



South Dakota Survey of Employee Healthcare Benefits



Division of Insurance

2011

dlr south dakota department of
labor and
regulation

2011 Division of Insurance Survey

Methodology

The Labor Market Information Center (LMIC) conducted an employer survey for the Division of Insurance (DOI). The DOI decided the sample used for this survey would consist of only those employers who reported they offered health insurance on the 2009-2010 Employee Benefits Survey conducted by LMIC. Results from the 2009-2010 survey are available on the LMIC website: http://dlr.sd.gov/lmic/menu_employee_benefits.aspx.

The response rate for the Division of Insurance survey was 85 percent. Although there were some companies reported as sold or out of business, the nonresponse rate for this survey was quite low. Specific statistics requested by the DOI for this special survey include:

1. Percent of employers no longer providing insurance
2. Percent of employers offering coverage for full-time workers
3. Percent of employers offering coverage for part-time workers
4. Percent of full-time employees offered health insurance and enrolled
5. Percent of part-time employees offered health insurance and enrolled
6. Percent of employees offered coverage, not enrolled but having other creditable coverage
7. Percent of employers offering family/dependent health insurance
8. Percent of employees enrolled for family coverage compared to total enrolled
9. Percent of employers who provide private insurance compared to those who self-fund

The DOI also wanted to identify significant differences for items 1-8 above based on fully insured compared to self-funded, as well as the statistical relationship between the number of employees for each of the data sets requested. It was decided to provide the data results by establishment size class for comparative purposes. Therefore, special tables are included in this report which present the data by the following size classes:

- Less than 10 Employees
- 10 to 49 Employees
- 50 to 99 Employees
- 100 to 249 Employees
- 250 or More Employees

The following page includes a copy of the overall survey results page, identifying which of the specific line items of survey results correlate to the requested data items (1-9) listed above.

2011 South Dakota Division of Insurance Survey Results Summary

General Response Information							
		Number of Companies Surveyed*		Number of Companies Responding		Response Rate	
		709		605		85%	
		Number of Companies Responding		Number of Workers Reported		Average Number of Workers Per Company	
Totals reported		605		79,603		132	
Full-time employment		603		61,742		102	
Part-time employment		498		17,861		36	
Insurance Information							
		Number of Companies		Percent			
Item 1	Company no longer offers health insurance	11		2%			
	Company continues to offers health insurance	594		98%			
Item 9	Methods of funding used	Number of Companies		Percent			
	Private Insurance	448		75%			
	Self-funded	141		24%			
	Both private insurance and self-funded	5		1%			
		Full-time		Part-time		Number of Companies Unable to Provide (information unknown)	
		Number	Percent	Number	Percent	Full-time	Part-time
Items 2 & 3	Companies offering health insurance	593	98%	145	29%	0	0
	Employees offered health insurance	60,093	97%	6,497	36%	0	3
Items 4 & 5	Employees enrolled	40,084	67%	1,619	25%	0	0
	Employee enrollment status unknown	7,968	13%	2,783	43%	19	15
	Employees not enrolled	12,041	20%	2,095	32%	0	0
Item 6	Employee not enrolled, but has other coverage	4,543	38%	758	36%	134	67
Item 7	Companies offering family/dependent health insurance	565	94%	136	27%	0	0
Item 8	Enrollment Ratios of Family Coverage Compared to Total Enrolled						
<i>Method 1: Summary of ALL responses, regardless of whether some enrollment information was known</i>							
		Full-time		Part-time		Number of Companies Unable to Provide (information unknown)	
		Number	Percent	Number	Percent	Full-time	Part-time
	Employees	40,084	61%	1,619	81%	19	15
	Family members	25,531	39%	373	19%	107	48
	Total enrollment (employees and family members)	65,615	100%	1,992	100%		
<i>Method 2: Summarizes only company responses where BOTH employee and family enrollment information was known</i>							
		Full-time		Part-time			
		Percent	Number	Percent	Number		
	Employees	24,201	49%	627	63%		
	Family members	25,531	51%	373	37%		
	Total enrollment (employees and family members)	49,732	100%	1,000	100%		

**Survey sample consisted of only those companies who reported they offered health insurance on the 2009-2010 Employee Benefits Survey conducted by the Labor Market Information Center.*

The following pages include copies of the initial cover letter and survey form which were distributed to employers.



Office of the Secretary
Tel: 605.773.3101
Fax: 605.773.6184
www.sdjobs.org

May 6, 2011

Dear Employer,

Enclosed is a survey being conducted by the South Dakota Department of Labor and Regulation. The information gathered through this survey is designed to get a better understanding of employer health insurance in South Dakota. Your cooperation in providing this valuable information will be most appreciated.

Should you have any questions or concerns with the survey, please feel free to contact the Labor Market Information Center. For your convenience, you may respond by any of the following methods:

- Complete the survey and return it in the self-addressed, stamped envelope enclosed.
- Fax it to 605.626.2322.
- Call toll free at 800.592.1881 and provide your responses over the phone.

Please respond to the survey no later than May 18, 2011. Again, thank you for taking the time to complete this survey.

Sincerely,

A handwritten signature in black ink that reads 'Pamela S. Roberts'.

Pamela S. Roberts
Secretary



Survey No. 12345

Employer Name

Employer Address

Contact Information

Contact Person:

Title:

Phone:

Email:

(Contact information is requested in case clarification is needed about the responses to the survey.)

Employment

1. How many workers are currently employed? _____

If no employees, please enter zero and return the survey form.

Based on your organization's definition of full-time and part-time:

2. How many are full-time? _____ Employees

3. How many are part-time? _____ Employees

Insurance

	Full-Time Employees	Part-Time Employees
4. Does your business offer health insurance?	_____ Yes _____ No	_____ Yes _____ No
a. If yes, how many employees are offered health insurance coverage?	_____ Employees	_____ Employees
5. Of those offered health insurance coverage how many are enrolled ?	_____ Employees	_____ Employees
a. Of those that have not enrolled, how many have indicated that they have other health insurance or creditable coverage?	_____ Employees	_____ Employees
6. Does your business offer family members health insurance coverage?	_____ Yes _____ No	_____ Yes _____ No
a. How many family members are enrolled?	_____ Family Members	_____ Family Members
7. Do you purchase health insurance from an insurance company or does your company self-fund employee health benefits?	_____ Private Insurance _____ Self-funded	

Survey No. 12345

Survey Response Rates

As referenced on the first page of this methodology report, the response rate for this survey was quite high, with 85 percent of the companies surveyed responding. A summary report of the response status is detailed in the table below.

2011 South Dakota Division of Insurance Survey		
Response Status	Number of Companies	Percent of Total
Usable	605	85.3%
Unable to Contact	7	1.0%
Refusal	13	1.8%
Out of Business	8	1.1%
Sold	3	0.4%
Non-response	73	10.3%
Total	709	100.0%

2011 South Dakota Division of Insurance Survey Results Summary

General Response Information

	Number of Companies Surveyed*	Number of Companies Responding	Response Rate
		709	605
	Number of Companies Responding	Number of Workers Reported	Average Number of Workers Per Company
Totals reported	605	79,603	132
Full-time employment	603	61,742	102
Part-time employment	498	17,861	36

Insurance Information

	Number of Companies	Percent				
Company no longer offers health insurance	11	2%				
Company continues to offers health insurance	594	98%				
Methods of funding used	Number of Companies	Percent				
Private Insurance	448	75%				
Self-funded	141	24%				
Both private insurance and self-funded	5	1%				
	Full-time		Part-time		Number of Companies Unable to Provide (information unknown)	
	Number	Percent	Number	Percent	Full-time	Part-time
Companies offering health insurance	593	98%	145	29%	0	0
Employees offered health insurance	60,093	97%	6,497	36%	0	3
Employees enrolled	40,084	67%	1,619	25%	0	0
Employee enrollment status unknown	7,968	13%	2,783	43%	19	15
Employees not enrolled	12,041	20%	2,095	32%	0	0
Employee not enrolled, but has other coverage	4,543	38%	758	36%	134	67
Companies offering family/dependent health insurance	565	94%	136	27%	0	0

Enrollment Ratios of Family Coverage Compared to Total Enrolled

Method 1: Summary of ALL responses, regardless of whether some enrollment information was known

	Full-time		Part-time		Number of Companies Unable to Provide (information unknown)	
	Number	Percent	Number	Percent	Full-time	Part-time
Employees	40,084	61%	1,619	81%	19	15
Family members	25,531	39%	373	19%	107	48
Total enrollment (employees and family members)	65,615	100%	1,992	100%		

Method 2: Summarizes only company responses where BOTH employee and family enrollment information was known

	Full-time		Part-time			
	Percent	Number	Percent	Number		
Employees	24,201	49%	627	63%		
Family members	25,531	51%	373	37%		
Total enrollment (employees and family members)	49,732	100%	1,000	100%		

*Survey sample consisted of only those companies who reported they offered health insurance on the 2009-2010 Employee Benefits Survey conducted by the Labor Market Information Center.

**2011 South Dakota Division of Insurance
Results by Funding Source: Private Insurance**

General Response Information

	Number of Companies Responding	Number of Workers Reported
Totals reported	448	35,167
Full-time employment	447	26,208
Part-time employment	362	8,959

Insurance Information

	Full-time		Part-time	
	Number	Percent	Number	Percent
Number of companies offering health insurance	447	100%	74	20%
Number of employees offered health insurance	25,368	97%	2,078	23%
Number of employees enrolled	17,860	70%	695	33%
Employee enrollment status unknown	1,261	5%	210	10%
Number of employees not enrolled	6,247	25%	1,173	56%
Employee not enrolled, but has other coverage	3,077	49%	520	44%
Companies offering family/dependent health insurance	422	94%	67	19%

Enrollment Ratios of Family Coverage Compared to Total Enrolled

Method 1: Summary of ALL responses, regardless of whether some enrollment information was known

	Full-time		Part-time	
	Number	Percent	Number	Percent
Employees	17,860	67%	695	84%
Family members	8,794	33%	128	16%
Total enrollment (employees and family members)	26,654	100%	823	100%

Method 2: Summarizes only company responses where BOTH employee and family enrollment information was known

	Full-time		Part-time	
	Percent	Number	Percent	Number
Employees	12,344	58%	347	73%
Family members	8,794	42%	128	27%
Total enrollment (employees and family members)	21,138	100%	475	100%

Note: Survey sample consisted of only those companies who reported they offered health insurance on the 2009-2010 Employee Benefits Survey conducted by the Labor Market Information Center.

2011 South Dakota Division of Insurance Results by Funding Source: Self-funded

General Response Information

	Number of Companies Responding	Number of Workers Reported
Totals reported	141	43,688
Full-time employment	141	34,968
Part-time employment	123	8,720

Insurance Information

	Full-time		Part-time	
	Number	Percent	Number	Percent
Number of companies offering health insurance	141	100%	70	57%
Number of employees offered health insurance	34,432	98%	4,417	51%
Number of employees enrolled	21,957	64%	923	21%
Employee enrollment status unknown	6,707	19%	2,573	58%
Number of employees not enrolled	5,768	17%	921	21%
Employee not enrolled, but has other coverage	1,456	25%	237	26%
Companies offering family/dependent health insurance	138	98%	68	55%

Enrollment Ratios of Family Coverage Compared to Total Enrolled

Method 1: Summary of ALL responses, regardless of whether some enrollment information was known

	Full-time		Part-time	
	Number	Percent	Number	Percent
Employees	21,957	57%	923	79%
Family members	16,486	43%	245	21%
Total enrollment (employees and family members)	38,443	100%	1,168	100%

Method 2: Summarizes only company responses where BOTH employee and family enrollment information was known

	Full-time		Part-time	
	Percent	Number	Percent	Number
Employees	11,590	41%	279	53%
Family members	16,486	59%	245	47%
Total enrollment (employees and family members)	28,076	100%	524	100%

Note: Survey sample consisted of only those companies who reported they offered health insurance on the 2009-2010 Employee Benefits Survey conducted by the Labor Market Information Center.

**2011 South Dakota Division of Insurance
Results by Funding Source: Both Private and Self-Funded**

General Response Information

	Number of Companies Responding	Number of Workers Reported
Totals reported	5	407
Full-time employment	5	310
Part-time employment	5	97

Insurance Information

	Full-time		Part-time	
	Number	Percent	Number	Percent
Number of companies offering health insurance	5	100%	1	20%
Number of employees offered health insurance	293	95%	2	2%
Number of employees enrolled	267	91%	1	50%
Employee enrollment status unknown	0	0%	0	0%
Number of employees not enrolled	26	9%	1	50%
Employee not enrolled, but has other coverage	10	38%	1	100%
Companies offering family/dependent health insurance	5	100%	1	20%

Enrollment Ratios of Family Coverage Compared to Total Enrolled

Method 1: Summary of ALL responses, regardless of whether some enrollment information was known

	Full-time		Part-time	
	Number	Percent	Number	Percent
Employees	267	52%	1	100%
Family members	251	48%	0	0%
Total enrollment (employees and family members)	518	100%	1	100%

Method 2: Summarizes only company responses where BOTH employee and family enrollment information was known

	Full-time		Part-time	
	Percent	Number	Percent	Number
Employees	267	52%	1	100%
Family members	251	48%	0	0%
Total enrollment (employees and family members)	518	100%	1	100%

Note: Survey sample consisted of only those companies who reported they offered health insurance on the 2009-2010 Employee Benefits Survey conducted by the Labor Market Information Center.

2011 South Dakota Division of Insurance Survey Results for Establishments with Fewer than 10 Workers

General Response Information

	Number of Companies Responding	Number of Workers Reported
Totals reported	71	372
Full-time employment	69	293
Part-time employment	34	79

Insurance Information

	Number of Companies	Percent		
Company no longer offers health insurance	5	7%		
Company continues to offer health insurance	66	93%		
Methods of funding used	Number of Companies	Percent		
Private Insurance	60	91%		
Self-funded	6	9%		
Both private insurance and self-funded	0	0%		
	Full-time		Part-time	
	Number	Percent	Number	Percent
Number of companies offering health insurance	65	94%	7	21%
Number of employees offered health insurance	274	94%	13	16%
Number of employees enrolled	192	70%	3	23%
Employee enrollment status unknown	0	0%	0	0%
Number of employees not enrolled	82	30%	10	77%
Employee not enrolled, but has other coverage	68	83%	6	60%
Companies offering family/dependent health insurance	59	86%	5	15%

Enrollment Ratios of Family Coverage Compared to Total Enrolled

Method 1: Summary of ALL responses, regardless of whether some enrollment information was known

	Full-time		Part-time	
	Number	Percent	Number	Percent
Employees	192	48%	3	100%
Family members	210	52%	0	0%
Total enrollment (employees and family members)	402	100%	3	100%

Method 2: Summarizes only company responses where BOTH employee and family enrollment information was known

	Full-time		Part-time	
	Percent	Number	Percent	Number
Employees	175	45%	1	100%
Family members	210	55%	0	0%
Total enrollment (employees and family members)	385	100%	1	100%

Note: Survey sample consisted of only those companies who reported they offered health insurance on the 2009-2010 Employee Benefits Survey conducted by the Labor Market Information Center.

2011 South Dakota Division of Insurance Survey Results for Establishments with 10-49 Workers

General Response Information

	Number of Companies Responding	Number of Workers Reported
Totals reported	209	4,859
Full-time employment	209	3,701
Part-time employment	173	1,158

Insurance Information

	Number of Companies	Percent		
Company no longer offers health insurance	3	1%		
Company continues to offer health insurance	206	99%		
Methods of funding used	Number of Companies	Percent		
Private Insurance	183	89%		
Self-funded	21	10%		
Both private insurance and self-funded	2	1%		
	Full-time		Part-time	
	Number	Percent	Number	Percent
Number of companies offering health insurance	206	99%	26	15%
Number of employees offered health insurance	3,506	95%	149	13%
Number of employees enrolled	2,532	72%	37	25%
Employee enrollment status unknown	18	1%	0	0%
Number of employees not enrolled	956	27%	112	75%
Employee not enrolled, but has other coverage	632	66%	33	29%
Companies offering family/dependent health insurance	192	92%	25	14%

Enrollment Ratios of Family Coverage Compared to Total Enrolled

Method 1: Summary of ALL responses, regardless of whether some enrollment information was known

	Full-time		Part-time	
	Number	Percent	Number	Percent
Employees	2,532	60%	37	66%
Family members	1,702	40%	19	34%
Total enrollment (employees and family members)	4,234	100%	56	100%

Method 2: Summarizes only company responses where BOTH employee and family enrollment information was known

	Full-time		Part-time	
	Percent	Number	Percent	Number
Employees	2,290	57%	35	65%
Family members	1,702	43%	19	35%
Total enrollment (employees and family members)	3,992	100%	54	100%

Note: Survey sample consisted of only those companies who reported they offered health insurance on the 2009-2010 Employee Benefits Survey conducted by the Labor Market Information Center.

2011 South Dakota Division of Insurance Survey Results for Establishments with 50-99 Workers

General Response Information

	Number of Companies Responding	Number of Workers Reported
Totals reported	119	8,604
Full-time employment	119	6,475
Part-time employment	110	2,129

Insurance Information

	Number of Companies	Percent		
Company no longer offers health insurance	3	3%		
Company continues to offer health insurance	116	97%		
Methods of funding used	Number of Companies	Percent		
Private Insurance	93	80%		
Self-funded	22	19%		
Both private insurance and self-funded	1	1%		
	Full-time		Part-time	
	Number	Percent	Number	Percent
Number of companies offering health insurance	116	97%	35	32%
Number of employees offered health insurance	6,185	96%	572	27%
Number of employees enrolled	4,381	71%	137	24%
Employee enrollment status unknown	93	2%	41	7%
Number of employees not enrolled	1,711	28%	394	69%
Employee not enrolled, but has other coverage	930	54%	111	28%
Companies offering family/dependent health insurance	111	93%	31	28%

Enrollment Ratios of Family Coverage Compared to Total Enrolled

Method 1: Summary of ALL responses, regardless of whether some enrollment information was known

	Full-time		Part-time	
	Number	Percent	Number	Percent
Employees	4,381	63%	137	85%
Family members	2,578	37%	25	15%
Total enrollment (employees and family members)	6,959	100%	162	100%

Method 2: Summarizes only company responses where BOTH employee and family enrollment information was known

	Full-time		Part-time	
	Percent	Number	Percent	Number
Employees	3,410	57%	63	72%
Family members	2,548	43%	25	28%
Total enrollment (employees and family members)	5,958	100%	88	100%

Note: Survey sample consisted of only those companies who reported they offered health insurance on the 2009-2010 Employee Benefits Survey conducted by the Labor Market Information Center.

2011 South Dakota Division of Insurance Survey Results for Establishments with 100-249 Workers

General Response Information

	Number of Companies Responding	Number of Workers Reported
Totals reported	140	22,344
Full-time employment	140	17,059
Part-time employment	117	5,285

Insurance Information

	Number of Companies	Percent		
Company no longer offers health insurance	0	0%		
Company continues to offer health insurance	140	100%		
Methods of funding used	Number of Companies	Percent		
Private Insurance	84	60%		
Self-funded	54	39%		
Both private insurance and self-funded	2	1%		
	Full-time		Part-time	
	Number	Percent	Number	Percent
Number of companies offering health insurance	140	100%	43	37%
Number of employees offered health insurance	16,664	98%	1,087	21%
Number of employees enrolled	12,212	73%	442	41%
Employee enrollment status unknown	848	5%	170	16%
Number of employees not enrolled	3,604	22%	475	44%
Employee not enrolled, but has other coverage	1,585	44%	244	51%
Companies offering family/dependent health insurance	139	99%	42	36%

Enrollment Ratios of Family Coverage Compared to Total Enrolled

Method 1: Summary of ALL responses, regardless of whether some enrollment information was known

	Full-time		Part-time	
	Number	Percent	Number	Percent
Employees	12,212	58%	442	67%
Family members	8,664	42%	214	33%
Total enrollment (employees and family members)	20,876	100%	656	100%

Method 2: Summarizes only company responses where BOTH employee and family enrollment information was known

	Full-time		Part-time	
	Percent	Number	Percent	Number
Employees	8,859	51%	333	61%
Family members	8,664	49%	214	39%
Total enrollment (employees and family members)	17,523	100%	547	100%

Note: Survey sample consisted of only those companies who reported they offered health insurance on the 2009-2010 Employee Benefits Survey conducted by the Labor Market Information Center.

2011 South Dakota Division of Insurance Survey Results for Establishments with 250 or More Workers

General Response Information

	Number of Companies Responding	Number of Workers Reported
Totals reported	66	43,424
Full-time employment	66	34,214
Part-time employment	64	9,210

Insurance Information

	Number of Companies	Percent		
Company no longer offers health insurance	0	0%		
Company continues to offer health insurance	66	100%		
Methods of funding used	Number of Companies	Percent		
Private Insurance	28	42%		
Self-funded	38	58%		
Both private insurance and self-funded	0	0%		
	Full-time		Part-time	
	Number	Percent	Number	Percent
Number of companies offering health insurance	66	100%	34	53%
Number of employees offered health insurance	33,464	98%	4,676	51%
Number of employees enrolled	20,767	62%	1,000	21%
Employee enrollment status unknown	7,009	21%	2,572	55%
Number of employees not enrolled	5,688	17%	1,104	24%
Employee not enrolled, but has other coverage	1,328	23%	364	33%
Companies offering family/dependent health insurance	64	97%	33	52%

Enrollment Ratios of Family Coverage Compared to Total Enrolled

Method 1: Summary of ALL responses, regardless of whether some enrollment information was known

	Full-time		Part-time	
	Number	Percent	Number	Percent
Employees	20,767	63%	1,000	90%
Family members	12,407	37%	115	10%
Total enrollment (employees and family members)	33,174	100%	1,115	100%

Method 2: Summarizes only company responses where BOTH employee and family enrollment information was known

	Full-time		Part-time	
	Percent	Number	Percent	Number
Employees	9,467	43%	195	63%
Family members	12,407	57%	115	37%
Total enrollment (employees and family members)	21,874	100%	310	100%

Note: Survey sample consisted of only those companies who reported they offered health insurance on the 2009-2010 Employee Benefits Survey conducted by the Labor Market Information Center.

2011 South Dakota Division of Insurance
Comparative Survey Results by Company Size Class
(Percent of Companies and Workers)

General Response Information

	Full-time by Size Class					Part-time by Size Class				
	0-9	10-49	50-99	100-249	250+	0-9	10-49	50-99	100-249	250+
Percent of companies offering health insurance	94%	99%	97%	100%	100%	21%	15%	32%	37%	53%
Percent of employees offered health insurance	94%	95%	96%	98%	98%	16%	13%	27%	21%	51%
Percent of employees enrolled	70%	72%	71%	73%	62%	23%	25%	24%	41%	21%
Percent of employees enrollment status unknown	0%	1%	2%	5%	21%	0%	0%	7%	16%	55%
Percent of employees not enrolled	30%	27%	28%	22%	17%	77%	75%	69%	44%	24%
Employee not enrolled, but has other coverage	83%	66%	54%	44%	23%	60%	29%	28%	51%	33%
Companies offering family/dependent health insurance	86%	92%	93%	99%	97%	15%	14%	28%	36%	52%

Enrollment Ratios of Family Coverage Compared to Total Enrolled

Method 1: Summary of ALL responses, regardless of whether some enrollment information was known

	Full-time by Size Class					Part-time by Size Class				
	0-9	10-49	50-99	100-249	250+	0-9	10-49	50-99	100-249	250+
Employees	48%	60%	63%	58%	63%	100%	66%	85%	67%	90%
Family members	52%	40%	37%	42%	37%	0%	34%	15%	33%	10%
Total enrollment (employees and family members)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Method 2: Summarizes only company responses where BOTH employee and family enrollment information was known

	Full-time by Size Class					Part-time by Size Class				
	0-9	10-49	50-99	100-249	250+	0-9	10-49	50-99	100-249	250+
Employees	45%	57%	57%	51%	43%	100%	65%	72%	61%	63%
Family members	55%	43%	43%	49%	57%	0%	35%	28%	39%	37%
Total enrollment (employees and family members)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Note: Survey sample consisted of only those companies who reported they offered health insurance on the 2009-2010 Employee Benefits Survey conducted by the Labor Market Information Center.

2009-2010 South Dakota Employee Benefits Survey Insurance Premium Provisions

Percent of Employees Offered Insurance by Premium Level

Health Insurance: Portion of Single Premium Paid by Employer	Full-time Employees	Part-time Employees
100 percent	18%	7%
50-99 percent	76%	59%
1-49 percent	5%	3%
0 percent	2%	31%
<i>Average percent paid by employer</i>	73%	66%
Health Insurance: Portion of Family Premium Paid by Employer	Full-time Employees	Part-time Employees
100 percent	5%	5%
50-99 percent	68%	54%
1-49 percent	15%	6%
0 percent	12%	36%
<i>Average percent paid by employer</i>	53%	51%

Note: Data is representative only for those companies that reported information on premiums; may not sum due to rounding.

Source: 2009-2010 Employee Benefits Survey conducted by the Labor Market Information Center