



## Report

# Small businesses see significant gains from the Affordable Care Act

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**Small Business Majority**

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## Abstract

**Issue:** Small business owners have seen significant gains in healthcare coverage thanks to the Affordable Care Act (ACA). Though efforts to repeal the ACA failed in 2017, the current administration continues to take steps that undermine the law's progress. Indeed, the administration has ended subsidies to insurance companies that help low-income customers, cut advertising for open enrollment, reduced funding to groups that help people sign up on the exchange and dramatically shortened the open enrollment period. Additionally, the tax reform plan enacted in late 2017 repealed the ACA's individual mandate penalty; this repeal will likely increase premiums for people who do not qualify for subsidies, threatening the insurance of millions. The administration has also announced new rules to allow more groups to establish association health plans and extending the length of short-term health insurance plans, which will likely have an impact on the stability of the marketplaces and coverage rates for the small business community.

**Goal:** To examine the ACA's impact on small businesses, solo entrepreneurs and small business employees.

**Methods:** Analysis of ACA small business enrollment data from established sources, including federal agencies and objective, nonpartisan healthcare research foundations. Available data was supplemented by internal calculations and analysis of U.S. Census data and interviews with small business owners.

**Findings and conclusions:** Due to the creation of the individual marketplaces and the expansion of Medicaid, more entrepreneurs and small business employees have health coverage than before the ACA was implemented. Indeed, the uninsured rate for small business employees fell by almost 10 percentage points thanks to the ACA. The ACA has also stabilized health costs for many small businesses that provide coverage, with the rate of small business premium increases falling by half following the implementation of the ACA.

## Background

The current administration and Congress have made repeated attempts to repeal or undermine the Affordable Care Act. While congressional efforts to fully repeal the law failed in 2017, Congress did significantly alter the ACA by repealing the individual mandate penalty in the December 2017 Tax Cuts and Jobs Act. Since then, the administration has also announced changes that will undermine the individual marketplace by creating separate risk pools, including increasing the length of time a person can use short-term health insurance and allowing associations to offer group plans that don't meet the ACA's requirements. These changes ignore the significant benefits the small business and self-employed community has enjoyed from the ACA.

Since its implementation, the ACA has provided health insurance to more than 20 million individuals who otherwise couldn't access coverage, millions of whom are small business owners, self-employed entrepreneurs or work for small employers. In fact, more than 5.7 million small business employees or self-employed workers are enrolled in the ACA marketplaces, and more than half of all ACA marketplace enrollees are small business owners, self-employed individuals or small business employees.<sup>1</sup> Given recent debate and threats to the future of the ACA, it is critically important for policymakers to understand the law's benefits to the small business community, which now has access to better, more affordable health coverage.

Prior to the ACA, small businesses and their employees comprised a disproportionate share of the working uninsured. In 2011 more than 6 in 10 of the nation's uninsured workers were self-employed or working at a company with fewer than 100 employees.<sup>2</sup> However, recent analyses show significant gains in coverage for small business owners, the self-employed and small business employees, with significant decreases in uninsured rates among these populations as a result of both access to ACA marketplaces and the expansion of Medicaid in many states.

Small businesses have also benefited from a stabilization of health care premium increases. Before the ACA was implemented, small businesses paid 18% more on average for health coverage than larger

companies, usually for less comprehensive plans.<sup>3</sup> However, after implementation of the ACA, the average annual increase in costs in the small group market dropped significantly, while also making it easier for small business owners or self-employed individuals with pre-existing conditions to afford coverage. Additionally, as this report will show, fears that the ACA would lead to drops in offer rates from employers were unfounded.

While certain provisions of the law need to be strengthened, this report shows that the ACA has been crucial to helping America’s entrepreneurs and their employees access better, more affordable healthcare.

## FINDINGS

### Drop in Uninsured Rates for Small Businesses Under the ACA

Prior to the ACA, small business employees and self-employed individuals were much more likely to be uninsured than employees of larger companies. The costs associated with providing coverage meant small businesses were often unable to offer employer-sponsored coverage. Additionally, before the ACA, most insurance companies charged higher rates to people with pre-existing conditions or discriminated based on health status, gender or other characteristics such as industry type, making private insurance unaffordable to many small business owners and employees. Market regulation, the creation of ACA marketplaces and marketplace subsidies have led to a significant decrease in the uninsured rates for the small business community.

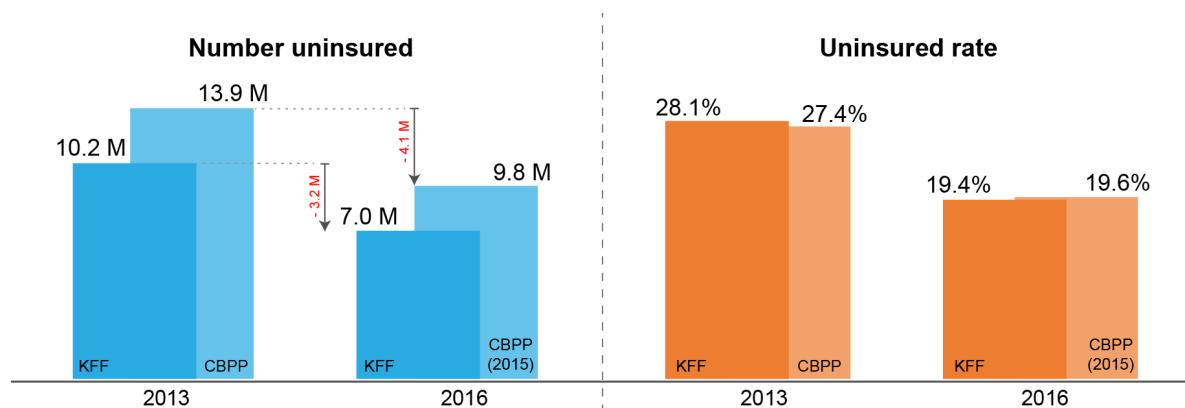
#### Small Business Employees

According to U.S Census data, in 2013 there were 36.3 million nonelderly adults in the U.S. working for a business with fewer than 50 employees, a vast 28.1% of whom were uninsured. At this time, uninsured small business employees accounted for 40% of all uninsured workers in the U.S.<sup>4</sup>

Additional analysis of small business enrollment after implementation of the ACA found significant decreases in uninsured rates among this group. In 2016, there were 36.1 million people working at a business with fewer than 50 employees. Of those employees, 19.4% were uninsured, down from 28.1% in 2013 (see Appendix B for additional data).<sup>5</sup>

Similar research from the Center on Budget and Policy Priorities provides further evidence of significant gains for small business employees under the ACA. According to its analysis, the number of uninsured employees of small businesses (those with fewer than 50 workers) dropped by 4.1 million between 2013 and 2015, with 3.1 million small business employees finding coverage through the individual marketplaces and they found similar decreases in uninsured rates.<sup>6</sup>

**Figure 1: Changes in the uninsured rate for small business employees<sup>1</sup>**



Source: Kaiser Family Foundation (KFF) and Center on Budget and Policy (CBPP) Priorities

<sup>1</sup> These findings are based on two different analyses of Census Bureau data.

## Self-Employed Entrepreneurs

There have been similar gains in coverage for self-employed individuals. Nearly 3 in 10 self-employed adults (29%) were uninsured in 2013.<sup>7</sup> As of 2016, the uninsured rate for these individuals had fallen to 19.2%, a decline of 35% following the implementation of the ACA.<sup>8</sup> Almost 12% of these individuals found coverage through Medicaid, with additional insurance gains due to enrollment in the individual marketplaces (See Appendix B for changes in the uninsured rate by firm size, 2013-2016).

*"Since enrolling in Get Covered Illinois [Illinois's health insurance marketplace], I've endured several serious health issues, which now qualify as pre-existing conditions. Without the ACA and access to the marketplace, I would have had huge financial strain, been forced to abandon my business to find employer-sponsored coverage and, in a worst-case scenario, declared bankruptcy."*

**Karen McKie**

Tree Falls Productions, Chicago

Additionally, a report from early 2017 by the U.S. Department of the Treasury found the ACA marketplaces have been instrumental in helping the small business community access coverage. According to the report, 1.4 million marketplace consumers were self-employed, small business owners or both, meaning 1 in 5 marketplace users was a small business owner or self-employed in 2014. Small business owners and the self-employed were almost three times more likely to purchase marketplace coverage as other consumers.<sup>9</sup> Additionally, about 10% of small business owners and more than 10% of gig economy workers received coverage through the marketplace in 2014.<sup>10</sup>

The ACA marketplaces are even more critical for lower and moderate-income small business owners and self-employed individuals. Small business owners and other independent workers with annual incomes below \$40,000 were more likely to use the marketplace to purchase health insurance compared to other consumers. Thirty-three percent of self-employed individuals, 37% of small business owners and 36% of gig economy workers with incomes below \$40,000 were enrolled in marketplace coverage.<sup>11</sup>

*"I am a small business owner with Type 1 diabetes. I have owned my business for 14 years, and my affordable health insurance has allowed my shop to remain open. If insurers are once again allowed to discriminate against those of us with pre-existing conditions, I would be forced to close my business to find employment where I can receive coverage. Millions of people will be devastated if the current pre-existing protections are removed, or if coverage becomes too expensive to cover those with health matters that must be treated."*

**Andrea Deutsch**

Spot's-The Place for Paws, Narberth, P.A.

The strong reliance of self-employed individuals on marketplace coverage suggests the ACA greatly reduced "job lock." Prior to the law, many individuals, particularly those with pre-existing conditions, felt tied to their jobs because they could only access affordable health insurance through employer-sponsored coverage. The ACA bans insurers from denying coverage based on pre-existing conditions or charging more based on health status, making obtaining affordable insurance through the individual marketplace a reality for millions. This has enabled many entrepreneurs to start businesses, no longer afraid that a pre-existing condition or unaffordable premiums will prevent them from leaving a job with benefits. Indeed, according to data from the U.S. Department of Labor, the number of self-employed individuals increased by 3.5% between 2013 and the end of 2015, reaching nearly 183,000.<sup>12</sup>

## Medicaid Expansion Supports Small Business Employees

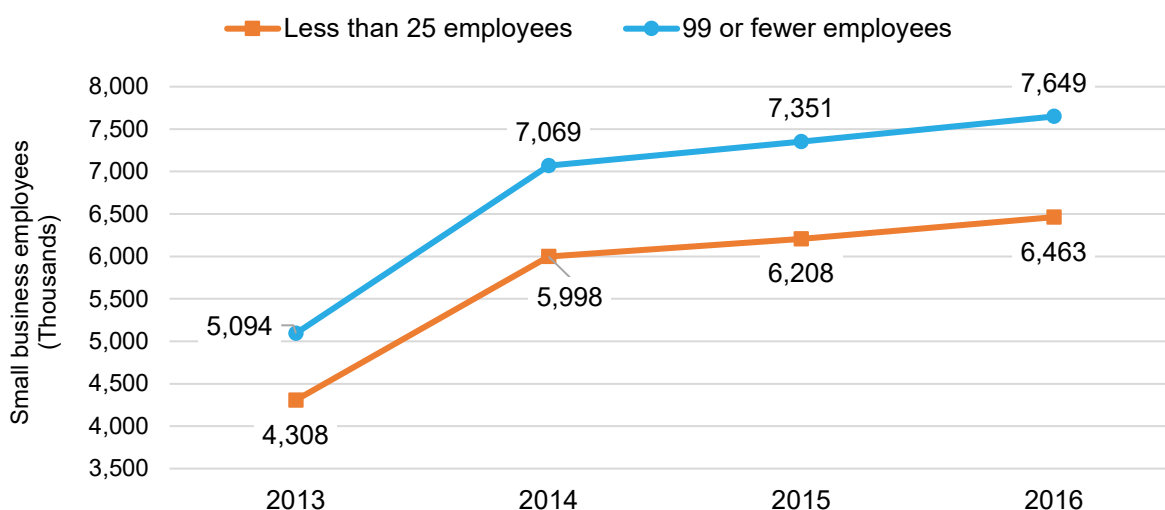
As noted above, many self-employed individuals and small business employees gained access to healthcare because of expanded eligibility for Medicaid. The ACA allowed states to expand Medicaid coverage to adults with income at or below 138% of the poverty line (about \$16,600 for an individual and \$34,000 for a family of four). As of 2018, 33 states and the District of Columbia have expanded Medicaid, resulting in significant decreases in uninsured rates within these states.<sup>13</sup> Nationwide between 2013 and 2016, 11 states that expanded Medicaid during this timeframe saw a decrease in uninsured rates of at least 10 percentage points.<sup>14</sup>

These decreases have also directly benefited small business owners and their employees. As with the individual marketplaces, Medicaid expansion has reduced job lock and enabled many employees to start a business or pursue self-employment, providing coverage as they work to get their business off the ground.

Medicaid expansion states saw an average decline in uninsured rates from 18.4% in 2013 to 9.1% in 2017.<sup>15</sup> In states that did not expand Medicaid, the percentage of uninsured adults decreased from 22.7% in 2013 to 19% in 2017, a significantly smaller decline. Medicaid expansion has directly benefited small business owners and their employees. The rate of self-employed individuals covered through Medicaid rose from 7.3% to 11.6% between 2013 and 2016.<sup>16</sup> Similarly, the percentage of small business employees covered by Medicaid rose from 9.1% to 13.4% over the same time period. The Center on Budget and Policy Priorities estimates that 1.7 million small business employees gained coverage through the expansion of Medicaid by 2015.<sup>17</sup>

Additionally, according to the U.S. Census Bureau's 2017 Current Population Survey (based on 2016 data), 13% of employees at firms smaller than 25 employees received health coverage through Medicaid in 2016, while 11.2% of employees at firms between 24 and 99 employees were enrolled in Medicaid. Overall, there was roughly a 50% increase in the number of small business employees (firms with 99 or fewer employees) enrolled in Medicaid between 2013 and 2016 (Figure 2).<sup>18</sup>

**Figure 2: Increase in small business employees enrolled in Medicaid**



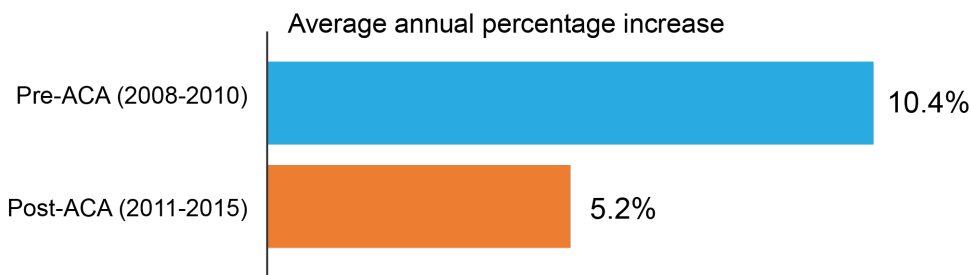
According to a June 2018 report from the Kaiser Family Foundation, among states that did not expand Medicaid coverage, an estimated 2.2 million adults are in the so-called coverage gap.<sup>19</sup> This means they do not currently qualify for Medicaid nor do they earn enough to purchase their own coverage in the individual marketplace, but would qualify for Medicaid if their state were to expand. Of these individuals, which include 1.1 million working adults, half (50%) work for small businesses with fewer than 50 employees and an additional 6% work at businesses with 50 to 99 employees. Roughly 616,000 small business employees could gain coverage if all remaining states expanded Medicaid.

The benefits small business employees have received, and still stand to gain, from Medicaid expansion underscore the importance of this provision of the ACA to ensuring a healthy and thriving small business workforce. The ability of entrepreneurs and small business employees to receive health coverage through Medicaid is just one example of the many benefits the ACA has produced for small businesses.

## Premiums Stabilizing for Small Businesses and their Employees

In addition to decreasing the uninsured rates through marketplace enrollment and Medicaid, many small businesses offering health insurance coverage have seen their premium increases stabilize under the ACA. Since 2010, the increase in small business healthcare premiums has been at the lowest level in years, following regular double-digit increases prior to the law’s enactment. In fact, between 2008 and 2010, the average yearly premium increase in the small-group market was 10.4%, according to the Centers for Medicare and Medicaid Services. Between 2011 and 2015, the average increase dropped by half to just 5.2% (Figure 3).<sup>20</sup>

**Figure 3: Average yearly premium increase in small-group market dropped by half**



Source: CMS, Center for Consumer Information & Insurance Oversight, <https://www.hhs.gov/about/budget/fy2017/budget-in-brief/cms/private-insurance-programs/index.html>

Analysis of data from the Medical Expenditure Panel Survey from 2001 to 2015 found an even greater reduction in premium increases for small businesses after the implementation of the ACA. According to the report, the average premium percent change for an employee of a business with fewer than 50 employees was just 3.1% between 2011 and 2015.<sup>21</sup>

More recent data from the Kaiser Family Foundation’s 2017 Employer Health Benefits Survey shows that premiums continue to be stable for small businesses that offer employer-sponsored coverage to their employees. For all firms with between three and 199 employees, the average premium increase from 2016 to 2017 was less than 1%. This is lower than the average premium increases from 2016 to 2017 across all firm sizes, which were 4% for single coverage and 3% for family coverage.<sup>22</sup>

**Figure 4: Lower average annual increases in small business premiums**

National Trends in Premiums among Private Sector Establishments with <50 Employees, 2001-2015

Trend across three five year periods	Single total premium	Family total premium
Average annual percent change, 2001-2005	7.9	8.3
Average annual percent change, 2006-2010	5.1	5.8
Average annual percent change, 2011-2015	3.1	3.1

Source: Center for Financing, Access and Cost Trends, Agency for Healthcare Research and Quality, 2001–2015 Medical Expenditure Panel Survey - Insurance Component. Agency for Healthcare Research and Quality, U.S. Department of Health and Human Services, [http://meps.ahrq.gov/mepsweb/data\\_stats/MEPSnetIC.jsp](http://meps.ahrq.gov/mepsweb/data_stats/MEPSnetIC.jsp) and [https://meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables\\_search.jsp?component=2&subcomponent=2](https://meps.ahrq.gov/mepsweb/data_stats/quick_tables_search.jsp?component=2&subcomponent=2)

Both premiums and employee contributions for employer-sponsored coverage have stabilized, reversing a pre-ACA trend of double-digit increases in insurance costs for small businesses that they often had to pass onto their employees. After the ACA was implemented, the average annual rate of premium increases for small business decreased significantly and worker contributions for small business employees actually declined in 2017. However, recent policy changes, such as the repeal of the individual mandate and weakening of ACA requirements, may cause premiums to increase in future years faster than they would have otherwise. It remains to be seen how these anticipated increases will impact small group coverage purchased through the individual marketplaces.

*"Thanks to the Affordable Care Act (ACA), the annual premium increases on my plan have been minimal. As a result, I haven't had to pass cost increases onto my employees, who in turn don't need to worry about whether or not they can pay for healthcare. That certainty relieves a lot of anxiety."*

**Ron Nelsen**

Pioneer Overhead Door, Las Vegas, NV

## Employer-Sponsored Health Insurance

While the Affordable Care Act has successfully increased the insured rate and helped to stabilize costs for small businesses, it is also important to evaluate how the legislation has impacted rates of employer-sponsored coverage for small business employees. Critics of the ACA argued that it would cause a large number of employers to stop offering health insurance. The data does not support large drops in coverage after the enactment of the law.

Comparison in coverage from before and after the ACA show a decline in the rate of employers offering health coverage that began well before the passage of the healthcare law. According to the Kaiser Family Foundation, the percentage of firms offering employer-sponsored health coverage decreased from 66% in 1999 to 59% in 2009, the year before the ACA was passed. For firms with three to 199 workers, this amounts to an average annual decrease in coverage of 0.6% (see Appendix C for more data on employer offer rates).<sup>23</sup>

Data shows that offer rates have stayed roughly the same post-ACA. Indeed, slight declines have been in line with national trends that pre-date the ACA, and most changes from year-to-year do not represent statistically significant changes. Overall, the average annual decrease in offer rates between 2012 and 2017 was 0.75%, showing that the number of small employers offering coverage was dropping on average by less than 1% pre-ACA and is still dropping on average less than 1% post-ACA for firms with between three and 199 employees (Figure 5).

**Figure 5: Percentage of Firms Offering Health Benefits by Firm Size, 2012-2017 (Pre- and Post-ACA)**

Firm Size	2012	2013	2014	2015	2016	2017
3-9 workers	50%	45%	44%	47%	46%	40%
10-24 workers	73%	68%	64%	63%	61%	66%
25-49 workers	87%	85%	83%	82%	80%	78%
50-199 workers	94%	91%	91%	92%	91%	92%

Source: Kaiser Family Foundation, 2017 Employer Health Benefits Survey, September 2017, [https://www.kff.org/report-section/ehbs-2017-section-2-health-benefits-offer-rates/attachment/table%202\\_2-24/](https://www.kff.org/report-section/ehbs-2017-section-2-health-benefits-offer-rates/attachment/table%202_2-24/)



Critics of the ACA also predicted that the employer mandate for companies with more than 50 employees would lead to job loss or reduction in labor hours, as employers would cut jobs or move full-time employees to part-time to reduce their healthcare costs. Thus far, there is no evidence or analysis that indicates the ACA has had negative effects on employment or labor hours.

Contrary to arguments made by the law's opponents, the Affordable Care Act has not caused substantial declines in employer-sponsored coverage among small businesses and has instead generated significant benefits for small business owners and employees.

## **Conclusion**

As this report shows, small business owners, their employees and self-employed individuals have benefited significantly from the Affordable Care Act. Due to the creation of the individual marketplaces and the expansion of Medicaid, more small business employees have health coverage than before the ACA was implemented. The ACA has also stabilized premium costs for small businesses that provide coverage. While there are still improvements that could be made to the ACA to strengthen the marketplaces and better support small businesses, it is important to recognize that on balance the law has benefited the small business community.

## Appendix A

### Number of Small Business Owners, Self-Employed People and Small Business Employees in the ACA Marketplaces

#### Distribution of private sector employment by firm size (thousands)

	1-4 Employees	5-9 Employees	10-19 Employees	20-49 Employees	50-99 Employees	All Small Firms (1-99 Employees)
2010	5,527	6,221	7,688	10,990	8,252	38,678
2011	5,549	6,216	7,719	11,124	8,414	39,022
2012	5,564	6,298	7,859	11,404	8,635	39,760
2013	5,592	6,323	7,949	11,627	8,780	40,271
2014	5,628	6,374	8,100	11,912	8,884	40,898
2015	5,666	6,410	8,231	12,226	9,099	41,632
2016	5,722	6,476	8,385	12,521	9,270	42,374

Source: U.S. Bureau of Labor Statistics, [https://www.bls.gov/web/cewbd/table\\_f.txt](https://www.bls.gov/web/cewbd/table_f.txt)

#### Small business (0-99 employees) workers on individual market

	2010	2012	2014	2016
Percent *	9%	11%	15%	15%

\* Source: The Commonwealth Fund, <http://www.commonwealthfund.org/interactives-and-data/surveys/biennial-health-insurance-surveys/2017/biennial-explorer>

#### Total individual marketplace enrollment (ACA exchange and non-ACA exchange)

Total Individual Market Enrollment	18,000,000	100%
Off Exchange	6,900,000	38.3%
ACA Marketplaces	11,100,000	61.6%

Source: US Department of Health & Human Services, <https://aspe.hhs.gov/system/files/pdf/208306/OffMarketplaceSubsidyeligible.pdf>

### Calculations of Small Business Owners, Self-Employed People and Small Business Employees in the ACA Marketplaces

Total small business employees + self-employed (<100 workers)	63,238,953
% of small business owners, employees + self-employed in individual market	15%*
Total number of small business owners, employees + self-employed in individual market	9,485,843
% of individual market enrollees in marketplace	61.6%**
<b>Total number of small business owners, employees +self-employed in marketplace</b>	<b>5,843,279</b>
Total number of individuals on ACA marketplace	11,100,000**
Total number of small business owners, employees +self-employed on ACA marketplace	5,742,312
<b>% of ACA marketplace enrollees who work for or own a small business</b>	<b>52.64%</b>

Note: Calculations were made by examining enrollment data on small business and small business employees and comparing to total enrollment in the ACA marketplaces.

\* Source: Commonwealth Fund Biennial Health Insurance Survey, <http://www.commonwealthfund.org/interactives-and-data/surveys/biennial-health-insurance-surveys/2017/biennial-explorer>

\*\*Source: Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, <https://aspe.hhs.gov/system/files/pdf/208306/OffMarketplaceSubsidyeligible.pdf>, Table 1

## Appendix B

### Uninsured rates by business size

#### Health Insurance Coverage of Nonelderly Adult Workers by Business Size

		Private		Public		Uninsured
		Employer	Non-Group	Medicaid	Other	
2016	Self-employed	39.4%	27.3%	11.6%	2.6%	<b>19.2%</b>
	<50	52.9%	12.3%	13.4%	2.0%	<b>19.4%</b>
	50-99	68.1%	7.1%	11.4%	1.6%	<b>11.9%</b>
	100-499	74.2%	5.9%	9.7%	1.6%	<b>8.6%</b>
	500-999	76.9%	4.5%	9.2%	1.5%	<b>7.8%</b>
2015	Self-employed	40.2%	27.1%	10.4%	2.7%	<b>19.5%</b>
	<50	52.1%	12.9%	12.9%	2.2%	<b>20.0%</b>
	50-99	68.6%	6.9%	11.0%	1.7%	<b>11.7%</b>
	100-499	74.4%	5.2%	9.5%	1.4%	<b>9.5%</b>
	500-999	76.9%	4.5%	9.0%	1.0%	<b>8.5%</b>
2014	Self-employed	40.9%	25.0%	9.6%	2.5%	<b>22.0%</b>
	<50	52.0%	10.9%	12.8%	2.1%	<b>22.2%</b>
	50-99	68.6%	6.3%	9.9%	1.5%	<b>13.6%</b>
	100-499	74.9%	4.7%	8.6%	1.4%	<b>10.5%</b>
	500-999	77.9%	3.7%	7.9%	1.2%	<b>9.4%</b>
2013	Self-employed	38.8%	20.0%	7.3%	2.8%	<b>29.3%</b>
	<50	49.9%	7.4%	9.1%	1.9%	<b>28.1%</b>
	50-99	66.4%	3.0%	8.4%	1.3%	<b>18.4%</b>
	100-499	73.1%	2.9%	6.4%	1.5%	<b>13.8%</b>
	500-999	75.4%	2.4%	6.0%	1.6%	<b>12.0%</b>

Sources:

Kaiser Family Foundation, The Uninsured: A Primer - Key Facts About Health Insurance And The Uninsured In The Era Of Health Reform, November 2016, <http://files.kff.org/attachment/Supplemental-Tables-The-Uninsured-A-Primer-Key-Facts-about-Health-Insurance-and-the-Uninsured-in-America-in-the-Era-of-Health-Reform>, p10

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### Characteristics of Uninsured Nonelderly Adult Workers

		Workers (Millions)	Percent of Workers	Uninsured (millions)	Percent of Uninsured	Uninsured Rate
2016	Self-employed	12.0	8.0%	2.3	13.7%	<b>19.2%</b>
	<50	36.1	24.2%	7	41.9%	<b>19.4%</b>
	50-99	9.8	6.5%	1.2	6.9%	<b>11.9%</b>
	100-499	16.4	11.0%	1.4	8.5%	<b>8.6%</b>
	500-999	6.3	4.2%	0.5	2.9%	<b>7.8%</b>
2015	Self-employed	12.4	8.3%	2.4	14.0%	19.5%
	<50	36.2	24.4%	7.2	41.9%	20.0%
	50-99	9.6	6.5%	1.1	6.5%	11.7%
	100-499	16.1	10.9%	1.5	8.9%	9.5%
	500-999	6.6	4.4%	0.6	3.3%	8.5%
2014	Self-employed	12.1	8.3%	2.7	13.8%	22.0%
	<50	35.9	24.6%	8	41.3%	22.2%
	50-99	10.1	90.0%	1.4	7.1%	13.6%
	100-499	16.2	11.1%	1.7	8.8%	10.5%
	500-999	6.8	4.6%	0.6	3.3%	9.4%
2013	Self-employed	11.9	8.1%	3.5	14.0%	29.3%
	<50	36.3	24.8%	10.2	40.9%	28.1%
	50-99	9.7	6.6%	1.8	7.1%	18.4%
	100-499	16.5	11.3%	2.3	9.1%	13.8%
	500-999	6.1	4.2%	0.7	2.9%	12.0%

Sources:

Kaiser Family Foundation, The Uninsured: A Primer - Key Facts About Health Insurance And The Uninsured In The Era Of Health Reform, November 2016, <http://files.kff.org/attachment/Supplemental-Tables-The-Uninsured-A-Primer-Key-Facts-about-Health-Insurance-and-the-Uninsured-in-America-in-the-Era-of-Health-Reform>, p19

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## Appendix C

Percentage of firms offering health benefits by firm size, 1999-2017

	3-9 Workers	10-24 Workers	25-49 Workers	50-199 Workers	All Small Firms (3-199 Workers)	All Large Firms (200 or More Workers)	All Firms
1999	55%	74%	88%	97%	65%	99%	66%
2000	57%	80%	91%	97%	68%	99%	68%
2001	58%	77%	90%	96%	67%	99%	68%
2002	58%	70%	87%	95%	65%	98%	66%
2003	55%	76%	84%	95%	65%	97%	66%
2004	52%	74%	87%	92%	62%	98%	63%
2005	47%	72%	87%	93%	59%	97%	60%
2006	49%	73%	87%	92%	60%	98%	61%
2007	45%	76%	83%	94%	59%	99%	59%
2008	50%	78%	90%	94%	62%	99%	63%
2009	47%	72%	87%	95%	59%	98%	59%
2010	59%	76%	92%	95%	68%	99%	69%
2011	48%	71%	85%	93%	59%	99%	60%
2012	50%	73%	87%	94%	61%	98%	61%
2013	45%	68%	85%	91%	57%	99%	57%
2014	44%	64%	83%	91%	54%	98%	55%
2015	47%	63%	82%	92%	56%	98%	57%
2016	46%	61%	80%	91%	55%	98%	56%
2017	40%	66%	78%	92%	53%	99%	53%

Source: Kaiser Family Foundation, Kaiser/HRET Survey of Employer-Sponsored Health Benefits, September 2017, [https://www.kff.org/report-section/ehbs-2017-section-2-health-benefits-offer-rates/attachment/table\\_2\\_2-24/](https://www.kff.org/report-section/ehbs-2017-section-2-health-benefits-offer-rates/attachment/table_2_2-24/)

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