

EMPLOYER HEALTH BENEFITS  
2024 ANNUAL SURVEY

Technical  
Supplement:  
Standard  
Error Tables  
for Selected  
Estimates

Figure S.1: Estimates and Standard Errors for Premiums for Covered Workers, by Plan Type and Firm Size, 2024

	Single Coverage		Family Coverage	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
<b>HMO</b>				
HMO All Small Firms (3-199 Workers)	8,017.65	253.87	23,381.24	986.54
HMO All Large Firms (200 or More Workers)	8,985.19	351.69	25,780.40	941.78
HMO All Firms	8,745.04	255.81	25,203.04	711.94
<b>PPO</b>				
PPO All Small Firms (3-199 Workers)	9,823.87	228.24	27,287.11	795.23
PPO All Large Firms (200 or More Workers)	9,230.62	140.46	26,467.23	398.18
PPO All Firms	9,383.40	121.29	26,677.65	360.09
<b>POS</b>				
POS All Small Firms (3-199 Workers)	9,329.06	435.81	23,691.95	794.63
POS All Large Firms (200 or More Workers)	8,538.95	272.54	24,831.36	779.87
POS All Firms	8,910.77	268.09	24,340.17	556.69
<b>HDHP/SO</b>				
HDHP/SO All Small Firms (3-199 Workers)	8,137.00	264.54	22,804.70	754.18
HDHP/SO All Large Firms (200 or More Workers)	8,317.38	179.51	24,620.23	751.68
HDHP/SO All Firms	8,275.17	152.31	24,196.45	623.16
<b>ALL PLANS</b>				
All Small Firms (3-199 Workers)	9,130.65	162.07	25,167.46	485.51
All Large Firms (200 or More Workers)	8,883.87	107.31	25,719.33	331.01
All Firms	8,951.33	90.19	25,572.39	275.36

Figure S.2: Estimates and Standard Errors for Worker Contributions for Covered Workers, by Plan Type and Firm Size, 2024

	Single Coverage		Family Coverage	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
<b>HMO</b>				
HMO All Small Firms (3-199 Workers)	1,236.56	150.63	9,236.47	649.09
HMO All Large Firms (200 or More Workers)	1,261.78	169.37	5,934.39	573.77
HMO All Firms	1,255.52	132.35	6,729.04	490.44
<b>PPO</b>				
PPO All Small Firms (3-199 Workers)	1,120.48	104.90	7,879.66	633.65
PPO All Large Firms (200 or More Workers)	1,624.38	78.74	6,170.55	272.69
PPO All Firms	1,494.61	64.40	6,609.18	265.26
<b>POS</b>				
POS All Small Firms (3-199 Workers)	1,353.14	187.48	7,006.15	598.46
POS All Large Firms (200 or More Workers)	1,059.20	95.50	5,071.17	530.70
POS All Firms	1,197.53	102.47	5,905.32	457.04
<b>HDHP/SO</b>				
HDHP/SO All Small Firms (3-199 Workers)	1,234.10	108.42	8,103.90	622.68
HDHP/SO All Large Firms (200 or More Workers)	1,266.25	79.38	4,918.84	283.66
HDHP/SO All Firms	1,258.72	66.16	5,662.30	252.58
<b>ALL PLANS</b>				
All Small Firms (3-199 Workers)	1,204.13	67.42	7,947.31	368.81
All Large Firms (200 or More Workers)	1,429.24	55.05	5,696.80	183.83
All Firms	1,367.70	43.99	6,296.05	172.44

Figure S.3: Offer Rate Estimates and Standard Errors, by Firm Size, 2024

	Estimate (%)	Standard Error
<b>FIRM SIZE</b>		
3-9 Workers	46.26	2.56
10-24 Workers	55.63	2.33
25-49 Workers	67.64	2.66
50-199 Workers	91.63	1.19
200-999 Workers	98.25	0.40
1,000-4,999 Workers	99.54	0.19
5,000 or More Workers	99.26	0.45
All Small Firms (3-199 Workers)	52.97	1.69
All Large Firms (200 or More Workers)	98.49	0.32
ALL FIRMS	53.73	1.66

Figure S.4: Eligibility Rate Among Workers in Firms Offering Coverage, Estimates and Standard Errors, by Firm Size, 2024

	Estimate (%)	Standard Error
<b>FIRM SIZE</b>		
All Small Firms (3-199 Workers)	82.99	0.99
All Large Firms (200 or More Workers)	80.26	1.53
ALL FIRMS	81.04	1.14

Figure S.5: Coverage Rate Among Both Workers in Firms Offering and Not Offering Coverage, Estimates and Standard Errors, by Firm Size, 2024

	Estimate (%)	Standard Error
<b>FIRM SIZE</b>		
All Small Firms (3-199 Workers)	41.68	1.25
All Large Firms (200 or More Workers)	61.54	1.69
ALL FIRMS	54.36	1.17

Figure S.6: Take-Up Rate Among Workers in Firms Offering Coverage, Estimates and Standard Errors, by Firm Size, 2024

	Estimate (%)	Standard Error
<b>FIRM SIZE</b>		
All Small Firms (3-199 Workers)	71.70	1.25
All Large Firms (200 or More Workers)	77.01	1.12
ALL FIRMS	75.46	0.88

Figure S.7: Coverage Rate Among Workers in Firms Offering Coverage, Estimates and Standard Errors, by Firm Size and Industry, 2024

	Estimate (%)	Standard Error
<b>FIRM SIZE</b>		
3-9 Workers	59.63	6.68
10-24 Workers	61.29	2.19
25-49 Workers	56.40	2.32
50-199 Workers	59.98	1.58
200-999 Workers	60.54	1.44
1,000-4,999 Workers	62.61	1.48
5,000 or More Workers	61.97	2.78
All Small Firms (3-199 Workers)	59.51	1.32
All Large Firms (200 or More Workers)	61.81	1.70
<b>INDUSTRY</b>		
Agriculture/Mining/Construction	48.83	3.53
Manufacturing	72.16	1.52
Transportation/Communications/Utilities	76.64	4.01
Wholesale	69.35	2.55
Retail	36.82	4.11
Finance	74.00	2.67
Service	58.01	1.58
State/Local Government	79.31	2.20
Health Care	61.14	1.54
ALL FIRMS	61.15	1.27

Figure S.8: Average Annual Deductibles for Covered Workers with a Deductible for Single Coverage, by Plan Type and Firm Size, 2024

	Estimate (\$)	Standard Error
<b>HMO</b>		
HMO All Small Firms (3-199 Workers)	3,186.20	299.30
HMO All Large Firms (200 or More Workers)	862.42	111.67
HMO ALL FIRMS	1,484.46	179.40
<b>PPO</b>		
PPO All Small Firms (3-199 Workers)	1,972.70	127.08
PPO All Large Firms (200 or More Workers)	1,048.26	56.76
PPO ALL FIRMS	1,251.69	57.40
<b>POS</b>		
POS All Small Firms (3-199 Workers)	2,239.90	230.84
POS All Large Firms (200 or More Workers)	1,984.01	476.59
POS ALL FIRMS	2,093.76	290.49
<b>HDHP/SO</b>		
HDHP/SO All Small Firms (3-199 Workers)	3,559.28	163.70
HDHP/SO All Large Firms (200 or More Workers)	2,392.75	100.35
HDHP/SO ALL FIRMS	2,665.67	100.12
<b>ALL PLANS</b>		
All Small Firms (3-199 Workers)	2,575.33	102.78
All Large Firms (200 or More Workers)	1,537.88	66.04
ALL FIRMS	1,787.07	59.43

Figure S.9: Average Annual Deductibles for Covered Workers with Family Coverage, by Deductible Type, Plan Type, and Firm Size, 2024

	Aggregate (\$)	Standard Error	Separate (\$)	Standard Error
<b>HMO</b>				
HMO All Small Firms (3-199 Workers)	6,468.44	856.20	NSD	NSD
HMO All Large Firms (200 or More Workers)	2,215.92	388.33	NSD	NSD
HMO All Firms	3,777.21	547.03	1548.22	402.9
<b>PPO</b>				
PPO All Small Firms (3-199 Workers)	4,188.29	278.95	2223.32	324.71
PPO All Large Firms (200 or More Workers)	2,268.97	160.17	1527.56	174.92
PPO All Firms	2,770.11	152.76	1635.3	161.19
<b>POS</b>				
POS All Small Firms (3-199 Workers)	4,965.47	441.31	NSD	NSD
POS All Large Firms (200 or More Workers)	3,658.92	548.44	3958.51	1417.82
POS All Firms	4,217.08	399.52	3650.94	1071.25
<b>HDHP/SO</b>				
HDHP/SO All Small Firms (3-199 Workers)	6,696.82	371.75	5500.1	1350.17
HDHP/SO All Large Firms (200 or More Workers)	4,421.95	214.07	3750.34	223.63
HDHP/SO All Firms	4,991.42	223.52	4054.8	337.11

Figure S.10: Estimates and Standard Errors for Office Visit Cost Sharing for Covered Workers, by Plan Type, 2024

Plan Type	Primary Care Copayment		Primary Care Coinsurance		Specialist Copayment		Specialist Coinsurance	
	Estimate (\$)	Standard Error	Estimate (%)	Standard Error	Estimate (\$)	Standard Error	Estimate (%)	Standard Error
HMO	24.01	1.77	NA	NA	36.79	3.70	NSD	4.03
PPO	25.89	0.73	20.33	1.04	42.09	1.20	21.98	1.03
POS	30.07	1.66	NSD	1.63	47.45	1.82	NSD	1.20
HDP	27.03	1.27	19.62	0.51	47.12	3.16	19.44	0.52
ALL PLAN TYPES	26.03	0.64	19.68	0.47	42.15	1.15	20.16	0.61

Figure S.11: Annual Estimates and Standard Errors for Workers Enrolled in an HDHP/HRA or HSA-Qualified HDHP, for Single and Family Coverage, 2024

	HRA-Single		HRA-Family	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
Premium	9,290.97	461.02	26,813.36	1,322.20
Worker Contribution to Premium	1,411.88	159.28	5,823.76	638.15
General Annual Deductible	2,700.49	283.69	5,342.95	682.99
Out-of-Pocket Liability	5,279.20	507.64	Not Available	Not Available
Firm Contribution to the HRA or HSA	1,723.71	252.48	3,273.91	501.83

Figure S.11: Annual Estimates and Standard Errors for Workers Enrolled in an HDHP/HRA or HSA-Qualified HDHP, for Single and Family Coverage, 2024

	HSA-Single		HSA-Family	
	Estimate (\$)	Standard Error	Estimate (\$)	Standard Error
Premium	7,982.24	154.36	23,435.61	762.02
Worker Contribution to Premium	1,205.67	74.80	5,631.39	275.61
General Annual Deductible	2,657.89	100.26	4,952.06	223.99
Out-of-Pocket Liability	4,444.01	183.30	Not Available	Not Available
Firm Contribution to the HRA or HSA	705.08	44.24	1,296.55	78.75

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, 2024

	Covered Workers in Self-Funded Plans		Plan Purchased Stoploss Insurance	
	Estimate (%)	Standard Error	Estimate (%)	Standard Error
<b>Firm Size</b>				
50-199 Workers	32.58	3.64	81.36	4.84
200-999 Workers	61.27	2.77	91.00	2.09
1,000-4,999 Workers	82.64	2.54	91.80	2.08
5,000 or More Workers	83.84	4.70	65.62	6.44
ALL FIRMS	71.96	2.54	75.62	3.99



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, 2024

	Estimate (%)	Standard Error
<b>FIRM SIZE</b>		
200-999 Workers	21.34	1.85
1,000-4,999 Workers	35.55	2.65
5,000 or More Workers	37.92	4.25
<b>REGION</b>		
Northeast	19.23	3.72
Midwest	26.26	3.21
South	21.97	2.94
West	31.14	3.53
<b>INDUSTRY</b>		
Agriculture/Mining/Construction	3.51	2.35
Manufacturing	10.00	3.39
Transportation/Communications/Utilities	37.71	7.12
Wholesale	3.11	1.17
Retail	12.53	5.16
Finance	35.21	8.19
Service	29.19	2.72
State/Local Government	67.80	5.10
Health Care	12.38	2.99
All Large Firms (200 or More Workers)	24.25	1.54

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, 2024

	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)	87.41	2.54	7.22	2.38	5.07	1.09	0.30	0.25
All Large Firms (200 or More Workers)	77.88	3.33	19.15	3.29	2.59	0.65	0.39	0.32
ALL FIRMS	80.21	2.59	16.23	2.56	3.20	0.56	0.37	0.25
<b>Second-Tier Drugs, Often Called Preferred Drugs</b>								
All Small Firms (3-199 Workers) <sup>1</sup>	90.78	1.70	7.02	1.50	0.94	0.50	1.25	0.69
All Large Firms (200 or More Workers) <sup>1</sup>	65.30	4.00	32.58	4.00	1.66	0.97	0.46	0.33
ALL FIRMS <sup>1</sup>	71.55	3.13	26.32	3.13	1.49	0.74	0.65	0.30
<b>Third-Tier Drugs, Often Called Non-Preferred Drugs</b>								
All Small Firms (3-199 Workers) <sup>2</sup>	88.21	1.85	10.36	1.78	0.81	0.44	0.62	0.31
All Large Firms (200 or More Workers) <sup>2</sup>	60.59	3.99	36.72	4.00	2.02	0.98	0.67	0.35
ALL FIRMS <sup>2</sup>	67.36	3.13	30.26	3.13	1.72	0.75	0.66	0.28
<b>Fourth-Tier Drugs</b>								
All Small Firms (3-199 Workers) <sup>3</sup>	66.76	3.72	26.62	3.51	6.12	1.84	0.50	0.50
All Large Firms (200 or More Workers) <sup>3</sup>	44.16	8.72	51.64	8.59	4.00	2.53	0.20	0.14
ALL FIRMS <sup>3</sup>	53.46	5.25	41.35	5.19	4.87	1.68	0.32	0.22

Figure S.15: Percentage Of Covered Workers With Various Single Coverage General Annual Deductible Levels, 2024

	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	67.61%	6.37%	52.92%	5.87%	42.9%	5.4%
25-199 Workers	86.64	1.94	71.41	2.78	54.14	2.97
200-999 Workers	85.83	1.82	62.04	2.6	40.88	2.52
1,000-4,999 Workers	85.96	2.22	58.48	3.03	31.9	2.83
5,000 or More Workers	91.81	3.39	55.81	5.1	18.17	3.11
All Small Firms (3-199 Workers)	80.03%	2.73%	65%	2.89%	50.24%	2.77%
All Large Firms (200 or More Workers)	89.4%	2.07%	57.61%	3.14%	25.56%	2.19%
All Firms	86.84%	1.69%	59.63%	2.42%	32.31%	1.89%

Figure S.15: Percentage Of Covered Workers With Various Single Coverage General Annual Deductible Levels, 2024

	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	25.87%	4.62%	47.96%	5.49%	36.56%	4.92%
25-199 Workers	34.82	2.79	64.68	2.91	43.13	2.94
200-999 Workers	24.33	2.27	56.62	2.69	30.42	2.35
1,000-4,999 Workers	15.12	2.08	52.15	3.12	21.05	2.41
5,000 or More Workers	6.67	1.56	51.15	5.2	11.1	2.22
All Small Firms (3-199 Workers)	31.71%	2.47%	58.87%	2.82%	40.85%	2.61%
All Large Firms (200 or More Workers)	11.96%	1.23%	52.45%	3.21%	17.03%	1.62%
All Firms	17.36%	1.2%	54.21%	2.46%	23.54%	1.49%

Figure S.16: Average General Annual Deductibles for Single Coverage, 2024

	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	\$2580.08	\$235.41	\$1739.97	\$220.73
25-199 Workers	2573.39	107.84	2231.9	104.78
200-999 Workers	1998.38	76.84	1723.35	75.94
1,000-4,999 Workers	1705.11	79.57	1452.01	79.66
5,000 or More Workers	1337.43	98.5	1228.32	103.34
All Small Firms (3-199 Workers)	\$2575.33	\$102.78	\$2061.16	\$106.1
All Large Firms (200 or More Workers)	\$1537.88	\$66.04	\$1374.05	\$67.25
All Firms	\$1787.07	\$59.43	\$1561.89	\$58.55

Figure S.17: Among Firms Offering Health Benefits, Percentage of Firms That Provide an Opportunity to Complete a Biometric Screening, by Firm Size, 2024

	Percentage of Firms That Offer Biometric Screening	Standard Error
<b>FIRM SIZE</b>		
3-24 Workers	6.29%	1.48%
25-199 Workers	20.93%	2.19%
200-999 Workers	41.96%	2.48%
1,000-4,999 Workers	53.11%	3.07%
5,000 or More Workers	49.64%	4.42%
All Small Firms	9.46%	1.41%
All Large Firms	44.02%	2.06%
ALL FIRMS	10.57%	1.44%

Figure S.18: Among Firms Offering Health Benefits, Percentage of Firms Offering Specific Wellness Programs to Their Workers, by Firm Size and Region, 2024

	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	38.53%	5.57%	32.73%	5.44%	31.18%	5.12%	52.7%	5.8%
50-199 Workers	51.27%	2.96%	46.29%	2.94%	50.12%	2.95%	65.05%	2.85%
200-999 Workers	67.38%	2.36%	59.24%	2.5%	68.39%	2.37%	77.2%	2.16%
1,000-4,999 Workers	74.78%	2.66%	70.95%	2.84%	74.58%	2.7%	87.08%	2.1%
5,000 or More Workers	85%	3.23%	77.51%	3.74%	86.9%	3.05%	95.02%	1.94%
All Small Firms (3-199 Workers)	39.86%	5.02%	34.14%	4.89%	33.15%	4.64%	53.98%	5.21%
All Large Firms (200 or More Workers)	69.28%	1.94%	61.83%	2.06%	70.14%	1.95%	79.49%	1.77%
<b>REGION</b>								
Northeast	41.67%	12.28%	26.84%	7.45%	50.72%	13.18%	68.74%	12.05%
Midwest	29.28%	8.37%	39.6%	11.02%	25.71%	8.05%	48.25%	10.89%
South	47.94%	9.73%	31.49%	8.54%	31%	8.47%	53.99%	9.81%
West	43.84%	7.79%	39.31%	7.41%	38.17%	7.14%	54.71%	8.14%
ALL FIRMS	40.8%	4.88%	35.03%	4.75%	34.33%	4.51%	54.8%	5.05%

Figure S.19: Large Firms View Over How Much of Prescription Drug Rebates Negotiated by PBMs Does The Firm Receive As Savings, by Firm Size, 2024

	Most	Standard Error	Some	Standard Error	Very Little	Standard Error	Don't Know	Standard Error
<b>FIRM SIZE</b>								
500-999 Workers	13.37%	2.59%	24.54%	3.33%	18.19%	3.08%	43.9%	3.91%
1,000-4,999 Workers	26.56%	2.71%	31.2%	2.89%	15.35%	2.26%	26.89%	2.69%
5,000 or More Workers	33.77%	4.15%	33.76%	4.23%	7.56%	2.13%	24.92%	3.87%
All Firms	19.2%	1.84%	27.4%	2.24%	16.4%	2%	37%	2.56%

Figure S.20: Percentage of Firms Which Cover Family Building Benefits, 2024

	Yes	Standard Error	No	Standard Error	Don't Know	Standard Error
<b>Family Building Benefit</b>						
Fertility medications	37.06%	1.97%	34.28%	1.98%	28.66%	1.96%
Artificial Insemination	26.31%	1.74%	41.61%	2.07%	32.08%	2%
In-vitro fertilization (IVF)	27.1%	1.76%	42.75%	2.07%	30.14%	2%
Cryopreservation	12.05%	1.3%	49.83%	2.09%	38.12%	2.08%
Adoption	12.64%	1.25%	61.05%	2.05%	26.31%	1.91%
Other	6.98%	0.84%	61.65%	2.05%	31.37%	1.99%

Figure S.21: Percentage of Firms Whose Largest Plan Includes Coverage For GLP-1 Agonists When Used Primarily For Weight Loss, by Firm Size, 2024

	Yes	Standard Error	No	Standard Error	Don't Know	Standard Error
<b>FIRM SIZE</b>						
200-999 Workers	15.84%	1.86%	49.52%	2.51%	34.65%	2.4%
1,000-4,999 Workers	24.33%	2.57%	58.99%	3%	16.67%	2.3%
5,000 or More Workers	27.88%	3.91%	63.63%	4.21%	8.49%	2.41%
All Firms	17.67%	1.55%	51.59%	2.08%	30.74%	1.96%

Figure S.22: Percentage of Firms Whose Largest Plan Covers Legally Provided Abortion, by Firm Size, 2024

	Legally Provided Abortions Are Covered in Most or All Circumstances	Standard Error	Legally Provided Abortions Are Not Covered Under Any Circumstances	Standard Error	Legally Provided Abortion Are Covered Only Under Limited Circumstances, Such As Rape, Incest, Or Health Endangerment	Standard Error	Other	Standard Error	Don't Know	Standard Error
<b>FIRM SIZE</b>										
200-999 Workers	7.05%	1.19%	16.25%	1.79%	27.05%	2.2%	0.19%	0.19%	49.46%	2.51%
1,000-4,999 Workers	13.46%	2%	21.6%	2.45%	33.02%	2.9%	0%	0%	31.91%	2.92%
5,000 or More Workers	10.18%	2.75%	30.94%	4.12%	39.35%	4.3%	1.16%	0.91%	18.38%	3.36%
All Large Firms	8.18%	1.01%	17.7%	1.5%	28.5%	1.82%	0.2%	0.16%	45.41%	2.08%

Figure S.23: How Broad the Firm Considers Their Largest Plan's Provider Network, by Firm Size, 2024

	Very Broad	Standard Error	Somewhat Broad	Standard Error	Somewhat Narrow	Standard Error	Very Narrow	Standard Error
<b>Breadth of Provider Network</b>								
Small Firms	29.76%	4.75%	45.59%	5.34%	22.06%	4.69%	2.59%	0.65%
Large Firms	45.67%	2.08%	39.82%	2.03%	12.86%	1.44%	1.66%	0.46%
ALL FIRMS	30.27%	4.6%	45.4%	5.17%	21.77%	4.54%	2.56%	0.63%

Figure S.23: How Broad the Firm Considers Their Largest Plan's Provider Network, by Firm Size, 2024

	Very Broad	Standard Error	Somewhat Broad	Standard Error	Somewhat Narrow	Standard Error	Very Narrow	Standard Error
<b>Breadth of Network for Mental Health and Substance Use Services</b>								
Small Firms	29.76%	4.75%	45.59%	5.34%	22.06%	4.69%	2.59%	0.65%
Large Firms	45.67%	2.08%	39.82%	2.03%	12.86%	1.44%	1.66%	0.46%
ALL FIRMS	30.27%	4.6%	45.4%	5.17%	21.77%	4.54%	2.56%	0.63%

Figure S.24: Percentage of Firms That Provide Workers Additional Incentives For Various Enrollment Decisions, by Firm Size, 2024

	Not Participating in Firm's Health Benefits	Standard Error	Enrolling in a Spouse's Plan	Standard Error
<b>FIRM SIZE</b>				
All Small Firms (10-199 Workers)	10.72%	1.74%	8.75%	1.59%
All Large Firms (200 or More Workers)	13.31%	1.49%	12.04%	1.42%
ALL FIRMS	10.89%	1.63%	8.97%	1.49%