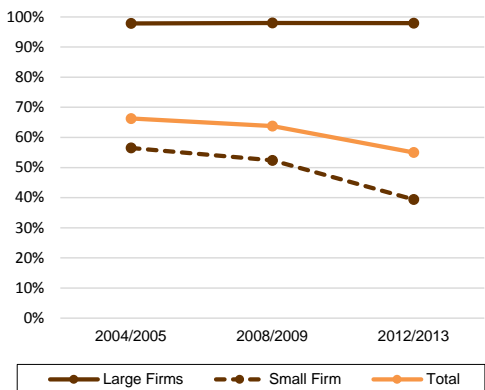


State-Level Trends in Employer-Sponsored Health Insurance Connecticut

EMPLOYER OFFERS

Small vs. Large Firm

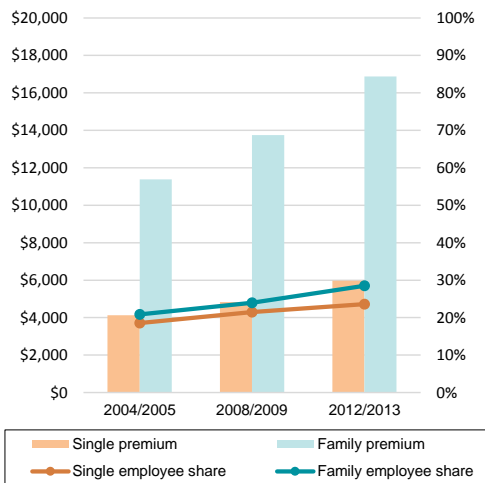
Firms Offering ESI (%)



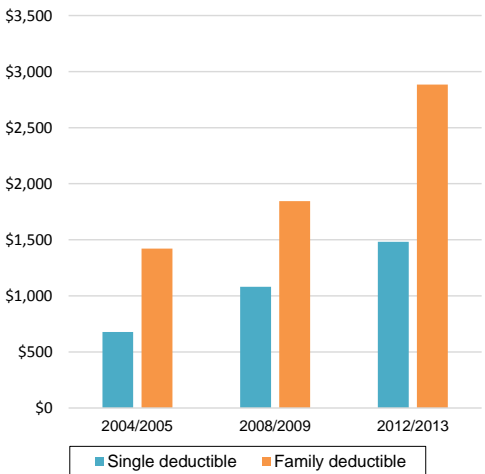
COSTS

Single and Family Coverage

Average Total Premiums (\$) and Employee Share of Premiums (%)



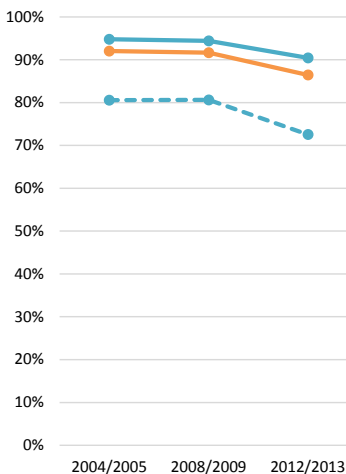
Average Deductibles (\$)



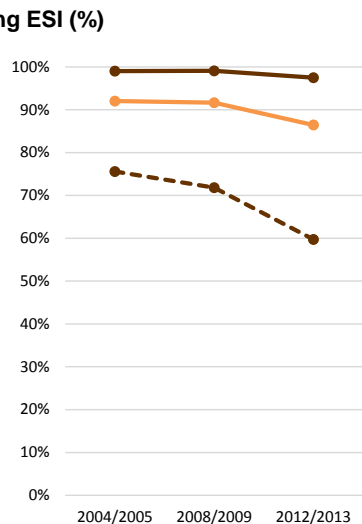
AVAILABILITY AND TAKE-UP AMONG WORKERS

Part- vs. Full-time

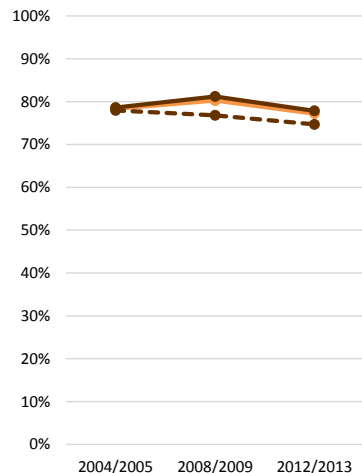
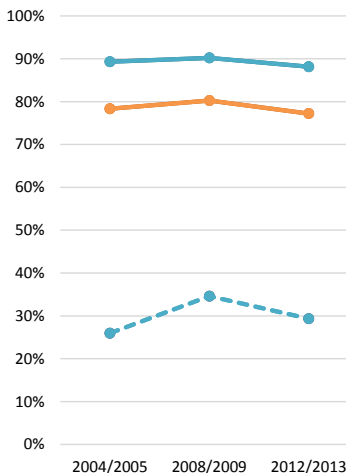
Workers Employed in Firms Offering ESI (%)



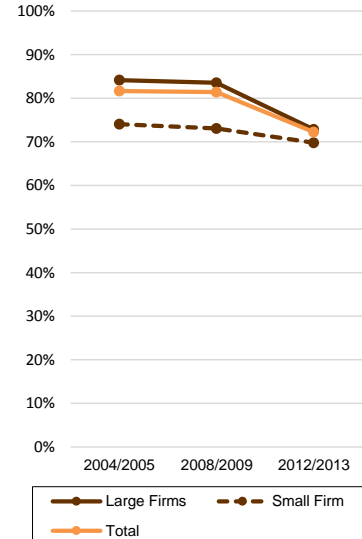
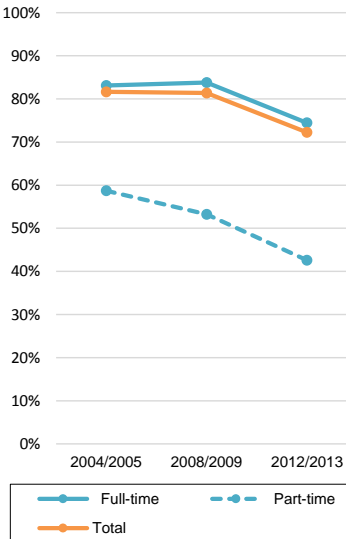
Small vs. Large Firm



Workers Eligible for ESI (%)



Workers Taking Up ESI (%)



AVAILABILITY AND TAKE-UP AMONG WORKERS					
	Estimates			Significance Tests	
	2004/2005	2008/2009	2012/2013	04/05 to 08/09	08/09 to 12/13
Workers' employment in firms offering ESI					
Part-time	80.6%	80.7%	72.6%		*
Full-time	94.8%	94.4%	90.5%		*
Total	92.1%	91.7%	86.5%		*
Small Firm	75.6%	71.9%	59.8%		*
Large Firms	99.1%	99.1%	97.5%		
Total	92.1%	91.7%	86.5%		*
Workers' eligibility for ESI in firms offering coverage					
Part-time	26.0%	34.6%	29.4%		
Full-time	89.3%	90.2%	88.2%		
Total	78.4%	80.3%	77.2%		
Small Firm	78.0%	76.8%	74.7%		
Large Firms	78.6%	81.2%	77.9%		
Total	78.4%	80.3%	77.2%		
Workers' take-up of coverage among those eligible for ESI					
Part-time	58.7%	53.3%	42.6%		
Full-time	83.1%	83.8%	74.5%		*
Total	81.7%	81.4%	72.3%		*
Small Firm	74.1%	73.1%	69.8%		
Large Firms	84.2%	83.6%	72.9%		*
Total	81.7%	81.4%	72.3%		*
EMPLOYER OFFERS					
	2004/2005	2008/2009	2012/2013	04/05 to 08/09	08/09 to 12/13
Percent of employers offering ESI					
Fewer than 50 employees	56.5%	52.4%	39.4%		*
50 or more employees	97.9%	98.0%	98.0%		
Total	66.3%	63.8%	55.0%		*
COSTS					
	2004/2005	2008/2009	2012/2013	04/05 to 08/09	08/09 to 12/13
Single coverage					
Average annual premium	4,127	4,825	5,968	*	*
Average employee share	18.6%	21.5%	23.6%	*	
Family coverage					
Average annual premium	11,376	13,750	16,883	*	*
Average employee share	20.9%	24.0%	28.5%	*	*
Annual deductibles					
Single deductible	678	1,082	1,483	*	*
Family deductible	1,421	1,844	2,884		*

* Significant difference between the two time periods at the 95% confidence level.

Data source: SHADAC analysis of Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2004,2005,2008,2009,2012 & 2013.