



KANSAS HEALTH INSTITUTE

Informing Policy. Improving Health.

RISING COST OF CARE IN KANSAS

Employer Perspectives & State Policy Options

June 16, 2022 ♦ Topeka, Kansas
KHI Learning Center

WHO WE ARE

- Nonprofit, nonpartisan educational organization based in Topeka.
- Established in 1995 with a multi-year grant by the Kansas Health Foundation and located directly across from the Statehouse.
- Committed to convening meaningful conversations around tough topics related to health.



KANSAS HEALTH INSTITUTE

Informing Policy. Improving Health.

Employer-Sponsored Health Insurance Premiums

June 16, 2022 ♦ Topeka, Kansas
KHI Learning Center



Phillip Steiner, M.A.
Senior Analyst

 212 SW 8th Avenue | Suite 300
Topeka, Kansas | 66603-3936

 785.233.5443

 khi.org

 /KHIorg

 @KHIorg

Let's discuss

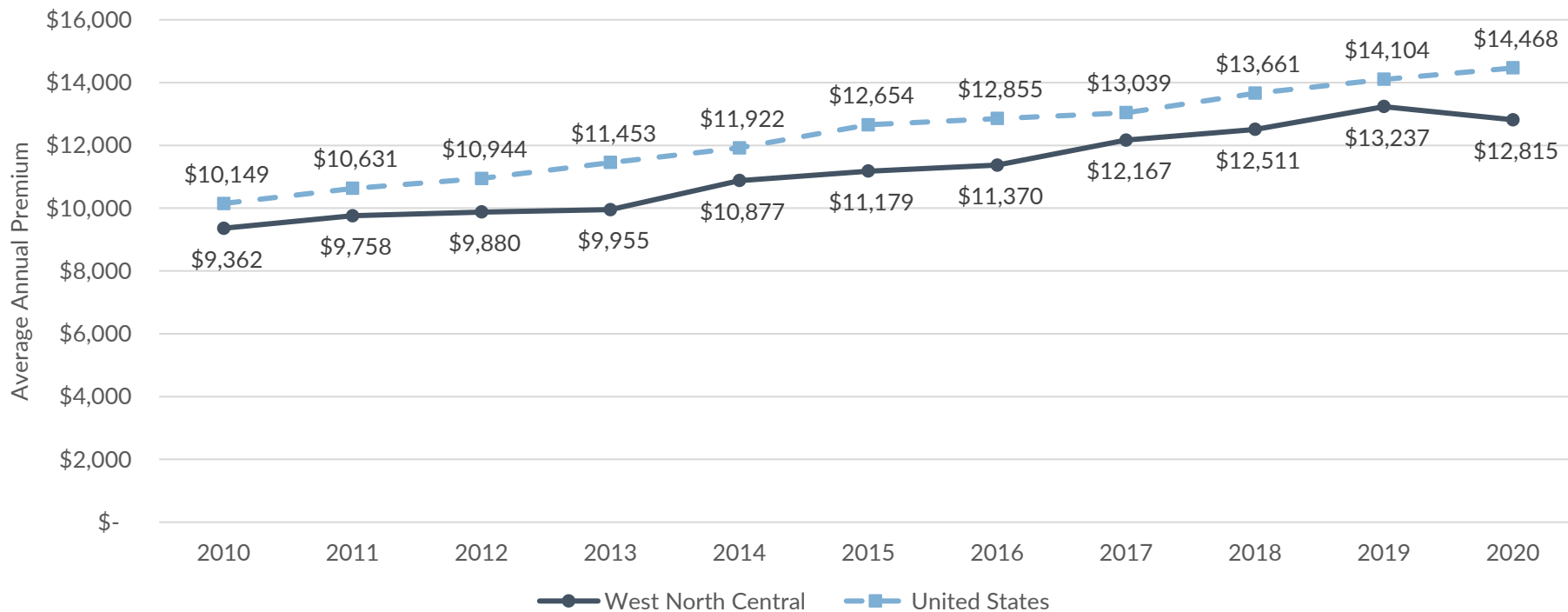
What do the data show on employer-sponsored health premiums in Kansas?

Background

- Data are from the Insurance Component of the Medical Expenditure Panel Survey (MEPS-IC) fielded by the Agency for Healthcare Research and Quality (AHRQ).
- MEPS-IC data are available from 1996–2020.
- About 23,000 private sector establishments and 2,600 state and local governments across the United States responded in 2020.
- Premiums are the average annual premium for employees enrolled in employee-only, employee-plus one and family health insurance plans offered by their employer.

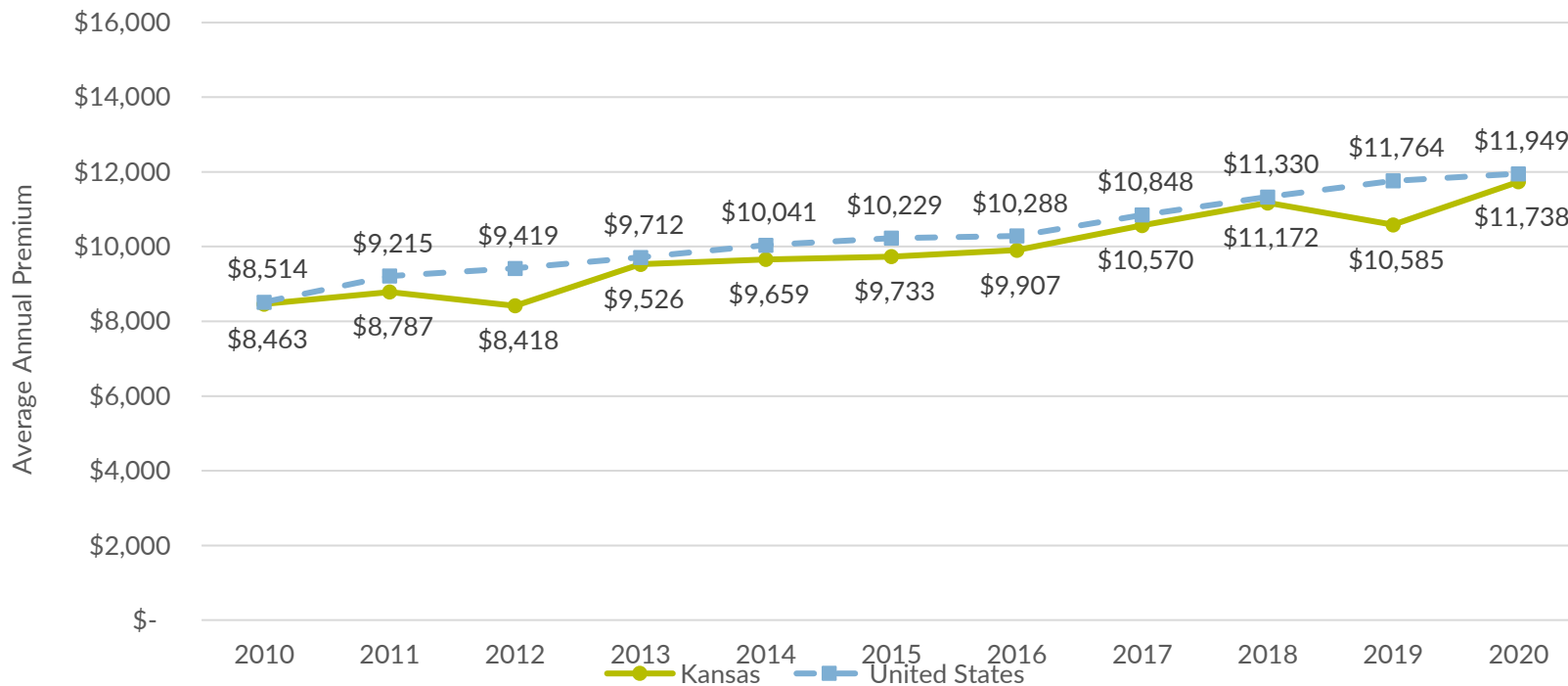
Premiums for Employer-Sponsored Health Insurance are Steadily Increasing

Figure 1. Average Annual Premiums for Health Insurance at Public-Sector Employers



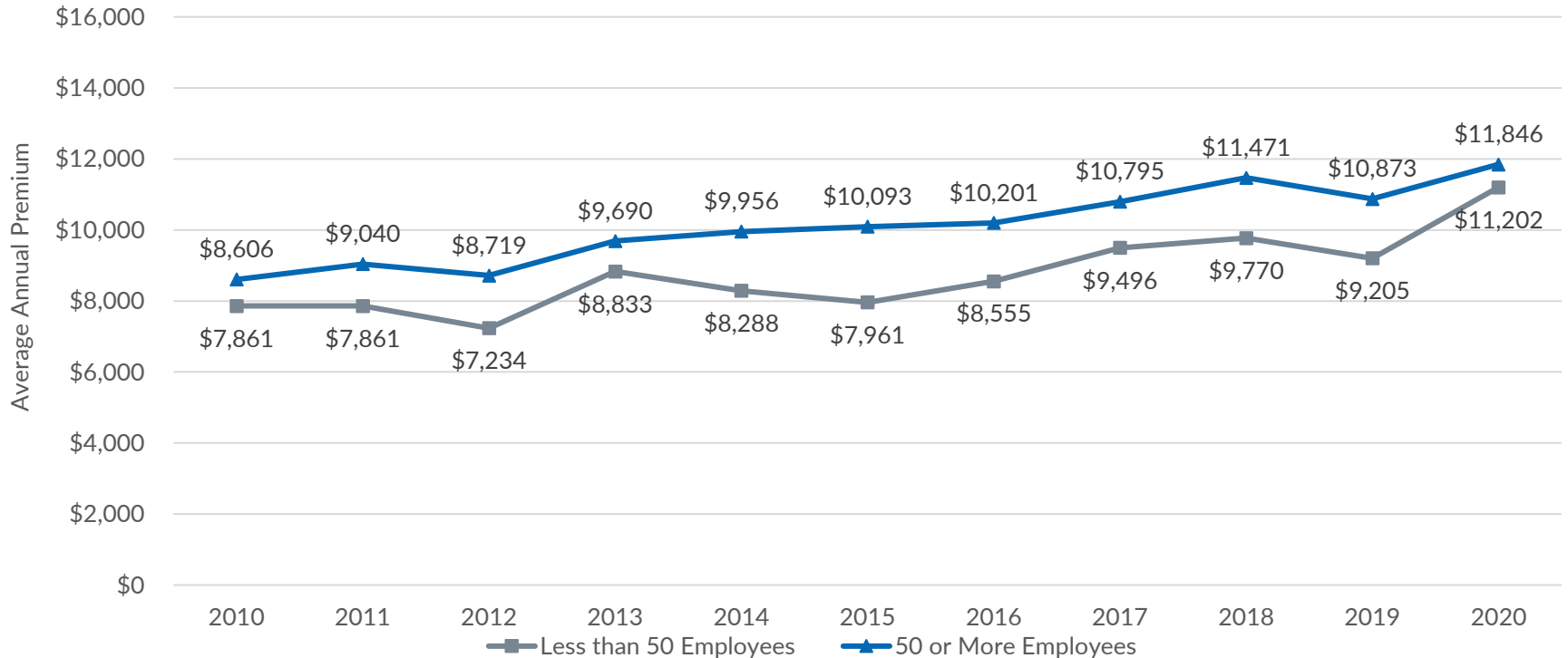
Premiums for Employer-Sponsored Health Insurance are Steadily Increasing (cont.)

Figure 2. Average Annual Premiums for Health Insurance at Private-Sector Employers



Premiums for Employer-Sponsored Health Insurance in Kansas Differ by Size of Business

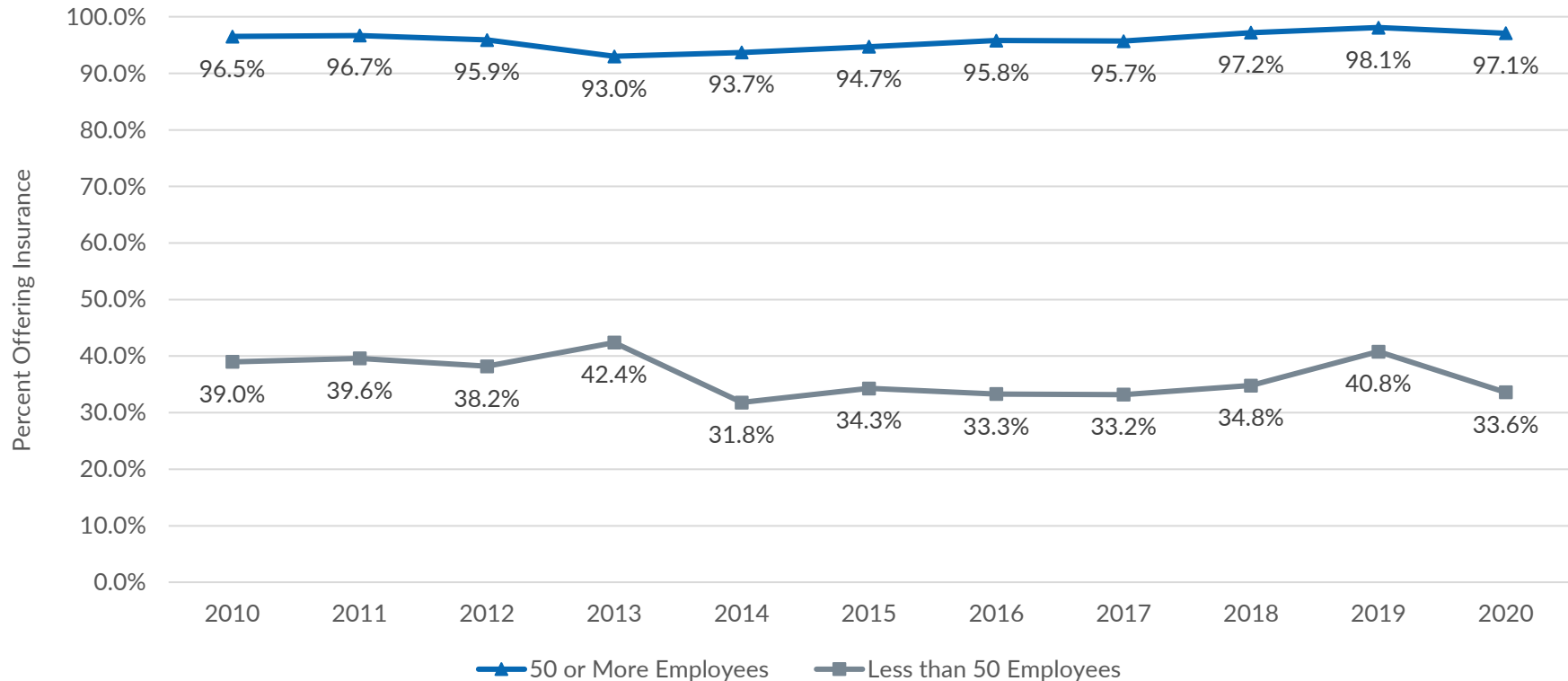
Figure 3. Average Annual Premiums for Kansas Private-Sector Employers by Size of Business



Source: KHI analysis of data from Agency for Healthcare Research and Quality (AHRQ) Medical Expenditure Panel Survey – Insurance Component, 2010 – 2020

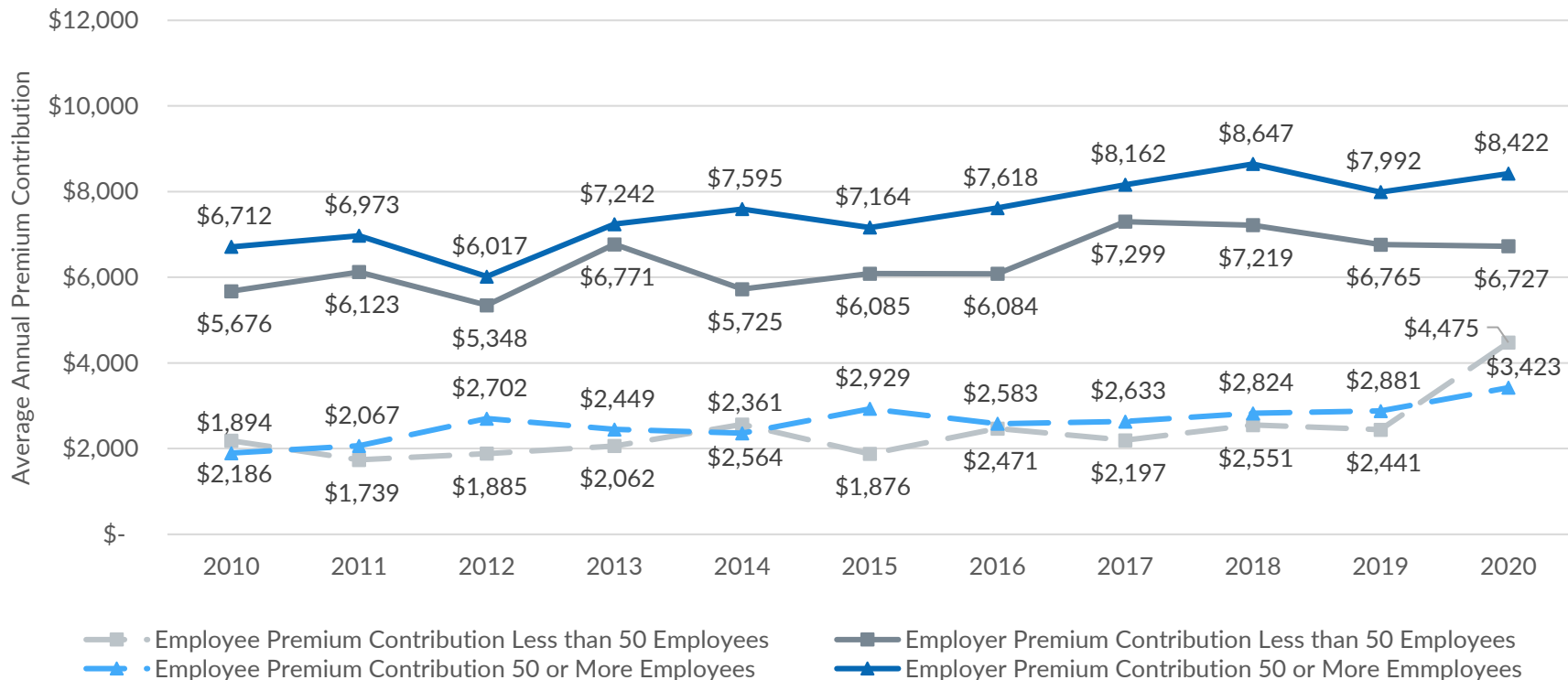
Fewer Small Businesses Offer Coverage

Figure 4. Kansas Private-Sector Employers Offering Health Insurance by Size of Business



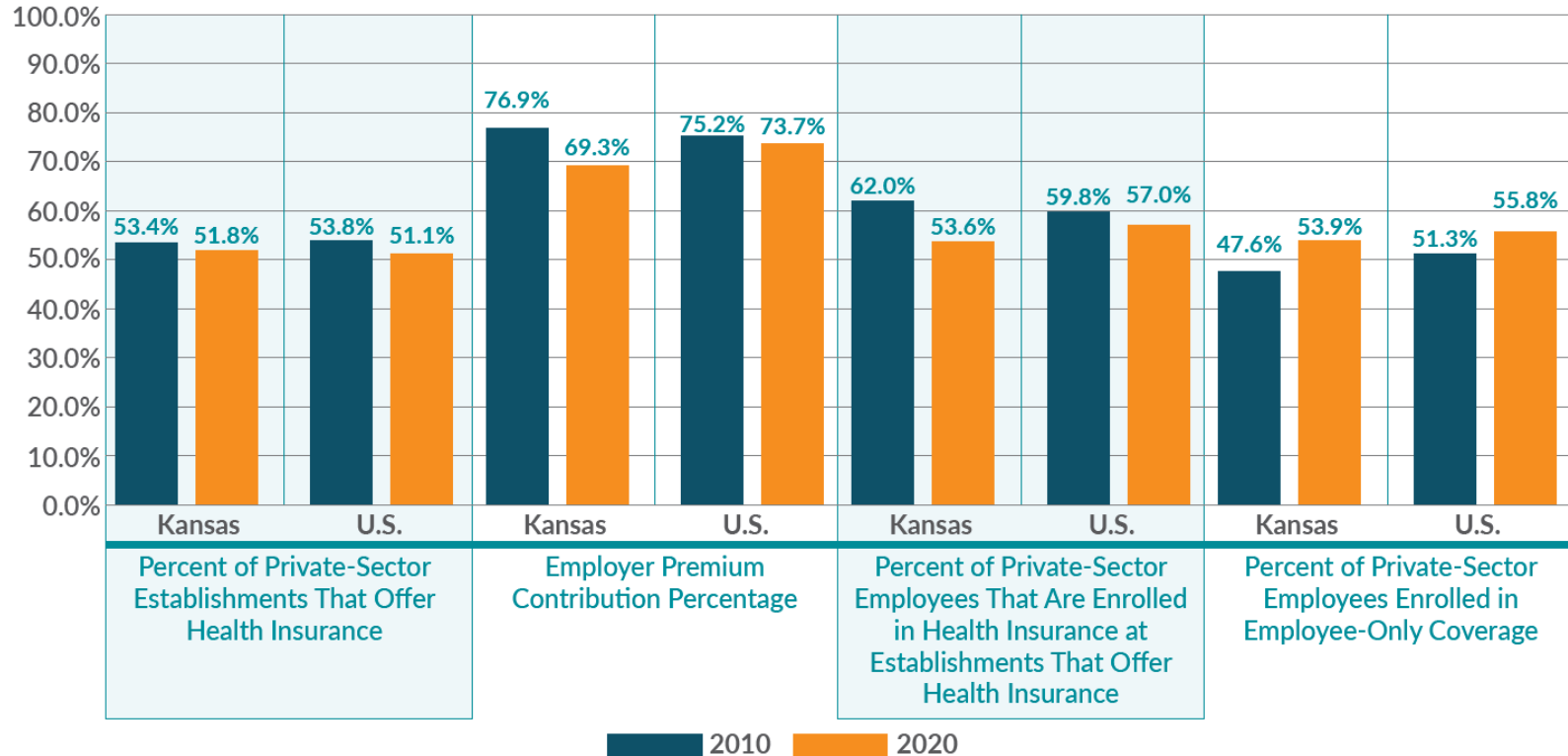
Premium Contributions Differ by Size of Business

Figure 5. Average Premium Contributions by Size of Business



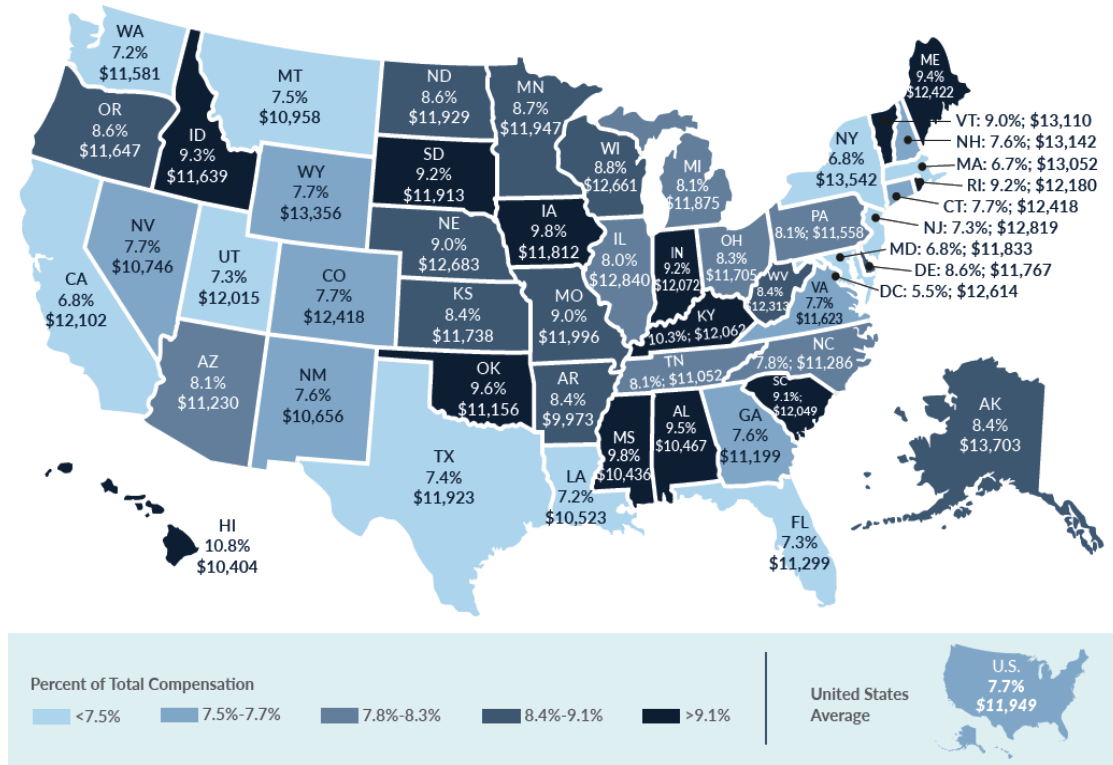
Employee Participation Declining as Premiums and Contributions Increase

Figure 6. Changes in Employer-Sponsored Health Insurance in Kansas and the United States



Average Premiums Differ by State

Figure 7. State Differences in Average Annual Premium and Premium as a Percent of Employee Compensation



Source: KHI analysis of data from Agency for Healthcare Research and Quality (AHRQ) Medical Expenditure Panel Survey – Insurance Component, 2010 – 2020



KANSAS HEALTH INSTITUTE

Informing Policy. Improving Health.

THANK YOU

Any questions?

You can connect with me at psteiner@khi.org.

 212 SW 8th Avenue | Suite 300
Topeka, Kansas | 66603-3936

 785.233.5443

 khi.org

 /KHIorg

 @KHIorg



KANSAS HEALTH INSTITUTE

Informing Policy. Improving Health.