

COMMONWEALTH OF MASSACHUSETTS
HEALTH POLICY COMMISSION



TECHNICAL APPENDIX C5
SMALL GROUP INSURANCE

ADDENDUM TO 2018 COST TRENDS REPORT

This appendix describes the Health Policy Commission's (HPC) approach to examining small group insurance in the "Small group insurance" **Chartpack** of the 2018 Cost Trends Report.

For **Exhibit 1: Annual average premiums for single coverage in the employer market and benchmark premium in the ACA exchanges, MA and the U.S., 2013-2018**, HPC cited data from the Kaiser Family Foundation and Medical Expenditure Panel Survey (Agency for Healthcare Quality Medical).

For **Exhibit 2: Insurance offered by small employers, MA and the U.S.**, HPC cited data from the Medical Expenditure Panel Survey (Agency for Healthcare Quality)

For **Exhibit 3: Merged market administrative costs and small group enrollment, 2017**, HPC cited data from the 2018 Center for Health Information and Analysis (CHIA) databook on Private Commercial Contract Enrollment, Coverage Costs, Cost-Sharing, and Payer Use of Funds.

For more on these datasets see Technical Appendix D: Data Sources.