

# Job-Based Health Insurance in the Balance: Employer Views of Coverage in the Workplace

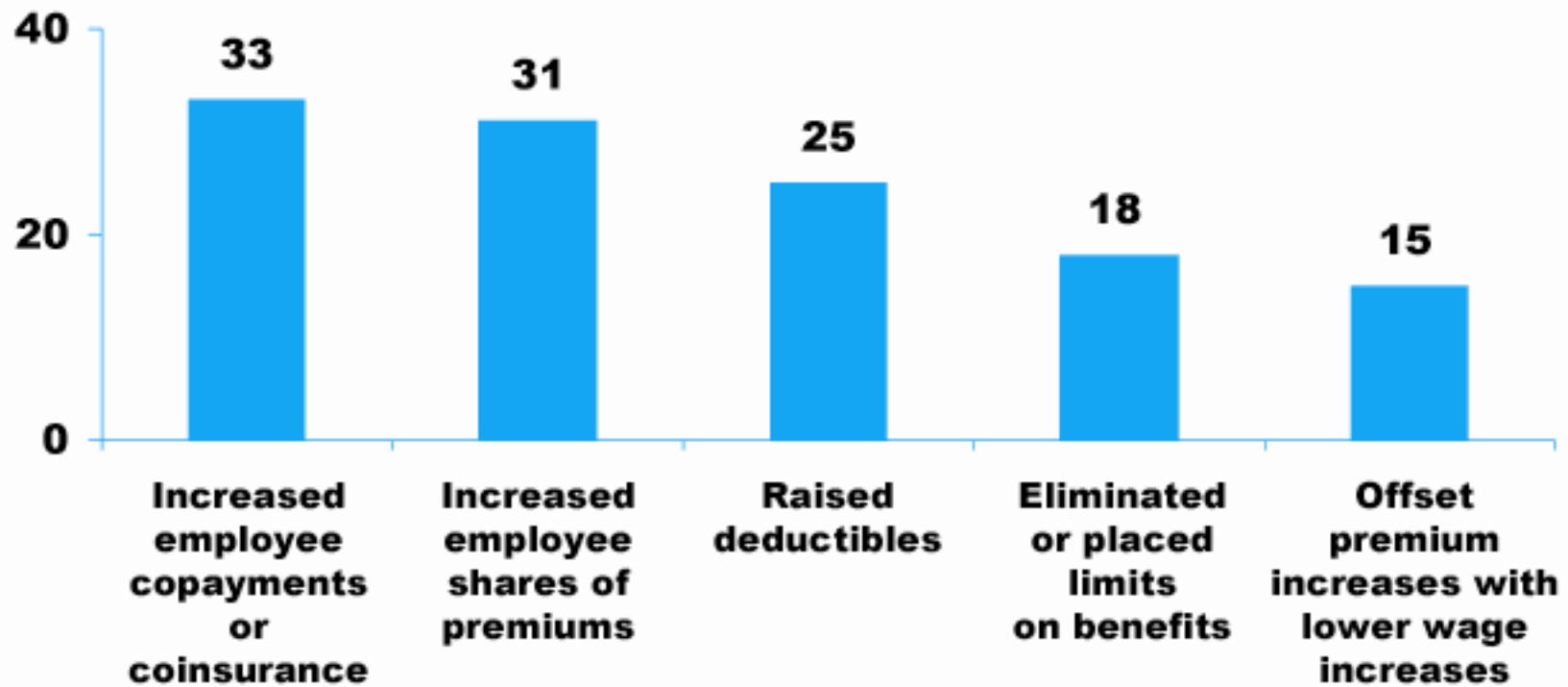
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THE COMMONWEALTH FUND

*Charts*

**Chart 1**

## **Percent of Employers with Increases in Cost-Sharing, Reductions in Benefits**

**Percent of firms offering coverage**

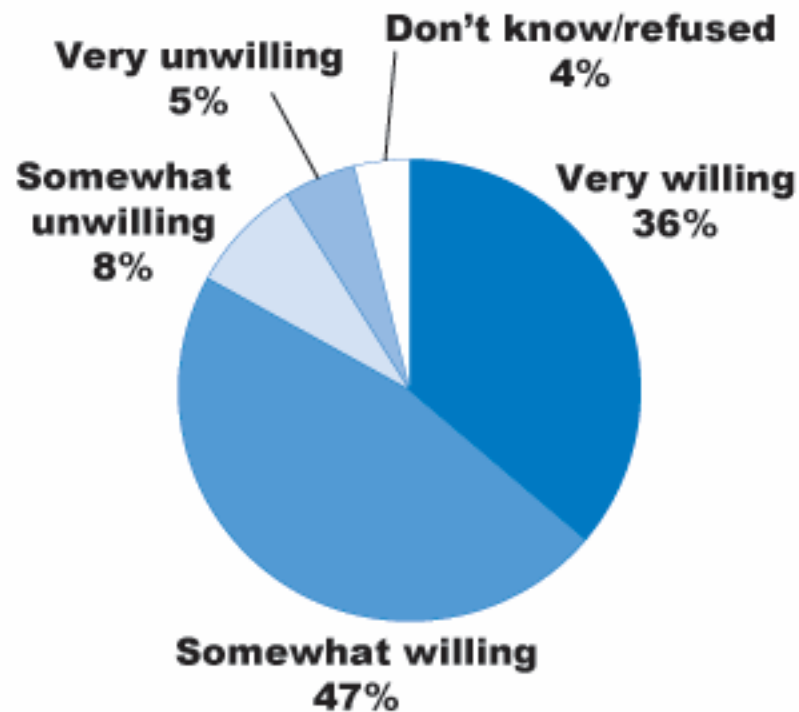


Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.

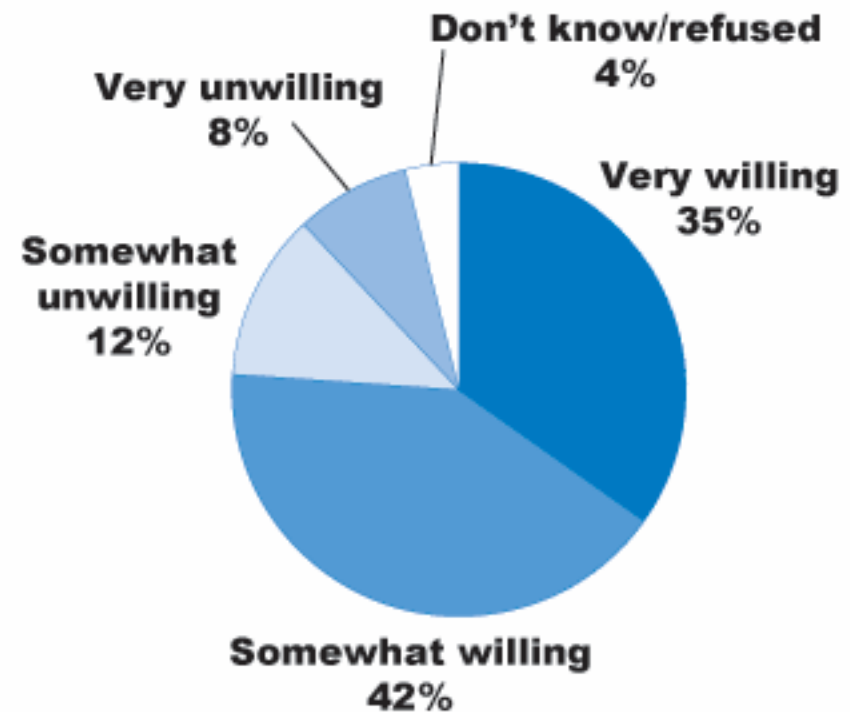
**Chart 2**

## **Employers' Willingness to Help Employees Use a Tax Credit to Buy Health Insurance**

### **Reduce Employees' Withholding Tax by Amount of Credits**



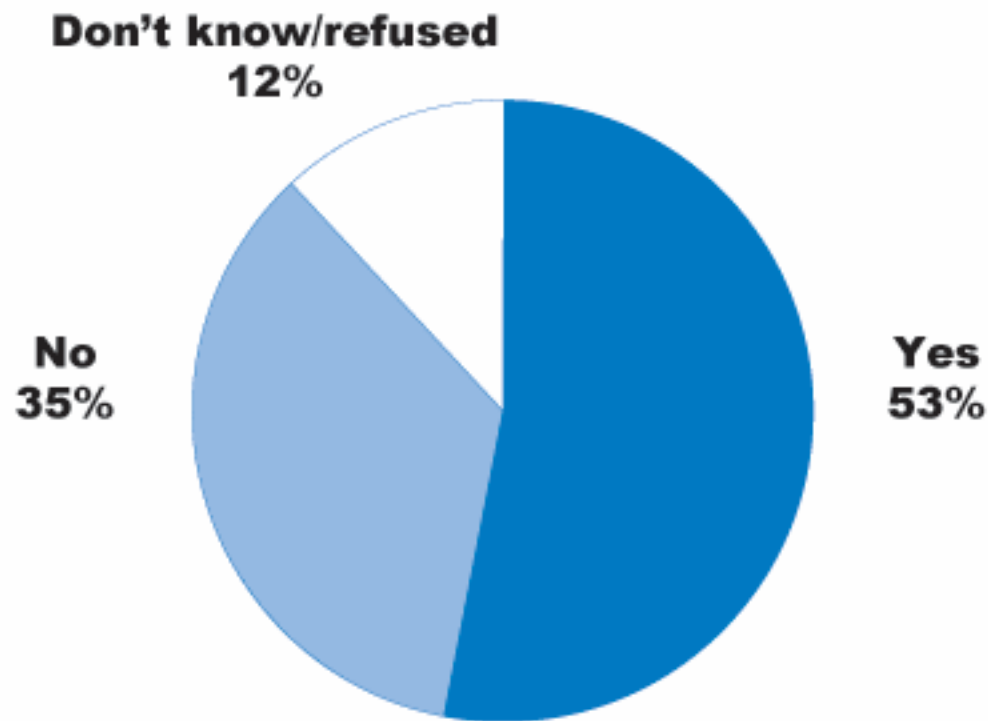
### **Collect Credits and Apply to Employees' Share of Premium**



Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.

**Chart 3**

**Employers' Support for Legislation  
Providing Federal Premium Assistance  
to Pay 60%–75% of COBRA**

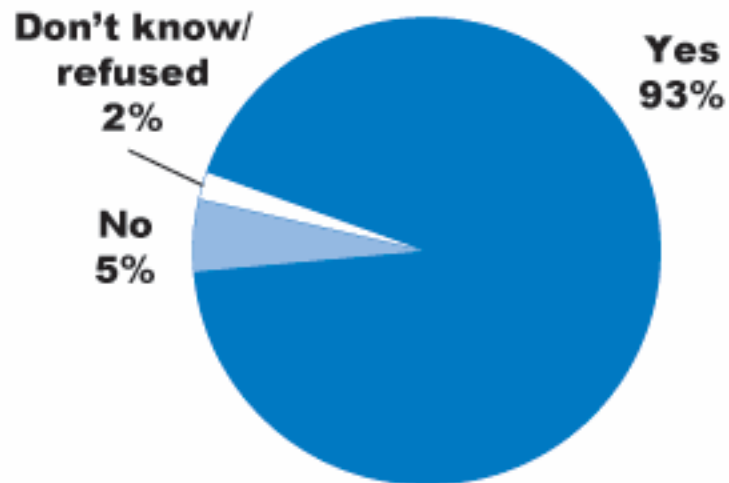


Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.

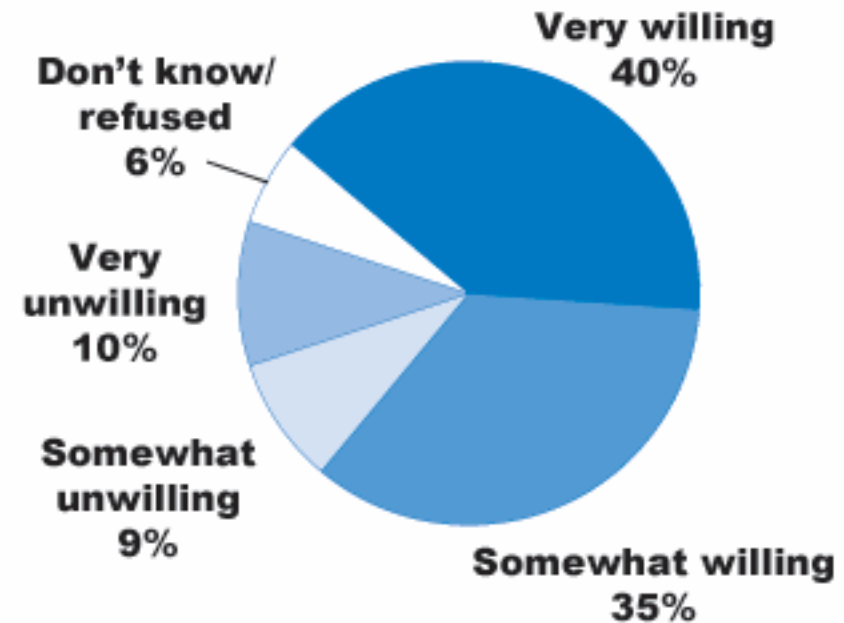
**Chart 4**

## **Employers and Medicaid**

**Employers Who Would Provide Information to Employees About How to Apply for Medicaid/CHIP**



**Employers' Willingness to Make Payroll Deductions for Premium Contributions to Medicaid/CHIP**

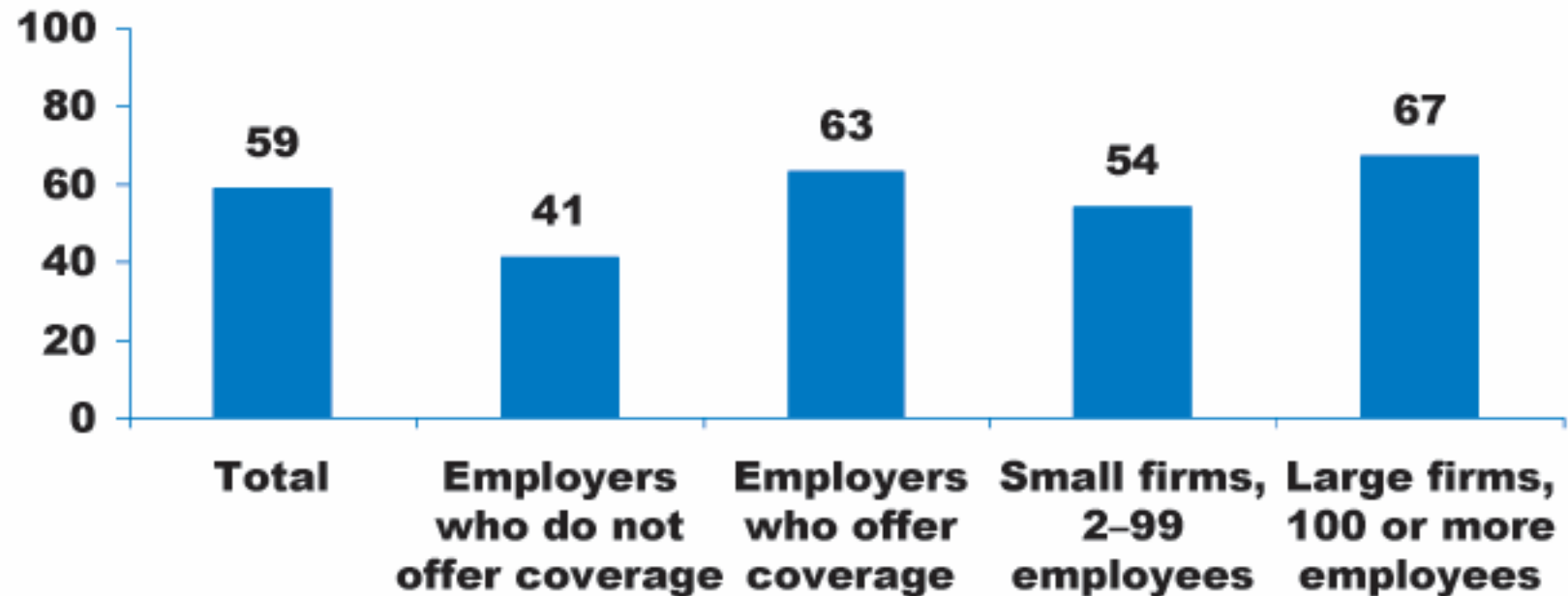


Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.

**Chart 5**

**Percent of Employers Who Think It Is  
“Very Important” that Employers Provide Health  
Coverage to Their Employees or Contribute to the Cost**

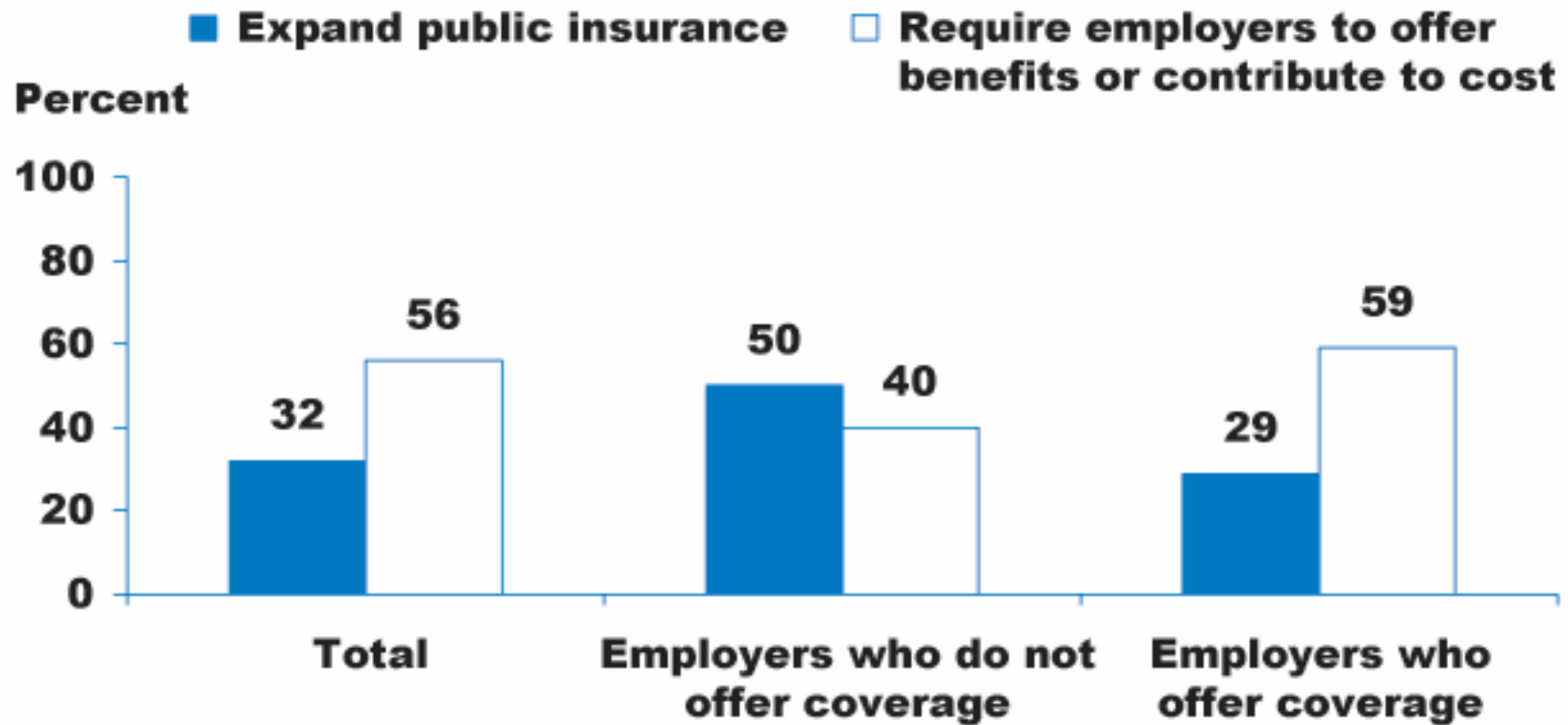
**Percent**



Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.

Chart 6

## Employer Preferences Between Policy Options to Cover Uninsured Workers

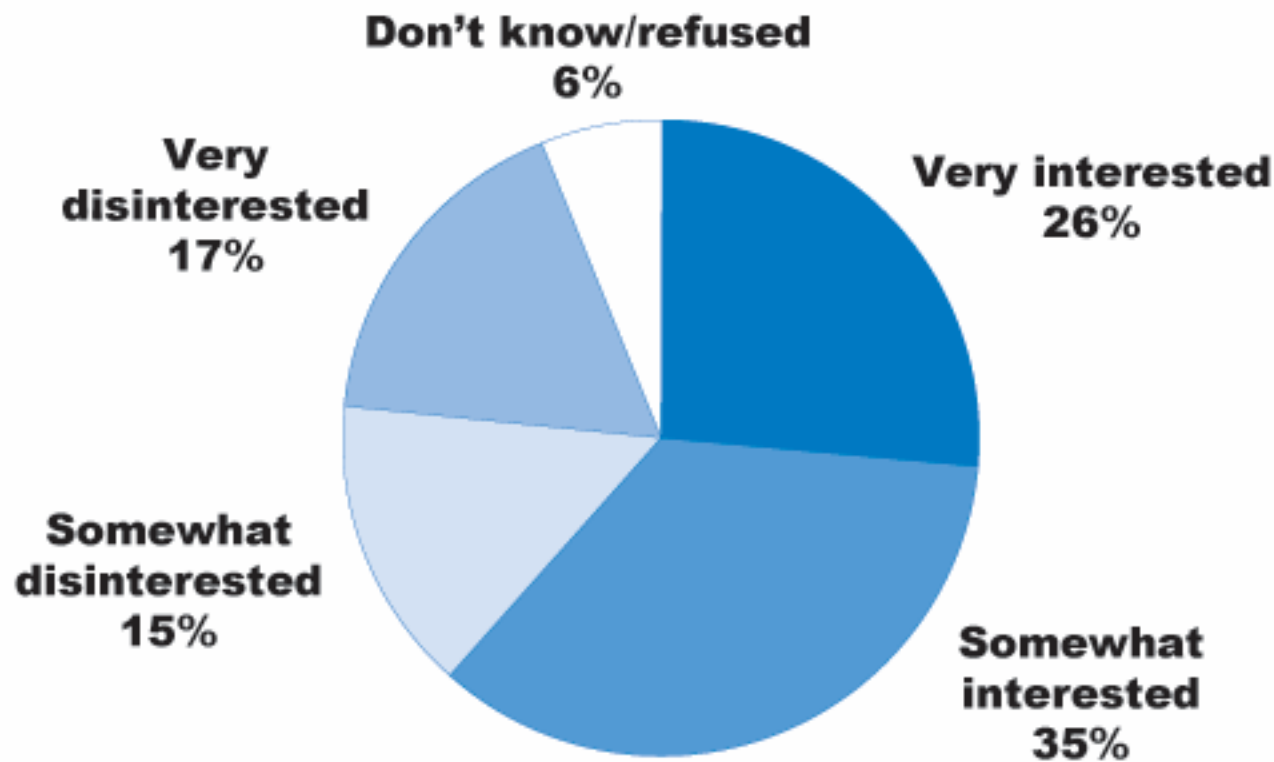


Note: "Don't Know" and "Refused to Answer" not shown.

Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.

**Chart 7**

**Employers' Interest in Insuring Workers  
Through a Plan that Covers State or Federal Employees  
with Employers Paying Part of the Cost**

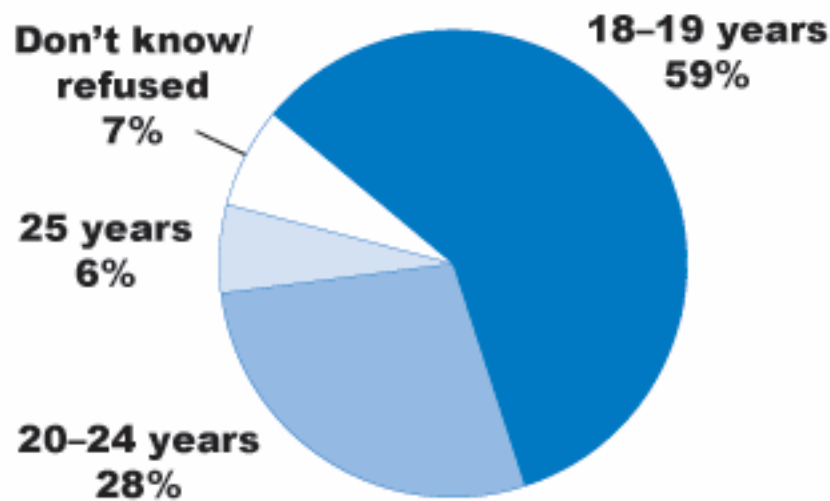


Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.

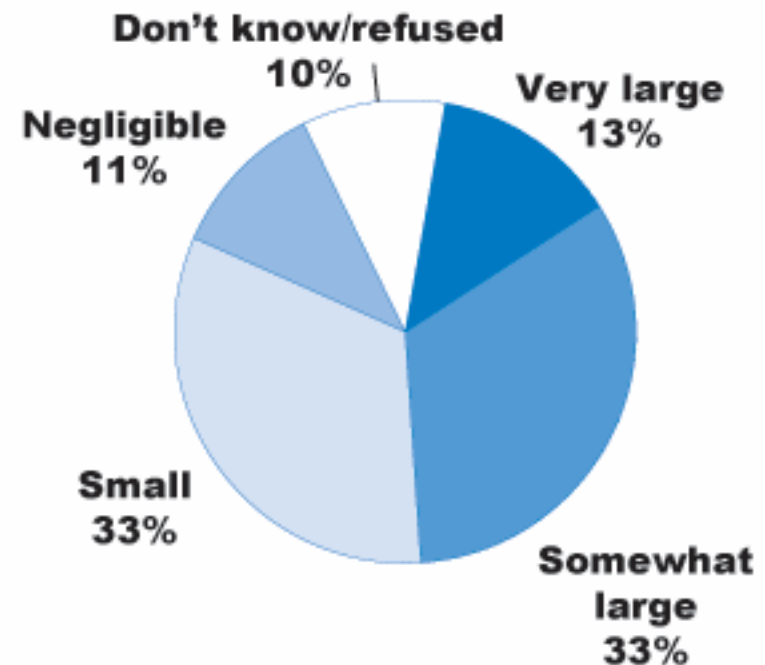
**Chart 8**

## **Age Limits for Dependent Non-Student Coverage and Employer Perceptions of the Impact of Increasing Eligibility**

**Age Limit for Dependent, Non-Student Coverage**



**Employers' Perception of Size of Impact on Premium Costs from Increasing Dependent Coverage Age Up to 23**



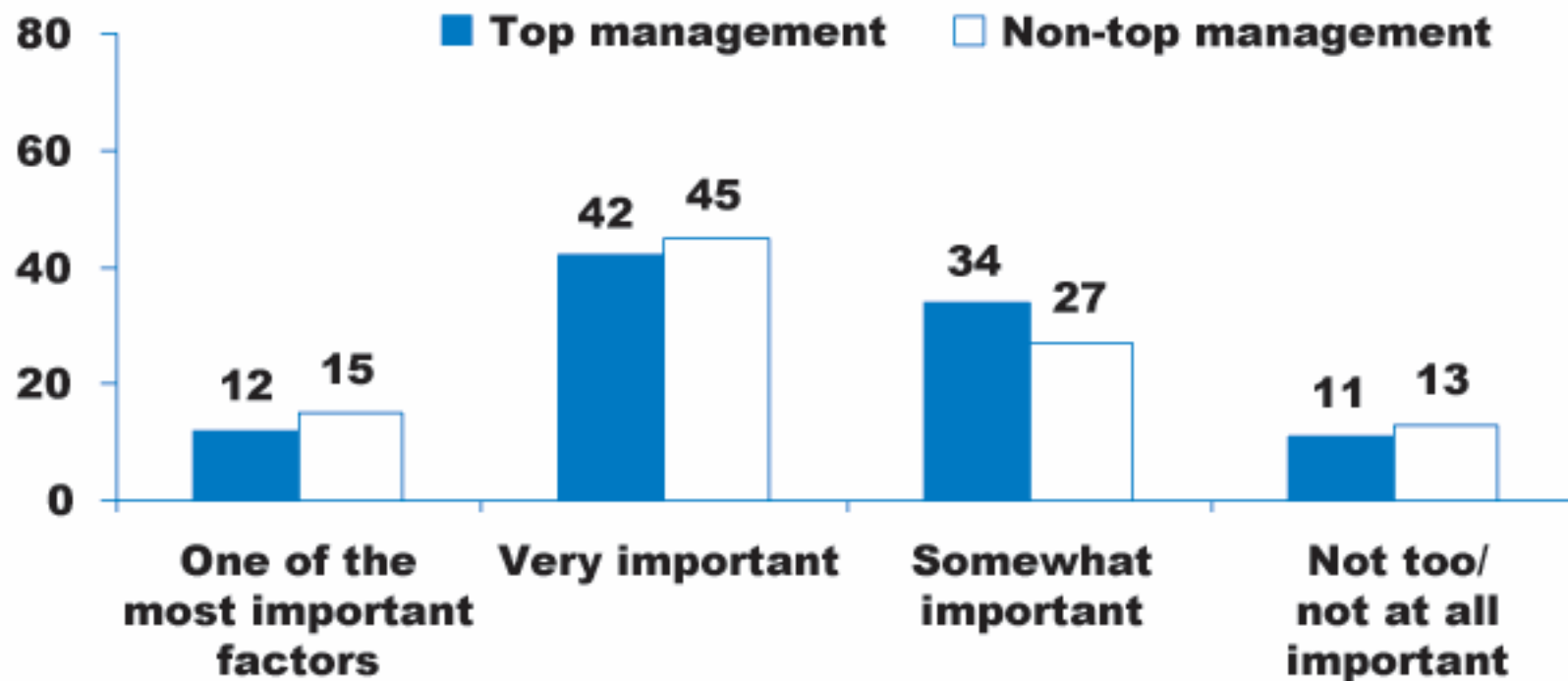
Note: Among employers offering health benefits.

Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.

**Chart 9**

## **Employer Views of the Importance of Health Benefits in Employee Recruitment**

**Percent of firms offering coverage**

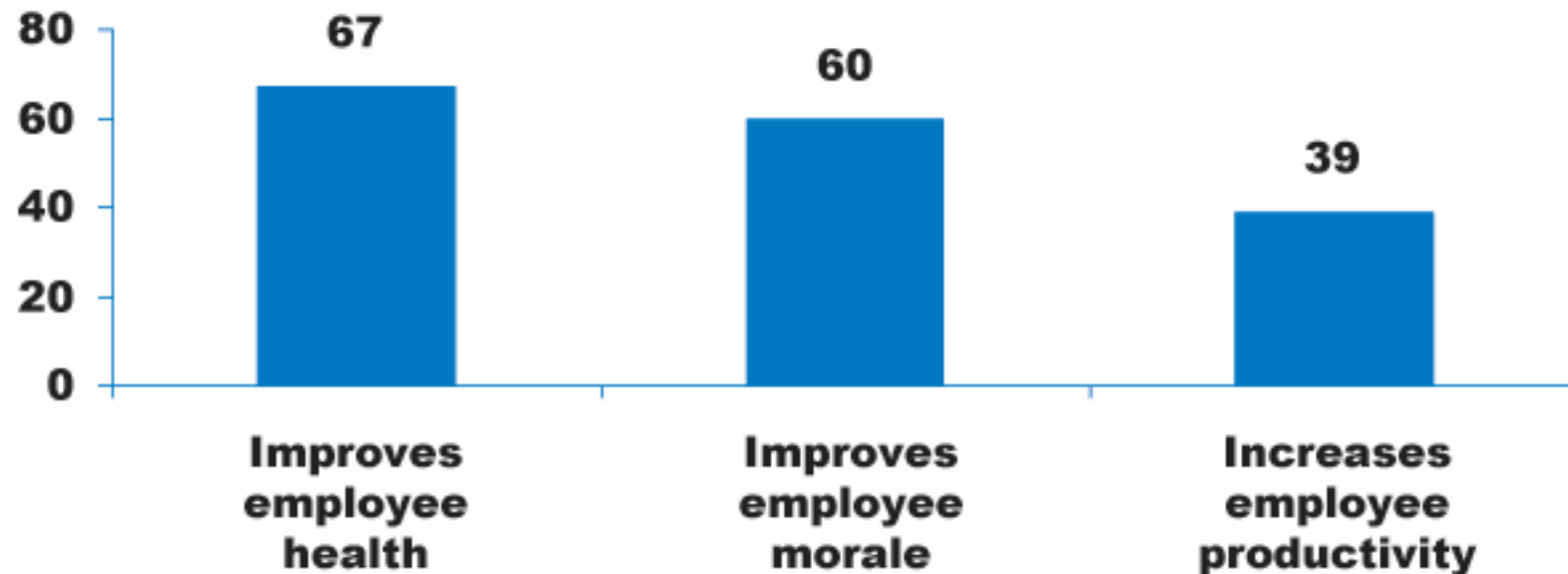


Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.

**Chart 10**

**Percent of Employers Who Believe that Health Benefits Contribute to Employee Well-Being and Productivity\***

**Percent of firms offering coverage**



\* Employers who say health benefits contribute a great deal or quite a bit.

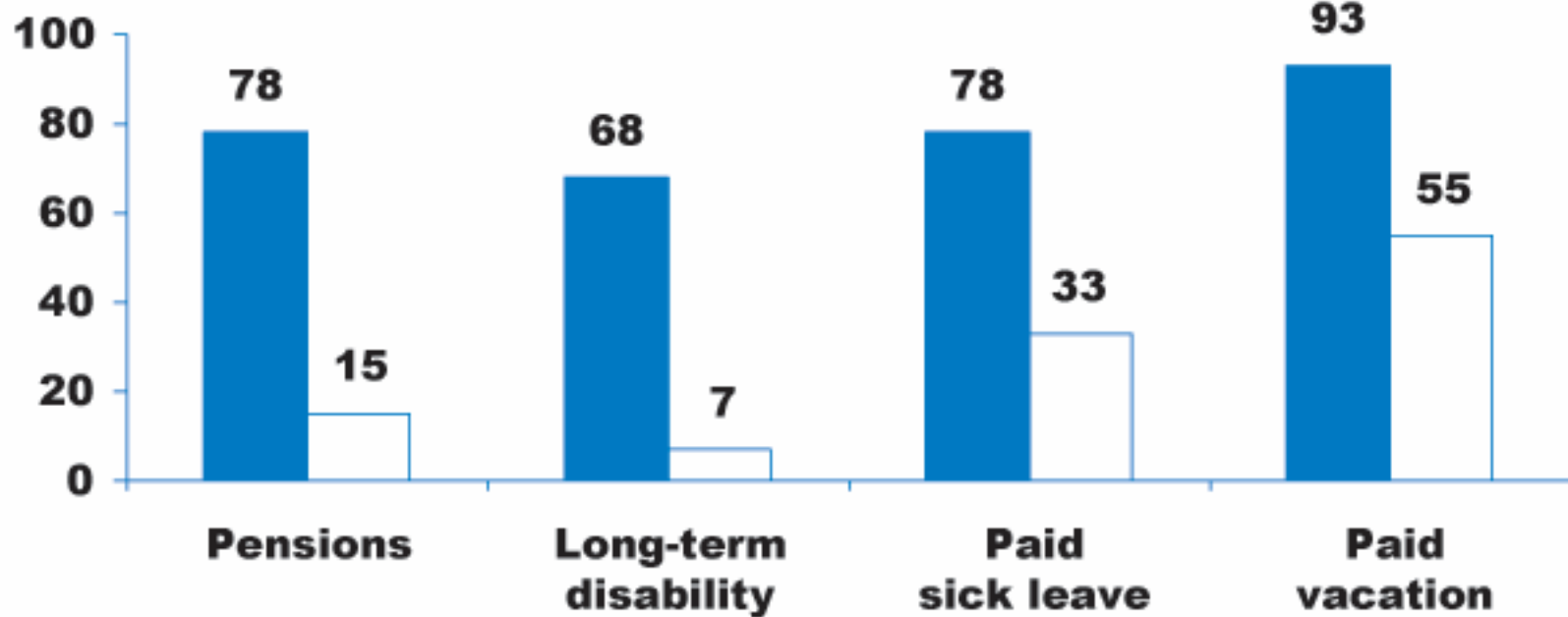
Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.

**Chart 11**

## **Employers Who Offer Employees Health Insurance Are More Likely to Offer Other Benefits**

■ **Offers health insurance**    □ **Does not offer health insurance**

**Percent**



Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.