

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

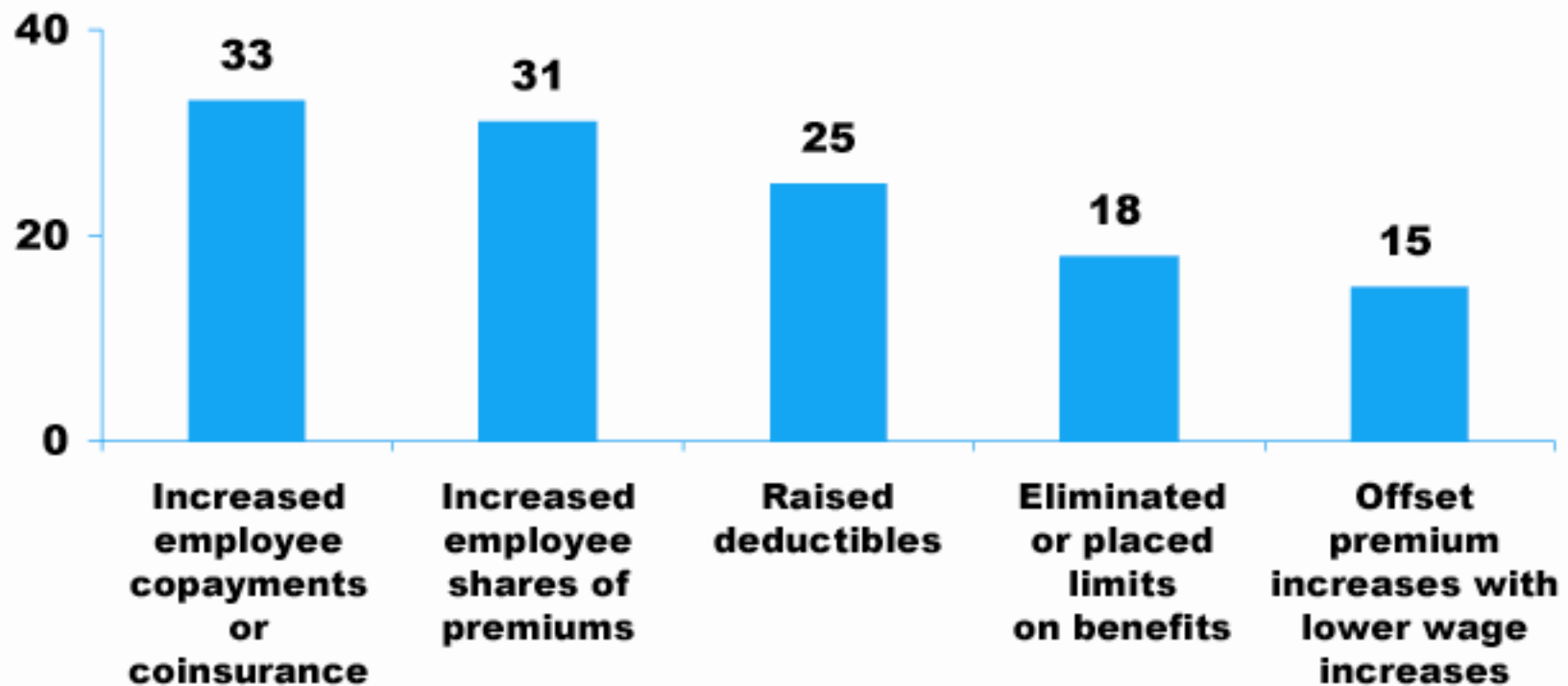
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THE COMMONWEALTH FUND

Charts

Chart 1

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

Percent of firms offering coverage

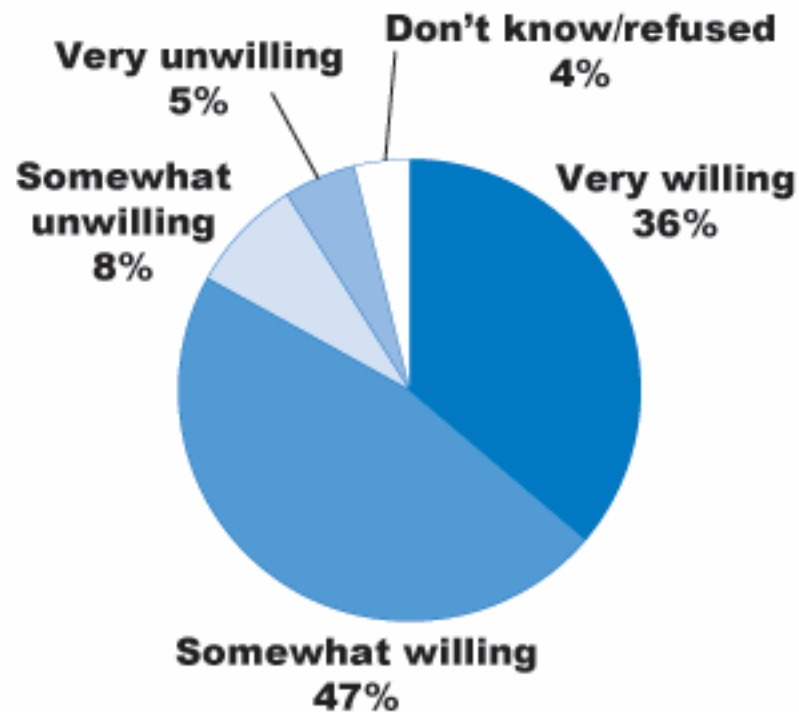


Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.

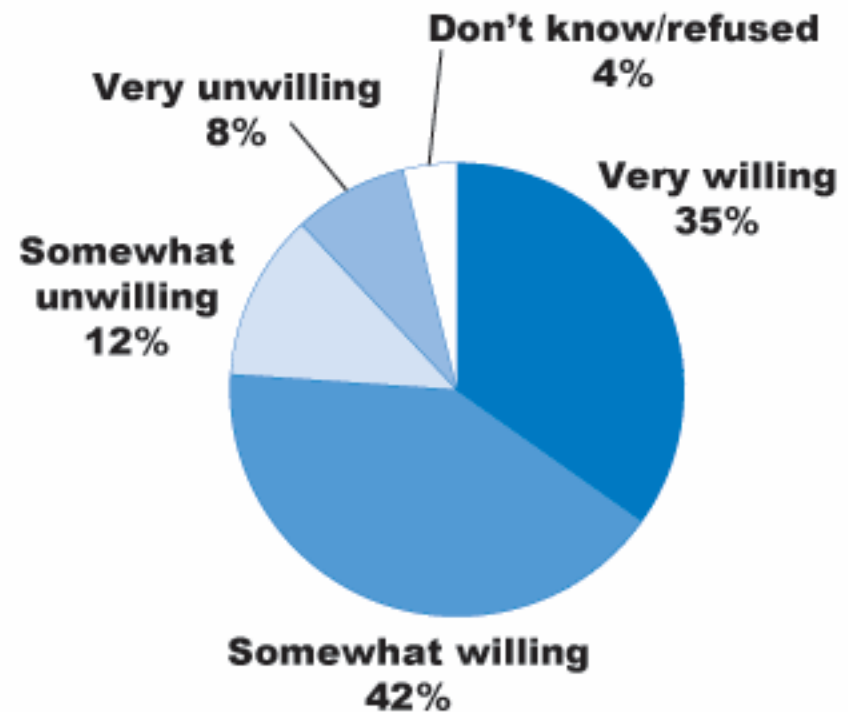
Chart 2

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

Reduce Employees' Withholding Tax by Amount of Credits



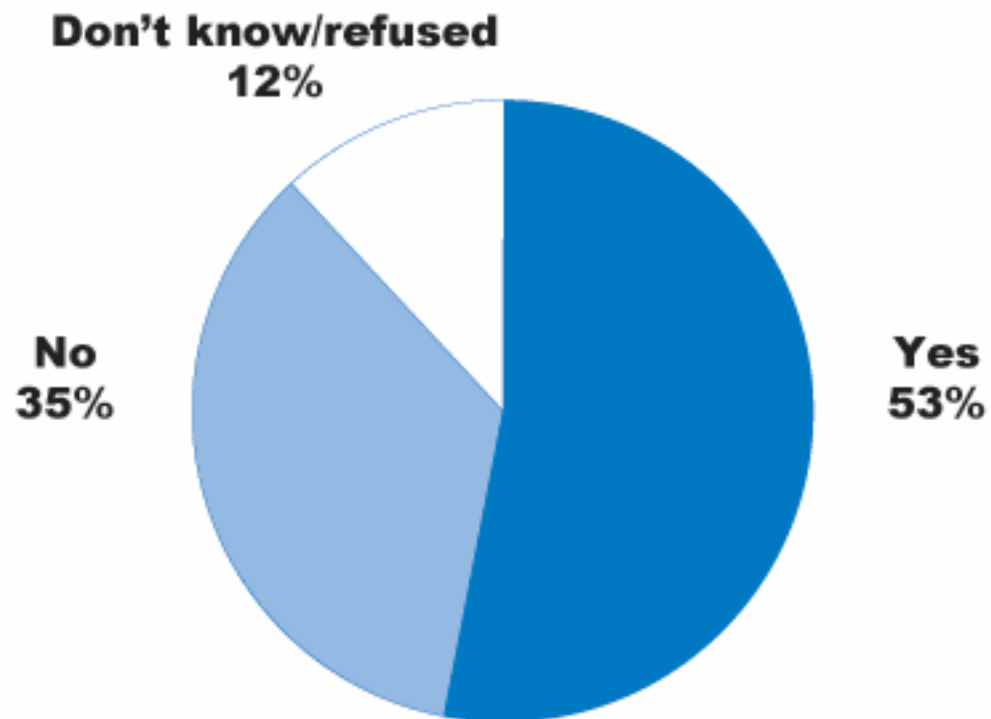
Collect Credits and Apply to Employees' Share of Premium



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**

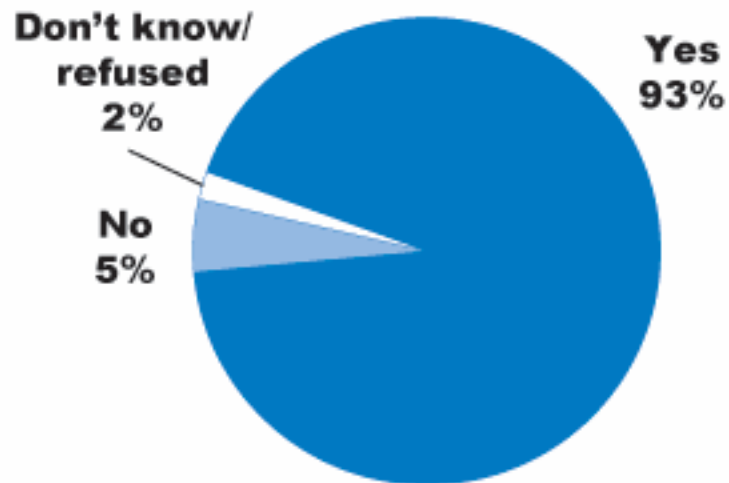


Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.

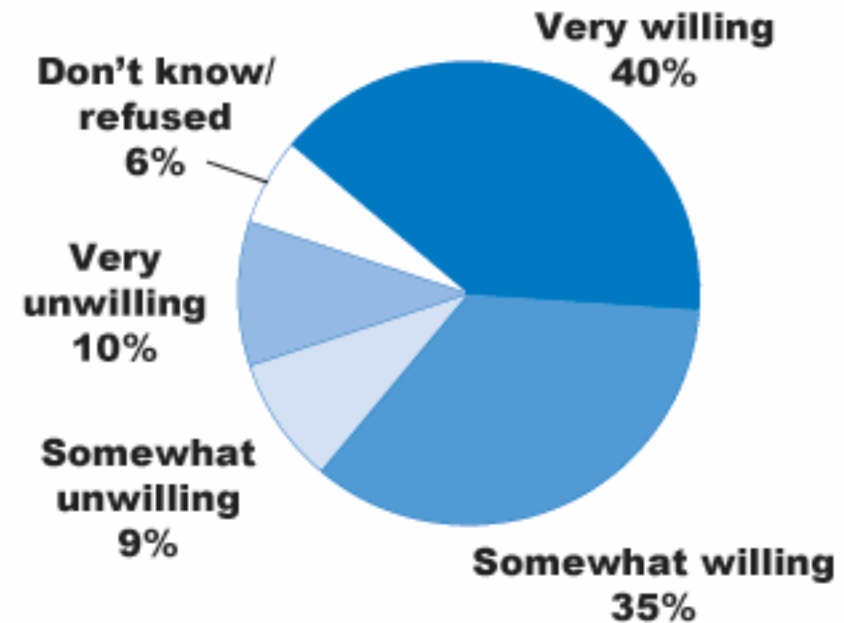
Chart 4

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

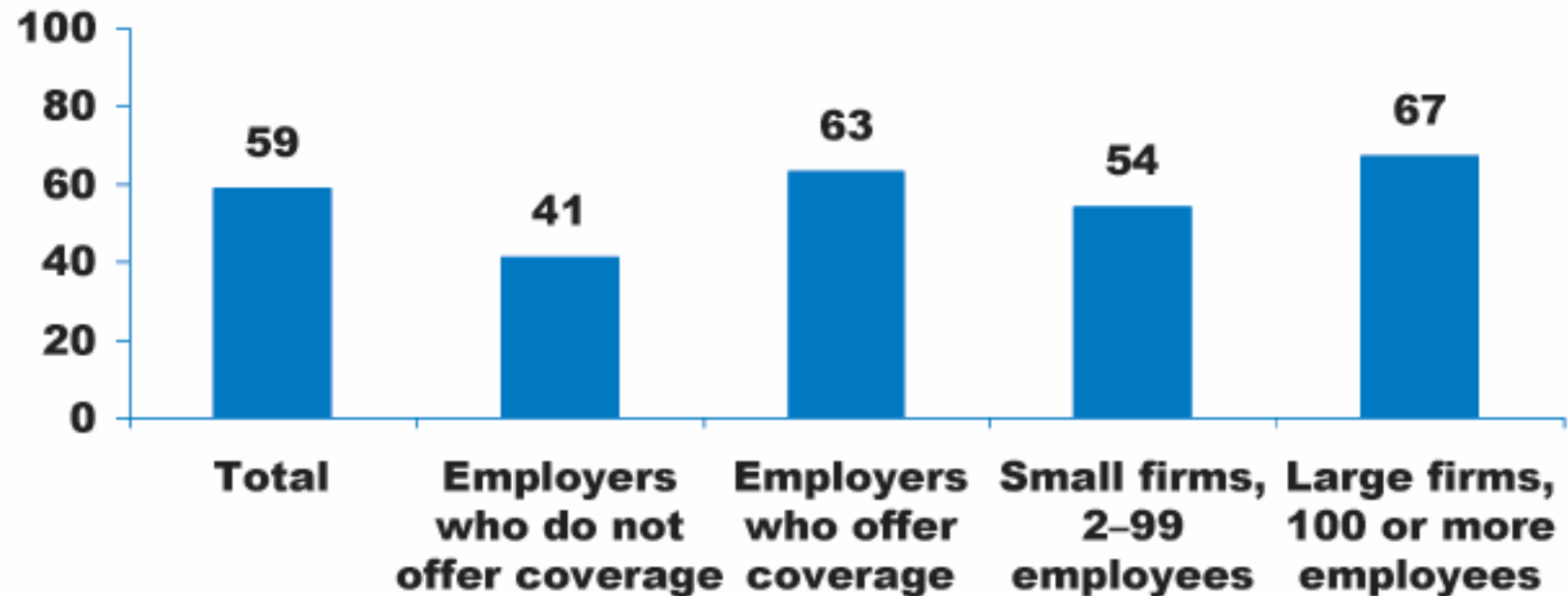


Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.

Chart 5

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

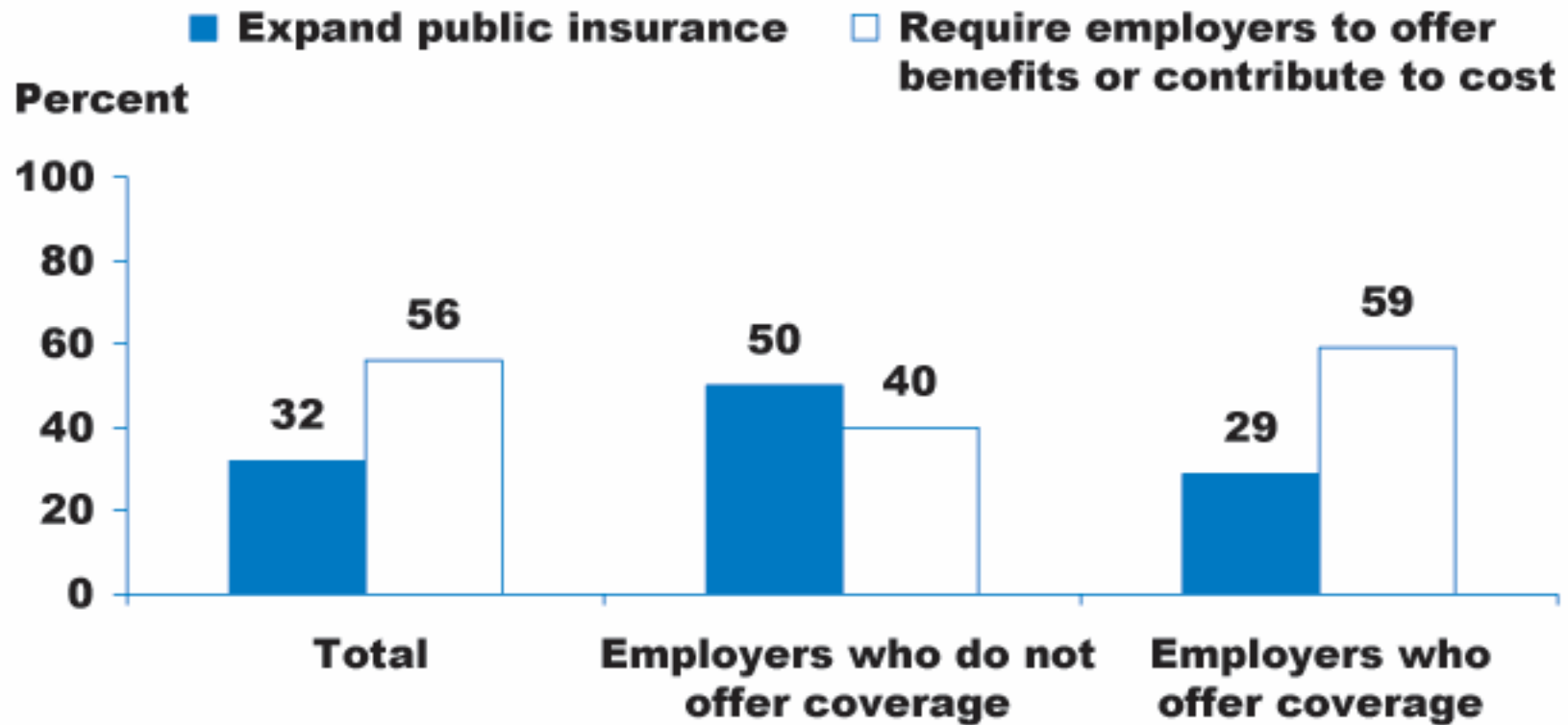
Percent



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

Chart 6

Employer Preferences Between Policy Options to Cover Uninsured Workers

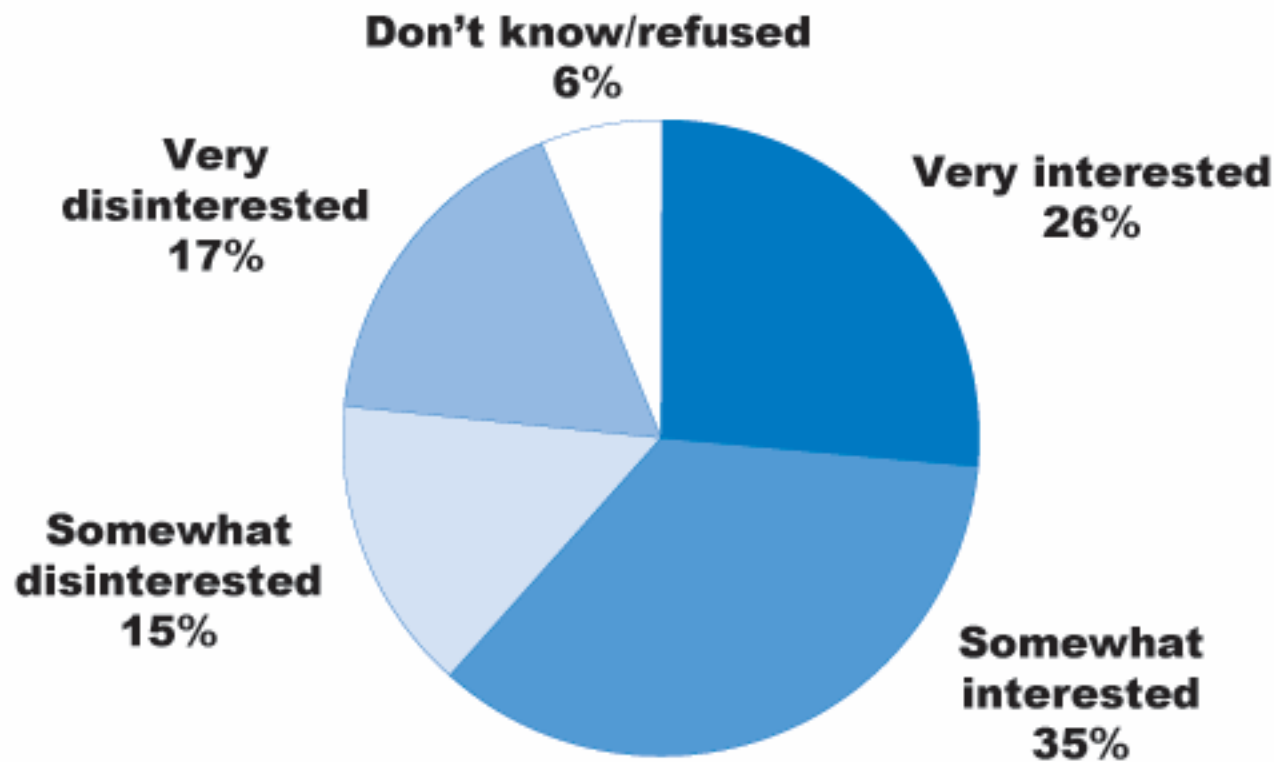


Note: "Don't Know" and "Refused to Answer" not shown.

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**

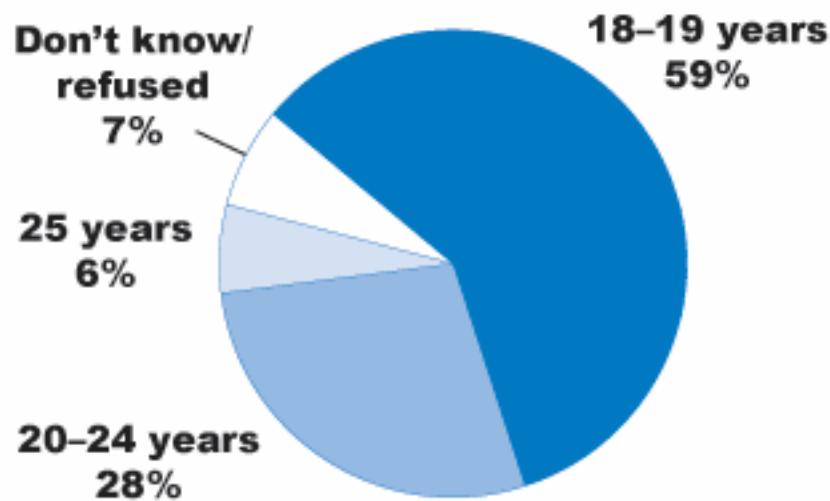


Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.

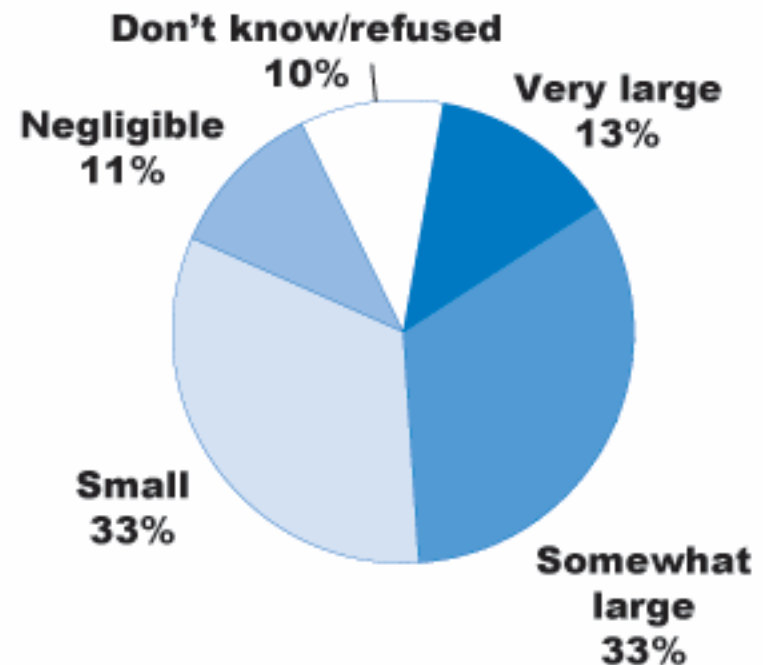
Chart 8

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



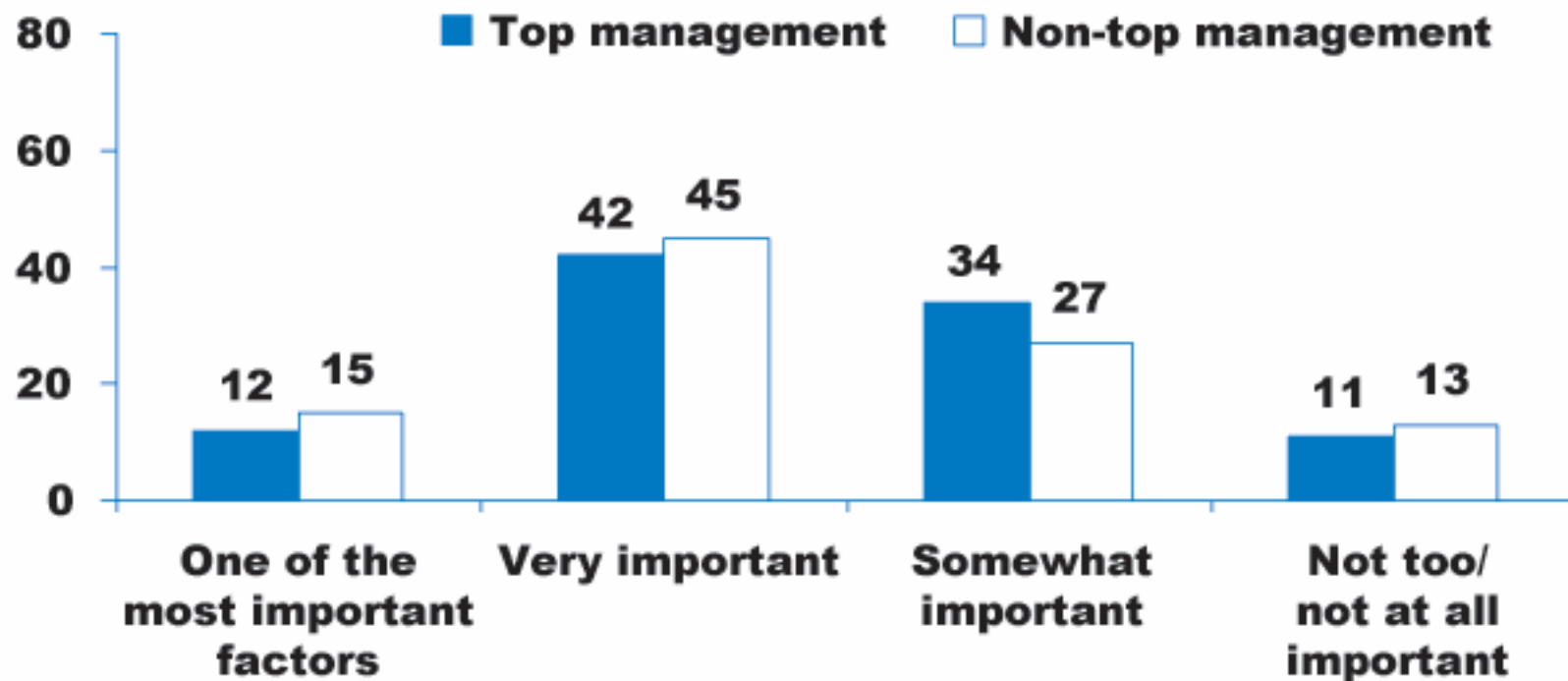
Note: Among employers offering health benefits.

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

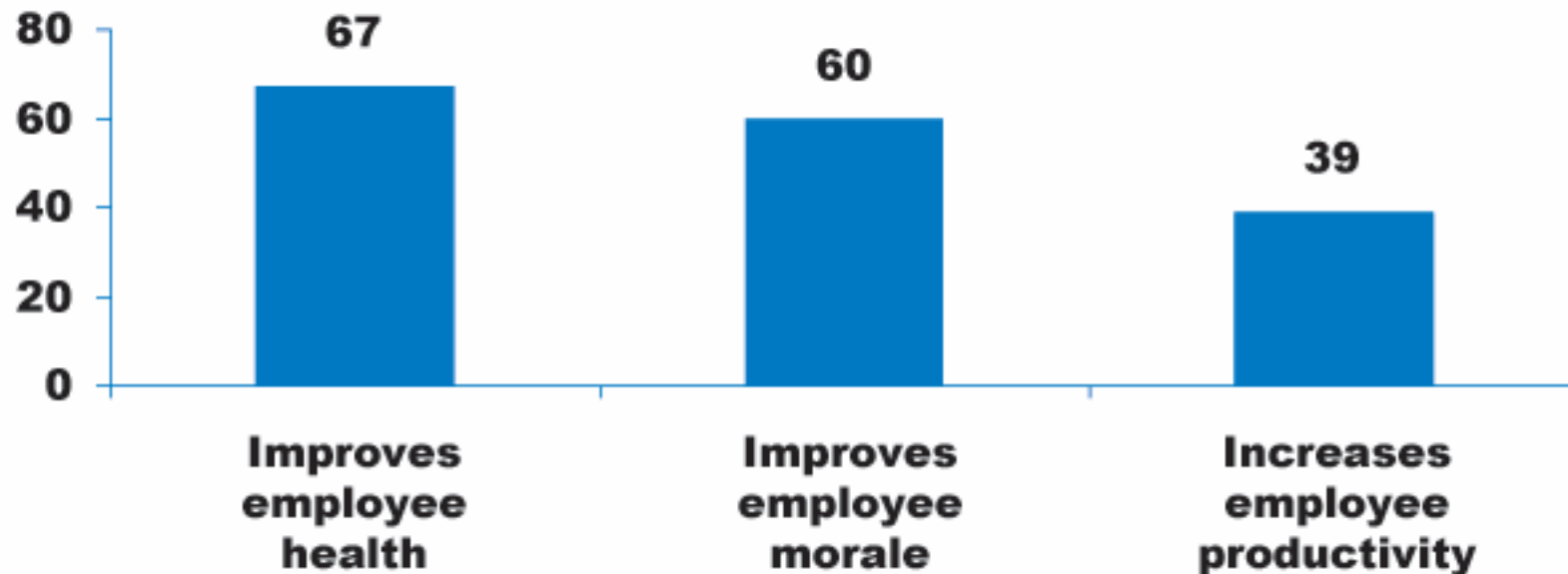


Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.

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.

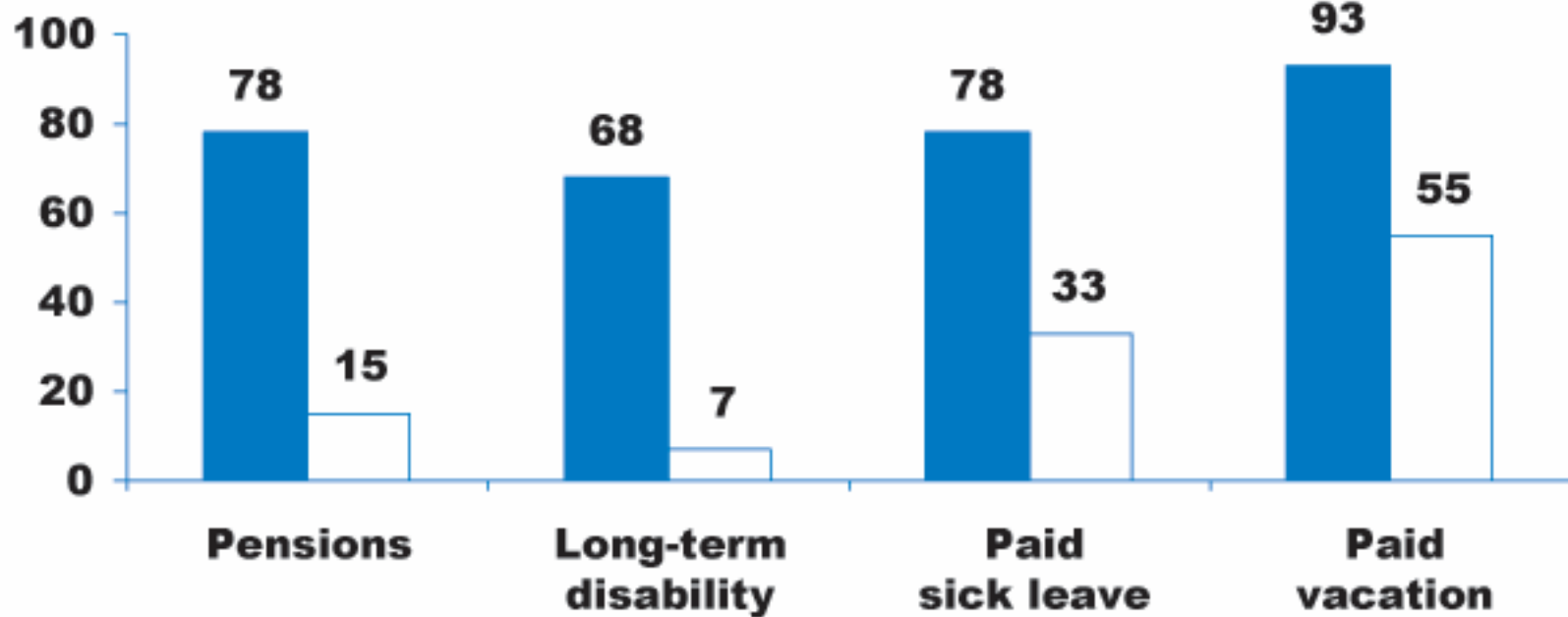
Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.

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.