

CHIA Standard Statistics: Percent of Massachusetts Employers Offering Health Insurance



Time Period/Data Year(s): 2001, 2003, 2005, 2007, 2009-2011, 2014, 2016, 2018, 2021
Governing Legislation: M.G.L. c. 12C, section 21

Description	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 firms that offered health insurance to at least some employees at the time of the survey.
Frequency	The survey will be conducted, and report published, biennially starting in 2016.
Statutory Definition	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> ”
Data Submitters	CHIA collects data from a random sample of employers (firms) in Massachusetts using the MES instruments.
Data Included	Employer offer rate, employee take-up rate, health insurance premiums, employer cost-sharing, plan characteristics, and employer decision making.
Quality Assurance Process	CHIA’s survey vendor follows industrial best practices during the data collection phase to ensure respondent cooperation. During the analytic phase, CHIA’s vendor uses a rigorous internal quality assurance (QA) process for post-survey data processing, weighting, and imputation. CHIA conducts an independent QA review to check consistency and to evaluate/validate results and produces report analyses during the publication phase.
Reports	2021 Massachusetts Employer Survey: Summary of Results (June 2022)
Data Notes	Like the 2018 MES, the 2021 MES uses firms (e.g., CVS as an organization) rather than establishments (e.g., an individual CVS worksite) as the sampling unit. Because of this difference, estimates from MES reports published prior to 2016 are not directly comparable to 2021 estimates. The target population for the survey contained firms, standalone and headquarters only, with establishments located in the state of Massachusetts. This includes firms fully located in the state, as well as firms headquartered outside but with

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	<p>establishments inside the state. The firm size categories for analyses presented in this report were based on the self-reported number of employees in Massachusetts. We excluded federal, state, and other public employers, as well as employers with fewer than three employees in the state.</p> <p>For details, please see the 2021 Summary of Results and the 2021 Survey Methods Report.</p>
How to Obtain Data	<p>Current and historical Massachusetts Employer Survey databooks are available on CHIA's website.</p>
Related CHIA Measures	<p>None</p>
Questions?	<p>Questions may be directed to Huong Trieu, Senior Director of Research, Strategy and Research at huong.trieu@chiamass.gov.</p>