

Health Insurance Coverage Bulletin

Abstract of Auxiliary Data for the March 2021 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 known as the March CPS Supplement—is the data source most often used for estimating health insurance coverage in the United States.¹ The survey asks respondents about their health insurance coverage during the previous calendar year, and those who answer “no” to every question about each major type of insurance coverage are considered uninsured.² 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.³ However, several important characteristics of health insurance that 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 - assigns value to - 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, that do not necessarily represent the size and sector of the employer that provides health insurance coverage.⁴

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. It also does not report whether, for *all* workers, the employer offers health insurance.⁵ To fill these gaps, EBSA first imputes current versus former employer coverage for insured workers, then imputes offers of coverage for all workers.⁶ For those deemed to be covered by a former employer, EBSA imputes employer size, employer sector, and whether coverage comes through the Consolidated Omnibus Budget Reconciliation Act (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 benefit richness of an employer-sponsored health insurance plan, is

¹ Additional information on the survey can be found at <https://www.census.gov/data/datasets/time-series/demo/cps/cps-asec.html>.

² The survey logic should detect people who are ever covered by a given insurance type or who are uninsured all year. However, a large part of the research community treats the CPS as producing point-in-time estimates for the uninsured and for each insurance type. Starting with the March 2019 CPS, equivalent point-in-time variables that look at insurance status at the time of the survey are available.

³ 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.

⁴ 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 assigns all state and Federal workers to the largest employer size category (1,000 or more) in its dataset.

⁵ The CPS captures point-in-time offers of coverage for March 2021, but the Auxiliary Data is based on CY 2020 employment and insurance variables.

⁶ If coverage is from a current employer, then, by default, the employer provides health insurance. The imputation is for workers with coverage from a former employer and for workers without coverage in their own name.

imputed only to employees with health insurance in their own name from their current employer. These covered employees are active plan participants or have active coverage.

Because individuals can have multiple sources of coverage in a year, EBSA creates tables that assign a “primary” source of coverage for the year based on the following hierarchy: (1) ESI,⁷ (2) Medicare, (3) private non-group coverage, (4) Medicaid or CHIP, and (5) military or other public insurance.⁸ 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 year.⁹

Imputations for funding arrangement, self-insured, and fully insured are based on file tabulations from the Agency for Healthcare Research and Quality’s 2018–2020 Medical Expenditure Panel Survey, Insurance Component (MEPS-IC). The self-insured category includes persons covered by plans reported as partly or completely self-insured.¹⁰ Plan-type imputations use information from both the MEPS-IC and the 2020 Kaiser Family Foundation (KFF) Employer Health Benefit Survey (EHBS), as

⁷ When a person has both Medicare and ESI, the primary source of coverage is dependent on age, employment status, and employer size, per Medicare regulations. For workers or spouses who are age 65 or over, ESI is the primary payer if the employer size is greater than 20. 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).

⁸ For the tables in this Bulletin, Medicaid, CHIP, military, and other public insurance are all combined into a single, non-Medicare “other public insurance” category.

⁹ The March CPS asks 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.

well as Federal Employees Health Benefits Program data 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 and later SIPP survey questions.¹¹ Actuarial values are based on plan level and summary data from the 2020 EHBS, with trends from KFF analyses of the Truven Health Analytics MarketScan Commercial Databases, and the 2019 Health Care Cost Institute (HCCI) Health Care Cost and Utilization Report.

The COVID-19 public health emergency affected the data reported in the 2021 March CPS. The CPS insurance variables represent whether a person held coverage “ever in the year,” but because the pandemic began in the spring of 2020, the March 2021 CPS (for the 2020 calendar year) may not convey pandemic changes in insurance coverage, including any drops in employer-sponsored coverage. The continued effect of the public health emergency on response rates (specifically by income band) may be one reason the large increase in Medicaid enrollment, as reported by the Centers for Medicare & Medicaid Services, is not picked up in the March 2021 survey.

¹⁰ 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 was 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>.

¹¹ The union imputation was not performed on persons with coverage from self-employment. More detail can be found in the technical appendix.

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.

HIGHLIGHTS

- The total population represented in the March 2021 CPS was 326.2 million, of which 0.6 million were infants with no insurance status for 2020. Excluding these infants, the calendar year (CY) 2020 population was 325.6 million. Of these, 297.7 million (91 percent) were covered by at least one form of insurance in 2020, either private or public, and the remaining 28.0 million (9 percent) were classified as uninsured. Of the insured, 177.2 million (60 percent) had ESI; 59.8 million (20 percent) had Medicare; 34.0 million (11 percent) had non-ESI private coverage; and 69.6 million (23 percent) had other (non-Medicare) public coverage, which includes both Medicaid and CHIP as well as Tricare.¹²
- Of the 269.8 million under age 65, 242.4 million (90 percent) were insured in 2020, and 27.4 million (10 percent) were uninsured.
- We assigned “primary coverage” using the coverage hierarchy described in the Introduction. For those insured in CY 2020, 168.4 million (57 percent) had ESI as their primary source of coverage, 56.8 million (19 percent) had Medicare, 18.6 million (6 percent) had non-ESI private coverage, and 53.9 million (18 percent) had other public coverage.
- Of the 167.0 million workers reported in the March 2021 CPS, 80.5 million (48 percent) were covered in 2020

through a current employer and 32.2 million (19 percent) were eligible but not enrolled in their employer’s plan (with 14 percent of these eligible workers uninsured).¹³ Additionally, 54.3 million were not offered coverage by their employer (either being ineligible or the employer not offering coverage to any employee). Of this group, 23 percent were uninsured.

- Health insurance offer rates were higher with larger employers; the share of uninsured workers dropped as employer size increased.
- Self-insured coverage was more predominant in the private sector than public. The rate of self-insurance increased with employer size for both private and public sector.
- Of the 177.2 million with ESI in 2020, 156.9 million (89 percent) had coverage through a current employer (either as a policyholder or dependent), 4.3 million (2 percent) had coverage through COBRA, and 16.0 million (9 percent) had retiree coverage. Unsurprisingly, persons with either COBRA or retiree coverage were heavily concentrated in larger employer-sponsored plans. Of the 93.6 million who had coverage in their own name (as a policyholder), 80.5 million (86 percent) had coverage from a current employer, 2.3 million (2 percent) had COBRA, and 10.8 million (12 percent) had retiree coverage.
- Of those with ESI, 50 percent were enrolled in a Preferred Provider Organization (PPO) plan. The remaining individuals were covered, in descending order, by high

¹² Persons may be counted in more than one category. This Bulletin includes Tricare in other public coverage, which differs from the Census publication, where Tricare is included with private health insurance.

<https://www.census.gov/content/dam/Census/library/publications/2021/demo/p60-274.pdf>

¹³ Workers are identified by the CPS variable WEXP whose universe includes those persons age 15+. A value of 13 corresponds to a nonworker.

deductible health insurance plans (HDED), Health Maintenance Organizations (HMO), or Point-of-Service (POS) plans.¹⁴

- Union health insurance coverage was more predominant in the public sector than the private sector. For active enrollees, 39 percent involve union coverage in the public sector versus less than 10 percent in the private sector. For retirees, the difference is less pronounced but still sizable, with 52 percent union coverage in the public sector and 44 percent in the private sector.
- The actuarial values represent average plan “richness”—the share of covered expenses the plan pays 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 percent,¹⁵ meaning, 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. In general, both groups had lower costs, on average, than their same-age counterparts in other groups.¹⁶

- For persons ever insured during CY 2020, the vast majority, almost 99 percent, were also insured in March 2021. Of those persons never insured in CY 2020, 94 percent were uninsured in March 2021.
- For persons under age 65 with non-employer-sponsored private health insurance, 51 percent got their insurance through the exchange.¹⁷ The variation ranged from 44% for those aged 18-25 to 54% for those aged 26-54.

¹⁴ High deductible health insurance plans include, but are not limited to, IRS-qualified HDHP plans.

¹⁵ While our average actuarial value 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.

¹⁶ The exception includes disabled children with Medicare, which as a group, had a very small number of records.

¹⁷ Thirty-two 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 older.

Table 1A. Health Insurance Coverage from All Sources by State: CY 2020 (numbers 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	325.6	297.7	177.2	133.0	44.5	59.8	34.0	69.6	28.0
Alabama	4.9	4.4	2.6	1.9	0.7	1.1	0.3	1.2	0.4
Alaska	0.7	0.6	0.3	0.2	0.1	0.1	*	0.2	0.1
Arizona	7.5	6.7	3.7	2.9	0.9	1.5	0.7	1.9	0.8
Arkansas	3.0	2.7	1.3	1.0	0.3	0.6	0.4	0.8	0.3
California	39.1	36.3	20.4	15.5	4.9	6.2	3.9	10.2	2.8
Colorado	5.7	5.1	3.1	2.3	0.8	0.9	0.7	1.3	0.6
Connecticut	3.5	3.3	1.9	1.5	0.4	0.7	0.4	0.9	0.2
Delaware	1.0	0.9	0.6	0.4	0.2	0.2	0.1	0.2	0.1
DC	0.7	0.7	0.4	0.3	0.2	0.1	0.1	0.2	*
Florida	21.7	19.0	9.3	7.0	2.3	4.8	3.3	4.3	2.7
Georgia	10.5	9.0	5.2	4.0	1.3	1.6	0.8	2.1	1.5
Hawaii	1.4	1.3	0.8	0.6	0.3	0.3	0.1	0.4	0.1
Idaho	1.8	1.6	1.0	0.8	0.2	0.3	0.2	0.4	0.2
Illinois	12.4	11.6	7.6	6.0	1.7	2.1	1.3	2.1	0.8
Indiana	6.7	6.3	4.1	3.3	0.8	1.2	0.6	1.3	0.4
Iowa	3.1	2.9	1.8	1.3	0.5	0.5	0.4	0.7	0.2
Kansas	2.9	2.6	1.7	1.3	0.4	0.5	0.3	0.5	0.3
Kentucky	4.4	4.1	2.3	1.8	0.5	0.9	0.4	1.2	0.3
Louisiana	4.5	4.2	2.2	1.6	0.6	0.9	0.3	1.5	0.4
Maine	1.3	1.3	0.7	0.5	0.1	0.4	0.2	0.3	0.1
Maryland	6.0	5.7	3.7	2.3	1.4	1.1	0.6	1.1	0.3
Massachusetts	6.8	6.7	4.2	3.2	1.0	1.3	0.7	1.5	0.2

Table 1A. Health Insurance Coverage from All Sources by State: CY 2020 (numbers in millions)

State	Total Population	Total Insured	ESI Total¹	ESI Private Sector²	ESI Public Sector	Medicare	Other Private Insurance³	Other Public Coverage⁴	Uninsured⁵
Michigan	9.8	9.4	5.9	4.7	1.2	2.2	0.9	2.1	0.4
Minnesota	5.6	5.3	3.5	2.8	0.8	1.0	0.8	0.8	0.3
Mississippi	2.9	2.6	1.4	1.0	0.4	0.6	0.3	0.7	0.3
Missouri	6.0	5.5	3.5	2.7	0.8	1.2	0.6	0.9	0.6
Montana	1.1	1.0	0.5	0.3	0.2	0.2	0.2	0.3	0.1
Nebraska	1.9	1.8	1.1	0.9	0.2	0.3	0.3	0.3	0.1
Nevada	3.2	2.8	1.7	1.3	0.4	0.5	0.2	0.8	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	5.4	4.1	1.3	1.5	0.8	1.5	0.6
New Mexico	2.1	1.8	0.8	0.5	0.3	0.5	0.2	0.7	0.2
New York	18.9	18.0	10.5	7.4	3.1	3.7	1.9	4.8	0.9
North Carolina	10.5	9.5	5.4	4.1	1.3	2.0	1.1	2.5	1.1
North Dakota	0.8	0.7	0.5	0.3	0.1	0.1	0.1	0.1	*
Ohio	11.6	10.9	6.3	4.7	1.7	2.5	1.3	2.6	0.7
Oklahoma	3.9	3.3	1.8	1.3	0.5	0.7	0.4	0.9	0.6
Oregon	4.1	3.9	2.3	1.7	0.7	0.8	0.6	0.8	0.2
Pennsylvania	12.5	11.8	7.7	5.9	1.8	2.6	1.4	2.2	0.7
Rhode Island	1.1	1.0	0.6	0.5	0.2	0.2	0.1	0.2	*
South Carolina	5.2	4.7	2.7	2.0	0.7	1.1	0.5	1.2	0.4
South Dakota	0.9	0.8	0.5	0.4	0.1	0.2	0.1	0.1	0.1
Tennessee	6.9	6.1	3.4	2.5	0.9	1.4	0.7	1.6	0.8
Texas	29.1	24.0	14.9	11.5	3.4	4.3	2.5	5.2	5.1
Utah	3.2	2.9	2.1	1.6	0.5	0.4	0.4	0.4	0.3

Table 1A. Health Insurance Coverage from All Sources by State: CY 2020 (numbers 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	0.2	0.1	0.1	0.1	0.1	*
Virginia	8.4	8.0	5.0	3.5	1.5	1.4	0.9	1.7	0.5
Washington	7.6	7.0	4.6	3.4	1.3	1.2	0.6	1.5	0.6
West Virginia	1.7	1.7	0.9	0.6	0.3	0.4	0.2	0.4	0.1
Wisconsin	5.8	5.5	3.7	2.8	0.9	1.0	0.7	0.8	0.3
Wyoming	0.6	0.5	0.3	0.2	0.1	0.1	0.1	0.1	0.1

NOTE: Estimates by coverage sources are not mutually exclusive; total population does not equal the sum by sources as persons can be covered by more than one type of health insurance during the year. 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 2020 (numbers in millions)

Type of Insurance	All Ages	Age <18	Ages 18-25	Ages 26-64	Ages 65+
Total Population	325.6	72.2	33.2	164.4	55.8
Total Insured	297.7	68.3	28.7	145.5	55.3
Employer-Sponsored Insurance ¹	177.2	39.2	19.4	105.0	13.5
Policyholder	93.6	0.1	5.3	78.1	10.1
Dependent	84.8	39.2	14.3	27.8	3.5
Medicare	59.8	0.3	0.4	6.9	52.2
Other Private Insurance ²	34.0	4.0	3.0	14.1	13.0
Policyholder	24.0	0.1	1.3	11.1	11.5
Dependent	10.1	3.8	1.7	3.0	1.6
Other Public Coverage ³	69.6	27.6	7.1	28.4	6.5
Total Uninsured ⁴	28.0	4.0	4.5	18.9	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 2020 (numbers 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	325.6	297.7	168.4	129.9	38.5	56.8	18.6	53.9	28.0
Alabama	4.9	4.4	2.5	1.8	0.6	1.0	0.1	0.8	0.4
Alaska	0.7	0.6	0.3	0.2	0.1	0.1	*	0.2	0.1
Arizona	7.5	6.7	3.5	2.8	0.7	1.4	0.3	1.4	0.8
Arkansas	3.0	2.7	1.3	1.0	0.3	0.6	0.2	0.6	0.3
California	39.1	36.3	19.7	15.2	4.4	5.9	2.6	8.1	2.8
Colorado	5.7	5.1	2.9	2.2	0.7	0.8	0.4	1.0	0.6
Connecticut	3.5	3.3	1.8	1.4	0.4	0.7	0.2	0.6	0.2
Delaware	1.0	0.9	0.5	0.4	0.1	0.2	*	0.2	0.1
DC	0.7	0.7	0.4	0.3	0.1	0.1	*	0.1	*
Florida	21.7	19.0	8.8	6.8	2.0	4.7	2.3	3.2	2.7
Georgia	10.5	9.0	5.1	3.9	1.2	1.5	0.6	1.7	1.5
Hawaii	1.4	1.3	0.7	0.5	0.2	0.3	*	0.3	0.1
Idaho	1.8	1.6	1.0	0.8	0.2	0.3	0.1	0.3	0.2
Illinois	12.4	11.6	7.3	5.9	1.4	2.0	0.7	1.7	0.8
Indiana	6.7	6.3	3.9	3.2	0.7	1.1	0.3	0.9	0.4
Iowa	3.1	2.9	1.8	1.3	0.5	0.5	0.2	0.5	0.2
Kansas	2.9	2.6	1.6	1.2	0.4	0.5	0.1	0.4	0.3
Kentucky	4.4	4.1	2.2	1.7	0.5	0.8	0.2	0.9	0.3
Louisiana	4.5	4.2	2.0	1.6	0.5	0.8	0.2	1.2	0.4
Maine	1.3	1.3	0.6	0.5	0.1	0.3	0.1	0.2	0.1
Maryland	6.0	5.7	3.5	2.2	1.2	1.0	0.3	0.9	0.3
Massachusetts	6.8	6.7	3.9	3.1	0.8	1.2	0.3	1.2	0.2

Table 1C. Health Insurance Coverage from Primary Source by State: CY 2020 (numbers 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	9.8	9.4	5.3	4.4	0.9	2.1	0.4	1.6	0.4
Minnesota	5.6	5.3	3.4	2.7	0.7	0.9	0.3	0.6	0.3
Mississippi	2.9	2.6	1.4	1.0	0.4	0.6	0.2	0.5	0.3
Missouri	6.0	5.5	3.4	2.7	0.7	1.1	0.3	0.7	0.6
Montana	1.1	1.0	0.5	0.3	0.2	0.2	0.1	0.2	0.1
Nebraska	1.9	1.8	1.1	0.9	0.2	0.3	0.1	0.2	0.1
Nevada	3.2	2.8	1.6	1.3	0.3	0.5	0.2	0.6	0.3
New Hampshire	1.4	1.3	0.8	0.6	0.2	0.3	0.1	0.1	0.1
New Jersey	8.7	8.2	5.1	4.0	1.1	1.4	0.4	1.3	0.6
New Mexico	2.1	1.8	0.7	0.5	0.3	0.4	0.1	0.6	0.2
New York	18.9	18.0	9.7	7.1	2.6	3.5	1.0	3.8	0.9
North Carolina	10.5	9.5	5.1	4.0	1.1	1.9	0.6	1.9	1.1
North Dakota	0.8	0.7	0.4	0.3	0.1	0.1	0.1	0.1	*
Ohio	11.6	10.9	5.9	4.5	1.4	2.4	0.6	2.0	0.7
Oklahoma	3.9	3.3	1.7	1.3	0.4	0.7	0.2	0.7	0.6
Oregon	4.1	3.9	2.2	1.7	0.6	0.8	0.3	0.6	0.2
Pennsylvania	12.5	11.8	7.2	5.7	1.5	2.4	0.5	1.6	0.7
Rhode Island	1.1	1.0	0.6	0.5	0.1	0.2	0.1	0.2	*
South Carolina	5.2	4.7	2.5	1.9	0.6	1.0	0.3	0.9	0.4
South Dakota	0.9	0.8	0.5	0.4	0.1	0.1	0.1	0.1	0.1
Tennessee	6.9	6.1	3.2	2.5	0.8	1.3	0.3	1.2	0.8
Texas	29.1	24.0	14.3	11.3	3.0	4.0	1.5	4.2	5.1
Utah	3.2	2.9	2.0	1.6	0.5	0.4	0.2	0.3	0.3

Table 1C. Health Insurance Coverage from Primary Source by State: CY 2020 (numbers 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	0.2	0.1	0.1	*	0.1	*
Virginia	8.4	8.0	4.9	3.5	1.4	1.3	0.5	1.4	0.5
Washington	7.6	7.0	4.5	3.4	1.1	1.1	0.3	1.1	0.6
West Virginia	1.7	1.7	0.9	0.6	0.3	0.4	0.1	0.3	0.1
Wisconsin	5.8	5.5	3.6	2.8	0.8	1.0	0.3	0.7	0.3
Wyoming	0.6	0.5	0.3	0.2	0.1	0.1	*	0.1	0.1

NOTE: Estimates in this table have persons assigned to a single source of insurance coverage based on the following hierarchy: Employer-Sponsored Insurance (ESI), Medicare, other private health insurance (OPHI), other public coverage, and uninsured. 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 2020 (numbers in millions)

Type of Insurance	All Ages	Age <18	Ages 18-25	Ages 26-64	Ages 65+
Total Population	325.6	72.2	33.2	164.4	55.8
Total Insured	297.7	68.3	28.7	145.5	55.3
Employer-Sponsored Insurance ¹	168.4	39.2	19.4	104.8	5.0
Policyholder	87.0	0.1	5.3	78.0	3.6
Dependent	81.4	39.2	14.1	26.7	1.4
Medicare	56.8	0.3	0.4	6.4	49.7
Other Private Insurance ²	18.6	3.5	2.7	12.0	0.4
Policyholder	11.0	0.1	1.1	9.4	0.4
Dependent	7.7	3.4	1.6	2.6	0.1
Other Public Coverage ³	53.9	25.2	6.2	22.3	0.1
Total Uninsured ⁴	28.0	4.0	4.5	18.9	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 2020 (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	167.0	149.7	113.2	88.6	24.5	9.1	10.9	16.6	17.3
All Sizes, Coverage through current employer	80.5	80.5	80.0	64.6	15.4	0.5	0.0	0.0	0.0
All Sizes, Eligible not enrolled	32.2	27.6	16.1	11.3	4.8	2.6	2.6	6.2	4.6
All Sizes, Employer offers, not eligible	18.6	15.3	7.3	5.3	2.0	2.3	2.0	3.8	3.3
All Sizes, Employer doesn't offer	35.7	26.3	9.7	7.4	2.4	3.7	6.3	6.6	9.4
Under Size 25, Total	54.9	45.4	26.6	23.1	3.5	5.0	6.9	6.8	9.6
Under Size 25, Coverage through current employer	15.0	15.0	14.5	14.0	0.5	0.4	0.0	0.0	0.0
Under Size 25, Eligible not enrolled	5.5	4.5	2.6	1.9	0.7	0.5	0.7	0.8	1.0
Under Size 25, Employer offers, not eligible	5.8	4.5	1.8	1.4	0.5	0.9	0.8	1.0	1.2
Under Size 25, Employer doesn't offer	28.7	21.3	7.6	5.8	1.9	3.3	5.4	5.0	7.4

Table 2A. Insurance Coverage of Workers from Primary Source, by Employer Offers of Health Insurance and Employer Size: CY 2020 (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	11.2	9.9	7.7	6.7	1.1	0.5	0.6	1.0	1.3
Size 25 through 99, Coverage through current employer	5.4	5.4	5.4	4.9	0.4	*	0.0	0.0	0.0
Size 25 through 99, Eligible not enrolled	2.7	2.2	1.3	0.9	0.4	0.2	0.2	0.4	0.5
Size 25 through 99, Employer offers, not eligible	1.6	1.3	0.7	0.5	0.2	0.2	0.2	0.3	0.3
Size 25 through 99, Employer doesn't offer	1.5	1.0	0.4	0.3	0.1	0.1	0.2	0.3	0.5
Size 100 through 499, Total	18.8	17.4	14.5	12.0	2.5	0.7	0.7	1.4	1.4
Size 100 through 499, Coverage through current employer	10.8	10.8	10.8	9.3	1.5	*	0.0	0.0	0.0
Size 100 through 499, Eligible not enrolled	4.5	3.9	2.5	1.8	0.7	0.4	0.4	0.7	0.6
Size 100 through 499, Employer offers, not eligible	2.1	1.7	0.8	0.6	0.2	0.3	0.2	0.4	0.4
Size 100 through 499, Employer doesn't offer	1.4	1.0	0.4	0.3	0.1	0.1	0.2	0.3	0.5

Table 2A. Insurance Coverage of Workers from Primary Source, by Employer Offers of Health Insurance and Employer Size: CY 2020 (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	82.0	77.1	64.3	46.9	17.4	2.8	2.6	7.3	5.0
Size 500 or more, Coverage through current employer	49.3	49.3	49.3	36.4	12.9	*	0.0	0.0	0.0
Size 500 or more, Eligible not enrolled	19.4	17.0	9.8	6.7	3.1	1.6	1.3	4.3	2.5
Size 500 or more, Employer offers, not eligible	9.3	7.8	3.9	2.8	1.1	1.0	0.8	2.1	1.5
Size 500 or more, Employer doesn't offer	4.0	3.0	1.3	1.0	0.3	0.2	0.5	0.9	1.1

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 2020
(numbers 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	135.1	121.9	98.1	76.8	21.2	5.0	7.7	11.1	13.2
All Sizes, Coverage through current employer	75.5	75.5	75.2	60.6	14.6	0.3	0.0	0.0	0.0
All Sizes, Eligible not enrolled	26.6	22.7	13.7	9.5	4.2	1.9	2.1	5.0	3.9
All Sizes, Employer offers, not eligible	9.3	7.2	3.4	2.3	1.0	0.8	1.1	1.9	2.0
All Sizes, Employer doesn't offer	23.7	16.5	5.8	4.4	1.4	2.0	4.6	4.2	7.2
Under Size 25, Total	40.0	32.8	20.7	18.3	2.4	2.6	5.0	4.4	7.2
Under Size 25, Coverage through current employer	13.3	13.3	13.0	12.5	0.5	0.2	0.0	0.0	0.0
Under Size 25, Eligible not enrolled	4.6	3.8	2.2	1.6	0.6	0.4	0.6	0.6	0.8
Under Size 25, Employer offers, not eligible	2.9	2.2	0.9	0.6	0.2	0.3	0.5	0.5	0.7
Under Size 25, Employer doesn't offer	19.2	13.5	4.6	3.5	1.1	1.7	3.9	3.2	5.7

Table 2B. Insurance Coverage of Full Time Workers from Primary Source, by Employer Offers of Health Insurance and Employer Size: CY 2020 (numbers in millions)

Employer Size and Offer Status	Total Workers	Insured workers	Workers with ESI ¹	Workers with ESI, Private Sector ²	Workers with ESI, Public Sector	Workers with Medicare	Workers with Other Private Insurance ³	With Other Public Coverage ⁴	Uninsured ⁵
Size 25 through 99, Total	9.4	8.3	6.8	5.9	0.9	0.3	0.5	0.7	1.1
Size 25 through 99, Coverage through current employer	5.2	5.2	5.2	4.7	0.4	*	0.0	0.0	0.0
Size 25 through 99, Eligible not enrolled	2.4	1.9	1.1	0.8	0.3	0.2	0.2	0.4	0.5
Size 25 through 99, Employer offers, not eligible	0.8	0.6	0.3	0.2	0.1	0.1	0.1	0.2	0.2
Size 25 through 99, Employer doesn't offer	1.1	0.7	0.2	0.2	*	0.1	0.2	0.2	0.4
Size 100 through 499, Total	16.5	15.3	13.3	11.0	2.2	0.4	0.5	1.0	1.2
Size 100 through 499, Coverage through current employer	10.4	10.4	10.4	9.0	1.4	*	0.0	0.0	0.0
Size 100 through 499, Eligible not enrolled	4.0	3.4	2.2	1.6	0.6	0.3	0.3	0.6	0.6
Size 100 through 499, Employer offers, not eligible	1.1	0.8	0.4	0.3	0.1	0.1	0.1	0.2	0.3
Size 100 through 499, Employer doesn't offer	1.0	0.6	0.3	0.2	0.1	0.1	0.1	0.2	0.4

Table 2B. Insurance Coverage of Full Time Workers from Primary Source, by Employer Offers of Health Insurance and Employer Size: CY 2020 (numbers in millions)

Employer Size and Offer Status	Total Workers	Insured workers	Workers with ESI ¹	Workers with ESI, Private Sector ²	Workers with ESI, Public Sector	Workers with Medicare	Workers with Other Private Insurance ³	With Other Public Coverage ⁴	Uninsured ⁵
Size 500 or more, Total	69.2	65.5	57.3	41.6	15.6	1.6	1.7	5.0	3.7
Size 500 or more, Coverage through current employer	46.7	46.7	46.7	34.4	12.3	*	0.0	0.0	0.0
Size 500 or more, Eligible not enrolled	15.7	13.6	8.1	5.5	2.7	1.1	1.0	3.4	2.0
Size 500 or more, Employer offers, not eligible	4.4	3.6	1.8	1.2	0.6	0.4	0.4	1.1	0.8
Size 500 or more, Employer doesn't offer	2.4	1.6	0.7	0.5	0.2	0.1	0.3	0.5	0.8

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 2020
(numbers 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	31.9	27.8	15.1	11.8	3.3	4.1	3.1	5.5	4.1
All Sizes, Coverage through current employer	5.0	5.0	4.8	4.0	0.8	0.2	0.0	0.0	0.0
All Sizes, Eligible not enrolled	5.6	4.9	2.5	1.8	0.6	0.7	0.5	1.2	0.7
All Sizes, Employer offers, not eligible	9.4	8.1	3.9	3.0	0.9	1.4	0.9	1.9	1.3
All Sizes, Employer doesn't offer	12.0	9.8	4.0	3.0	1.0	1.8	1.7	2.4	2.1
Under Size 25, Total	15.0	12.6	5.9	4.8	1.1	2.4	1.9	2.5	2.3
Under Size 25, Coverage through current employer	1.7	1.7	1.5	1.5	*	0.2	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	2.8	2.3	1.0	0.7	0.2	0.5	0.3	0.5	0.5
Under Size 25, Employer doesn't offer	9.5	7.8	3.0	2.3	0.7	1.6	1.4	1.8	1.7

**Table 2C. Insurance Coverage of Part Time Workers from Primary Source, by Employer Offers of Health Insurance and Employer Size: CY 2020
(numbers 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	1.7	1.5	0.9	0.8	0.2	0.2	0.1	0.3	0.2
Size 25 through 99, Coverage through current employer	0.2	0.2	0.2	0.2	*	0.0	0.0	0.0	0.0
Size 25 through 99, Eligible not enrolled	0.3	0.3	0.2	0.1	*	*	*	0.1	0.1
Size 25 through 99, Employer offers, not eligible	0.7	0.7	0.4	0.3	0.1	0.1	0.1	0.1	0.1
Size 25 through 99, Employer doesn't offer	0.4	0.3	0.2	0.1	*	*	*	0.1	0.1
Size 100 through 499, Total	2.4	2.1	1.3	1.0	0.3	0.3	0.2	0.4	0.3
Size 100 through 499, Coverage through current employer	0.4	0.4	0.4	0.4	0.1	*	0.0	0.0	0.0
Size 100 through 499, Eligible not enrolled	0.6	0.5	0.3	0.2	0.1	0.1	*	0.1	0.1
Size 100 through 499, Employer offers, not eligible	1.0	0.9	0.4	0.3	0.1	0.2	0.1	0.2	0.1
Size 100 through 499, Employer doesn't offer	0.4	0.3	0.2	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 2020 (numbers in millions)

Employer Size and Offer Status	Total Workers	Insured workers	Workers with ESI ¹	Workers with ESI, Private Sector ²	Workers with ESI, Public Sector	Workers with Medicare	Workers with Other Private Insurance ³	With Other Public Coverage ⁴	Uninsured ⁵
Size 500 or more, Total	12.8	11.5	7.0	5.2	1.8	1.2	0.9	2.3	1.3
Size 500 or more, Coverage through current employer	2.6	2.6	2.6	1.9	0.7	*	0.0	0.0	0.0
Size 500 or more, Eligible not enrolled	3.8	3.3	1.6	1.2	0.4	0.5	0.3	0.9	0.4
Size 500 or more, Employer offers, not eligible	4.8	4.2	2.2	1.6	0.5	0.6	0.4	1.0	0.6
Size 500 or more, Employer doesn't offer	1.6	1.3	0.6	0.5	0.2	0.1	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 2020 (numbers 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	177.2	132.9	78.3	54.6	44.3	21.4	22.9
Alabama	2.6	1.9	1.0	0.8	0.7	0.3	0.4
Alaska	0.3	0.2	0.1	0.1	0.1	0.1	0.1
Arizona	3.7	2.9	1.8	1.0	0.8	0.4	0.5
Arkansas	1.3	1.0	0.6	0.4	0.3	0.1	0.2
California	20.4	15.5	6.5	9.1	4.9	1.8	3.1
Colorado	3.1	2.3	1.4	0.8	0.8	0.4	0.4
Connecticut	1.9	1.5	0.8	0.7	0.4	0.2	0.2
Delaware	0.6	0.4	0.2	0.2	0.2	0.1	0.1
DC	0.4	0.3	0.1	0.2	0.2	*	0.1
Florida	9.3	7.0	4.3	2.7	2.3	1.1	1.2
Georgia	5.2	4.0	2.5	1.4	1.3	0.6	0.6
Hawaii	0.8	0.5	0.2	0.4	0.3	0.1	0.2
Idaho	1.0	0.8	0.5	0.3	0.2	0.1	0.1
Illinois	7.6	6.0	3.5	2.4	1.7	0.9	0.8
Indiana	4.1	3.3	2.2	1.1	0.8	0.4	0.4
Iowa	1.8	1.3	0.8	0.5	0.5	0.3	0.2
Kansas	1.7	1.3	0.7	0.5	0.4	0.2	0.2
Kentucky	2.3	1.8	1.2	0.6	0.5	0.3	0.2
Louisiana	2.2	1.6	0.8	0.8	0.6	0.3	0.3
Maine	0.7	0.5	0.3	0.2	0.1	0.1	0.1
Maryland	3.7	2.3	1.3	1.0	1.4	0.5	0.9
Massachusetts	4.2	3.2	1.8	1.4	1.0	0.5	0.5

Table 3A. Persons with Employer-Sponsored Insurance, by State, Funding Status and Sector Providing Coverage: CY 2020 (numbers 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	5.9	4.7	2.7	2.0	1.2	0.6	0.6
Minnesota	3.5	2.8	1.8	1.0	0.7	0.4	0.3
Mississippi	1.4	1.0	0.7	0.4	0.4	0.2	0.2
Missouri	3.5	2.7	1.8	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	0.9	0.7	0.3	0.2	0.1	0.1
Nevada	1.7	1.3	0.7	0.6	0.4	0.1	0.2
New Hampshire	0.9	0.7	0.4	0.3	0.2	0.1	0.1
New Jersey	5.4	4.1	2.2	1.9	1.3	0.6	0.6
New Mexico	0.8	0.5	0.3	0.2	0.3	0.1	0.2
New York	10.5	7.4	4.0	3.3	3.1	1.6	1.5
North Carolina	5.4	4.1	2.8	1.2	1.3	0.8	0.5
North Dakota	0.5	0.3	0.2	0.1	0.1	0.1	0.1
Ohio	6.3	4.7	3.2	1.5	1.6	1.0	0.6
Oklahoma	1.8	1.3	0.8	0.5	0.5	0.2	0.3
Oregon	2.3	1.7	0.9	0.8	0.7	0.3	0.3
Pennsylvania	7.7	5.9	3.6	2.3	1.8	0.9	0.9
Rhode Island	0.6	0.5	0.2	0.2	0.2	0.1	0.1
South Carolina	2.7	2.0	1.3	0.7	0.7	0.4	0.3
South Dakota	0.5	0.4	0.2	0.2	0.1	0.1	0.1
Tennessee	3.4	2.5	1.6	0.9	0.9	0.4	0.5
Texas	14.9	11.5	7.4	4.0	3.4	1.7	1.6
Utah	2.1	1.6	1.0	0.6	0.5	0.3	0.2

Table 3A. Persons with Employer-Sponsored Insurance, by State, Funding Status and Sector Providing Coverage: CY 2020 (numbers 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	0.2	0.2	0.1	0.1	0.1	0.1
Virginia	5.0	3.5	2.2	1.3	1.5	0.6	1.0
Washington	4.6	3.4	2.1	1.3	1.2	0.5	0.7
West Virginia	0.9	0.6	0.4	0.2	0.3	0.2	0.1
Wisconsin	3.7	2.8	1.8	1.0	0.9	0.5	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/} 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 2019 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, July 2021, at

<https://www.dol.gov/sites/dolgov/files/EBSA/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2022-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 2020 (numbers 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	177.2	99.7	77.5	132.9	78.3	54.6	44.3	21.4	22.9
Less than 10 Employees	12.2	2.2	10.0	12.0	2.1	9.9	0.2	*	0.2
10 through 24 Employees	14.9	1.9	13.0	14.0	1.8	12.2	0.8	0.1	0.7
25 through 99 Employees	10.4	1.8	8.6	9.3	1.6	7.7	1.1	0.2	0.9
100 through 499 Employees	22.8	10.7	12.1	19.1	9.1	10.0	3.7	1.6	2.1
500 through 999 Employees	12.3	6.8	5.5	9.3	5.4	3.9	3.0	1.5	1.6
1000 or more Employees	104.6	76.3	28.3	69.1	58.2	10.9	35.5	18.1	17.4

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 2019 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, July 2021, at <https://www.dol.gov/sites/dolgov/files/EBSA/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2022-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 2020 (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	177.2	132.9	70.1	62.8	44.3	23.5	20.8
Alabama	2.6	1.9	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	2.9	1.5	1.3	0.8	0.5	0.3
Arkansas	1.3	1.0	0.6	0.4	0.3	0.2	0.1
California	20.4	15.5	8.3	7.2	4.9	2.4	2.5
Colorado	3.1	2.3	1.2	1.1	0.8	0.4	0.4
Connecticut	1.9	1.5	0.8	0.7	0.4	0.2	0.2
Delaware	0.6	0.4	0.2	0.2	0.2	0.1	0.1
DC	0.4	0.3	0.2	0.1	0.2	0.1	0.1
Florida	9.3	7.0	4.1	2.9	2.3	1.3	1.0
Georgia	5.2	4.0	2.1	1.8	1.3	0.7	0.6
Hawaii	0.8	0.5	0.3	0.2	0.3	0.2	0.1
Idaho	1.0	0.8	0.4	0.4	0.2	0.1	0.1
Illinois	7.6	6.0	2.9	3.0	1.7	0.9	0.8
Indiana	4.1	3.3	1.6	1.7	0.8	0.4	0.4
Iowa	1.8	1.3	0.7	0.6	0.5	0.2	0.3
Kansas	1.7	1.3	0.7	0.6	0.4	0.2	0.2
Kentucky	2.3	1.8	1.0	0.8	0.5	0.3	0.2
Louisiana	2.2	1.6	0.8	0.8	0.6	0.3	0.2
Maine	0.7	0.5	0.3	0.2	0.1	0.1	*
Maryland	3.7	2.3	1.2	1.1	1.4	0.7	0.7
Massachusetts	4.2	3.2	1.7	1.5	1.0	0.5	0.5

Table 3C. Persons with Employer-Sponsored Insurance, by State, Policyholder Status and Sector Providing Coverage: CY 2020 (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	5.9	4.7	2.3	2.4	1.2	0.6	0.6
Minnesota	3.5	2.8	1.4	1.4	0.7	0.4	0.4
Mississippi	1.4	1.0	0.6	0.5	0.4	0.2	0.2
Missouri	3.5	2.7	1.4	1.3	0.8	0.4	0.3
Montana	0.5	0.3	0.2	0.2	0.2	0.1	0.1
Nebraska	1.1	0.9	0.4	0.5	0.2	0.1	0.1
Nevada	1.7	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	5.4	4.1	2.1	2.0	1.3	0.7	0.6
New Mexico	0.8	0.5	0.3	0.2	0.3	0.2	0.1
New York	10.5	7.4	4.0	3.4	3.1	1.6	1.5
North Carolina	5.4	4.1	2.3	1.7	1.3	0.9	0.4
North Dakota	0.5	0.3	0.2	0.2	0.1	0.1	0.1
Ohio	6.3	4.7	2.4	2.3	1.6	0.8	0.8
Oklahoma	1.8	1.3	0.7	0.6	0.5	0.3	0.2
Oregon	2.3	1.7	0.9	0.8	0.7	0.3	0.3
Pennsylvania	7.7	5.9	3.1	2.8	1.8	0.9	0.9
Rhode Island	0.6	0.5	0.3	0.2	0.2	0.1	0.1
South Carolina	2.7	2.0	1.1	0.8	0.7	0.4	0.3
South Dakota	0.5	0.4	0.2	0.2	0.1	0.1	0.1
Tennessee	3.4	2.5	1.3	1.2	0.9	0.5	0.4
Texas	14.9	11.5	5.8	5.7	3.4	1.9	1.5
Utah	2.1	1.6	0.6	1.0	0.5	0.2	0.3

Table 3C. Persons with Employer-Sponsored Insurance, by State, Policyholder Status and Sector Providing Coverage: CY 2020 (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	0.2	0.1	0.1	0.1	0.1	0.1
Virginia	5.0	3.5	1.9	1.7	1.5	0.8	0.8
Washington	4.6	3.4	1.9	1.5	1.2	0.7	0.6
West Virginia	0.9	0.6	0.3	0.3	0.3	0.2	0.1
Wisconsin	3.7	2.8	1.4	1.4	0.9	0.4	0.5
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 2020 (numbers 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
Total USA	177.2	99.7	52.1	47.5	77.5	41.5	36.1
Alabama	2.6	1.3	0.7	0.6	1.2	0.6	0.6
Alaska	0.3	0.2	0.1	0.1	0.2	0.1	0.1
Arizona	3.7	2.2	1.2	1.0	1.5	0.8	0.7
Arkansas	1.3	0.8	0.4	0.3	0.6	0.3	0.2
California	20.4	8.3	4.3	4.0	12.1	6.4	5.7
Colorado	3.1	1.9	1.0	0.9	1.2	0.6	0.6
Connecticut	1.9	1.0	0.5	0.4	0.9	0.5	0.4
Delaware	0.6	0.3	0.2	0.1	0.2	0.1	0.1
DC	0.4	0.2	0.1	0.1	0.3	0.2	0.1
Florida	9.3	5.4	3.1	2.3	3.9	2.3	1.6
Georgia	5.2	3.2	1.7	1.5	2.0	1.1	0.9
Hawaii	0.8	0.2	0.1	0.1	0.6	0.3	0.2
Idaho	1.0	0.6	0.3	0.3	0.4	0.2	0.2
Illinois	7.6	4.4	2.2	2.2	3.2	1.6	1.6
Indiana	4.1	2.6	1.3	1.3	1.5	0.7	0.8
Iowa	1.8	1.1	0.5	0.5	0.7	0.4	0.3
Kansas	1.7	0.9	0.5	0.4	0.7	0.4	0.4
Kentucky	2.3	1.5	0.8	0.7	0.8	0.4	0.4
Louisiana	2.2	1.1	0.6	0.5	1.0	0.6	0.5
Maine	0.7	0.4	0.2	0.2	0.3	0.2	0.1
Maryland	3.7	1.8	0.9	0.9	1.9	1.0	0.9
Massachusetts	4.2	2.3	1.2	1.1	1.9	1.1	0.8

Table 3D. Persons with Employer-Sponsored Insurance, by State, Funding Status and Policyholder Status: CY 2020 (numbers 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	5.9	3.3	1.6	1.7	2.6	1.3	1.3
Minnesota	3.5	2.2	1.1	1.2	1.3	0.7	0.6
Mississippi	1.4	0.9	0.5	0.4	0.6	0.3	0.2
Missouri	3.5	2.2	1.1	1.0	1.4	0.7	0.6
Montana	0.5	0.3	0.1	0.1	0.3	0.1	0.1
Nebraska	1.1	0.8	0.4	0.4	0.4	0.2	0.2
Nevada	1.7	0.8	0.5	0.4	0.8	0.5	0.4
New Hampshire	0.9	0.5	0.3	0.2	0.4	0.2	0.2
New Jersey	5.4	2.8	1.4	1.4	2.5	1.3	1.2
New Mexico	0.8	0.4	0.2	0.2	0.4	0.2	0.1
New York	10.5	5.6	3.1	2.6	4.8	2.5	2.3
North Carolina	5.4	3.6	2.1	1.5	1.7	1.1	0.6
North Dakota	0.5	0.3	0.1	0.1	0.2	0.1	0.1
Ohio	6.3	4.2	2.1	2.1	2.1	1.1	1.0
Oklahoma	1.8	1.0	0.6	0.5	0.8	0.4	0.3
Oregon	2.3	1.2	0.6	0.6	1.1	0.6	0.5
Pennsylvania	7.7	4.5	2.3	2.2	3.2	1.7	1.5
Rhode Island	0.6	0.3	0.2	0.2	0.3	0.2	0.1
South Carolina	2.7	1.7	1.0	0.7	1.0	0.6	0.4
South Dakota	0.5	0.3	0.1	0.1	0.2	0.1	0.1
Tennessee	3.4	2.0	1.1	0.9	1.3	0.7	0.6
Texas	14.9	9.2	4.7	4.5	5.7	3.0	2.6
Utah	2.1	1.2	0.5	0.8	0.9	0.3	0.5

Table 3D. Persons with Employer-Sponsored Insurance, by State, Funding Status and Policyholder Status: CY 2020 (numbers 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	0.1	0.1	0.1
Virginia	5.0	2.7	1.4	1.3	2.3	1.2	1.1
Washington	4.6	2.6	1.3	1.2	2.1	1.2	0.9
West Virginia	0.9	0.6	0.3	0.3	0.3	0.2	0.2
Wisconsin	3.7	2.3	1.1	1.2	1.4	0.7	0.7
Wyoming	0.3	0.2	0.1	0.1	0.1	0.1	0.1

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

NOTE: 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 2019 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, July 2021, at <https://www.dol.gov/sites/dolgov/files/EBSA/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2022-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: CY2020 (numbers 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	177.2	156.9	20.3	4.3	16.0
All Sizes, Private Sector, Total	132.9	124.9	8.0	3.7	4.3
All Sizes, Public Sector, Total	44.3	32.0	12.3	0.6	11.7
All Sizes, All Sectors, Policyholders	93.6	80.5	13.1	2.3	10.8
All Sizes, Private Sector, Policyholders	70.1	65.1	5.0	2.1	2.9
All Sizes, Public Sector, Policyholders	23.5	15.4	8.1	0.2	7.8
All Sizes, All Sectors, Dependents	83.6	76.4	7.2	2.0	5.2
All Sizes, Private Sector, Dependents	62.8	59.8	3.0	1.6	1.4
All Sizes, Public Sector, Dependents	20.8	16.6	4.2	0.4	3.9
Under Size 25, All Sectors, Total	27.0	26.9	0.1	*	0.1
Under Size 25, Private Sector, Total	26.0	25.9	0.1	*	0.1
Under Size 25, Public Sector, Total	1.0	1.0	*	0.0	*
Under Size 25, All Sectors, Policyholders	15.0	15.0	0.1	*	0.1
Under Size 25, Private Sector, Policyholders	14.5	14.4	0.1	*	0.1
Under Size 25, Public Sector, Policyholders	0.5	0.5	*	0.0	*
Under Size 25, All Sectors, Dependents	12.0	12.0	0.1	*	*
Under Size 25, Private Sector, Dependents	11.5	11.5	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: CY2020 (numbers 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	10.4	9.9	0.5	0.1	0.3
Size 25 through 99, Private Sector, Total	9.3	9.0	0.3	0.1	0.2
Size 25 through 99, Public Sector, Total	1.1	0.9	0.2	*	0.2
Size 25 through 99, All Sectors, Policyholders	5.7	5.4	0.3	0.1	0.2
Size 25 through 99, Private Sector, Policyholders	5.1	4.9	0.2	0.1	0.1
Size 25 through 99, Public Sector, Policyholders	0.6	0.4	0.1	*	0.1
Size 25 through 99, All Sectors, Dependents	4.7	4.5	0.2	0.1	0.1
Size 25 through 99, Private Sector, Dependents	4.1	4.0	0.1	0.1	*
Size 25 through 99, Public Sector, Dependents	0.5	0.5	0.1	0.0	0.1
Size 100 through 499, All Sectors, Total	22.8	21.5	1.3	0.6	0.7
Size 100 through 499, Private Sector, Total	19.1	18.3	0.8	0.5	0.3
Size 100 through 499, Public Sector, Total	3.7	3.2	0.5	*	0.5
Size 100 through 499, All Sectors, Policyholders	11.6	10.8	0.8	0.3	0.5
Size 100 through 499, Private Sector, Policyholders	9.8	9.3	0.5	0.3	0.2
Size 100 through 499, Public Sector, Policyholders	1.8	1.5	0.4	*	0.4
Size 100 through 499, All Sectors, Dependents	11.2	10.6	0.5	0.3	0.2
Size 100 through 499, Private Sector, Dependents	9.3	9.0	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: CY2020 (numbers 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	12.3	10.2	2.1	0.8	1.4
Size 500 through 999, Private Sector, Total	9.3	8.1	1.2	0.7	0.5
Size 500 through 999, Public Sector, Total	3.0	2.1	1.0	0.1	0.9
Size 500 through 999, All Sectors, Policyholders	6.4	5.1	1.3	0.4	0.9
Size 500 through 999, Private Sector, Policyholders	4.8	4.1	0.7	0.4	0.3
Size 500 through 999, Public Sector, Policyholders	1.5	0.9	0.6	*	0.6
Size 500 through 999, All Sectors, Dependents	6.0	5.1	0.8	0.4	0.5
Size 500 through 999, Private Sector, Dependents	4.5	4.0	0.5	0.3	0.2
Size 500 through 999, Public Sector, Dependents	1.5	1.1	0.4	*	0.3
Size 1000 or more, All Sectors, Total	104.6	88.4	16.2	2.8	13.5
Size 1000 or more, Private Sector, Total	69.1	63.6	5.6	2.3	3.3
Size 1000 or more, Public Sector, Total	35.5	24.8	10.7	0.5	10.1
Size 1000 or more, All Sectors, Policyholders	54.8	44.3	10.5	1.5	9.0
Size 1000 or more, Private Sector, Policyholders	35.8	32.3	3.6	1.3	2.3
Size 1000 or more, Public Sector, Policyholders	19.0	12.0	7.0	0.2	6.8
Size 1000 or more, All Sectors, Dependents	49.8	44.1	5.7	1.2	4.4
Size 1000 or more, Private Sector, Dependents	33.3	31.3	2.0	0.9	1.1
Size 1000 or more, Public Sector, Dependents	16.5	12.8	3.7	0.3	3.4

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): CY2020 (numbers in millions)

State	Total ESI	Total Private ¹	HMO ²	PPO ³	POS ⁴	HDED ⁵
Total USA	177.2	132.9	18.3	63.9	12.2	38.4
Alabama	2.6	1.9	0.1	0.9	0.1	0.7
Alaska	0.3	0.2	*	0.1	*	*
Arizona	3.7	2.9	0.3	1.4	0.3	0.9
Arkansas	1.3	1.0	0.1	0.4	0.1	0.4
California	20.4	15.5	4.7	6.1	1.4	3.4
Colorado	3.1	2.3	0.3	1.0	0.3	0.7
Connecticut	1.9	1.5	0.1	0.6	0.2	0.6
Delaware	0.6	0.4	*	0.2	*	0.1
DC	0.4	0.3	0.1	0.1	*	0.1
Florida	9.3	7.0	1.1	3.6	0.6	1.7
Georgia	5.2	4.0	0.4	2.5	0.4	0.7
Hawaii	0.8	0.5	0.1	0.2	*	0.2
Idaho	1.0	0.8	*	0.4	0.1	0.3
Illinois	7.6	6.0	0.6	2.9	0.5	1.8
Indiana	4.1	3.3	0.3	1.8	0.3	1.0
Iowa	1.8	1.3	0.2	0.5	0.2	0.5
Kansas	1.7	1.3	0.1	0.6	0.1	0.4
Kentucky	2.3	1.8	0.1	0.9	0.2	0.6
Louisiana	2.2	1.6	0.1	0.9	0.2	0.4
Maine	0.7	0.5	*	0.2	*	0.3
Maryland	3.7	2.3	0.4	1.0	0.2	0.7
Massachusetts	4.2	3.2	0.8	1.3	0.3	0.9

Table 5A. Employer-Sponsored Insurance by State and Plan Type (Private Sector Only): CY2020 (numbers in millions)

State	Total ESI	Total Private ¹	HMO ²	PPO ³	POS ⁴	HDED ⁵
Michigan	5.9	4.7	0.7	2.1	0.3	1.6
Minnesota	3.5	2.8	0.2	1.3	0.2	1.1
Mississippi	1.4	1.0	0.1	0.5	0.1	0.3
Missouri	3.5	2.7	0.3	1.5	0.3	0.7
Montana	0.5	0.3	*	0.2	*	0.1
Nebraska	1.1	0.9	*	0.6	0.1	0.2
Nevada	1.7	1.3	0.3	0.6	0.1	0.3
New Hampshire	0.9	0.7	0.1	0.3	0.1	0.2
New Jersey	5.4	4.1	0.7	1.8	0.2	1.3
New Mexico	0.8	0.5	0.1	0.2	*	0.1
New York	10.5	7.4	1.2	3.0	0.9	2.3
North Carolina	5.4	4.1	0.3	2.1	0.4	1.3
North Dakota	0.5	0.3	*	0.1	*	0.2
Ohio	6.3	4.7	0.3	2.4	0.4	1.6
Oklahoma	1.8	1.3	0.1	0.7	0.1	0.4
Oregon	2.3	1.7	0.2	0.8	0.2	0.5
Pennsylvania	7.7	5.9	0.6	2.9	0.5	1.8
Rhode Island	0.6	0.5	0.1	0.2	*	0.2
South Carolina	2.7	2.0	0.1	1.1	0.2	0.5
South Dakota	0.5	0.4	*	0.2	*	0.1
Tennessee	3.4	2.5	0.3	1.2	0.3	0.6
Texas	14.9	11.5	1.3	5.8	1.0	3.4
Utah	2.1	1.6	0.2	0.8	0.1	0.4

Table 5A. Employer-Sponsored Insurance by State and Plan Type (Private Sector Only): CY2020 (numbers in millions)

State	Total ESI	Total Private ¹	HMO ²	PPO ³	POS ⁴	HDED ⁵
Vermont	0.4	0.2	*	0.1	*	0.1
Virginia	5.0	3.5	0.3	1.8	0.3	1.0
Washington	4.6	3.4	0.3	1.8	0.4	0.9
West Virginia	0.9	0.6	0.1	0.3	0.1	0.2
Wisconsin	3.7	2.8	0.4	1.7	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: CY2020 (numbers 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	99.7	7.5	54.6	4.1	33.5	77.5	18.8	34.5	9.6	14.6	177.2	26.3	89.1	13.7	48.1
All Sectors, Under Size 25	4.1	0.3	2.4	0.2	1.1	23.0	2.7	9.6	5.2	5.5	27.0	3.0	12.1	5.4	6.6
All Sectors, Size 25 through 99	1.8	0.1	1.1	0.1	0.5	8.6	1.1	3.7	1.7	2.1	10.4	1.2	4.8	1.8	2.6
All Sectors, Size 100 through 499	10.7	0.6	6.8	0.4	2.9	12.1	2.4	5.1	1.4	3.3	22.8	2.9	11.9	1.8	6.2
All Sectors, Size 500 through 999	6.8	0.4	4.2	0.3	2.0	5.5	1.2	2.1	0.6	1.6	12.3	1.5	6.3	1.0	3.5
All Sectors, Size 1000 or more	76.3	6.1	40.1	3.1	26.9	28.3	11.5	14.0	0.7	2.1	104.6	17.7	54.1	3.7	29.1
Private Sector,¹ All Sizes	78.3	5.9	42.7	3.5	26.1	54.6	12.4	21.2	8.7	12.3	132.9	18.3	63.9	12.2	38.4
Private Sector, Under Size 25	3.9	0.3	2.3	0.2	1.1	22.1	2.6	9.3	5.0	5.2	26.0	2.8	11.6	5.2	6.3
Private Sector, Size 25 through 99	1.6	0.1	1.0	0.1	0.5	7.7	1.0	3.2	1.6	1.9	9.3	1.1	4.2	1.6	2.4
Private Sector, Size 100 through 499	9.1	0.5	5.8	0.4	2.4	10.0	2.0	4.0	1.2	2.7	19.1	2.5	9.8	1.6	5.1
Private Sector, Size 500 through 999	5.4	0.3	3.2	0.3	1.6	3.9	0.8	1.5	0.5	1.2	9.3	1.1	4.7	0.7	2.7
Private Sector, Size 1000 or more	58.2	4.8	30.4	2.5	20.6	10.9	6.0	3.1	0.5	1.3	69.1	10.8	33.5	3.0	21.9

Table 5B. Employer-Sponsored Insurance by Sector and Size of Employer Providing Coverage, by Funding and Plan Type: CY2020 (numbers 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	21.4	1.6	11.9	0.6	7.3	22.9	6.4	13.3	0.9	2.3	44.3	8.0	25.2	1.5	9.6
Public Sector, Under Size 25	0.1	*	0.1	*	*	0.9	0.1	0.4	0.2	0.2	1.0	0.1	0.4	0.2	0.3
Public Sector, Size 25 through 99	0.2	*	0.1	0.0	*	0.9	0.1	0.4	0.2	0.2	1.1	0.1	0.6	0.2	0.3
Public Sector, Size 100 through 499	1.6	0.1	0.9	*	0.5	2.1	0.3	1.1	0.1	0.6	3.7	0.4	2.0	0.2	1.1
Public Sector, Size 500 through 999	1.5	0.1	0.9	*	0.4	1.6	0.4	0.6	0.2	0.4	3.0	0.5	1.6	0.2	0.8
Public Sector, Size 1000 or more	18.1	1.4	9.8	0.6	6.3	17.4	5.5	10.8	0.2	0.8	35.5	6.9	20.6	0.8	7.2

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

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

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 2019 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, July 2021, at <https://www.dol.gov/sites/dolgov/files/EBSA/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2022-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: CY2020 (numbers 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	99.7	7.5	54.6	4.1	33.5	77.5	18.8	34.5	9.6	14.6	177.2	26.3	89.1	13.7	48.1
All Sectors, Policy Holders	52.1	3.8	28.4	2.2	17.7	41.5	10.0	18.4	5.1	8.1	93.6	13.8	46.7	7.3	25.8
All Sectors, Dependents	47.5	3.6	26.2	1.9	15.8	36.1	8.9	16.1	4.5	6.5	83.6	12.5	42.4	6.4	22.3
Private Sector,¹ Total	78.3	5.9	42.7	3.5	26.1	54.6	12.4	21.2	8.7	12.3	132.9	18.3	63.9	12.2	38.4
Private Sector, Policy Holders	40.5	3.0	22.0	1.8	13.7	29.5	6.6	11.5	4.6	6.8	70.1	9.7	33.5	6.4	20.5
Private Sector, Dependents	37.7	2.9	20.7	1.7	12.5	25.1	5.8	9.7	4.1	5.5	62.8	8.6	30.4	5.8	18.0
State/Local, Total	21.4	1.6	11.9	0.6	7.3	13.2	5.0	5.1	0.9	2.3	34.6	6.5	17.0	1.5	9.6
State/Local, Policyholders	11.6	0.8	6.4	0.4	4.1	6.9	2.6	2.6	0.5	1.3	18.5	3.4	8.9	0.8	5.3
State/Local, Dependents	9.8	0.8	5.5	0.3	3.3	6.3	2.4	2.5	0.4	1.0	16.1	3.1	8.0	0.7	4.3

Table 5C. Employer-Sponsored Insurance by Sector, Funding and Plan Type: CY2020 (numbers 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	9.7	1.5	8.2	0.0	0.0	9.7	1.5	8.2	0.0	0.0
Federal, Policyholders	0.0	0.0	0.0	0.0	0.0	5.0	0.7	4.3	0.0	0.0	5.0	0.7	4.3	0.0	0.0
Federal, Dependents	0.0	0.0	0.0	0.0	0.0	4.7	0.7	4.0	0.0	0.0	4.7	0.7	4.0	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: CY2020 (numbers 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	171.0	126.7	77.1	49.6	44.3	21.4	22.9
Total, Union	31.1	12.4	7.8	4.6	18.7	9.2	9.4
Total, Not Union	139.9	114.3	69.3	45.0	25.7	12.2	13.5
Current Employer, Total	150.7	118.7	71.3	47.4	32.0	15.7	16.3
Current Employer, Union	22.4	9.9	6.0	4.0	12.4	6.2	6.2
Current Employer, Not Union	128.4	108.8	65.4	43.4	19.6	9.5	10.1
Former Employer, COBRA, Total	4.3	3.7	2.6	1.1	0.6	0.3	0.3
Former Employer, COBRA, Union	0.8	0.6	0.3	0.2	0.2	0.1	0.1
Former Employer, COBRA, Not Union	3.5	3.1	2.2	0.9	0.4	0.2	0.2
Former Employer, Retiree, Total	16.0	4.3	3.1	1.2	11.7	5.4	6.3
Former Employer, Retiree, Union	8.0	1.9	1.5	0.4	6.1	2.9	3.1
Former Employer, Retiree, Not Union	8.0	2.4	1.7	0.7	5.6	2.5	3.2

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

NOTE: 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 2020

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	37.0	0.846	28.1	0.847	65.1	0.847
Private Sector, HMO ³	2.7	0.893	6.1	0.911	8.8	0.905
Private Sector, PPO ⁴	20.1	0.853	11.0	0.840	31.2	0.848
Private Sector, POS ⁵	1.7	0.850	4.5	0.848	6.1	0.849
Private Sector, HDDED ⁶	12.4	0.824	6.6	0.800	19.0	0.816
Public Sector, Total	7.7	0.860	7.7	0.889	15.4	0.875
Public Sector, HMO	0.5	0.928	2.2	0.950	2.7	0.946
Public Sector, PPO	4.3	0.875	4.3	0.880	8.6	0.878
Public Sector, POS	0.2	0.888	0.3	0.835	0.6	0.857
Public Sector, HDDED	2.6	0.819	0.9	0.804	3.5	0.815

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 2019 Form 5500 Annual Reports, U.S. Department of Labor, Employee Benefits Security Administration, July 2021, at <https://www.dol.gov/sites/dolgov/files/EBSA/researchers/statistics/retirement-bulletins/annual-report-on-self-insured-group-health-plans-2022-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 2020

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)	325.6	297.7	87.0	81.4	56.8	11.0	7.7	53.9	28.0
All Ages, % Distribution	100%	91%	27%	25%	17%	3%	2%	17%	9%
All Ages, OOP \$	\$828.87	\$854.89	\$1,109.53	\$738.18	\$1,150.86	\$1,246.37	\$753.17	\$242.80	\$551.74
Under Age 18, Population (millions)	72.2	68.3	0.1	39.2	0.3	0.1	3.4	25.2	4.0
Under Age 18, % Distribution	100%	95%	0%	54%	0%	0%	5%	35%	5%
Under Age 18, OOP \$	\$317.32	\$319.61	\$578.42	\$463.21	\$116.14	\$260.37	\$385.32	\$89.47	\$277.90
Ages 18 through 25, Population (millions)	33.2	28.7	5.3	14.1	0.4	1.1	1.6	6.2	4.5
Ages 18 through 25, % Distribution	100%	86%	16%	42%	1%	3%	5%	19%	14%
Ages 18 through 25, OOP \$	\$528.62	\$538.90	\$676.32	\$602.79	\$499.88	\$706.53	\$826.66	\$179.87	\$463.57
Ages 26 through 54, Population (millions)	122.6	107.3	59.1	19.9	3.2	6.1	1.8	17.2	15.3
Ages 26 through 54, % Distribution	100%	88%	48%	16%	3%	5%	1%	14%	12%
Ages 26 through 54, OOP \$	\$895.83	\$937.38	\$1,033.55	\$1,067.33	\$773.13	\$1,135.41	\$1,044.00	\$405.62	\$603.49

Table 8A. Mean Out-of-Pocket Spending by Age, Insurance and Plan Type: CY 2020

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)	41.8	38.1	18.9	6.8	3.2	3.3	0.8	5.1	3.6
Ages 55 through 64, % Distribution	100%	91%	45%	16%	8%	8%	2%	12%	9%
Ages 55 through 64, OOP \$	\$1,247.37	\$1,297.60	\$1,408.59	\$1,504.50	\$984.78	\$1,672.91	\$1,495.84	\$525.20	\$720.30
Ages 65 and older, Population (millions)	55.8	55.3	3.6	1.4	49.7	0.4	0.1	0.1	0.6
Ages 65 and older, % Distribution	100%	99%	6%	3%	89%	1%	0%	0%	1%
Ages 65 and older, OOP \$	\$1,208.91	\$1,214.08	\$1,428.38	\$1,376.17	\$1,196.95	\$1,112.09	\$1,003.92	\$465.70	\$701.51

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 2020

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)	265.0	245.8	79.5	67.4	50.0	9.6	5.8	33.5	19.2
All Ages, % Distribution	100%	93%	30%	25%	19%	4%	2%	13%	7%
All Ages, OOP \$	\$1,018.60	\$1,035.43	\$1,214.41	\$892.12	\$1,307.49	\$1,421.62	\$995.61	\$389.89	\$803.23
Under Age 18, Population (millions)	48.8	46.4	0.1	30.7	0.1	0.1	2.3	13.1	2.4
Under Age 18, % Distribution	100%	95%	0%	63%	0%	0%	5%	27%	5%
Under Age 18, OOP \$	\$469.64	\$470.01	\$746.75	\$591.16	\$223.95	\$399.01	\$560.21	\$172.15	\$462.29
Ages 18 through 25, Population (millions)	25.1	22.2	4.5	11.4	0.3	0.9	1.2	3.8	3.0
Ages 18 through 25, % Distribution	100%	88%	18%	46%	1%	4%	5%	15%	12%
Ages 18 through 25, OOP \$	\$698.70	\$697.55	\$791.57	\$742.75	\$706.01	\$851.03	\$1,110.82	\$291.79	\$707.32
Ages 26 through 54, Population (millions)	104.1	93.4	53.8	17.7	2.5	5.3	1.5	12.6	10.7
Ages 26 through 54, % Distribution	100%	90%	52%	17%	2%	5%	1%	12%	10%
Ages 26 through 54, OOP \$	\$1,054.91	\$1,077.26	\$1,135.21	\$1,202.92	\$989.08	\$1,300.23	\$1,240.84	\$555.43	\$859.90

Table 8B. Mean Out-of-Pocket Spending by Persons with Spending >\$0 by Age, Insurance and Plan Type: CY 2020

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)	37.0	34.3	17.8	6.2	2.6	3.0	0.7	3.9	2.8
Ages 55 through 64, % Distribution	100%	93%	48%	17%	7%	8%	2%	11%	7%
Ages 55 through 64, OOP \$	\$1,407.16	\$1,444.58	\$1,500.26	\$1,643.62	\$1,205.32	\$1,847.67	\$1,684.54	\$680.43	\$944.63
Ages 65 and older, Population (millions)	49.9	49.6	3.3	1.3	44.4	0.3	0.0	0.1	0.4
Ages 65 and older, % Distribution	100%	99%	7%	3%	89%	1%	0%	0%	1%
Ages 65 and older, OOP \$	\$1,352.22	\$1,354.28	\$1,548.44	\$1,472.30	\$1,338.80	\$1,270.15	\$1,586.17	\$537.92	\$1,074.48

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 2020 vs. Date of Questionnaire (numbers in millions)

2020 Ever Insured by Age	2021 PIT (Date of Questionnaire) Insured	2021 PIT (Date of Questionnaire) Uninsured	2021 (Date of Questionnaire) Total
Total All Ages	296.4	29.8	326.2
Infants¹	0.5	*	0.6
Total, Under Age 18	67.9	4.3	72.2
Total Ages 18 through 25	28.4	4.8	33.2
Total Ages 26 through 54	106.4	16.2	122.6
Total Ages 55 through 64	37.9	3.9	41.8
Total Ages 65 and Older	55.3	0.6	55.8
Insured All Ages	294.1	3.6	297.7
Insured, Under Age 18	67.6	0.7	68.3
Insured Ages 18 through 25	28.1	0.5	28.7
Insured Ages 26 through 54	105.5	1.8	107.3
Insured Ages 55 through 64	37.6	0.5	38.1
Insured Ages 65 and Older	55.2	*	55.3
Full Year Uninsured All Ages	1.8	26.2	28.0
Full Year Uninsured, Under Age 18	0.4	3.6	4.0
Full Year Uninsured Ages 18 through 25	0.3	4.3	4.5
Full Year Uninsured Ages 26 through 54	0.9	14.3	15.3
Full Year Uninsured Ages 55 through 64	0.2	3.4	3.6
Full Year Uninsured Ages 65 and Older	*	0.5	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 2021 universe but are not assigned an insurance status for the prior year (2020).

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 2020 vs. Date of Questionnaire (numbers in millions)

State	2021 PIT Insured, 2020 Insured	2021 PIT Insured, 2020 Uninsured	2021 PIT Insured, 2020 No Status (Infant) ¹	2021 PIT Uninsured, 2020 Insured	2021 PIT Uninsured, 2020 Uninsured	2021 PIT Uninsured, 2020 No Status (Infant) ¹
Total USA	294.1	1.8	0.5	3.6	26.2	*
Alabama	4.4	*	*	*	0.4	0.0
Alaska	0.6	*	*	*	0.1	*
Arizona	6.5	*	*	0.1	0.8	0.0
Arkansas	2.7	*	*	*	0.2	0.0
California	36.0	0.3	0.1	0.3	2.6	0.0
Colorado	5.1	*	*	*	0.6	0.0
Connecticut	3.3	*	*	*	0.1	0.0
Delaware	0.9	*	*	*	0.1	0.0
DC	0.7	*	*	*	*	*
Florida	18.7	0.2	*	0.3	2.5	0.0
Georgia	8.9	0.1	*	0.1	1.4	0.0
Hawaii	1.3	*	*	*	*	*
Idaho	1.6	*	*	*	0.2	0.0
Illinois	11.5	*	*	0.2	0.8	0.0
Indiana	6.1	*	*	0.1	0.4	*
Iowa	2.9	*	*	*	0.2	*
Kansas	2.6	*	*	*	0.2	*
Kentucky	4.1	*	*	*	0.3	*
Louisiana	4.2	*	*	*	0.3	0.0
Maine	1.3	*	*	*	0.1	0.0
Maryland	5.7	*	*	*	0.2	0.0
Massachusetts	6.7	*	*	*	0.1	0.0

Table 9B. Point-in-Time versus Ever Insured by State: CY 2020 vs. Date of Questionnaire (numbers in millions)

State	2021 PIT Insured, 2020 Insured	2021 PIT Insured, 2020 Uninsured	2021 PIT Insured, 2020 No Status (Infant)¹	2021 PIT Uninsured, 2020 Insured	2021 PIT Uninsured, 2020 Uninsured	2021 PIT Uninsured, 2020 No Status (Infant)¹
Michigan	9.3	*	*	0.1	0.3	0.0
Minnesota	5.2	*	*	0.1	0.3	*
Mississippi	2.5	*	*	*	0.3	0.0
Missouri	5.4	*	0.0	0.1	0.6	0.0
Montana	1.0	*	*	*	0.1	0.0
Nebraska	1.8	*	*	*	0.1	0.0
Nevada	2.8	*	*	0.1	0.3	0.0
New Hampshire	1.3	*	*	*	*	0.0
New Jersey	8.1	*	*	*	0.5	0.0
New Mexico	1.8	*	*	*	0.2	*
New York	17.8	0.1	*	0.2	0.8	*
North Carolina	9.4	0.1	*	0.1	1.0	0.0
North Dakota	0.7	*	*	*	*	*
Ohio	10.8	*	*	0.1	0.7	*
Oklahoma	3.3	*	*	*	0.5	0.0
Oregon	3.9	*	*	*	0.2	0.0
Pennsylvania	11.6	*	*	0.1	0.7	*
Rhode Island	1.0	*	0.0	*	*	0.0
South Carolina	4.7	*	*	0.1	0.4	0.0
South Dakota	0.8	*	*	*	0.1	0.0
Tennessee	6.0	0.1	*	0.1	0.7	0.0
Texas	23.4	0.2	*	0.5	4.8	*
Utah	2.9	*	*	*	0.3	0.0

Table 9B. Point-in-Time versus Ever Insured by State: CY 2020 vs. Date of Questionnaire (numbers in millions)

State	2021 PIT Insured, 2020 Insured	2021 PIT Insured, 2020 Uninsured	2021 PIT Insured, 2020 No Status (Infant) ¹	2021 PIT Uninsured, 2020 Insured	2021 PIT Uninsured, 2020 Uninsured	2021 PIT Uninsured, 2020 No Status (Infant) ¹
Vermont	0.6	*	*	*	*	0.0
Virginia	7.9	0.1	*	0.1	0.4	0.0
Washington	6.9	*	*	0.1	0.6	0.0
West Virginia	1.6	*	*	*	0.1	0.0
Wisconsin	5.4	*	*	0.1	0.3	0.0
Wyoming	0.5	*	*	*	0.1	*

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.

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.

^{1/} Infants are included in the PIT 2021 universe but are not assigned an insurance status for the prior year (2020).

Table 10. Persons with Other Private Health Insurance by Age and Type of Coverage: CY 2020 (numbers in millions)

Age	OPHI, Total	OPHI, Exchange	OPHI, Not Exchange
Total	34.0	10.8	23.2
Under Age 18	4.0	1.9	2.0
Ages 18 through 25	3.0	1.3	1.7
Ages 26 through 54	9.2	5.0	4.2
Ages 55 through 64	4.8	2.5	2.3
Ages 65 and Older	13.0	*	13.0

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 2021 Auxiliary Data as well as how the survey has changed over time and affected our work. Greater detail on the current imputations and edits performed to provide estimates of employer-sponsored insurance for calendar year (CY) 2020 can be found in “Technical Appendix: March 2021 CPS Auxiliary Data.”¹⁸

Process and Data Sources:

The starting data set is the March 2021 CPS. It was enhanced as follows:

- While the March CPS reports whether coverage is from an employer, it does not distinguish between current and former employers as the source of coverage for insured workers. It also does not 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 2020, we first used the point-in-time offer status variable, as published on the CPS. 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 2017–2019 Medical Expenditure Panel Surveys, Household Component (MEPS-HC) to impute a value.

- 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 (2018–2020) 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.¹⁹ We used Federal Employees Health Benefits (FEHB) Program data for estimates at the Federal level.
- We used the March CPS to identify workers with union coverage from a current employer, as one-quarter of workers on the March CPS were asked about union membership and coverage.²⁰ Conditional probabilities obtained from Wave 6 data of the 2008 panel of the Survey of Income and Program Participation (SIPP) were updated with trends in union coverage from both the National Health Interview Survey and later SIPP survey questions to provide the basis of the union imputation for coverage from a former employer—whether it was from

¹⁸ Cathi Callahan and Rodelle Williams, Actuarial Research Corporation, 2022.

¹⁹ 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.

²⁰ Only those in month in sample 4 and 8 are asked this subset of questions which includes union coverage.

the Consolidated Omnibus Budget Reconciliation Act (COBRA) or retiree.²¹

- Mean benefits and out-of-pocket expenditures for employer-sponsored insurance from Health Care Cost Institute and Kaiser Family Foundation analysis of Truven Marketscan data were used to determine target levels of actuarial value. Plan-level data from the 2020 EHBS was imputed onto 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 Affordable Care Act (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 enrollment and subsidy level reports released by the Centers for Medicare & Medicaid Services, using the process described in the Technical Appendix.²² In addition, flags have been added to the data to denote whether a person resides in a Medicaid expansion state.

²¹ 2010 data.

²² Effectuated Enrollment: Early 2021 Snapshot and Full Year 2020 Average, Centers for Medicare and Medicaid Services, Table 3 (June 5, 2021). <https://www.cms.gov/document/Early-2021-2020-Effectuated-Enrollment-Report.pdf>.

CPS Revisions:

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, though some data had been released via research files.²³ The first regular release of the expanded data, with updated processing by the Census Bureau, was in September 2019 with the March 2019 CPS.

For 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. The state Federal Information Processing System (FIPS) code was recoded 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 the Census Bureau were based on the 2018 Bridge File released in April of 2019, rather than the March 2018 production file released in the fall of 2018.²⁴ One notable

²³ CPS ASEC Research Files, Census Bureau (2018).

<https://www.census.gov/data/datasets/time-series/demo/health-insurance/cps-asec-research-files.html>.

²⁴ Edward R. Berchick, Jessica C. Barnett, and Rachel D. Upton, Health Insurance Coverage in the United States: 2018, Census Bureau, Report No.

difference in the CY 2018 Auxiliary Data was that the number of persons reported to have other private health insurance (not ESI) dropped substantially, affecting nonhierarchical coverage counts and bringing the CPS estimate more in line with other surveys of health insurance coverage. This pattern continued with the current release. Historically, the CPS overcounted other private health insurance 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 other private health insurance previously had this coverage in addition to ESI.

COVID-19 Public Health Emergency:

The March 2019 Auxiliary Data file represented a break in the time series, and estimates from it should not be compared to previous years. The March 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 CPS Annual Social and Economic Supplement (ASEC). Interviews for the ASEC began

P60-267 (Nov. 8, 2019).

<https://www.census.gov/library/publications/2019/demo/p60-267.html>.

²⁵ Non-Response Rates. <https://www.census.gov/programs-surveys/cps/technical-documentation/methodology/non-response-rates.html>. In May of 2021, the Census Bureau 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. <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. However, the Census Bureau classified the non-response adjusted weights as

on March 15, 2020, and were only performed via telephone rather than a combination of phone and in-person due to COVID-19. This resulted in a higher non-response rate compared to prior years, and, as such, multi-year comparisons are not possible at this time.²⁵

Similarly, the March 2021 file should not be compared to the March 2020 file. While response rates improved with the March 2021 ASEC, they did not return to pre-pandemic levels.²⁶ As a result, the Census Bureau compared March 2021 health insurance estimates to those from March 2019.

The Census Bureau has noted that, in years prior to 2020, non-respondents were similar to respondents, while for March 2020, non-respondents tended to be more strongly associated with income, and the patterns were different by education, Hispanic origin, nativity, and citizenship. In a working paper that was released in the spring of 2021, the Census Bureau noted that, due to non-response, higher income households were more likely to respond than lower income households.²⁷ This resulted in overstating income by 2.8% at the mean in the March 2020 file.

experimental and noted that there are no plans to incorporate them into the health insurance estimates. So, we are not incorporating these weights into this analysis.

²⁶ How Did the Pandemic Affect Survey Response: Using Administrative Data to Evaluate Nonresponse in the 2021 Current Population Survey Annual Social and Economic Supplement. Jonathan Rothbaum, Charles Hokayem. September 14, 2021. <https://www.census.gov/newsroom/blogs/research-matters/2021/09/pandemic-affect-survey-response.html>.

²⁷ Coronavirus Infects Surveys, Too: Survey Nonresponse Bias and the Coronavirus Pandemic. Rothbaum, Jonathan. Bee, Adam. U.S. Census Bureau. (May 3, 2021). <https://www.census.gov/content/dam/Census/library/working-papers/2020/demo/sehsd-wp2020-10.pdf>.

Non-response bias improved in March 2021 but did not return to pre-pandemic. Non-respondents were still more likely to have lower incomes than respondents, which could explain why the survey did not show the increases in Medicaid enrollment that were reported by the Centers for Medicare & Medicaid Services during the public health emergency.

In addition, the open enrollment window for the Affordable Care Act marketplace had closed before the public health emergency began. It wasn't until CY 2021 that additional special enrollment periods were held, and exchange enrollment increased.

While the Heroes Act proposed full subsidies for COBRA coverage effective March 2020 through January 2021, the bill never passed the Senate. COBRA subsidies were not enacted until April 2021.²⁸ Additionally, the Employee Benefits Security Administration and the Internal Revenue Service released a rule that temporarily extended the time people had to elect and pay for COBRA coverage.²⁹ As such, the COBRA counts in the Auxiliary Data are most influenced by employer-sponsored insurance coverage among the non-worker population (particularly those under age 40) and are higher than counts found in the MEPS-IC for CY 2020.³⁰

²⁸ H.R. 1319 American Rescue Plan Act of 2021. 117th Congress (2021-2022). 3/11/2021. Public Law No: 117-2. <https://www.congress.gov/bill/117th-congress/house-bill/1319/text>.

²⁹ Extension of Certain Timeframes for Employee Benefit Plans, Participants, and Beneficiaries Affected by the COVID-19 Outbreak. A Rule by the Internal Revenue Service and the Employee Benefits Security Administration on 5/4/2020. 85 FR 26351, pp. 26351-26355. <https://www.federalregister.gov/documents/2020/05/04/2020-09399/extension-of-certain-timeframes-for-employee-benefit-plans-participants-and-beneficiaries-affected>.

³⁰ Private sector estimates from the MEPS-IC (2020). Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey, Insurance Component. https://meps.ahrq.gov/data_stats/summ_tables/insr/national/series_4/2020/ic20_iva_b.pdf and Private sector estimates from the MEPS-IC (2019). Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey, Insurance Component. https://meps.ahrq.gov/data_stats/summ_tables/insr/national/series_4/2019/ic19_iva_b.pdf.