

# CHIA Standard Statistics: Percent of Massachusetts Employers Offering Health Insurance



Time Period/Data Year(s): 2001, 2003, 2005, 2007, 2009-2011, 2014, 2016  
Governing Legislation: M.G.L. c. 12C, section 21

<b>Description</b>	This fact sheet includes the rate and trends of employer-offered insurance and is based on CHIA's Massachusetts Employer Survey (MES). The employer offer rate is the percentage of surveyed worksites that offered health insurance to at least some employees at the time of the survey.
<b>Frequency</b>	The survey will be conducted, and report published, biennially starting in 2016.
<b>Statutory Definition</b>	CHIA is directed to "establish a continuing program of investigation and study of the uninsured and underinsured in the commonwealth, including the health insurance needs of the residents of the geographically isolated or rural areas of the commonwealth. Said continuing investigation and study shall examine the overall impact of programs developed by the center and the division of medical assistance on the uninsured, the underinsured and <i>the role of employers in assisting their employees in affording health insurance.</i> "
<b>Data Submitters</b>	CHIA collects data from a random sample of employers (firms) in Massachusetts using the MES instruments.
<b>Data Included</b>	Employer offer rate, employee take-up rate, health insurance premium, employer cost-sharing, plan characteristics, employer decision making
<b>Quality Assurance Process</b>	CHIA's survey vendor follows industrial best practices during the data collection phrase to ensure respondent cooperation. During the analytic phrase, CHIA's vendor uses a rigorous internal quality assurance (QA) process for post-survey data processing, weighting, and analysis. CHIA conducts an independent QA review to check consistency and to evaluate/validate results during the publication phrase.
<b>Reports</b>	<a href="#">2016 Massachusetts Employer Survey: Summary of Results</a> (March 2017)

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<b>Data Notes</b>	<p>Employees enrolled in union-administered, multi-employer Taft-Hartley health plans are excluded from calculating the employer offer rate and employee take-up rate.</p> <p>In 2016, the Massachusetts Employer Survey sample was redesigned to capture responses from firms (e.g., CVS Pharmacy as an organization) rather than establishments (e.g., an individual CVS Pharmacy worksite), as decision making about health benefits is almost always made at the firm rather than the establishment level. Such change has made comparisons to data from previous surveys more complex. For details, please see the <a href="#">2016 Summary of Results</a> and the <a href="#">2016 Field Report</a>.</p>
<b>How to Obtain Data</b>	<p>Current and historical Massachusetts Employer Survey databooks are available on CHIA's <a href="#">website</a>.</p>
<b>Related CHIA Measures</b>	<p>None</p>
<b>Questions?</b>	<p>Questions may be directed to Zi Zhang, Director of Research, Health System Performance at <a href="mailto:Zi.Zhang@state.ma.us">Zi.Zhang@state.ma.us</a>.</p>