



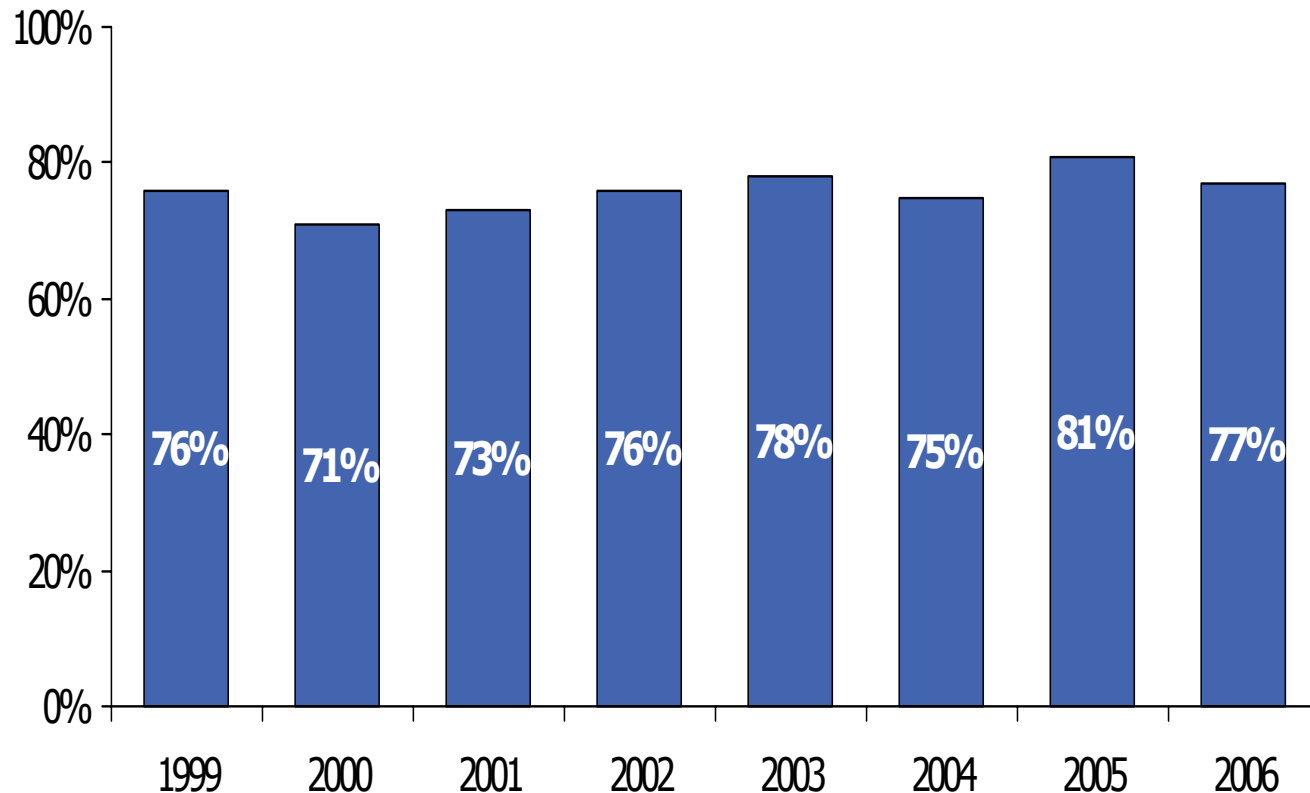
Survey of Retiree Health Benefits, 2007: A Chartbook

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National Opinion Research Center

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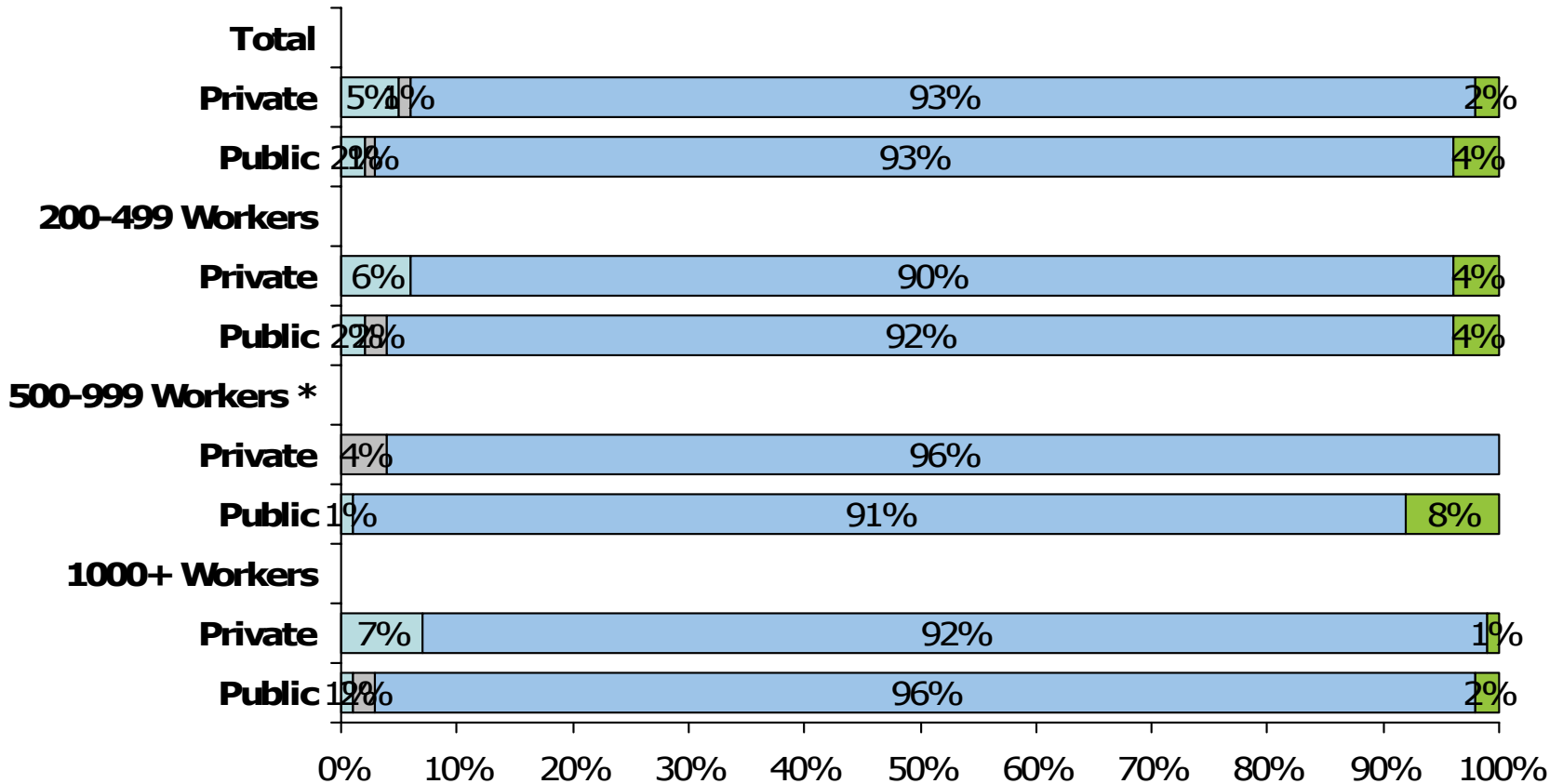
Among Firms Offering Retiree Health Benefits, the Percentage of Large Firms (200+ workers) Offering Retiree Health Benefits to Medicare-Age Retirees, 1999–2006



**The Medicare Modernization Act of 2003:
The Part D Prescription Drug Benefit**

How Firms Offering Retiree Health Benefits with Prescription Drug Coverage to Medicare-Age Retirees Responded to the Medicare Modernization Act, 2007

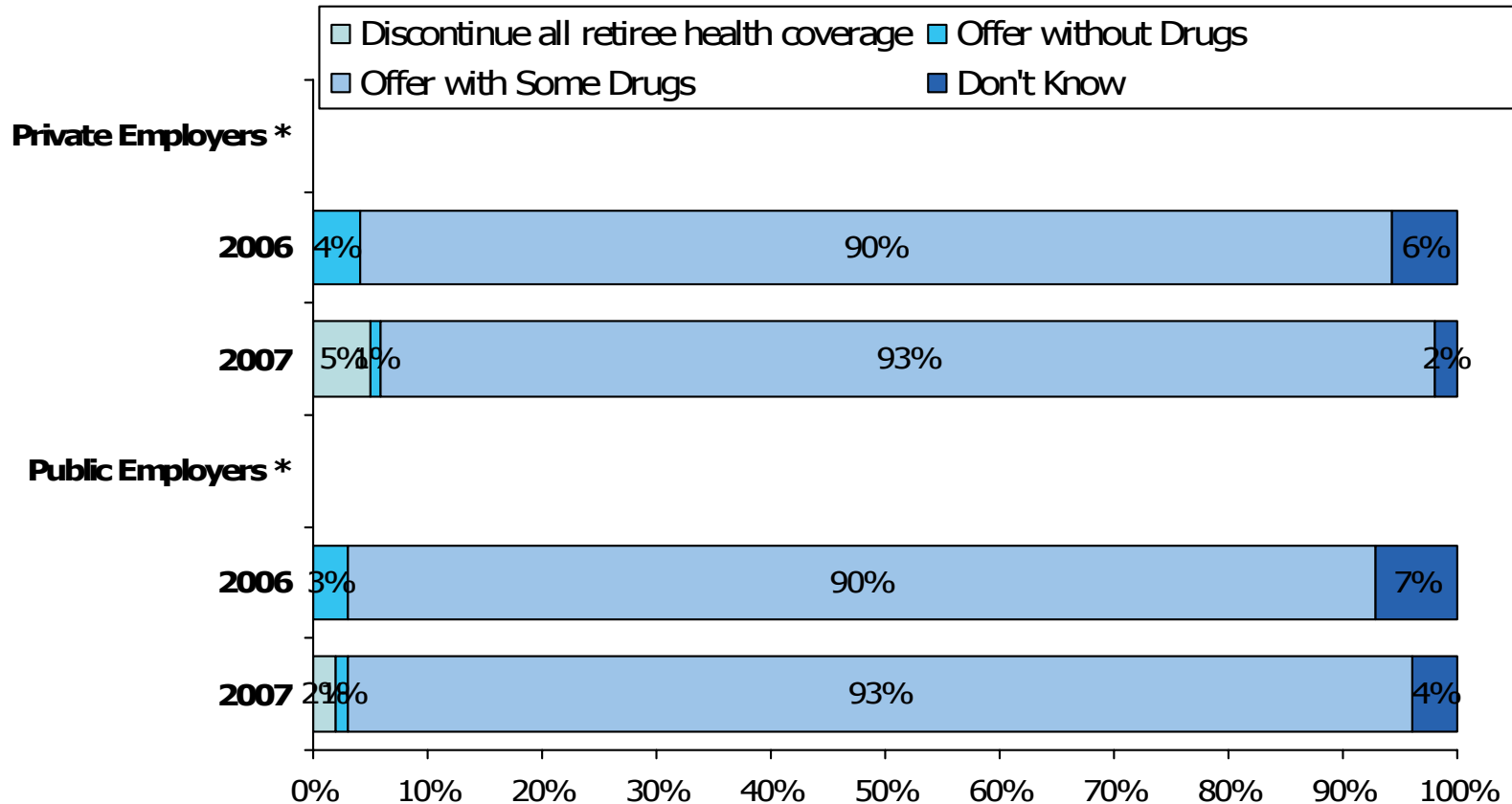
■ Discontinue all retiree health coverage
 ■ Offer without Drugs
 ■ Offer with Some Drugs
 ■ Don't Know



* Distribution is significantly different between Public and Private Firms by firm size.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

How Firms Offering Retiree Health Benefits with Prescription Drug Coverage to Medicare-Age Retirees Responded to the Medicare Modernization Act, 2007 vs. 2006



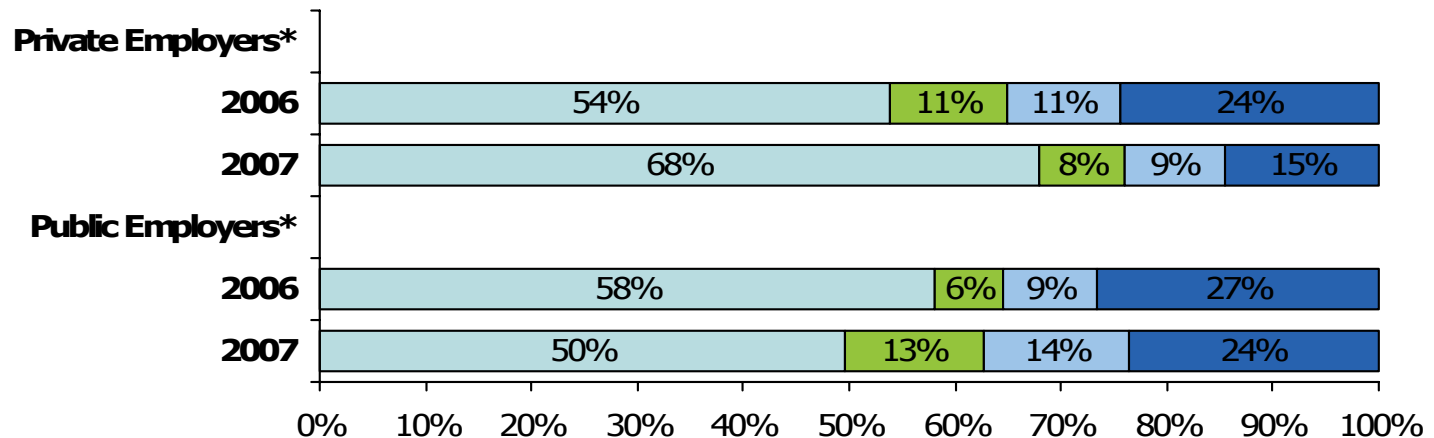
* Distribution is significantly different between 2006 and 2007.

Note: No private firms of 1000+ workers were surveyed in 2006.

Sources: CMWF/NORC Survey of Retiree Health Benefits: 2007; CMWF/HSC Survey of Retiree Health Benefits: 2006.

Among Firms Offering Retiree Health Benefits to Medicare-Age Retirees with Some Drug Coverage, Structure of Prescription Drug Benefit, 2007 vs. 2006

- Offer drug benefit that is at least equal in value to Part D benefit and accept subsidy
- Offer supplement to Part D coverage
- Establish own Medicare prescription drug plan
- Don't know

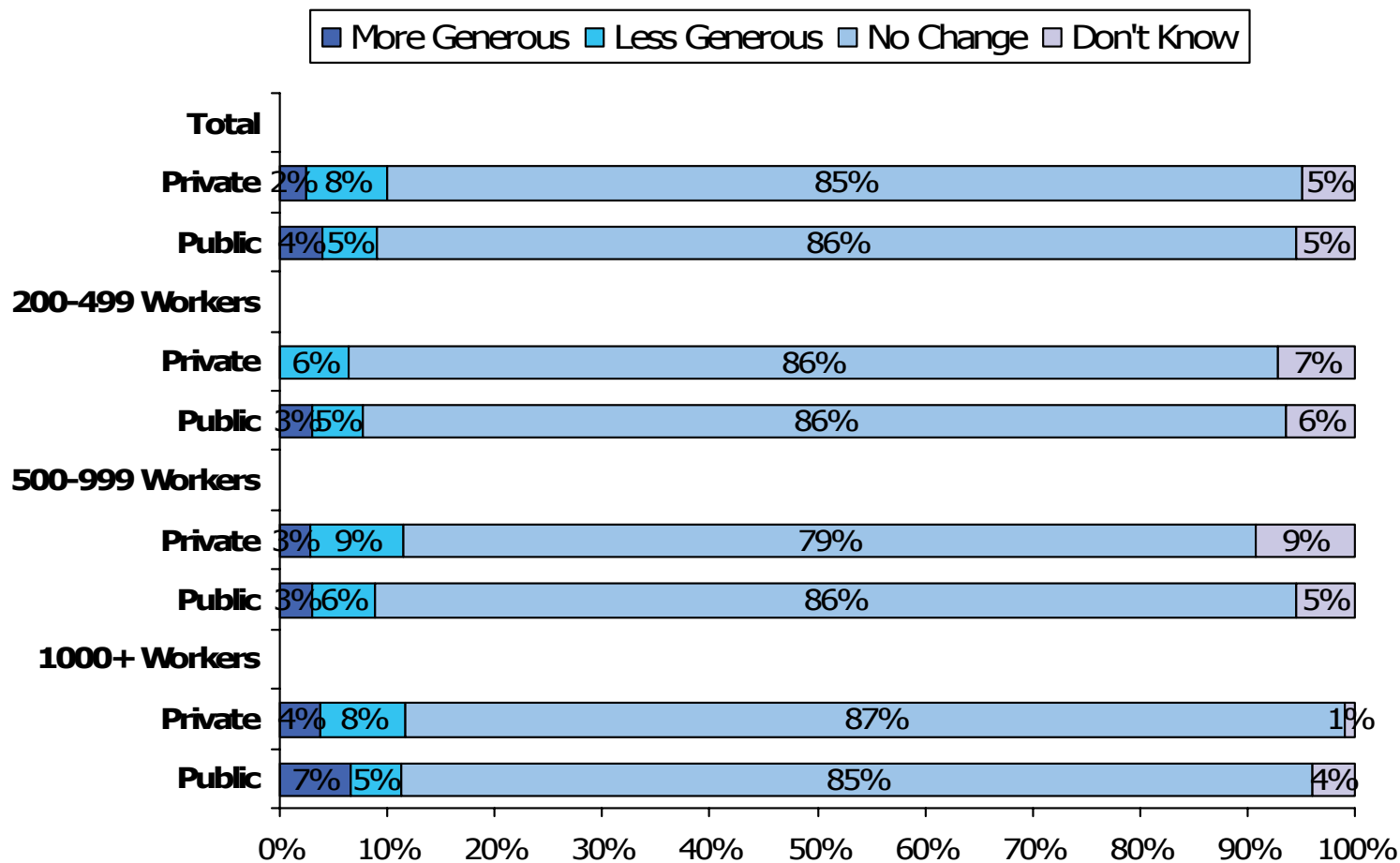


* Distribution is significantly different between 2006 and 2007.

Note: No private firms of 1000+ workers were surveyed in 2006.

Sources: CMWF/NORC Survey of Retiree Health Benefits: 2007; CMWF/HSC Survey of Retiree Health Benefits: 2006.

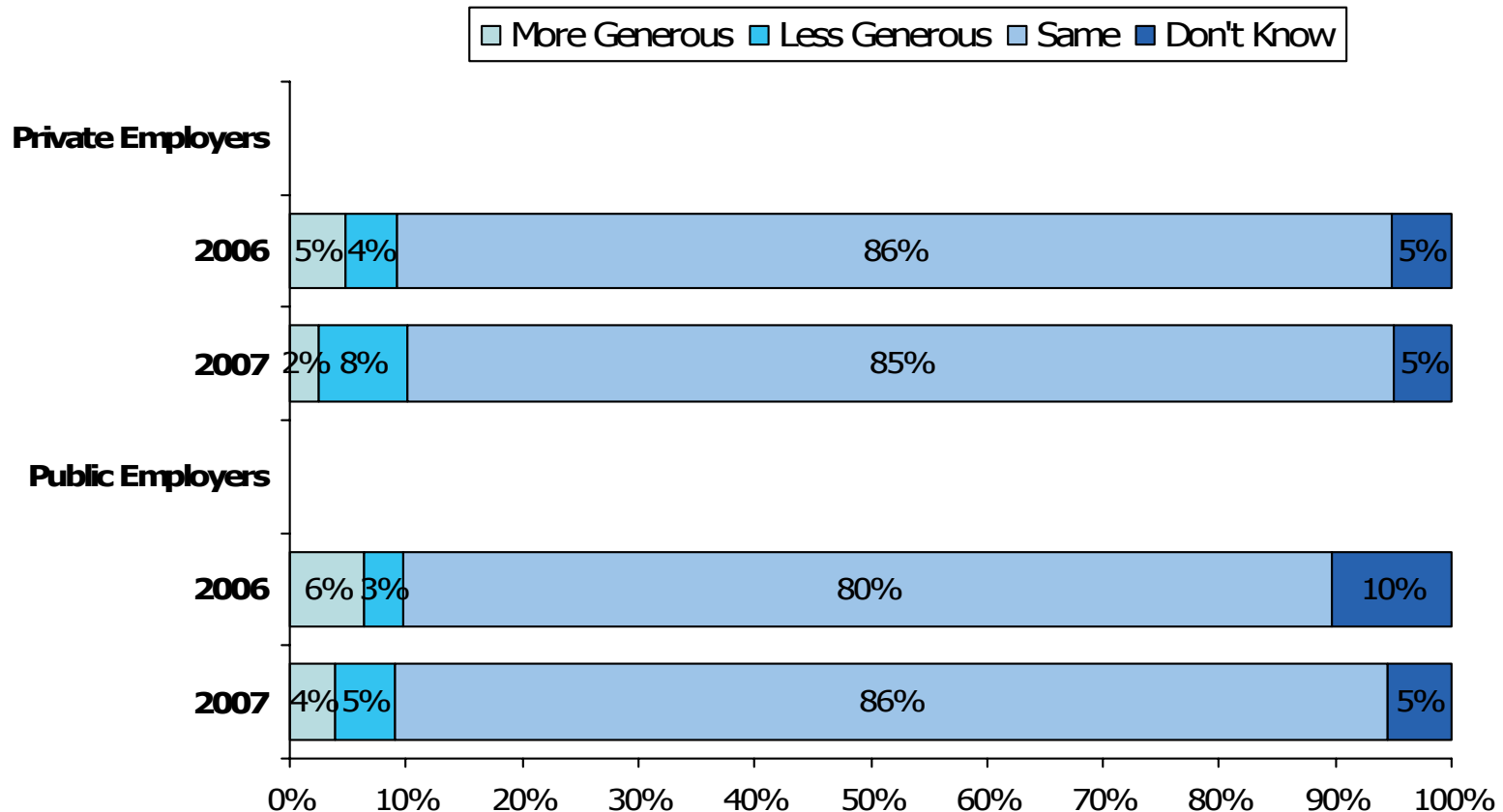
Among Firms Offering Retiree Health Benefits with Prescription Drug Coverage to Medicare-Age Retirees in 2007, Is Drug Coverage More or Less Generous than in 2006*



* Tests found no significant distributions between Public and Private Firms by Firm Size.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

Among Firms Offering Retiree Health Benefits with Prescription Drug Coverage to Medicare-Age Retirees, Will Drug Coverage Be More or Less Generous Than One Year Ago*

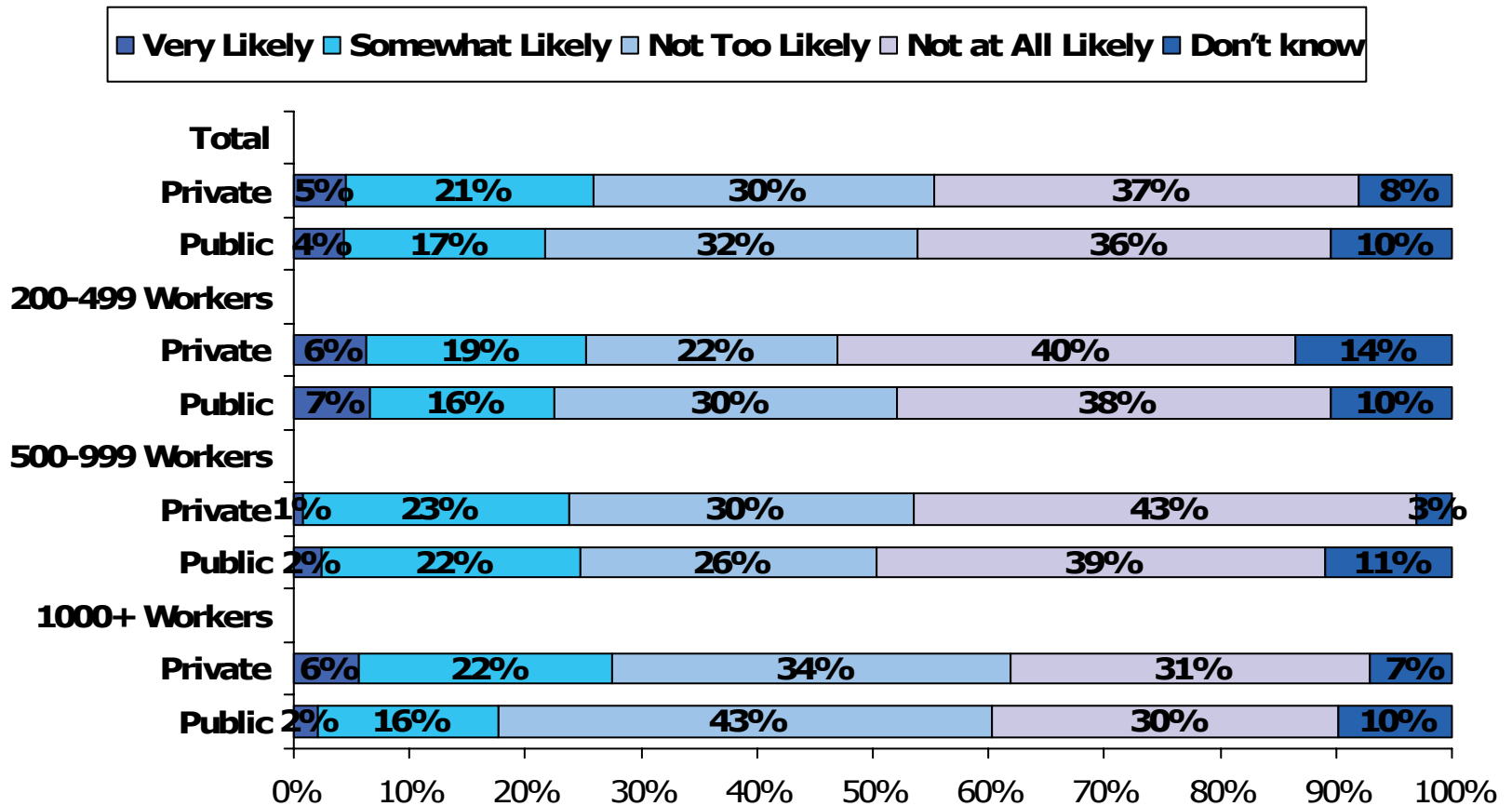


* Tests found no significantly different distributions between 2006 and 2007.

Note: No private firms of 1000+ workers were surveyed in 2006.

Sources: CMWF/NORC Survey of Retiree Health Benefits: 2007; CMWF/HSC Survey of Retiree Health Benefits: 2006.

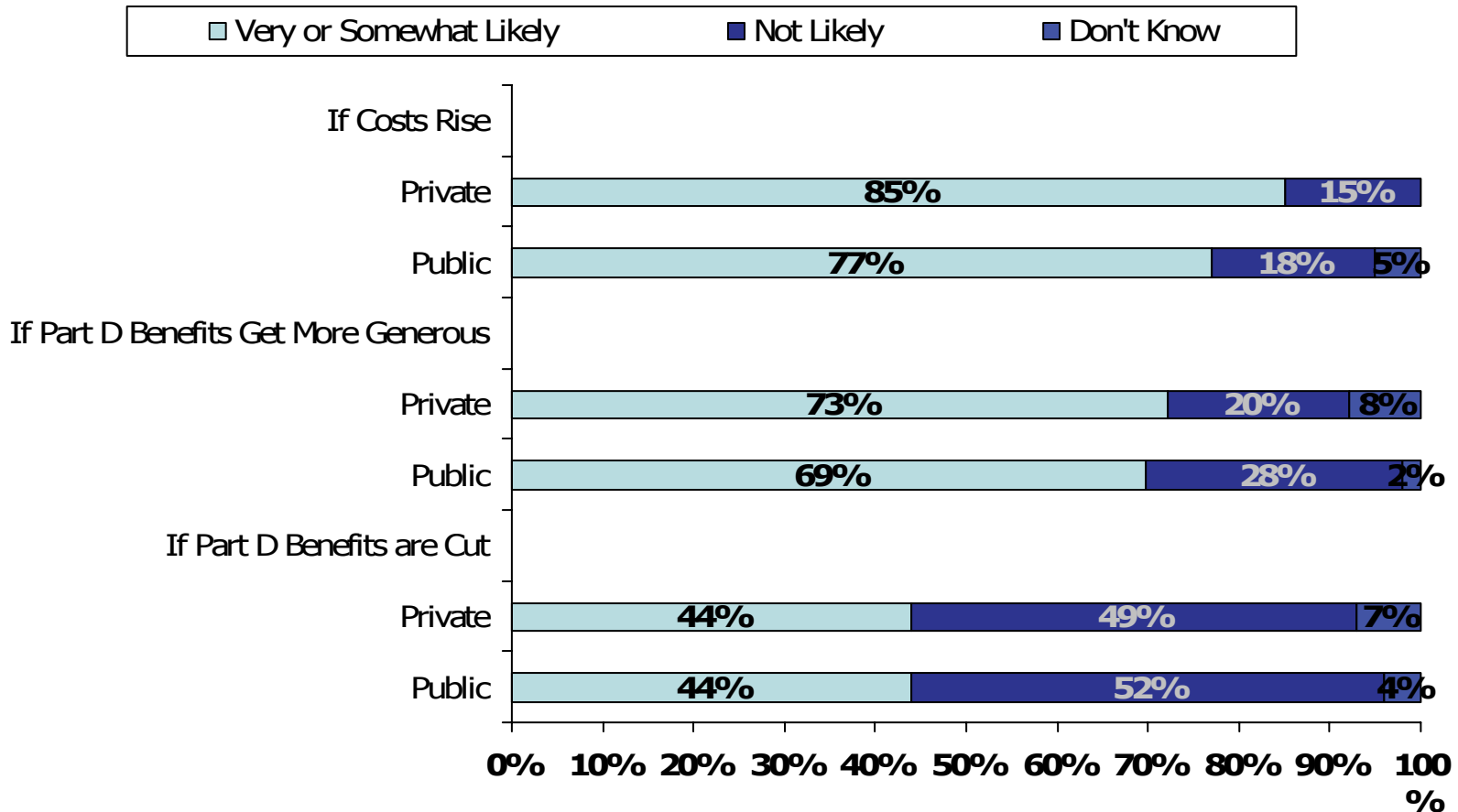
Among Firms Offering Retiree Health Benefits with Prescription Drug Coverage to Medicare-Age Retirees, How Likely Is Firm to Change Its Response to Medicare Part D Benefit in Next Two Years*



* Tests found no significant distributions between Public and Private Firms by firm size.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

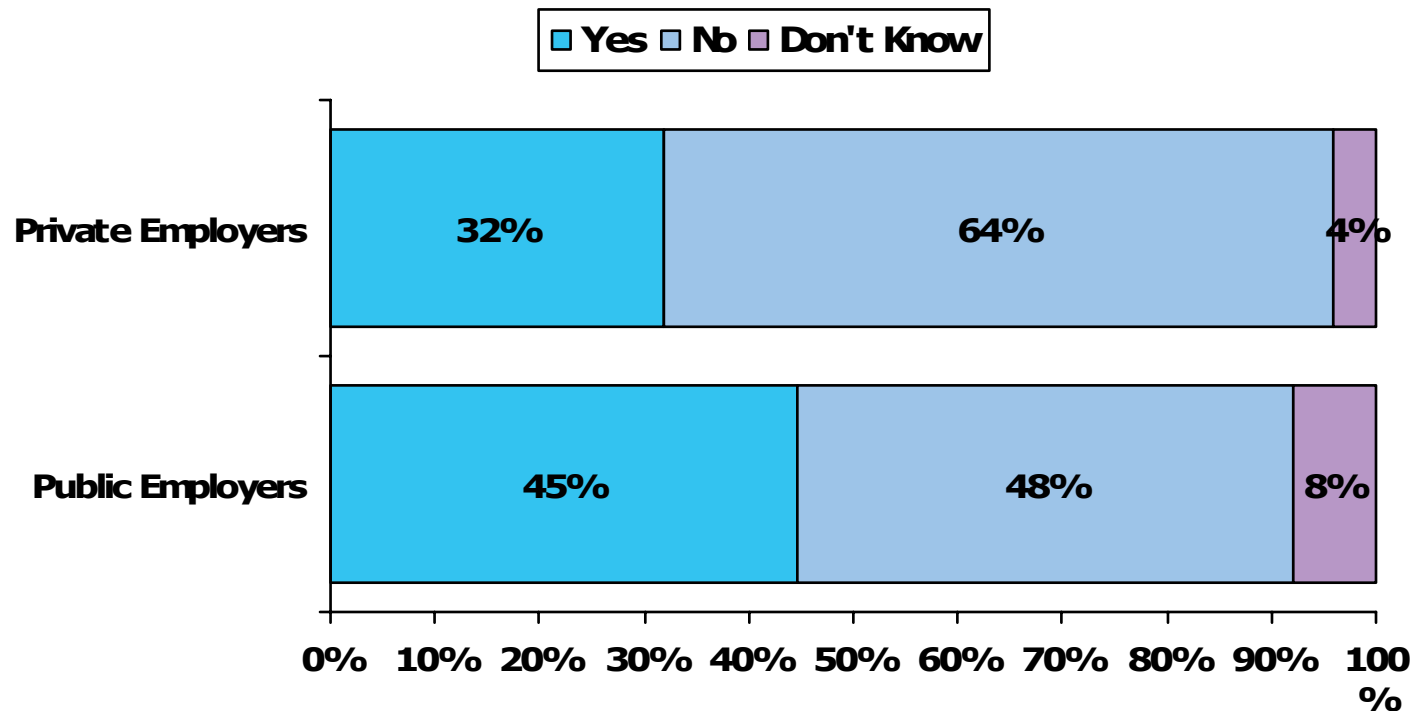
Likelihood of Employers' Changing Response to Medicare Part D Prescription Drug Benefit If Various Changes Occur, 2007*



* Tests found no significant distributions between Public and Private Firms by response.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

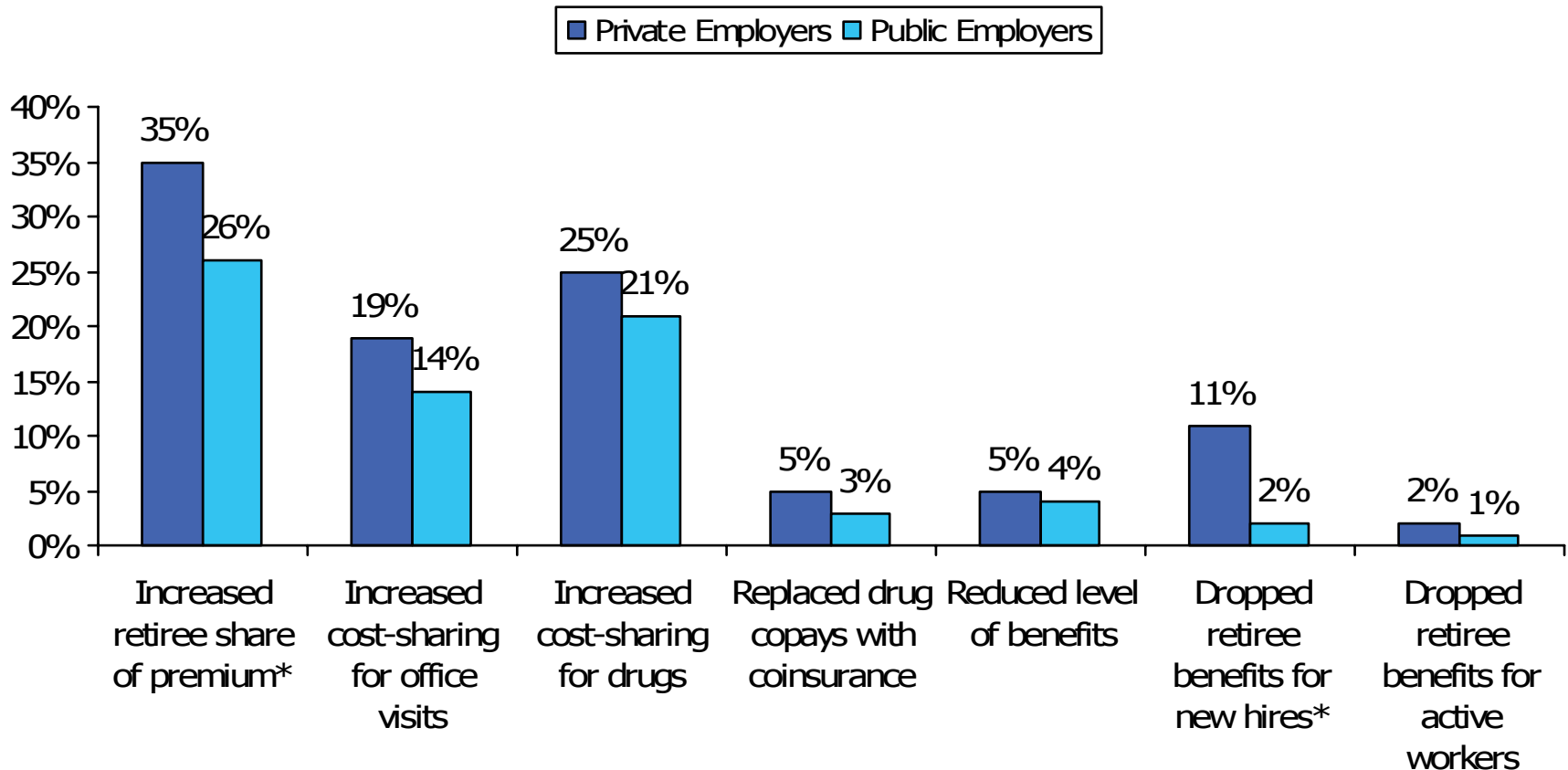
Among Employers Offering a Drug Benefits to Medicare-Age Retirees That Is Expected to Be the Primary Drug Coverage, Percentage of Employers That Would Allow Retirees to Enroll or Re-Enroll in Employer's Plan at a Future Date If Retiree Signs up for a Medicare Part D plan, 2007*



* Distribution is significantly different between Public and Private Firms.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

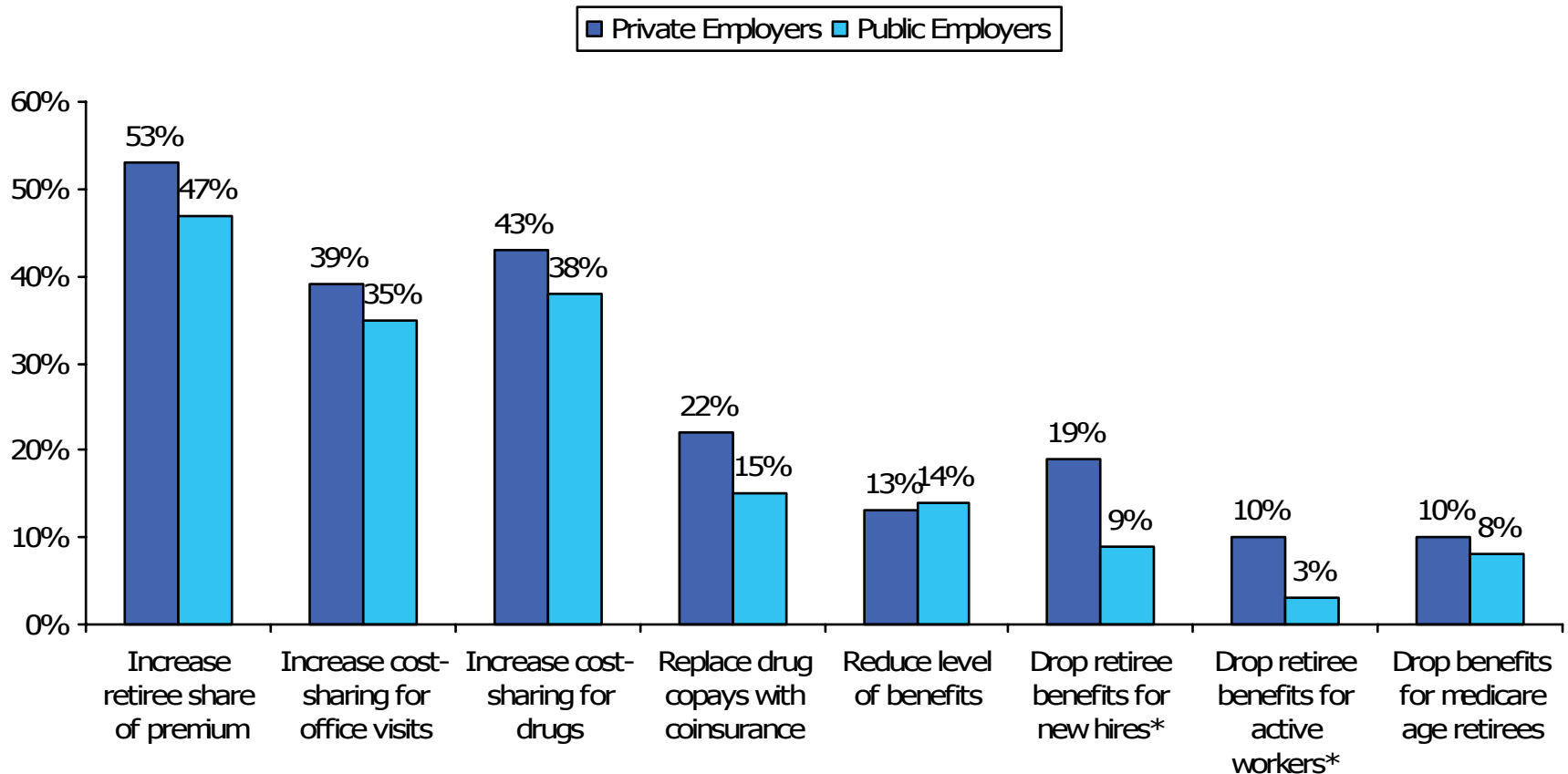
Percentage of Employers That Made Various Changes to Retiree Health Benefits in the Past Two Years



* Estimates are significantly different between Public and Private Firms.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

Percentage of Employers Planning on Making Various Changes[^] to Retiree Health Benefit in the Next Two Years



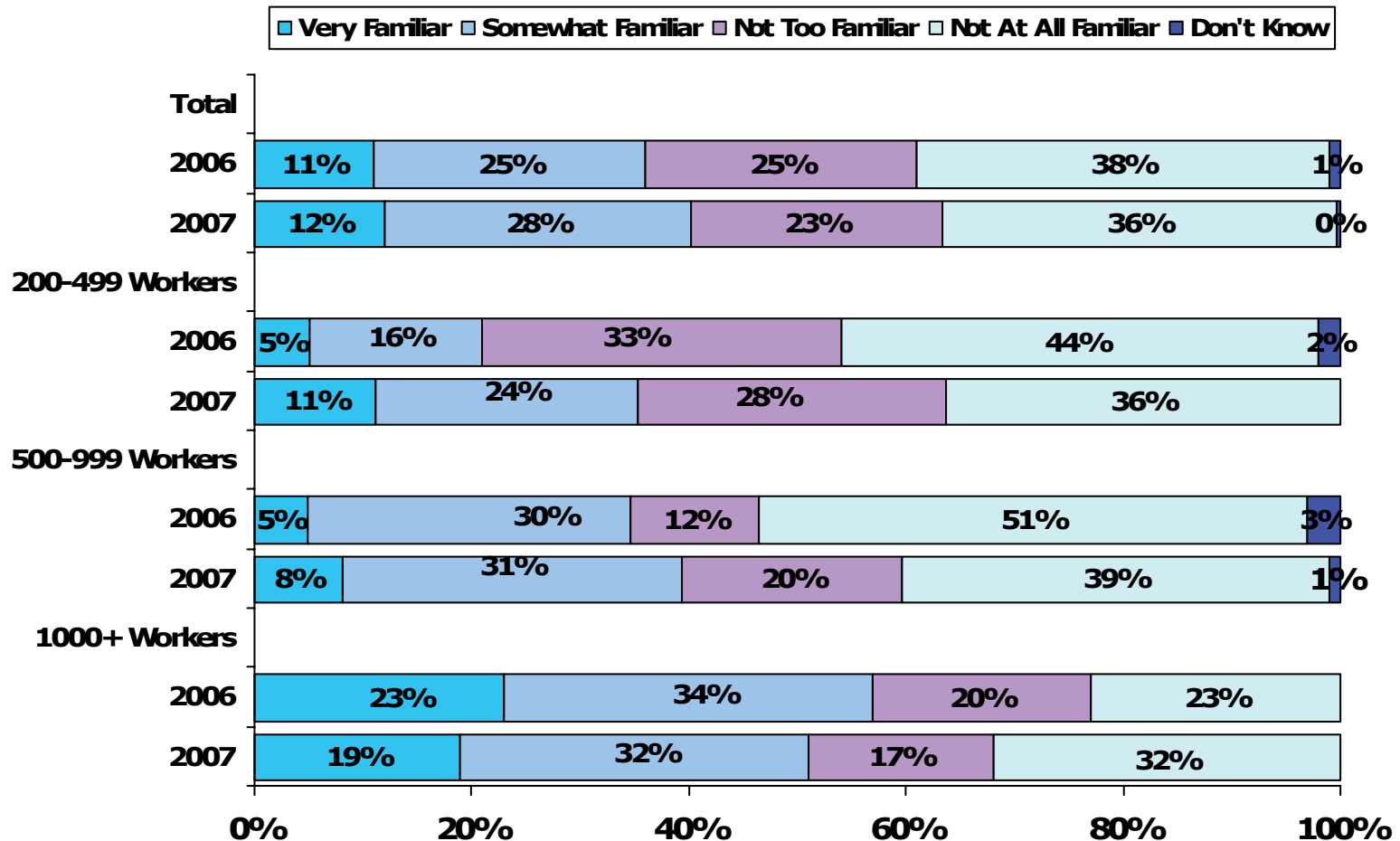
[^] Sum of very or somewhat likely.

* Estimates are significantly different between Public and Private Firms.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

**Governmental Accounting Standards Board
Regulations (GASB)**

Percentage of Public Employers Familiar with GASB Regulations, 2007 vs. 2006*

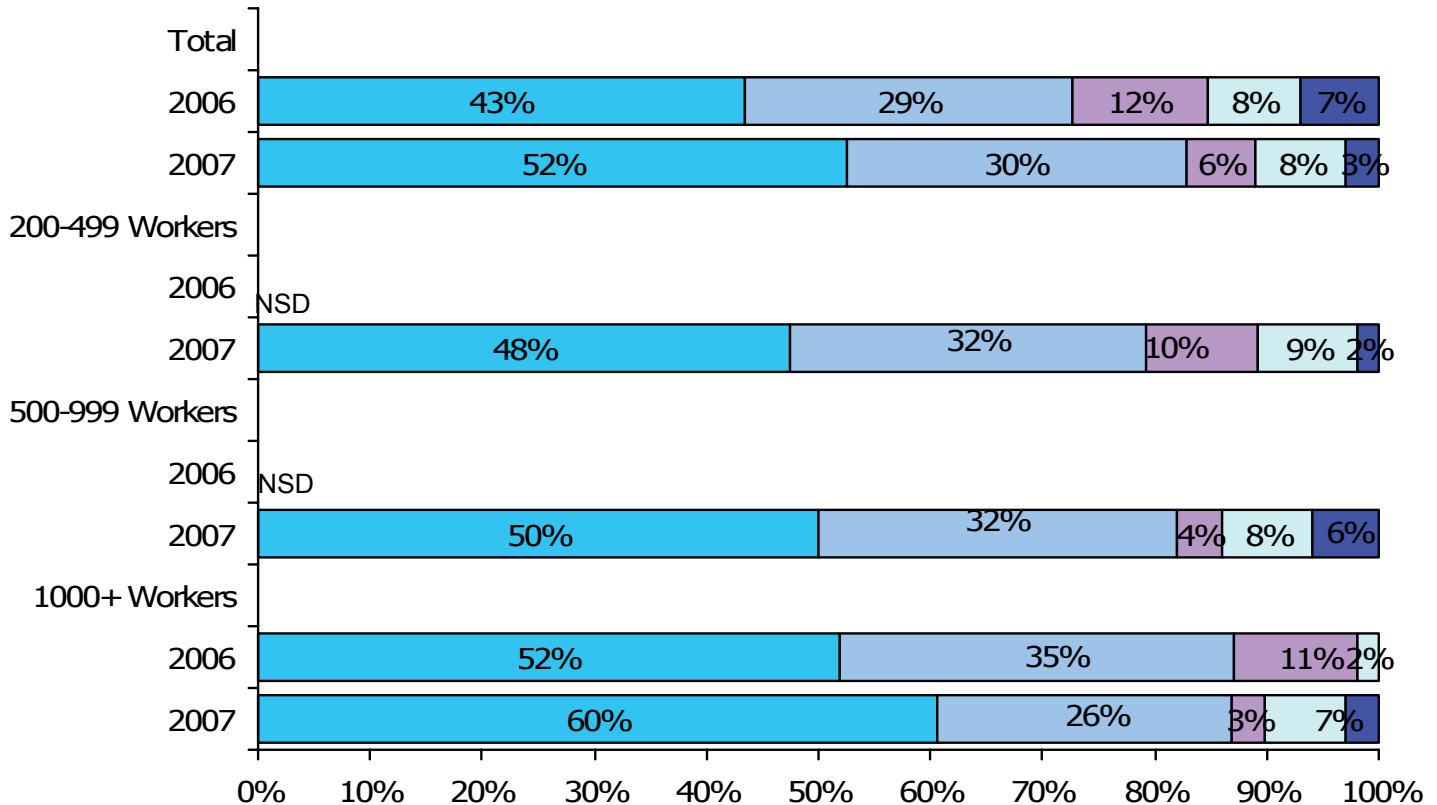


* Tests found no significantly different distributions between 2006 and 2007.

Sources: CMWF/NORC Survey of Retiree Health Benefits: 2007; CMWF/HSC Survey of Retiree Health Benefits: 2006.

Among Public Employers Familiar with GASB, Percentage Concerned About Financial Impact of Complying with GASB Regulations, 2007 vs. 2006*

■ Very Concerned
 ■ Somewhat Concerned
 ■ Not Too Concerned
 ■ Not At All Concerned
 ■ Don't Know

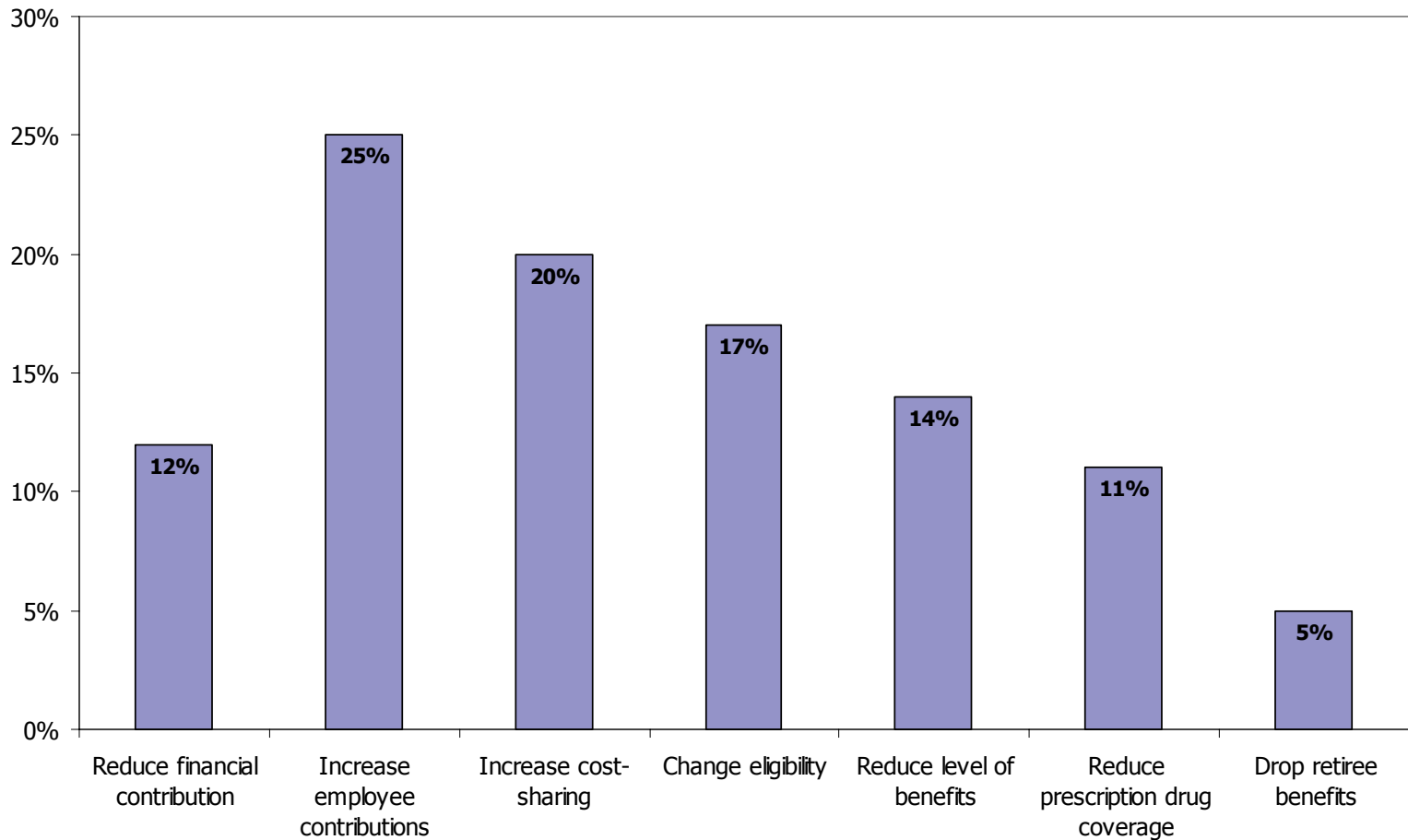


* Tests found no significantly different distributions between 2006 and 2007.

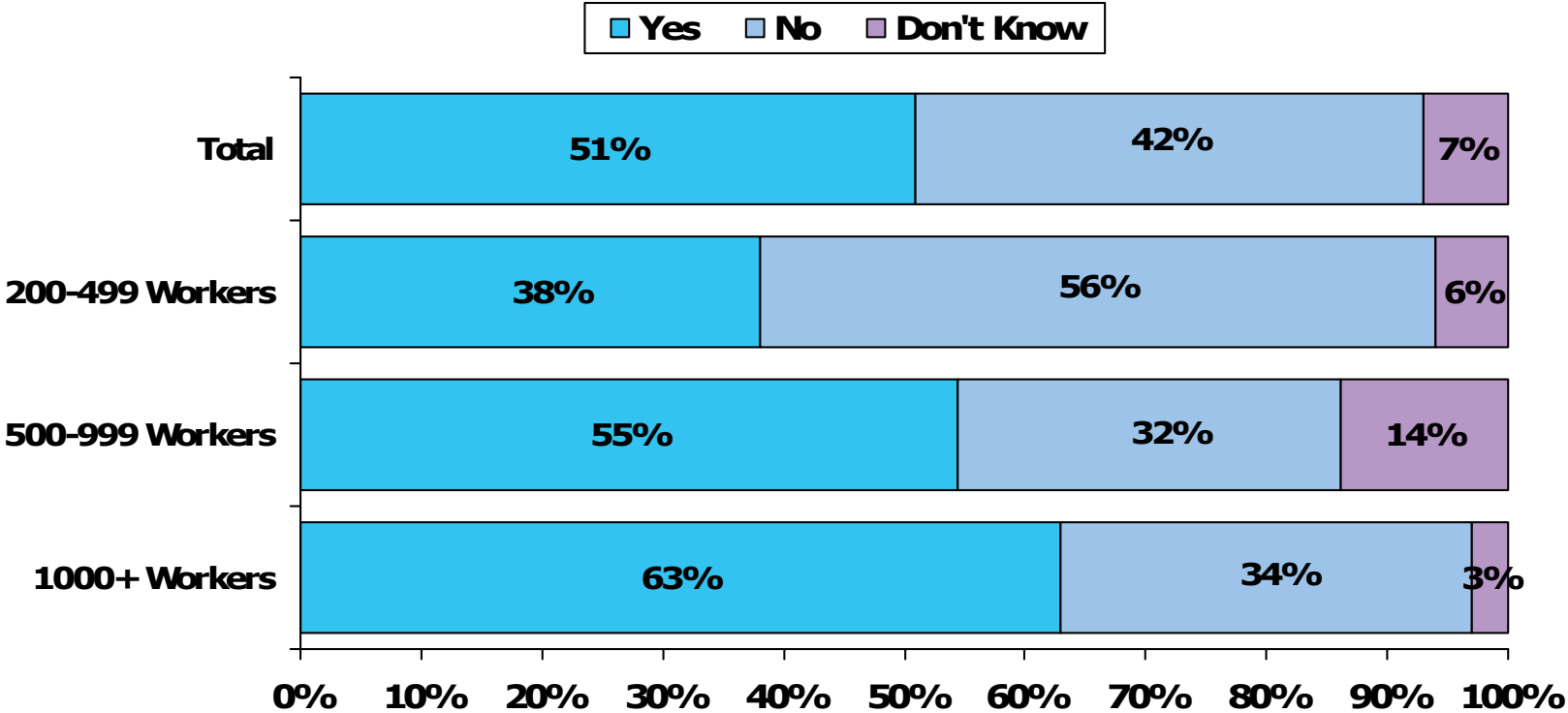
Note: NSD = Not Sufficient Data.

Sources: CMWF/NORC Survey of Retiree Health Benefits: 2007; CMWF/HSC Survey of Retiree Health Benefits: 2006.

Among Public Employers Familiar with GASB, Have or Will These Employers Make Various Changes to Retiree Health Benefits, 2007



Among Public Employers Familiar with GASB, Percentage of Public Employers That Have Calculated the Additional Cost of Retiree Health Coverage as a Result of GASB, 2007

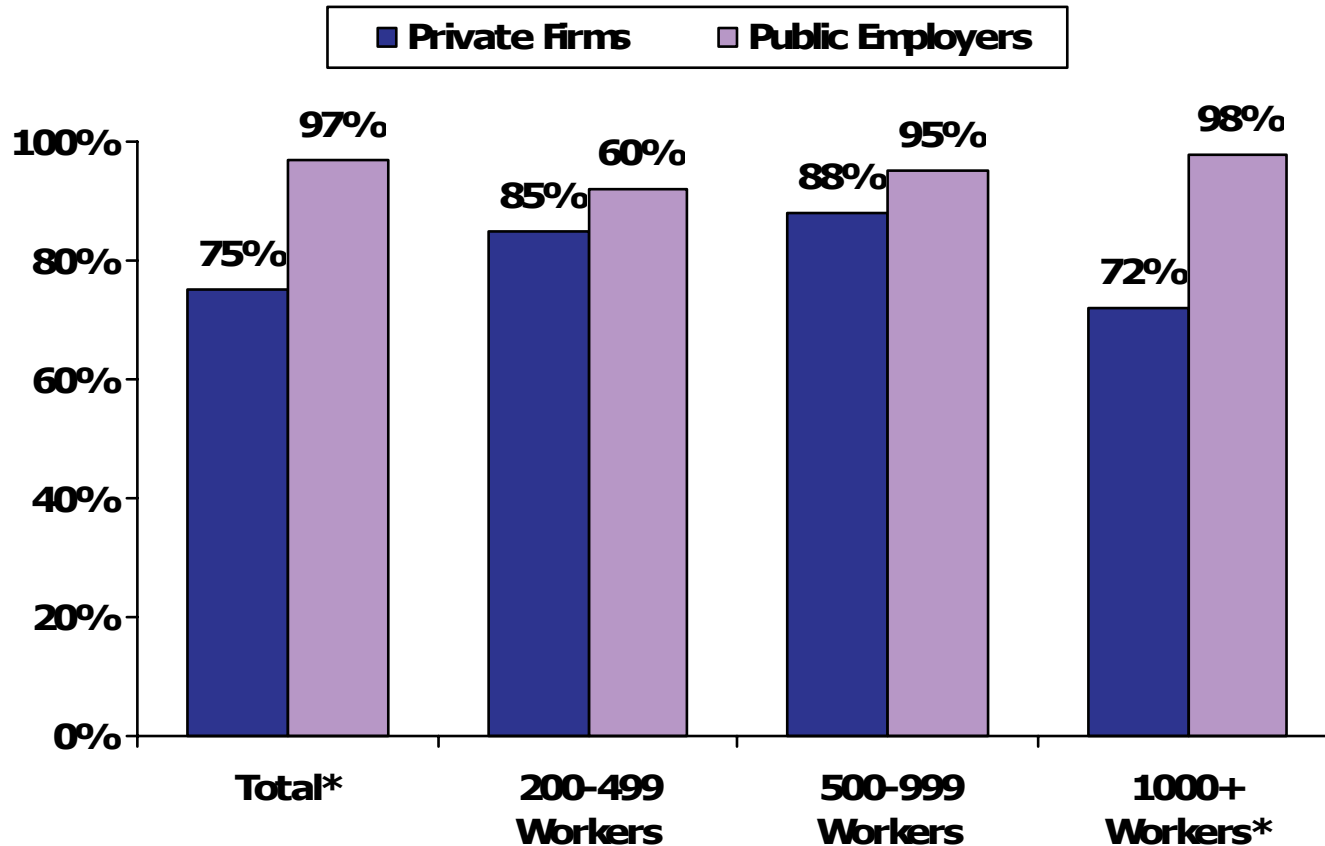


* Tests found no significantly different distributions between Size Group and Total Firms.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

**Retiree Health Benefits for Medicare-Age
Retirees, 2007**

Among Firms Offering Retiree Health Benefits to Medicare-Age Retirees,
Percentage of Active Workers That Will Be Eligible for Retiree Health
Benefits After They Retire and Become Eligible for Medicare, 2007



* Estimates are significantly different between Public and Private Firms.

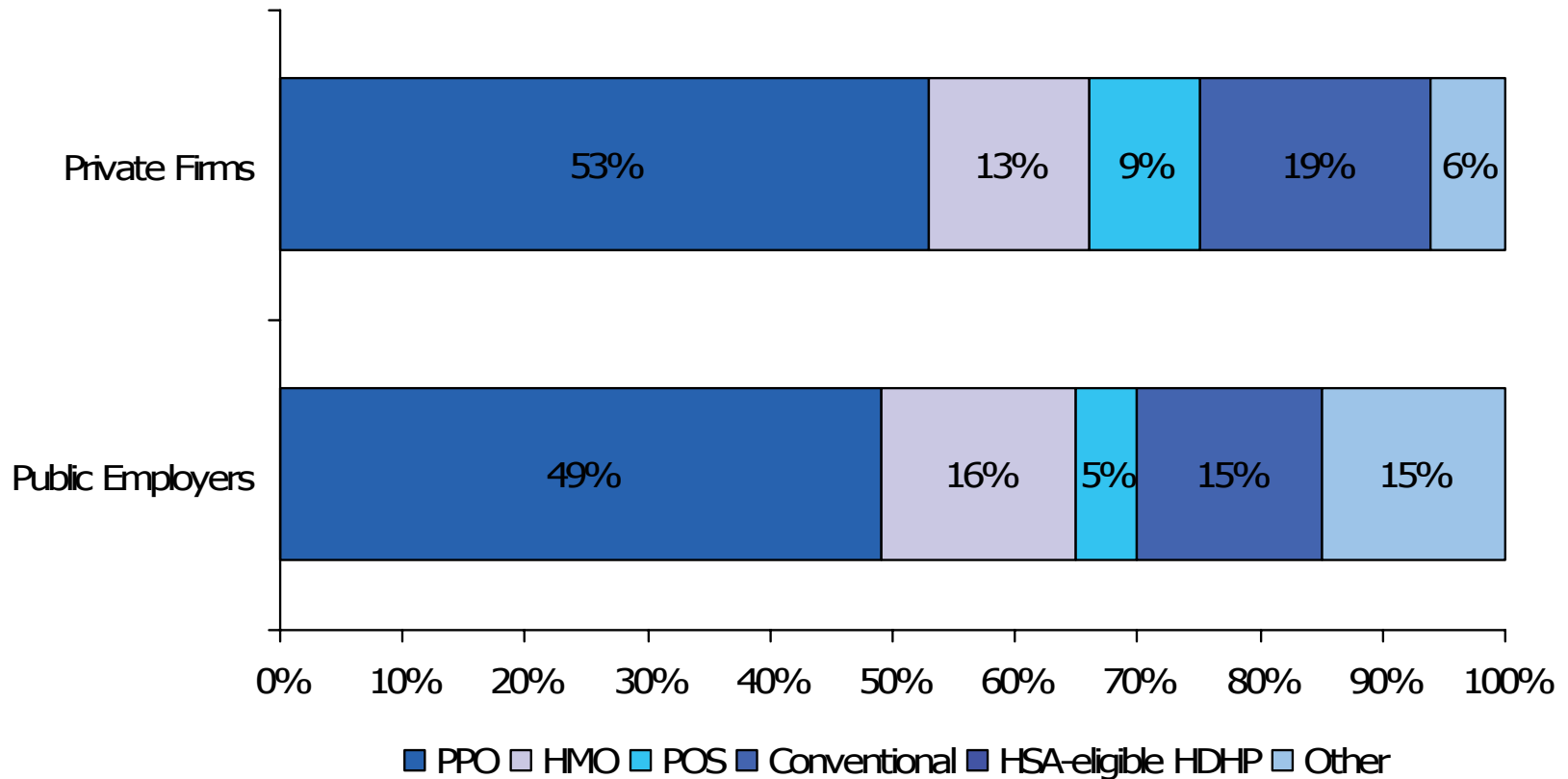
Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

Average Annual Premiums and Retiree Premium Contributions for a Medicare-Age Retiree with Single Coverage in Firm's Largest Health Plan, 2000–2007

		Total Monthly Premium	Retiree Contribution as a Percentage of Total Premium
Private & Public	2000	\$178	25%
	2001	\$193	28%
	2004	\$276	25%
Private	2006	\$318	24%
Public	2006	\$320	36%
Private	2007	\$342	39%
Public	2007	\$325	41%

Sources: CMWF/NORC Survey of Retiree Health Benefits: 2007; CMWF/HSC Survey of Retiree Health Benefits: 2006;
Kaiser/HRET Surveys of Employer-Sponsored Health Benefits Public Use Files: 2000, 2001, 2004.

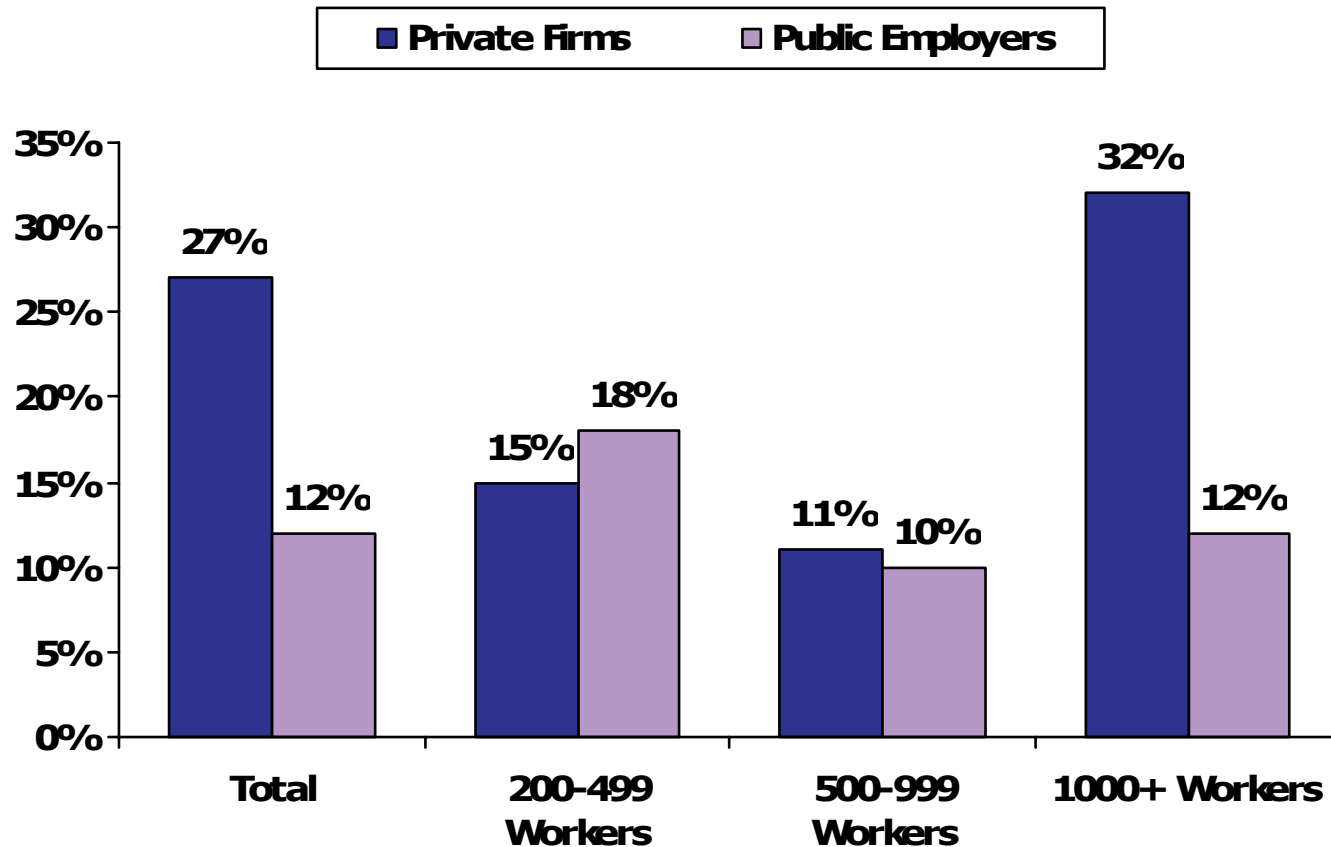
Type of Health Plan with the Largest Number of Medicare-Age Retirees Enrolled, 2007*



* Distribution is significantly different between Public and Private Firms.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

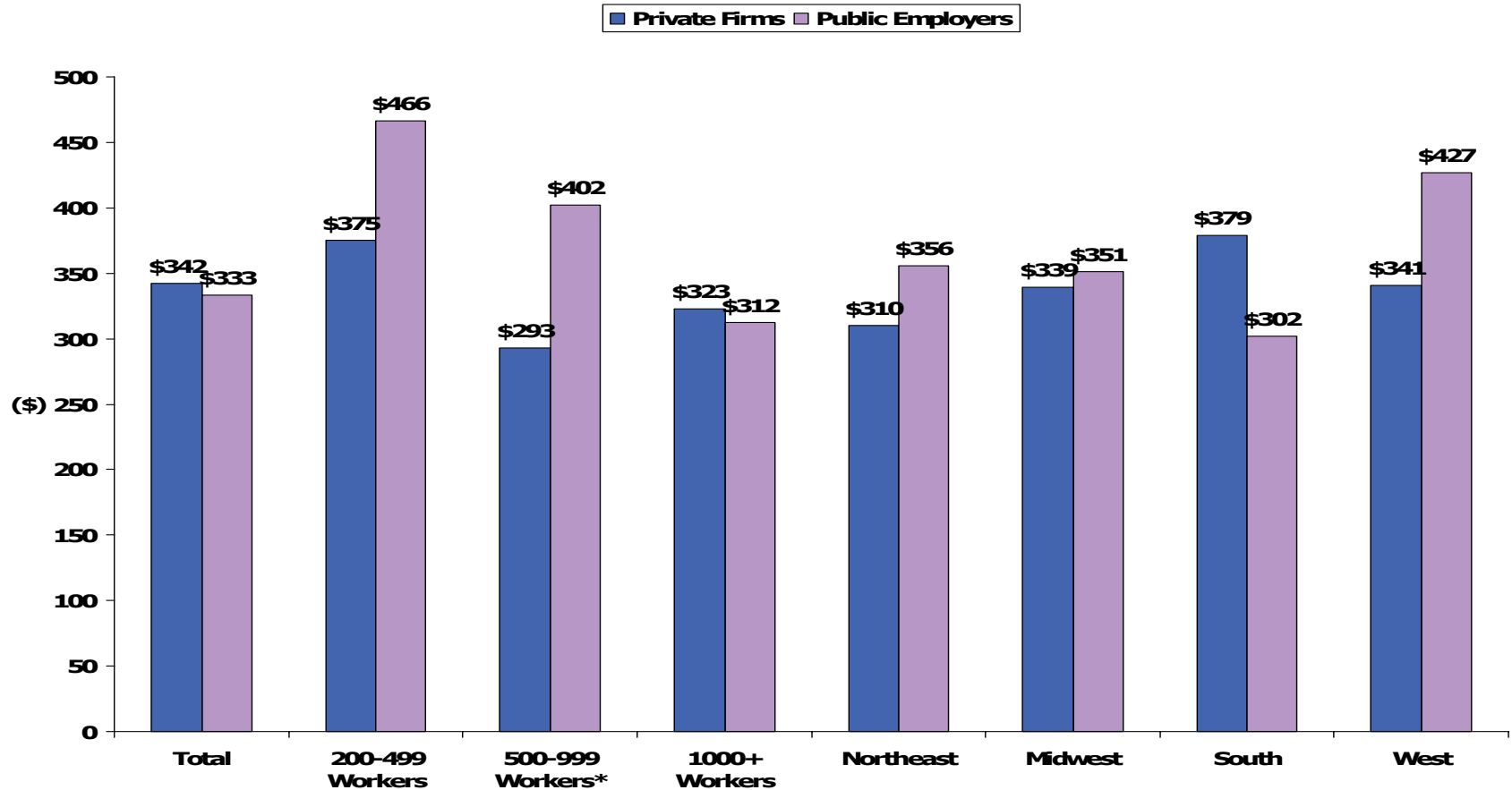
Among Firms Offering Retiree Health Benefits to Medicare-Age Retirees,
Percentage of Retirees Receiving Benefits from Employers That Have
Capped Contributions for Spending on Medicare-Age Retirees, 2007*



* Tests found no significantly different estimates between Public and Private Firms by firm size.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

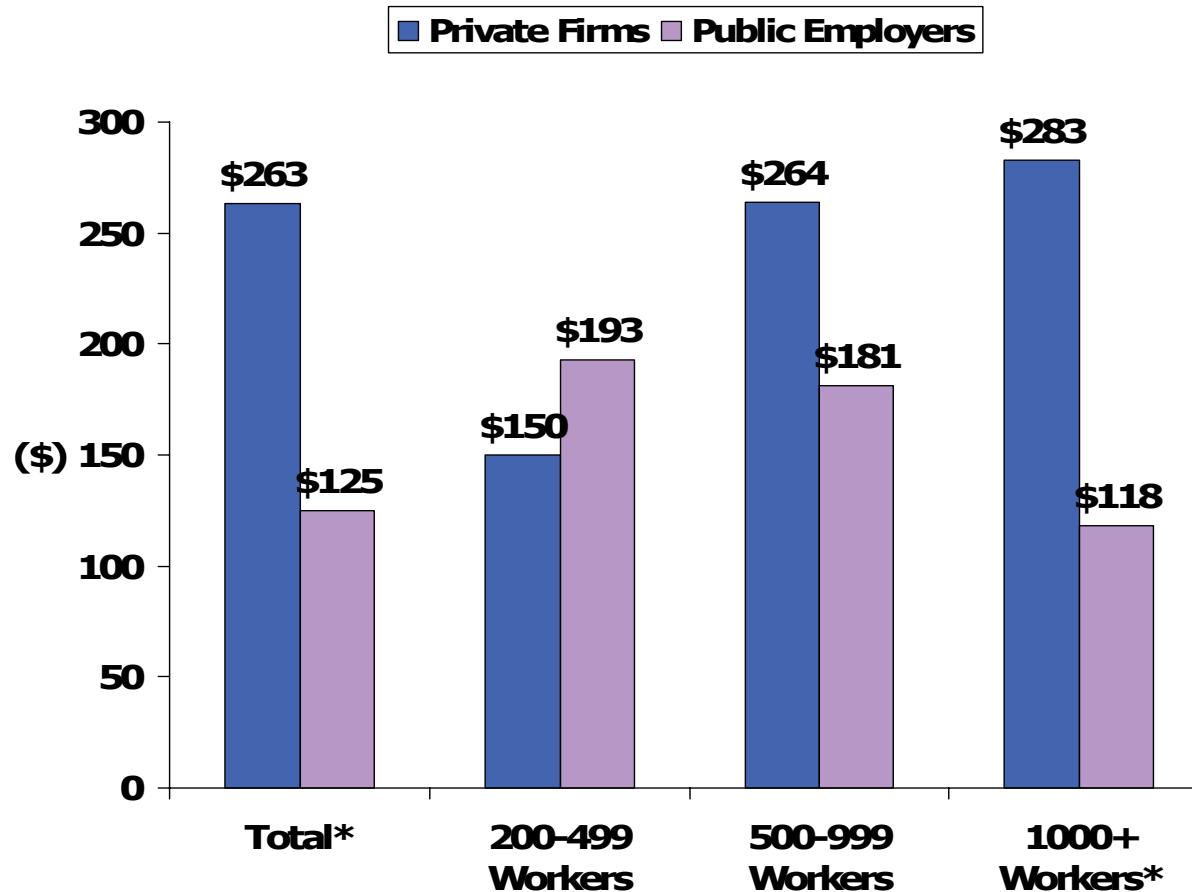
Average Monthly Premiums for Medicare-Age Retirees in Largest Health Plan, Single Coverage, 2007



* Estimates are significantly different between Public and Private Firms by firm size or region.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

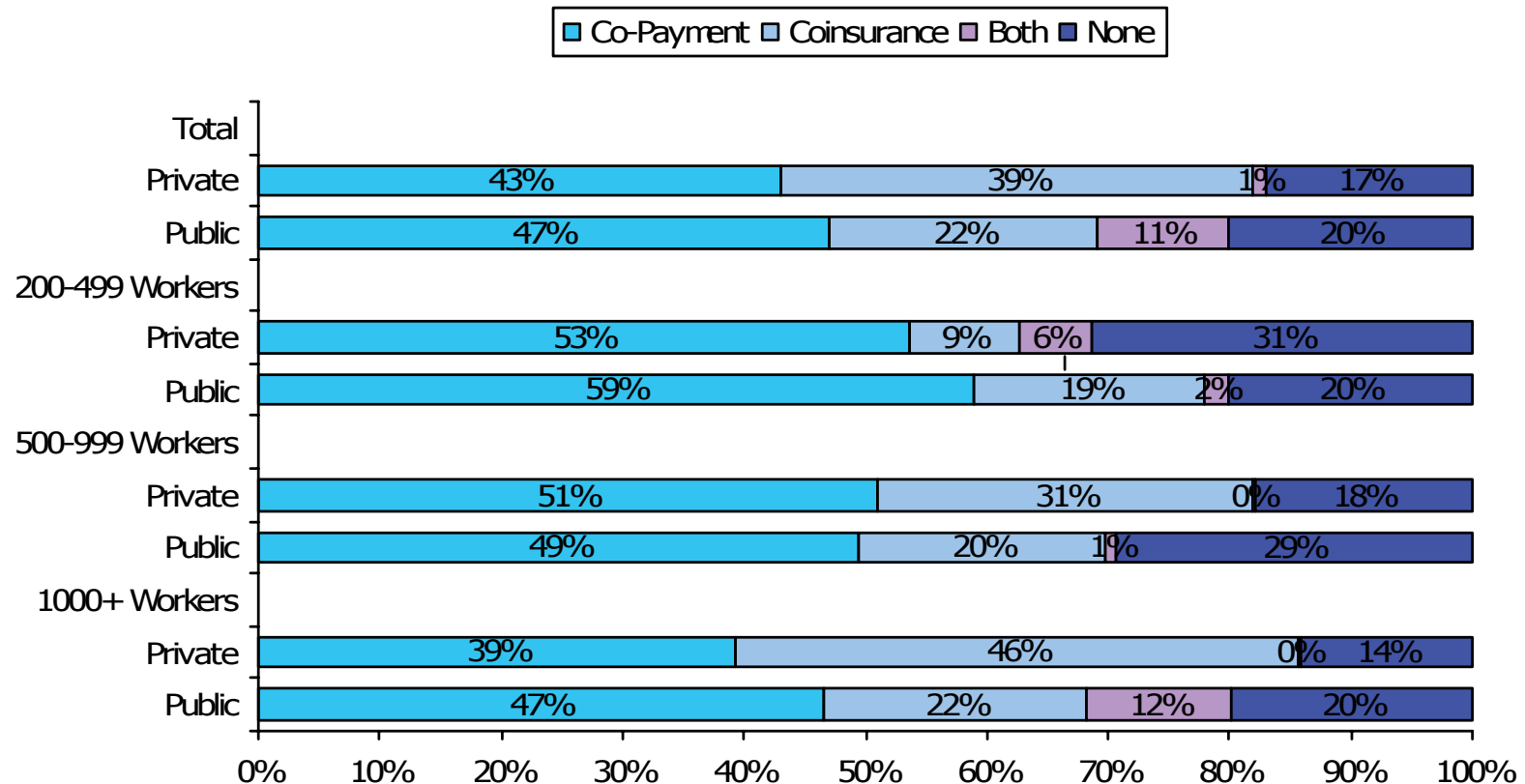
Average Annual Deductibles for Medicare-Age Retirees in Largest Health Plan, Single Coverage, 2007



* Estimates are significantly different between Public and Private Firms by firm size.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

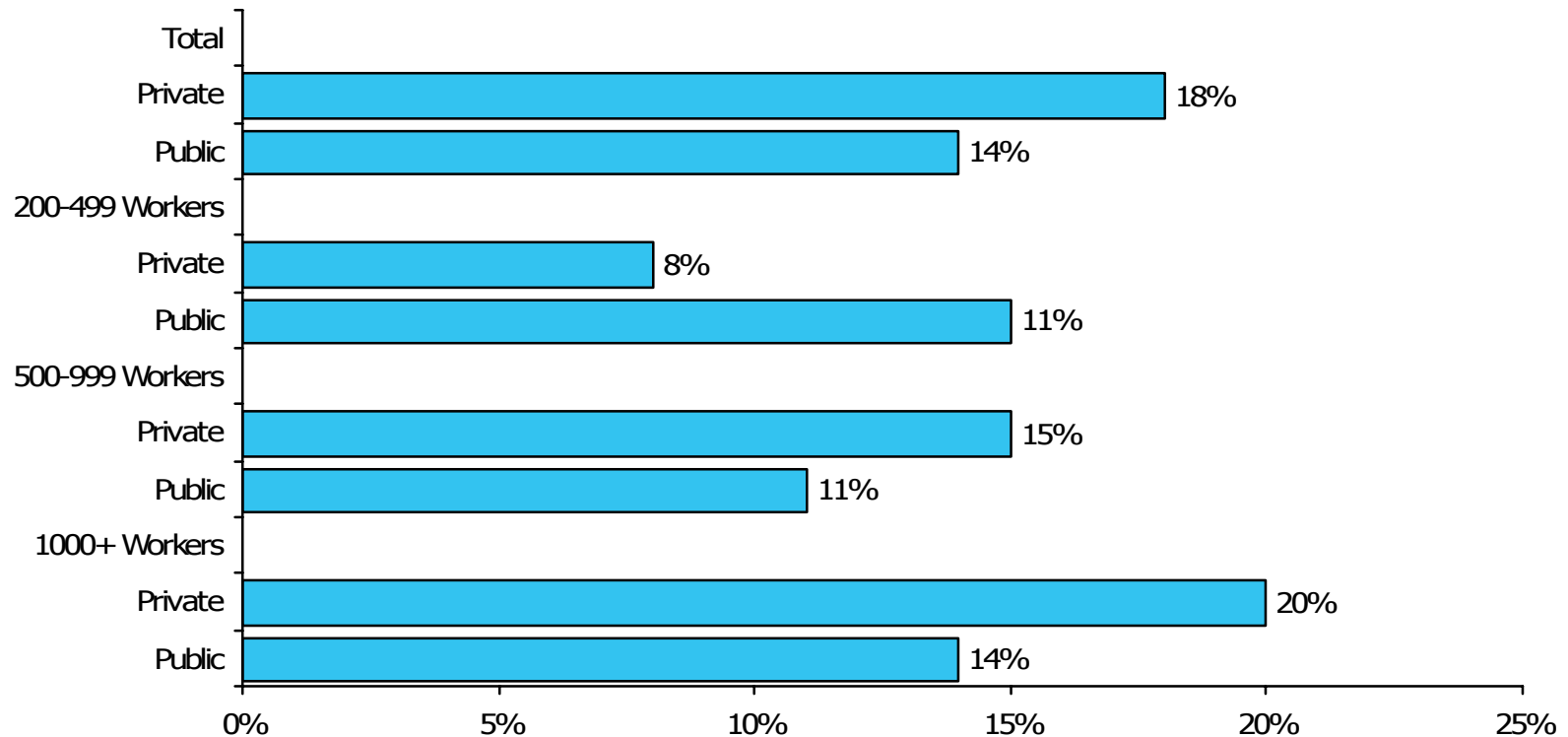
Distribution of Type of Cost-Sharing for Office Visits for Medicare-Age Retirees in Largest Health Plan, 2007*



* Tests found no significantly different distributions between Public and Private Firms by firm size.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

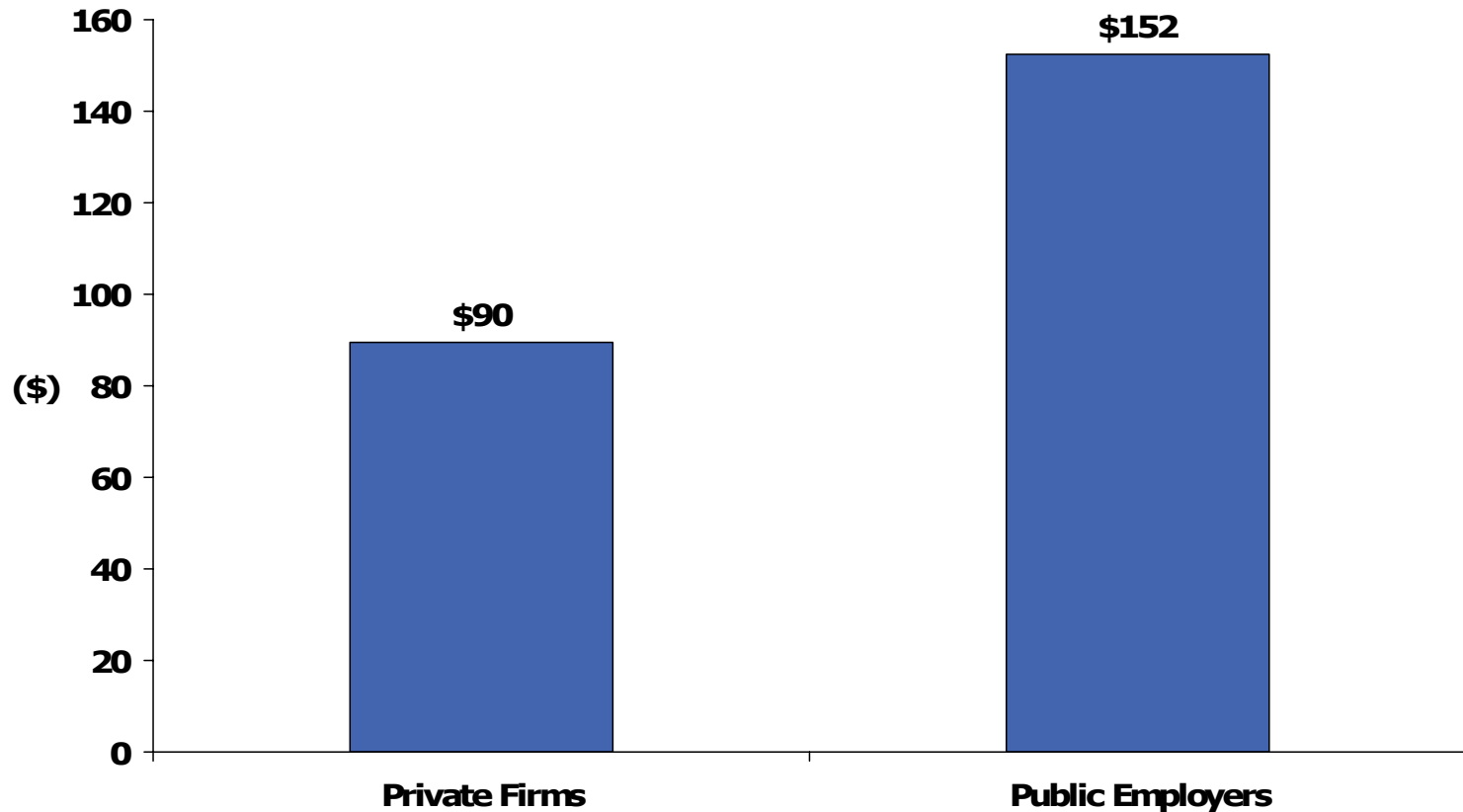
Percentage of Medicare-Age Retirees with a Separate Annual Deductible for Prescription Drugs in Largest Health Plan, 2007*



* Tests found no significantly different estimates between Public and Private Firms by firm size.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

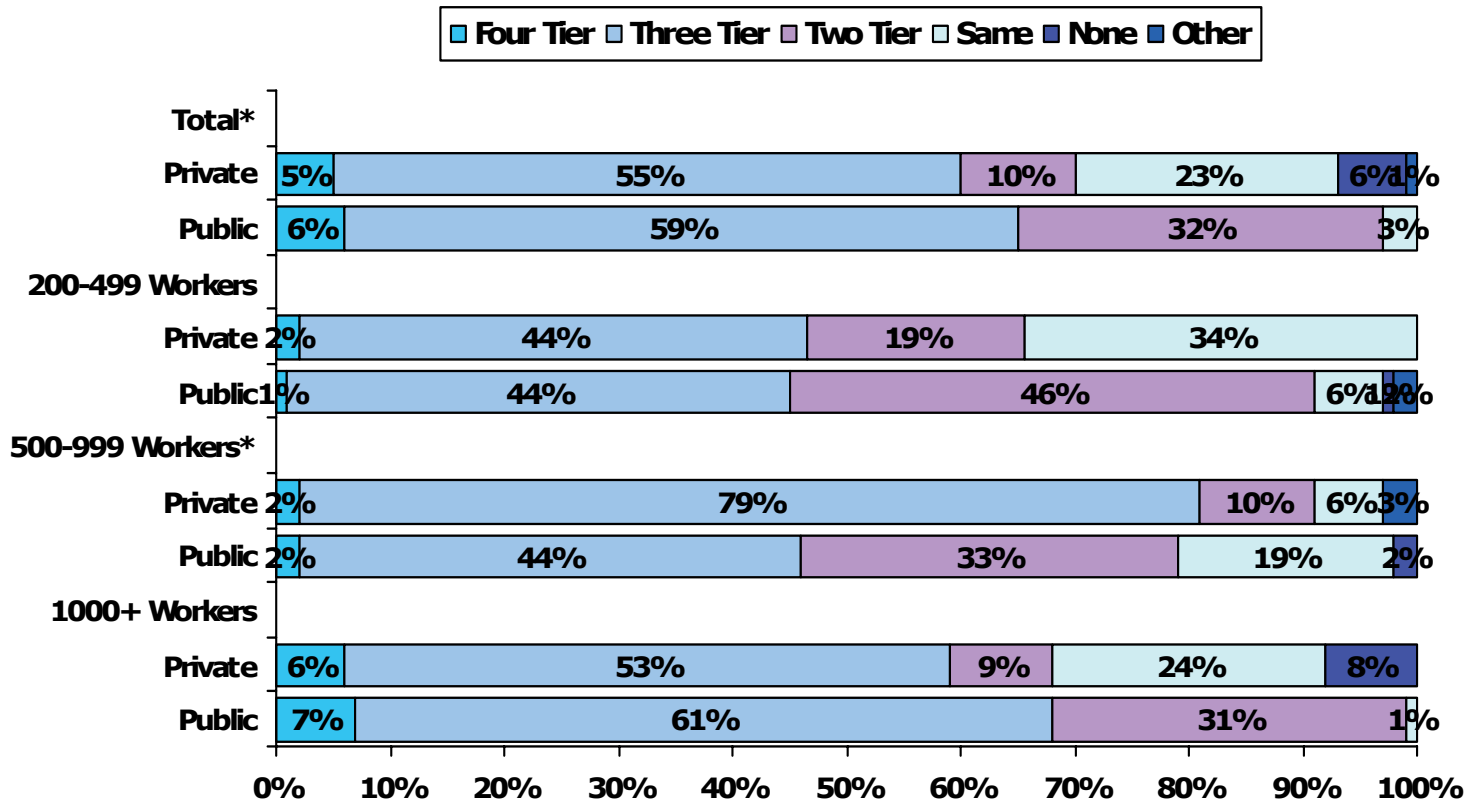
Average Annual Prescription Drug Deductibles for Medicare-Age Retirees in Largest Health Plan, 2007*



* Tests found no significantly different estimates between Public and Private Firms.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

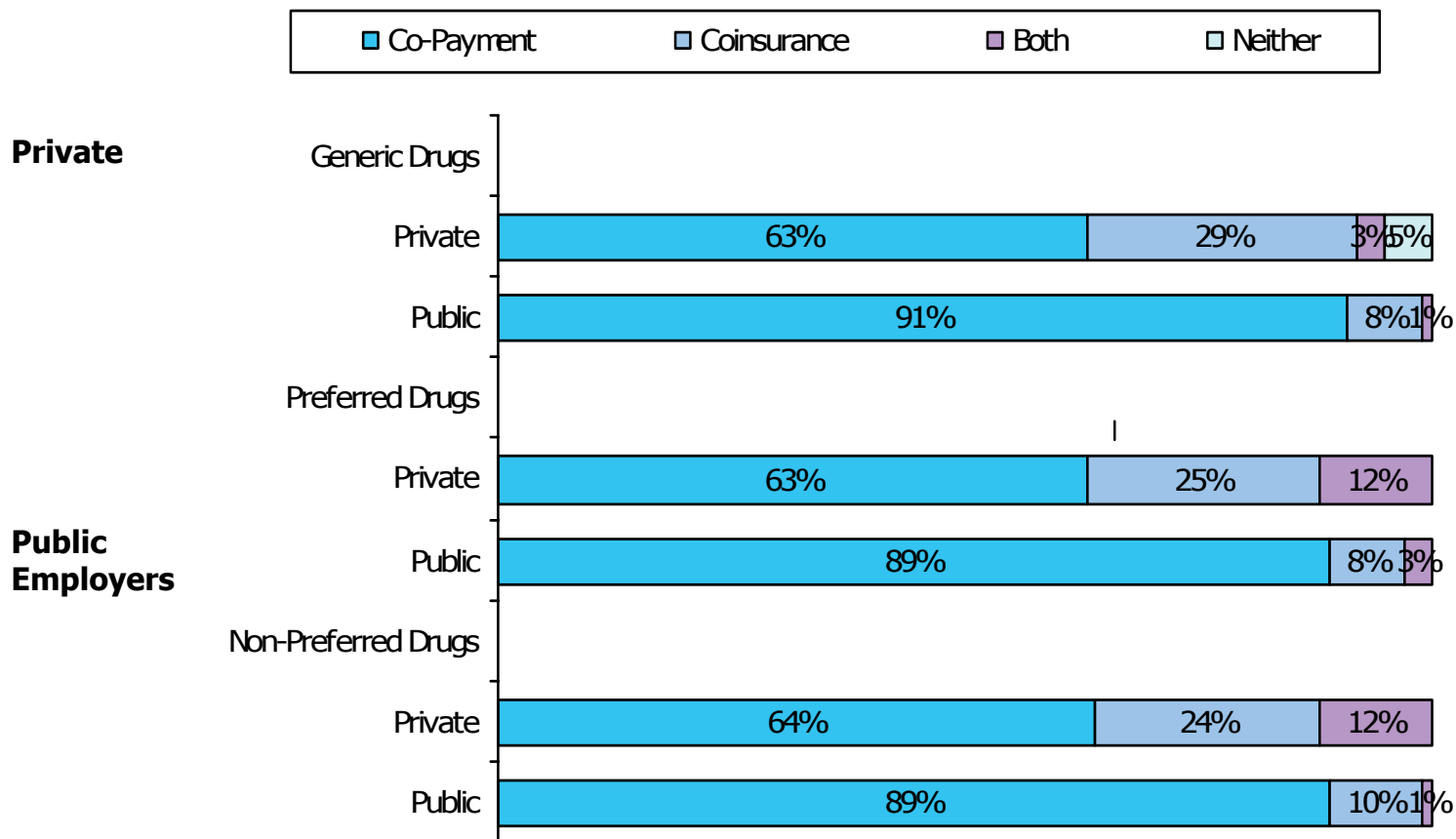
Distribution of Medicare-Age Retirees with Various Cost-Sharing Formulas for Prescription Drug Coverage in Largest Health Plan, 2007



* Distributions are significantly different between Public and Private Firms by firm size.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

Distribution of Type of Prescription Drug Cost-Sharing for Generic, Preferred, Non-Preferred, and Lifestyle Drugs for Medicare-Age Retirees in Largest Health Plan, 2007*

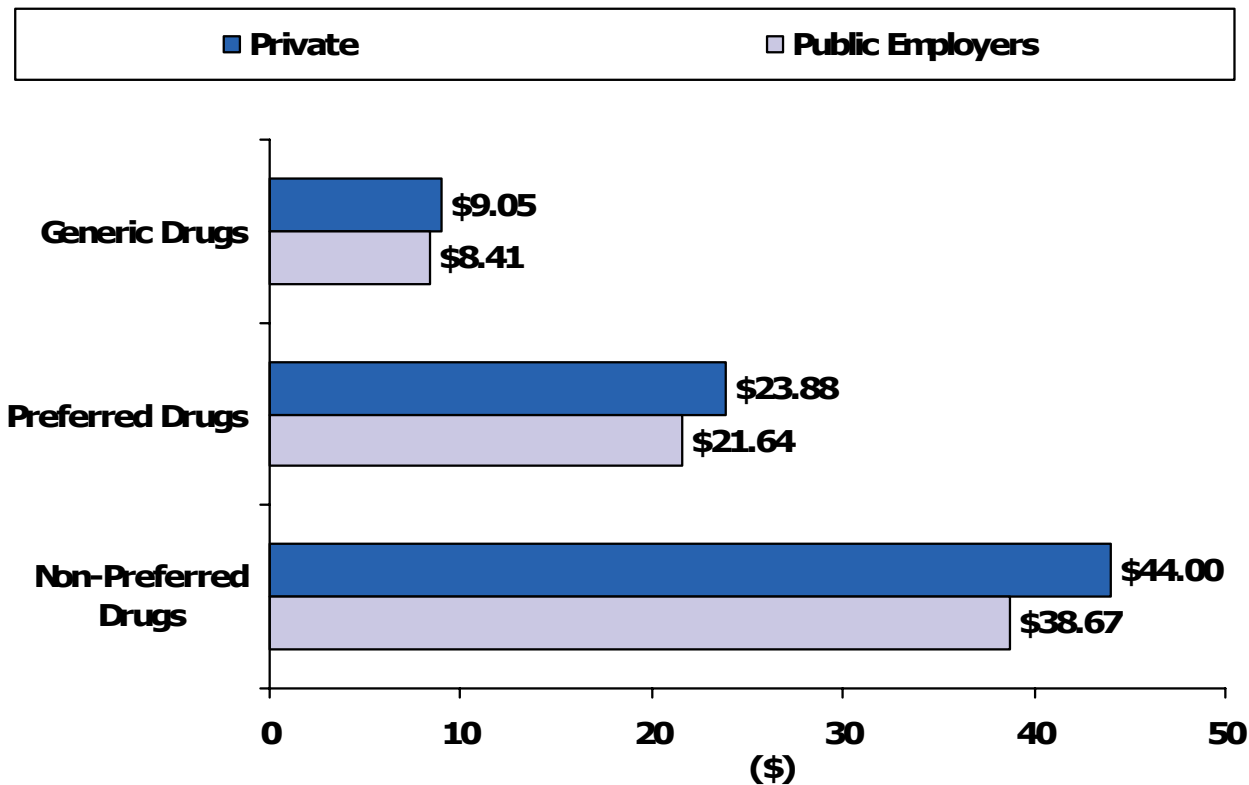


* Tests found no significantly different distributions between Public and Private Firms by drug type.

Note: Responses may not add to 100% because of rounding.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

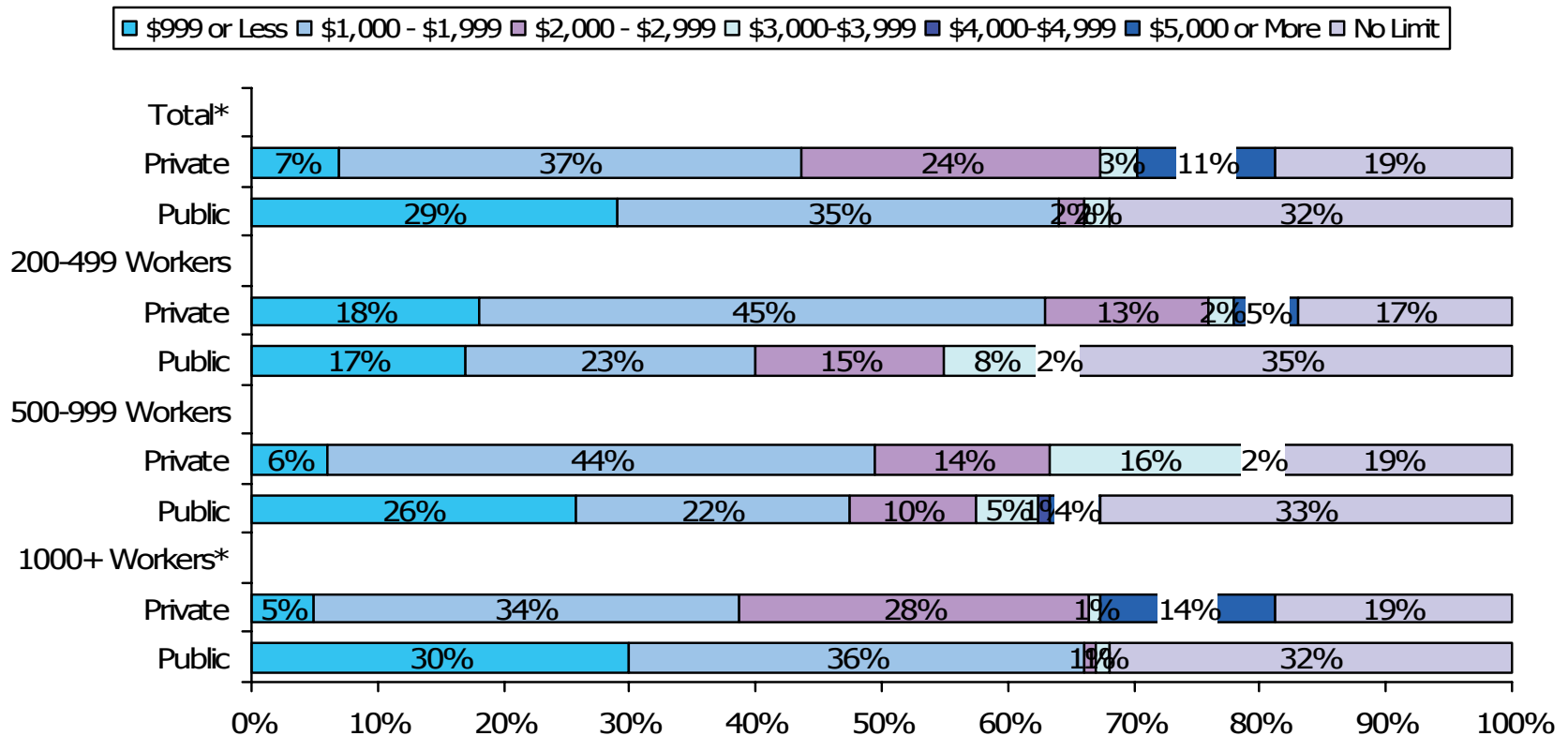
Among Medicare-Age Retirees with Copayments for Prescription Drugs, Average Copayments in Largest Health Plan, 2007*



* Tests found no significantly different estimates between Public and Private Firms.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.

Distribution of Medicare-Age Retirees with Various Annual Out-of-Pocket Limits in Largest Health Plan, Single Coverage, 2007



* Distributions are significantly different between Public and Private Firms by firm size.

Source: CMWF/NORC Survey of Retiree Health Benefits: 2007.