

## **LOST BENEFITS**

- Plaintiff has incurred a loss of value or an additional cost due to the loss of employee benefits.
- Typically, full-time employment offers employee fringe benefits such as medical insurance and retirement benefits that are not available to part-time or temporary employees.
- Employee benefits are intended to promote economic security by insuring against uncertain events. A family's income security may be threatened when a wage earner is injured or killed.<sup>1</sup>
- An injured person and his family may incur a loss of value or an additional cost due to the loss of employee benefits.
- Loss of employee benefits may result from:
  - 1) Reduced work hours
  - 2) Pain or difficulty performing job tasks
  - 3) Loss of employment
  - 4) Increased difficulty finding employment
  - 5) Lower wages and smaller pay increases
  - 6) Increased difficulty maintaining full-time employment
  - 7) Reduced work life
- An injured person who worked full time prior to the injury and who is forced, post-injury, to take a part-time or a lower paying position is most likely to suffer loss of employee benefits.<sup>2</sup>

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<sup>1</sup> EBRI Databook on Employee Benefits Chapter1: Employee Benefits in the United States: An Introduction, March 2011

<sup>2</sup> There is a shift towards companies hiring workers part-time or as independent contractors to avoid the burden of being required to provide increasingly costly employee benefit packages. By 2015, as many as 40% of all U.S. workers could be restructured as part-time employees or classified as independent contractors, thus avoiding the cost burden of employee benefit packages.

This trend will disproportionately impact lower skilled jobs where employee schedules can be structured to allow for more part-time workers with minimum loss of productivity or efficiency.

- Post-injury projected employee benefits should take into account the increasingly apparent trend for companies to hire part-time employees to avoid providing employee benefits. Also, Bureau of Labor Statistics labor market statistics<sup>3</sup> show a decreasing likelihood for lower income workers to have access to all types of employee benefits.
- Occasionally, actual employer benefit cost data may be available to value pre- and post-injury employee benefits. Typically, lost employee benefits are based on average employer costs for employee benefits with an adjustment for the actual benefits received by the injured person.
- The most recent survey of 134 economists, published in the Journal of Forensic Economics, Winter 2006, showed a median of net employee benefits, excluding paid time off and legally required benefits, equal to 19.77% of earnings and wages. A similar result was obtained in three prior surveys.

***2006 Survey of Forensic Economists:  
Employee Benefits as a Percent of Payroll***

**Question 25.** *In a lost earning capacity estimate for a plaintiff who would have entered work in the business sector where actual fringe benefits by a particular employer are unavailable, my typical assumption of employer contributions to fringe benefits, as a percentage of earning capacity, is \_\_\_\_\_% (do not include taxable fringe benefits, such as time off for vacations and holidays, or fringe benefits that do not have a direct cash equivalent, such as a company gym or the company cafeteria. Examples of included benefits are retirement pay and health care benefits).*

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Statistical data clearly shows the loss of access to employee benefits for lower skilled workers. According to the March 2012 Bureau of Labor Statistics Employee Benefit Survey, medical care benefits are offered to only 21% of the employees in the lowest paid jobs (10<sup>th</sup> quartile) with an actual participation rate of only 11%. Among the lowest 25% of wage earners, 38% had access to health insurance. Access to medical insurance increased as wages increased. The top 10% of wage earners had 95% access to health care benefits.

The average access to health insurance for all workers averaged 73%. The access rate for the lowest 25% wage earners is 48% of the average employee access to health care benefits. Similar patterns were found for other employee benefits, including retirement benefits.

<sup>3</sup> BLS annually measures access and participation rates for specific employee benefits by wage level.

**Response:**

*There were 134 responses. The mean value was 19.77% and the median value was 20%. The inter-quartile range was from 15% to 24%. The pre-determined "reasonable" range of values was 10% to 30%. Less than 3% of the respondents were outside of this range. A similar question was asked in the 1997 survey. (S4,14,17)*

*The mean and the median values were 20.52% and 20.1% respectively. The median values in two previous surveys were also approximately 20%.*

Source: Michel L. Brookshire, Michael R. Luthy, and Frank L. Slesnick (2006) *Survey of Forensic Economists: Their Methods, Estimates, and Perspectives*. Journal of Forensic Economics 19(1):29-59

- According to employee benefit surveys conducted by the U.S. Chamber of Commerce, average employee benefits represent an additional 37% to 41% of earnings and wages.
- According to employee benefit surveys conducted by the U.S. Department of Labor and the U.S. Chamber of Commerce<sup>4</sup>, private-sector employee benefits represent approximately an additional 40% of earnings and wages. For every one dollar in wages paid, an employer contributes an additional \$0.40 for employee benefits. For example, someone earning \$20/hr. would, on average, receive an additional \$8.00 per hour in employee benefits including paid leave, supplemental pay, medical insurance, life insurance, disability insurance, dental insurance, vision insurance, retirement benefits, and legally required contributions for Social Security, Medicare, unemployment insurance and Worker's Compensation Insurance.
- Private industry workers who participate in a collective bargaining unit (union members) on average have about the same level of employer contribution for insurance benefits as government workers. And union workers, on average, have a higher access rate for defined benefit retirement plans, but employer retirement contributions for union workers are less than the contributions made for state and local government workers.<sup>5</sup>
- On average, employee benefits for all state and local government service employees add \$13.19/hr. (70.61%) to the average wages of \$18.68/hr. Insurance represents \$4.25/hr. (22.75%) in benefits and retirement adds \$3.47/hr. (18.58%).<sup>6</sup>

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<sup>4</sup> BLS Employer Costs For Employee Compensation, September 2013, USDL-13-2349 and U.S. Chamber of Commerce, Annual Benefit Practice and Costs Survey.

<sup>5</sup> BLS Employer Costs For Employee Compensation, September 2013, USDL-13-2349 and BLS Employee Benefits in the United States – March 2013, USDL-13-1344.

<sup>6</sup>BLS State and Local Government, Employee Compensation, Table 4, September 2013.

- On average, employee benefits for private industry union workers add \$16.71/hr. (67.30%) to the average wages of \$24.83/hr. Insurance represents \$5.76/hr. (23.20%) in benefits and retirement adds \$3.23/hr. (13.01%).<sup>7</sup>
- In comparison, private-sector service workers add \$3.41/hr. (31.90%) to the average wages of \$14.11/hr. Insurance represents \$0.88/hr. (8.23%) in benefits and retirement adds \$0.22/hr. (2.06%).<sup>8</sup>

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<sup>7</sup>BLS State and Local Government, Employee Compensation, Table 4, September 2013.

<sup>8</sup>BLS State and Local Government, Employee Compensation, Table 4, June 2013.

For release 10:00 a.m. (EST) Thursday, March 10, 2016

USDL-16-0463

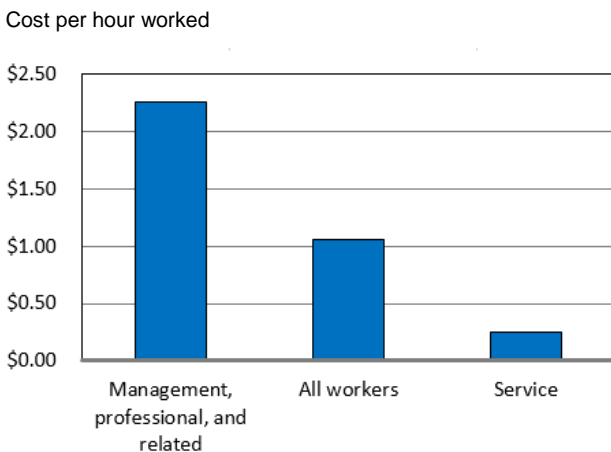
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## EMPLOYER COSTS FOR EMPLOYEE COMPENSATION – DECEMBER 2015

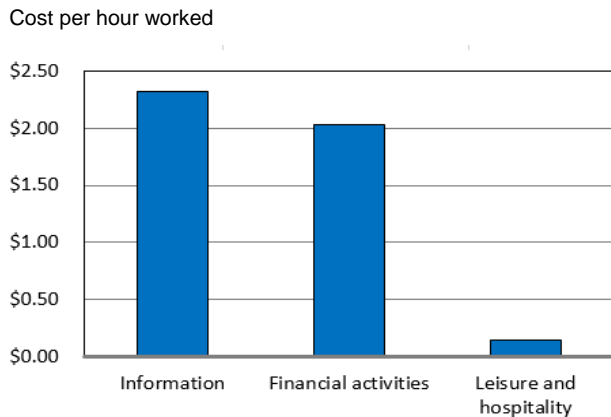
Employer costs for employee **compensation** for civilian workers averaged \$33.58 per hour worked in December 2015, the U.S. Bureau of Labor Statistics reported today. **Wages and salaries** averaged \$23.06 per hour worked and accounted for 68.7 percent of these costs, while **benefits** averaged \$10.52 and accounted for the remaining 31.3 percent. Total employer compensation costs for **private industry** workers averaged \$31.70 per hour worked in December 2015.

Employer Costs for Employee Compensation (ECEC), a product of the National Compensation Survey, measures employer costs for wages and salaries, and employee benefits for nonfarm private and state and local government workers.

**Chart 1. Employer costs per hour worked for supplemental pay: selected major occupational groups, private industry, December 2015**



**Chart 2. Employer costs per hour worked for supplemental pay: selected major industry groups, private industry, December 2015**



### Benefit costs in private industry

Private industry employer costs for **paid leave** averaged \$2.18 per hour worked or 6.9 percent of total compensation, **supplemental pay** averaged \$1.06 or 3.3 percent, **insurance** benefits averaged \$2.54 or 8.0 percent, **retirement and savings** averaged \$1.25 or 4.0 percent, and **legally required benefits** averaged \$2.53 per hour worked or 8.0 percent. (See table A and table 5.)

### Supplemental pay benefit costs in private industry

**Supplemental pay** costs for private industry workers in December 2015 averaged \$1.06 per hour worked or 3.3 percent of total compensation. Supplemental pay includes employer costs for employee overtime and premium pay, shift differentials, and nonproduction bonuses.

In December 2015, the largest component of supplemental pay costs for private industry employers were **nonproduction bonuses**, averaging 74 cents per hour worked or 2.3 percent of total compensation. (See table 5.) Nonproduction bonuses are given at the discretion of the employer and are not tied to a production formula. Common nonproduction bonuses include end-of-year and holiday bonuses, referral bonuses, and cash profit sharing. For more information on nonproduction bonus access rates, please see *National Compensation Survey: Employee Benefits in the United States, March 2015* at [www.bls.gov/ncs/ebs/benefits/2015/benefits.htm#other](http://www.bls.gov/ncs/ebs/benefits/2015/benefits.htm#other).

**Overtime and premium** pay averaged 26 cents per hour worked in December 2015. Overtime and premium supplemental pay includes pay for work in addition to the regular work schedule. **Shift differentials**, or extra payments for working a non-traditional work schedule, averaged only 6 cents per hour worked. (See table 5.)

**Supplemental pay** averaged \$1.47 per hour worked for union workers and \$1.02 for nonunion workers. For union workers, the largest supplemental pay component was overtime and premium pay at 90 cents per hour worked. For nonunion workers, nonproduction bonuses was the largest component at 77 cents per hour worked. (See table 5.)

**Supplemental pay** varied widely by major occupational and industry groups. For major occupational groups, supplemental pay ranged from \$2.26 per hour worked for management, professional, and related workers to 25 cents for service workers. (See chart 1 and table 5.) Major industry groups also showed wide variation for supplemental pay, with information workers averaging \$2.32 per hour worked and financial activities workers averaging \$2.03 compared to 15 cents for leisure and hospitality workers. (See chart 2 and table 6.)

The Middle Atlantic census division showed **supplemental pay** costs at \$2.20 per hour worked while the East South Central census division had costs at 67 cents. (See table 7.) Supplemental pay by establishment employment size ranged from 84 cents per hour worked for under 100 workers compared with \$1.85 for 500 workers or more. (See table 8.) Supplemental pay costs for full-time workers averaged \$1.36 per hour worked versus 24 cents for part-time workers. (See table 11.)

**Table A. Relative importance of employer costs for employee compensation, December 2015**

<b>Compensation component</b>	<b>Civilian workers</b>	<b>Private industry</b>	<b>State and local government</b>
Wages and salaries	68.7%	69.8%	63.6%
Benefits	31.3	30.2	36.4
Paid leave	6.9	6.9	7.2
Supplemental pay	2.9	3.3	0.8
Insurance	8.8	8.0	11.9
Health benefits	8.3	7.6	11.6
Retirement and savings	5.2	4.0	10.6
Defined benefit	3.3	1.7	9.8
Defined contribution	2.0	2.2	0.8
Legally required	7.6	8.0	5.9

**The Employer Costs for Employee Compensation for March 2016 is scheduled to be released on Thursday, June 9, 2016, at 10:00 a.m. (EDT).**

Employer Costs for Employee Compensation data on total compensation, wages and salaries, and benefits in private industry are produced annually in the March reference period for 15 metropolitan areas. Selected metropolitan area data were included in the March 2015 news release published in June 2015. For further information about metropolitan area ECEC estimates see: “BLS Introduces New Employer Costs for Employee Compensation Data for Private Industry Workers in 15 Metropolitan Areas,” at [www.bls.gov/opub/mlr/cwc/bls-introduces-new-employer-costs-for-employee-compensation-data-for-private-industry-workers-in-15-metropolitan-areas.pdf](http://www.bls.gov/opub/mlr/cwc/bls-introduces-new-employer-costs-for-employee-compensation-data-for-private-industry-workers-in-15-metropolitan-areas.pdf).

Supplemental tables with occupational, establishment size, and bargaining status series by industry group are available at [www.bls.gov/ncs/ect/sp/ecsuhst.pdf](http://www.bls.gov/ncs/ect/sp/ecsuhst.pdf) and [www.bls.gov/ncs/ect/sp/ecsuptc37.pdf](http://www.bls.gov/ncs/ect/sp/ecsuptc37.pdf).

Relative standard errors for all cost estimates in the most recent news release and supplementary tables are available at [www.bls.gov/ncs/ect/sp/ececrse.pdf](http://www.bls.gov/ncs/ect/sp/ececrse.pdf) and [www.bls.gov/ncs/ect/sp/ecsprse.pdf](http://www.bls.gov/ncs/ect/sp/ecsprse.pdf).

Historical ECEC data are available in three listings, all available at [www.bls.gov/ect/#tables](http://www.bls.gov/ect/#tables). The first historical listing covers data for the March reference periods from 1986 to 2001. These data use the Standard Industrial Classification (SIC) and Census of Population occupational classification systems. A second listing contains data for the March, June, September, and December reference periods from March 2002 to December 2003. These data are also based on the SIC and Census of Population occupational classification systems. The most recent listing includes data for March 2004 to the current reference period. These are based on the North American Industry Classification System (NAICS) and Standard Occupational Classification (SOC) systems.

Information in this release will be made available to sensory impaired individuals upon request—Telephone: (202) 691-5200; Federal Relay Service: (800) 877-8339.

BLS news releases, including the ECEC, are available through an e-mail subscription service at: [www.bls.gov/bls/list.htm](http://www.bls.gov/bls/list.htm).

## TECHNICAL NOTE

Employer Costs for Employee Compensation (ECEC) measures the average cost to employers for wages and salaries and benefits per employee hour worked. ECEC includes the civilian economy, which includes data from both private industry and state and local government. Excluded from private industry are the self-employed and farm and private household workers. Federal government workers are excluded from the public sector. The private industry series and the state and local government series provide data for the two sectors separately.

### Sample size

The ECEC cost levels for this quarter were collected from a probability sample of approximately 29,200 occupations selected from a sample of about 6,900 establishments in private industry and approximately 8,800 occupations from a sample of about 1,500 establishments in state and local government.

### Comparing ECEC and Employment Cost Index (ECI) data

Current employment weights are used to calculate ECEC cost levels. The weights are derived from the Quarterly Census of Employment and Wages (QCEW) and the Current Employment Statistics (CES). The ECI, which measures the change in employer costs for employee compensation, is calculated with fixed 2012 employment counts to prevent employment shifts among occupations and industries from influencing the changes. Therefore, changes over time in the ECEC will likely differ from those in the ECI. For additional information, see [www.bls.gov/opub/mlr/cwc/explaining-the-differential-growth-rates-of-the-eci-and-ecec.pdf](http://www.bls.gov/opub/mlr/cwc/explaining-the-differential-growth-rates-of-the-eci-and-ecec.pdf).

### Comparing private and public sector data

Compensation cost levels in state and local government should not be directly compared with levels in private industry. Differences between these sectors stem from factors such as variation in work activities and occupational structures. Manufacturing and sales, for example, make up a large part of private industry work activities but are rare in state and local government. Professional and administrative support occupations (including teachers) account for two-thirds of the state and local government workforce, compared with one-half of private industry.

### ECEC quarterly publication focus

ECEC news releases are published quarterly, providing civilian, private industry, and state and local government cost per hour estimates as well as additional detail on a specific compensation cost topic of interest. This quarter focuses on supplemental pay benefit costs in private industry. Topics of news releases for the upcoming reference periods are as follows:

- March 2016—Health benefit costs in private industry
- June 2016—Retirement and savings costs in private industry

### ECEC detailed information and measures

For detailed information on the Employer Costs for Employee Compensation, see Chapter 8, National Compensation Measures of the *BLS Handbook of Methods* at [www.bls.gov/opub/hom/pdf/homch8.pdf](http://www.bls.gov/opub/hom/pdf/homch8.pdf).



**Table 1. Employer costs per hour worked for employee compensation and costs as a percent of total compensation: Civilian workers, by major occupational and industry group, December 2015**

Compensation component	Occupational group							
	All workers <sup>1</sup>		Management, professional, and related		Sales and office		Service	
	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent
Total compensation .....	\$33.58	100.0	\$55.47	100.0	\$24.29	100.0	\$17.53	100.0
Wages and salaries .....	23.06	68.7	38.01	68.5	17.12	70.5	12.45	71.0
Total benefits .....	10.52	31.3	17.46	31.5	7.17	29.5	5.08	29.0
Paid leave .....	2.33	6.9	4.38	7.9	1.60	6.6	0.91	5.2
Vacation .....	1.14	3.4	2.12	3.8	0.80	3.3	0.43	2.5
Holiday .....	0.70	2.1	1.27	2.3	0.49	2.0	0.28	1.6
Sick .....	0.34	1.0	0.70	1.3	0.21	0.9	0.15	0.8
Personal .....	0.14	0.4	0.28	0.5	0.10	0.4	0.05	0.3
Supplemental pay .....	0.96	2.9	1.75	3.2	0.55	2.3	0.30	1.7
Overtime and premium <sup>4</sup> .....	0.25	0.8	0.17	0.3	0.15	0.6	0.15	0.8
Shift differentials .....	0.06	0.2	0.08	0.1	0.02	0.1	0.05	0.3
Nonproduction bonuses .....	0.65	1.9	1.50	2.7	0.38	1.6	0.10	0.5
Insurance .....	2.94	8.8	4.46	8.0	2.30	9.5	1.41	8.0
Life .....	0.04	0.1	0.08	0.1	0.03	0.1	0.02	0.1
Health .....	2.79	8.3	4.22	7.6	2.20	9.1	1.37	7.8
Short-term disability .....	0.05	0.2	0.09	0.2	0.04	0.2	0.02	0.1
Long-term disability .....	0.05	0.1	0.08	0.1	0.03	0.1	( <sup>5</sup> )	( <sup>6</sup> )
Retirement and savings .....	1.75	5.2	3.33	6.0	0.86	3.5	0.79	4.5
Defined benefit .....	1.09	3.3	2.05	3.7	0.42	1.7	0.63	3.6
Defined contribution .....	0.66	2.0	1.28	2.3	0.44	1.8	0.16	0.9
Legally required benefits .....	2.55	7.6	3.53	6.4	1.86	7.7	1.67	9.5
Social Security and Medicare .....	1.86	5.5	2.95	5.3	1.42	5.8	1.04	5.9
Social Security <sup>7</sup> .....	1.48	4.4	2.32	4.2	1.14	4.7	0.83	4.7
Medicare .....	0.38	1.1	0.63	1.1	0.28	1.1	0.21	1.2
Federal unemployment insurance .....	0.04	0.1	0.03	( <sup>6</sup> )	0.04	0.2	0.04	0.2
State unemployment insurance .....	0.18	0.5	0.17	0.3	0.17	0.7	0.17	1.0
Workers' compensation .....	0.47	1.4	0.37	0.7	0.23	1.0	0.42	2.4

See footnotes at end of table.

**Table 1. Employer costs per hour worked for employee compensation and costs as a percent of total compensation: Civilian workers, by major occupational and industry group, December 2015 — Continued**

Compensation component	Occupational group				Industry group			
	Natural resources, construction, and maintenance		Production, transportation, and material moving		Goods-producing <sup>2</sup>		Service-providing <sup>3</sup>	
	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent
Total compensation .....	\$34.35	100.0	\$27.08	100.0	\$38.21	100.0	\$32.79	100.0
Wages and salaries .....	22.93	66.7	17.74	65.5	25.29	66.2	22.67	69.2
Total benefits .....	11.42	33.3	9.33	34.5	12.92	33.8	10.11	30.8
Paid leave .....	1.87	5.5	1.62	6.0	2.49	6.5	2.30	7.0
Vacation .....	0.95	2.8	0.82	3.0	1.29	3.4	1.12	3.4
Holiday .....	0.61	1.8	0.54	2.0	0.86	2.3	0.67	2.1
Sick .....	0.21	0.6	0.20	0.7	0.24	0.6	0.36	1.1
Personal .....	0.10	0.3	0.07	0.2	0.10	0.3	0.15	0.5
Supplemental pay .....	1.00	2.9	0.96	3.6	1.48	3.9	0.87	2.7
Overtime and premium <sup>4</sup> .....	0.68	2.0	0.54	2.0	0.56	1.5	0.20	0.6
Shift differentials .....	0.05	0.1	0.08	0.3	0.08	0.2	0.05	0.2
Nonproduction bonuses .....	0.28	0.8	0.35	1.3	0.84	2.2	0.62	1.9
Insurance .....	3.19	9.3	2.96	10.9	3.56	9.3	2.83	8.6
Life .....	0.04	0.1	0.04	0.1	0.06	0.2	0.04	0.1
Health .....	3.03	8.8	2.79	10.3	3.36	8.8	2.70	8.2
Short-term disability .....	0.09	0.2	0.06	0.2	0.08	0.2	0.05	0.2
Long-term disability .....	0.04	0.1	0.07	0.3	0.06	0.2	0.04	0.1
Retirement and savings .....	2.05	6.0	1.23	4.5	2.14	5.6	1.68	5.1
Defined benefit .....	1.48	4.3	0.73	2.7	1.24	3.3	1.07	3.3
Defined contribution .....	0.58	1.7	0.50	1.8	0.90	2.4	0.61	1.9
Legally required benefits .....	3.30	9.6	2.56	9.4	3.24	8.5	2.43	7.4
Social Security and Medicare .....	1.93	5.6	1.51	5.6	2.14	5.6	1.81	5.5
Social Security <sup>7</sup> .....	1.56	4.5	1.21	4.5	1.72	4.5	1.44	4.4
Medicare .....	0.37	1.1	0.29	1.1	0.42	1.1	0.37	1.1
Federal unemployment insurance .....	0.03	0.1	0.04	0.1	0.04	0.1	0.04	0.1
State unemployment insurance .....	0.26	0.7	0.20	0.7	0.25	0.7	0.17	0.5
Workers' compensation .....	1.08	3.1	0.81	3.0	0.82	2.1	0.41	1.3

<sup>1</sup> Includes workers in the private nonfarm economy excluding households and the public sector excluding the Federal government.

<sup>2</sup> Includes mining, construction, and manufacturing. The agriculture, forestry, farming, and hunting sector is excluded.

<sup>3</sup> Includes utilities; wholesale trade; retail trade; transportation and warehousing; information; finance and insurance; real estate and rental and leasing; professional and technical services; management of companies and enterprises; administrative and waste services; educational services; health care and social assistance; arts, entertainment and recreation; accommodation and food services; other services, except public administration; and public administration.

<sup>4</sup> Includes premium pay (such as overtime, weekends, and holidays) for work in addition to the regular work schedule.

<sup>5</sup> Cost per hour worked is \$0.01 or less.

<sup>6</sup> Less than .05 percent.

<sup>7</sup> Social Security refers to the Old-Age, Survivors, and Disability Insurance (OASDI) program.

Note: The sum of individual items may not equal totals due to rounding.

57%

\$6,251

THE KAISER FAMILY FOUNDATION  
- AND -  
HEALTH RESEARCH &  
EDUCATIONAL TRUST

Employer  
Health  
Benefits

2015

ANNUAL SURVEY

\$17,545

2015



-and-



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## **NORC AT THE UNIVERSITY OF CHICAGO**

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Filling the need for trusted information on national health issues, the **Kaiser Family Foundation** is a nonprofit organization based in Menlo Park, California.

The **Health Research & Educational Trust** is a private, not-for-profit organization involved in research, education, and demonstration programs addressing health management and policy issues. Founded in 1944, HRET, an affiliate of the American Hospital Association, collaborates with health care, government, academic, business, and community organizations across the United States to conduct research and disseminate findings that help shape the future of health care.

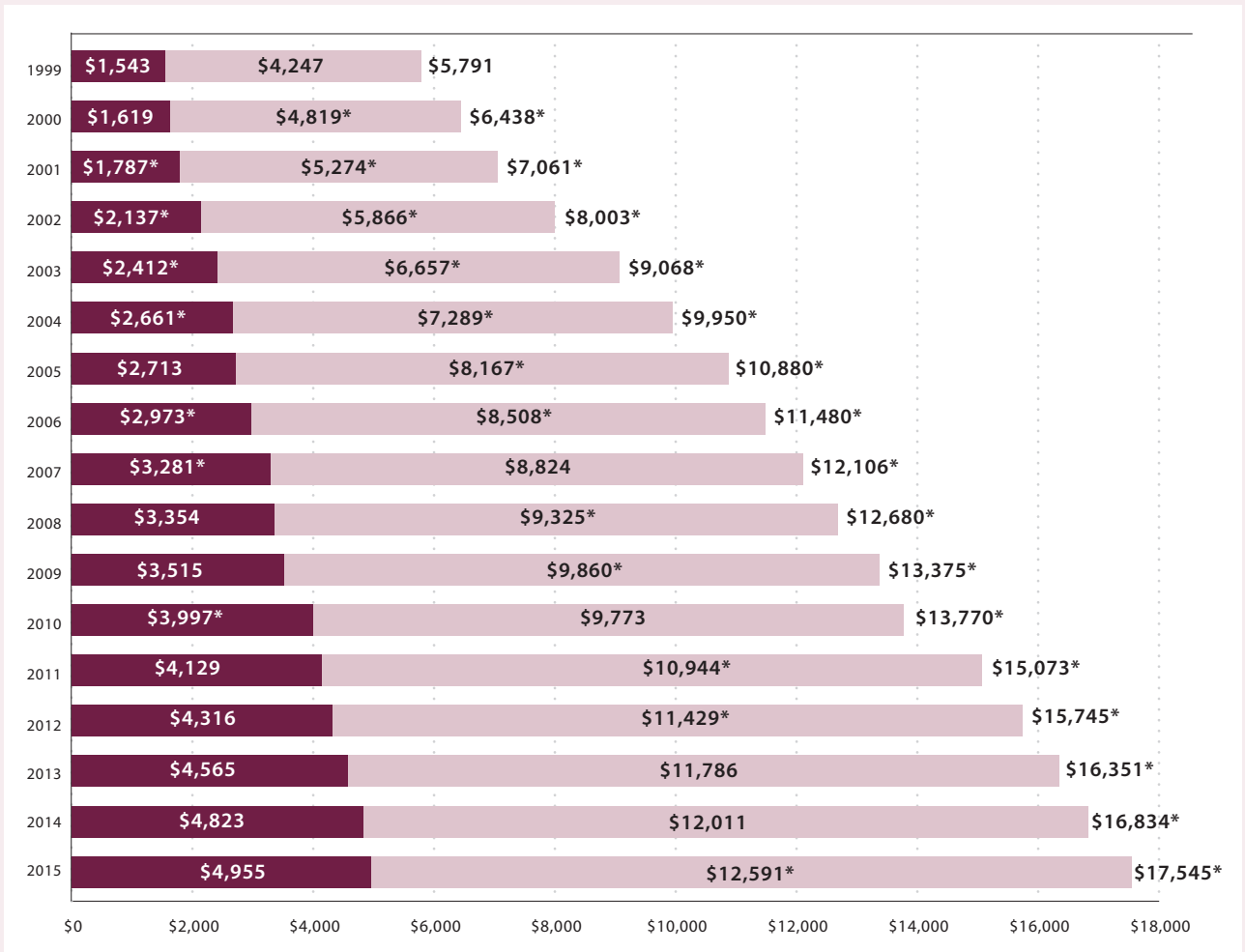
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EXHIBIT 6.4

Average Annual Worker and Employer Contributions to Premiums and Total Premiums for Family Coverage, 1999–2015



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2015.

\* Estimate is statistically different from estimate for the previous year shown (p<.05).

WORKER CONTRIBUTION  
 EMPLOYER CONTRIBUTION



Search State Health Facts Data

# Average Family Premium per Enrolled Employee For Employer-Based Health Insurance

change indicator

TABLE MAP

CHOOSE A CATEGORY

Download Raw Data Notes Save Image

SUMMARY

Timeframe: 2011 Data View: Currency Locations: United States, States

## Average Family Premium per Enrolled Employee For Employer-Based Health Insurance

View Table in New Window

Location	Employee Contribution	Employer Contribution	Total
<b>United States</b>	<b>\$3,962</b>	<b>\$11,060</b>	<b>\$15,022</b>
Alabama	\$3,560	\$9,380	\$12,940
Alaska	\$4,244	\$11,830	\$16,074
Arizona	\$4,767	\$10,087	\$14,854
Arkansas	\$3,623	\$8,851	\$12,474
California	\$3,970	\$11,867	\$15,837
Colorado	\$4,646	\$10,204	\$14,850
Connecticut	\$3,801	\$12,464	\$16,265
Delaware	\$4,378	\$11,637	\$16,015
District of Columbia	\$4,328	\$12,278	\$16,606
Florida	\$4,562	\$10,170	\$14,732
Georgia	\$4,239	\$9,724	\$13,963
Hawaii	\$3,273	\$10,465	\$13,738
<b>Idaho</b>	\$3,996	<b>\$9,215</b>	\$13,211
Illinois	\$3,809	\$11,358	\$15,167
Indiana	\$3,257	\$11,456	\$14,713
Iowa	\$3,597	\$9,433	\$13,030
Kansas	\$3,526	\$10,933	\$14,459
Kentucky	\$3,610	\$11,807	\$15,417
Louisiana	\$4,416	\$9,156	\$13,572
Maine	\$4,534	\$11,051	\$15,585
Maryland	\$4,364	\$10,951	\$15,315
Massachusetts	\$4,340	\$12,613	\$16,953
Michigan	\$3,470	\$10,988	\$14,458
Minnesota	\$4,077	\$11,460	\$15,537

MISSISSIPPI	\$4,646	\$8,774	\$13,420
Mississippi	\$4,646	\$8,774	\$13,420
Missouri	\$4,054	\$9,834	\$13,888
Montana	\$3,710	\$10,804	\$14,514
Nebraska	\$3,947	\$9,829	\$13,776
Nevada	\$4,216	\$9,417	\$13,633
New Hampshire	\$4,205	\$12,697	\$16,902
New Jersey	\$3,417	\$12,172	\$15,589
New Mexico	\$4,724	\$10,602	\$15,326
New York	\$3,824	\$12,748	\$16,572
North Carolina	\$4,584	\$9,720	\$14,304
North Dakota	\$3,858	\$9,603	\$13,461
Ohio	\$3,296	\$11,031	\$14,327
Oklahoma	\$4,446	\$9,460	\$13,906
Oregon	\$3,685	\$10,598	\$14,283
Pennsylvania	\$3,709	\$11,387	\$15,096
Rhode Island	\$3,492	\$11,781	\$15,273
South Carolina	\$4,736	\$10,516	\$15,252
South Dakota	\$4,130	\$10,380	\$14,510
Tennessee	\$3,981	\$9,208	\$13,189
Texas	\$4,318	\$10,585	\$14,903
Utah	\$3,549	\$9,906	\$13,455
Vermont	\$4,255	\$12,018	\$16,273
Virginia	\$4,533	\$10,289	\$14,822
Washington	\$3,451	\$11,108	\$14,559
West Virginia	\$3,296	\$12,398	\$15,694
Wisconsin	\$3,308	\$12,197	\$15,505
Wyoming	\$3,833	\$10,946	\$14,779

## NOTES

### Notes

Figures may not sum exactly due to rounding.

### Sources

Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey (MEPS) -Insurance Component. Tables II.D.1, II.D.2, II.D.3 available at: [Medical Expenditure Panel survey \(MEPS\)](#), accessed July 23, 2012.

Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

### Definitions

**MEPS:** The Medical Expenditure Panel Survey IC is an annual survey of establishments that collects information about employer-sponsored health insurance offerings in the United States.

NEW & UPDATED

› Updated | June 14, 2013

Status of State Action on the

## Average Single Premium per Enrolled Employee For Employer-Based Health Insurance

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Location	Employee Contribution	Employer Contribution	Total
<b>United States</b>	<b>\$1,234</b>	<b>\$4,598</b>	<b>\$5,832</b>
Alabama	\$1,362	\$4,164	\$5,526
Alaska	\$1,286	\$5,813	\$7,099
Arizona	\$1,096	\$4,260	\$5,356
Arkansas	\$958	\$3,888	\$4,846
California	\$1,129	\$4,712	\$5,841
Colorado	\$1,244	\$4,604	\$5,848
Connecticut	\$1,305	\$4,918	\$6,223
Delaware	\$1,237	\$4,908	\$6,145
District of Columbia	\$1,197	\$4,900	\$6,097
Florida	\$1,394	\$4,373	\$5,767
Georgia	\$1,203	\$4,367	\$5,570
Hawaii	\$460	\$4,856	\$5,316
Idaho	\$1,039	\$3,939	\$4,978
Illinois	\$1,306	\$4,820	\$6,126
Indiana	\$1,347	\$4,694	\$6,041
Iowa	\$1,353	\$4,204	\$5,557
Kansas	\$1,072	\$4,293	\$5,365
Kentucky	\$1,314	\$4,600	\$5,914
Louisiana	\$1,302	\$4,398	\$5,700
Maine	\$1,176	\$4,727	\$5,903
Maryland	\$1,422	\$4,637	\$6,059
Massachusetts	\$1,588	\$4,760	\$6,348
Michigan	\$1,315	\$4,295	\$5,610
Minnesota	\$1,217	\$4,615	\$5,832
Mississippi	\$1,154	\$4,289	\$5,443
Missouri	\$1,243	\$4,274	\$5,517
Montana	\$1,024	\$4,852	\$5,876
Nebraska	\$1,322	\$4,235	\$5,557
Nevada	\$1,204	\$4,222	\$5,426
New Hampshire	\$1,481	\$4,855	\$6,336
New Jersey	\$1,293	\$5,154	\$6,447
New Mexico	\$1,354	\$4,371	\$5,725
New York	\$1,223	\$5,084	\$6,307
North Carolina	\$1,151	\$4,442	\$5,593
North Dakota	\$1,136	\$4,385	\$5,521
Ohio	\$1,260	\$4,670	\$5,930
Oklahoma	\$1,154	\$4,495	\$5,649
Oregon	\$914	\$4,793	\$5,707
Pennsylvania	\$1,141	\$4,747	\$5,888
Rhode Island	\$1,459	\$4,697	\$6,156
South Carolina	\$1,332	\$4,518	\$5,850
South Dakota	\$1,213	\$4,646	\$5,859
Tennessee	\$1,409	\$3,901	\$5,310
Texas	\$1,211	\$4,529	\$5,740
Utah	\$1,297	\$4,241	\$5,538
Vermont	\$1,281	\$4,899	\$6,180
Virginia	\$1,296	\$4,126	\$5,422
Washington	\$937	\$4,973	\$5,910
West Virginia	\$1,297	\$4,852	\$6,149
Wisconsin	\$1,257	\$4,611	\$5,868
Wyoming	\$1,139	\$4,701	\$5,840



## Average Family Premium per Enrolled Employee For Employer-Base Health Insurance

Location	Employee Contribution	Employer Contribution	Total
<b>United States</b>	<b>\$4,518</b>	<b>\$12,137</b>	<b>\$16,655</b>
Alabama	\$4,278	\$10,074	\$14,352
Alaska	\$4,229	\$15,484	\$19,713
Arizona	\$4,741	\$10,794	\$15,535
Arkansas	\$3,609	\$10,534	\$14,143
California	\$4,955	\$12,489	\$17,444
Colorado	\$4,502	\$11,430	\$15,932
Connecticut	\$4,027	\$14,096	\$18,123
Delaware	\$4,209	\$13,305	\$17,514
District of Columbia	\$4,324	\$12,715	\$17,039
Florida	\$5,215	\$10,700	\$15,915
Georgia	\$4,448	\$11,761	\$16,209
Hawaii	\$3,227	\$11,621	\$14,848
Idaho	\$4,447	\$10,282	\$14,729
Illinois	\$4,750	\$12,443	\$17,193
Indiana	\$4,476	\$12,747	\$17,223
Iowa	\$4,227	\$11,672	\$15,899
Kansas	\$4,109	\$11,543	\$15,652
Kentucky	\$4,259	\$12,452	\$16,711
Louisiana	\$5,054	\$10,874	\$15,928
Maine	\$4,094	\$12,420	\$16,514
Maryland	\$5,221	\$12,011	\$17,232
Massachusetts	\$4,834	\$12,868	\$17,702
Michigan	\$3,858	\$11,750	\$15,608
Minnesota	\$4,170	\$12,191	\$16,361
Mississippi	\$4,678	\$10,414	\$15,092
Missouri	\$3,872	\$11,621	\$15,493
Montana	\$4,280	\$10,725	\$15,005
Nebraska	\$4,385	\$11,754	\$16,139
Nevada	\$4,212	\$11,940	\$16,152
New Hampshire	\$4,899	\$13,227	\$18,126
New Jersey	\$4,310	\$14,833	\$19,143
New Mexico	\$4,555	\$11,211	\$15,766
New York	\$4,159	\$13,237	\$17,396
North Carolina	\$4,647	\$11,563	\$16,210
North Dakota	\$3,985	\$11,461	\$15,446
Ohio	\$3,572	\$12,402	\$15,974
Oklahoma	\$4,609	\$11,671	\$16,280
Oregon	\$4,555	\$11,775	\$16,330
Pennsylvania	\$3,598	\$12,730	\$16,328
Rhode Island	\$4,681	\$11,738	\$16,419
South Carolina	\$4,110	\$11,934	\$16,044
South Dakota	\$4,730	\$11,622	\$16,352
Tennessee	\$5,255	\$10,746	\$16,001
Texas	\$5,344	\$11,623	\$16,967
Utah	\$4,642	\$11,321	\$15,963
Vermont	\$4,216	\$12,443	\$16,659
Virginia	\$5,289	\$11,312	\$16,601
Washington	\$4,505	\$12,940	\$17,445
West Virginia	\$4,219	\$13,214	\$17,433
Wisconsin	\$3,791	\$13,418	\$17,209
Wyoming	\$4,276	\$12,023	\$16,299

## Average Employee-Plus-One Premium per Enrolled Employee For Er Based Health Insurance

Location	Employee Contribution	Employer Contribution	Total
<b>United States</b>	<b>\$3,097</b>	<b>\$8,406</b>	<b>\$11,503</b>
Alabama	\$2,957	\$7,821	\$10,778
Alaska	\$3,148	\$11,252	\$14,400
Arizona	\$2,884	\$8,094	\$10,978
Arkansas	\$2,550	\$6,221	\$8,771
California	\$3,457	\$8,251	\$11,708
Colorado	\$3,079	\$8,656	\$11,735
Connecticut	\$2,592	\$10,218	\$12,810
Delaware	\$2,828	\$9,030	\$11,858
District of Columbia	\$2,783	\$8,843	\$11,626
Florida	\$3,575	\$7,790	\$11,365
Georgia	\$2,883	\$7,686	\$10,569
Hawaii	\$2,601	\$7,938	\$10,539
Idaho	\$2,649	\$7,035	\$9,684
Illinois	\$3,794	\$8,758	\$12,552
Indiana	\$2,938	\$9,209	\$12,147
Iowa	\$2,776	\$7,752	\$10,528
Kansas	\$2,975	\$7,864	\$10,839
Kentucky	\$2,531	\$9,049	\$11,580
Louisiana	\$3,181	\$8,113	\$11,294
Maine	\$3,163	\$8,347	\$11,510
Maryland	\$3,727	\$8,354	\$12,081
Massachusetts	\$3,368	\$9,473	\$12,841
Michigan	\$2,631	\$8,098	\$10,729
Minnesota	\$2,689	\$8,926	\$11,615
Mississippi	\$3,445	\$7,248	\$10,693
Missouri	\$2,949	\$7,879	\$10,828
Montana	\$3,060	\$7,940	\$11,000
Nebraska	\$2,854	\$8,332	\$11,186
Nevada	\$2,924	\$7,948	\$10,872
New Hampshire	\$3,341	\$9,474	\$12,815
New Jersey	\$2,932	\$9,826	\$12,758
New Mexico	\$3,563	\$7,471	\$11,034
New York	\$2,788	\$9,605	\$12,393
North Carolina	\$3,020	\$7,966	\$10,986
North Dakota	\$2,875	\$8,083	\$10,958
Ohio	\$2,608	\$8,524	\$11,132
Oklahoma	\$2,878	\$8,245	\$11,123
Oregon	\$2,922	\$7,733	\$10,655
Pennsylvania	\$2,791	\$8,852	\$11,643
Rhode Island	\$3,255	\$8,925	\$12,180
South Carolina	\$3,109	\$7,792	\$10,901
South Dakota	\$4,123	\$8,147	\$12,270
Tennessee	\$3,606	\$6,856	\$10,462
Texas	\$3,449	\$7,903	\$11,352
Utah	\$2,925	\$8,228	\$11,153
Vermont	\$3,205	\$8,425	\$11,630
Virginia	\$3,202	\$7,609	\$10,811
Washington	\$2,995	\$8,424	\$11,419
West Virginia	\$2,905	\$9,486	\$12,391
Wisconsin	\$2,456	\$9,838	\$12,294
Wyoming	\$3,590	\$8,890	\$12,480