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

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The Commonwealth Fund

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

Percent of firms offering coverage

- Increased employee copayments or coinsurance: 33%
- Increased employee shares of premiums: 31%
- Raised deductibles: 25%
- Eliminated or placed limits on benefits: 18%
- Offset premium increases with lower wage increases: 15%

Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.
Employers’ Willingness to Help Employees Use a Tax Credit to Buy Health Insurance

Reduce Employees’ Withholding Tax by Amount of Credits

- Very unwilling: 5%
- Somewhat unwilling: 8%
- Somewhat willing: 47%
- Very willing: 36%
- Don’t know/refused: 4%

Collect Credits and Apply to Employees’ Share of Premium

- Very unwilling: 8%
- Somewhat unwilling: 12%
- Somewhat willing: 42%
- Very willing: 35%
- Don’t know/refused: 4%

Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.
Employers’ Support for Legislation Providing Federal Premium Assistance to Pay 60%–75% of COBRA

Don’t know/refused
12%

No
35%

Yes
53%

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

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

- Don’t know/refused: 2%
- No: 5%
- Yes: 93%

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

- Don’t know/refused: 6%
- Very unwilling: 10%
- Somewhat unwilling: 9%
- Somewhat willing: 35%
- Very willing: 40%

Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.
Percent of Employers Who Think It Is
"Very Important" that Employers Provide Health
Coverage to Their Employees or Contribute to the Cost

Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.
Chart 6

Employer Preferences Between Policy Options to Cover Uninsured Workers

- Expand public insurance
- Require employers to offer benefits or contribute to cost

Percent

Note: “Don’t Know” and “Refused to Answer” not shown.
Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.
Employers’ Interest in Insuring Workers Through a Plan that Covers State or Federal Employees with Employers Paying Part of the Cost

Don’t know/refused: 6%

Very disinterested: 17%

Somewhat disinterested: 15%

Somewhat interested: 35%

Very interested: 26%

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**
- Don’t know/refused: 7%
- 25 years: 6%
- 20–24 years: 28%
- 18–19 years: 59%

**Employers’ Perception of Size of Impact on Premium Costs from Increasing Dependent Coverage Age Up to 23**
- Don’t know/refused: 10%
- Negligible: 11%
- Small: 33%
- Somewhat large: 33%
- Very large: 13%

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

<table>
<thead>
<tr>
<th>Category</th>
<th>Top management</th>
<th>Non-top management</th>
</tr>
</thead>
<tbody>
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<td>One of the most important factors</td>
<td>12</td>
<td>15</td>
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<tr>
<td>Very important</td>
<td>42</td>
<td>45</td>
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<tr>
<td>Somewhat important</td>
<td>34</td>
<td>27</td>
</tr>
<tr>
<td>Not too/not at all important</td>
<td>11</td>
<td>13</td>
</tr>
</tbody>
</table>

Source: Commonwealth Fund Supplement to the 2003 National Organizations Study.
Percent of Employers Who Believe that Health Benefits Contribute to Employee Well-Being and Productivity*

Percent of firms offering coverage

- Improves employee health: 67%
- Improves employee morale: 60%
- Increases employee productivity: 39%

* 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

- **Pensions**: 78% (Offers), 15% (Does not)
- **Long-term disability**: 68% (Offers), 7% (Does not)
- **Paid sick leave**: 78% (Offers), 33% (Does not)
- **Paid vacation**: 93% (Offers), 55% (Does not)

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