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# **Survey of Employer Health Benefits 2008**

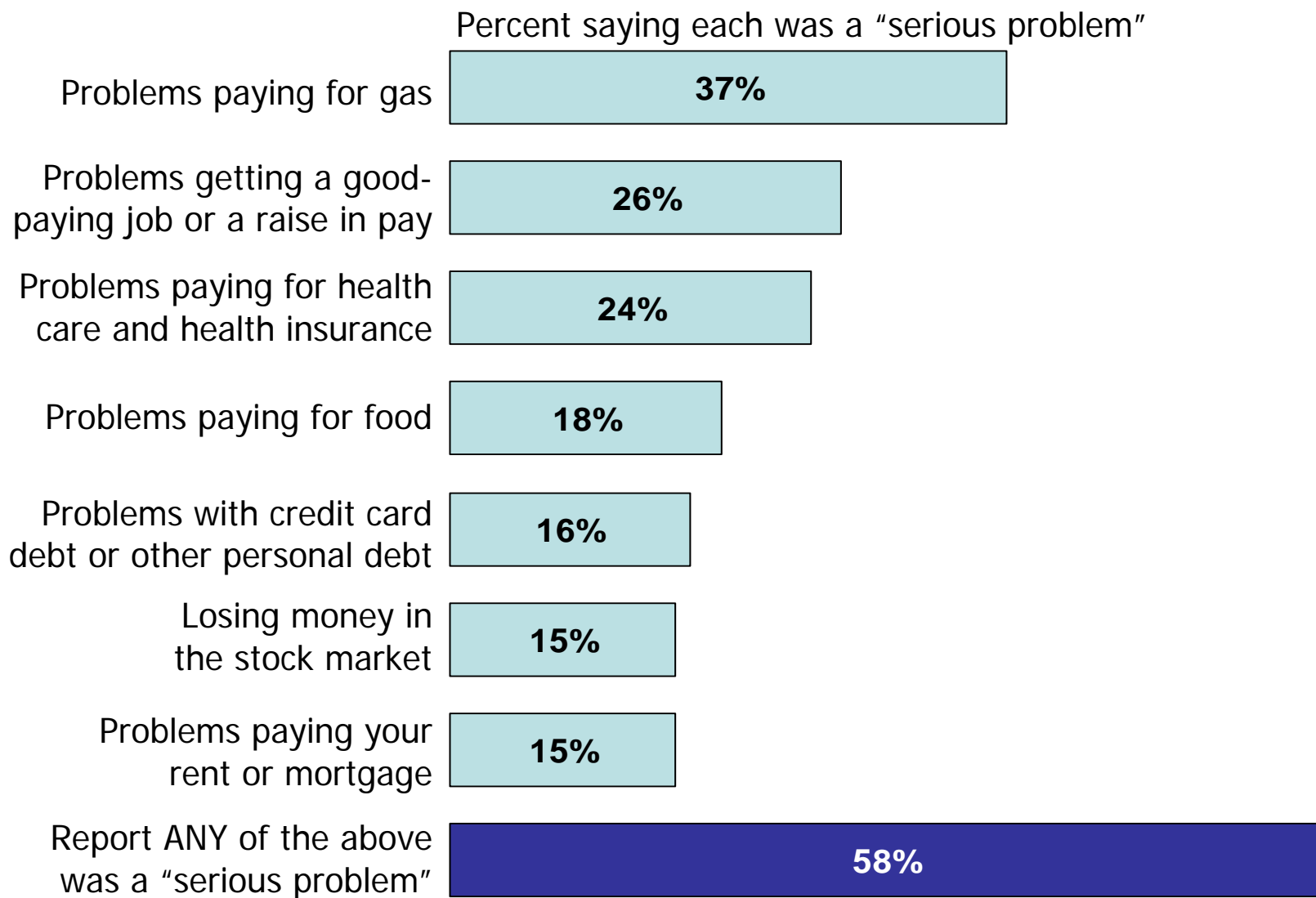
**Drew Altman, PhD**

President and Chief Executive Officer  
The Henry J. Kaiser Family Foundation

*September 24, 2008*

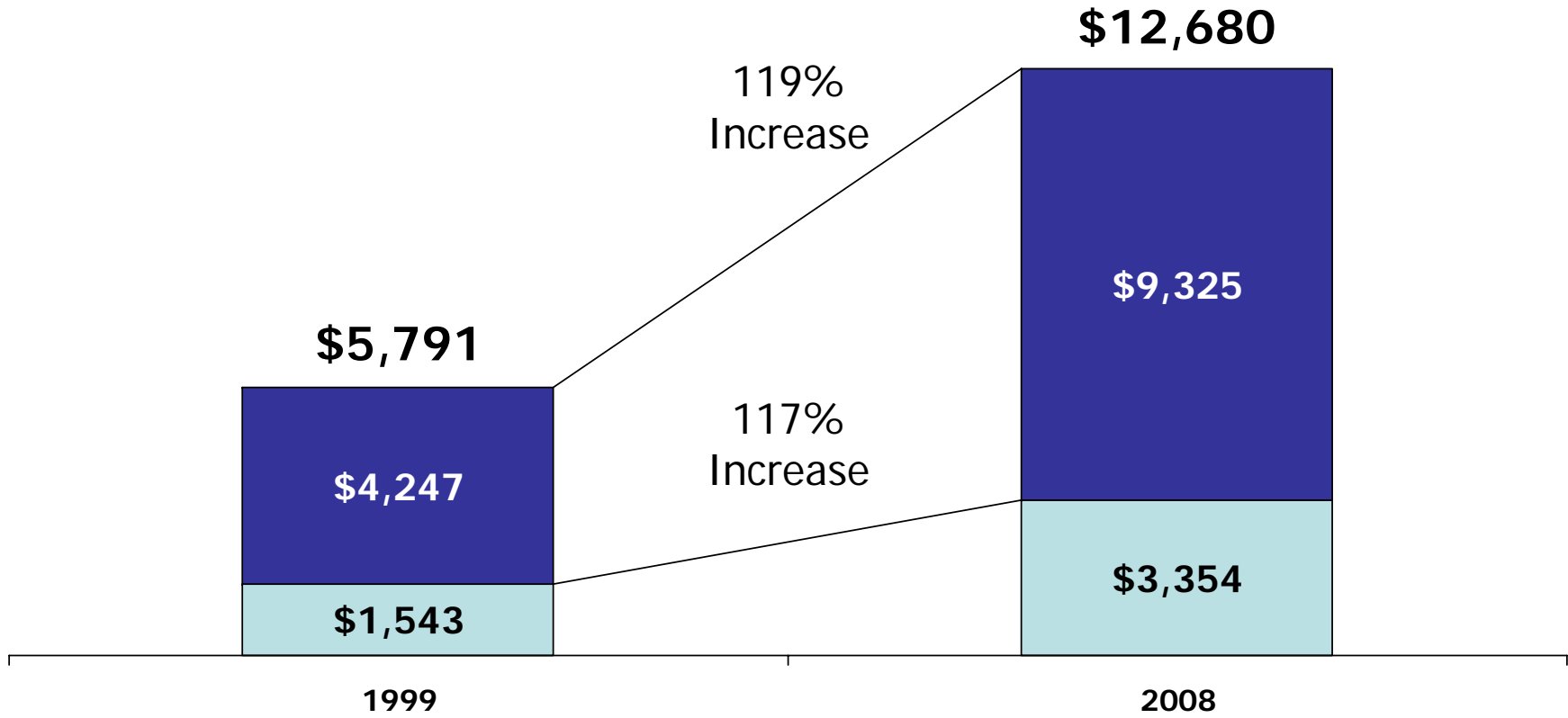
# Health is a Top Pocketbook Concern

As a result of recent changes in the economy, have you and your family experienced any of the following problems, or not? Was this a serious problem, or not?



SOURCE: Kaiser Family Foundation [Health Tracking Poll: Election 2008](#) (conducted July 29-August 6, 2008)

# Average Health Insurance Premiums and Worker Contributions for Family Coverage, 1999-2008

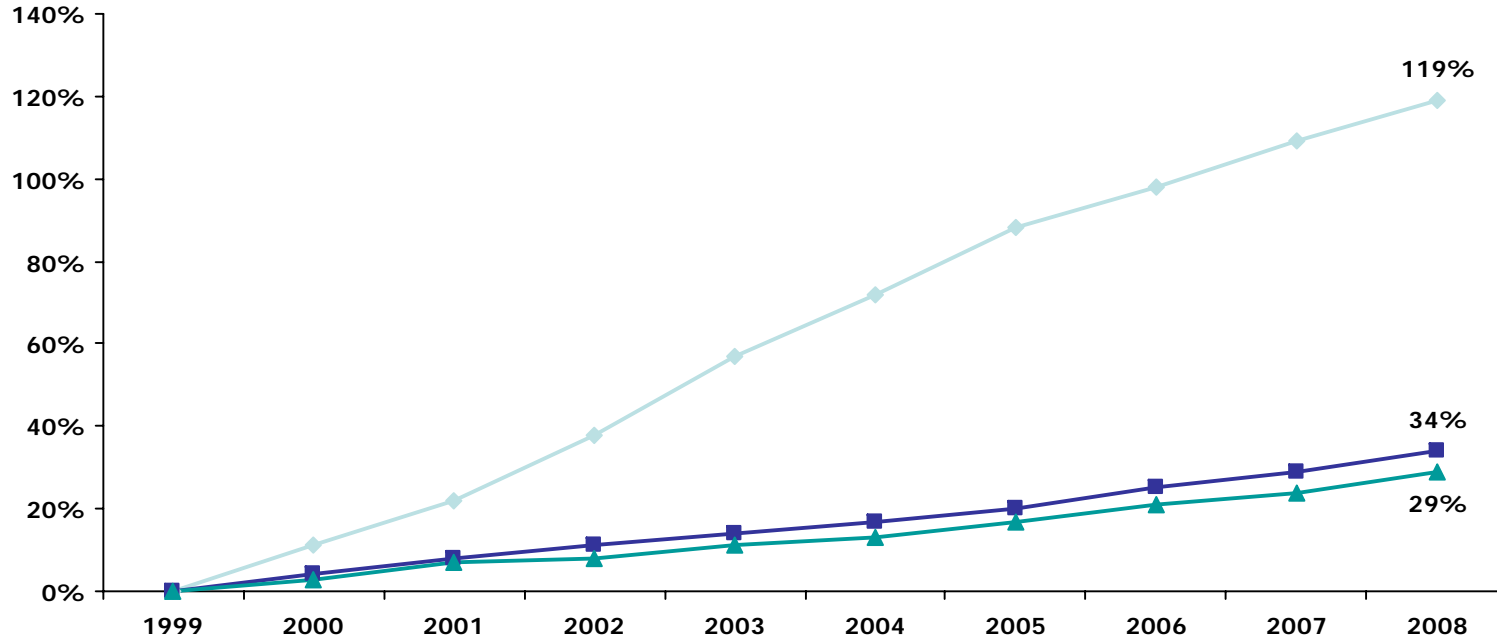


■ Employer Contribution  
■ Worker Contribution

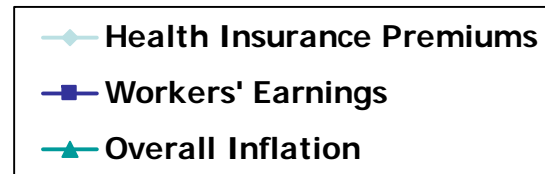
Note: The average worker contribution and the average employer contribution do not add to the average total premium due to rounding.

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

# Cumulative Changes in Health Insurance Premiums, Inflation, and Workers' Earnings, 1999-2008

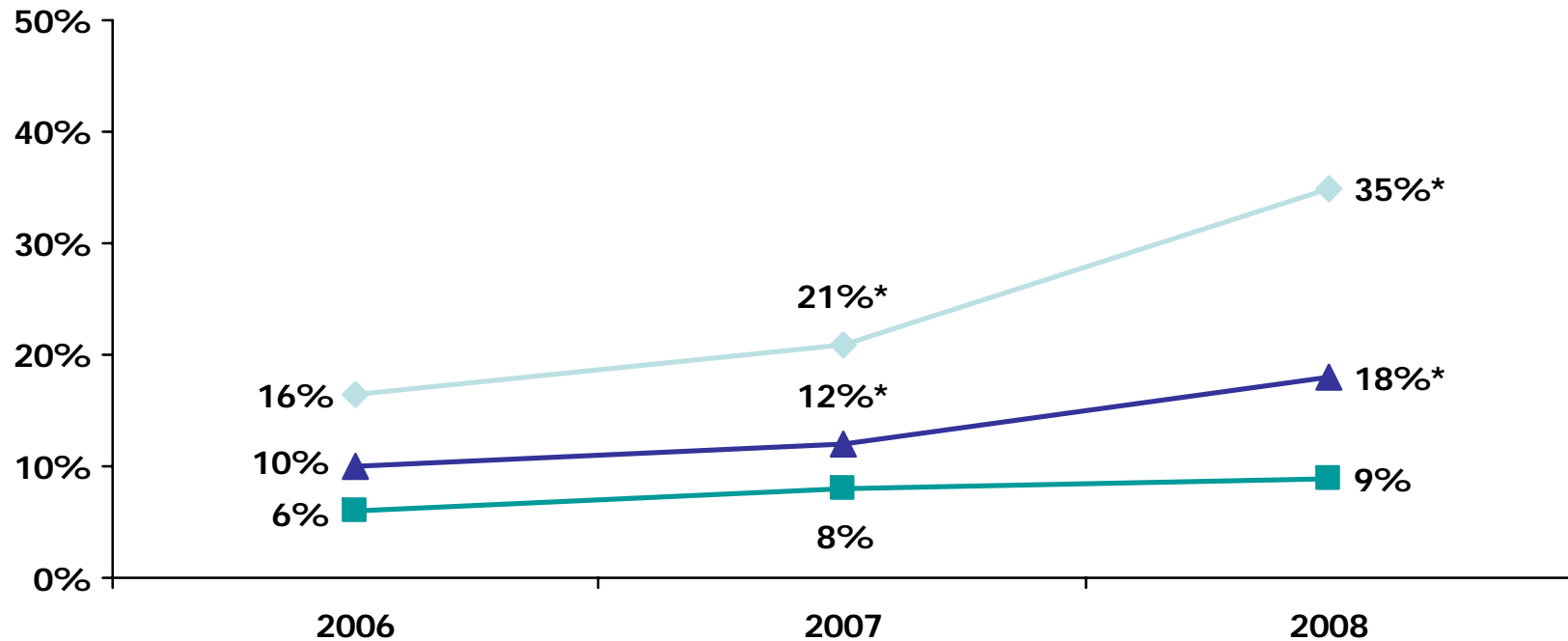


Note: Due to a change in methods, the cumulative changes in the average family premium are somewhat different from those reported in previous versions of the Kaiser/HRET Survey of Employer-Sponsored Health Benefits. See the Survey Design and Methods Section for more information, available at <http://www.kff.org/insurance/7790/index.cfm>.



Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2000-2008. Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation (April to April), 2000-2008; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 2000-2008 (April to April).

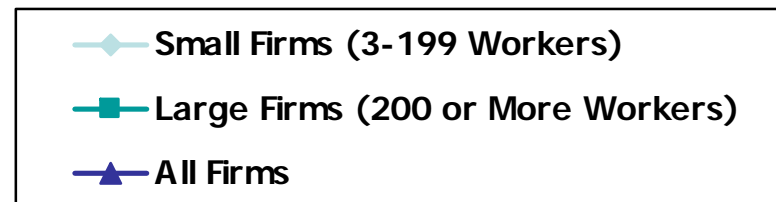
## Percentage of Covered Workers Enrolled in a Plan with a Deductible of \$1,000 or More for Single Coverage, By Firm Size, 2006-2008



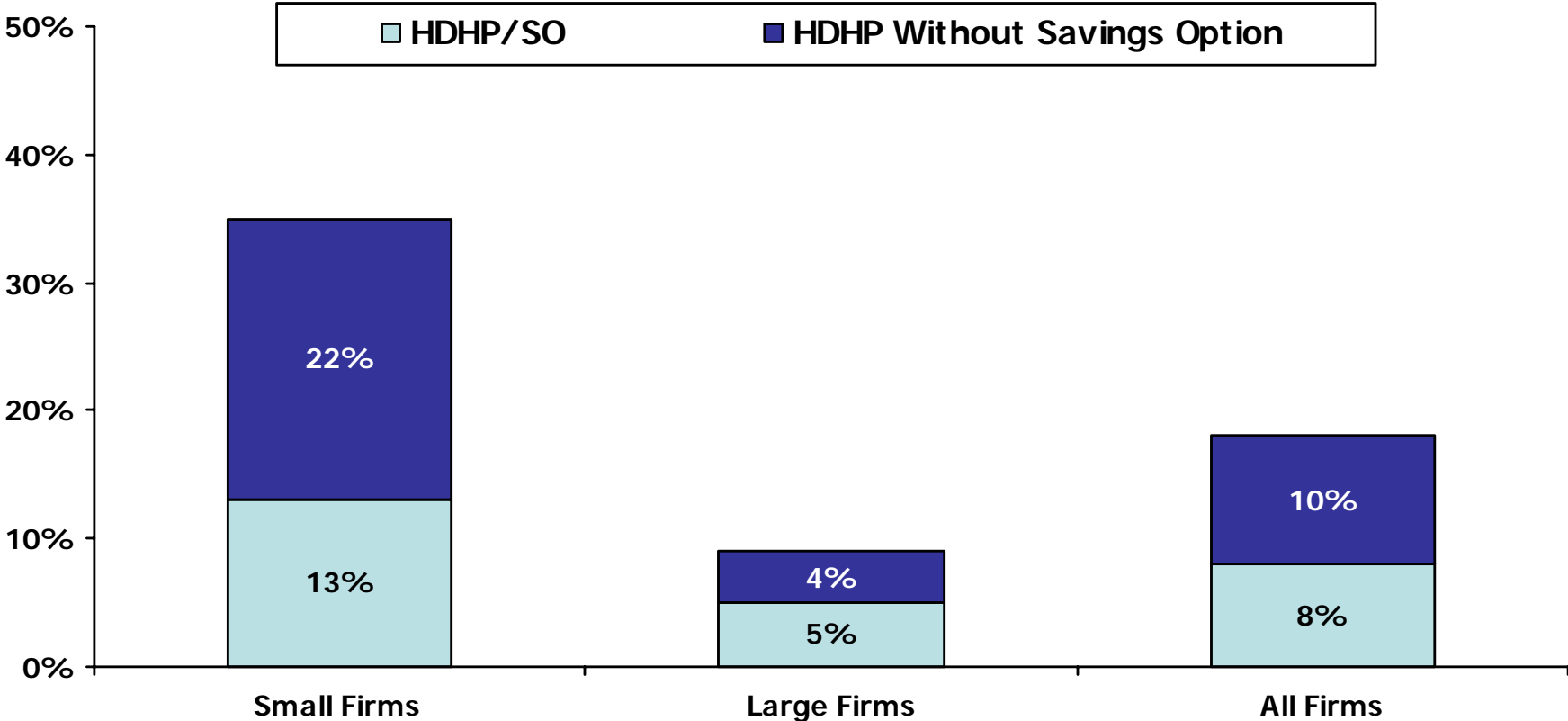
\*Estimate is statistically different from estimate for the previous year shown ( $p < .05$ ).

Note: These estimates include workers enrolled in HDHP/SO and other plan types. Because we do not collect information on the attributes of conventional plans, to be conservative, we assumed that workers in conventional plans do not have a deductible of \$1,000 or more. Because of the low enrollment in conventional plans, the impact of this assumption is minimal.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2006-2008.



# Percentage of Covered Workers Enrolled in High-Deductible Plans, 2008



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.