

Health Insurance Coverage Bulletin

Abstract of Auxiliary Data for the March 2020 Annual Social and Economic Supplement to the Current Population Survey

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INTRODUCTION

The Current Population Survey Annual Social and Economic Supplement (CPS ASEC) (also called the March CPS) is the data source most often used for estimating health insurance coverage in the United States. 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 Because the insurance questions are not mutually exclusive, 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.

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

regarding employment and insurance, and 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 size (number of employees) and sector (private, Federal, or state/local) of employment, which do not necessarily represent the size and sector of the employer that provides health insurance coverage.³

While the March CPS reports whether coverage is from an employer, for *insured workers*, it does not distinguish between current and former employers as the source of that coverage; nor does it report whether, for *all workers*, the employer offers health insurance.⁴ To fill these gaps, EBSA first imputes current versus former employer coverage for insured workers, then imputes offers of coverage for all workers.⁵ For those deemed to be covered by a former employer, EBSA imputes employer size, employer sector, and whether coverage comes through COBRA or a retiree plan. For all those with employer sponsored health insurance (ESI), EBSA also imputes coverage characteristics such as the funding arrangement, plan type, and union arrangement. Finally, actuarial value, which represents the average richness of an employer sponsored health insurance plan, is imputed to only those employees with health insurance in their own name from

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 2019 CPS, equivalent point-in-time variables are available which look at insurance status at the time of the survey itself.

² Variables on health expenditures and premium costs were introduced in the March 2011 CPS. While premiums have not been tabulated, tables on out-of-pocket expenditures are included in the Bulletin.

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 (1,000 or more) in its dataset.

⁴ The CPS does capture point-in-time offers of coverage for March 2020, but the Auxiliary Data is based on CY 2019 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.

their current employer. These covered employees are also said to be active plan participants, or have active coverage.

Because individuals can have multiple sources of coverage in a given year, EBSA creates tables that assign a “primary” source of coverage for the year based on the following hierarchy: (1) ESI,⁶ (2) Medicare, (3) private non-group coverage, (4) Medicaid or CHIP, and (5) military or other public.⁷ This hierarchy allows us to avoid counting individuals more than once across coverage categories. Because the March CPS does not report how long an individual is covered by each type of insurance, “primary” coverage should not be construed as the most important source of coverage in a given year.⁸

Imputations for funding arrangement, self-insured, and fully insured are based on 2017–2019 Medical Expenditure Panel Survey Insurance Component (MEPS-IC) file tabulations from the Agency for Healthcare Research and Quality (AHRQ). The self-insured category includes persons covered by plans reported as partly or completely self-insured.⁹ Plan-type imputations use information from both the MEPS-IC and the 2019 Kaiser Family Foundation (KFF) Employer Health Benefit Survey (EHBS), as well as Federal Employees Health Benefits (FEHB) Program data

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, CHIP, military and other public are all combined into a single, non-Medicare “other public insurance” category.

⁸ The March CPS does ask which months the person was enrolled in each coverage, however the subannual results are reported as all, part year, or none for private, public, and Medicaid coverages only.

for the Federal sector. Union imputations are based on both the CPS and the 2008 Panel, Wave 6 (2010 data) of the Survey of Income and Program Participation (SIPP), updated with trends in union coverage from both the National Health Interview Survey (NHIS) and later SIPP survey questions.¹⁰ Actuarial values are based on plan level and summary data from the 2019 EHBS, with trends from KFF analyses of the Truven Health Analytics Marketscan Commercial Databases, and the 2018 Health Care Cost Institute (HCCI) Health Care Cost and Utilization Report.

EBSA advises caution when interpreting imputed variables for small sample sizes. Users should refrain from reporting statistics at the state level for imputed variables, such as funding, union coverage, plan types, and coverage from a former employer. It is also worth noting that the state estimates shown below do not match those reported by the Census Bureau (“Health Insurance Coverage in the United States: 2019”). For its state-level estimates, Census uses the American Community Survey (ACS), which has a larger sample size and can offer accurate estimates at a more granular level, such as small states and, in some cases, metropolitan statistical areas.

⁹ 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 2017 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, January 2021, <https://www.dol.gov/sites/default/files/ebsa/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2020-appendix-a.pdf>.

¹⁰ The union imputation was not performed on persons with coverage from self-employment. More detail can be found in the technical appendix.

HIGHLIGHTS

- The total population represented in the March 2020 CPS was 325.3 million, of which 0.7 million were infants with no insurance status for 2019. Excluding these infants, the calendar year (CY) 2019 population was 324.5 million. Of these, 298.4 million (92 percent) were covered by at least one form of insurance in 2019, either private or public, and the remaining 26.1 million (8 percent) were classified as uninsured. Of the insured, 183.0 million (61 percent) had ESI; 58.8 million (20 percent) had Medicare; 33.2 million (11 percent) had non-ESI private coverage; and 67.0 million (22 percent) had other (non-Medicare) public coverage, which includes both Medicaid and CHIP as well as Tricare.¹¹
- Of the 269.9 million under age 65, 244.4 million (91 percent) were insured in 2019 and 25.5 million (9 percent) were uninsured.
- We assigned “primary coverage,” using the coverage hierarchy described in the Introduction. For those insured in CY 2019, 174.5 million (58 percent) had ESI as their primary source of coverage, 55.0 million (18 percent) had Medicare, 17.6 million (6 percent) had non-ESI private coverage, and 51.3 million (17 percent) had other public coverage.
- Of the 169.9 million workers reported in the March 2020 CPS, 83.9 million (49 percent) were covered in 2019 through a current employer and 31.5 million (19 percent) were eligible but not enrolled in their employer’s plan (with 14 percent of these eligible workers uninsured).
- In addition, of the 54.5 million who were not offered coverage by their employer (either being ineligible or the employer not offering coverage to any employee), 22 percent were uninsured.
- Health insurance offer rates were higher with larger employers; the share of uninsured workers dropped precipitously as employer size increased.
- Self-insured coverage was more predominant in the private sector than public. Moreover, the rate of self-insurance increased with employer size.
- Of the 183.0 million with ESI in 2019, 163.7 million (89 percent) had coverage through a current employer (either as a policyholder or dependent), 4.2 million (2 percent) had coverage through COBRA, and 15.2 million (8 percent) had retiree coverage. Of the 96.3 million who had coverage in their own name (as a policyholder), 83.9 million (87 percent) had coverage from a current employer, 2.2 million (2 percent) had COBRA, and 10.2 million (11 percent) had retiree coverage. Unsurprisingly, persons with either COBRA or retiree coverage were heavily concentrated in larger employer sponsored plans.
- Of those with ESI, 48 percent were enrolled in a Preferred Provider Organization (PPO) plan. The remaining individuals were covered, in descending order, by high deductible health insurance plans (HDED), Health

¹¹ Persons may be counted in more than one category; Treatment of Tricare in this Bulletin as other public coverage differs from the Census publication, where Tricare is included with private health insurance,

<https://www.census.gov/content/dam/Census/library/publications/2020/demo/p60-271.pdf>

Maintenance Organizations (HMO), or Point-of-Service (POS) plans.¹²

- Union health insurance coverage was more predominant in the public sector than the private sector. In the private sector, union coverage accounted for 50% of retiree coverage, and less than 10 percent of active coverage. Prevalence rates for union coverage among retirees and active participants in the public sector were less dispersed — 51 percent for retirees and 43 percent for active participants.
- 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 percent¹³—on average, a plan would pay 85 percent of covered expenses over a standard population.
- Out-of-pocket spending appeared to increase with age for those under age 65, and was higher for those with private insurance coverage or Medicare than it was for those with other public or no coverage. Average out-of-pocket costs for those with other public coverage were lowest, followed closely by the uninsured. Both groups had lower costs, on average, than their same-age counterparts in other groups.¹⁴

¹² High deductible health insurance plans include, but are not limited to, IRS-qualified HDHP plans.

¹³ While our average AV calculation uses the in-network parameters for PPO and POS coverage, the 85% amount is consistent with that found from both HCCI and KFF’s analysis of Truven data, both of which look at spending for persons with ESI, and not type of coverage held.

- For persons ever insured during CY 2019, the vast majority, almost 99 percent, were also insured in March of 2020. Of those persons never insured in CY 2019, 94 percent were still uninsured in March of 2020.
- For persons under age 65 with non-employer based private health insurance, 49 percent got their insurance through the exchange.¹⁵ There was little variation by age for adults 18-64.

¹⁴ The exception includes disabled children with Medicare, which as a group, had a very small number of records.

¹⁵ Twenty-nine percent of all age groups with non-employer sponsored coverage got coverage through the exchange, but there was relatively little exchange coverage among those 65 and over.

Table 1A. Health Insurance Coverage from All Sources by State: CY 2019 (in millions)

State	Total Population	Total Insured	ESI Total ¹	ESI Private Sector ²	ESI Public Sector	Medicare	Other Private Insurance ³	Other Public Coverage ⁴	Uninsured ⁵
Total USA	324.5	298.4	183.0	139.4	43.9	58.8	33.2	67.0	26.1
Alabama	4.9	4.5	2.7	2.0	0.7	1.0	0.4	1.0	0.4
Alaska	0.7	0.6	0.3	0.2	0.1	0.1	*	0.2	0.1
Arizona	7.3	6.5	3.7	2.8	0.9	1.4	0.8	1.8	0.8
Arkansas	2.9	2.7	1.4	1.1	0.3	0.6	0.3	0.7	0.2
California	39.3	36.6	20.6	15.6	4.9	6.3	3.9	10.2	2.8
Colorado	5.8	5.3	3.2	2.5	0.7	0.9	0.7	1.3	0.5
Connecticut	3.5	3.4	2.3	1.6	0.7	0.7	0.4	0.7	0.1
Delaware	1.0	0.9	0.6	0.4	0.2	0.2	0.1	0.2	*
District of Columbia	0.7	0.7	0.5	0.3	0.2	0.1	*	0.2	*
Florida	21.4	18.5	9.7	7.6	2.1	4.8	2.8	3.8	2.8
Georgia	10.4	9.1	5.4	4.0	1.3	1.7	1.0	2.1	1.2
Hawaii	1.4	1.3	0.8	0.6	0.3	0.3	0.1	0.4	*
Idaho	1.8	1.6	1.0	0.8	0.3	0.3	0.2	0.3	0.2
Illinois	12.5	11.8	7.8	6.2	1.6	2.1	1.4	2.1	0.7
Indiana	6.7	6.3	4.2	3.6	0.6	1.2	0.7	1.2	0.4
Iowa	3.1	3.0	1.8	1.4	0.4	0.6	0.3	0.7	0.2
Kansas	2.8	2.6	1.6	1.3	0.4	0.5	0.3	0.5	0.2
Kentucky	4.4	4.1	2.4	1.8	0.6	1.0	0.3	1.0	0.3
Louisiana	4.6	4.2	2.1	1.6	0.5	0.8	0.4	1.5	0.4
Maine	1.3	1.3	0.8	0.5	0.2	0.3	0.2	0.3	0.1
Maryland	6.1	5.7	4.1	2.5	1.6	0.9	0.5	1.1	0.3
Massachusetts	6.9	6.7	4.4	3.5	0.9	1.2	0.8	1.3	0.2

Table 1A. Health Insurance Coverage from All Sources by State: CY 2019 (in millions)

State	Total Population	Total Insured	ESI Total ¹	ESI Private Sector ²	ESI Public Sector	Medicare	Other Private Insurance ³	Other Public Coverage ⁴	Uninsured ⁵
Michigan	9.9	9.5	6.1	4.9	1.3	2.0	0.9	2.2	0.4
Minnesota	5.7	5.4	3.7	2.9	0.7	1.0	0.9	0.9	0.2
Mississippi	2.9	2.6	1.4	1.0	0.4	0.6	0.3	0.7	0.3
Missouri	6.1	5.6	3.6	2.8	0.8	1.2	0.7	0.9	0.5
Montana	1.0	1.0	0.5	0.3	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	0.3	0.2
Nevada	3.1	2.8	1.8	1.3	0.4	0.5	0.3	0.6	0.3
New Hampshire	1.4	1.3	0.9	0.7	0.2	0.3	0.2	0.2	0.1
New Jersey	8.7	8.2	5.6	4.2	1.4	1.6	0.8	1.4	0.6
New Mexico	2.1	1.9	0.9	0.6	0.4	0.4	0.2	0.6	0.2
New York	19.1	18.1	10.7	7.9	2.8	3.6	1.7	4.9	0.9
North Carolina	10.5	9.3	5.4	4.2	1.2	2.0	0.9	2.3	1.2
North Dakota	0.8	0.7	0.5	0.4	0.1	0.1	0.1	0.1	*
Ohio	11.5	10.8	6.9	5.2	1.7	2.3	1.1	2.4	0.7
Oklahoma	3.9	3.3	2.1	1.5	0.6	0.7	0.4	0.7	0.6
Oregon	4.1	3.9	2.4	1.7	0.6	0.9	0.6	0.8	0.2
Pennsylvania	12.5	11.9	7.8	6.3	1.5	2.4	1.5	2.2	0.7
Rhode Island	1.0	1.0	0.6	0.5	0.1	0.2	0.1	0.3	*
South Carolina	5.1	4.8	3.0	2.2	0.7	1.1	0.5	1.0	0.4
South Dakota	0.9	0.8	0.5	0.4	0.1	0.1	0.1	0.1	0.1
Tennessee	6.7	6.2	3.6	2.8	0.8	1.3	0.8	1.4	0.5
Texas	28.6	24.1	15.5	12.2	3.3	4.1	2.2	4.8	4.5
Utah	3.2	2.9	2.0	1.5	0.5	0.4	0.4	0.5	0.3

Table 1A. Health Insurance Coverage from All Sources by State: CY 2019 (in millions)

State	Total Population	Total Insured	ESI Total ¹	ESI Private Sector ²	ESI Public Sector	Medicare	Other Private Insurance ³	Other Public Coverage ⁴	Uninsured ⁵
Vermont	0.6	0.6	0.4	0.3	0.1	0.1	0.1	0.1	*
Virginia	8.3	7.8	5.1	3.6	1.5	1.4	0.6	1.7	0.5
Washington	7.5	7.1	4.8	3.5	1.3	1.3	0.7	1.4	0.5
West Virginia	1.7	1.7	0.9	0.6	0.3	0.4	0.2	0.5	0.1
Wisconsin	5.7	5.5	3.6	2.8	0.8	1.1	0.8	1.0	0.3
Wyoming	0.6	0.5	0.3	0.2	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 "*".

NOTE: Totals may not equal the sum of their components due to rounding.

^{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 Children's Health Insurance Program (CHIP), 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 2019 (in millions)

Type of Insurance	All Ages	Age <18	Ages 18-25	Ages 26-64	Ages 65+
Total Population	324.5	72.4	33.8	163.7	54.6
Total Insured	298.4	68.8	29.3	146.3	54.0
Employer Sponsored Insurance ¹	183.0	40.8	20.5	108.0	13.7
Policyholder	96.3	0.1	5.9	80.2	10.1
Dependent	88.1	40.7	14.9	28.9	3.6
Medicare	58.8	0.2	0.4	7.0	51.2
Other Private Insurance ²	33.2	3.7	2.9	13.4	13.2
Policyholder	23.7	0.1	1.5	10.5	11.6
Dependent	9.5	3.6	1.4	2.8	1.6
Other Public Coverage ³	67.0	26.8	6.9	26.9	6.5
Total Uninsured ⁴	26.1	3.7	4.5	17.3	0.6

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: Totals may not equal the sum of their components due to rounding.

^{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 Children's Health Insurance Program (CHIP), 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 2019 (in millions)

State	Total Population	Total Insured	ESI Total ¹	ESI Private Sector ²	ESI Public Sector	Medicare	Other Private Insurance ³	Other Public Coverage ⁴	Uninsured ⁵
Total USA	324.5	298.4	174.5	136.5	38.0	55.0	17.6	51.3	26.1
Alabama	4.9	4.5	2.5	2.0	0.6	0.9	0.2	0.8	0.4
Alaska	0.7	0.6	0.3	0.2	0.1	0.1	*	0.2	0.1
Arizona	7.3	6.5	3.5	2.8	0.8	1.3	0.4	1.3	0.8
Arkansas	2.9	2.7	1.4	1.1	0.3	0.6	0.2	0.6	0.2
California	39.3	36.6	19.8	15.4	4.4	5.9	2.7	8.2	2.8
Colorado	5.8	5.3	3.1	2.5	0.6	0.9	0.3	1.0	0.5
Connecticut	3.5	3.4	2.1	1.5	0.6	0.6	0.1	0.5	0.1
Delaware	1.0	0.9	0.5	0.4	0.1	0.2	*	0.1	*
District of Columbia	0.7	0.7	0.4	0.3	0.1	0.1	*	0.1	*
Florida	21.4	18.5	9.2	7.4	1.8	4.6	2.0	2.8	2.8
Georgia	10.4	9.1	5.2	4.0	1.2	1.6	0.7	1.7	1.2
Hawaii	1.4	1.3	0.7	0.5	0.2	0.3	*	0.3	*
Idaho	1.8	1.6	1.0	0.7	0.3	0.3	0.1	0.2	0.2
Illinois	12.5	11.8	7.5	6.1	1.3	2.0	0.6	1.7	0.7
Indiana	6.7	6.3	4.0	3.5	0.5	1.1	0.3	1.0	0.4
Iowa	3.1	3.0	1.8	1.4	0.3	0.5	0.2	0.5	0.2
Kansas	2.8	2.6	1.6	1.3	0.3	0.5	0.2	0.4	0.2
Kentucky	4.4	4.1	2.3	1.8	0.5	0.9	0.2	0.7	0.3
Louisiana	4.6	4.2	2.0	1.6	0.5	0.8	0.2	1.2	0.4
Maine	1.3	1.3	0.7	0.5	0.2	0.3	0.1	0.2	0.1
Maryland	6.1	5.7	3.8	2.4	1.3	0.8	0.3	0.9	0.3
Massachusetts	6.9	6.7	4.2	3.4	0.8	1.2	0.4	1.0	0.2

Table 1C. Health Insurance Coverage from Primary Source by State: CY 2019 (in millions)

State	Total Population	Total Insured	ESI Total ¹	ESI Private Sector ²	ESI Public Sector	Medicare	Other Private Insurance ³	Other Public Coverage ⁴	Uninsured ⁵
Michigan	9.9	9.5	5.7	4.7	1.0	1.8	0.4	1.6	0.4
Minnesota	5.7	5.4	3.5	2.9	0.6	0.9	0.3	0.7	0.2
Mississippi	2.9	2.6	1.3	1.0	0.3	0.5	0.1	0.6	0.3
Missouri	6.1	5.6	3.5	2.8	0.7	1.1	0.3	0.6	0.5
Montana	1.0	1.0	0.5	0.3	0.1	0.2	0.1	0.2	0.1
Nebraska	1.9	1.7	1.1	0.8	0.3	0.3	0.1	0.2	0.2
Nevada	3.1	2.8	1.7	1.3	0.4	0.5	0.1	0.5	0.3
New Hampshire	1.4	1.3	0.8	0.7	0.2	0.3	*	0.1	0.1
New Jersey	8.7	8.2	5.3	4.1	1.2	1.5	0.3	1.1	0.6
New Mexico	2.1	1.9	0.9	0.6	0.3	0.4	0.1	0.5	0.2
New York	19.1	18.1	10.0	7.6	2.4	3.4	0.9	3.9	0.9
North Carolina	10.5	9.3	5.1	4.2	1.0	1.9	0.4	1.9	1.2
North Dakota	0.8	0.7	0.5	0.4	0.1	0.1	0.1	0.1	*
Ohio	11.5	10.8	6.5	5.0	1.5	2.2	0.4	1.7	0.7
Oklahoma	3.9	3.3	2.0	1.5	0.5	0.7	0.2	0.6	0.6
Oregon	4.1	3.9	2.3	1.7	0.6	0.8	0.3	0.6	0.2
Pennsylvania	12.5	11.9	7.4	6.1	1.2	2.2	0.6	1.6	0.7
Rhode Island	1.0	1.0	0.6	0.4	0.1	0.2	0.1	0.2	*
South Carolina	5.1	4.8	2.8	2.2	0.6	1.0	0.2	0.7	0.4
South Dakota	0.9	0.8	0.5	0.4	0.1	0.1	0.1	0.1	0.1
Tennessee	6.7	6.2	3.4	2.8	0.7	1.2	0.5	1.1	0.5
Texas	28.6	24.1	15.1	12.1	3.0	3.8	1.4	3.8	4.5
Utah	3.2	2.9	2.0	1.5	0.4	0.4	0.3	0.3	0.3

Table 1C. Health Insurance Coverage from Primary Source by State: CY 2019 (in millions)

State	Total Population	Total Insured	ESI Total ¹	ESI Private Sector ²	ESI Public Sector	Medicare	Other Private Insurance ³	Other Public Coverage ⁴	Uninsured ⁵
Vermont	0.6	0.6	0.3	0.3	0.1	0.1	*	0.1	*
Virginia	8.3	7.8	4.8	3.5	1.4	1.3	0.4	1.3	0.5
Washington	7.5	7.1	4.6	3.5	1.2	1.2	0.3	1.0	0.5
West Virginia	1.7	1.7	0.9	0.6	0.2	0.4	0.1	0.3	0.1
Wisconsin	5.7	5.5	3.5	2.7	0.7	1.0	0.3	0.7	0.3
Wyoming	0.6	0.5	0.3	0.2	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 "*".

NOTE: Totals may not equal the sum of their components due to rounding.

^{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 only counted 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 Children's Health Insurance Program (CHIP), 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 2019 (in millions)

Type of Insurance	All Ages	Age <18	Ages 18-25	Ages 26-64	Ages 65+
Total Population	324.5	72.4	33.8	163.7	54.6
Total Insured	298.4	68.8	29.3	146.3	54.0
Employer Sponsored Insurance ¹	174.5	40.8	20.5	107.8	5.4
Policyholder	90.0	0.1	5.9	80.1	3.9
Dependent	84.5	40.7	14.6	27.8	1.5
Medicare	55.0	0.2	0.4	6.4	48.1
Other Private Insurance ²	17.6	3.3	2.5	11.3	0.4
Policyholder	10.6	0.1	1.2	8.9	0.4
Dependent	7.0	3.2	1.3	2.4	*
Other Public Coverage ³	51.3	24.4	5.9	20.8	0.1
Total Uninsured ⁴	26.1	3.7	4.5	17.3	0.6

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 "*".

NOTE: Totals may not equal the sum of their components due to rounding.

^{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 as Medicare.

^{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 Children's Health Insurance Program (CHIP), 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 2A. Insurance Coverage of Workers from Primary Source, by Employer Offers of Health Insurance and Employer Size : CY 2019 (in millions)

Employer Size and Offer Status	Total Workers	Insured workers	Workers with ESI¹	Workers with ESI, Private Sector²	Workers with ESI, Public Sector	Workers with Medicare	Workers with Other Private Insurance³	With Other Public Coverage⁴	Uninsured⁵
All Sizes, Total	169.9	153.6	117.8	93.4	24.4	9.1	10.7	15.9	16.3
All Sizes, Coverage through current employer	83.9	83.9	83.4	67.8	15.6	0.5	0.0	0.0	0.0
All Sizes, Eligible not enrolled	31.5	27.1	16.6	12.0	4.6	2.3	2.5	5.7	4.4
All Sizes, Employer offers, not eligible	18.1	15.3	7.3	5.5	1.8	2.4	2.0	3.6	2.8
All Sizes, Employer doesn't offer	36.3	27.2	10.4	8.1	2.3	3.9	6.2	6.6	9.1
Under Size 25, Total	56.2	47.1	28.3	25.0	3.3	5.1	6.9	6.8	9.1
Under Size 25, Coverage through current employer	15.9	15.9	15.5	15.0	0.5	0.4	0.0	0.0	0.0
Under Size 25, Eligible not enrolled	5.4	4.5	2.5	2.0	0.6	0.5	0.7	0.7	0.9
Under Size 25, Employer offers, not eligible	5.6	4.5	2.0	1.6	0.4	0.8	0.8	0.9	1.0
Under Size 25, Employer doesn't offer	29.3	22.2	8.3	6.5	1.8	3.4	5.3	5.2	7.2

Table 2A. Insurance Coverage of Workers from Primary Source, by Employer Offers of Health Insurance and Employer Size : CY 2019 (in millions)

Employer Size and Offer Status	Total Workers	Insured workers	Workers with ESI¹	Workers with ESI, Private Sector²	Workers with ESI, Public Sector	Workers with Medicare	Workers with Other Private Insurance³	With Other Public Coverage⁴	Uninsured⁵
Size 25 through 99, Total	11.9	10.4	8.0	6.9	1.1	0.6	0.8	1.1	1.4
Size 25 through 99, Coverage through current employer	5.6	5.6	5.6	5.1	0.5	*	0.0	0.0	0.0
Size 25 through 99, Eligible not enrolled	3.0	2.4	1.4	1.1	0.3	0.2	0.3	0.5	0.5
Size 25 through 99, Employer offers, not eligible	1.7	1.4	0.6	0.5	0.2	0.2	0.2	0.3	0.3
Size 25 through 99, Employer doesn't offer	1.6	1.0	0.4	0.3	0.1	0.1	0.3	0.3	0.6
Size 100 through 499, Total	19.6	18.2	15.4	13.0	2.4	0.8	0.6	1.4	1.4
Size 100 through 499, Coverage through current employer	11.6	11.6	11.6	10.1	1.5	*	0.0	0.0	0.0
Size 100 through 499, Eligible not enrolled	4.4	3.8	2.5	1.8	0.6	0.4	0.3	0.7	0.6
Size 100 through 499, Employer offers, not eligible	2.2	1.9	1.0	0.8	0.2	0.3	0.2	0.4	0.3
Size 100 through 499, Employer doesn't offer	1.4	0.9	0.4	0.3	0.1	0.1	0.2	0.3	0.4

Table 2A. Insurance Coverage of Workers from Primary Source, by Employer Offers of Health Insurance and Employer Size: CY 2019 (in millions)

Employer Size and Offer Status	Total Workers	Insured workers	Workers with ESI¹	Workers with ESI, Private Sector²	Workers with ESI, Public Sector	Workers with Medicare	Workers with Other Private Insurance³	With Other Public Coverage⁴	Uninsured⁵
Size 500 or more, Total	82.2	77.8	66.1	48.5	17.6	2.6	2.5	6.6	4.4
Size 500 or more, Coverage through current employer	50.8	50.8	50.7	37.6	13.2	*	0.0	0.0	0.0
Size 500 or more, Eligible not enrolled	18.7	16.4	10.2	7.1	3.1	1.2	1.2	3.7	2.3
Size 500 or more, Employer offers, not eligible	8.7	7.5	3.8	2.7	1.0	1.0	0.8	2.0	1.2
Size 500 or more, Employer doesn't offer	4.0	3.1	1.4	1.0	0.3	0.3	0.5	0.9	0.9

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 "*".

NOTE: Totals may not equal the sum of their components due to rounding.

^{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 Children's Health Insurance Program (CHIP), 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 Full Time Workers from Primary Source, by Employer Offers of Health Insurance and Employer Size: CY 2019
(in millions)**

Employer Size and Offer Status	Total Workers	Insured workers	Workers with ESI¹	Workers with ESI, Private Sector²	Workers with ESI, Public Sector	Workers with Medicare	Workers with Other Private Insurance³	With Other Public Coverage⁴	Uninsured⁵
All Sizes, Total	137.2	124.4	101.6	80.8	20.8	4.4	8.0	10.5	12.8
All Sizes, Coverage through current employer	78.8	78.8	78.4	63.8	14.7	0.3	0.0	0.0	0.0
All Sizes, Eligible not enrolled	25.7	21.9	13.9	10.0	3.9	1.5	2.0	4.5	3.8
All Sizes, Employer offers, not eligible	8.6	6.8	3.2	2.4	0.8	0.7	1.1	1.8	1.8
All Sizes, Employer doesn't offer	24.1	16.9	6.1	4.7	1.4	1.8	4.8	4.2	7.2
Under Size 25, Total	41.4	34.2	22.0	19.7	2.2	2.5	5.3	4.4	7.3
Under Size 25, Coverage through current employer	14.4	14.4	14.1	13.6	0.5	0.3	0.0	0.0	0.0
Under Size 25, Eligible not enrolled	4.6	3.7	2.1	1.6	0.5	0.4	0.6	0.6	0.9
Under Size 25, Employer offers, not eligible	2.9	2.2	0.8	0.6	0.2	0.3	0.5	0.5	0.7
Under Size 25, Employer doesn't offer	19.6	13.9	4.9	3.8	1.1	1.6	4.2	3.3	5.7

**Table 2B. Insurance Coverage of Full Time Workers from Primary Source, by Employer Offers of Health Insurance and Employer Size: CY 2019
(in millions)**

Employer Size and Offer Status	Total Workers	Insured workers	Workers with ESI¹	Workers with ESI, Private Sector²	Workers with ESI, Public Sector	Workers with Medicare	Workers with Other Private Insurance³	With Other Public Coverage⁴	Uninsured⁵
Size 25 through 99, Total	9.9	8.7	7.1	6.2	0.9	0.3	0.6	0.8	1.2
Size 25 through 99, Coverage through current employer	5.3	5.3	5.3	4.9	0.4	*	0.0	0.0	0.0
Size 25 through 99, Eligible not enrolled	2.6	2.1	1.3	0.9	0.3	0.1	0.3	0.4	0.5
Size 25 through 99, Employer offers, not eligible	0.9	0.7	0.3	0.2	0.1	0.1	0.1	0.1	0.2
Size 25 through 99, Employer doesn't offer	1.2	0.7	0.2	0.2	*	*	0.2	0.2	0.5
Size 100 through 499, Total	17.0	15.9	14.0	12.0	2.1	0.4	0.5	1.0	1.1
Size 100 through 499, Coverage through current employer	11.1	11.1	11.1	9.8	1.4	*	0.0	0.0	0.0
Size 100 through 499, Eligible not enrolled	3.8	3.3	2.2	1.6	0.6	0.3	0.3	0.6	0.6
Size 100 through 499, Employer offers, not eligible	1.1	0.9	0.5	0.4	0.1	0.1	0.1	0.2	0.2
Size 100 through 499, Employer doesn't offer	0.9	0.6	0.2	0.2	0.1	0.1	0.1	0.2	0.3

Table 2B. Insurance Coverage of Full Time Workers from Primary Source, by Employer Offers of Health Insurance and Employer Size: CY 2019 (in millions)

Employer Size and Offer Status	Total Workers	Insured workers	Workers with ESI¹	Workers with ESI, Private Sector²	Workers with ESI, Public Sector	Workers with Medicare	Workers with Other Private Insurance³	With Other Public Coverage⁴	Uninsured⁵
Size 500 or more, Total	68.8	65.6	58.5	43.0	15.6	1.1	1.6	4.4	3.2
Size 500 or more, Coverage through current employer	47.9	47.9	47.9	35.5	12.4	*	0.0	0.0	0.0
Size 500 or more, Eligible not enrolled	14.8	12.9	8.4	5.8	2.6	0.7	0.9	2.9	1.9
Size 500 or more, Employer offers, not eligible	3.7	3.1	1.6	1.1	0.4	0.2	0.3	0.9	0.6
Size 500 or more, Employer doesn't offer	2.4	1.7	0.7	0.5	0.2	0.1	0.3	0.5	0.7

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 "*".

NOTE: Totals may not equal the sum of their components due to rounding.

^{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 Children's Health Insurance Program (CHIP), 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 2C. Insurance Coverage of Part Time Workers from Primary Source, by Employer Offers of Health Insurance and Employer Size: CY 2019
(in millions)**

Employer Size and Offer Status	Total Workers	Insured workers	Workers with ESI¹	Workers with ESI, Private Sector²	Workers with ESI, Public Sector	Workers with Medicare	Workers with Other Private Insurance³	With Other Public Coverage⁴	Uninsured⁵
All Sizes, Total	32.7	29.2	16.2	12.6	3.6	4.7	2.8	5.5	3.6
All Sizes, Coverage through current employer	5.1	5.1	5.0	4.1	0.9	0.1	0.0	0.0	0.0
All Sizes, Eligible not enrolled	5.8	5.2	2.8	2.0	0.7	0.8	0.5	1.2	0.6
All Sizes, Employer offers, not eligible	9.6	8.5	4.1	3.1	1.0	1.7	0.9	1.8	1.0
All Sizes, Employer doesn't offer	12.2	10.3	4.3	3.4	0.9	2.1	1.4	2.5	1.9
Under Size 25, Total	14.8	12.9	6.4	5.3	1.1	2.6	1.5	2.5	1.9
Under Size 25, Coverage through current employer	1.5	1.5	1.4	1.4	*	0.1	0.0	0.0	0.0
Under Size 25, Eligible not enrolled	0.9	0.8	0.4	0.3	0.1	0.1	0.1	0.2	0.1
Under Size 25, Employer offers, not eligible	2.7	2.4	1.1	0.9	0.2	0.5	0.3	0.4	0.3
Under Size 25, Employer doesn't offer	9.7	8.2	3.4	2.7	0.7	1.8	1.1	1.9	1.5

**Table 2C. Insurance Coverage of Part Time Workers from Primary Source, by Employer Offers of Health Insurance and Employer Size: CY 2019
(in millions)**

Employer Size and Offer Status	Total Workers	Insured workers	Workers with ESI¹	Workers with ESI, Private Sector²	Workers with ESI, Public Sector	Workers with Medicare	Workers with Other Private Insurance³	With Other Public Coverage⁴	Uninsured⁵
Size 25 through 99, Total	1.9	1.7	0.9	0.7	0.2	0.3	0.2	0.4	0.2
Size 25 through 99, Coverage through current employer	0.3	0.3	0.3	0.2	*	*	0.0	0.0	0.0
Size 25 through 99, Eligible not enrolled	0.4	0.4	0.2	0.2	*	0.1	*	0.1	*
Size 25 through 99, Employer offers, not eligible	0.8	0.7	0.3	0.2	0.1	0.2	0.1	0.2	0.1
Size 25 through 99, Employer doesn't offer	0.4	0.3	0.1	0.1	*	*	0.1	0.1	0.1
Size 100 through 499, Total	2.6	2.3	1.4	1.1	0.3	0.4	0.2	0.4	0.2
Size 100 through 499, Coverage through current employer	0.5	0.5	0.5	0.4	0.1	0.0	0.0	0.0	0.0
Size 100 through 499, Eligible not enrolled	0.6	0.6	0.3	0.2	0.1	0.1	*	0.1	0.1
Size 100 through 499, Employer offers, not eligible	1.1	1.0	0.5	0.4	0.1	0.2	0.1	0.2	0.1
Size 100 through 499, Employer doesn't offer	0.4	0.3	0.1	0.1	*	0.1	*	0.1	0.1

**Table 2C. Insurance Coverage of Part Time Workers from Primary Source, by Employer Offers of Health Insurance and Employer Size: CY 2019
(in millions)**

Employer Size and Offer Status	Total Workers	Insured workers	Workers with ESI¹	Workers with ESI, Private Sector²	Workers with ESI, Public Sector	Workers with Medicare	Workers with Other Private Insurance³	With Other Public Coverage⁴	Uninsured⁵
Size 500 or more, Total	13.5	12.2	7.5	5.5	2.0	1.5	0.9	2.3	1.3
Size 500 or more, Coverage through current employer	2.9	2.9	2.8	2.1	0.8	*	0.0	0.0	0.0
Size 500 or more, Eligible not enrolled	3.9	3.5	1.9	1.3	0.5	0.5	0.3	0.8	0.4
Size 500 or more, Employer offers, not eligible	5.0	4.4	2.2	1.6	0.6	0.8	0.4	1.1	0.6
Size 500 or more, Employer doesn't offer	1.7	1.4	0.6	0.5	0.1	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 "*".

NOTE: Totals may not equal the sum of their components due to rounding.

^{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 Children's Health Insurance Program (CHIP), 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. Persons with Employer Sponsored Insurance, by State, Funding Status and Sector Providing Coverage: CY 2019 (in millions)

State	Total ESI	Private Sector, ¹ Total	Private Sector, Self-Insured ²	Private Sector, Fully-Insured	Public Sector, Total	Public Sector, Self-Insured	Public Sector, Fully-Insured
Total USA	183.0	139.3	86.1	53.2	43.7	22.2	21.6
Alabama	2.7	2.0	1.2	0.8	0.7	0.4	0.4
Alaska	0.3	0.2	0.1	0.1	0.1	0.1	0.1
Arizona	3.7	2.8	1.9	0.9	0.9	0.5	0.4
Arkansas	1.4	1.1	0.7	0.4	0.3	0.2	0.2
California	20.6	15.6	7.4	8.2	4.9	1.8	3.1
Colorado	3.2	2.5	1.6	0.9	0.7	0.4	0.3
Connecticut	2.3	1.6	1.0	0.6	0.7	0.4	0.3
Delaware	0.6	0.4	0.2	0.2	0.2	0.1	0.1
District of Columbia	0.5	0.3	0.2	0.1	0.2	*	0.1
Florida	9.7	7.6	5.0	2.6	2.1	1.3	0.8
Georgia	5.4	4.0	2.7	1.4	1.3	0.7	0.6
Hawaii	0.8	0.6	0.2	0.4	0.3	0.1	0.2
Idaho	1.0	0.8	0.5	0.3	0.3	0.2	0.1
Illinois	7.8	6.2	4.0	2.2	1.6	0.9	0.6
Indiana	4.2	3.6	2.4	1.2	0.6	0.3	0.3
Iowa	1.8	1.4	0.9	0.6	0.4	0.2	0.2
Kansas	1.6	1.3	0.8	0.5	0.4	0.2	0.1
Kentucky	2.4	1.8	1.3	0.6	0.6	0.3	0.3
Louisiana	2.1	1.6	0.9	0.7	0.5	0.2	0.3
Maine	0.8	0.5	0.3	0.2	0.2	0.1	0.1
Maryland	4.1	2.5	1.6	0.9	1.6	0.5	1.1
Massachusetts	4.4	3.5	2.1	1.4	0.9	0.5	0.4

Table 3A. Persons with Employer Sponsored Insurance, by State, Funding Status and Sector Providing Coverage: CY 2019 (in millions)

State	Total ESI	Private Sector, ¹ Total	Private Sector, Self-Insured ²	Private Sector, Fully-Insured	Public Sector, Total	Public Sector, Self-Insured	Public Sector, Fully-Insured
Michigan	6.1	4.9	3.1	1.8	1.3	0.7	0.6
Minnesota	3.7	2.9	1.9	1.0	0.7	0.5	0.3
Mississippi	1.4	1.0	0.6	0.4	0.4	0.2	0.2
Missouri	3.6	2.8	1.9	0.9	0.8	0.4	0.4
Montana	0.5	0.3	0.2	0.1	0.2	0.1	0.1
Nebraska	1.1	0.8	0.6	0.2	0.3	0.2	0.1
Nevada	1.8	1.3	0.8	0.6	0.4	0.2	0.2
New Hampshire	0.9	0.7	0.4	0.3	0.2	0.1	0.1
New Jersey	5.6	4.2	2.5	1.7	1.4	0.7	0.7
New Mexico	0.9	0.6	0.4	0.2	0.4	0.2	0.2
New York	10.7	7.9	4.7	3.2	2.8	1.5	1.3
North Carolina	5.4	4.2	2.7	1.5	1.2	0.6	0.5
North Dakota	0.5	0.4	0.2	0.1	0.1	*	*
Ohio	6.9	5.2	3.6	1.6	1.7	1.0	0.7
Oklahoma	2.1	1.5	0.9	0.5	0.6	0.2	0.4
Oregon	2.4	1.7	1.0	0.7	0.6	0.3	0.3
Pennsylvania	7.8	6.3	4.1	2.2	1.5	0.8	0.7
Rhode Island	0.6	0.5	0.2	0.2	0.1	0.1	0.1
South Carolina	3.0	2.2	1.4	0.8	0.7	0.5	0.3
South Dakota	0.5	0.4	0.2	0.2	0.1	0.1	0.1
Tennessee	3.6	2.8	1.9	0.9	0.8	0.4	0.3
Texas	15.5	12.2	8.0	4.2	3.3	1.9	1.4
Utah	2.0	1.5	1.0	0.5	0.5	0.2	0.3

Table 3A. Persons with Employer Sponsored Insurance, by State, Funding Status and Sector Providing Coverage: CY 2019 (in millions)

State	Total ESI	Private Sector, ¹ Total	Private Sector, Self-Insured ²	Private Sector, Fully-Insured	Public Sector, Total	Public Sector, Self-Insured	Public Sector, Fully-Insured
Vermont	0.4	0.3	0.2	0.1	0.1	0.1	*
Virginia	5.1	3.6	2.2	1.3	1.5	0.6	0.9
Washington	4.8	3.5	2.1	1.5	1.3	0.6	0.6
West Virginia	0.9	0.6	0.4	0.2	0.3	0.2	0.1
Wisconsin	3.6	2.8	1.8	0.9	0.8	0.4	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 "*".

NOTE: Totals may not equal the sum of their components due to rounding.

^{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 2017 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, January 2021,

<https://www.dol.gov/sites/default/files/ebsa/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2020-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. Persons with Employer Sponsored Insurance, by Size, Funding Status and Sector Providing Coverage: CY 2019 (in millions)

Employer Size	Total ESI	Total ESI, Self-Insured	Total ESI, Fully-Insured	Private Sector, ¹ Total	Private Sector, Self-Insured ²	Private Sector, Fully-Insured	Public Sector, Total	Public Sector, Self-Insured	Public Sector, Fully-Insured
Total	183.0	108.2	74.8	139.3	86.1	53.2	43.7	22.2	21.6
Less than 10 Employees	12.8	1.9	11.0	12.7	1.8	10.8	0.2	*	0.2
10 through 24 Employees	16.5	2.2	14.4	15.7	2.1	13.6	0.9	0.1	0.8
25 through 99 Employees	10.9	2.1	8.8	9.8	1.9	7.9	1.1	0.2	0.9
100 through 499 Employees	23.4	10.5	12.9	19.9	9.3	10.6	3.5	1.3	2.3
500 through 999 Employees	13.1	6.7	6.3	10.2	5.5	4.7	2.9	1.3	1.6
1000 or more Employees	106.2	84.8	21.4	71.0	65.5	5.5	35.2	19.3	15.9

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 "*".

NOTE: Totals may not equal the sum of their components due to rounding.

^{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 2017 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, January 2021, <https://www.dol.gov/sites/default/files/ebsa/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2020-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. Persons with Employer Sponsored Insurance, by State, Policyholder Status and Sector Providing Coverage: CY 2019 (in millions)

State	Total ESI	Private Sector, ¹ Total	Private Sector, Policyholders	Private Sector, Dependents ²	Public Sector, Total	Public Sector, Policyholders	Public Sector, Dependents
Total USA	183.0	139.3	72.9	66.4	43.7	23.4	20.3
Alabama	2.7	2.0	1.0	0.9	0.7	0.4	0.3
Alaska	0.3	0.2	0.1	0.1	0.1	0.1	0.1
Arizona	3.7	2.8	1.5	1.3	0.9	0.5	0.4
Arkansas	1.4	1.1	0.5	0.5	0.3	0.2	0.1
California	20.6	15.6	8.6	7.0	4.9	2.6	2.4
Colorado	3.2	2.5	1.3	1.2	0.7	0.4	0.3
Connecticut	2.3	1.6	0.8	0.8	0.7	0.3	0.4
Delaware	0.6	0.4	0.2	0.2	0.2	0.1	0.1
District of Columbia	0.5	0.3	0.2	0.1	0.2	0.1	0.1
Florida	9.7	7.6	4.3	3.3	2.1	1.3	0.8
Georgia	5.4	4.0	2.2	1.9	1.3	0.7	0.7
Hawaii	0.8	0.6	0.3	0.2	0.3	0.2	0.1
Idaho	1.0	0.8	0.4	0.4	0.3	0.1	0.1
Illinois	7.8	6.2	3.2	3.1	1.6	0.9	0.7
Indiana	4.2	3.6	1.7	1.9	0.6	0.3	0.3
Iowa	1.8	1.4	0.7	0.7	0.4	0.2	0.2
Kansas	1.6	1.3	0.7	0.6	0.4	0.2	0.1
Kentucky	2.4	1.8	1.0	0.8	0.6	0.3	0.3
Louisiana	2.1	1.6	0.9	0.7	0.5	0.3	0.2
Maine	0.8	0.5	0.3	0.2	0.2	0.1	0.1
Maryland	4.1	2.5	1.4	1.1	1.6	0.8	0.8
Massachusetts	4.4	3.5	1.7	1.8	0.9	0.5	0.5

Table 3C. Persons with Employer Sponsored Insurance, by State, Policyholder Status and Sector Providing Coverage: CY 2019 (in millions)

State	Total ESI	Private Sector,¹ Total	Private Sector, Policyholders	Private Sector, Dependents²	Public Sector, Total	Public Sector, Policyholders	Public Sector, Dependents
Michigan	6.1	4.9	2.5	2.4	1.3	0.7	0.6
Minnesota	3.7	2.9	1.4	1.5	0.7	0.4	0.4
Mississippi	1.4	1.0	0.5	0.5	0.4	0.2	0.2
Missouri	3.6	2.8	1.5	1.3	0.8	0.4	0.4
Montana	0.5	0.3	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	1.8	1.3	0.7	0.6	0.4	0.2	0.2
New Hampshire	0.9	0.7	0.3	0.3	0.2	0.1	0.1
New Jersey	5.6	4.2	2.0	2.2	1.4	0.7	0.7
New Mexico	0.9	0.6	0.3	0.3	0.4	0.2	0.2
New York	10.7	7.9	4.2	3.7	2.8	1.5	1.3
North Carolina	5.4	4.2	2.4	1.8	1.2	0.7	0.4
North Dakota	0.5	0.4	0.2	0.2	0.1	*	0.1
Ohio	6.9	5.2	2.5	2.6	1.7	0.8	0.9
Oklahoma	2.1	1.5	0.8	0.7	0.6	0.3	0.3
Oregon	2.4	1.7	0.9	0.8	0.6	0.3	0.3
Pennsylvania	7.8	6.3	3.3	3.1	1.5	0.8	0.7
Rhode Island	0.6	0.5	0.2	0.2	0.1	0.1	0.1
South Carolina	3.0	2.2	1.3	1.0	0.7	0.4	0.3
South Dakota	0.5	0.4	0.2	0.2	0.1	0.1	0.1
Tennessee	3.6	2.8	1.5	1.4	0.8	0.4	0.3
Texas	15.5	12.2	6.1	6.1	3.3	1.9	1.4
Utah	2.0	1.5	0.6	0.9	0.5	0.2	0.3

Table 3C. Persons with Employer Sponsored Insurance, by State, Policyholder Status and Sector Providing Coverage: CY 2019 (in millions)

State	Total ESI	Private Sector, ¹ Total	Private Sector, Policyholders	Private Sector, Dependents ²	Public Sector, Total	Public Sector, Policyholders	Public Sector, Dependents
Vermont	0.4	0.3	0.1	0.1	0.1	0.1	*
Virginia	5.1	3.6	2.0	1.6	1.5	0.9	0.7
Washington	4.8	3.5	1.9	1.6	1.3	0.7	0.6
West Virginia	0.9	0.6	0.3	0.3	0.3	0.2	0.1
Wisconsin	3.6	2.8	1.3	1.4	0.8	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 "*".

NOTE: Totals may not equal the sum of their components due to rounding.

^{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. Persons with Employer Sponsored Insurance, by State, Funding Status and Policyholder Status: CY 2019 (in millions)

State	Total ESI	Self-Insured,¹ Total	Self-Insured, Policyholders	Self-Insured, Dependents²	Fully-Insured, Total	Fully-Insured, Policyholders	Fully-Insured, Dependents
Total USA	183.0	108.2	56.4	51.9	74.8	40.0	34.8
Alabama	2.7	1.5	0.8	0.7	1.2	0.6	0.5
Alaska	0.3	0.2	0.1	0.1	0.2	0.1	0.1
Arizona	3.7	2.4	1.3	1.2	1.3	0.7	0.6
Arkansas	1.4	0.9	0.4	0.4	0.6	0.3	0.3
California	20.6	9.2	5.0	4.2	11.3	6.1	5.2
Colorado	3.2	2.0	1.0	1.0	1.2	0.6	0.6
Connecticut	2.3	1.4	0.6	0.7	0.9	0.4	0.5
Delaware	0.6	0.3	0.2	0.1	0.2	0.1	0.1
District of Columbia	0.5	0.2	0.1	0.1	0.3	0.2	0.1
Florida	9.7	6.3	3.5	2.7	3.4	2.0	1.4
Georgia	5.4	3.4	1.7	1.6	2.0	1.1	0.9
Hawaii	0.8	0.3	0.2	0.1	0.6	0.3	0.2
Idaho	1.0	0.6	0.3	0.3	0.4	0.2	0.2
Illinois	7.8	5.0	2.5	2.5	2.8	1.5	1.3
Indiana	4.2	2.7	1.3	1.4	1.5	0.7	0.8
Iowa	1.8	1.1	0.6	0.5	0.7	0.4	0.4
Kansas	1.6	1.0	0.5	0.5	0.6	0.3	0.3
Kentucky	2.4	1.6	0.8	0.8	0.9	0.5	0.3
Louisiana	2.1	1.1	0.6	0.5	1.0	0.6	0.4
Maine	0.8	0.4	0.3	0.2	0.4	0.2	0.2
Maryland	4.1	2.1	1.1	1.0	2.0	1.1	0.9
Massachusetts	4.4	2.6	1.2	1.3	1.8	0.9	0.9

Table 3D. Persons with Employer Sponsored Insurance, by State, Funding Status and Policyholder Status: CY 2019 (in millions)

State	Total ESI	Self-Insured,¹ Total	Self-Insured, Policyholders	Self-Insured, Dependents²	Fully-Insured, Total	Fully-Insured, Policyholders	Fully-Insured, Dependents
Michigan	6.1	3.7	1.9	1.8	2.4	1.2	1.2
Minnesota	3.7	2.4	1.1	1.2	1.3	0.7	0.6
Mississippi	1.4	0.8	0.4	0.4	0.6	0.3	0.3
Missouri	3.6	2.3	1.2	1.1	1.3	0.7	0.6
Montana	0.5	0.3	0.1	0.1	0.2	0.1	0.1
Nebraska	1.1	0.8	0.4	0.4	0.3	0.2	0.2
Nevada	1.8	1.0	0.5	0.4	0.8	0.4	0.4
New Hampshire	0.9	0.5	0.3	0.3	0.4	0.2	0.2
New Jersey	5.6	3.2	1.5	1.7	2.4	1.2	1.3
New Mexico	0.9	0.5	0.3	0.2	0.4	0.2	0.2
New York	10.7	6.2	3.3	2.9	4.5	2.4	2.0
North Carolina	5.4	3.3	2.0	1.4	2.1	1.2	0.8
North Dakota	0.5	0.3	0.1	0.1	0.2	0.1	0.1
Ohio	6.9	4.6	2.2	2.4	2.3	1.1	1.1
Oklahoma	2.1	1.2	0.6	0.6	0.9	0.5	0.4
Oregon	2.4	1.3	0.7	0.6	1.1	0.6	0.5
Pennsylvania	7.8	4.9	2.6	2.3	2.9	1.5	1.4
Rhode Island	0.6	0.3	0.1	0.1	0.3	0.2	0.1
South Carolina	3.0	1.9	1.0	0.8	1.1	0.6	0.4
South Dakota	0.5	0.3	0.1	0.2	0.2	0.1	0.1
Tennessee	3.6	2.3	1.3	1.1	1.3	0.7	0.6
Texas	15.5	9.9	5.1	4.8	5.6	2.9	2.7
Utah	2.0	1.2	0.5	0.7	0.8	0.3	0.5

Table 3D. Persons with Employer Sponsored Insurance, by State, Funding Status and Policyholder Status: CY 2019 (in millions)

State	Total ESI	Self-Insured, ¹ Total	Self-Insured, Policyholders	Self-Insured, Dependents ²	Fully-Insured, Total	Fully-Insured, Policyholders	Fully-Insured, Dependents
Vermont	0.4	0.2	0.1	0.1	0.2	0.1	0.1
Virginia	5.1	2.9	1.6	1.3	2.2	1.3	1.0
Washington	4.8	2.7	1.4	1.3	2.1	1.1	1.0
West Virginia	0.9	0.6	0.3	0.3	0.3	0.2	0.2
Wisconsin	3.6	2.3	1.1	1.2	1.3	0.6	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: Totals may not equal the sum of their components due to rounding.

^{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 2017 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, January 2021, <https://www.dol.gov/sites/default/files/ebsa/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2020-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. Employer Sponsored Insurance by Policyholder Status, Sector and Size of Employer Providing Coverage: CY2019 (in millions)

Employer Size, Sector¹ and Policyholder Status²	Total ESI	Current Employer	Former Employer, Total	Former Employer, COBRA	Former Employer, Retiree
All Sizes, All Sectors, Total	183.0	163.7	19.3	4.2	15.2
All Sizes, Private Sector, Total	139.3	131.4	7.8	3.6	4.2
All Sizes, Public Sector, Total	43.7	32.2	11.5	0.5	11.0
All Sizes, All Sectors, Policyholders	96.3	83.9	12.4	2.2	10.2
All Sizes, Private Sector, Policyholders	72.9	68.3	4.6	1.9	2.7
All Sizes, Public Sector, Policyholders	23.4	15.6	7.8	0.2	7.5
All Sizes, All Sectors, Dependents	86.7	79.7	6.9	2.0	4.9
All Sizes, Private Sector, Dependents	66.4	63.2	3.2	1.7	1.5
All Sizes, Public Sector, Dependents	20.3	16.6	3.7	0.3	3.4
Under Size 25, All Sectors, Total	29.4	29.2	0.2	*	0.1
Under Size 25, Private Sector, Total	28.3	28.2	0.1	*	0.1
Under Size 25, Public Sector, Total	1.0	1.0	*	0.0	*
Under Size 25, All Sectors, Policyholders	16.0	15.9	0.1	*	0.1
Under Size 25, Private Sector, Policyholders	15.5	15.4	0.1	*	0.1
Under Size 25, Public Sector, Policyholders	0.5	0.5	*	0.0	*
Under Size 25, All Sectors, Dependents	13.4	13.3	0.1	*	*
Under Size 25, Private Sector, Dependents	12.8	12.8	0.1	*	*
Under Size 25, Public Sector, Dependents	0.5	0.5	*	0.0	*

Table 4. Employer Sponsored Insurance by Policyholder Status, Sector and Size of Employer Providing Coverage: CY2019 (in millions)

Employer Size, Sector¹ and Policyholder Status²	Total ESI	Current Employer	Former Employer, Total	Former Employer, COBRA	Former Employer, Retiree
Size 25 through 99, All Sectors, Total	10.9	10.4	0.5	0.2	0.3
Size 25 through 99, Private Sector, Total	9.8	9.5	0.3	0.2	0.1
Size 25 through 99, Public Sector, Total	1.1	0.9	0.2	*	0.2
Size 25 through 99, All Sectors, Policyholders	5.9	5.6	0.3	0.1	0.2
Size 25 through 99, Private Sector, Policyholders	5.3	5.1	0.2	0.1	0.1
Size 25 through 99, Public Sector, Policyholders	0.6	0.5	0.1	0.0	0.1
Size 25 through 99, All Sectors, Dependents	5.0	4.9	0.2	0.1	0.1
Size 25 through 99, Private Sector, Dependents	4.5	4.4	0.1	0.1	0.1
Size 25 through 99, Public Sector, Dependents	0.5	0.5	0.1	*	0.1
Size 100 through 499, All Sectors, Total	23.4	22.1	1.3	0.6	0.7
Size 100 through 499, Private Sector, Total	19.9	19.0	0.9	0.6	0.3
Size 100 through 499, Public Sector, Total	3.5	3.1	0.4	*	0.4
Size 100 through 499, All Sectors, Policyholders	12.4	11.6	0.8	0.3	0.5
Size 100 through 499, Private Sector, Policyholders	10.6	10.2	0.5	0.3	0.2
Size 100 through 499, Public Sector, Policyholders	1.8	1.4	0.3	*	0.3
Size 100 through 499, All Sectors, Dependents	11.1	10.5	0.5	0.3	0.2
Size 100 through 499, Private Sector, Dependents	9.3	8.9	0.4	0.3	0.1
Size 100 through 499, Public Sector, Dependents	1.8	1.7	0.1	*	0.1

Table 4. Employer Sponsored Insurance by Policyholder Status, Sector and Size of Employer Providing Coverage: CY2019 (in millions)

Employer Size, Sector¹ and Policyholder Status²	Total ESI	Current Employer	Former Employer, Total	Former Employer, COBRA	Former Employer, Retiree
Size 500 through 999, All Sectors, Total	13.1	11.0	2.1	0.7	1.4
Size 500 through 999, Private Sector, Total	10.2	9.1	1.1	0.6	0.5
Size 500 through 999, Public Sector, Total	2.9	1.9	1.0	0.1	0.9
Size 500 through 999, All Sectors, Policyholders	6.8	5.5	1.3	0.4	0.9
Size 500 through 999, Private Sector, Policyholders	5.3	4.6	0.6	0.3	0.3
Size 500 through 999, Public Sector, Policyholders	1.5	0.9	0.7	*	0.6
Size 500 through 999, All Sectors, Dependents	6.3	5.5	0.8	0.3	0.5
Size 500 through 999, Private Sector, Dependents	4.9	4.5	0.5	0.3	0.2
Size 500 through 999, Public Sector, Dependents	1.4	1.0	0.3	*	0.3
Size 1000 or more, All Sectors, Total	106.2	90.9	15.3	2.7	12.6
Size 1000 or more, Private Sector, Total	71.0	65.6	5.4	2.2	3.2
Size 1000 or more, Public Sector, Total	35.2	25.3	9.9	0.4	9.5
Size 1000 or more, All Sectors, Policyholders	55.3	45.3	10.0	1.4	8.5
Size 1000 or more, Private Sector, Policyholders	36.2	33.0	3.3	1.2	2.0
Size 1000 or more, Public Sector, Policyholders	19.0	12.4	6.7	0.2	6.5
Size 1000 or more, All Sectors, Dependents	50.9	45.6	5.4	1.3	4.1
Size 1000 or more, Private Sector, Dependents	34.8	32.6	2.1	1.0	1.1
Size 1000 or more, Public Sector, Dependents	16.2	12.9	3.2	0.3	3.0

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 "*".

NOTE: Totals may not equal the sum of their components due to rounding.

^{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. Employer Sponsored Insurance by State and Plan Type (Private Sector Only): CY2019 (in millions)

State	Total ESI	Total Private ¹	HMO ²	PPO ³	POS ⁴	HDED ⁵
Total USA	183.0	139.3	24.4	64.0	9.1	41.8
Alabama	2.7	2.0	0.2	0.8	0.2	0.9
Alaska	0.3	0.2	*	0.1	*	0.1
Arizona	3.7	2.8	0.3	1.7	0.2	0.6
Arkansas	1.4	1.1	0.1	0.4	0.1	0.5
California	20.6	15.6	6.1	4.9	0.9	3.8
Colorado	3.2	2.5	0.3	1.3	0.2	0.7
Connecticut	2.3	1.6	0.2	0.7	0.1	0.5
Delaware	0.6	0.4	0.1	0.2	*	0.1
District of Columbia	0.5	0.3	0.1	0.1	*	0.1
Florida	9.7	7.6	1.6	3.7	0.4	1.8
Georgia	5.4	4.0	0.4	2.6	0.3	0.8
Hawaii	0.8	0.6	0.2	0.1	*	0.2
Idaho	1.0	0.8	0.1	0.4	0.1	0.2
Illinois	7.8	6.2	0.8	3.2	0.5	1.6
Indiana	4.2	3.6	0.3	2.1	0.2	1.0
Iowa	1.8	1.4	0.1	0.5	0.1	0.7
Kansas	1.6	1.3	0.1	0.6	0.1	0.5
Kentucky	2.4	1.8	0.1	0.9	0.1	0.7
Louisiana	2.1	1.6	0.1	0.8	0.1	0.6
Maine	0.8	0.5	0.1	0.2	*	0.2
Maryland	4.1	2.5	0.7	1.1	0.1	0.7
Massachusetts	4.4	3.5	1.2	1.2	0.2	0.9

Table 5A. Employer Sponsored Insurance by State and Plan Type (Private Sector Only): CY2019 (in millions)

State	Total ESI	Total Private ¹	HMO ²	PPO ³	POS ⁴	HDED ⁵
Michigan	6.1	4.9	0.8	2.1	0.3	1.6
Minnesota	3.7	2.9	0.2	1.3	0.2	1.3
Mississippi	1.4	1.0	0.1	0.5	0.1	0.3
Missouri	3.6	2.8	0.3	1.6	0.2	0.8
Montana	0.5	0.3	*	0.2	*	0.1
Nebraska	1.1	0.8	*	0.4	0.1	0.3
Nevada	1.8	1.3	0.3	0.6	0.1	0.3
New Hampshire	0.9	0.7	0.2	0.3	*	0.2
New Jersey	5.6	4.2	0.9	1.8	0.3	1.2
New Mexico	0.9	0.6	0.1	0.3	*	0.1
New York	10.7	7.9	1.8	3.1	0.5	2.6
North Carolina	5.4	4.2	0.5	2.0	0.3	1.4
North Dakota	0.5	0.4	*	0.1	*	0.3
Ohio	6.9	5.2	0.6	2.6	0.3	1.7
Oklahoma	2.1	1.5	0.1	0.7	0.1	0.5
Oregon	2.4	1.7	0.3	0.8	0.1	0.5
Pennsylvania	7.8	6.3	1.0	3.2	0.4	1.7
Rhode Island	0.6	0.5	0.1	0.1	*	0.2
South Carolina	3.0	2.2	0.2	1.1	0.2	0.7
South Dakota	0.5	0.4	*	0.1	*	0.2
Tennessee	3.6	2.8	0.3	1.5	0.2	0.8
Texas	15.5	12.2	1.4	5.6	0.8	4.4
Utah	2.0	1.5	0.3	0.7	0.1	0.5

Table 5A. Employer Sponsored Insurance by State and Plan Type (Private Sector Only): CY2019 (in millions)

State	Total ESI	Total Private ¹	HMO ²	PPO ³	POS ⁴	HDED ⁵
Vermont	0.4	0.3	*	0.1	*	0.1
Virginia	5.1	3.6	0.6	1.7	0.2	1.0
Washington	4.8	3.5	0.6	1.8	0.3	0.8
West Virginia	0.9	0.6	0.1	0.3	*	0.2
Wisconsin	3.6	2.8	0.4	1.6	0.2	0.5
Wyoming	0.3	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 "*".

NOTE: Totals may not equal the sum of their components due to rounding.

^{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. Employer Sponsored Insurance by Sector and Size of Employer Providing Coverage, by Funding and Plan Type: CY2019 (in millions)

Sector and Size	Self-Insured, ² Total	Self-Insured, HMO ³	Self-Insured, PPO ⁴	Self-Insured, POS ⁵	Self-Insured, HDED ⁶	Fully-Insured, Total	Fully-Insured, HMO	Fully-Insured, PPO	Fully-Insured, POS	Fully-Insured, HDED	Total, Total	Total, HMO	Total, PPO	Total, POS	Total, HDED
All Sectors, All Sizes	108.2	12.8	57.1	2.5	35.9	74.8	20.5	31.3	7.5	15.6	183.0	33.2	88.4	10.0	51.4
All Sectors, Under Size 50	4.0	0.5	2.0	0.3	1.2	25.3	5.4	9.4	4.2	6.4	29.4	5.9	11.4	4.5	7.6
All Sectors, Size 50 through 99	2.1	0.3	1.1	0.1	0.6	8.8	1.9	3.5	1.4	2.1	10.9	2.2	4.5	1.5	2.7
All Sectors, Size 100 through 499	10.5	0.7	5.7	0.3	3.9	12.9	2.9	4.5	1.2	4.2	23.4	3.6	10.2	1.5	8.1
All Sectors, Size 500 through 999	6.7	0.5	3.7	0.3	2.3	6.3	1.3	2.6	0.6	1.9	13.1	1.8	6.2	0.9	4.2
All Sectors, Size 1000 or more	84.8	10.8	44.7	1.5	27.8	21.4	9.0	11.3	0.1	1.0	106.2	19.8	56.0	1.6	28.8
Private Sector,¹ All Sizes	86.1	10.4	45.0	2.2	28.5	53.2	14.0	19.0	6.9	13.2	139.3	24.4	64.0	9.1	41.8
Private Sector, Under Size 50	3.9	0.5	1.9	0.3	1.2	24.4	5.3	9.1	4.0	6.1	28.3	5.7	11.0	4.3	7.3
Private Sector, Size 50 through 99	1.9	0.2	1.0	0.1	0.6	7.9	1.7	3.1	1.3	1.8	9.8	1.9	4.1	1.4	2.4
Private Sector, Size 100 through 499	9.3	0.6	5.0	0.3	3.4	10.6	2.5	3.6	1.1	3.4	19.9	3.1	8.7	1.4	6.8
Private Sector, Size 500 through 999	5.5	0.4	3.0	0.2	1.9	4.7	0.9	1.9	0.5	1.4	10.2	1.4	4.9	0.7	3.3
Private Sector, Size 1000 or more	65.5	8.6	34.1	1.2	21.5	5.5	3.6	1.3	0.1	0.5	71.0	12.3	35.4	1.3	22.0

Table 5B. Employer Sponsored Insurance by Sector and Size of Employer Providing Coverage, by Funding and Plan Type: CY2019 (in millions)

Sector and Size	Self-Insured, ² Total	Self-Insured, HMO ³	Self-Insured, PPO ⁴	Self-Insured, POS ⁵	Self-Insured, HDDED ⁶	Fully-Insured, Total	Fully-Insured, HMO	Fully-Insured, PPO	Fully-Insured, POS	Fully-Insured, HDDED	Total, Total	Total, HMO	Total, PPO	Total, POS	Total, HDDED
Public Sector, All Sizes	22.2	2.4	12.2	0.3	7.3	21.6	6.5	12.2	0.6	2.3	43.7	8.8	24.4	0.9	9.6
Public Sector, Under Size 50	0.1	*	0.1	*	*	0.9	0.2	0.3	0.1	0.3	1.0	0.2	0.4	0.2	0.3
Public Sector, Size 50 through 99	0.2	*	0.1	*	*	0.9	0.2	0.4	0.1	0.2	1.1	0.2	0.5	0.1	0.3
Public Sector, Size 100 through 499	1.3	0.1	0.6	*	0.5	2.3	0.4	0.9	0.1	0.8	3.5	0.5	1.5	0.2	1.3
Public Sector, Size 500 through 999	1.3	0.1	0.7	*	0.5	1.6	0.3	0.7	0.1	0.5	2.9	0.4	1.4	0.2	1.0
Public Sector, Size 1000 or more	19.3	2.2	10.6	0.2	6.3	15.9	5.3	10.0	0.1	0.5	35.2	7.5	20.6	0.3	6.8

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 "*".

NOTE: Totals may not equal the sum of their components due to rounding.

^{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 2017 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, January 2021, <https://www.dol.gov/sites/default/files/ebsa/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2020-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/} HDDED 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 5C. Employer Sponsored Insurance by Sector, Funding and Plan Type: CY2019 (in millions)

Sector and Size	Self-Insured, ² Total	Self-Insured, HMO ³	Self-Insured, PPO ⁴	Self-Insured, POS ⁵	Self-Insured, HDED ⁶	Fully-Insured, Total	Fully-Insured, HMO	Fully-Insured, PPO	Fully-Insured, POS	Fully-Insured, HDED	Total, Total	Total, HMO	Total, PPO	Total, POS	Total, HDED
All Sectors, Total	108.2	12.8	57.1	2.5	35.9	74.8	20.5	31.3	7.5	15.6	183.0	33.2	88.4	10.0	51.4
All Sectors, Policy Holders	56.4	6.7	29.7	1.3	18.7	40.0	10.9	16.7	4.0	8.3	96.3	17.6	46.5	5.3	26.9
All Sectors, Dependents	51.9	6.1	27.4	1.2	17.2	34.8	9.6	14.5	3.4	7.3	86.7	15.7	41.9	4.6	24.5
Private Sector,¹ Total	86.1	10.4	45.0	2.2	28.5	53.2	14.0	19.0	6.9	13.2	139.3	24.4	64.0	9.1	41.8
Private Sector, Policy Holders	44.3	5.4	23.1	1.1	14.6	28.6	7.5	10.2	3.8	7.1	72.9	12.9	33.4	4.9	21.7
Private Sector, Dependents	41.8	5.0	21.8	1.0	13.9	24.6	6.5	8.8	3.1	6.1	66.4	11.5	30.6	4.2	20.0
State/Local, Total	22.2	2.4	12.2	0.3	7.3	12.1	5.0	4.3	0.6	2.3	34.3	7.3	16.4	0.9	9.6
State/Local, Policyholders	12.1	1.3	6.6	0.2	4.0	6.2	2.5	2.2	0.3	1.2	18.3	3.9	8.8	0.4	5.2
State/Local, Dependents	10.1	1.1	5.6	0.1	3.3	5.9	2.4	2.0	0.3	1.1	16.0	3.5	7.6	0.4	4.4

Table 5C. Employer Sponsored Insurance by Sector, Funding and Plan Type: CY2019 (in millions)

Sector and Size	Self-Insured, ² Total	Self-Insured, HMO ³	Self-Insured, PPO ⁴	Self-Insured, POS ⁵	Self-Insured, HDED ⁶	Fully-Insured, Total	Fully-Insured, HMO	Fully-Insured, PPO	Fully-Insured, POS	Fully-Insured, HDED	Total, Total	Total, HMO	Total, PPO	Total, POS	Total, HDED
Federal, Total	0.0	0.0	0.0	0.0	0.0	9.5	1.5	8.0	0.0	0.0	9.5	1.5	8.0	0.0	0.0
Federal, Policyholders	0.0	0.0	0.0	0.0	0.0	5.1	0.8	4.2	0.0	0.0	5.1	0.8	4.2	0.0	0.0
Federal, Dependents	0.0	0.0	0.0	0.0	0.0	4.4	0.7	3.7	0.0	0.0	4.4	0.7	3.7	0.0	0.0

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

NOTE: Totals may not equal the sum of their components due to rounding.

^{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 2017 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, January 2021, <https://www.dol.gov/sites/default/files/ebsa/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2020-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. Employer Sponsored Insurance (excluding self-employed) by Sector Providing Coverage, Funding and Union Membership: CY2019
(in millions)**

Union Status	Total ESI¹	Private Sector, Total	Private Sector, Self-Insured	Private Sector, Fully-Insured	Public Sector, Total	Public Sector, Self-Insured	Public Sector, Fully-Insured
Total ESI	176.6	132.9	84.9	48.0	43.8	22.2	21.6
Total, Union	33.2	13.5	9.7	3.8	19.7	10.3	9.4
Total, Not Union	143.4	119.4	75.2	44.2	24.0	11.8	12.2
Current Employer, Total	157.3	125.1	78.9	46.2	32.3	16.4	15.8
Current Employer, Union	24.6	10.7	7.5	3.2	13.9	7.3	6.6
Current Employer, Not Union	132.7	114.4	71.4	43.0	18.3	9.1	9.2
Former Employer, COBRA, Total	4.2	3.6	2.7	1.0	0.5	0.3	0.2
Former Employer, COBRA, Union	0.9	0.7	0.5	0.2	0.2	0.1	0.1
Former Employer, COBRA, Not Union	3.2	2.9	2.2	0.7	0.3	0.2	0.1
Former Employer, Retiree, Total	15.2	4.2	3.4	0.8	11.0	5.4	5.5
Former Employer, Retiree, Union	7.6	2.1	1.7	0.4	5.5	2.9	2.7
Former Employer, Retiree, Not Union	7.5	2.1	1.6	0.5	5.4	2.6	2.8

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

NOTE: Totals may not equal the sum of their components due to rounding.

1/ 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 Supplement, 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 2019

Sector and Plan Type	Self-Insured ² Policyholders (in millions)	Self-Insured Average AV	Fully-Insured Policyholders (in millions)	Fully-Insured Average AV	Total Policyholders (in millions)	Total Average AV
Private Sector,¹ Total	40.7	0.845	27.6	0.845	68.3	0.845
Private Sector, HMO ³	4.9	0.930	7.1	0.929	12.1	0.929
Private Sector, PPO ⁴	21.3	0.848	9.8	0.829	31.1	0.842
Private Sector, POS ⁵	1.0	0.867	3.7	0.831	4.7	0.839
Private Sector, HDDED ⁶	13.5	0.807	6.9	0.786	20.4	0.800
Public Sector, Total	8.2	0.845	7.5	0.873	15.6	0.858
Public Sector, HMO	0.9	0.900	2.3	0.966	3.2	0.947
Public Sector, PPO	4.4	0.858	4.1	0.839	8.5	0.849
Public Sector, POS	0.1	0.877	0.2	0.842	0.3	0.854
Public Sector, HDDED	2.7	0.806	0.9	0.797	3.6	0.803

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.

NOTE: Totals may not equal the sum of their components due to rounding.

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 2017 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, January 2021, <https://www.dol.gov/sites/default/files/ebsa/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2020-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/ HDDED 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 8A. Mean Out-of-Pocket Spending by Age, Insurance and Plan Type: CY 2019

Age	Total Population	Total Insured	ESI¹ Policy-holders	ESI Dependents	Medicare	Other Private Insurance² Policyholders	Other Private Insurance Dependents	Other Public Coverage³	Uninsured⁴
All Ages, Population (millions)	324.5	298.4	90.0	84.5	55.0	10.6	7.0	51.3	26.1
All Ages, % Distribution	100%	92%	28%	26%	17%	3%	2%	16%	8%
All Ages, OOP \$	\$853.88	\$885.27	\$1,160.74	\$751.71	\$1,193.23	\$1,351.69	\$783.84	\$209.83	\$495.16
Under Age 18, Population (millions)	72.4	68.8	0.1	40.7	0.2	0.1	3.2	24.4	3.7
Under Age 18, % Distribution	100%	95%	0%	56%	0%	0%	4%	34%	5%
Under Age 18, OOP \$	\$343.56	\$347.98	\$351.74	\$477.96	\$96.04	\$312.72	\$529.99	\$109.47	\$260.34
Ages 18 through 25, Population (millions)	33.8	29.3	5.9	14.6	0.4	1.2	1.3	5.9	4.5
Ages 18 through 25, % Distribution	100%	87%	17%	43%	1%	4%	4%	18%	13%
Ages 18 through 25, OOP \$	\$518.39	\$553.94	\$695.46	\$638.91	\$407.38	\$827.96	\$457.23	\$177.35	\$289.28
Ages 26 through 54, Population (millions)	121.5	107.4	60.2	20.7	3.0	5.8	1.6	16.0	14.1
Ages 26 through 54, % Distribution	100%	88%	50%	17%	2%	5%	1%	13%	12%
Ages 26 through 54, OOP \$	\$908.76	\$960.61	\$1,073.12	\$1,082.44	\$791.30	\$1,173.18	\$1,265.99	\$302.22	\$514.21

Table 8A. Mean Out-of-Pocket Spending by Age, Insurance and Plan Type: CY 2019

Age	Total Population	Total Insured	ESI ¹ Policy-holders	ESI Dependents	Medicare	Other Private Insurance ² Policyholders	Other Private Insurance Dependents	Other Public Coverage ³	Uninsured ⁴
Ages 55 through 64, Population (millions)	42.2	39.0	19.8	7.0	3.4	3.0	0.8	4.8	3.2
Ages 55 through 64, % Distribution	100%	92%	47%	17%	8%	7%	2%	11%	8%
Ages 55 through 64, OOP \$	\$1,330.17	\$1,370.97	\$1,522.47	\$1,439.74	\$1,140.63	\$1,972.22	\$1,286.40	\$446.27	\$834.49
Ages 65 and over, Population (millions)	54.6	54.0	3.9	1.5	48.1	0.4	0.0	0.1	0.6
Ages 65 and over, % Distribution	100%	99%	7%	3%	88%	1%	0%	0%	1%
Ages 65 and over, OOP \$	\$1,248.44	\$1,248.65	\$1,396.87	\$1,487.97	\$1,232.07	\$1,105.76	\$1,710.91	\$399.05	\$1,229.90

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).

NOTE: Totals may not equal the sum of their components due to rounding.

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 Children's Health Insurance Program (CHIP), 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 >\$0 by Age, Insurance and Plan Type: CY 2019

Age	Total Population	Total Insured	ESI ¹ Policy-holders	ESI Dependents	Medicare	Other Private Insurance ² Policyholders	Other Private Insurance Dependents	Other Public Coverage ³	Uninsured ⁴
All Ages, Population (millions)	271.3	253.1	83.9	71.5	49.4	9.4	5.5	33.4	18.1
All Ages, % Distribution	100%	93%	31%	26%	18%	3%	2%	12%	7%
All Ages, OOP \$	\$1,021.62	\$1,043.72	\$1,244.39	\$888.75	\$1,328.52	\$1,523.36	\$995.07	\$322.61	\$713.13
Under Age 18, Population (millions)	51.8	49.6	0.1	32.9	0.1	0.1	2.4	14.0	2.2
Under Age 18, % Distribution	100%	96%	0%	64%	0%	0%	5%	27%	4%
Under Age 18, OOP \$	\$480.42	\$482.43	\$472.10	\$590.77	\$158.49	\$423.69	\$711.78	\$191.12	\$434.87
Ages 18 through 25, Population (millions)	25.9	23.1	5.2	12.1	0.2	1.0	0.9	3.7	2.8
Ages 18 through 25, % Distribution	100%	89%	20%	47%	1%	4%	4%	14%	11%
Ages 18 through 25, OOP \$	\$675.68	\$700.79	\$784.89	\$771.96	\$601.69	\$984.52	\$639.95	\$287.48	\$468.56
Ages 26 through 54, Population (millions)	105.7	95.4	56.0	18.6	2.3	5.1	1.4	11.9	10.3
Ages 26 through 54, % Distribution	100%	90%	53%	18%	2%	5%	1%	11%	10%
Ages 26 through 54, OOP \$	\$1,044.79	\$1,081.34	\$1,153.21	\$1,208.50	\$1,001.58	\$1,337.62	\$1,452.48	\$406.10	\$705.75

Table 8B. Mean Out-of-Pocket Spending by Persons with Spending >\$0 by Age, Insurance and Plan Type: CY 2019

Age	Total Population	Total Insured	ESI ¹ Policy-holders	ESI Dependents	Medicare	Other Private Insurance ² Policyholders	Other Private Insurance Dependents	Other Public Coverage ³	Uninsured ⁴
Ages 55 through 64, Population (millions)	38.1	35.7	18.9	6.5	3.0	2.8	0.7	3.7	2.5
Ages 55 through 64, % Distribution	100%	94%	49%	17%	8%	7%	2%	10%	6%
Ages 55 through 64, OOP \$	\$1,470.97	\$1,497.39	\$1,601.95	\$1,548.52	\$1,301.50	\$2,113.95	\$1,421.81	\$579.36	\$1,087.87
Ages 65 and over, Population (millions)	49.7	49.3	3.7	1.4	43.7	0.3	0.0	0.1	0.4
Ages 65 and over, % Distribution	100%	99%	8%	3%	88%	1%	0%	0%	1%
Ages 65 and over, OOP \$	\$1,372.19	\$1,368.36	\$1,465.24	\$1,586.63	\$1,355.10	\$1,271.02	\$2,119.77	\$520.21	\$1,850.47

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).

NOTE: Totals may not equal the sum of their components due to rounding.

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 Children's Health Insurance Program (CHIP), 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 9A. Point-in-Time versus Ever Insured by Age: CY 2019 vs. Date of Questionnaire (in millions)

2019 Ever Insured by Age	2020 PIT (Date of Questionnaire) Insured	2020 PIT (Date of Questionnaire) Uninsured	2020 (Date of Questionnaire) Total
Total All Ages	296.5	28.8	325.3
Infants¹	0.7	0.1	0.7
Total, Under Age 18	68.2	4.3	72.4
Total Ages 18 through 25	28.8	5.0	33.8
Total Ages 26 through 54	106.1	15.4	121.5
Total Ages 55 through 64	38.8	3.4	42.2
Total Ages 65 and Over	54.0	0.6	54.6
Insured All Ages	294.2	4.3	298.4
Insured, Under Age 18	67.7	1.1	68.8
Insured Ages 18 through 25	28.5	0.7	29.3
Insured Ages 26 through 54	105.3	2.1	107.4
Insured Ages 55 through 64	38.6	0.4	39.0
Insured Ages 65 and Over	54.0	*	54.0
Full Year Uninsured All Ages	1.7	24.4	26.1
Full Year Uninsured, Under Age 18	0.5	3.2	3.7
Full Year Uninsured Ages 18 through 25	0.2	4.3	4.5
Full Year Uninsured Ages 26 through 54	0.7	13.4	14.1
Full Year Uninsured Ages 55 through 64	0.2	3.0	3.2
Full Year Uninsured Ages 65 and Over	*	0.6	0.6

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

NOTE: Totals may not equal the sum of their components due to rounding.

1/ Infants are included in the PIT 2020 universe but are not assigned an insurance status for the prior year (2019).

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 versus Ever Insured by State: CY 2019 vs. Date of Questionnaire (in millions)

State	2020 PIT Insured, 2019 Insured	2020 PIT Insured, 2019 Uninsured	2020 PIT Insured, 2019 No Status (Infant)¹	2020 PIT Uninsured, 2019 Insured	2020 PIT Uninsured, 2019 Uninsured	2020 PIT Uninsured, 2019 No Status (Infant)¹
Total USA	294.2	1.7	0.7	4.3	24.4	0.1
Alabama	4.4	*	*	0.1	0.4	*
Alaska	0.6	*	*	*	0.1	*
Arizona	6.4	0.1	*	0.1	0.7	*
Arkansas	2.7	*	*	*	0.2	0.0
California	36.2	0.2	0.1	0.4	2.6	*
Colorado	5.1	*	*	0.1	0.5	*
Connecticut	3.4	*	*	*	0.1	0.0
Delaware	0.9	*	*	*	*	0.0
District of Columbia	0.7	*	*	*	*	*
Florida	18.2	0.3	*	0.3	2.6	*
Georgia	9.0	*	*	0.2	1.2	0.0
Hawaii	1.3	*	*	*	*	0.0
Idaho	1.6	*	*	*	0.2	*
Illinois	11.6	*	*	0.2	0.6	*
Indiana	6.3	*	*	*	0.3	*
Iowa	2.9	*	*	*	0.2	*
Kansas	2.5	*	*	*	0.2	0.0
Kentucky	4.1	*	*	*	0.3	0.0
Louisiana	4.2	*	*	*	0.3	0.0
Maine	1.3	*	*	*	0.1	0.0
Maryland	5.7	*	*	*	0.3	0.0
Massachusetts	6.7	*	*	*	0.2	*

Table 9B. Point-in-Time versus Ever Insured by State: CY 2019 vs. Date of Questionnaire (in millions)

State	2020 PIT Insured, 2019 Insured	2020 PIT Insured, 2019 Uninsured	2020 PIT Insured, 2019 No Status (Infant)¹	2020 PIT Uninsured, 2019 Insured	2020 PIT Uninsured, 2019 Uninsured	2020 PIT Uninsured, 2019 No Status (Infant)¹
Michigan	9.4	*	*	0.1	0.4	0.0
Minnesota	5.3	*	*	0.1	0.2	0.0
Mississippi	2.5	*	*	*	0.3	*
Missouri	5.4	*	0.0	0.1	0.5	0.0
Montana	0.9	*	*	*	0.1	0.0
Nebraska	1.7	*	*	*	0.1	0.0
Nevada	2.7	*	0.0	0.1	0.3	0.0
New Hampshire	1.3	*	0.0	*	0.1	0.0
New Jersey	8.1	0.1	*	0.1	0.5	0.0
New Mexico	1.9	*	*	*	0.2	0.0
New York	18.0	0.1	*	0.2	0.8	0.0
North Carolina	9.2	*	*	0.1	1.1	*
North Dakota	0.7	*	*	*	*	0.0
Ohio	10.6	*	*	0.2	0.6	*
Oklahoma	3.3	*	*	0.1	0.5	0.0
Oregon	3.9	*	*	0.1	0.2	0.0
Pennsylvania	11.6	0.1	*	0.2	0.6	0.0
Rhode Island	1.0	*	*	*	*	0.0
South Carolina	4.7	*	*	0.1	0.3	0.0
South Dakota	0.8	*	*	*	0.1	0.0
Tennessee	6.1	*	*	0.1	0.5	*
Texas	23.6	0.2	0.1	0.6	4.3	*
Utah	2.9	*	*	0.1	0.3	0.0

Table 9B. Point-in-Time versus Ever Insured by State: CY 2019 vs. Date of Questionnaire (in millions)

State	2020 PIT Insured, 2019 Insured	2020 PIT Insured, 2019 Uninsured	2020 PIT Insured, 2019 No Status (Infant)¹	2020 PIT Uninsured, 2019 Insured	2020 PIT Uninsured, 2019 Uninsured	2020 PIT Uninsured, 2019 No Status (Infant)¹
Vermont	0.6	*	*	*	*	0.0
Virginia	7.8	0.1	*	0.1	0.5	0.0
Washington	7.0	*	*	0.1	0.4	*
West Virginia	1.6	*	*	*	0.1	0.0
Wisconsin	5.4	*	*	0.1	0.2	0.0
Wyoming	0.5	*	*	*	*	0.0

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

NOTE: Totals may not equal the sum of their components due to rounding.

1/ Infants are included in the PIT 2020 universe but are not assigned an insurance status for the prior year (2019).

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 2019 (in millions)

Age	OPHI, Total	OPHI, Exchange	OPHI, Not Exchange
Total	33.2	9.7	23.5
Under Age 18	3.7	1.6	2.1
Ages 18 through 25	5.8	2.8	3.0
Ages 26 through 54	5.8	3.1	2.8
Ages 55 through 64	4.6	2.2	2.4
Ages 65 and Over	13.2	*	13.2

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

NOTE: Totals may not equal the sum of their components due to rounding.

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 2019 Auxiliary Data. Greater detail on the current imputations and edits performed in order to provide estimates of employer sponsored insurance for calendar year (CY) 2019 can be found in “Technical Appendix: March 2020 CPS Auxiliary Data.”¹⁶

The starting data set is the March 2020 CPS. It was enhanced as follows:

- As noted previously, while the March CPS reports whether coverage is from an employer, for insured workers, it does not distinguish between current and former employers as the source of that coverage; nor does it report whether, for all workers, the employer offers health insurance. To fill these gaps, EBSA first imputes current versus former employer coverage for insured workers, then imputes offers of coverage for all workers. For the offers of coverage imputation, if point-in-time employment appeared to be consistent with employment during CY 2019, we used the point-in-time offer status variable, as published on the CPS first. If it was still unassigned, we used the second set of point-in-time offer status variables with the expanded universe. If neither provided a value, we used data from the 2016–2018 Medical Expenditure Panel Surveys, Household Component (MEPS-HC).

- For persons with coverage from a former employer, we imputed both sector and size of the employer providing the coverage using the most recent three years of data (2017–2019) from the Medical Expenditure Panel Survey Insurance Component (MEPS-IC), as provided by the Agency for Healthcare Research and Quality (AHRQ).
- We used tabulations from the MEPS-IC along with partitions and trend data from the Employer Health Benefit Survey (EHBS) to impute funding status and type of coverage for those with ESI, as well as to classify coverage from a former employer as either retiree or COBRA.¹⁷ We used Federal Employees Health Benefits (FEHB) Program data for estimates at the Federal level.
- We used the March CPS to identify those with coverage from a current employer, as one-quarter of workers on the March CPS were asked about union membership and coverage. Conditional probabilities obtained from Wave 6 data of the 2008 panel of the Survey of Income and Program Participation (SIPP) was updated with trends in union coverage from both the National Health Interview Survey (NHIS) and later SIPP survey questions to provide the basis of the union imputation for coverage from a former employer – whether it was COBRA or retiree.¹⁸
- Mean benefits and out of pocket expenditures for employer sponsored insurance from HCCI and KFF analysis of Truven Marketscan data were used to determine target levels of AV, and plan-level data from the

¹⁶ Cathi Callahan and Rodelle Williams, Actuarial Research Corporation, 2021.

¹⁷ 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.

¹⁸ 2010 data.

from the 2019 EHBS was imputed onto the records of active (non-COBRA, non-retiree) 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 those with individual coverage through ACA exchanges, the coverage variable is included unedited on the Auxiliary Data file, with no distinction made by type of exchange coverage (state vs. Federal). The subsidy flag was edited based on reports on enrollment and subsidy level released by the Centers of Medicare & Medicaid Services, using the process described in the Technical Appendix.¹⁹ In addition, flags have been added to the data to denote whether a person resides in a Medicaid expansion state.

The March 2014 CPS was extensively revised, with redesigned questions for income and insurance (including exchange-based coverage), as well as new questions on employer offers and employee take-ups. Data for March 2014 through March 2018 were released in the prior format without the new questions, although a few had been released via research files.²⁰ The first regular release of the expanded data, with updated processing by Census, was in September 2019 with the March 2019 CPS. For

¹⁹ Early 2020 Effectuated Enrollment Snapshot, Centers for Medicare and Medicaid Services, Table 3 (June 23, 2020), <https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/Early-2020-2019-Effectuated-Enrollment-Report.pdf>.

²⁰ CPS ASEC Research Files, Census Bureau (2018) <https://www.census.gov/data/datasets/time-series/demo/health-insurance/cps-asec-research-files.html>.

March 2015, a new variable that clarified the source of health insurance from outside the household was added. In addition, the 1960 Census State Code, which includes region as the first digit, was missing from the March 2015 data. ARC recoded the state (FIPS) code to match the prior format and included the variable on the data file. There were no changes for the March 2016, March 2017, or March 2018 CPS data.

Estimates of coverage for CY 2018 for most types of insurance are similar to those from CY 2017, but a direct comparison could not be made to the estimates in the previous Health Bulletin since the 2019 CPS data used a new processing system. Comparison tables released by Census were based on the 2018 Bridge File (released in April of 2019), rather than the March 2018 production file as released in the fall of 2018.²¹ One notable difference in the CY 2018 auxiliary data was that the number of persons reported to have other private health insurance (not ESI) has dropped substantially, affecting nonhierarchical coverage counts, and bringing the CPS estimate in line more with other surveys of health insurance coverage. This pattern continued with the current release. Historically, the CPS overcounted OPHI coverage, but the new processing system and survey redesign have improved these estimates. Counts by hierarchical or “primary” insurance status were less affected, as many of those with OPHI previously had this coverage in addition to ESI.

²¹ Edward R. Berchick, Jessica C. Barnett, and Rachel D. Upton, Health Insurance Coverage in the United States: 2018, Census Bureau, Report No. P60-267 (Nov. 8, 2019), <https://www.census.gov/library/publications/2019/demo/p60-267.html>.

While last year's auxiliary data file represented a break in the time series, and estimates from it should not be compared to previous years, the 2020 data was expected to allow for two years of consistent data. However, the emergence of the COVID-19 public health emergency in the spring of 2020 occurred as interviews began for the ASEC. Specifically, interviews for the ASEC began on March 15, 2020 and, due to COVID-19, were performed via telephone only rather than a combination of phone and in-person. This resulted in a higher non-response rate compared to prior years, and as such, multi-year comparisons are not possible at this time.²²

In the March 2020 CPS, a separate issue – that of a correction for the sector and size of employment for workers – was addressed with an updated file released in April of 2021. This file, which when tabulated shows the sector and size distributions of workers to be similar to those found in the prior two years, was incorporated into the official CPS releases. As a result, and given that these variables are used extensively in our imputations, our analysis has been updated and adjusted to use these more recent work force characteristics.

²² Non-Response Rates. <https://www.census.gov/programs-surveys/cps/technical-documentation/methodology/non-response-rates.html>; In May of 2021, Census released a working paper (Coronavirus Infects Surveys, Too: Survey Nonresponse Bias and the Coronavirus Pandemic. Rothbaum, Jonathan. Bee, Adam. U.S. Census Bureau. May 3, 2021. Accessed at <https://www.census.gov/content/dam/Census/library/working-papers/2020/demo/sehsd-wp2020-10.pdf>) that noted non-respondents tended to be more strongly associated with income and the patterns were different by

education, Hispanic origin, nativity and citizenship when compared to respondents. A file with experimental weights was also released, which when tabulated show a revision to the income distribution from the original release. At this point, however, Census classifies the non-response adjusted weights as experimental and noted that there are no plans to incorporate them into the health insurance estimates, and as such we are not incorporating these weights into this analysis.