



# Massachusetts Employer Survey 2010

July 2011

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### Employers Who Offer Health Insurance Coverage

- 77% of Massachusetts employers with three or more employees offered health insurance coverage to their employees in 2010 compared with 69% of employers nationwide.
- Compared to smaller employers, firms with more than 50 employees (97%) are the most likely to offer health insurance coverage. Nearly all large firms offering health insurance offer at least one plan through a pre-tax IRS Section 125 Plan (92%) compared with 66% of firms with 50 or fewer employees.

### Employers Who Do Not Offer Health Insurance Coverage

- Most firms that do not offer health insurance coverage to their employees choose not to do so because premiums are too high (92%), their firm is too small (88%), or they think their employees have access to coverage through some other means (82%).
- The smallest employers (ten or fewer employees) were less likely to offer health insurance (69%) than larger firms (97%).
- 71% of Massachusetts employers report that their part-time employees are not eligible for their employer-offered health insurance. Small employers with 50% or more of their employees working part time are the least likely to offer health insurance.

### Employees Who Take Up their Employer's Health Insurance Coverage

- The majority of employees who are eligible for their employer's health insurance coverage enroll in the plan (75%). This rate is similar among employers of all sizes.

### Massachusetts Health Reform

- 40% of firms with 11 or more employees report that they are not familiar with the Fair Share Contribution policy under Massachusetts Health Reform. About the same proportion of firms reported they were not familiar with the Fair Share Contribution policy in 2009 (38%).0



### Individual Health Plan Premiums

- The median monthly premium for individual health plans rose by \$37, or 8% in 2010 compared with 2009 (to \$479 from \$442). Since 2001, the median monthly premium for individual health plans has nearly doubled with a 91% increase.
- Larger firms experienced higher proportional increases in their individual health plan premiums than did smaller firms in 2010, although smaller firms started with higher premiums. For smaller firms (fifty or fewer employees), the median individual health plan premium rose 8% (to \$479 from \$442), but for larger firms it increased by 12%, or \$52 (to \$478 from \$426) in the same time period.

### Family Health Plan Premiums

- The median monthly premium for family health plans increased by \$73, or 6% in 2010 compared with 2009 (to \$1,262 from \$1,189). Since 2001, median monthly premiums for family health insurance plans have increased by 94%.
- Larger firms experienced higher proportional increases in their family health plan premiums than did smaller firms in 2010, although smaller firms started with higher premiums. For larger firms (more than fifty employees), the median family health plan premium rose by \$122, or 11% (to \$1,281 from \$1,159), whereas for small firms it rose by \$62, or 5% (to \$1,256 from \$1,194) in 2010 compared with 2009.

### Employers' Percent Contribution to Health Plan Premiums

- Employers' percent contribution to health plan premium costs increased slightly for both individual and family health plans in 2010 compared with 2009. The median monthly employer contribution was 75% for an individual health plan and 70% for a family health plan in 2010. In 2009, the median employer contribution was 72% for an individual health plan and 68% for a family health plan.

### Employees' Share of Health Plan Premium Costs

- In 2010, employees' median dollar contribution to health plan premiums increased for both individual (\$4 more per month) and family health plans (\$12 more per month) compared to 2009. The median monthly employee contribution for individual health plans was \$120 in 2010 and \$116 in 2009, a 3% increase. For family health plans, the median monthly employee contribution increased 6% in the same time period (to \$372 from \$350).
- Employees working for small firms pay more for health insurance than employees working for firms with 51 or more employees, especially for those with family plans. Employees working at firms with 50 or fewer workers paid \$387 per month compared with \$355 per month for employees at firms with 51 or more workers in 2010 for a family plan.



The Massachusetts Employer Survey (MES) provides information on employer health insurance offer rates, employee take up rates, health insurance premiums, employer contribution amounts, and employee cost sharing requirements. The survey is conducted by the Center for Survey Research at the University of Massachusetts at Boston, on behalf of the Massachusetts Division of Health Care Finance and Policy. This survey has taken place on a biennial basis since 2001, and annually since 2009.

The survey sample was drawn from Dun & Bradstreet employer listings for all Massachusetts employers excluding federal and state government employers and firms employing three or fewer employees. Surveys prior to 2009 included firms with two employees in the sample. This change was made to allow comparison with national employer survey samples. An employer worksite, defined as a particular site or location, is the designated primary sampling unit. The survey sample is stratified into five groups based on employer size.

The MES is conducted by mail with a web-based option. Questionnaires were mailed out in April 2010 to 1,555 worksites. The survey was returned from 774 employers, a 53% response rate. About 13% of respondents used the web-based option.

The survey has relied on the same survey questionnaire design with modifications to questions each year. In 2009, a number of questions were modified or added to reflect the growing complexity of insurance market products such as health reimbursement arrangements and health savings accounts, and to gather information regarding some Massachusetts health care reform activities.

Because of a change in sample stratification methodology in 2009, comparisons of estimates for the smallest size firms should be used with caution. Beginning in 2009, the smallest firms included in the sample are firms with three employees. In prior years, firms with two employees were also included. This change was made to make results comparable to national surveys.

Additional information on the MES is available at [www.mass.gov/dhcfp](http://www.mass.gov/dhcfp).



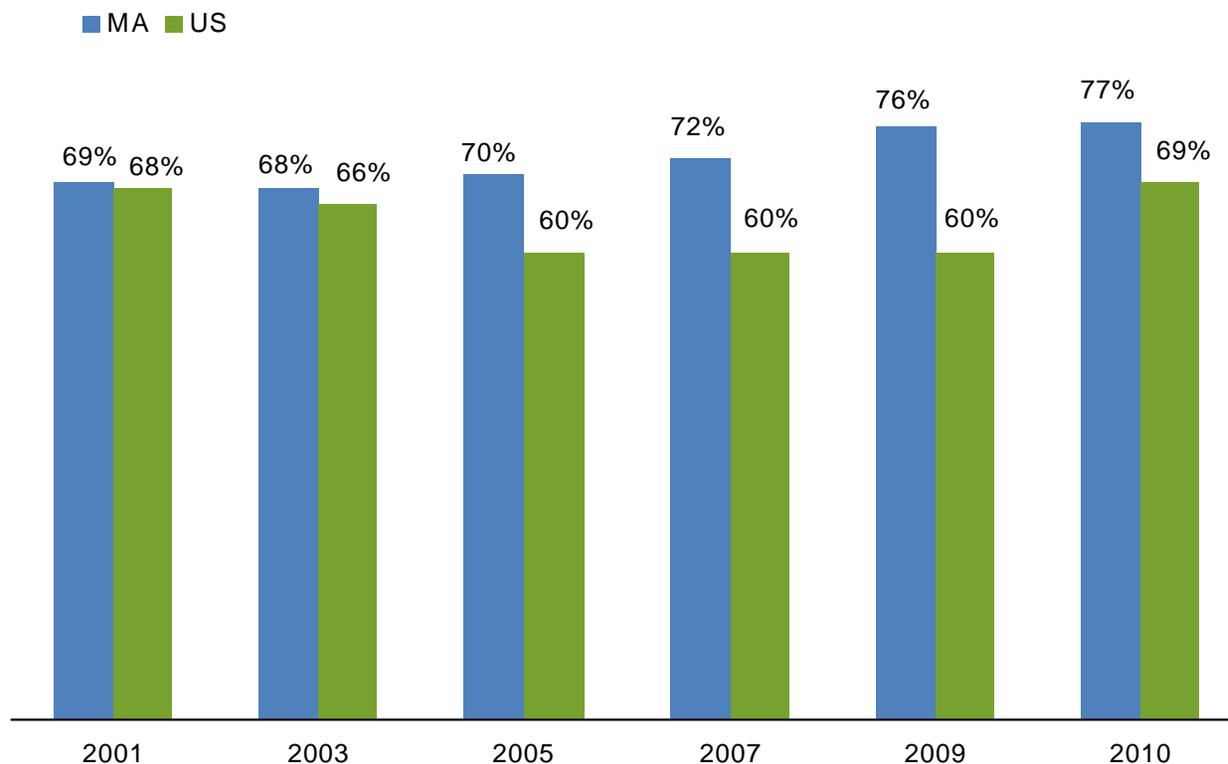
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# Massachusetts Employer Survey

## Offer Rates



## Employers Offering Health Insurance: Massachusetts Compared to the Nation (2001-2010)



More than three-quarters of Massachusetts employers offer health insurance to their employees.

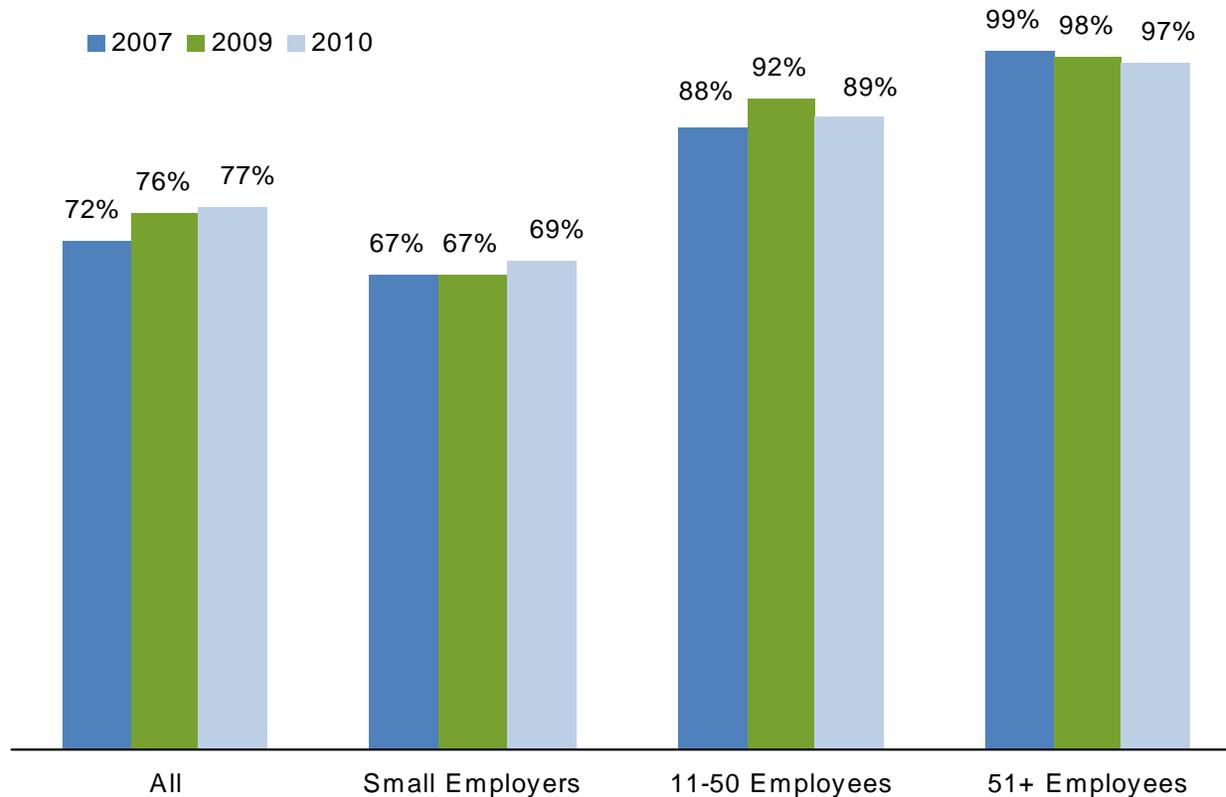
The Massachusetts offer rate increased to 76.7% in 2010 from 69% in 2001. The national offer rate was 69%\* compared with 68% during the same time period.

\*Regarding the increase in the national rate from 60% in 2009 to 69% in 2010, Kaiser/HRET stated in their press release that "the reason for the large increase in offer rate is unclear. Because of the poor economic climate in 2010, it is unlikely that many firms began offering coverage this year. A possible explanation is that non-offering firms were more likely to fail during the past year, with the attrition of non-offering firms leading to a higher offer rate among surviving firms."

Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior years' MES data. National data source: Kaiser/HRET Survey of Employer Sponsored Benefits.



# Massachusetts Employer Offer Rates by Employer Size (2007-2010)



Small employers (3-50 employees) are less likely than large employers to offer health insurance.

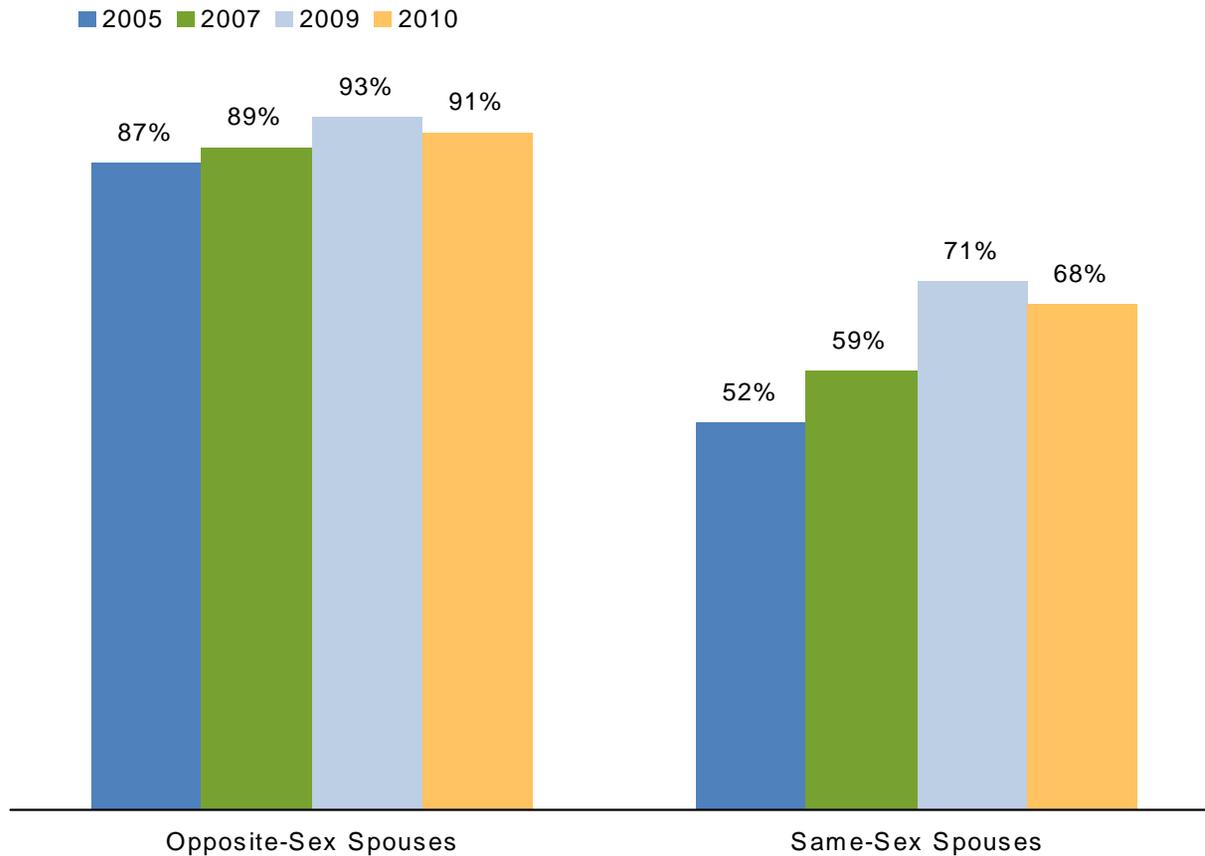
Virtually all employers with more than 50 employees offer health insurance.

Note: In 2007 "small employers" consisted of two to nine employees; since 2009 this category is three to ten employees.

Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior years' MES data.



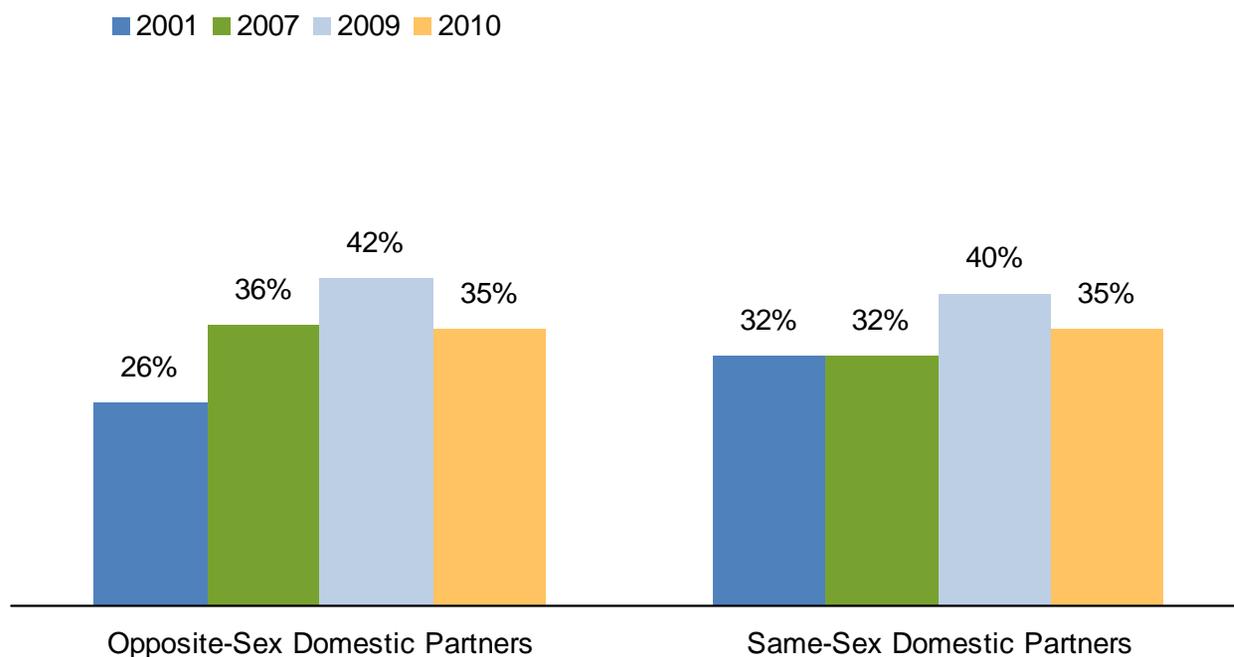
# Massachusetts Employers Offering Health Insurance to Spouses (2005-2010)



Most Massachusetts employers who offer health insurance to their employees also include opposite-and same-sex spouses. Same-sex marriage was legalized in Massachusetts in 2004. Although more employers who offer health insurance are including same-sex spouses, offer rates for same-sex spouses remain below that of opposite-sex spouses.

Note: Estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.  
Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior years' MES data.

# Massachusetts Employers Offering Health Insurance to Unmarried Domestic Partners (2001-2010)

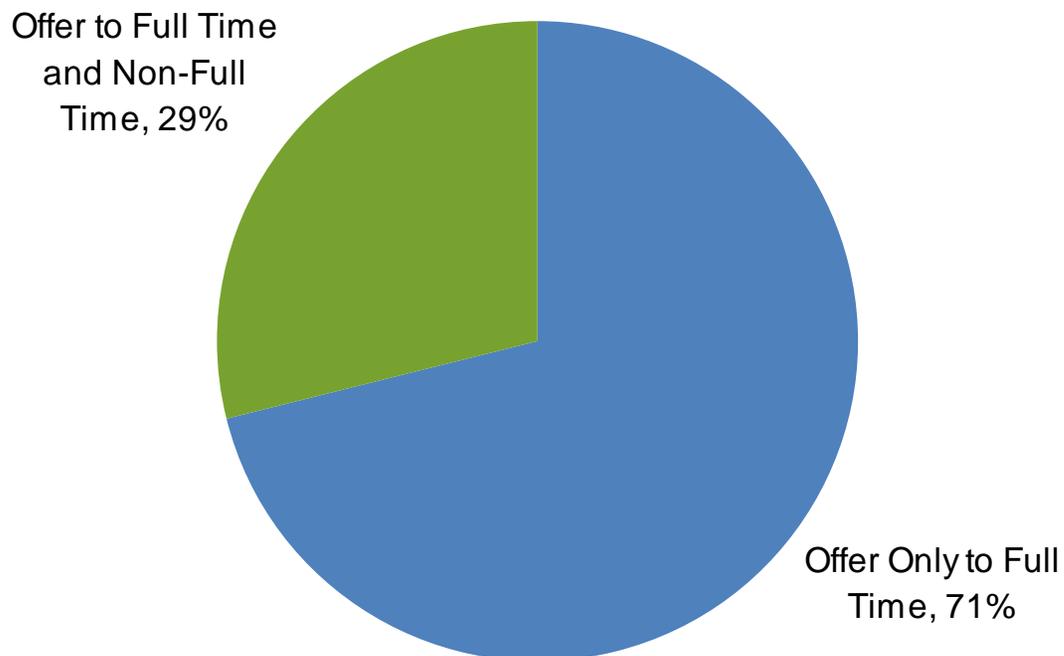


More than one third (35%) of Massachusetts employers offer health insurance to unmarried domestic partners. Employers are as likely to offer to opposite-sex domestic partners as to same-sex domestic partners.

Note: Estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.  
Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior years' MES data.



# Massachusetts Employer Offer Rates to Part-Time Employees

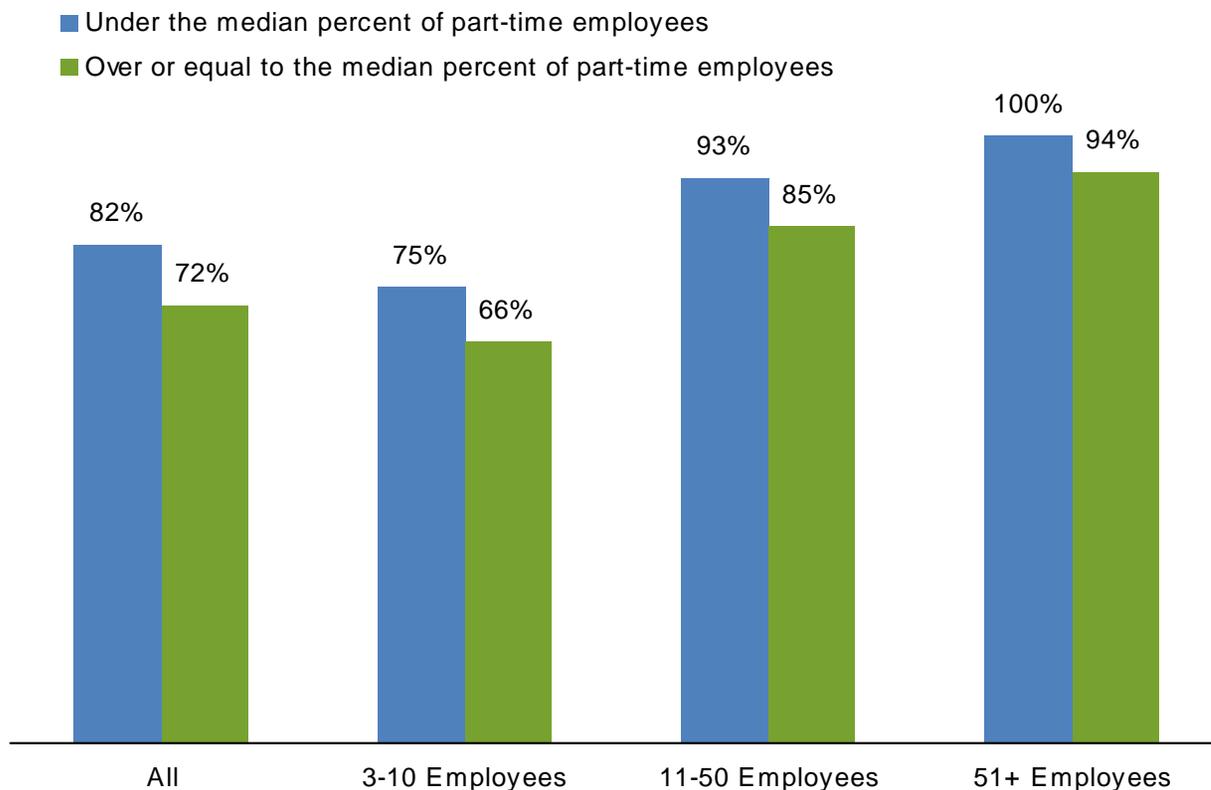


In 2010, nearly three-quarters (71%) of Massachusetts employers offering health insurance offered it only to employees that the employer defined as working full-time.

Of the 29% who offered to part-time employees, 86% offered health insurance to employees who work 20 hours or more per week and 14% offered it to employees who work fewer than 20 hours per week.



## Massachusetts Offer Rates by Percent of Part-Time Employees at Firm (2010)

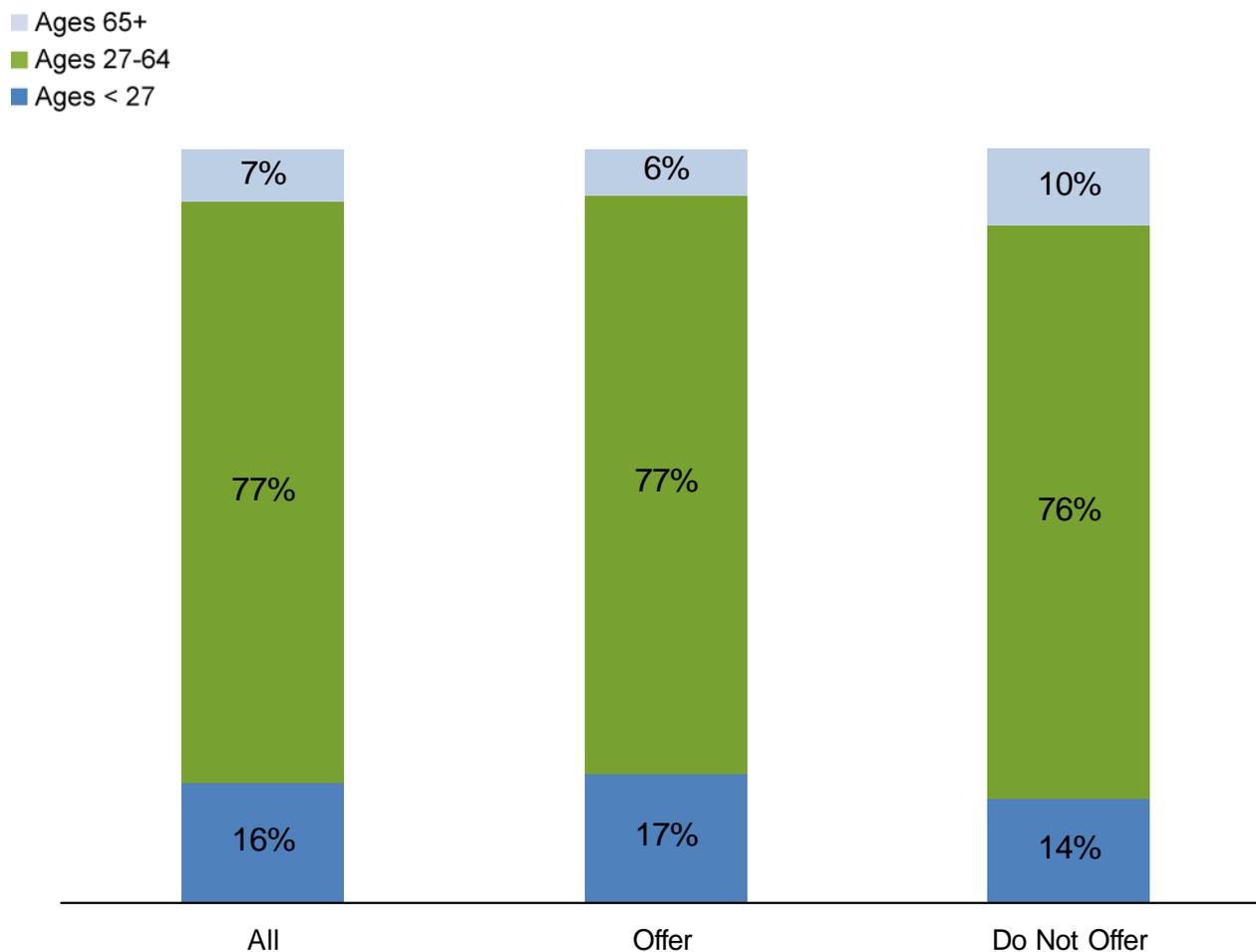


Employers with a greater proportion of part-time employees are less likely to offer health insurance to employees. This differential is most apparent among the smallest employers, whereas there is less variation for large employers.

Note: Estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.  
Source: Center for Survey Research tabulations on the 2010 MES data.



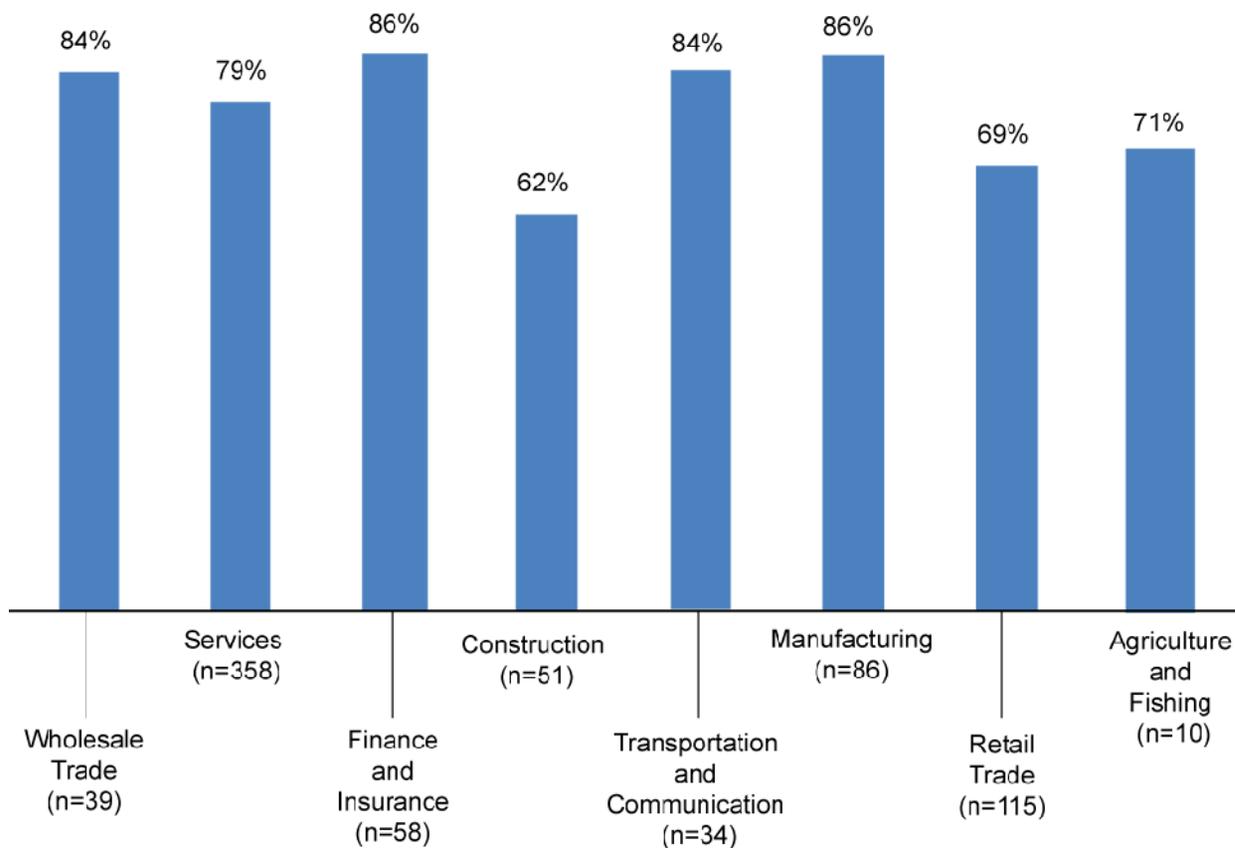
# Employee Age by Whether Employers Offer Health Insurance (2010)



Massachusetts employers that do not offer health insurance to their employees are more likely to have a higher proportion of workers ages 65 and older and a lower proportion of young workers (ages less than 27).

Note: Estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.  
 Source: Center for Survey Research tabulations on the 2010 MES data.

# Massachusetts Employers Offering Health Insurance by Industry (2010)



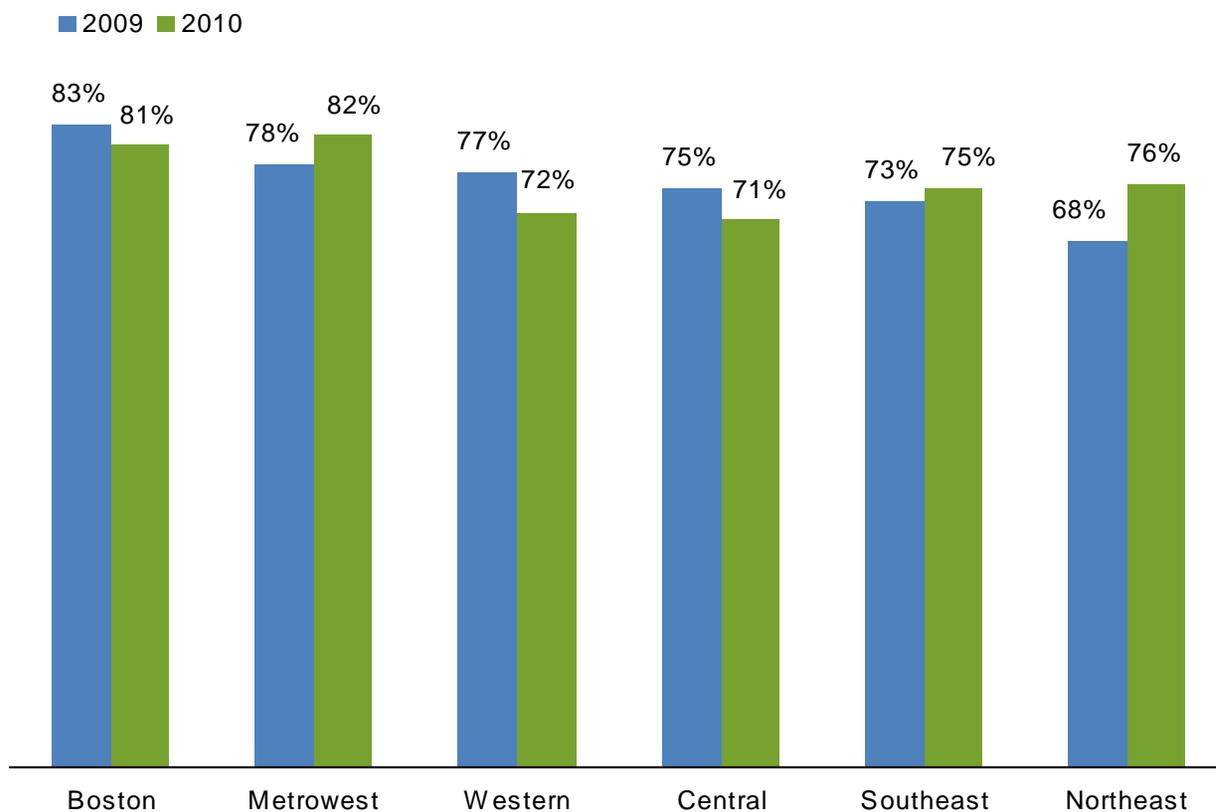
Offer rates vary by industry. This variation may reflect differences in employer size across industries, the proportion of part-time employees, and the nature of the industry's workforce.

Results are presented for eight out of ten major industry classifications. Excluded industries are Mining (Massachusetts has very little in this category) and Public Administration (the Massachusetts Employer Survey excludes federal and state government work sites).

Note: Estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. Industry categories follow the North American Industry Classification System (NAICS), the standard used by federal statistical agencies. Source: Center for Survey Research tabulations on the 2010 MES data.



## Massachusetts Employer Offer Rates by Region (2009-2010)



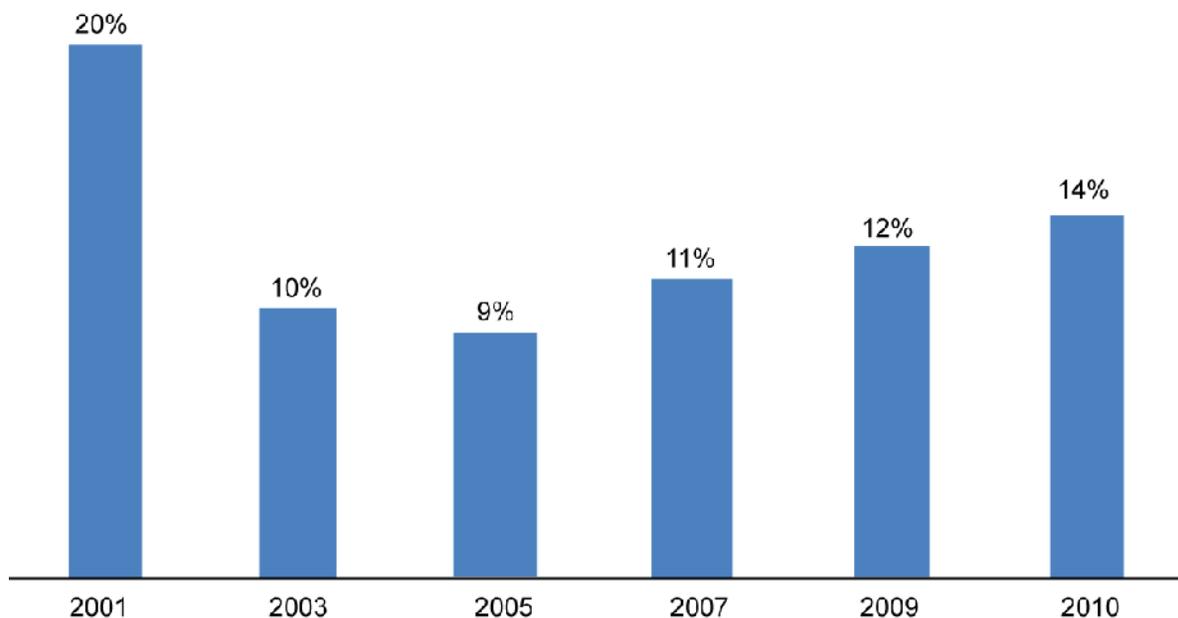
Some of the variation in offer rates by region reflects the distribution and concentration of various employer sizes geographically.

At least three quarters of employers within all six regions of the state offer health insurance. Boston and Metrowest employers have the highest offer rates among the six regions.

Source: Center for Survey Research tabulations on the 2009 and 2010 MES data.



## Massachusetts Employers Offering Health Insurance to their Retirees Ages 65 and Older (2001-2010)



After declining in 2003 compared with 2001, employers offering health insurance to their retirees ages 65 and older has slowly increased, reaching 13.5% in 2010.

Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior years' MES data.



## Massachusetts Employers' Reasons for Not Offering Health Insurance (2009-2010)

Reason	2009	2010
Premiums too high	91%	92%
Firm is too small	91%	88%
Financial status prohibits offering insurance/too expensive	89%	89%
Employees generally covered elsewhere	88%	82%
Employees have access to insurance through Commonwealth Health Connector's insurance plans	60%	76%
Most employees are part-time/temporary/contracted employees	56%	65%
Can attract good employees without offering	55%	46%
Administrative hassle	42%	49%
Turnover too great	25%	36%
Organization too newly established	11%	15%

**Note:** Reasons are not mutually exclusive. Estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

**Source:** Center for Survey Research tabulations on the 2009 and 2010 MES data.



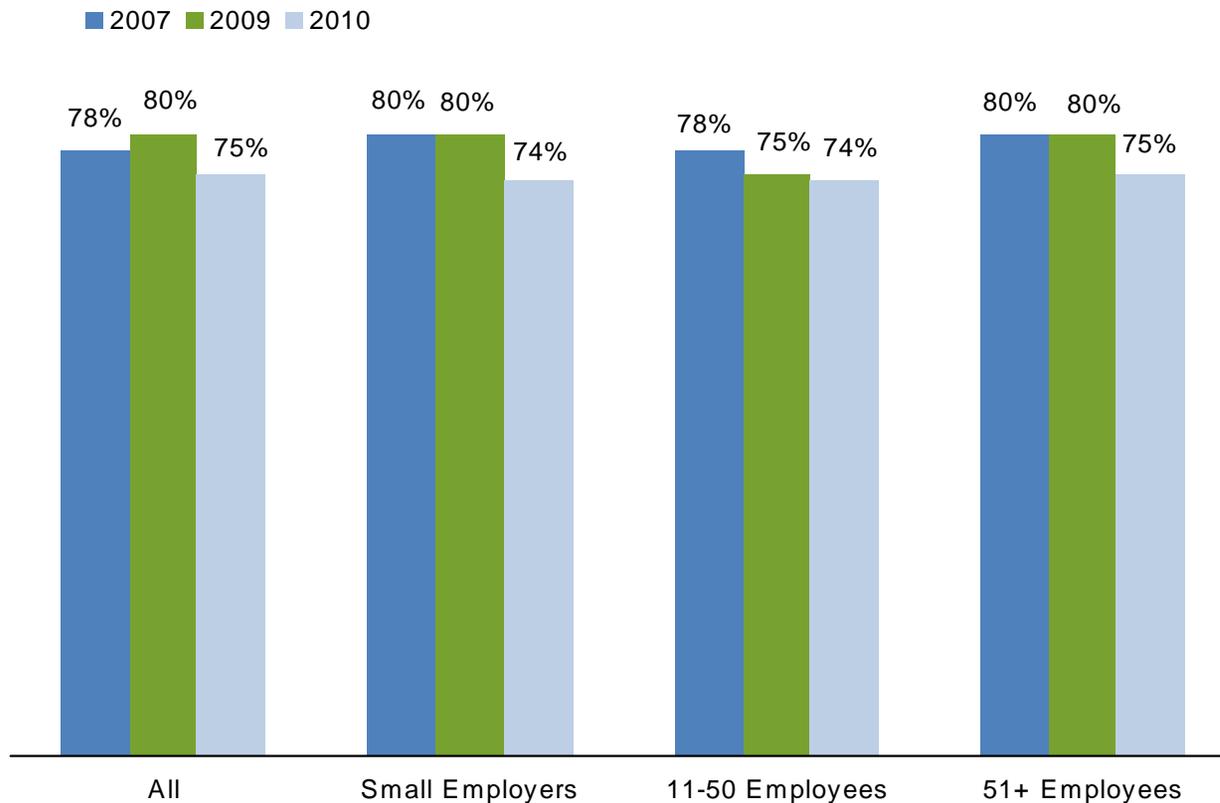
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# Massachusetts Employer Survey

## Take Up Rates



# Massachusetts Employee Take Up Rate by Employer Size for Employers Offering Health Insurance (2007-2010)



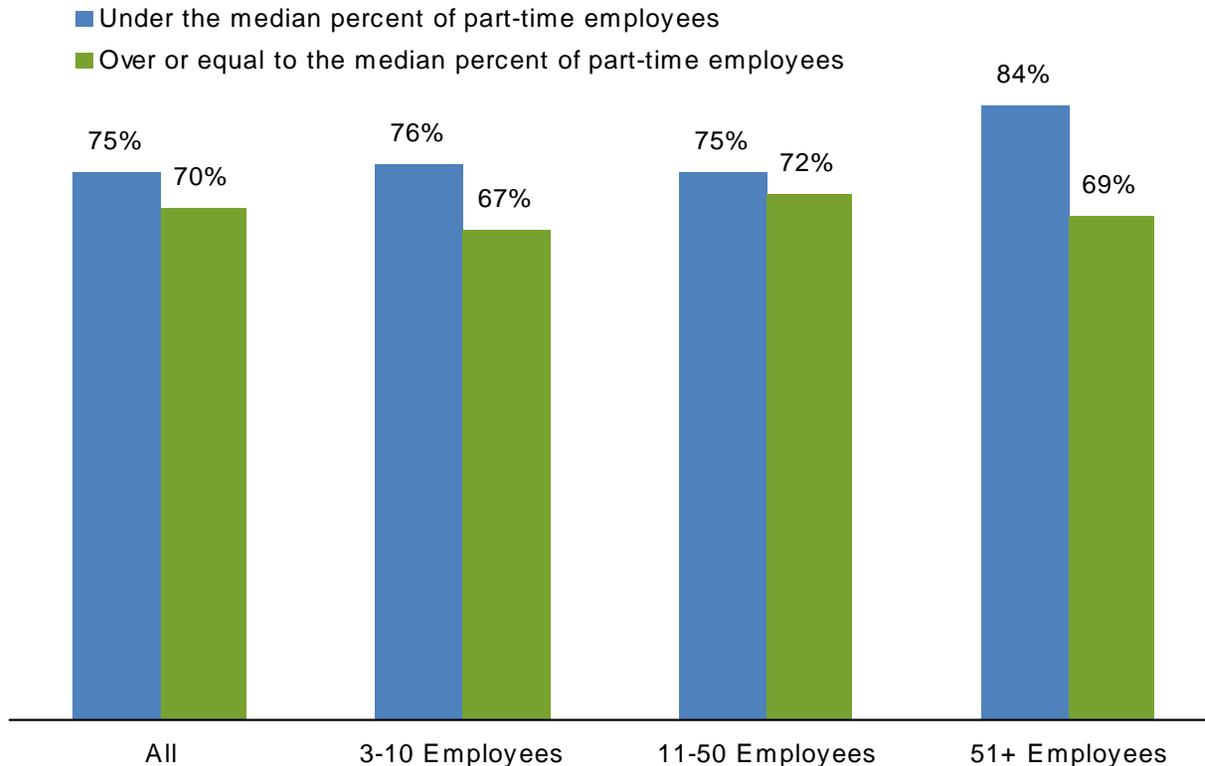
In 2010, about three-quarters of employees who were eligible for their employer’s health insurance coverage enrolled in the plan. This rate is similar for employers of all sizes, possibly reflecting the impact of the individual mandate.

Take-up rates have declined slightly across all employer sizes. The changes are not statistically significant.

Note: In 2007 “small employers” consisted of two to nine employees; since 2009 this category is three to ten employees.

Note: Estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. Take-up rates displayed are medians. Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior years’ MES data.

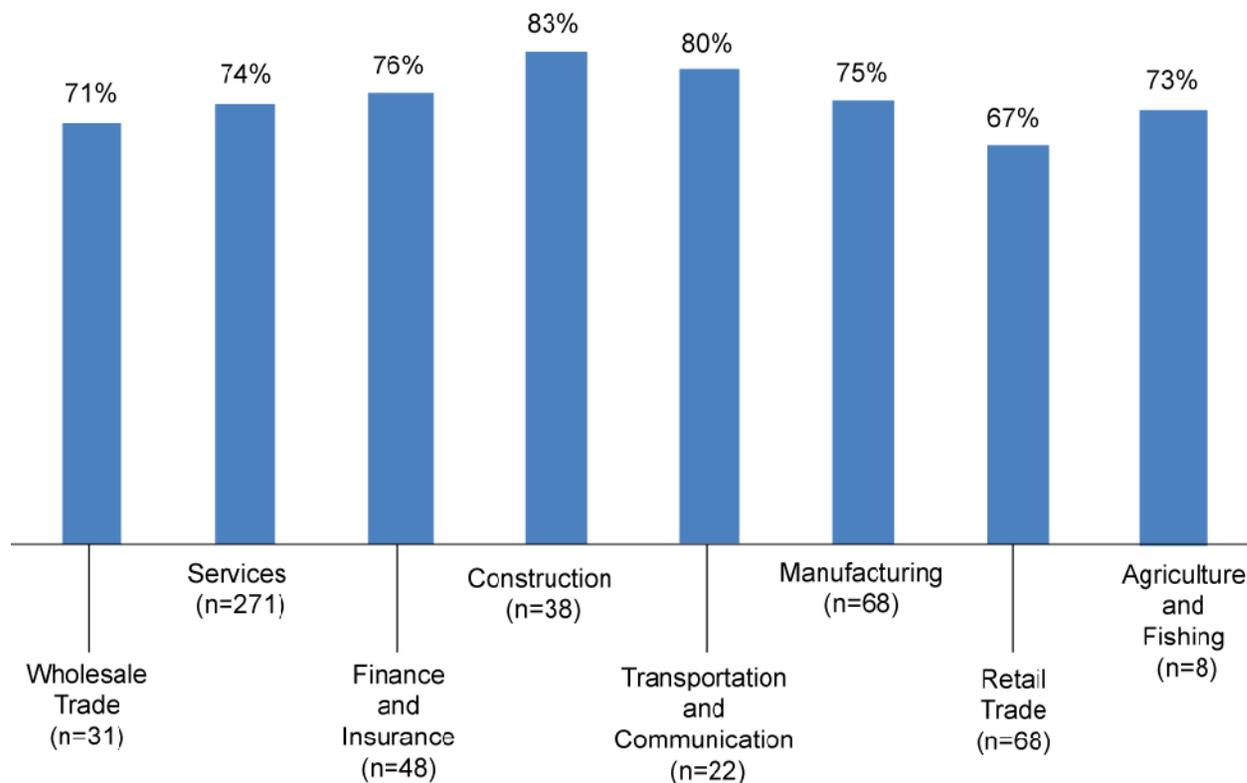
# Massachusetts Employee Take Up Rates by Employer Percent of Part-Time Employees (2010)



Firms with proportionately fewer part-time employees experience a higher take up rate of their offered insurance. These figures reflect the median percentage of eligible employees who enroll. While smaller employers have a higher proportion of part-time employees than do larger employers, 26% of workers in Massachusetts are employed by firms with 50 or fewer employees compared with 74% working at firms with 50 or more employees.

Note: The median percent of part-time employees for all employers was 22% in 2010. It was 25% for firms with 3-10 employees, 19% for firms with 11-50 employees, and 10% for firms with 51 or more employees. Estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. Take-up rates displayed are medians. Source: Center for Survey Research tabulations on the 2010 MES data.

# Massachusetts Employee Take Up Rates by Industry (2010)

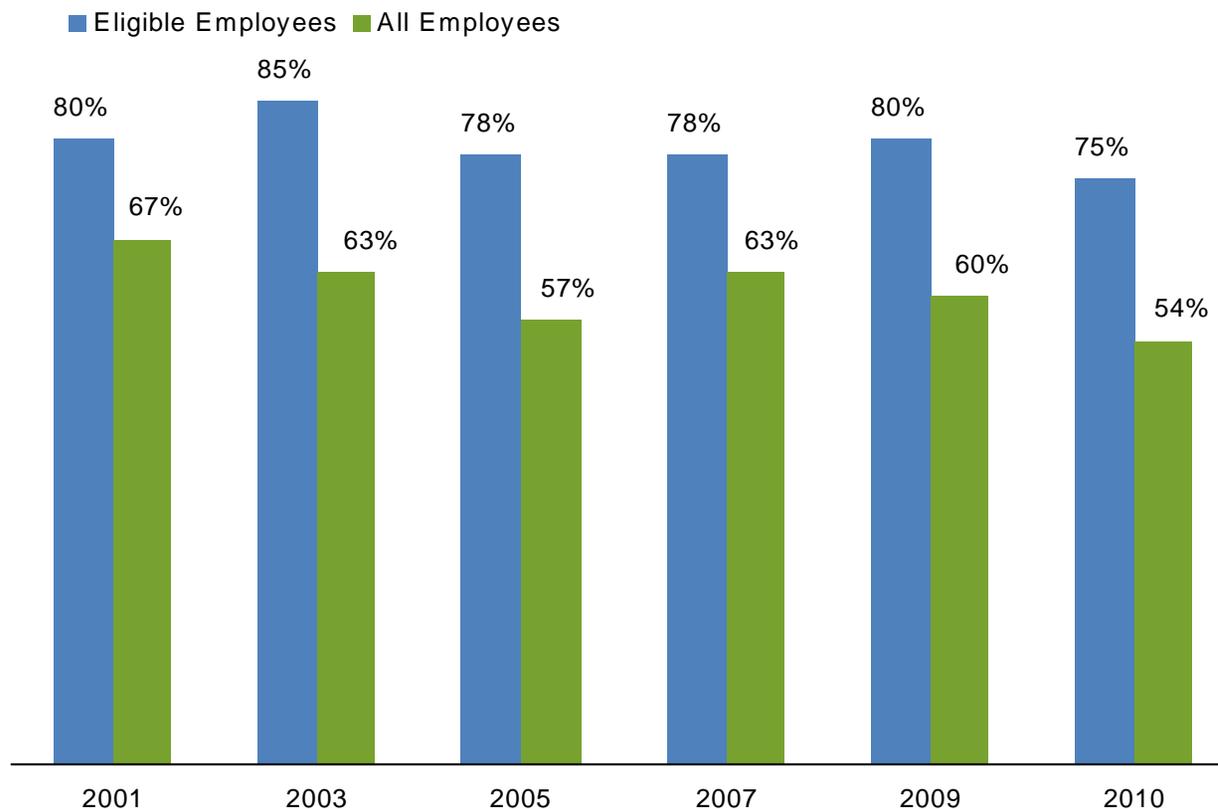


Industries with relatively higher take up rates are not necessarily the same as those with higher offer rates and vice versa. For instance, although the construction industry had the highest take up rate by employees (83%), it also had the lowest offer rate by employers in 2010 (62%) (see page 13).

Results are presented for eight out of ten major industry classifications. Excluded industries are Mining (Massachusetts has very little in this category) and Public Administration (the Massachusetts Employer Survey excludes federal and state government work sites).

Note: Estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. Industry categories follow the North American Industry Classification System (NAICS), the standard used by Federal statistical agencies. Source: Center for Survey Research tabulations on the 2010 MES data.

# Massachusetts Employees Covered by their Employer's Health Insurance (2001-2010)



Although the majority of eligible employees enroll in their employer-sponsored health insurance, not all employees are eligible. 71% of employers offer health insurance only to full-time employees.

In 2010 there was a slight decline in the proportion of eligible employees who enroll in their employer's health insurance.

Note: Estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. Coverage rates displayed are medians.  
Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior year's MES data.



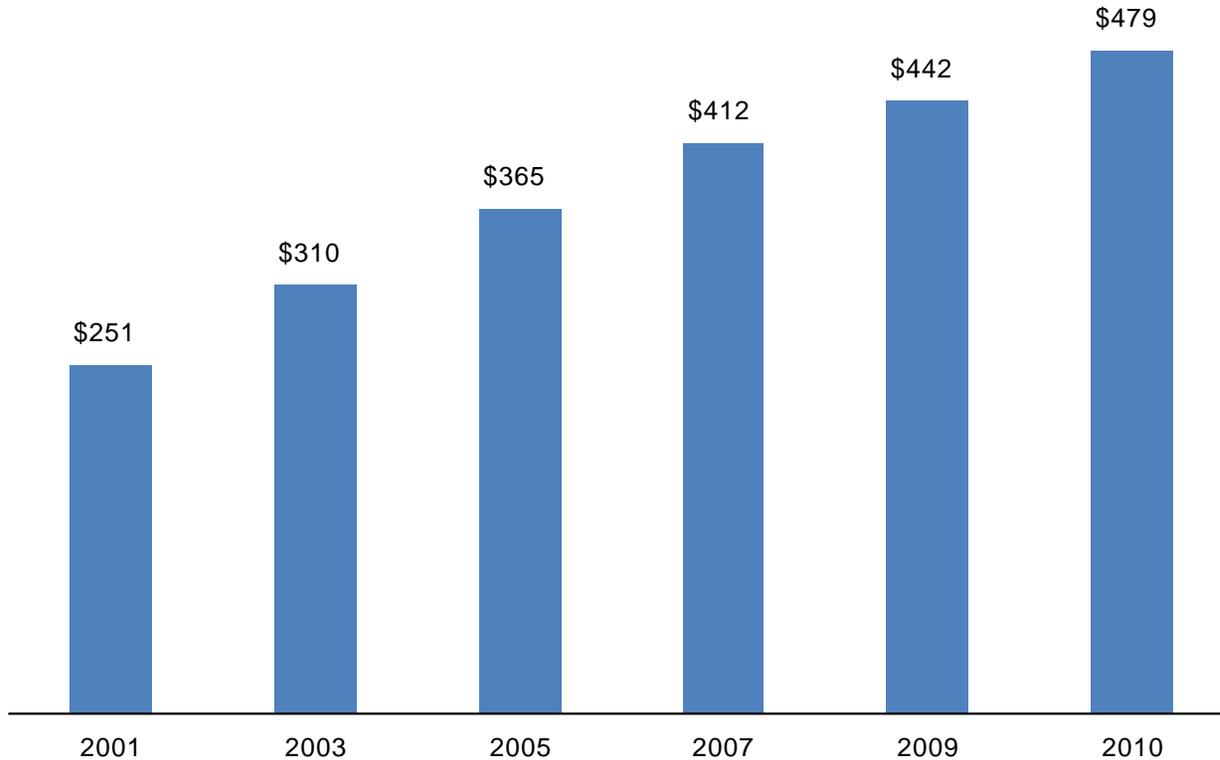
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# Massachusetts Employer Survey

## Premiums



# Total Median Monthly Premium for Individual Health Insurance Plans in Massachusetts (2001-2010)



The median monthly premium for individual health plans has increased steadily since 2001. In 2010, the median monthly premium increased by \$37, or 8% compared with 2009. Since 2001, the median monthly premium for individual health plans has nearly doubled with a 91% increase.

According to the Bureau of Economic Analysis, Massachusetts per capital personal income increased from \$39,460 in 2001 to \$49,643 in 2009 (the latest year data is available), a 26% increase.

Note: Calculations are based on the median monthly plan premium. Premium growth volatility from year to year due to changes in demographics of enrolled employees can be especially significant for small groups.

Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior years' MES data. Per Capita Income data from Bureau of Economic Analysis, Regional Economic Information System, Table SA1-3



# Median Monthly Total Premium for Individual Health Insurance Plans by Firm Size (2001-2010)



All firms have experienced steadily increasing premiums for health insurance plans. In the years prior to 2010, employers with 50 or fewer employees paid more than employers with 51 or more employees on average for individual health plans.

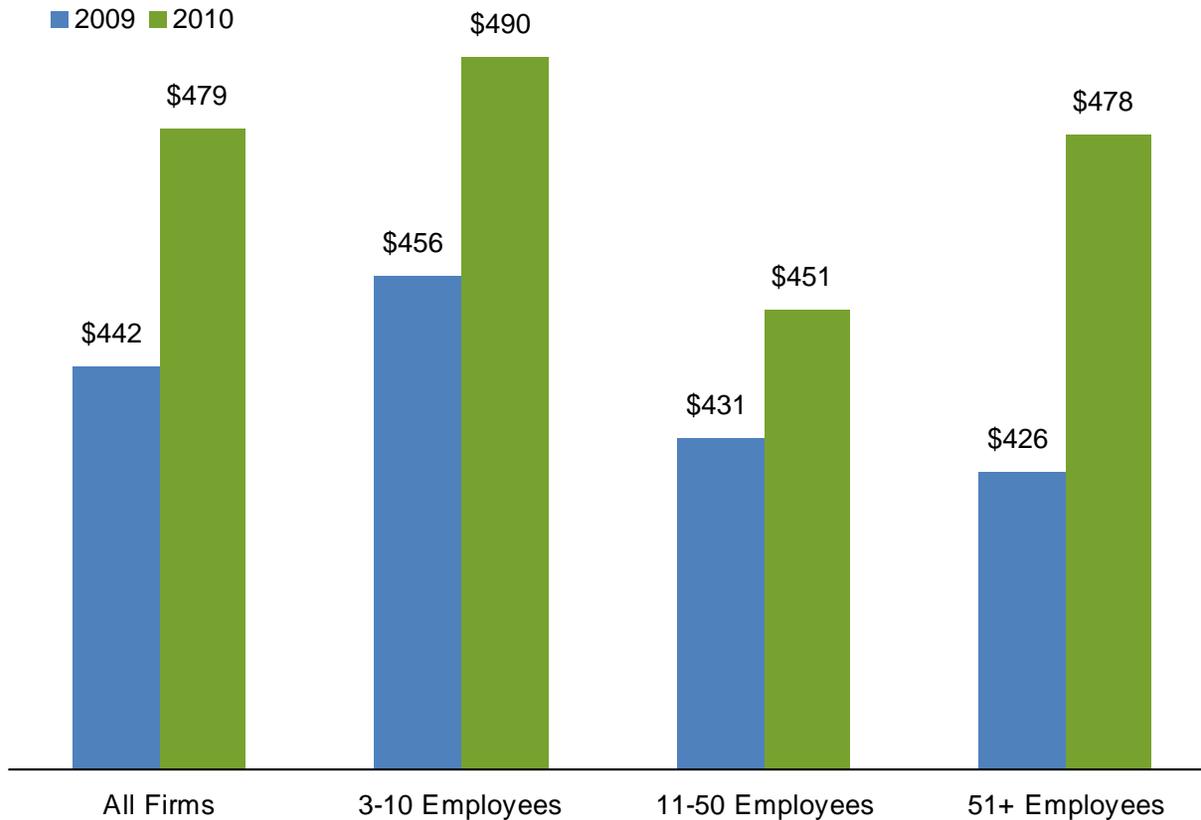
However, in 2010, the median monthly premium for individual plans was about the same for both size employer groups. In 2010, the median monthly premium for firms with 51 or more employees for individual plans increased 12% since 2009 and 103% since 2001. Small firms' median monthly premium costs increased by 5% since 2009 and 93% since 2001.

Small employers since 2009 had three to 50 employees; in prior years it was two to 50 employees.

Note: Calculations are based on the median monthly plan premium. Premium growth volatility from year to year due to changes in demographics of enrolled employees can be especially significant for small groups.

Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior years' MES data.

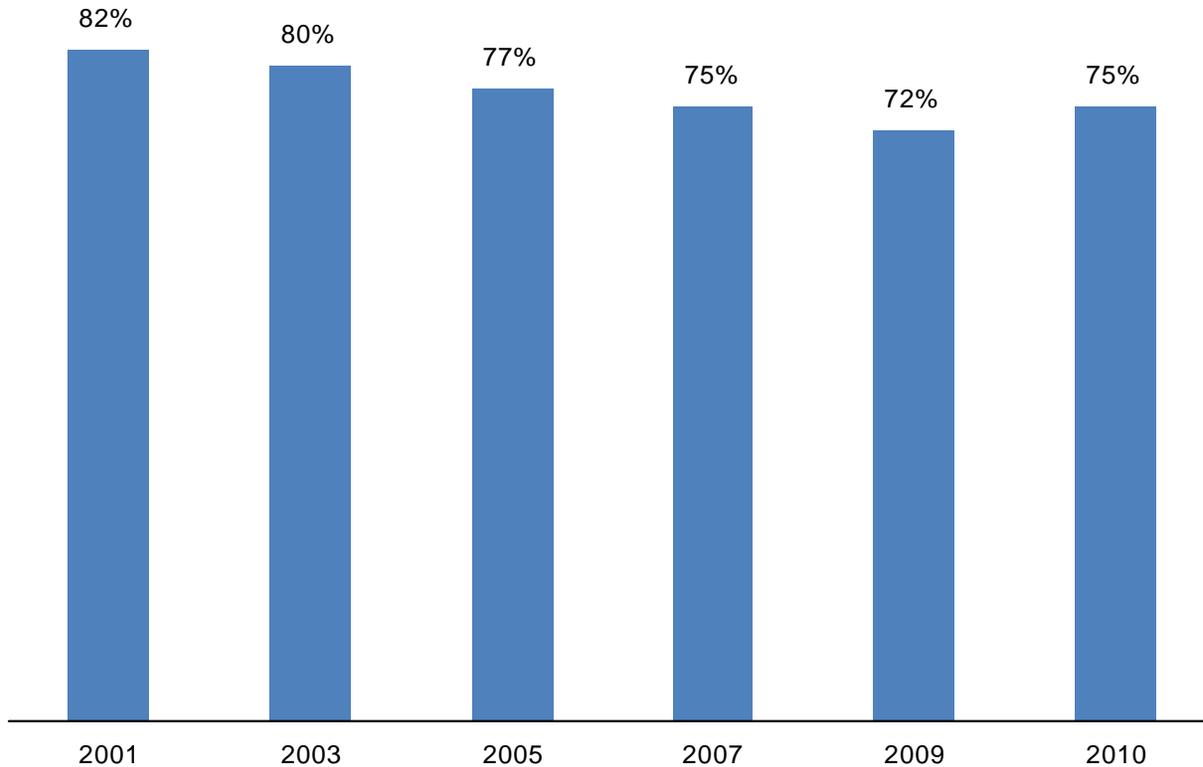
# Median Monthly Total Premium for Individual Health Insurance Plans by Firm Size (2009-2010)



The median monthly total premium price for an individual health insurance plan was highest for employers with three to ten employees at \$490 per month, compared with \$478 per month for employers with 51 or more employees in 2010. Although the smallest employers median premium was the highest, the median premium for an individual policy increased 12% for employers with 51 or more employees and increased 7% for employers with three to ten employees between 2009 and 2010. The median premium for an individual plan was also highest for the smallest employers in 2009 at \$456 per month.

Note: Calculations are based on the median monthly plan premium.  
 Source: Center for Survey Research tabulations on the 2009 and 2010 Massachusetts Employer Surveys.

# Massachusetts Employer Percentage Contribution to Individual Plan Premiums (2001-2010)



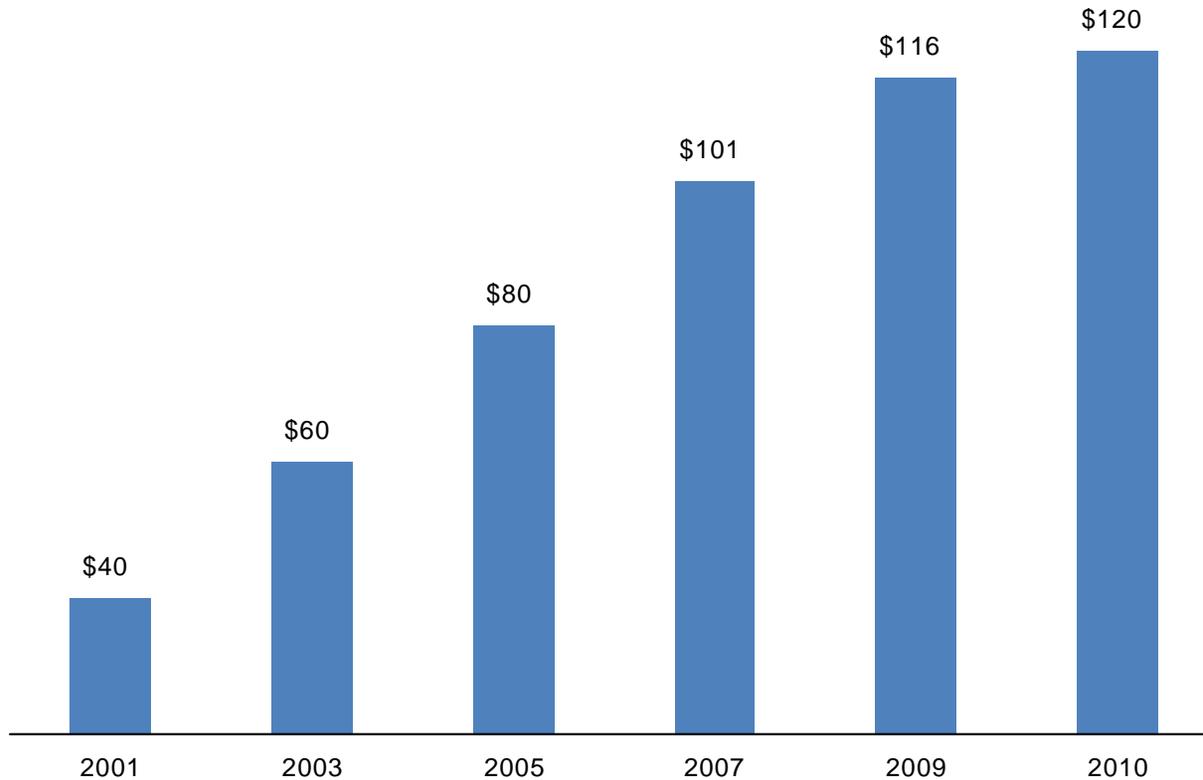
Massachusetts employers' percentage contribution to the cost of individual plan premiums declined between 2001 and 2007. The employer percentage contribution slightly increased back to 2007 levels in 2010.

Note: Calculations are based on the median contribution.

Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior years' MES data.



# Massachusetts Median Monthly Employee Contribution to Individual Plan Premiums (2001-2010)

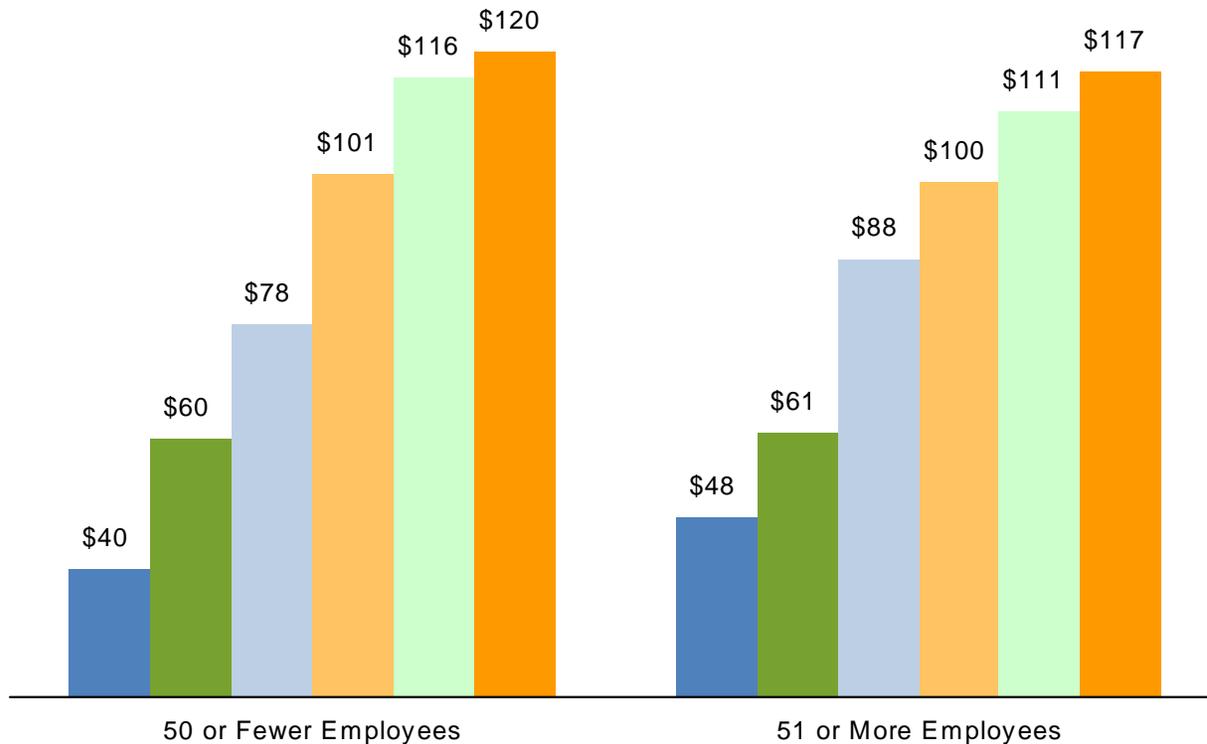


Massachusetts employees' median monthly share of individual plan premiums increased by \$4 in 2010 compared with 2009 (a 3% increase) and by \$15 between 2009 and 2007 (a 15% increase). In 2010, the median employee dollar contribution tripled compared to the median employee dollar contribution in 2001.

Note: Calculations are based on the median monthly plan premium.  
 Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior years' MES data.

# Massachusetts Median Monthly Employee Contribution to Individual Premiums by Employer Size (2001-2010)

■ 2001 ■ 2003 ■ 2005 ■ 2007 ■ 2009 ■ 2010



Massachusetts employees working for smaller firms have experienced a larger increase in their share of individual plan premium than employees working for large firms. In 2010, this trend moderated as the median monthly employee contribution to individual plan premiums increased 3% for employees of small firms and 5% for employees of large firms compared with 2009. The median payment by employees of small firms was \$3 higher than the median payment of employees of large firms in 2010.

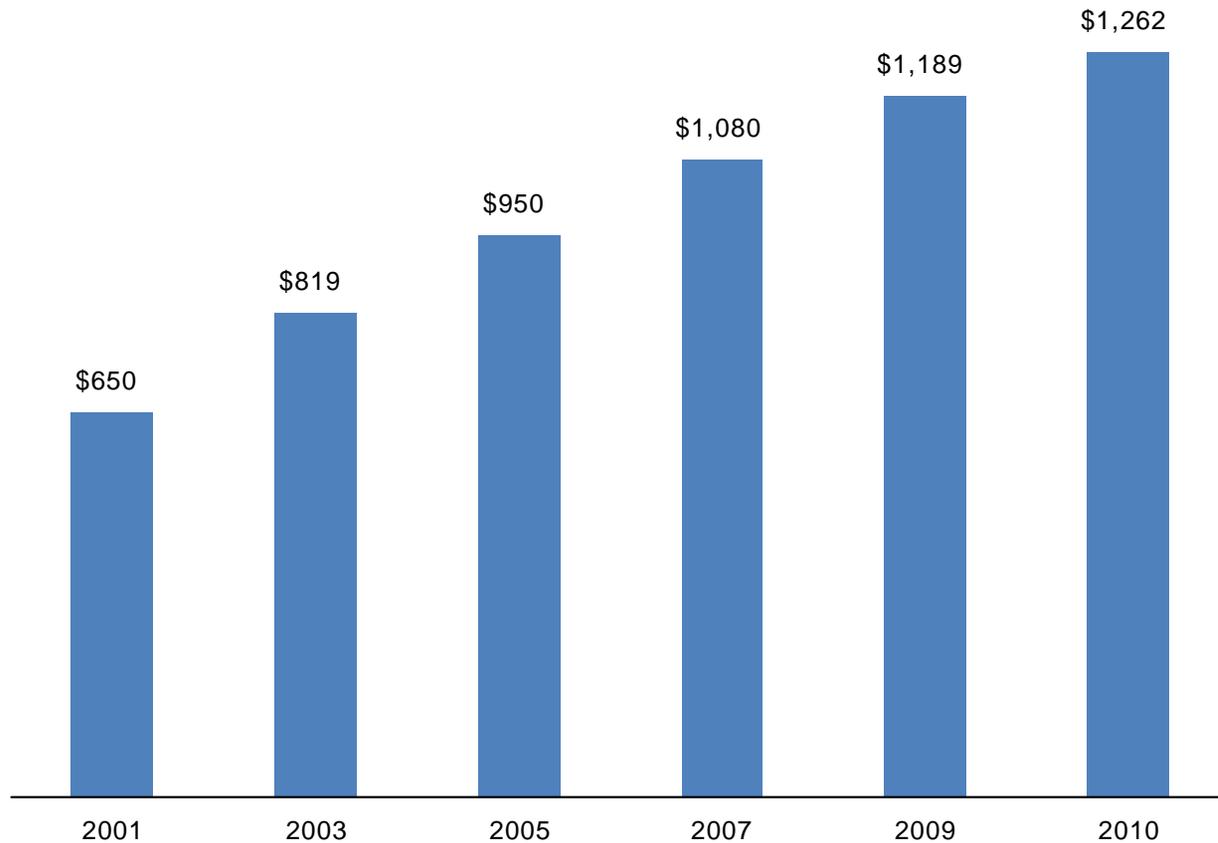
Small employers since 2009 had three to 50 employees; in prior years it was two to 50 employees.

Note: Calculations are based on the median monthly plan premium.

Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior years' MES data.



# Massachusetts Total Median Monthly Premium for Family Health Insurance Plans (2001-2010)



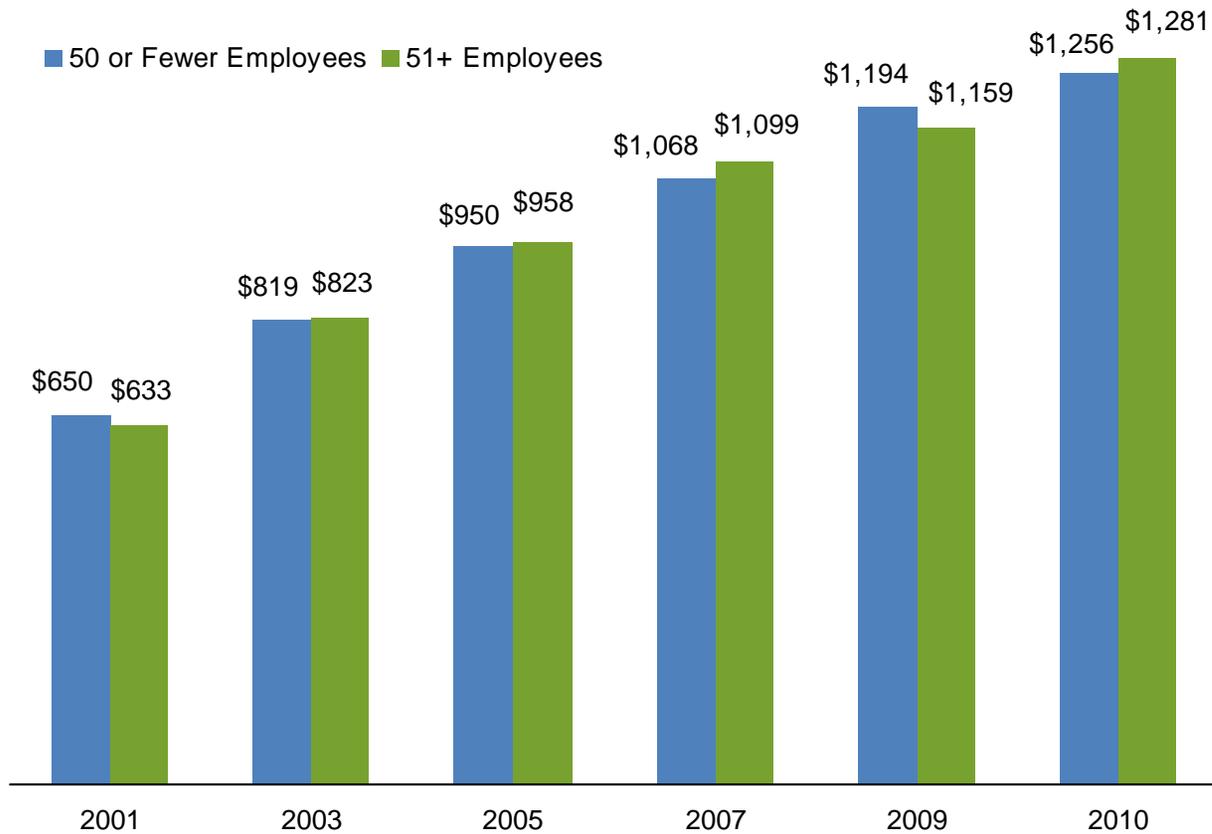
The total median monthly premium for family health insurance plans in 2010 increased by \$73, or 6% compared with 2009 and by 94% compared with 2001.

Note: Calculations are based on the median monthly plan premium.

Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior years' MES data.



# Massachusetts Median Monthly Total Premium for Family Health Insurance Plans by Firm Size (2001-2010)



All firms have experienced steadily increasing premiums for health insurance plans. The median monthly premium for family plans has more than doubled for firms with 51 or more employees in 2010 compared with 2001. Larger firms' median monthly premium costs for a family plan have increased 11% since 2009 and 102% since 2001. Small firms' median monthly premium costs for a family plan in 2010 have increased 5% since 2009 and 93% since 2001.

Small employers since 2009 had three to 50 employees; in prior years it was two to 50 employees.

Note: Calculations are based on the median monthly plan premium.

Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior years' MES data.



# Massachusetts Median Monthly Total Premium for Family Health Insurance Plans by Firm Size (2009-2010)

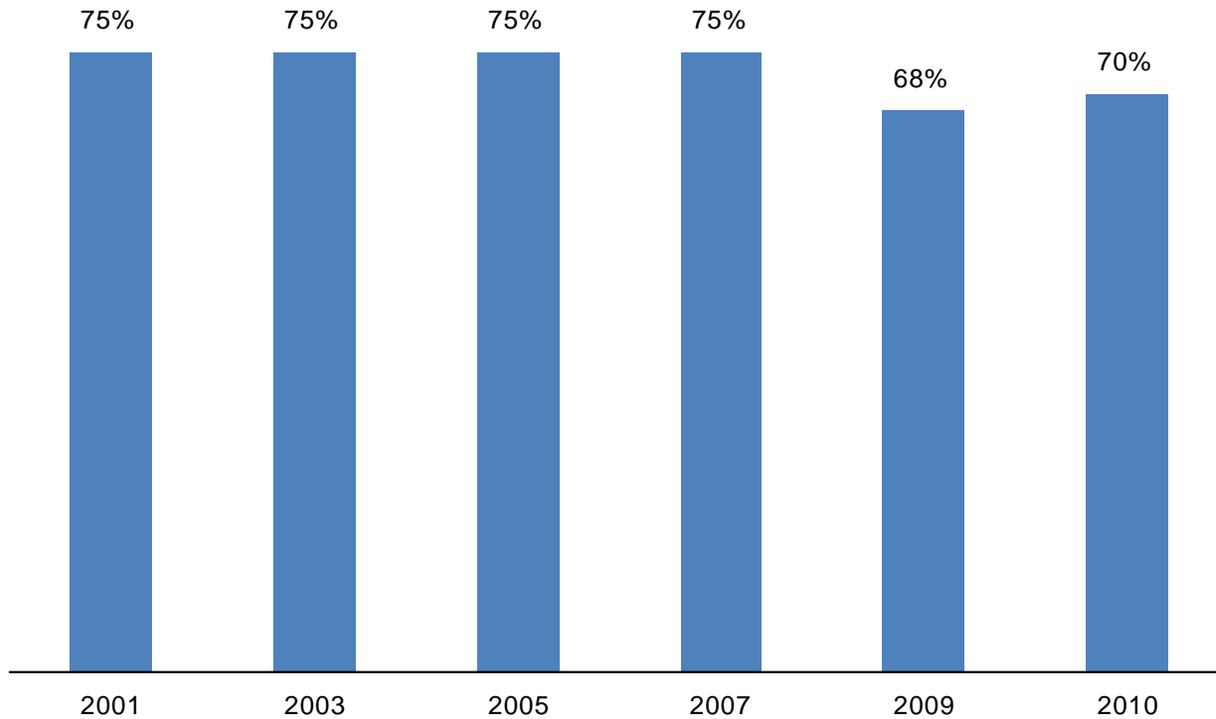


The median monthly total premium price for a family health insurance plan was highest at \$1,281 per month, for employers with 51 or more employees compared with \$1,233 per month for employers with 11 to 50 employees in 2010.

The median premium for a family policy increased 11% for employers with 51 or more employees and increased 6% for employers with three to ten employees between 2009 and 2010. However, the median premium for a family plan was highest for the smallest employers at \$1,200 per month in 2009.

Note: Calculations are based on the median monthly plan premium.  
 Source: Center for Survey Research tabulations on the 2009 and 2010 Massachusetts Employer Surveys.

# Massachusetts Employer Percentage Contribution to Family Plan Premiums (2001-2010)



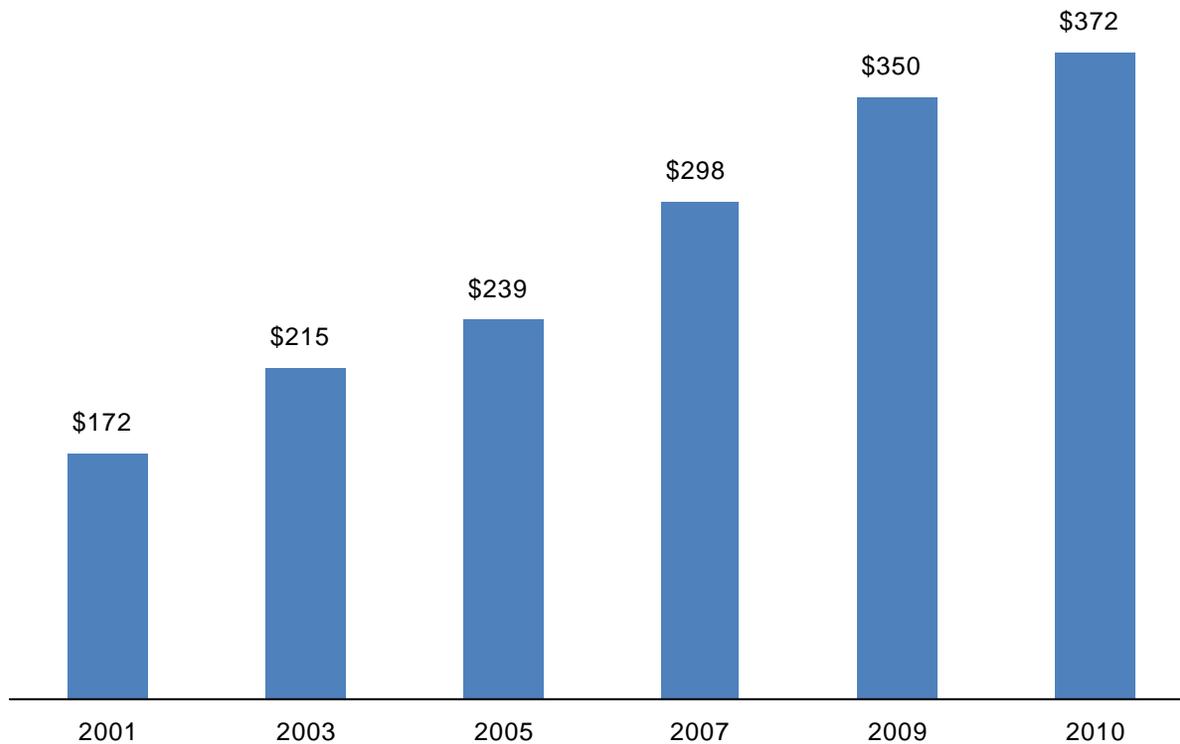
Employers' share of the cost of family plan premiums has declined to 70% in 2010 from 75% in 2001.

Note: Calculations are based on the median employer percentage contribution.

Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior years' MES data.



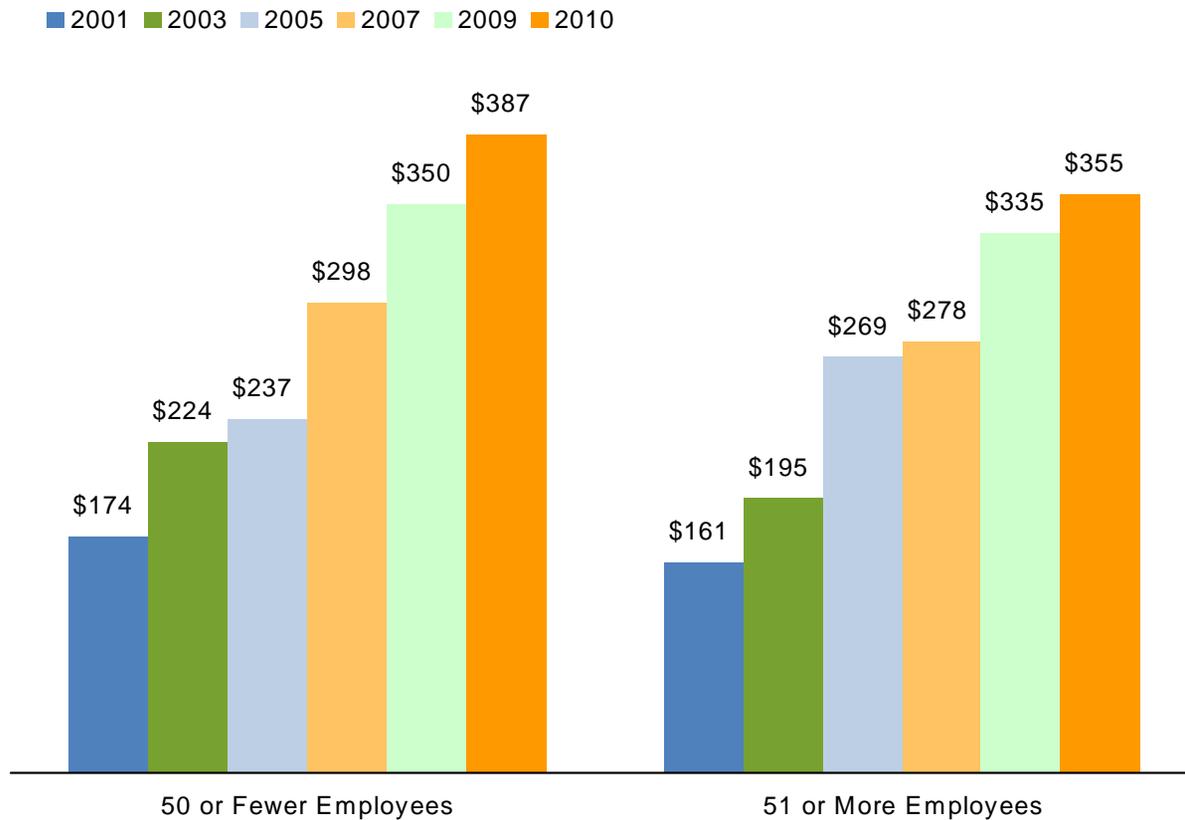
# Massachusetts Median Monthly Employee Contribution to Family Plan Premiums (2001-2010)



Massachusetts employees' median monthly share of family plan premiums increased by \$22 between 2010 and 2009 (6%). It has increased by \$200 (116%) compared with the median employee contribution in 2001.

Note: Calculations are based on the median monthly plan premium.  
 Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior years' MES data.

# Massachusetts Median Monthly Employee Contribution to Family Premiums by Employer Size (2001-2010)



Massachusetts employees working for small firms experienced a greater increase in their share of family plan premiums than employees working for firms with 51 or more employees in 2010. The median monthly employee contribution to family plan premiums increased 11% for employees of small firms and 6% for firms with 51 or more employees in 2010 compared with 2009. The median employee payment at small firms was \$32 higher than the median payment of employees of large firms for family coverage in 2010.

Small employers since 2009 had three to 50 employees; in prior years it was two to 50 employees.

Note: Calculations are based on the median monthly plan premium.  
 Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior years' MES data.

## Massachusetts Median Copayment/Coinsurance by Service Type and Year (2001-2010)

Year	2001	2003	2005	2007	2009	2010
Physician Office Visit	\$10	\$15	\$15	\$15	\$20	\$20
Emergency Room	\$30	\$50	\$50	\$50	\$75	\$100
Inpatient Hospitalization Coinsurance	–	\$50	\$250	\$250	\$250	\$300
Outpatient Mental Health	–	\$15	\$15	\$20	\$20	\$20
Tier 1 Drugs	\$8	\$10	\$10	\$10	\$10	\$15
Tier 2 Drugs	\$15	\$20	\$25	\$25	\$25	\$30
Tier 3 Drugs	\$25	\$35	\$40	\$45	\$45	\$50

Massachusetts employers report that out-of-pocket costs for health care have increased as copayments or deductibles have increased for almost all services and drug types compared to 2009.

Since 2001, emergency room copayments have more than tripled, inpatient hospitalizations have risen six-fold, and copayments for prescription drugs have doubled.



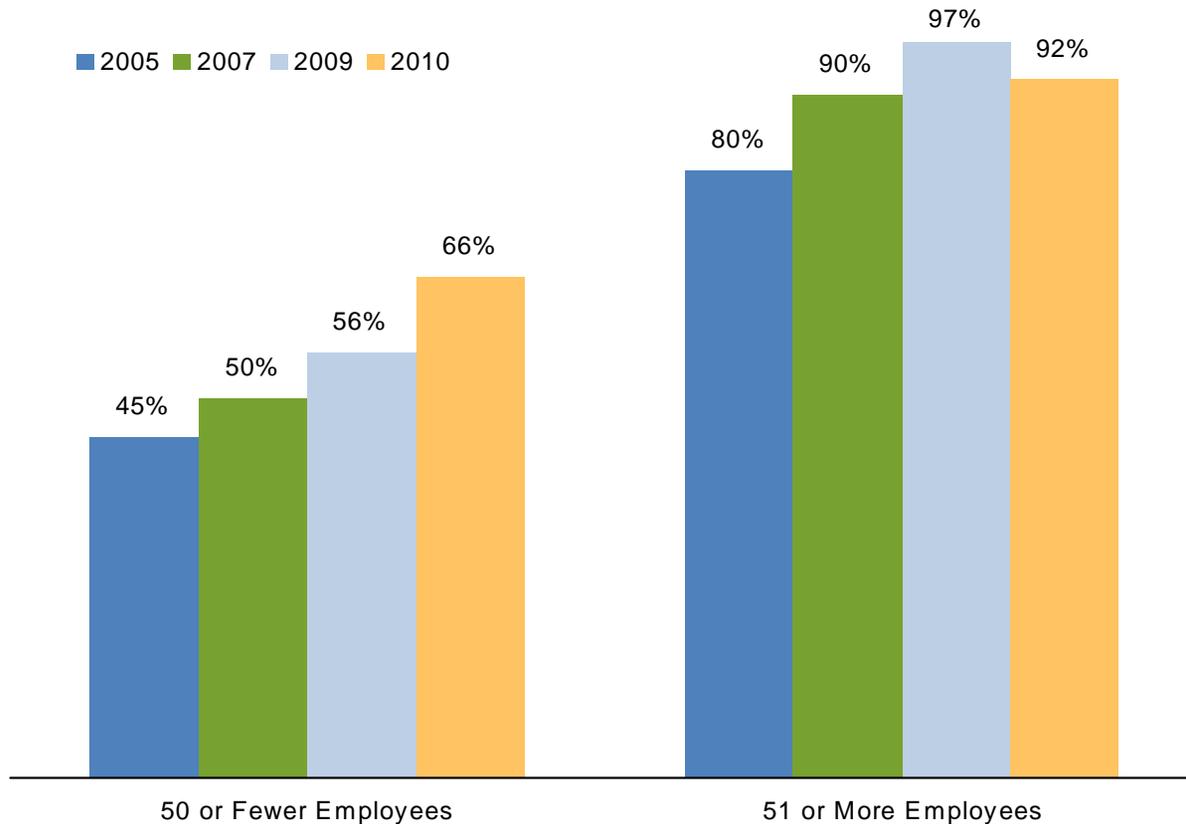
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# Massachusetts Employer Survey

## Health Care Reform



# Massachusetts Employers Offering Pre-Tax IRS Section 125 Plans by Firm Size (2005-2010)



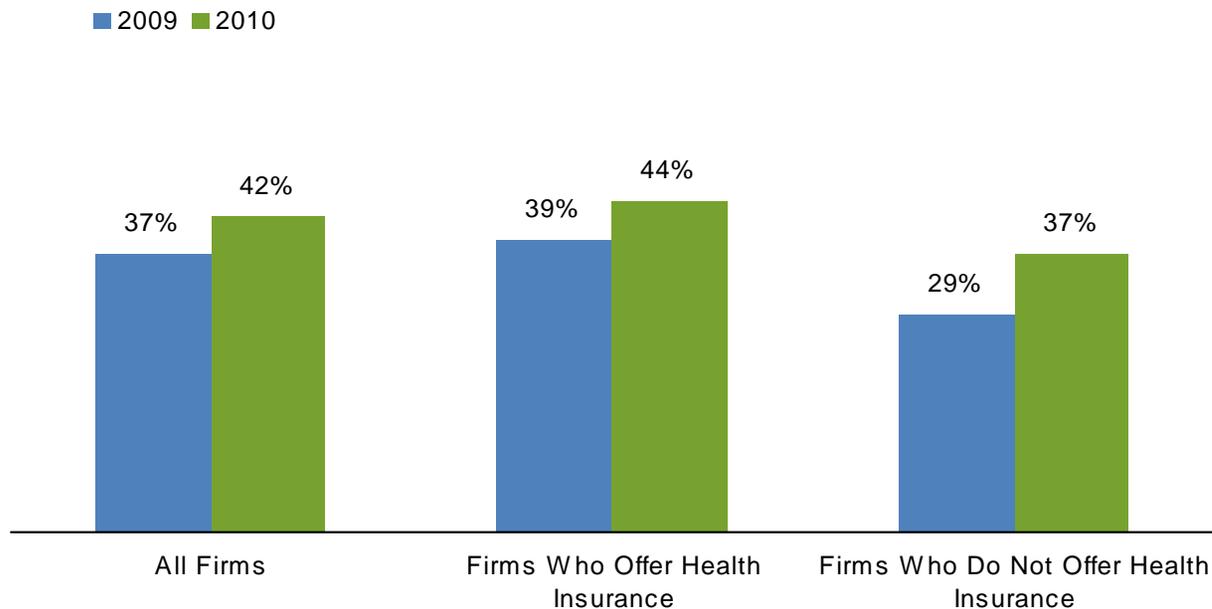
An IRS Section 125 Plan allows employees to contribute their portion of the health insurance premium on a pre-tax basis. Massachusetts health care reform requires employers with 11 or more full-time equivalents to offer this type of plan.

Most large employers (92%) offered this benefit to their employees in 2010 compared with 66% of small employers.

Small employers since 2009 had three to 50 employees; prior years it was two to 50 employees.

Note: Estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.  
 Source: Center for Survey Research tabulations since 2009; Division of Health Care Finance and Policy tabulations on the prior years' MES data.

## Massachusetts Firms Familiar with the Health Connector (2009-2010)

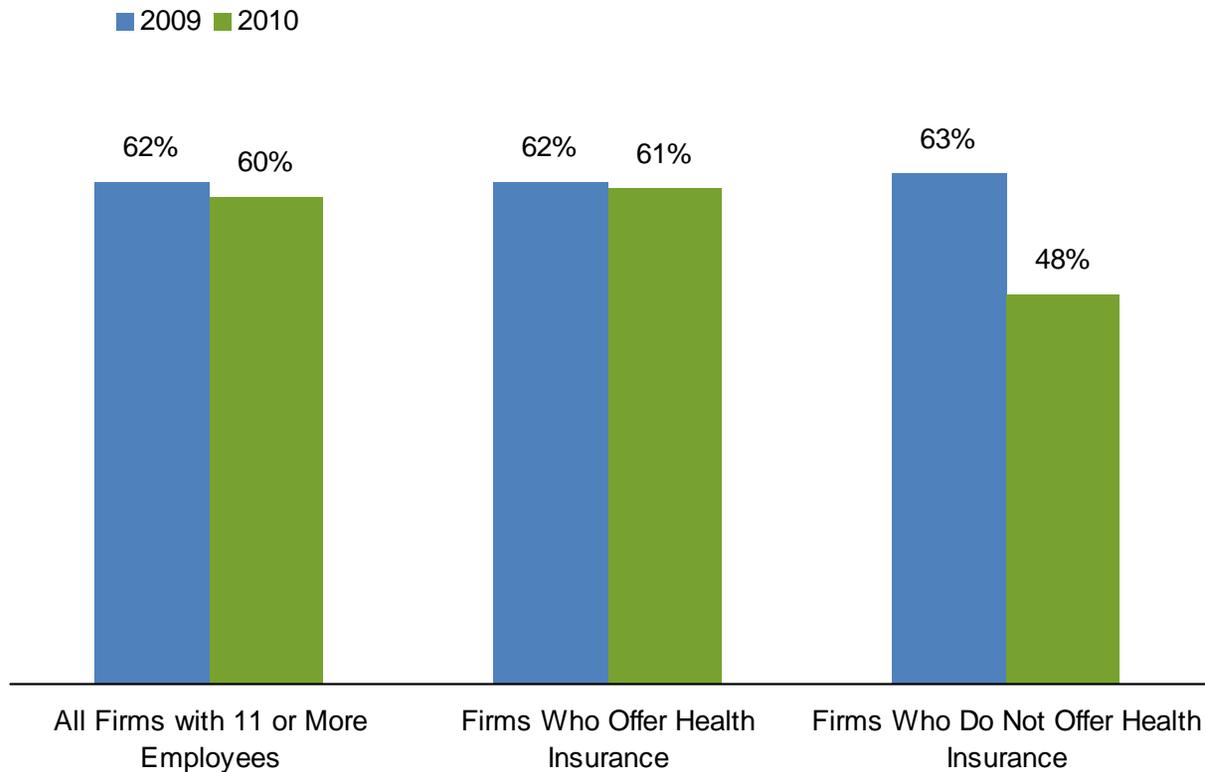


A greater proportion of Massachusetts employers that offer health insurance coverage to their employees are familiar with the Massachusetts Health Connector than are employers who do not offer health insurance.

Note: Estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.  
Source: Center for Survey Research tabulations on the MES data.



## Massachusetts Firms with 11 or More Employees (2009-2010) Familiar with “Fair Share” Rules

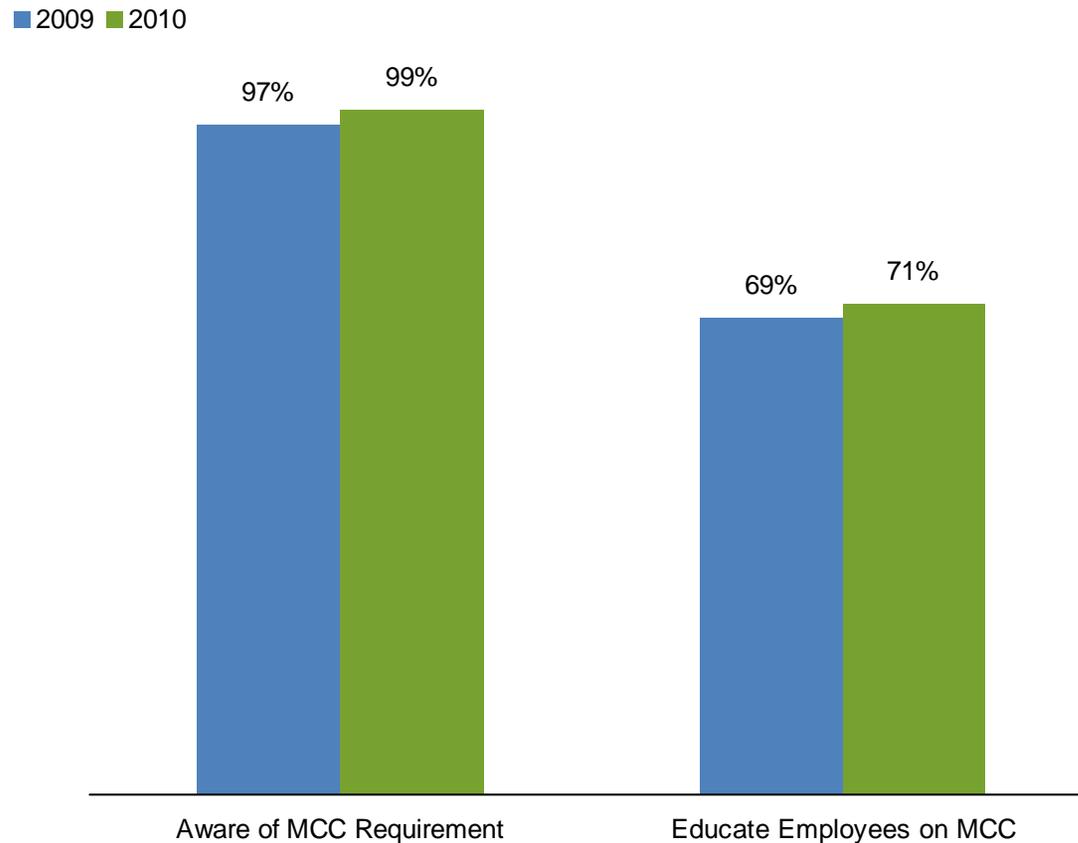


The Massachusetts health care reform law requires a “fair share” employer contribution for firms who don’t meet certain criteria related to employer premium contribution percents and/or the percent of employees enrolling in the employer’s health insurance coverage. This requirement applies to firms with 11 or more full-time or equivalent employees. For firms with 11 or more employees, just over three-fifths are familiar with the Fair Share Contribution policy.

Note: Estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.  
Source: Center for Survey Research tabulations on the MES data.



## Massachusetts Firms Aware of Minimum Creditable Coverage Requirements (2009-2010)



Individuals in Massachusetts are required to have health insurance that includes certain levels of benefits and limits on cost sharing. This is known as minimum creditable coverage (MCC). Nearly all Massachusetts firms are aware of the MCC requirement that employees must meet, and the majority of employers (71% in 2010) have talked about this requirement with their employees.

Note: Estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.  
Source: Center for Survey Research tabulations on the MES data.





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Publication Number: 11-192-HFC-01  
Authorized by Gary Lambert, State Purchasing Agent

This guide is available online at <http://www.mass.gov/dhcfp>  
When printed by the Commonwealth of Massachusetts, copies are printed on recycled paper.