

EMPLOYER HEALTH BENEFITS  
2023 ANNUAL SURVEY

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Technical  
Supplement:  
Standard  
Error Tables  
for Selected  
Estimates

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## 2023 EHBS Technical Supplement

For data notes, please reference the main text of the Employer Health Benefits Survey  
Source: KFF Employer Health Benefits Survey, 2023

Figure S.1: Estimates and Standard Errors for Premiums for Covered Workers, by Plan Type and Firm Size, 2023

	Single Coverage		Family Coverage	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
<b>HMO</b>				
HMO All Small Firms (3-199 Workers)	8,284.59	320.83	22,968.14	859.69
HMO All Large Firms (200 or More Workers)	8,181.10	197.03	23,963.87	540.06
HMO All Firms	8,202.80	170.62	23,757.95	468.92
<b>PPO</b>				
PPO All Small Firms (3-199 Workers)	9,118.98	221.80	24,841.63	704.72
PPO All Large Firms (200 or More Workers)	8,825.67	123.20	25,372.14	366.95
PPO All Firms	8,906.09	108.69	25,228.05	328.00
<b>POS</b>				
POS All Small Firms (3-199 Workers)	8,315.96	261.82	21,149.11	613.83
POS All Large Firms (200 or More Workers)	8,492.93	361.29	24,824.96	883.36
POS All Firms	8,396.03	217.20	22,854.41	537.36
<b>HDHP/SO</b>				
HDHP/SO All Small Firms (3-199 Workers)	8,450.45	411.82	23,481.23	1,220.46
HDHP/SO All Large Firms (200 or More Workers)	7,535.82	144.69	21,989.53	593.16
HDHP/SO All Firms	7,753.27	149.09	22,343.57	535.56
<b>ALL PLANS</b>				
All Small Firms (3-199 Workers)	8,721.92	157.32	23,620.71	476.86
All Large Firms (200 or More Workers)	8,320.95	91.06	24,103.66	279.08
All Firms	8,434.94	79.80	23,968.06	241.31

Figure S.2: Estimates and Standard Errors for Worker Contributions for Covered Workers, by Plan Type and Firm Size, 2023

	Single Coverage		Family Coverage	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
<b>HMO</b>				
HMO All Small Firms (3-199 Workers)	1,640.59	312.23	9,446.92	840.37
HMO All Large Firms (200 or More Workers)	1,361.75	259.49	6,560.81	948.17
HMO All Firms	1,420.23	213.79	7,157.67	765.65
<b>PPO</b>				
PPO All Small Firms (3-199 Workers)	1,389.90	92.52	8,940.13	489.05
PPO All Large Firms (200 or More Workers)	1,551.29	91.04	6,424.22	293.06
PPO All Firms	1,507.04	70.21	7,107.56	261.57
<b>POS</b>				
POS All Small Firms (3-199 Workers)	1,345.77	135.46	7,470.79	572.84
POS All Large Firms (200 or More Workers)	1,589.52	140.65	6,321.58	566.32
POS All Firms	1,456.06	97.61	6,937.65	416.14
<b>HDHP/SO</b>				
HDHP/SO All Small Firms (3-199 Workers)	1,260.78	101.45	7,437.03	427.17
HDHP/SO All Large Firms (200 or More Workers)	1,171.30	61.63	4,638.12	200.98
HDHP/SO All Firms	1,192.58	52.28	5,302.41	191.84
<b>ALL PLANS</b>				
All Small Firms (3-199 Workers)	1,372.89	65.14	8,334.13	297.37
All Large Firms (200 or More Workers)	1,411.95	62.37	5,888.87	222.48
All Firms	1,400.84	48.29	6,575.43	186.68

Figure S.3: Offer Rate Estimates and Standard Errors, by Firm Size, 2023

	Estimate (%)	Standard Error
<b>FIRM SIZE</b>		
3-9 Workers	38.60	2.32
10-24 Workers	67.41	2.02
25-49 Workers	77.74	1.88
50-199 Workers	92.23	1.12
200-999 Workers	97.82	0.44
1,000-4,999 Workers	99.65	0.18
5,000 or More Workers	100.00	0.00
All Small Firms (3-199 Workers)	52.57	1.50
All Large Firms (200 or More Workers)	98.19	0.36
ALL FIRMS	53.38	1.48

Figure S.4: Eligibility Rate Among Workers in Firms Offering Coverage, Estimates and Standard Errors, by Firm Size, 2023

	Estimate (%)	Standard Error
<b>FIRM SIZE</b>		
All Small Firms (3-199 Workers)	82.14	0.98
All Large Firms (200 or More Workers)	77.87	2.13
ALL FIRMS	79.13	1.55

Figure S.5: Coverage Rate Among Both Workers in Firms Offering and Not Offering Coverage, Estimates and Standard Errors, by Firm Size, 2023

	Estimate (%)	Standard Error
<b>FIRM SIZE</b>		
All Small Firms (3-199 Workers)	43.04	1.09
All Large Firms (200 or More Workers)	59.31	2.25
ALL FIRMS	53.46	1.42

Figure S.6: Take-Up Rate Among Workers in Firms Offering Coverage, Estimates and Standard Errors, by Firm Size, 2023

	Estimate (%)	Standard Error
<b>FIRM SIZE</b>		
All Small Firms (3-199 Workers)	70.62	0.99
All Large Firms (200 or More Workers)	76.46	1.44
ALL FIRMS	74.67	1.04

Figure S.7: Coverage Rate Among Workers in Firms Offering Coverage, Estimates and Standard Errors, by Firm Size and Industry, 2023

	Estimate (%)	Standard Error
<b>FIRM SIZE</b>		
3-9 Workers	58.58	4.02
10-24 Workers	60.60	2.29
25-49 Workers	59.34	2.10
50-199 Workers	56.04	1.70
200-999 Workers	60.98	1.55
1,000-4,999 Workers	63.70	1.19
5,000 or More Workers	57.56	3.73
All Small Firms (3-199 Workers)	58.01	1.11
All Large Firms (200 or More Workers)	59.54	2.26
<b>INDUSTRY</b>		
Agriculture/Mining/Construction	55.92	2.60
Manufacturing	73.91	1.57
Transportation/Communications/Utilities	76.77	4.40
Wholesale	66.80	3.05
Retail	35.62	4.65
Finance	74.66	2.05
Service	52.95	2.73
State/Local Government	79.26	2.14
Health Care	58.65	1.72
ALL FIRMS	59.09	1.62

Figure S.8: Average Annual Deductibles for Covered Workers with a Deductible for Single Coverage, by Plan Type and Firm Size, 2023

	Estimate (\$)	Standard Error
<b>HMO</b>		
HMO All Small Firms (3-199 Workers)	1,867.12	249.11
HMO All Large Firms (200 or More Workers)	1,014.13	144.39
HMO ALL FIRMS	1,200.07	148.93
<b>PPO</b>		
PPO All Small Firms (3-199 Workers)	2,024.28	120.78
PPO All Large Firms (200 or More Workers)	1,023.11	45.33
PPO ALL FIRMS	1,280.69	48.23
<b>POS</b>		
POS All Small Firms (3-199 Workers)	2,076.06	152.21
POS All Large Firms (200 or More Workers)	1,406.37	187.34
POS ALL FIRMS	1,783.39	125.09
<b>HDHP/SO</b>		
HDHP/SO All Small Firms (3-199 Workers)	3,551.72	153.32
HDHP/SO All Large Firms (200 or More Workers)	2,317.11	82.63
HDHP/SO ALL FIRMS	2,610.64	83.56
<b>ALL PLANS</b>		
All Small Firms (3-199 Workers)	2,433.95	87.26
All Large Firms (200 or More Workers)	1,477.93	49.20
ALL FIRMS	1,734.53	47.01

Figure S.9: Average Annual Deductibles for Covered Workers with Family Coverage, by Deductible Type, Plan Type, and Firm Size, 2023

	Aggregate (\$)	Standard Error	Separate (\$)	Standard Error
<b>HMO</b>				
HMO All Small Firms (3-199 Workers)	3,858.71	489.24	NSD	NSD
HMO All Large Firms (200 or More Workers)	2,687.88	680.85	1585.91	543.88
HMO All Firms	2,949.24	555.31	1835.07	481.56
<b>PPO</b>				
PPO All Small Firms (3-199 Workers)	3,922.19	269.67	2202.89	251.17
PPO All Large Firms (200 or More Workers)	2,523.64	231.69	1303.23	108.72
PPO All Firms	2,979.46	178.98	1434.74	102.48
<b>POS</b>				
POS All Small Firms (3-199 Workers)	4,701.64	348.42	NSD	NSD
POS All Large Firms (200 or More Workers)	2,434.13	392.41	NSD	NSD
POS All Firms	3,855.06	311.04	3337.38	610.21
<b>HDHP/SO</b>				
HDHP/SO All Small Firms (3-199 Workers)	6,708.46	324.14	4468.19	343.07
HDHP/SO All Large Firms (200 or More Workers)	4,318.91	149.57	3413.58	445.77
HDHP/SO All Firms	4,908.94	167.39	3636.65	379.09

Figure S.10: Estimates and Standard Errors for Office Visit Cost Sharing for Covered Workers, by Plan Type, 2023

	Primary Care Copayment		Primary Care Coinsurance		Specialist Copayment		Specialist Coinsurance	
	Estimate (\$)	Standard Error	Estimate (%)	Standard Error	Estimate (\$)	Standard Error	Estimate (%)	Standard Error
<b>Plan Type</b>								
HMO	24.67	1.01	NSD	0.00	40.03	1.60	NSD	7.19
PPO	25.90	0.50	20.29	1.00	43.71	0.91	21.97	1.64
POS	28.66	1.22	NSD	3.23	47.53	1.63	NSD	2.34
HDP	28.54	1.02	18.74	0.78	51.90	2.87	18.97	0.76
ALL PLAN TYPES	26.16	0.41	19.13	0.58	44.17	0.74	19.91	0.66



Figure S.11: Annual Estimates and Standard Errors for Workers Enrolled in an HDHP/HRA or HSA-Qualified HDHP, for Single and Family Coverage, 2023

	HRA-Single		HRA-Family	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
Premium	8,217.41	286.46	22,404.09	811.24
Worker Contribution to Premium	1,420.69	118.55	5,857.37	661.89
General Annual Deductible	2,943.63	318.96	6,080.05	520.16
Out-of-Pocket Liability	5,456.11	412.45	Not Available	Not Available
Firm Contribution to the HRA or HSA	1,618.01	170.57	2,905.79	294.75

Figure S.11: Annual Estimates and Standard Errors for Workers Enrolled in an HDHP/HRA or HSA-Qualified HDHP, for Single and Family Coverage, 2023

	HSA-Single		HSA-Family	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
Premium	7,662.38	163.84	22,378.22	626.20
Worker Contribution to Premium	1,136.27	58.48	5,173.27	194.79
General Annual Deductible	2,518.18	76.20	4,673.53	158.26
Out-of-Pocket Liability	4,414.59	132.13	Not Available	Not Available
Firm Contribution to the HRA or HSA	656.58	39.75	1,202.56	79.54

Figure S.12: Percentage of Covered Workers in Self-Funded Plans and Percent of These Workers in Plans Covered by Stoploss Coverage, by Firm Size, 2023

	Covered Workers in Self-Funded Plans		Plan Purchased Stoploss Insurance	
	Estimate (%)	Standard Error	Estimate (%)	Standard Error
<b>Firm Size</b>				
50-199 Workers	23.79	3.28	73.25	5.99
200-999 Workers	61.02	2.99	92.03	2.07
1,000-4,999 Workers	80.52	2.39	89.88	2.52
5,000 or More Workers	93.03	2.12	53.21	6.13
ALL FIRMS	74.35	1.71	67.47	4.17

Figure S.13: Among Large Firms Offering Health Benefits to Active Workers, Percentage of Firms Offering Retiree Health Benefits, by Firm Size, Region, and Industry, 2023

	Estimate (%)	Standard Error
<b>FIRM SIZE</b>		
200-999 Workers	18.34	1.84
1,000-4,999 Workers	29.95	2.38
5,000 or More Workers	48.21	4.15
<b>REGION</b>		
Northeast	19.70	4.18
Midwest	21.39	2.83
South	20.71	2.91
West	24.35	2.85
<b>INDUSTRY</b>		
Agriculture/Mining/Construction	11.68	5.24
Manufacturing	5.05	2.30
Transportation/Communications/Utilities	33.78	7.52
Wholesale	5.62	2.97
Retail	2.34	1.39
Finance	31.16	8.18
Service	25.29	2.88
State/Local Government	65.49	7.17
Health Care	14.43	3.47
All Large Firms (200 or More Workers)	21.36	1.55

Figure S.14: Among Workers with Three or More Tiers of Cost Sharing, Distribution of Covered Workers with the Following Types of Cost Sharing for Prescription Drugs, by Drug Plan Type and Firm Size, 2023

	Copayment	Standard Error: Copayment	Coinsurance	Standard Error: Coinsurance	No Cost Sharing for Generics	Standard Error: No Cost Sharing for Generics	Some Other Amount	Standard Error: Some Other Amount
<b>First-Tier Drugs, Often Called Generics</b>								
All Small Firms (3-199 Workers)	87.99	1.70	6.69	1.39	5.32	1.06	0.00	0.00
All Large Firms (200 or More Workers)	79.82	3.16	15.58	2.87	4.50	1.65	0.11	0.08
ALL FIRMS	82.02	2.36	13.19	2.13	4.72	1.24	0.08	0.05
<b>Second-Tier Drugs, Often Called Preferred Drugs</b>								
All Small Firms (3-199 Workers) <sup>1</sup>	87.68	1.76	10.16	1.56	1.43	0.73	0.73	0.48
All Large Firms (200 or More Workers) <sup>1</sup>	67.46	4.08	28.17	3.77	4.27	2.77	0.10	0.06
ALL FIRMS <sup>1</sup>	72.90	3.12	23.33	2.84	3.51	2.04	0.27	0.14
<b>Third-Tier Drugs, Often Called Non-Preferred Drugs</b>								
All Small Firms (3-199 Workers) <sup>2</sup>	84.86	1.86	13.64	1.76	1.03	0.47	0.48	0.48
All Large Firms (200 or More Workers) <sup>2</sup>	63.46	4.05	31.66	3.82	4.66	2.77	0.23	0.14
ALL FIRMS <sup>2</sup>	69.22	3.12	26.81	2.89	3.68	2.04	0.29	0.17
<b>Fourth-Tier Drugs</b>								
All Small Firms (3-199 Workers) <sup>3</sup>	70.10	3.66	28.89	3.64	0.80	0.79	0.22	0.22
All Large Firms (200 or More Workers) <sup>3</sup>	47.17	7.82	48.67	7.86	2.99	2.12	1.18	1.02
ALL FIRMS <sup>3</sup>	55.56	5.24	41.43	5.27	2.19	1.37	0.82	0.65

Figure S.15: Percentage Of Covered Workers With Various Single Coverage General Annual Deductible Levels, 2023

	Covered Workers with Deductible	Standard Error	Deductible \$1,000 or More	Standard Error	Deductible \$2,000 or More	Standard Error
<b>FIRM SIZE</b>						
3-24 Workers	86.5%	3.43%	74.75%	4.05%	44.96%	4.23%
25-199 Workers	88.34	1.92	73.84	2.69	48.35	2.92
200-999 Workers	86.82	1.82	61.42	2.76	38.91	2.72
1,000-4,999 Workers	89.42	1.79	58.59	2.95	26.88	2.38
5,000 or More Workers	92.29	1.93	56.72	4.39	18.76	3.05
All Small Firms (3-199 Workers)	87.71%	1.72%	74.15%	2.25%	47.19%	2.4%
All Large Firms (200 or More Workers)	90.47%	1.24%	58.15%	2.62%	24.9%	2.02%
All Firms	89.69%	1.02%	62.7%	1.98%	31.24%	1.7%

Figure S.15: Percentage Of Covered Workers With Various Single Coverage General Annual Deductible Levels, 2023

	Deductible \$3,000 or More	Standard Error	Deductible \$1,000 or More Reduced By Any Account Contributions	Standard Error	Deductible \$2,000 or More Reduced By Any Account Contributions	Standard Error
<b>FIRM SIZE</b>						
3-24 Workers	27.07%	3.67%	70.17%	4.22%	38.9%	3.89%
25-199 Workers	32.12	2.63	66.8	2.91	40.07	2.79
200-999 Workers	22.64	2.46	55.35	2.88	30.36	2.6
1,000-4,999 Workers	12.66	1.77	52.23	3.05	18.7	2.14
5,000 or More Workers	5.07	1.25	51.18	5.02	11.83	2.39
All Small Firms (3-199 Workers)	30.39%	2.14%	67.96%	2.4%	39.67%	2.27%
All Large Firms (200 or More Workers)	10.54%	1.08%	52.31%	2.97%	17.35%	1.64%
All Firms	16.18%	1.06%	56.76%	2.25%	23.69%	1.43%

Figure S.16: Average General Annual Deductibles for Single Coverage, 2023

	Average General Annual Deductible Among Covered Workers Who Face a Deductible for Single Coverage	Standard Error	Average General Annual Deductible for Single Coverage Among All Covered Workers	Standard Error
<b>FIRM SIZE</b>				
3-24 Workers	\$2441.74	\$157.21	\$2112.09	\$154.67
25-199 Workers	2430.03	104.55	2151.08	102.21
200-999 Workers	1950.74	86.82	1701.42	87.09
1,000-4,999 Workers	1531.01	61.69	1375.01	62.45
5,000 or More Workers	1282.09	69.15	1190.16	68.99
All Small Firms (3-199 Workers)	\$2433.95	\$87.26	\$2137.72	\$85.63
All Large Firms (200 or More Workers)	\$1477.93	\$49.2	\$1341.34	\$47.23
All Firms	\$1734.53	\$47.01	\$1567.75	\$44

Figure S.17: Among Firms Offering Health Benefits, Percentage of Firms That Provide an Opportunity to Complete a Biometric Screening, by Firm Size, 2023

	Percentage of Firms That Offer Biometric Screening	Standard Error
<b>FIRM SIZE</b>		
3-24 Workers	13.94%	3.54%
25-199 Workers	19.05%	2.17%
200-999 Workers	40.21%	2.62%
1,000-4,999 Workers	49.25%	3.11%
5,000 or More Workers	50.41%	4.15%
All Small Firms	15.2%	2.72%
All Large Firms	42.03%	2.17%
ALL FIRMS	16.1%	2.63%

Figure S.18: Among Firms Offering Health Benefits, Percentage of Firms Offering Specific Wellness Programs to Their Workers, by Firm Size and Region, 2023

	Programs to Help Workers Stop Smoking	Standard Error	Programs to Help Workers Lose Weight	Standard Error	Other Lifestyle or Behavioral Coaching	Standard Error	At Least One of These Programs	Standard Error
<b>FIRM SIZE</b>								
3-49 Workers	41.08%	4.12%	37.58%	3.95%	45.77%	4.23%	61.87%	4.09%
50-199 Workers	51.35%	3.12%	45.93%	3.11%	52.06%	3.14%	62.32%	3.04%
200-999 Workers	67.23%	2.43%	58.97%	2.6%	64.62%	2.6%	78.47%	2.13%
1,000-4,999 Workers	75.86%	2.54%	67.84%	2.87%	78.69%	2.47%	87.27%	1.98%
5,000 or More Workers	82.78%	3.14%	79.08%	3.34%	84.07%	3.07%	89.89%	2.59%
All Small Firms (3-199 Workers)	42.22%	3.68%	38.51%	3.53%	46.47%	3.78%	61.92%	3.65%
All Large Firms (200 or More Workers)	69.2%	2%	61.16%	2.14%	67.6%	2.15%	80.3%	1.74%
<b>REGION</b>								
Northeast	41.62%	8.64%	44.42%	8.99%	53.36%	9.25%	66.88%	8.97%
Midwest	34.53%	5.25%	34.42%	6%	45.77%	6.53%	53.02%	6.7%
South	48.35%	6.04%	35.41%	5.42%	46.86%	6.04%	64.89%	5.53%
West	44.23%	7.82%	45.59%	7.83%	42.92%	7.52%	63.65%	7.44%
ALL FIRMS	43.13%	3.57%	39.27%	3.42%	47.18%	3.66%	62.54%	3.53%

Figure S.19: Among Large Firms, Abortion Coverage Through Largest Plan, by Firm Size, 2023

	Legally Provided Abortions Are Covered in Most or All Circum- stances	Standard Error	Legally Provided Abortions Are Not Covered Under Any Circum- stances	Standard Error	Legally Provided Abortion Are Covered Only Under Limited Cir- cumstances, Such As Rape, Incest, Or Health En- dangerment	Standard Error	Other	Standard Error	Don't Know	Standard Error
<b>FIRM SIZE</b>										
200-999 Workers	8.91%	1.48%	17.23%	1.89%	30.91%	2.55%	0.64%	0.42%	42.31%	2.64%
1,000-4,999 Workers	13.47%	1.96%	19.16%	2.52%	34.11%	3%	0.45%	0.32%	32.81%	2.93%
5,000 or More Workers	8.19%	2.26%	30.31%	3.85%	42.82%	4.12%	0.58%	0.58%	18.1%	3.06%
All Large Firms	9.59%	1.23%	18.07%	1.58%	31.89%	2.11%	0.61%	0.34%	39.85%	2.18%

Figure S.20: Among Firms Offering Health Benefits, Percentage That Offer to Unmarried Same-Sex and Opposite-Sex Domestic Partners, by Firm Size and Region, 2023

	Same-Sex					
	Yes	Standard Error	No	Standard Error	Not Encountered	Standard Error
<b>FIRM SIZE</b>						
3-24 Workers	35.36%	4.44%	29.92%	4.4%	34.72%	5.01%
25-199 Workers	45.46%	2.63%	37.07%	2.57%	17.47%	2.2%
200-999 Workers	45.29%	2.66%	50.38%	2.65%	4.32%	0.93%
1,000-4,999 Workers	43.57%	3.04%	53.72%	3.09%	2.7%	1.17%
5,000 or More Workers	52.91%	4.14%	46.51%	4.13%	0.58%	0.58%
All Small Firms (3-199 Workers)	37.85%	3.43%	31.68%	3.39%	30.47%	3.88%
All Large Firms (200 or More Workers)	45.34%	2.19%	50.74%	2.19%	3.92%	0.77%
<b>REGION</b>						
Northeast	40.03%	8.37%	21.77%	6.32%	38.2%	10.09%
Midwest	24.82%	5.29%	49.38%	6.61%	25.8%	5.66%
South	33.32%	5.29%	34.26%	5.69%	32.42%	6.02%
West	57.75%	7.94%	22.47%	5.69%	19.78%	7.8%
ALL FIRMS	38.1%	3.32%	32.32%	3.28%	29.58%	3.77%

Figure S.20: Among Firms Offering Health Benefits, Percentage That Offer to Unmarried Same-Sex and Opposite-Sex Domestic Partners, by Firm Size and Region, 2023

	Opposite-Sex					
	Yes	Standard Error	No	Standard Error	Not Encountered	Standard Error
<b>FIRM SIZE</b>						
3-24 Workers	30.97%	4.36%	44.67%	4.89%	24.36%	4.72%
25-199 Workers	34.83%	2.48%	48.7%	2.68%	16.47%	2.11%
200-999 Workers	36.12%	2.56%	60.45%	2.58%	3.42%	0.78%
1,000-4,999 Workers	36.41%	2.92%	62.66%	2.93%	0.94%	0.42%
5,000 or More Workers	47.38%	4.15%	52.62%	4.15%	0%	0%
All Small Firms (3-199 Workers)	31.92%	3.35%	45.66%	3.75%	22.42%	3.62%
All Large Firms (200 or More Workers)	36.63%	2.12%	60.47%	2.13%	2.9%	0.63%
<b>REGION</b>						
Northeast	39.98%	8.76%	38.06%	8.31%	21.96%	9.99%
Midwest	21.74%	5.2%	61.78%	6.23%	16.49%	4.48%
South	26.14%	4.85%	45%	5.96%	28.86%	5.86%
West	44.74%	7.71%	40.67%	7.82%	14.59%	6.92%
ALL FIRMS	32.08%	3.24%	46.16%	3.63%	21.76%	3.51%

Figure S.21: Among Firms Offering Health Benefits, Percentage of Firms That Offer Voluntary Benefits in Addition to the Health Plan, by Firm Size, Region and Industry, 2023

	Separate Dental Insurance	Standard Error	Separate Vision Insurance	Standard Error	Separate Critical Illness Insurance	Standard Error	Separate Hospital Indemnity Insurance	Standard Error	Separate Long Term Care Insurance	Standard Error
<b>FIRM SIZE</b>										
50-199 Workers	89.69%	1.8%	79.74%	2.46%	49.22%	3.08%	30.15%	2.89%	24.86%	2.76%
200-999 Workers	93.61%	1.17%	87.1%	1.67%	55.83%	2.65%	34.51%	2.63%	26.81%	2.42%
1,000-4,999 Workers	95.34%	1.58%	90.12%	2.18%	65.28%	2.9%	48.59%	3.1%	21.78%	2.58%
5,000 or More Workers	95.92%	1.64%	87.96%	2.69%	62.1%	4.07%	39.98%	4.02%	27.72%	3.63%
All Small Firms (3-199 Workers)	89.69%	1.8%	79.74%	2.46%	49.22%	3.08%	30.15%	2.89%	24.86%	2.76%
All Large Firms (200 or More Workers)	93.97%	0.97%	87.6%	1.39%	57.55%	2.18%	36.92%	2.16%	26.07%	1.99%
<b>REGION</b>										
Northeast	95.73%	2.42%	77.89%	5.04%	55.25%	5.53%	35.43%	5.51%	28.79%	5.27%
Midwest	88.04%	2.99%	82.26%	3.43%	39.5%	4.21%	23.45%	3.67%	16.59%	3.19%
South	92.09%	2.35%	87.62%	2.96%	59.58%	4.49%	36.5%	4.46%	29.51%	4.22%
West	86.43%	3.29%	73.67%	4.16%	47.74%	4.52%	30.7%	4.14%	25.12%	3.91%
<b>INDUSTRY</b>										
Agriculture/Mining/Construction	85.89%	7.3%	77.52%	8.03%	28.9%	8.64%	6.76%	3.96%	22.99%	8.38%
Manufacturing	94.88%	2.59%	83.95%	5.01%	54.41%	7.15%	34%	6.93%	25.32%	6.51%
Transportation/Communications/Utilities	92.56%	5.45%	92.21%	5.47%	48.53%	13.14%	47.58%	13.09%	21.07%	10.31%
Wholesale	86.19%	6.5%	69.85%	9.58%	56.18%	10.09%	31.78%	9.71%	27.06%	9.02%
Retail	86.31%	7.09%	80.87%	7.7%	63.02%	10.03%	38.47%	10.23%	23.61%	8.42%
Finance	95.89%	3.44%	83.91%	8.32%	72.02%	7.93%	58.83%	9.51%	34.64%	9.9%
Service	91.05%	2.13%	83.79%	2.68%	43.42%	3.63%	23.04%	3%	22.91%	3.18%
State/Local Government	81.38%	7.04%	72.14%	7.42%	54.58%	8.1%	36.3%	7.86%	32.08%	7.77%
Health Care	91.98%	3.26%	79.71%	5.23%	61.39%	6.16%	42.4%	6.17%	26.11%	5.28%
ALL FIRMS	90.71%	1.39%	81.61%	1.9%	51.2%	2.4%	31.76%	2.25%	25.15%	2.15%

Figure S.22: Among Firms Offering Health Benefits, Percentage of Firms Whose Plan with the Largest Enrollment Covers Telemedicine, by Firm Size 2023

	Percentage of Firms That Cover Telemedicine	Standard Error
<b>FIRM SIZE</b>		
All Small Firms (3-199 Workers)	89.05%	2%
All Large Firms (200 or More Workers)	96.53%	0.68%
ALL FIRMS	90.83%	1.53%

Figure S.23: Among Firms Offering Health Benefits, Percentage of Firms Which Believe That There Are a Sufficient Number of Providers in Their Plan's Networks To Provide Timely Access to Services, 2023

	Yes	Standard Error	No	Standard Error	Don't Know	Standard Error
Primary Care Providers	91.26%	1.65%	4.64%	1.14%	4.1%	1.22%
Mental Health Providers	67.37%	3.31%	16.41%	2.65%	16.22%	2.5%
Substance Use Conditions	59.18%	3.55%	9.73%	1.71%	31.1%	3.42%