

Alaska Employee Health Benefit Survey 2006

Prepared for Alaska Health Care Summit, December 2007

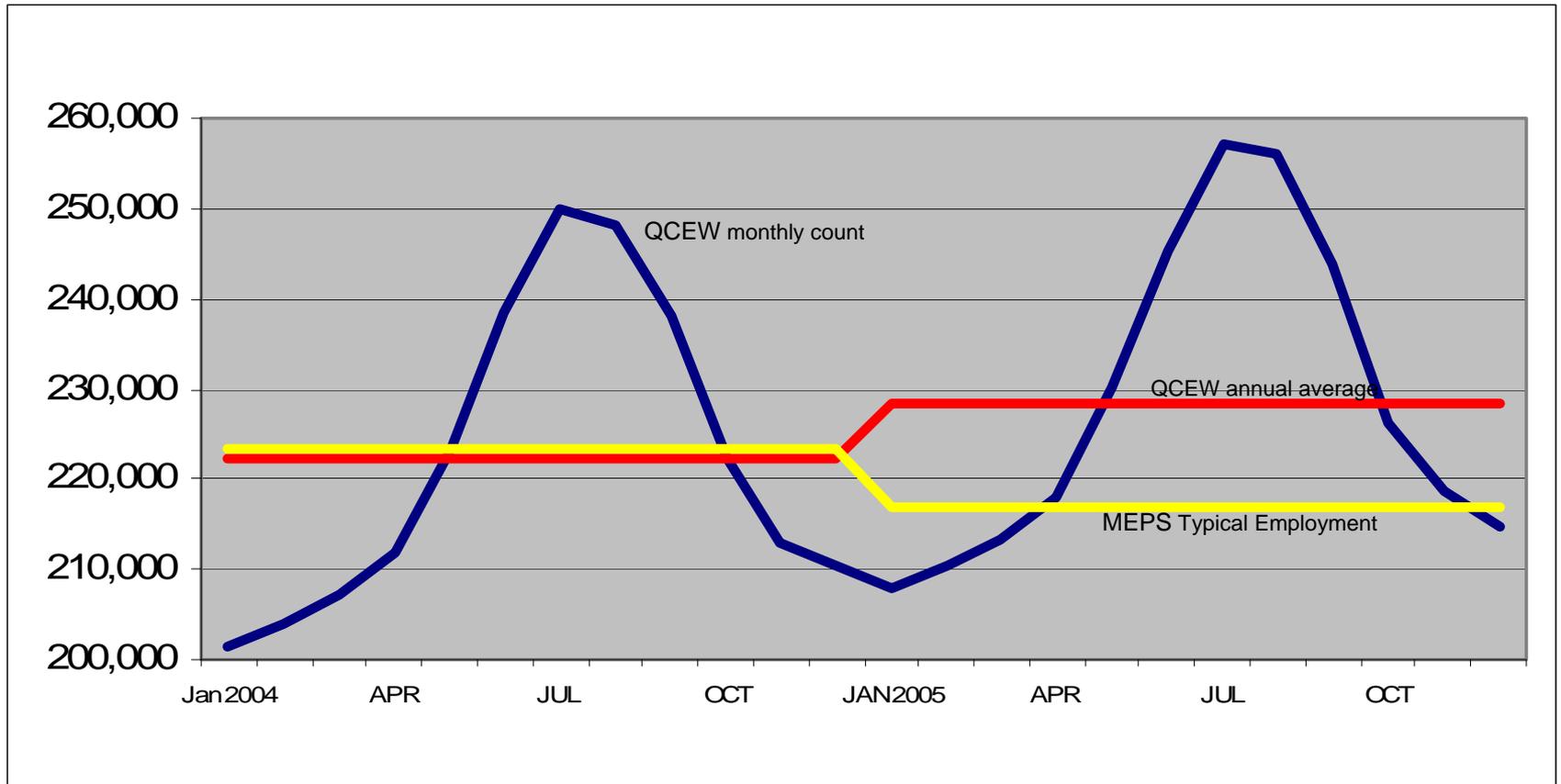
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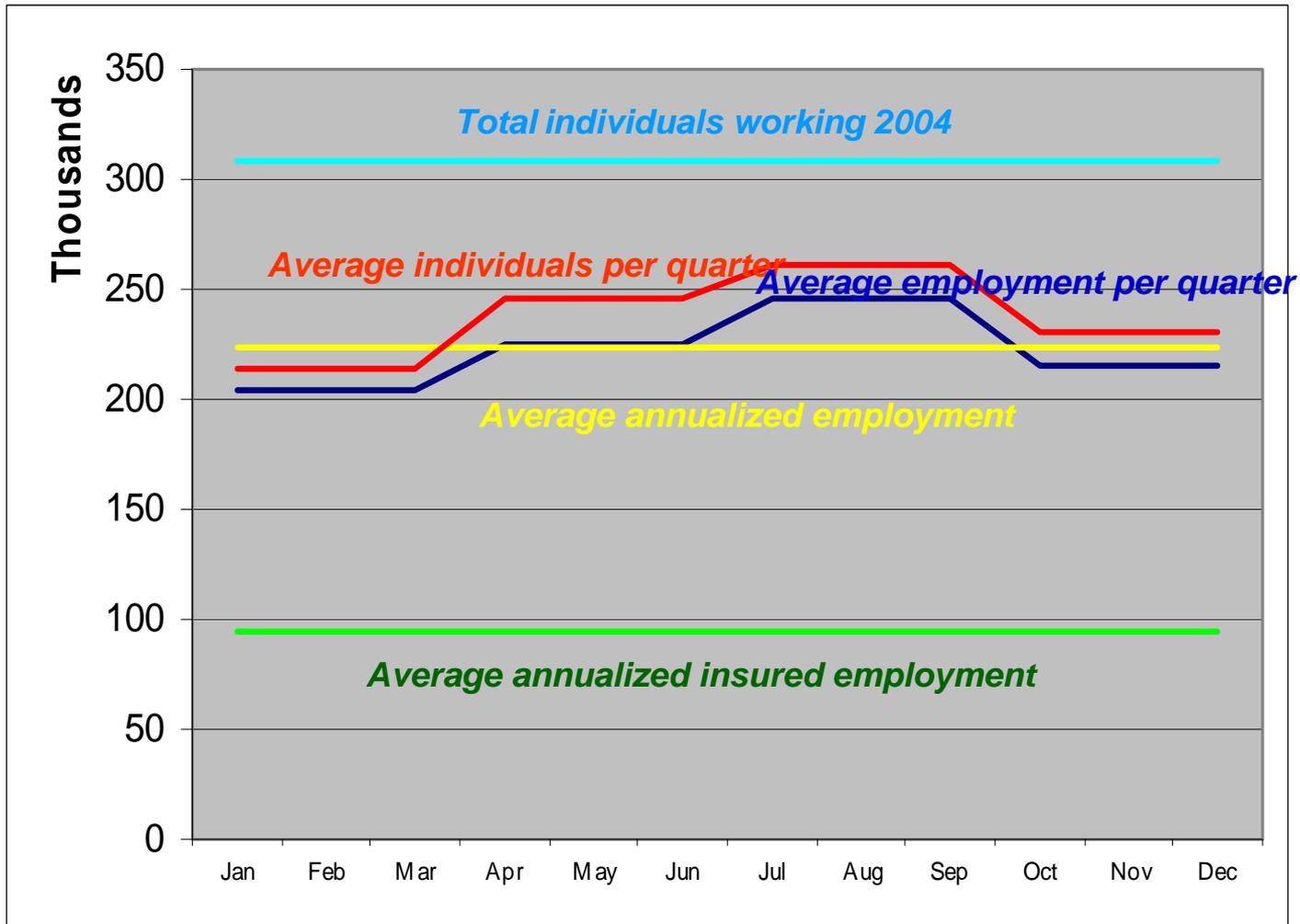
2004-2005 Alaska Private Sector Monthly Employment: Average Annualized Employment & MEPS Typical Employment



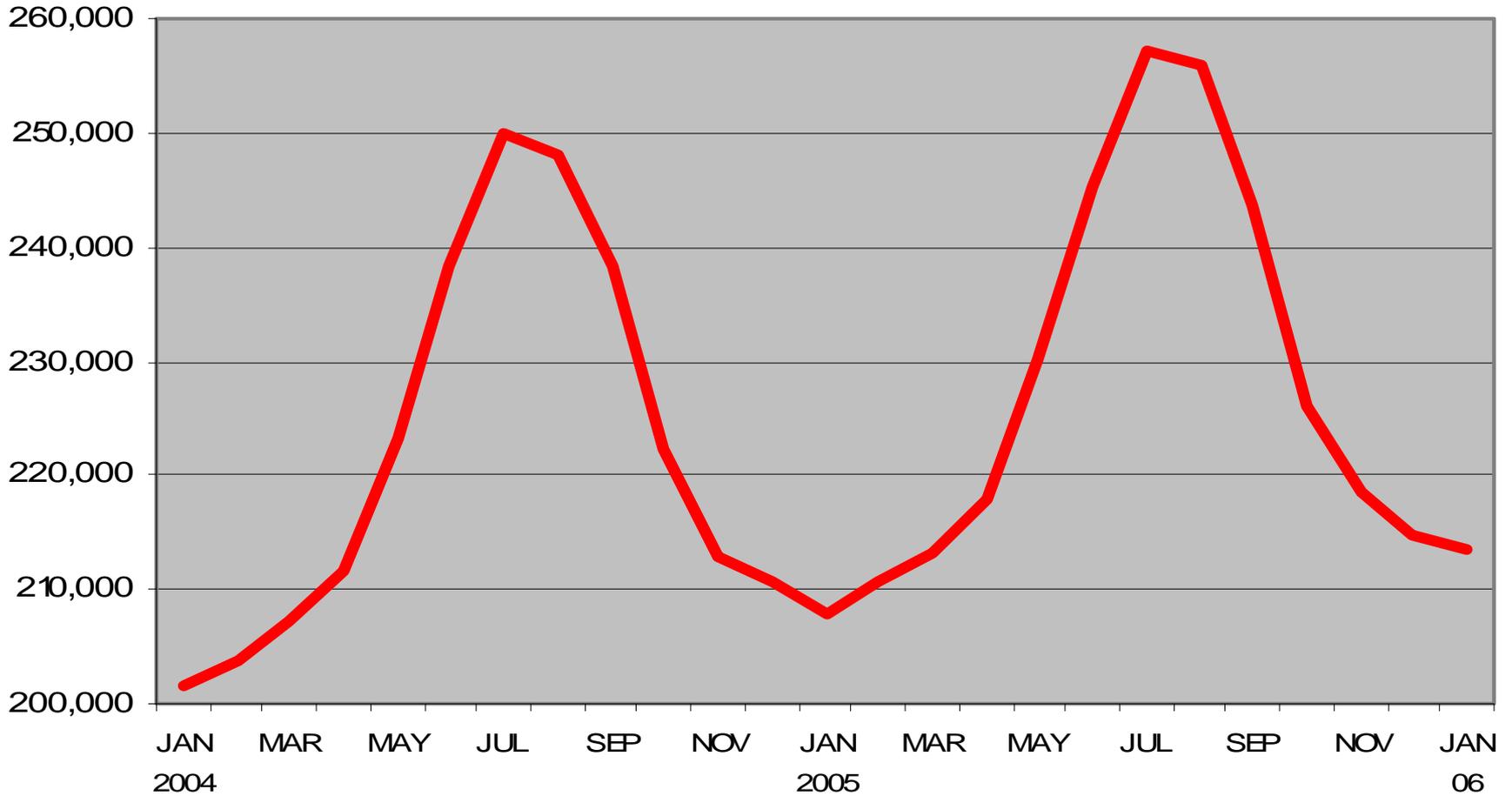
Sources: Quarterly Census Employment and Wages by Alaska Department of Labor & Workforce Development; Medical Expenditure Panel Survey 2004 and 2005

Alaska Private Sector Employment 2004: Job Count and Individuals Working

Excludes self-employed



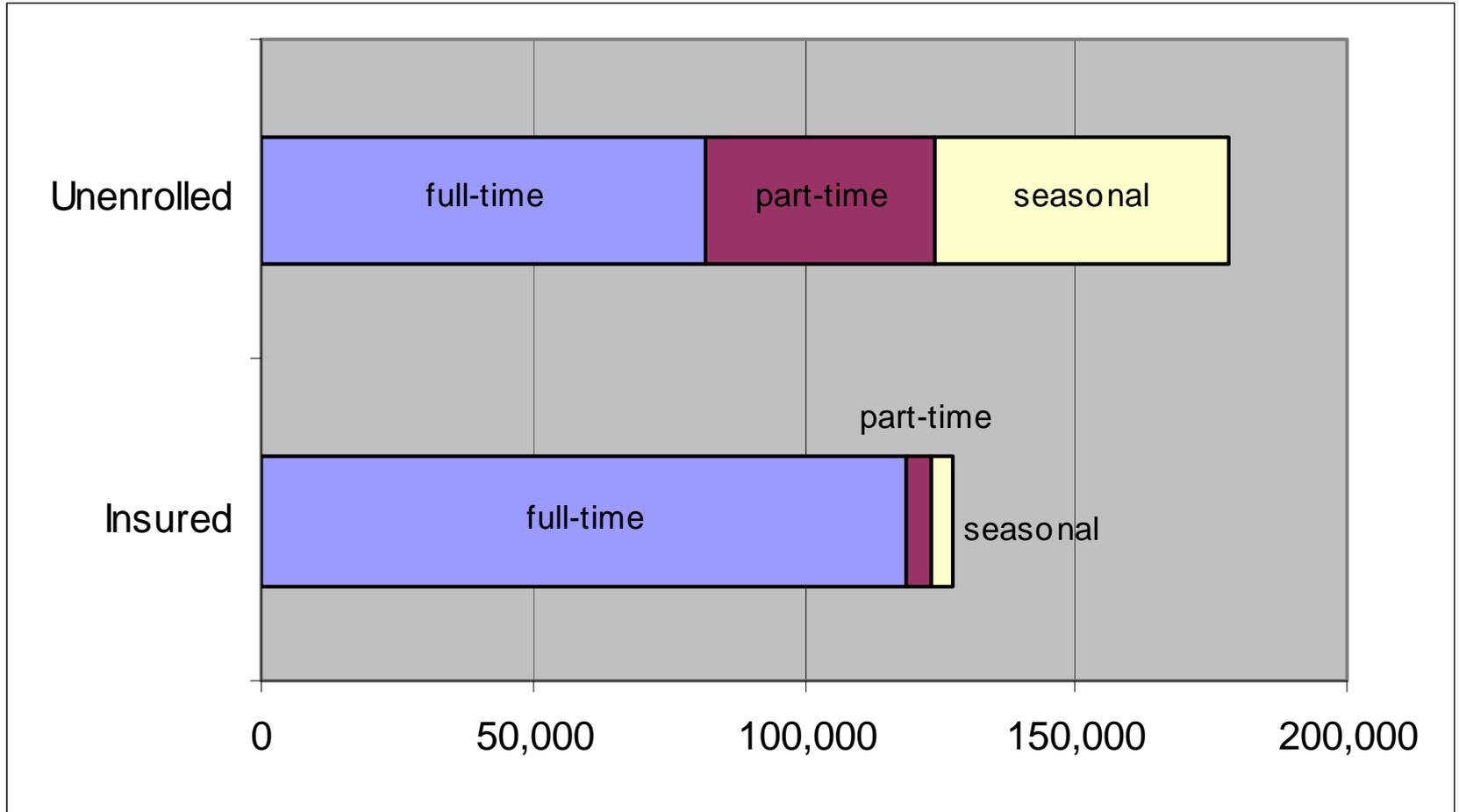
Private Sector Monthly Employment Alaska 2004-2005



Insurance Enrollment by Job Type

Private Sector and Local Government Employees

Alaska Peak Employment 2006

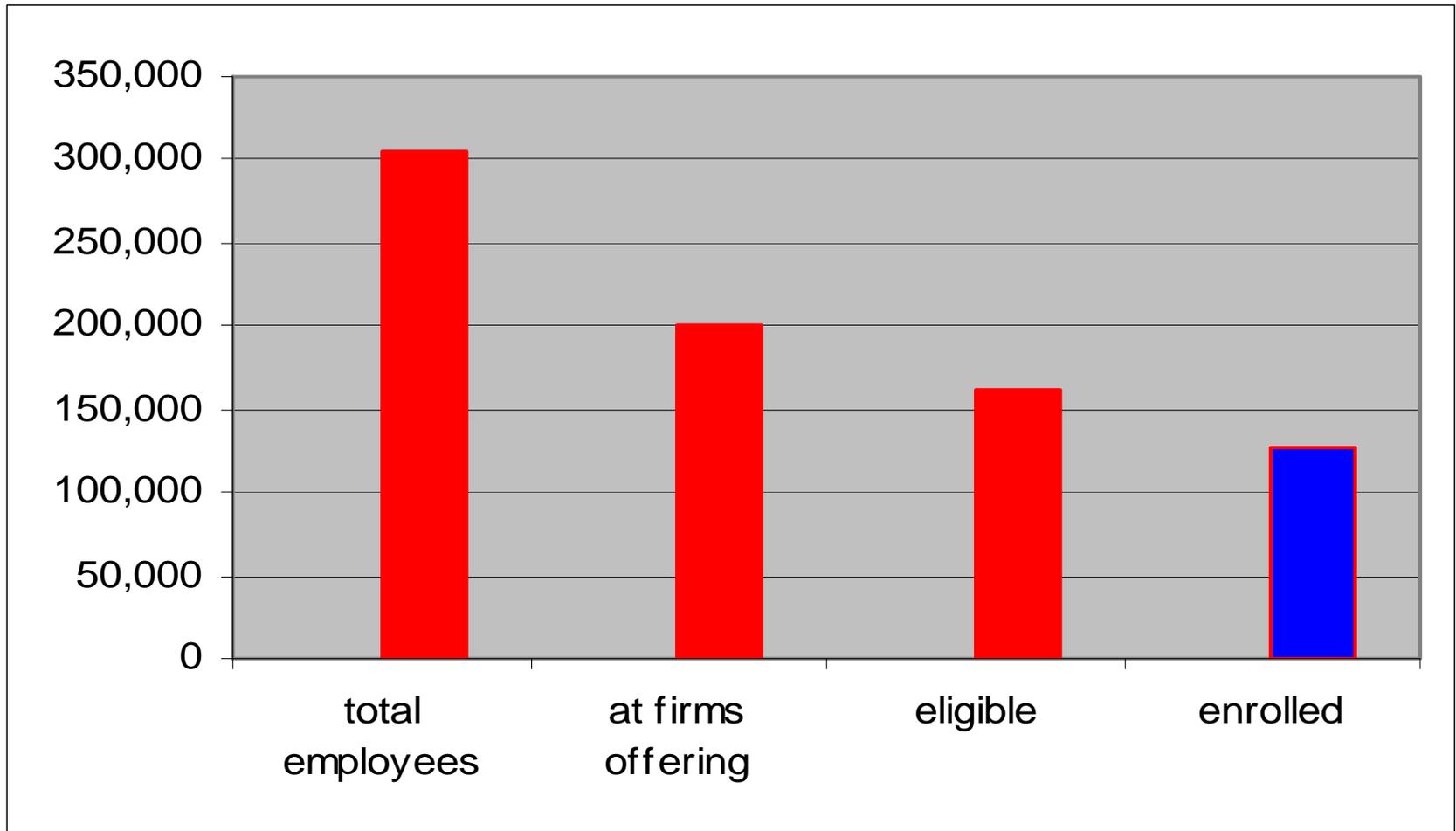


Source: 2006 Employee Health Benefit Survey

Eligibility and Enrollment of Employees

Private Sector and Local Government

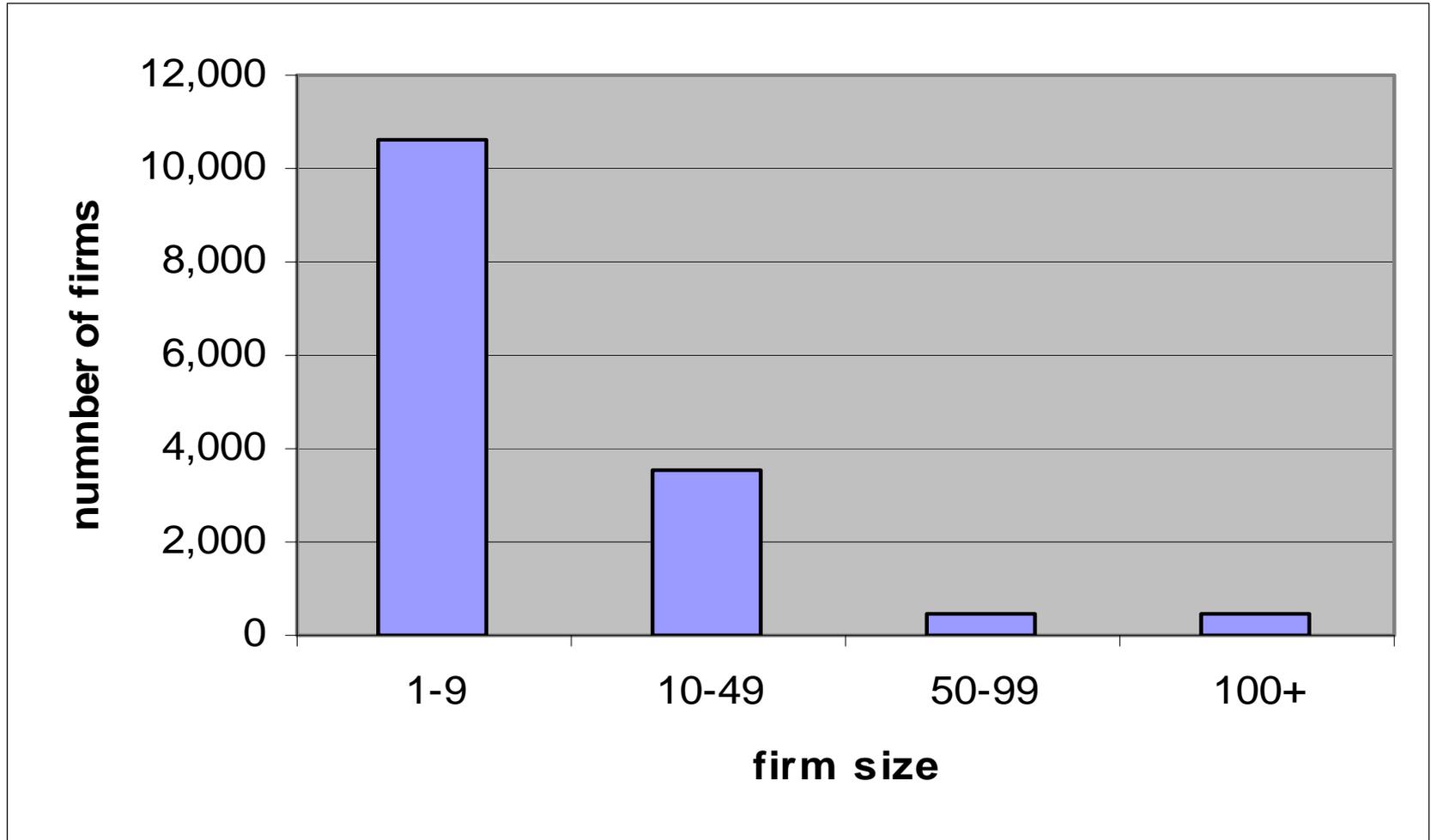
Alaska Peak Employment 2006



Number of Firms by Size

Private Sector and Local Government

Alaska Peak Employment 2006

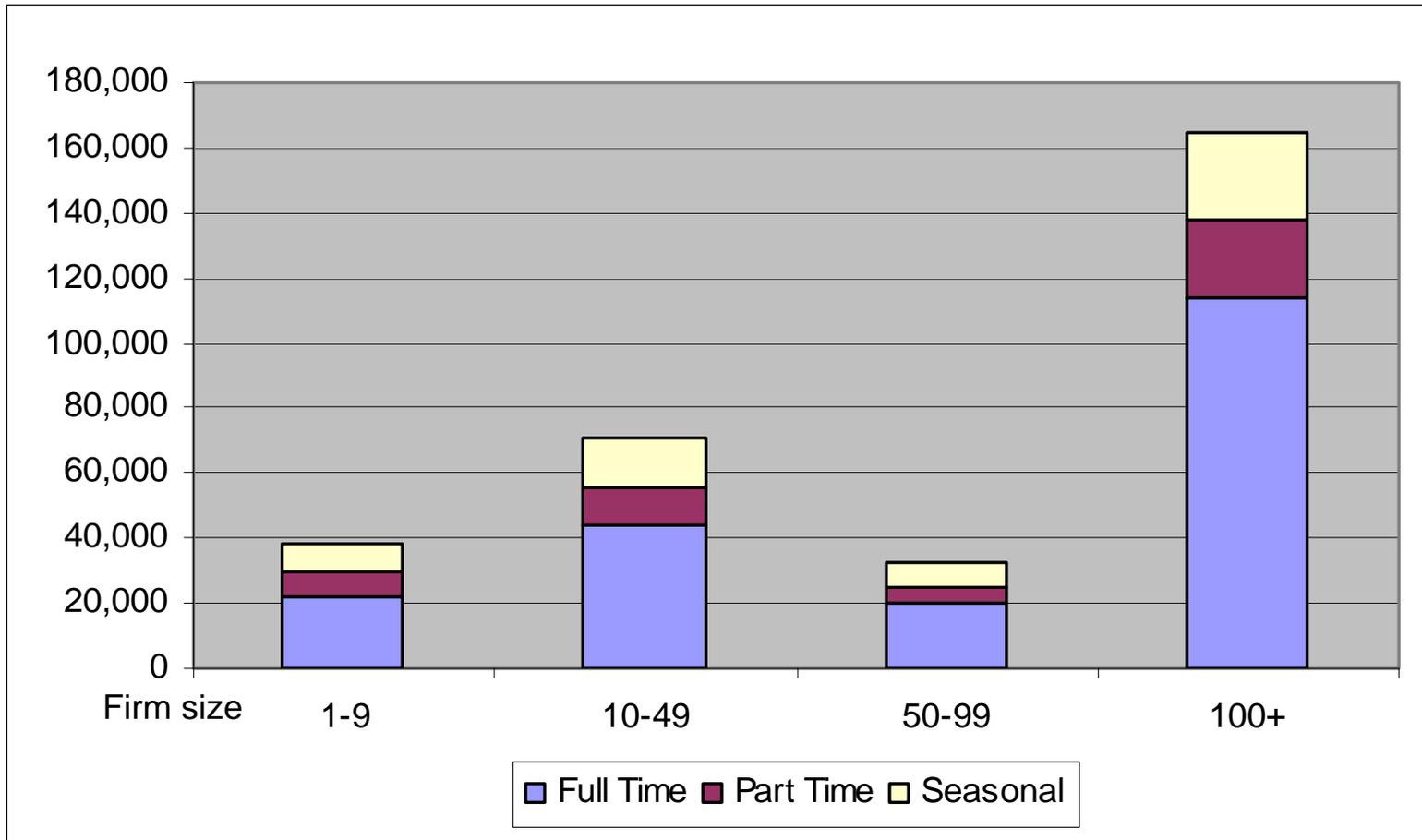


Source: 2006 Employee Health Benefit Survey

Employment by Firm Size and Job Type

Private Sector and Local Government

Alaska Peak Employment 2006

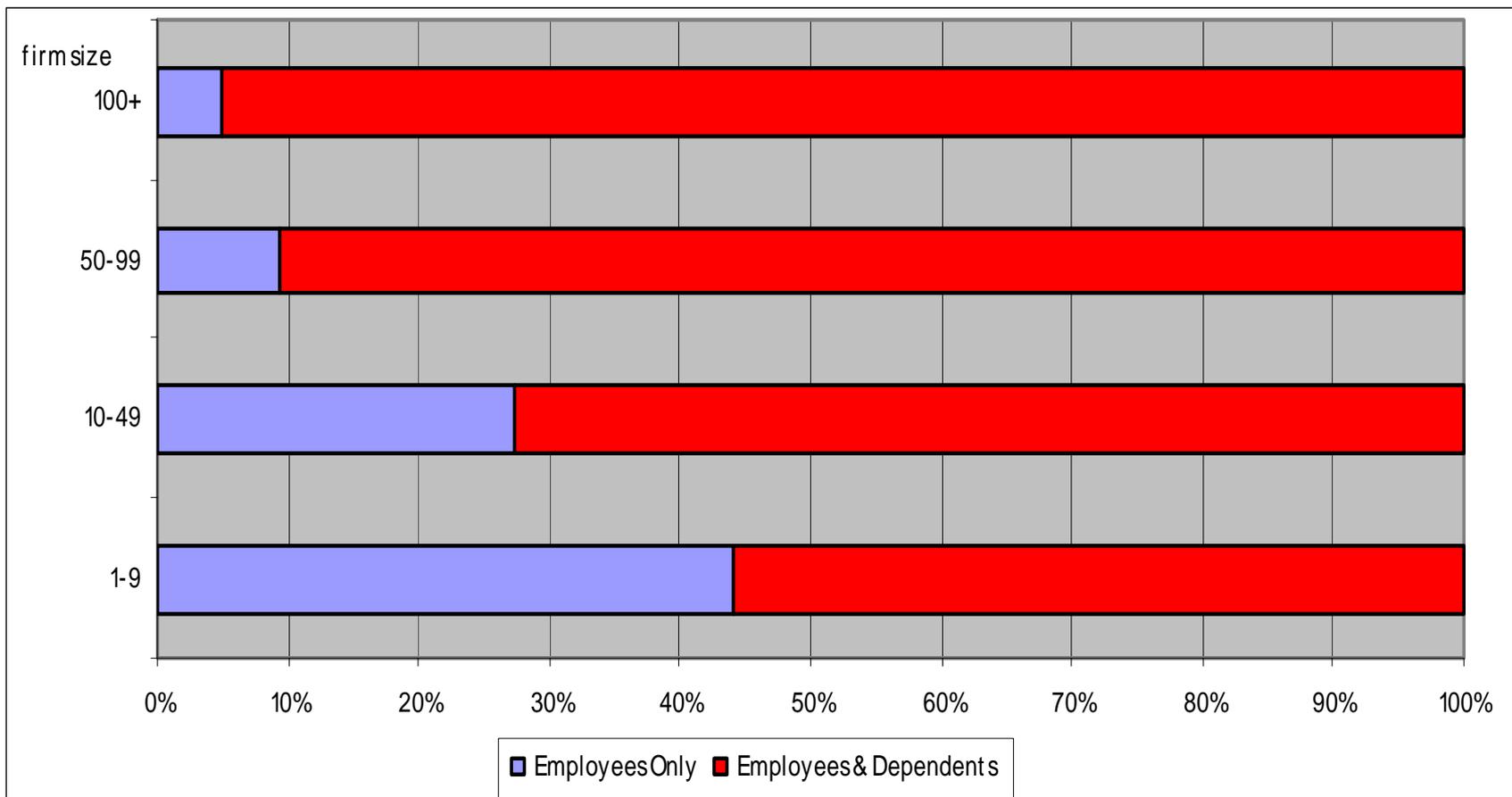


Source: 2006 Employee Health Benefit Survey

Type of Offerings by Firm Size by Firms Offering Insurance

Private Sector and Local Government

Alaska Peak Employment 2006

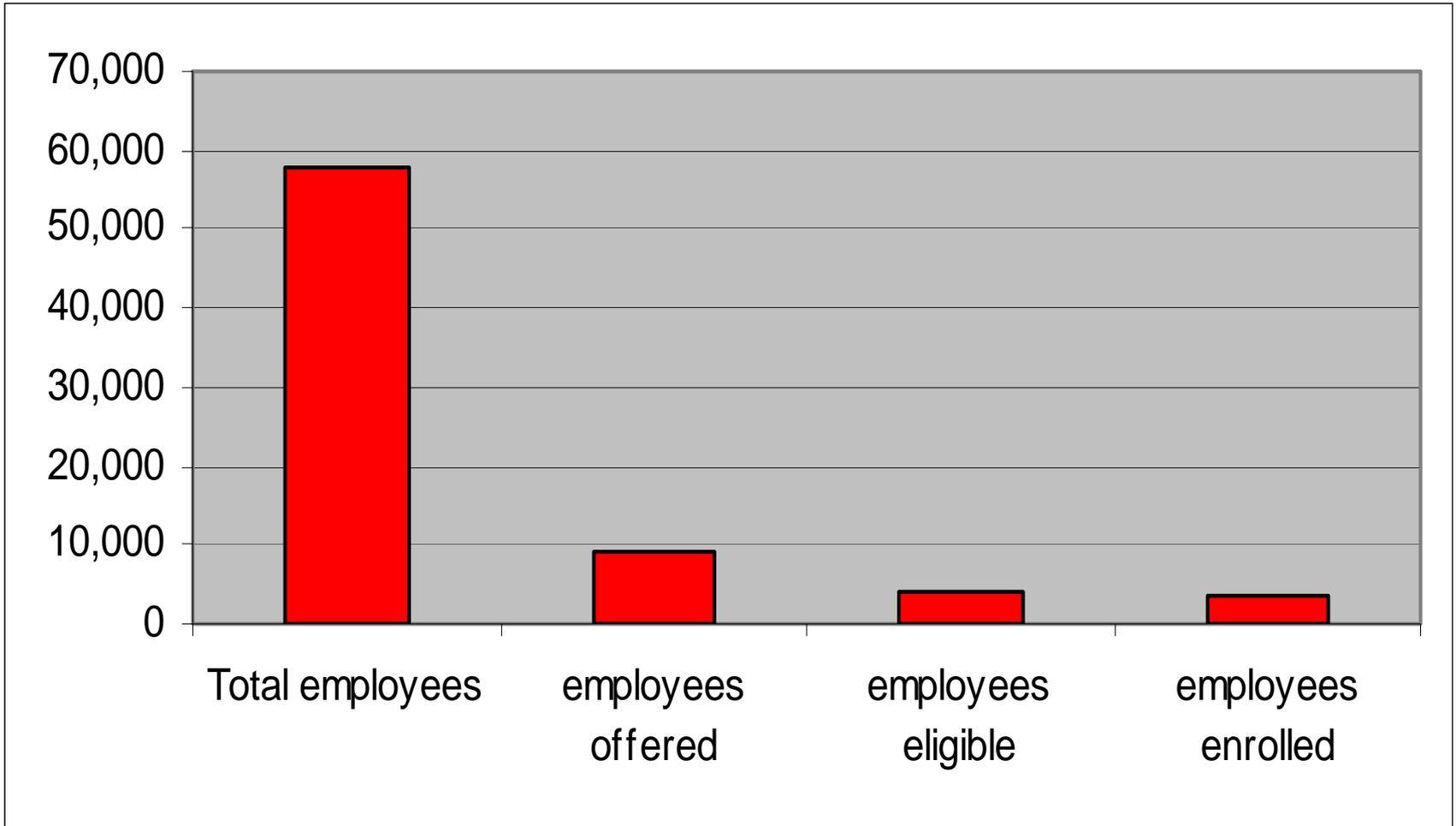


Source: 2006 Employee Health Benefit Survey

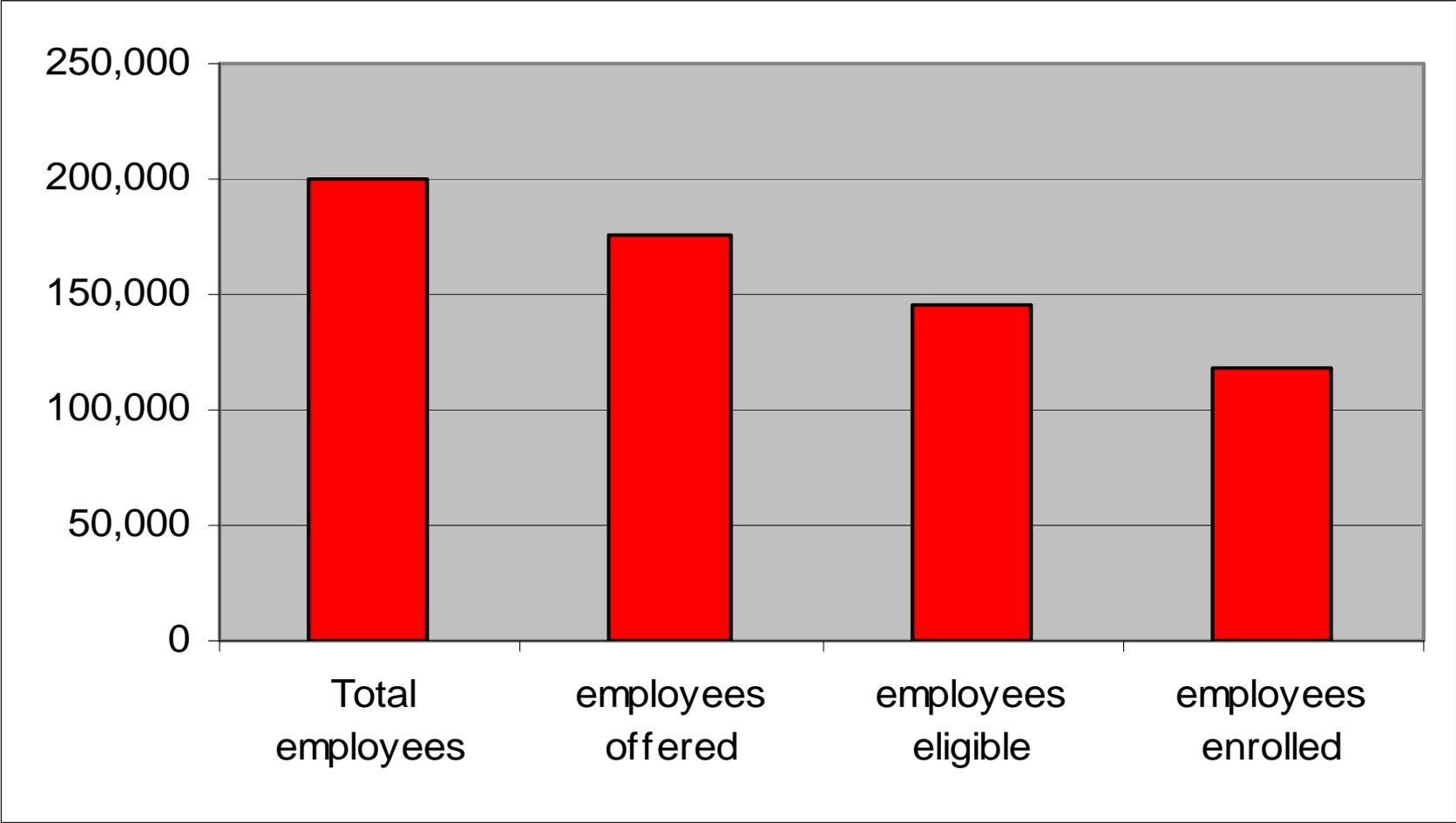
Seasonal Employee Participation

Private Sector and Local Government

Alaska Peak Employment 2006



Full-Time Employee Participation Private Sector and Local Government Alaska Peak Employment 2006

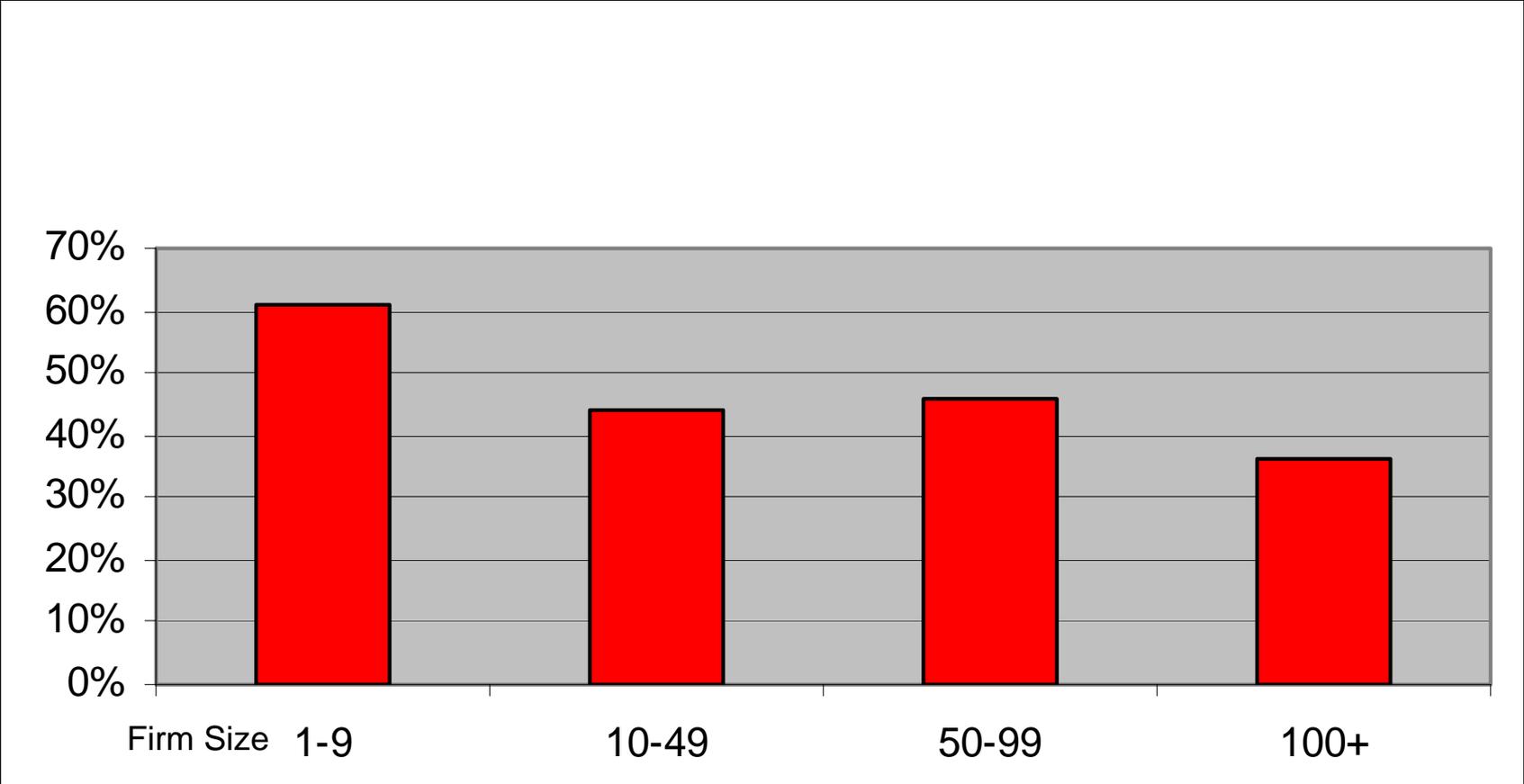


Source: 2006 Employee Health Benefit Survey

Percent of Employers Who Offer Insurance that Pay Entire Premium for Full-Time Employees by Firm Size

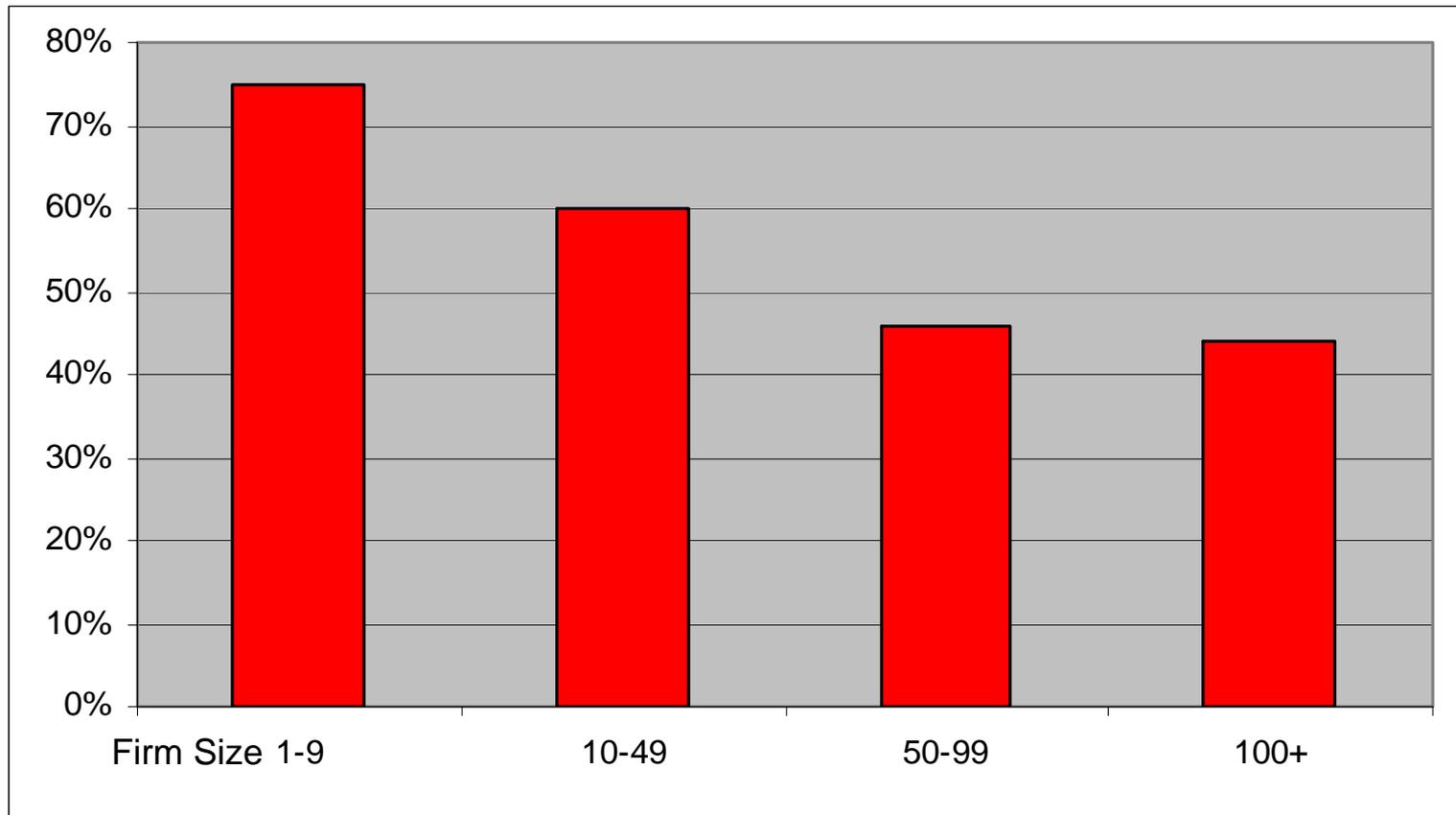
Private Sector and Local Government

Alaska Peak Employment 2006



Source: 2006 Employee Health Benefit Survey

Percent Employers Who Offer Insurance that Pay Entire Premium for Seasonal Workers by Firm Size Private Sector and Local Government Alaska Peak Employment 2006

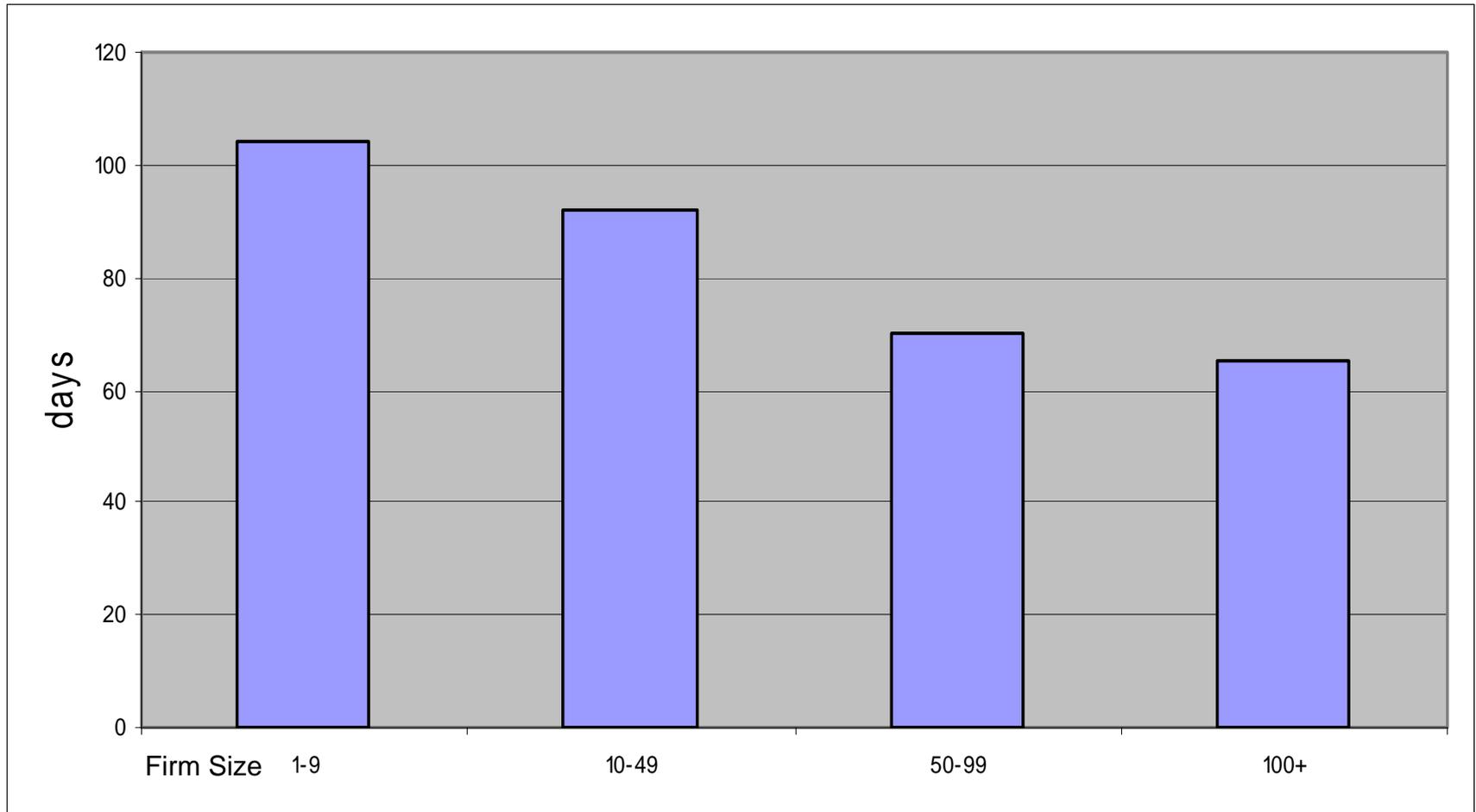


Source: 2006 Employee Health Benefit Survey

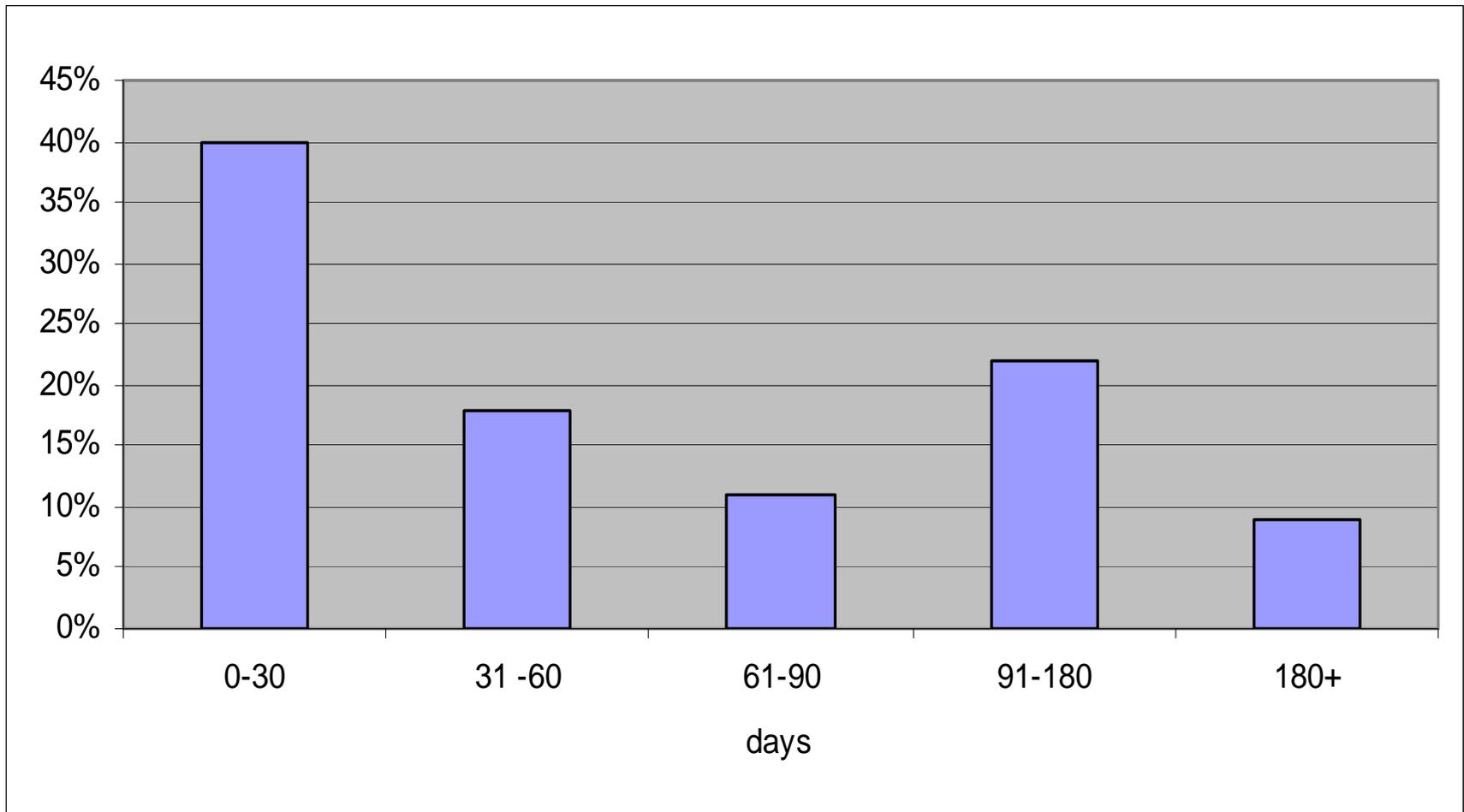
Average Waiting Period for Enrollment at Firms Offering Insurance for Full Time Employees by Firm Size

Private Sector and Local Government

Alaska Peak Employment 2006

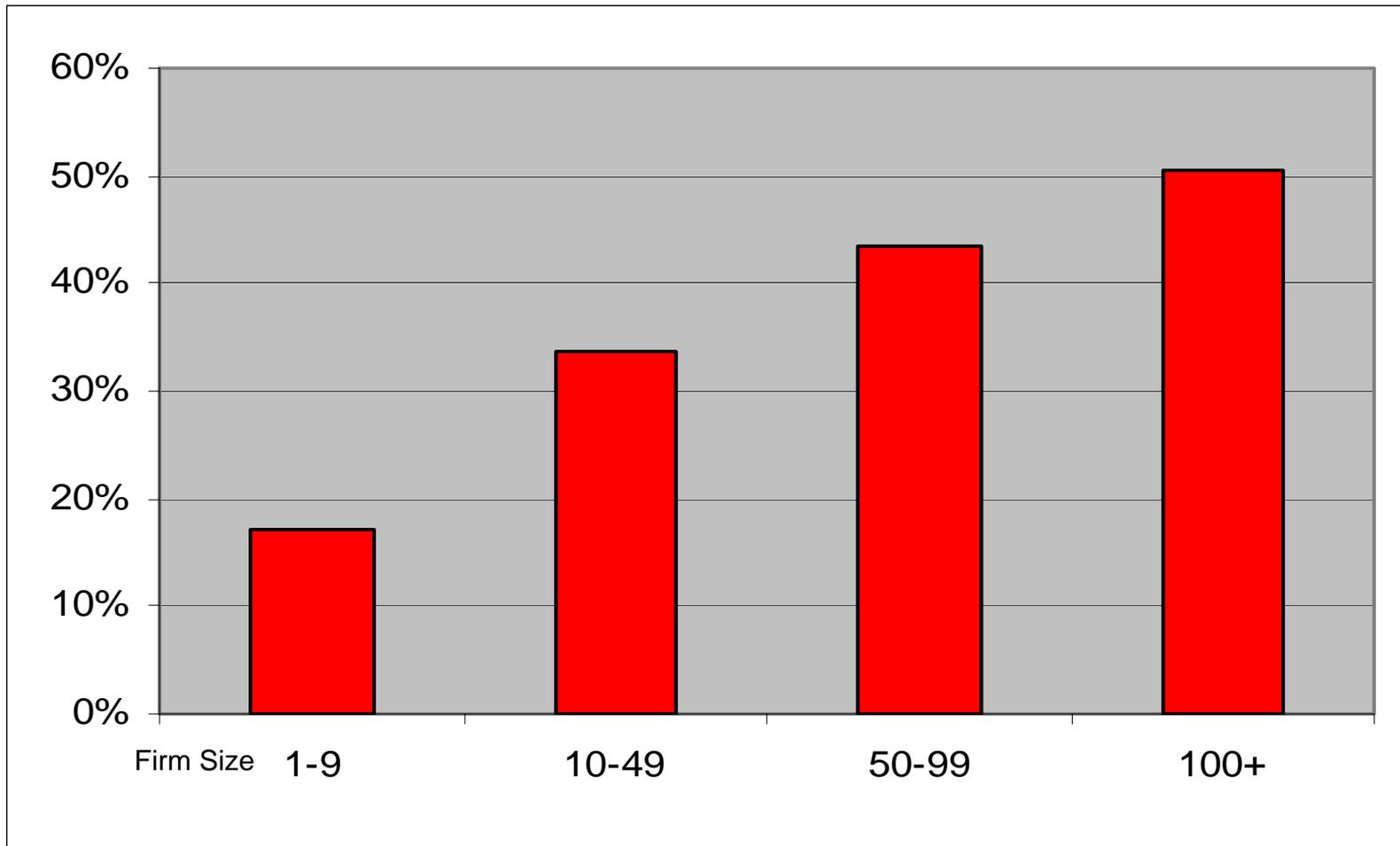


Average Waiting Period for Enrollment for Seasonal Employees at Firms Offering Private Sector and Local Government Alaska Peak Employment 2006



Source: 2006 Employee Health Benefit Survey

Percentage All Employees Insured by Firm Size Private Sector and Local Government Alaska Peak Employment 2006

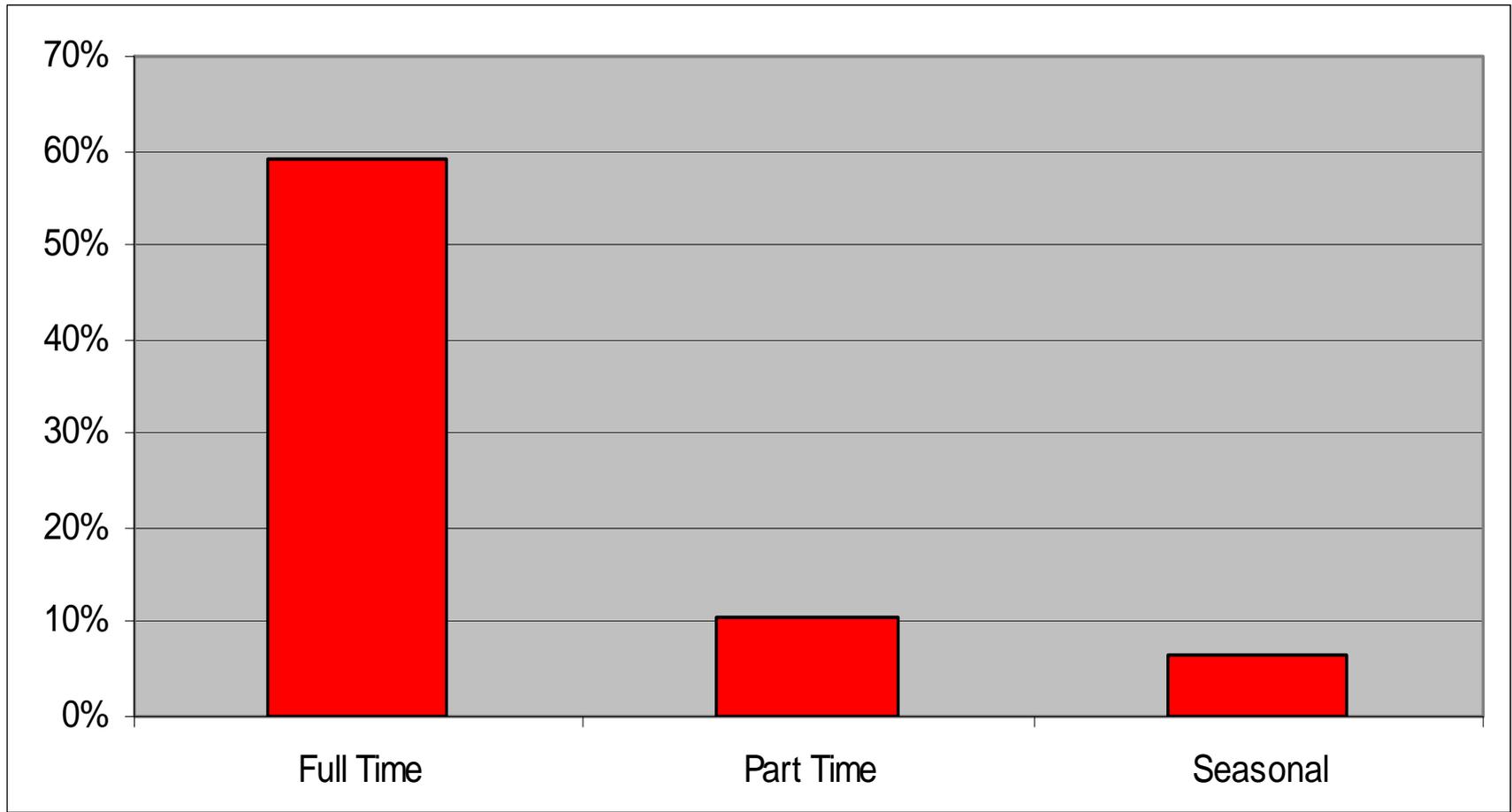


Source: 2006 Employee Health Benefit Survey

Percentage All Employees Enrolled by Job Type

Private Sector and Local Government

Alaska Peak Employment 2006

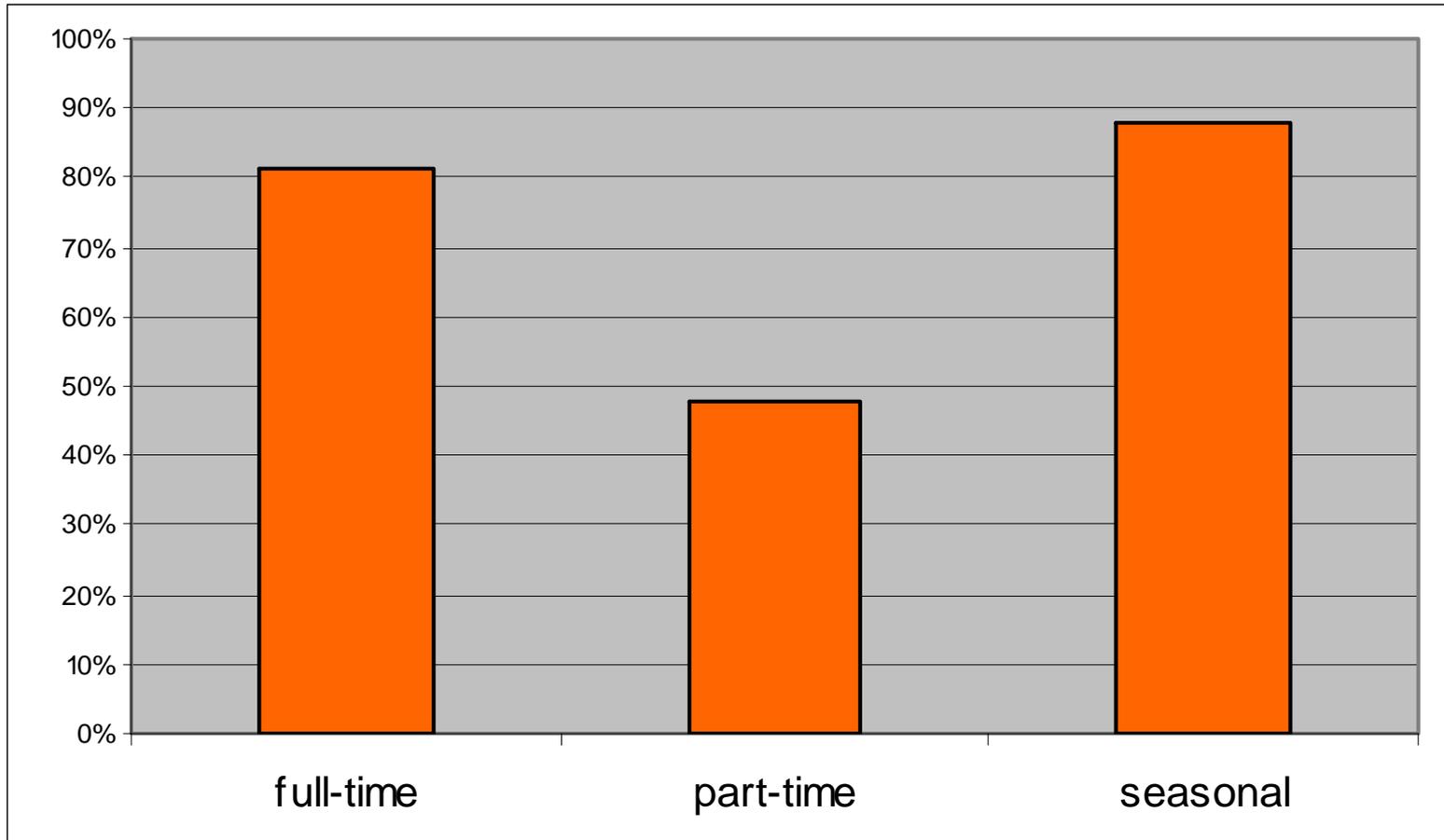


Source: 2006 Employee Health Benefit Survey

Percent Eligible Employees Enrolled by Job Type

Private Sector and Local Government

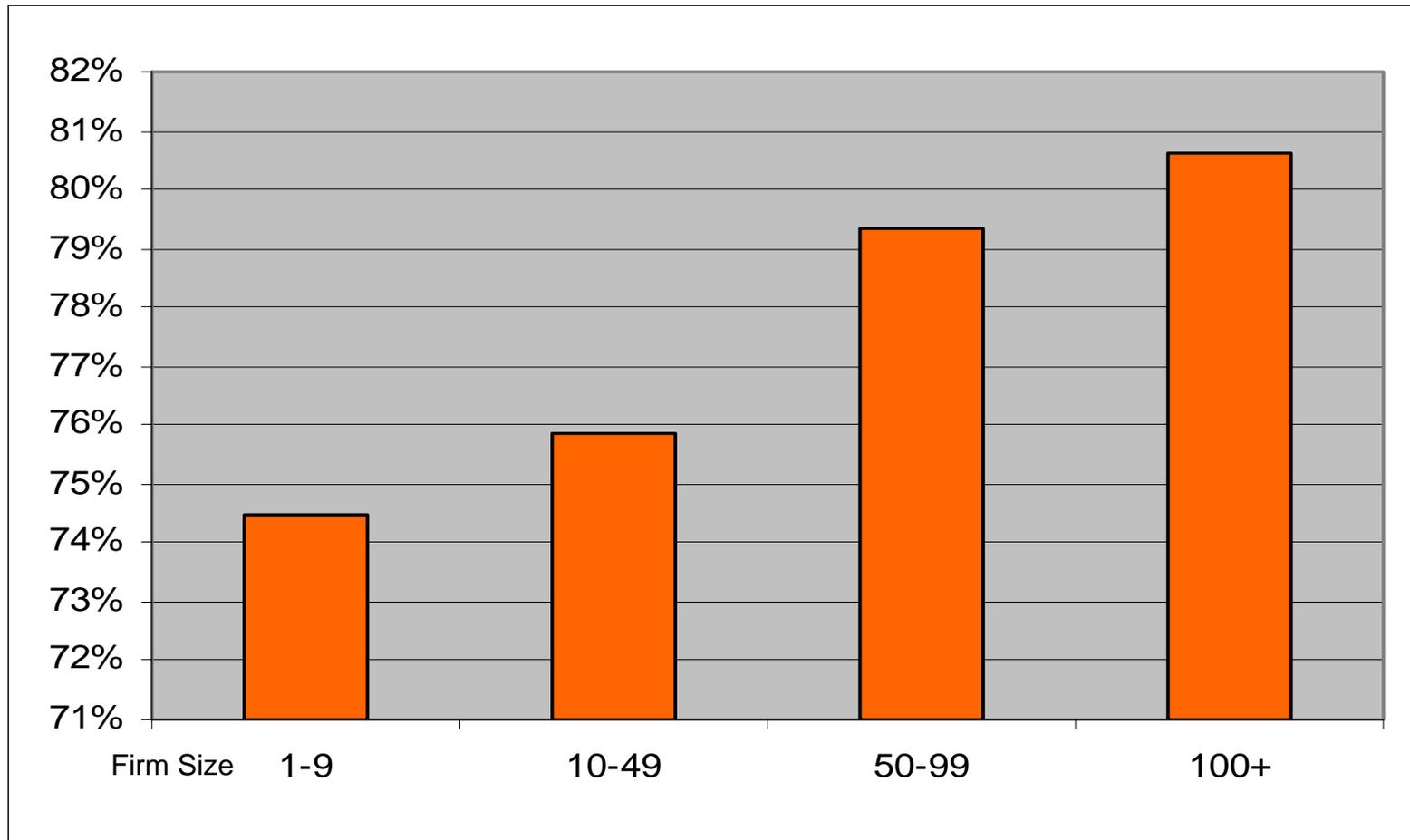
Alaska Peak Employment 2006



Percent Eligible Employees Enrolled by Firm Size

Private Sector and Local Government

Alaska Peak Employment 2006

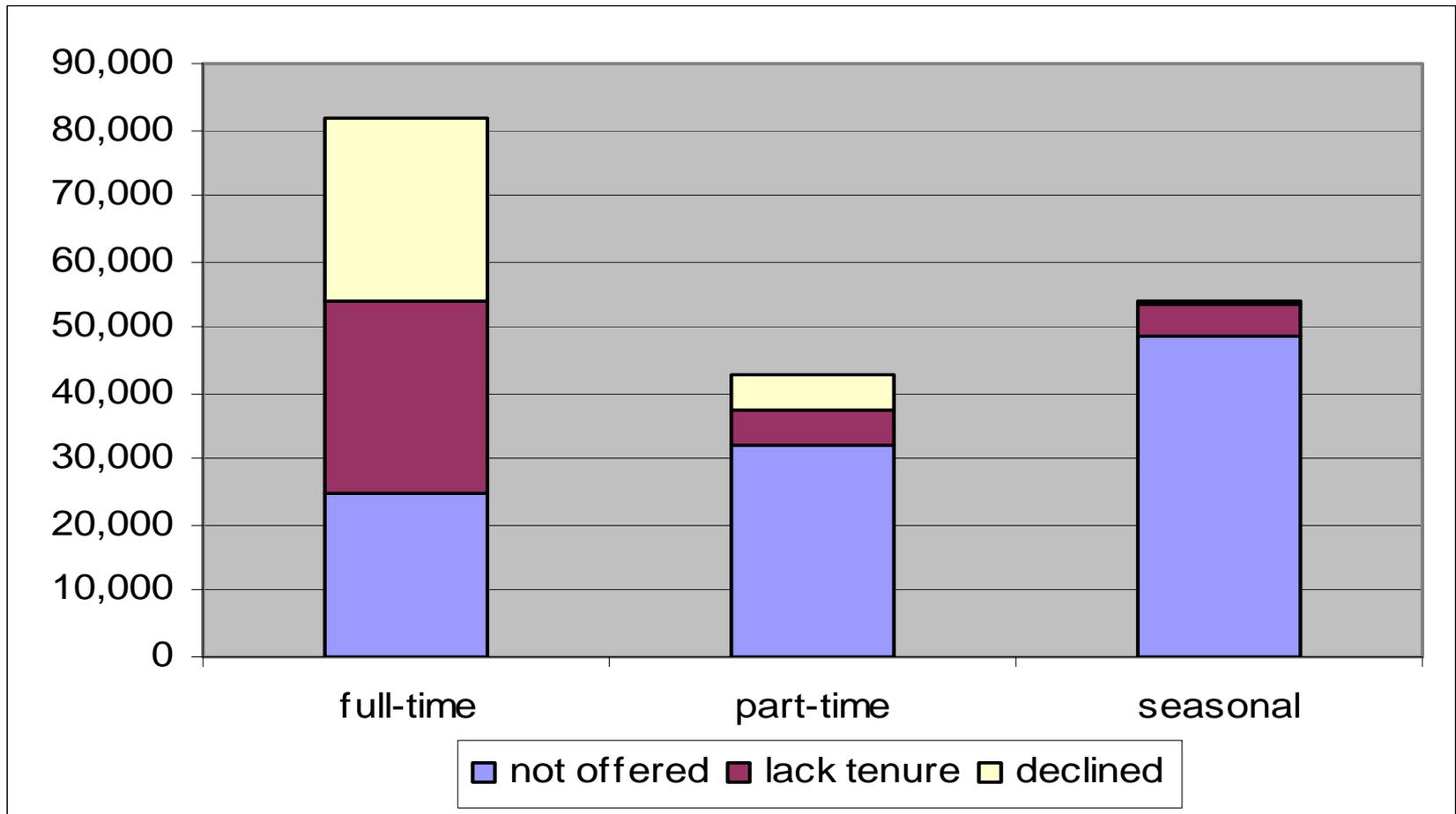


Source: 2006 Employee Health Benefit Survey

Alaska Not Enrolled by Job Type

Private Sector and Local Government

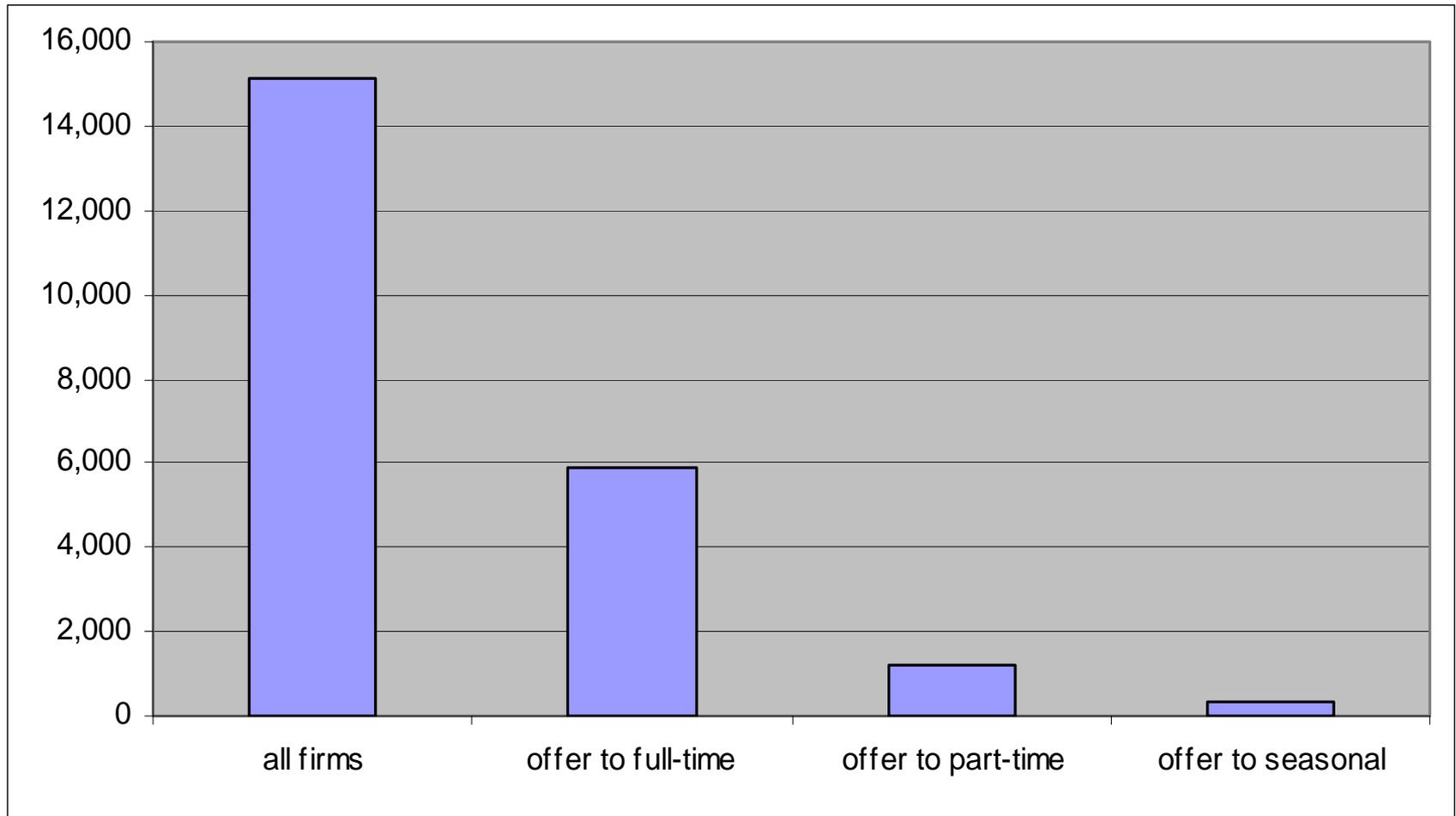
Alaska Peak Employment 2006



Total Firms & Firms Offering Insurance to Job Types

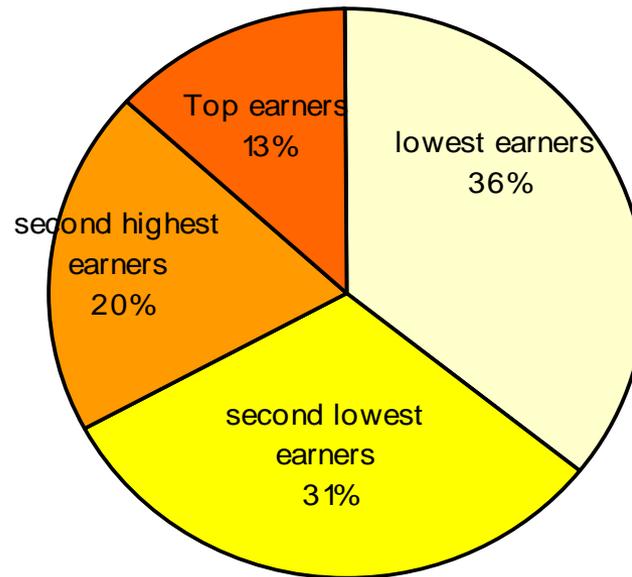
Private Sector and Local Government

Alaska Peak Employment 2006

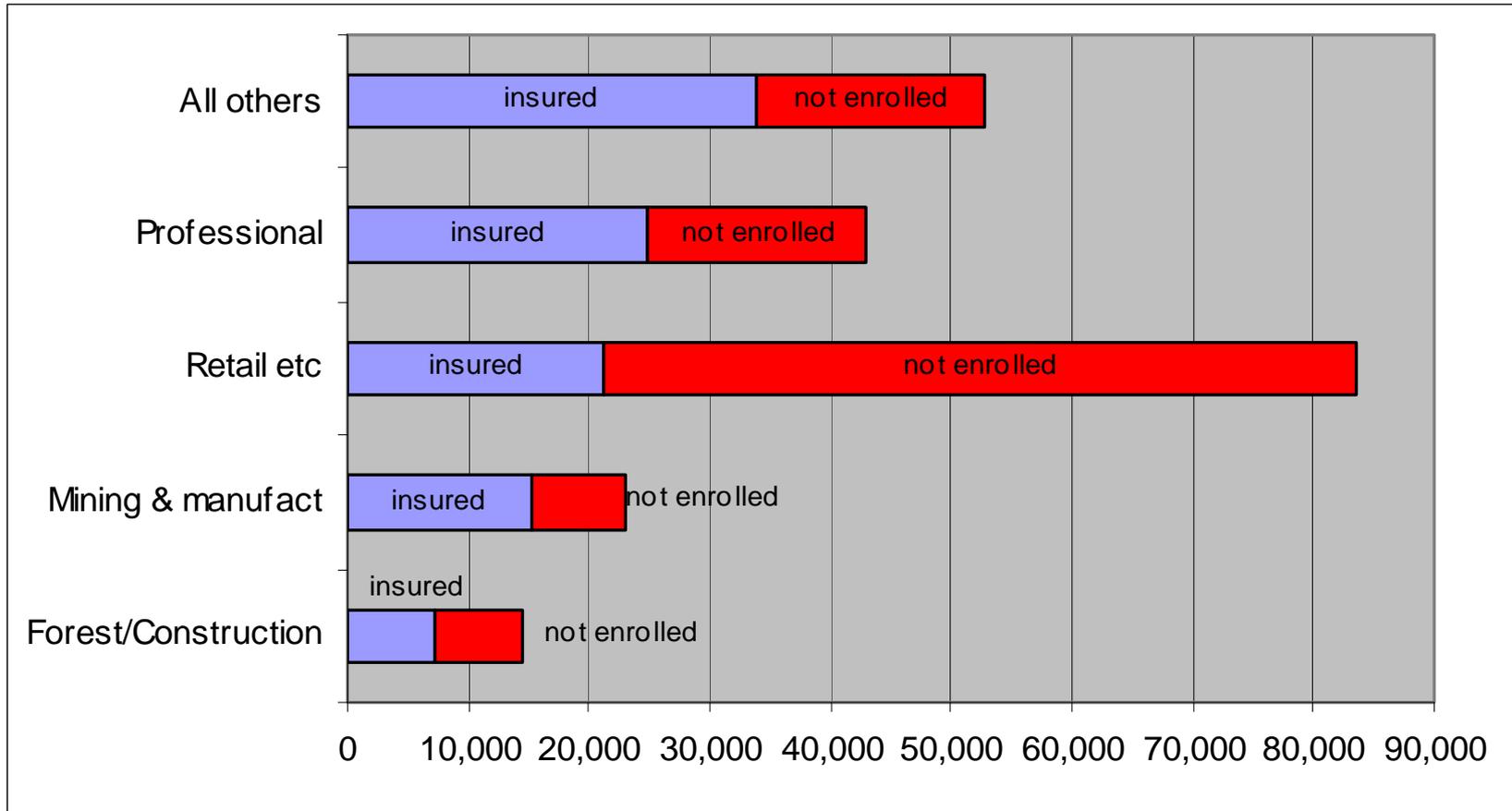


Alaska Non-enrolled Private Sector Employees by Earnings Quartile

Alaska's Uninsured Private Sector Employees by Earnings Quartile: MEPS 2005

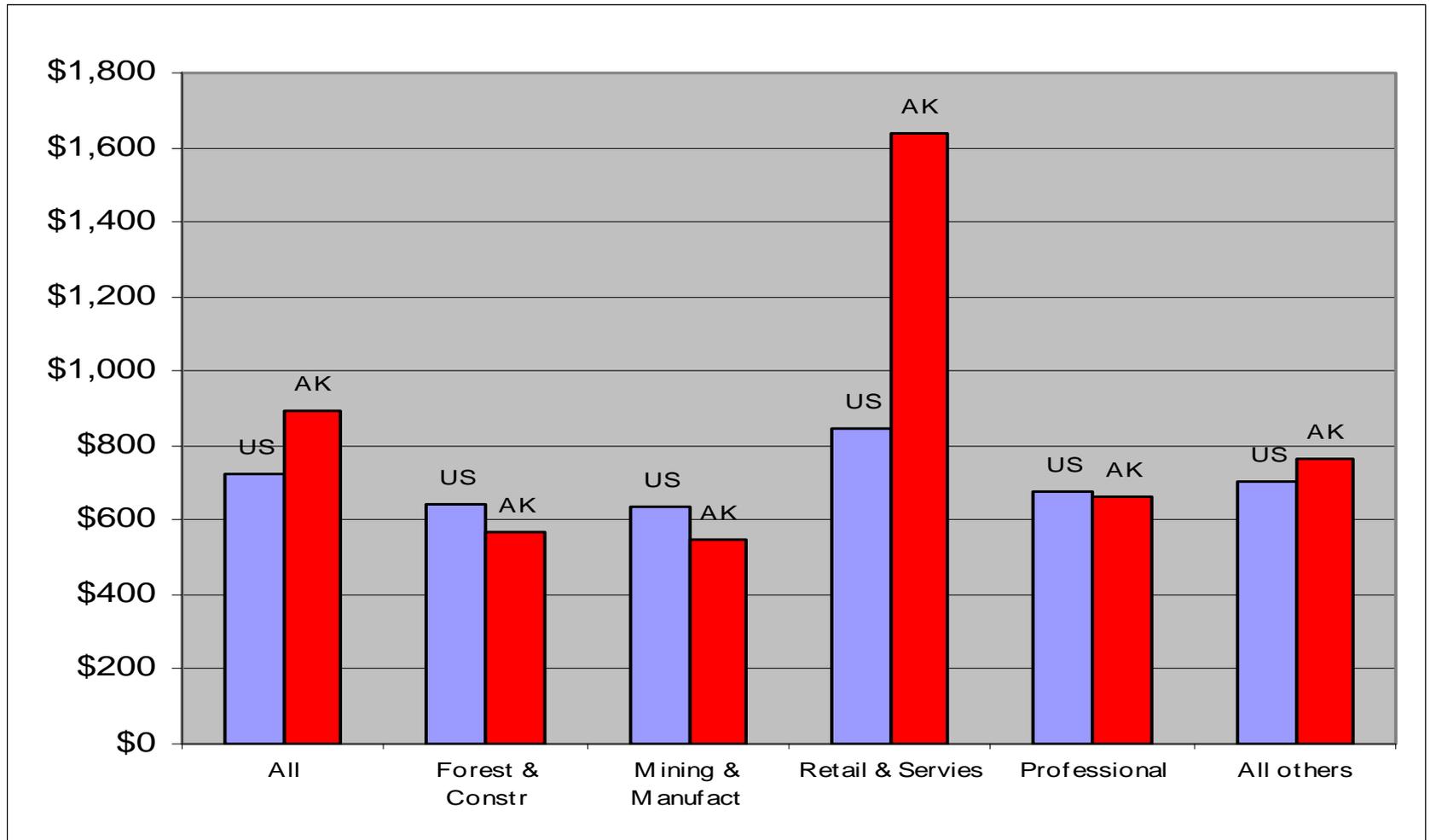


Alaska Private Sector Employment by Industry and Insurance Status

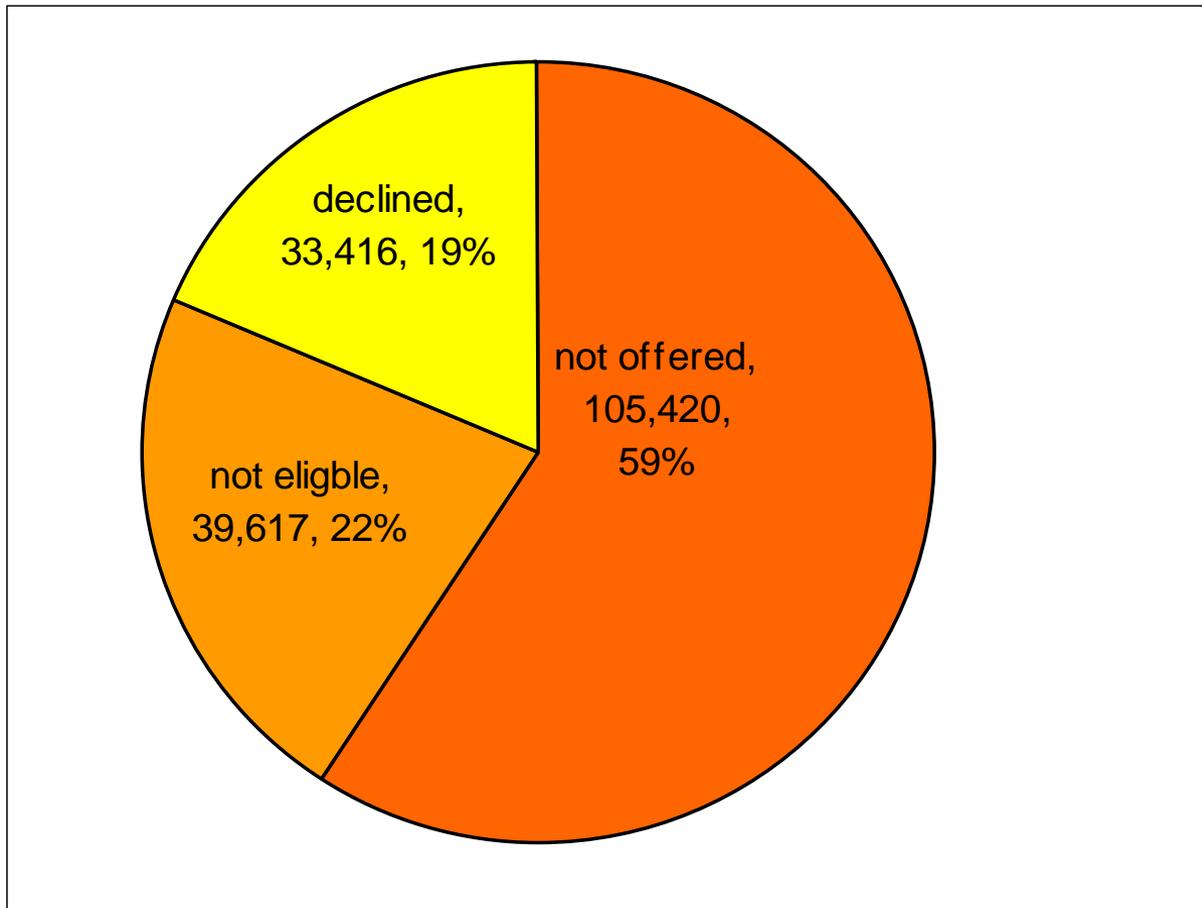


Source: Medical Expenditure Panel 2005

Average Cost Premium to Worker by Industry



Reasons for Being Non-enrolled Private Sector and Local Government Alaska Peak Employment 2006



Non-Enrolled Workers by Job Type

Private Sector and Local Government

Alaska Peak Employment 2006

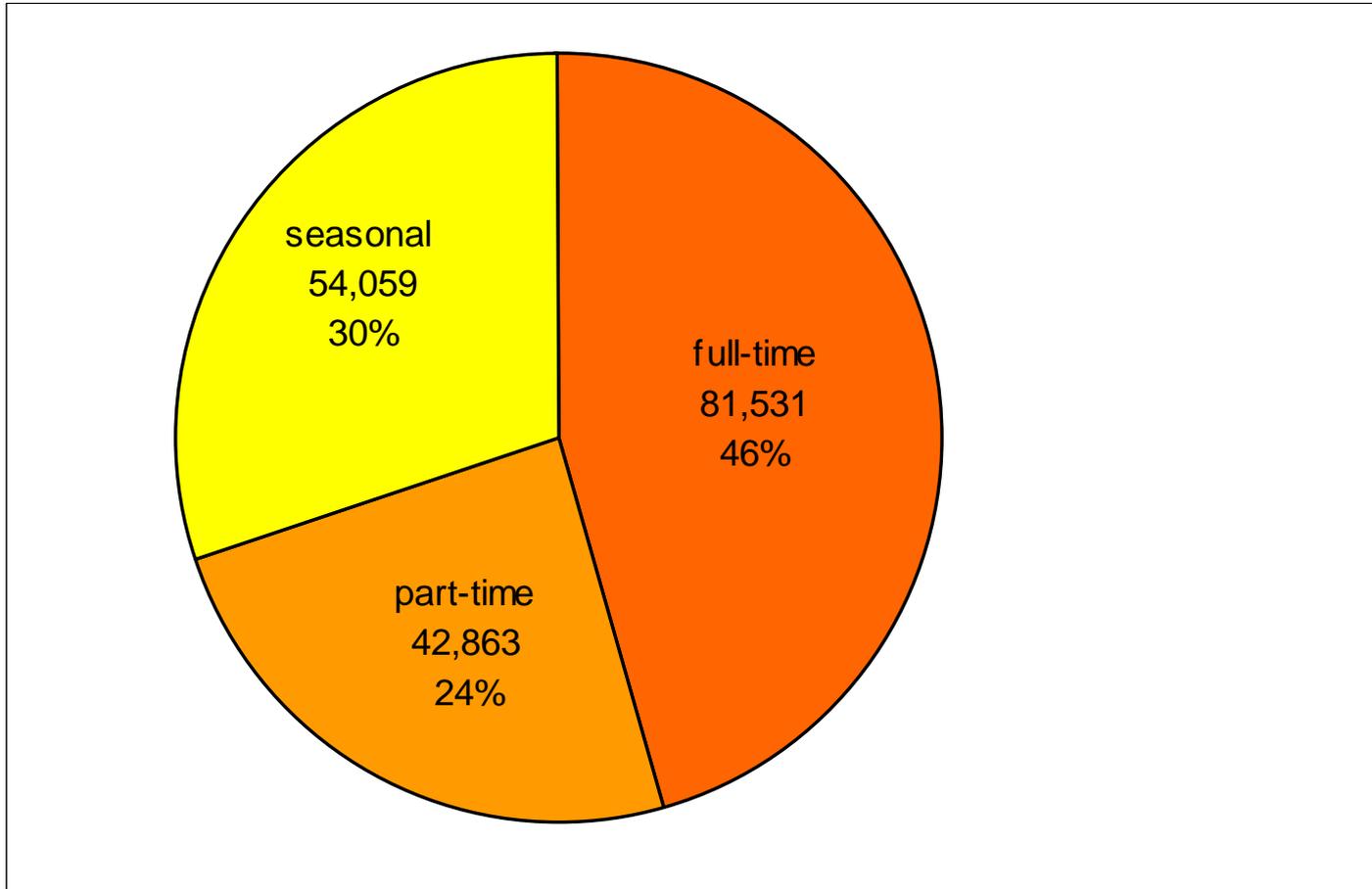


Table 1. Employment by Firm Size, 2006 for Private Sector and Local Government Alaska Seasonal Peak

Number of Employees	Number of Firms	Employment	Sampled Firms	Employment by Sampled Firms
1-9	10,651	38,516	671	2,768
10-49	3,551	70,569	465	10,391
50-99	472	32,475	177	12,494
100+	431	164,244	254	95,394
Total	15,105	305,804	1,567	121,047

Table 2. Estimated Numbers and Percentages of Firms, by Size, Offering Various Types of Insurance

Firm Size	Firms in Universe	Firms Offering Insurance	Percent Offering Insurance
			<i>Total Firms</i>
1-9	10,651	2,937	28%
10-49	3,551	2,176	61%
50-99	472	413	88%
100+	431	400	93%
Total	15,105	5,927	39%

**Table 3A. Employers and Employment
by Firm size and Job Type: Alaska Peak 2006**

Firm Size	Number of Firms	Full Time	Part Time	Seasonal	Total	% Total
1-9	10,651	21,999	8,112	8,405	38,516	13%
10-49	3,551	43,764	11,987	14,819	70,569	23%
50-99	472	20,256	4,458	7,761	32,475	11%
100+	431	114,181	23,311	26,752	164,244	54%
Total	15,105	200,200	47,867	57,737	305,804	100%

**Table 3B. Employers and Percent Employment
by Job Type: Alaska Peak 2006**

Firm Size	Full Time	Part Time	Seasonal	Total
1-9	57%	21%	22%	100%
10-49	62%	17%	21%	100%
50-99	62%	14%	24%	100%
100+	70%	14%	16%	100%
Total	65%	16%	19%	100%

Table 4A. Total Employees by Firm Size and Job Type

firm size	full-time	part-time	seasonal	total
1-9	21,999	8,112	8,405	38,516
10-49	43,764	11,987	14,819	70,569
50-99	20,256	4,458	7,761	32,475
100+	114,181	23,311	26,752	164,244
total	200,200	47,867	57,737	305,804

Table 4B. Percent Total Employees by Firm Size and Job Type

Firm Size	Full Time	Part Time	Seasonal	Percent Total Workforce by Firm Size
1-9	11%	17%	15%	13%
10-49	22%	25%	26%	23%
50-99	10%	9%	13%	11%
100+	57%	49%	46%	54%
Total	100%	100%	100%	100%

Table 5A. Estimated Total Firms and Firms Offering Health Insurance

Firm Size	Total	Did Not Offer	Offered to: Full-Time	Offered to: Part Time	Offered to: Seasonal
1-9	10,651	7,714	2,937	476	127
10-49	3,551	1,375	2,176	428	115
50-99	472	59	413	147	35
100+	431	31	400	148	44
All Firms	15,105	9,178	5,927	1,198	320 ₃₃

Table 5B. Percent of Firms Offering Health Insurance by Firm Size and Job Type

Firm Size	Did Not Offer	Offered to: Full-Time	Offered to: Part Time	Offered to: Seasonal
1-9	72%	28%	4%	1%
10-49	39%	61%	12%	3%
50-99	12%	88%	31%	7%
100+	7%	93%	34%	10%
All Firms	61%	39%	8%	2%

Table 6. Reasons Firms Do Not Offer

firm size	too expensive	too few employees	seasonal workforce	workers have other insurance	no response	all other
1-9	53%	9%	9%	7%	10%	12%
10-49	58%	4%	8%	2%	12%	16%
50-99	61%	0%	9%	0%	17%	13%
100+	44%	0%	39%	11%	6%	0%
Total	54%	7%	9%	6%	10%	35 14%

Table 7. Portion of Premium Paid for Dependents of Full-time Employees by Firms Offering Dependents Insurance by Firm Size

Firm size	Pay All	Pay Some	Some or All	Pay None
1-9	24%	42%	66%	33%
10-49	17%	45%	62%	38%
50-99	17%	59%	76%	23%
100+	17%	64%	81%	19%
Total	18%	54%	72%	28%

Table 8B. Percent of Employees Enrolled and Not Enrolled by Firm Size and Job Type

Employees Enrolled					Employees Uninsured				Total
Firm Size	Full-Time	Part-Time	Seasonal	Total	Full-Time	Part-Time	Seasonal	Total	All
1-9	28%	4%	1%	17%	72%	96%	99%	83%	100%
10-49	52%	4%	3%	34%	48%	96%	97%	66%	100%
50-99	66%	8%	6%	44%	34%	92%	94%	56%	100%
100+	67%	17%	10%	51%	33%	83%	90%	49%	100%
Total	59%	10%	6%	42%	41%	90%	94%	58%	100%

**Table 9A. Employees Offered Insurance
by Firm Size and Job Type**

Firm size	Full-time	Part-time	Seasonal	Total
1-9	9,114	751	209	10,074
10-49	34,174	1,324	815	36,313
50-99	18,897	1,144	1,123	21,164
100+	113,089	12,579	7,166	132,834
total	175,274	15,798	9,313	200,385

Table 9B. Percent of All Employees at Firms that Offer Insurance by Firm Size and Job Type

Firm Size	Full Time	Part Time	Seasonal	% Total Workforce Offered Insurance
1-9	41%	9%	2%	26%
10-49	78%	11%	5%	51%
50-99	93%	26%	14%	65%
100+	99%	54%	27%	81%
% total	88%	33%	16%	66%

**Table 10A. Employees Eligible to Enroll in Insurance
by Firm Size and Job Type**

Firm Size	Full Time	Part Time	Seasonal	Total
1-9	8,084	598	139	8,821
10-49	29,807	937	496	31,240
50-99	16,742	525	548	17,815
100+	91,428	8,468	2,996	102,892
total	146,061	10,528	4,179	160,768

**Table 10B. Percent of All Employees Eligible to Enroll
by Firm Size and Job Type**

Firm Size	Full Time	Part Time	Seasonal	% Total Workforce Eligible
1-9	37%	7%	2%	23%
10-49	68%	8%	3%	44%
50-99	83%	12%	7%	55%
100+	80%	36%	11%	63%
% job type	73%	22%	7%	53%

**Table 11A. Employees Enrolled in Insurance
by Firm Size and Job Type**

Firm Size	Full Time	Part Time	Seasonal	Total Enrolled
1-9	6,109	334	125	6,568
10-49	22,867	455	380	23,702
50-99	13,342	361	434	14,137
100+	76,351	3,855	2,739	82,945
Total	118,669	5,005	3,678	127,352

**Table 11B. Percent of All Employees Enrolled
by Firm Size and Job Type**

Firm Size	Full Time	Part Time	Seasonal	% Total Workforce Enrolled
1-9	28%	4%	1%	17%
10-49	52%	4%	3%	34%
50-99	66%	8%	6%	44%
100+	67%	17%	10%	51%
All Sizes	59%	10%	6%	42%

Table 12. Take Up Rate (the percent of eligible workers who enroll) by Firm Size and Job Type

Firm Size	Full Time	Part Time	Seasonal	Total
1-9	76%	56%	90%	74%
10-49	77%	49%	77%	76%
50-99	80%	69%	79%	79%
100+	84%	46%	91%	81%
All Firms	81%	48%	88%	79% ⁴⁵