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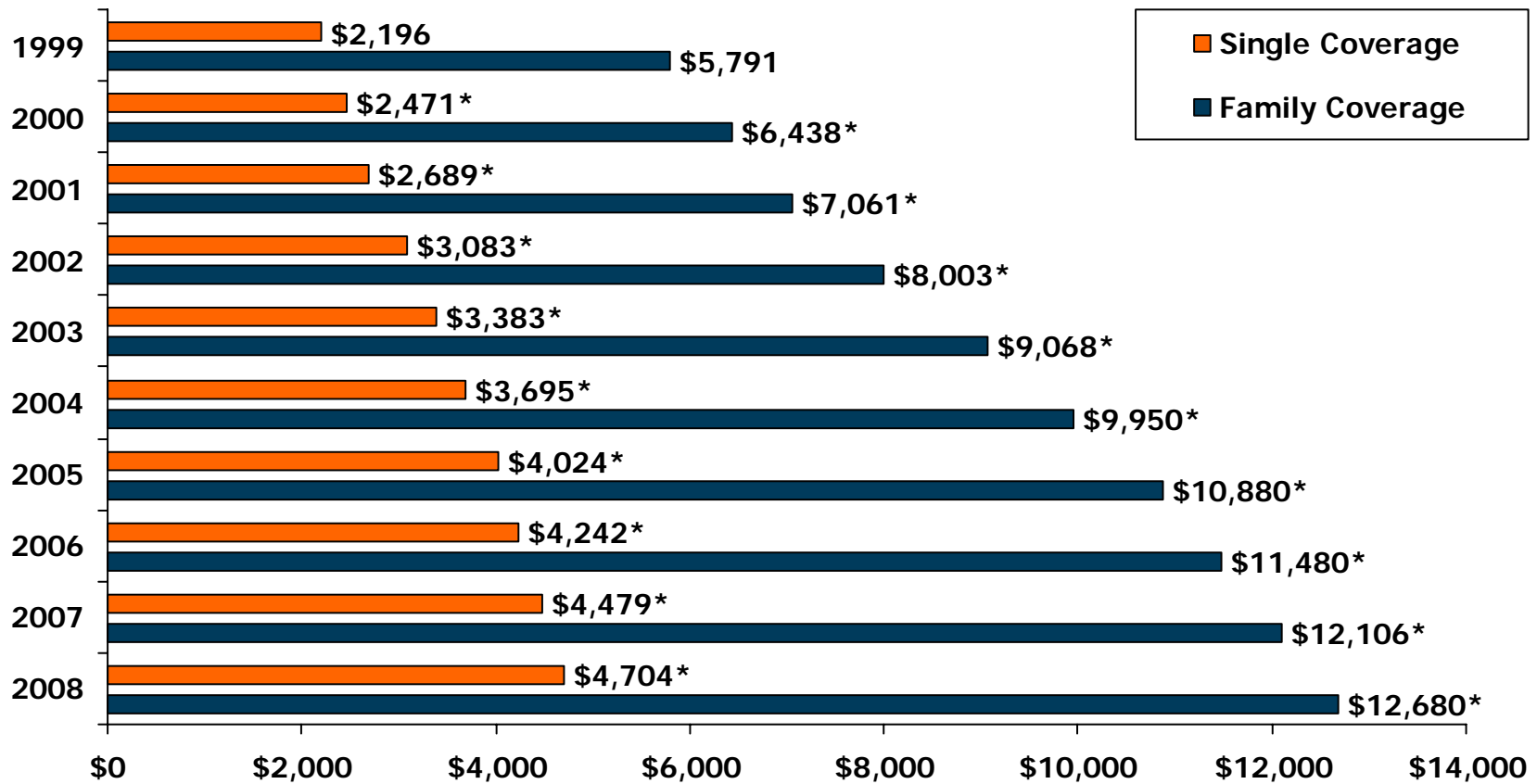


HEALTH RESEARCH &
EDUCATIONAL TRUST

Survey of Employer Health Benefits 2008

September 24, 2008

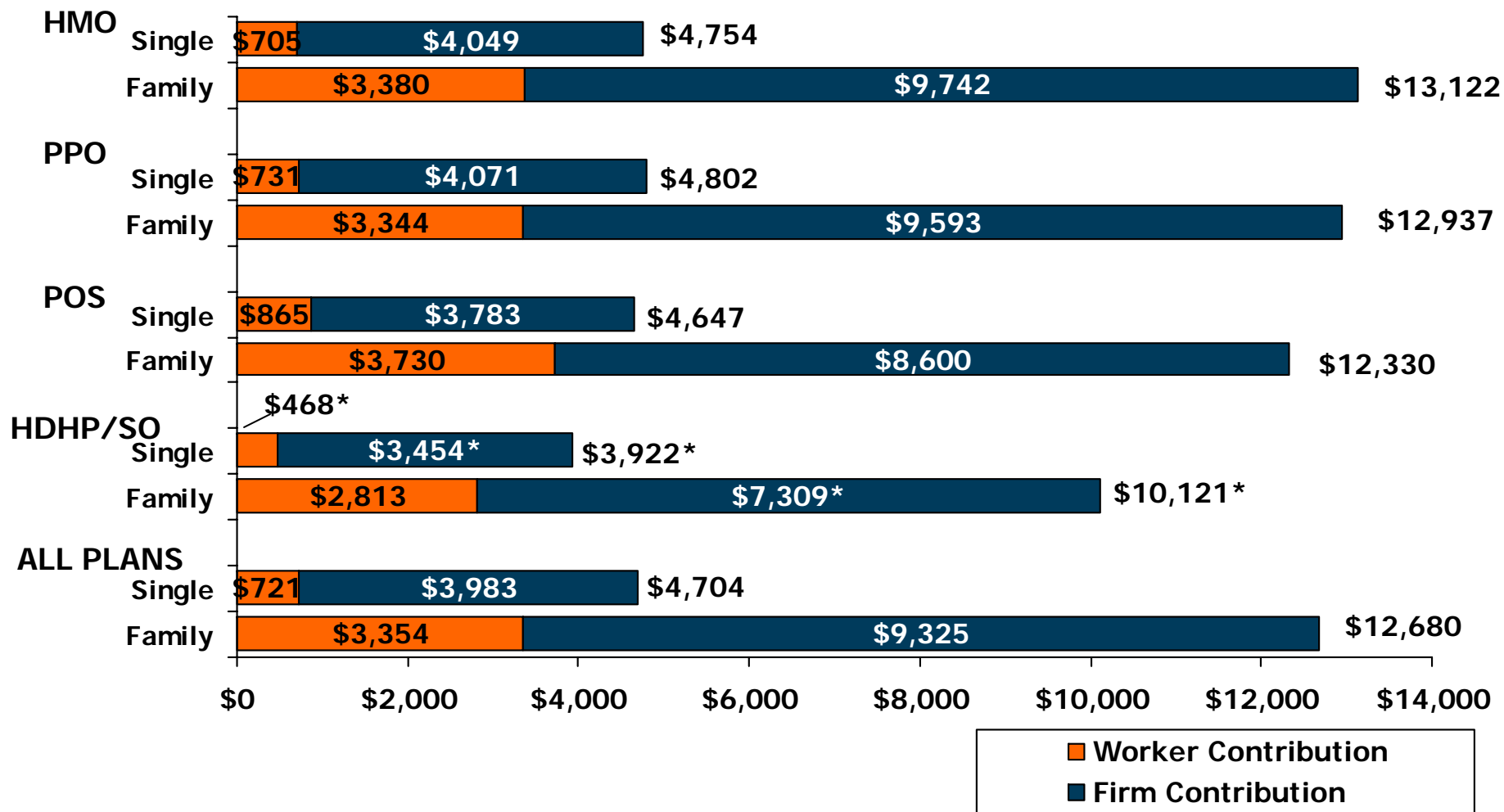
Exhibit 1: Average Annual Premiums for Single and Family Coverage, 1999-2008



* Estimate is statistically different from estimate for the previous year shown ($p < .05$).

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2008.

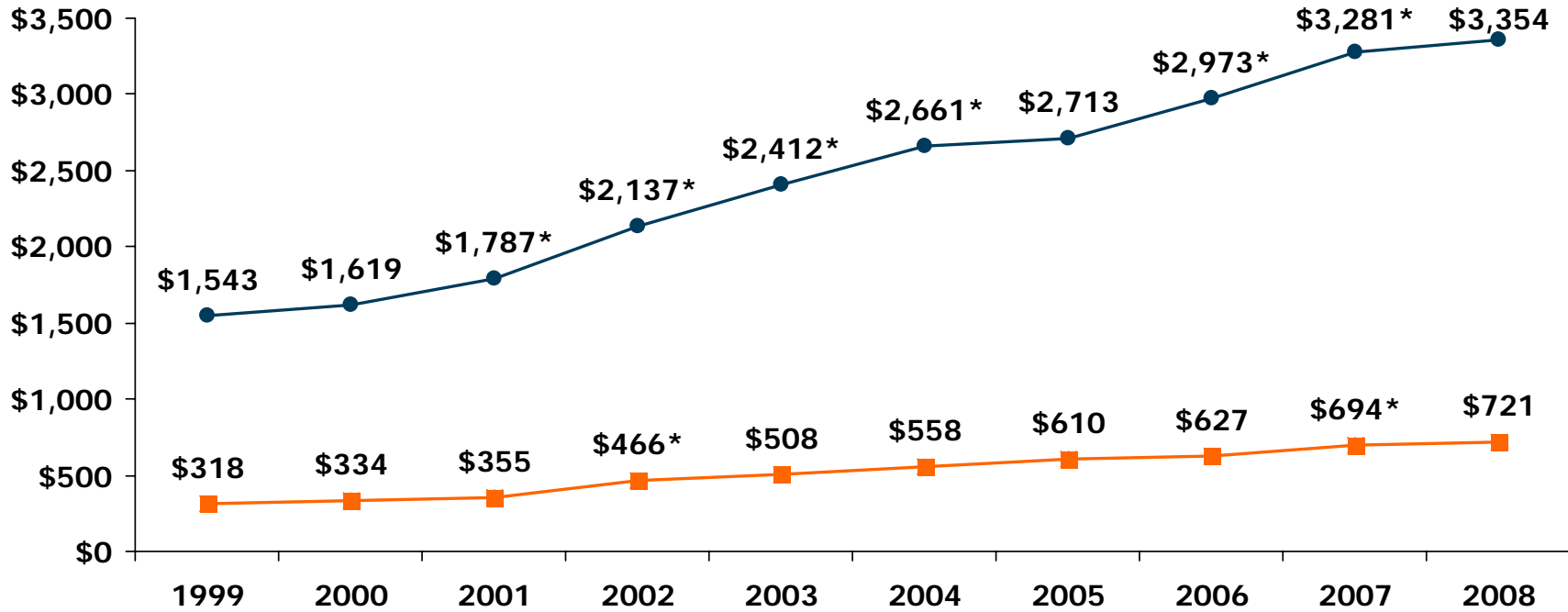
Exhibit 2: Average Annual Firm and Worker Premium Contributions and Total Premiums for Covered Workers for Single and Family Coverage, by Plan Type, 2008



* Estimate is statistically different from All Plans estimate by coverage type (p < .05).

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2008.

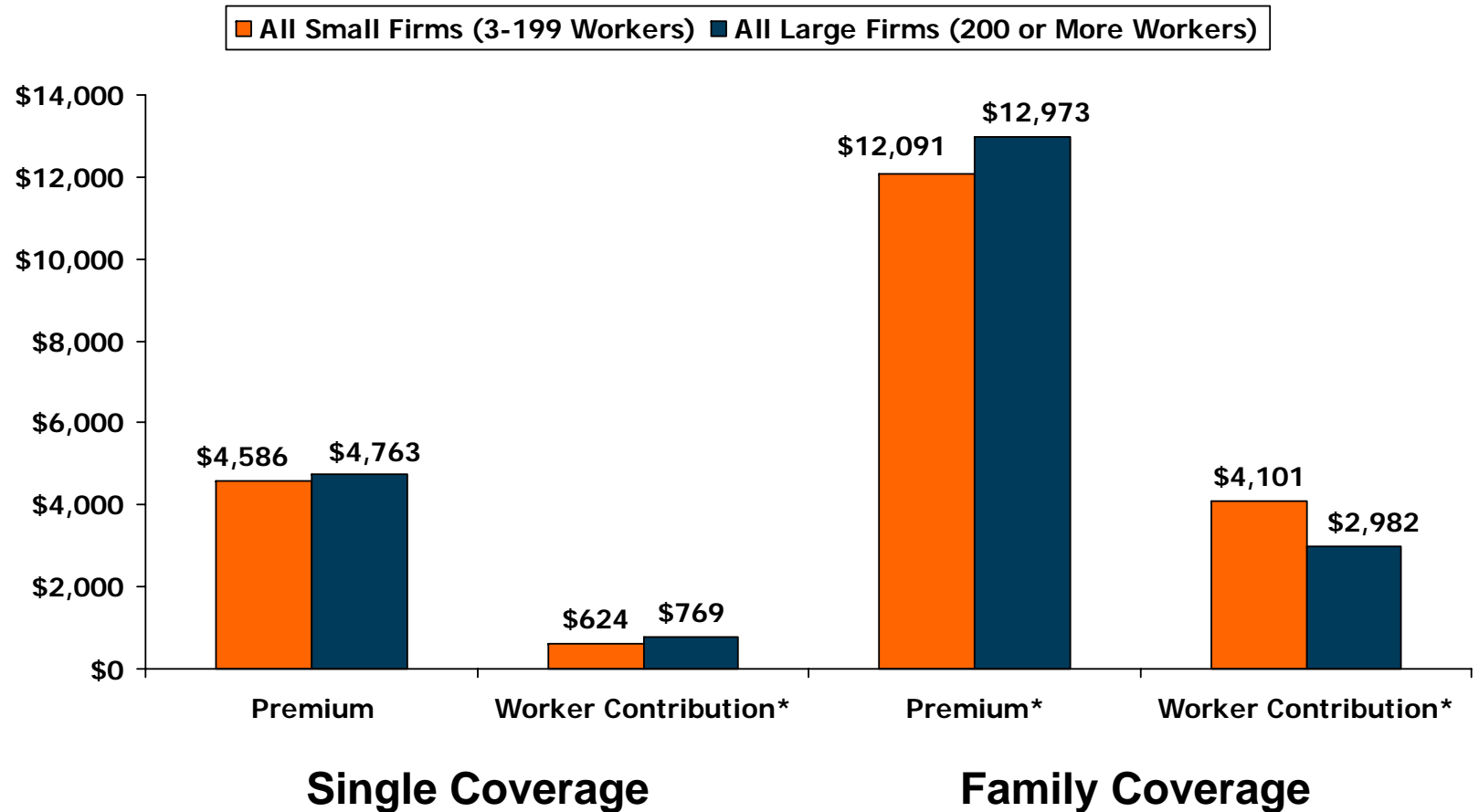
Exhibit 3: Average Annual Worker Premium Contributions Paid by Covered Workers for Single and Family Coverage, 1999-2008



*Estimate is statistically different from estimate for the previous year shown ($p < .05$).

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2008.

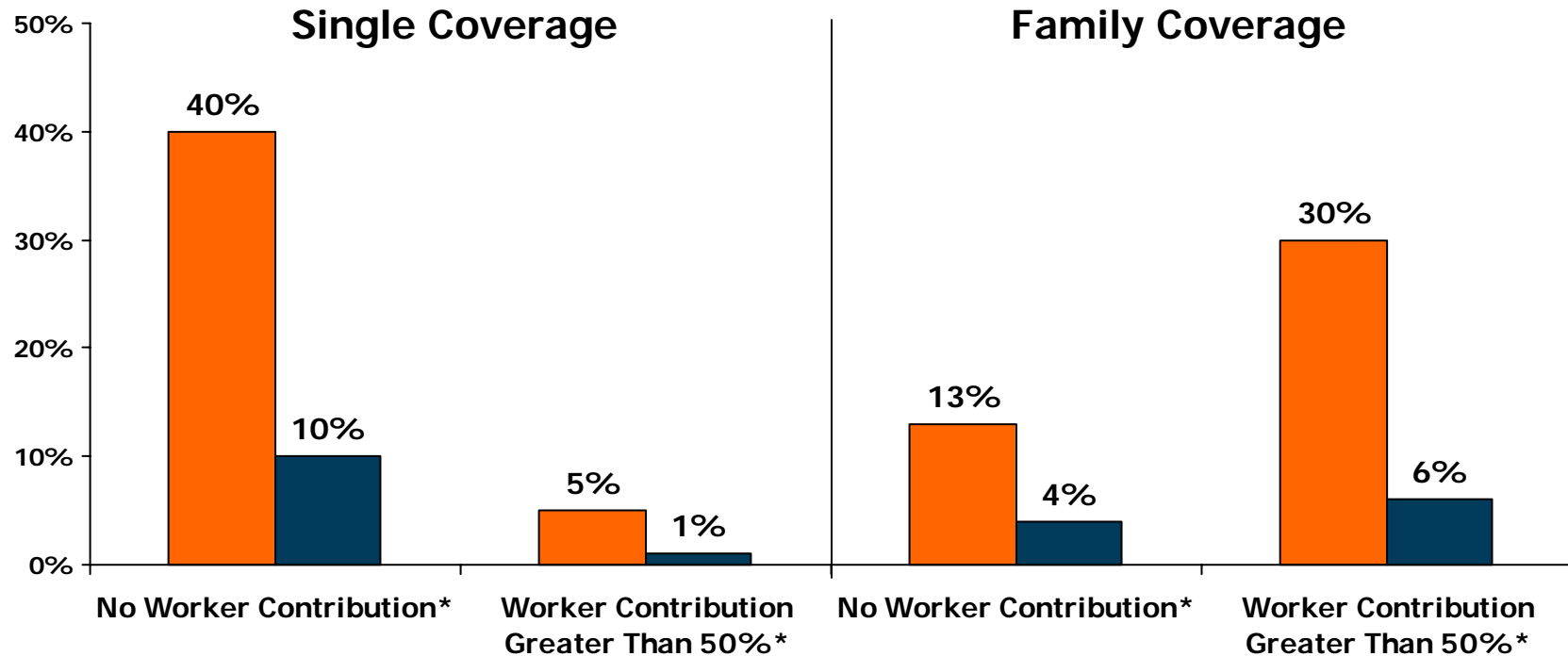
Exhibit 4: Average Annual Worker Premium Contributions and Total Premiums for Covered Workers, Single and Family Coverage, by Firm Size, 2008



* Estimates are statistically different between All Small Firms and All Large Firms ($p < .05$).

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2008.

Exhibit 5: Percentage of Covered Workers with No Premium Contribution or a Contribution of Greater than 50% of the Premium, 2008

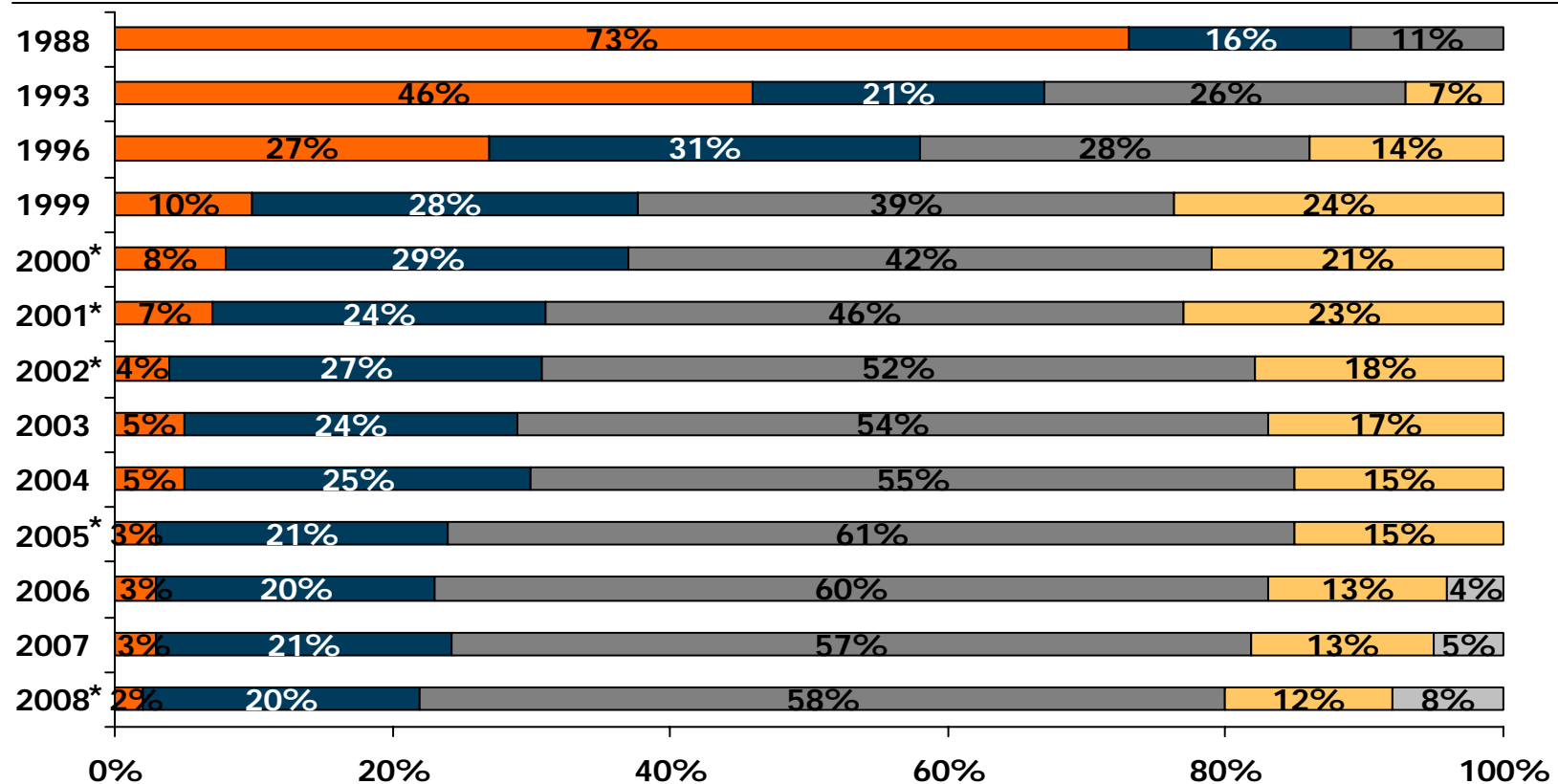


*Estimate is statistically different between All Small Firms and All Large Firms within category ($p < .05$).

- All Small Firms (3-199 Workers)
- All Large Firms (200 or More Workers)

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2008.

Exhibit 6: Distribution of Health Plan Enrollment for Covered Workers, by Plan Type, 1988-2008



* Distribution is statistically different from the previous year shown ($p < .05$). No statistical tests were conducted for years prior to 1999. No statistical tests are conducted between 2005 and 2006 due to the addition of HDHP/SO as a new plan type in 2006.

Note: Information was not obtained for POS plans in 1988. A portion of the change in plan type enrollment for 2005 is likely attributable to incorporating more recent Census Bureau estimates of the number of state and local government workers and removing federal workers from the weights. See the Survey Design and Methods section from the 2005 Kaiser/HRET Survey of Employer-Sponsored Health Benefits for additional information.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2008; KPMG Survey of Employer-Sponsored Health Benefits, 1993, 1996; The Health Insurance Association of America (HIAA), 1988.

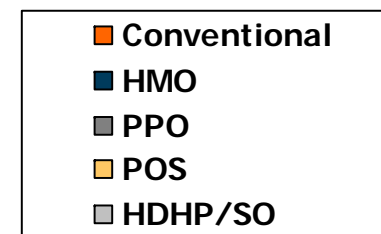
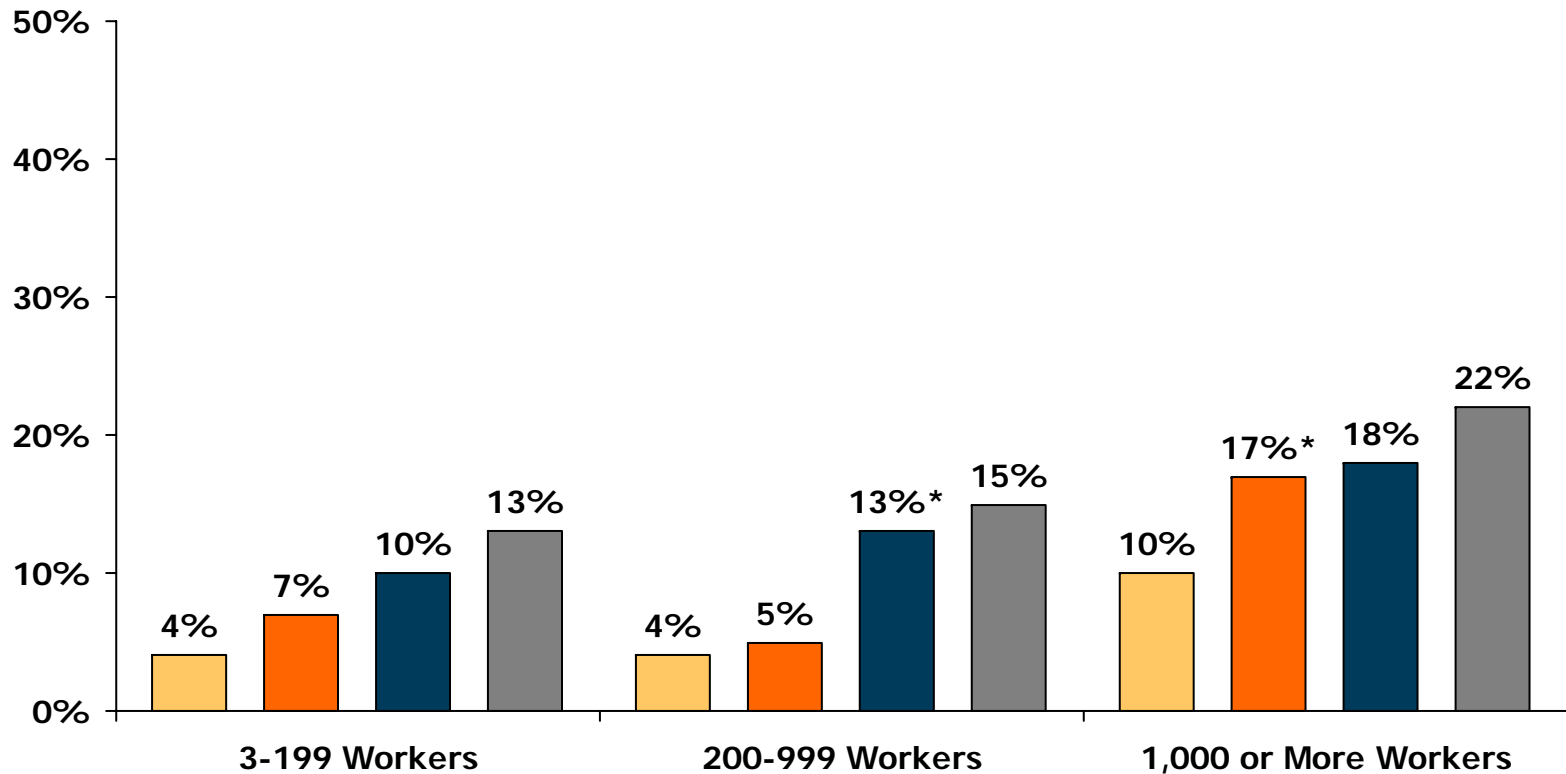
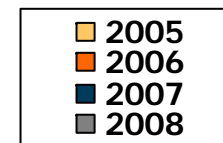


Exhibit 7: Among Firms Offering Health Benefits, Percentage That Offer an HDHP/SO, by Firm Size, 2005- 2008



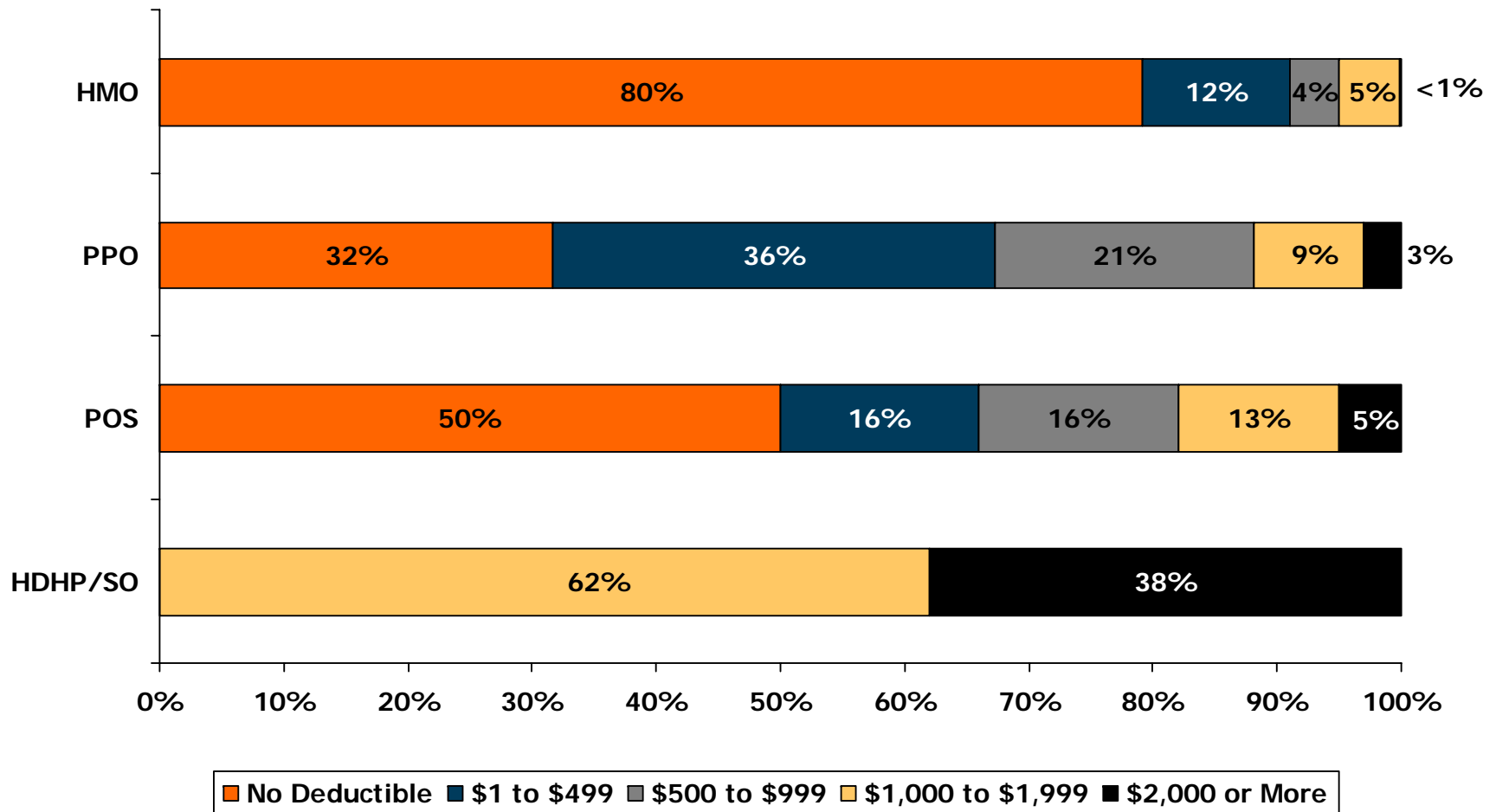
* Estimate is statistically different from estimate for previous year shown ($p < .05$).

Note: The 2008 estimate includes 0.3% of all firms offering health benefits that offer both an HDHP/HRA and an HSA-qualified HDHP. The comparable percentages for 2005, 2006, and 2007 are 0.3%, 0.4%, and 0.2%, respectively.



Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2005-2008.

Exhibit 8: Distribution of Covered Workers by In-Network General Annual Deductible Amounts for Single Coverage, by Plan Type, 2008



Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2008.

Exhibit 9: Average Annual Premiums and Contributions to Savings Accounts For Covered Workers in HDHP/HRAs or HSA-Qualified HDHPs, Compared to All Non-HDHP/SO Plans, 2008

	HDHP/HRA		HSA-Qualified HDHP		Non-HDHP/SO Plans [§]	
	Single	Family	Single	Family	Single	Family
Total Annual Premium	\$4,468	\$11,571*	\$3,527*	\$9,101*	\$4,769	\$12,892
Worker Contribution to Premium	\$533*	\$3,455	\$420*	\$2,332*	\$742	\$3,397
Firm Contribution to Premium	\$3,935	\$8,117	\$3,107*	\$6,769*	\$4,027	\$9,495
Annual Firm Contribution to the HRA or HSA[†]	\$1,249	\$2,073	\$838	\$1,522	NA	NA
Total Annual Firm Contribution (Firm Share of Premium Plus Firm Contribution to HRA or HSA)	\$5,184*	\$10,190	\$3,945	\$8,291*	\$4,027	\$9,495
Total Annual Cost (Total Premium Plus Firm Contribution to HRA or HSA, if Applicable)	\$5,717*	\$13,645	\$4,365*	\$10,623*	\$4,769	\$12,892

* Estimate is statistically different from estimate for All Non-HDHP/SO Plans ($p < .05$).

[†] When those firms that do not contribute to the HSA (28% for single and family coverage) are excluded from the calculation, the average firm contribution to the HSA for covered workers is \$1,139 for single coverage and \$2,067 for family coverage. For HDHP/HRAs, we refer to the amount that the employer commits to make available to an HRA as a contribution for ease of discussion. HRAs are notional accounts, and employers are not required to actually transfer funds until an employee incurs expenses. Thus, employers may not expend the entire amount that they commit to make available to their employees through an HRA. Therefore, the employer contribution amounts to HRAs that we capture in the survey may exceed the amount that employers will actually spend.

[§] In order to compare spending for HDHP/SOs to all other plans that are not HDHP/SOs, we created composite variables excluding HDHP/SO data.

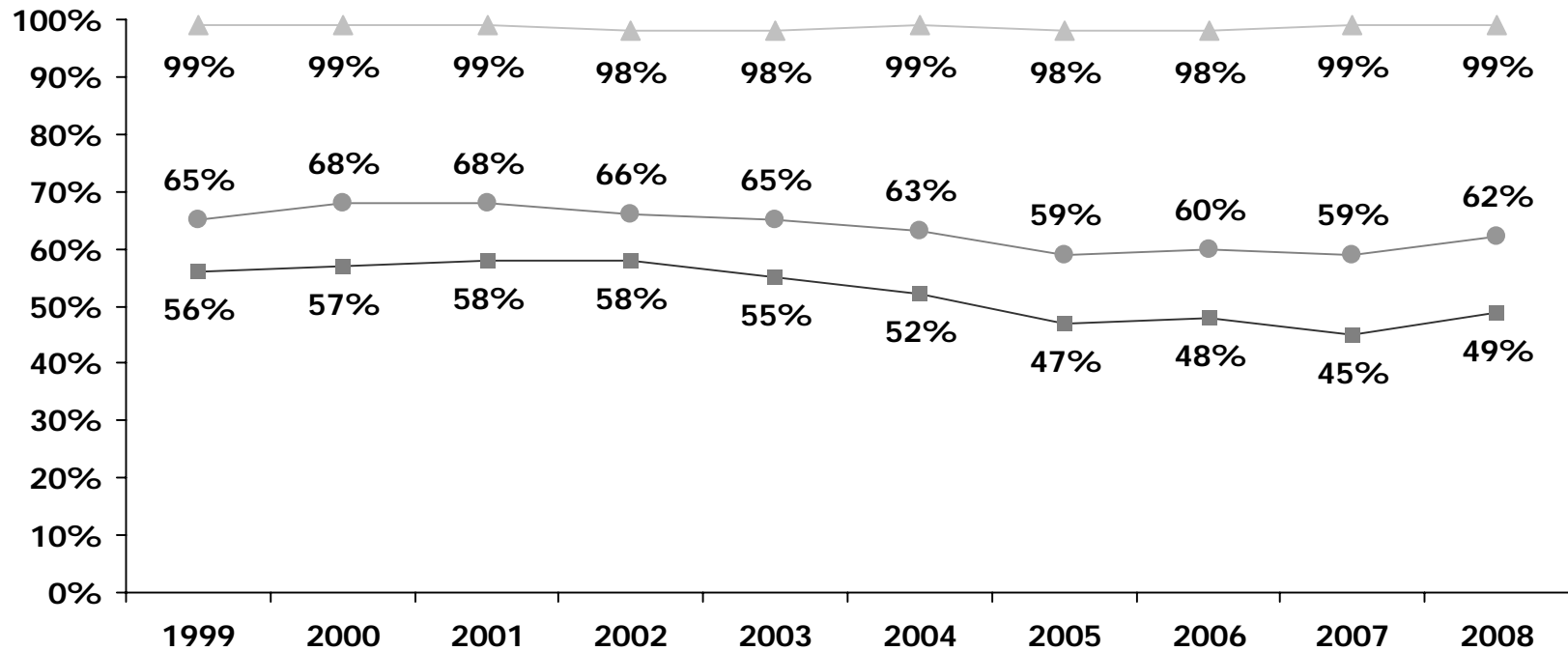
Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2008.



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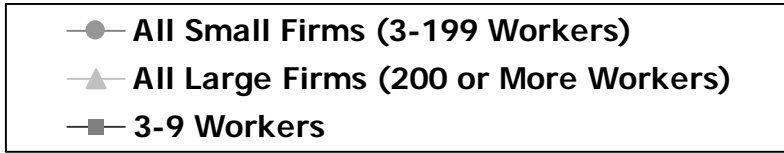


Exhibit 10: Percentage of All Firms Offering Health Benefits, 1999-2008*



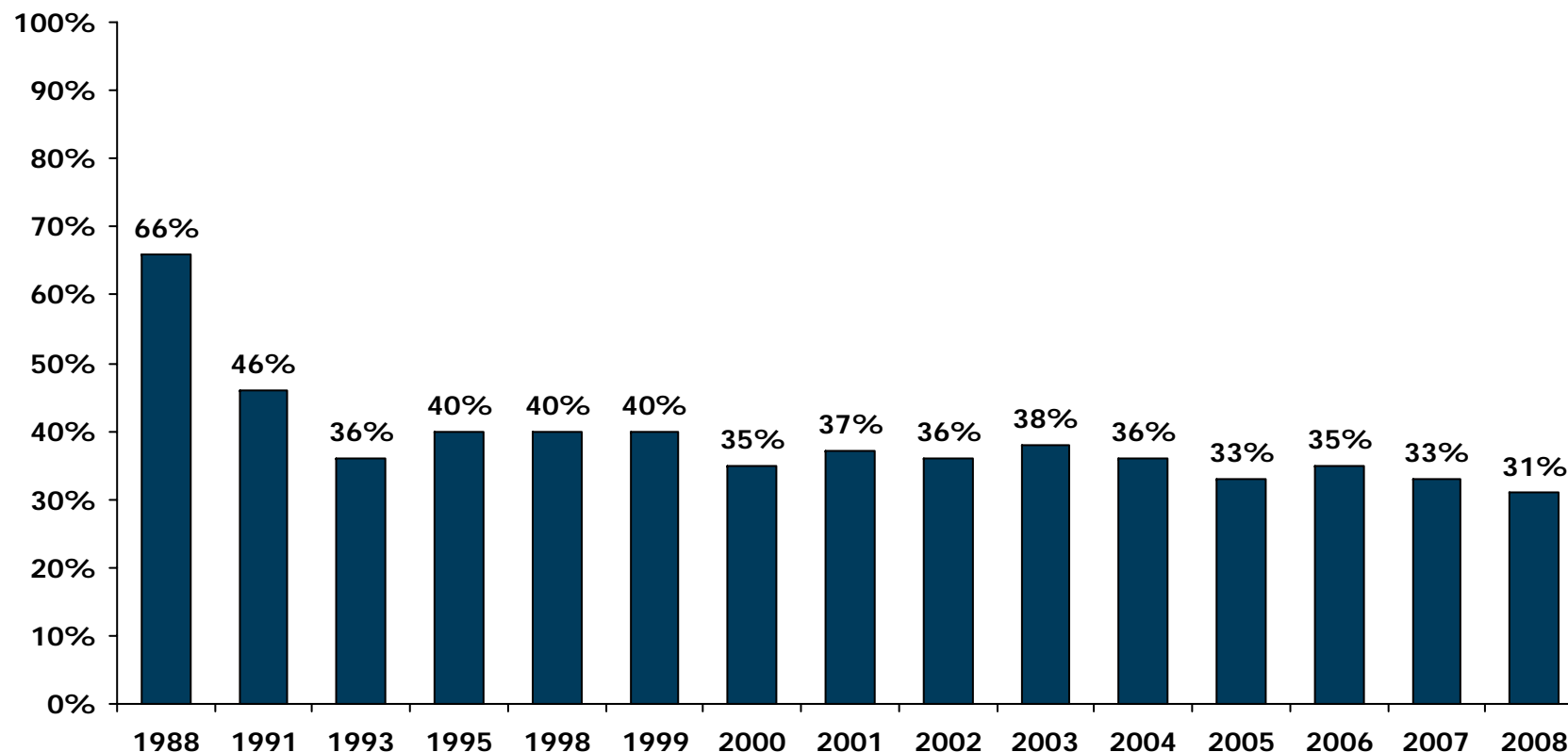
*Tests found no statistical differences from estimate for the previous year shown ($p < .05$).

Note: Estimates presented in this exhibit are based on the sample of both firms that completed the entire survey and those that answered just one question about whether they offer health benefits.



Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2008.

Exhibit 11: Among All Large Firms (200 or More Workers) Offering Health Benefits to Active Workers, Percentage of Firms Offering Retiree Health Benefits, 1988-2008*



*Tests found no statistical difference from estimate for the previous year shown ($p < .05$). No statistical tests are conducted for years prior to 1999.

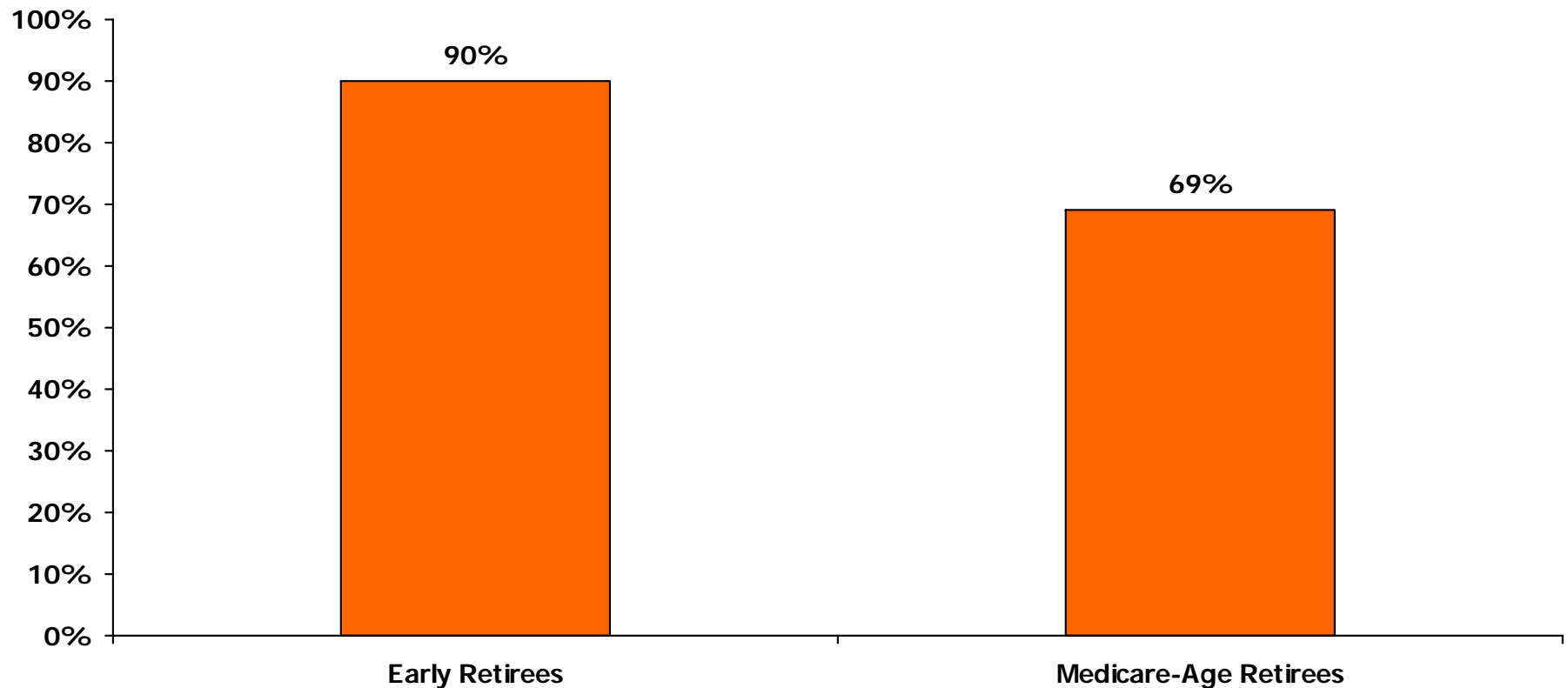
Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2008; KPMG Survey of Employer-Sponsored Health Benefits, 1991, 1993, 1995, 1998; The Health Insurance Association of America (HIAA), 1988.



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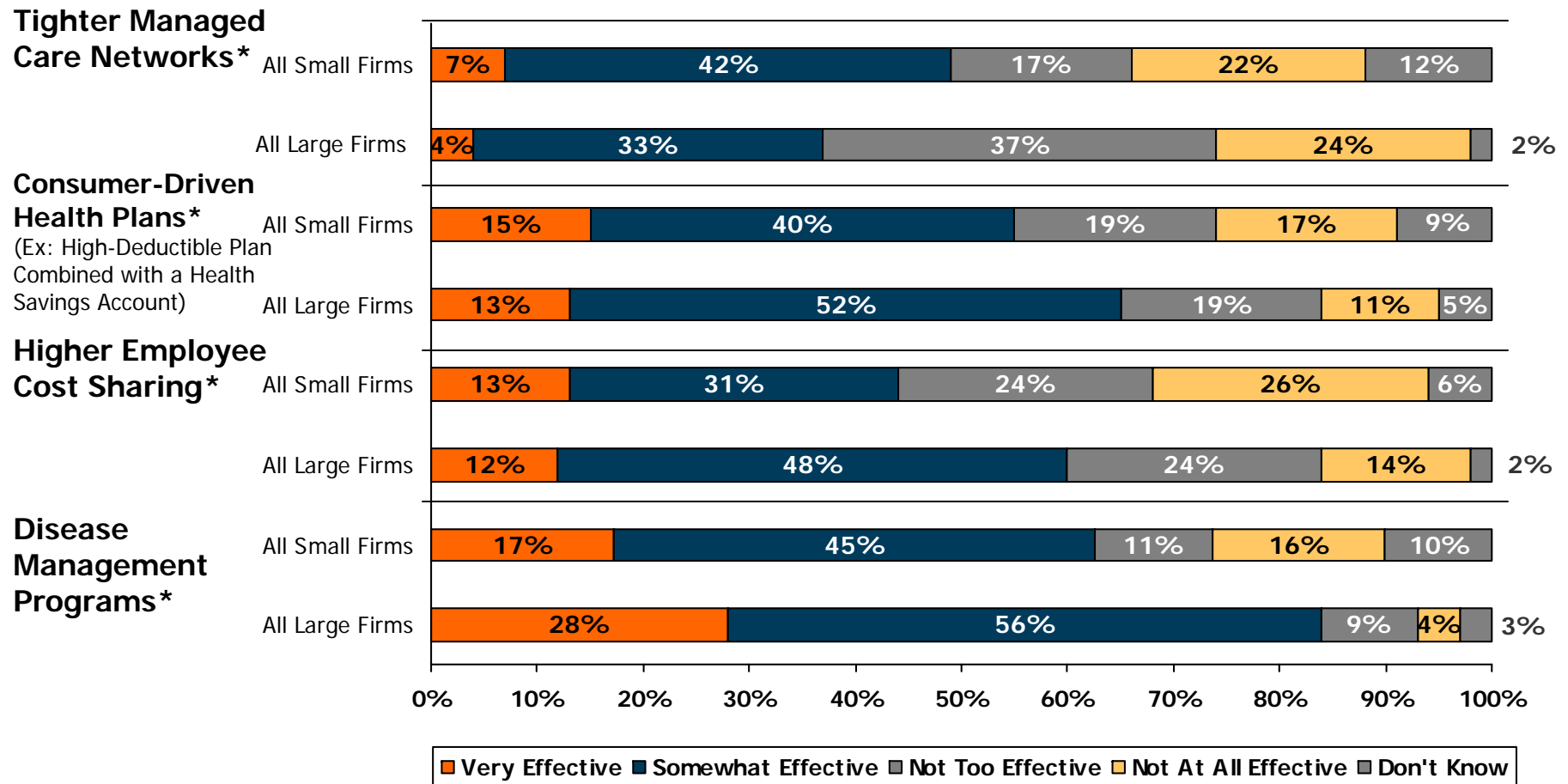
Exhibit 12: Among All Large Firms (200 or More Workers) Offering Health Benefits to Active Workers and Offering Retiree Health Benefits, Percentage of Firms in Which at Least Some Active Employees are Eligible for Retiree Health Benefits, 2008



Early Retirees: Workers retiring before age 65.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2008.

Exhibit 13: Distribution of Firms' Opinions on the Effectiveness of the Following Cost Containment Strategies, 2008



*Distributions are statistically different between All Small Firms and All Large Firms within category ($p < .05$).

Note: Small Firms are defined as firms with 3 to 199 workers and Large Firms are defined as firms with 200 or more workers.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2008.



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Exhibit 14: Among Firms Offering Health Benefits, Distribution of Firms Reporting the Likelihood of Making the Following Changes in the Next Year, 2008

	Very Likely	Somewhat Likely	Not Too Likely	Not At All Likely	Don't Know
Increase the Amount Employees Pay for Health Insurance	14%	26%	23%	36%	1%
Increase the Amount Employees Pay for Deductibles	12%	29%	27%	31%	2%
Increase the Amount Employees Pay for Office Visit Copays or Coinsurance	10%	35%	22%	32%	1%
Increase the Amount Employees Pay for Prescription Drugs	9%	32%	26%	28%	4%
Restrict Employees' Eligibility for Coverage	1%	12%	16%	69%	1%
Drop Coverage Entirely	3%	3%	16%	78%	<1%
Introduce Tiered Networks for Office Visits or Hospital Stays	2%	16%	37%	39%	7%
Offer HDHP/HRA [‡]	5%	21%	27%	45%	1%
Offer HSA-Qualified HDHP [‡]	4%	21%	24%	50%	1%

[‡]Among firms not currently offering this type of HDHP/SO.

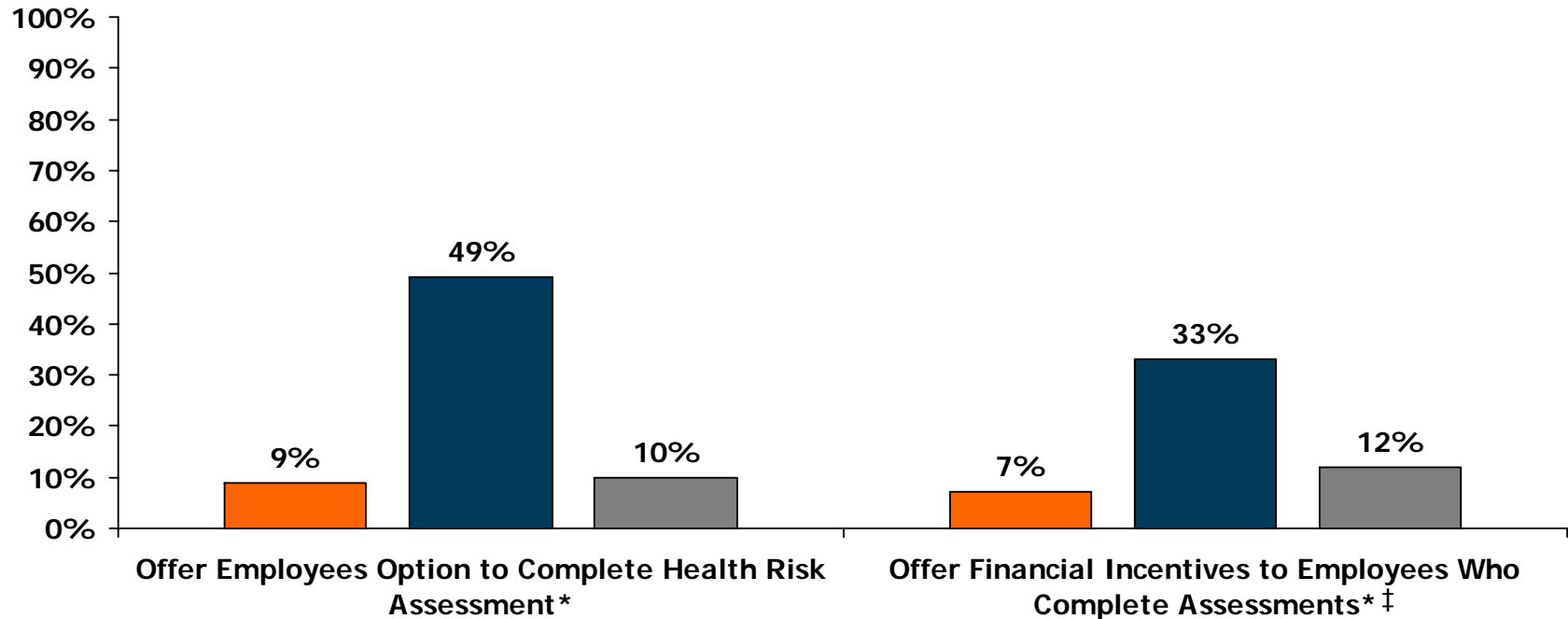
Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2008.



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Exhibit 15: Among Firms Offering Health Benefits, Percentage of Firms That Offer Employees Health Risk Assessments and Offer Incentives to Complete Assessments, by Firm Size, 2008



*Estimate is statistically different between All Small Firms and All Large Firms within category ($p < .05$).

‡ Among Firms Offering Employees Option to Complete Health Risk Assessment.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2008.

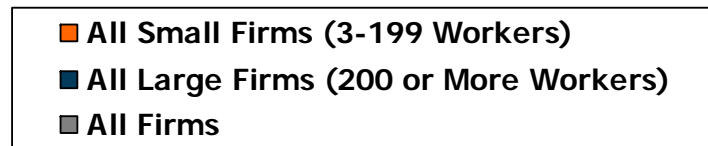
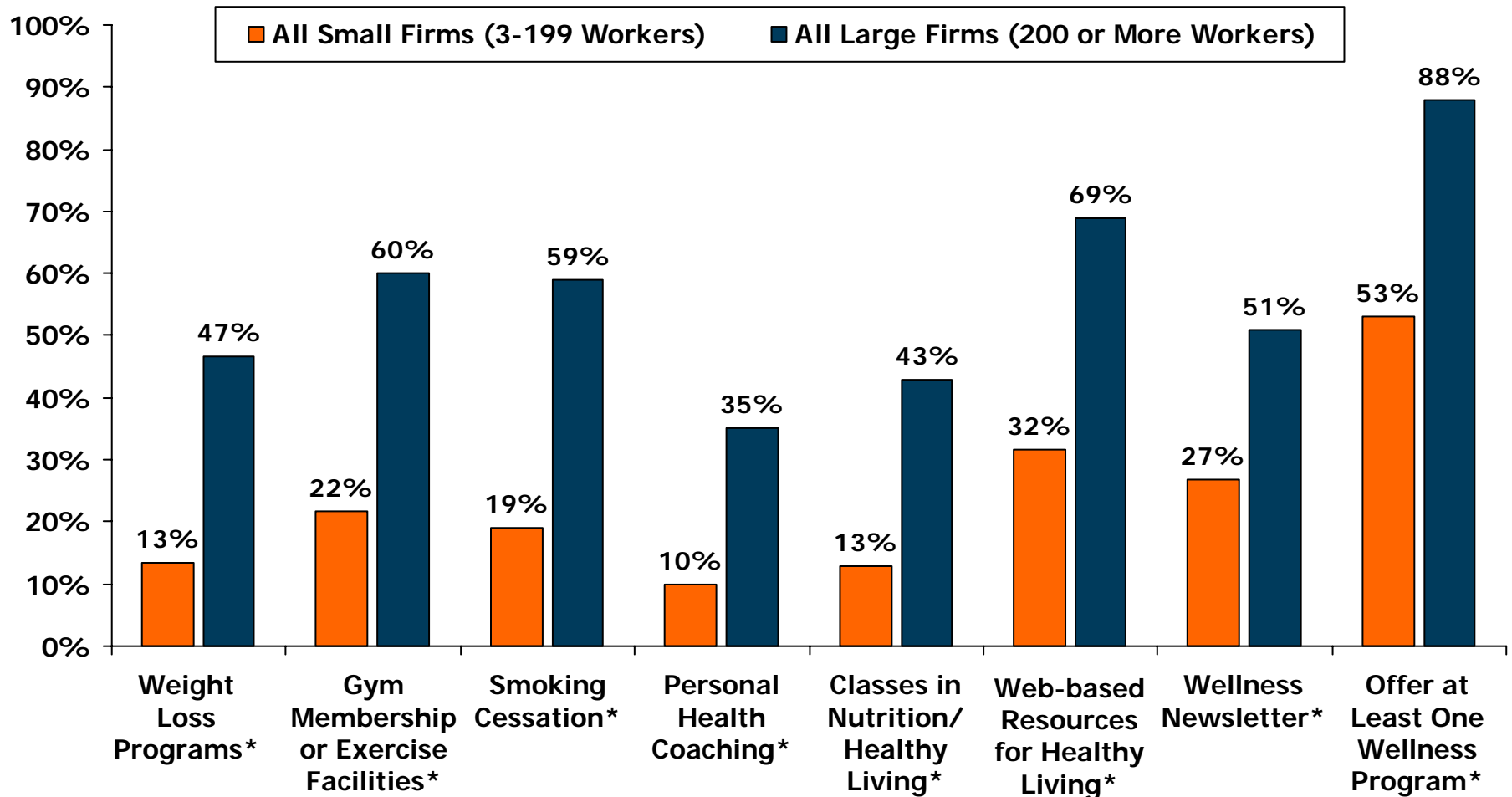


Exhibit 16: Among Firms Offering Health Benefits, Percentage Offering Wellness Programs to Their Employees, by Firm Size, 2008



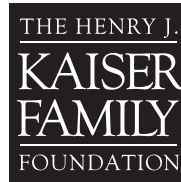
*Estimate is statistically different within type of wellness program between All Small Firms and All Large Firms ($p < .05$).

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2008.



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