



AGENCY FOR HEALTHCARE RESEARCH AND QUALITY



STATISTICAL BRIEF #553

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Trends in Health Insurance at Private Employers, 2008–2022

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Highlights

- Employment-sponsored health insurance at private-sector employers was characterized by modest increases in premiums and relatively little change in cost sharing for covered workers in 2022.
 - In 2022, average health insurance premiums were \$7,590 for single coverage, \$14,943 for employee-plus-one coverage, and \$21,931 for family coverage, representing increases of 2.8 percent, 2.1 percent, and 2.6 percent, respectively, from 2021 levels.
 - In 2022, the overall percentage of enrollees with a deductible (89.2 percent), average individual deductibles (\$1,992), and average family deductibles (\$3,811) were not significantly different from 2021 levels.
 - Average employee contributions for single (\$1,637) and employee-plus-one (\$4,237) coverage in 2022 were not significantly different from 2021 levels, while employee contributions for family coverage increased by 5.2 percent to \$6,492.
- The offer rate and total number of enrollees did not change significantly overall but increased among small firms.
 - The offer rate at small firms increased from 50.4 percent in 2021 to 52.6 percent in 2022 and has increased by 5.0 percentage points—from 47.6 percent to 52.6 percent—over the last 7 years.
 - The total number of enrollees at small firms increased by about 10 percent (0.9 million enrollees) from 2021 to 2022.

Introduction

Employer-sponsored insurance is the primary source of health insurance coverage for individuals under the age of 65. This Statistical Brief uses private-sector national tables data from the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC) to describe trends in employer coverage, premiums, and deductibles from 2008 to 2022. The MEPS-IC is an annual survey of private employers and state and local governments. It is designed to be representative of all 50 states and the District of Columbia.

This Statistical Brief describes trends and patterns in employer-sponsored insurance for private-sector employees overall and by three firm size categories: fewer than 50 employees (small firms), 50 to 99 employees (medium-sized firms), and 100 or more employees (large firms). All differences discussed in the text are at the 0.05 significance level or better. All dollar estimates are nominal (not adjusted for inflation).

Findings

Enrollment rates and number of covered employees (figures 1–2)

The overall enrollment rate—the percentage of private-sector employees covered by a health insurance plan offered by their employers—did not change significantly from 2021 (48.0 percent) to 2022 (47.7 percent) (figure 1). In 2022, the enrollment rate ranged from 27.9 percent at small employers to 56.2 percent at large employers.

From 2021 to 2022, the point estimate for the total number of private-sector employees enrolled in a health insurance plan offered by their employers increased from 62.2 million to 63.4 million, but this change was not statistically significant (figure 2). Among small employers, the total number of employees enrolled in a health insurance plan offered by their employer increased from 9.2 million to 10.1 million.

Offer rates (figure 3)

Overall, there was no significant change in the offer rate—the percentage of employees working at an establishment that offered insurance—from 2021 (85.7 percent) to 2022 (85.6 percent) (figure 3). The offer rate at small firms, however, increased from 50.4 percent in 2021 to 52.6 percent in 2022, extending the recent period of stability and increases for small firm offer rates. Over the last 7 years, the small firm offer rate either remained stable or increased each year and rose by a total of 5.0 percentage points, from 47.6 percent in 2015 to 52.6 percent in 2022. This represents a significant change in this trend from the previous 7 years, when the small firm offer rate *fell* by 14.0 percentage points—from 61.6 percent in 2008 to 47.6 percent in 2015—with significant year-to-year decreases seen in nearly every year.

Eligibility rates (figure 4)

Overall, the eligibility rate was unchanged; 80.8 percent of employees at private-sector establishments that offered insurance were eligible for coverage in 2022 (figure 4). Similarly, the eligibility rates for small (79.3 percent), medium (77.8 percent), and large employers (81.5 percent) were not statistically different from 2021 eligibility rates. Overall, the eligibility rate showed little year-to-year variation from 2008 (78.1 percent) to 2019 (77.7 percent) before increasing by 2.8 percentage points in 2020 (80.5 percent) and maintaining that higher level in 2021 (80.3 percent) and 2022 (80.8 percent).

Take-up rates (figure 5)

The overall take-up rate for employees at private-sector establishments who were eligible for insurance did not show a statistically significant change from 2021 (69.8 percent) to 2022 (69.0 percent) (figure 5). From 2008 to 2022, the overall take-up rate fell by 9.7 percentage points (from 78.7 percent to 69.0 percent) and take-up rates fell by similar amounts in small (9.0 percentage points), medium (10.3 percentage points), and large firms (9.8 percentage points). In 2022, the take-up rate among large firms (69.9 percent) remained higher than in medium (64.6 percent) and small firms (67.0 percent), as has been true in almost every year from 2008 through 2022.

Premiums (figures 6–9)

In 2022, average health insurance premiums were \$7,590 for single coverage, \$14,943 for employee-plus-one coverage, and \$21,931 for family coverage, representing increases of 2.8 percent, 2.1 percent, and 2.6 percent, respectively, relative to 2021 levels (figures 6–9).¹ The overall growth in average premiums from 2021 to 2022 was driven by large firms, which had increases in average premiums of 2.8 percent to 3.0 percent for single, employee-plus-one, and family coverage. There were no significant changes in premiums among small and medium firms. In 2022, average family premiums were lower for small (\$20,406) and medium employers (\$21,289) than for large employers (\$22,228).

Employee premium contributions (figures 10–12)

From 2021 to 2022, average employee contributions for family coverage increased by 5.2 percent overall (from \$6,174 to \$6,492) and increased by 5.5 percent among large firms (from \$5,937 to \$6,263) (figure 12). By contrast, there were no significant changes, overall or by firm size, in employee contributions for single and employee-plus-one coverage, which had overall average contributions in 2022 of \$1,637 and \$4,237, respectively (figures 10 and 11). In 2022, average employee contributions for the two types of dependent coverage—employee-plus-one and family—were lower at large employers

¹ Some of the estimates in this Brief (including the percentage increases in this sentence) are not shown in the figures but were calculated from the estimates in the figures.

(\$4,096 and \$6,263, respectively), than at small employers (\$4,711 and \$7,324, respectively) and medium employers (\$5,052 and \$7,788, respectively).

Deductibles (figures 13–15)

The percentage of enrollees in a health insurance plan with a deductible in 2022 was not significantly different from 2021 for firms overall (89.2 percent), or for small (84.8 percent), medium (86.9 percent), or large (90.3 percent) employers (figure 13). From 2008 to 2022, the percentage of enrollees with a deductible increased by 13.9 percentage points among small firms, by 16.6 percentage points among medium firms, and by 19.6 percentage points among large firms. In 2022, enrollees in small and medium firms were less likely than those in large firms to have a deductible.

From 2021 to 2022, there was no significant change in overall average individual deductibles (\$1,992 in 2022) (figure 14) or family deductibles (\$3,811 in 2022) (figure 15). From 2008 to 2022, average individual and family deductibles increased at an average annual rate of 6.1 percent and showed significant increases every year during this period except for 2018, 2020, and 2022.

Average individual deductibles were higher in small (\$2,499) and medium firms (\$2,596) than in large firms (\$1,814) in 2022. Family deductibles were also higher in small (\$4,854) and medium firms (\$4,822) than in large firms (\$3,581) in 2022.

Data Source

This Statistical Brief summarizes data from 2008 through 2022 from the MEPS-IC. The data are available on the MEPS website at http://www.meps.ahrq.gov/mepsweb/survey_comp/Insurance.jsp or have been produced using special computation runs on the confidential MEPS-IC data available at the U.S. Census Bureau.

Definitions

Single coverage

Single coverage is health insurance that covers the employee only.

Employee-plus-one coverage

Employee-plus-one coverage is health insurance that covers the employee and one other family member at a lower premium level than family coverage. If premiums differed for employee-plus-spouse and employee-plus-child coverage, information for employee-plus-child coverage was collected.

Family coverage

Family coverage is health insurance that covers the employee and one or more family members (spouse and/or children as defined by the plan). For the MEPS-IC survey, family coverage is any coverage other than single and employee-plus-

one coverage. Some plans offer more than one rate for family coverage, depending on family size and composition. If more than one rate is offered, survey respondents are asked to report costs for a family of four.

Enrollment rate

The enrollment rate is the percentage of all employees enrolled in their employer's health insurance at establishments both offering and not offering health insurance.

Offer rate

The offer rate is the percentage of employees who work at establishments that offer health insurance.

Eligible employees

Eligible employees are those that are allowed to enroll in employer-sponsored health insurance offered by their employer. Common eligibility criteria include a minimum number of hours worked per pay period or a minimum length of service with the employer.

Employee

An employee is a person on the payroll. This definition excludes temporary and contract workers but includes the owner or manager if that person works at the firm.

Establishment

An establishment is a single physical location of a business.

Health insurance plan

A health insurance plan is an insurance contract that provides hospital and/or physician coverage to an employee for an agreed-upon fee (premium) for a defined benefit period.

Take-up rate

The take-up rate is the percentage of eligible employees who enroll in health insurance coverage through their employer at establishments that offer insurance.

Deductible

A deductible is a fixed dollar amount during the benefit period—usually a year—that an insured person pays before the insurer starts to make payments for covered medical services.

About MEPS

The MEPS-IC is a survey of private-sector business establishments and state and local governments that collects information on employer-sponsored health

insurance, such as whether insurance is offered, enrollments, types of plans, and premiums. The survey is conducted annually by the U.S. Census Bureau under the sponsorship of the Agency for Healthcare Research and Quality (AHRQ). A total sample of approximately 42,000 private-sector establishments was selected for the 2022 survey, with 5.8 percent of the sample determined to be out of scope during the data collection process. The response rate for the private-sector was 54.6 percent of the remaining in-scope sample units. Private sector responses to the 2022 survey were collected from June 2022 through March 2023.

Suggested Citation

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https://meps.ahrq.gov/data_files/publications/st553/stat553.pdf

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AHRQ welcomes questions and comments from readers of this publication who are interested in obtaining more information about access, cost, use, financing, and quality of healthcare in the United States. We also invite you to tell us how you are using this Statistical Brief and other MEPS data and tools and to share suggestions on how MEPS products might be enhanced to further meet your needs. Please email us at MEPSProjectDirector@ahrq.hhs.gov or send a letter to the address below:

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Figure 1. Enrollment rate: Percentage of all private-sector employees enrolled in employer-sponsored health insurance, overall and by firm size, 2008–2022

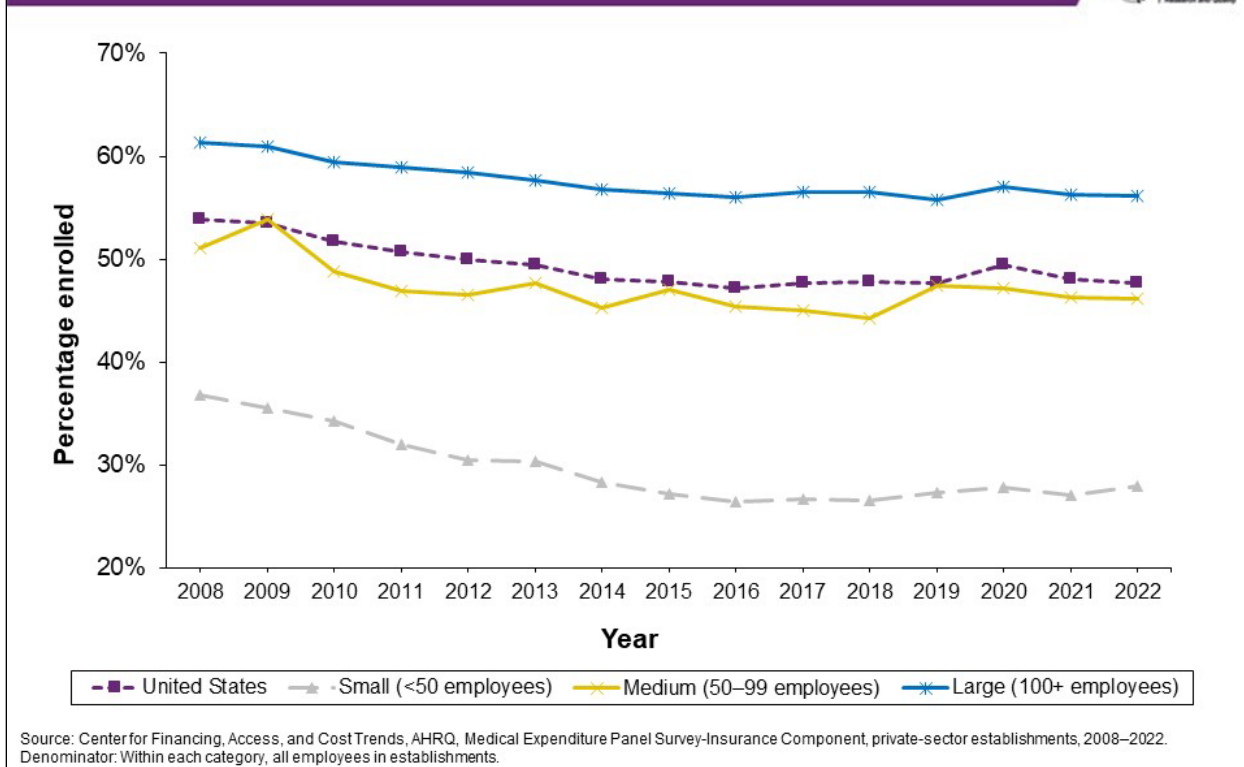
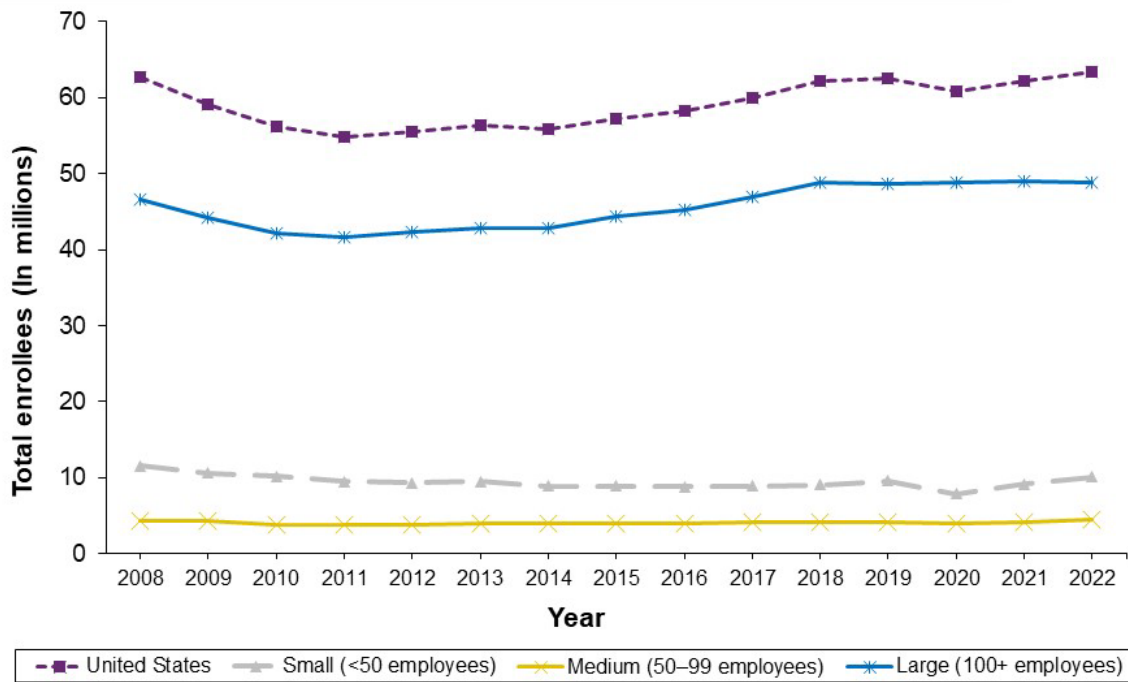


Figure 1. Enrollment rate: Percentage of all private-sector employees enrolled in employer-sponsored health insurance, overall and by firm size, 2008–2022

Year	United States	Small (<50 employees)	Medium (50-99 employees)	Large (100+ employees)
2008	53.9%	36.8%	51.1%	61.3%
2009	53.5%	35.5%	53.8%	60.9%
2010	51.8%	34.2%	48.8%	59.5%
2011	50.6%	32.0%	46.9%	58.9%
2012	49.9%	30.5%	46.6%	58.5%
2013	49.4%	30.3%	47.6%	57.7%
2014	48.1%	28.3%	45.2%	56.7%
2015	47.8%	27.1%	47.0%	56.4%
2016	47.2%	26.5%	45.4%	56.0%
2017	47.7%	26.7%	45.0%	56.5%
2018	47.8%	26.6%	44.3%	56.5%
2019	47.6%	27.3%	47.4%	55.8%
2020	49.5%	27.8%	47.2%	57.0%
2021	48.0%	27.1%	46.3%	56.3%
2022	47.7%	27.9%	46.2%	56.2%

Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022. Denominator: Within each category, all employees in establishments.

Figure 2. Total number (in millions) of private-sector enrollees in employer-sponsored health insurance, overall and by firm size, 2008–2022



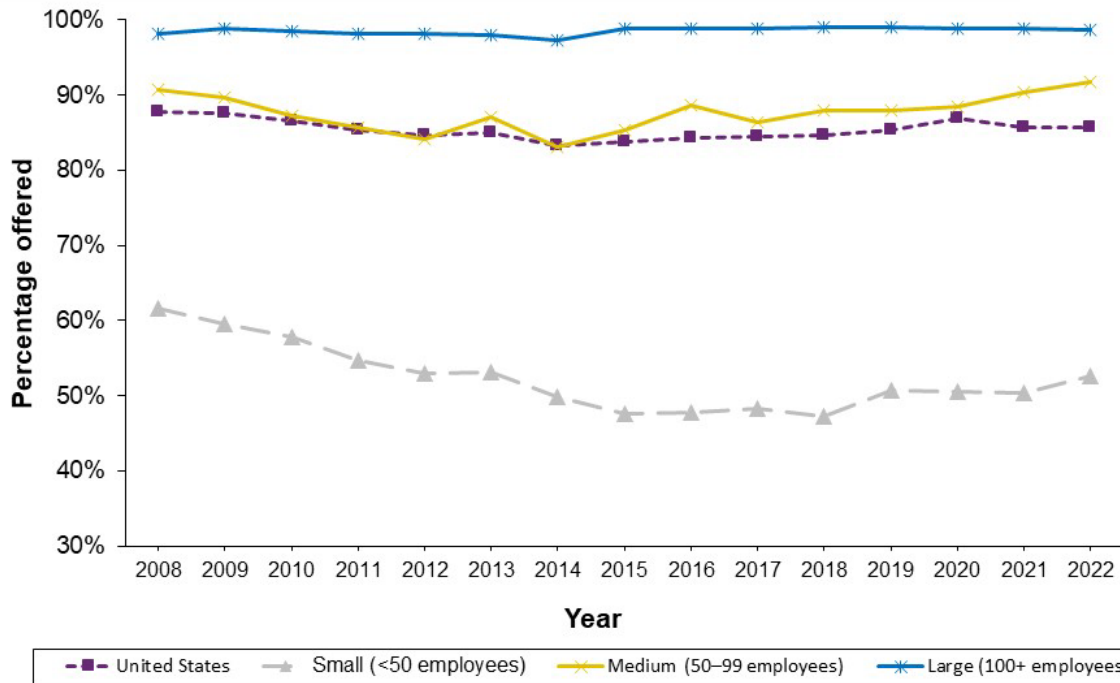
Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 2. Total number (in millions) of private-sector enrollees in employer-sponsored health insurance, overall and by firm size, 2008–2022

Year	United States	Small (<50 employees)	Medium (50–99 employees)	Large (100+ employees)
2008	62.6	11.5	4.4	46.7
2009	59.2	10.6	4.3	44.3
2010	56.1	10.2	3.8	42.1
2011	54.8	9.5	3.7	41.6
2012	55.4	9.3	3.8	42.3
2013	56.3	9.5	4.0	42.9
2014	55.8	8.9	4.1	42.8
2015	57.3	8.9	4.0	44.4
2016	58.2	8.9	4.0	45.3
2017	59.9	8.9	4.1	46.9
2018	62.1	9.1	4.2	48.9
2019	62.5	9.6	4.2	48.7
2020	60.8	7.9	4.0	48.8
2021	62.2	9.2	4.1	49.0
2022	63.4	10.1	4.5	48.8

Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 3. Offer rate: Percentage of private-sector employees in establishments that offer health insurance, overall and by firm size, 2008–2022



Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 3. Offer rate: Percentage of private-sector employees in establishments that offer health insurance, overall and by firm size, 2008–2022

Year	United States	Small (<50 employees)	Medium (50–99 employees)	Large (100+ employees)
2008	87.7%	61.6%	90.7%	98.2%
2009	87.6%	59.6%	89.6%	98.8%
2010	86.5%	57.8%	87.3%	98.5%
2011	85.3%	54.7%	85.6%	98.1%
2012	84.7%	52.9%	84.1%	98.2%
2013	84.9%	53.1%	87.0%	98.0%
2014	83.2%	49.8%	83.0%	97.3%
2015	83.8%	47.6%	85.3%	98.8%
2016	84.3%	47.7%	88.6%	98.9%
2017	84.5%	48.3%	86.3%	98.9%
2018	84.6%	47.3%	88.0%	99.0%
2019	85.3%	50.7%	88.0%	99.0%
2020	86.9%	50.5%	88.5%	98.8%
2021	85.7%	50.4%	90.3%	98.9%
2022	85.6%	52.6%	91.7%	98.7%

Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 4. Eligibility rate: Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2008–2022

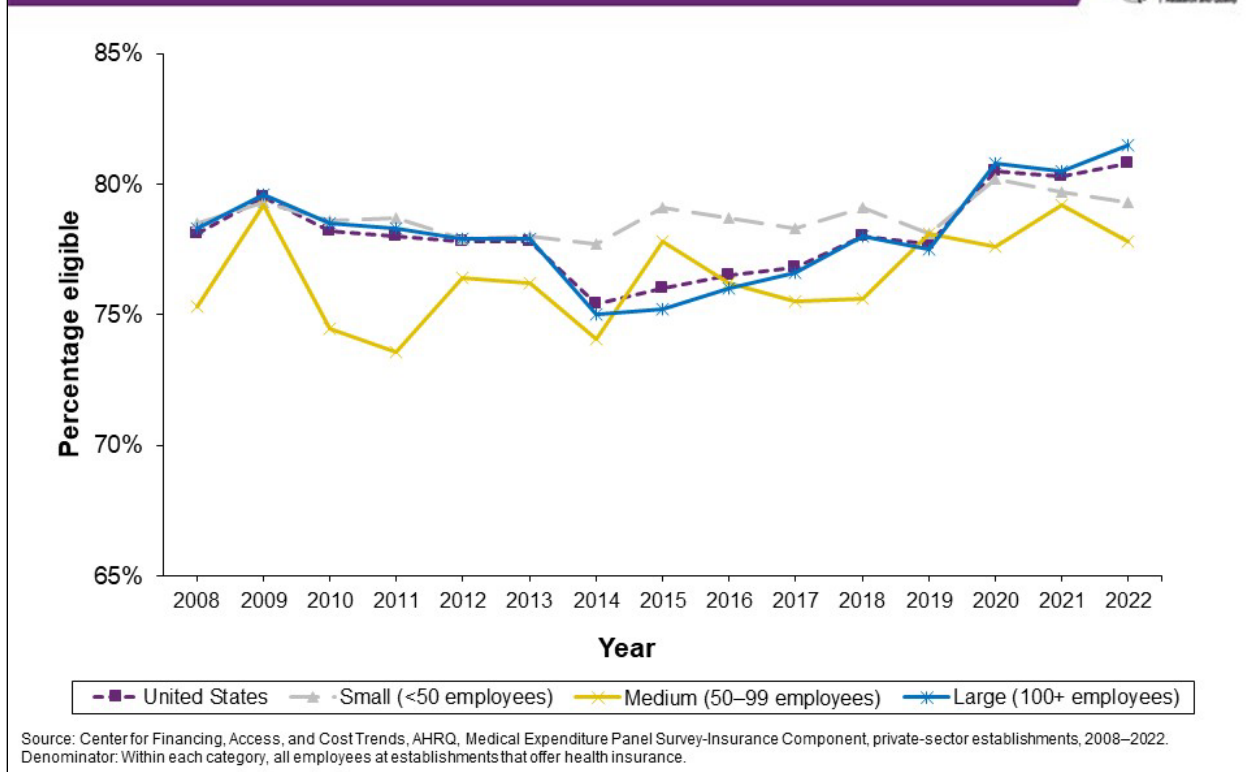
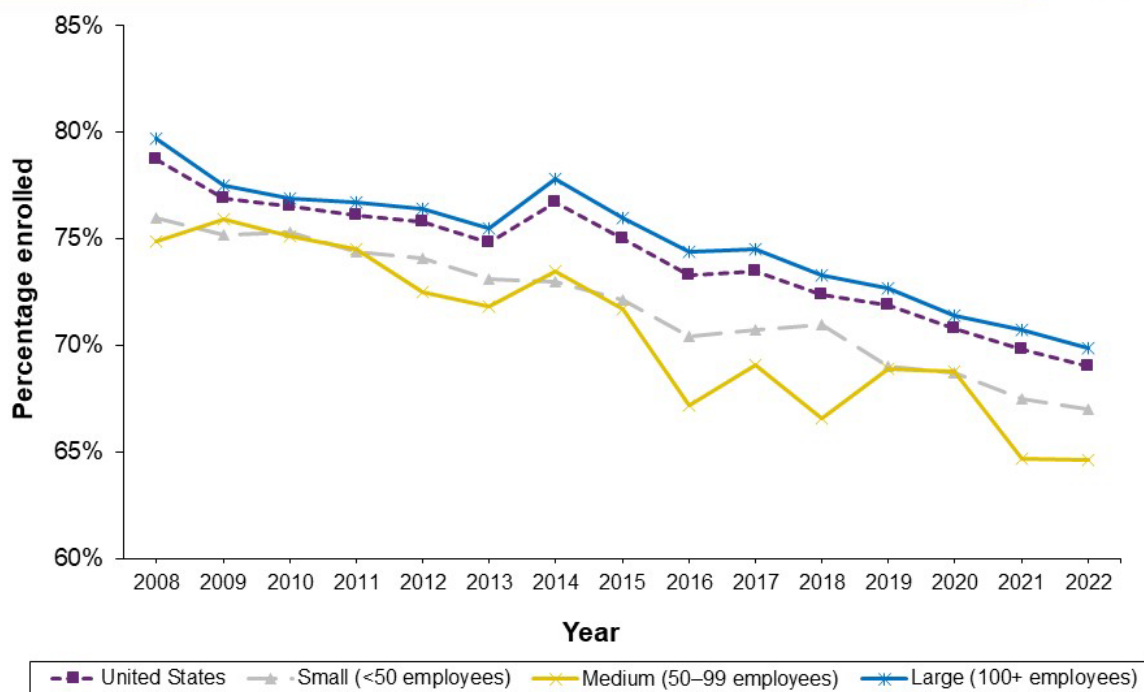


Figure 4. Eligibility rate: Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2008–2022

Year	United States	Small (<50 employees)	Medium (50–99 employees)	Large (100+ employees)
2008	78.1%	78.5%	75.3%	78.3%
2009	79.5%	79.3%	79.2%	79.6%
2010	78.2%	78.6%	74.5%	78.5%
2011	78.0%	78.7%	73.6%	78.3%
2012	77.8%	77.9%	76.4%	77.9%
2013	77.8%	78.0%	76.2%	77.9%
2014	75.4%	77.7%	74.1%	75.0%
2015	76.0%	79.1%	77.8%	75.2%
2016	76.5%	78.7%	76.2%	76.0%
2017	76.8%	78.3%	75.5%	76.6%
2018	78.0%	79.1%	75.6%	78.0%
2019	77.7%	78.1%	78.1%	77.5%
2020	80.5%	80.2%	77.6%	80.8%
2021	80.3%	79.7%	79.2%	80.5%
2022	80.8%	79.3%	77.8%	81.5%

Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.
Denominator: Within each category, all employees at establishments that offer health insurance.

Figure 5. Take-up rate: Percentage of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2008–2022



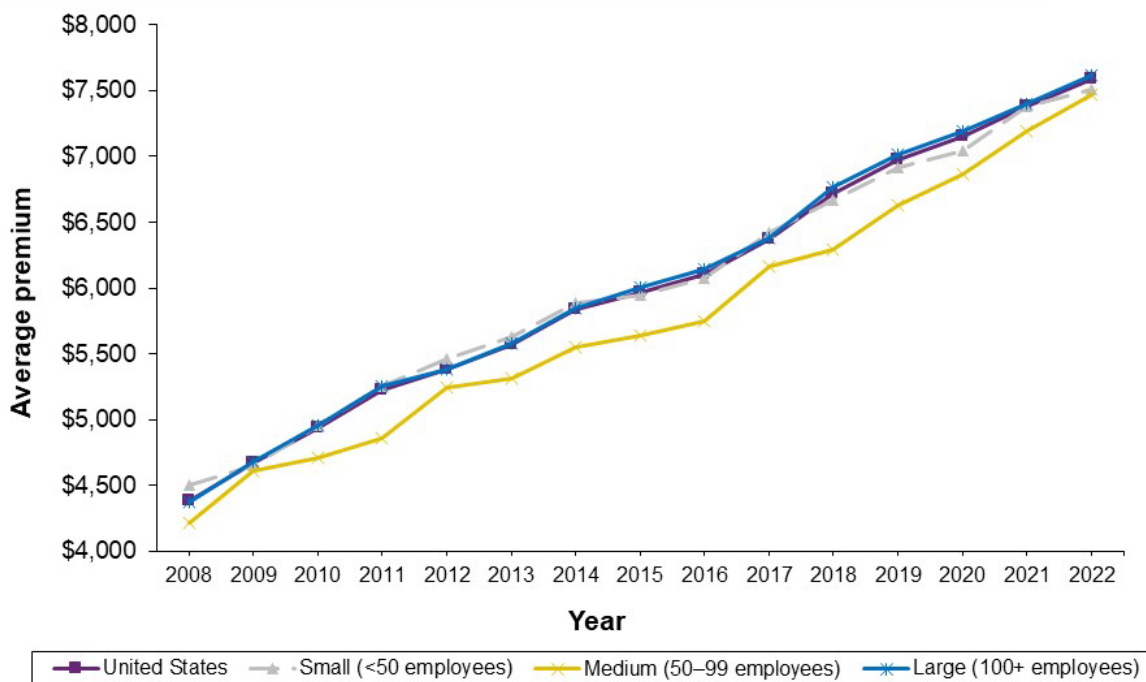
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Figure 5. Take-up rate: Percentage of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2008–2022

Year	United States	Small (<50 employees)	Medium (50–99 employees)	Large (100+ employees)
2008	78.7%	76.0%	74.9%	79.7%
2009	76.9%	75.2%	75.9%	77.5%
2010	76.5%	75.3%	75.1%	76.9%
2011	76.1%	74.4%	74.5%	76.7%
2012	75.8%	74.1%	72.5%	76.4%
2013	74.8%	73.1%	71.8%	75.5%
2014	76.7%	73.0%	73.5%	77.8%
2015	75.0%	72.1%	71.7%	76.0%
2016	73.3%	70.4%	67.2%	74.4%
2017	73.5%	70.7%	69.1%	74.5%
2018	72.4%	71.0%	66.6%	73.3%
2019	71.9%	69.0%	68.9%	72.7%
2020	70.8%	68.7%	68.8%	71.4%
2021	69.8%	67.5%	64.7%	70.7%
2022	69.0%	67.0%	64.6%	69.9%

Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022. Denominator: Within each category, eligible employees at establishments that offer health insurance.

Figure 6. Average total single premium per enrolled private-sector employee, overall and by firm size, 2008–2022



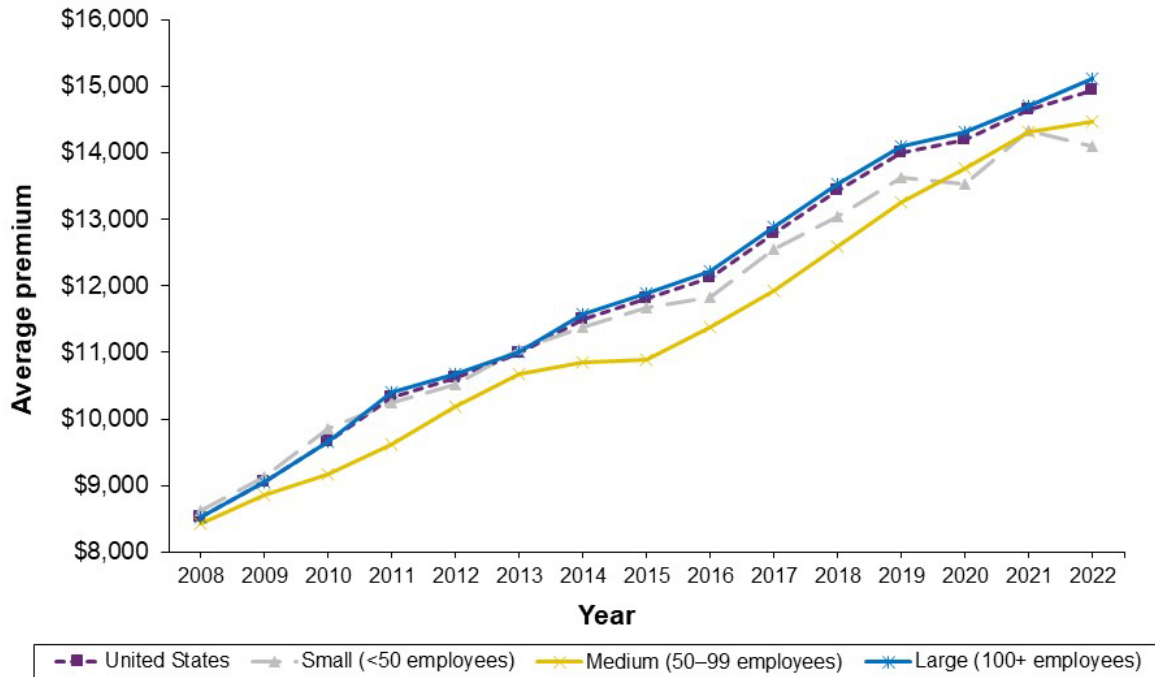
Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 6. Average total single premium per enrolled private-sector employee, overall and by firm size, 2008–2022

Year	United States	Small (<50 employees)	Medium (50–99 employees)	Large (100+ employees)
2008	\$4,386	\$4,501	\$4,215	\$4,370
2009	\$4,669	\$4,652	\$4,614	\$4,681
2010	\$4,940	\$4,956	\$4,713	\$4,959
2011	\$5,222	\$5,258	\$4,861	\$5,252
2012	\$5,384	\$5,460	\$5,246	\$5,378
2013	\$5,571	\$5,628	\$5,314	\$5,584
2014	\$5,832	\$5,886	\$5,549	\$5,851
2015	\$5,963	\$5,947	\$5,642	\$6,006
2016	\$6,101	\$6,070	\$5,743	\$6,146
2017	\$6,368	\$6,421	\$6,163	\$6,377
2018	\$6,715	\$6,667	\$6,287	\$6,770
2019	\$6,972	\$6,920	\$6,629	\$7,019
2020	\$7,149	\$7,045	\$6,870	\$7,197
2021	\$7,380	\$7,382	\$7,189	\$7,399
2022	\$7,590	\$7,513	\$7,465	\$7,622

Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 7. Average total employee-plus-one premium per enrolled private-sector employee, overall and by firm size, 2008–2022



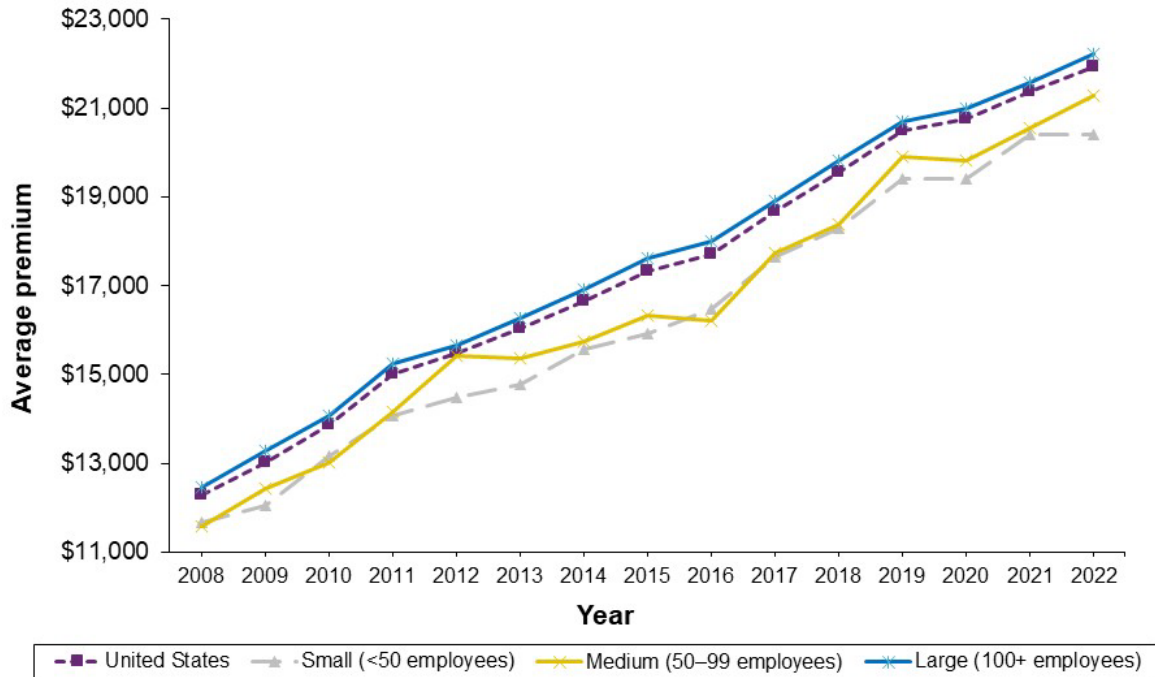
Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 7. Average total employee-plus-one premium per enrolled private-sector employee, overall and by firm size, 2008–2022

Year	United States	Small (<50 employees)	Medium (50–99 employees)	Large (100+ employees)
2008	\$8,535	\$8,631	\$8,421	\$8,527
2009	\$9,053	\$9,124	\$8,852	\$9,058
2010	\$9,664	\$9,850	\$9,166	\$9,669
2011	\$10,329	\$10,253	\$9,615	\$10,394
2012	\$10,621	\$10,524	\$10,178	\$10,672
2013	\$10,990	\$11,050	\$10,673	\$11,006
2014	\$11,503	\$11,386	\$10,845	\$11,571
2015	\$11,800	\$11,666	\$10,885	\$11,892
2016	\$12,124	\$11,833	\$11,389	\$12,225
2017	\$12,789	\$12,558	\$11,931	\$12,878
2018	\$13,425	\$13,044	\$12,593	\$13,537
2019	\$13,989	\$13,619	\$13,248	\$14,105
2020	\$14,191	\$13,522	\$13,766	\$14,304
2021	\$14,634	\$14,326	\$14,314	\$14,703
2022	\$14,943	\$14,093	\$14,458	\$15,117

Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 8. Average total family premium per enrolled private-sector employee, overall and by firm size, 2008–2022



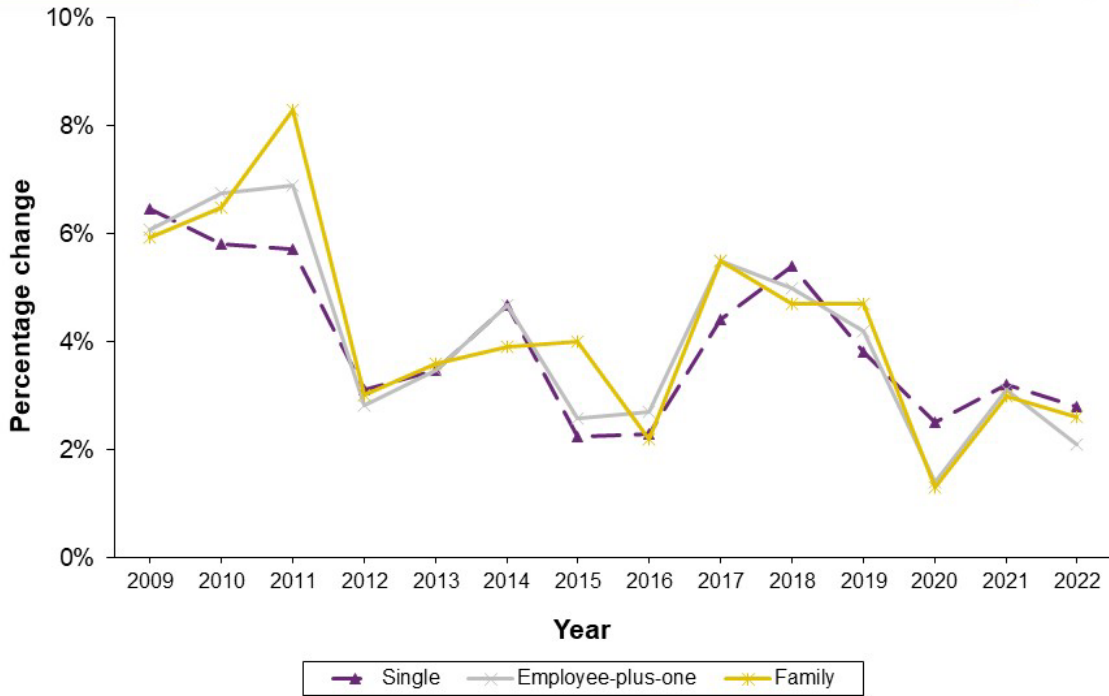
Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 8. Average total family premium per enrolled private-sector employee, overall and by firm size, 2008–2022

Year	United States	Small (<50 employees)	Medium (50–99 employees)	Large (100+ employees)
2008	\$12,298	\$11,679	\$11,578	\$12,468
2009	\$13,027	\$12,041	\$12,431	\$13,271
2010	\$13,871	\$13,170	\$13,019	\$14,074
2011	\$15,022	\$14,086	\$14,151	\$15,245
2012	\$15,473	\$14,496	\$15,421	\$15,641
2013	\$16,029	\$14,787	\$15,376	\$16,284
2014	\$16,655	\$15,575	\$15,732	\$16,903
2015	\$17,322	\$15,919	\$16,336	\$17,612
2016	\$17,710	\$16,471	\$16,214	\$18,000
2017	\$18,687	\$17,649	\$17,735	\$18,911
2018	\$19,565	\$18,296	\$18,386	\$19,824
2019	\$20,486	\$19,417	\$19,893	\$20,697
2020	\$20,758	\$19,416	\$19,827	\$20,990
2021	\$21,381	\$20,406	\$20,551	\$21,584
2022	\$21,931	\$20,406	\$21,289	\$22,228

Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 9. Percentage change in total premiums per enrolled private-sector employee for single, employee-plus-one, and family coverage, 2008–2022



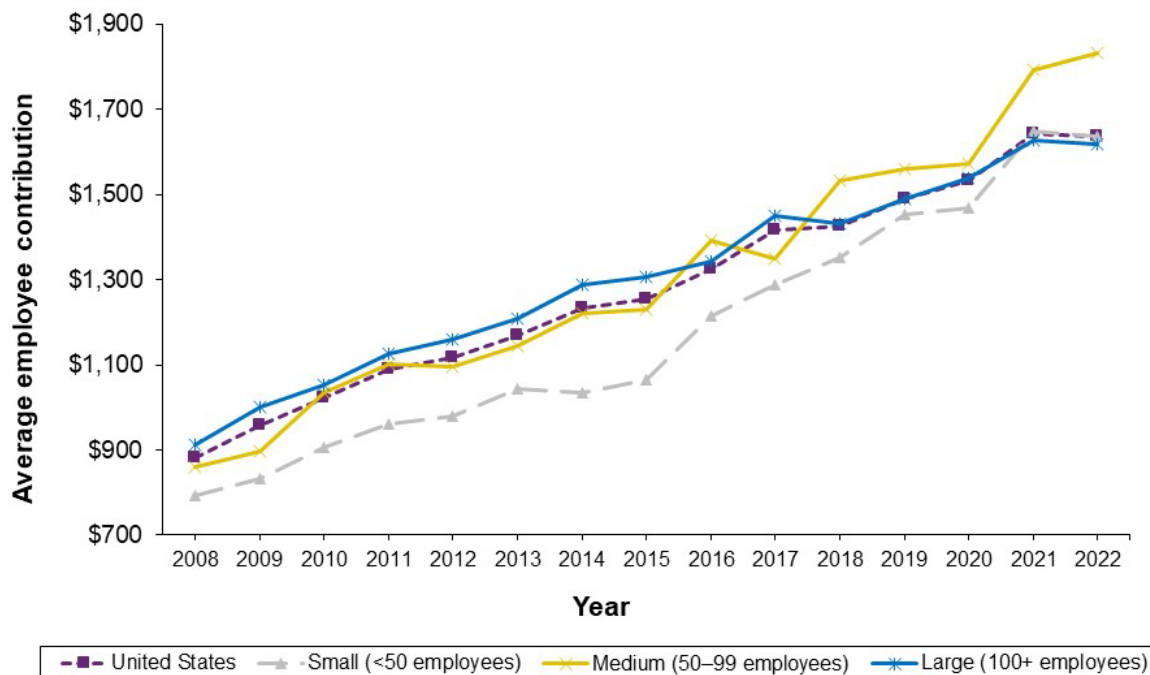
Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 9. Percentage change in total premiums per enrolled private-sector employee for single, employee-plus-one, and family coverage, 2008–2022

Year	Single	Employee-plus-one	Family
2009	6.5%	6.1%	5.9%
2010	5.8%	6.7%	6.5%
2011	5.7%	6.9%	8.3%
2012	3.1%	2.8%	3.0%
2013	3.5%	3.5%	3.6%
2014	4.7%	4.7%	3.9%
2015	2.2%	2.6%	4.0%
2016	2.3%	2.7%	2.2%
2017	4.4%	5.5%	5.5%
2018	5.4%	5.0%	4.7%
2019	3.8%	4.2%	4.7%
2020	2.5%	1.4%	1.3%
2021	3.2%	3.1%	3.0%
2022	2.8%	2.1%	2.6%

Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 10. Average annual employee contribution (in dollars) for single coverage, overall and by firm size, 2008–2022



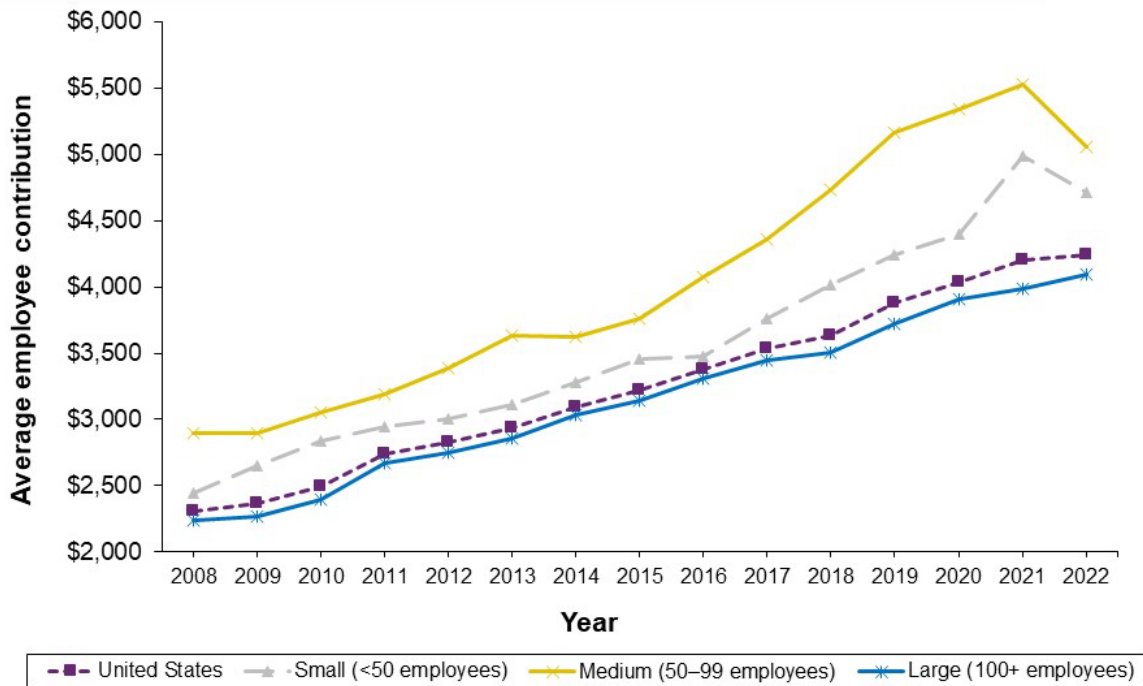
Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 10. Average annual employee contribution (in dollars) for single coverage, overall and by firm size, 2008–2022

Year	United States	Small (<50 employees)	Medium (50–99 employees)	Large (100+ employees)
2008	\$882	\$794	\$861	\$912
2009	\$957	\$834	\$896	\$1,000
2010	\$1,021	\$907	\$1,035	\$1,054
2011	\$1,090	\$960	\$1,101	\$1,127
2012	\$1,118	\$979	\$1,096	\$1,159
2013	\$1,170	\$1,045	\$1,145	\$1,209
2014	\$1,234	\$1,035	\$1,220	\$1,287
2015	\$1,255	\$1,065	\$1,230	\$1,307
2016	\$1,325	\$1,216	\$1,393	\$1,343
2017	\$1,415	\$1,287	\$1,349	\$1,451
2018	\$1,427	\$1,351	\$1,534	\$1,433
2019	\$1,489	\$1,454	\$1,561	\$1,490
2020	\$1,532	\$1,469	\$1,571	\$1,540
2021	\$1,643	\$1,650	\$1,793	\$1,627
2022	\$1,637	\$1,635	\$1,832	\$1,617

Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 11. Average annual employee contribution (in dollars) for employee-plus-one coverage, overall and by firm size, 2008–2022



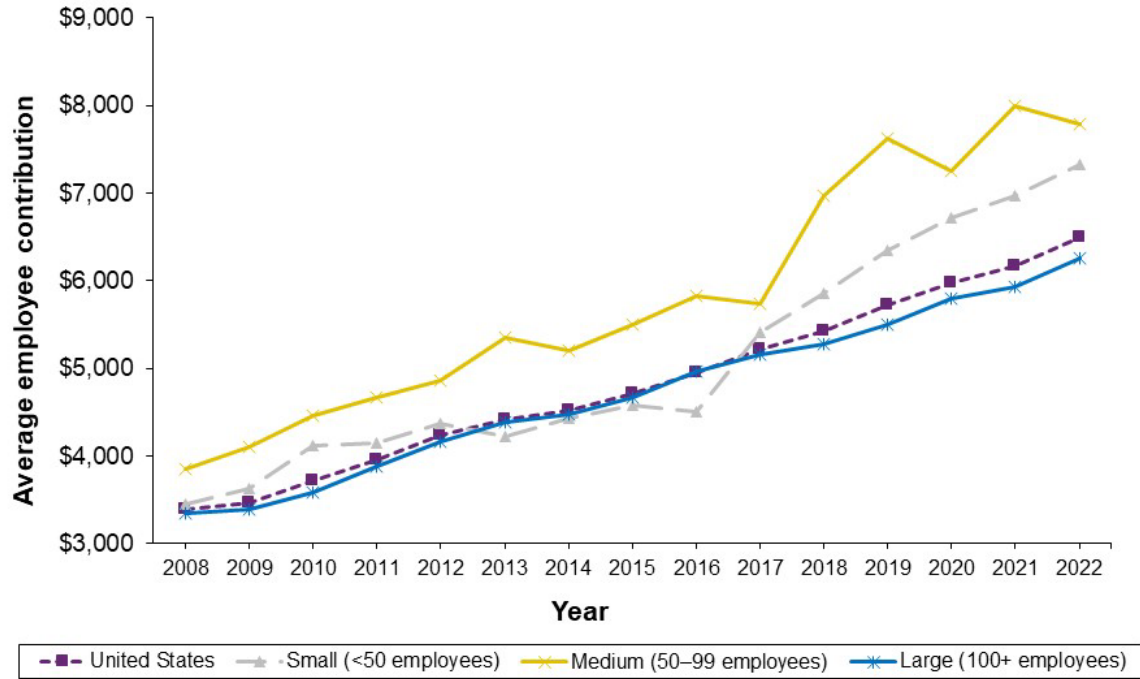
Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 11. Average annual employee contribution (in dollars) for employee-plus-one coverage, overall and by firm size, 2008–2022

Year	United States	Small (<50 employees)	Medium (50–99 employees)	Large (100+ employees)
2008	\$2,303	\$2,442	\$2,894	\$2,235
2009	\$2,363	\$2,648	\$2,901	\$2,270
2010	\$2,498	\$2,836	\$3,056	\$2,398
2011	\$2,736	\$2,942	\$3,189	\$2,670
2012	\$2,824	\$3,004	\$3,389	\$2,751
2013	\$2,940	\$3,117	\$3,630	\$2,862
2014	\$3,097	\$3,275	\$3,619	\$3,031
2015	\$3,220	\$3,454	\$3,765	\$3,144
2016	\$3,376	\$3,479	\$4,077	\$3,307
2017	\$3,531	\$3,760	\$4,358	\$3,445
2018	\$3,634	\$4,017	\$4,732	\$3,504
2019	\$3,881	\$4,244	\$5,163	\$3,723
2020	\$4,035	\$4,398	\$5,337	\$3,907
2021	\$4,199	\$4,984	\$5,526	\$3,986
2022	\$4,237	\$4,711	\$5,052	\$4,096

Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 12. Average annual employee contribution (in dollars) for family coverage, overall and by firm size, 2008–2022



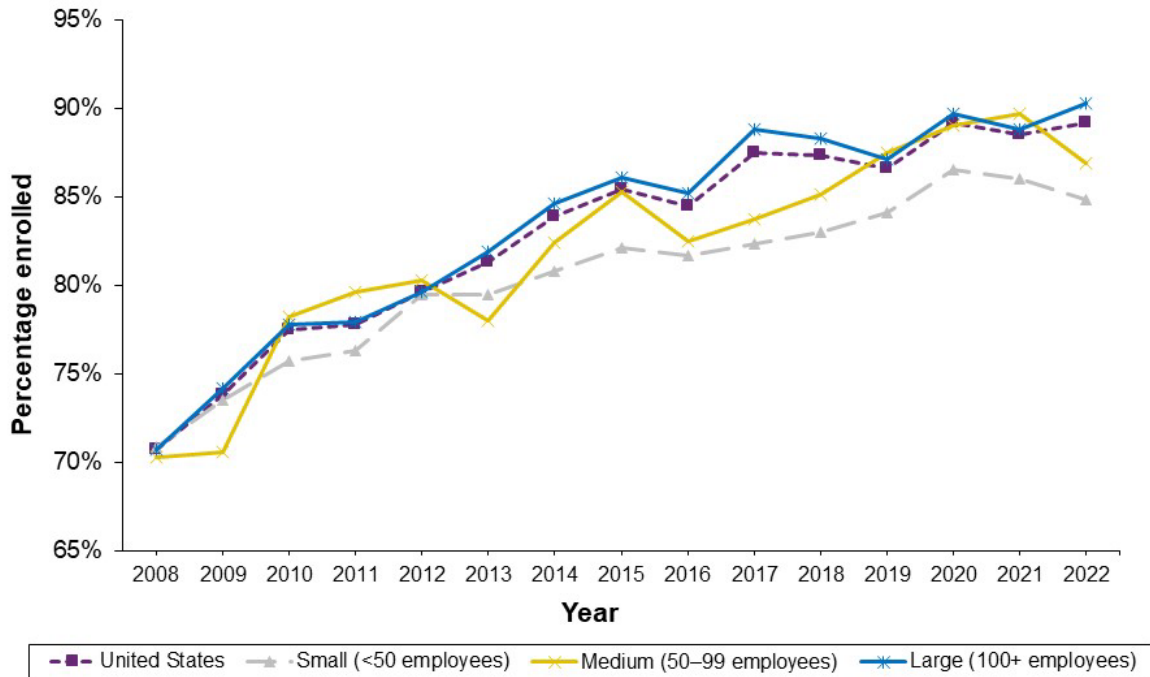
Source: Center for Financing, Access, and Cost Trends, AHRQ. Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 12. Average annual employee contribution (in dollars) for family coverage, overall and by firm size, 2008–2022

Year	United States	Small (<50 employees)	Medium (50–99 employees)	Large (100+ employees)
2008	\$3,394	\$3,458	\$3,852	\$3,348
2009	\$3,474	\$3,630	\$4,102	\$3,393
2010	\$3,721	\$4,117	\$4,455	\$3,588
2011	\$3,962	\$4,144	\$4,669	\$3,882
2012	\$4,236	\$4,366	\$4,866	\$4,169
2013	\$4,421	\$4,228	\$5,360	\$4,387
2014	\$4,518	\$4,426	\$5,206	\$4,483
2015	\$4,710	\$4,587	\$5,502	\$4,671
2016	\$4,956	\$4,510	\$5,821	\$4,971
2017	\$5,218	\$5,413	\$5,738	\$5,154
2018	\$5,431	\$5,854	\$6,973	\$5,277
2019	\$5,726	\$6,341	\$7,623	\$5,497
2020	\$5,978	\$6,714	\$7,261	\$5,804
2021	\$6,174	\$6,967	\$7,997	\$5,937
2022	\$6,492	\$7,324	\$7,788	\$6,263

Source: Center for Financing, Access, and Cost Trends, AHRQ. Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 13. Percentage of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2008–2022



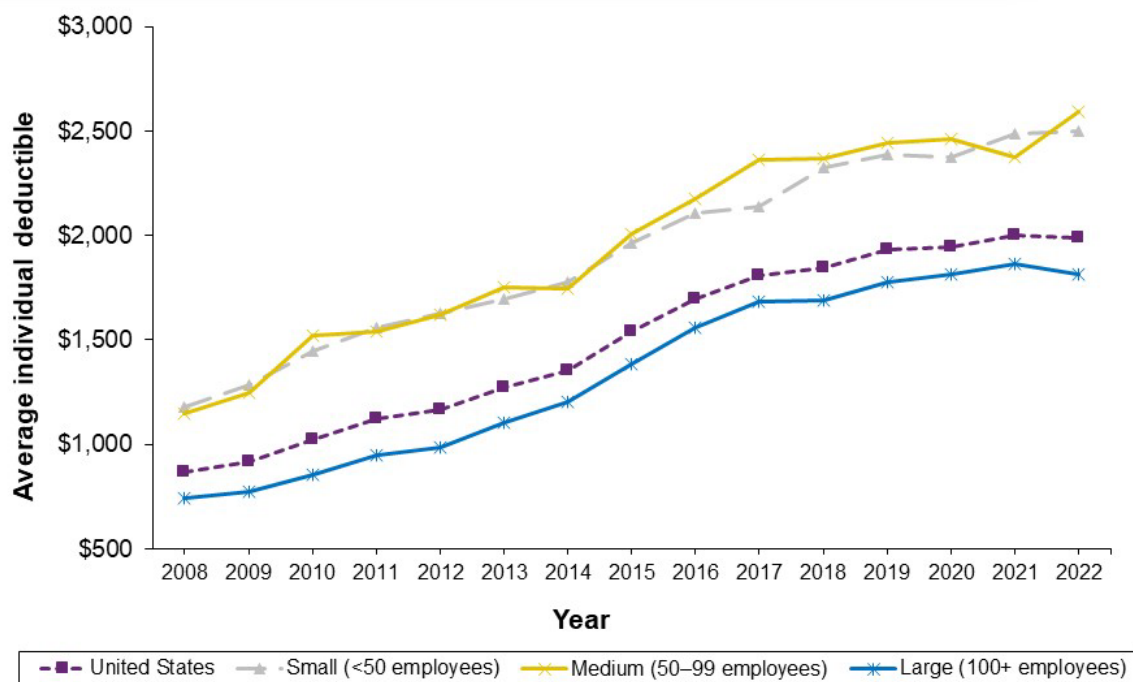
Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 13. Percentage of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2008–2022

Year	United States	Small (<50 employees)	Medium (50–99 employees)	Large (100+ employees)
2008	70.7%	70.9%	70.3%	70.7%
2009	73.8%	73.5%	70.6%	74.2%
2010	77.5%	75.7%	78.2%	77.8%
2011	77.8%	76.3%	79.6%	77.9%
2012	79.6%	79.5%	80.3%	79.6%
2013	81.3%	79.5%	78.0%	81.9%
2014	83.9%	80.8%	82.4%	84.6%
2015	85.4%	82.1%	85.3%	86.1%
2016	84.5%	81.7%	82.5%	85.2%
2017	87.5%	82.3%	83.7%	88.8%
2018	87.3%	83.0%	85.1%	88.3%
2019	86.6%	84.1%	87.5%	87.1%
2020	89.2%	86.5%	89.0%	89.7%
2021	88.5%	86.0%	89.7%	88.8%
2022	89.2%	84.8%	86.9%	90.3%

Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.

Figure 14. Average individual deductible (in dollars) per private-sector employee with single coverage in a health insurance plan with a deductible, overall and by firm size, 2008–2022



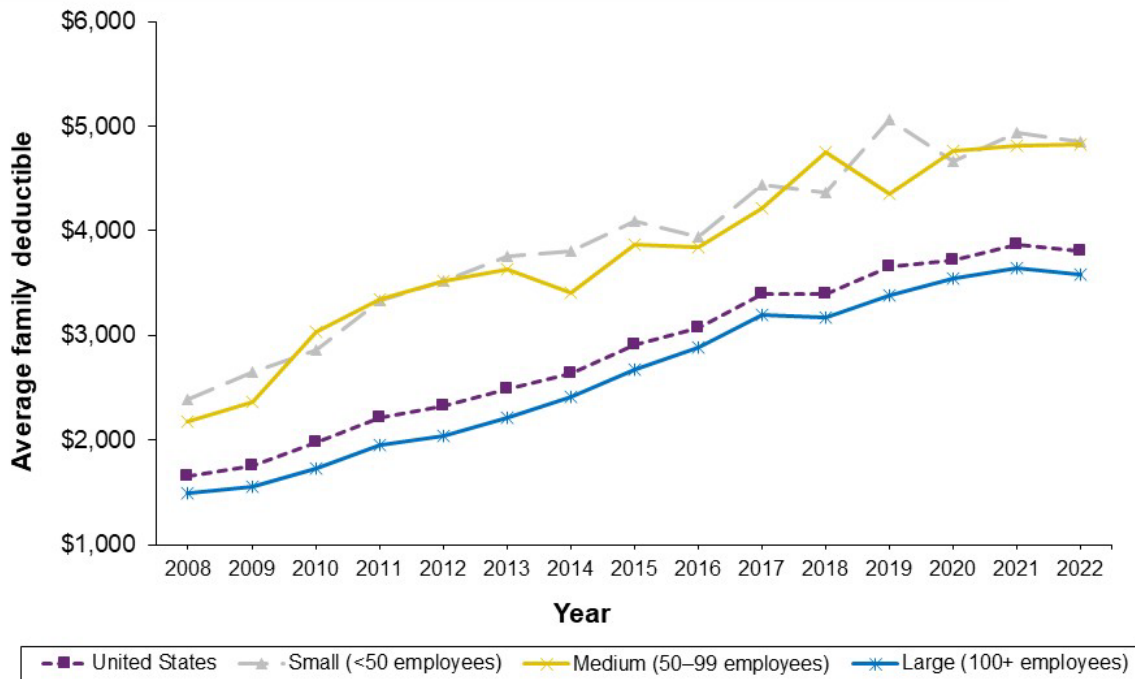
Source: Center for Financing, Access, and Cost Trends, AHRQ. Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.
 Note: Due to refined data edits, the increase from 2014 to 2015 is 4.8 percent higher than would have otherwise occurred.

Figure 14. Average individual deductible (in dollars) per private-sector employee with single coverage in a health insurance plan with a deductible, overall and by firm size, 2008–2022

Year	United States	Small (<50 employees)	Medium (50–99 employees)	Large (100+ employees)
2008	\$869	\$1,177	\$1,149	\$740
2009	\$917	\$1,283	\$1,249	\$774
2010	\$1,025	\$1,447	\$1,522	\$852
2011	\$1,123	\$1,561	\$1,543	\$951
2012	\$1,167	\$1,628	\$1,622	\$989
2013	\$1,273	\$1,695	\$1,755	\$1,106
2014	\$1,353	\$1,777	\$1,744	\$1,205
2015	\$1,541	\$1,964	\$2,008	\$1,383
2016	\$1,696	\$2,105	\$2,173	\$1,558
2017	\$1,808	\$2,136	\$2,361	\$1,681
2018	\$1,846	\$2,327	\$2,369	\$1,692
2019	\$1,931	\$2,386	\$2,441	\$1,778
2020	\$1,945	\$2,376	\$2,464	\$1,814
2021	\$2,004	\$2,485	\$2,378	\$1,865
2022	\$1,992	\$2,499	\$2,596	\$1,814

Source: Center for Financing, Access, and Cost Trends, AHRQ. Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2022.
 Note: Due to refined data edits, the increase from 2014 to 2015 is 4.8 percent higher than would have otherwise occurred.

Figure 15. Average family deductible (in dollars) per private-sector employee enrolled with family coverage in a health insurance plan with a deductible, overall and by firm size, 2008–2022



Source: Center for Financing, Access, and Cost Trends, AHRQ, Insurance Component of the Medical Expenditure Panel Survey, 2008–2022.
 Note: Due to refined data edits, the increase from 2014 to 2015 is 2.4 percent higher than would have otherwise occurred.

Figure 15. Average family deductible (in dollars) per private-sector employee enrolled with family coverage in a health insurance plan with a deductible, overall and by firm size, 2008–2022

Year	United States	Small (<50 employees)	Medium (50–99 employees)	Large (100+ employees)
2008	\$1,658	\$2,389	\$2,173	\$1,488
2009	\$1,761	\$2,652	\$2,362	\$1,552
2010	\$1,975	\$2,857	\$3,040	\$1,734
2011	\$2,220	\$3,329	\$3,349	\$1,954
2012	\$2,322	\$3,515	\$3,523	\$2,038
2013	\$2,491	\$3,761	\$3,634	\$2,215
2014	\$2,640	\$3,810	\$3,404	\$2,408
2015	\$2,915	\$4,090	\$3,875	\$2,676
2016	\$3,069	\$3,940	\$3,840	\$2,887
2017	\$3,396	\$4,447	\$4,218	\$3,195
2018	\$3,392	\$4,364	\$4,755	\$3,179
2019	\$3,655	\$5,067	\$4,353	\$3,390
2020	\$3,722	\$4,666	\$4,761	\$3,540
2021	\$3,868	\$4,945	\$4,816	\$3,646
2022	\$3,811	\$4,854	\$4,822	\$3,581

Source: Center for Financing, Access, and Cost Trends, AHRQ, Insurance Component of the Medical Expenditure Panel Survey, 2008–2022.

Note: Due to refined data edits, the increase from 2014 to 2015 is 2.4 percent higher than would have otherwise occurred.