

Seventh Annual U.S. Healthcare Employer Survey

Employer-Based Health Coverage Remains Strong But Affordability Is A Major Concern



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About the Transamerica Center for Health Studies®

The Transamerica Center for Health Studies® (TCHS) – a division of the Transamerica Institute® – is focused on empowering consumers and employers to achieve the best value and protection from their health coverage, as well as the best outcomes in their personal health and wellness.

TCHS engages with the American public through national surveys, its website, research findings and consumer guidance. TCHS also collaborates with healthcare experts and organizations that are equally focused on health coverage and personal health and wellness.

Transamerica Institute® is a nonprofit, private foundation funded by contributions from Transamerica Life Insurance Company and its affiliates, as well as unaffiliated third parties. None of the contributors are major medical insurers.

TCHS and TI and their representatives cannot give ERISA, tax, or legal advice, and TCHS is not an agent of any government agency including, but not limited to, state or federal health benefit exchanges.

About the Survey

In September 2013, TCHS conducted the inaugural national survey of the U.S. General Adult Population and Employers regarding their attitudes toward healthcare. The overall goals for the study were to illuminate emerging healthcare trends, promote awareness, and help educate the public.

The 2019 survey seeks to understand the perspective of U.S. employers on:

- The current and future healthcare offerings;
- Potential policy changes coming out of Washington, D.C.;
- The actions employees were taking to minimize healthcare costs;
- Their concern about affordability of health insurance and other healthcare expenses for employees; and,
- Perceptions of mental health in the workplace.

The results of the most recent study represent the seventh wave of annual research:

July 2013

Benchmark Wave (n=758)

July 2014

Wave 2 (n=751)

August/September 2015

Wave 3 (n=1500)

August/September 2016

Wave 4 (n=1502)

July/August 2017

Wave 5 (n=1520)

August/September 2018

Wave 6 (n=1350)

September/October 2019

Wave 7 (n=1379)

Methodology

Mode:

20-minute online survey



Field Dates:

September 16 – October 2, 2019

Sample:

1,379 Employer decision makers



Qualification Criteria:

- Ages 18+
- Primary decision-makers of employee benefits
- Employed by or the proprietor of a for-profit (non-educational) organization
- Owner, CEO/Chairman, Director of HR, Benefits Manager, other HR professional responsible for employee benefits, or other professionals responsible for employee benefits



Sub-Samples:

- Businesses with 1-49 full-time employees: 688
- Businesses with 50-499 full-time employees: 374
- Businesses with 500+ full-time employees: 317

Weighting:

- Data were weighted (statistically adjusted) on employer size (by number of employees) to be representative of U.S. businesses.
 - Note: In comparison to the weighted data in other waves, the weighted data for 2015 reflects a lower mean number of employees, more Owners, fewer Directors of HR, and a shift toward manufacturing and fewer companies in the professional services industry.

Report Notes:

- Percentages may not add up to 100% due to weighting, computer rounding, and/or the acceptance of multiple responses.
- An “*” indicates a percentage greater than zero but less than 1%. A “-” indicates a value of zero.
- Statistical significance tests were conducted at the 95% level of confidence. All comparative claims in this report are statistically significant.
- 83% of respondents are business owners, CEOs/Chairmen, or Directors of HR

Additional Notes:

- When comparing with the 2013 Benchmark study, please note that qualification criteria were adjusted in the subsequent surveys. In the 2013 Benchmark study:
 - Respondents with at least *shared* decision-making responsibility (as opposed to primary responsibility) for employee benefits; and,
 - Those with titles other than Owner, CEO/Chairman, Director of HR, or Benefits Manager were able to qualify for the survey as long as they met the other qualification criteria.

Terminology

Employers

Terms “companies” and “businesses” (etc.) are used interchangeably and refer to for-profit and non-educational institutions.

Employer Size

When shown by employer size, labels (i.e., “1-49 Employees,” etc.) refer to the number of full-time employees.

Small Companies

Companies with fewer than 50 employees.

Midsized Companies

Companies with between 50 and 499 employees.

Large Companies

Companies with 500 or more employees.

Key Findings: Healthcare Benefits

- More companies report providing benefits to part-time employees than ever before.
 - The proportion of employers offering healthcare benefits to part-time employees reaches a high (25%), while those reporting they do not offer benefits to any employees has continued to decrease each year. (Q800)
- A majority of companies that provide healthcare benefits (55%) offer at least three health plans, most commonly a PPO and increasingly an HMO. (Q815, Q820)
 - Employers offering three to five plans continues on a slight increasing trend since 2016. (Q815)
 - Among those companies offering employee health insurance, Health Maintenance Organizations (HMOs) (59%) and Preferred Provider Organizations (PPOs) (59%) are the most commonly offered health plans, followed by Health Savings Accounts (HSAs) (45%). (Q820)
 - The percentage of employers offering HMOs to their employees has increased (59% vs. 52% in 2018). (Q820)
- More than three in four employers (76%) made no changes to healthcare benefits in the past 12 months. (Q1010)
 - Fewer employers in 2019 report making changes to offered healthcare benefits in the past 12 months (24% vs. 28% in 2018), continuing a slight decreasing trend seen since 2017. (Q1010)
- Three in five (62%) employers expect positive changes to health benefits in the next 1-2 years. (Q1025)

Key Findings: Workplace Wellness

- A majority of employers (63%) say they offer a workplace wellness program. (Q821)
 - Among those not offering wellness benefits, two in five (40%) are not likely to offer a wellness program because the company is not big enough, while one-quarter (25%) say their employees are not interested. (Q1032)
- Sixty eight percent of employers that offer a wellness program report high employee participation in their program. (Q822a)
 - Compared to 2018, more employers report employee participation as “high” or “very high” (68% vs. 59% in 2018). (Q822a)
- Among those offering a wellness program, more than four in five employers say their wellness program positively impacts performance and productivity (84%), workers’ health (83%), and workers’ job satisfaction (81%). (Q824)
 - Employers reporting that workplace wellness programs positively impact job satisfaction continues rising slightly (74% in 2017, 77% in 2018, and 81% in 2019). (Q824)
- Over half of employers say their workplace wellness program includes employee screenings (58%), healthy food or drink offerings (55%), a supportive physical and social environment (55%), or health education (51%). (Q822)
 - Those reporting their company offers healthy food/drink in the workplace has increased (55% vs. 48% in 2018). (Q822)
- Almost all employers (96%) say improving mental health in the workplace is good for their business. (Q1)
 - However, fewer than two in three (65%) believe their company provides adequate employee mental health resources, and 17% report their company does not provide any mental health resources. (Q2)
 - The most common mental health resources for employees, reported by nearly two in five employers, are stress management classes (39%) and mental health awareness training (39%). (Q3)
- Reasons most commonly given to employers for retirement: 38% had health issues; 31% had family responsibilities; 13% did not need to keep a job for health insurance. (Q4015)
- There is a disconnect between the reported importance of flexibility for caregivers, maternity leave, and paternity leave by employers and employees, as employers perceive them to be more important. (Q716)
- Almost three in five employers say student loan support benefits are important to attract and retain employees (58%). (Q716)

Key Findings: Cost

- A majority of employers (78%) report taking action to manage healthcare costs but are less frequently focusing on prescription drug savings. (Q826)
- However, 22% of employers report they are *not taking any action* to manage healthcare costs. (Q826)
- When asked what their company is doing in order to manage healthcare costs, the most common response is offering an HMO plan (31%). (Q826)
- Compared to previous years, fewer employers encourage use of generic medications (24% vs. 28% in 2018 and 30% in 2017) or increase the employee share contributed to the cost of brand name prescription drugs (16% vs. 20% in 2018 and 19% in 2017). (Q826)
- Fifteen percent of employers are even offering “medical tourism” trips for employees to travel to other states or countries for cheaper medical procedures. (Q826)
- Almost nine in ten companies (88%) are in a good or excellent financial situation. (Q705)

Key Findings: Affordability

- The majority of employers that offer health insurance report keeping costs constant.
 - Around three in five employers are keeping costs constant for employees' premium shares (61%), employees' co-pays (60%), and employees' deductibles (63%). (Q919)
- While a significant majority of employers (64%) are keeping their share of premiums constant, around one in four (26%) report they are maximizing their share of health premiums. (Q919)
 - Companies with minority/female owners are more likely than those with white/male owners to maximize their share of health premiums (31% vs. 18%). (Q919)
- Seven in 10 employers (71%) overall say their company is concerned about affordability of out-of-pocket healthcare expenses.
 - However, company concerns about out-of-pocket expenses continue a decreasing trend from 2016 (78% in 2016, 76% in 2017, 72% in 2018, and 71% in 2019). (Q923)
- Despite a decreasing trend in concern about employees' out-of-pocket costs, the majority of employers who are concerned about affordability (89%) say they are responding to employee affordability concerns. (Q925)
 - Nearly two in five employers (39%) are finding ways to reduce health insurance premiums, but slightly fewer are comparison shopping for the best options (37%) or talking to benefit advisors about how to reduce costs (37%). (Q925)
- Almost eight in 10 employers (79%) want employees to take more action to minimize healthcare costs. (Q1120)
 - Employers want employees to take advantage of cost saving opportunities offered by the company, which is cited more than last year. (38% vs. 32% in 2018). (Q1120)
- Employers perceive the biggest healthcare challenges to be affordability and employee satisfaction.
 - More than one in three employers (34%) say the biggest healthcare challenge is affordability, while far fewer indicate the biggest challenge is ensuring adequate coverage for employees (9%) or keeping every employee satisfied (9%). (Q1350)

Key Findings: Policy

- Awareness of potential healthcare policy changes coming out of Washington, D.C. is similar to 2018.
 - More than three in five employers (61%) say their company is aware of potential healthcare policy changes coming out of Washington, D.C., but 9% report they are not at all aware. (Q1370)
 - Midsize (76%) and large employers (80%) are nearly twice as likely as small employers (34%) to say their company is aware of potential healthcare policy changes. (Q1370)
- An increasing percentage of employers *do not want* their company to make changes if the employer mandate is removed.
 - Employers who say they would not want their company to make any changes if the employer mandate is removed has risen slightly in the last three years (21% in 2017, 25% in 2018, and 27% in 2019). (Q1375)
- The most common employee fear of healthcare policy changes remains losing health coverage because of a preexisting condition.
 - Concern about losing health coverage because of a preexisting condition has decreased in the last three years (26% in 2017 and 27% in 2018 vs. 22% in 2019). (Q1380)

Key Findings: Future Changes

- **Employers are increasingly likely to say the quality of employee health insurance will improve.**
 - **Half of employers (50%) believe the quality of health insurance they offer to employees in the next 12 to 36 months will stay the same, while almost half, and significantly more than last year, believe this quality will improve (45% vs. 39% in 2018). (Q1321)**
- **However, employers believe that costs for companies and employees will increase.**
 - **Nearly half of employers, and significantly more than last year, say they expect the cost to the company for providing healthcare benefits to increase in the next 12 to 36 months (47% vs. 43% in 2018). (Q1320)**
 - **Further, nearly two in five employers expect the total out-of-pocket costs of healthcare for their employees to increase, a slight increase from last year (37% vs. 34% in 2018). (Q1320)**

Detailed Findings:

Healthcare Offerings

Healthcare Benefits

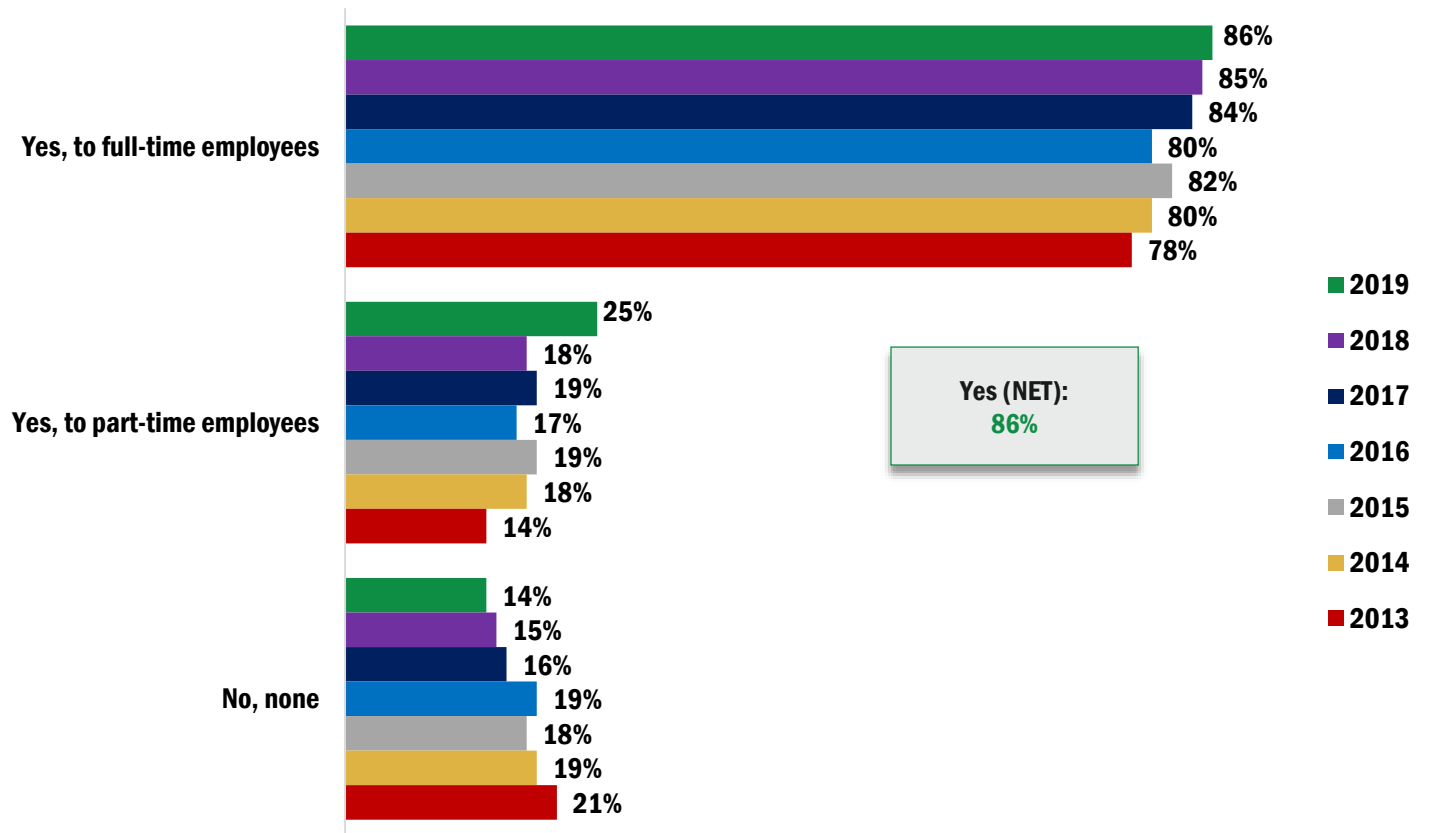
Wellness Programs

Employee Satisfaction

More Companies Are Providing Benefits to Part-Time Employees

Since 2013, the proportion of employers offering healthcare benefits to part-time employees reaches a high (25%) in 2019, while those reporting they do not offer benefits to any employees has decreased to 14%.

Provision of Healthcare Benefits

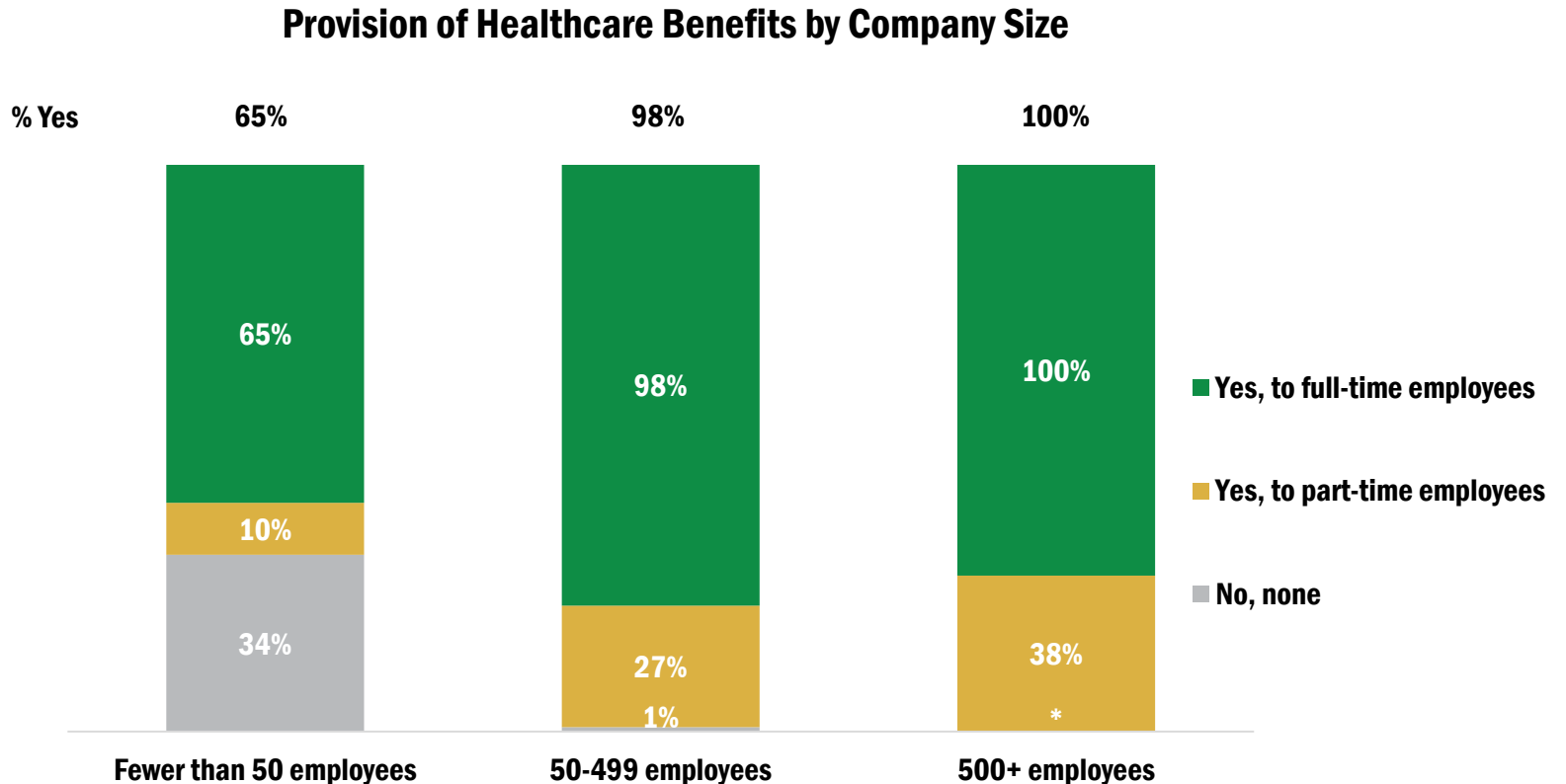


BASE: All Qualified Respondents (July 2013 n=758, July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)

Q800. Does your company provide healthcare benefits to any of your employees? Please select all that apply.

All Large Companies Provide Healthcare Benefits to Employees

Ninety-eight percent of midsize companies offer healthcare benefits to full-time employees.



BASE: All Qualified Respondents (Sept/Oct 2019 n=1379, Small Companies n=688, Midsize Companies n=374, Large Companies n=317)

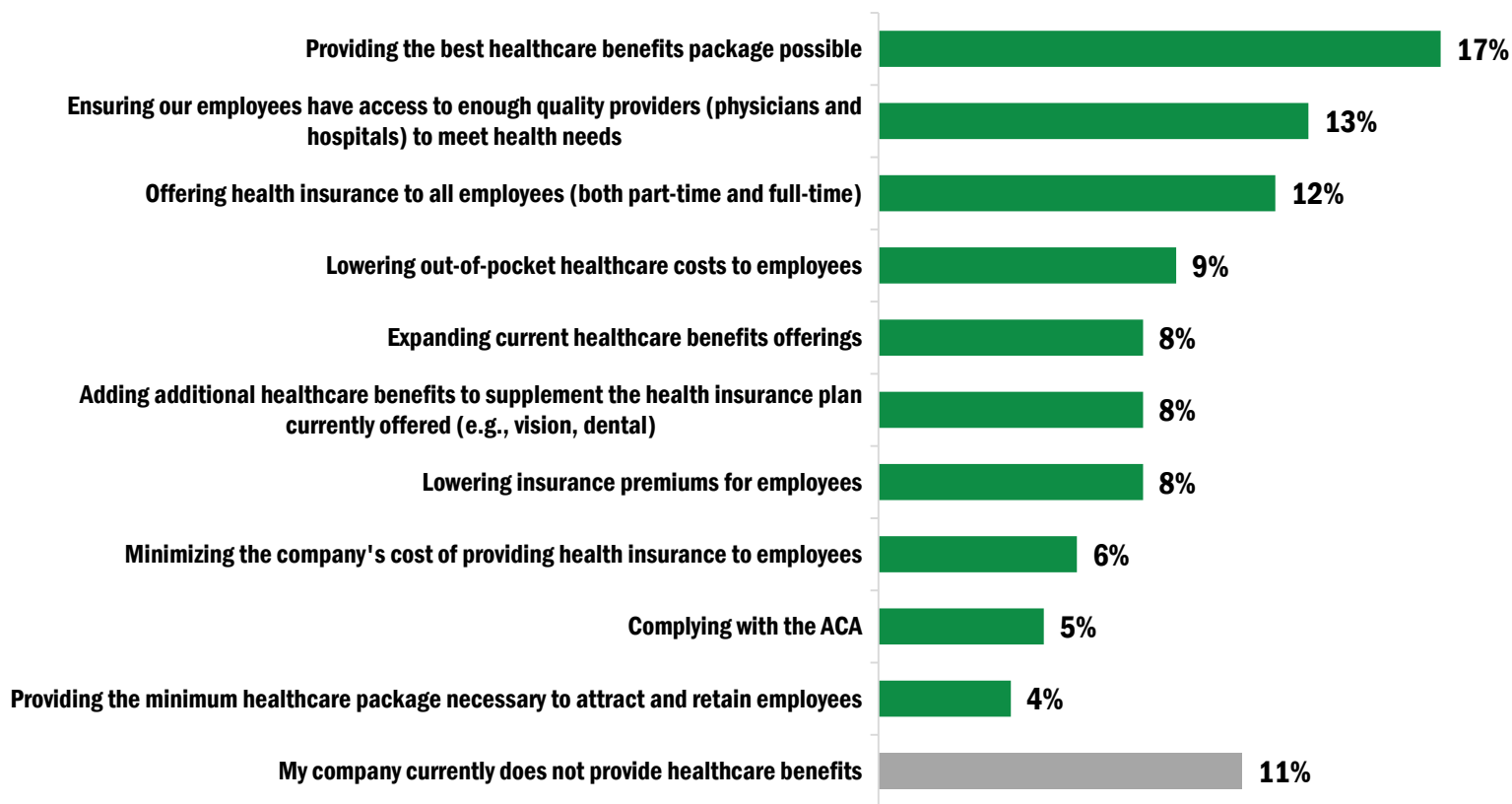
Q800. Does your company provide healthcare benefits to any of your employees? Please select all that apply.

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Providing the Best Healthcare Benefits Package Possible Is Employers' Top Priority

Providing the best healthcare benefits package is the most important benefit-related priority for nearly one in five employers (17%), while slightly fewer prioritize ensuring employees have access to enough quality providers (13%) or offering health insurance to all employees (12%).

Most Important Healthcare Benefit-Related Priority



*Note: Only responses >1% shown.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

Q825. Which one of the following is your company's most important healthcare benefit-related priority right now?

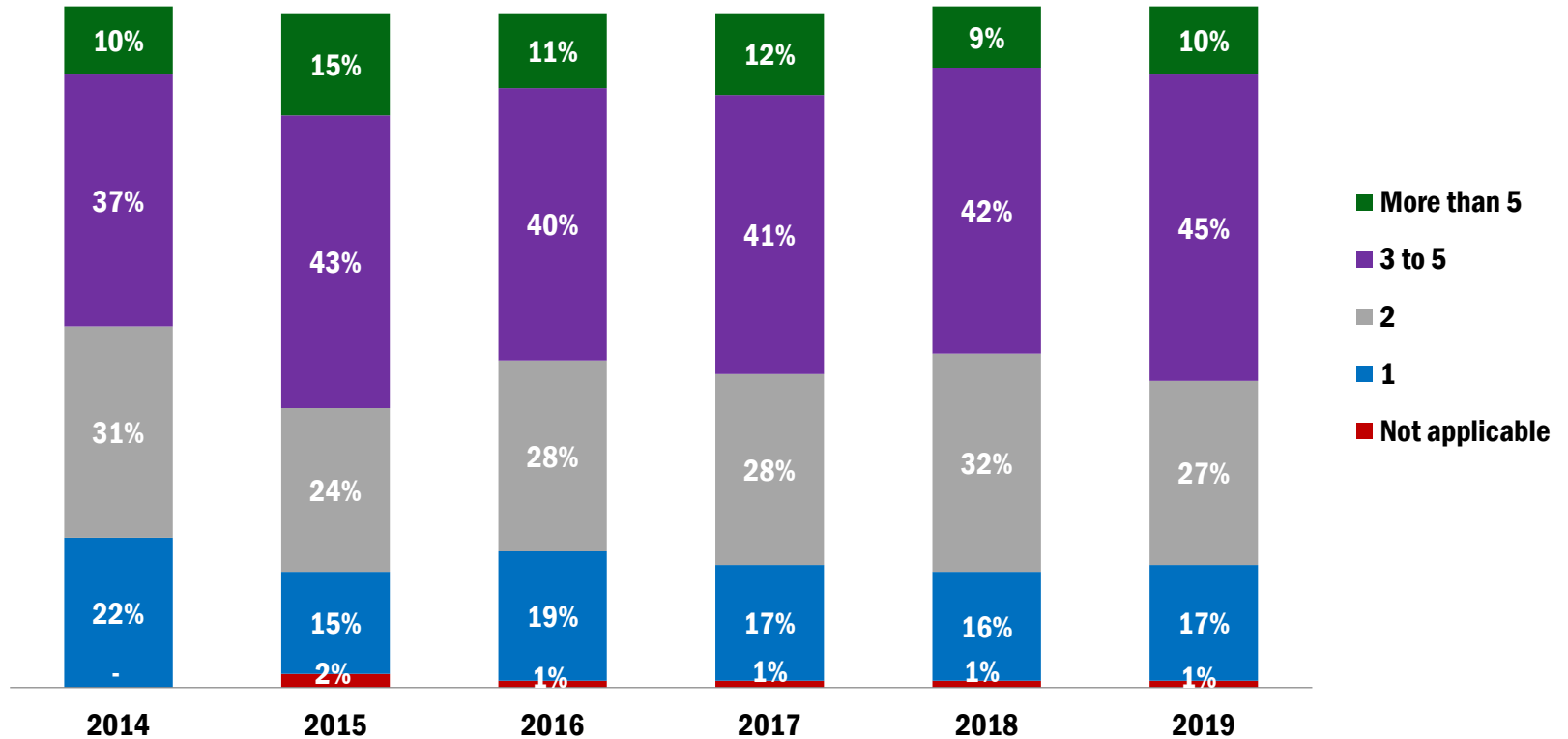
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A Majority of Companies Offer at Least 3 Health Plans

Among those providing healthcare benefits, employers offering 3 to 5 plans (45%) continues on a slight increasing trend since 2016, while those offering either 1 plan, or more than 5 plans remains consistent with previous years at approximately one in ten.

Number of Health Plans Offered

Among employers providing healthcare benefits



BASE: Company Provides Healthcare Benefits (July 2014 n=626, Aug/Sept 2015 n=1165, Aug/Sept 2016 n=1201, July/Aug 2017 n=1202, Aug/Sept 2018 n=1047, Sept/Oct 2019 n=1097)

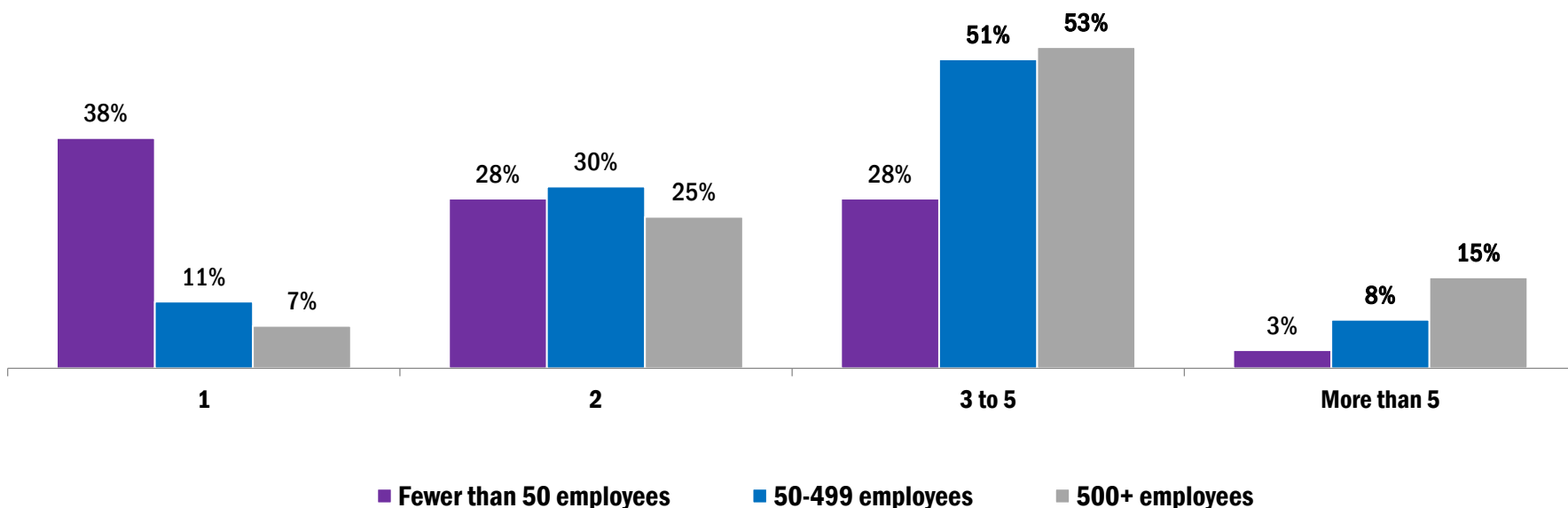
Q815. How many types of healthcare plans are included in your health insurance coverage options?

Midsize and Large Companies More Likely to Offer 3 to 5, or More Than 5 Healthcare Plans

Among those offering benefits, nearly two in five small companies (38%) offer employees 1 health plan. Meanwhile, only three percent of small companies offer 5 or more, compared with eight percent of midsize and 15% of large companies that offer 5 health plans or more.

Number of Health Plans Offered by Company Size

Among employers providing healthcare benefits



*Note: "Not applicable" response option is not shown.

*Note: **Bold** percent indicates percent is significantly greater than small companies.

BASE: Company Provides Healthcare Benefits (Sept/Oct 2019 n=1097, Small Companies n=412, Midsize Companies n=370, Large Companies n=315)

Q815. How many types of healthcare plans are included in your health insurance coverage options?

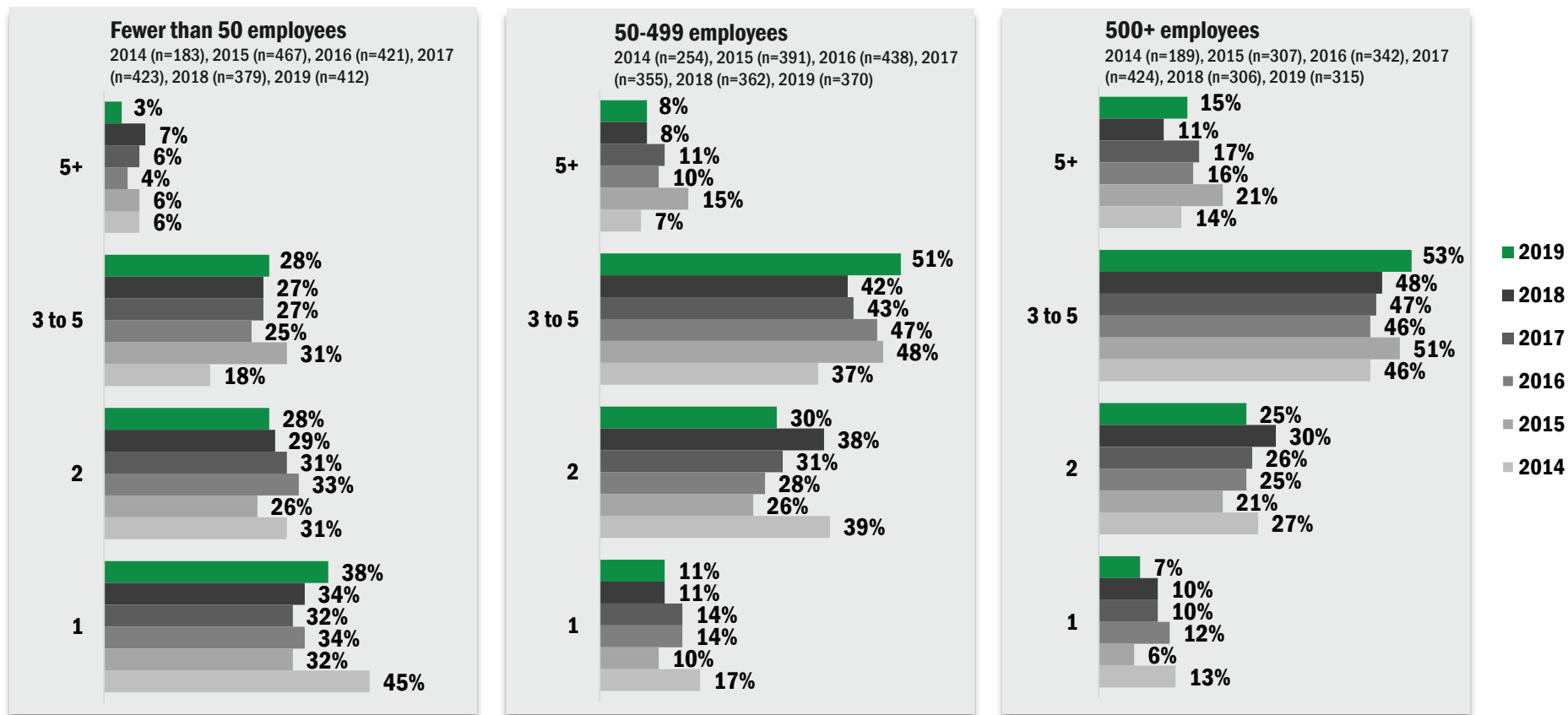
www.transamericacenterforhealthstudies.org/

More Than Half of Midsize and Large Companies Offer 3 to 5 Healthcare Plans

Consistent with previous years, among those offering benefits, small companies are the least likely to offer at least 3 health plans (31%) in 2019, while 68% of large companies offer 3 or more to their employees.

Number of Health Plans Offered by Company Size: Trend

Among employers providing healthcare benefits



*Note: "Not applicable" response option is not shown.

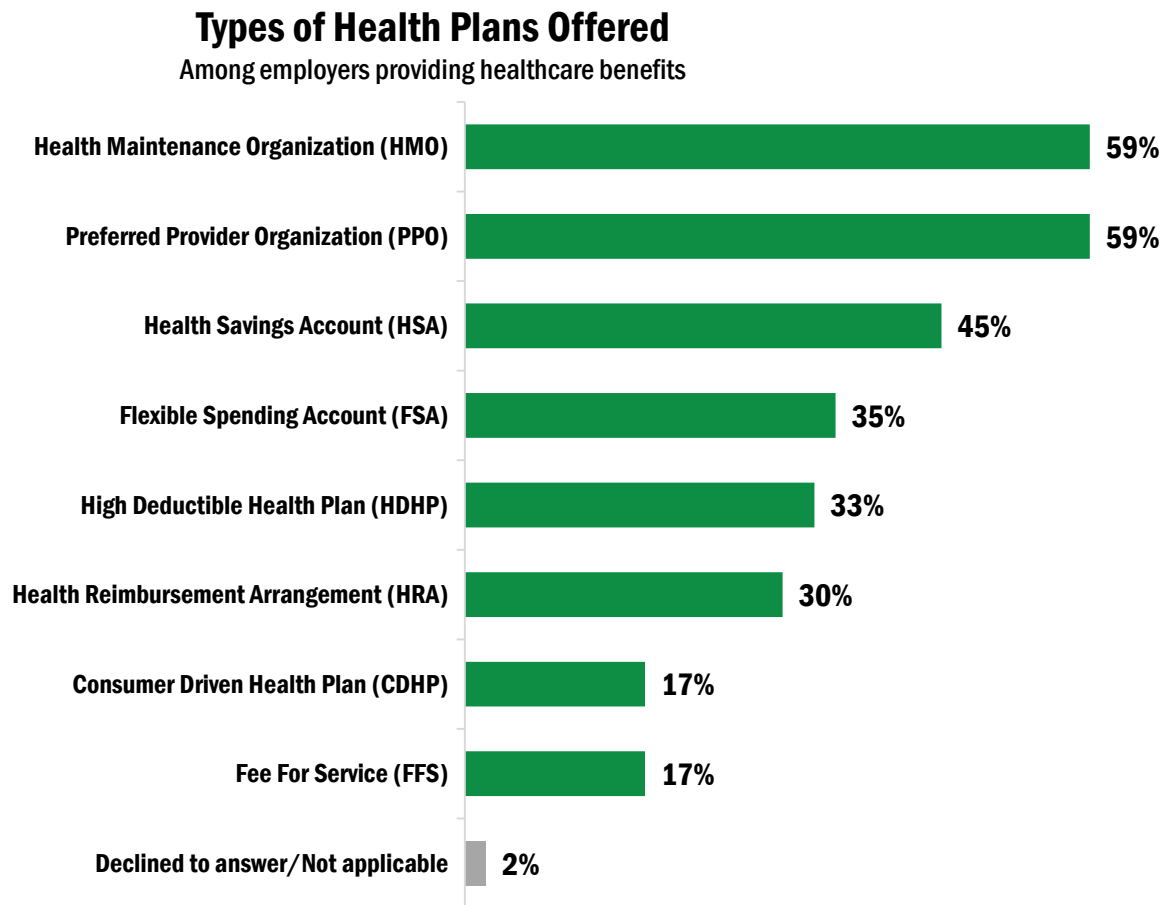
BASE: Company Provides Healthcare Benefits

Q815. How many types of healthcare plans are included in your health insurance coverage options?

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Nearly Three in Five Companies Offer Health Maintenance Organization and Preferred Provider Organization Health Plans

Among those offering benefits, HMOs (59%) and PPOs (59%) are the most commonly offered health plans, and more employers are offering HMOs than the previous year (52% in 2018).



*Note: Only responses >1% shown.

BASE: Company Provides Healthcare Benefits (Sept/Oct 2019 n=1097)

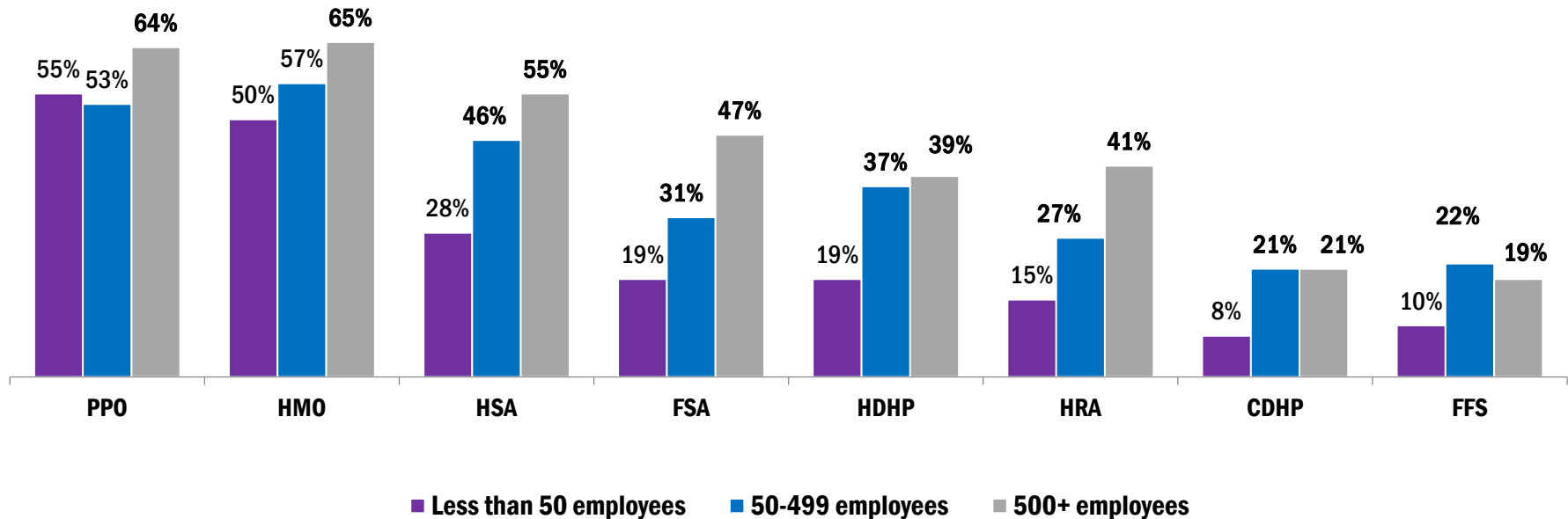
Q820. Which types of health plans are included in your health insurance coverage?

Greater Variety of Healthcare Plans Offered by Large and Midsize Companies

Among those offering benefits, at least half of each size of employers offer Health Maintenance Organization (HMO) and Preferred Provider Organization (PPO) health plans. Over two out of five large employers offer at least 5 types of health plans, and over one out of three midsize employers offer at least 4 types.

Types of Health Plans Offered by Company Size

Among employers providing healthcare benefits



*Note: **Bold** percent indicates percent is significantly greater than small companies.

BASE: Company Provides Healthcare Benefits (Sept/Oct 2019 n=1097, Small Companies n=412, Midsize Companies n=370, Large Companies n=315)

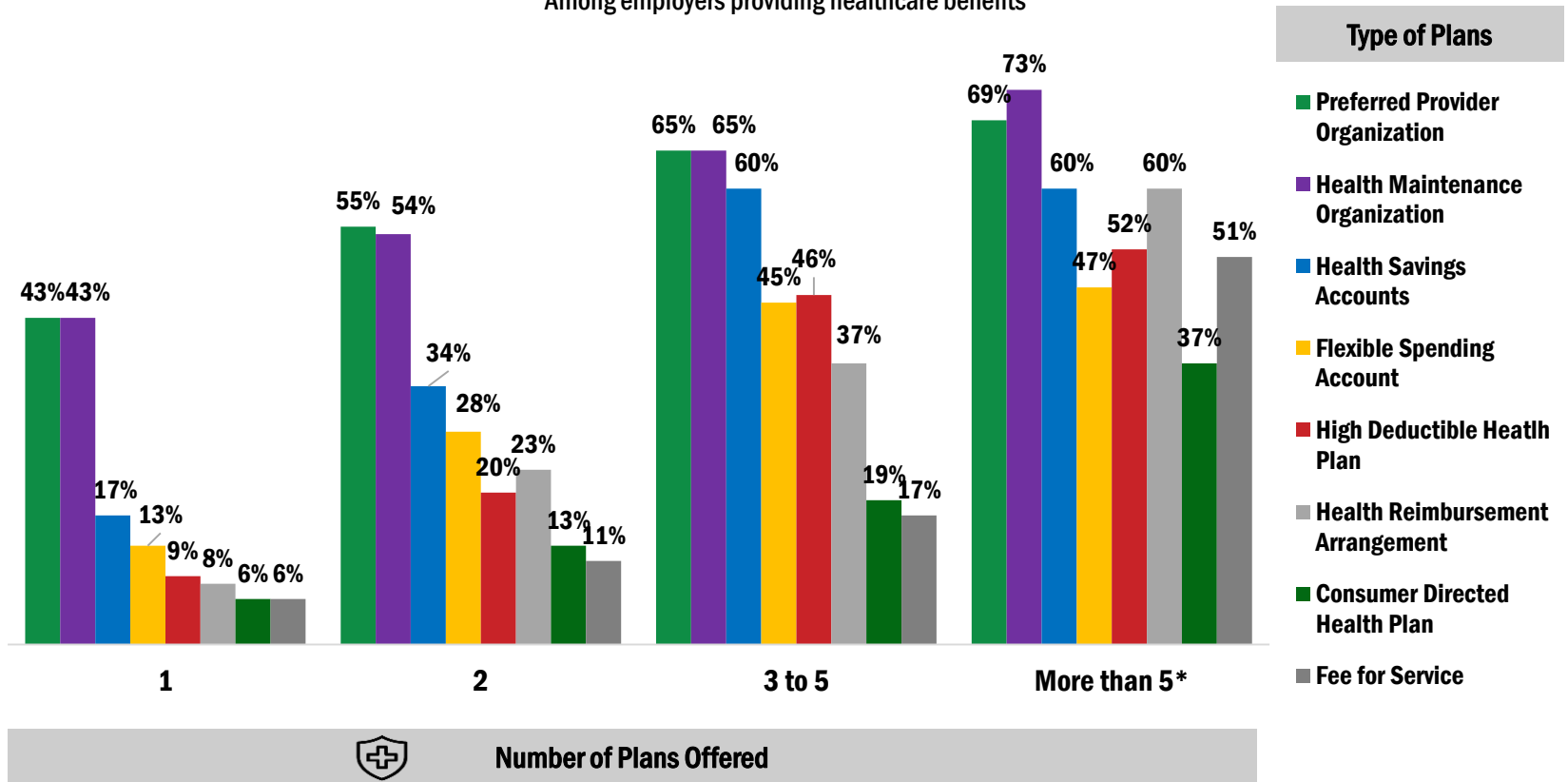
Q820. Which types of health plans are included in your health insurance coverage?

Health Maintenance Organization and Preferred Provider Organization Health Plans Are Consistently Top Two Offered, Regardless of Number of Plans Offered

Among those offering only 1 plan, more than two in five employers offer PPOs (43%) or HMOs (43%). For those offering 2 or more plans, more than half report offering PPOs or HMOs.

Types of Health Plans Offered by Number of Plans

Among employers providing healthcare benefits



*Small base (n<100)

BASE: Company Provides Healthcare Benefits (Sept/Oct 2019 n=1097, 1 n=236, 2 n=305, 3 to 5 n=457, More than 5 n=85*)

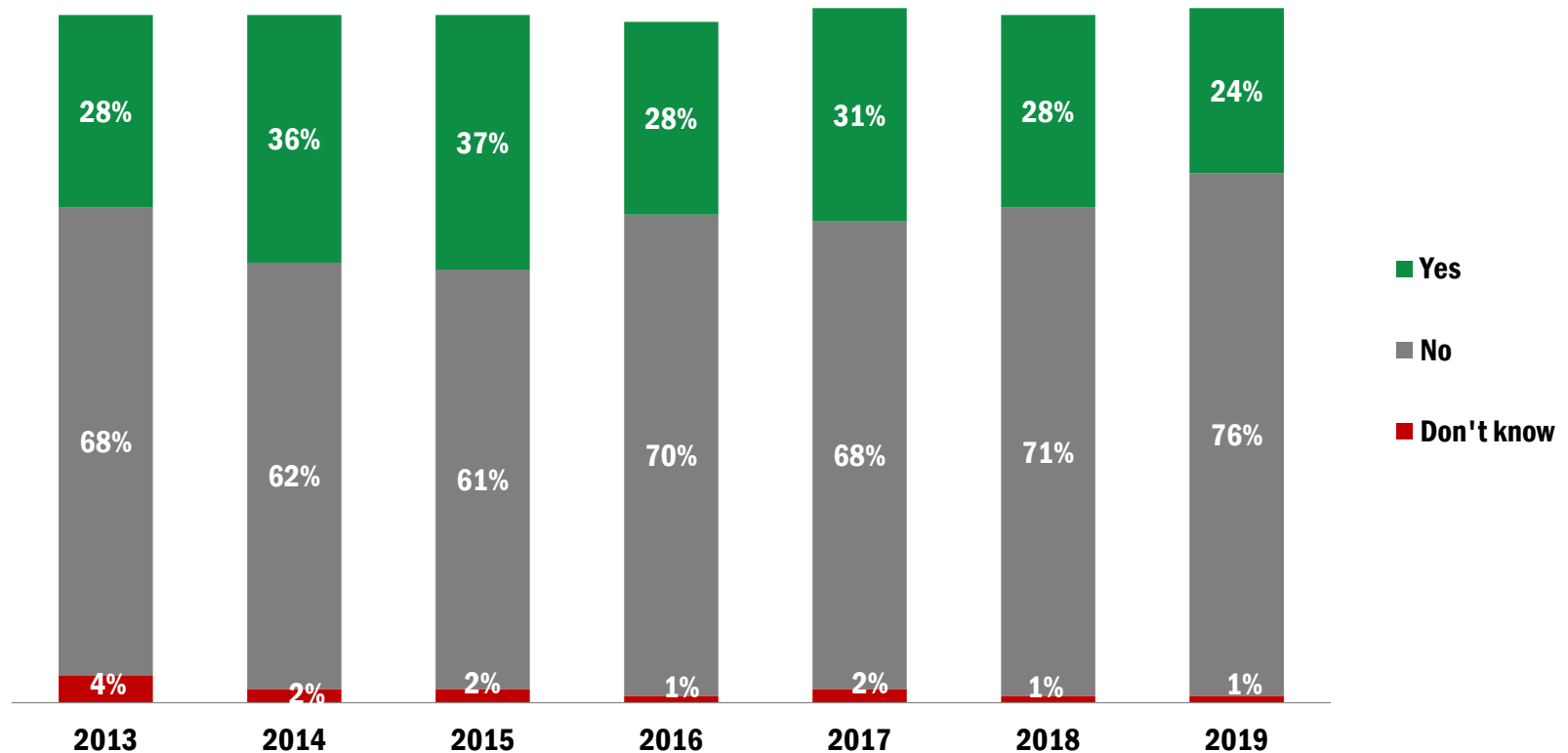
Q815. How many types of healthcare plans are included in your health insurance coverage options?

Q820. Which types of health plans are included in your health insurance coverage?

More Than Three in Four Employers Made No Changes to Offered Healthcare Benefits in Past 12 Months

Fewer employers in 2019 report making changes to offered healthcare benefits in the past 12 months (24%), continuing a slight decreasing trend seen since 2017.

Changes to Healthcare Benefits in the Past 12 Months



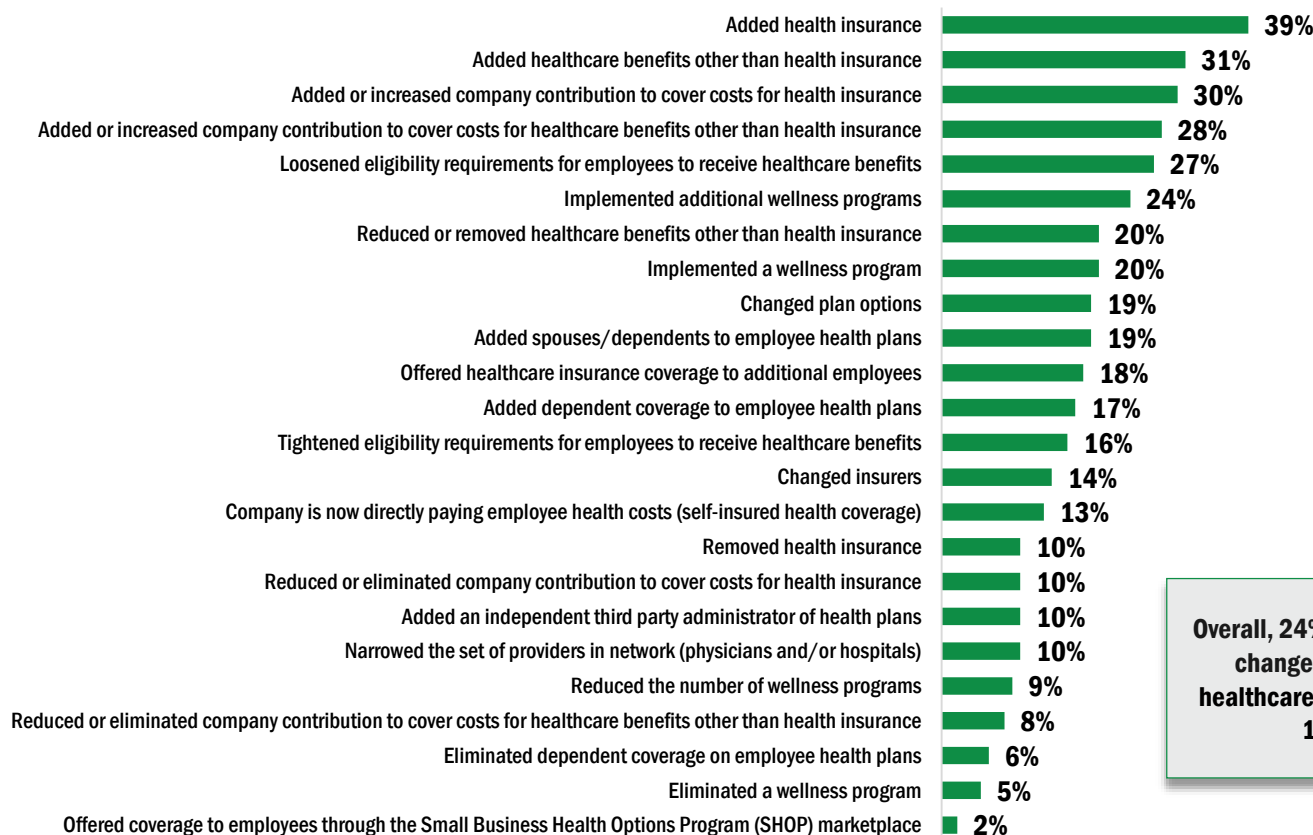
BASE: All Qualified Respondents (July 2013 n=758, July 2014 n=751, August 2015 n=1500, September 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)
Q1010. In the past 12 months, has your company made any changes to the healthcare benefits it offers/offered?

Employers That Made Changes Most Often Added Health Insurance in the Past 12 Months

Among employers that made changes in the past 12 months, the most common change was the addition of health insurance (39%). More than three in 10 (31%) say they added healthcare benefits other than insurance.

Changes Made to Healthcare Benefits in the Past 12 Months

Among employers who made changes



Overall, 24% of employers made changes to their offered healthcare benefits in the past 12 months.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

Q1010. In the past 12 months, has your company made any changes to the healthcare benefits it offers/offered?

BASE: Has Made Changes In Past 12 Months (Sept/Oct 2019 n=287)

Q1015. What changes were made to the healthcare benefits your company offers? Please select all that apply.

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Detailed Findings:

Healthcare Offerings

Healthcare Benefits

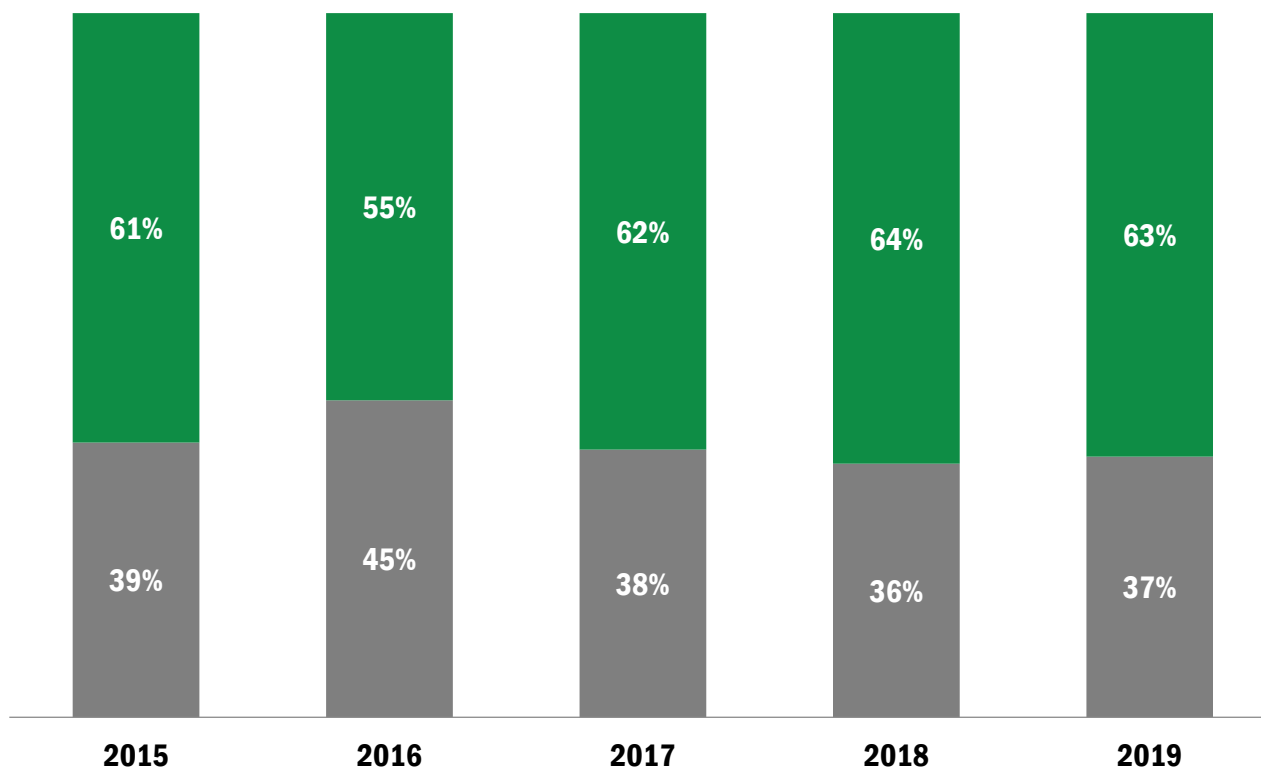
Wellness Programs

Employee Satisfaction

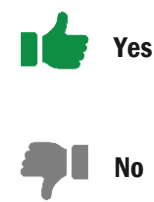
Nearly Two in Three Employers Say They Offer a Workplace Wellness Program but Fewer Employees Report the Same

Sixty-three percent of employers offer a workplace wellness program, which is consistent with last year, but only 43% of employed consumers say they are offered a workplace wellness program.

Currently Offers a Wellness Program



2019 Employee Survey:
43% of employed consumers say their employer offers a workplace wellness program.*



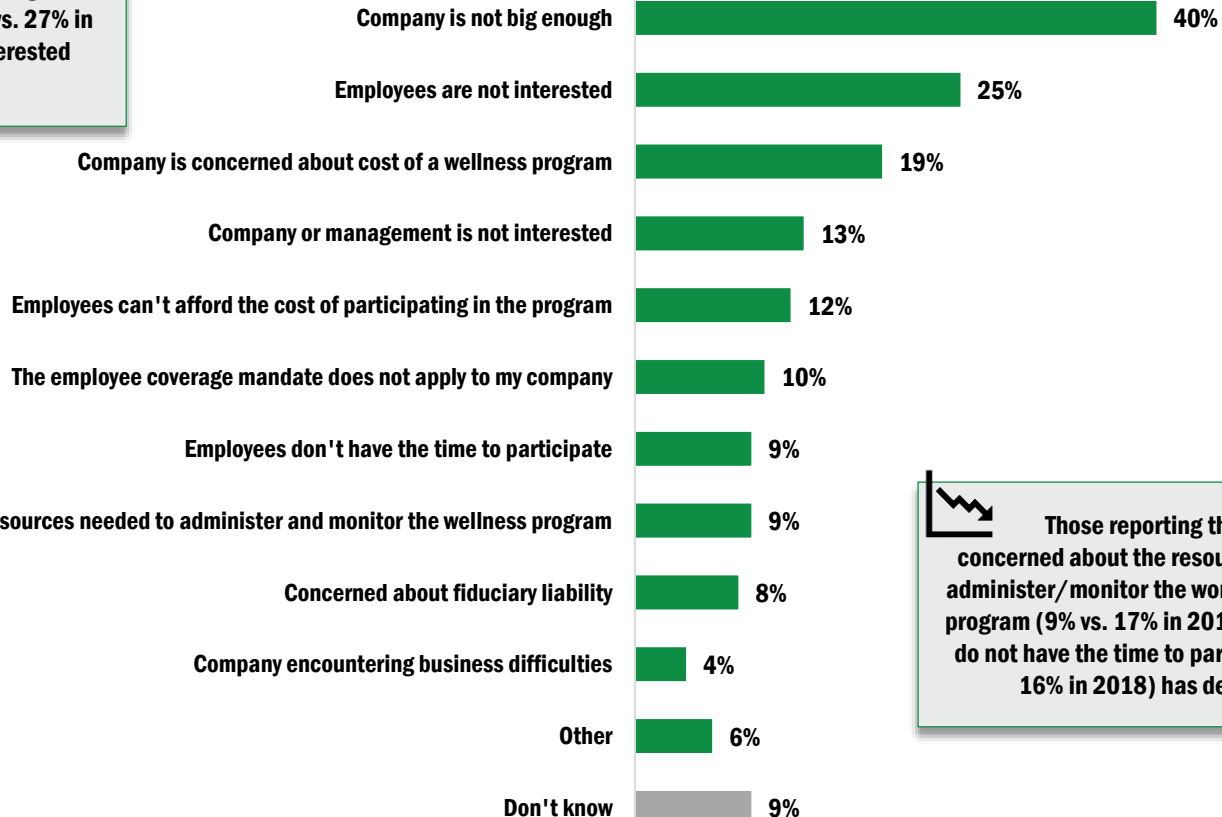
BASE: All Qualified Respondents (August 2015 n=1500, September 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)
Q821. Does your company offer a wellness (health promotion) program?
*Data from 2019 TCHS Consumers Survey:
BASE: All Qualified Employed Respondents (August 2019 n=2572)
Q1130A. Does your employer offer a workplace wellness (health promotion) program?
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Top Reason for Not Offering a Wellness Program Is Still Company Size

Two in five employers (40%) are not likely to offer a wellness program because the company is not big enough, while one-quarter say their employees are not interested.

Reasons Not Likely to Offer a Wellness Program

Among employers not offering wellness benefits



Increases in 2019 for those reporting their company is not big enough (40% vs. 27% in 2018) or employees are not interested (25% vs. 20% in 2018).

Those reporting they are concerned about the resources needed to administer/monitor the workplace wellness program (9% vs. 17% in 2018) or employees do not have the time to participate (9% vs. 16% in 2018) has decreased.

*New in 2017

BASE: Company Doesn't Provide Wellness Benefits and Not Likely to Offer (Sept/Oct 2019 n=547)

Q1032. What are the reasons that your company is not likely to offer a wellness program? Please select all that apply.

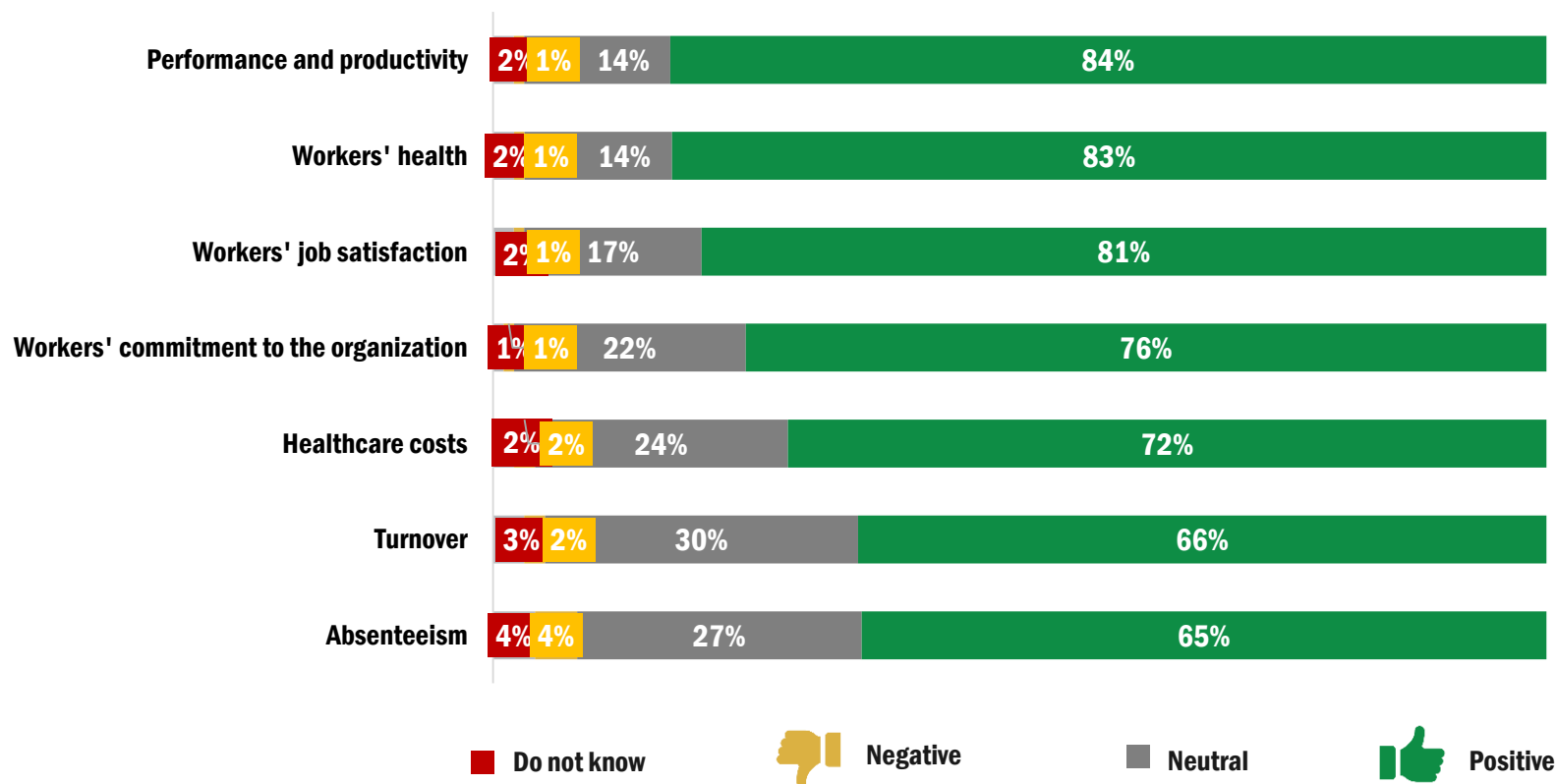
www.transamericacenterforhealthstudies.org/

Strong Majority of Employers That Offer Them See a Variety of Positive Impacts From Workplace Wellness Programs

Among those offering a workplace wellness program, more than four in five employers say it has positively impacted performance and productivity (84%), workers' health (83%), and workers' job satisfaction (81%).

Impact of Wellness Programs Summary

Among employers offering wellness programs



BASE: Offers A Wellness Program (Sept/Oct 2019 n=758)

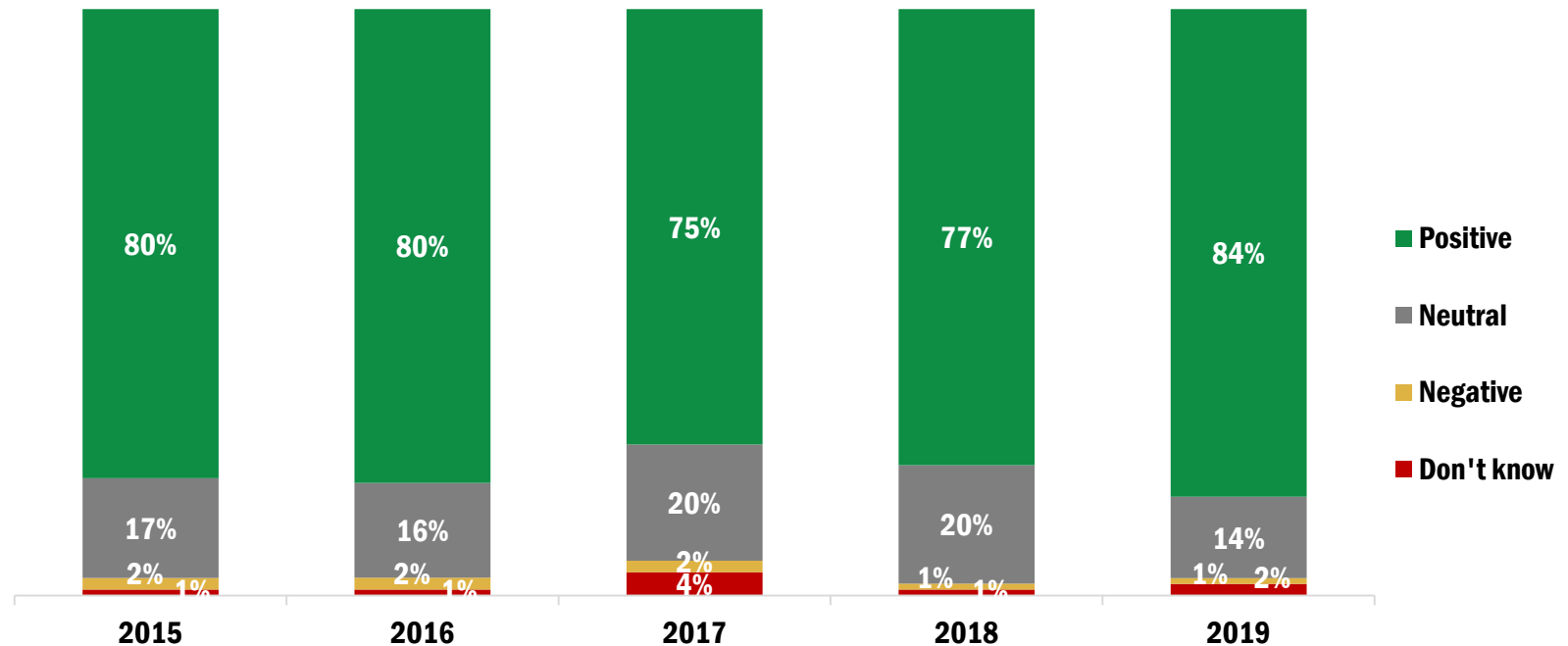
Q824. What impact has your workplace health promotion program had on... (please use the following scale)?

More Employers Report a Positive Impact of Workplace Wellness Programs on Performance and Productivity

Among those offering a program, more report a positive impact (84%) of workplace wellness programs on performance and productivity compared with 2018 and fewer have a neutral stance (14%).

Impact of Wellness Programs: Trend

...on performance and productivity

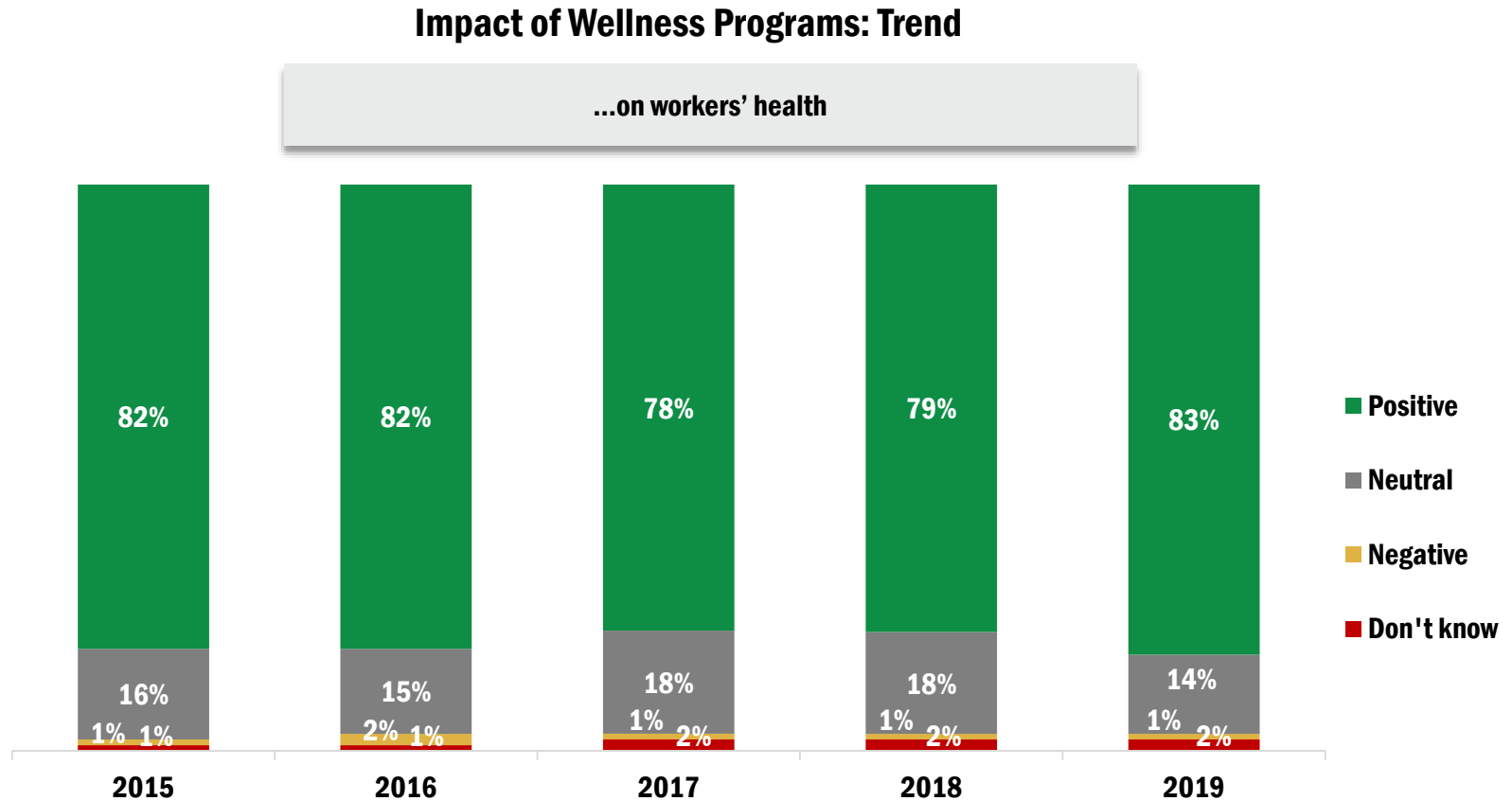


BASE: Offers A Wellness Program (Aug/Sept 2015 n=811; Aug/Sept 2016 n=777, July/Aug 2017 n=839, Aug/Sept 2018 n=723, Sept/Oct 2019 n=758)

Q824. What impact has your workplace health promotion program had on... (please use the following scale)?

Many Employers Report a Positive Impact of Workplace Wellness Programs on Workers' Health

Among those offering a program, more than four in five employers (83%) say their wellness program positively impacts workers' health.



BASE: Offers A Wellness Program (Aug/Sept 2015 n=811; Aug/Sept 2016 n=777, July/Aug 2017 n=839, Aug/Sept 2018 n=723, Sept/Oct 2019 n=758)

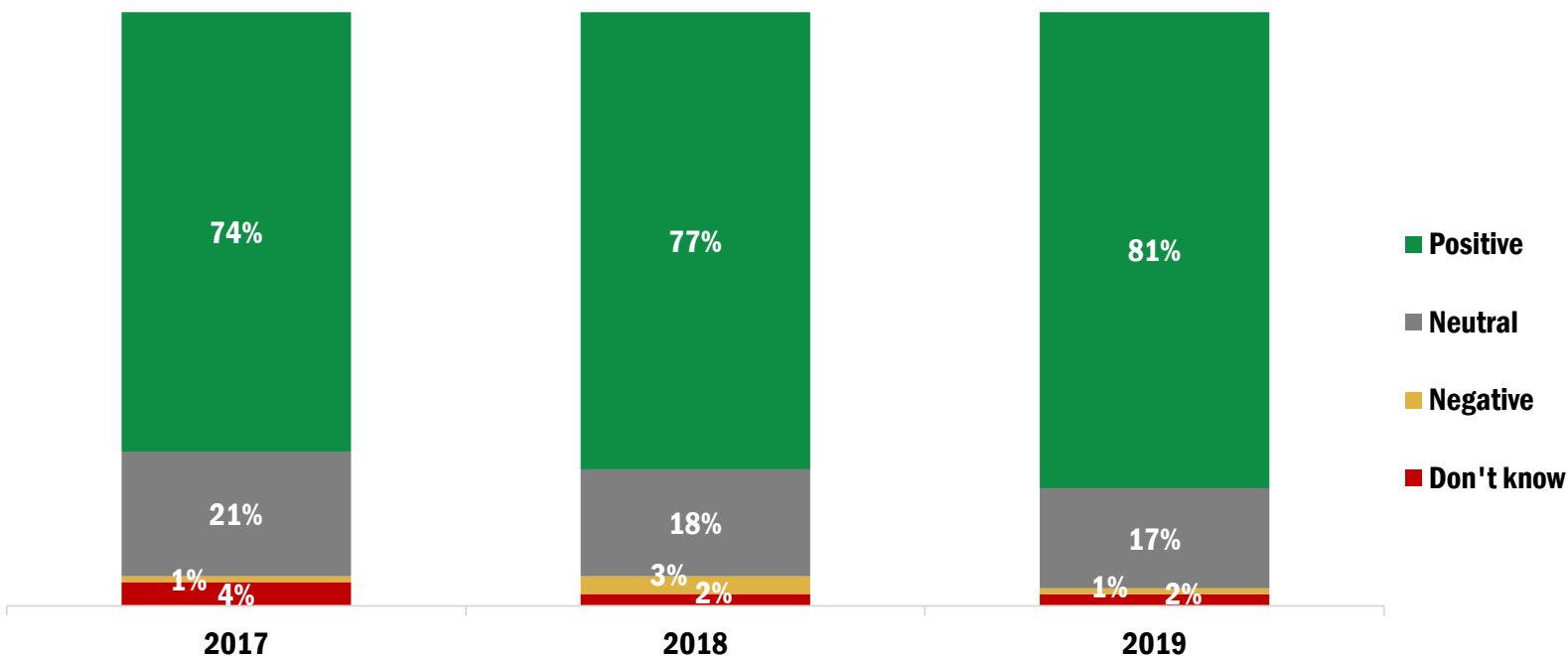
Q824. What impact has your workplace health promotion program had on... (please use the following scale)?

Employers Reporting Their Workplace Wellness Program Improves Job Satisfaction Has Risen Slightly

Among those that offer a workplace wellness program, 81% of employers say their program has a positive impact on employee job satisfaction (a slight increase over three years) and only one percent report a negative impact.

Impact of Wellness Programs: Trend

...on workers' job satisfaction



*Note: Response added in 2017.

BASE: Offers A Wellness Program (July/Aug 2017 n=839, Aug/Sept 2018 n=723, Sept/Oct 2019 n=758)

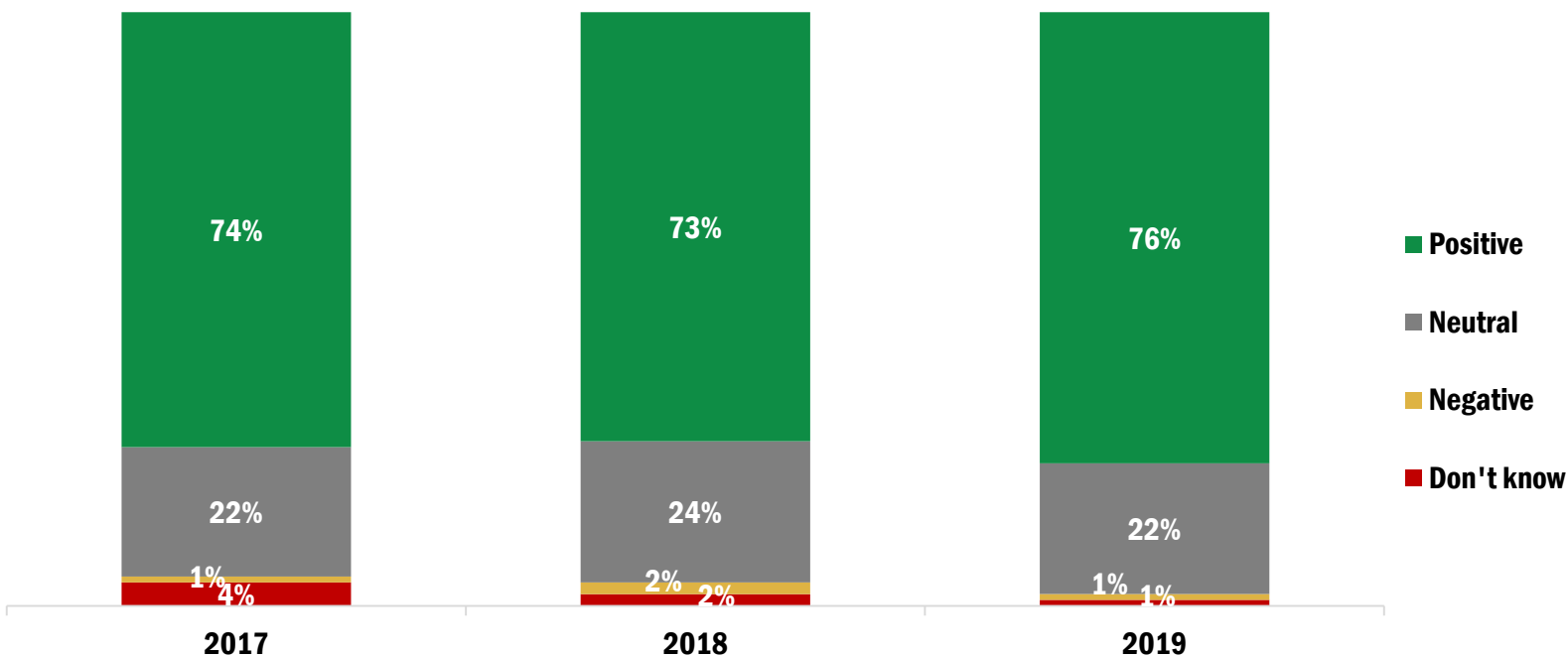
Q824. What impact has your workplace health promotion program had on... (please use the following scale)?

Impact of Workplace Wellness Programs on Employees' Commitment to the Organization Remains Fairly Consistent

Among those that offer a workplace wellness program, three in four employers (76%) report a positive impact of workplace wellness programs on workers' commitment to their organization – a slight increase over three years.

Impact of Wellness Programs: Trend

...on workers' commitment to the organization



*Note: Response added in 2017.

BASE: Offers A Wellness Program (July/Aug 2017 n=839, Aug/Sept 2018 n=723, Sept/Oct 2019 n=758)

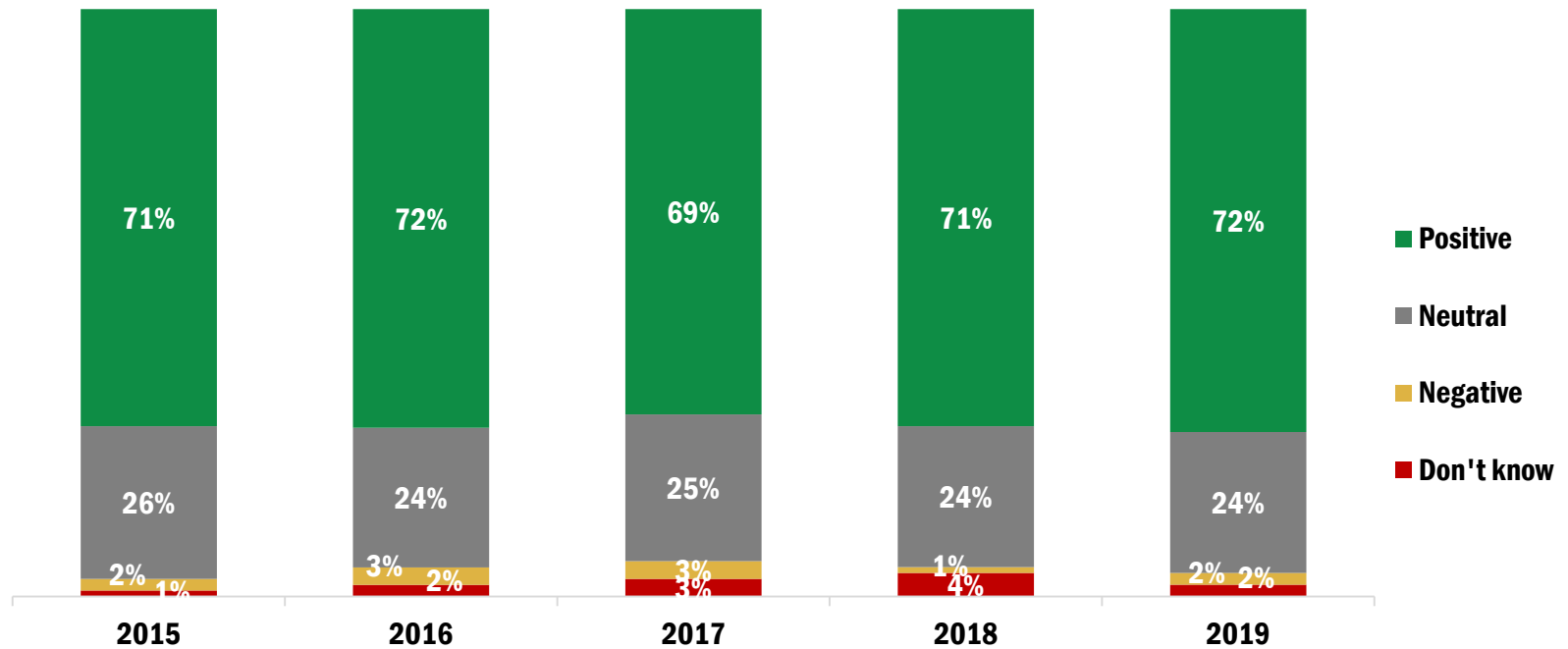
Q824. What impact has your workplace health promotion program had on... (please use the following scale)?

Workplace Wellness Programs Are Reported To Positively Impact Healthcare Costs

Among those that offer a workplace wellness program, a substantial majority of employers (72%) say it positively impacts healthcare costs – consistent since 2015.

Impact of Wellness Programs: Trend

...on healthcare costs



BASE: Offers A Wellness Program (Aug/Sept 2015 n=811; Aug/Sept 2016 n=777, July/Aug 2017 n=839, Aug/Sept 2018 n=723, Sept/Oct 2019 n=758)

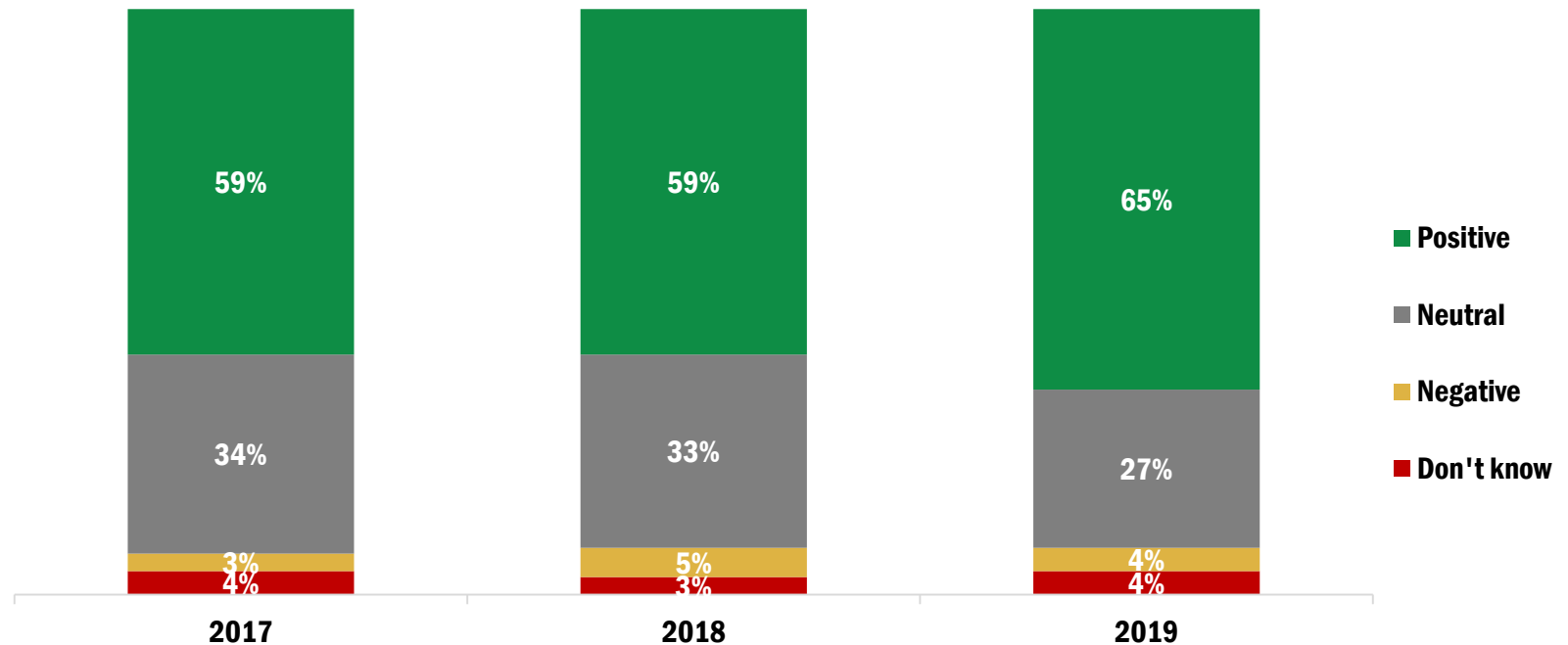
Q824. What impact has your workplace health promotion program had on... (please use the following scale)?

Workplace Wellness Programs Positively Impact Absenteeism

Among those that offer a workplace wellness program, nearly two in three employers (65%) indicate their program positively impacts absenteeism, marking an increase from previous years.

Impact of Wellness Programs: Trend

...on absenteeism



*Note: Response added in 2017.

BASE: Offers A Wellness Program (July/Aug 2017 n=839, Aug/Sept 2018 n=723, Sept/Oct 2019 n=758)

Q824. What impact has your workplace health promotion program had on... (please use the following scale)?

Nearly Three in Five Include Employee Screenings with Follow-up in Their Workplace Wellness Programs

Among those that offer a workplace wellness program, more than half of employers say their wellness program includes employee screenings (58%), healthy food or drink offerings (55%), a supportive physical and social environment (55%), and/or health education (51%).

Elements Included in Wellness Programs

Among employers offering a wellness program



*Response added in 2018.

BASE: Offers A Wellness Program (Sept/Oct 2019 n=758)

Q822. Which of the following elements are offered as part of your wellness (health promotion) program? Please select all that apply.

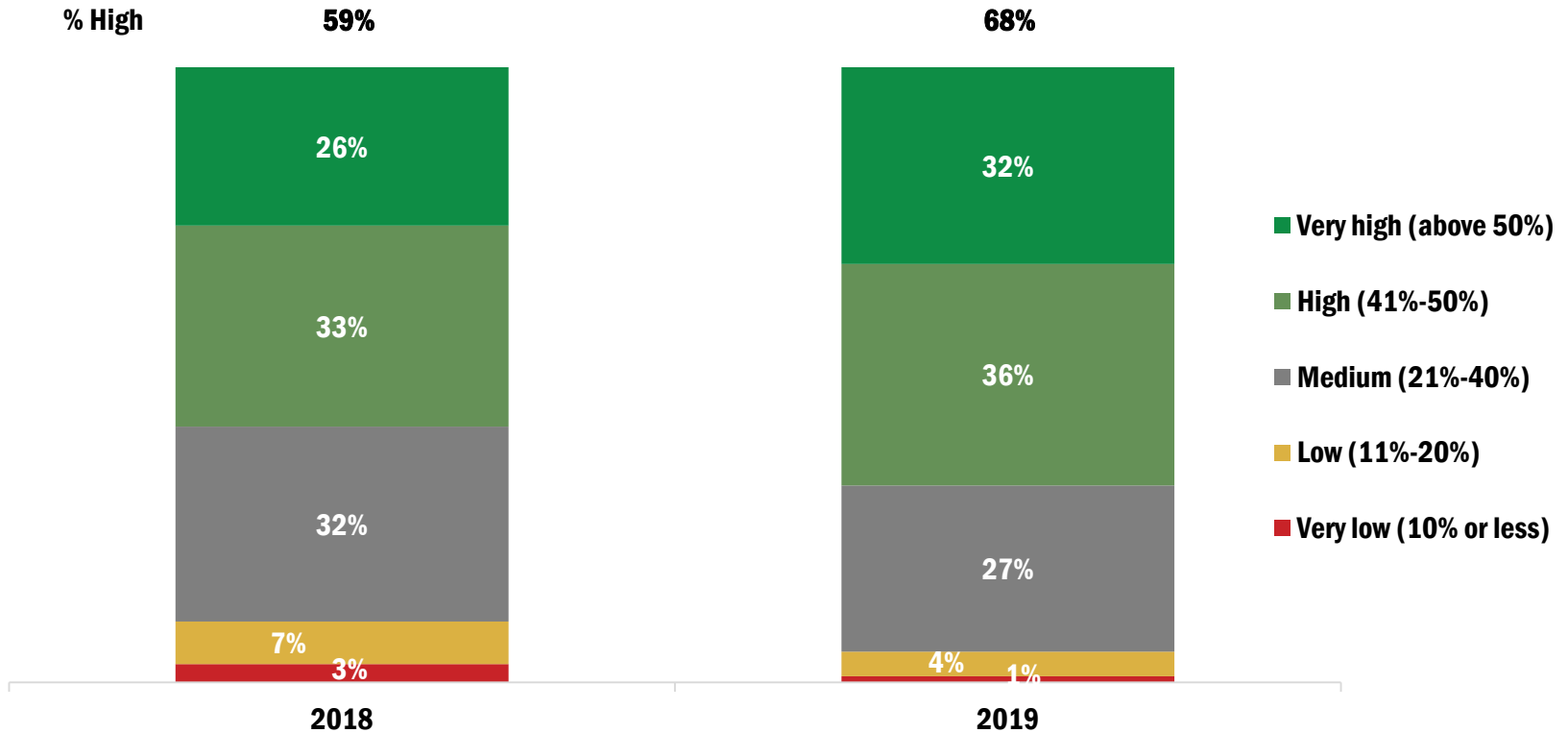
www.transamericacenterforhealthstudies.org/

Nearly Seven in 10 Report High Employee Participation in Workplace Wellness Programs

Compared with 2018, among those that offer a workplace wellness program, significantly more employers (32%) report employee participation above 50%. Notably, only 5% report participation at 20% or below in 2019.

Average Employee Participation in Wellness Programs

Among employers offering wellness benefits



*Revised in 2018.

BASE: Offers A Wellness Program (Aug/Sept 2018 n=723, Sept/Oct 2019 n=758)

Q822a. What percentage best describes the average level of employee participation in any wellness program you offer?

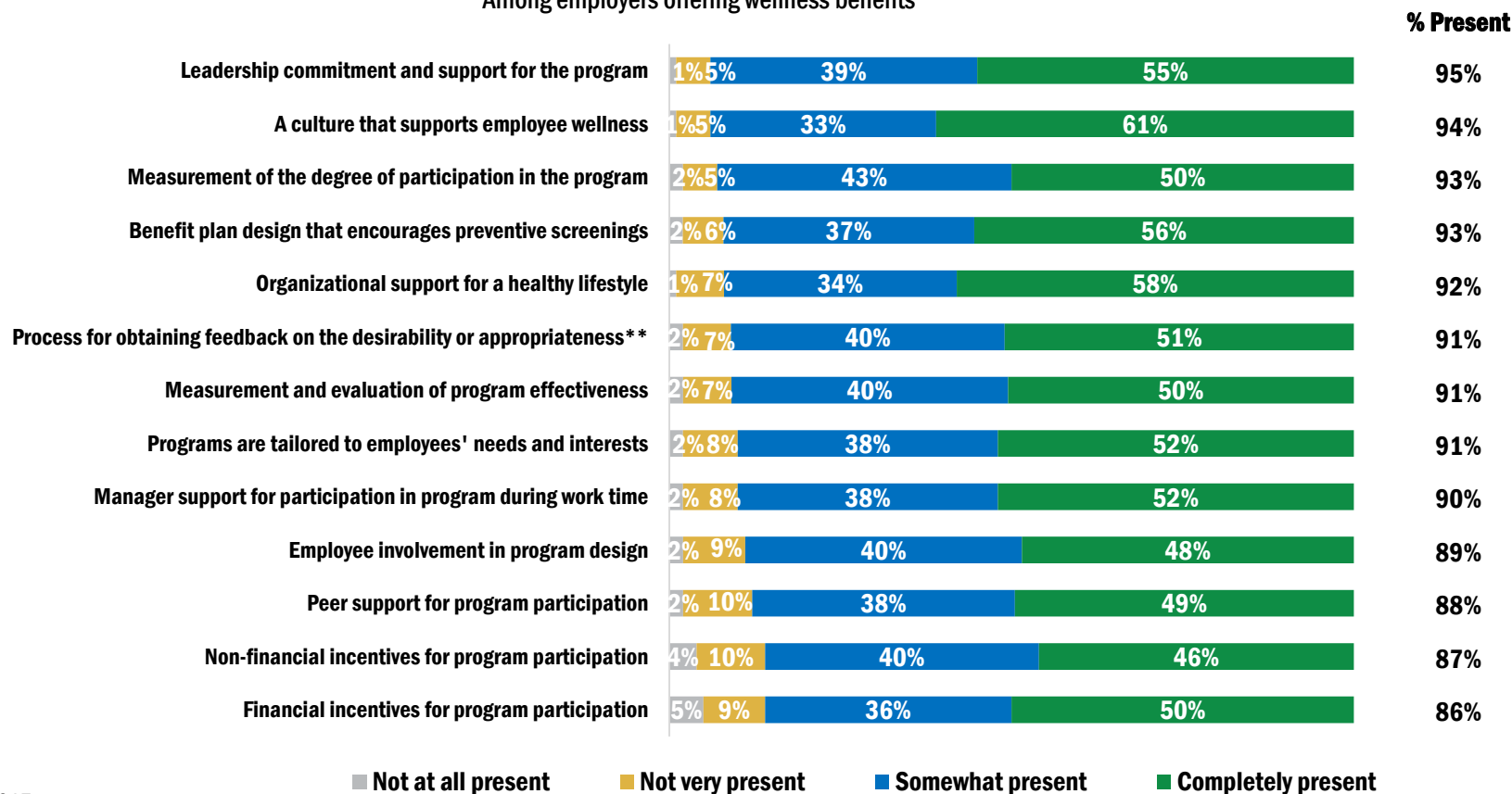
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Vast Majority Say Their Company Has Leadership Commitment and Support for Their Workplace Wellness Program

Among those that offer a workplace wellness program, more than nine in 10 (95%) say their company has leadership support for their program, while similar proportions say their culture (94%) and organization (92%) support wellness and healthy lifestyles.

Elements in Wellness Programs Summary

Among employers offering wellness benefits



*Note: Revised in 2017.

**Response shortened for space purposes. Full text: "Process for obtaining feedback from employees on the desirability or appropriateness of the program"

BASE: Offers A Wellness Program (Sept/Oct 2019 n=758)

Q823. Please rate the extent to which each of the following elements is present in your program using the following scale.

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More Than Nine in 10 with Workplace Wellness Programs Have Benefit Plans Encouraging Preventive Screenings

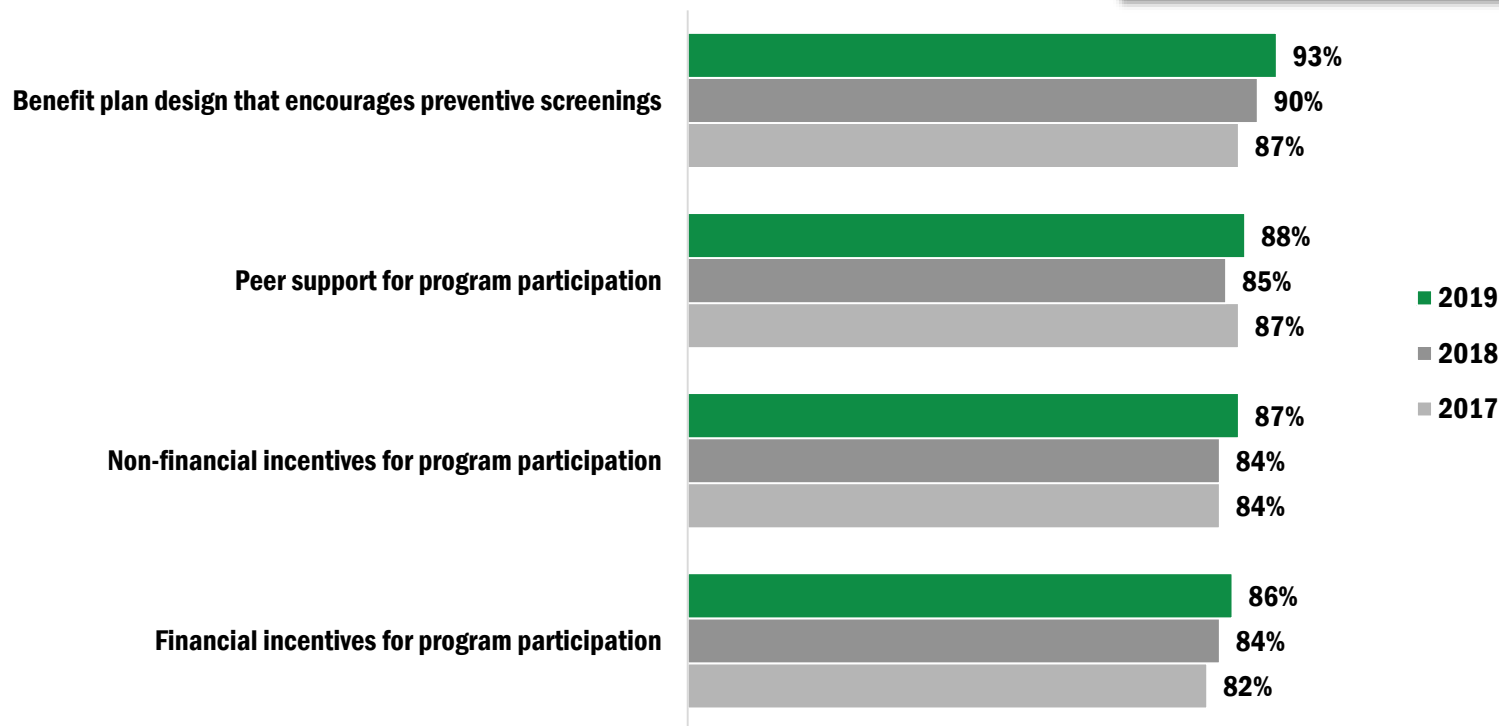
Among those that offer a workplace wellness program, significant majorities include benefit plans encouraging preventive screenings (93%), peer support (88%), non-financial incentives (87%), and financial participant incentives (87%).

Elements in Wellness Programs: Trend

Among employers offering wellness benefits
% Completely/Somewhat present



Encouragement Elements



BASE: Offers A Wellness Program (July/Aug 2017 n=839, Aug/Sept 2018=723, Sept/Oct 2019 n=758)

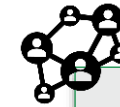
Q823. Please rate the extent to which each of the following elements is present in your program using the following scale.

Employers Reporting Leadership Support for Their Company's Workplace Wellness Program Has Increased

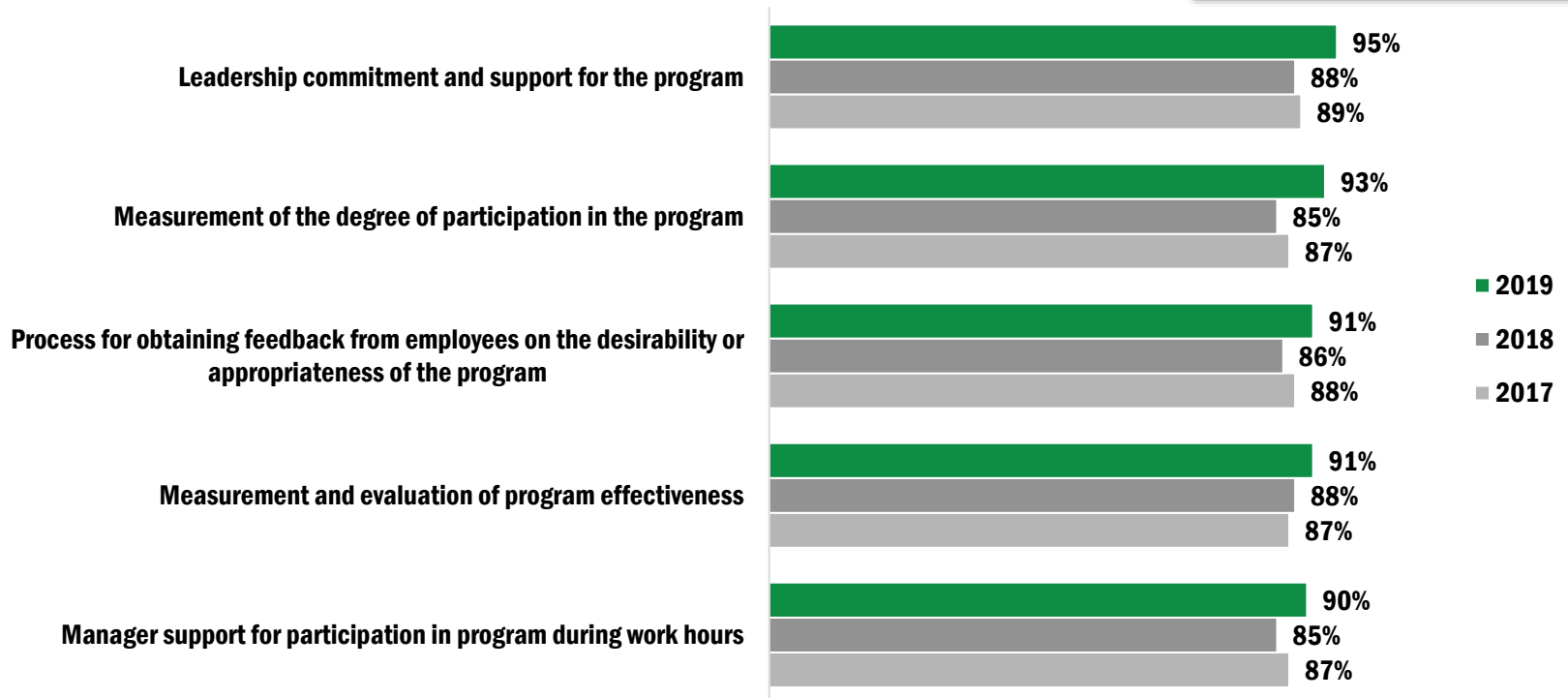
Among those that offer a workplace wellness program, 95% of employers say their wellness program is supported by leadership, and slightly less say their company measures program participation (93%) and effectiveness (91%).

Elements in Wellness Programs: Trend

Among employers offering wellness benefits
% Completely/Somewhat present



Management Elements



BASE: Offers A Wellness Program (July/Aug 2017 n=839, Aug/Sept 2018=723, Sept/Oct 2019 n=758)

Q823. Please rate the extent to which each of the following elements is present in your program using the following scale.

Most Say Their Company Has a Supportive Culture for Employee Wellness

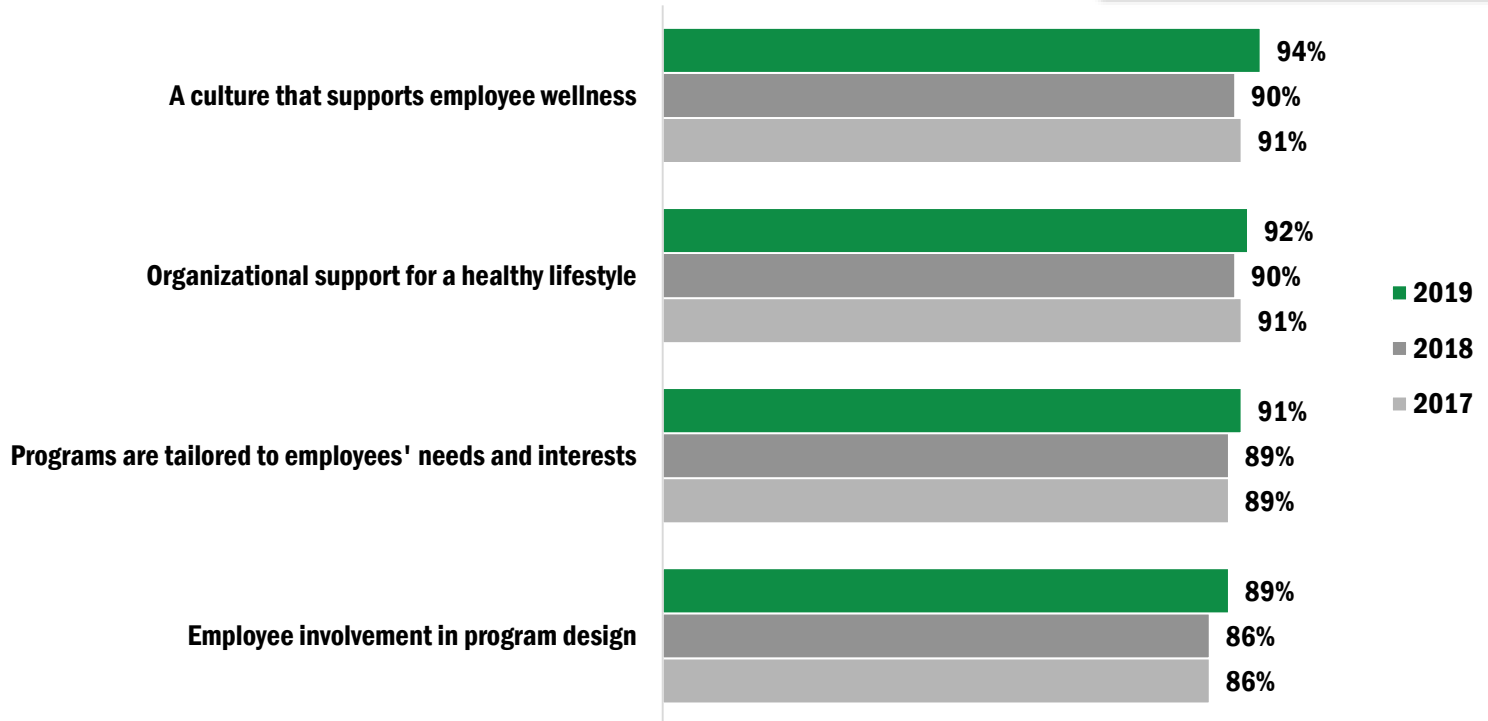
Among those that offer a workplace wellness program, more than nine in 10 report a culture supporting employee wellness (94%), organizational support for healthy lifestyles (92%), and programs tailored to employees' needs (91%).

Elements in Wellness Programs: Trend

Among employers offering wellness benefits
% Completely/Somewhat present



Support Elements



BASE: Offers A Wellness Program (July/Aug 2017 n=839, Aug/Sept 2018=723, Sept/Oct 2019 n=758)

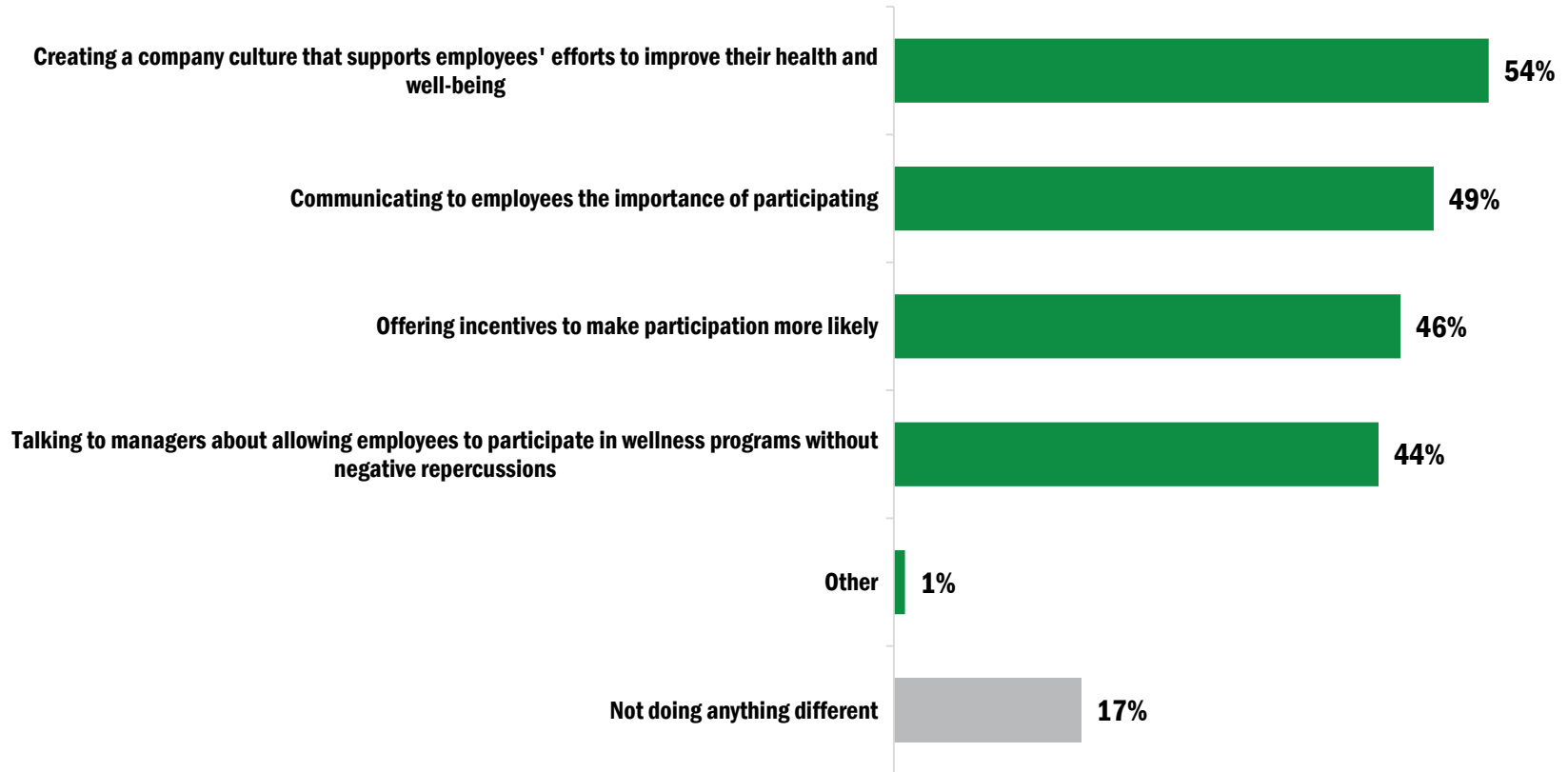
Q823. Please rate the extent to which each of the following elements is present in your program using the following scale.

Employers Are Reacting to Concerns about Employee Participation in Wellness Programs

Among those that are concerned about their employee's ability to participate in a workplace wellness program, over half say they create a supportive company culture (54%), followed by communicating the importance of participating (49%).

Reactions to Concern about Employee Participation in Wellness Programs

Among those concerned about employees' ability to participate



*New in 2017.

BASE: Concerned About Ability to Participate (Sept/Oct 2019 n=1209)

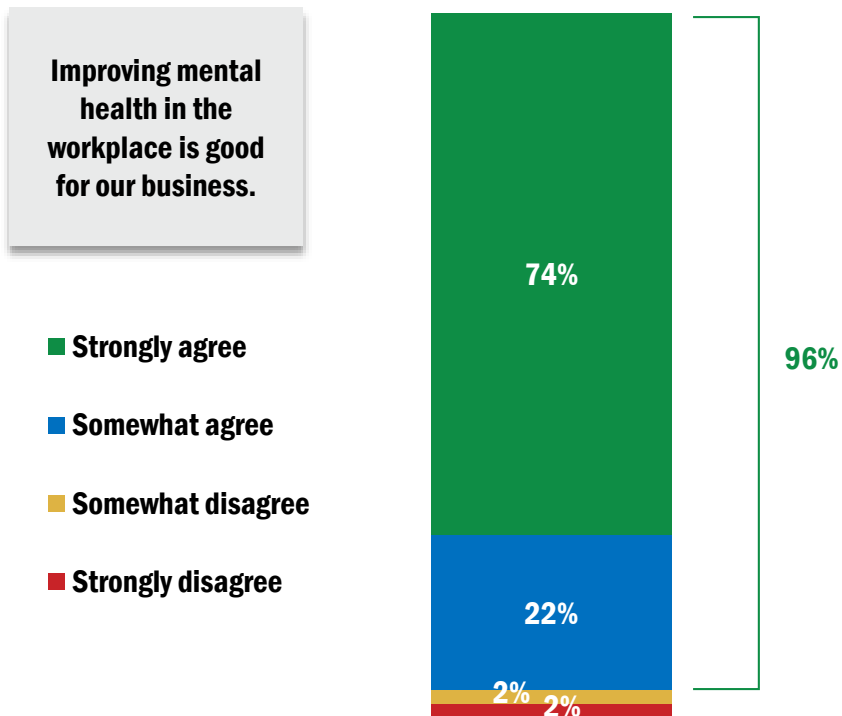
Q925a. What are you currently doing in reaction to your concern about employees' ability to participate in wellness programs?

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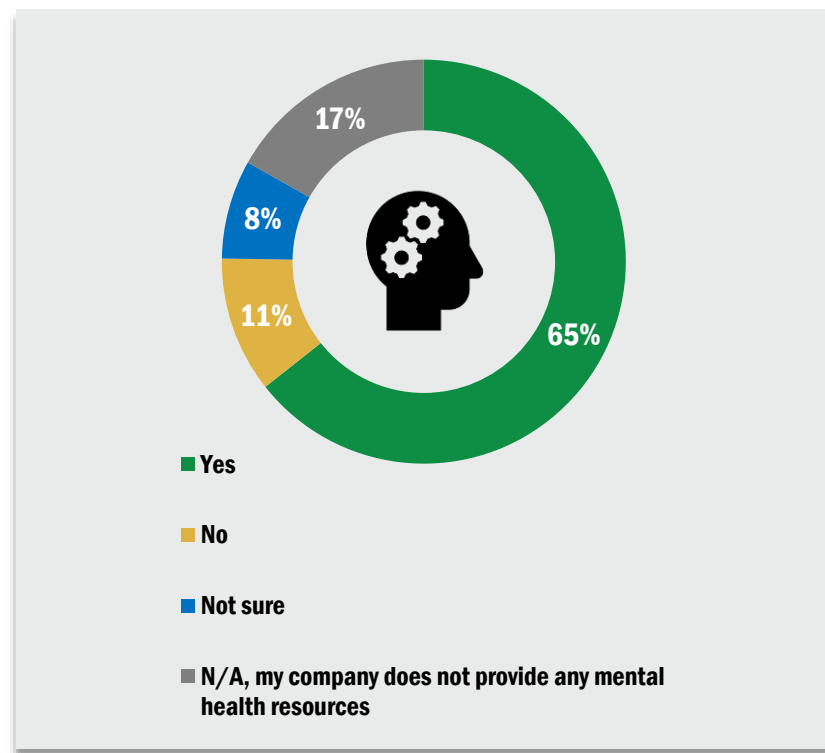
Ninety-Six Percent of Employers Believe Improving Mental Health in the Workplace Is Good for Their Business

However, only 65% say their company provides adequate mental health resources to employees. Eleven percent say they do not provide adequate resources – and 17% do not offer any resources.

Importance of Mental Health



Perception that Mental Health Resources Provided at Company are Adequate



*New in 2019.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

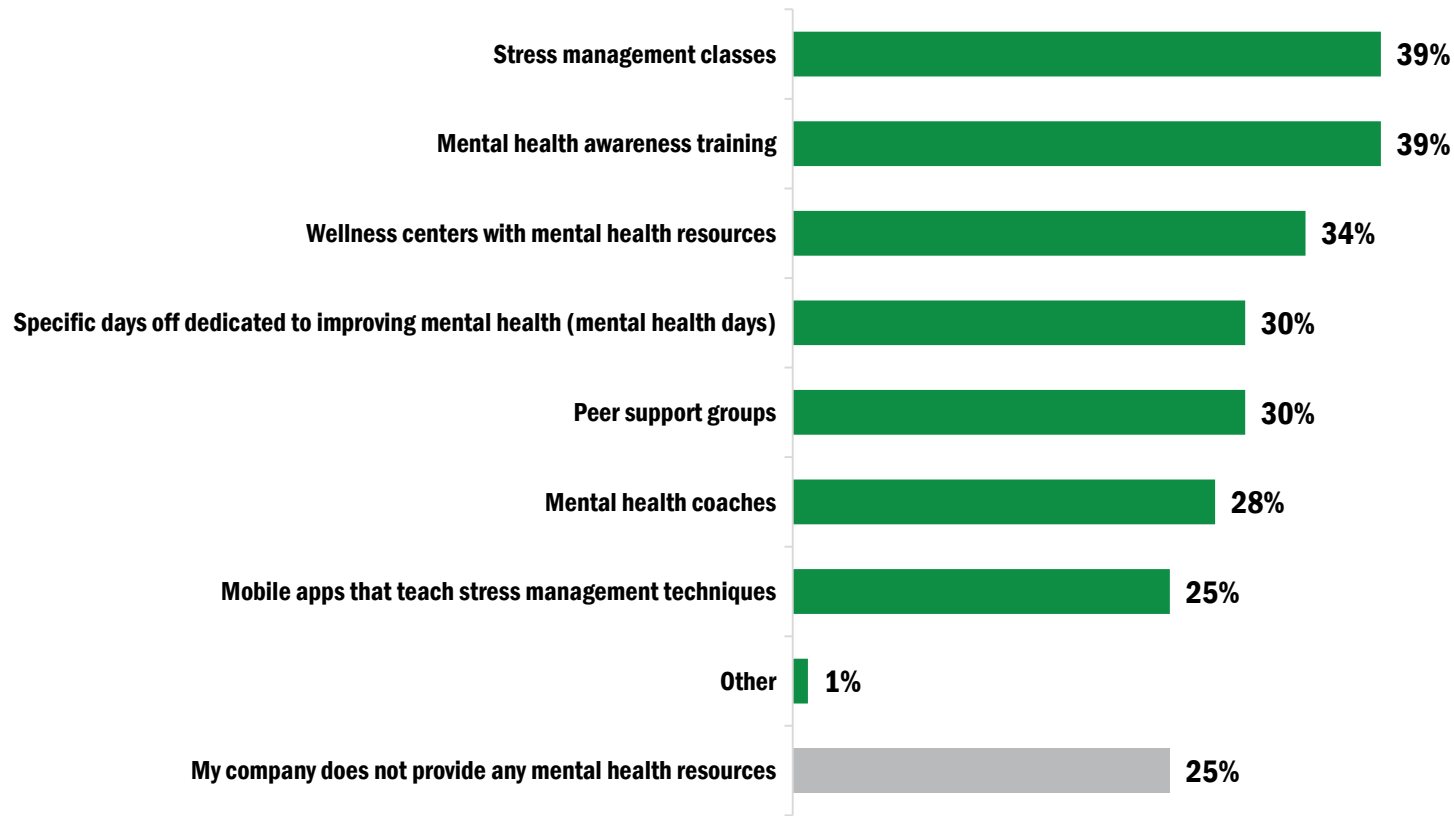
Q1. How much do you agree or disagree with the following statement?

Q2. Do you believe your company provides adequate mental health resources?

Three in Four Employers Provide Some Employee Mental Health Resources

The most common mental health resources, reported by nearly two in five employers, are stress management classes (39%) and mental health awareness training (39%).

Mental Health Resources Provided



*New in 2019.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

Q3. Which of the following mental health resources does your company provide? Please select all that apply.

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Detailed Findings:

Healthcare Offerings

Healthcare Benefits

Wellness Programs

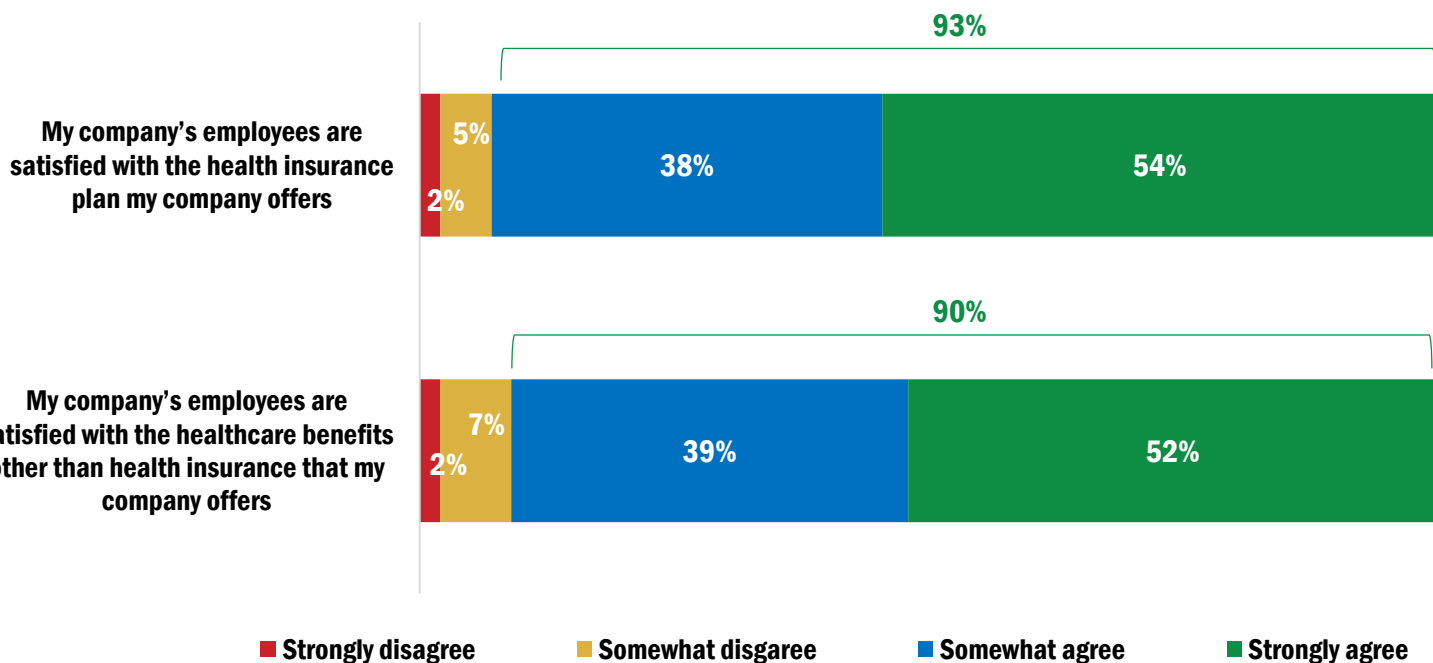
Employee Satisfaction

Gaps Exist Regarding Perceptions of Employee Satisfaction With Health Benefits

Among employers offering healthcare benefits, at least nine in 10 employers say their employees are satisfied with company health benefits, but only about eight in 10 employed consumers report the same.

Satisfaction with Health Insurance Plan and Benefits

Among employers providing healthcare benefits



2019 Employee Survey

79% of employed consumers say they are satisfied with this.*

80% of employed consumers say they are satisfied with this.*

BASE: Company Offers Healthcare Benefits (Sept/Oct 2019 n=1097)

Q906. How much do you agree or disagree with the following statements?

*Data from 2019 Consumers Survey:

BASE: All Employed Respondents And Offered Non-Health Insurance Benefits (August 2019 n=2131) / All Employed Respondents And Offered Health Insurance Benefits (August 2019 n=1874)

Q1116. How concerned is your company about the following?

More Employers Report Employee Satisfaction With Offered Health Insurance Plans Than in 2018

More than nine in 10 employers providing healthcare benefits (93%) say their employees are satisfied with the health insurance plans their company offers (and 54% strongly agree), more than in 2018.

Reported Employee Satisfaction with Health Insurance Benefits: Trend

Among employers providing healthcare benefits

% Agree

87%

91%

95%

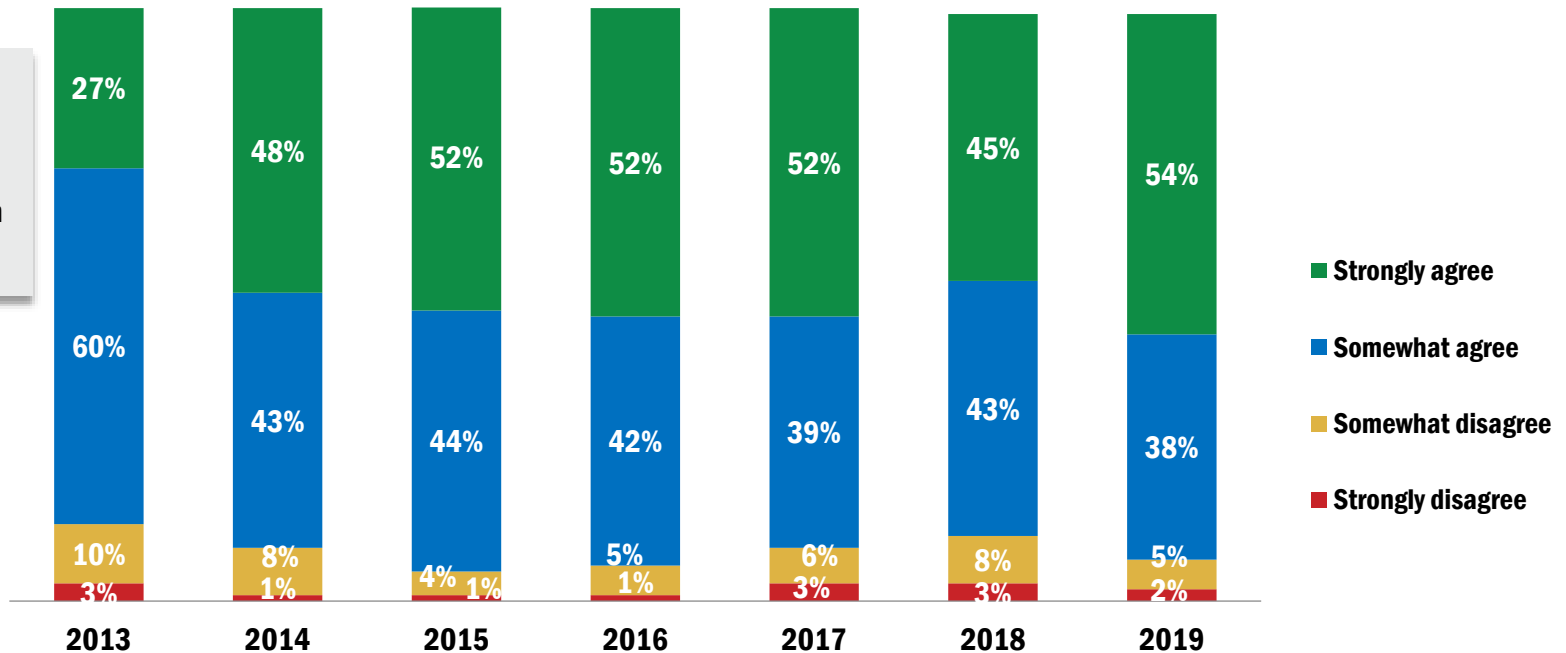
94%

91%

89%

93%

My company's employees are satisfied with the health insurance plan my company offers



BASE: Company Provides Healthcare Benefits (July 2013 n=640, July 2014 n=626, Aug/Sept 2015 n=1165, Aug/Sept 2016 n=1201, July/Aug 2017 n=1202, Aug/Sept 2018 n=1047, Sept/Oct 2019 n=1097)

Q906. How much do you agree or disagree with the following statements?

*Data from 2019 Consumers Survey:

BASE: All Employed Respondents And Offered Health Insurance Benefits (August 2019 n=1874)

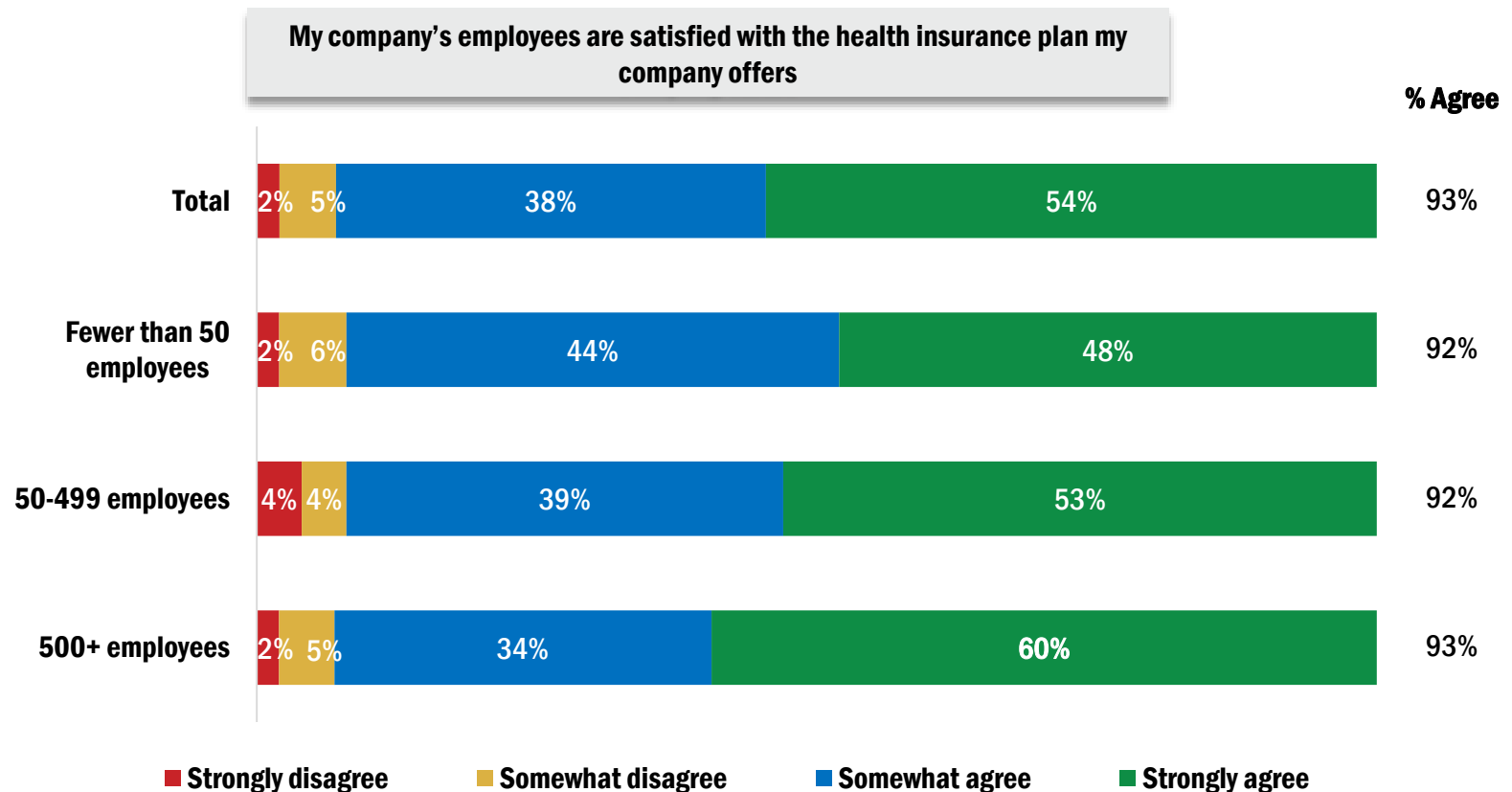
Q1116. How much do you agree or disagree with the following statements?

Regardless of Company Size, Nearly All Employers Say Their Employees Are Satisfied with Offered Health Plans

Three in five large employers (60%) providing healthcare benefits strongly agree that their employees are satisfied with the health insurance plans offered by their company, while slightly less than half of small companies (48%) report the same.

Reported Employee Satisfaction with Health Insurance Benefits by Company Size

Among employers providing healthcare benefits



*Note: **Bold** percent indicates percent is significantly greater than small companies.

BASE: Company Provides Healthcare Benefits (Sept/Oct 2019 n=1097, Small Companies n=412, Midsize Companies n=370, Large Companies n=315)

Q906. How much do you agree or disagree with the following statements?

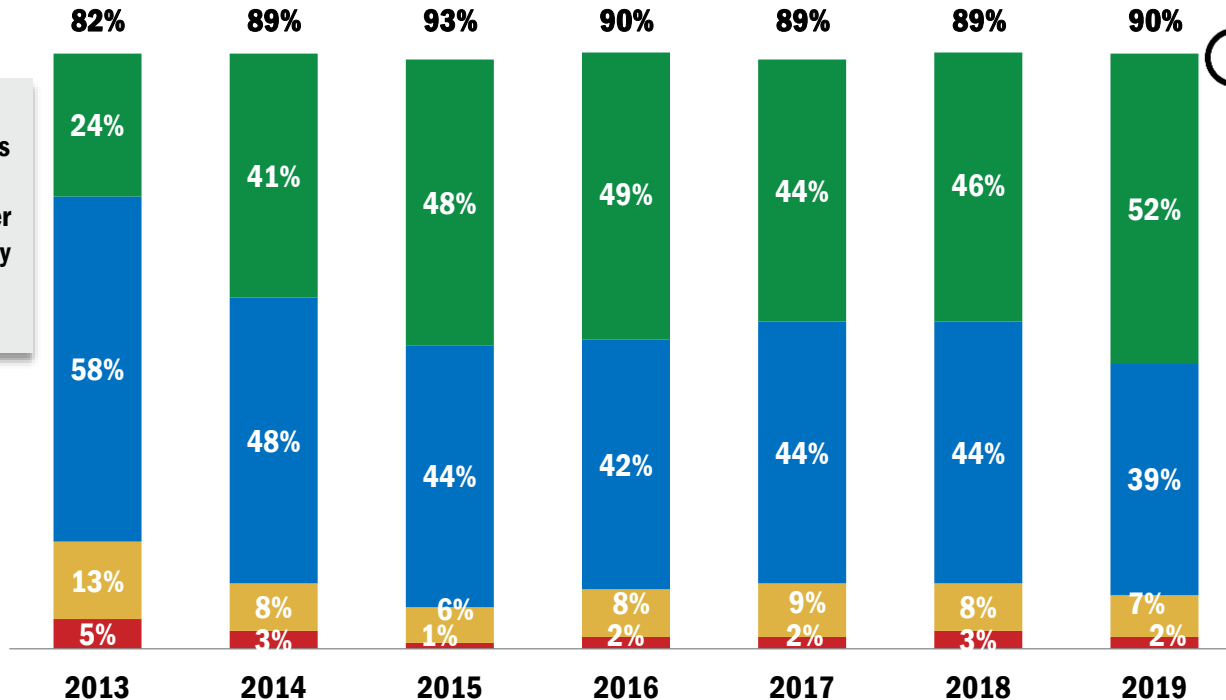
Perceived Employee Satisfaction With Other Health Benefits Holds Consistent from Previous Years

Nine in 10 employers (90%) providing healthcare benefits say their employees are satisfied with their benefits other than health insurance, similar to results since 2013.

Reported Employee Satisfaction with Healthcare Benefits: Trend

Among employers providing healthcare benefits

% Agree



2019 Employee Survey

80% of employed consumers are satisfied with the healthcare benefits other than health insurance available to them through work.*

My company's employees are satisfied with the healthcare benefits other than health insurance my company offers

- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

BASE: Company Provides Healthcare Benefits (July 2013 n=640, July 2014 n=626, Aug/Sept 2015 n=1165, Aug/Sept 2016 n=1201, July/Aug 2017 n=1202, Aug/Sept 2018 n=1047, Sept/Oct 2019 n=1097)

Q906. How much do you agree or disagree with the following statements?

*Data from 2019 Consumers Survey:

BASE: All Employed Respondents And Offered Other Health Benefits (August 2019 n=2131)

Q1116. How much do you agree or disagree with the following statements?

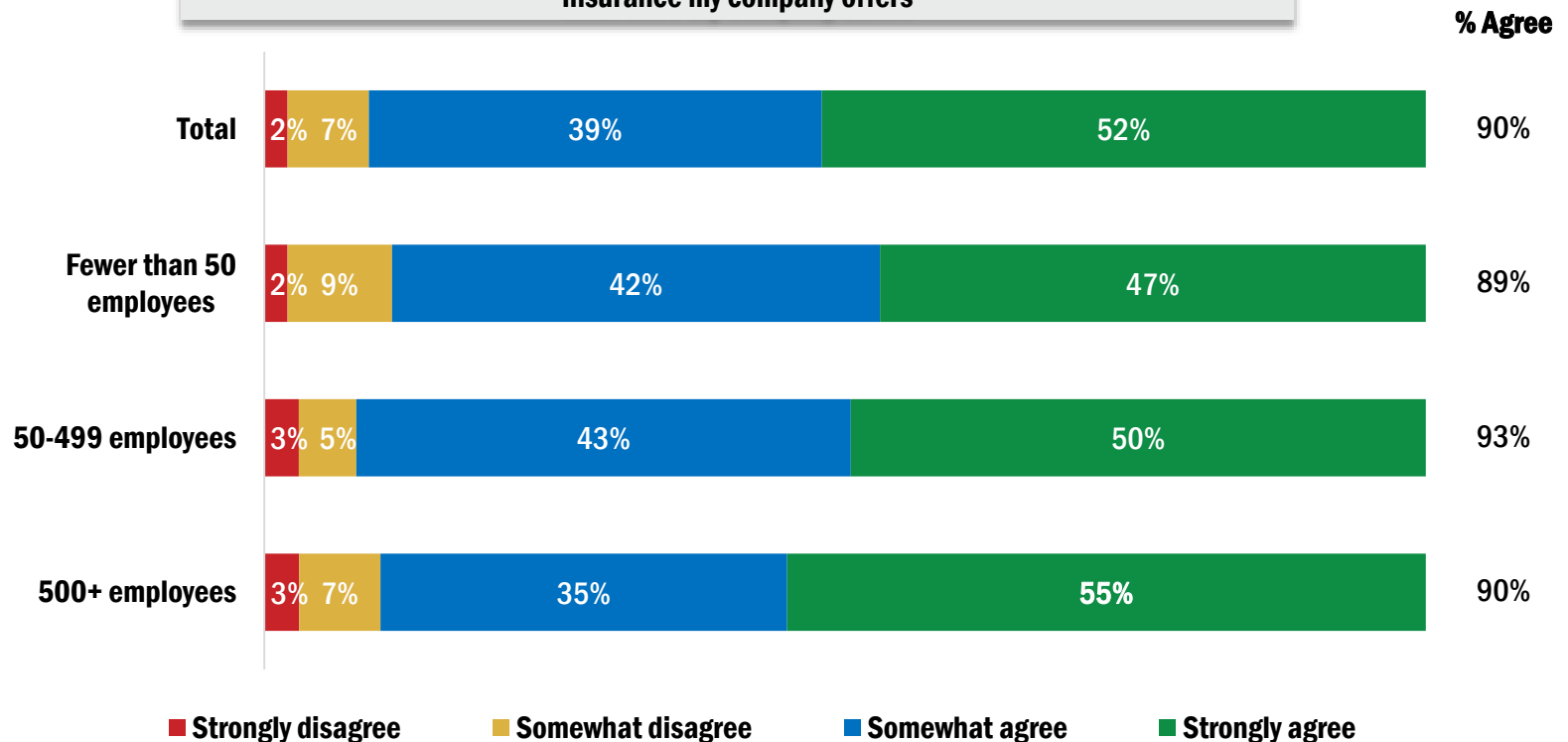
Satisfaction With Other Health Benefits Is High Across Company Sizes

About nine in 10 of small, midsize, and large companies similarly say their employees are satisfied with the healthcare benefits other than health insurance their company offers.

Reported Employee Satisfaction with Healthcare Benefits by Company Size

Among employers providing healthcare benefits

My company's employees are satisfied with the healthcare benefits other than health insurance my company offers



*Note: **Bold** percent indicates percent is significantly greater than small companies.

BASE: Company Provides Healthcare Benefits (Sept/Oct 2019 n=1097, Small Companies n=412, Midsize Companies n=370, Large Companies n=315)

Q906. How much do you agree or disagree with the following statements?

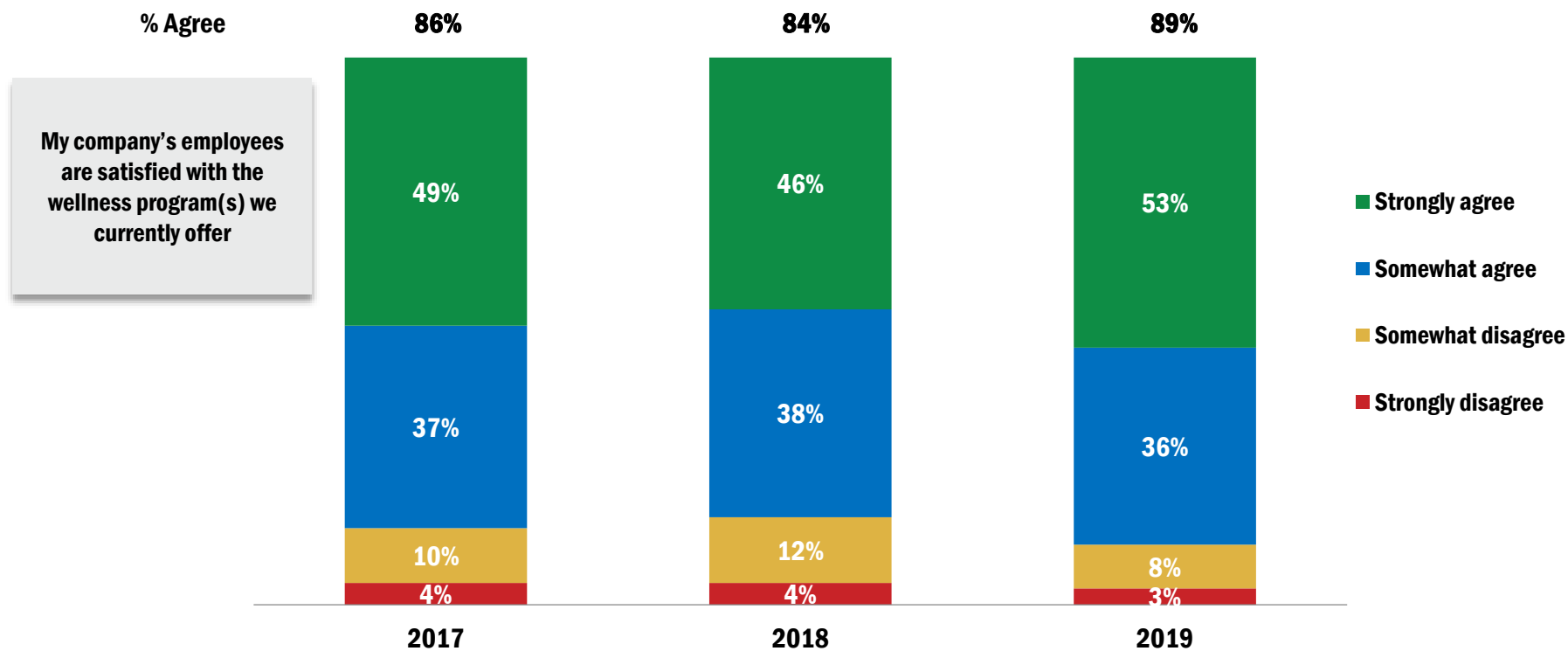
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Strong Majority of Employers Say Their Employees Are Satisfied with Workplace Wellness Programs

Among those providing healthcare benefits, more employers agree that their employees are satisfied with the wellness programs they offer (89%), compared with 2018.

Reported Employee Satisfaction with Wellness Benefits: Trend

Among employers providing healthcare benefits



BASE: Company Provides Healthcare Benefits (July/Aug 2017 n=1202, Aug/Sept 2018 n=1047, Sept/Oct 2019 n=1097)

Q906. How much do you agree or disagree with the following statements?

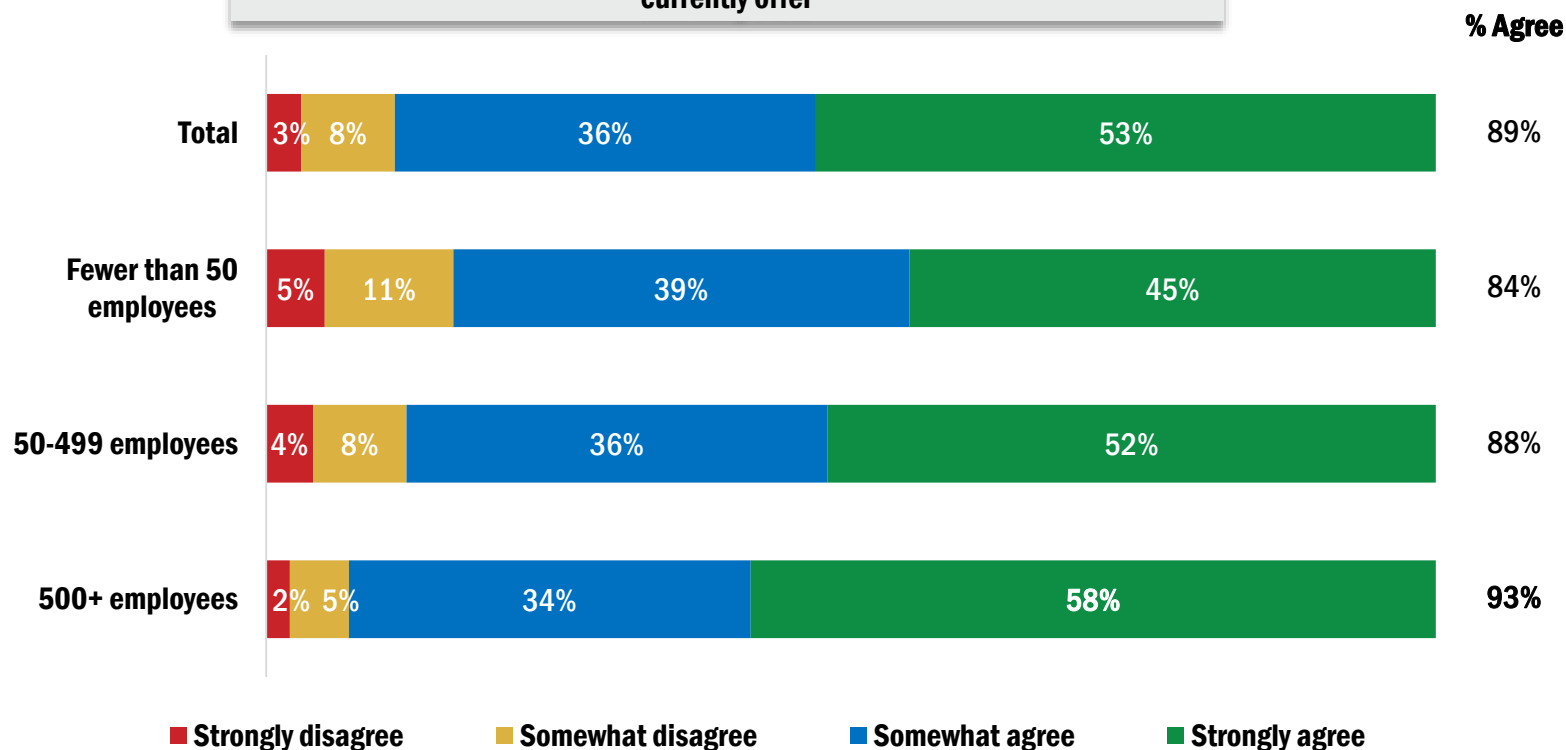
Positive Views of Employee Satisfaction With Workplace Wellness Programs Increase by Company Size

Among those providing healthcare benefits, employers at large companies (93%) are more likely than those at small companies (84%) to say their employees are satisfied with their offered workplace wellness programs.

Reported Employee Satisfaction with Wellness Benefits by Company Size

Among employers providing healthcare benefits

My company's employees are satisfied with the wellness program(s) we currently offer



*Note: **Bold** percent indicates percent is significantly greater than small companies.

BASE: Company Provides Healthcare Benefits (Sept/Oct 2019 n=1097, Small Companies n=412, Midsize Companies n=370, Large Companies n=315)

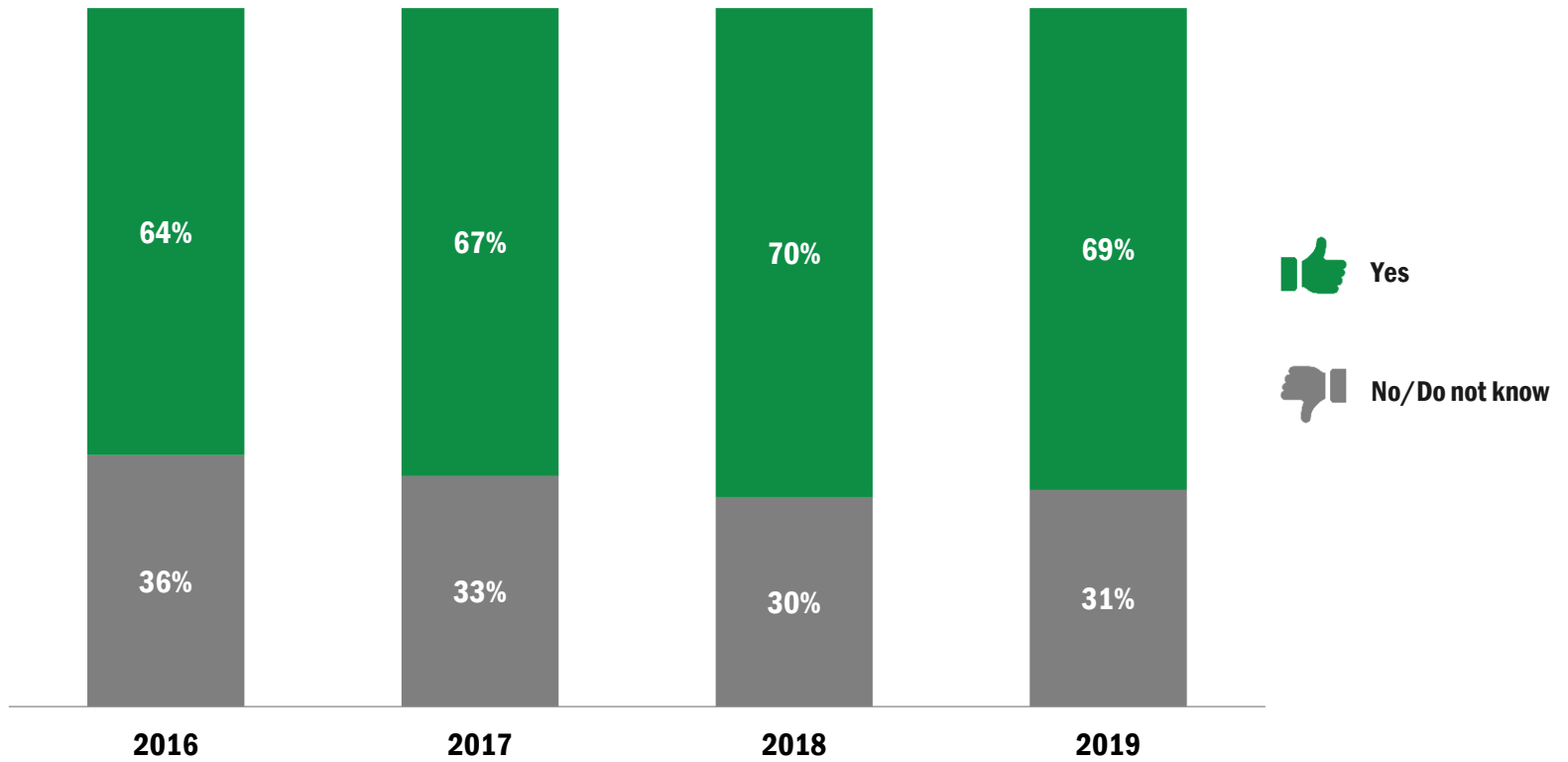
Q906. How much do you agree or disagree with the following statements?

Percentage of Companies Who Ask About Employee Satisfaction With Health Benefit Enrollment Process Similar to Previous Years

Among those offering health insurance, nearly seven in 10 employers (69%) ask their employees about their satisfaction with the process of signing up for health benefits – similar results since 2016.

Asks Employee Satisfaction with the Process of Enrolling in Health Benefits

Among employers offering health insurance



*Added in 2016.

BASE: Offers Health Insurance (Aug/Sept 2016 n=823, July/Aug 2017 n=807, Aug/Sept 2018 n=712, Sept/Oct 2019 n=805)

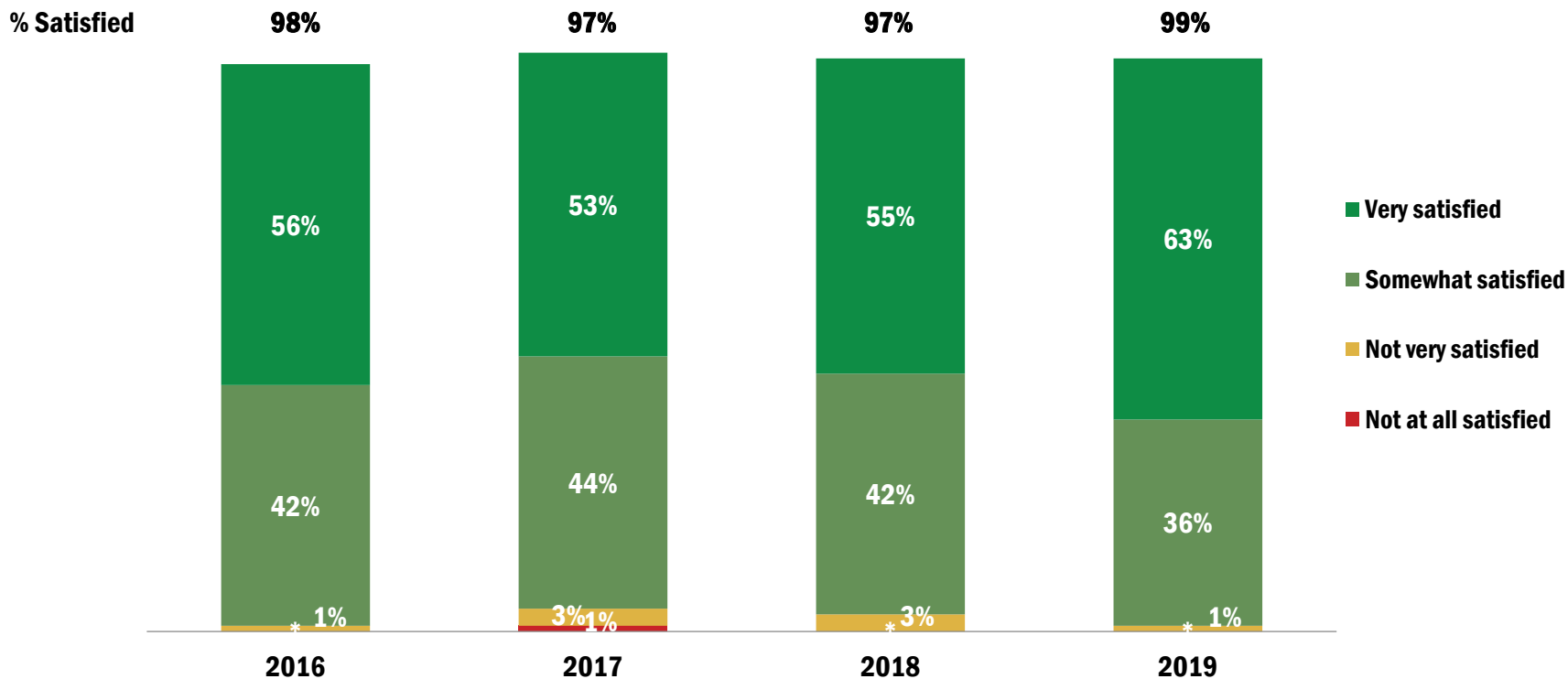
Q1110. Does your company survey or formally ask employees about their satisfaction with the process of signing up (i.e., enrolling) for health benefits?

Surveying Employees Reveals High Satisfaction with Benefit Enrollment Experience

Nearly all employers who survey employees about their health benefits enrollment experience find their employees are satisfied (99%), more so than in the past three years.

Employee Satisfaction with Health Benefit Enrollment Experience

Among employers surveying employees about health benefits



*New in 2016.

BASE: Surveys Employees About Health Benefits (Aug/Sept 2016 n=508, July/Aug 2017 n=520, Aug/Sept 2018 n=477, Sept/Oct 2019 n=529)

Q1115. Based on the information you have received from your employees, how satisfied are your employees with the enrollment experience for benefits?

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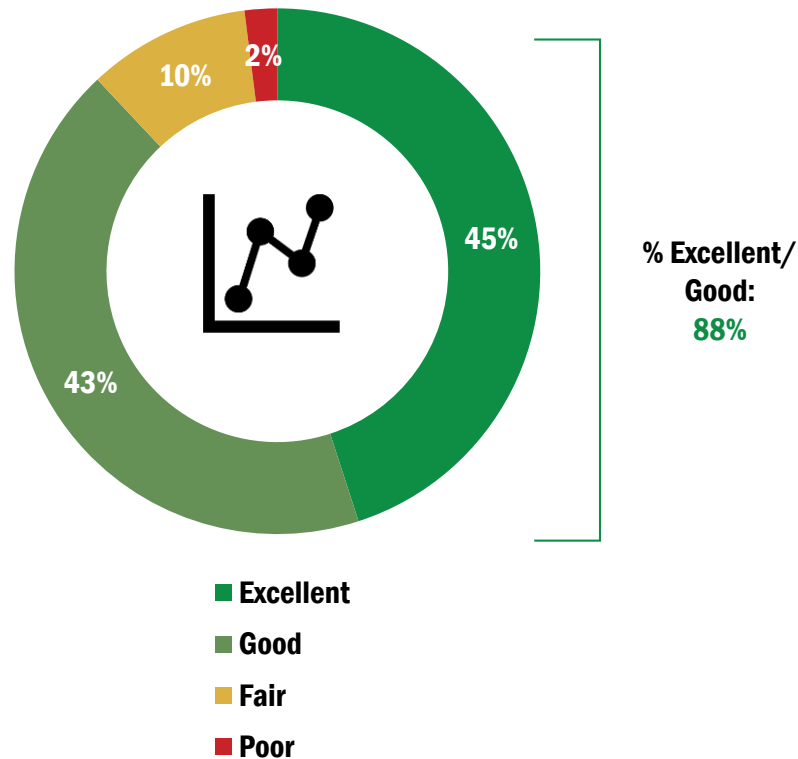
Detailed Findings:

Affordability

Most Companies Report Being in an Excellent/Good Financial Situation

Nearly nine in 10 employers (88%) say their company's current financial situation is excellent or good, with 45% saying it is excellent.

Company's Current Financial Situation



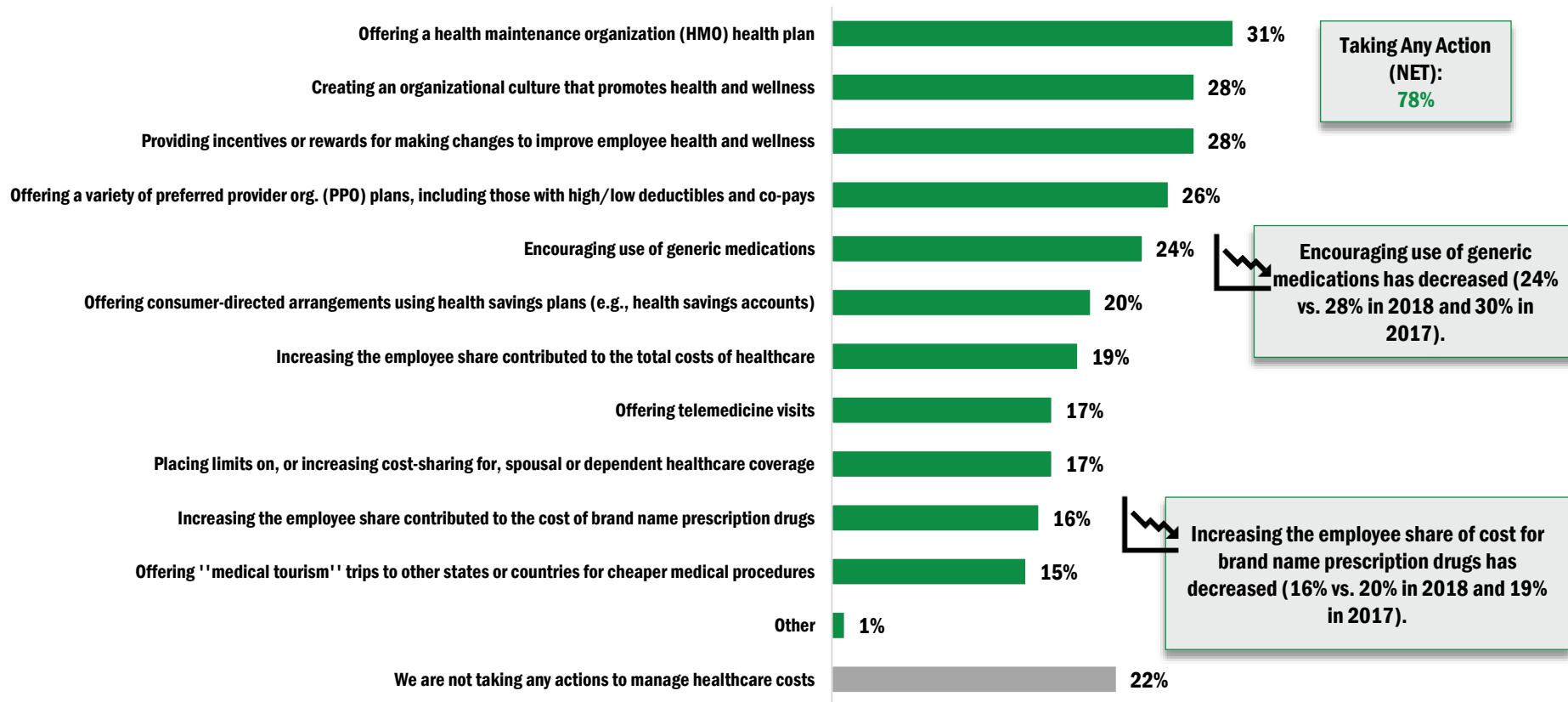
BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

Q705. How would you rate your company's current financial situation?

Strong Majority of Employers Take Some Action to Manage Company Healthcare Costs

Overall, almost eight in 10 (78%) employers are doing something to manage healthcare costs. Thirty-one percent do so by offering an HMO plan. Compared with previous years, significantly fewer employers encourage use of generic medications (24%) or have increased the employee share of cost for brand name prescription drugs (16%).

Actions to Manage Healthcare Costs



*New in 2017.

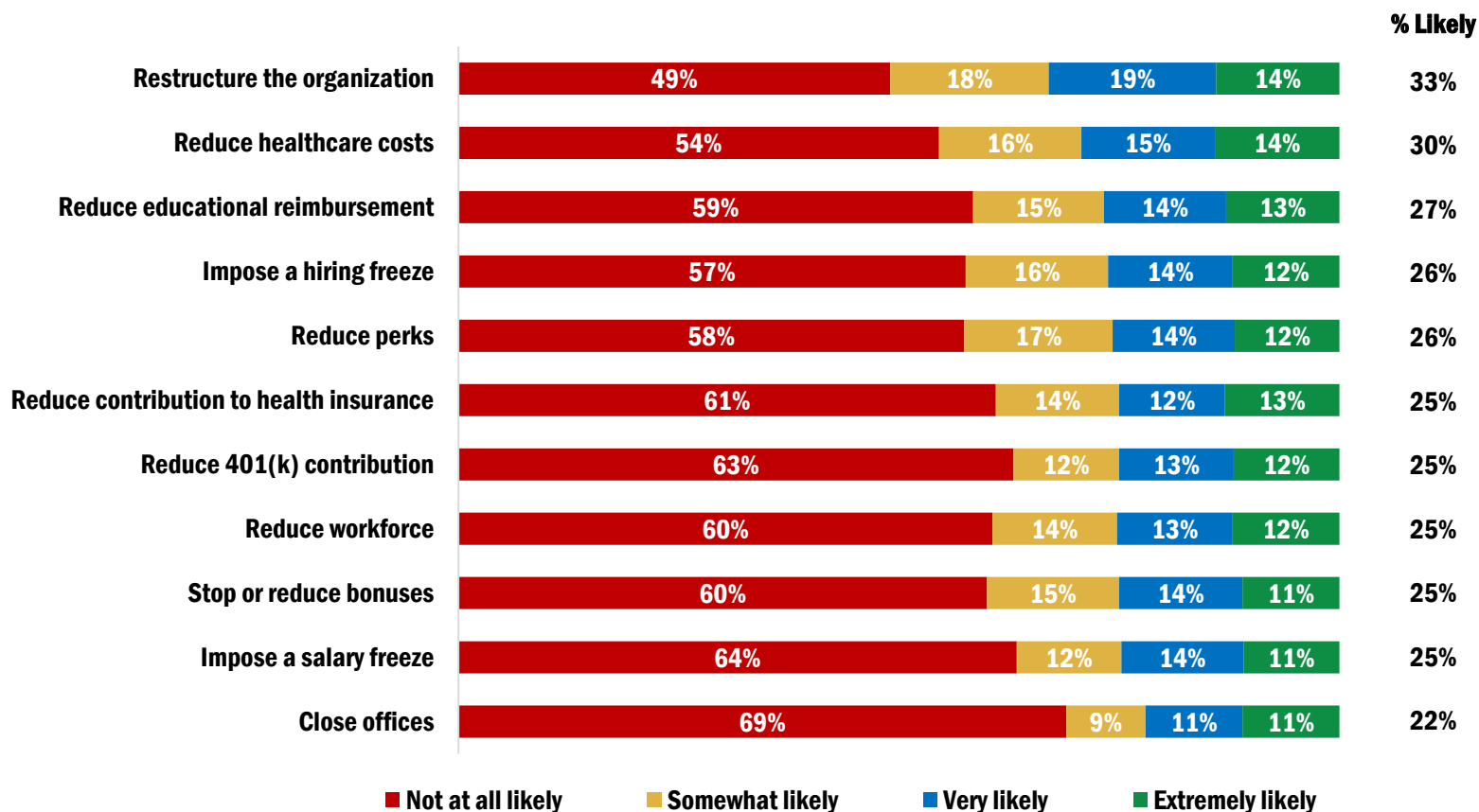
BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

Q826. Which of the following is your company doing in order to manage healthcare costs specifically? Please select all that apply.

Most Likely Method to Manage Company Costs Would Be Restructuring the Organization

Overall, to manage costs in the next 12 months, one in three (33%) say they would likely restructure the organization, followed by reducing healthcare costs (30%) or educational reimbursements (27%).

Likely Actions to Manage Overall Company Costs



BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

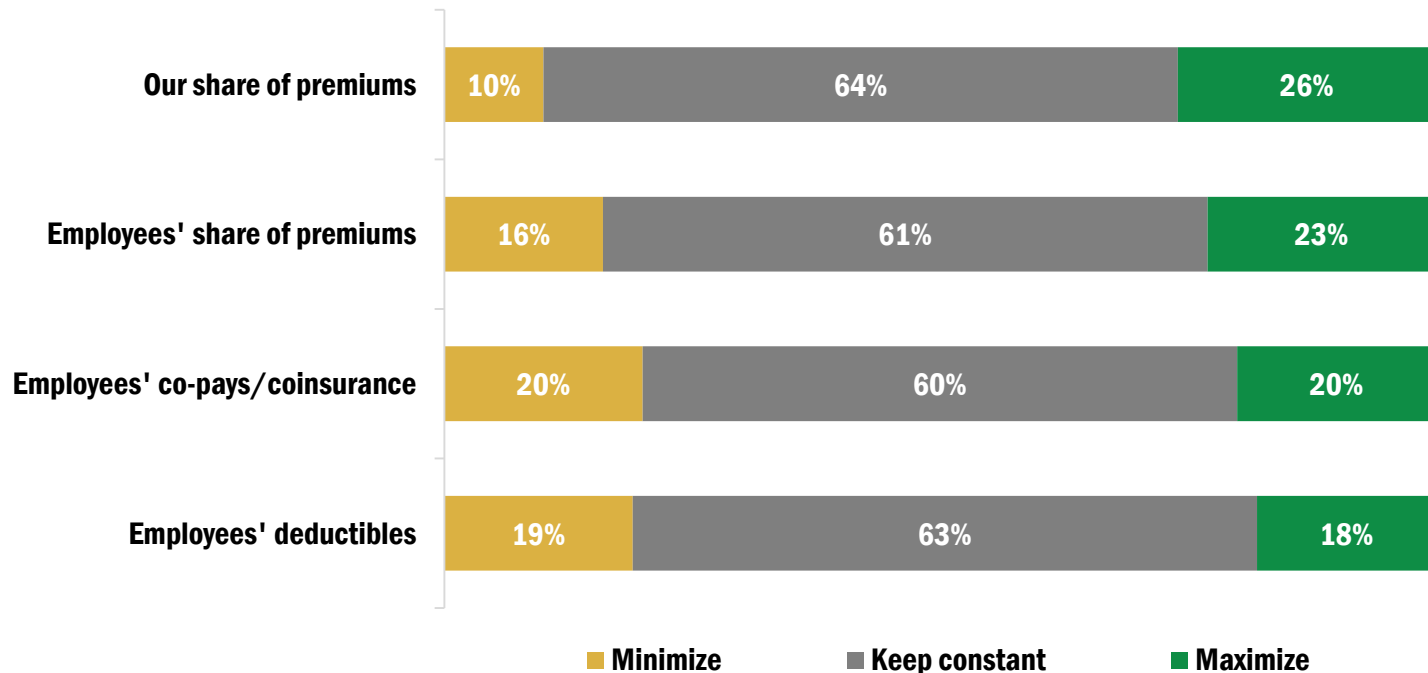
Q1412. How likely is your company to implement the following in order to manage costs within the next 12 months?

Majority of Employers Are Keeping Healthcare Costs Constant

Among those offering health insurance, almost three in five employers are focused on keeping costs constant for the company (64%) as well as keeping constant the employee share (61%) of premium cost, employees' co-pays (60%), and employees' deductibles (63%).

Methods for Managing Healthcare Costs Summary

Among those that offer health insurance



BASE: Offers Health Insurance (Sept/Oct 2019 n=805)

Q919. Which of the following best describes your current approach to managing health insurance costs for you and your employees?

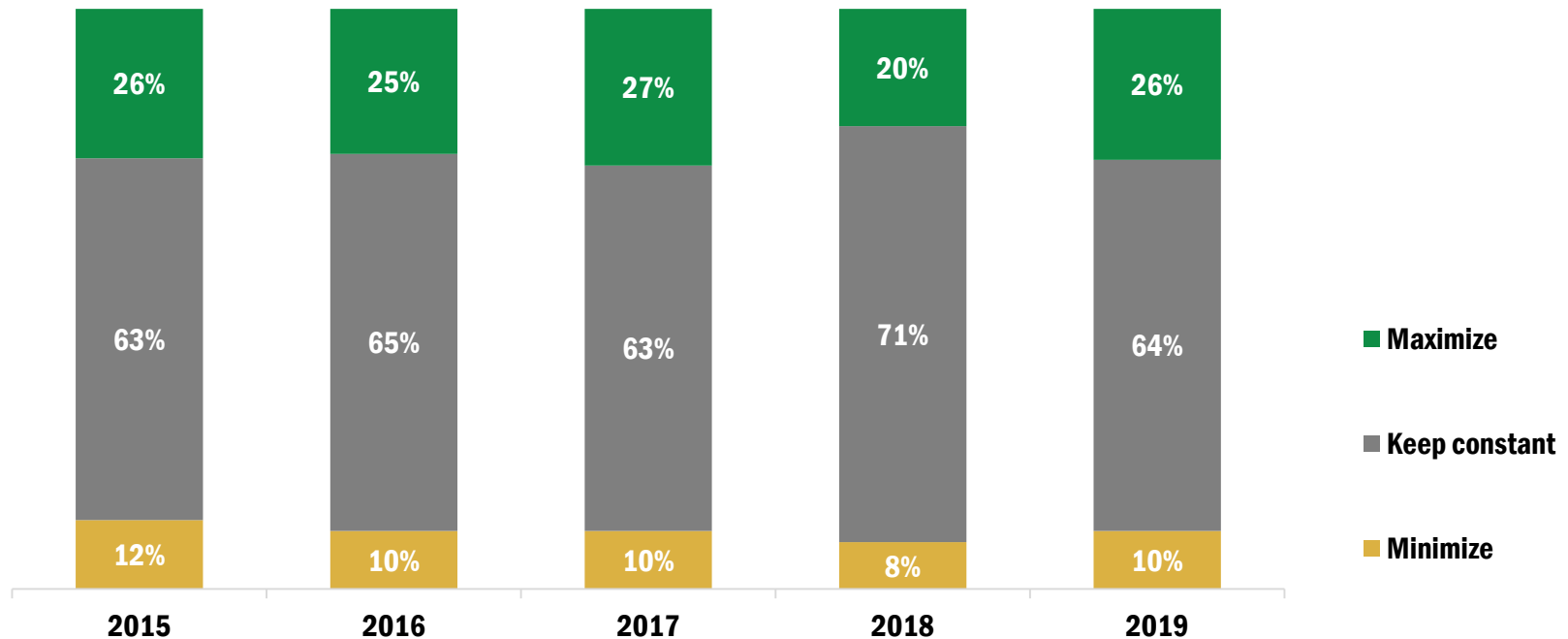
One in Four Are Maximizing Their Company's Share of Premium Cost

As an approach to managing health insurance costs, nearly two in three employers (64%) that offer health insurance are keeping their share of premiums constant, while 26% are maximizing their contribution and only 10% are minimizing it.

Methods for Managing Healthcare Costs: Trend

Among those that offer health insurance

Our share of premiums



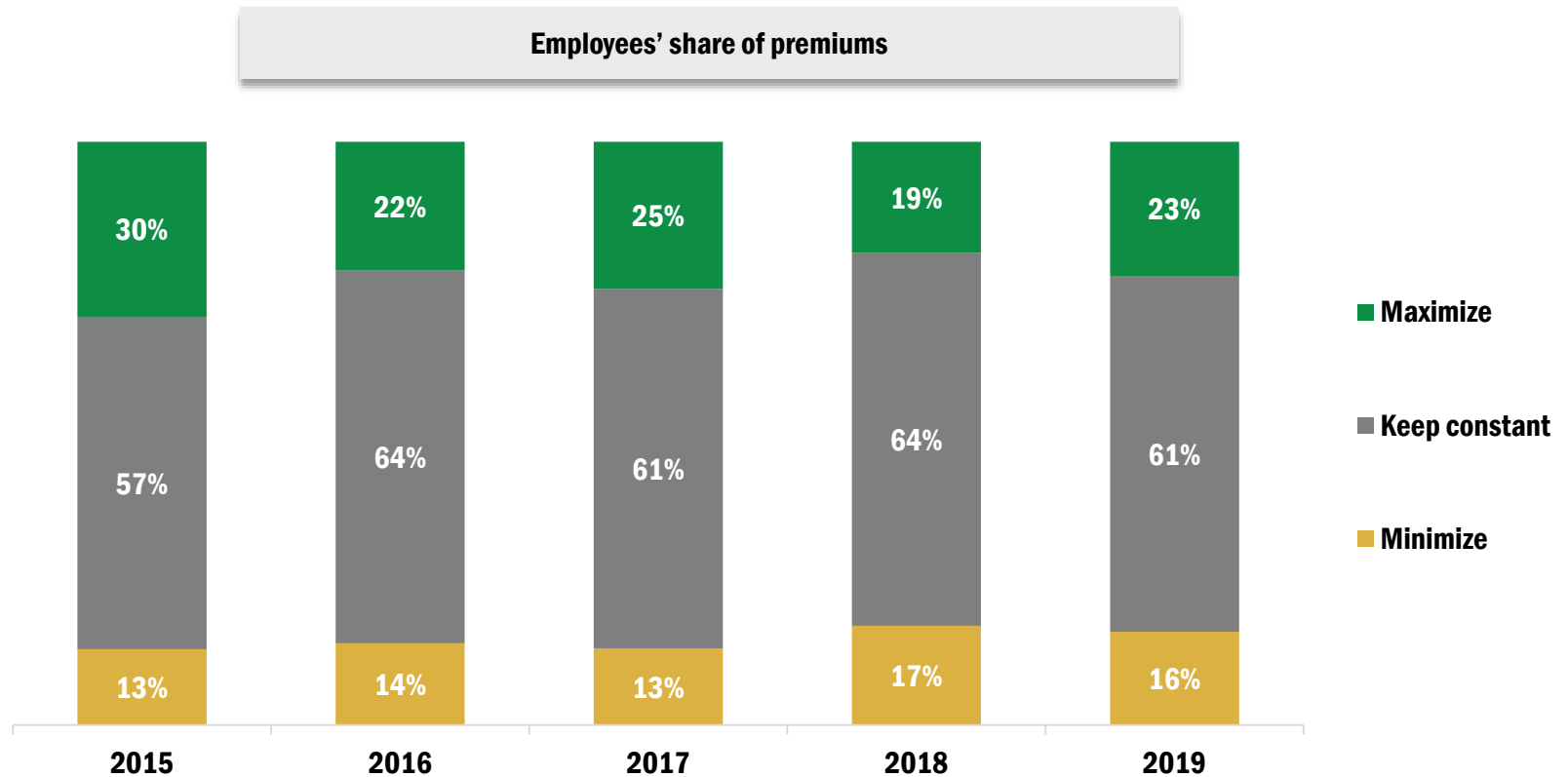
BASE: Offers Health Insurance (Aug/Sept 2015 n=998, Aug/Sept 2016 n=823, July/Aug 2017 n=807, Aug/Sept 2018 n=712, Sept/Oct 2019 n=805)
Q919. Which of the following best describes your current approach to managing health insurance costs for you and your employees?

Maintaining Employees' Share of Premium Cost Constant Consistent with Previous Years

Most employers that offer health insurance are keeping their employees' share of premium cost constant (61%) while over one in four (23%) are maximizing employees' share of premiums and only 16% are minimizing it – similar to results since 2015.

Methods for Managing Healthcare Costs: Trend

Among those that offer health insurance



BASE: Offers Health Insurance (Aug/Sept 2015 n=998, Aug/Sept 2016 n=823, July/Aug 2017 n=807, Aug/Sept 2018 n=712, Sept/Oct 2019 n=805)

Q919. Which of the following best describes your current approach to managing health insurance costs for you and your employees?

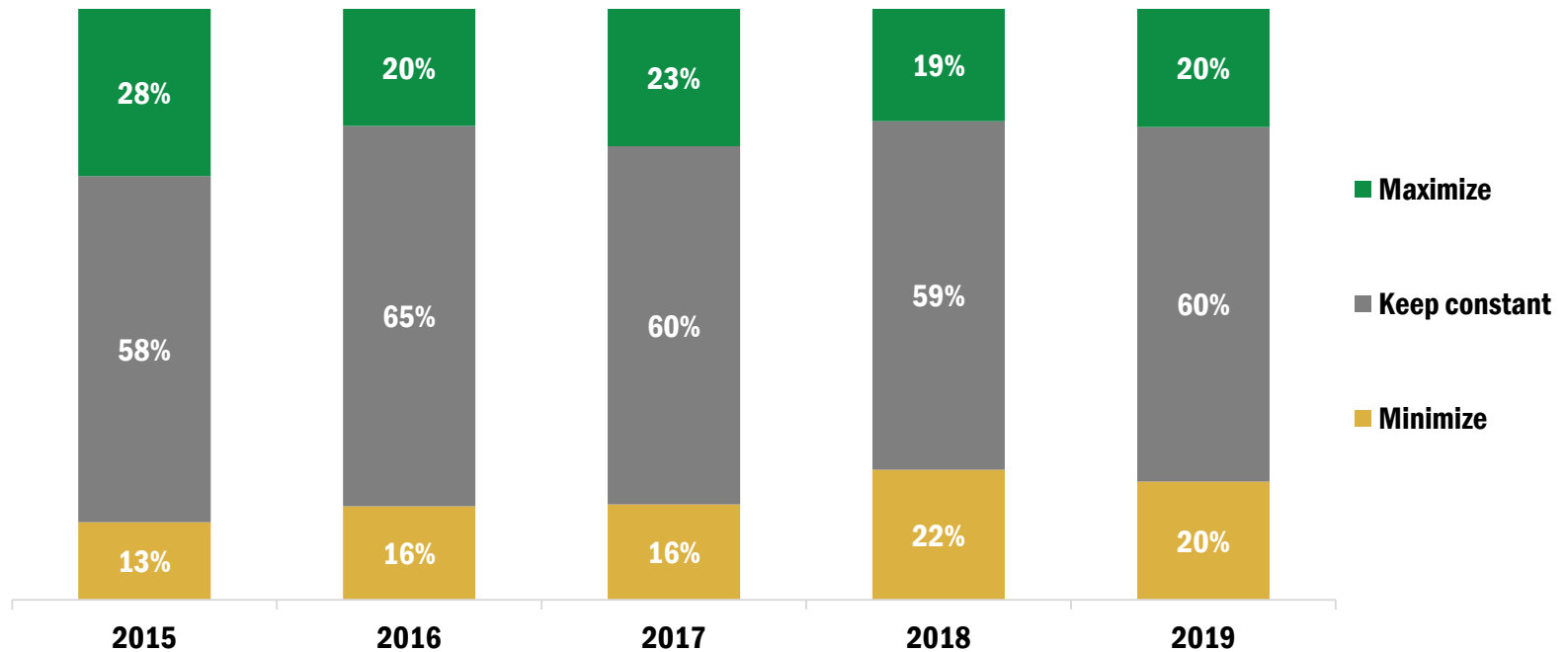
Most Employers Offering Health Insurance Keeping Their Employees' Co-Pays/Co-Insurance Constant

Among those that offer health insurance, three in five employers (60%) report keeping employees' co-pays/co-insurance constant while 20% are maximizing and 20% are minimizing these employee contributions.

Methods for Managing Healthcare Costs: Trend

Among those that offer health insurance

Employees' co-pays/co-insurance



BASE: Offers Health Insurance (Aug/Sept 2015 n=998, Aug/Sept 2016 n=823, July/Aug 2017 n=807, Aug/Sept 2018 n=712, Sept/Oct 2019 n=805)

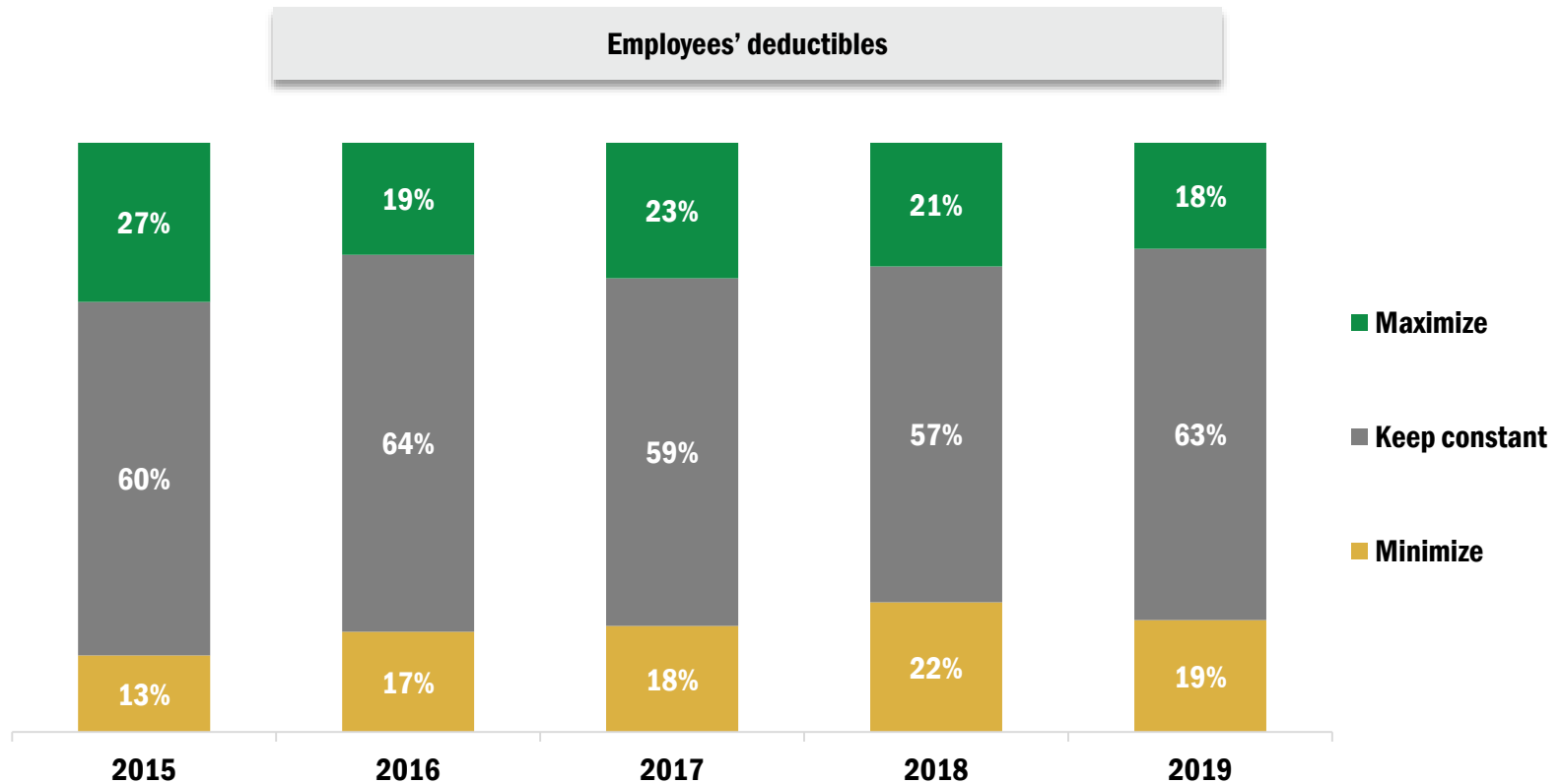
Q919. Which of the following best describes your current approach to managing health insurance costs for you and your employees?

More Employers Offering Health Insurance Keeping Deductibles Constant Compared with 2018

Among those that offer health insurance, fewer employers are maximizing (18%) or minimizing employees' deductibles (19%), and more are keeping these constant (63%) in 2019, reversing a trend seen over two years when those keeping deductibles constant decreased.

Methods for Managing Healthcare Costs: Trend

Among those that offer health insurance



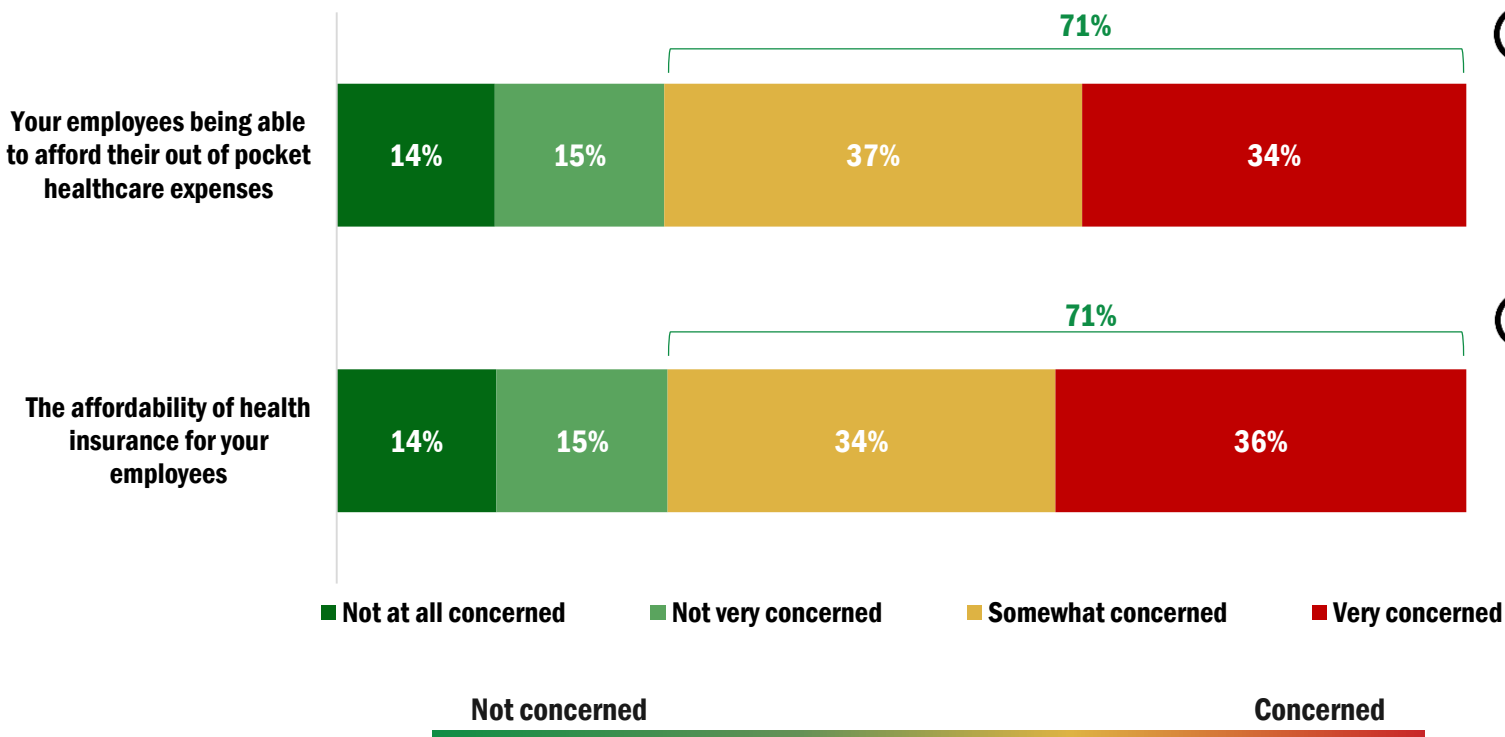
BASE: Offers Health Insurance (Aug/Sept 2015 n=998, Aug/Sept 2016 n=823, July/Aug 2017 n=807, Aug/Sept 2018 n=712, Sept/Oct 2019 n=805)

Q919. Which of the following best describes your current approach to managing health insurance costs for you and your employees?

Overall, Seven in 10 Employers Say Their Company Is Concerned About Affordability for Employees

Compared with employer reports, slightly fewer employed consumers perceive their company to be concerned about the affordability of out-of-pocket healthcare expenses and insurance for their employees.

Employer Concerns about Managing Aspects of Employee Health Costs



2019 Employee Survey

60% of employed consumers say their company is concerned about this.*

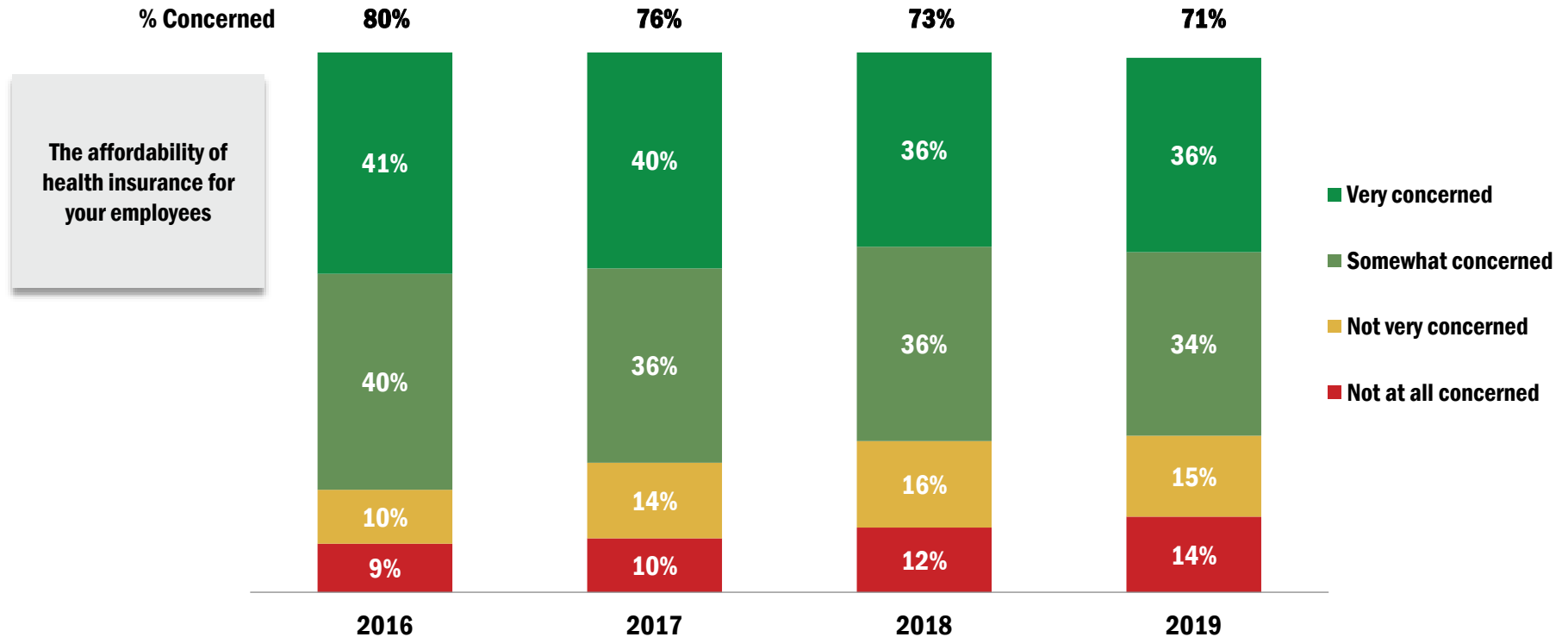
63% of employed consumers say their company is concerned about this.*

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)
Q923. How concerned is your company about the following?
 *Data from 2019 Consumers Survey:
BASE: All Employed Respondents (n=2572)
Q2120. How concerned is your company about the following?

Company Concern About Health Insurance Affordability Has Slightly Decreased Each Year

A majority of employers (71%) indicate their company is concerned about the affordability of health insurance for their employees, but this proportion has decreased steadily since 2016.

Employer Concerns about Managing Aspects of Employee Health Costs: Trend



*New in 2016.

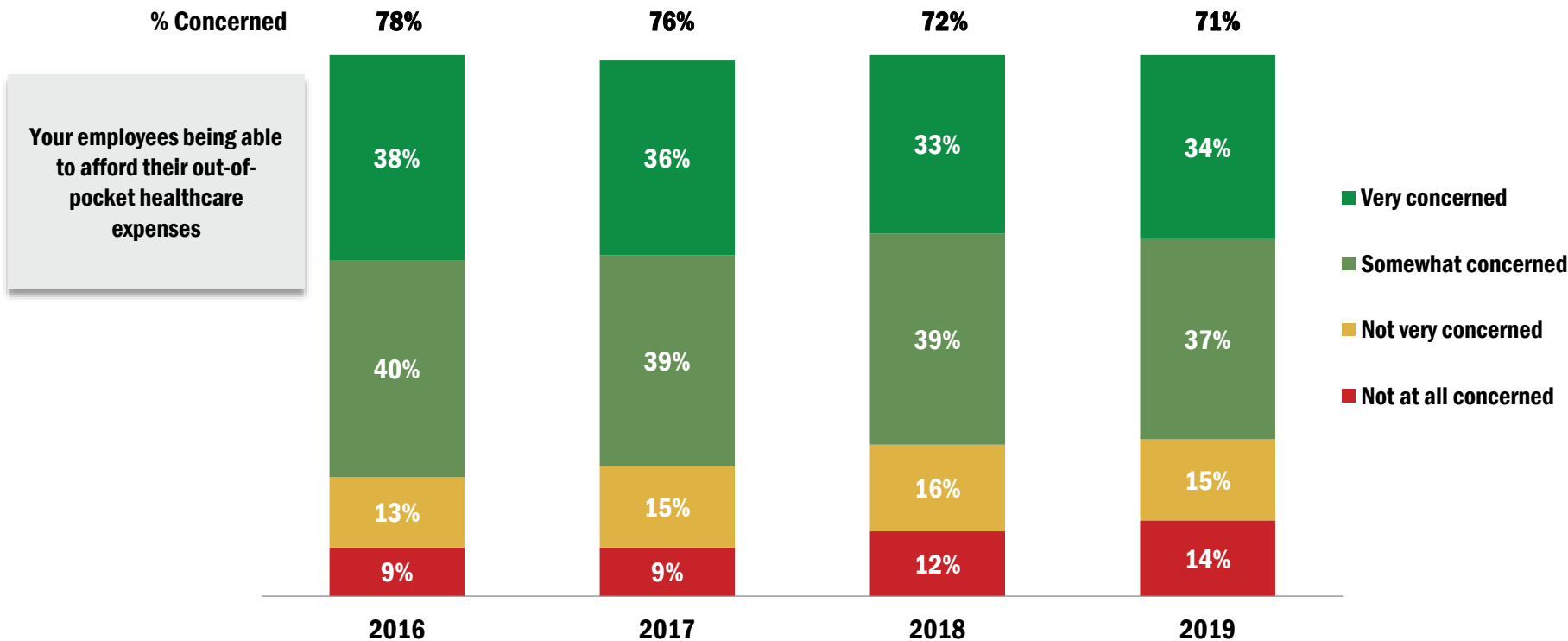
BASE: All Qualified Respondents (Aug/Sept 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)

Q923. How concerned is your company about the following?

Employer Concerns About Affordability of Out-of-Pocket Expenses Has Decreased

Among those concerned about healthcare costs, 71% of employers express concern about employees being able to afford their out-of-pocket healthcare expenses – a low since 2016.

Employer Concerns about Managing Aspects of Employee Health Costs: Trend



*New in 2016.

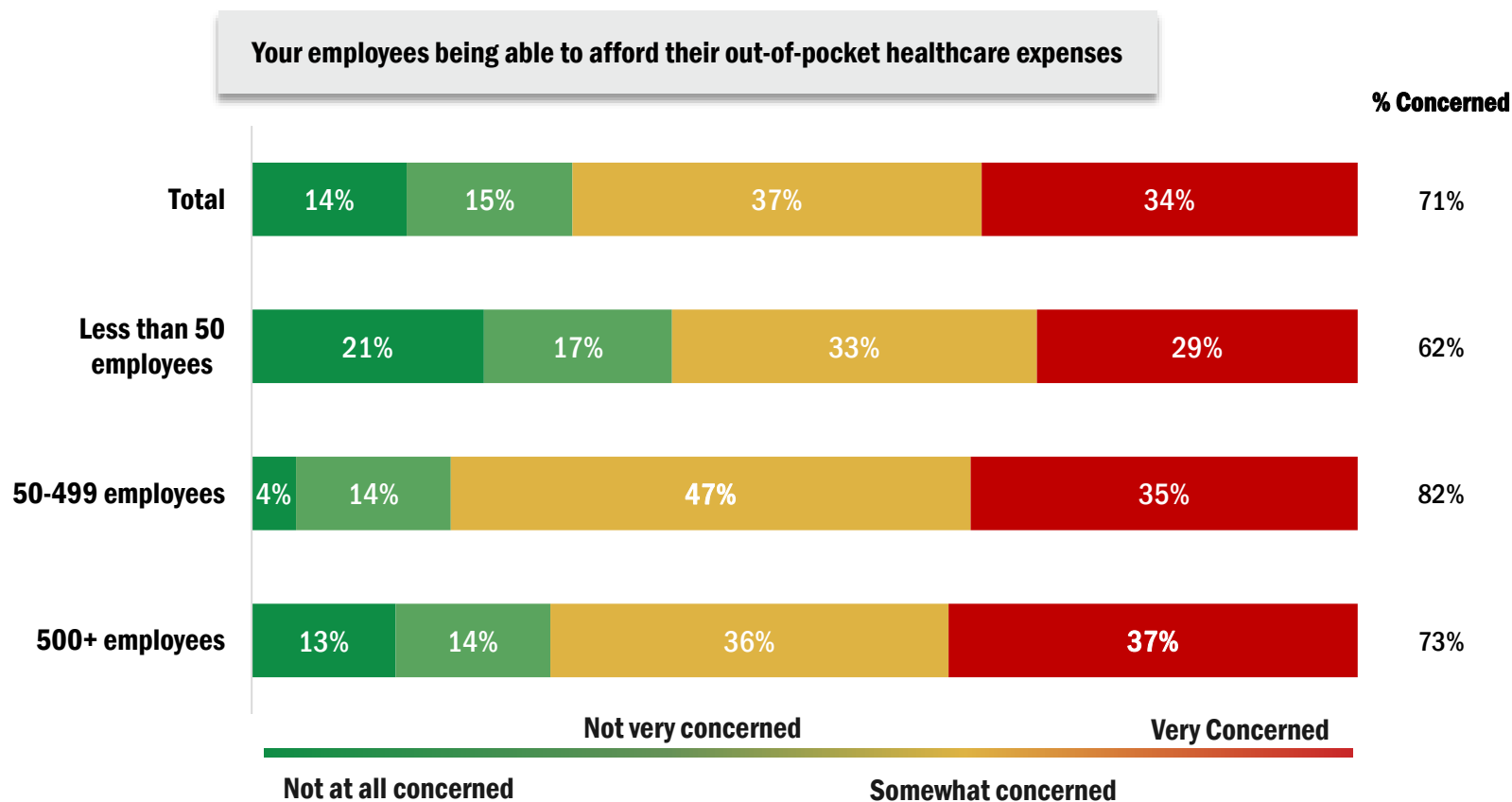
BASE: All Qualified Respondents (Aug/Sept 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)

Q923. How concerned is your company about the following?

Concerns About Employee Out-of-Pocket Affordability Vary by Company Size

Overall, employers at midsize companies (82%) are the most likely to say their company is concerned about employees affording their out-of-pocket healthcare expenses.

Employer Concerns about Managing Aspects of Employee Health Costs by Company Size



*Note: **Bold** percent indicates percent is significantly greater than small companies.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379, Small Companies n=688, Midsize Companies n=374, Large Companies n=317)

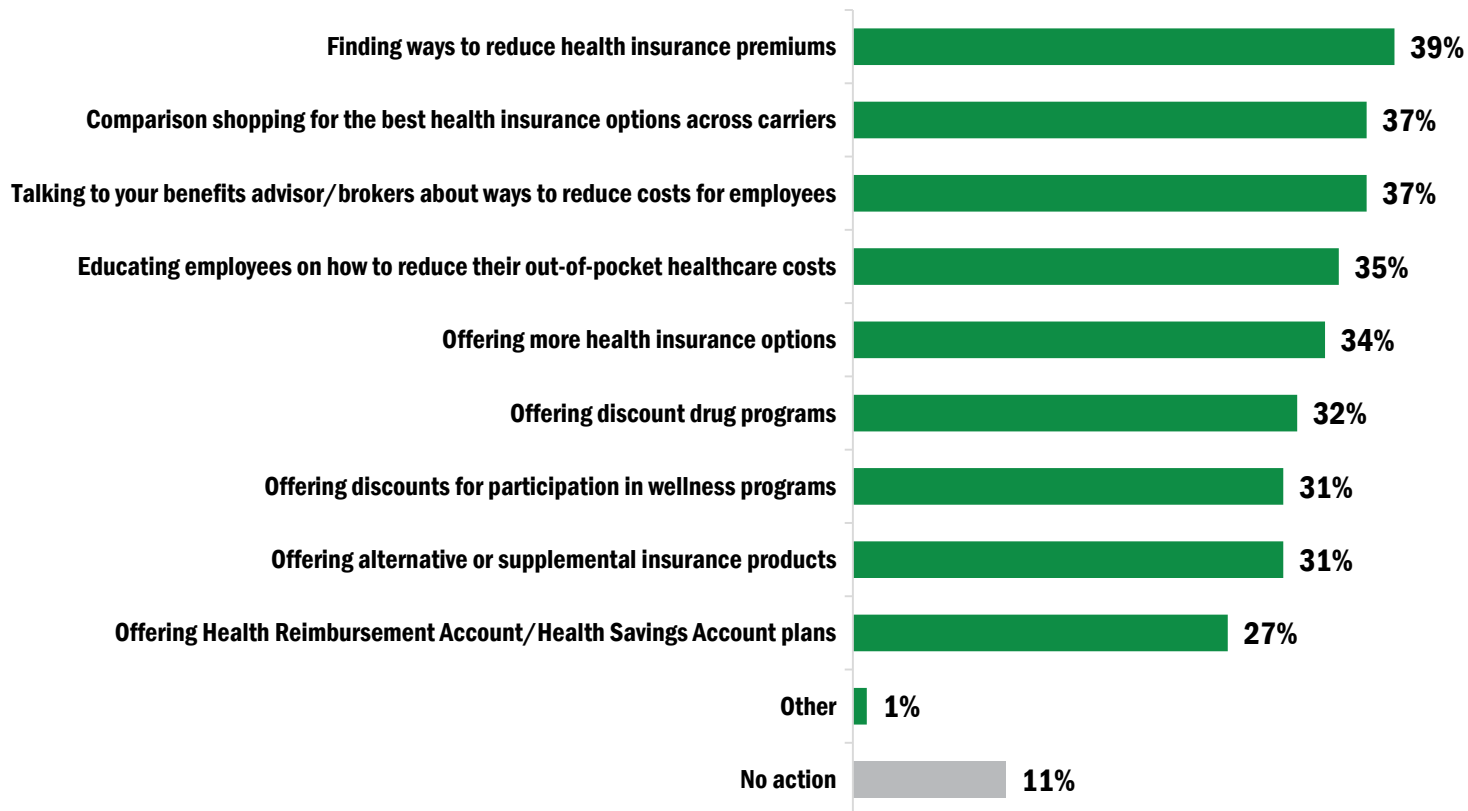
Q923. How concerned is your company about the following?

Employers Take Action to Address Affordability of Employee Healthcare

Among those that are concerned, nearly two in five employers (39%) are finding ways to reduce health insurance premiums, while slightly fewer are comparison shopping for the best options (37%) or talking to benefit advisors about how to reduce costs (37%). Only 11% say they have taken no action.

Reactions to Concern about Employee Health Affordability for Employees

Among those concerned about affordability



*Modified in 2017.

BASE: Concerned About Affordability (Sept/Oct 2019 n=1205)

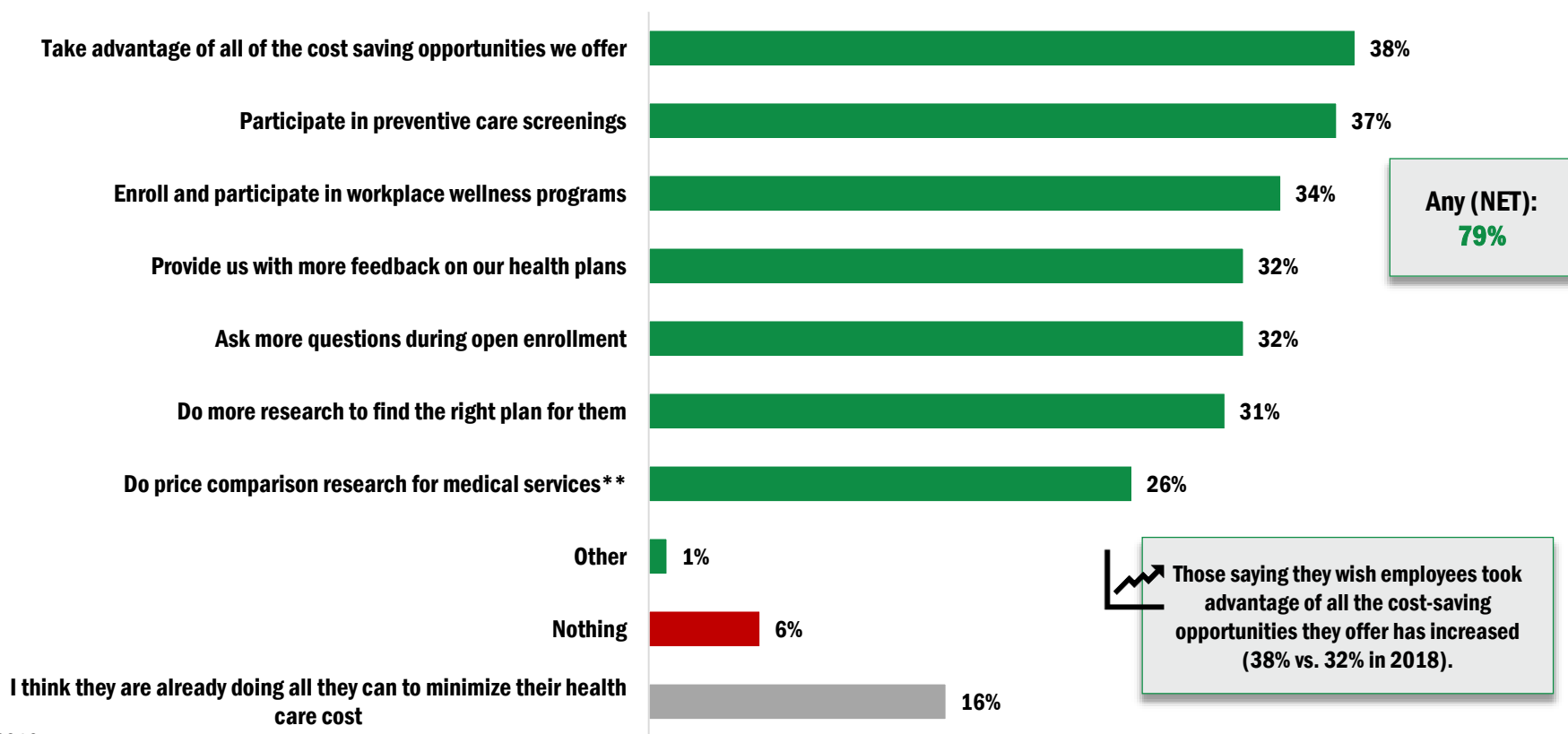
Q925. What are you currently doing in reaction to your concern about affordability for healthcare for your employees?

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Most Employers Wish Employees Took Advantage of Available Measures to Minimize Healthcare Costs

Overall, nearly four in five employers (79%) want employees to take some health cost-saving action. The most desired action to minimize costs is for employees to take advantage of health cost-saving opportunities offered by the company (38%).

Desired Employee Action to Minimize Healthcare Costs



*New in 2016.

**Response added in 2019.

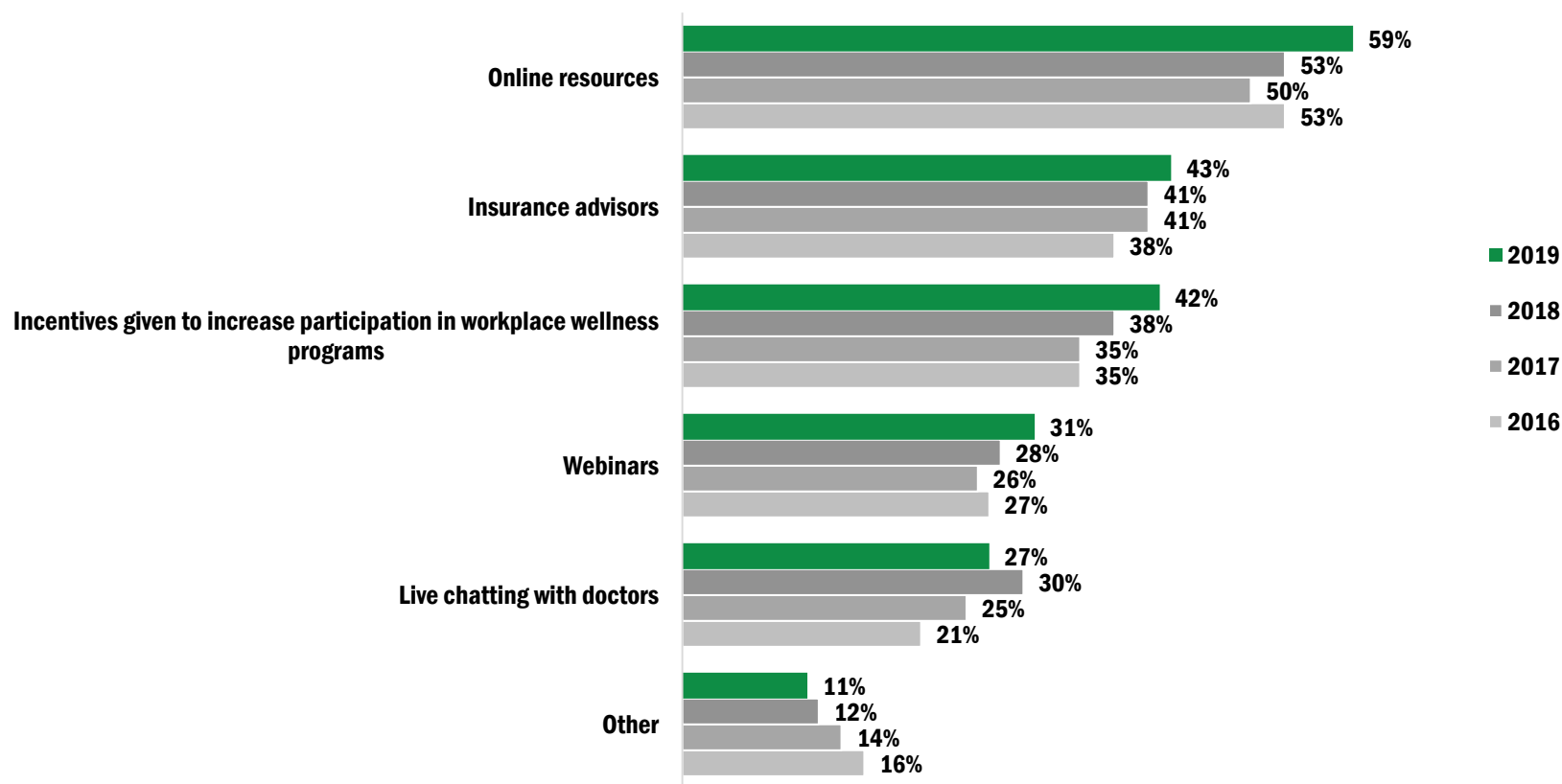
BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

Q1120. What do you wish your employees took advantage of in order to minimize health care costs? Please select all that apply.

Employer-Offered Online Resources Are Still the Most Commonly Provided Tool for Employees to Address Healthcare Costs

Overall, nearly three in five employers (59%), and more than in 2018, say online resources are available to employees to help address healthcare costs. Other common resources are insurance advisors (43%) and participation incentives (42%).

Resources Available to Employees



*New in 2016.

BASE: All Qualified Respondents (Aug/Sept 2016 n=1502, August 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)

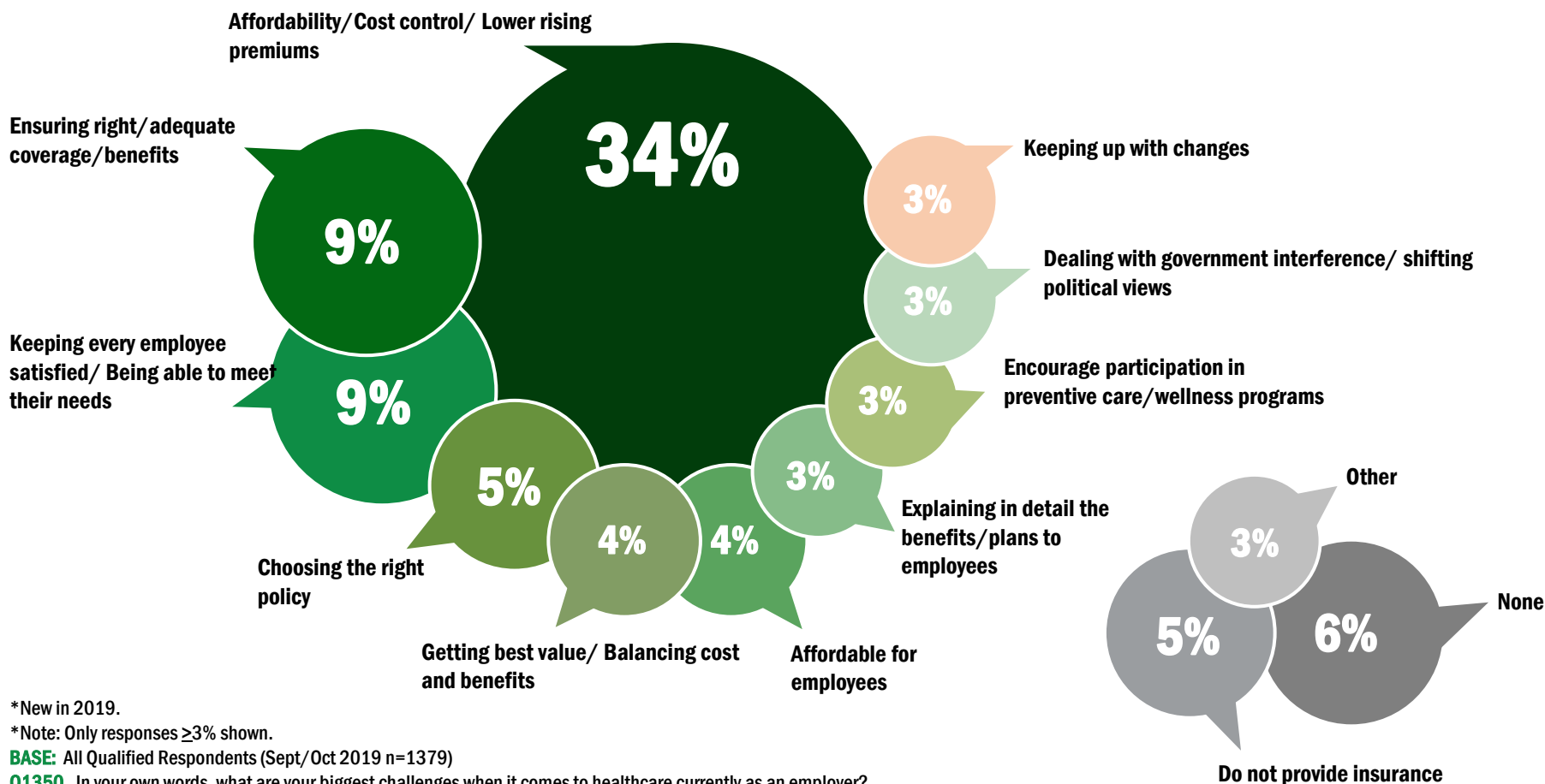
Q1125. What resources are available to help address cost issues your employees are facing? Please select all that apply.

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Affordability by Far Is the Most Common Challenge to Employer-Based Healthcare

Overall, more than one in three employers (34%) say affordability is the biggest challenge to providing healthcare, while nearly one in 10 (9%) say the biggest challenge is ensuring the right benefits are offered or meeting all employee needs.

Challenges to Healthcare as an Employer



*New in 2019.

*Note: Only responses $\geq 3\%$ shown.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

Q1350. In your own words, what are your biggest challenges when it comes to healthcare currently as an employer?

Detailed Findings:

Future Benefits

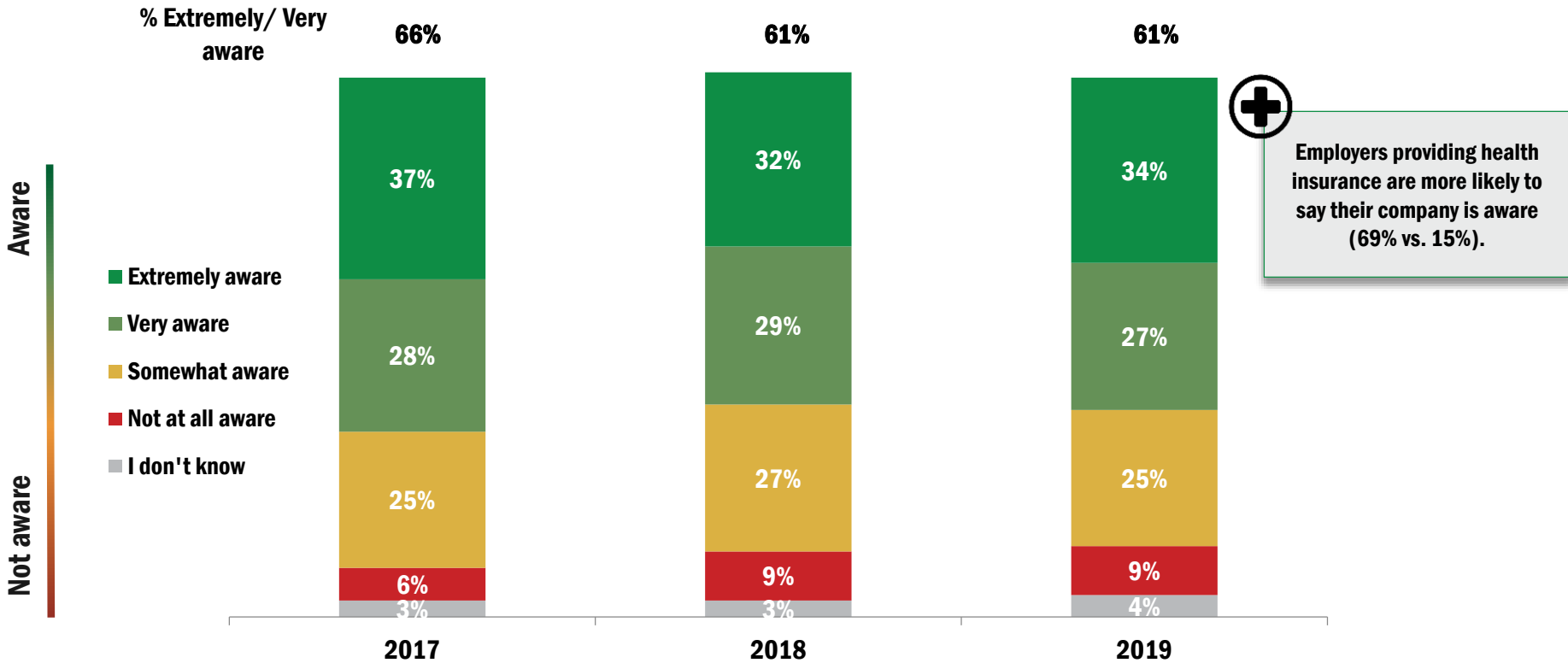
Policy Changes

Changes to Offered Benefits

Awareness of Potential Policy Changes on Par with Last Year

Overall, more than three in five employers (61%) say their company is aware of potential healthcare policy changes coming out of Washington, D.C., but 14% report they are not at all aware/do not know.

Awareness of Potential Healthcare Policy Changes: Trend



BASE: All Qualified Respondents (August 2017 n=1520, August 2018 n=1350, September/October 2019 n=1379)

Q1370. How aware is your company (e.g., your HR Department, the C-Suite, Senior Management) of the potential changes to healthcare policy coming out of Washington D.C.?

*Data from 2019 Consumers Survey:

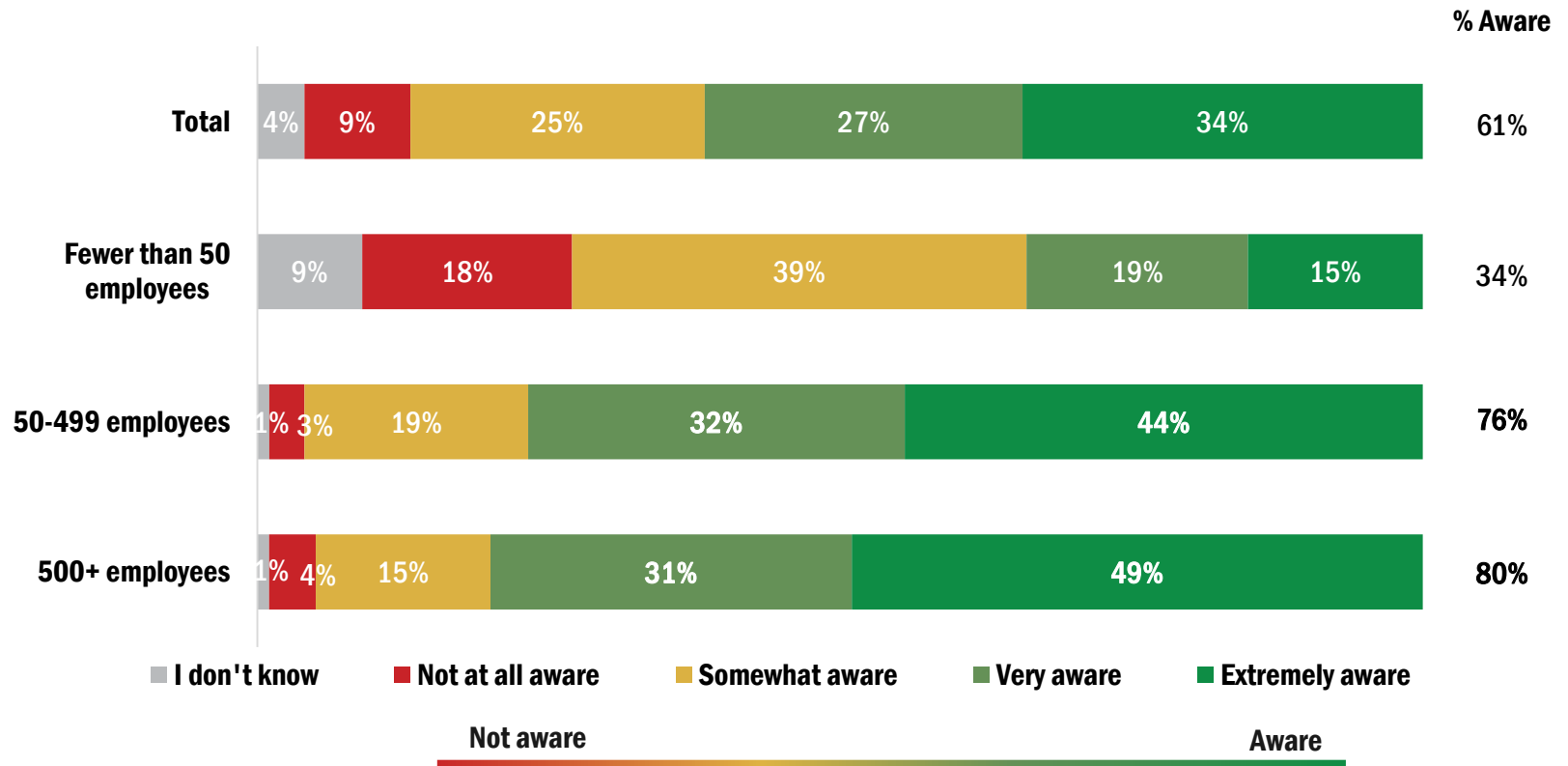
BASE: Employed Respondents (August 2019 n=2547)

Q1370. How aware are you of the potential changes to healthcare policy coming out of Washington?

Small Employers Are the Least Likely to Be Aware of Potential Healthcare Policy Changes

Midsized (76%) and large employers (80%) are over twice as likely as small employers (34%) to say their company is aware of potential healthcare policy changes.

Awareness of Potential Healthcare Policy Changes by Company Size



*Note: **Bold** percent indicates percent is significantly greater than small companies.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379, Small Companies n=688, Midsized Companies n=374, Large Companies n=317)

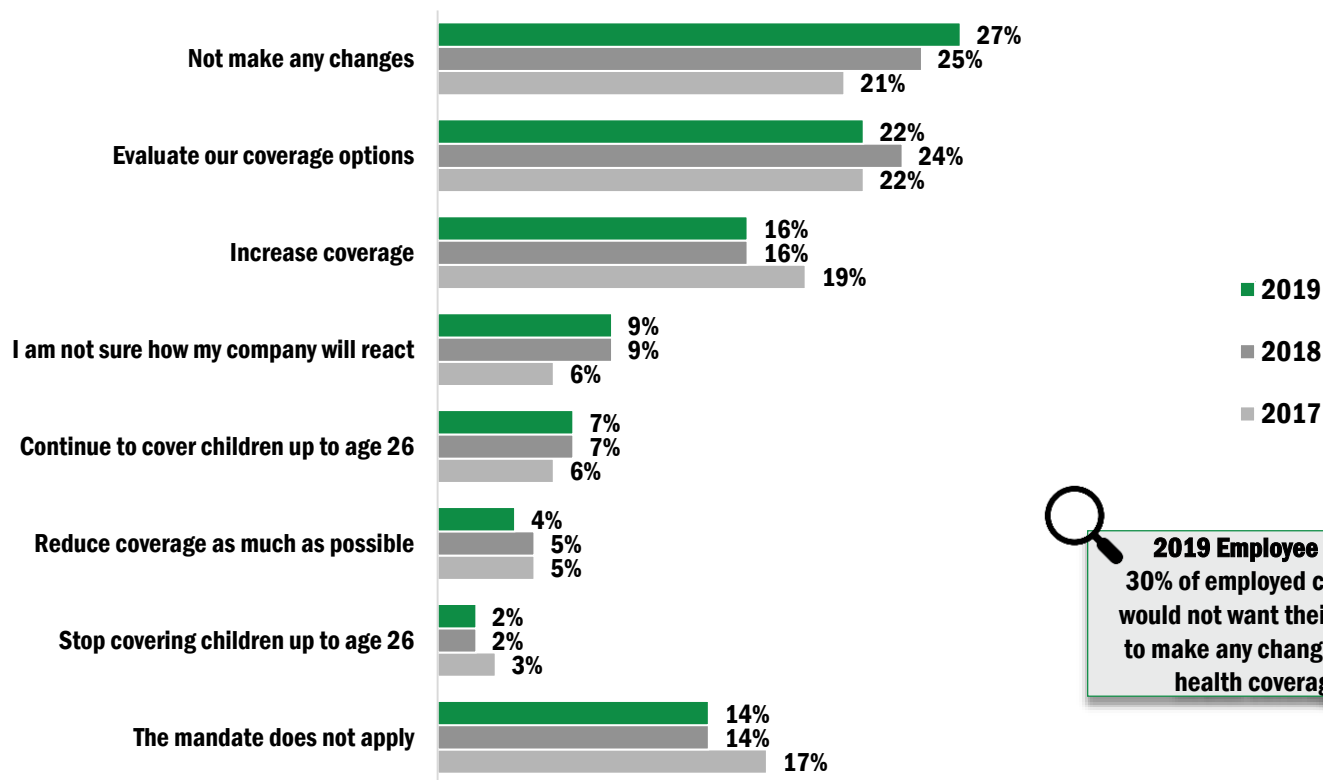
Q1370. How aware is your company (e.g., your HR Department, the C-Suite, Senior Management) of the potential changes to healthcare policy coming out of Washington D.C.?

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More Than One in Four Employers Do Not Want Their Company to Make Changes If the Health Coverage Mandate Is Removed

Overall, 27% of employers say they would not like their company to make any changes if the employer mandate is removed, a result that has risen slightly each of the last three years.

Desired Company Reaction if Employer Mandate is Removed: Trend



2019 Employee Survey:
30% of employed consumers would not want their company to make any changes to their health coverage.**

*New in 2017.

BASE: All Qualified Respondents (August 2017 n=1520, Aug/Sept 2018 n=1350, September/October 2019 n=1379)

Q1375. If the employer mandate is removed by Congress and the President, which of the following best describes how you would like your company to react?

**Data from 2019 Consumers Survey:

BASE: Employed Respondents (August 2019 n=2572)

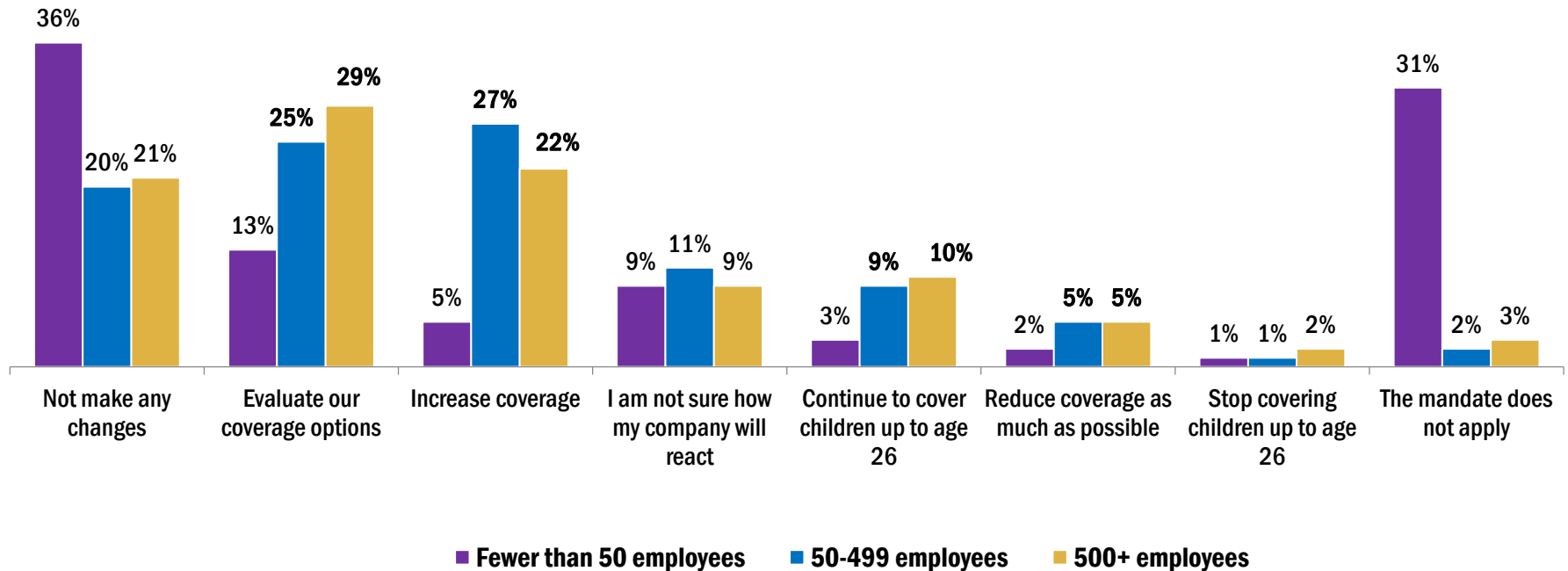
Q1375. If the employer mandate is removed, by Congress and the President which one of the following best describes how you would like your company to react?

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Despite Not Being Required to Provide Health Coverage, One in Three Small Employers Do Not Want Their Company to Make Any Changes If Health Coverage Mandate Is Eliminated

Overall, if the employer mandate is removed, midsize (27%) and large companies (22%) that are required to provide health coverage are much more likely than small employers (5%) to want their company to increase coverage.

Desired Company Reaction if Employer Mandate Is Removed by Company Size



*Note: **Bold** percent indicates percent is significantly greater than small companies.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379, Small Companies n=688, Midsize Companies n=374, Large Companies n=317)

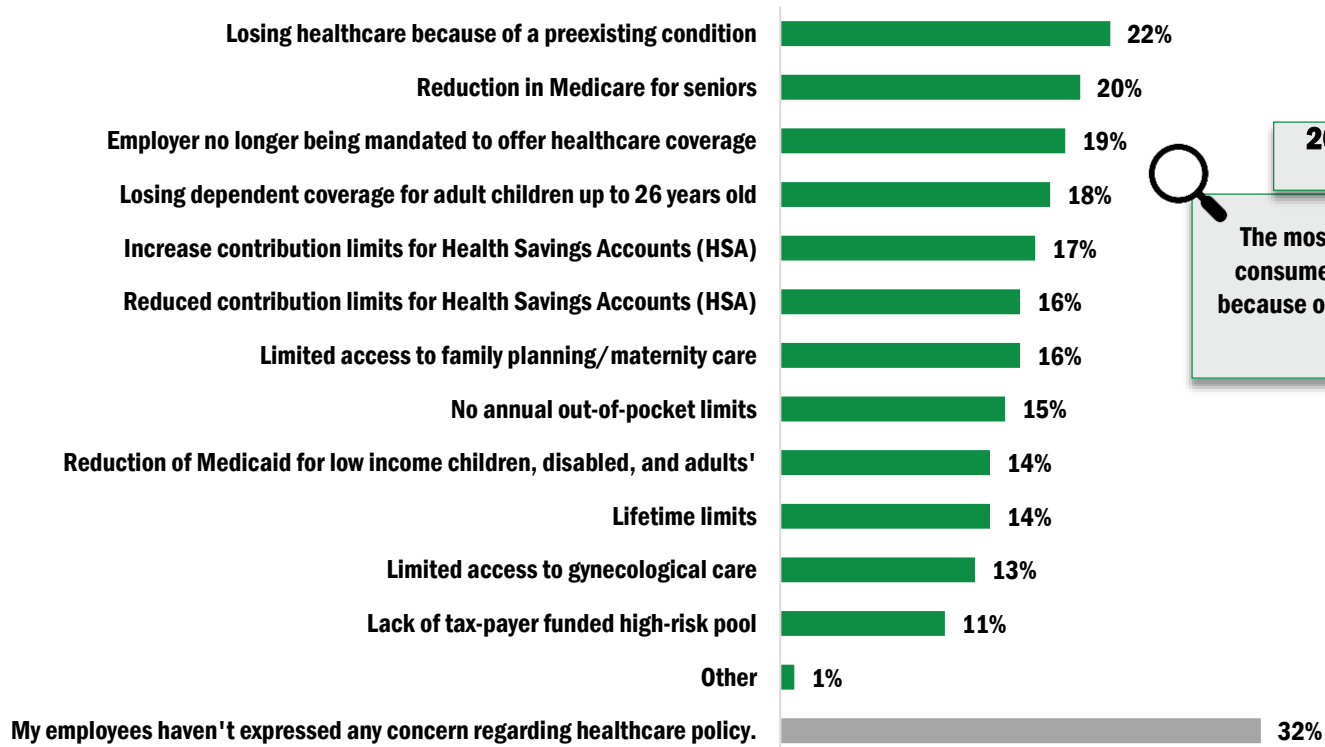
Q1375. If the employer mandate is removed by Congress and the President, which of the following best describes how you would like your company to react?

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Top Reported Employee Fear Is Losing Healthcare Because of a Preexisting Condition

Although nearly one in three employers (32%) overall report their employees have not expressed any concerns, the most commonly reported fears are losing coverage because of a preexisting condition (22%), and a reduction in Medicare for seniors (20%).

Employee Expressed Fears About Healthcare Policy Changes: Trend



2019 Employee Survey

The most reported fear among consumers is losing healthcare because of a preexisting condition (31%).**

*New in 2017.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

Q1380. Which of the following, if any, have your employees expressed fears in regard to changes in healthcare policy? Please select all that apply.

**Data from 2019 Consumers Survey:

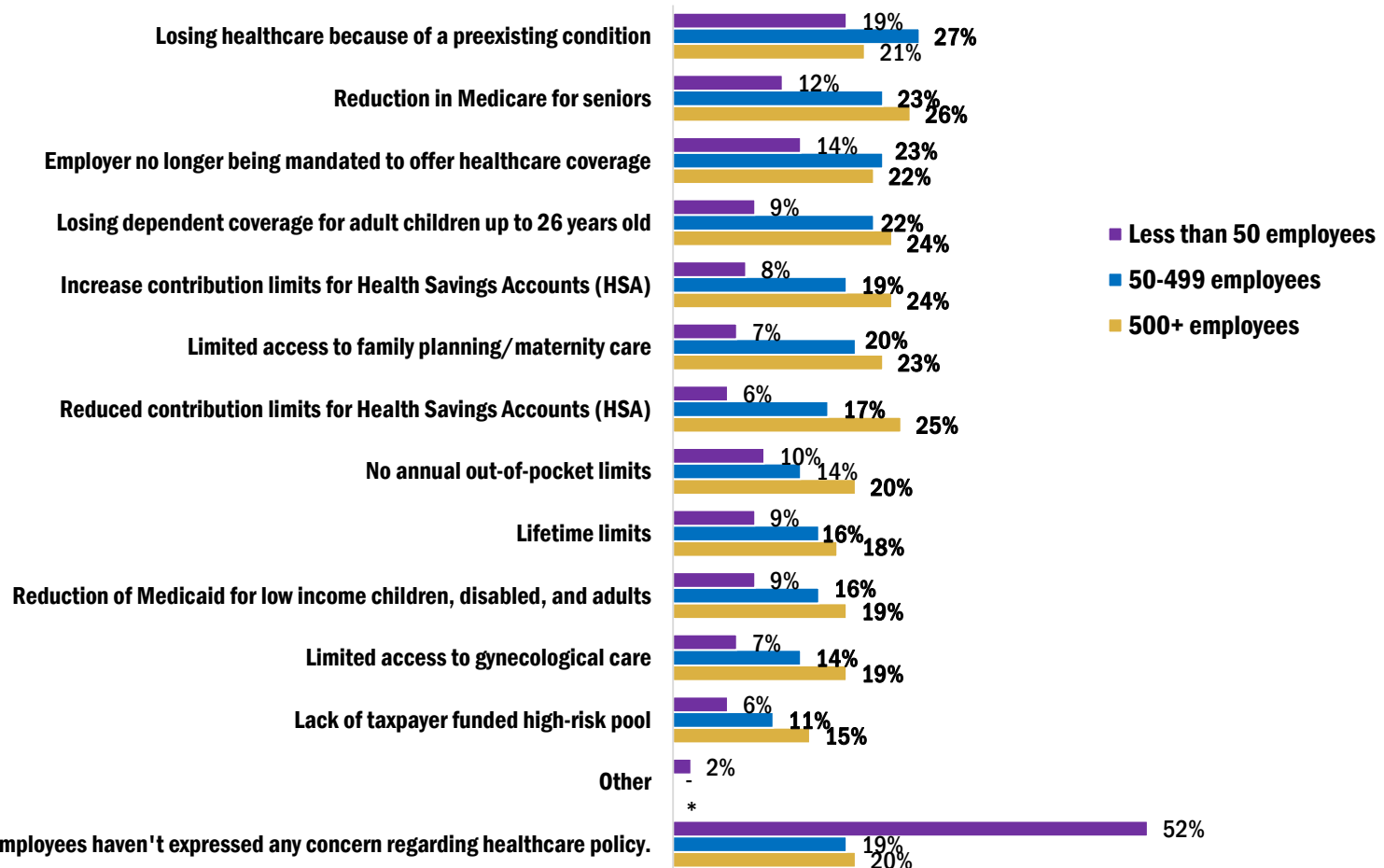
BASE: All Qualified Respondents (August 2019 n=3760)

Q1930. Which of the following are your biggest fears of changes in healthcare law/policy? Please select all that apply.

Top Employee Fears about Healthcare Policy Changes Vary by Company Size

Overall, small companies are most likely to not have employee concerns about healthcare policy (52%) – while the least likely to offer health coverage.

Employee Expressed Fears About Healthcare Policy Changes by Company Size



*New in 2017.

*Note: **Bold** percent indicates percent is significantly greater than small companies.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379, Small Companies n=688, Midsize Companies n=374, Large Companies n=317)

Q1380. Which of the following, if any, have your employees expressed fears in regard to changes in healthcare policy? Please select all that apply.

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Detailed Findings:

Future Benefits

Policy Changes

Changes to Offered Benefits

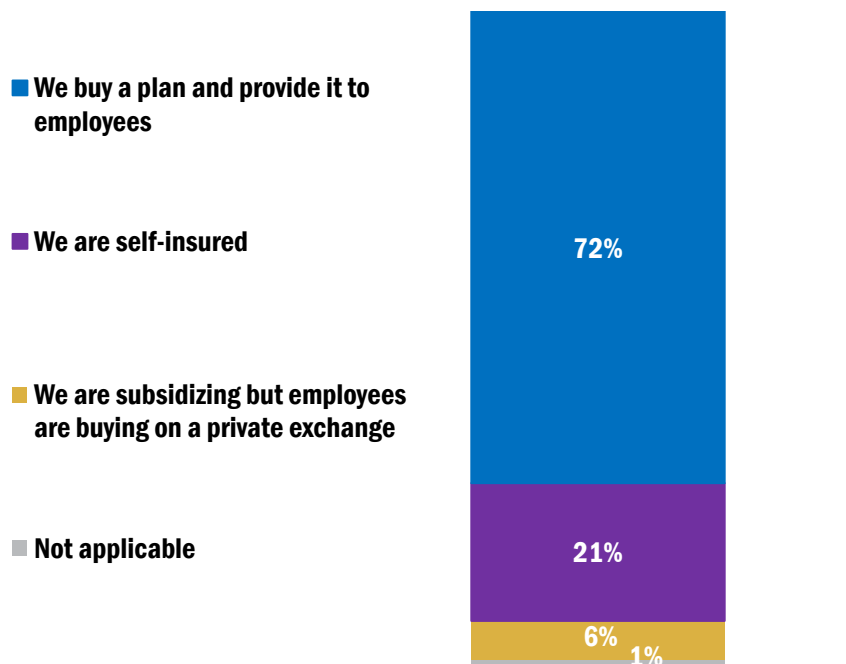
Most Employers Currently Buy a Health Plan and Provide It to Employees, and Expect to Do So in the Future

More than seven in 10 (72%) currently buy a health plan and make it available to employees, and nearly two-thirds (65%) expect to continue to do this in the future. Twenty-three percent expect to be self-insured, and 10% will subsidize private coverage in the future.

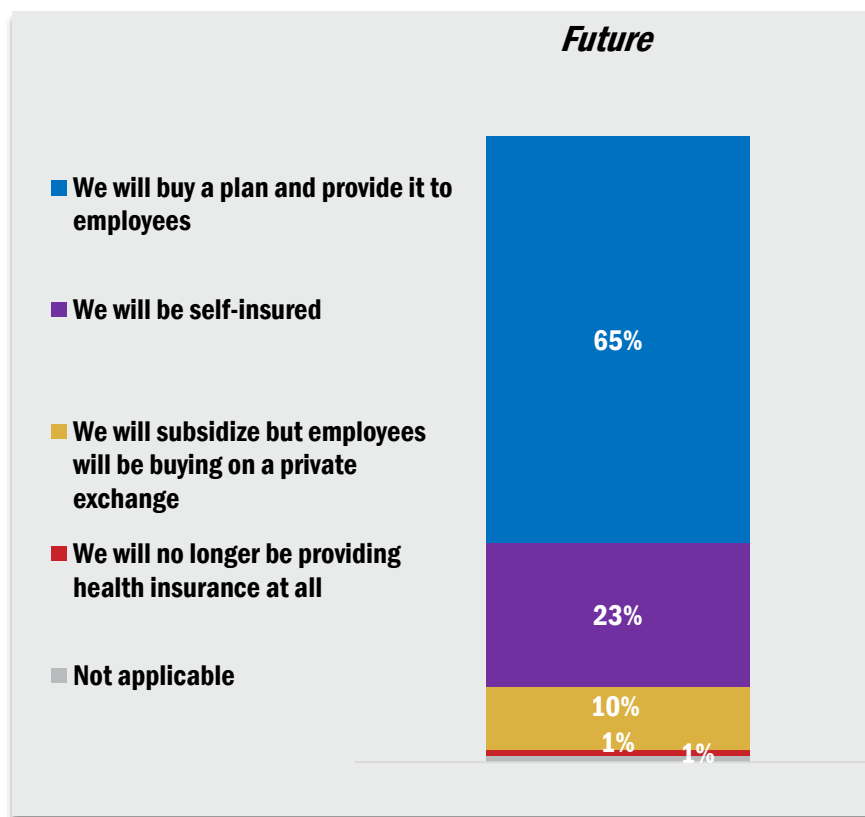
Current and Future Healthcare Benefits Summary

Among employers providing healthcare benefits

Current



Future



BASE: Provides Healthcare Benefits (Sept/Oct 2019 n=1097)

Q812. Which one of the following describes how you provide health insurance?

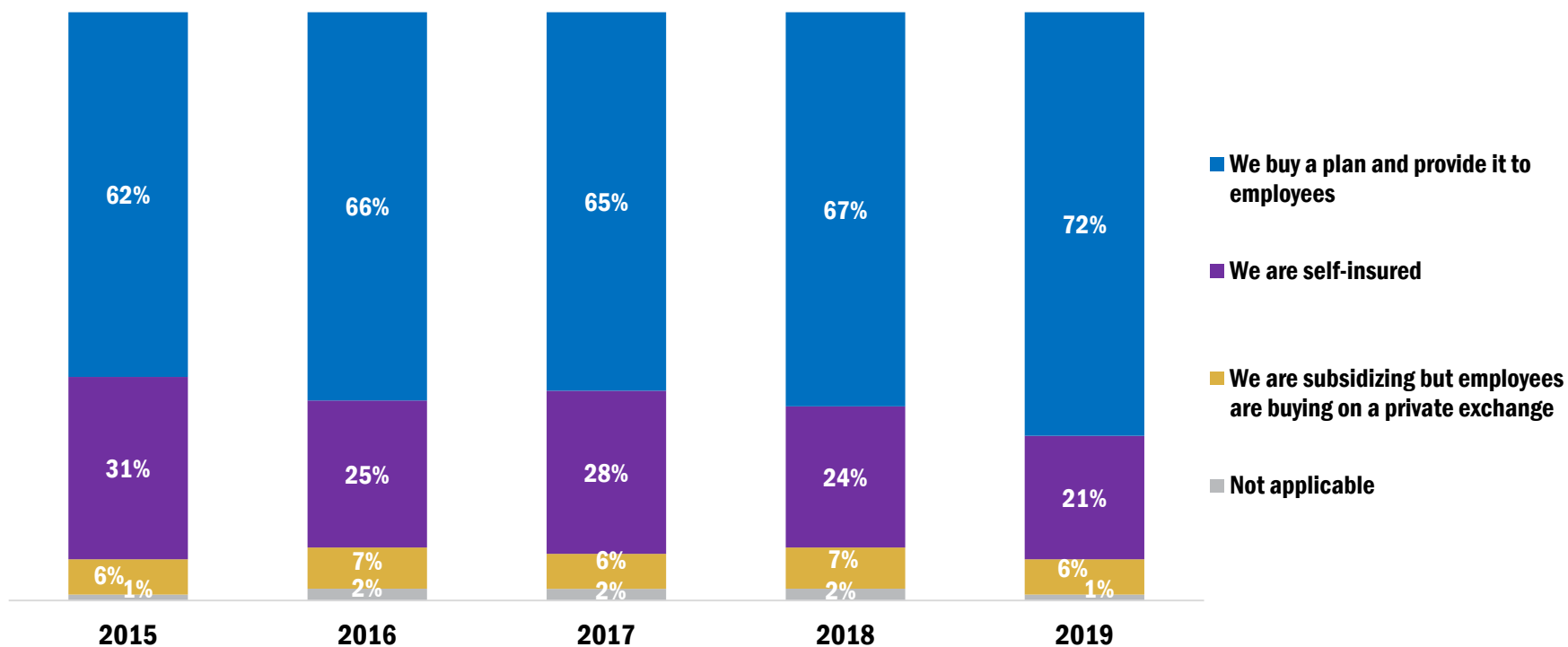
Q813. Based on how you provide health insurance, what do you think you will be doing in 2 to 3 years?

More Employers Report Buying a Health Plan and Providing it to Employees Than in Previous Years

More than seven in 10 employers (72%) now say they buy a health plan and provide it to employees, while fewer report currently being self-insured.

Current Healthcare Benefits: Trend

Among employers providing healthcare benefits



BASE: Provides Healthcare Benefits (Aug/Sept 2015 n=1165, Aug/Sept 2016 n=1201, July/Aug 2017 n=1202, Aug/Sept 2018 n=1047, Sept/Oct 2019 n=1097)

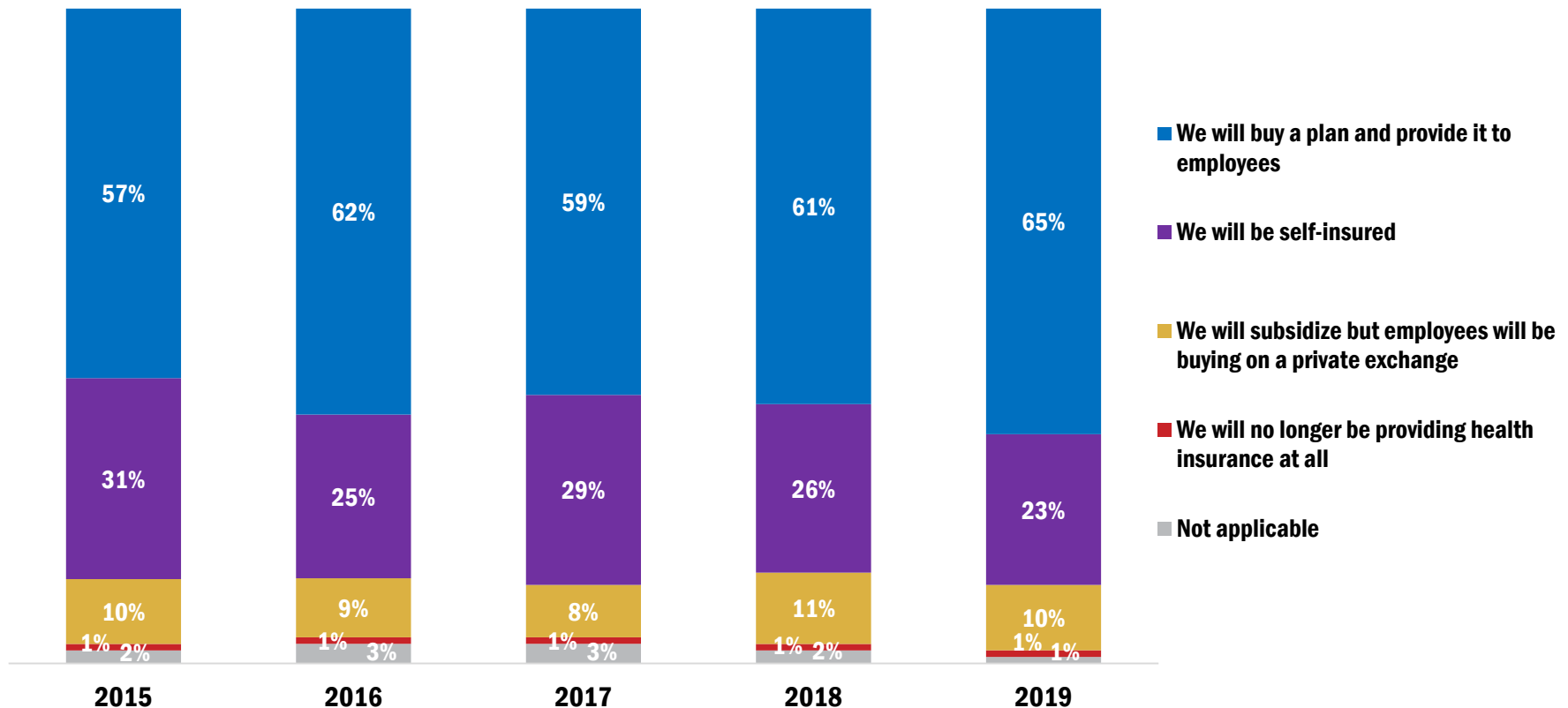
Q812. Which one of the following describes how you provide health insurance?

Those Reporting They Will Buy a Health Plan and Provide It to Employees in the Future Reaches New High

Nearly two in three employers (65%) expect to buy a health plan and provide it to employees in two to three years (the highest since 2015), while those saying they will be self-insured (23%) decreased slightly from 2018.

Future Healthcare Benefits: Trend

Among employers providing healthcare benefits



BASE: Provides Healthcare Benefits (Aug/Sept 2015 n=1165, Aug/Sept 2016 n=1201, July/Aug 2017 n=1202, Aug/Sept 2018 n=1047, Sept/Oct 2019 n=1097)

Q813. Based on how you provide health insurance, what do you think you will be doing in 2 to 3 years?

Three in Five Expect Positive Changes to Healthcare Benefits

Overall, in the next one to two years, a majority of employers (62%) expect their company to make positive changes to healthcare benefits, while slightly more than one-quarter (27%) expect negative changes. The most common negative change reported by one in 10 (10%) is stricter eligibility requirements.

Expected Changes to Healthcare Benefits



*Note: Only responses >1% shown.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

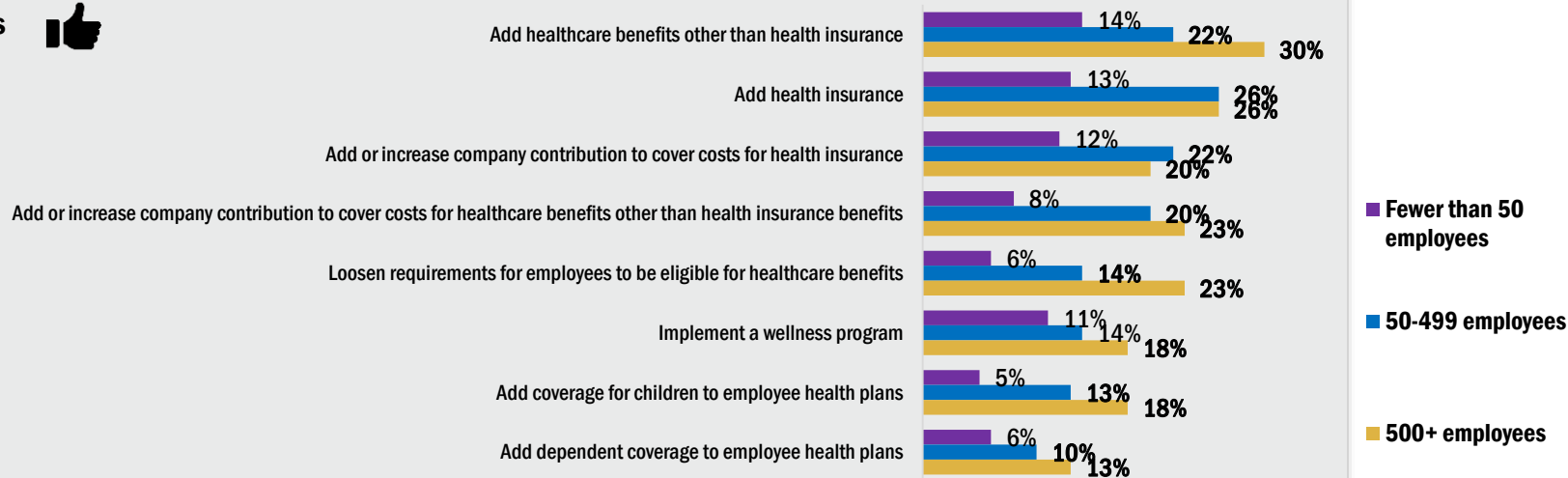
Q1025. What changes, if any, do you expect will be made to your company's healthcare benefits in the next 1 - 2 years? Please select all that apply.

Large and Midsize Companies Are Generally More Likely to Make Changes

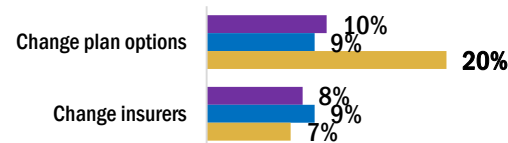
Overall, 26% of large and midsize companies plan to add health insurance and 30% of large employers expect to add healthcare benefits other than health insurance, making them twice as likely as small companies on both measures.

Expected Changes to Healthcare Benefits

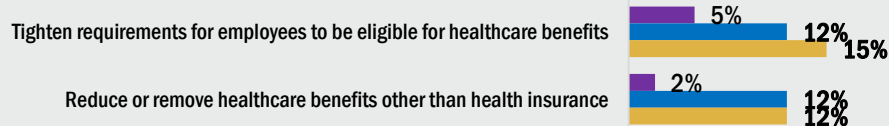
Positive Changes



Neutral Changes



Negative Changes



*Note: Only responses $\geq 8\%$ shown.

*Note: **Bold** percent indicates percent is significantly greater than small companies.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379, Small Companies n=688, Midsize Companies n=374, Large Companies n=317)

Q1025. What changes, if any, do you expect will be made to your company's healthcare benefits in the next 1 - 2 years? Please select all that apply.

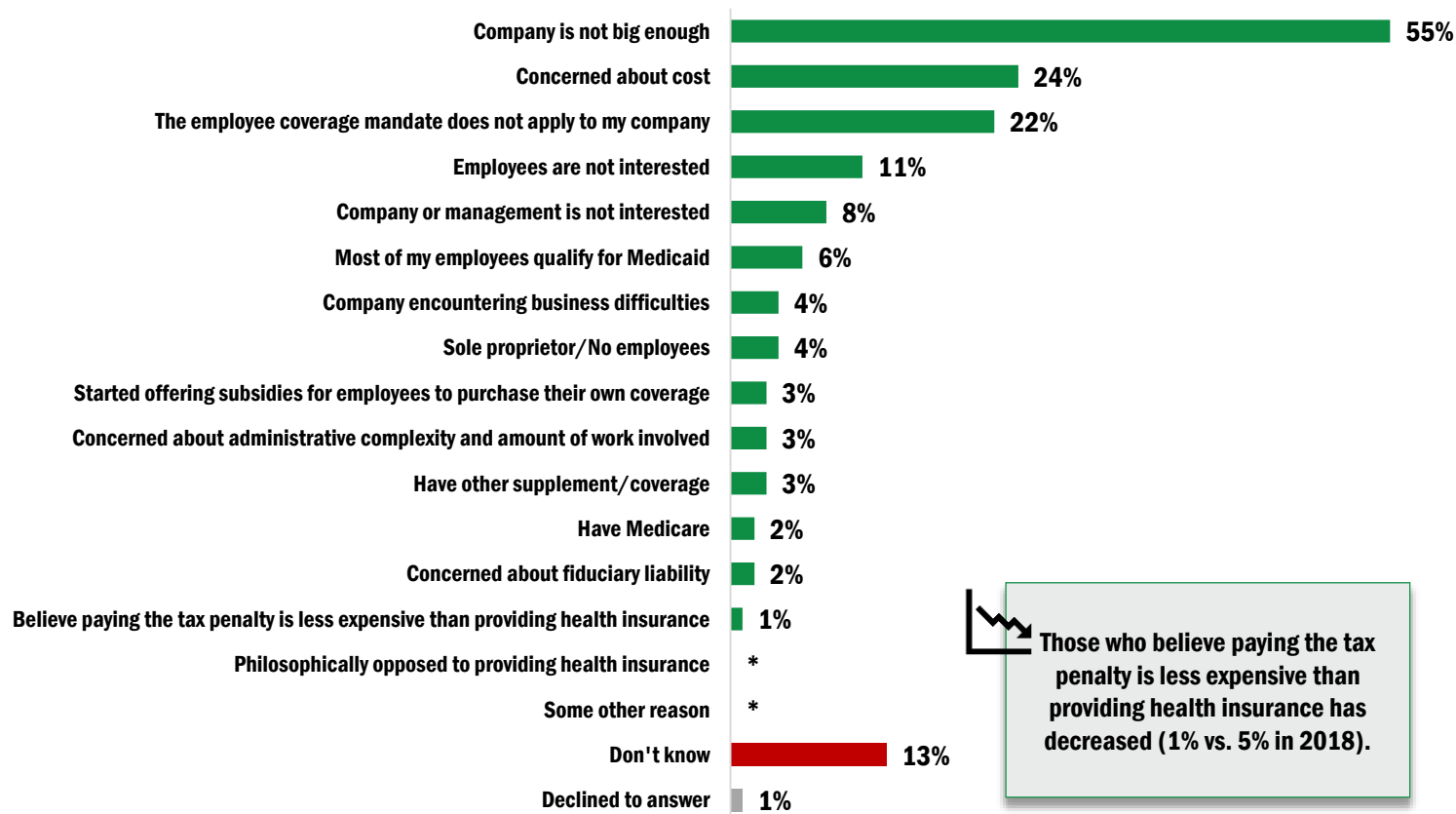
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Top Reason for Not Providing Employer-Based Health Insurance Is That the Company Is Not Big Enough

More than half (55%) say their company is not big enough to offer a health insurance plan, while a sizeable minority also say their company is concerned about cost (24%) or is not included under the employee coverage mandate (22%).

Reasons Not Likely to Offer a Health Insurance Plan

Among employers not providing healthcare benefits and not likely to



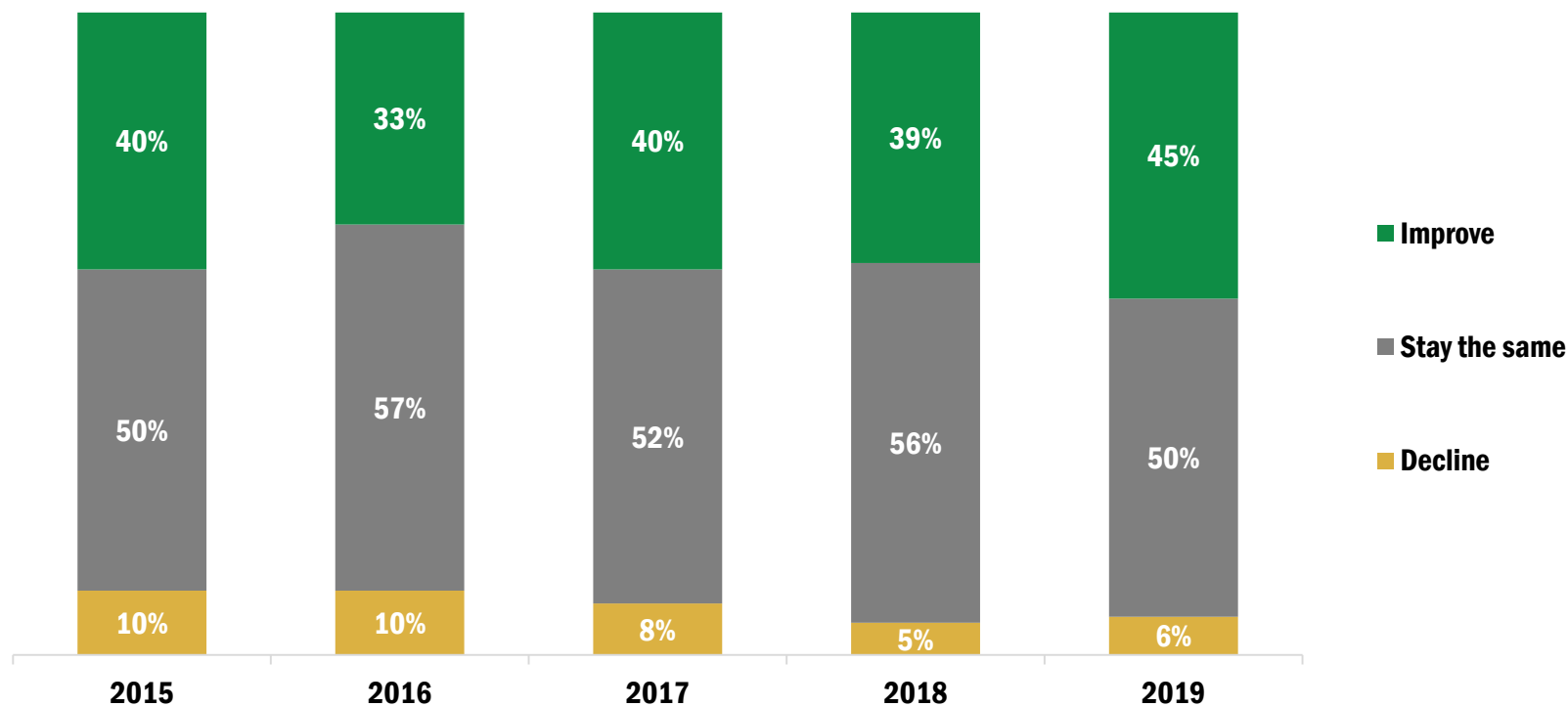
BASE: Company Doesn't Provide Healthcare Benefits and Not Likely to Offer and Does Not Offer Coverage or Health Insurance (Sept/Oct 2019 n=233)

Q1030. What are the reasons that your company is not likely to offer a health insurance plan? Please select all that apply.

Employers Saying Quality of Employee Health Insurance Will Improve Has Increased Compared to Previous Years

Overall, half of employers (50%) believe the quality of health insurance they offer to employees in the next 12 to 36 months will stay the same, while significantly more than last year believe this quality will improve (45%).

Quality of Health Insurance Offered to Employees in the Future



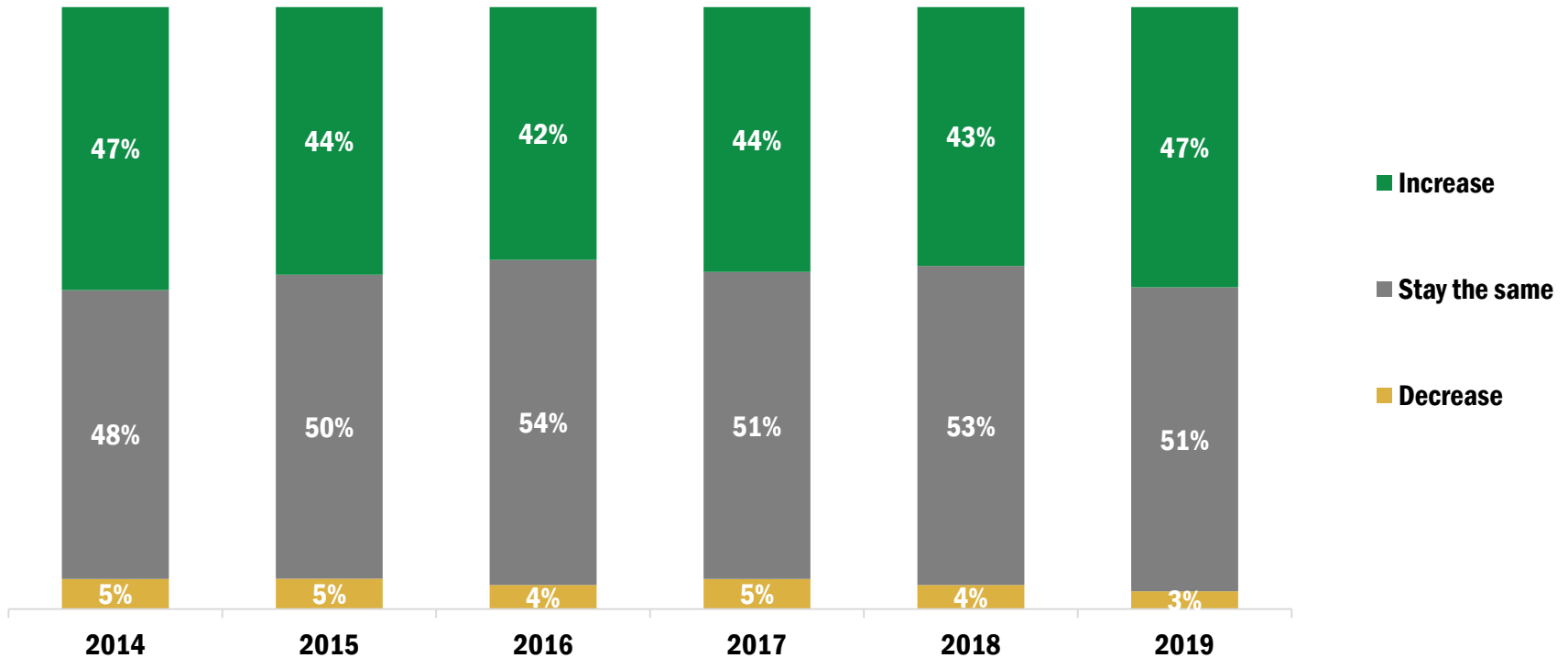
BASE: All Qualified Respondents (Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)

Q1321. Do you think the quality of health insurance you are able to offer employees will improve, decline, or stay the same in the next 12 to 36 months?

Nearly Half of Employers Say Health Insurance Cost Will Increase for Company

Perceptions of how costs to the company will change for providing employee health insurance benefits in the next 12 to 36 months is generally on par with the last five years.

Cost to Company for Providing Health Insurance Benefits to Employees in the Future



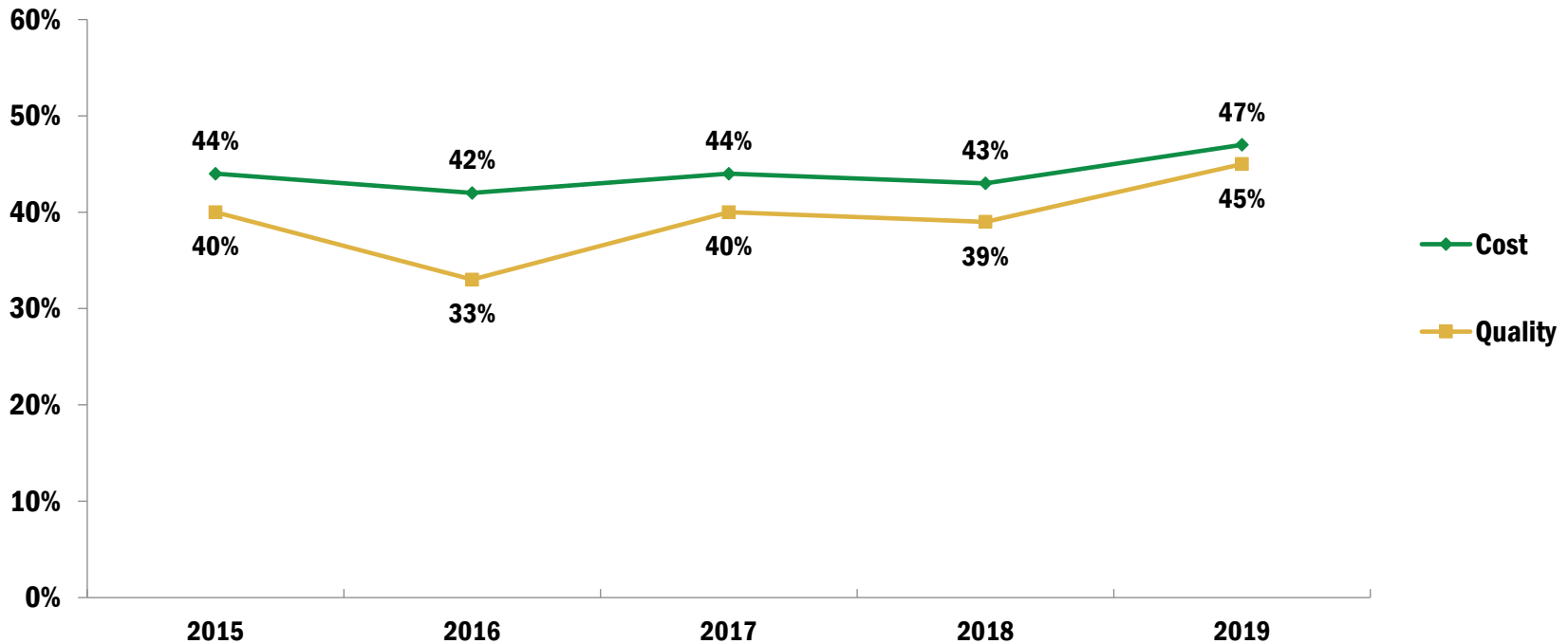
BASE: All Qualified Respondents (July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)

Q1320. Do you expect that costs for each of the following will increase, decrease, or stay the same in the next 12 to 36 months?

Nearly Half of Employers Expect Quality and Cost to Increase in the Future

Overall, in 2019, employers are more likely to think the quality of health insurance plans they are able to offer employees will improve in the next 12 to 36 months (45%), but they also expect their health insurance cost to increase (47%) – highs for both since 2015.

Expected Increase to Quality and Cost of Health Insurance



BASE: All Qualified Respondents (Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)

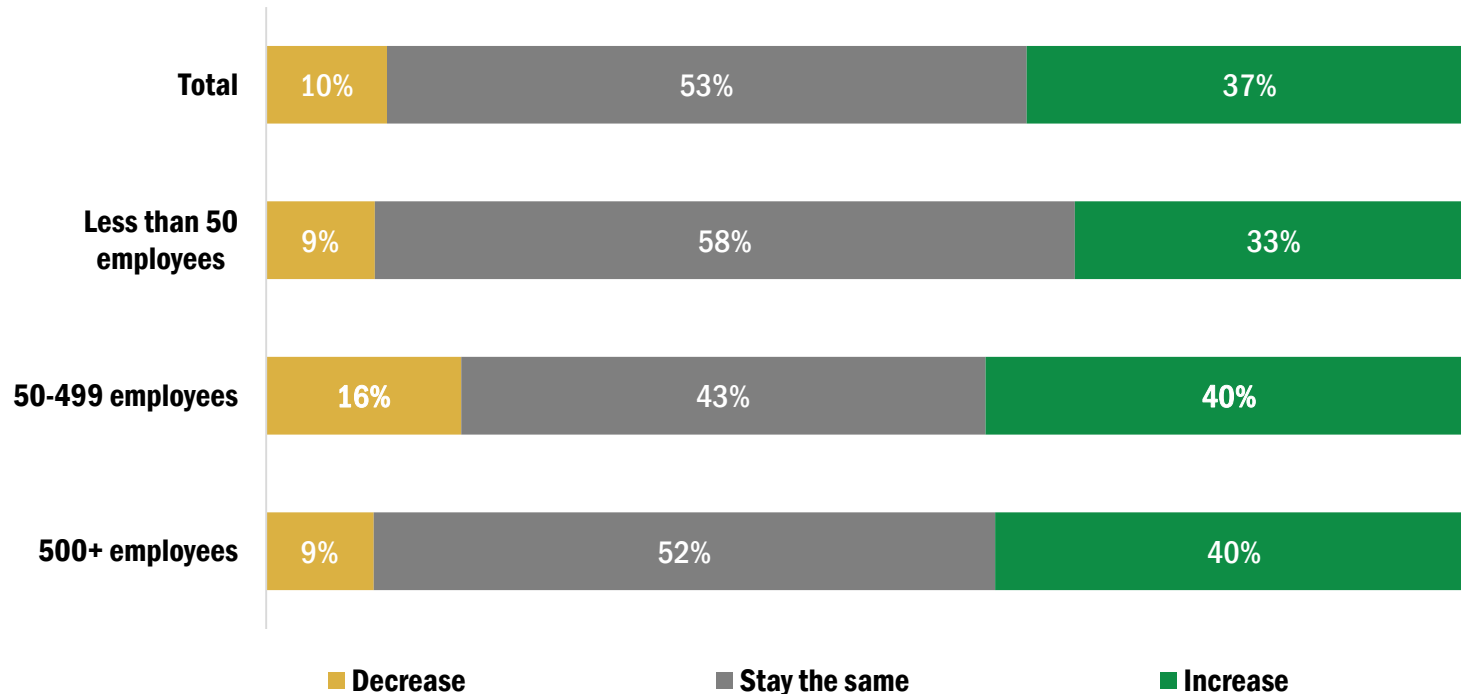
Q1320. Do you expect that costs for each of the following will increase, decrease, or stay the same in the next 12 to 36 months?

Q1321. Do you think the quality of health insurance you are able to offer employees will improve, decline, or stay the same in the next 12 to 36 months?

Overall, Two in Five Midsize and Large Employers Believe Out-of-Pocket Costs for Employees Will Increase

However, employers at midsize companies (16%) are the most likely to say out-of-pocket healthcare costs for employees will decrease over the next 12 to 36 months.

Expectations for Employees' Out-of-Pocket Costs by Company Size



*Note: **Bold** percent indicates percent is significantly greater than small companies.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379, Small Companies n=688, Midsize Companies n=374, Large Companies n=317)

Q1320. Do you expect that costs for each of the following will increase, decrease, or stay the same in the next 12 to 36 months?

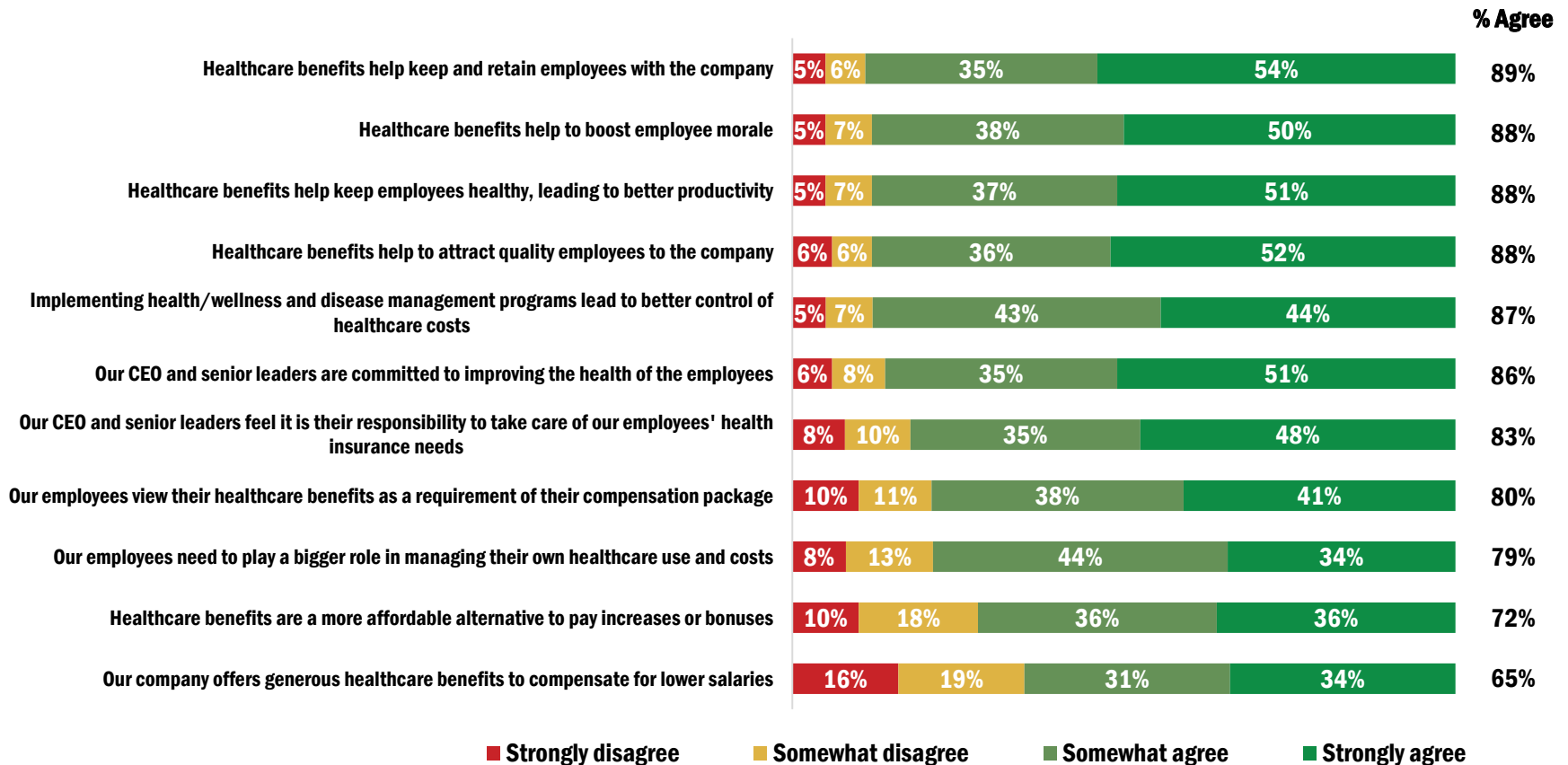
Detailed Findings:

Attitudes and Behaviors

Most Employers Perceive Positive Impacts of Healthcare Benefits

Nearly nine in 10 employers (89%) believe healthcare benefits help to attract and retain quality employees while also boosting employee morale (88%) and helping to keep them healthy, leading to better productivity (88%).

Attitudes toward Healthcare Summary



BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

Q832. How much do you agree or disagree with the following statements?

Similar to Last Year, Healthcare Benefits Are Seen as Improving Productivity and Helping to Control Costs

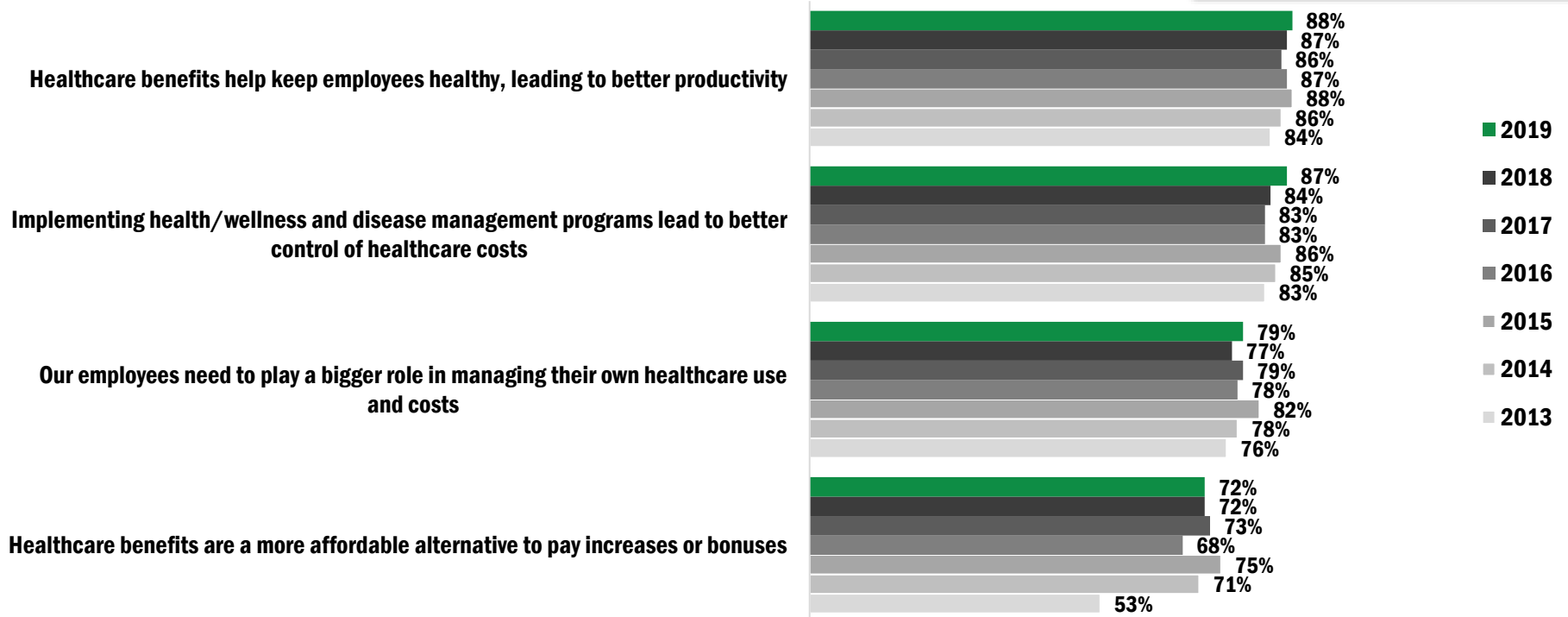
Overall, nearly nine in 10 employers report healthcare benefits improve productivity and help control healthcare costs, yet 79% also say their employees need to play a bigger role in managing their own healthcare – both sight increases over previous three years.

Attitudes toward Healthcare: Trend

% Strongly/Somewhat agree



Cost/Productivity Elements



BASE: All Qualified Respondents (July 2013 n=758, July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)

Q832. How much do you agree or disagree with the following statements?

Company Leadership Is Continually Reported as Supporting Employee Health

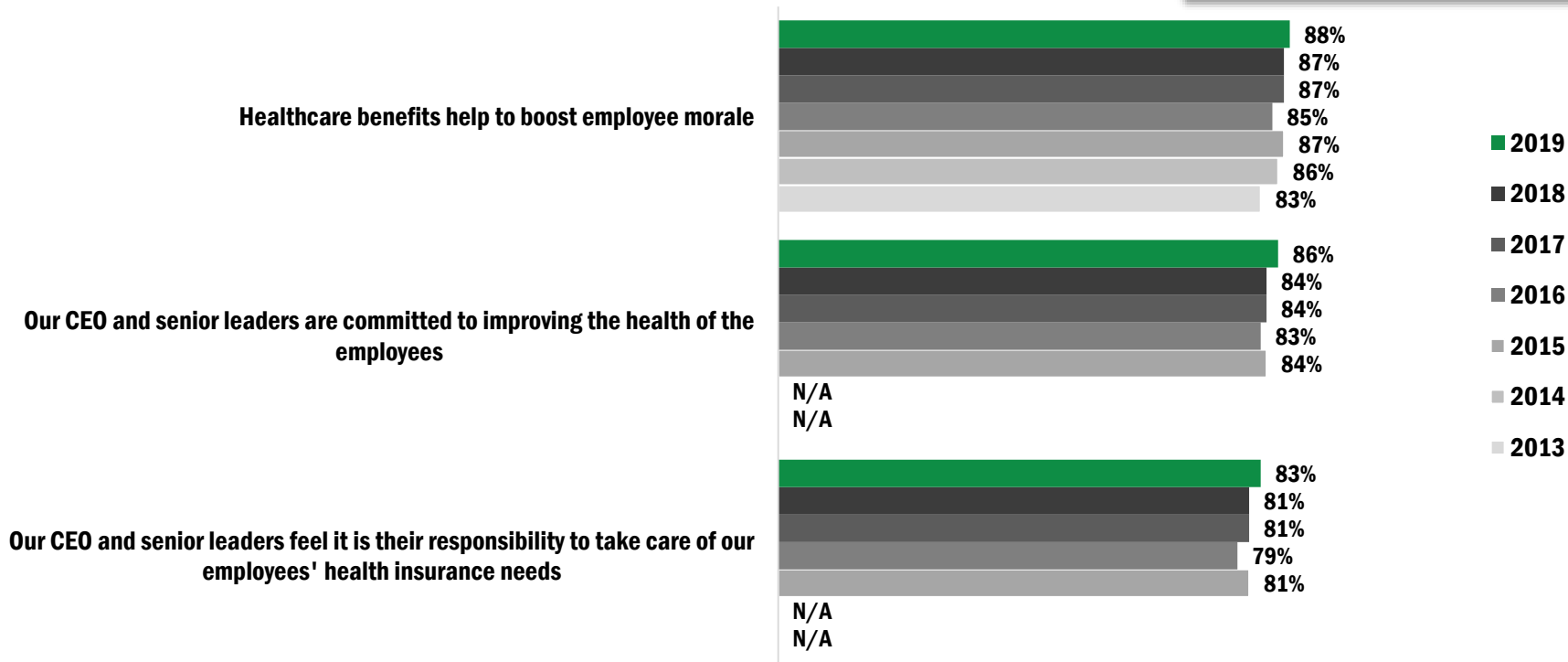
Overall, a strong majority of employers say that healthcare benefits boost employee morale (88%) and that their company's leaders are committed to employee health insurance needs (83%).

Attitudes toward Healthcare: Trend

% Strongly/Somewhat agree



Culture Elements



BASE: All Qualified Respondents (July 2013 n=758, July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)

Q832. How much do you agree or disagree with the following statements?

Healthcare Benefits Help with Personnel Management

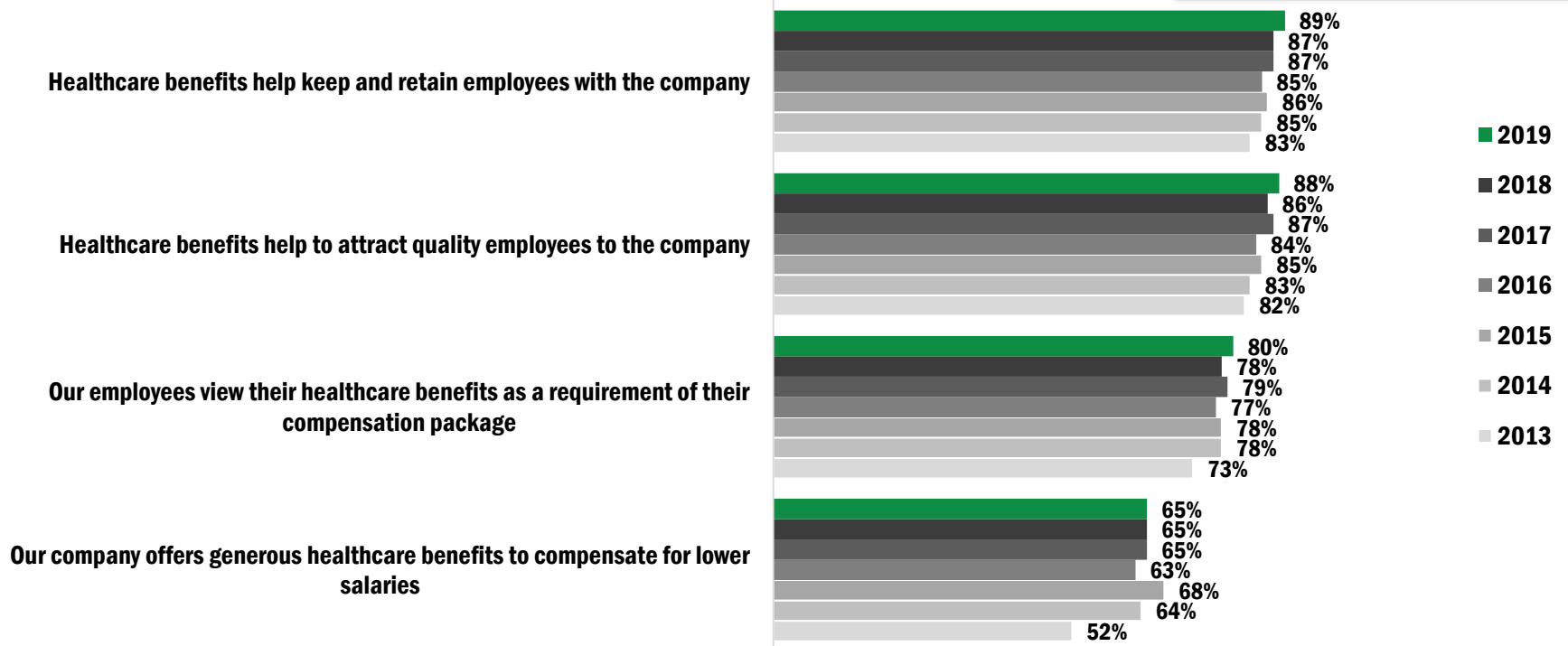
Overall, nearly nine in 10 employers perceive that healthcare benefits help with attracting (88%) and retaining (89%) quality employees.

Attitudes toward Healthcare: Trend

% Strongly/Somewhat agree



Hiring/Retention Elements



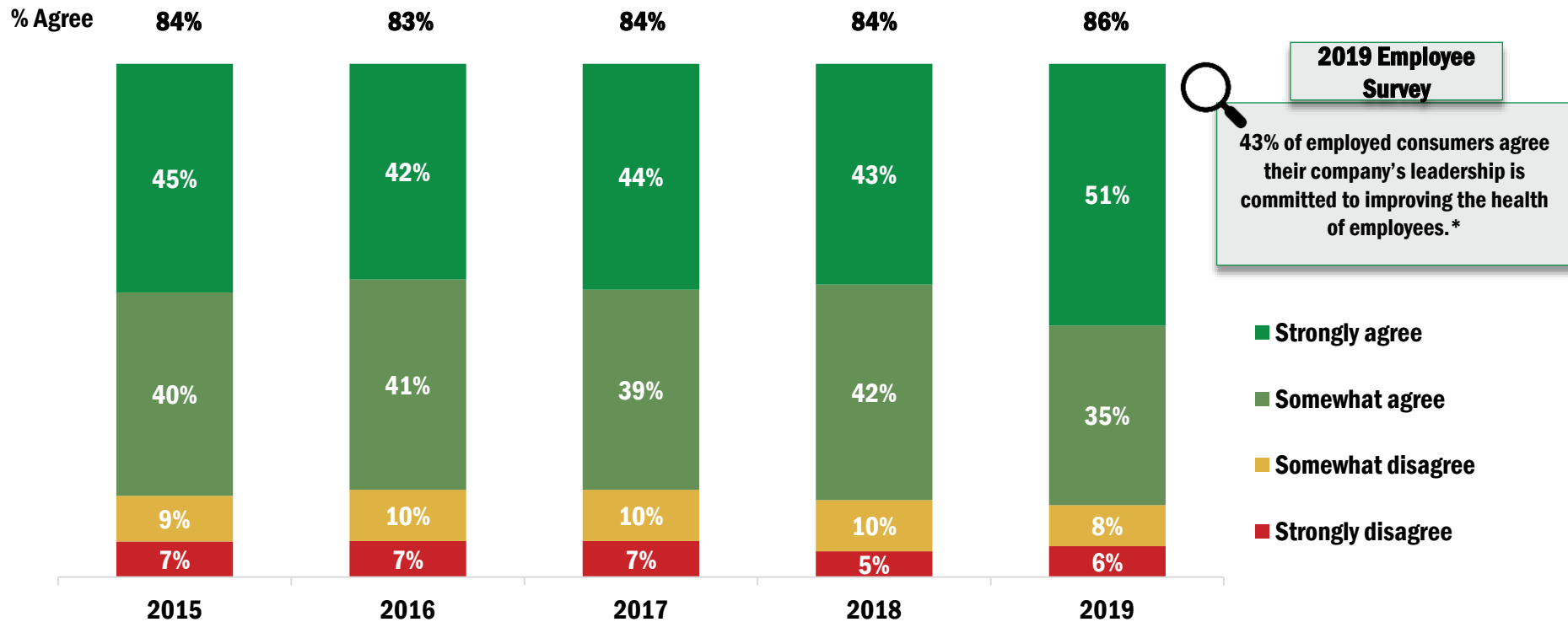
BASE: All Qualified Respondents (July 2013 n=758, July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)

Q832. How much do you agree or disagree with the following statements?

More Than Half Strongly Agree Their Senior Leadership Is Committed to Improving Employee Health

Overall, about seven in eight employers (86%) report their CEO and senior leaders are committed to improving the health of employees, consistent with previous years. Those strongly agreeing (51%) has increased compared with previous years.

CEO and Senior Leadership Commitment to Improving Employee Health



BASE: All Qualified Respondents (Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)

Q832. How much do you agree or disagree with the following statements?

*Data from 2019 Consumers Survey:

BASE: All Employed Respondents (August 2019 n=2572)

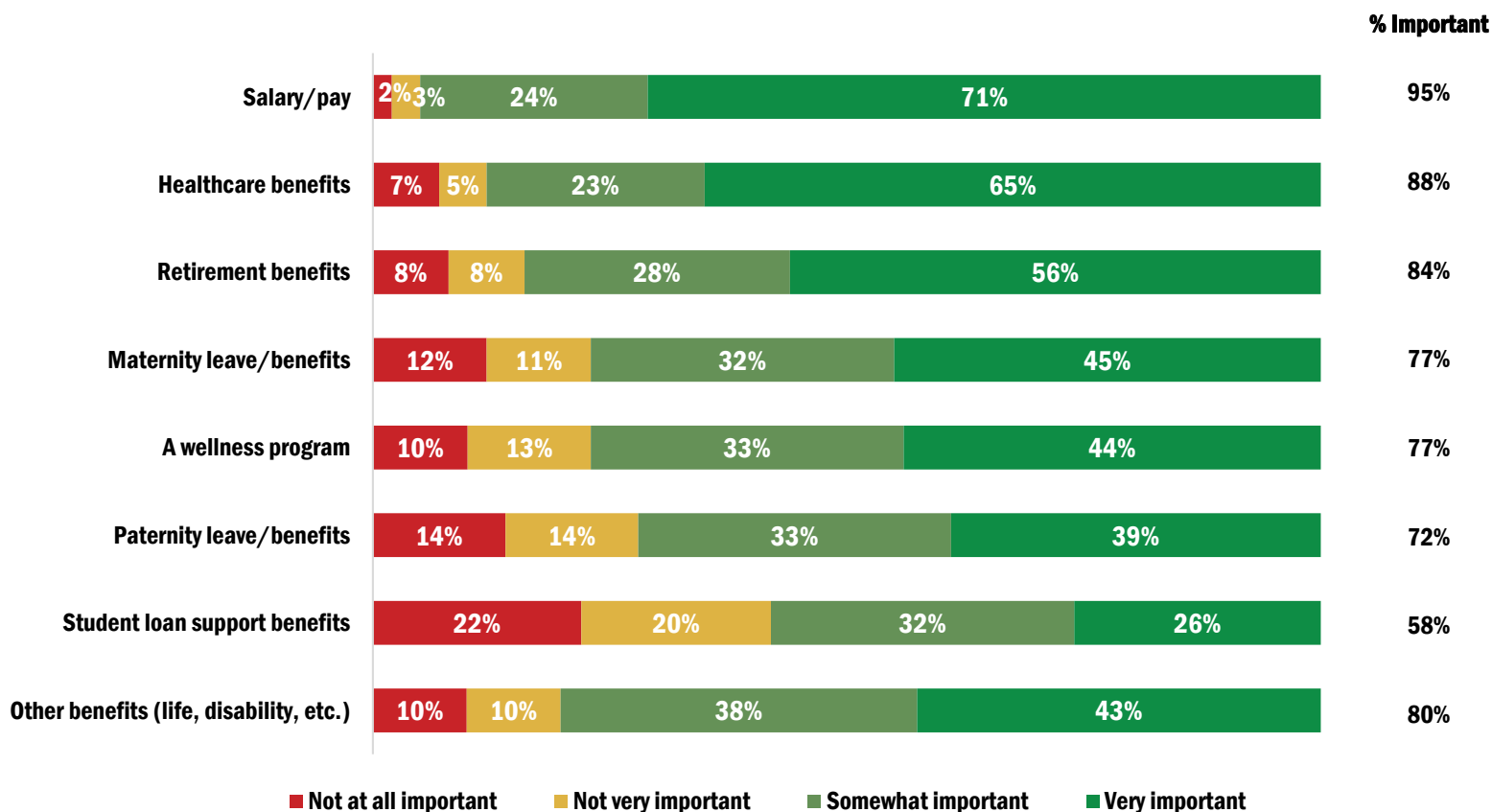
Q1130C. Please state the degree to which you agree or disagree with the following statements using the following scale: strongly disagree, disagree, neither agree nor disagree, agree, strongly agree.

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Salary Is the Most Important Attribute for Attracting and Retaining Employees, With Healthcare Benefits Second

Overall, nearly nine in 10 employers (88%) say healthcare benefits are important to attract and retain employees, with 77% saying maternity leave/benefits or a workplace wellness program are important. Almost three in five employers say student loan support benefits are important to attract and retain employees (58%). (Q716)

Attributes Most Important to Attract and Retain Employees: Benefits



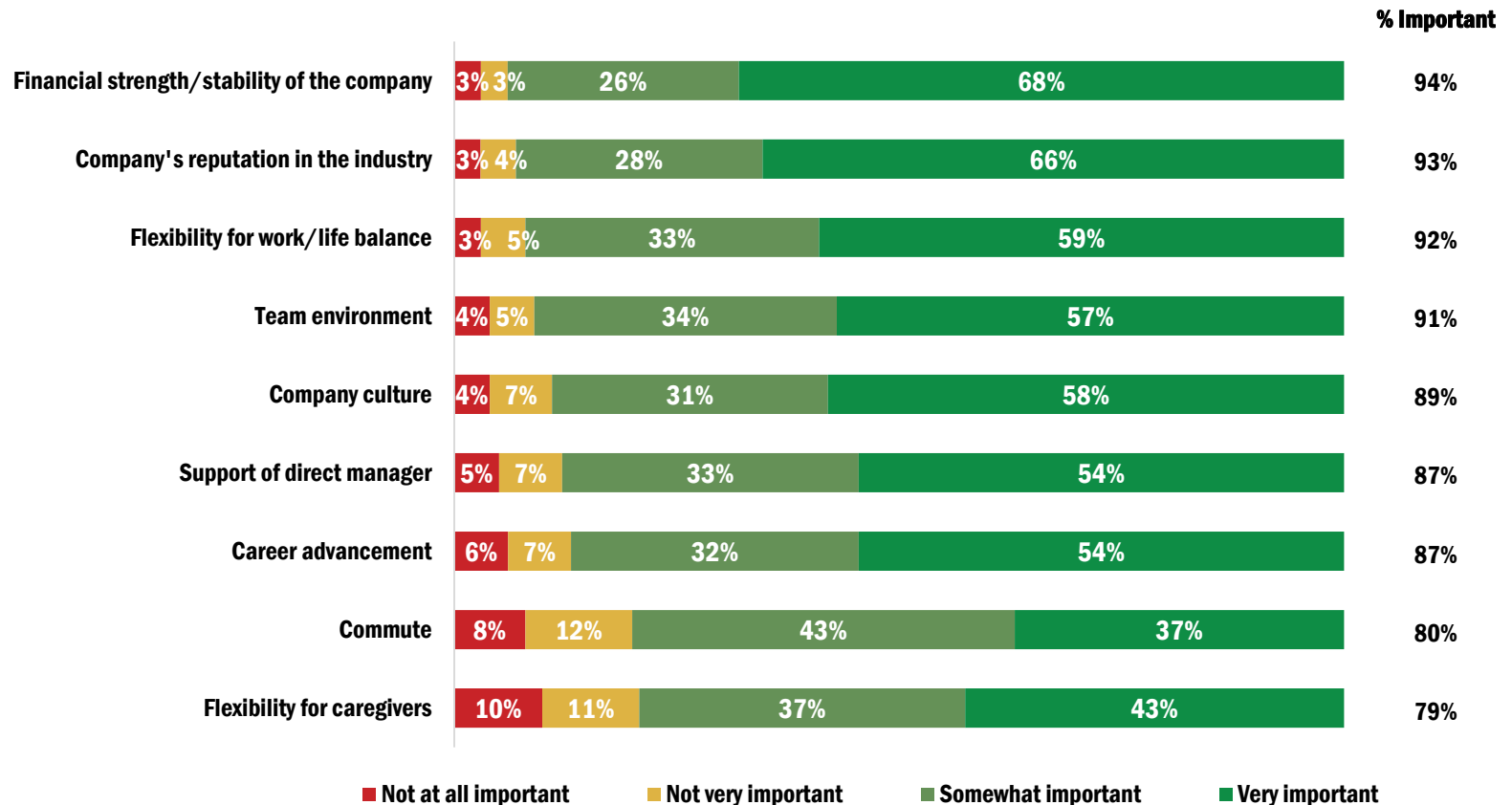
BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

Q716. How important are each of the following attributes in your company's ability to attract and retain employees?

Financial Strength/Stability of the Company Perceived as Important to Attracting and Retaining Employees

Overall, most employers believe that their company's financial strength/stability is important to attracting and retaining employees (94%), while flexibility for work/life balance (92%), and flexibility for caregivers (79%) are also cited.

Attributes Most Important to Attract and Retain Employees: Company Attributes



BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

Q716. How important are each of the following attributes in your company's ability to attract and retain employees?

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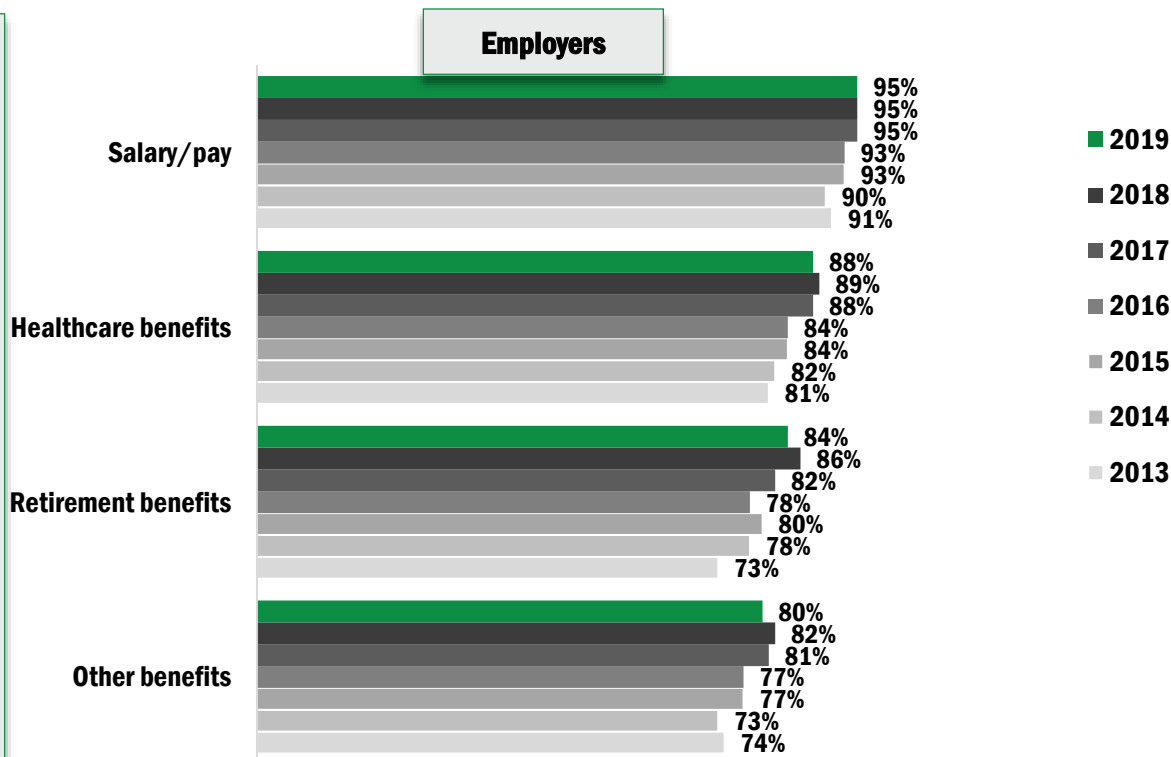
Importance of Salary and Benefits Remains High, With Healthcare Benefits Second

Overall, the vast majority of employers say salary (95%) and healthcare benefits (88%) are most important to attracting and retaining employees, and similar proportions of employed consumers say these attributes are important to their job satisfaction.



Attributes Most Important to Attract and Retain Employees: Trend

% Very/Somewhat important



BASE: All Qualified Respondents (July 2013 n=758, July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)

Q716. How important are each of the following attributes in your company's ability to attract and retain employees?

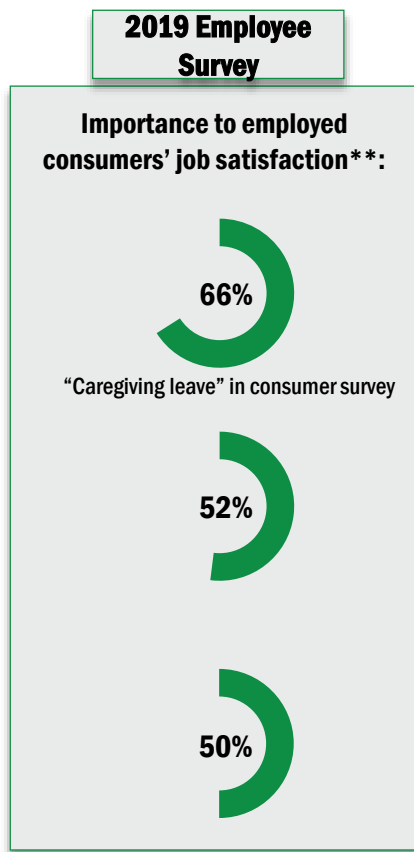
*Data from 2019 Consumers Survey:

BASE: All Qualified Employed Respondents (August 2019 n=2372)

Q1105. When thinking about your job/career, how important is each of the following factors in your overall job satisfaction?

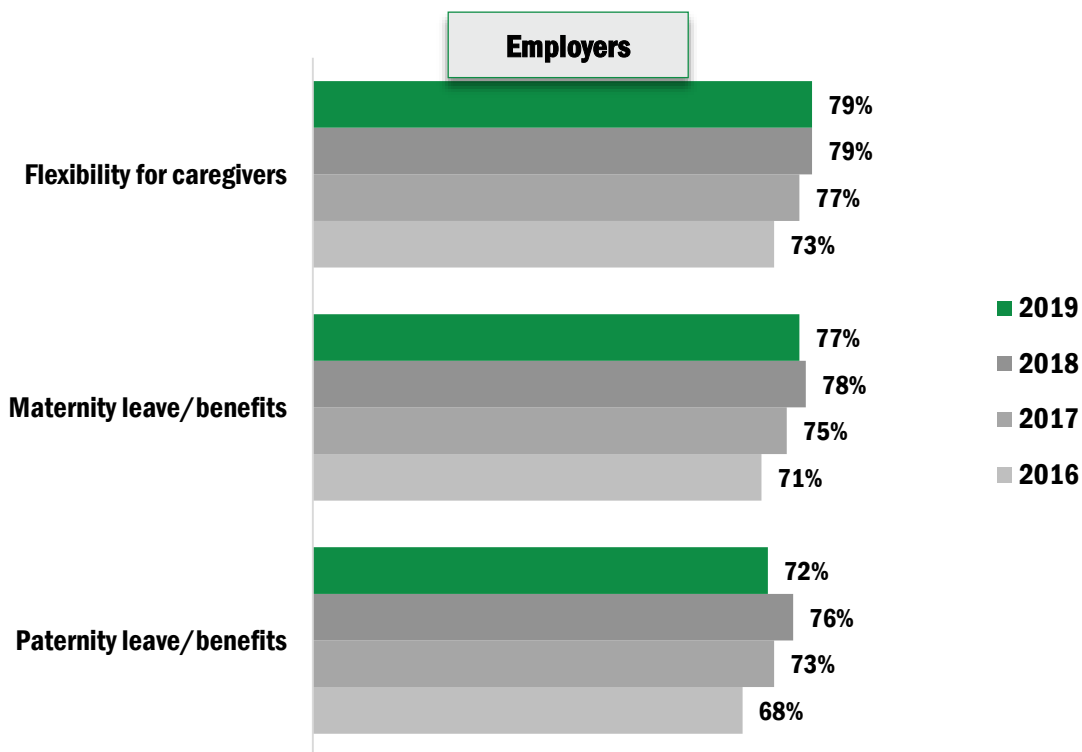
Importance of Flexibility for Caregivers Consistent with Last Year for Employers

There is a disconnect between the reported importance of caregiving benefits by employers overall and employed consumers, as employers perceive them to be more important.



Attributes Most Important to Attract and Retain Employees: Caregiving Benefits

% Very/Somewhat important



*Responses added in 2016.

BASE: All Qualified Respondents (Aug/Sept 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)

Q716. How important are each of the following attributes in your company's ability to attract and retain employees?

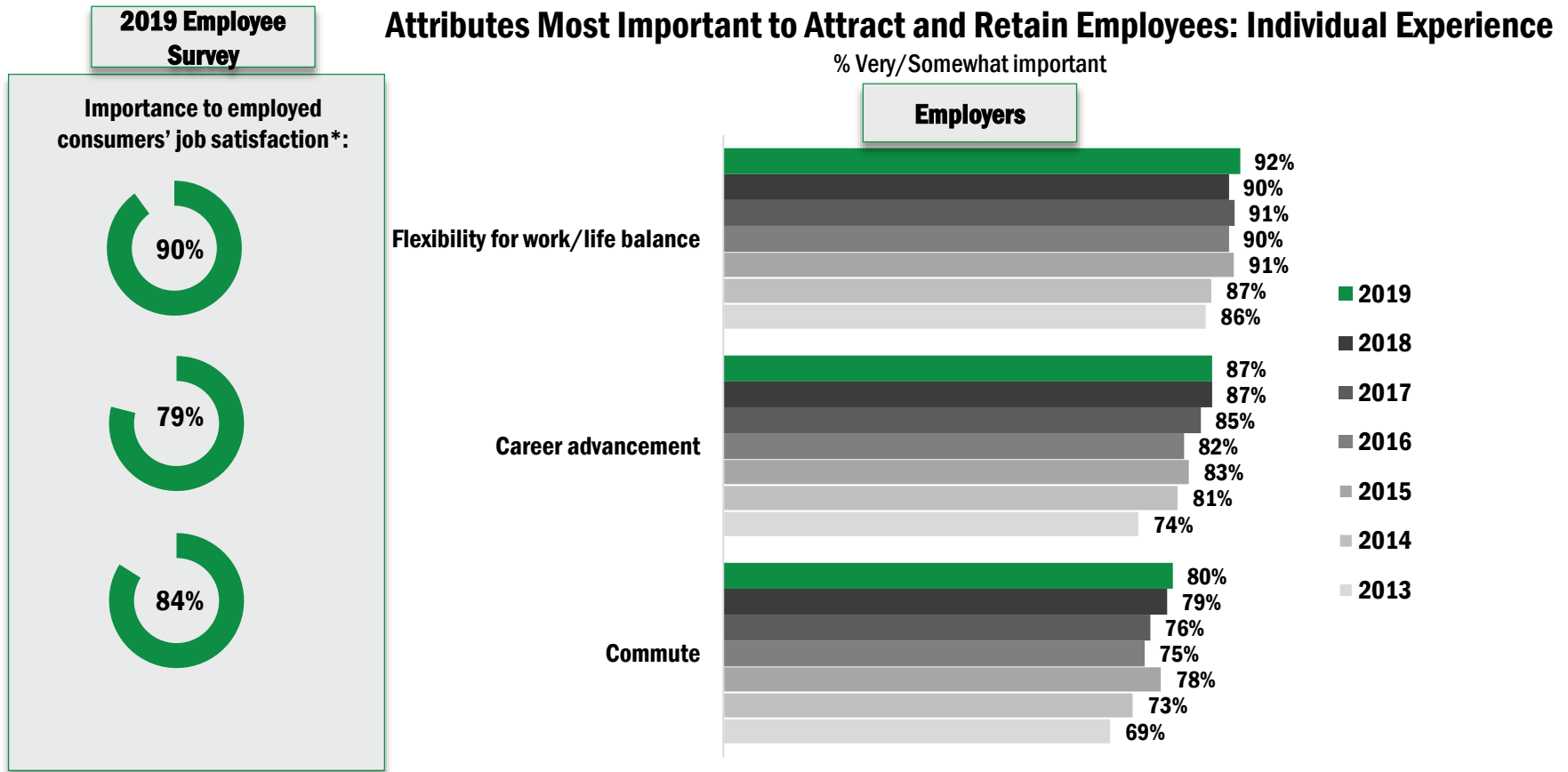
**Data from 2019 Consumers Survey:

BASE: All Qualified Employed Respondents (August 2019 n=2372)

Q1105. When thinking about your job/career, how important is each of the following factors in your overall job satisfaction?

More Than Nine in 10 Employers Say Work/Life Balance Is Important

Employers' perceptions are similar to employed consumers' regarding individual work experiences and satisfaction.



BASE: All Qualified Respondents (July 2013 n=758, July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)

Q716. How important are each of the following attributes in your company's ability to attract and retain employees?

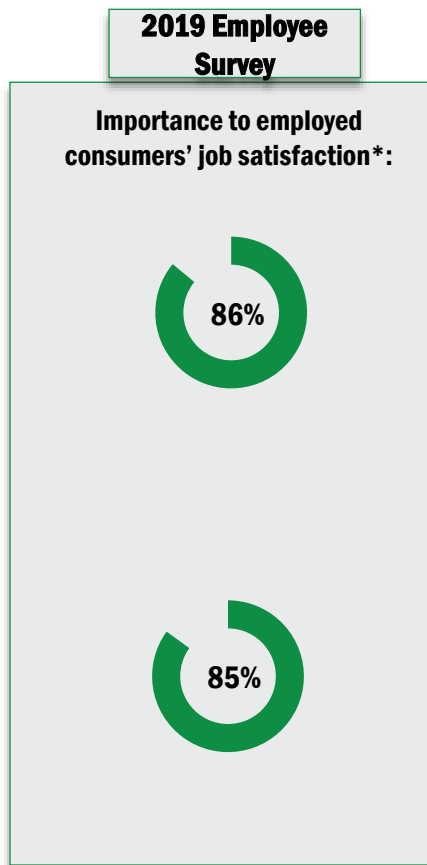
*Data from 2019 Consumers Survey:

BASE: All Qualified Employed Respondents (August 2019 n=2372)

Q1105. When thinking about your job/career, how important is each of the following factors in your overall job satisfaction?

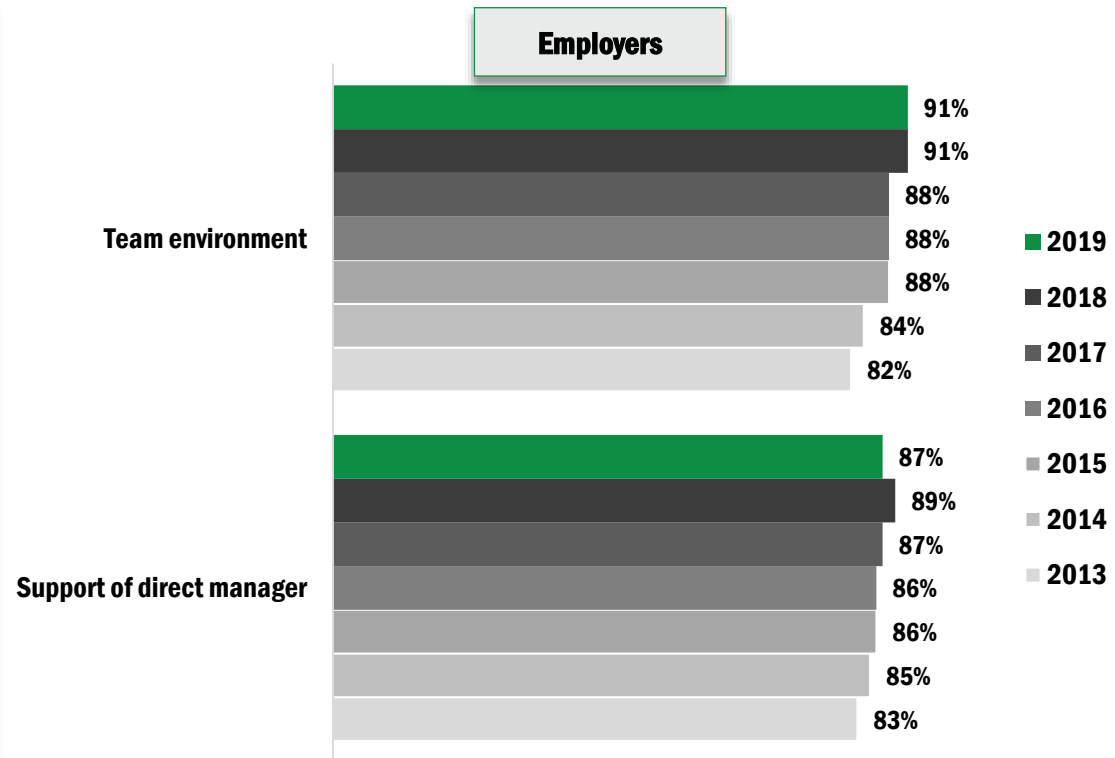
Team Environment and Support of Direct Manager Reported as Important Similar to Previous Years

A significant majority of employers say a team environment is important to attracting and retaining employees (91%) while slightly fewer employed consumers say a team environment is important to their satisfaction (86%).



Attributes Most Important to Attract and Retain Employees: Coworker Interactions

% Very/Somewhat important



BASE: All Qualified Respondents (July 2013 n=758, July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)

Q716. How important are each of the following attributes in your company's ability to attract and retain employees?

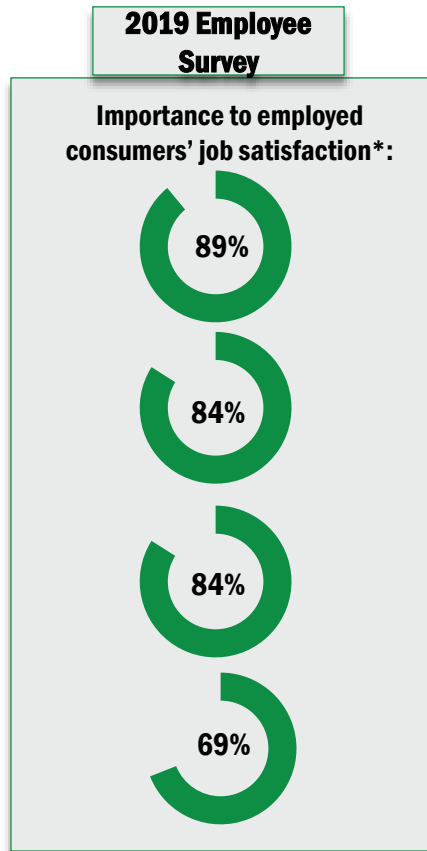
*Data from 2019 Consumers Survey:

BASE: All Qualified Employed Respondents (August 2019 n=2372)

Q1105. When thinking about your job/career, how important is each of the following factors in your overall job satisfaction?

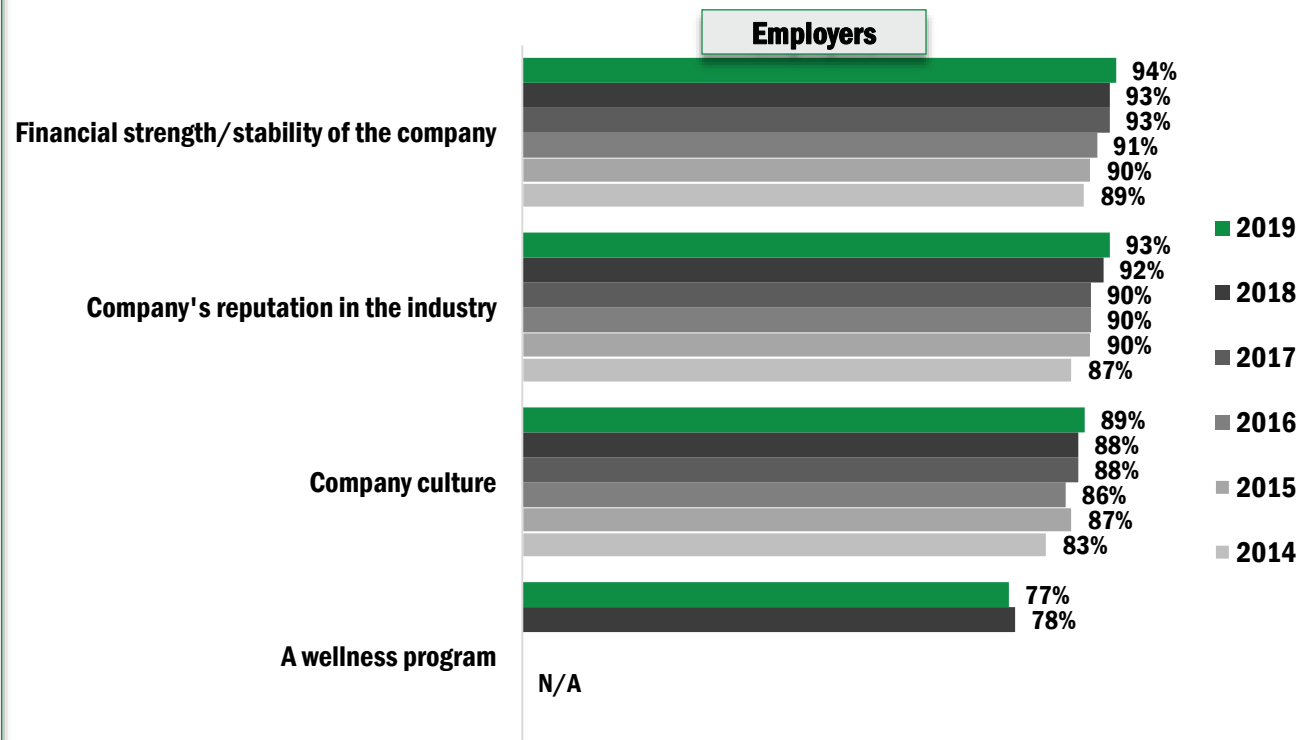
Attributes That Attract and Retain Related to the Overall Company Are Seen as Important, Similar to Previous Years

More than nine in 10 employers say the company's financial strength (94%) and reputation are important (93%), but fewer employed consumers report these (89% and 84% respectively) as important to their job satisfaction.



Attributes Most Important to Attract and Retain Employees: Company Environment

% Very/Somewhat important



BASE: All Qualified Respondents (July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)

Q716. How important are each of the following attributes in your company's ability to attract and retain employees?

*Data from 2019 Consumers Survey:

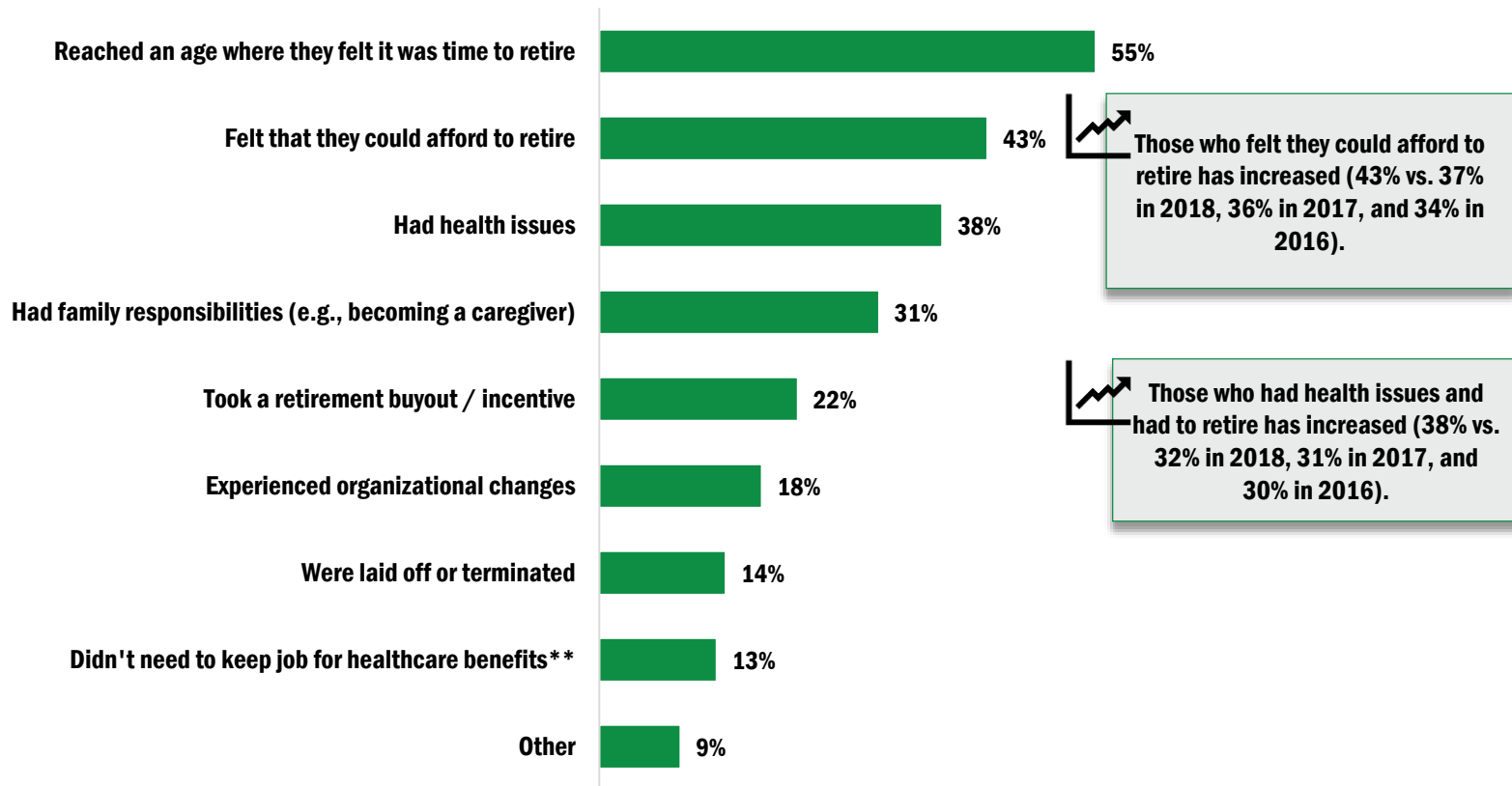
BASE: All Qualified Employed Respondents (August 2019 n=2372)

Q1105. When thinking about your job/career, how important is each of the following factors in your overall job satisfaction?

Most Common Reason Given for Employee Retirement: “Reached an Age Where They Felt It Was Time to Retire”

Overall, other common reasons reported by employers for employees retiring include they felt they could afford to (43%) and they had health issues (38%), which has increased since 2016.

Reasons for Employees’ Retirement in the Past 5 Years



*New in 2016.

**Response added in 2017.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

Q4015. Looking back over the past 5 years, among your employees who retired, what were the most common reasons they retired? Please select all that apply.

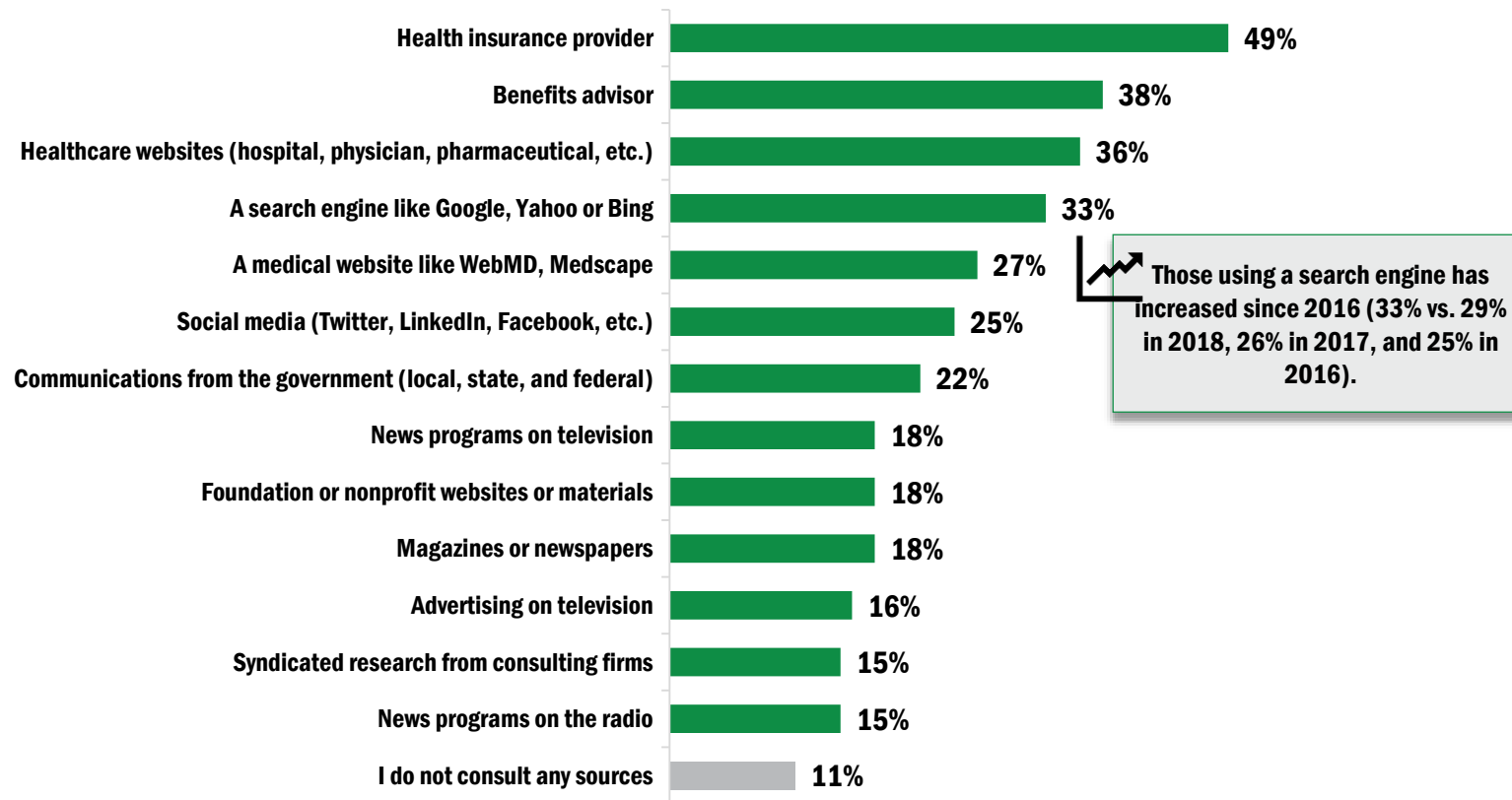
Detailed Findings:

Knowledge and Information

Top Resource For Employers to Stay Informed Is a Health Insurance Provider

Overall, nearly half (49%) consult a health insurance provider to keep informed about healthcare industry news, with less than two in five consulting a benefits advisor (38%), healthcare website (36%) or search engine (33%).

Sources to Keep Informed about Healthcare Industry News Summary



*Only responses greater than 1% shown.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

Q1205. Which of the following sources do you consult to keep informed about healthcare industry news? Please select all that apply.

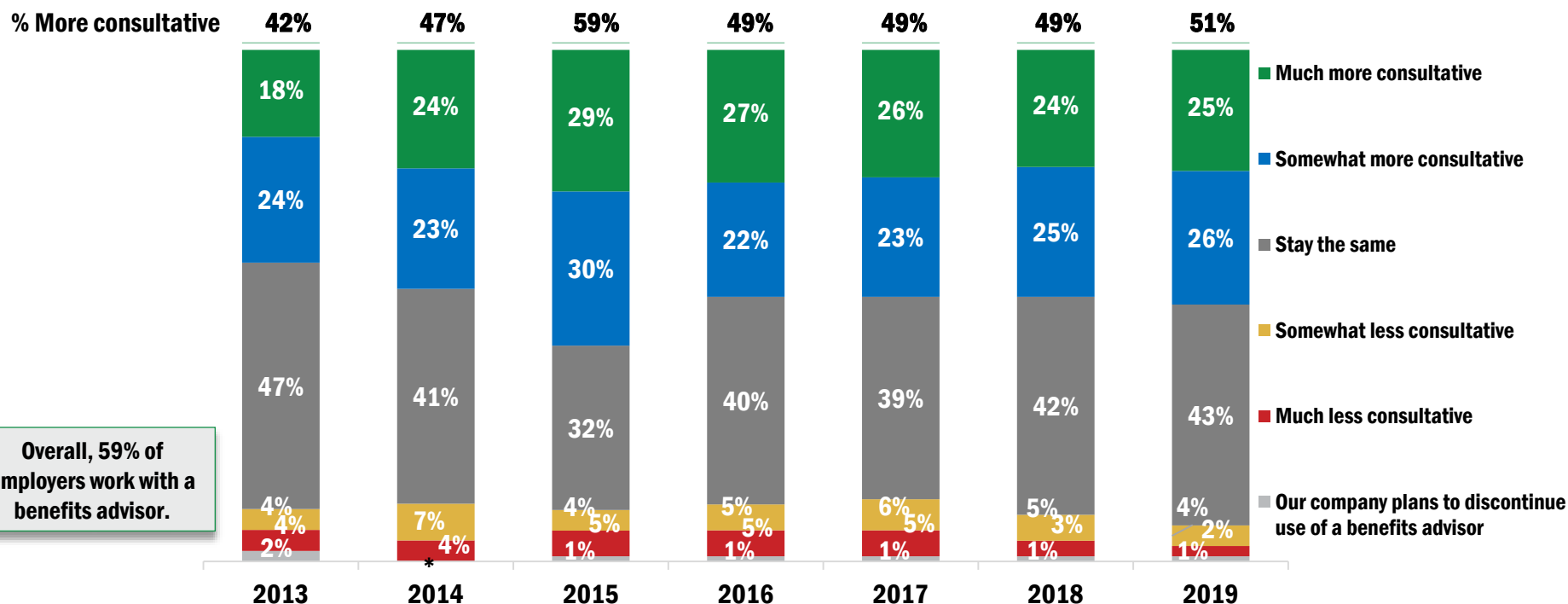
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Employer-Advisor Relationships Consistent with Previous Years

Among those that work with a benefits advisor, more than half of employers (51%) say their relationship with a benefits advisor will be more consultative in the next 2 years, continuing a general trend since 2016.

Relationship Changes with Employee Benefits Advisor

Among those that work with a benefits advisor



BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

Q1340. Does your company currently work with an employee benefits advisor?

BASE: Work with Benefits Advisor (July 2013 n=445, July 2014 n=457, Aug/Sept 2015 n=830, Aug/Sept 2016 n=871, July/Aug 2017 n=837, Aug/Sept 2018 n=726, Sept/Oct 2019 n=728)

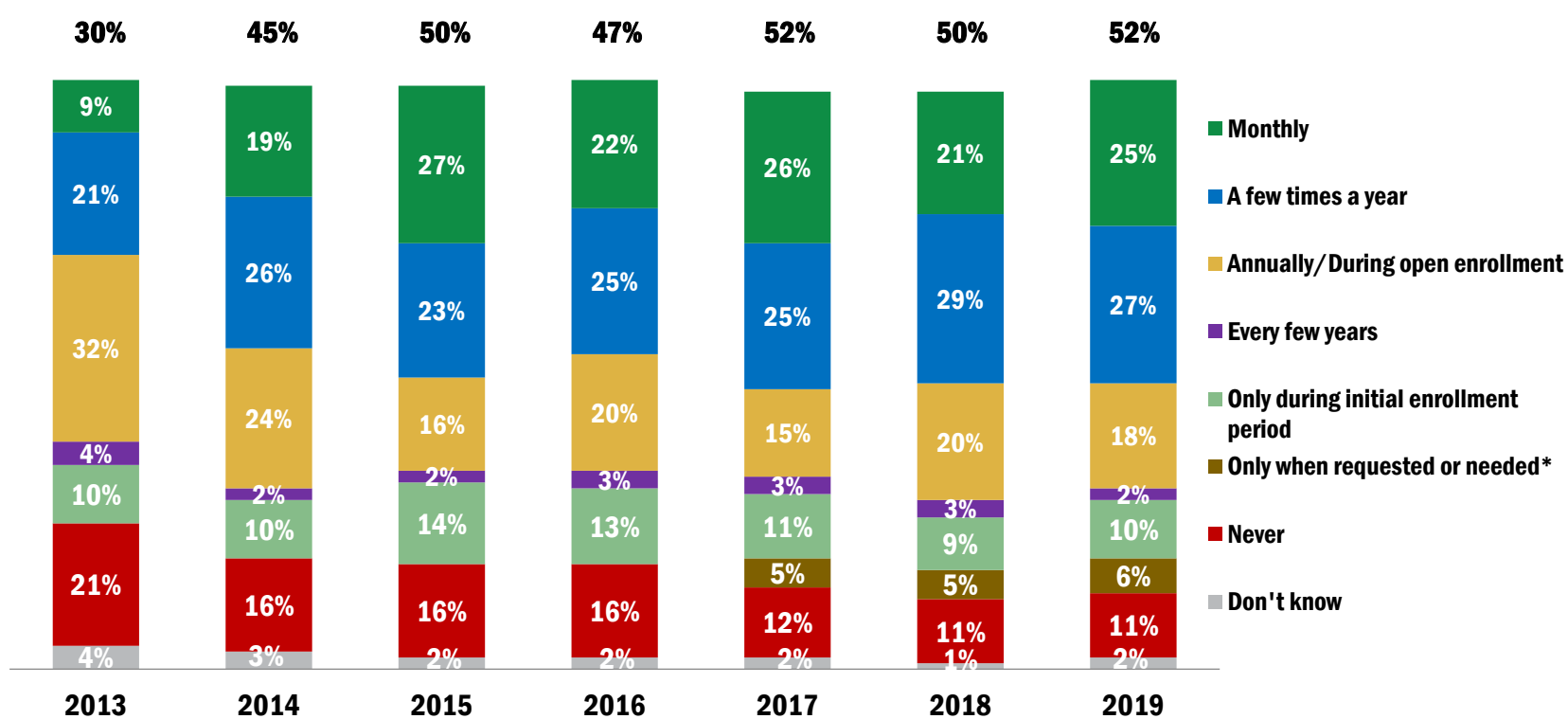
Q1345. Over the next 2 years, how do you anticipate your relationship with your employee benefits advisor to change, if at all? Our employee benefits advisor will become...

Slightly More Than Half of All Employers Provide Benefits Education at Least a Few Times a Year

Overall, frequency of employers providing education on healthcare benefits to employees is consistent with previous years.

Provide Education on Healthcare Benefits to Employees: Trend

% Monthly/A few times a year



*Response added in 2017.

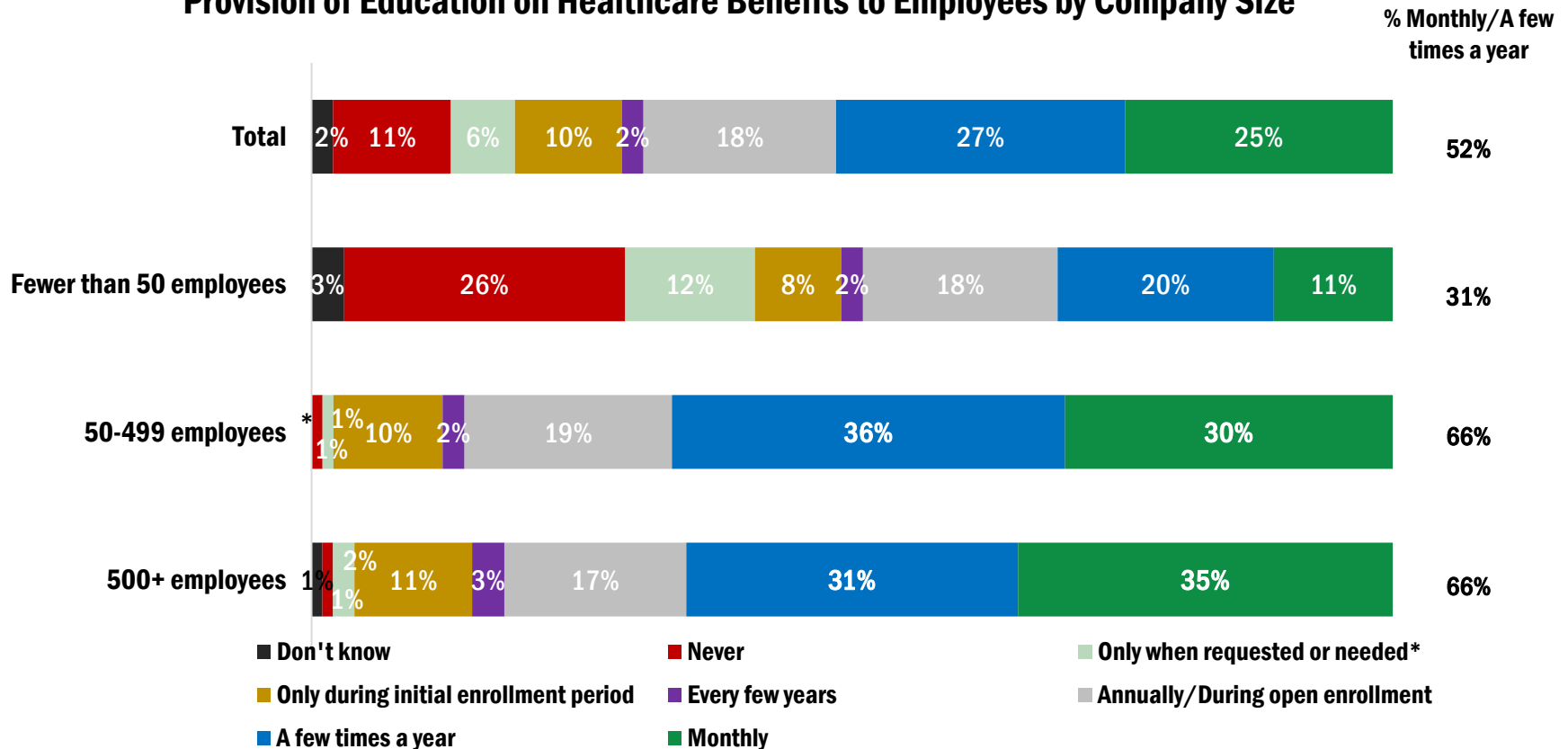
BASE: All Qualified Respondents (July 2013 n=758, July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)

Q1105. How often does your company proactively engage employees in education and/or advice about the healthcare benefits your company offers?

Two-Thirds of Midsize and Large Companies Provide Benefits Education at Least a Few Times a Year

Small companies are most likely to never offer education on healthcare benefits (26%), while midsize and large companies are more likely to do so monthly or a few times a year (66% each) – among all employers.

Provision of Education on Healthcare Benefits to Employees by Company Size



*Response added in 2017.

*Note: **Bold** percent indicates percent is significantly greater than small companies.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379; Small Companies n=688; Midsize Companies n=374; Large Companies n=317)


Q1105. How often does your company proactively engage employees in education and/or advice about the healthcare benefits your company offers?

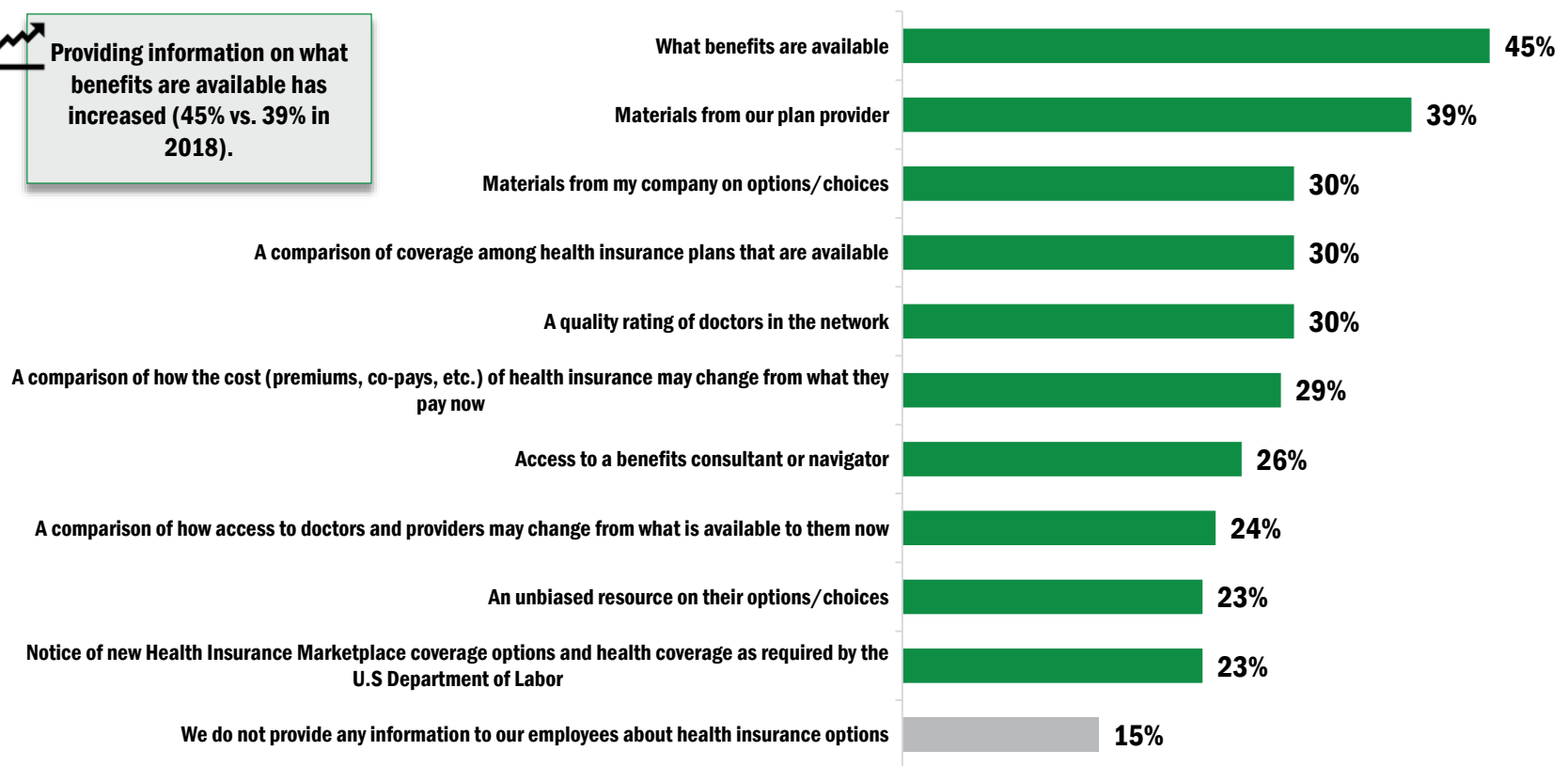
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More than Two in Five Employers Provide Their Staff Information on Available Employee Benefits

Other employee resources are materials from the company's plan provider (39%). Only 15% say they do not provide their employees with any information about health insurance options – among all employers.

Information Provided to Employees Summary

 Providing information on what benefits are available has increased (45% vs. 39% in 2018).



*Only responses greater than 1% shown.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379)

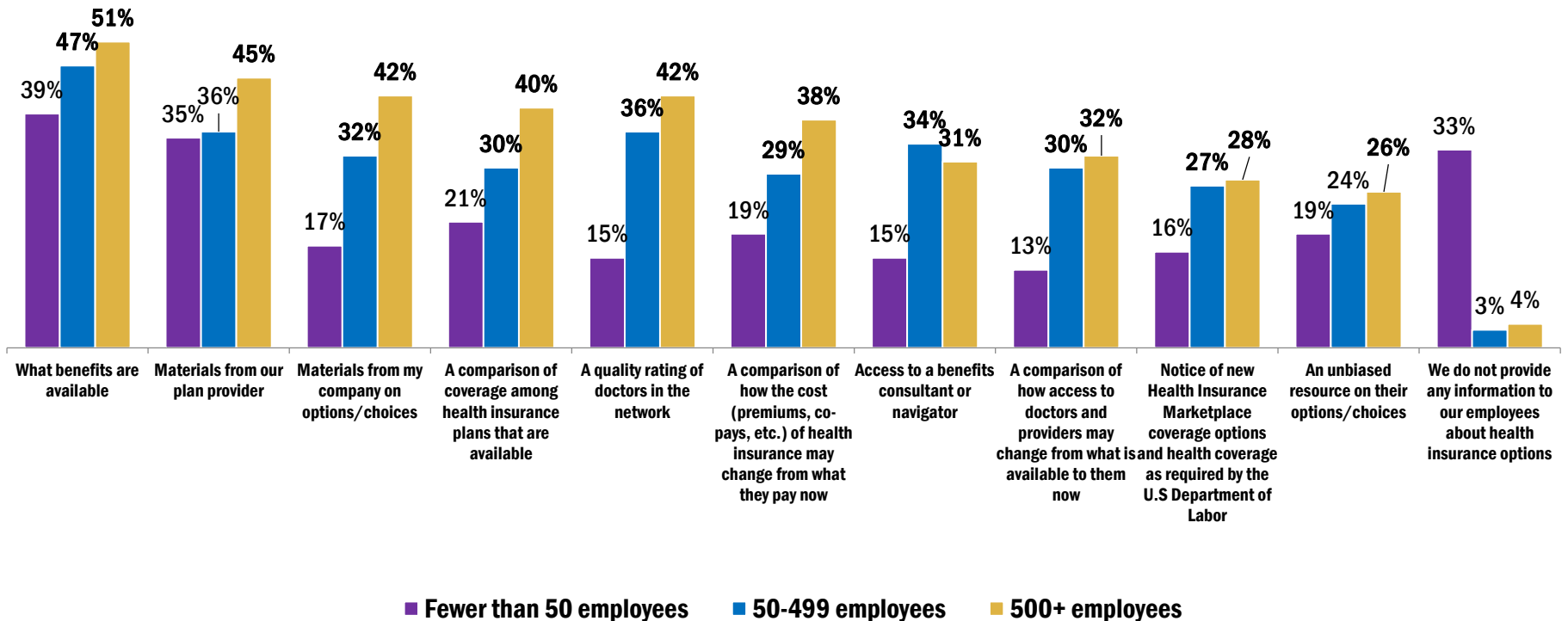
Q1102. What information, if anything, do you provide so that your employees can make informed choices about their health insurance options?

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Large Employers Most Likely to Provide a Variety of Health Information

Regardless of company size, employers most commonly say they provide employees information on what benefits are available – among all employers.

Information Provided to Employees by Company Size



*Note: **Bold** percent indicates percent is significantly greater than small companies.

BASE: All Qualified Respondents (Sept/Oct 2019 n=1379, Small Companies n=688, Midsize Companies n=374, Large Companies n=317)

Q1102. What information, if anything, do you provide so that your employees can make informed choices about their health insurance options?

Demographics

Demographics

| Gender | July 2013 (n=758) | July 2014 (n=751) | Aug/Sept 2015 (n=1500) | Aug/Sept 2016 (n=1502) | July/Aug 2017 (n=1520) | Aug/Sept 2018 (n=1350) | Sept/Oct 2019 (n=1379) |
|--|----------------------|----------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| Male | 63% | 61% | 58% | 56% | 58% | 50% | 56% |
| Female | 37% | 39% | 42% | 44% | 41% | 49% | 44% |
| Employment Status | (n=758) | (n=751) | (n=1500) | (n=1502) | (n=1520) | (n=1350) | (n=1379) |
| Employed full time | 81% | 76% | 74% | 74% | 77% | 81% | 77% |
| Self-employed | 19% | 24% | 26% | 26% | 23% | 19% | 23% |
| Primary Business | (n=758) | (n=751) | (n=1500) | (n=1502) | (n=1520) | (n=1350) | (n=1379) |
| Manufacturing | 14% | 20% | 25% | 16% | 15% | 19% | 16% |
| Agriculture, mining or construction | 5% | 6% | 6% | 8% | 7% | 7% | 13% |
| Transportation, communications, or utilities | 5% | 2% | 6% | 3% | 5% | 4% | 5% |
| Professional services, including finance, legal, engineering, and healthcare | 32% | 32% | 25% | 33% | 33% | 33% | 31% |
| Service industries such as retail trade, hospitality, or administration | 13% | 10% | 13% | 10% | 12% | 15% | 16% |
| Some other type of business | 31% | 30% | 26% | 30% | 27% | 22% | 21% |

Demographics

| Employee Title | July 2013 (n=758) | July 2014 (n=751) | Aug/Sept 2015 (n=1500) | Aug/Sept 2016 (n=1502) | July/Aug 2017 (n=1520) | Aug/Sept 2018 (n=1350) | Sept/Oct 2019 (n=1379) |
|---|----------------------|----------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| Owner | 27% | 44% | 53% | 44% | 42% | 34% | 40% |
| CEO/Chairman | 4% | 14% | 12% | 12% | 11% | 13% | 15% |
| President | 6% | 4% | 5% | 5% | 4% | 6% | 5% |
| Director of HR | 15% | 20% | 14% | 21% | 29% | 27% | 28% |
| Benefits Manager | 12% | 12% | 12% | 12% | 9% | 15% | 9% |
| Other HR professional responsible for employee benefits | N/A | 2% | 2% | 2% | 2% | 3% | 2% |
| Other professional responsible for employee benefits | N/A | 4% | 3% | 4% | 3% | 2% | 2% |

Demographics

| Employer Size (Full-time Only) | July 2013 (n=758) | July 2014 (n=751) | Aug/Sept 2015 (n=1500) | Aug/Sept 2016 (n=1502) | July/Aug 2017 (n=1520) | Aug/Sept 2018 (n=1350) | Sept/Oct 2019 (n=1379) |
|-----------------------------------|----------------------|----------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 1 - 24 | 34% | 31% | 35% | 36% | 32% | 29% | 33% |
| 25 - 50 | 9% | 9% | 10% | 8% | 7% | 6% | 8% |
| 51 - 99 | 6% | 8% | 4% | 6% | 5% | 5% | 5% |
| 100 - 499 | 14% | 12% | 16% | 13% | 12% | 15% | 15% |
| 500+ | 37% | 40% | 35% | 38% | 44% | 45% | 40% |
| Owners of Company | N/A | (n=751) | (n=1500) | (n=1502) | (n=1520) | (n=1350) | (n=1379) |
| Female | N/A | 33% | 42% | 41% | 43% | 49% | 45% |
| Male | N/A | N/A | 60% | 61% | 63% | 62% | 68% |
| Caucasian | N/A | N/A | 75% | 72% | 71% | 71% | 70% |
| Black or African American | N/A | 11% | 15% | 13% | 15% | 20% | 18% |
| Hispanic or Latino | N/A | 15% | 16% | 12% | 12% | 17% | 16% |
| Asian or Pacific Islander | N/A | 10% | 10% | 8% | 6% | 10% | 9% |
| Native American or Alaskan Native | N/A | 4% | 6% | 3% | 5% | 4% | 5% |
| Mixed Race | N/A | 11% | 9% | 7% | 10% | 12% | 10% |
| Some other non-white race | N/A | 2% | 3% | 2% | 2% | 3% | 3% |
| LGBT | N/A | N/A | 5% | 4% | 4% | 7% | 7% |
| None of these | N/A | 37% | 1% | 2% | 1% | 2% | 1% |
| Not sure | N/A | 4% | 1% | 2% | 3% | 2% | 2% |
| Decline to answer | N/A | 4% | 2% | 1% | 2% | 2% | 1% |

Demographics

| Company Revenue | July 2013 (n=758) | July 2014 (n=751) | Aug/Sept 2015 (n=1500) | Aug/Sept 2016 (n=1502) | July/Aug 2017 (n=1520) | Aug/Sept 2018 (n=1350) | Sept/Oct 2019 (n=1379) |
|--|----------------------|----------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| Less than \$500,000 | 22% | 20% | 22% | 21% | 17% | 17% | 19% |
| \$500,000 to less than \$1 million | 5% | 7% | 8% | 7% | 8% | 8% | 7% |
| \$1 million to less than \$5 million | 12% | 11% | 14% | 13% | 12% | 12% | 14% |
| \$5 million to less than \$10 million | 7% | 9% | 8% | 9% | 9% | 8% | 8% |
| \$10 million to less than \$50 million | 10% | 11% | 10% | 10% | 11% | 11% | 11% |
| \$50 million to less than \$200 million | 10% | 10% | 12% | 10% | 10% | 9% | 11% |
| \$200 million to less than \$500 million | 6% | 9% | 8% | 7% | 9% | 8% | 10% |
| \$500 million to less than \$1 billion | 4% | 9% | 10% | 9% | 9% | 11% | 10% |
| \$1 billion or more | 12% | 8% | 6% | 10% | 10% | 12% | 8% |
| do not know | 7% | 2% | 1% | 1% | 2% | 1% | 1% |
| Decline to answer | 5% | 4% | 2% | 3% | 2% | 2% | 1% |

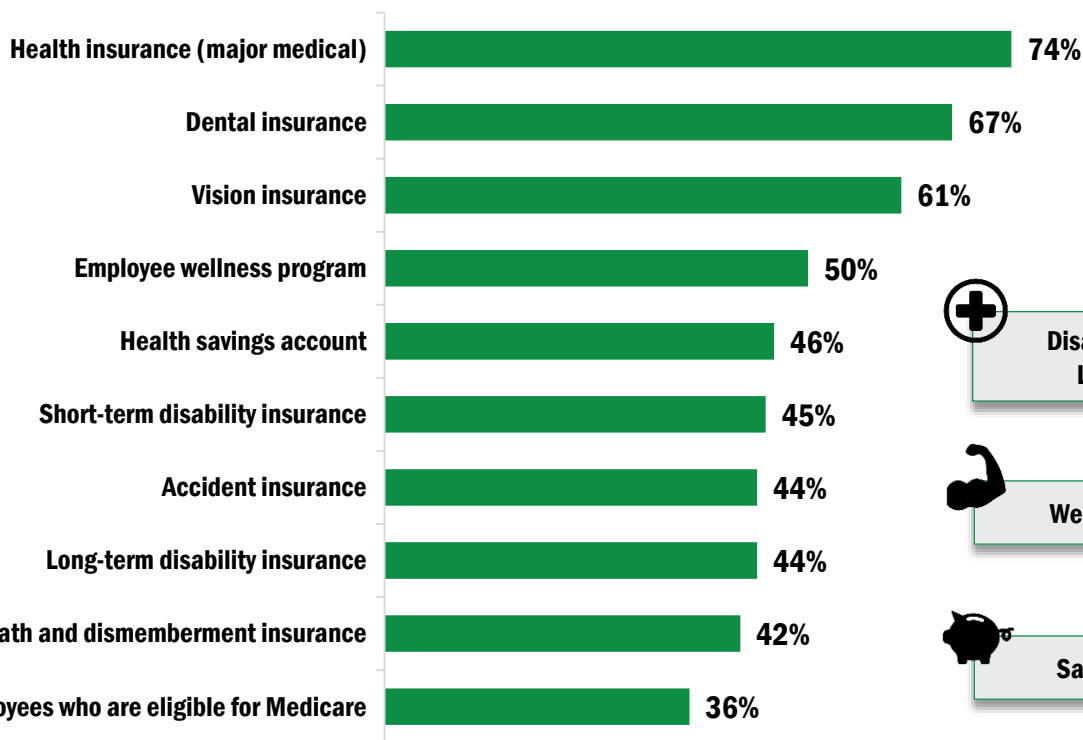
Appendix

Nearly Three in Four Employers Say Their Company Offers Health Insurance

Among companies that provide healthcare benefits, employers most commonly report offering health insurance (74%), dental insurance (67%), and vision insurance (61%). These benefits are also the top three that employed consumers say they are offered.

Benefits Offered Summary

Among employers providing healthcare benefits
Top 10 benefits offered shown



2019 Employee Survey
Among employed consumers, 73% say their company offers health insurance, 71% dental insurance, and 67% vision insurance.*

More companies are offering health insurance in 2019 (74% vs. 69% in 2018 and 68% in 2017).

+ Disability/Accident/LTC (NET): 76%

💪 Wellness (NET): 58%

🐷 Savings (NET): 54%

BASE: Company Provides Healthcare Benefits (Sept/Oct 2019 n=1097)

Q810. Which of the following healthcare benefits does your company offer to employees?

*Data from 2019 Consumers Survey:

BASE: All Employed Respondents (August 2019 n=2572)

Q1110. Which of the following healthcare benefits does your company offer you, personally, even if you choose not to participate?

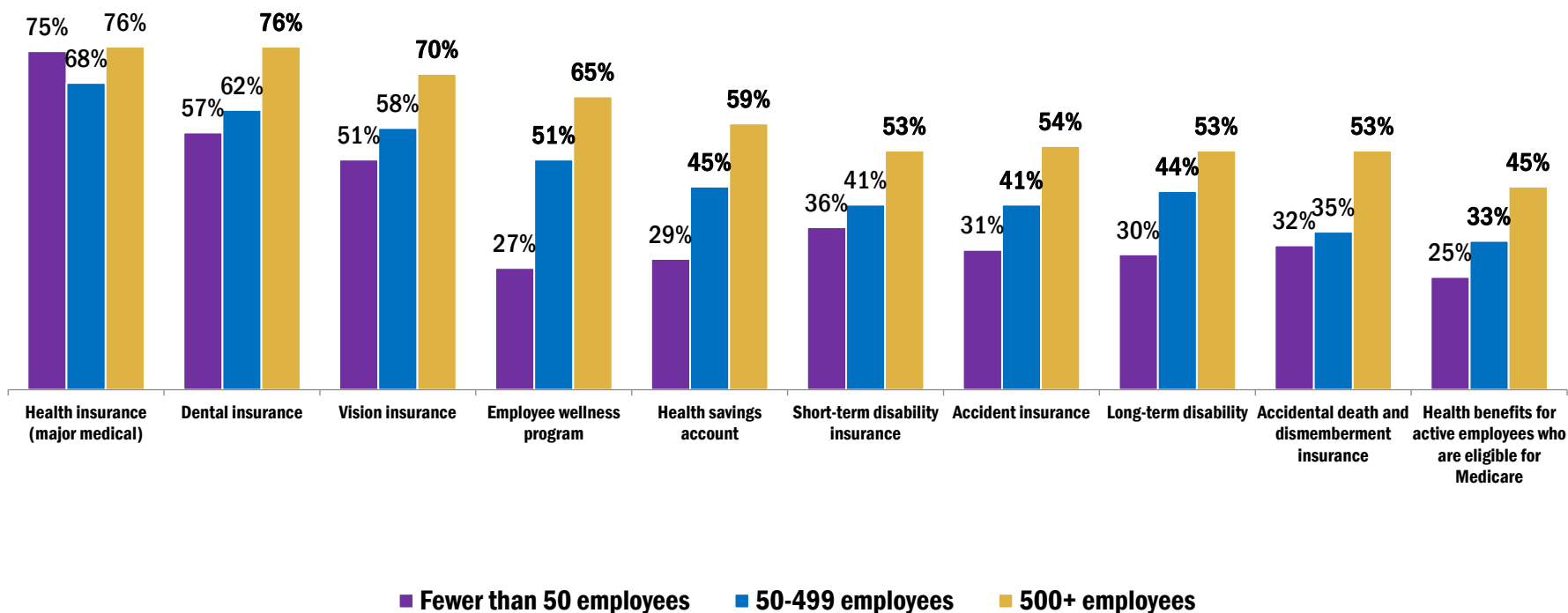
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Benefit Offerings Vary by Company Size

Among employers that provide healthcare benefits, employer offerings of benefits other than health insurance to employees increase with company size.

Benefits Offered by Company Size

Among employers providing healthcare benefits
Top 10 benefits offered shown



*Note: **Bold** percent indicates percent is significantly greater than small companies.

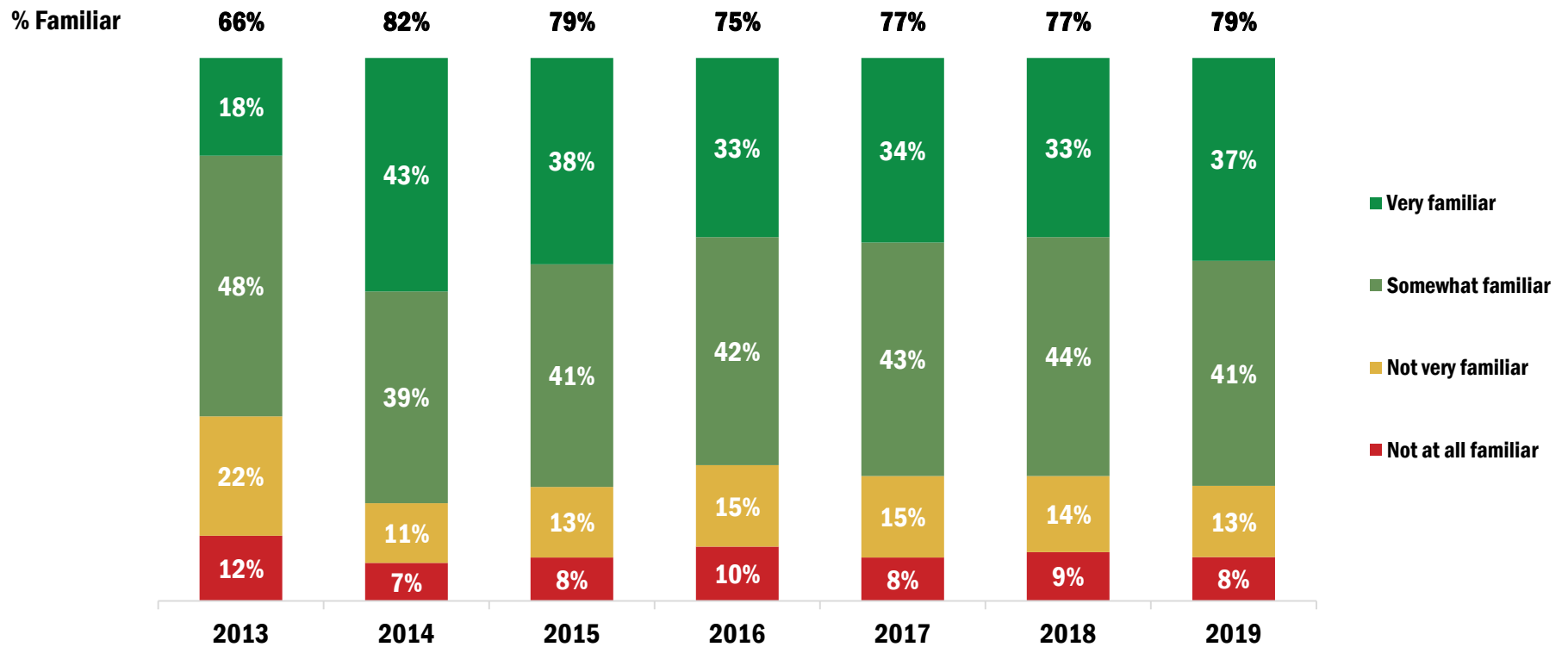
BASE: Company Provides Healthcare Benefits (Sept/Oct 2019 n=1097, Small Companies n=412, Midsize Companies n=370, Large Companies n=315)

Q810. Which of the following healthcare benefits does your company offer to employees?

Four in Five Are Familiar with Alternative or Supplemental Insurance Products

Employers familiar with alternative insurance products (79%) is generally similar the past five years.

Familiarity with Alternative/Supplemental Insurance Products



BASE: All Qualified Respondents (July 2013 n=758, July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502, July/Aug 2017 n=1520, Aug/Sept 2018 n=1350, Sept/Oct 2019 n=1379)
Q1035. How familiar are you with alternative or supplemental insurance products? These are insurance plans that people use to pay for health-related costs not covered by traditional health insurance including long term care insurance, critical illness insurance, cancer insurance, etc.

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