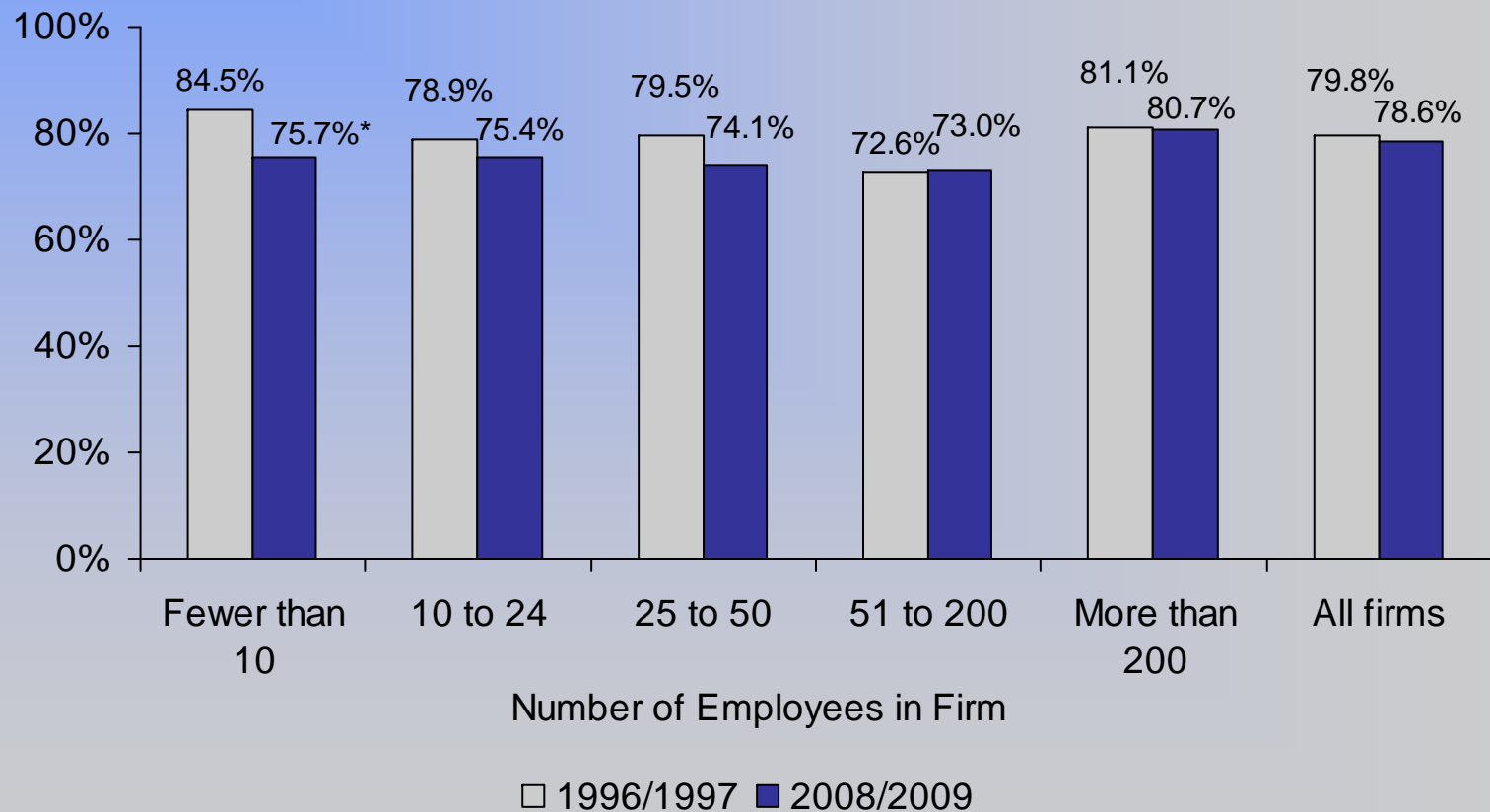
\*Indicates a statistically significant difference (95% level) from previous time period estimate.

<sup>^</sup>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 Medical Expenditure Panel Survey/IC Component.

# Percent of Employees Eligible for Health Insurance, by Firm Size, 1996/1997 & 2008/2009

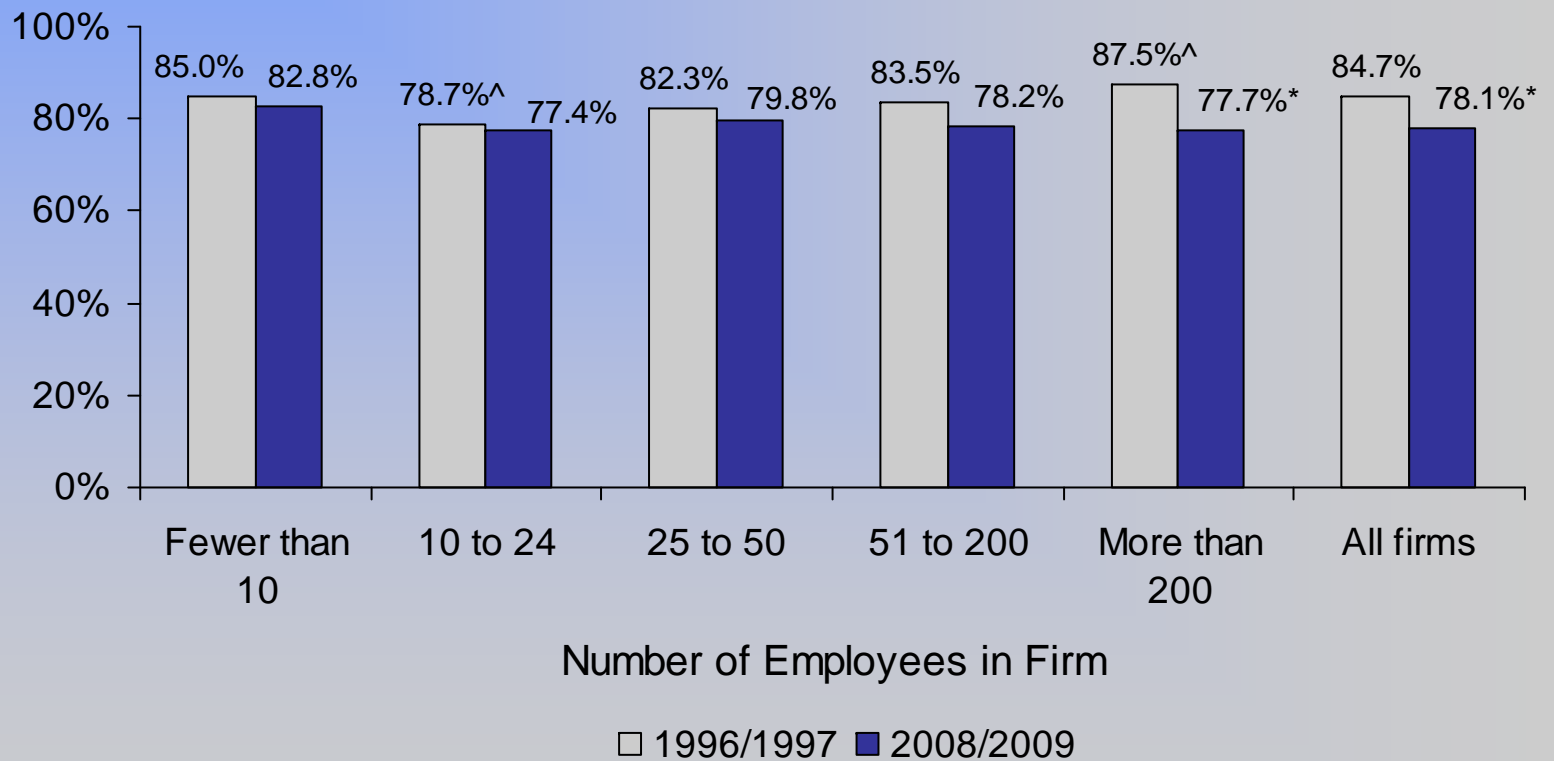
Among Employees in Establishments That Offer Coverage



\*Indicates a statistically significant difference (95% level) from estimate of previous time period shown. Differences from average for all firms 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 Eligible Employees Who Enroll in Coverage (Take-up Rate), by Firm Size, 1996/1997 & 2008/2009

Among Employees Eligible for Coverage



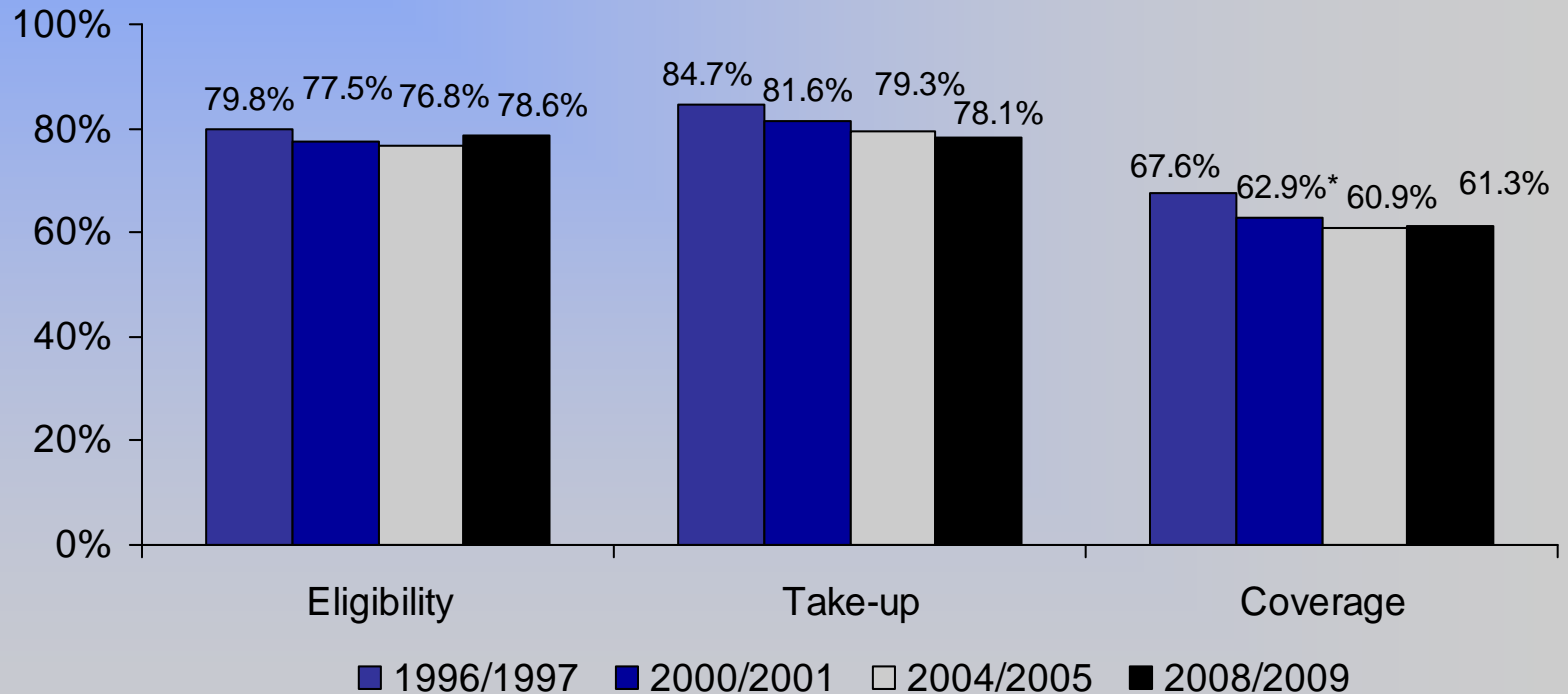
\*Indicates a statistically significant difference (95% level) from estimate of previous time period shown.

^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 Medical Expenditure Panel Survey/IC Component.

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

Among Employees in Establishments that Offer Coverage



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

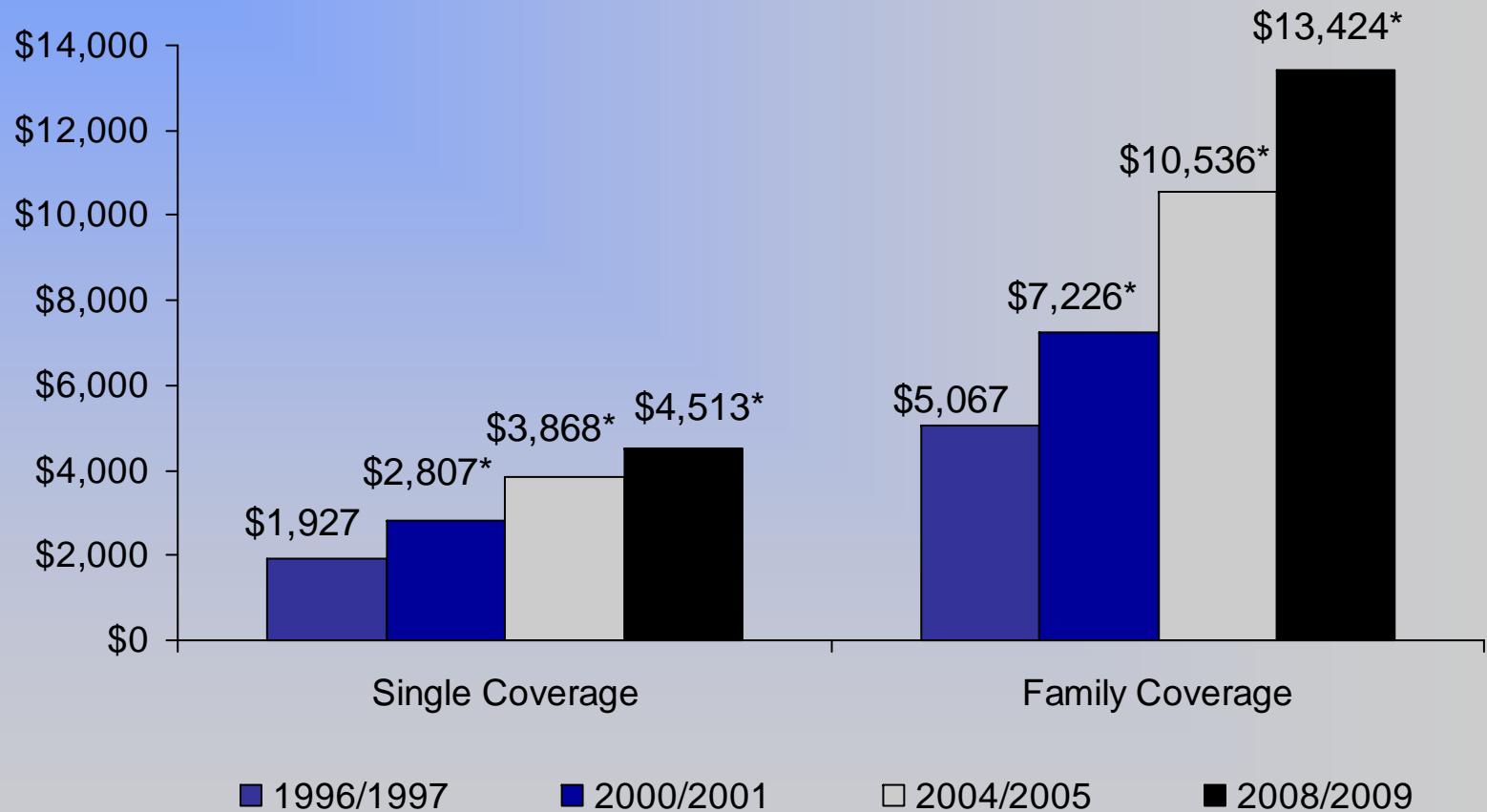
\*Indicates a significant difference (95% level) from estimate of previous time period shown.

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

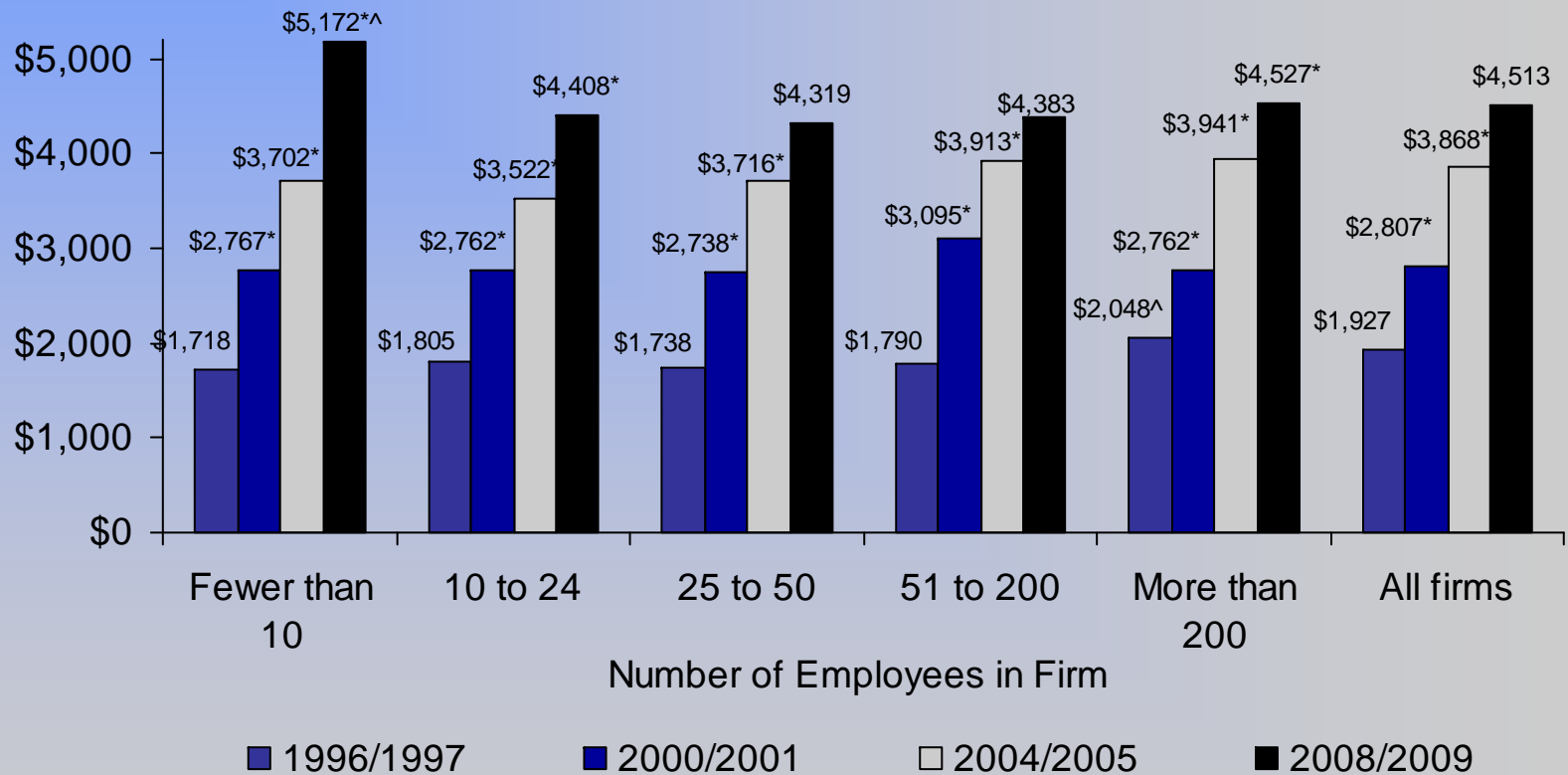
# Cost of Coverage & Cost Sharing

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# Average Annual Health Insurance Premiums in Minnesota



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

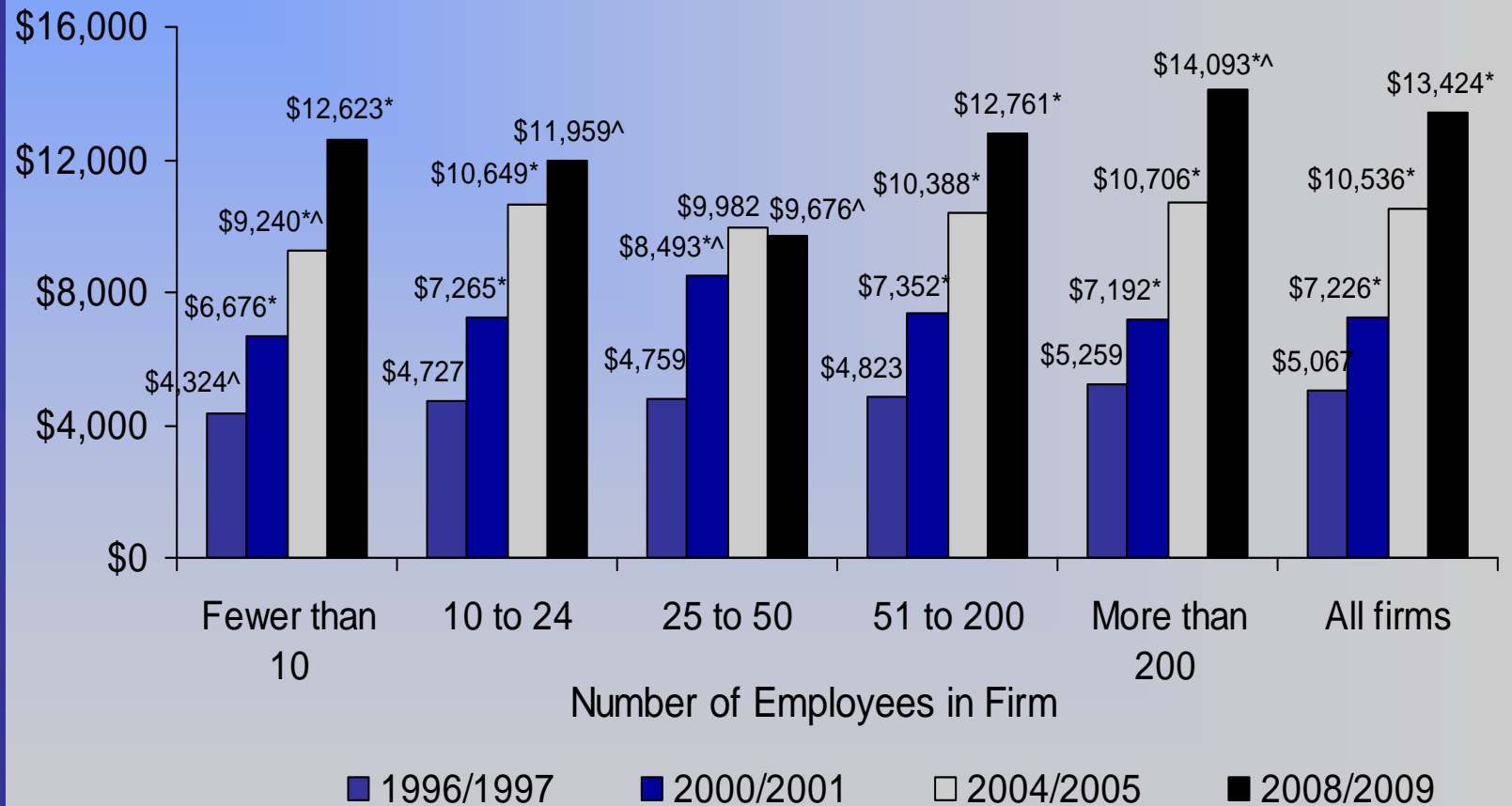


\*Indicates a statistically significant difference (95% level) from estimate of previous time period shown.

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

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

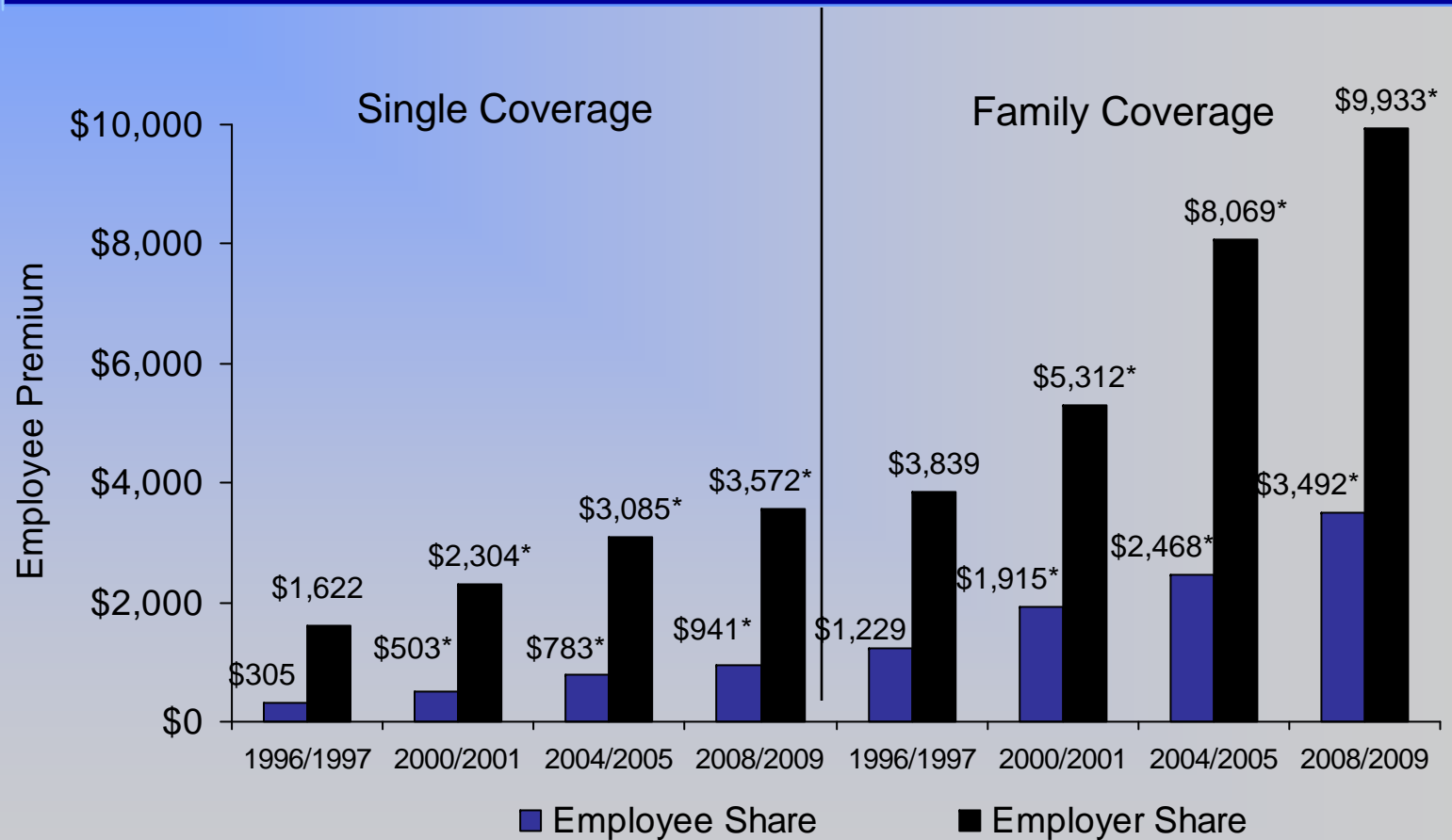


\*Indicates a statistically significant difference (95% level) from estimate of previous time period shown.

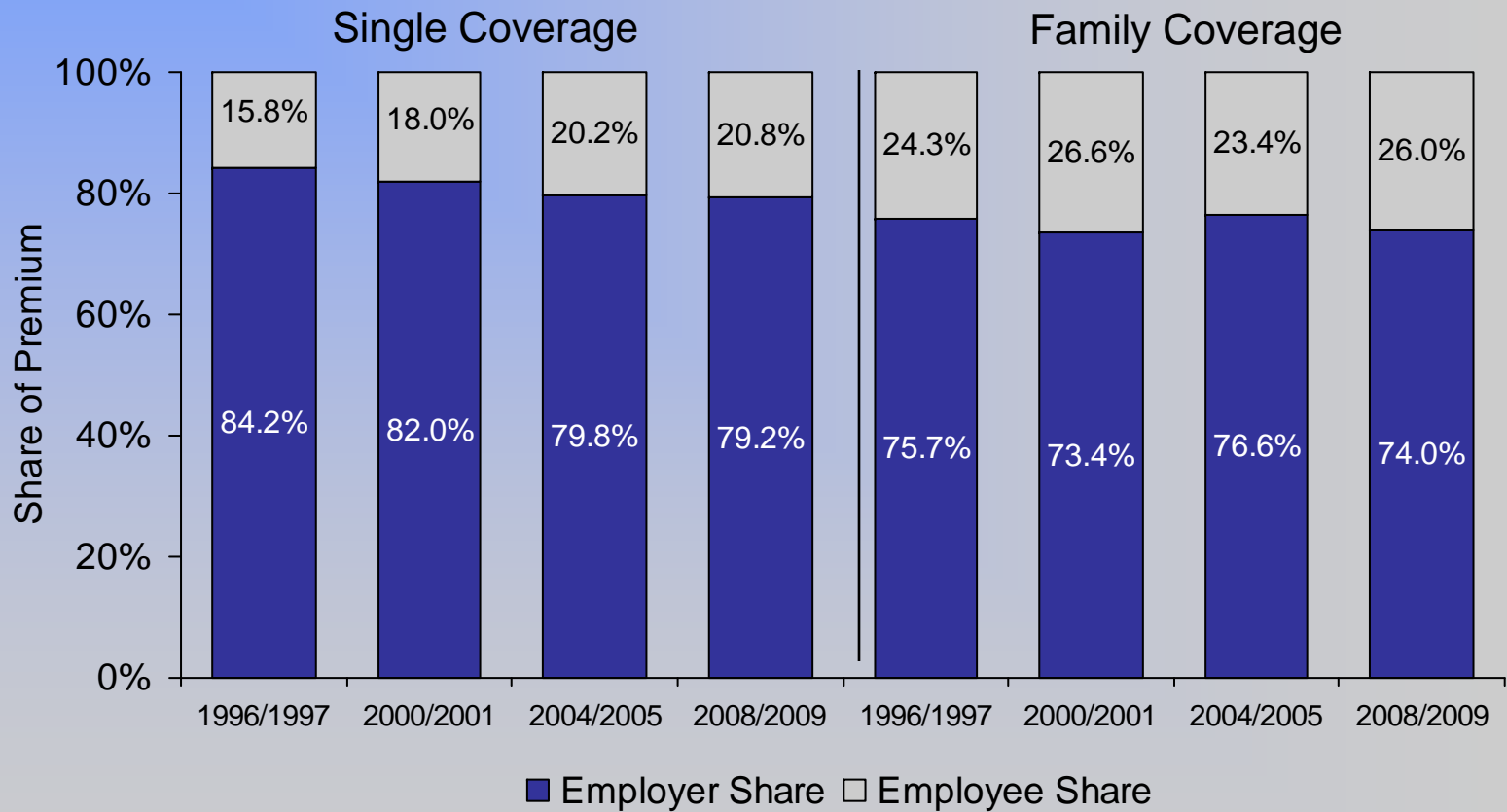
<sup>^</sup>Indicates a statistically significant difference (95% level) from average for all firms within a time period.

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

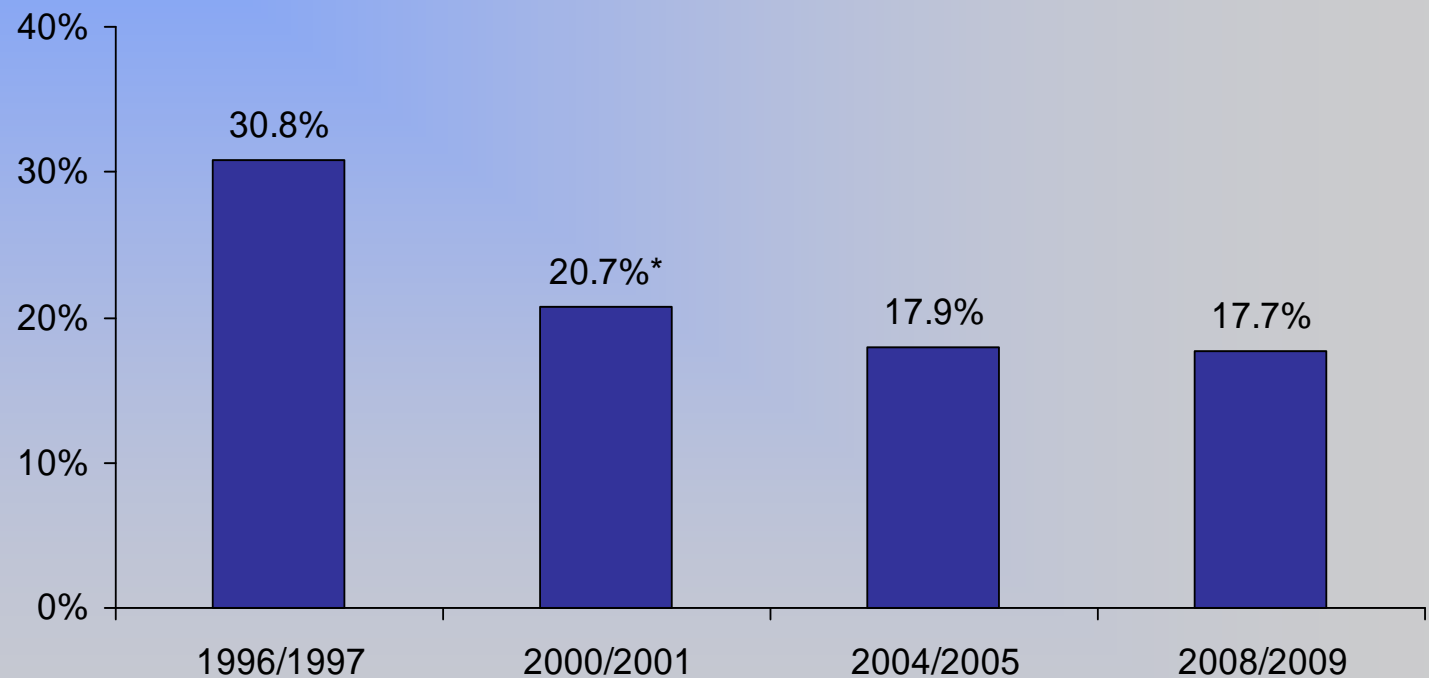
# Average Annual Employee and Employer Contribution to Premiums in Minnesota



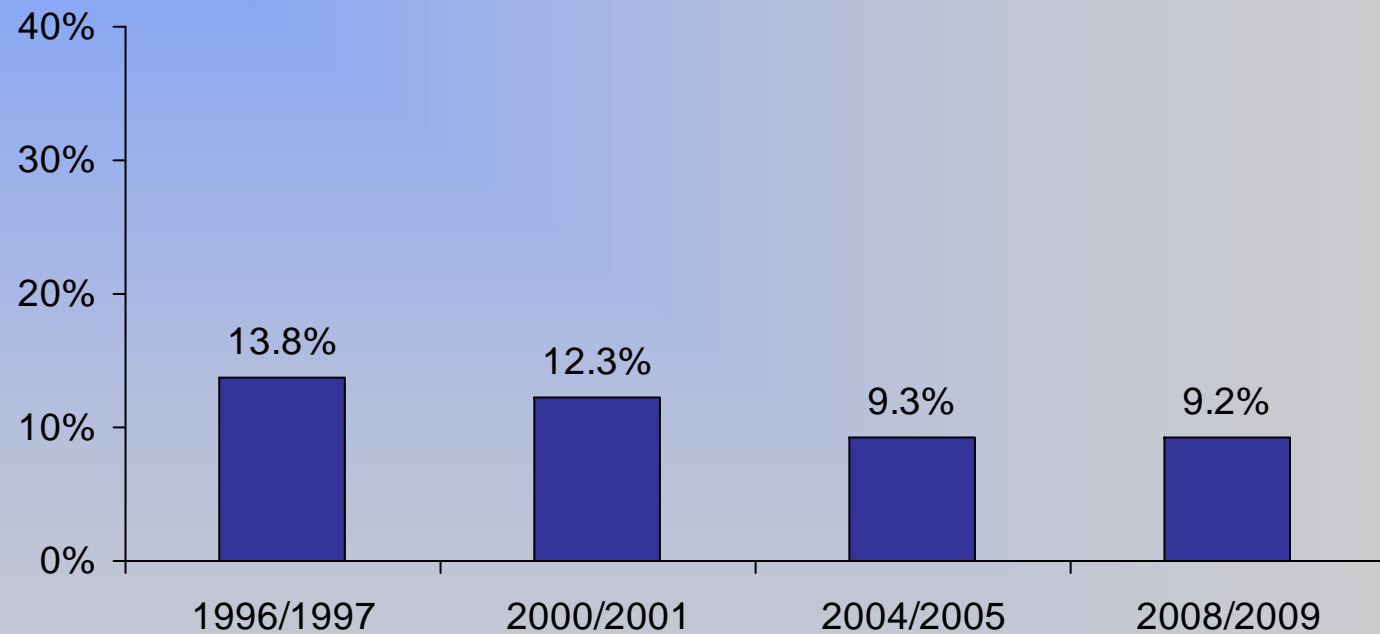
# Average Employer and Employee Shares of Premiums in Minnesota



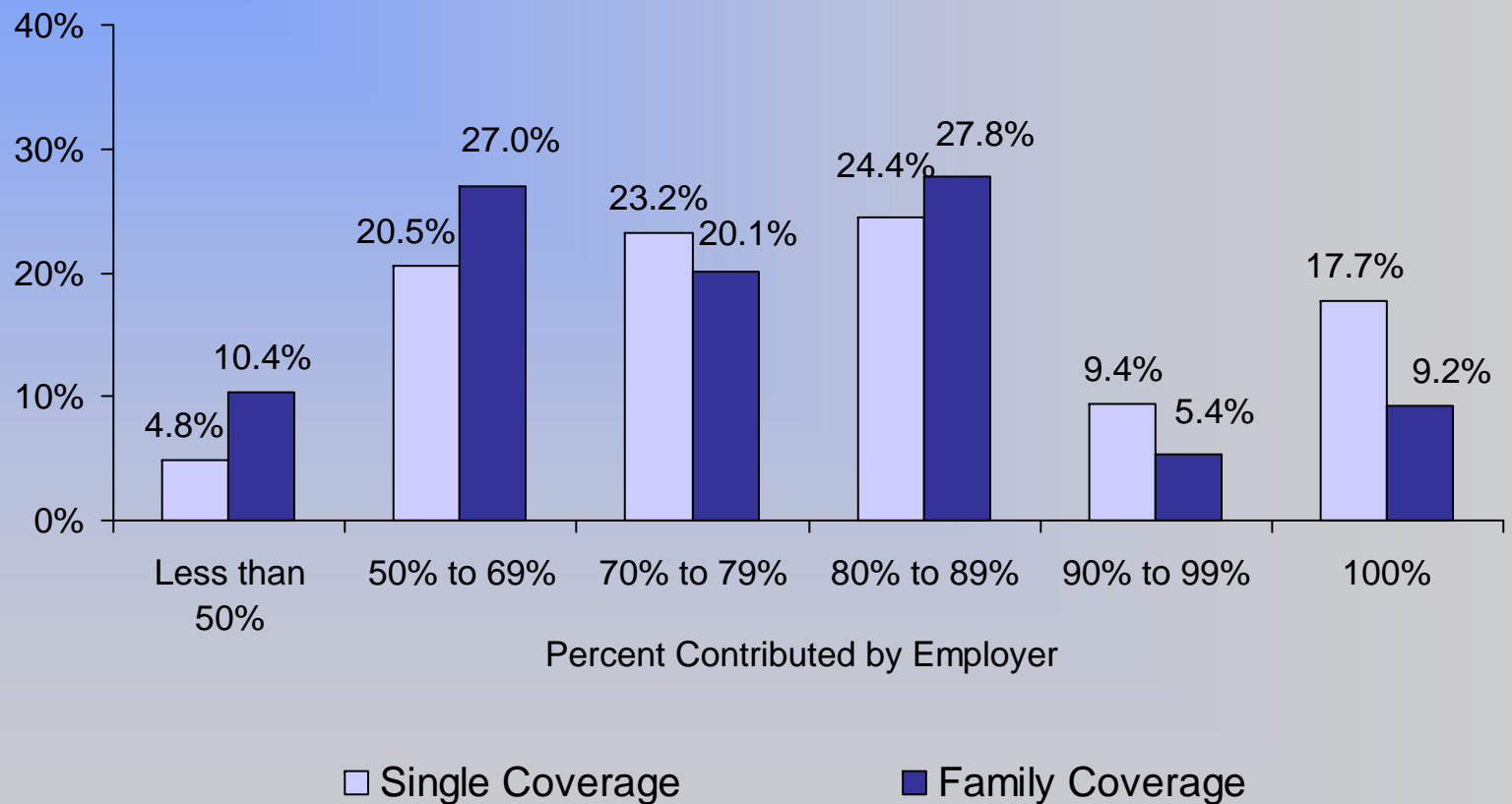
## Percent of Enrollees Whose Employer Pays 100 Percent of Premium for Single Coverage



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



## Distribution of Enrollment by Employer Contribution, 2008/2009



## Percent of Enrollees in a Health Plans with a Deductible, 2008/2009

