



California
Health Care
Foundation

California Employer Health Benefits

Part of CHCF's California Employer Health Benefits — Almanac Collection available at www.chcf.org.

CALIFORNIA HEALTH CARE ALMANAC QUICK REFERENCE GUIDE

August 2019

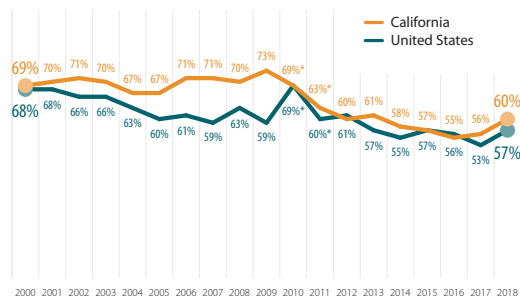
Reference Points, 2018	CA	US
Eligible workers	80%	79%
Take-up rate	78%	76%
Covered workers.	62%	60%

Average Annual Premiums, 2018		
BY PLAN TYPE	SINGLE	FAMILY
All plans	\$8,712	\$20,843
HMO	\$8,648	\$18,696
PPO	\$9,508	\$23,239
HDHP/SO	\$7,564	\$19,454

Average Increase in Annual Premiums, 2018	
BY PLAN TYPE	
All plans	4.5%
HMO	3.6%
PPO	4.6%
POS	4.1%
HDHP/SO	7.2%

Employers Offering Coverage

CA VS. US, 2000–18



*Estimates are statistically different from the previous year shown.

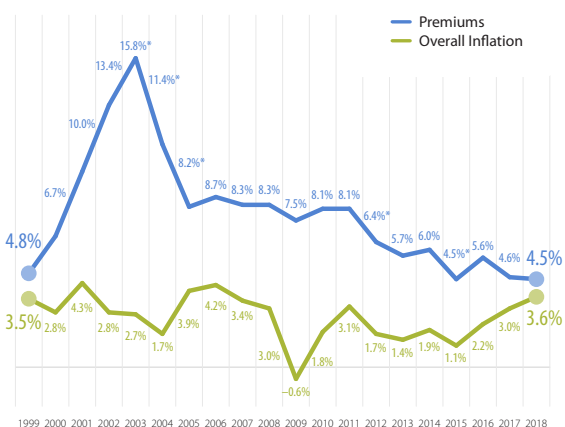
Notes: POS means point-of-service plan. HDHP/SO means high-deductible plan with savings option. HDHPs have a deductible of at least \$1,000 for single coverage and at least \$2,000 for family coverage. Since HMOs typically provide very comprehensive coverage, not having a limit on out-of-pocket expenditures does not expose enrollees to the same financial risk as it could in other plan types.

Sources: California Employer Health Benefits Survey (2007–18), CHCF/NORC; California Employer Health Benefits Survey (2005–06), CHCF/HSC; California Employer Health Benefits Survey (2004), CHCF/HRET; California Employer Health Benefits Survey (2000–03), KFF/HRET; author analysis of Survey of Employer-Sponsored Health Benefits public use file (2000–17), KFF/HRET; author analysis of Survey of Employer-Sponsored Health Benefits public use file (2018), KFF.

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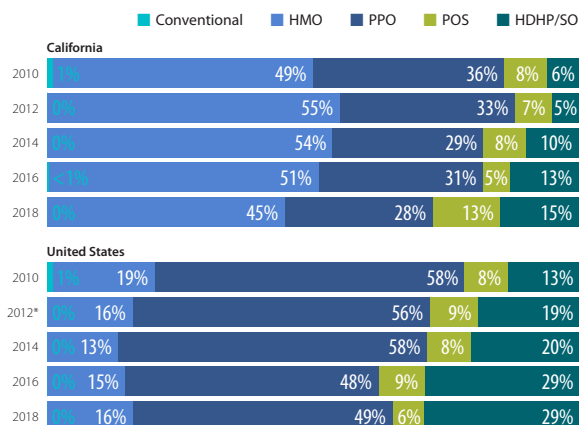
Premium Increases Compared to Inflation

FAMILY COVERAGE, 1999–18



Health Plan Enrollment of Covered Workers

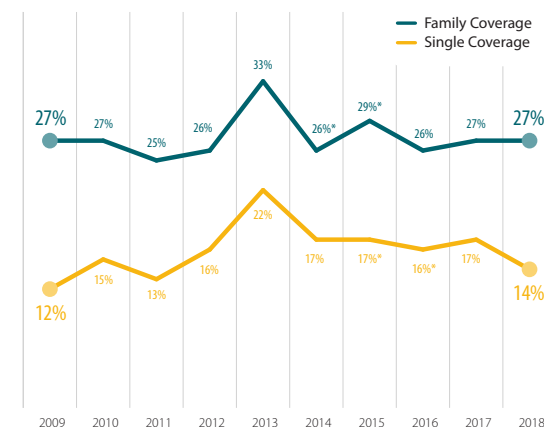
BY PLAN TYPE, CA VS. US, 2010–18, SELECTED YEARS



Note: Segments may not sum to the total due to rounding.

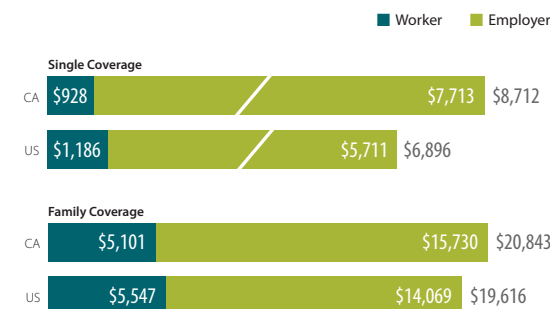
Worker Share of Premium

BY COVERAGE TYPE, 2009–18



Worker and Employer Premium Contributions

ANNUAL, BY COVERAGE TYPE, CA VS. US, 2018



Note: Segments may not sum to the total due to limited missing premium data (CA) or rounding (US).

Employers Offering Coverage

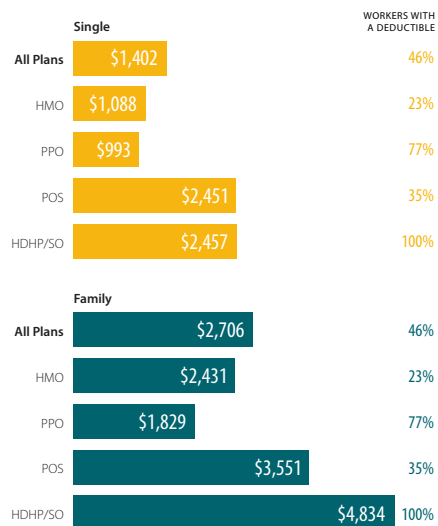
BY FIRM CHARACTERISTICS, 2018

All firms	60%
Many lower-wage workers . . .	32%
Fewer lower-wage workers . . .	62%
Many part-time workers	31%
Fewer part-time workers. . . .	70%
3–9 workers.	48%
10–49 workers	72%
50–199 workers	93%
200–999 workers	99%
1,000+ workers.	99%

Note: *Lower-wage* is defined as workers earning \$23,000 or less per year, *many* is 35% or more, and *fewer* is less than 35%.

Average Annual Deductible

BY COVERAGE TYPE AND PLAN, 2018



*Estimate is statistically different from previous year shown.

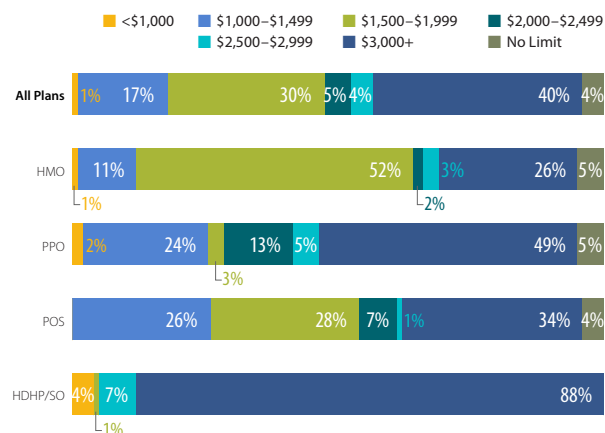
Notes: *POS* means point-of-service plan. *HDHP/SO* means high-deductible plan with savings option. HDHPs have a deductible of at least \$1,000 for single coverage and at least \$2,000 for family coverage. Since HMOs typically provide very comprehensive coverage, not having a limit on out-of-pocket expenditures does not expose enrollees to the same financial risk as it could in other plan types. *Preferred drugs* are listed in a plan's formulary. *Nonpreferred drugs* are not listed in the formulary. Segments may not add to 100% due to rounding.

Sources: California Employer Health Benefits Survey (2010–18), CHCF/NORC; author analysis of Survey of Employer-Sponsored Health Benefits public use file (2018), KFF/HRET.

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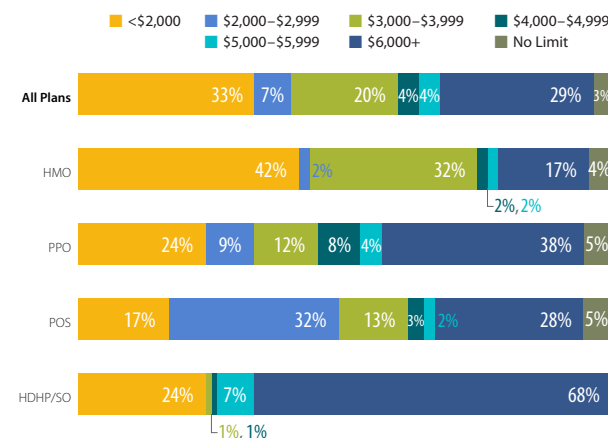
Annual Out-of-Pocket Limits, Single Coverage

BY PLAN TYPE, 2018



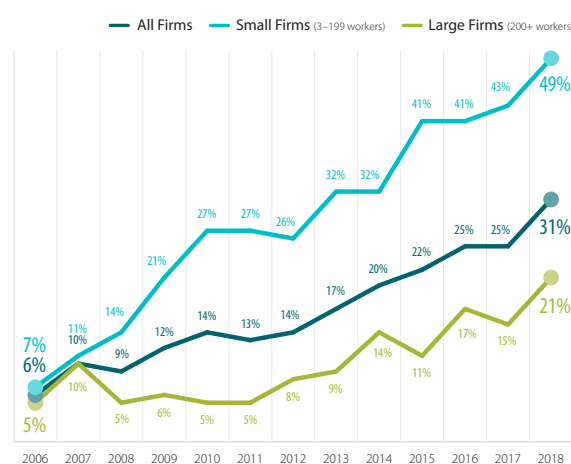
Annual Out-of-Pocket Limits, Family Coverage

BY PLAN TYPE, 2018



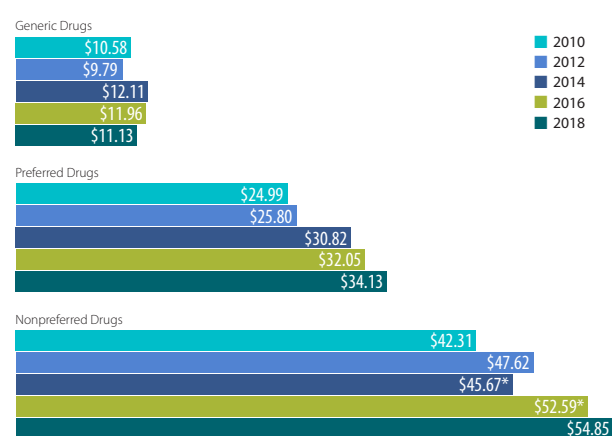
Workers with a Large Deductible (\$1,000+)

SINGLE COVERAGE, BY FIRM SIZE, 2006–18



Average Prescription Copayments

BY DRUG TYPE, 2010–18, SELECTED YEARS



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