

## TECHNICAL MEMO

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**Date:** 18 September 2019  
**RE:** Comparing Results from the March 2018 (CY 17) Auxiliary Data with Prior Years

### Comparing Coverage in CY 2017 to CY 2016 and CY 2015:

Tables chosen for the three-year comparison are a subset of those found in the Health Bulletin. Those where data is shown at the state level, or where the information does not easily lend itself to a multi-year comparison, have been omitted. The tables presented this year are the same as those chosen and sent to DOL last year, which compared CY 2014 through CY 2016.

The current list of tables chosen is as follows:

- Table 1B: Health Insurance Coverage from All Sources, by Age: CY 2015, CY 2016, CY 2017
- Table 1D: Health Insurance Coverage from Primary Source, by Age: CY 2015, CY 2016, CY 2017
- Table 2A: Insurance Coverage of Workers from Primary Source, by Employer Offers of Health Insurance: CY 2015, CY 2016, CY 2017
- Table 4: All Persons with Employer Sponsored Insurance, by Policyholder Status and Sector of Employer Providing Coverage: CY 2015, CY 2016, CY 2017
- Table 5B: All Persons with Employer Sponsored Insurance, by Funding and Plan Type: CY 2015, CY 2016, CY 2017
- Table 10: Persons with Exchange Health Insurance, by Poverty Level: CY 2015, CY 2016, CY 2017

Insurance coverage changes are, for the most part, as expected, with highlights as follows:

- Table Set 1 (1B and 1D):
  - Insurance coverage increased less than 1% per year - from 289.9 million in CY 2015 to 294.6 million in CY 2017.
  - While employer sponsored insurance coverage rates of increase were mostly flat, there were slight increases in the share of coverage for persons 18-25 and 26-64.
  - The greatest insurance coverage rates were found in those 65 and over, with those under 18 closely following.
  - Growth in Other Private and Other Public Health Insurance coverage were both somewhat flat, after having dramatically increased in prior years.
  - The number of uninsured persons dropped only slightly, from 29.0 million to 28.5 million over the period.

- Table Set 2:
  - Among workers, coverage from current employment increased slightly from 47% to 49%, while the share of employees who were eligible but not enrolled remained constant at 19% over the period.
  - Coverage from Other Private Health Insurance, including exchanges, dropped from 14.1 million persons in CY 2015 and CY 2016 down to 13.1 million persons in CY 2017, many of whom were not eligible for coverage or worked for employers who did not offer insurance.
  - After dropping from 17.8 million in CY 2015 down to 17.2 million in CY 2016, the number of uninsured workers rose to 17.7 million in CY 2017. The percent of workers who were uninsured, though, dropped from 10.9% in 2015 down to 10.6% in 2017.
  
- Table Set 4:
  - Among persons with coverage through a current or former employer, coverage from a current employer rose slightly in CY 2017, while COBRA and retiree coverage both saw drops. COBRA coverage saw a drop from 3.6 million persons in CY 2015 to 3.2 million in CY 2016 and 3.1 million in CY 2017, likely due to the slowdown in expansions of both Medicaid and exchange coverage. Retiree coverage increased from 15.5 million to 16.0 million for CY 2016, but declined to 13.4 million in CY 2017, with even the public sector experiencing a decline in coverage.
  
- Table Set 5:
  - The proportion of persons with employer sponsored insurance covered under self-insured plans remained constant over the three-year period.
  - In general, coverage under High Deductible plans saw the largest increase over the time period, while coverage under PPOs showed the largest decrease.
  
- Table Set 10:
  - Coverage through health insurance exchanges remained relatively stable at about 10 million people over the time period. Slightly more than half of enrollees were eligible for cost-sharing reductions (under 250% FPL) with about one quarter more being subsidy eligible. The percent distribution by income was relatively constant over the time period.

**Table 1B. Health Insurance Coverage from All Sources  
by Age: CY 2015, CY 2016, CY 2017**  
(numbers in millions)

Coverage Type	Total			Age											
				< 18			18-25			26-64			65+		
	CY 2015	CY 2016	CY 2017	CY 2015	CY 2016	CY 2017	CY 2015	CY 2016	CY 2017	CY 2015	CY 2016	CY 2017	CY 2015	CY 2016	CY 2017
<b>Total Population</b>	<b>318.9</b>	<b>320.4</b>	<b>323.2</b>	<b>74.1</b>	<b>74.0</b>	<b>74.0</b>	<b>34.6</b>	<b>33.9</b>	<b>34.1</b>	<b>162.7</b>	<b>163.1</b>	<b>164.0</b>	<b>47.5</b>	<b>49.3</b>	<b>51.1</b>
<b>Total Insured</b>	<b>289.9</b>	<b>292.3</b>	<b>294.6</b>	<b>70.2</b>	<b>70.1</b>	<b>70.0</b>	<b>29.9</b>	<b>29.7</b>	<b>29.6</b>	<b>142.8</b>	<b>143.8</b>	<b>144.6</b>	<b>47.0</b>	<b>48.7</b>	<b>50.4</b>
Employer Sponsored Insurance 1/ Policyholder	177.5	178.5	181.0	40.9	41.1	41.8	20.4	20.5	20.6	102.9	103.3	105.2	13.3	13.5	13.4
Dependent	89.0	90.1	91.8	0.1	0.1	0.1	5.2	5.2	5.5	74.2	75.2	76.7	9.5	9.6	9.6
Medicare	96.7	95.7	97.6	40.8	41.1	41.8	16.2	16.2	16.2	35.3	34.0	35.2	4.3	4.4	4.4
Other Private Insurance 2/ Policyholder	51.9	53.4	55.6	0.3	0.2	0.3	0.3	0.4	0.3	6.9	6.9	7.4	44.4	45.8	47.6
Dependent	52.1	52.0	51.8	8.3	8.1	8.1	5.6	5.2	5.0	25.1	24.7	24.5	13.0	14.0	14.2
Other Public Coverage 3/ Policyholder	21.4	20.6	20.7	8.1	7.9	8.0	3.7	3.4	3.3	7.3	7.0	7.1	2.2	2.3	2.3
Other Public Coverage 3/ Dependent	75.7	75.4	76.3	31.7	30.9	31.1	8.3	8.1	8.3	29.1	29.5	29.6	6.6	7.0	7.4
<b>Total Uninsured 4/</b>	<b>29.0</b>	<b>28.1</b>	<b>28.5</b>	<b>3.9</b>	<b>3.9</b>	<b>3.9</b>	<b>4.7</b>	<b>4.2</b>	<b>4.5</b>	<b>19.9</b>	<b>19.4</b>	<b>19.4</b>	<b>0.5</b>	<b>0.6</b>	<b>0.7</b>

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 the components due to rounding.

1/ Employer Sponsored Insurance (ESI) is defined as any insurance provided by a current or former employer to workers and their dependents.

2/ Other Private Insurance (OPHI) includes any other nongovernment 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 1D. Health Insurance Coverage from Primary Source  
by Age: CY 2015, CY 2016, CY 2017**  
(numbers in millions)

Coverage Type	Total			Age											
				< 18			18-25			26-64			65+		
	CY 2015	CY 2016	CY 2017	CY 2015	CY 2016	CY 2017	CY 2015	CY 2016	CY 2017	CY 2015	CY 2016	CY 2017	CY 2015	CY 2016	CY 2017
<b>Total Population</b>	<b>318.9</b>	<b>320.4</b>	<b>323.2</b>	<b>74.1</b>	<b>74.0</b>	<b>74.0</b>	<b>34.6</b>	<b>33.9</b>	<b>34.1</b>	<b>162.7</b>	<b>163.1</b>	<b>164.0</b>	<b>47.5</b>	<b>49.3</b>	<b>51.1</b>
<b>Total Insured</b>	<b>289.9</b>	<b>292.3</b>	<b>294.6</b>	<b>70.2</b>	<b>70.1</b>	<b>70.0</b>	<b>29.9</b>	<b>29.7</b>	<b>29.6</b>	<b>142.8</b>	<b>143.8</b>	<b>144.6</b>	<b>47.0</b>	<b>48.7</b>	<b>50.4</b>
Employer Sponsored Insurance 1/	168.7	169.0	172.5	40.9	41.1	41.8	20.4	20.4	20.6	102.3	102.7	104.6	5.2	4.8	5.5
Policyholder	82.4	83.1	85.4	0.1	0.1	0.1	5.2	5.2	5.5	73.9	74.8	76.4	3.2	3.0	3.5
Dependent	86.4	86.0	87.0	40.8	41.0	41.7	15.2	15.3	15.1	28.4	27.8	28.3	2.0	1.8	2.0
Medicare	48.2	50.2	51.8	0.3	0.2	0.3	0.3	0.3	0.2	6.4	6.5	7.0	41.3	43.3	44.3
Other Private Insurance 2/	24.9	25.0	22.9	5.2	5.2	4.7	3.7	3.5	3.2	15.6	15.7	14.5	0.4	0.5	0.5
Policyholder	13.9	14.0	13.0	0.2	0.2	0.1	1.5	1.4	1.3	12.0	12.1	11.2	0.3	0.3	0.4
Dependent	11.0	11.0	9.9	5.1	5.1	4.6	2.2	2.1	1.9	3.7	3.6	3.3	0.1	0.1	0.1
Other Public Coverage 3/	48.0	48.1	47.5	23.8	23.6	23.2	5.6	5.4	5.6	18.4	18.9	18.5	0.1	0.2	0.2
<b>Total Uninsured 4/</b>	<b>29.0</b>	<b>28.1</b>	<b>28.5</b>	<b>3.9</b>	<b>3.9</b>	<b>3.9</b>	<b>4.7</b>	<b>4.2</b>	<b>4.5</b>	<b>19.9</b>	<b>19.4</b>	<b>19.4</b>	<b>0.5</b>	<b>0.6</b>	<b>0.7</b>

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

1/ 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/ OPHI includes any other nongovernment 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 2. Insurance Coverage of Workers from Primary Source  
by Employer Offers of Health Insurance: CY 2015, CY 2016, CY 2017**

*(numbers in millions)*

<b>Employer Offer Status</b>	<b>Insurance</b>	<b>CY 2015</b>	<b>CY 2016</b>	<b>CY 2017</b>
Coverage through current employer	Total	76.6	77.7	80.9
	ESI 1/	76.1	77.3	80.5
	Medicare	0.5	0.4	0.4
	Other Private 2/	0.0	0.0	0.0
	Other Public 3/	0.0	0.0	0.0
	Uninsured 4/	0.0	0.0	0.0
Eligible, Not Enrolled	Total	30.6	31.5	31.3
	ESI 1/	13.2	15.8	15.3
	Medicare	1.8	2.2	1.9
	Other Private 2/	4.6	4.0	3.9
	Other Public 3/	4.7	4.6	4.7
	Uninsured 4/	6.3	5.0	5.4
Employer Offers, Not Eligible	Total	22.1	21.4	21.5
	ESI 1/	9.8	8.6	8.7
	Medicare	2.0	2.7	2.5
	Other Private 2/	3.1	3.2	3.0
	Other Public 3/	3.5	3.4	3.3
	Uninsured 4/	3.7	3.6	4.0
Employer Doesn't Offer	Total	34.3	34.2	32.7
	ESI 1/	12.6	10.5	10.2
	Medicare	3.0	2.9	2.9
	Other Private 2/	6.5	6.9	6.3
	Other Public 3/	4.5	5.2	5.0
	Uninsured 4/	7.7	8.6	8.3
Total Workers	Total	163.5	164.8	166.4
	ESI 1/	111.7	112.2	114.8
	Medicare	7.3	8.1	7.8
	Other Private 2/	14.1	14.1	13.1
	Other Public 3/	12.7	13.2	13.0
	Uninsured 4/	17.8	17.2	17.7

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

1/ ESI is defined as 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 row. Therefore, one may have "Coverage through current employer" and yet appear in the Medicare column rather than in the ESI column.

2/ OPHI includes any other nongovernment 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 4. All Persons with Employer Sponsored Insurance  
by Policyholder Status and Sector of Employer Providing Coverage: CY 2015, CY 2016, 2017**  
(numbers in millions)

Sector 1/	Total			Current Employer			Former Employer								
	CY 15	CY 16	CY 17	CY 15	CY 16	CY 17	Total			COBRA			Retiree		
							CY 15	CY 16	CY 17	CY 15	CY 16	CY 17	CY 15	CY 16	CY 17
<b>Total</b>	<b>177.5</b>	<b>178.5</b>	<b>181.0</b>	<b>158.4</b>	<b>159.3</b>	<b>164.6</b>	<b>19.1</b>	<b>19.2</b>	<b>16.5</b>	<b>3.6</b>	<b>3.2</b>	<b>3.1</b>	<b>15.5</b>	<b>16.0</b>	<b>13.4</b>
Private Sector	134.7	134.4	138.1	126.5	127.3	131.5	8.2	7.2	6.5	3.2	2.7	2.6	4.9	4.4	3.9
Public Sector	42.8	44.0	43.0	31.9	32.0	33.0	10.9	12.0	9.9	0.4	0.5	0.5	10.6	11.5	9.5
Policyholders	89.0	90.1	91.8	76.6	77.7	80.9	12.4	12.4	10.9	1.9	1.7	1.5	10.5	10.7	9.3
Private Sector	66.8	67.1	69.3	61.8	62.6	65.2	5.1	4.5	4.0	1.7	1.5	1.3	3.3	3.0	2.7
Public Sector	22.1	23.0	22.5	14.8	15.1	15.7	7.3	7.9	6.8	0.2	0.2	0.2	7.1	7.7	6.6
Dependents 2/	88.6	88.4	89.2	81.9	81.6	83.6	6.7	6.8	5.6	1.7	1.5	1.5	5.0	5.3	4.1
Private Sector	67.9	67.4	68.8	64.8	64.7	66.3	3.1	2.6	2.5	1.5	1.2	1.3	1.6	1.4	1.2
Public Sector	20.7	21.0	20.4	17.1	16.9	17.3	3.6	4.1	3.1	0.2	0.3	0.3	3.5	3.8	2.8

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

NOTE: Totals may not equal the sum of the 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 5B. All Persons with Employer Sponsored Insurance  
by Funding and Plan Type: CY 2015, CY 2016, CY 2017**

(numbers in millions)

<b>Funding</b>	<b>Plan Type</b>	<b>CY 2015</b>	<b>CY 2016</b>	<b>CY 2017</b>
Self-Insured	All	101.2	100.6	101.2
	HMO 1/	8.1	7.6	5.9
	PPO 2/	64.5	59.6	58.6
	POS 3/	4.9	3.5	5.8
	HDED 4/	23.8	29.9	30.9
Fully Insured	All	76.3	77.9	79.8
	HMO 1/	17.0	17.8	21.7
	PPO 2/	36.6	34.2	31.2
	POS 3/	11.0	10.4	8.4
	HDED 4/	11.7	15.5	18.5
Total	All	177.5	178.5	181.0
	HMO 1/	25.1	25.3	27.6
	PPO 2/	101.1	93.7	89.8
	POS 3/	15.8	14.0	14.2
	HDED 4/	35.5	45.4	49.5

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 the components due to rounding.

1/ HMO stands for Health Maintenance Organization.

2/ PPO stands for Preferred Provider Organization.

3/ POS stands for Point-of-Service plan.

4/ 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 10: Persons with Exchange Health Insurance**  
**by Poverty Level: CY 2015, CY 2016, CY 2017**  
*(numbers in millions)*

Poverty Level	Counts			Percentages		
	CY 2015	CY 2016	CY 2017	CY 2015	CY 2016	CY 2017
<250%	5.5	5.5	5.6	57%	55%	57%
250-<400%	2.5	2.7	2.6	26%	27%	26%
400+%	1.6	1.8	1.7	16%	18%	17%
Total	9.7	10.0	9.9	100%	100%	100%

NOTE: Totals may not equal the sum of the 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.