



**Midwest Business Group on Health**  
*The Source for Leading Health Benefits Professionals*

# 2015 National Employer Benchmarking Survey Results

## 2016-2017 Health Benefit Challenges and Directions

# Health Benefit Directions Survey Demographics

## 119 Respondents

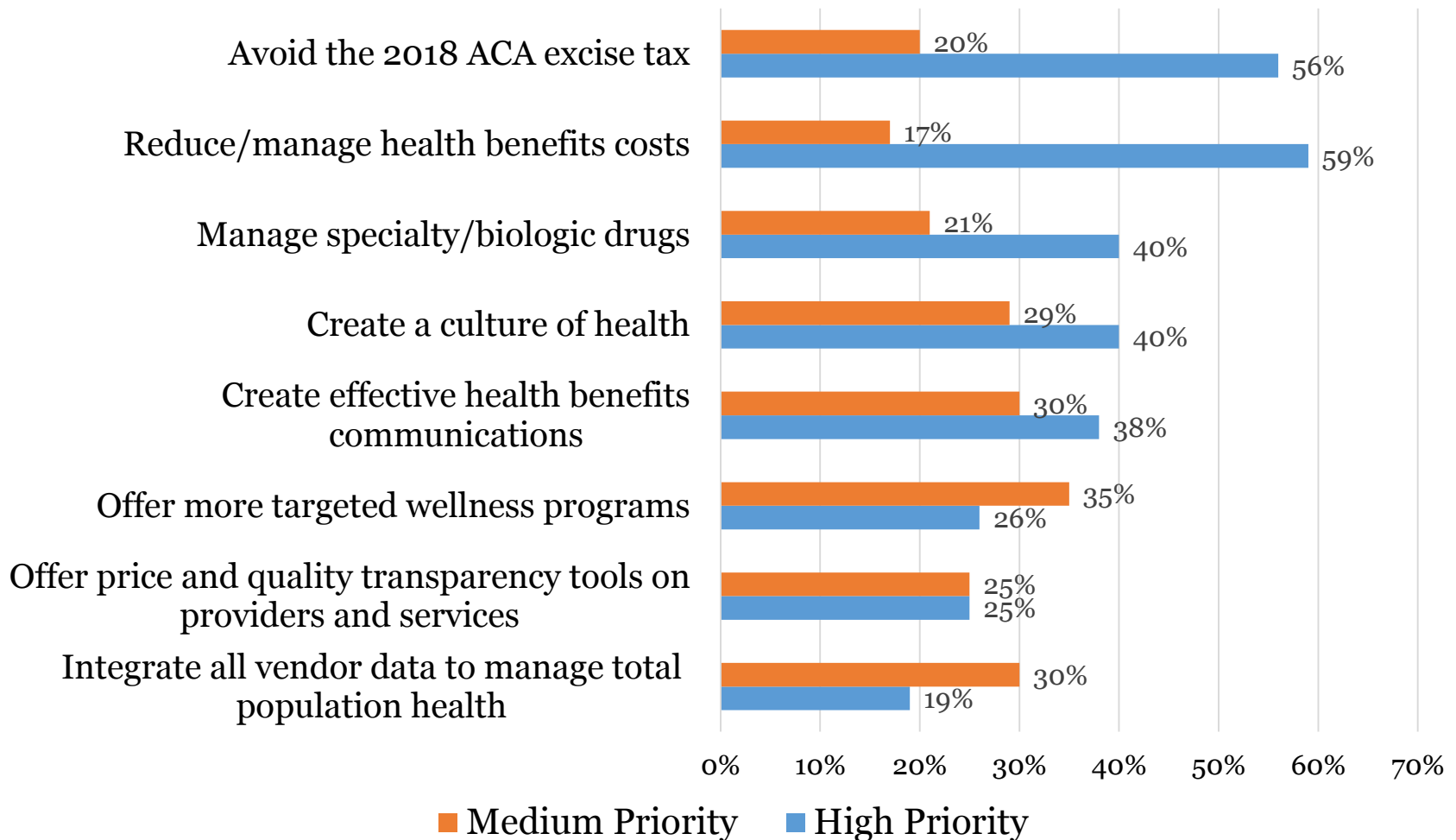
### Employer Size (active employees)

- 32% over 10,000
- 17% between 5,000 – 10,000
- 51% under 5,000

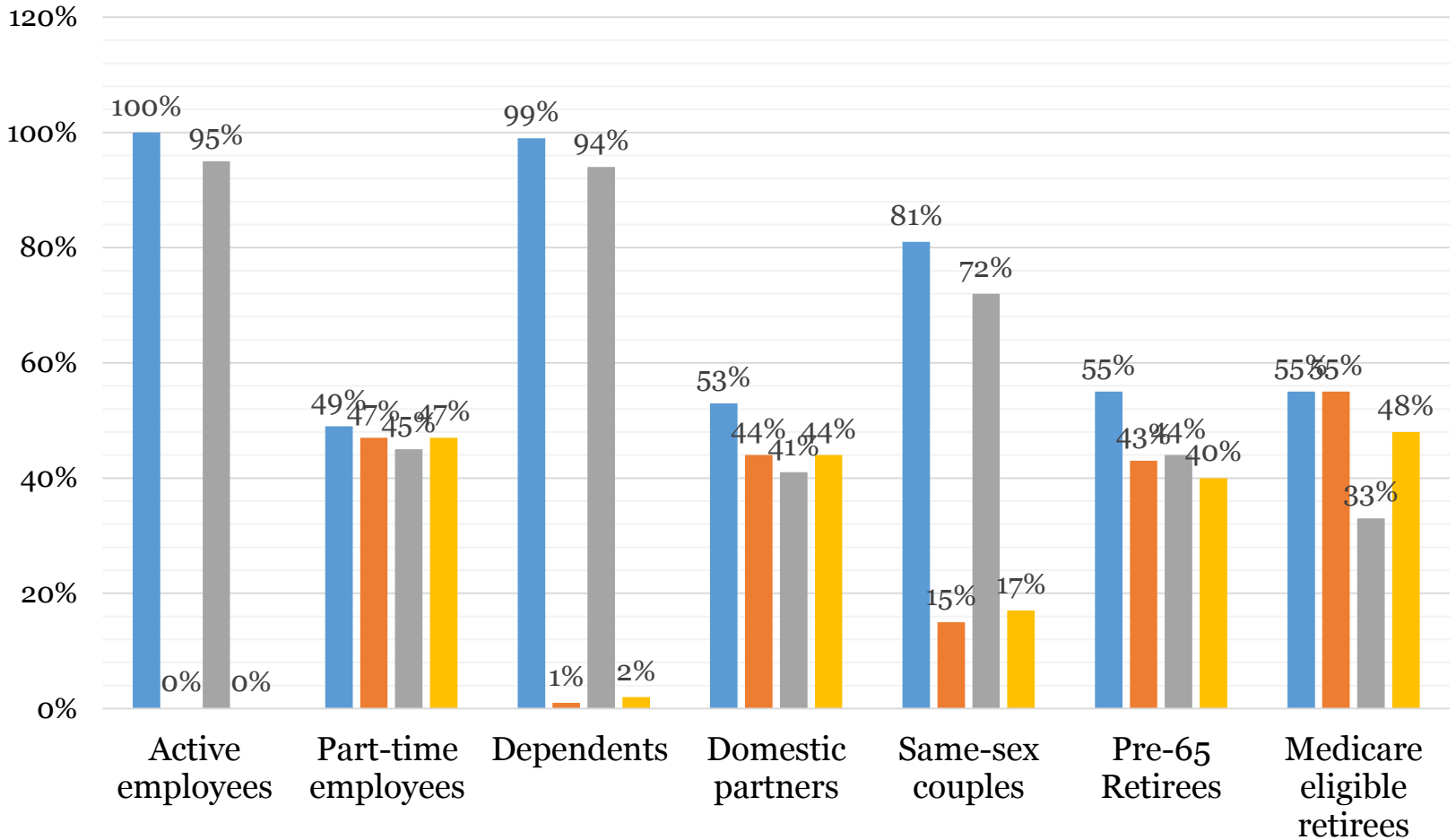


# Health Benefits Management Priorities

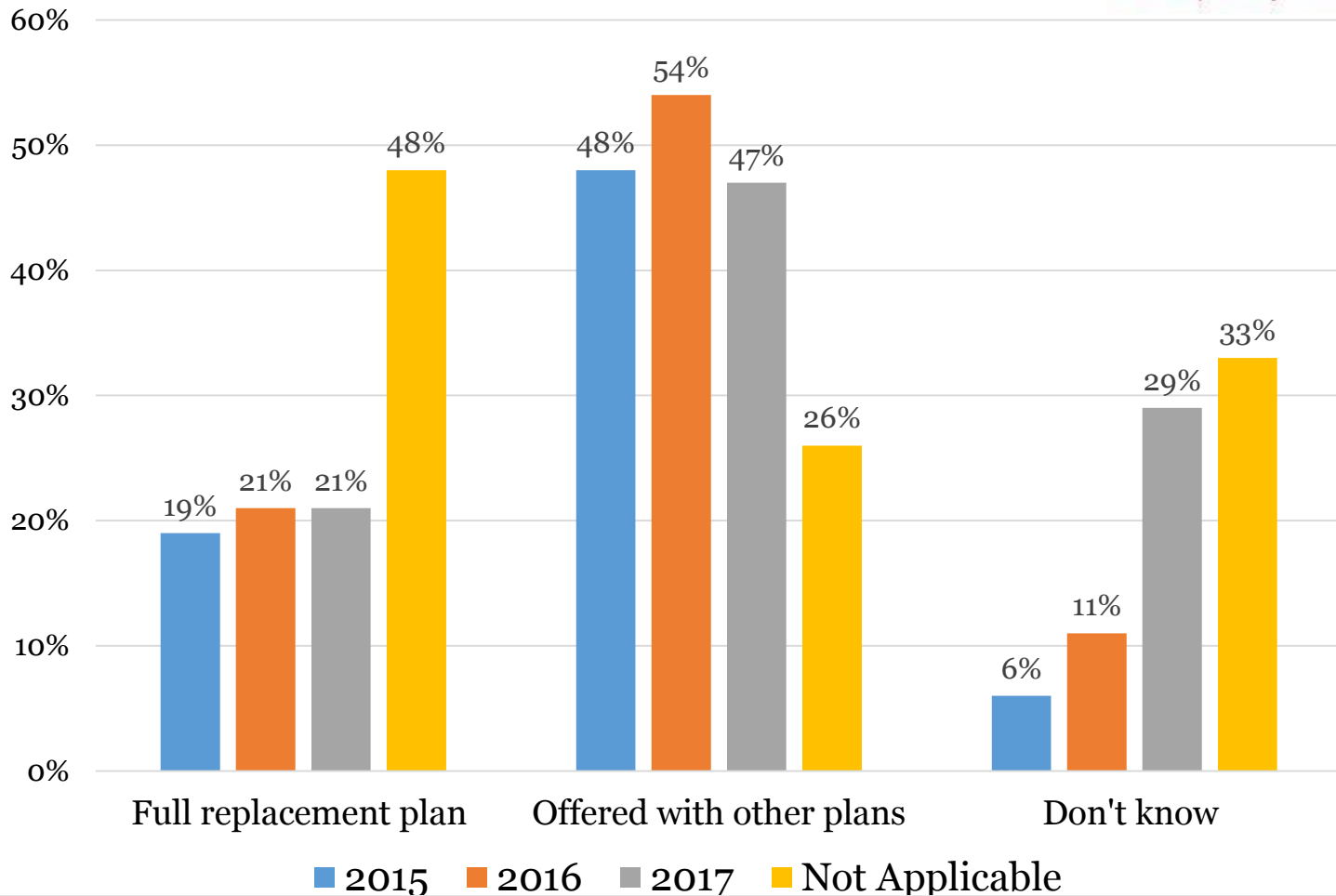
## *High & Medium Areas of Focus*



# Eligible Populations to be Offered Benefits in 2016-2017



# High Deductible Health Plan Options



**Comments:** In 2016 and 2017 plan to go to private exchange model, and offer HDHP with other health plan options

# Employer-Employee Cost Share

## 2015, 2016 and 2017



### 2015

49% of employers use a 70/30 split,  
while 51% use a 80/20 split

### 2016

About 35-40% of employers will still offer either  
80/20 or 70/30 split

However, an increasing number of employers (about 30%) are  
increasingly unsure

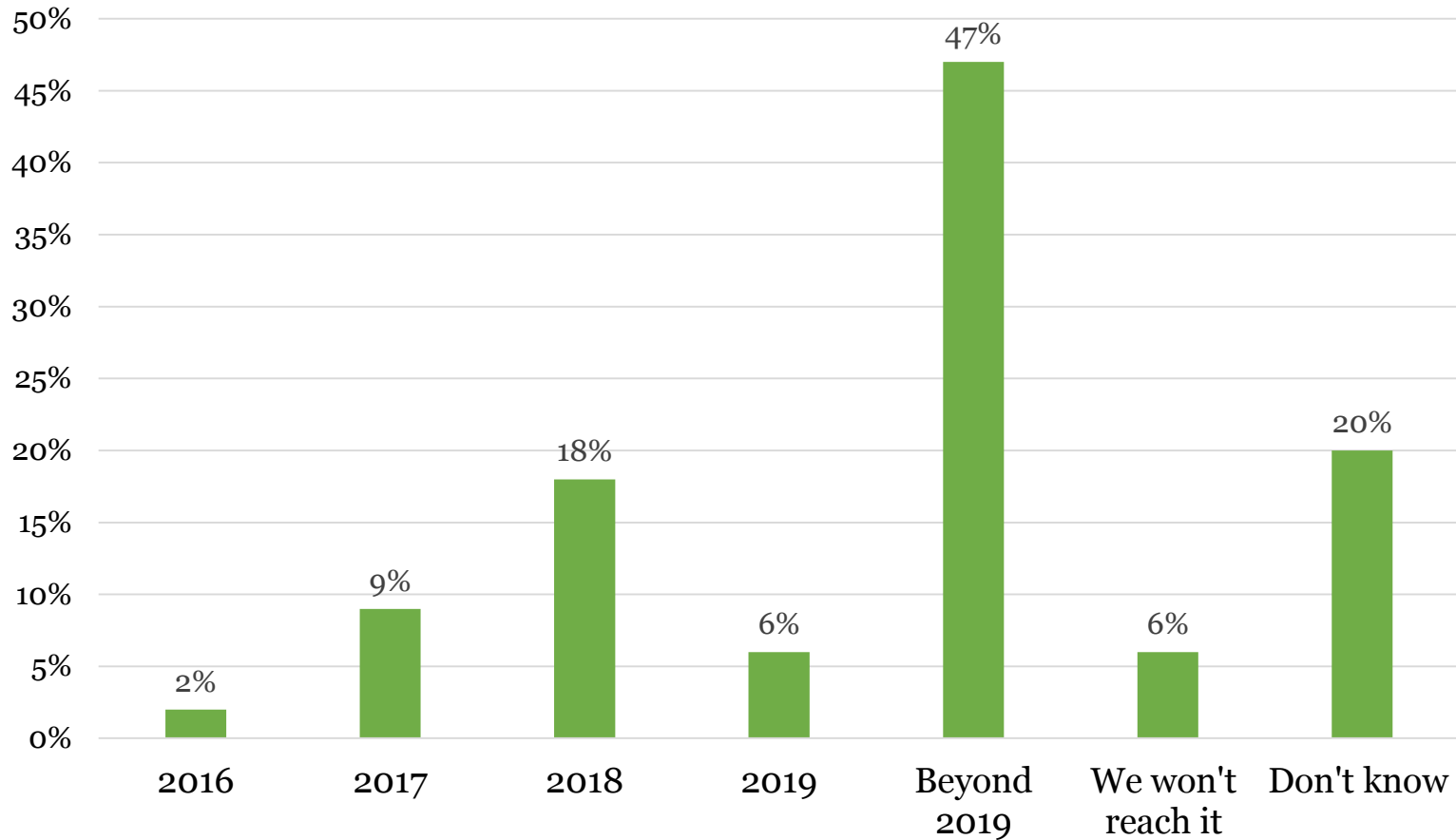
### 2017

A majority of employers - 80% - are not sure,  
21% will remain 70/30  
while 6% will move to a higher cost share of 50/50



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# Expected Excise Tax Threshold Timeline



# Top Strategies to Avoid the Excise Tax

## Currently in place

- Increase wellness programs
- Offer HDHP
- Adding or expanding incentives for employee wellness programs
- Increasing employee cost share

## Planning to use

- Optimizing networks for best providers
- Adding/expanding incentives
- Reduce benefits
- Increase employee cost share
- Adding or expanding incentives for employee wellness programs

## Won't do

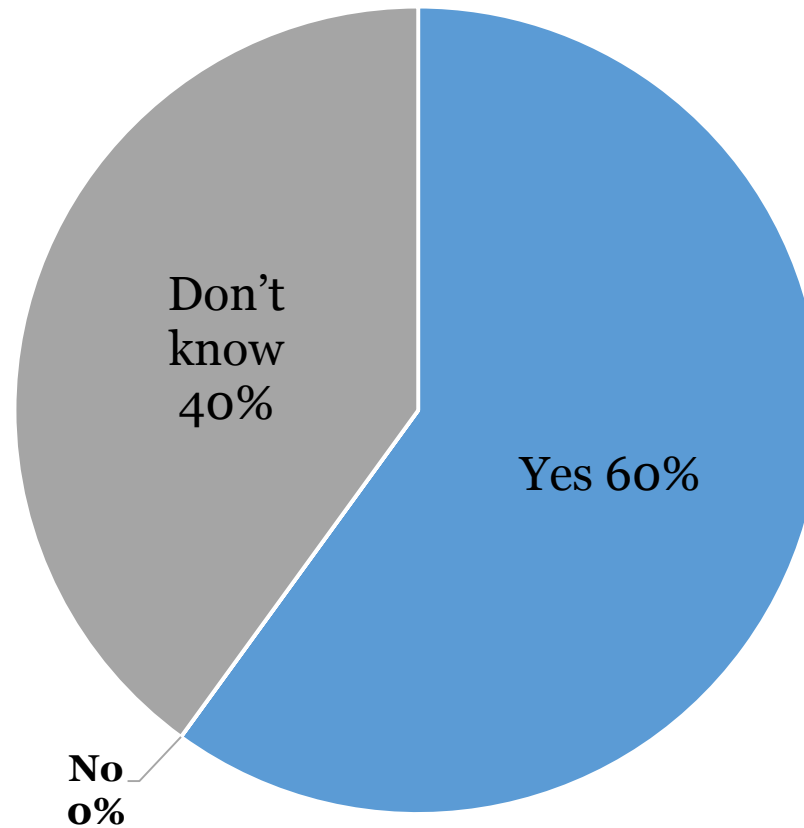
- Move medical or pharmacy to volunteer benefits
- Drop benefits
- Contract with a private insurance exchange
- Amend HSAs to eliminate salary reduction contributions
- Move to defined contribution

## Don't know

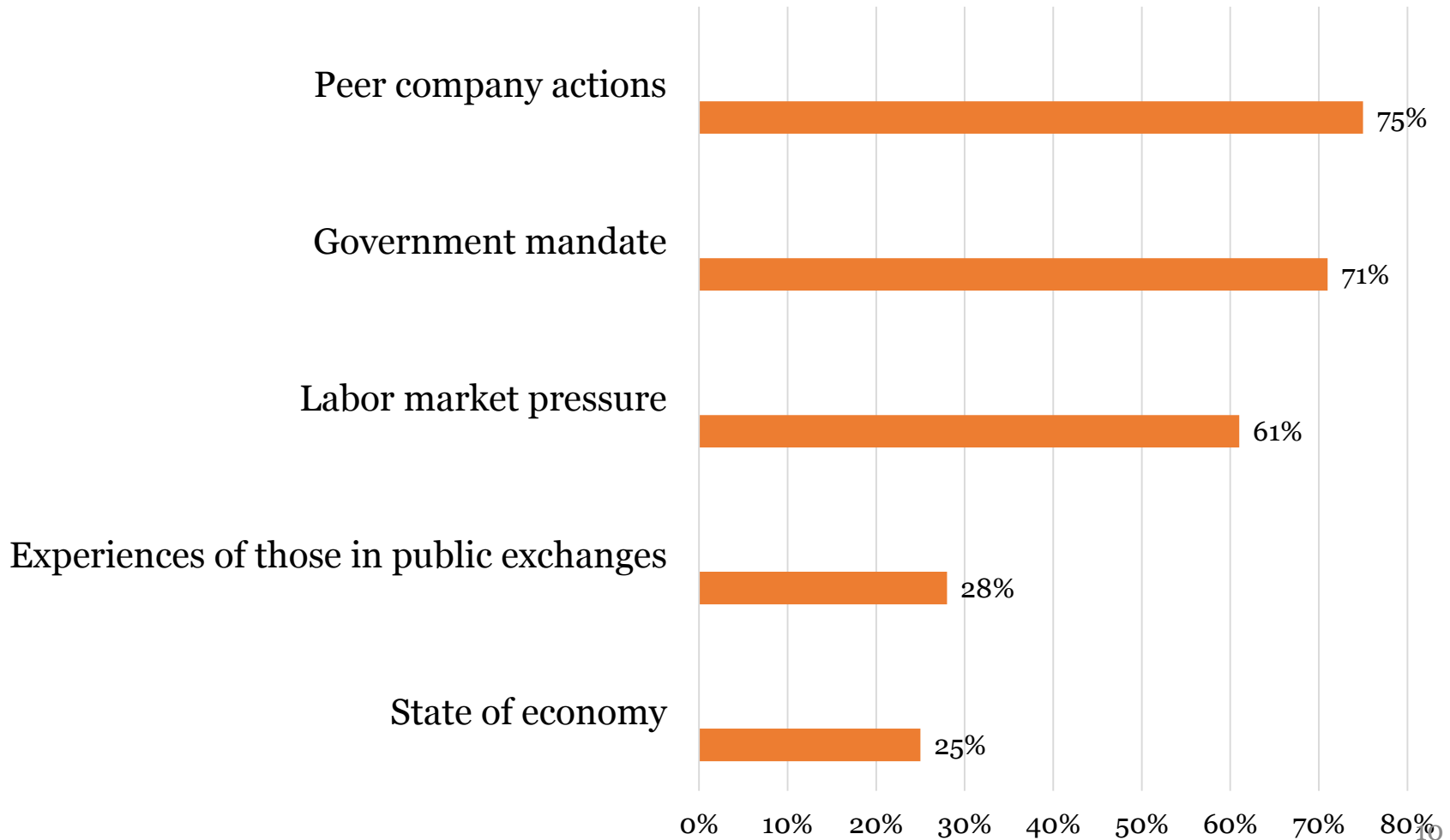
- Move to defined contribution
- Bundled payment for high cost procedures
- Cap pre-tax contributions
- Amend HSAs to eliminate salary reduction contributions
- Contract with a private insurance exchange
- Permit employee HSA contributions only on an after tax basis
- Reduce benefits



# Will your company offer benefits in 2025?



# Major influences determining whether or not to continue offering benefits



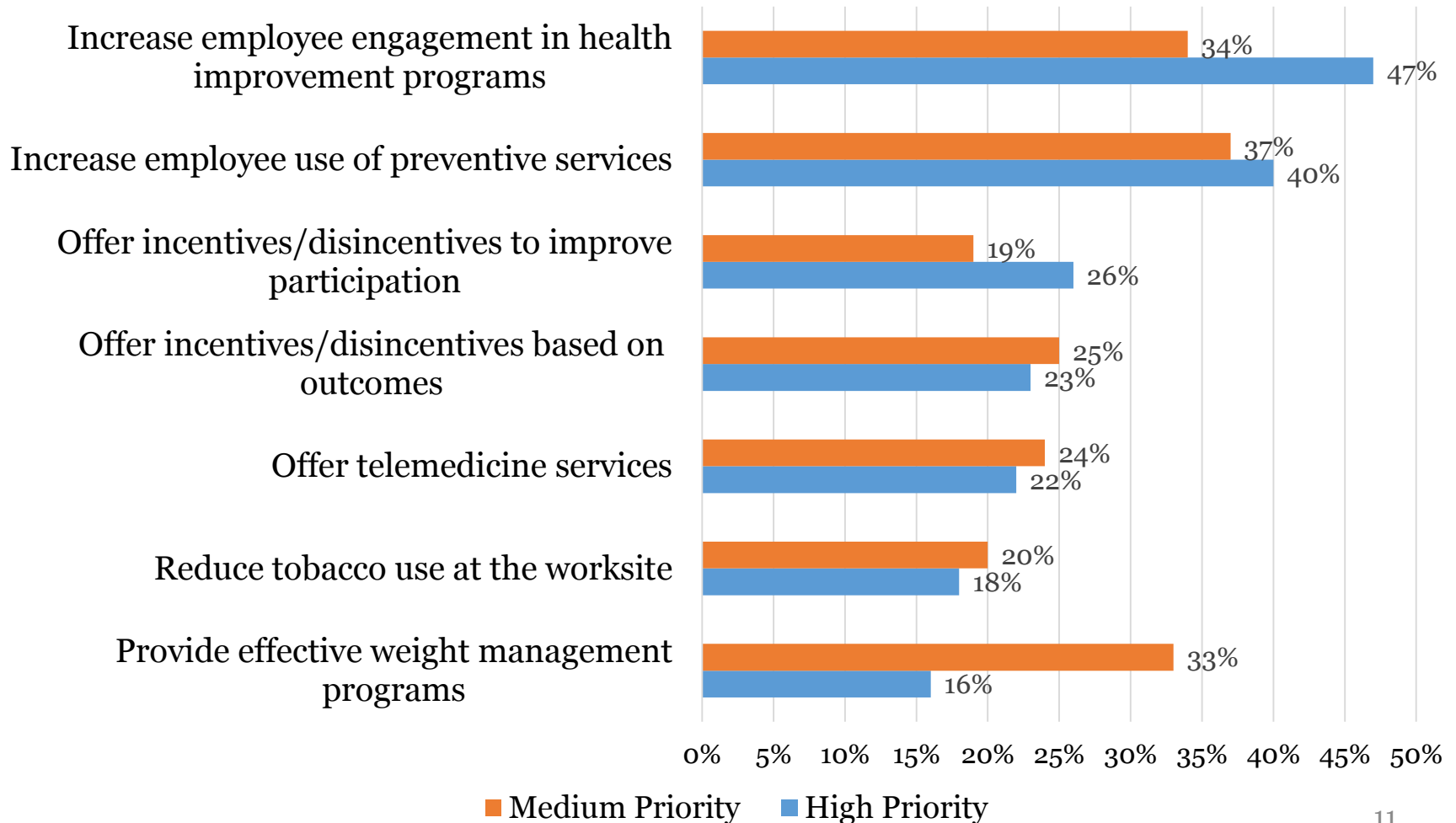


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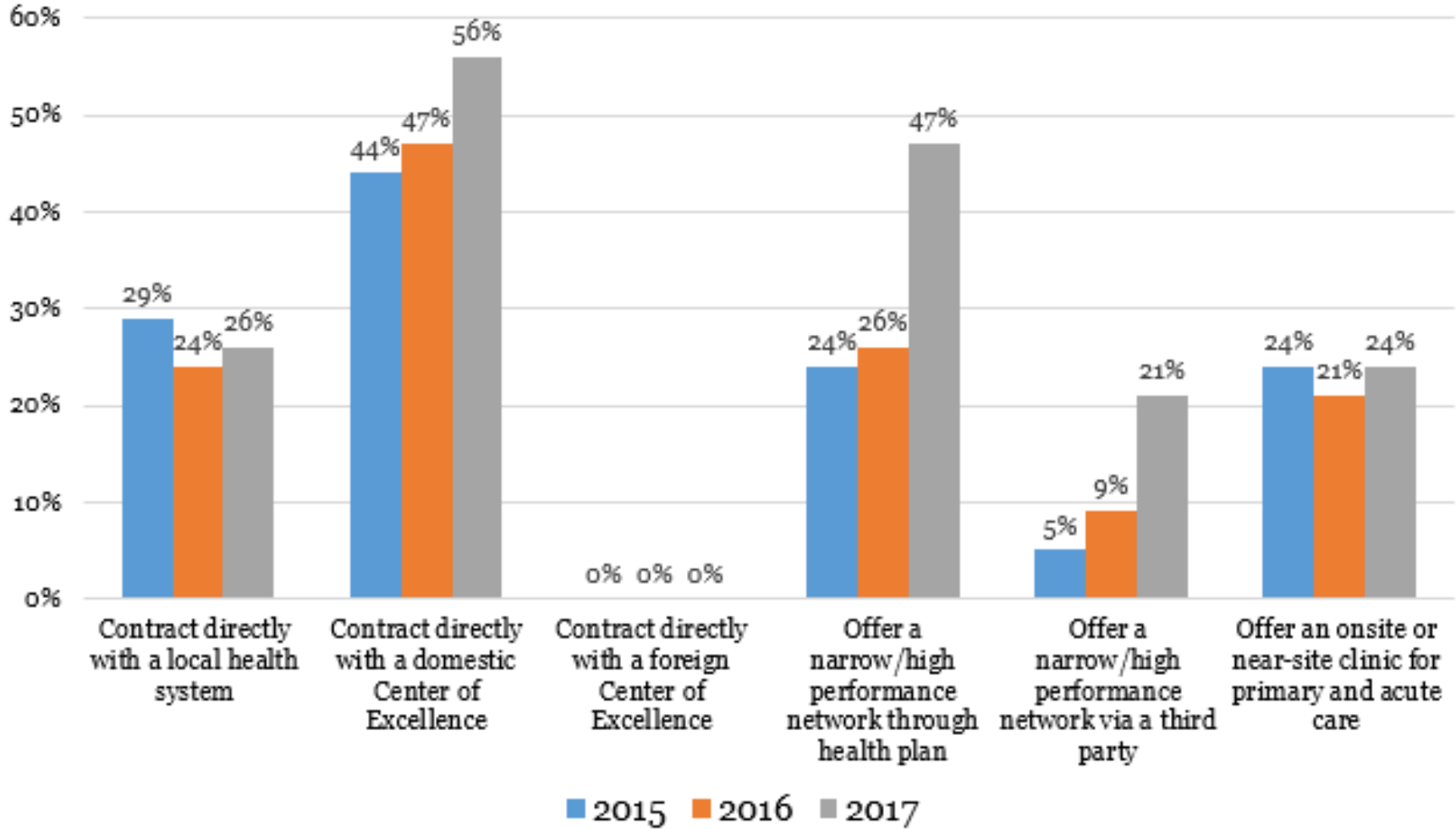
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# Worksite Health Priority Areas



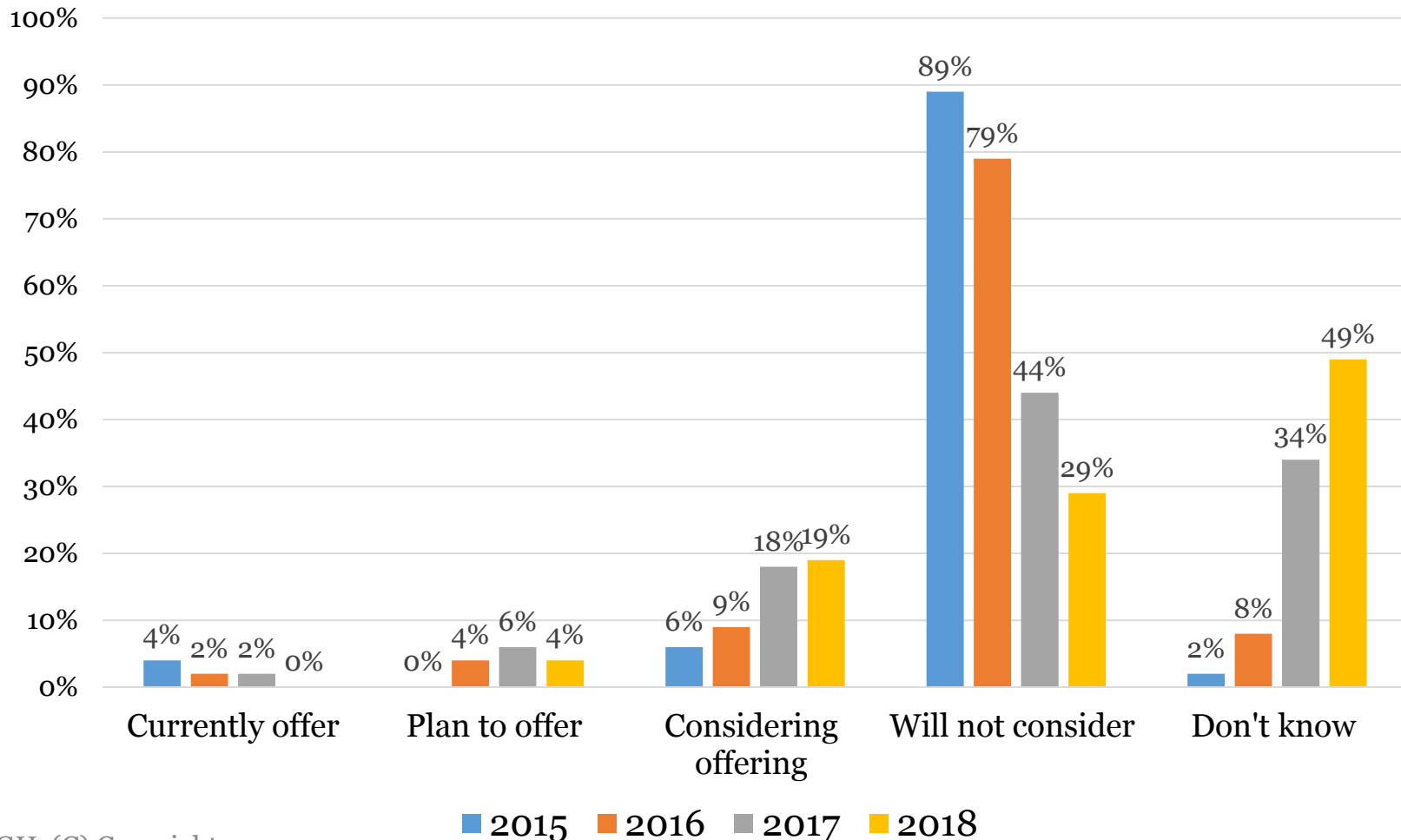
# Contracting and Provider Services

## *Currently offer/plan to offer 2016 and 2017*



# Private Exchanges: Active Employees

## *Currently offering or considering 2016 - 2018*



# Private Exchanges: Retirees

## *Currently offering or considering 2016 - 2018*

