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**A COMPARISON OF EMPLOYEE BENEFITS DATA
FROM THE MEPS-IC AND FORM 5500**

by

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Abstract

This paper compares data on employers' health and pension offerings from the two sources: publicly available administrative data from Form 5500 filings and survey data from the Insurance Component of the Medical Expenditure Panel Survey (MEPS-IC). The basic findings are that the 5500 filings cover too few health plans to be very useful as a substitute or supplement to the MEPS-IC measure of whether or not employers offer health insurance. The pension information in the 5500 filings is potentially more useful as a supplement to the MEPS-IC for research purposes where additional pension information would be useful in studying employers' decisions to offer health insurance.

* This work is unofficial and thus has not undergone the review accorded to official Census Bureau publications. All results have been reviewed to ensure that no confidential information is disclosed. The views expressed in the paper are those of the author(s) and not necessarily those of the U.S. Census Bureau.

Like many other surveys, the Insurance Component of the Medical Expenditure Panel Survey (MEPS-IC) collects some information that may also be available from administrative records. The MEPS-IC collects detailed information about health insurance offerings from an annual sample of 25,000-30,000 employers. It also collects some general information on establishment characteristics and whether or not an establishment offers certain other types of benefits, including pensions. Many firms that offer employee benefits must file an annual administrative report on their benefit plans on IRS Form 5500, and so the 5500 filings provide an alternative source of information for at least some of the employers included in the MEPS-IC sample. This raises the question of the extent to which information from the two sources is comparable, and whether the administrative data source could be used to either reduce respondent burden or increase the quality of the data collected under the MEPS-IC.

This paper provides a partial answer to this question. It compares data on employers' health and pension offerings from the two sources: publicly available administrative data from Form 5500 filings and survey data from the Insurance Component of the Medical Expenditure Panel Survey (MEPS-IC). The basic findings are that the 5500 filings cover too few health plans to be very useful as a substitute or supplement to the MEPS-IC measure of whether or not employers offer health insurance. The pension information in the 5500 filings is potentially more useful as a supplement to the MEPS-IC for research purposes where additional pension information would be useful in studying employers' decisions to offer health insurance.

Sponsors of certain tax-preferred employee benefit plans are required to file an annual Form 5500 with the IRS in order to take advantage of the tax preference. These filings include annual information from roughly 700,000 employers. The form collects information about employer-provided pensions (defined benefit and various types of defined contribution plans), 'welfare' plans (health, life, supplemental unemployment, and disability insurance plans) and 'fringe benefit' plans (cafeteria or flexible benefit plans and educational assistance plans). Welfare and fringe plans with fewer than 100 participants are not required to file if they are either unfunded (that is, the employer pays the costs out of general funds) and/or fully insured through an insurance provider (for example a Blue Cross/Blue Shield company). Hence small non-pension plans are only required to file if they are self-insured. Since self-insurance rates are fairly low among small health insurance plans,¹ most small health plans are probably not included in the 5500 file.

The Form 5500 data have the advantage of including data on all employers that are required to file, but the disadvantage that employers are excused from filing for certain

¹ In 1997 among firms with fewer than 100 employees, 14.7% of establishments that offered health insurance self-insured at least one plan. (*1997 Employer-Sponsored Health Insurance Data. Private-Sector Data by Firm Size, Industry Group, Ownership, Age of Firm, and Other Characteristics.* July 2002. Agency for Healthcare Research and Quality, Rockville, MD. <http://www.meps.ahrq.gov/mepsdata/ic/1997/index197.htm>)

types of benefit plans. In general, these data provide good coverage of pension offerings but limited coverage of health plans. The MEPS-IC data are available only for a sample of employers, but include all types of health and pension plans. The survey makes repeated attempts to gather complete information from respondents—particularly information on health insurance offerings. For pensions, it collects only whether or not a pension plan is offered.

I use Form 5500 data that have been matched to Census's Business Register (BR) using employer identifiers common to the two sets of files. The BR is a comprehensive list of establishments belonging to domestic employer businesses and includes information on the parent company of establishments that are part of multi-unit enterprises. It serves as the sampling frame for most Census surveys of employers, including the MEPS-IC. As a result, once the 5500 data have been linked to the BR, it is straightforward to associate firm level measures from the 5500 file with establishment information from the MEPS-IC and other Census surveys.

The results of the matching process are documented elsewhere,² but it is useful to note that only a small share of 5500 plans fail to match to an employer. Thus where an employer appears to have a plan in the MEPS-IC but does not match to a 5500 plan, it is likely that the plan is not included in the 5500 file, rather than it is included but not matched. I summarize plan information at the firm level, and then match the firm-level summaries to establishments in the MEPS-IC.

Because many of the MEPS-IC employers file a Form 5500 and there is overlap in the benefit information that the two sources collect, a comparison provides useful information about both. Of necessity, comparisons are made for businesses in the MEPS-IC sample. The matched sample covers years 1996-2005. The comparisons I make here consider only indicators for whether an employer offers at least one health and /or pension plan. Both sources also include some information about employee participation in health plans, but I do not examine those measures here.

Pension data

The MEPS-IC provides an indicator for whether or not a business makes some form of pension/retirement plan available to employees. The way in which this information has been collected has changed over time in ways that affect the distribution of responses. One important shortcoming of the MEPS-IC measure is the number of item-nonresponse cases with early versions of the questionnaire. Some background on the way in which the data were collected is needed to make sense of the resulting information.

The MEPS-IC collects information from respondents using both mailed forms and telephone interviews. Initially, an attempt is made to contact all sample members by

² For more details, see Decressin, A., J. Lane, K. McCue, and M. Stinson. "Employer-provided benefit plans, workforce composition, and firm outcomes." Longitudinal Employer-Household Dynamics (LEHD) Technical Paper TP-2005-01. For the 1997 5500 file, 97% of EINs match to Census's business list and 90% match to an active, in-scope record on the list.

telephone. Establishments are asked whether they offer health insurance. Those that do not are asked the relatively short set of questions that do not pertain to health insurance, and then no further data are collected. Establishments that do offer health insurance are asked to verify mailing information and are mailed a form to collect further information. If the mailed form is not returned, another attempt is made to collect data by phone. Large multi-units that do not respond to the mail survey are contacted by phone but are asked an abbreviated set of questions that does not include the pension question.

In 1996-1998, respondents completing a paper form were to check a box if a pension was provided, and leave it blank if not.³ In this context, a blank response may indicate that a benefit was not offered, but could also indicate that the respondent skipped over the item. In 1999-2000, a 'None of the above' check box was added following the list of possible fringe benefits, reducing but not eliminating this ambiguity. Beginning in 2001, the questionnaire was changed to allow a response choice of 'Yes', 'No', or 'Don't know', eliminating this problem. In all years, responses collected by telephone allowed for either a 'Yes' or 'No', but establishments without health insurance are a large share of telephone responses and are much less likely to offer a pension.

Table 1 gives the proportion of responses in four categories by year for the 10 years for which I also have 5500 data. The proportions are calculated using the MEPS-IC survey weights (as is the case in all following estimates), so they represent proportions of establishments. The 'unclear' category includes both cases with an explicit 'Don't know' response (in 2001 or later) and those where it is not possible to distinguish between 'No' and 'Don't know'. The 'Not asked' cases are all medium to large multi-units. Note that while there were small shifts in the types of pension plans offered over this period, statistics from other sources show no general trend in the likelihood of offering some type of pension plan.⁴ Based on this, I think it reasonable to assume that most changes in the distribution of MEPS-IC answers over this period were due to changes in the way in which the data were gathered rather than actual changes in the underlying variable being measured.

The 'No's in 1996-1998 come only from telephone responses. In 1999 and 2000, establishments that checked the 'None of the above' box also contribute to the 'No' category, which shifts a sizeable portion of the 'Unclear' responses to 'No'. In 2001-2005, allowing those filling out a paper form to indicate 'No' shifts about 10 percent of responses from 'Unclear' to 'No' while also increasing the fraction of 'Yes's slightly.

³See the appendix for reproductions of the various versions of this section of the questionnaire.

⁴For example, see <http://www.ebri.org/pdf/publications/books/databook/DB.Chapter 04.pdf>

Table 1: Distribution of responses to MEPS-IC pension question

Year	Yes	No	Unclear	Not asked
1996	29	37	31	3
1997	30	36	32	2
1998	32	33	29	7
1999	33	39	20	8
2000	34	40	18	9
2001	36	50	7	6
2002	35	51	7	7
2003	37	51	5	7
2004	36	52	5	7
2005	36	51	6	7

Note: Dotted lines mark changes in MEPS-IC pension questions.

Table 2 gives the joint distribution of MEPS-IC responses and the 5500 pension information. The column ‘Matched, no pension’ gives the prevalence of cases in which an employer matched only to a non-pension plan in the 5500 file. The 5500 and MEPS-IC information are quite consistent for MEPS-IC employers that indicated that they did not offer a retirement plan. Because the 5500 data provide a firm-level measure of pension offers while the MEPS-IC data provide an establishment measure, if firms frequently offered pension plans at some but not all of their establishments, we would expect to see some disagreement here. The fact that we do not suggests that it is reasonable to use a firm-based measure as an indicator of establishment-level offers.

Since large firms are very likely to offer pension plans to their employees, a large share of the ‘Not asked’ cases (all medium to large multi-units) match to a 5500 pension plan. Thus if one wants to impute values for the not-asked cases, the imputation procedure should result in the great majority having an imputed ‘Yes’.

Table 2: Comparison of MEPS-IC and 5500 pension data

MEPS-IC response	5500 information		
	Pension in 5500	Not matched	Matched, no pension
Yes	50	48	2
No	3	97	0.4
Not asked	87	9	5
Unclear:			
1996-1998	14	83	3
1999-2000	9	90	2
2001-2005	15	84	1

Among MEPS-IC employers that indicate that they offer a pension, a surprisingly low share match to a pension in the 5500 data, which suggests these data may be incomplete as well. The aggregate numbers obscure some important variation that is helpful in understanding this. Table 3 gives match rates by year and by firm size category.

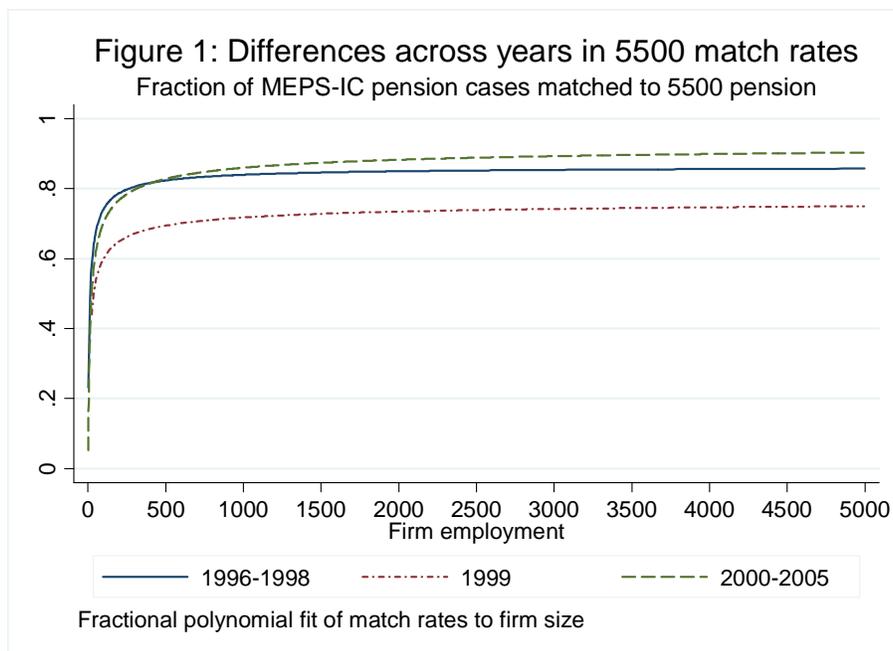
Table 3: Match rates to 5500 pensions for MEPS-IC pension cases (%)

Year	Firm employment size categories		
	Less than 50	50-100	More than 100
1996	37	74	88
1997	35	75	89
1998	34	70	84
1999	26	59	76
2000	29	62	85
2001	29	66	86
2002	29	65	88
2003	29	69	90
2004	30	66	83
2005	29	71	87

Note: Dotted lines mark changes in MEPS-IC pension questions.

Large firms have fairly high match rates in all years except 1999, while the smallest firms always have low match rates. The 5500 form was substantially revised in 1999 and a new processor handled the file beginning that year. Difficulties arising from these changes may account for the much lower match rates in 1999. However, the rates for smaller firms did not return to their pre-1999 levels in subsequent years. Because the form of the MEPS-IC question also changed over this period, it is possible that the lower match rates for small firms in later years is due to changes in the characteristics of MEPS-IC cases that give ‘Yes’ answers or a change in 5500 coverage.

In figure 1, I group years to better illustrate the differences in match rates by firm size across years. As is the case with all of the following figures, I plot predicted match rates based on a linear probability model using a flexible functional form for the effects of firm size. These estimates are based on data for firms with fewer than 5,000 employees—the data include larger firms, but there are not enough to give much information about the variation in match rates above this level.



One possible explanation for the low match rates for smaller employers is that certain categories of retirement plans aimed at small employers are excused from filing a 5500 report. Simplified Employee Pension (SEP) plans are exempt, as are Savings Incentive Match Plans for Employees (SIMPLE) if they take the form of an IRA (but not SIMPLE 401(k) plans). Both types of plans can be used only by employers with 100 or fewer eligible employees. There is limited statistical information on how prevalent these types of plans are, but evidence from 1998 suggests that roughly 20% of employers with 100 or fewer employees used these types of plans.⁵

Church plans are also exempt from filing, but excluding establishments with names that suggest they are churches raises the match rate by only about 2 percentage points.

Taft-Hartley plans (sponsored by unions, but funded through contributions from a group of employers) could also contribute to the gap. These types of plans are used with some frequency in construction, trucking, garment manufacturing, and grocery stores.⁶ In total, multiple-employer plans accounted for about 9% of active participants in 2005, but that is not easily converted to a share of covered employers. Table 4 gives match rates by industry group, ordered from lowest to highest overall match rate for the industry group. The 3-digit NAICS categories expected to have relatively many Taft-Hartley plans are

⁵“Small Employers with Plans” based on the Employee Benefit Research Institute’s annual Small Employer Retirement Survey, which covers employers with 5-100 employees. 12% of small employers reported offering SIMPLE plans, and 9% reported offering SEP plans in 1998.
<http://www.ebri.org/pdf/surveys/sers/1998/sers-smewplans.pdf>

⁶Weinstein, Harriet and William J. Wiatrowski. 1999. “Multiemployer Pension Plans.” *Compensation and Working Conditions*, Spring 1999: 19-23. Typically, unions negotiate a contribution rate based on the amount of covered employment with each employer—for example, a contribution rate of \$2 per hour of covered employment. Employees who move between employers that participate in the same Taft-Hartley fund can do so without losing plan coverage.

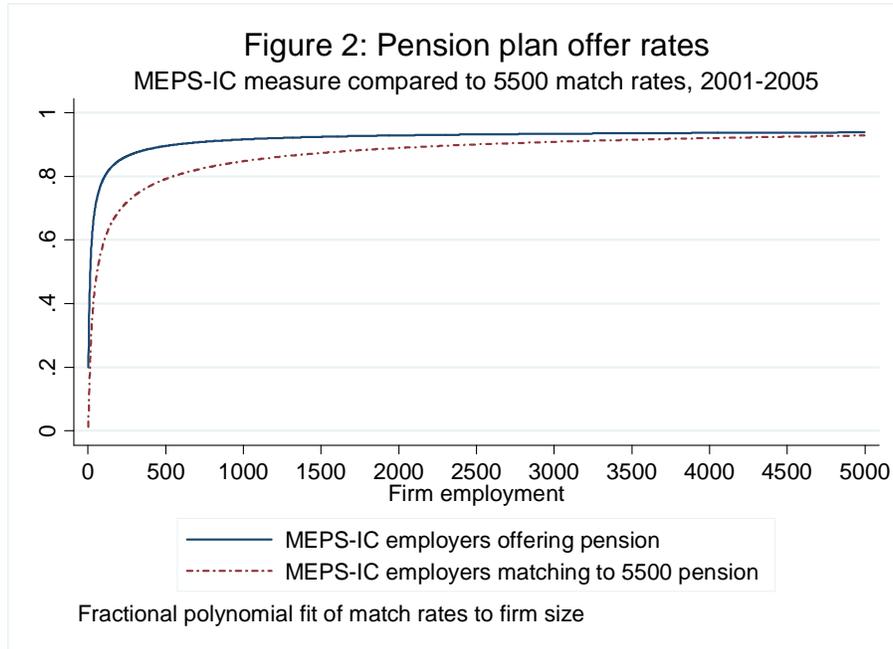
listed under the broader category that includes them. While rates vary substantially across industries, it is not clear that the variation lines up with use of multiple-employer plans. I do find lower match rates for the sector that includes religious groups and for construction, but trucking, garment manufacturing, and grocery stores do not have particularly low rates compared to other industries. These coverage gaps could thus account for part of the lower 5500 match rates for small employers, but not all of it.

Table 4: Industry differences in 5500 pension match rates for MEPS-IC pension cases

Industry group	Overall	Employer size	
		<=100	>100
Religious, civic or other non-profit organizations	16	15	46
Agriculture, forestry, fishing or hunting	23	22	57
Construction	29	28	82
Personal or administrative/building support services (e.g., beauty shops, dry cleaners, secretarial, janitorial)	39	38	83
Professional services (e.g., legal, computer, communications, education, health)	48	47	76
Accommodations, food services, or entertainment/recreational services	50	49	70
Utilities or transportation	55	52	84
*Truck transportation	40	38	76
Wholesale trade	58	57	88
Manufacturing or mining	60	55	89
*Apparel manufacturing	58	51	81
Finance, insurance, real estate or company management	63	62	84
Retail trade	64	63	86
*Food and beverage stores	70	65	91

Note: Based on 2001-2005 data. * denotes a 3-digit NAICS category expected to have relatively high Taft-Hartley coverage.

Figure 2 depicts the relationship between firm size and implied pension offer rates based on MEPS-IC responses and matches to the 5500 file. It uses data from 2001-2005, because in those years most cases gave a definitive yes or no to the MEPS-IC pension question. Clearly the biggest gap between the two series is for small firms, but a small gap exists for larger firms as well. For very large firms, the differences are negligible.



Health data

Comparing health plan data across establishments in the two data sources is a much simpler task because missing data in the MEPS-IC is not an issue: survey procedures treat an establishment as a respondent only if it has at least indicated whether or not it offers a health insurance plan. Table 5 gives the basic comparison. As was the case with the pension data, there are very few cases in which 5500 information contradicts a MEPS-IC response indicating that no plan was offered.

Table 5: Comparison of MEPS-IC and 5500 health insurance data

MEPS-IC response	Health plan in 5500 file	5500 information (%)	
		Not matched	Matched, but not to a health plan
No	0.4	96	3
Yes	24	54	21

However, the majority of cases **with** health insurance in the MEPS-IC do not match to a 5500 health plan. This low match rate at least in part reflects the filing exclusions for small health plans discussed in the introduction. Using information collected on health plan enrollment and self-insurance status, it's possible to roughly impute whether or not an employer should have filed a form 5500. In Table 6, the sample is narrowed to employers that offered health insurance. Employers that had no plans with enrollment of 100 or more and had no self-insured plans are included in the first row as those that would not be required to file a form 5500. In the following rows, the remaining

employers are split into categories based on whether they would have been required to file because of plan size, because a plan was self-insured, or both.

Table 6: 5500 match rates for MEPS-IC businesses that offer health insurance

Filing requirement imputed from MEPS-IC responses	Health plan in 5500	5500 information	
		Not matched	Matched, but no health plan
Not required to file 5500	9	24	67
Required to file	59	25	15
At least 1 plan with enrollment >=100, but no self-insured plans	54	17	28
At least 1 plan self-insured, but no large plans	59	26	15
Large plan and self-insured plan	75	11	14

Match rates are much lower for employers with only small plans that would not be expected to file. Rates are much higher for employers that should have filed (based on my imputation), but still a long way from 100 percent and much lower than the match rates for pensions.

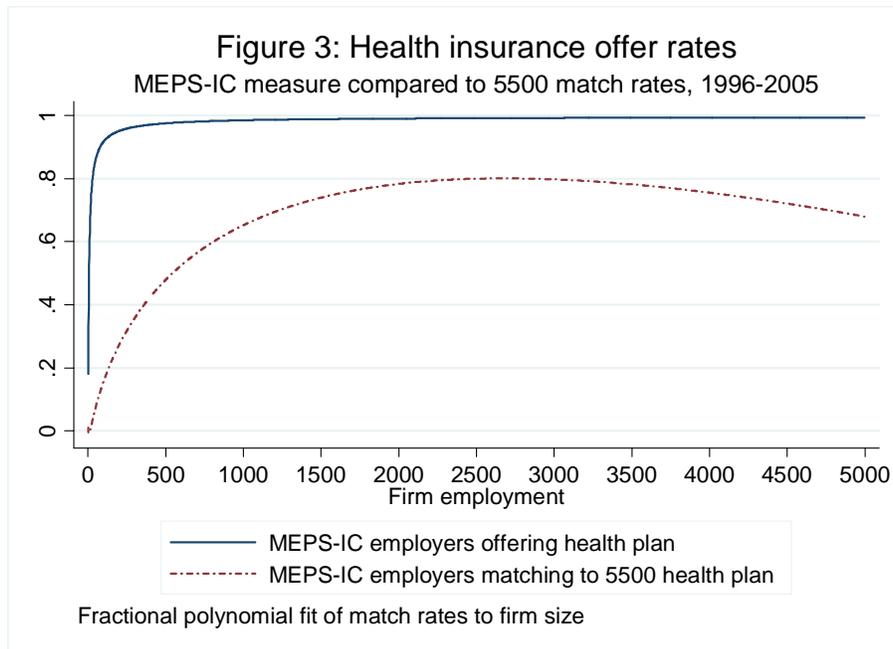
As the third column illustrates, a sizeable number of MEPS-IC health cases with no 5500 health plan match to a non-health 5500 plan. In years 1996-2001, the file also includes ‘fringe’ plan filings, which are supposed to be primarily section 125 plans (cafeteria plans or plans to allow pre-tax employee contributions for health plans). These types of plans would be fairly unusual for firms without health plans, but overall there are more fringe plans than health plans in the 5500 file. One possibility is that businesses were miscategorizing health plans as fringe plans. But of the 15% of the matched-but-no-health plan firms that look like they should file (last column of row 2), only about one-quarter match to an EIN with a fringe plan filing (most of which also have a pension plan). EINs with only a pension plan filing account for the other three-quarters.

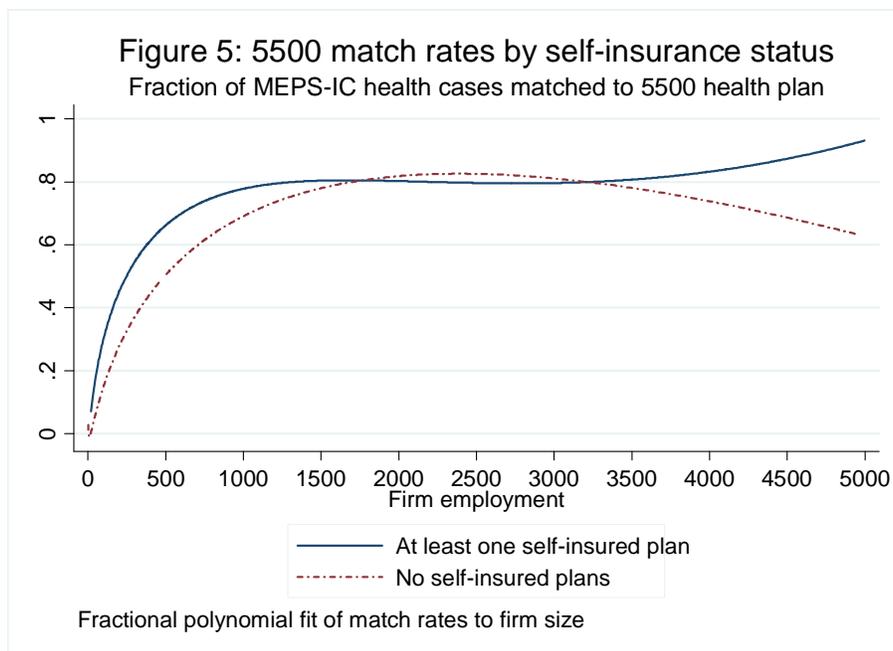
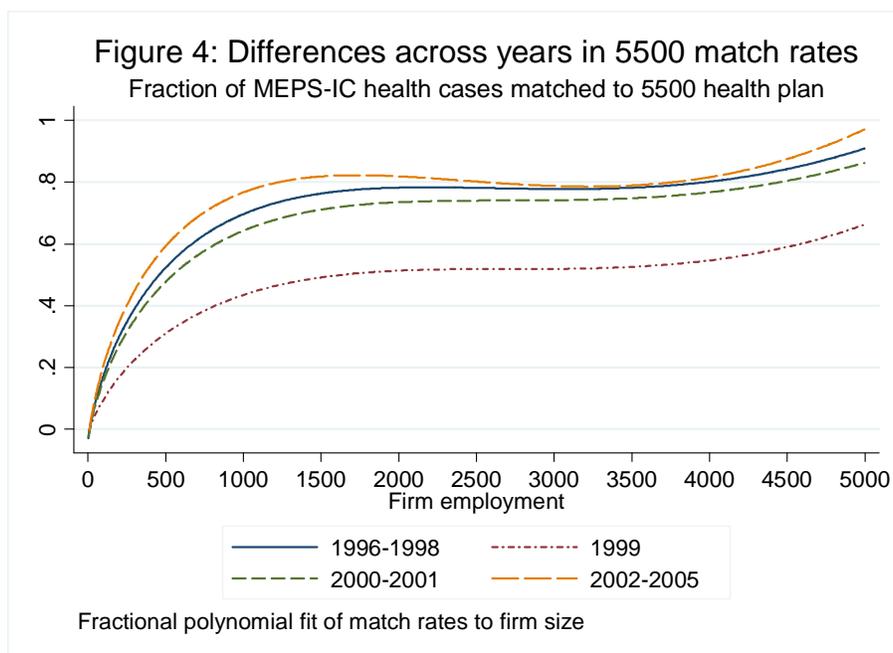
Table 7 gives match rates for MEPS-IC employers that offer health insurance and, based on my imputation, are required to file. Match rates are very low for the smallest employers, who are required to file only because they offer a self-insured plan. These rates also show a dip in 1999 and surrounding years, likely reflecting problems with processing the 1999 data. The elimination in 2002 of the requirement that fringe plans file a 5500 form does not seem to have had any noticeable effect on the match rates for health plans.

Table 7: 5500 match rates for MEPS-IC employers that ‘should’ file for health plan

Year	Firm employment size categories		
	Less than 50	50-100	More than 100
1996	3	22	81
1997	1	16	84
1998	1	14	77
1999	1	5	62
2000	1	13	74
2001	2	12	78
2002	1	13	81
2003	2	13	81
2004	2	9	81
2005	1	11	80

Figure 3 plots offer rates based on the two data sources—the MEPS-IC plot should give a reasonable picture of the relationship between offer rates and size, while the 5500 line essentially plots out the product of the actual offer rate and the fraction of offered plans that are found in the 5500 file. Clearly the 5500 measure understates health insurance offerings even for fairly large employers. Figure 4 illustrates how this has varied across years. As was the case with pensions, the 1999 5500 data appear problematic, but the amount and pattern of undercoverage do not appear to vary much across other years. Figure 5 illustrates that coverage is better for firms with self-insured plans, even for firms with substantially more than 100 employees. (The shapes of these curves at very large firm sizes should be discounted as based on small samples. The instability of the curvature at high levels of employment across figures 3 and 4 makes clear that part of the curve is not very reliable.)





It is clear that the Form 5500 health coverage indicator significantly understates health insurance coverage and so this administrative data could not provide the coverage information collected by the MEPS-IC. However, it is still possible that the 5500 information could be useful for stratification and/or non-response adjustment in the MEPS-IC survey.⁷ While an imperfect indicator of health coverage, it does have a strong

⁷ Given that the 5500 data for a particular year are not available in time to be used for the corresponding MEPS-IC survey year, a more realistic test would be to use lagged values of the 5500 coverage variable. For example, the 2005 Form 5500 file would not have been available until late 2007, by which time the

positive correlation (0.37) with actual coverage (as measured by the MEPS-IC variable). But to be useful for stratification or non-response adjustment, the 5500 coverage measure would have to provide additional predictive power above that provided by more readily available variables already being used in these processes.

While I have only examined this possibility in a cursory way, the results suggest there is little reason to pursue the question further. Table 8 presents results from two logistic models that I use to predict whether or not a MEPS-IC respondent offered health insurance. If the logistic model predicts a probability above 0.5 for an observation, I treat it as a prediction of health insurance, below 0.5 as having no health insurance. The table compares these predictions to actual values. Both regressions include controls for establishment and firm size, payroll, year, and broad industry categories. The first includes an indicator for whether or not the 5500 file has a plan record for that employer, while the second does not. Including the 5500 indicator has essentially no effect on the explanatory power of the model—the pseudo R-squared rises from .3606 to .3609. While the number of correct predictions is actually higher with the 5500 information, the difference is trivially small. With or without the 5500 information, these models are able to correctly predict whether or not an establishment offers health insurance for about 79% of cases.

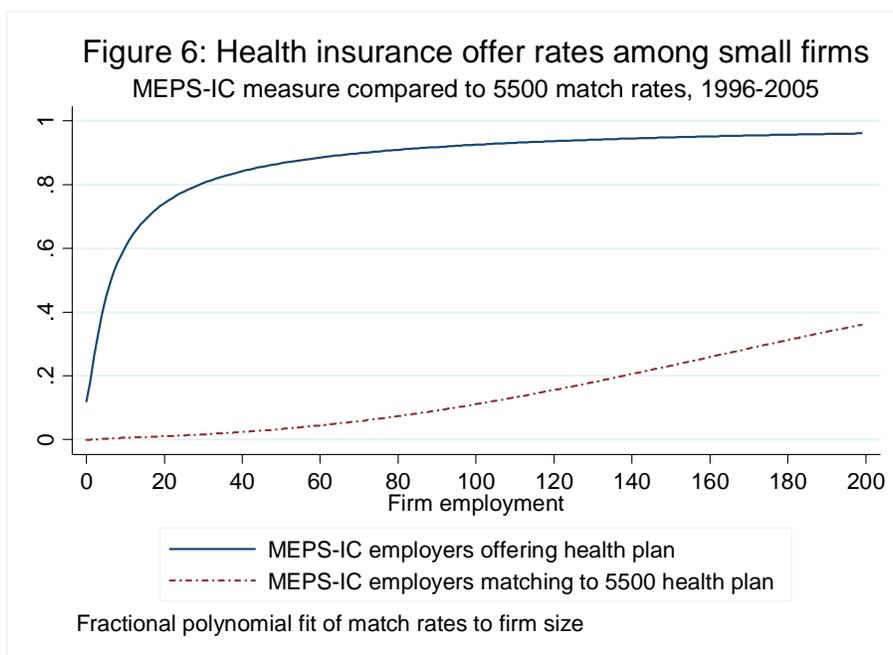
Table 8: Predicted health plan offers with and without 5500 information

Model	Prediction	MEPS-IC health plan indicator	
		No	Yes
With Form 5500 indicator	No	.34	.09
	Yes	.12	.45
No 5500 information	No	.34	.09
	Yes	.12	.45

Note: Based on logistic models with the MEPS-IC health insurance indicator as dependent variable, and including controls for establishment and firm size, payroll, year, and broad industry categories using 2001-2005 data. These estimates are not weighted because the statistical software will not produce predictions using survey weights.

Figure 6 illustrates the underlying reason: the 5500 data provide little information about offer rates among small firms, and offer rates for large firms are so high there is little variation to predict. The figure plots offer rates by firm size based on the MEPS-IC and 5500 data—i.e. it repeats Figure 3 but restricted to small firms. Health insurance offer rates exceed 90% as firm size reaches about 80 employees, while the 5500 health measure remains very low over firm sizes below that level. Thus it provides little information about which employers offer health insurance over the size range where this varies significantly.

2005 MEPS-IC estimates had been released. Given the concurrent measure does not show much promise, there is little reason to make this refinement.



Note that the low 5500 coverage rates for health plans in the MEPS-IC imply that the 0.4% rate of false negatives among respondents reporting that they do not offer health insurance may be misleadingly low. If most no-health-insurance respondents in the MEPS-IC are too small to be required to file a Form 5500 even if they do offer insurance, many false negatives would go undetected when comparing the two sources. A quick calculation suggests that while 0.4% is likely an understatement, the true rate of false negatives is likely to be low. Among small firms reporting no health insurance, only 0.06% are contradicted by information from 5500 filings. Among small firms that do report a health plan, only 1% are included in the 5500 filings. Assuming that the 1% coverage rate for the 5500 filings applies to unreported health plans as well, we would infer that the rate of false negatives among small firms is about 6% (using $.0006/.01 = .06$ or 6%). Carrying out a similar calculation for large firms, for which 33% of No answers are contradicted and 68% of Yes answers are matched to a 5500 health plan, the implied rate of false negatives would come to 38%. Because 99% of no-health-plan respondents are small firms, a weighted average gives an implied overall rate of 6.3%. This is much larger than 0.4%, but still quite low. As an added caveat, some of these ‘false’ negatives may in fact be cases in which the firm offers health coverage at some establishments but not at others, in which case the MEPS-IC response is correct. This is much more likely to be the case for large firms, so the 38% false negative rate for that group is likely to be an overstatement.

Conclusions

Comparing these data sources provides several useful pieces of information. Looking first at what the Form 5500 data can tell us about the MEPS-IC, I reach the following conclusions:

- The MEPS-IC measures of whether or not businesses offer health insurance and/or pensions appear to have few false negatives. That is, the 5500 data very seldom have information on a health or pension plan for MEPS-IC employers that indicate they do not offer such a plan. Low coverage of health plans in the 5500 data likely lead this comparison to understate the rate of false negatives for health plans, but calculations based on what we can observe about coverage rates support the conclusion that the rate is fairly low.
- The 5500 data are potentially useful for constructing an improved pension variable in years 1996-2000 when about one-third of respondents did not provide a clear answer to this question. Among large multi-units that responded only to the shortened follow-up questionnaire that did not include a pension question, most appear to offer a pension.

Turning to what we can learn about the 5500 data from the MEPS-IC, I reach the following conclusions:

- Assuming that firms with health or pension plans in the 5500 files offer such plans at all of their establishments seems to be a reasonable approximation. Establishment-level indicators rarely contradict a firm-level indication that a plan is offered.
- The 5500 filings appear to have lower coverage rates of both health and pension plans than one would expect based solely on the kinds of plans that are exempt from filing. The size of this coverage gap seems fairly small for pensions offered by large firms, and may simply result from imperfect matching. The coverage gap for large health plans remains puzzling.

It is also worth noting that the 5500 file contains other information about pension plans that is potentially useful for some types of analyses using the MEPS-IC. For example, the 5500 data include information on the type of pension plan and financial and participation information for these plans. While the MEPS-IC is primarily used to address questions about health insurance, pension information is sometimes a useful control in this context. For example, research on how health insurance offering decisions might affect an employer's workforce or other employer outcomes may suffer from omitted variable bias if pension offers are not controlled for, as provision of the two types of benefits is strongly positively correlated.

Appendix

MEPS-IC non-health-insurance benefits questions

1996

E1. Do you offer any of these fringe benefits?
Check all that apply.

050 Paid vacation
 051 Paid sick leave
 052 Life insurance
 053 Disability insurance
 054 Retirement/pension plans
 055 Medical Savings Accounts (MSAs)
 056 Flexible spending accounts
 057 Cafeteria plan –
 Enter the average annual value per employee → \$.00

1997

1a. Do you offer any of these fringe benefits to the employees at this location?
See Definition Sheet included with this package for explanation of benefits.
Mark (X) all that apply.

050 Paid vacation
 051 Paid sick leave
 052 Life insurance
 053 Disability insurance
 054 Retirement/pension plans
 055 Medical savings accounts (MSAs)
 056 Flexible spending accounts
 057 "Cafeteria style" benefits plan

1998

2a. Did your organization offer any of these fringe benefits to the employees at this location in 1998?
See Definition Sheet included with this package for explanation of benefits.
Mark (X) all that apply.

050 Paid vacation
 051 Paid sick leave
 052 Life insurance
 053 Disability insurance
 054 Retirement/pension plans
 055 Medical savings accounts (MSAs)
 056 Flexible spending accounts
 057 Flexible benefit plan (Cafeteria Plan) *If marked, continue with Question 2b, otherwise SKIP to Question 3.*

1999

2a. Did your organization offer any of these fringe benefits to its employees at this location in 1999?
See Definition Sheet included with this package for explanation of benefits.
Mark (X) all that apply.

050 Paid vacation
 051 Paid sick leave
 052 Life insurance
 053 Disability insurance
 054 Retirement/pension plans
 055 Medical savings accounts (MSAs)
 056 Flexible spending accounts
 057 Flexible benefit plan (Cafeteria Plan) *If marked, continue with Question 2b, otherwise SKIP to Question 3.*
 566 None of the above

2000

2a. Which of the following fringe benefits did your organization offer in 2000?

For an explanation of unfamiliar terms, refer to the Definition Sheet included with this package.

Mark (X) all that apply.

- 050 Paid vacation
- 051 Paid sick leave
- 052 Life insurance
- 053 Disability insurance
- 054 Retirement/pension plans
- 055 Medical savings accounts (MSAs)
- 056 Flexible spending accounts
- 057 Flexible benefit plans (Cafeteria plans), *if marked, continue with Question 2b; otherwise, SKIP to Question 3.*
- 566 None of the above, **SKIP to Question 3**

2001-2003

2a. Which of the following fringe benefits did your organization offer its employees at this location in 2001?

Mark (X) all that apply.

- | | Yes
(1) | No
(2) | Don't
know
(3) |
|--|--------------------------|--------------------------|--------------------------|
| 050 Paid vacation | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 051 Paid sick leave | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 052 Life insurance | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 053 Disability insurance | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 054 Retirement/pension plans | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

b. Did your organization offer any of these tax-advantaged benefits to its employees at this location in 2001?

These benefits are also known as Section 125 Cafeteria Plans.

See the Definitions Sheet included with this package for an explanation of these benefits.

- | | Yes
(1) | No
(2) | Don't
know
(3) |
|---|--------------------------|--------------------------|--------------------------|
| 627 Employee contributions to health insurance made on a pre-tax basis | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 056 Flexible SPENDING Accounts (FSA) For healthcare | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 057 Flexible Benefits Plans Full cafeteria plan that offers employees a set of benefits from which to choose. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

2004-2005

1a. Which of the following fringe benefits did your organization offer its employees at this location in 2004?

- | | Yes
(1) | No
(2) | Don't
know
(3) |
|--|--------------------------|--------------------------|--------------------------|
| 050 Paid vacation | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 051 Paid sick leave | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 052 Life insurance | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 053 Disability insurance | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 054 Retirement/pension plans | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

b. Did your organization offer any of the following tax-advantaged benefits to its employees at this location in 2004?

See the Definition Sheet included with this package for an explanation of these benefits.

These plans are also known as Section 125 plans.

- | | Yes
(1) | No
(2) | Don't
know
(3) |
|--|--------------------------|--------------------------|--------------------------|
| 627 Employee contributions to health insurance made on a pre-tax basis | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 056 Flexible SPENDING Accounts (FSA) for healthcare | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |