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Web Briefing for Media: 2014 Kaiser/HRET Employer Health Benefits Survey

Presented by the Kaiser Family Foundation and
Health Research & Educational Trust (HRET)

September 10, 2014

**Employer Health Benefits Survey
2014**

Introductory Charts

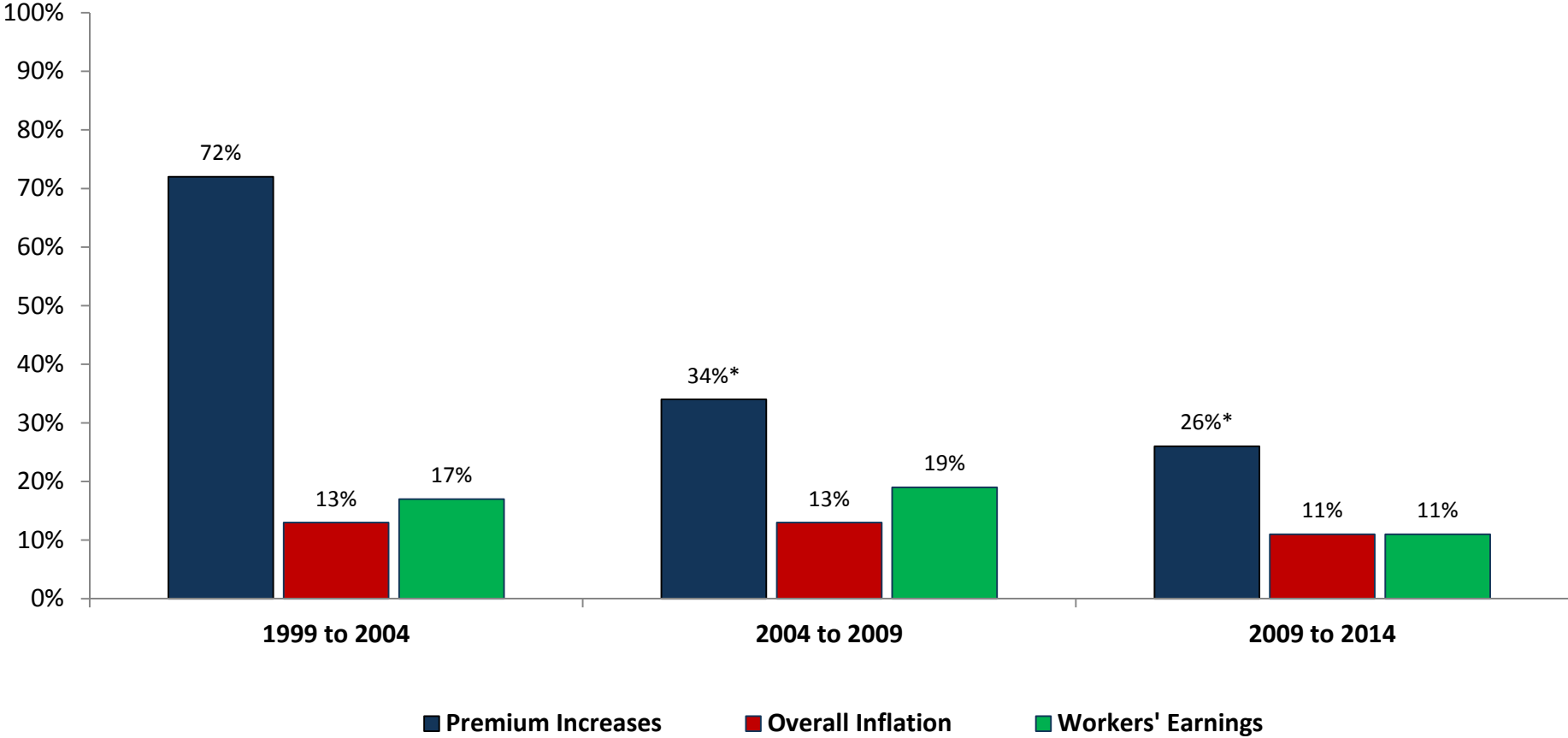


Drew Altman, Ph.D.

President and CEO, Kaiser Family Foundation

September 10, 2014

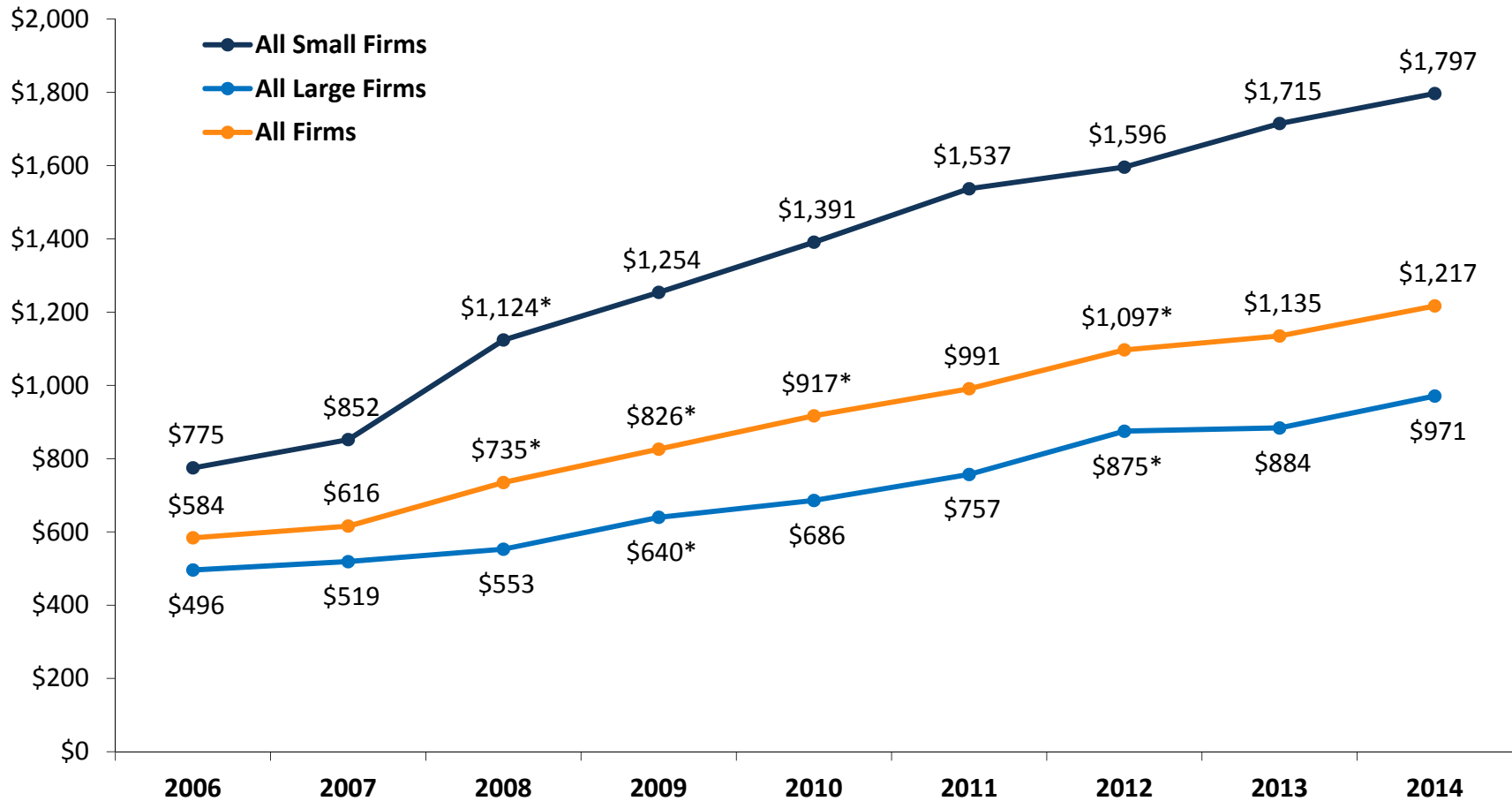
Cumulative Average Premium Increases for Covered Workers with Family Coverage, Three Five-Year Periods, 1999-2014



* Premium Change is statistically different from previous period shown (p<.05).

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2014. Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation (April to April), 2000-2014; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 2000-2014 (April to April).

Average General Annual Deductible Among Covered Workers Enrolled in a Plan with a Deductible for Single Coverage, by Firm Size, 2006-2014



* Estimate is statistically different from estimate for the previous year shown (p < .05).

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2006-2014.

Dr. Maulik Joshi

President

*Health Research &
Educational Trust*

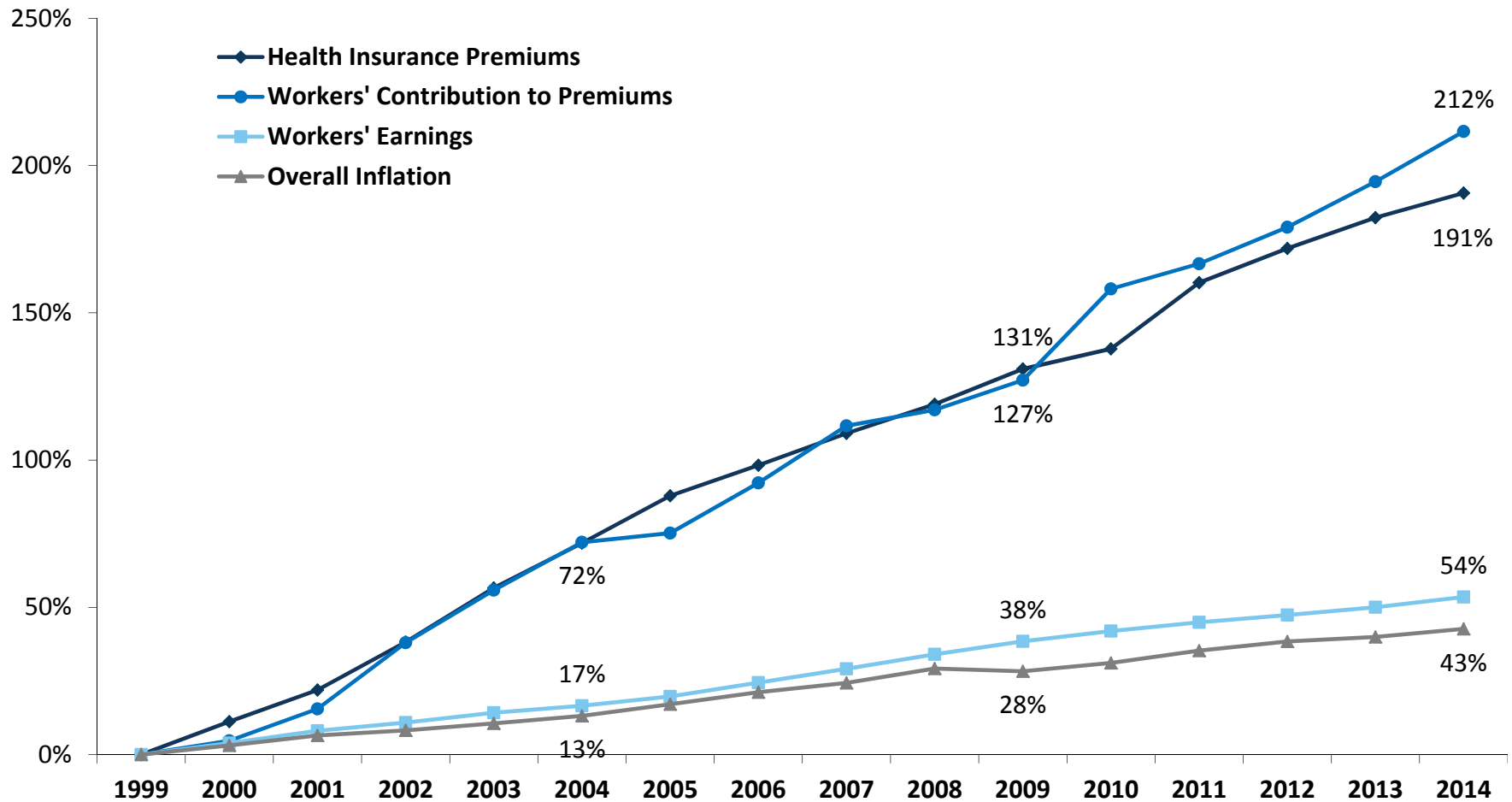
Gary Claxton

Vice President
*Kaiser Family
Foundation*

Matthew Rae

Senior Policy
Analyst
*Kaiser Family
Foundation*

Cumulative Increases in Health Insurance Premiums, Workers' Contributions to Premiums, Inflation, and Workers' Earnings, 1999-2014



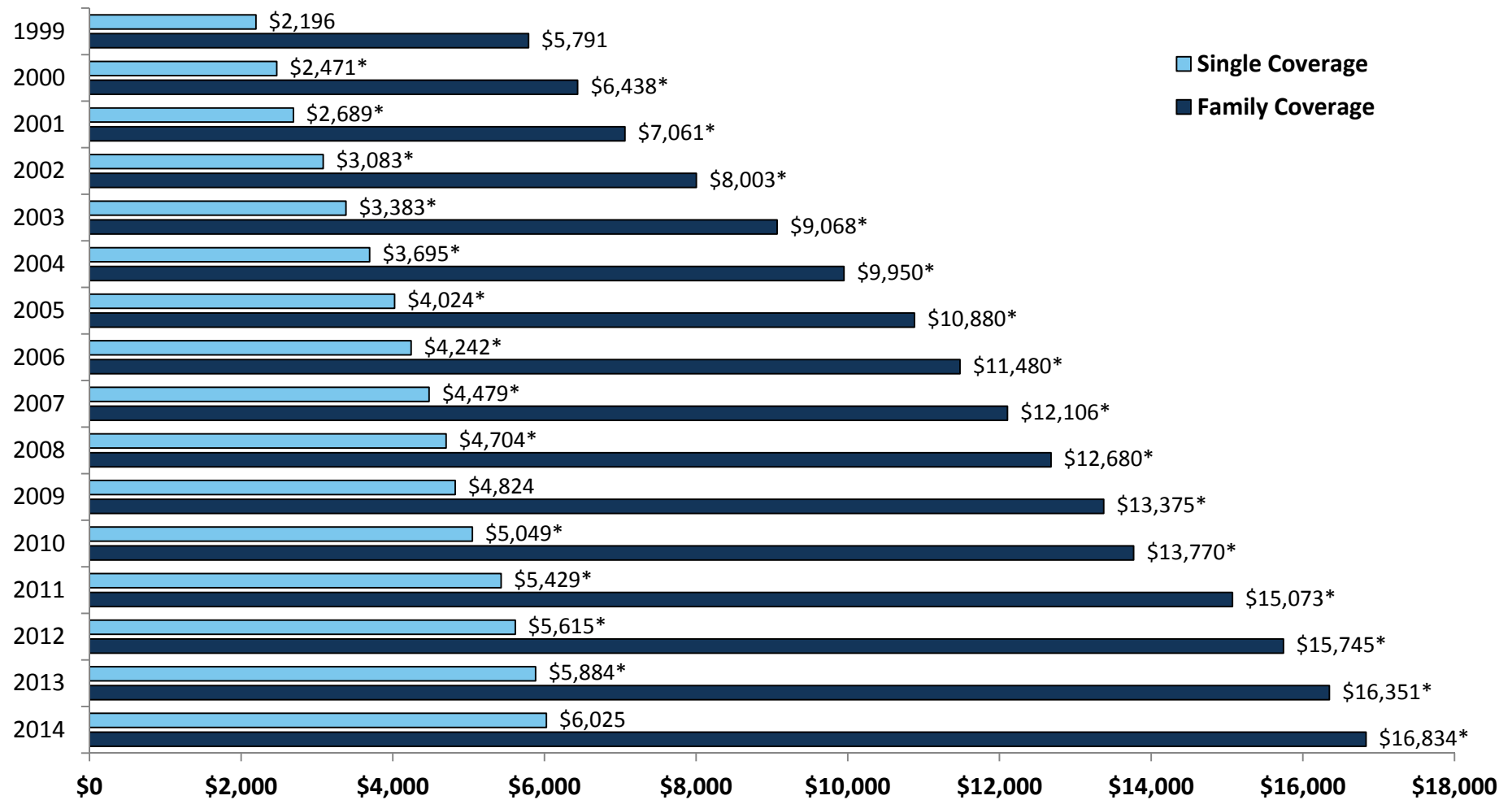
SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2014. Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation (April to April), 1999-2014; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 1999-2014 (April to April).



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Average Annual Premiums for Single and Family Coverage, 1999-2014

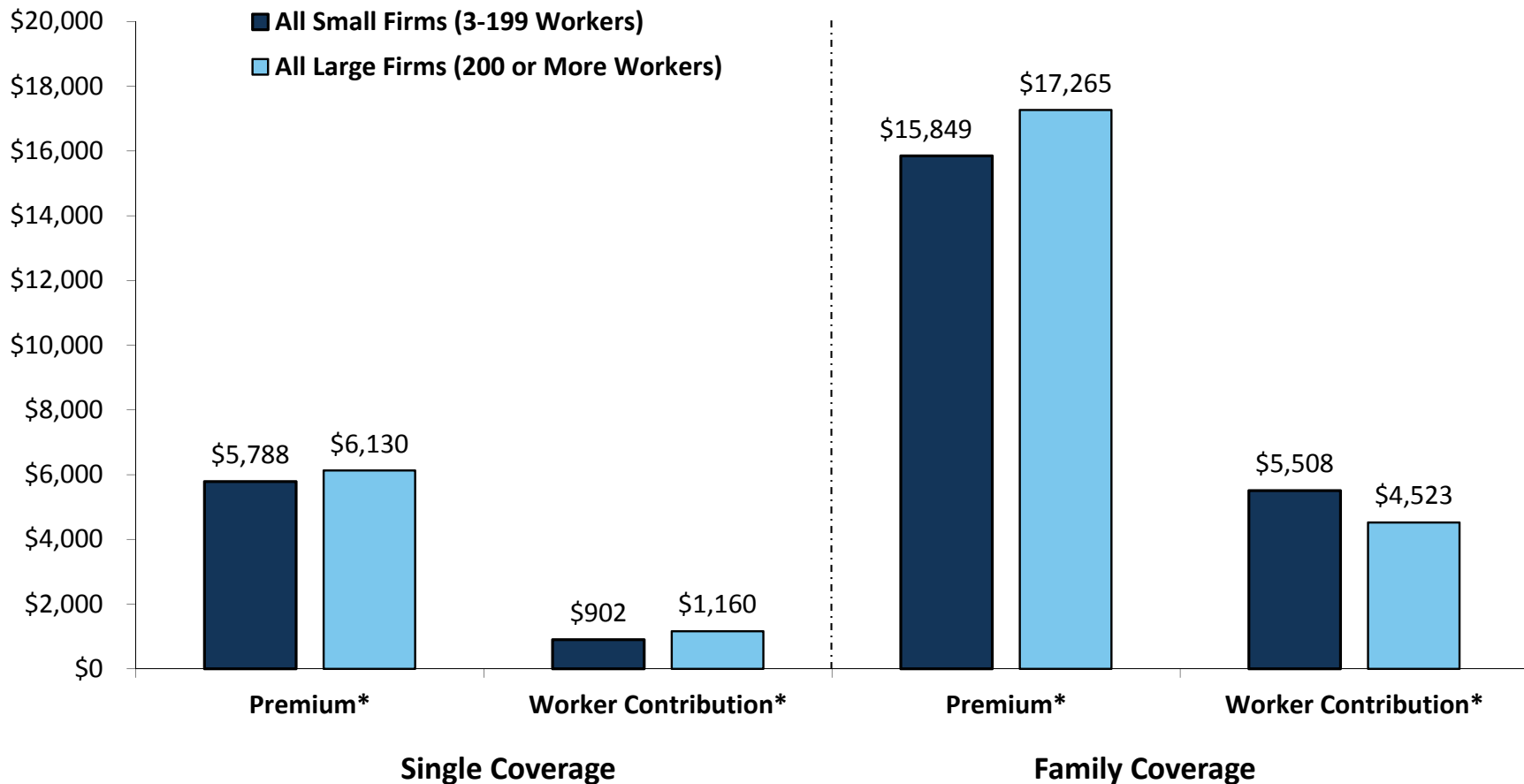


* Estimate is statistically different from estimate for the previous year shown (p<.05).

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2014.



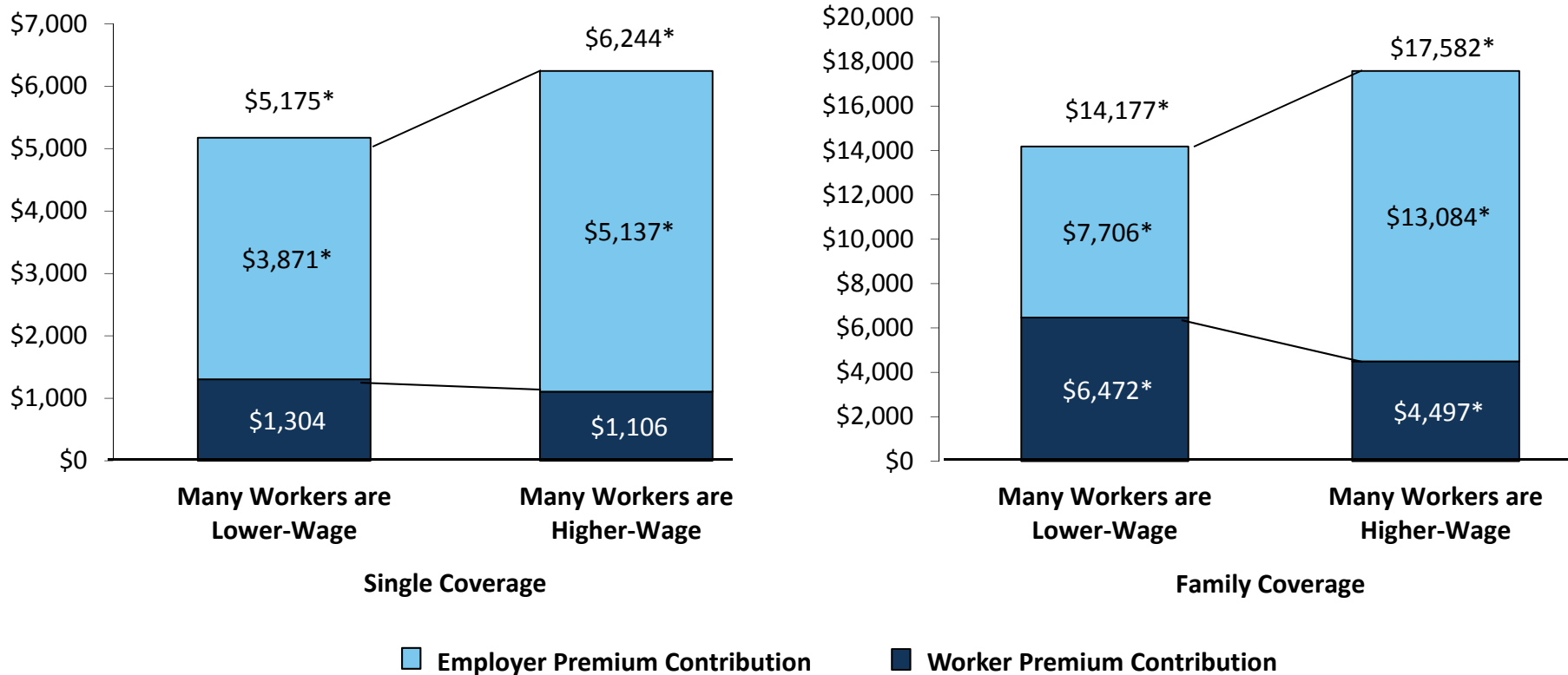
Average Annual Worker Premium Contributions and Total Premiums for Covered Workers, Single and Family Coverage, by Firm Size, 2014



* Estimates are statistically different between All Small Firms and All Large Firms (p<.05).

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

Average Worker and Employer Premium Contributions For Covered Workers at Higher- and Lower-Wage Firms, 2014

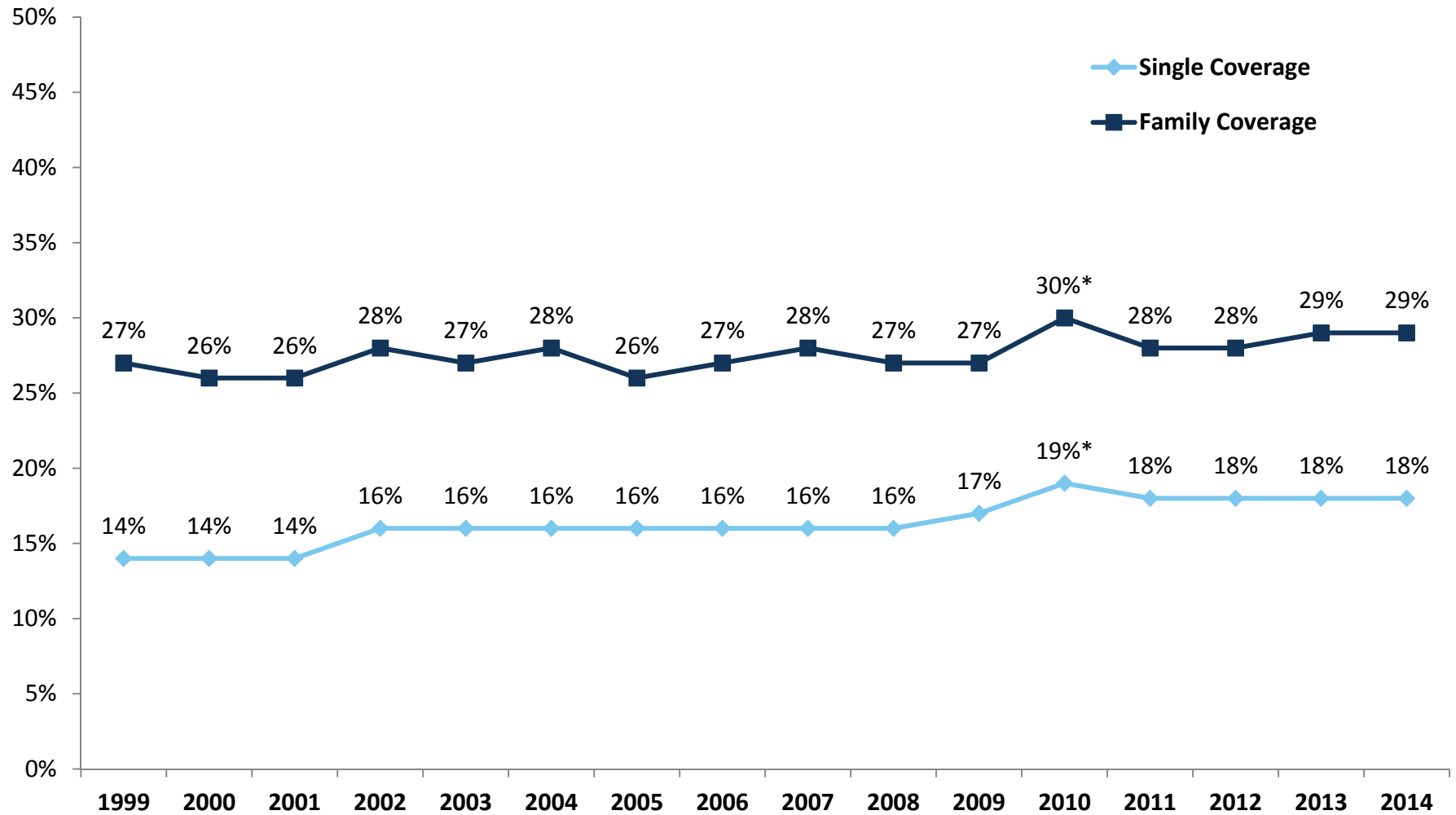


*Estimate for many workers are lower-wage is statistically different from estimate for many workers are higher-wage, within coverage type (p<.05).

NOTE: Firms with many lower-wage workers are ones where 35% or more of employees earn \$23,000 or less. Firms with many higher-wage workers are ones where 35% or more of employees earn \$57,000 or more. Wage cutoffs are the inflation adjusted- 25th and 75th percentile of national wages according to Bureau of Labor Statistics using data from the Occupational Employment Statistics (OES) (2012).

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014. National Compensation Survey: Occupational Earnings in the United States, 2012. <http://www.bls.gov/ncs/ocs/sp/nctb1489.pdf>.

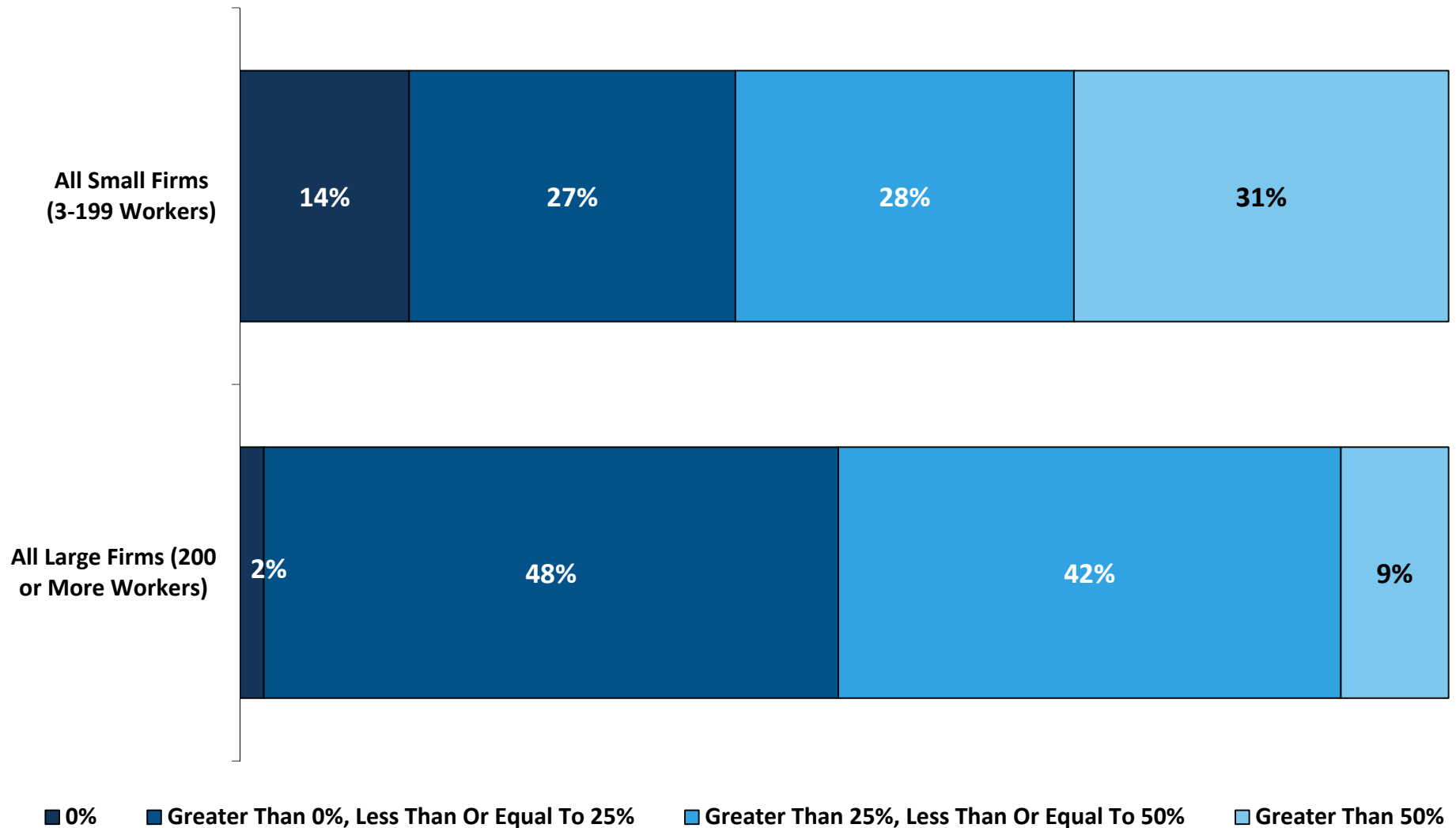
Average Percentage of Premium Paid by Covered Workers for Single and Family Coverage, 1999-2014



* Estimate is statistically different from estimate for the previous year shown ($p < .05$).

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2014.

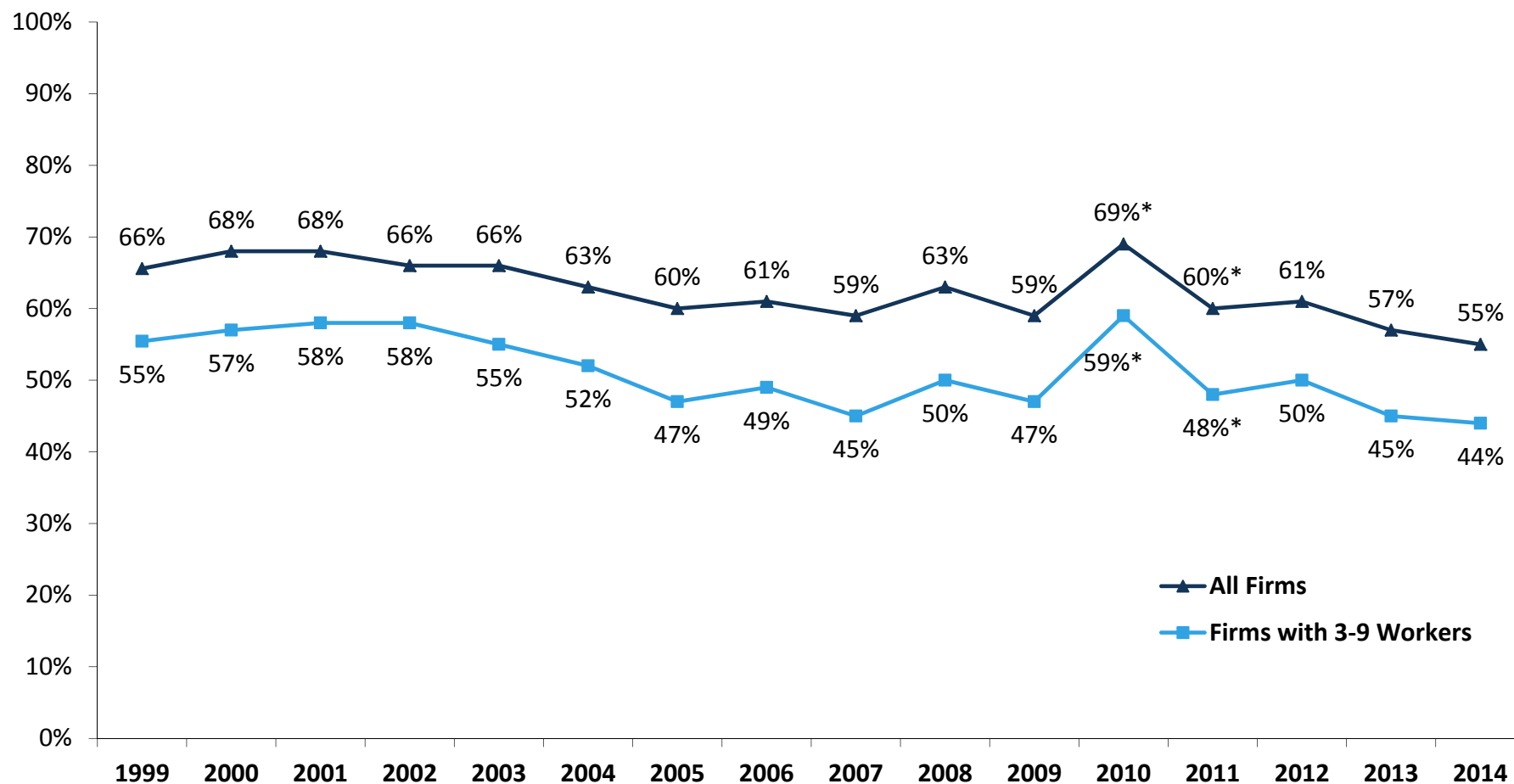
Distribution of Percentage of Premium Paid by Covered Workers for Family Coverage, by Firm Size, 2014



* Distribution is statistically different within firm size from distribution for the previous year shown ($p < .05$).

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

Percentage of All Firms Offering Health Benefits, 1999-2014



*Estimate is statistically different from estimate for the previous year shown (p<.05).

NOTE: Estimates presented in this exhibit are based on the sample of both firms that completed the entire survey and those that answered just one question about whether they offer health benefits. The percentage of firms offering health benefits is largely driven by small firms. The large increase in 2010 was primarily driven by a 12 percentage point increase in offering among firms with 3 to 9 workers. In 2011, 48% of firms with 3 to 9 employees offer health benefits, a level more consistent with levels from recent years other than 2010. The overall 2011 offer rate is consistent with the long term trend, indicating that the high 2010 offer rate may be an aberration.

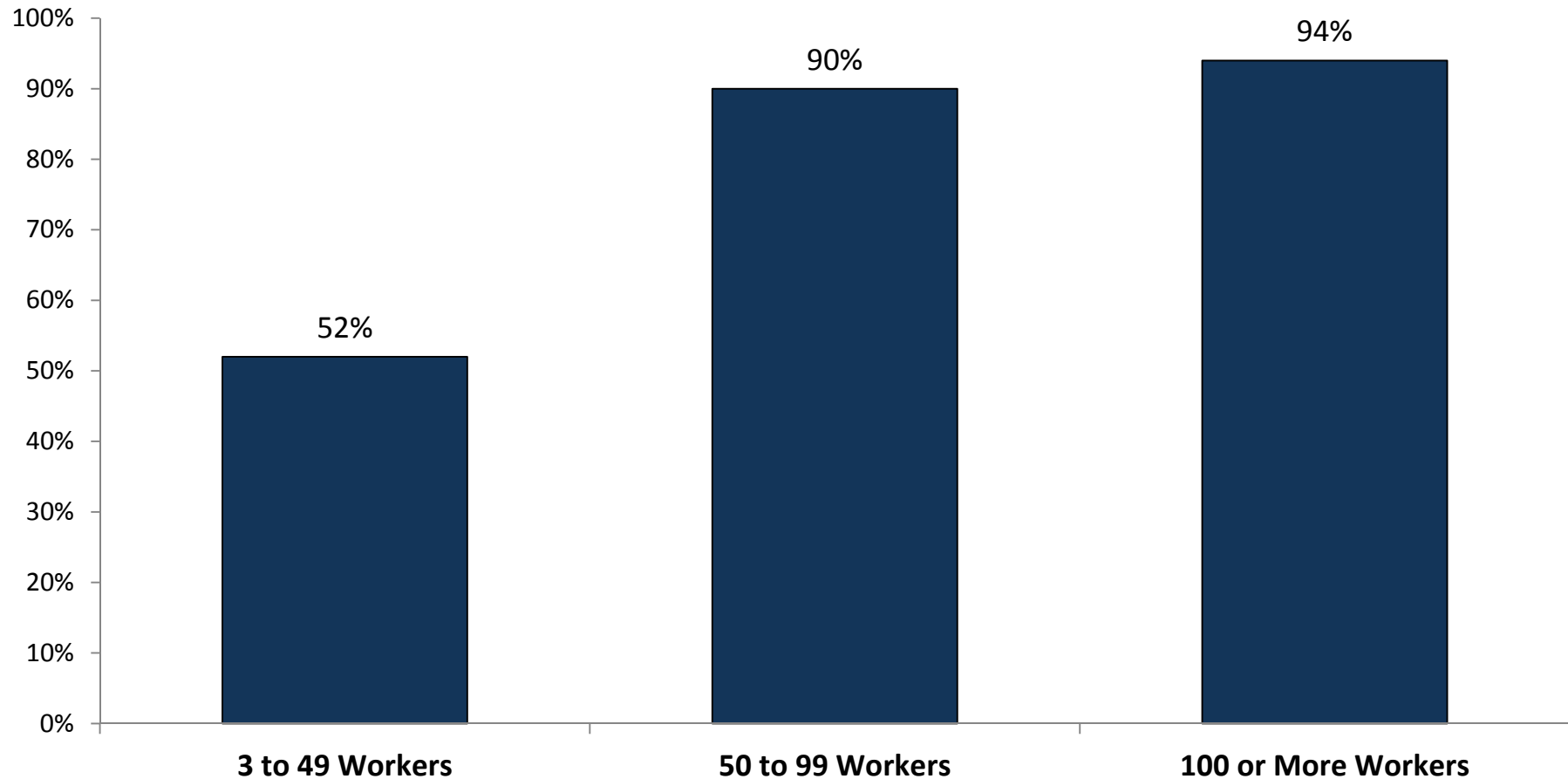
SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2014.



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Percentage of Firms Offering Health Benefits to At Least Some of their Workers, by Firm Size, 2014



NOTE: Estimates presented in this exhibit are based on the sample of both firms that completed the entire survey and those that answered just one question about whether they offer health benefits. Sixty-two percent of workers at firms offering health benefits with 50 or more workers are covered by the health benefits offered by their firm. Firm size categories are determined by the number of workers at a firm, which may include full-time and part-time employees.

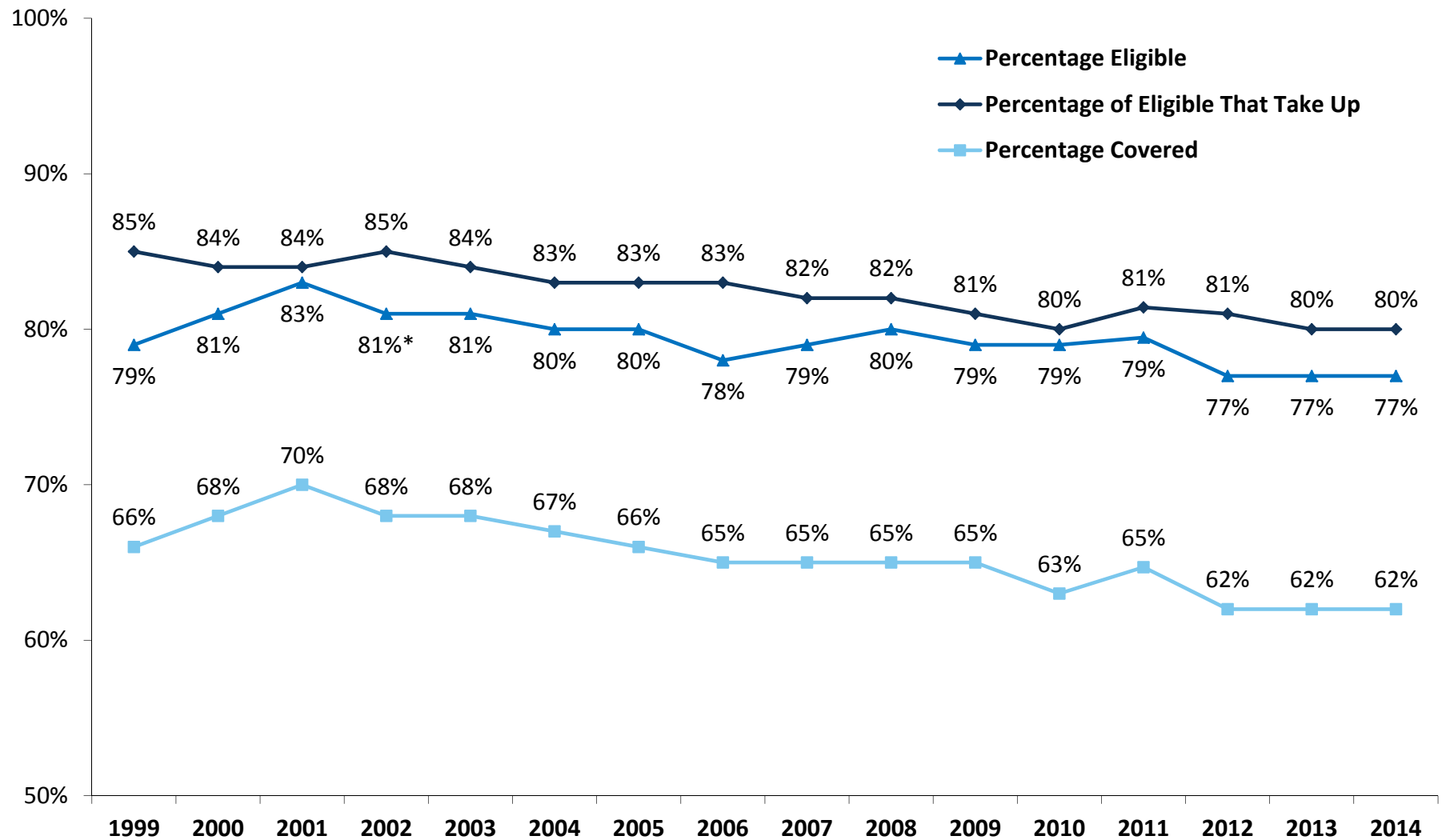
SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.



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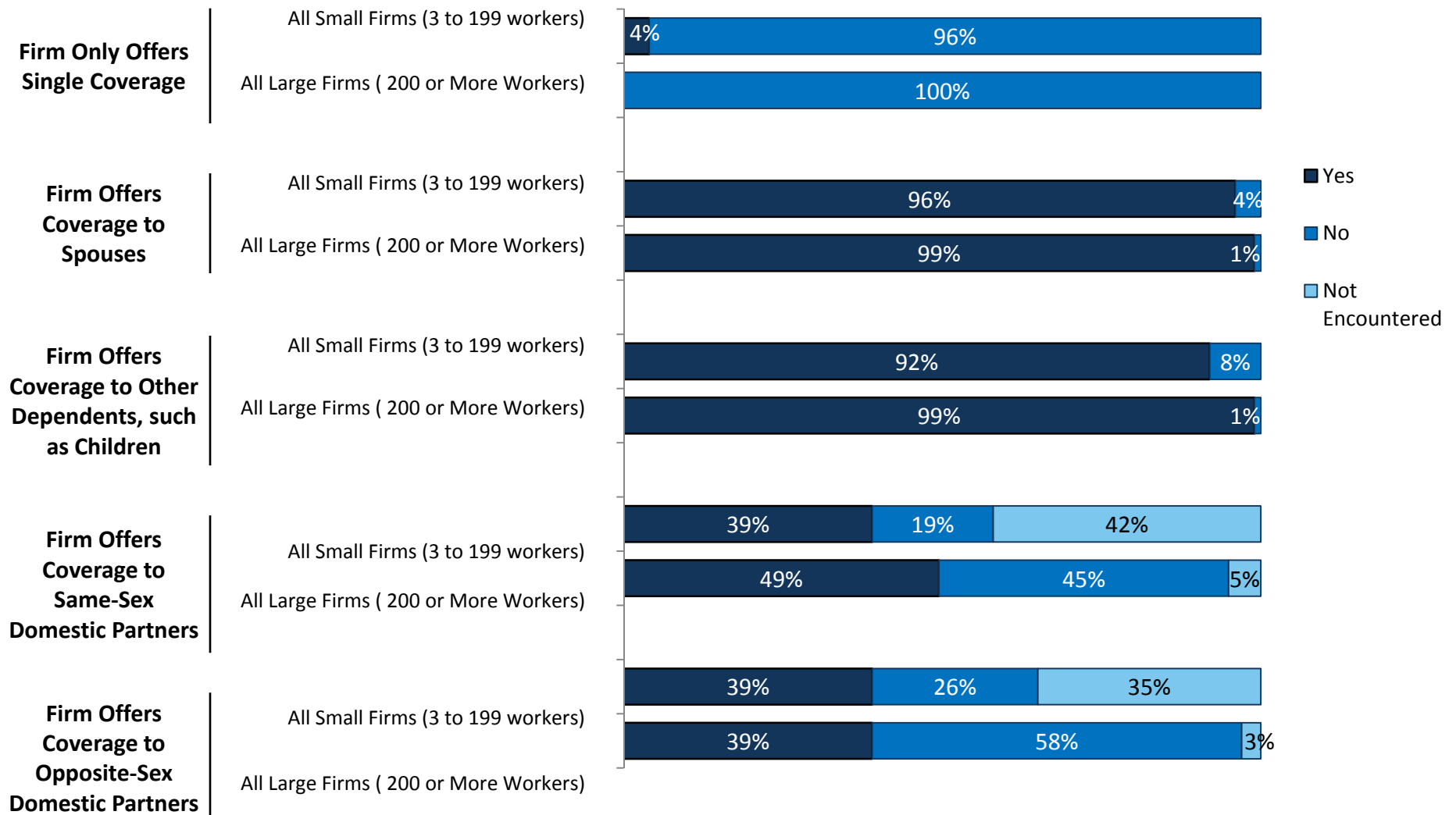
Eligibility, Take-Up Rate, and Coverage for Workers in Firms Offering Health Benefits, 1999-2014



*Estimate is statistically different from estimate for the previous year shown ($p < .05$).

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2014.

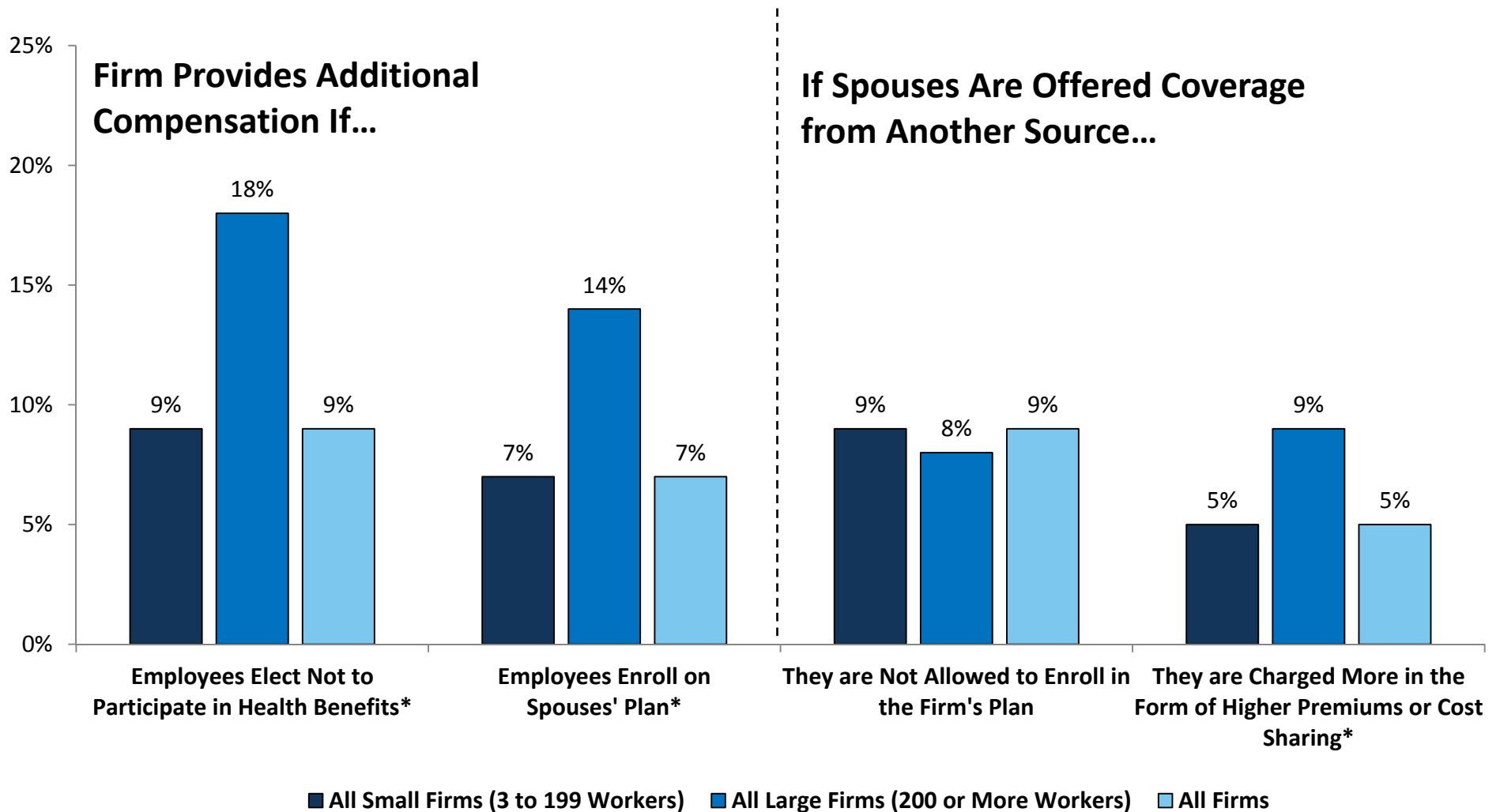
Among Firms Offering Benefits, Percent of Firms Which Offer Coverage to Spouses, Dependents and Partners, 2014



NOTE: "Not encountered" refers to firms where no workers requested domestic partner benefits and there is no corporate policy on coverage for that classification of domestic partners.

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

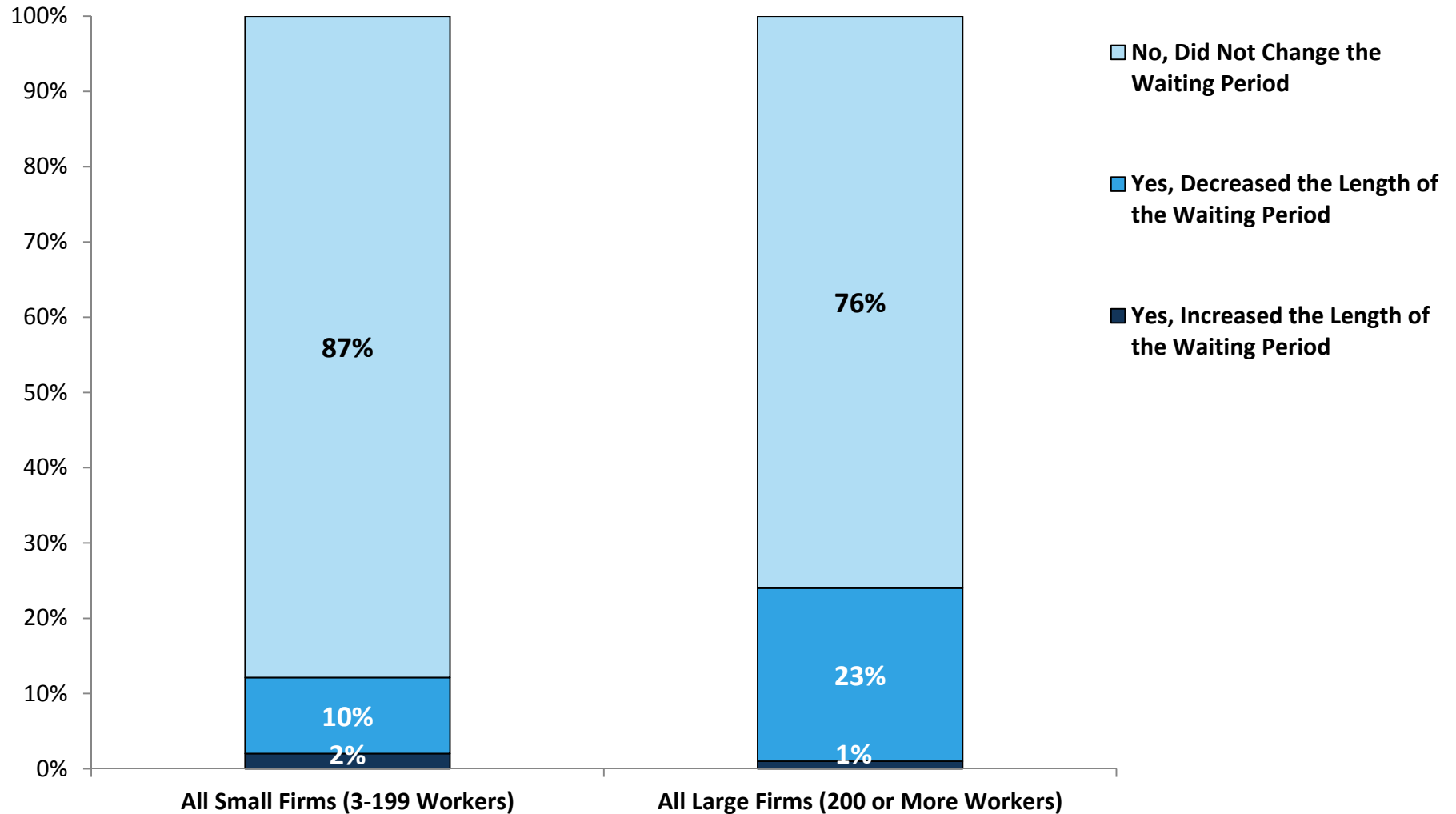
Among Firms Offering Health Benefits, Eligibility and Incentives for Enrolling in Coverage, By Firm Size, 2014



* Estimates are statistically different between All Small Firms and All Large Firms (p<.05).

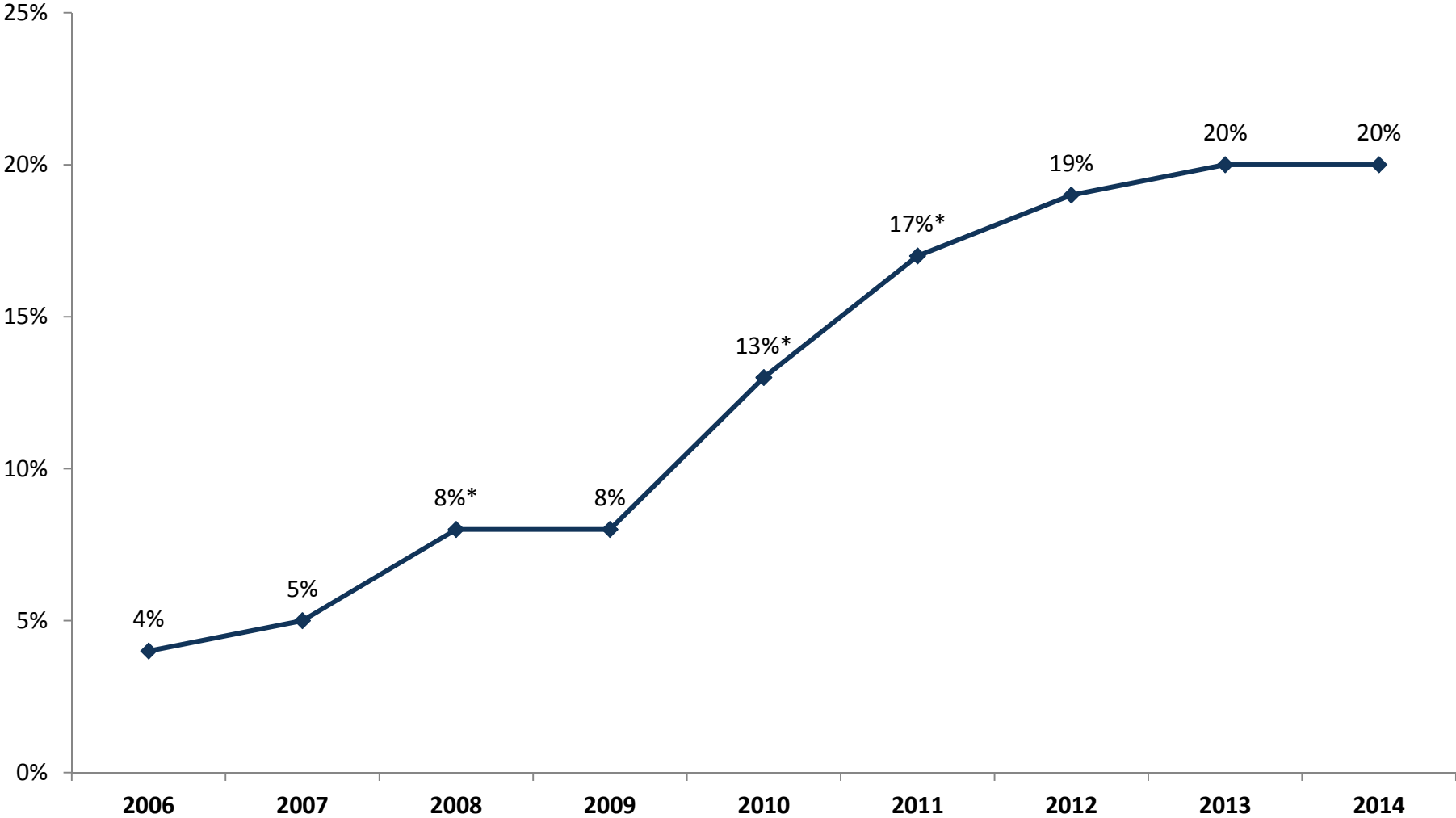
SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

Among Firms with a Waiting Period the Percentage of Firms who Changed the Length of their Waiting Period During the Last Year, 2014



SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

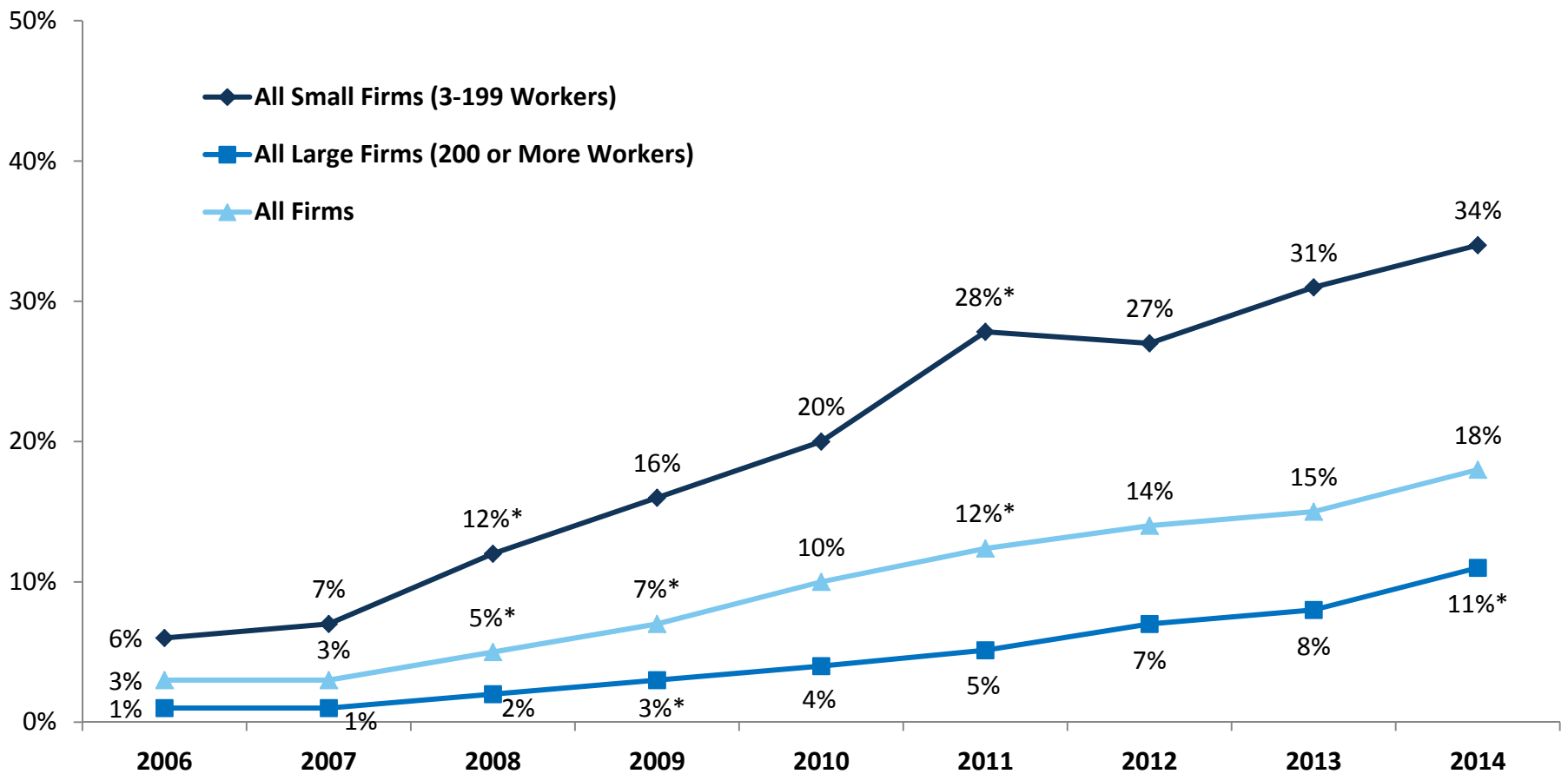
Percentage of Covered Workers Enrolled in Either a HDHP/HRA or HSA-Qualified HDHP, 2006-2014



* Estimate is statistically different from estimate for the previous year shown (p < .05).

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2006-2014.

Percentage of Covered Workers Enrolled in a Plan with a General Annual Deductible of \$2,000 or More for Single Coverage, By Firm Size, 2006-2014



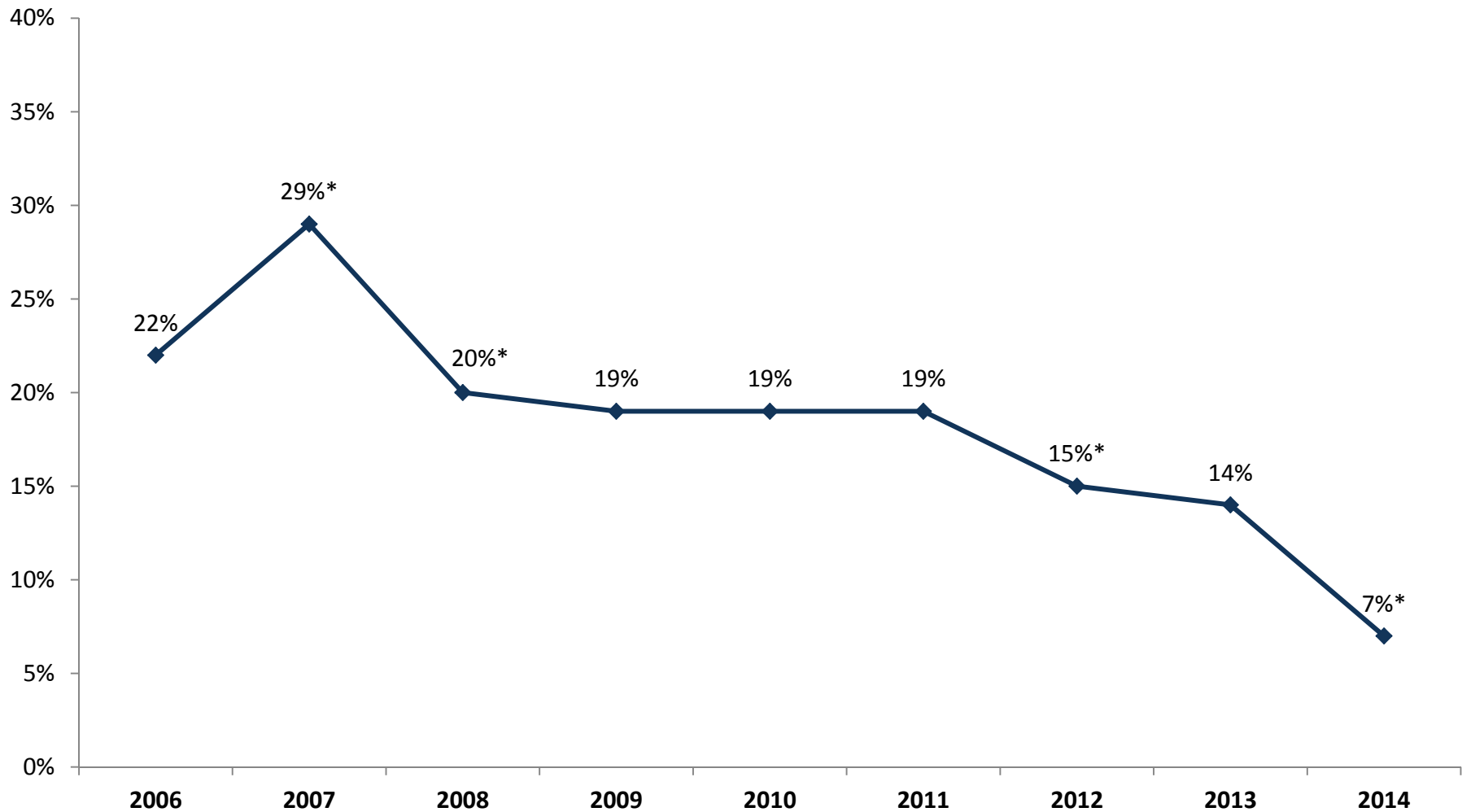
* Estimate is statistically different from estimate for the previous year shown ($p < .05$).

Note: These estimates include workers enrolled in HDHP/SO and other plan types. Average general annual health plan deductibles for PPOs, POS plans, and HDHP/SOs are for in-network services.

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2006-2014.



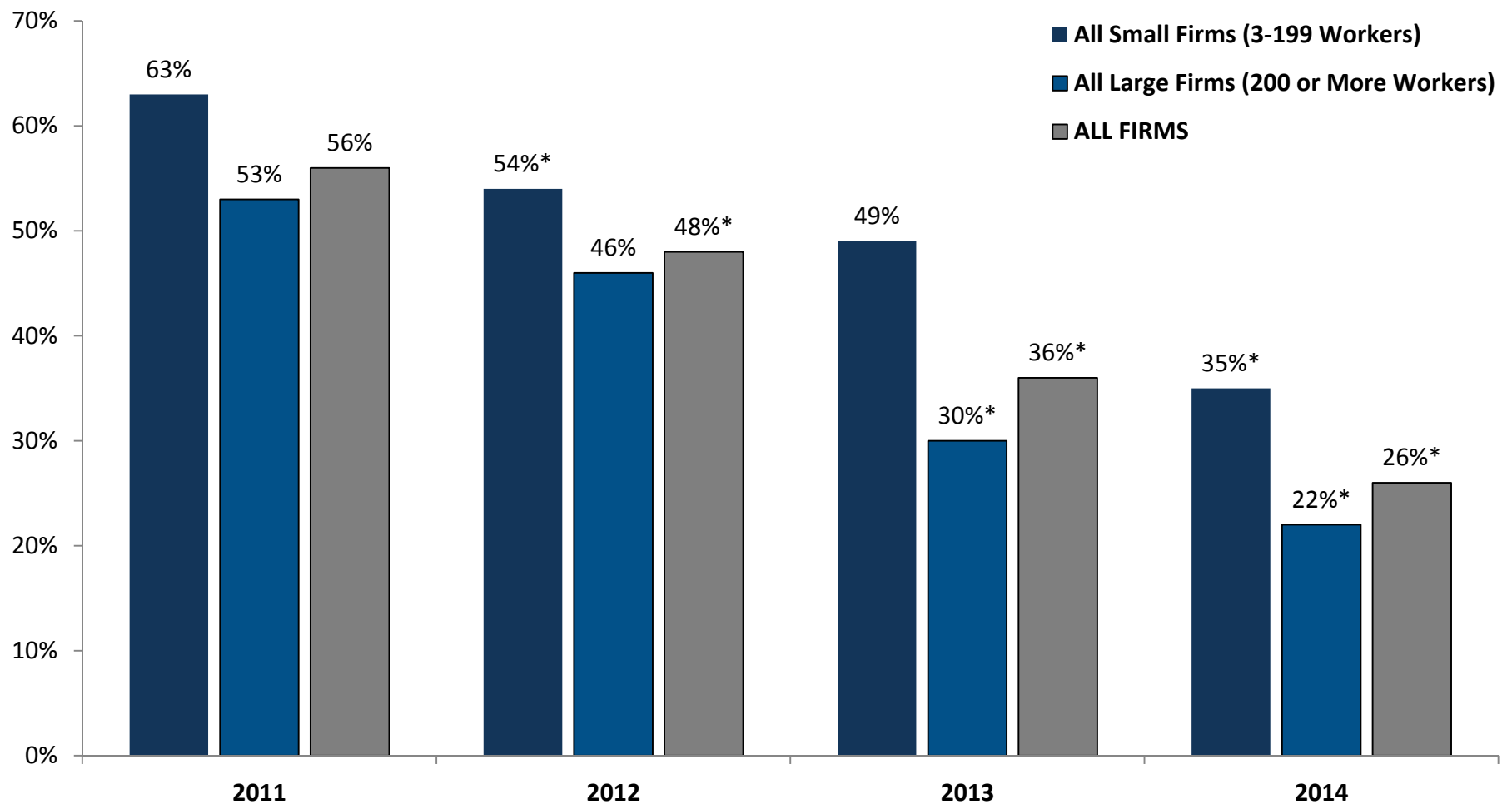
Percent of Covered Workers Enrolled in a Plan with an Out-Pocket-Maximum Above \$6,350 or in a Plan without an Out-of-Pocket Limit, 2006-2014



* Estimate is statistically different from estimate for the previous year shown ($p < .05$).

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2006-2014.

Percentage of Covered Workers Enrolled in Plans Grandfathered Under the Affordable Care Act (ACA), by Firm Size, 2011-2014

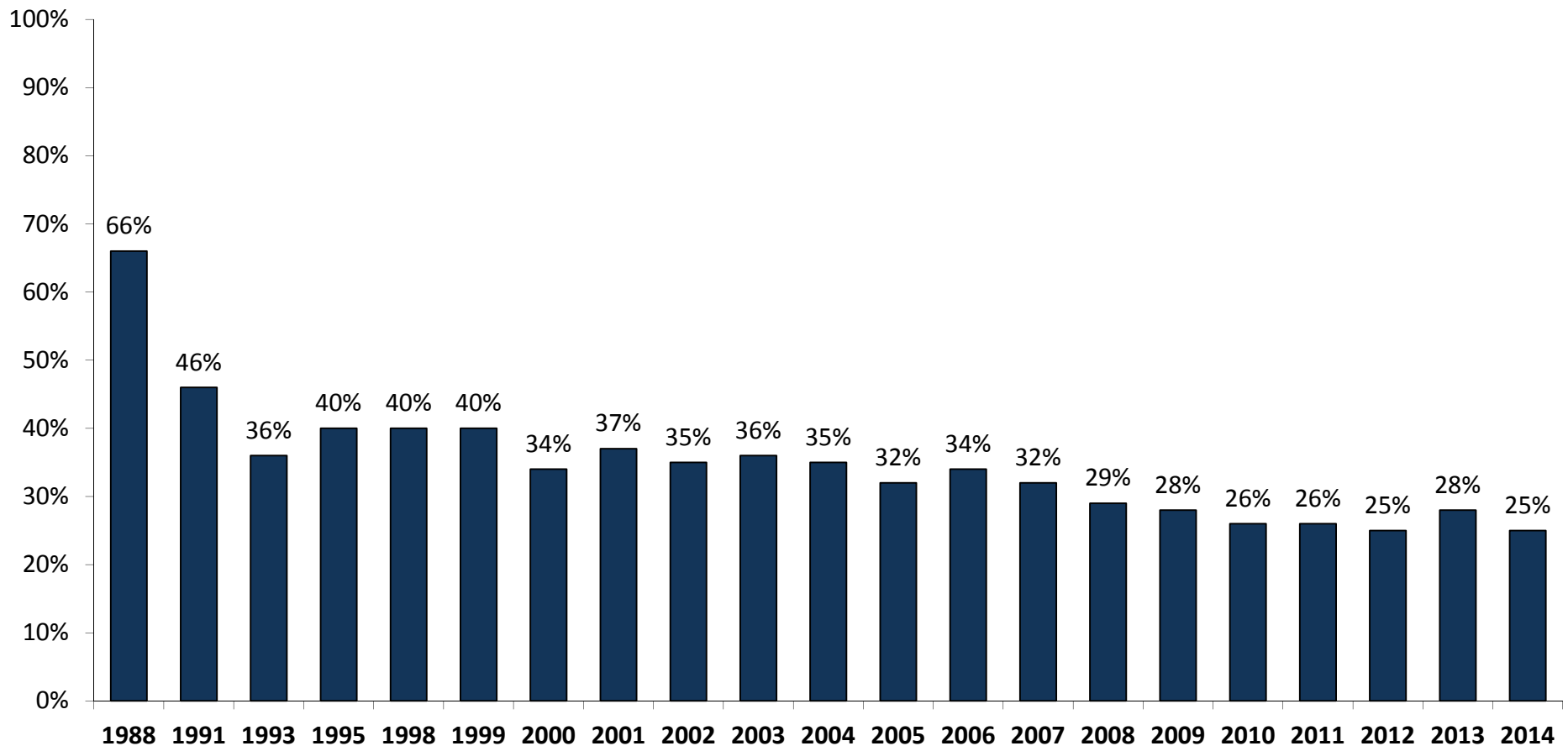


* Estimate is statistically different from estimate for the previous year shown ($p < .05$).

NOTE: For definitions of Grandfathered health plans, see the introduction to Section 13.

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2011-2014.

Among All Large Firms (200 or More Workers) Offering Health Benefits to Active Workers, Percentage of Firms Offering Retiree Health Benefits, 1988-2014



NOTE: Tests found no statistical difference from estimate for the previous year shown ($p < .05$). No statistical tests are conducted for years prior to 1999.

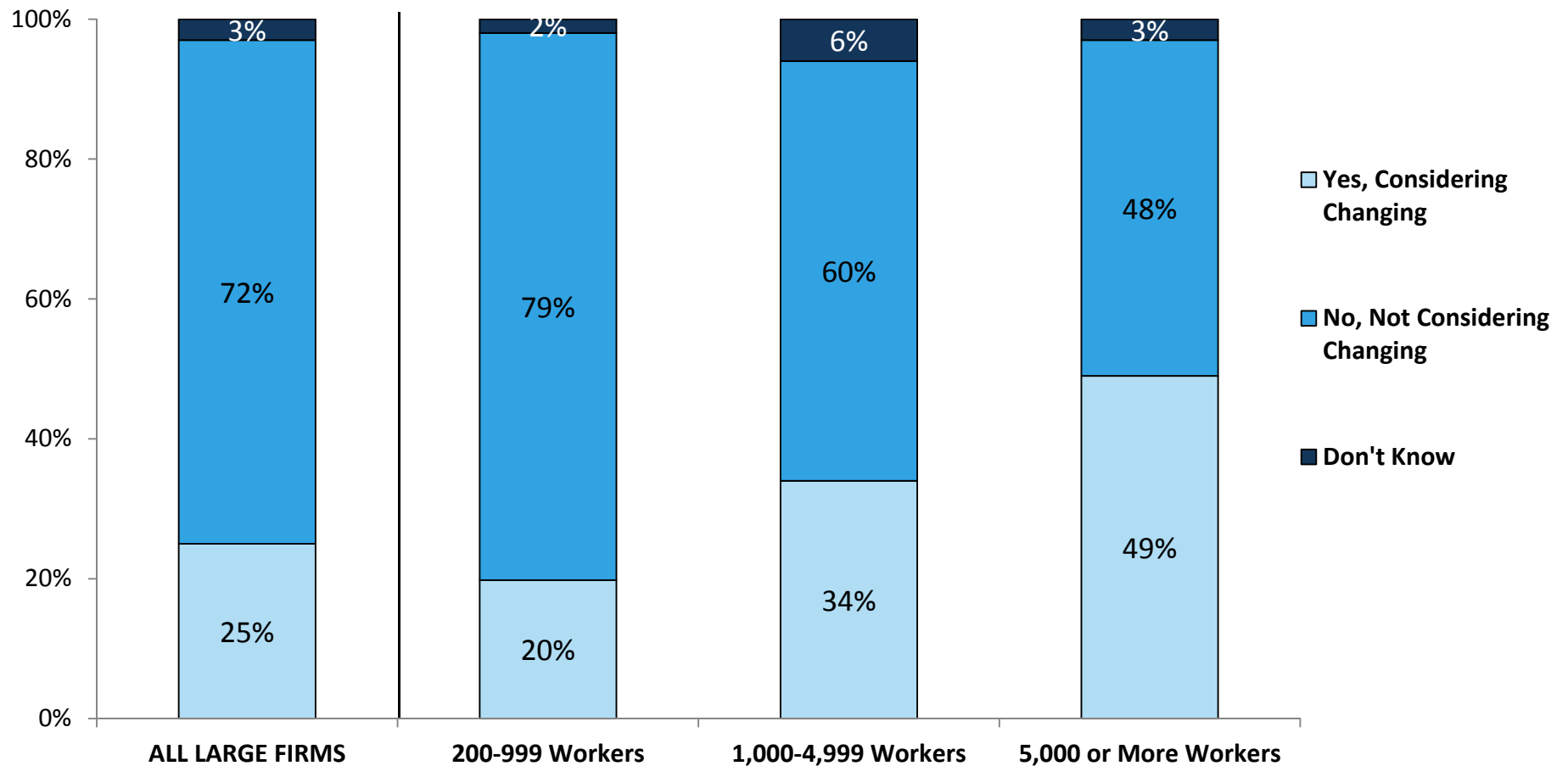
SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2014; KPMG Survey of Employer-Sponsored Health Benefits, 1991, 1993, 1995, 1998; The Health Insurance Association of America (HIAA), 1988.



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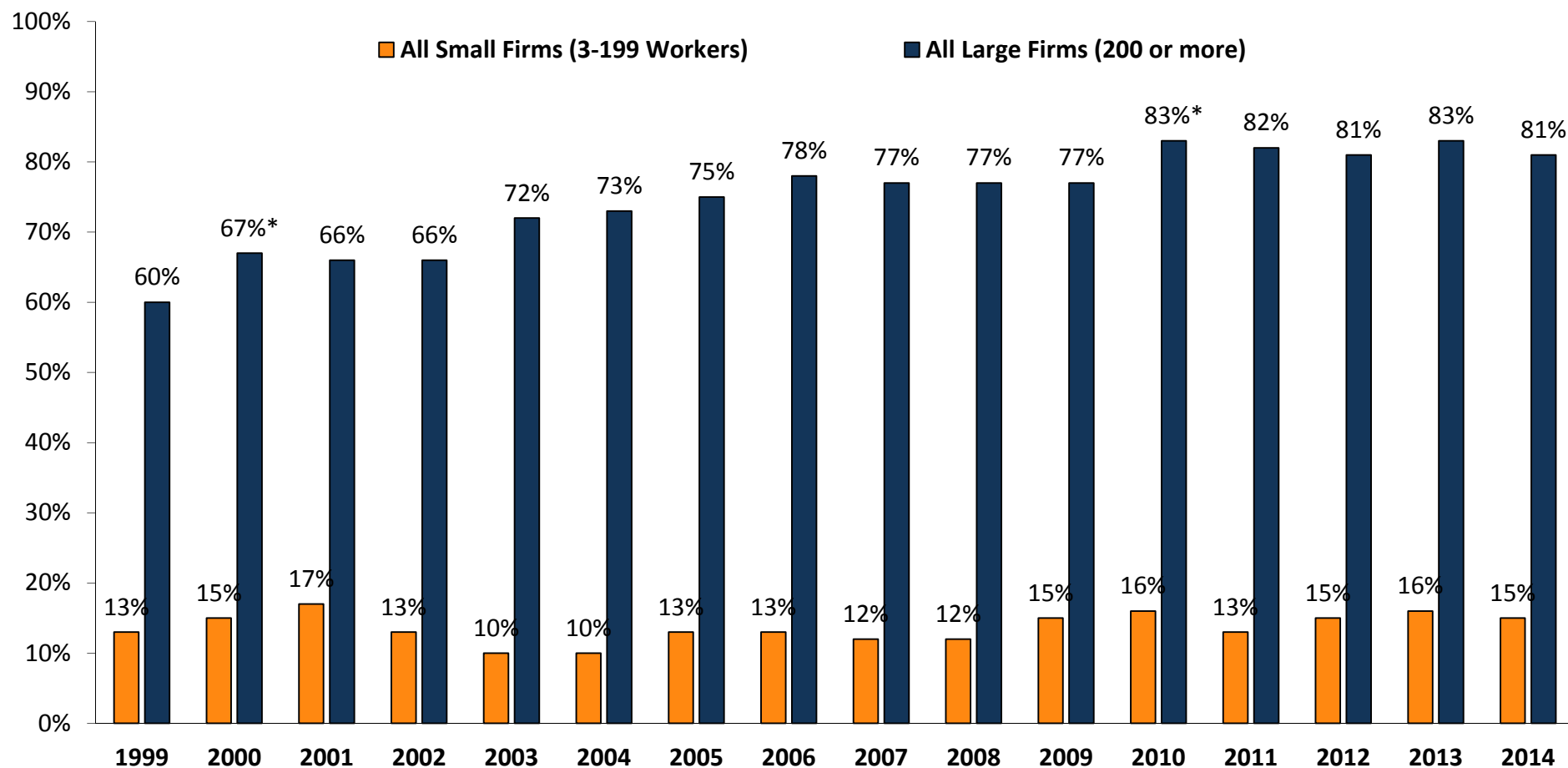


Among All Large Firms (200 or More Workers) Offering Health Benefits to Active Workers and Retirees, Percentage of Firms Considering Changing the way they Offer Retiree Coverage Because of Healthcare Exchanges, by Firm Size, 2014



SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

Percentage of Covered Workers in Partially or Completely Self-Funded Plans, by Firm Size, 1999-2014



* Estimate is statistically different from estimate for the previous year shown ($p < .05$).

NOTE: Sixty-one percent of covered workers are in a partially or completely self-funded plan in 2014. Due to a change in the survey questionnaire, funding status was not asked of firms with conventional plans in 2006. Therefore, conventional plan funding status is not included in the averages in this exhibit for 2006. For definitions of Self-Funded and Fully Insured plans, see the introduction to Section 10.

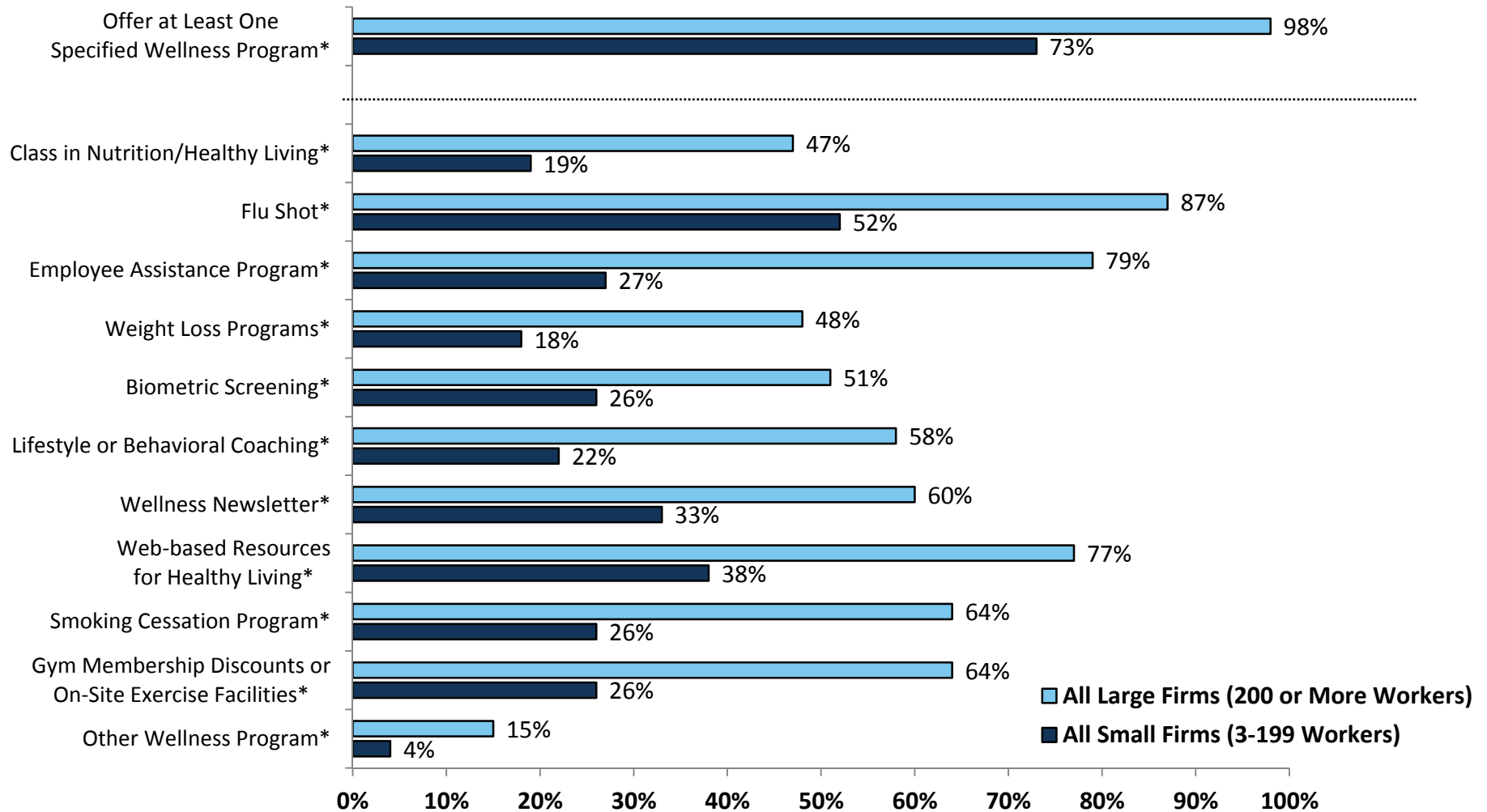
SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2014.



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Among Firms Offering Health Benefits, Percentage Offering a Particular Wellness Program to Their Employees, by Firm Size, 2014



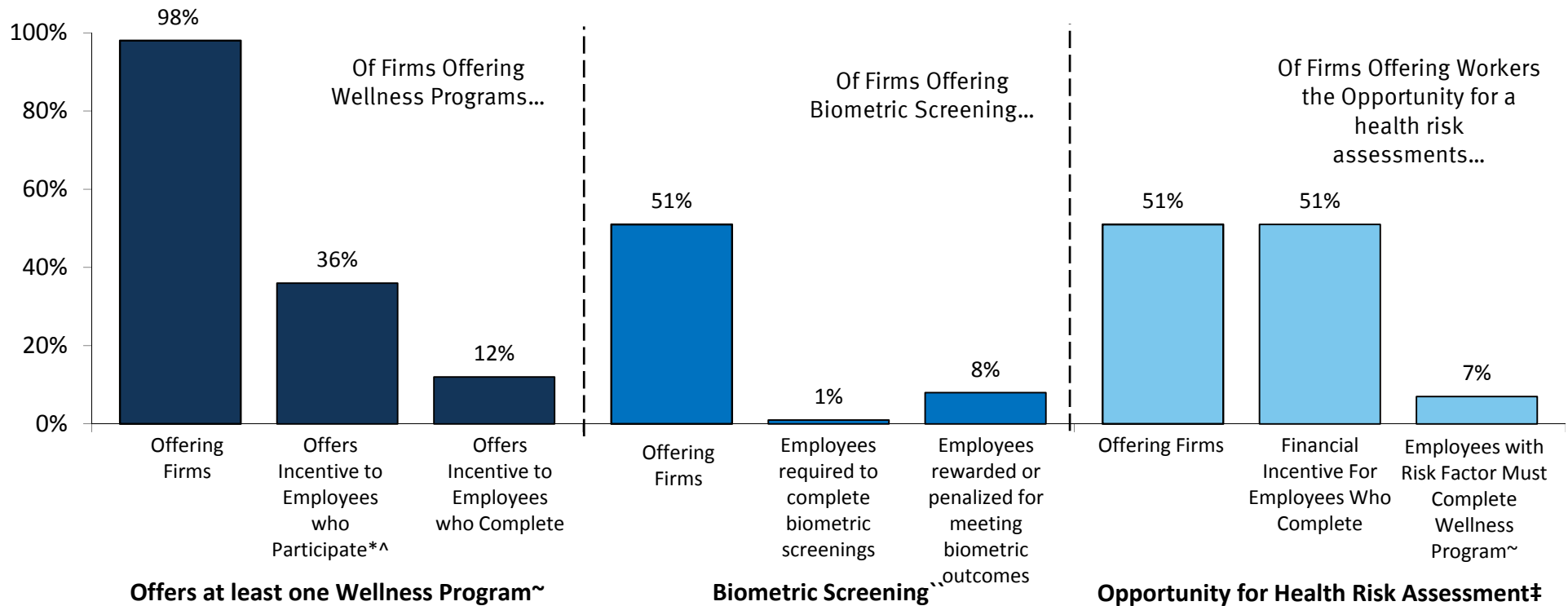
* Estimate is statistically different between All Small Firms and All Large Firms within category ($p < .05$).

^ Biometric screening is a health examination that measures an employee's risk factors such as cholesterol, blood pressure, stress, and nutrition.

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.



Among Large Firms (200 or More Workers) Offering Health Benefits, The Use of Financial Incentives for Participating in Various Health Programs, by Firm Size, 2014



*Percent of firms offering incentives is among firms offering health benefits who also offer the specified health program or activity.

~ Includes the following wellness programs: weight loss programs, biometric screenings, gym membership discounts or on-site exercise facilities, smoking cessation program, lifestyle or behavioral coaching, classes in nutrition or healthy living, web-based resources for healthy living, flu shots or vaccinations, or employee assistance programs (EAP) or a wellness newsletter.

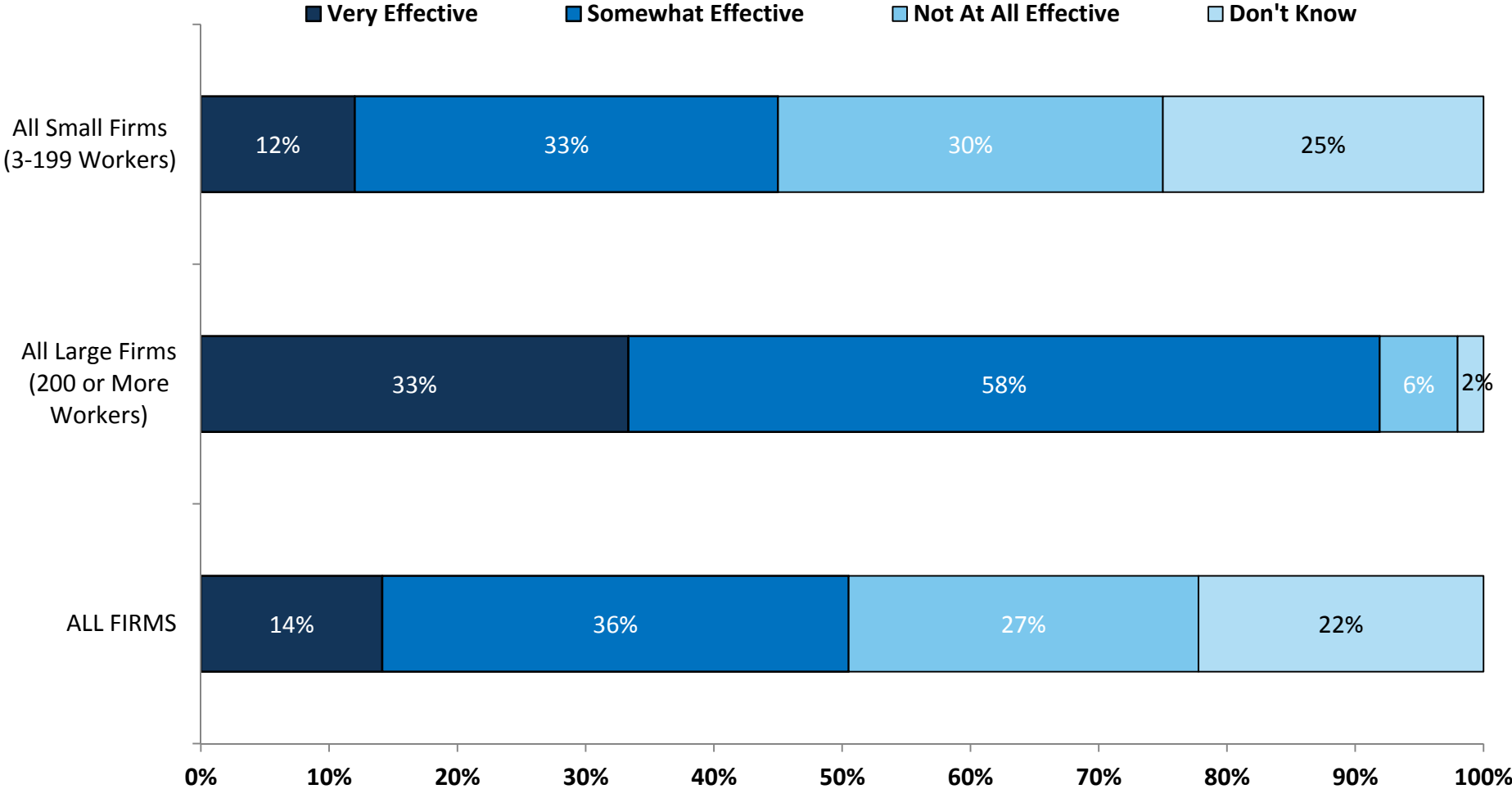
^ Among Firms Offering Health and Wellness Benefits. Any financial incentive indicates firms that offer employees who participate in wellness programs one of the following incentives: smaller premium contributions, smaller deductibles, higher HRA or HSA contributions, or gift cards, travel, merchandise, or cash.

^^ Biometric screening is a health examination that measures an employee's risk factors such as cholesterol, blood pressure, stress, and nutrition.

‡ A health risk assessment includes questions about medical history, health status, and lifestyle and is designed to identify the health risks of the person being assessed.

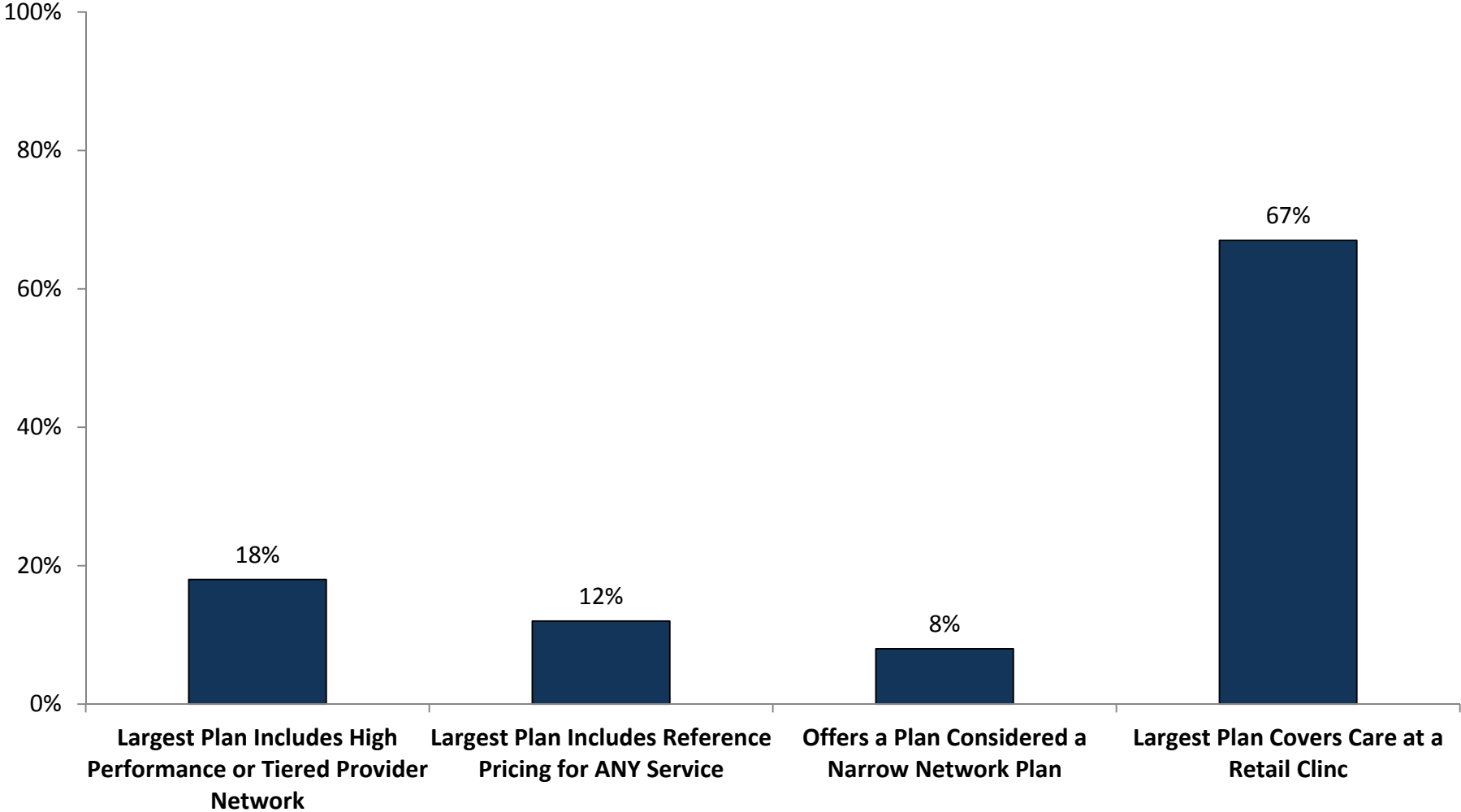
SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

Among Offering Firms that Provide Incentives to Employees Who Participate in Wellness Programs, Firms' Opinions on How Effective Incentives are for Employee Participation, by Firm Size, 2014



SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

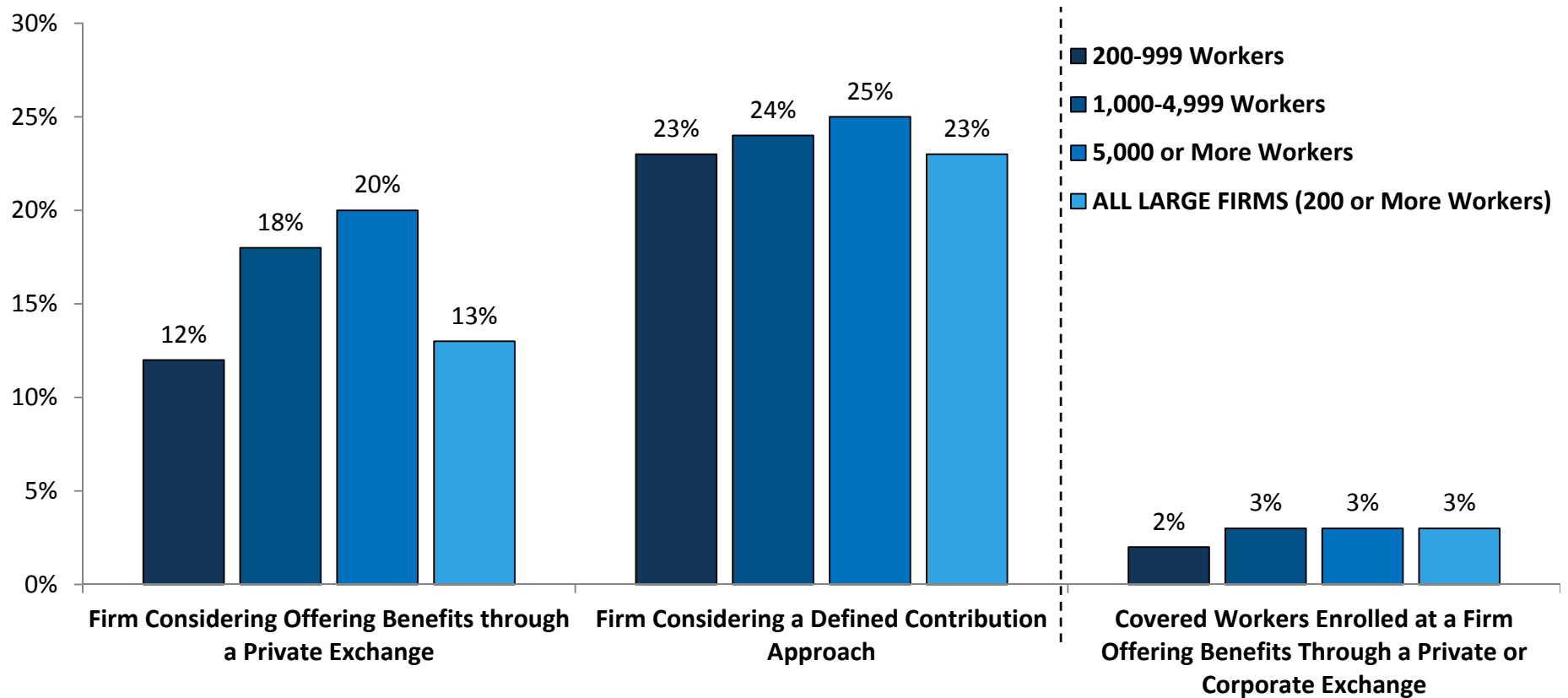
Among Large (200 or More Employees), Offering Firms, Percentage of Firms whose Largest Plan has Various Features, 2014



SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.



Among Large (200 or More Employees) Offering Firms, Percentage of Firms Considering Offering Benefits Through a Private Exchange and the Percentage of Covered Workers Currently in a Private Exchange, by Firm Size, 2014



NOTES: 2% of large firms did not know if they were considering a private exchange and 3% did not know if they were considering a defined contribution approach. A private exchange is one created by a consulting company, not by either a federal or state government. Private exchanges allow employees to choose from several health benefit options offered on the exchange.

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.

Q&A

Thank you!

Until the next briefing, keep up with the Kaiser Family Foundation online:

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