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> Health insurance costs for private-sector employers climbed 6.4% in the year through September, matching the fastest annual increase since 2005, according to government data. Economists point to those costs as one reason why wages and salaries are rising at the slowest pace in five years.

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> Employer-sponsored insurance is the main source of coverage for most working-age Americans. About 98% of firms with 200 or more workers offered health benefits this year, according to KFF. But for businesses with fewer than 200 workers, the share has declined in recent decades – from around 80% in the early 2000s to 66% this year.

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> Rising insurance prices reflect several factors, including higher costs for medical services, greater use of medical services, the availability of new treatments, such as GLP-1s, and other policy changes. And