



## **Highest Rate of Employers Offering Healthcare Benefits Since 2013 Despite Concerns About Looming Changes in the U.S. Healthcare System**

*Affordability of Healthcare Continues to be a Top Concern and a Majority of Employers are Taking Action to Combat Costs*

LOS ANGELES – November 16, 2017 – A new [survey](#) from the national non-profit [Transamerica Center for Health Studies](#) (TCHS) shows that nearly two in three employers (66 percent) say their company is extremely/very aware of the potential changes to healthcare policy coming out of Washington D.C., and more than a quarter (26 percent) of employers report that the most common fear among their employees is losing healthcare due to a pre-existing condition.

The 2017 employer healthcare survey, [Employers Hold Steady in Time of Uncertainty](#), was conducted online by Harris Poll on behalf of TCHS. More than 1,500 employer decision-makers within the United States participated in this fifth annual survey.

When asked how they would like their employer to react if the health insurance mandate was removed by Congress and the President, the top responses were:

- Evaluate coverage options (22 percent);
- Not make any changes (21 percent);
- Increase coverage (19 percent).

The survey also found that more than nine in 10 employers (91 percent) think their employees are satisfied with the health insurance plans they offer, a finding consistent since 2014. Meanwhile, three in four employees are satisfied with the health insurance plan (77 percent) and other benefits (77 percent) their company offers to them.

“Overwhelmingly, both employers and employees are aware of potential changes to our healthcare system and are tuned into what’s happening in Washington,” said Hector De La Torre, executive director of TCHS. Eighty-four percent of employers are offering benefits to their part-time and full-time employees. With open enrollment under way employees are looking closely at healthcare premium and deductible costs for the year ahead.

### **Affordability**

More than three in four employers (76 percent) say their company is concerned about the affordability of health insurance, and of those, a majority (86 percent) are taking some action to combat cost. In particular, 30 percent of employers are creating an organizational culture that promotes health/wellness and the same percentage (30 percent) say their company is encouraging the use of generic medications. The survey also found that of those who offer health insurance to

their employees, approximately six in 10 are working to keep costs constant for employees, including employees' share of premiums (61 percent), deductibles (59 percent) and co-pays/co-insurance (60 percent). Meanwhile, only 59 percent of employees feel that their employer is concerned about the affordability of their health insurance.

## **Workplace Wellness**

More employers are offering wellness programs now compared to 2016 (55 percent versus 62 percent), returning to numbers that are similar to 2015 (61 percent). Approximately four in five employers believe the programs have made a positive impact on workers' health (78 percent), and productivity and performance (75 percent). However, a disconnect still remains since only 40 percent of employees say their employer offers a wellness program and a higher percentage of employers actually offer programs.

This could be due to a related survey finding that managers (78 percent) and professionals (75 percent) are more likely than hourly workers (65 percent) to participate in company wellness offerings.

“Seventy-four percent of employers say that their workplace wellness program positively impacts workers' job satisfaction.” said De La Torre. “However, employers may want to examine how their programs are structured to make sure *all* employees have access to these programs and opportunities to relieve stress and improve their health, especially in light of employees' concerns about pre-existing conditions and access to affordable health insurance coverage.”

Of the companies that currently do not offer and are not likely to offer wellness programs to their employees, 29 percent say their company is not big enough and 23 percent say their employees are not interested.

Please visit our website and read [Workplace Wellness That Works](#), a research study conducted by Johns Hopkins University, to learn how to engage employees in company wellness programs.

## **ABOUT THE SURVEY**

*Employers Hold Steady in Time of Uncertainty* is the fifth annual employer survey released by Transamerica Center for Health Studies. The survey was conducted online within the United States by Harris Poll between July 25–August 10, 2017, on behalf of TCHS. The employer survey was 20 minutes in length and among 1,520 employer decision-makers, ages 18 and up. Qualified respondents were primary decision-makers of employee benefits at their company, employed by or the proprietor of a for-profit (non-educational) organization, and owner, CEO/Chairman, Director of HR, Benefits Manager, other HR professional responsible for employee benefits, or other professional responsible for employee benefits. Figures for company size were weighted where necessary to align with the current businesses in the U.S.

## **ABOUT TRANSAMERICA CENTER FOR HEALTH STUDIES®**

[Transamerica Center for Health Studies](#)® (TCHS) is a division of [Transamerica Institute](#),® a non-profit, private foundation. TCHS informs the national healthcare conversation by bringing clarity to the complex decision-making regarding health coverage and personal health and wellness. TCHS is focused on empowering consumers and employers so that they can achieve the best value and protection from their health coverage, as well as the best outcomes in their personal health and wellness. Through its broad-based analysis and research findings, the Transamerica Center for Health Studies offers consumers and employers a guide to navigate the financial implications of the healthcare decisions they are facing.

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