

Health Insurance Coverage Bulletin

Abstract of Auxiliary Data for the March 2011 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 that 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 in the year.

The survey generates nationally representative estimates of health insurance coverage and has recently added 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.

To address these limitations, the U.S. Department of Labor’s (DOL) Employee Benefits Security Administration (EBSA) generates additional variables and imputes certain characteristics

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.

² Variables on health expenditures and premium costs, while available on the March 2011 CPS, have not been tabulated for this report.

regarding employment and insurance and links this auxiliary data to the March CPS data file. In the case of Employer Sponsored Insurance (ESI), while the size (number of employees)³ and sector of employment is available for all employees through the March CPS survey, this does not necessarily represent the size and sector that provides 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 their employer offers health insurance. 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 coverage⁴. EBSA then imputes size and sector for those imputed 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, plan type and whether funding was provided through a union arrangement are 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.

³ The CPS is a 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 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.

Individuals can have multiple sources of coverage in a given year, and so EBSA creates tables that assign individuals to a “primary” source of coverage for the year based on the following hierarchy: ESI⁵; Medicare; private non-group coverage; Medicaid or SCHIP; and military or other public. Using this hierarchy avoids double counting of individuals across coverage categories. However, given 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 2008 through 2010 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.⁶

⁵ 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 over the age of 65, 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).

⁶ Note that this partition 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 2009 Form 5500 Annual Reports*, U.S. Department of Labor, Employee Benefits Security Administration, April 2012, at <http://www.dol.gov/ebsa/publications/form5500dataresearch.html>.

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.⁷

⁷ See technical appendix at <http://www.dol.gov/ebsa>.

HIGHLIGHTS

- The total population represented by the March 2011 CPS was 306.6 million persons (Census 2010 based weights). Of these, 256.6 million (84 percent) were covered by at least one form of insurance in 2010, either private or public, with the remaining 50.0 million (16 percent) classified as uninsured. Of the insured, 169.4 million (66 percent) had employer sponsored insurance (ESI), 44.9 million (18 percent) had Medicare, 35.8 million (14 percent) had some type of other private coverage, and 60.4 million (24 percent) had some type of other public coverage, which includes both Medicaid and SCHIP.⁸
- Of the 266.8 million people under age 65, 217.6 (82 percent) were insured in 2010 and 49.2 million (18 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 2010, 159.5 million (62 percent) persons had ESI as their primary source of coverage, 42.0 million (16 percent) had Medicare, 16.4 million (6 percent) had non-ESI private coverage and 38.8 million (15 percent) had some type of other public coverage.
- Of 153.7 million workers on the March 2011 CPS, 73.0 million (48 percent) had coverage in 2010 through a current employer and another 29.1 million (19 percent) were eligible but not enrolled in their employer’s plan (with slightly over one-third of these being uninsured).
- In addition, for those who were not offered coverage by their employer (either due to being ineligible or the employer not offering coverage), just over one third were uninsured.
- While rates of employers offering health insurance to at least one worker are higher for larger employers, the effective uninsured rates vary somewhat less by employer size.⁹
- Self-insured coverage is more predominant in the private sector, while fully-insured coverage is more likely in the public sector. Moreover, the rate of self-insurance increases with employer size.
- Of 169.4 million persons with ESI in calendar year 2010, 147.0 million (87 percent) had coverage through a current employer (either as a policyholder or dependent), 6.6 million (4 percent) had coverage through COBRA and 15.8 million (9 percent) had retiree coverage. Of the 87.9 million who had coverage in their own name (as a policyholder), 73.0 million (83 percent) had coverage from

⁸ Persons may be counted in more than one category.

⁹ Employer size is defined for as the total number of employees working for a given employer.

a current employer, 4.0 million (4 percent) had COBRA and 11.0 million (12 percent) had retiree coverage. Unsurprisingly, both COBRA and retiree coverage were heavily concentrated in larger employer sponsored plans.

- Union coverage accounted for a higher percentage of coverage in the public sector than the private sector, with the notable exception that retiree coverage by unions was more prevalent in the private sector. Within the private sector, union coverage was about three times more likely for retirees than for actives (46 percent vs. 14 percent), while the prevalence in the public sector remained relatively constant (at just over 30 percent).
- More than half of those covered through ESI were enrolled in a Preferred Provider Organization (PPO) plan. The remaining individuals were covered by a high deductible health insurance plan (HDED)¹⁰ or a Health Maintenance Organization (HMO) and were least likely to be enrolled in a Point of Service (POS) plan.
- 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, for persons in private plans, at just under 90 percent (on average a plan would pay 90 percent of covered expenses over an average population).

¹⁰ 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 2010**
(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.	306.6	256.6	169.4	130.2	41.8	44.9	35.8	60.4	50.0
Alabama	4.7	4.0	2.7	2.0	0.7	0.8	0.6	0.9	0.7
Alaska	0.7	0.6	0.4	0.3	0.2	0.1	*	0.2	0.1
Arizona	6.4	5.2	3.2	2.3	0.9	0.9	0.7	1.5	1.2
Arkansas	2.9	2.3	1.4	1.1	0.2	0.5	0.3	0.7	0.5
California	37.3	30.1	18.8	14.6	4.5	4.7	4.2	8.0	7.2
Colorado	5.0	4.4	2.9	2.2	0.7	0.6	0.8	0.9	0.6
Connecticut	3.5	3.1	2.3	1.8	0.5	0.5	0.5	0.5	0.4
Delaware	0.9	0.8	0.5	0.4	0.1	0.1	0.1	0.2	0.1
District of Columbia	0.6	0.5	0.3	0.2	0.1	0.1	0.1	0.1	0.1
Florida	18.8	14.9	9.1	6.9	2.4	3.6	2.1	3.8	3.9
Georgia	9.7	7.8	5.0	3.8	1.3	1.1	1.0	2.0	1.9
Hawaii	1.3	1.2	0.8	0.6	0.3	0.2	0.1	0.3	0.1
Idaho	1.5	1.3	0.8	0.6	0.2	0.2	0.3	0.3	0.3
Illinois	12.8	10.9	7.3	6.1	1.4	1.8	1.4	2.4	1.9
Indiana	6.4	5.6	3.8	3.1	0.8	1.0	0.7	1.4	0.9
Iowa	3.0	2.6	1.9	1.5	0.4	0.4	0.5	0.5	0.4
Kansas	2.8	2.4	1.6	1.2	0.5	0.4	0.5	0.5	0.3
Kentucky	4.3	3.7	2.4	1.8	0.6	0.7	0.4	1.0	0.6
Louisiana	4.4	3.5	2.1	1.6	0.5	0.6	0.4	1.0	0.9
Maine	1.3	1.2	0.8	0.6	0.2	0.3	0.2	0.4	0.1
Maryland	5.8	5.0	3.8	2.5	1.3	0.7	0.7	0.8	0.7
Massachusetts	6.5	6.2	4.2	3.4	0.9	1.0	0.9	1.4	0.4
Michigan	9.8	8.5	5.8	4.6	1.3	1.6	1.2	1.8	1.3
Minnesota	5.2	4.7	3.2	2.7	0.6	0.8	0.9	0.9	0.5
Mississippi	2.9	2.3	1.3	0.9	0.4	0.5	0.3	0.7	0.6
Missouri	5.9	5.1	3.4	2.8	0.7	1.0	1.0	1.0	0.8
Montana	1.0	0.8	0.5	0.3	0.1	0.2	0.2	0.2	0.2
Nebraska	1.8	1.6	1.1	0.8	0.2	0.3	0.3	0.3	0.2
Nevada	2.7	2.1	1.5	1.2	0.3	0.4	0.3	0.4	0.6
New Hampshire	1.3	1.2	0.9	0.7	0.2	0.2	0.2	0.1	0.1
New Jersey	8.7	7.4	5.4	4.4	1.2	1.3	1.0	1.2	1.4
New Mexico	2.0	1.6	0.9	0.6	0.3	0.3	0.2	0.5	0.4
New York	19.1	16.2	10.8	8.0	2.9	2.8	1.8	4.1	2.9

Continued....

**Table 1A. Health Insurance Coverage from All Sources
by State: CY 2010**
(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	9.4	7.8	4.8	3.6	1.3	1.4	1.0	2.1	1.6
North Dakota	0.7	0.6	0.4	0.3	0.1	0.1	0.1	0.1	0.1
Ohio	11.4	9.8	6.8	5.4	1.5	1.7	1.1	1.9	1.5
Oklahoma	3.7	3.1	2.0	1.5	0.6	0.6	0.4	0.8	0.6
Oregon	3.8	3.2	2.1	1.6	0.6	0.6	0.6	0.6	0.6
Pennsylvania	12.5	11.2	7.6	6.1	1.6	2.2	2.0	2.1	1.4
Rhode Island	1.0	0.9	0.6	0.5	0.1	0.2	0.1	0.2	0.1
South Carolina	4.6	3.6	2.3	1.7	0.7	0.8	0.5	0.8	0.9
South Dakota	0.8	0.7	0.4	0.3	0.1	0.1	0.2	0.2	0.1
Tennessee	6.3	5.4	3.3	2.5	0.8	1.0	0.8	1.4	0.9
Texas	25.2	19.0	12.4	9.4	3.2	2.9	1.9	4.9	6.2
Utah	2.8	2.4	1.8	1.4	0.4	0.3	0.3	0.4	0.4
Vermont	0.6	0.6	0.4	0.3	0.1	0.1	0.1	0.2	0.1
Virginia	7.8	6.7	4.8	3.5	1.4	1.0	1.0	1.4	1.1
Washington	6.7	5.8	3.7	2.8	1.0	0.9	0.9	1.6	0.9
West Virginia	1.8	1.6	1.1	0.8	0.3	0.4	0.1	0.4	0.2
Wisconsin	5.6	5.1	3.5	2.7	0.8	0.9	0.9	1.0	0.5
Wyoming	0.6	0.5	0.3	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.

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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 1B. Health Insurance Coverage from All Sources
by Age: CY 2010**
(numbers in millions)

	Age				
	Total	< 18	18- 25	26- 64	65+
Total Population	306.6	74.3	34.0	158.4	39.8
Total Insured	256.6	67.0	24.6	126.0	39.0
Employer Sponsored Insurance 1/	169.4	40.7	15.7	100.0	12.9
Policyholder	87.9	0.3	5.2	72.6	9.8
Dependent	88.3	40.5	11.0	32.8	3.9
Medicare	44.9	0.6	0.3	7.0	37.0
Other Private Insurance 2/	35.8	5.1	5.2	13.8	11.7
Policyholder	21.8	0.2	1.1	9.7	10.7
Dependent	15.9	4.9	4.3	4.9	1.8
Other Public Coverage 3/	60.4	27.9	6.1	19.7	6.7
Total Uninsured 4/	50.0	7.3	9.5	32.4	0.8

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.

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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 1C. Health Insurance Coverage from Primary Source
by State: CY 2010**
(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.	306.6	256.6	159.5	124.4	35.1	42.0	16.4	38.8	50.0
Alabama	4.7	4.0	2.5	1.8	0.6	0.8	0.2	0.5	0.7
Alaska	0.7	0.6	0.4	0.3	0.1	0.1	*	0.1	0.1
Arizona	6.4	5.2	3.0	2.3	0.7	0.8	0.3	1.0	1.2
Arkansas	2.9	2.3	1.3	1.1	0.2	0.5	0.1	0.4	0.5
California	37.3	30.1	17.8	14.1	3.8	4.4	2.4	5.4	7.2
Colorado	5.0	4.4	2.8	2.2	0.6	0.6	0.5	0.5	0.6
Connecticut	3.5	3.1	2.2	1.7	0.4	0.5	0.2	0.3	0.4
Delaware	0.9	0.8	0.5	0.4	0.1	0.1	*	0.1	0.1
District of Columbia	0.6	0.5	0.3	0.2	0.1	0.1	*	0.1	0.1
Florida	18.8	14.9	8.4	6.5	1.9	3.4	1.0	2.1	3.9
Georgia	9.7	7.8	4.8	3.7	1.2	1.0	0.6	1.4	1.9
Hawaii	1.3	1.2	0.8	0.6	0.2	0.2	0.1	0.2	0.1
Idaho	1.5	1.3	0.7	0.6	0.2	0.2	0.1	0.2	0.3
Illinois	12.8	10.9	7.0	5.8	1.2	1.6	0.6	1.7	1.9
Indiana	6.4	5.6	3.6	2.9	0.6	0.9	0.2	0.8	0.9
Iowa	3.0	2.6	1.8	1.4	0.4	0.4	0.2	0.3	0.4
Kansas	2.8	2.4	1.5	1.1	0.4	0.4	0.2	0.3	0.3
Kentucky	4.3	3.7	2.2	1.7	0.5	0.6	0.2	0.6	0.6
Louisiana	4.4	3.5	1.9	1.5	0.4	0.6	0.2	0.8	0.9
Maine	1.3	1.2	0.7	0.5	0.1	0.2	0.1	0.2	0.1
Maryland	5.8	5.0	3.5	2.4	1.1	0.7	0.3	0.5	0.7
Massachusetts	6.5	6.2	3.9	3.2	0.7	1.0	0.4	0.9	0.4
Michigan	9.8	8.5	5.3	4.2	1.0	1.5	0.5	1.2	1.3
Minnesota	5.2	4.7	3.1	2.6	0.5	0.7	0.3	0.6	0.5
Mississippi	2.9	2.3	1.2	0.9	0.3	0.4	0.2	0.5	0.6
Missouri	5.9	5.1	3.2	2.6	0.6	0.9	0.4	0.6	0.8
Montana	1.0	0.8	0.4	0.3	0.1	0.2	0.1	0.1	0.2
Nebraska	1.8	1.6	1.0	0.8	0.2	0.2	0.1	0.2	0.2
Nevada	2.7	2.1	1.4	1.1	0.3	0.3	0.2	0.2	0.6
New Hampshire	1.3	1.2	0.8	0.7	0.2	0.2	0.1	0.1	0.1
New Jersey	8.7	7.4	5.1	4.1	1.0	1.2	0.4	0.7	1.4
New Mexico	2.0	1.6	0.9	0.6	0.3	0.3	0.1	0.3	0.4
New York	19.1	16.2	10.1	7.6	2.5	2.6	0.8	2.8	2.9

Continued....

**Table 1C. Health Insurance Coverage from Primary Source
by State: CY 2010**
(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	9.4	7.8	4.5	3.5	1.0	1.3	0.4	1.5	1.6
North Dakota	0.7	0.6	0.4	0.3	0.1	0.1	0.1	*	0.1
Ohio	11.4	9.8	6.4	5.2	1.2	1.6	0.5	1.3	1.5
Oklahoma	3.7	3.1	1.9	1.4	0.5	0.6	0.2	0.5	0.6
Oregon	3.8	3.2	2.0	1.5	0.5	0.6	0.2	0.4	0.6
Pennsylvania	12.5	11.2	7.1	5.8	1.3	2.0	0.7	1.3	1.4
Rhode Island	1.0	0.9	0.6	0.5	0.1	0.2	*	0.1	0.1
South Carolina	4.6	3.6	2.1	1.6	0.6	0.8	0.2	0.5	0.9
South Dakota	0.8	0.7	0.4	0.3	0.1	0.1	0.1	0.1	0.1
Tennessee	6.3	5.4	3.2	2.5	0.7	1.0	0.3	0.9	0.9
Texas	25.2	19.0	11.9	9.1	2.8	2.7	1.0	3.4	6.2
Utah	2.8	2.4	1.7	1.4	0.4	0.3	0.2	0.2	0.4
Vermont	0.6	0.6	0.3	0.3	0.1	0.1	*	0.1	0.1
Virginia	7.8	6.7	4.6	3.4	1.2	0.9	0.5	0.8	1.1
Washington	6.7	5.8	3.5	2.7	0.8	0.9	0.4	1.0	0.9
West Virginia	1.8	1.6	0.9	0.7	0.2	0.3	*	0.3	0.2
Wisconsin	5.6	5.1	3.3	2.6	0.7	0.9	0.3	0.6	0.5
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.

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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 1D. Health Insurance Coverage from Primary Source
by Age: CY 2010**
(numbers in millions)

	Age				
	Total	< 18	18- 25	26- 64	65+
Total Population	306.6	74.3	34.0	158.4	39.8
Total Insured	256.6	67.0	24.6	126.0	39.0
Employer Sponsored Insurance 1/	159.5	40.7	15.7	99.0	4.0
Policyholder	80.2	0.3	5.2	72.0	2.7
Dependent	79.3	40.4	10.5	27.0	1.4
Medicare	42.0	0.5	0.3	6.5	34.7
Other Private Insurance 2/	16.4	3.5	4.1	8.5	0.2
Policyholder	7.3	0.2	0.9	6.1	0.2
Dependent	9.1	3.3	3.3	2.4	0.1
Other Public Coverage 3/	38.8	22.3	4.4	12.0	0.1
Total Uninsured 4/	50.0	7.3	9.5	32.4	0.8

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.

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 (Census 2010 based weights), 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 2010**
(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	153.7	125.2	102.5	79.3	23.1	5.5	9.5	7.7	28.5
	Coverage through current employer	73.0	73.0	72.6	57.0	15.6	0.4	0.0	0.0	0.0
	Eligible, not enrolled	29.1	18.7	11.1	8.2	2.9	1.4	3.2	2.9	10.4
	Employer offers, not eligible	20.6	14.2	8.1	6.0	2.2	1.6	2.3	2.2	6.4
	Employer doesn't offer	31.0	19.3	10.6	8.2	2.5	2.1	4.0	2.6	11.7
Employer Size Under 50	Total	54.7	39.1	26.8	23.3	3.6	3.4	5.6	3.2	15.6
	Coverage through current employer	14.5	14.5	14.1	13.5	0.6	0.4	0.0	0.0	0.0
	Eligible, not enrolled	9.8	5.9	3.1	2.3	0.8	0.6	1.4	0.8	4.0
	Employer offers, not eligible	6.2	4.0	2.0	1.5	0.5	0.6	0.8	0.6	2.2
	Employer doesn't offer	24.2	14.7	7.7	6.0	1.7	1.8	3.3	1.9	9.5
Employer Size 50-99	Total	10.8	8.7	7.5	6.5	1.0	0.3	0.5	0.5	2.1
	Coverage through current employer	5.4	5.4	5.4	4.8	0.6	*	0.0	0.0	0.0
	Eligible, not enrolled	2.1	1.2	0.8	0.6	0.2	0.1	0.2	0.2	0.9
	Employer offers, not eligible	1.6	1.1	0.7	0.5	0.1	0.1	0.1	0.2	0.6
	Employer doesn't offer	1.7	1.0	0.7	0.5	0.1	0.1	0.1	0.2	0.7
Employer Size 100-499	Total	18.5	15.8	14.0	11.6	2.4	0.4	0.7	0.7	2.7
	Coverage through current employer	10.7	10.7	10.7	9.1	1.6	0.0	0.0	0.0	0.0
	Eligible, not enrolled	4.0	2.6	1.7	1.3	0.4	0.2	0.4	0.3	1.4
	Employer offers, not eligible	2.4	1.6	1.0	0.8	0.2	0.2	0.2	0.2	0.7
	Employer doesn't offer	1.4	0.9	0.6	0.4	0.1	0.1	0.1	0.2	0.5
Employer Size 500+	Total	69.7	61.6	54.1	38.0	16.1	1.4	2.7	3.3	8.1
	Coverage through current employer	42.4	42.4	42.4	29.6	12.9	0.0	0.0	0.0	0.0
	Eligible, not enrolled	13.2	9.0	5.6	4.0	1.5	0.6	1.2	1.6	4.2
	Employer offers, not eligible	10.4	7.5	4.4	3.2	1.3	0.7	1.1	1.2	2.9
	Employer doesn't offer	3.7	2.6	1.7	1.3	0.4	0.2	0.3	0.4	1.0

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 (Census 2010 based weights), 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 2010**

(numbers in millions)

	Total	Private Sector 1/			Public Sector		
		Total	Self-Insured	Fully-Insured	Total	Self-Insured	Fully-Insured
U.S.	169.4	128.9	76.5	52.4	40.4	15.1	25.4
Alabama	2.7	1.9	1.2	0.7	0.7	0.3	0.4
Alaska	0.4	0.2	0.2	0.1	0.2	0.1	0.1
Arizona	3.2	2.3	1.5	0.8	0.9	0.3	0.5
Arkansas	1.4	1.1	0.8	0.4	0.2	0.1	0.1
California	18.8	14.4	6.9	7.5	4.3	1.2	3.1
Colorado	2.9	2.2	1.3	0.8	0.7	0.3	0.4
Connecticut	2.3	1.8	1.1	0.7	0.5	0.2	0.3
Delaware	0.5	0.4	0.3	0.2	0.1	*	0.1
District of Columbia	0.3	0.2	0.1	0.1	0.1	*	0.1
Florida	9.1	6.8	4.0	2.8	2.3	0.9	1.5
Georgia	5.0	3.8	2.4	1.4	1.2	0.5	0.8
Hawaii	0.8	0.6	0.2	0.4	0.2	*	0.2
Idaho	0.8	0.6	0.4	0.2	0.2	0.1	0.1
Illinois	7.3	6.0	3.8	2.2	1.3	0.6	0.8
Indiana	3.8	3.1	2.1	1.0	0.7	0.2	0.5
Iowa	1.9	1.5	0.9	0.5	0.4	0.2	0.2
Kansas	1.6	1.2	0.7	0.5	0.4	0.1	0.3
Kentucky	2.4	1.8	1.2	0.6	0.6	0.3	0.3
Louisiana	2.1	1.5	0.9	0.6	0.5	0.2	0.3
Maine	0.8	0.6	0.2	0.3	0.2	*	0.1
Maryland	3.8	2.5	1.5	1.0	1.3	0.3	1.0
Massachusetts	4.2	3.4	1.9	1.4	0.9	0.3	0.5
Michigan	5.8	4.5	2.6	2.0	1.2	0.5	0.8
Minnesota	3.2	2.6	1.7	1.0	0.6	0.2	0.3
Mississippi	1.3	0.9	0.6	0.4	0.4	0.2	0.2
Missouri	3.4	2.7	1.8	1.0	0.7	0.2	0.4
Montana	0.5	0.3	0.2	0.1	0.1	0.1	0.1
Nebraska	1.1	0.8	0.6	0.3	0.2	0.1	0.1
Nevada	1.5	1.1	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	5.4	4.3	2.5	1.8	1.1	0.4	0.7
New Mexico	0.9	0.6	0.4	0.2	0.3	0.1	0.2
New York	10.8	7.9	4.0	3.9	2.9	1.1	1.7

Continued....

**Table 3A. All Persons with Employer Sponsored Insurance
by State, Funding Status and Sector Providing Coverage: CY 2010**
(numbers in millions)

	Total	Private Sector 1/			Public Sector		
		Total	Self-Insured	Fully-Insured	Total	Self-Insured	Fully-Insured
North Carolina	4.8	3.6	2.3	1.2	1.3	0.6	0.7
North Dakota	0.4	0.3	0.2	0.1	0.1	*	0.1
Ohio	6.8	5.4	3.3	2.0	1.4	0.6	0.9
Oklahoma	2.0	1.4	0.9	0.6	0.6	0.2	0.4
Oregon	2.1	1.6	0.9	0.6	0.5	0.2	0.3
Pennsylvania	7.6	6.1	3.7	2.4	1.6	0.7	0.9
Rhode Island	0.6	0.5	0.2	0.2	0.1	*	0.1
South Carolina	2.3	1.6	1.0	0.7	0.6	0.3	0.3
South Dakota	0.4	0.3	0.2	0.1	0.1	*	0.1
Tennessee	3.3	2.5	1.5	1.0	0.8	0.2	0.6
Texas	12.4	9.3	6.2	3.1	3.2	1.4	1.8
Utah	1.8	1.4	0.9	0.5	0.4	0.1	0.3
Vermont	0.4	0.3	0.1	0.1	0.1	*	0.1
Virginia	4.8	3.4	2.0	1.5	1.4	0.3	1.0
Washington	3.7	2.8	1.6	1.1	1.0	0.3	0.6
West Virginia	1.1	0.8	0.5	0.3	0.3	0.1	0.2
Wisconsin	3.5	2.7	1.7	1.0	0.7	0.4	0.4
Wyoming	0.3	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.

SOURCE: U.S. Department of Labor, EBSA calculations based on the Current Population Survey, Annual Social and Economic Supplement (Census 2010 based weights), 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 2010**

(numbers in millions)

	Total			Private Sector 1/			Public Sector		
	Total	Self-Insured	Fully-Insured	Total	Self-Insured	Fully Insured	Total	Self-Insured	Fully-Insured
Total	169.4	91.5	77.8	128.9	76.5	52.4	40.4	15.1	25.4
Less than 10 Employees	12.0	1.7	10.4	11.8	1.7	10.1	0.2	*	0.2
10-49	15.7	2.2	13.5	14.8	2.0	12.8	0.9	0.2	0.8
50-99	11.2	2.5	8.7	9.9	2.3	7.6	1.3	0.2	1.2
100- 499	23.0	9.0	13.9	19.3	8.1	11.2	3.6	0.9	2.8
500- 999	11.7	5.4	6.3	9.2	4.6	4.6	2.5	0.8	1.6
1000 or more	95.8	70.8	25.0	64.0	57.8	6.2	31.8	13.0	18.8

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

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

1/ Private sector includes the self employed.

SOURCE: U.S. Department of Labor, EBSA calculations based on the Current Population Survey, Annual Social and Economic Supplement (Census 2010 based weights), 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 2010**
(numbers in millions)

	Total	Private Sector 1/			Public Sector		
		Total	Policyholders	Dependents 2/	Total	Policyholders	Dependents 2/
U.S.	169.4	128.9	66.0	62.9	40.4	21.9	18.6
Alabama	2.7	1.9	1.0	0.9	0.7	0.4	0.3
Alaska	0.4	0.2	0.1	0.1	0.2	0.1	0.1
Arizona	3.2	2.3	1.2	1.1	0.9	0.5	0.4
Arkansas	1.4	1.1	0.6	0.5	0.2	0.1	0.1
California	18.8	14.4	7.4	7.1	4.3	2.3	2.0
Colorado	2.9	2.2	1.1	1.1	0.7	0.4	0.3
Connecticut	2.3	1.8	0.9	0.9	0.5	0.2	0.2
Delaware	0.5	0.4	0.2	0.2	0.1	0.1	0.1
District of Columbia	0.3	0.2	0.2	0.1	0.1	0.1	*
Florida	9.1	6.8	3.8	3.0	2.3	1.4	1.0
Georgia	5.0	3.8	1.9	1.9	1.2	0.6	0.7
Hawaii	0.8	0.6	0.4	0.3	0.2	0.1	0.1
Idaho	0.8	0.6	0.3	0.3	0.2	0.1	0.1
Illinois	7.3	6.0	3.1	2.9	1.3	0.8	0.6
Indiana	3.8	3.1	1.5	1.6	0.7	0.4	0.3
Iowa	1.9	1.5	0.7	0.7	0.4	0.2	0.2
Kansas	1.6	1.2	0.6	0.6	0.4	0.2	0.2
Kentucky	2.4	1.8	1.0	0.9	0.6	0.4	0.2
Louisiana	2.1	1.5	0.8	0.8	0.5	0.3	0.2
Maine	0.8	0.6	0.3	0.3	0.2	0.1	0.1
Maryland	3.8	2.5	1.3	1.2	1.3	0.7	0.6
Massachusetts	4.2	3.4	1.7	1.7	0.9	0.4	0.4
Michigan	5.8	4.5	2.1	2.4	1.2	0.6	0.6
Minnesota	3.2	2.6	1.3	1.3	0.6	0.3	0.3
Mississippi	1.3	0.9	0.5	0.4	0.4	0.2	0.2
Missouri	3.4	2.7	1.4	1.3	0.7	0.4	0.3
Montana	0.5	0.3	0.2	0.2	0.1	0.1	0.1
Nebraska	1.1	0.8	0.4	0.4	0.2	0.1	0.1
Nevada	1.5	1.1	0.6	0.5	0.3	0.2	0.1
New Hampshire	0.9	0.7	0.3	0.4	0.2	0.1	0.1
New Jersey	5.4	4.3	2.1	2.2	1.1	0.5	0.6
New Mexico	0.9	0.6	0.3	0.3	0.3	0.2	0.2
New York	10.8	7.9	4.2	3.8	2.9	1.4	1.4

Continued....

**Table 3C. All Persons with Employer Sponsored Insurance
by State, Policyholder Status and Sector Providing Coverage: CY 2010**
(numbers in millions)

	Total	Private Sector 1/			Public Sector		
		Total	Policyholders	Dependents 2/	Total	Policyholders	Dependents 2/
North Carolina	4.8	3.6	2.0	1.6	1.3	0.8	0.5
North Dakota	0.4	0.3	0.1	0.1	0.1	0.1	0.1
Ohio	6.8	5.4	2.8	2.6	1.4	0.8	0.7
Oklahoma	2.0	1.4	0.8	0.7	0.6	0.3	0.3
Oregon	2.1	1.6	0.8	0.7	0.5	0.3	0.2
Pennsylvania	7.6	6.1	3.1	3.0	1.6	0.9	0.7
Rhode Island	0.6	0.5	0.2	0.3	0.1	0.1	0.1
South Carolina	2.3	1.6	0.9	0.8	0.6	0.4	0.3
South Dakota	0.4	0.3	0.2	0.2	0.1	0.1	0.1
Tennessee	3.3	2.5	1.3	1.2	0.8	0.4	0.4
Texas	12.4	9.3	4.7	4.5	3.2	1.8	1.3
Utah	1.8	1.4	0.6	0.8	0.4	0.2	0.2
Vermont	0.4	0.3	0.1	0.1	0.1	*	*
Virginia	4.8	3.4	1.7	1.8	1.4	0.7	0.7
Washington	3.7	2.8	1.5	1.3	1.0	0.5	0.4
West Virginia	1.1	0.8	0.4	0.4	0.3	0.2	0.1
Wisconsin	3.5	2.7	1.3	1.4	0.7	0.3	0.4
Wyoming	0.3	0.2	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 (Census 2010 based weights), 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 2010**

(numbers in millions)

	Total	Self-Insured			Fully-Insured		
		Total	Policyholders	Dependents 1/	Total	Policyholders	Dependents 1/
U.S.	169.4	91.5	47.1	44.4	77.8	40.8	37.0
Alabama	2.7	1.5	0.8	0.7	1.1	0.6	0.6
Alaska	0.4	0.2	0.1	0.1	0.2	0.1	0.1
Arizona	3.2	1.8	0.9	0.9	1.3	0.8	0.5
Arkansas	1.4	0.9	0.5	0.4	0.5	0.3	0.2
California	18.8	8.2	4.2	3.9	10.6	5.5	5.1
Colorado	2.9	1.6	0.8	0.8	1.3	0.7	0.6
Connecticut	2.3	1.3	0.6	0.7	1.0	0.5	0.5
Delaware	0.5	0.3	0.2	0.1	0.2	0.1	0.1
District of Columbia	0.3	0.1	0.1	*	0.2	0.2	0.1
Florida	9.1	4.9	2.7	2.2	4.3	2.5	1.8
Georgia	5.0	2.9	1.5	1.4	2.1	1.0	1.1
Hawaii	0.8	0.3	0.2	0.1	0.6	0.3	0.3
Idaho	0.8	0.4	0.2	0.2	0.3	0.2	0.2
Illinois	7.3	4.3	2.3	2.1	3.0	1.6	1.4
Indiana	3.8	2.3	1.1	1.2	1.5	0.7	0.8
Iowa	1.9	1.1	0.5	0.6	0.8	0.4	0.4
Kansas	1.6	0.8	0.4	0.4	0.8	0.4	0.4
Kentucky	2.4	1.5	0.8	0.7	0.9	0.5	0.4
Louisiana	2.1	1.1	0.6	0.6	0.9	0.5	0.5
Maine	0.8	0.3	0.2	0.1	0.5	0.3	0.2
Maryland	3.8	1.9	1.0	0.9	2.0	1.0	0.9
Massachusetts	4.2	2.3	1.1	1.1	2.0	1.0	1.0
Michigan	5.8	3.0	1.5	1.6	2.7	1.3	1.5
Minnesota	3.2	1.9	0.9	1.0	1.3	0.7	0.6
Mississippi	1.3	0.7	0.4	0.3	0.6	0.3	0.3
Missouri	3.4	2.0	1.0	1.0	1.4	0.8	0.6
Montana	0.5	0.2	0.1	0.1	0.2	0.1	0.1
Nebraska	1.1	0.7	0.3	0.3	0.4	0.2	0.2
Nevada	1.5	0.8	0.4	0.4	0.7	0.4	0.3
New Hampshire	0.9	0.5	0.2	0.3	0.4	0.2	0.2
New Jersey	5.4	2.9	1.4	1.5	2.5	1.2	1.3
New Mexico	0.9	0.5	0.2	0.3	0.4	0.3	0.2
New York	10.8	5.2	2.7	2.5	5.6	2.9	2.7

Continued....

**Table 3D. All Persons with Employer Sponsored Insurance
by State, Funding Status and Policyholder Status: CY 2010**
(numbers in millions)

	Total	Self-Insured			Fully-Insured		
		Total	Policyholders	Dependents 1/	Total	Policyholders	Dependents 1/
North Carolina	4.8	2.9	1.6	1.3	2.0	1.1	0.8
North Dakota	0.4	0.2	0.1	0.1	0.2	0.1	0.1
Ohio	6.8	3.9	2.0	1.9	2.9	1.5	1.4
Oklahoma	2.0	1.1	0.6	0.5	0.9	0.5	0.4
Oregon	2.1	1.1	0.6	0.5	1.0	0.5	0.5
Pennsylvania	7.6	4.4	2.2	2.1	3.3	1.7	1.5
Rhode Island	0.6	0.3	0.1	0.1	0.3	0.2	0.2
South Carolina	2.3	1.3	0.7	0.6	1.0	0.6	0.5
South Dakota	0.4	0.2	0.1	0.1	0.2	0.1	0.1
Tennessee	3.3	1.8	1.0	0.8	1.5	0.8	0.7
Texas	12.4	7.6	3.9	3.6	4.9	2.6	2.3
Utah	1.8	1.0	0.4	0.6	0.8	0.4	0.4
Vermont	0.4	0.2	0.1	0.1	0.2	0.1	0.1
Virginia	4.8	2.3	1.1	1.2	2.5	1.2	1.3
Washington	3.7	2.0	1.0	0.9	1.7	1.0	0.7
West Virginia	1.1	0.6	0.3	0.3	0.4	0.2	0.2
Wisconsin	3.5	2.1	1.0	1.1	1.4	0.7	0.7
Wyoming	0.3	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/ 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 (Census 2010 based weights), 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 2010**
(numbers in millions)

Employer Size	Sector 1/ Total	Total	Current Employer	Former Employer		
				Total	COBRA	Retiree
Total	Total	169.4	147.0	22.4	6.6	15.8
	Private Sector	128.9	115.4	13.5	6.1	7.5
	Public Sector	40.4	31.6	8.9	0.6	8.3
	Policyholders	87.9	73.0	14.9	4.0	11.0
	Private Sector	66.0	57.4	8.7	3.6	5.1
	Public Sector	21.9	15.6	6.2	0.3	5.9
	Dependents 2/ Private Sector	81.5	74.0	7.5	2.7	4.8
	Public Sector	62.9	58.0	4.9	2.4	2.4
Less than 50 Employees	Total	27.7	27.5	0.2	0.1	0.2
	Private Sector	26.6	26.3	0.2	0.1	0.2
	Public Sector	1.2	1.2	*	0.0	*
	Policyholders	14.6	14.5	0.2	0.1	0.1
	Private Sector	14.0	13.9	0.2	0.1	0.1
	Public Sector	0.6	0.6	*	0.0	*
	Dependents 2/ Private Sector	13.1	13.0	0.1	*	*
	Public Sector	12.5	12.5	0.1	*	*
50-99 Employees	Total	11.2	10.7	0.6	0.1	0.4
	Private Sector	9.9	9.5	0.4	0.1	0.3
	Public Sector	1.3	1.2	0.1	0.0	0.1
	Policyholders	5.8	5.4	0.4	0.1	0.3
	Private Sector	5.1	4.8	0.3	0.1	0.2
	Public Sector	0.7	0.6	0.1	0.0	0.1
	Dependents 2/ Private Sector	5.5	5.3	0.2	0.1	0.1
	Public Sector	4.8	4.6	0.2	0.1	0.1
100-499 Employees	Total	23.0	21.3	1.6	0.6	1.0
	Private Sector	19.3	18.1	1.2	0.6	0.7
	Public Sector	3.6	3.3	0.4	*	0.3
	Policyholders	11.7	10.7	1.0	0.3	0.7
	Private Sector	9.8	9.1	0.8	0.3	0.4
	Public Sector	1.9	1.6	0.3	*	0.3
	Dependents 2/ Private Sector	11.2	10.7	0.6	0.3	0.3
	Public Sector	9.5	9.0	0.5	0.3	0.2
Public Sector	1.8	1.7	0.1	*	0.1	

Continued....

**Table 4. All Persons with Employer Sponsored Insurance
by Policyholder Status, Sector and Size of Employer Providing Coverage: CY 2010**
(numbers in millions)

Employer Size	Sector 1/	Total	Current Employer	Former Employer		
				Total	COBRA	Retiree
500- 999 Employees	Total	11.7	9.4	2.3	0.8	1.5
	Private Sector	9.2	7.5	1.7	0.8	0.9
	Public Sector	2.5	1.9	0.6	0.1	0.5
	Policyholders	6.1	4.6	1.5	0.5	1.0
	Private Sector	4.8	3.7	1.1	0.5	0.6
	Public Sector	1.4	0.9	0.4	*	0.4
	Dependents 2/	5.5	4.8	0.8	0.3	0.4
	Private Sector	4.4	3.8	0.6	0.3	0.3
	Public Sector	1.1	1.0	0.2	*	0.1
1000 or more Employees	Total	95.8	78.1	17.7	5.0	12.7
	Private Sector	64.0	54.0	10.0	4.5	5.5
	Public Sector	31.8	24.0	7.8	0.5	7.3
	Policyholders	49.7	37.9	11.8	3.0	8.9
	Private Sector	32.3	25.9	6.4	2.7	3.7
	Public Sector	17.4	12.0	5.4	0.3	5.1
	Dependents 2/	46.1	40.2	5.9	2.0	3.9
	Private Sector	31.7	28.1	3.6	1.8	1.7
	Public Sector	14.4	12.1	2.4	0.2	2.2

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/ 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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 5. All Persons with Employer Sponsored Insurance
by Sector Providing Coverage, Funding and Union Membership: CY 2010**
(numbers in millions)

	Total	Private Sector 1/			Public Sector		
		Total	Self-Insured	Fully-Insured	Total	Self-Insured	Fully-Insured
Total Employer Sponsored Insurance	169.4	128.9	76.5	52.4	40.4	15.1	25.4
Union	33.3	20.7	13.6	7.1	12.7	5.0	7.6
Not Union	136.0	108.3	62.9	45.4	27.8	10.0	17.8
Total Current Employer	147.0	115.4	66.0	49.3	31.6	12.0	19.6
Union	26.3	16.4	10.3	6.1	9.9	4.1	5.8
Not Union	120.7	99.0	55.8	43.2	21.7	7.9	13.8
Total Former Employer: COBRA	6.6	6.1	4.8	1.3	0.6	0.2	0.4
Union	1.0	0.9	0.7	0.2	0.2	0.1	0.1
Not Union	5.6	5.2	4.1	1.1	0.4	0.2	0.3
Total Former Employer: Retiree	15.8	7.5	5.7	1.8	8.3	2.9	5.4
Union	6.0	3.4	2.6	0.8	2.6	0.9	1.7
Not Union	9.7	4.1	3.1	1.0	5.7	2.0	3.7

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

1/ Private sector includes the self employed.

SOURCE: U.S. Department of Labor, EBSA calculations based on the Current Population Survey, Annual Social and Economic Supplement (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 6A. All Persons with Employer Sponsored Insurance
by State and Plan Type (Private Sector Only): CY 2010**
(numbers in millions)

	Total	Private Sector 1/				
		Total Private	HMO 2/	PPO 3/	POS 4/	HDED 5/
U.S.	169.4	128.9	20.4	73.2	12.6	22.7
Alabama	2.7	1.9	0.2	1.0	0.2	0.6
Alaska	0.4	0.2	*	0.1	*	0.1
Arizona	3.2	2.3	0.2	1.5	0.3	0.3
Arkansas	1.4	1.1	0.1	0.7	0.1	0.2
California	18.8	14.4	3.5	7.6	1.3	2.1
Colorado	2.9	2.2	0.4	1.3	0.2	0.3
Connecticut	2.3	1.8	0.3	1.0	0.3	0.3
Delaware	0.5	0.4	0.1	0.2	*	0.1
District of Columbia	0.3	0.2	*	0.1	*	*
Florida	9.1	6.8	1.3	4.1	0.6	0.9
Georgia	5.0	3.8	0.6	2.2	0.3	0.8
Hawaii	0.8	0.6	0.1	0.2	0.1	0.2
Idaho	0.8	0.6	0.1	0.3	0.1	0.1
Illinois	7.3	6.0	0.9	3.7	0.6	0.8
Indiana	3.8	3.1	0.3	2.0	0.4	0.3
Iowa	1.9	1.5	0.2	0.8	0.1	0.3
Kansas	1.6	1.2	0.2	0.6	0.1	0.2
Kentucky	2.4	1.8	0.2	1.2	0.2	0.3
Louisiana	2.1	1.5	0.2	0.9	0.2	0.2
Maine	0.8	0.6	0.1	0.3	0.1	0.1
Maryland	3.8	2.5	0.4	1.2	0.3	0.5
Massachusetts	4.2	3.4	0.9	1.8	0.3	0.3
Michigan	5.8	4.5	1.1	2.1	0.4	0.9
Minnesota	3.2	2.6	0.3	1.5	0.3	0.6
Mississippi	1.3	0.9	0.1	0.6	0.1	0.1
Missouri	3.4	2.7	0.3	1.7	0.3	0.4
Montana	0.5	0.3	*	0.1	*	0.1
Nebraska	1.1	0.8	0.1	0.6	0.1	0.1
Nevada	1.5	1.1	0.2	0.7	0.1	0.1
New Hampshire	0.9	0.7	0.1	0.4	0.1	0.1
New Jersey	5.4	4.3	0.7	2.5	0.5	0.6
New Mexico	0.9	0.6	0.1	0.3	0.1	0.1
New York	10.8	7.9	1.8	4.1	0.8	1.3

Continued....

**Table 6A. All Persons with Employer Sponsored Insurance
by State and Plan Type (Private Sector Only): CY 2010**
(numbers in millions)

	Total	Private Sector 1/				
		Total Private	HMO 2/	PPO 3/	POS 4/	HDED 5/
North Carolina	4.8	3.6	0.3	2.2	0.3	0.8
North Dakota	0.4	0.3	*	0.1	*	0.2
Ohio	6.8	5.4	0.4	3.4	0.7	0.9
Oklahoma	2.0	1.4	0.2	0.6	0.1	0.5
Oregon	2.1	1.6	0.2	1.0	0.1	0.3
Pennsylvania	7.6	6.1	0.8	3.5	0.6	1.3
Rhode Island	0.6	0.5	*	0.1	0.1	0.2
South Carolina	2.3	1.6	0.2	0.9	0.2	0.4
South Dakota	0.4	0.3	*	0.2	*	0.1
Tennessee	3.3	2.5	0.4	1.6	0.2	0.3
Texas	12.4	9.3	1.1	5.9	0.8	1.5
Utah	1.8	1.4	0.2	0.8	0.1	0.3
Vermont	0.4	0.3	*	0.1	*	0.1
Virginia	4.8	3.4	0.7	1.7	0.3	0.8
Washington	3.7	2.8	0.2	1.5	0.4	0.7
West Virginia	1.1	0.8	0.1	0.5	0.1	0.1
Wisconsin	3.5	2.7	0.3	1.7	0.3	0.5
Wyoming	0.3	0.2	*	*	*	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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys.

**Table 6B. All Persons with Employer Sponsored Insurance
by Sector and Size of Employer Providing Coverage, by Funding and Plan Type: CY 2010**
(numbers in millions)

Sector 1/	Employer Size	Self-Insured					Fully-Insured					Total				
		Total	HMO 2/	PPO 3/	POS 4/	HDED 5/	Total	HMO 2/	PPO 3/	POS 4/	HDED 5/	Total	HMO 2/	PPO 3/	POS 4/	HDED 5/
Total	Total	91.5	10.2	62.4	4.0	15.0	77.8	19.0	36.1	10.5	12.2	169.4	29.3	98.4	14.5	27.2
	Less than 50 employees	3.8	0.1	2.4	0.2	1.1	23.9	3.6	10.0	4.8	5.5	27.7	3.7	12.3	5.1	6.6
	50-99 employees	2.5	0.1	1.6	0.1	0.7	8.7	1.1	3.8	1.8	2.0	11.2	1.3	5.4	1.9	2.7
	100- 499	9.0	1.1	6.0	0.9	1.0	13.9	3.7	5.9	1.9	2.4	23.0	4.9	11.9	2.8	3.4
	500- 999	5.4	0.7	3.6	0.6	0.6	6.3	1.9	2.5	0.9	1.0	11.7	2.5	6.1	1.5	1.6
	1000 or more employees	70.8	8.2	48.9	2.2	11.6	25.0	8.7	13.9	1.1	1.3	95.8	16.9	62.7	3.3	12.9
Private Sector	Total	76.5	8.6	51.9	3.5	12.6	52.4	11.9	21.3	9.1	10.1	128.9	20.4	73.2	12.6	22.7
	Less than 50 employees	3.7	0.1	2.3	0.2	1.0	22.9	3.4	9.5	4.7	5.2	26.6	3.6	11.8	4.9	6.2
	50-99 employees	2.3	0.1	1.5	0.1	0.6	7.6	1.0	3.2	1.6	1.8	9.9	1.1	4.7	1.7	2.4
	100- 499	8.1	1.0	5.4	0.8	0.9	11.2	3.0	4.6	1.6	1.9	19.3	4.0	10.0	2.4	2.8
	500- 999	4.6	0.6	3.0	0.5	0.5	4.6	1.4	1.8	0.7	0.7	9.2	2.0	4.8	1.2	1.2
	1000 or more employees	57.8	6.8	39.7	1.8	9.5	6.2	2.9	2.2	0.6	0.5	64.0	9.7	41.9	2.3	10.0
Public Sector	Total	15.1	1.7	10.5	0.5	2.4	25.4	7.2	14.8	1.3	2.1	40.4	8.8	25.3	1.9	4.5
	Less than 50 employees	0.2	0.0	0.1	0.0	0.1	1.0	0.1	0.5	0.1	0.3	1.2	0.1	0.5	0.1	0.4
	50-99 employees	0.2	*	0.1	*	*	1.2	0.1	0.6	0.2	0.2	1.3	0.1	0.7	0.2	0.3
	100- 499	0.9	0.2	0.6	0.1	0.1	2.8	0.7	1.3	0.3	0.5	3.6	0.9	1.8	0.4	0.6
	500- 999	0.8	0.1	0.6	0.1	0.1	1.6	0.4	0.7	0.2	0.3	2.5	0.5	1.3	0.3	0.4
	1000 or more employees	13.0	1.4	9.2	0.4	2.1	18.8	5.8	11.7	0.5	0.8	31.8	7.2	20.9	0.9	2.9

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 (Census 2010 based weights), 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 2010**

Sector 1/	Plan Type	Self-Insured		Fully-Insured		Total	
		Policy-holders (in millions)	Average AV	Policy-holders (in millions)	Average AV	Policy-holders (in millions)	Average AV
Private Sector	Total	32.1	0.884	25.3	0.882	57.4	0.883
	HMO 2/	3.5	0.927	5.4	0.931	8.9	0.929
	PPO 3/	21.7	0.898	10.4	0.884	32.1	0.894
	POS 4/	1.5	0.886	4.5	0.888	6.0	0.887
	HDED 5/	5.4	0.799	5.0	0.817	10.4	0.808
Public Sector	Total	6.1	0.894	9.5	0.925	15.6	0.913
	HMO 2/	0.6	0.913	2.8	0.955	3.5	0.948
	PPO 3/	4.3	0.913	5.2	0.918	9.5	0.916
	POS 4/	0.2	0.877	0.6	0.956	0.8	0.935
	HDED 5/	1.0	0.802	0.9	0.850	1.9	0.825

NOTE: Active Employer Sponsored Insurance (ESI) Policyholders are those with coverage in own name from a current employer.

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 (Census 2010 based weights), with enhancements primarily from AHRQ's Medical Expenditure Panel Surveys and the BLS National Compensation Survey.

DATA SOURCES, UPDATES, AND REVISIONS

This section briefly outlines the process and data sources used in the creation of the March 2011 Auxiliary Data. Greater detail on the current imputations and edits performed in order to provide estimates of employer sponsored insurance for calendar year (CY) 2010 can be found in “Technical Appendix: March 2011 CPS Auxiliary Data.”¹¹

- The starting data set is the March 2011 Annual Social and Economic Supplement (ASEC) to the Current Population Survey. New weights were released in 2012 to be consistent with the 2010 Census. The previous file version was based on the 2000 Census. 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 2007 through 2009.

- 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 (2008-2010) 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 status¹² and type of coverage for those with ESI as well as helping to 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 the March CPS itself was used to identify persons who obtained coverage through a union plan. As only a portion of the file contains responses for the union question, the results were compared to similar data from the Kaiser/HRET Employer Health Benefits Survey for 2010 and were found to be not inconsistent¹³.

¹² 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.

¹³ The CPS asks about union coverage at the person level while the Kaiser/HRET survey picks up plans that have union participation (a broader

¹¹ Cathi Callahan and Rodelle Williams, Actuarial Research Corporation, 2012.

- Analysis done for EBSA using the National Compensation Survey (2005) was used with plan values from the Kaiser/HRET Employer Health Benefits Surveys in order to impute preliminary actuarial values onto active policyholder records.

Revisions to the CPS itself for March 2011 have included a new imputation routine for health insurance coverage, Medicaid being assigned to foster children, allowing hot-decking of household dependents rather than only nuclear family, and correction of a coding error. The Census Bureau has re-released prior years to now be consistent with the most current ASEC data. For a full description of these changes, please see the working paper by Michel Boudreaux and Joanna Turner on the Census Bureau website¹⁴.

concept). CPS prevalence, although definitionally more narrow, was consistent with the Kaiser/HRET rates.

¹⁴ “Modifications to the Imputation Routine for Health Insurance in the CPS ASEC: Description and Evaluation”, September 2011, Revised: December 2011, <http://www.census.gov/hhes/www/hlthins/data/revhlth/SHADAC.pdf>.