

**Table 5-6
Private Health Insurance by Sponsor: Calendar Years 1987-2017**

	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
	Amount in Billions																															
Private Health Insurance	\$149.2	\$175.8	\$204.8	\$233.9	\$255.1	\$274.7	\$295.3	\$308.2	\$325.3	\$343.7	\$359.6	\$384.7	\$417.1	\$458.0	\$502.0	\$561.0	\$615.1	\$658.3	\$701.2	\$737.2	\$776.2	\$802.9	\$832.9	\$864.3	\$898.5	\$929.6	\$947.1	\$1,000.7	\$1,069.8	\$1,136.4	\$1,183.9	
Private Business	78.1	90.8	106.5	121.8	130.4	141.1	149.6	155.4	166.3	180.3	184.7	199.4	220.0	243.8	264.4	287.6	312.5	330.7	352.0	360.6	380.3	386.4	397.2	400.1	418.6	435.4	441.3	461.3	481.7	512.8	536.3	
Private Business Contribution to Employer-Sponsored Private Health Insurance Premiums ¹	78.1	90.8	106.5	121.8	130.4	141.1	149.6	155.4	166.3	180.3	184.7	199.4	220.0	243.8	264.4	287.6	312.5	330.7	352.0	360.6	380.3	386.4	397.2	400.1	418.6	435.4	441.3	461.3	481.7	512.8	536.3	
Households	51.4	60.7	69.1	77.4	86.5	92.1	100.4	104.9	110.9	112.9	121.1	129.5	135.2	145.5	160.2	184.1	202.6	217.5	229.3	242.7	253.7	271.8	279.6	290.9	297.9	312.2	317.5	321.8	345.2	361.8	372.4	
Household Contribution to Employer-Sponsored Private Health Insurance Premiums ²	29.4	36.4	43.2	48.9	55.6	58.9	63.3	66.3	74.1	77.4	85.4	91.4	94.2	102.2	113.8	130.6	142.5	154.2	165.0	178.4	191.6	210.3	213.1	219.7	223.7	234.8	236.9	235.3	252.9	265.7	278.0	
Household Contribution to Direct Purchase Insurance ³	11.5	13.1	14.0	15.7	17.0	18.3	20.1	20.7	20.8	20.7	21.7	22.4	24.1	25.8	27.3	30.5	33.4	35.4	35.8	35.0	34.3	35.3	38.8	42.7	45.8	48.3	50.1	54.0	58.5	58.6	54.7	
Medical Portion of Property and Casualty Insurance ⁴	10.5	11.1	11.9	12.8	13.9	14.9	17.0	17.8	16.1	14.8	14.0	15.7	16.9	17.6	19.1	23.0	26.7	27.9	28.5	29.3	27.8	26.3	27.8	28.5	28.4	29.1	30.5	32.4	33.8	37.5	39.7	
Federal Government	4.9	6.4	8.1	9.9	9.8	10.7	11.5	11.9	11.4	11.3	11.4	11.4	13.2	14.3	15.8	17.7	19.7	21.6	23.1	28.1	28.5	28.9	32.7	35.0	39.5	34.6	34.6	52.3	64.7	73.5	83.0	
Federal Government Contribution to Employer-Sponsored Private Health Insurance Premiums	4.9	6.4	8.1	9.9	9.8	10.7	11.5	11.9	11.4	11.3	11.4	11.4	13.2	14.3	15.8	17.7	19.7	21.6	23.1	24.3	24.6	25.1	26.8	28.5	30.8	31.0	32.4	33.2	33.9	36.2	37.5	
Marketplace Tax Credits and Subsidies ⁵	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	17.6	28.3	33.3	40.5
Other Federal ⁶	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	3.8	3.9	3.8	6.0	6.6	8.7	3.6	2.2	1.5	2.5	4.0	5.1
State and Local Government	14.8	18.0	21.0	24.8	28.4	30.9	33.8	36.0	36.7	39.2	42.3	44.4	48.7	54.4	61.6	71.6	80.3	88.5	96.7	105.7	113.6	115.8	123.3	138.3	142.5	147.4	153.7	165.3	178.2	188.3	192.3	
State and Local Government Contribution to Employer-Sponsored Private Health Insurance Premiums ⁷	14.8	18.0	21.0	24.8	28.4	30.9	33.8	36.0	36.7	39.2	42.3	44.4	48.7	54.4	61.6	71.6	80.3	88.5	96.7	105.7	113.6	115.8	123.3	138.3	142.5	147.4	153.7	165.3	178.2	188.3	192.3	
	Annual Percent Change																															
Private Health Insurance	17.9%	16.5%	14.2%	9.1%	7.7%	7.5%	4.4%	5.6%	5.6%	4.6%	7.0%	8.4%	9.8%	9.6%	11.8%	9.7%	7.0%	6.5%	5.1%	5.3%	3.4%	3.7%	3.8%	4.0%	3.5%	1.9%	5.7%	6.9%	6.2%	4.2%		
Private Business	16.2	17.4	14.4	7.0	8.2	6.0	3.9	7.0	8.4	2.5	8.0	10.3	10.8	8.4	8.8	8.7	5.8	6.4	2.4	5.5	1.6	2.8	0.7	4.6	4.0	1.4	4.5	4.4	6.5	4.6		
Private Business Contribution to Employer-Sponsored Private Health Insurance Premiums ¹	16.2	17.4	14.4	7.0	8.2	6.0	3.9	7.0	8.4	2.5	8.0	10.3	10.8	8.4	8.8	8.7	5.8	6.4	2.4	5.5	1.6	2.8	0.7	4.6	4.0	1.4	4.5	4.4	6.5	4.6		
Households	18.0	13.9	12.0	11.8	6.4	9.1	4.4	5.8	1.8	7.3	7.0	4.4	7.6	10.1	14.9	10.1	7.3	5.4	5.9	4.5	7.1	2.9	4.0	2.4	4.8	1.7	1.4	7.3	4.8	2.9		
Household Contribution to Employer-Sponsored Private Health Insurance Premiums ²	23.8	18.6	13.3	13.8	5.9	7.5	4.8	11.7	4.5	10.3	7.0	3.0	8.5	11.3	14.8	9.1	8.2	7.0	8.1	7.4	9.7	1.3	3.1	1.8	4.9	0.9	-0.7	7.4	5.1	4.6		
Household Contribution to Direct Purchase Insurance ³	13.9	6.8	11.7	8.6	7.6	9.9	2.8	0.4	-0.3	4.7	3.4	7.8	6.8	5.9	11.8	9.6	6.0	1.0	-2.1	-2.2	2.9	9.9	10.1	7.2	5.7	3.6	7.8	8.4	0.1	-6.7		
Medical Portion of Property and Casualty Insurance ⁴	6.2	7.0	7.6	8.2	7.2	14.1	5.0	-9.9	-8.1	-5.2	12.1	7.6	4.1	8.8	19.9	16.4	4.4	2.1	2.8	-5.1	-5.6	5.8	2.6	-0.4	2.4	4.8	6.4	4.2	11.0	5.9		
Federal Government	32.1	26.0	22.1	-0.8	9.0	7.8	3.5	-4.4	-0.3	0.5	0.2	15.7	8.2	10.2	12.1	11.6	9.4	7.3	21.5	1.5	1.3	13.3	7.0	12.7	-12.4	0.0	51.3	23.6	13.6	12.9		
Federal Government Contribution to Employer-Sponsored Private Health Insurance Premiums	32.1	26.0	22.1	-0.8	9.0	7.8	3.5	-4.4	-0.3	0.5	0.2	15.7	8.2	10.2	12.1	11.6	9.4	7.3	5.0	1.5	2.0	6.5	6.3	8.0	0.9	4.3	2.6	2.1	6.6	3.6		
Marketplace Tax Credits and Subsidies ⁵	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Other Federal ⁶	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1.8	-2.9	58.2	9.9	32.9	-59.3	-37.0	-32.6	65.7	61.3	25.5	
State and Local Government	21.4	17.0	17.8	14.6	8.6	9.5	6.6	1.9	6.7	8.0	4.8	9.7	11.6	13.4	16.2	12.1	10.2	9.3	9.3	7.5	1.9	6.5	12.1	3.1	3.4	4.3	7.5	7.8	5.7	2.1		
State and Local Government Contribution to Employer-Sponsored Private Health Insurance Premiums ⁷	21.4	17.0	17.8	14.6	8.6	9.5	6.6	1.9	6.7	8.0	4.8	9.7	11.6	13.4	16.2	12.1	10.2	9.3	9.3	7.5	1.9	6.5	12.1	3.1	3.4	4.3	7.5	7.8	5.7	2.1		
	Percent Distribution																															
Private Health Insurance	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Private Business	52.3	51.6	52.0	52.1	51.1	51.4	50.6	50.4	51.1	52.5	51.4	51.8	52.7	53.2	52.7	51.3	50.8	50.2	50.2	48.9	49.0	48.1	47.7	46.3	46.6	46.8	46.6	46.1	45.0	45.1	45.3	
Private Business Contribution to Employer-Sponsored Private Health Insurance Premiums ¹	52.3	51.6	52.0	52.1	51.1	51.4	50.6	50.4	51.1	52.5	51.4	51.8	52.7	53.2	52.7	51.3	50.8	50.2	50.2	48.9	49.0	48.1	47.7	46.3	46.6	46.8	46.6	46.1	45.0	45.1	45.3	
Households	34.5	34.5	33.7	33.1	33.9	33.5	34.0	34.0	34.1	32.8	33.7	33.7	32.4	31.8	31.9	32.8	32.9	33.0	32.7	32.9	32.7	33.9	33.6	33.7	33.2	33.6	33.5	32.2	32.3	31.8	31.5	
Household Contribution to Employer-Sponsored Private Health Insurance Premiums ²	19.7	20.7	21.1	20.9	21.8	21.4	21.4	21.5	22.8	22.5	23.8	23.8	22.6	22.3	22.7	23.3	23.2	23.4	23.5	24.2	24.7	26.2	25.6	25.4	24.9	25.3	25.0	23.5	23.6	23.4	23.5	
Household Contribution to Direct Purchase Insurance ³	7.7	7.5	6.8	6.7	6.7	6.7	6.8	6.7	6.4	6.0	6.0	5.8	5.8	5.6	5.4	5.4	5.4	5.4	5.1	4.8	4.4	4.4	4.7	4.9	5.1	5.2	5.3	5.4	5.5	5.2	4.6	
Medical Portion of Property and Casualty Insurance ⁴	7.0	6.3	5.8	5.5	5.4	5.4	5.8	5.8	4.9	4.3	3.9	4.1	4.0	3.8	3.8	4.1	4.3	4.2	4.1	4.0	3.6	3.3	3.3	3.3	3.2	3.1	3.2	3.2	3.2	3.3	3.4	
Federal Government	3.3	3.7	4.0	4.2	3.8	3.9	3.9	3.9	3.5	3.3	3.2	3.0	3.2	3.1	3.1	3.1	3.2	3.3	3.3	3.8	3.7	3.6	3.9	4.1	4.4	3.7	3.7	5.2	6.0	6.5	7.0	
Federal Government Contribution to Employer-Sponsored Private Health Insurance Premiums	3.3	3.7	4.0	4.2	3.8	3.9	3.9	3.9	3.5	3.3	3.2	3.0	3.2	3.1	3.1	3.1	3.2	3.3	3.3	3.2	3.1	3.2	3.3	3.4	3.3	3.4	3.3	3.2	3.2	3.2	3.2	
Marketplace Tax Credits and Subsidies ⁵	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Other Federal ⁶	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	0.5	0.5	0.5	0.7	0.8	1.0	0.4	0.2	0.2	0.4	0.4	
State and Local Government	9.9	10.2	10.3	10.6	11.1	11.2	11.4	11.7	11.3	11.4	11.8	11.5	11.7	11.9	12.3	12.8	13.1	13.4	13.8	14.3	14.6	14.4	14.8	16.0	15.9	15.9	16.2	16.5	16.7	16.6	16.2	
State and Local Government Contribution to Employer-Sponsored Private Health Insurance Premiums ⁷	9.9	10.2	10.3	10.6	11.1	11.2	11.4	11.7	11.3	11.4	11.8	11.5	11.7	11.9	12.3	12.8	13.1	13.4	13.8	14.3	14.6	14.4	14.8	16.0	15.9	15.9	16.2	16.5	16.7	16.6	16.2	

¹Excludes Medicare Retiree Drug Subsidy (RDS) payments to private employer plans beginning in 2006, small business tax credits beginning in 2010, and Early Retirement Reinsurance Program (ERRP) payments for 2010-2011.

²Excludes government subsidy payments for COBRA coverage for 2009-2011.

³Excludes Affordable Care Act (ACA) health insurance premium tax credits and cost-sharing subsidies beginning in 2014. Includes payments for the Basic Health Program beginning in 2015.

⁴Includes the portion of the premium expenditures for property and casualty insurance that are used to pay medical claims for automobile, homeowners multi-peril, or other liability insurance.

⁵Affordable Care Act (ACA) health insurance premium tax credits and cost-sharing subsidies beginning in 2014.

⁶Includes Medicare Retiree Drug Subsidy (RDS) payments to private business and state and local government employer plans beginning in 2006, government subsidy payments for COBRA coverage for 2009-2011, small business tax credits beginning in 2010, Early Retirement Reinsurance Program (ERRP) payments for 2010-2011, and payments for the Basic Health Program beginning in 2015.

⁷Excludes Medicare Retiree Drug Subsidy (RDS) payments to state and local government employer plans beginning in 2006 and Early Retirement Reinsurance Program (ERRP) payments for 2010-2011. Includes payments for the Basic Health Program beginning in 2015.