



**Transamerica Center for Health Studies® Survey:
Employer Attitudes Toward the Employer Mandate and the
ACA**

December 2016

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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.

The 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.

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 trends, promote awareness and help educate the public.
- The 2016 survey seeks to understand the perspective of U.S. businesses on:
 - The current and future healthcare offerings;
 - Resources provided to employees to help them address cost issues;
 - The role they wish employees were taking in minimizing healthcare costs;
 - What they are doing to help employees balance responsibilities outside of work and,
 - Their concern about affordability of health insurance and other healthcare expenses for employees
- The results of the most recent study represent the fourth wave of annual research:
 - Wave 1 (Benchmark Wave): July 2013 (n=758)
 - Wave 2: July 2014 (n=751)
 - Wave 3: August/September 2015 (n=1500)
 - Wave 4: August/September 2016 (n=1502)

Method

- A 20-minute online survey was conducted from August 29 - September 13, 2016, among a sample of 1502 employer decision makers ages 18+. 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.
- The following sub-samples were achieved:
 - Businesses with 1-49 full-time employees: 710
 - Businesses with 50-499 full-time employees: 446
 - Businesses with 500+ full-time employees: 346
- Data were weighted (statistically adjusted) on employer size (by number of employees) to be representative of U.S. businesses.
 - In comparison to the weighted data in previous waves, the weighted data for 2015 reflects a lower mean number of employees, more owners, less HR directors, and a shift toward manufacturing and fewer companies in the professional services industry.
- Percentages were rounded to the nearest whole percent. Differences in the sums of combined categories/answers are due to rounding. Unless otherwise indicated, numbers represent percentages throughout.
- When comparing to 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

ACA

Patient Protection and Affordable Care Act

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.

Midsize Companies

Companies with between 50 and 499 employees.

Large Companies

Companies with 500 or more employees.

Executive Summary

Current and Future Health Offerings

- Number of Plans Offered Dropped to Levels Seen in 2014. <Slide 15
- Most employers will continue to buy and provide plans to employees. <Slide 29
 - Only 1% of employers say they will no longer be providing health insurance in two to three years. <Slide 29
 - In addition, employers in 2016 are less likely than employers in 2015 to say they are currently self-insured and that they plan in being self-insured in the future. <Slide 29

Employee Satisfaction

- Employers overestimate employee satisfaction with health plans and other healthcare benefits. <Slide 41
 - 94% of employers say employees are satisfied with the health insurance plan their company offers while only 79% of employees say they are satisfied with the health insurance plan their company offers. <Slide 41
- In addition, 90% of employers say employees are satisfied with the healthcare benefits other than health insurance their company offers while 79% of employees say they are satisfied with the healthcare benefits other than health insurance their company offers. <Slide 41
- When compared to 2015, employers are less likely to expect the quality of health insurance they offer to employees to improve in the next 12 to 36 months. <Slide 35

Executive Summary

Affordability

- 41% of companies have taken any measures to reduce costs, while 71% of companies have taken positive measures in the last 12 months. <Slide 46
 - The percentage of midsize businesses reporting they provide insurance for part-time employees has increased significantly since July 2013 (21% vs. 13%). <Slide 12
- Employer's cost concerns are not likely to be felt by employees. <Slide 51
 - About four in five employers feel their company is concerned about the affordability of health insurance and healthcare expenses, but just over half of employees feel the same. <Slide 51
- Companies most concerned with costs associated with cancer. <Slide 48
 - Similar to 2015, when asked about their company's ability to manage healthcare costs, cancer and drug costs are the most common concerns. <Slide 48

Small Business Health Benefits Options

- Around half of small businesses say that they are aware of SHOP Marketplaces and less than three in ten say they know how to access SHOP coverage for their employees. <Slide 68
 - 29% of small companies say they have heard about SHOP Marketplace in their state and about the same percentage say they know how to access the SHOP Marketplace coverage for their employees. <Slide 68

Executive Summary

Importance of Benefits

- Over four in five of both employers and employees agree that healthcare benefits are important for attracting/retaining employees. <Slide 57
- Employers and employees see importance of work/life balance: 90% of employers and employees say flexibility for work/life balance is somewhat or very important. <Slide 59

Cadillac Tax

- Companies are less likely to alter benefits to avoid Cadillac Tax than in 2015. <Slide 34
 - Of companies who say they are at risk for paying a “Cadillac Tax,” about seven in 10 say they are planning to make changes to avoid paying it. <Slide 34

Executive Summary

Employee Wellness Programs

- Employees continue to underestimate wellness offering. <Slide 22
 - Over half of employers (55%) offer wellness programs but only 36% employees with employer coverage say they work for an employer who offers a wellness program. <Slide 22
- Wellness programs have a variety of positive impacts. <Slide 23
 - four in five employers say their workplace wellness program positively impacts workers' health <Slide 23
 - four in five employers say their workplace wellness program positively impacts productivity and performance. <Slide 23
 - seven in 10 employers say their workplace wellness program positively impacts healthcare costs. <Slide 23

Employers Commitment to Wellness

- Employers feel leaders' commitment, employees not as much. <Slide 27
 - Consistent with 2015, over 80% of employers say leadership is committed to improving the health of their employees, but only one third of employees feel the same way. <Slide 27

Healthcare Offerings

Healthcare Benefits

Wellness Programs

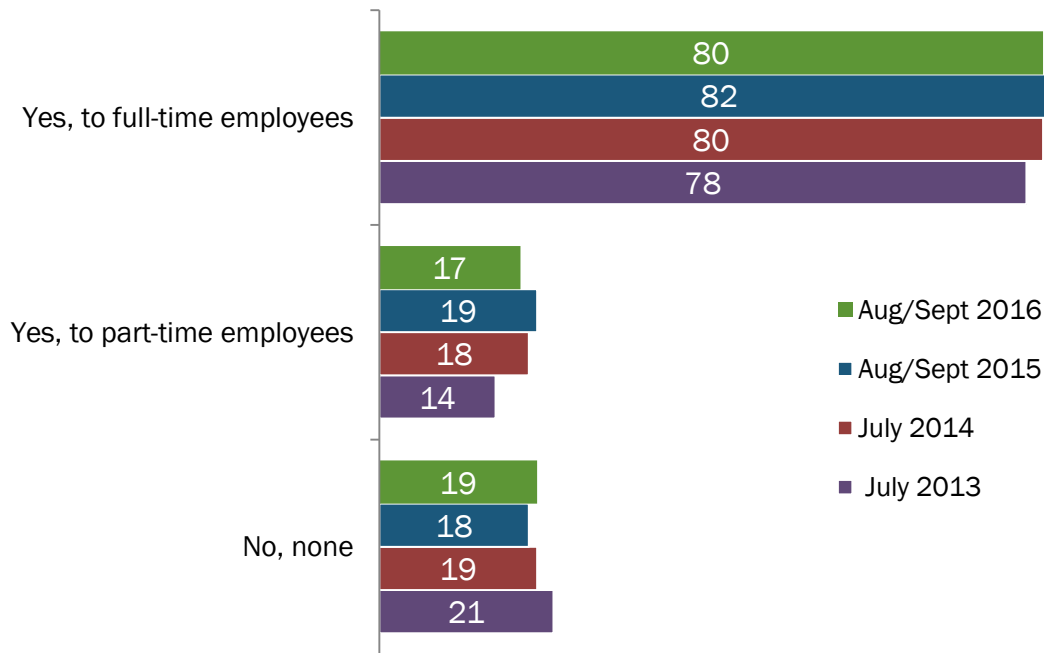
Future Changes

Employee Satisfaction

Employers Offering Insurance Dips Slightly Compared to 2015

However, in 2016 midsize businesses are significantly more likely than in 2013 to be providing insurance for part-time employees.

% Providing Any Healthcare Benefit



Companies are less likely in 2016 than they were in 2015 to say they stopped providing health insurance in the past year (13% vs. 18%).

% Providing Healthcare by Company Size

	Less than 50 Employees (n=710)	50-499 Employees (n=446)	500+ Employees (n=346)
Yes, Full-time or Part-time	57	98	99
Yes, Full-time	57	97	98
Yes, Part-time	7	21	26
No, none	43	2	1

The percentage of midsize businesses reporting they provide insurance for part-time employees has increased significantly since July 2013 (21% vs. 13%).

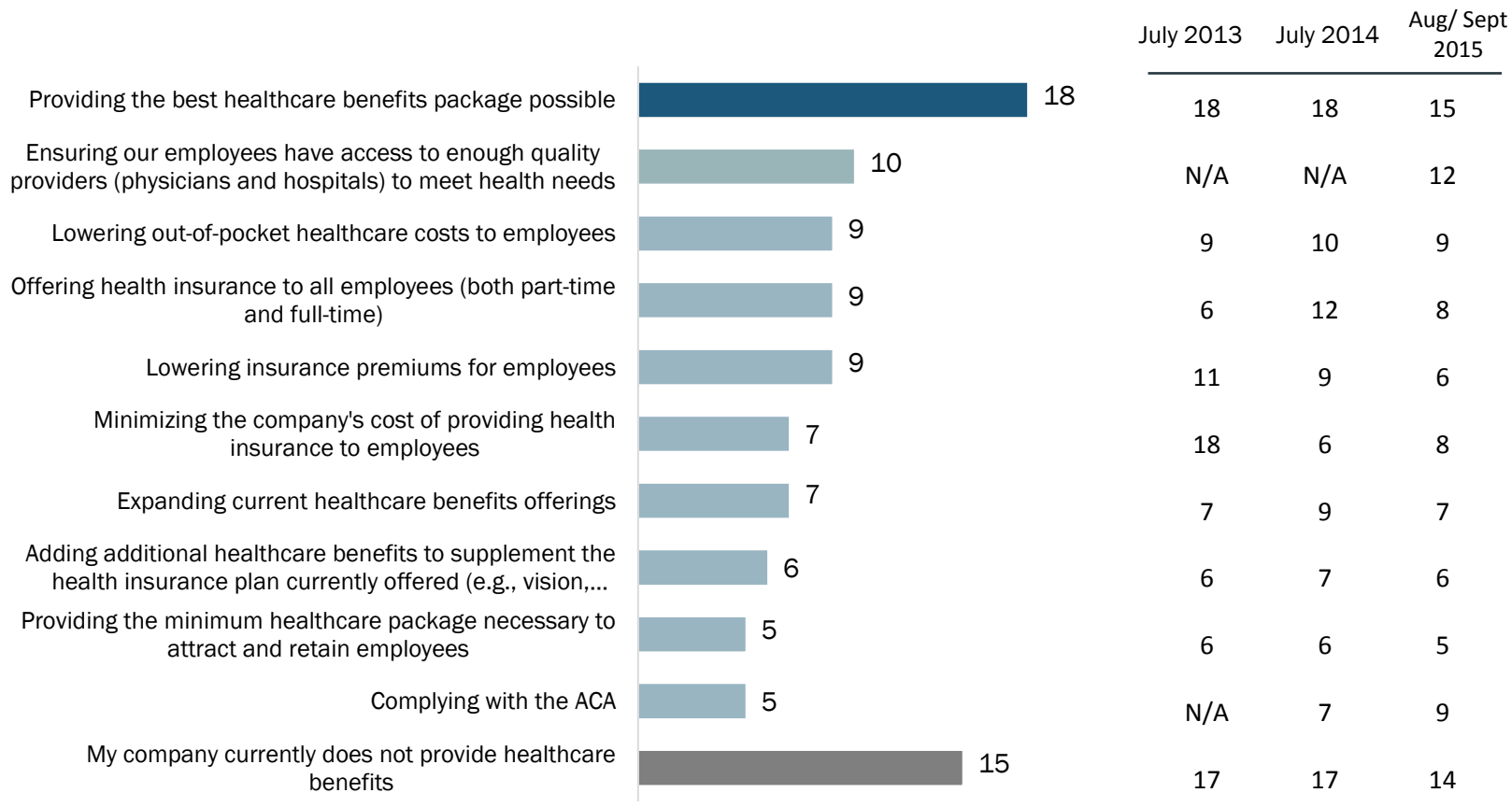
BASE: All Qualified Respondents (July 2013 n=758, July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

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

Providing The Best Benefits Package Remains Priority

Compared to 2015, employers are significantly more likely to feel that lowering insurance premiums for their employees is their biggest healthcare-related priority.

Most Important Healthcare Benefit-Related Priority 2016 (%)



Only showing responses > 1%

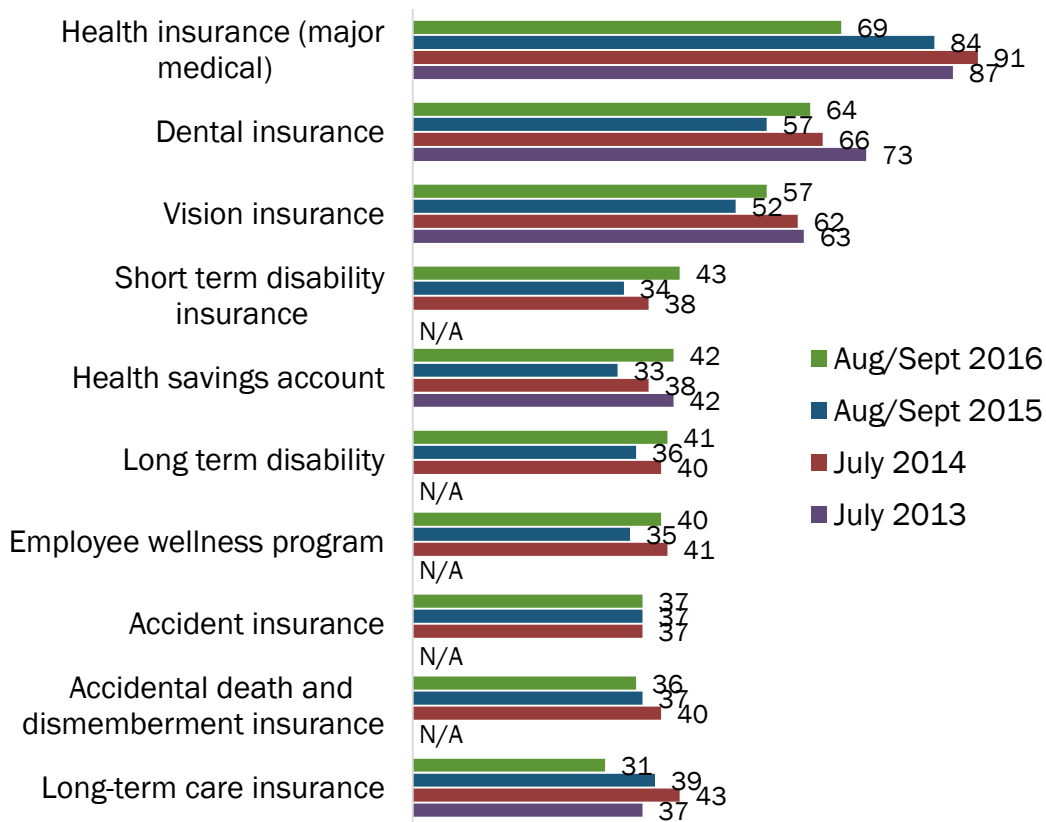
BASE: All Qualified Respondents (July 2013 n=758, July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

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

Major Health Offerings Continue to Drop

However, in 2016 employers are more likely to say they are offering a health savings account and other supplemental offerings.

Benefits Offered (%)
(Among Employers Offering Benefits)



Only most commonly offered benefits for 2016 shown

Benefits Offered by Company Size (%) (2016)

	Less than 50 Employees (n=421)	50-499 Employees (n=438)	500+ Employees (n=342)
Health insurance (major medical)	70	62	71
Dental insurance	52	62	72
Vision insurance	45	60	65
Short term disability insurance	29	37	54
Health savings account	27	40	54
Long term disability	24	40	53
Employee wellness program	21	42	52
Accident insurance	27	39	42
Accidental death and dismemberment insurance	26	37	42
Long-term care insurance	16	32	41

BASE: Company Provides Healthcare Benefits (July 2013 n=640, July 2014 n=626, Aug/Sept 2015 n=1165, Aug/Sept 2016 n=1201)

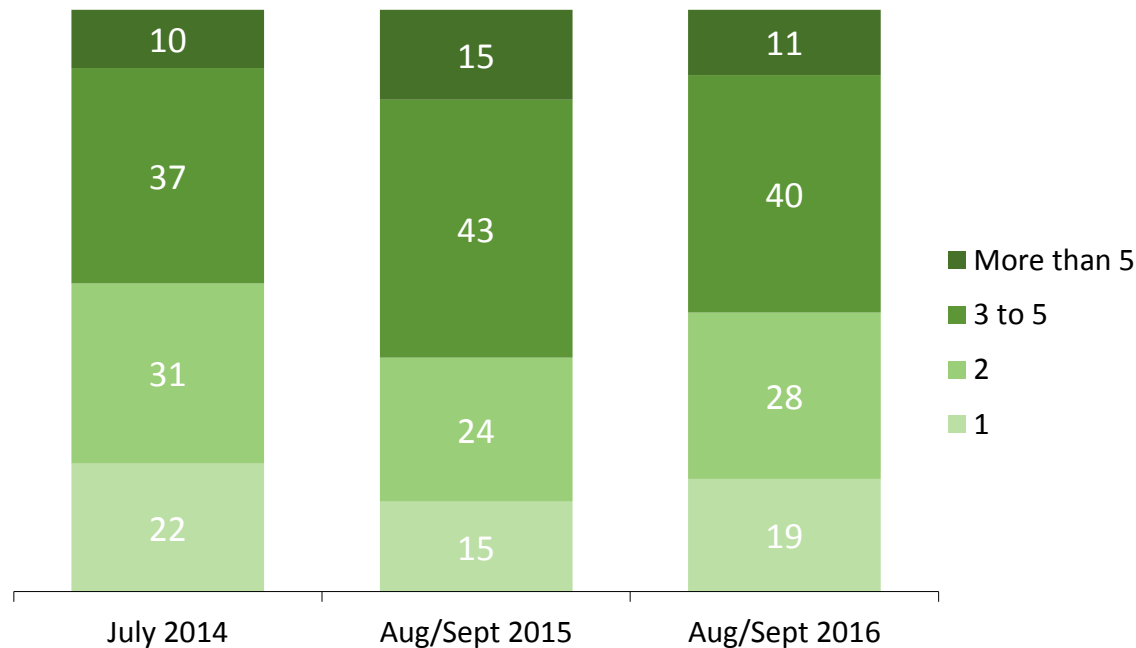
Q810. Which of the following healthcare benefits does your company offer to employees?

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Number of Plans Offered Dropped to Levels Seen in 2014

Similar to 2014, four in five employers say they are offering more than one plan in 2016.

Number of Health Plans Offered (%)
(Among Employers Offering Benefits)



BASE: Company Provides Healthcare Benefits (July 2014 n=626, Aug/Sept 2015 n=1165, Aug/Sept 2016 n=1201)

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

Large and Midsized Companies Report Fewer Plans than in 2015

As was seen in previous waves, smaller companies are most likely to offer one to two plans whereas midsize and large companies most commonly offer three to five plans.

Number of Plans by Company Size (%)

	Less than 50 Employees			50-499 Employees			500+ Employees		
	2014 (n=183)	2015 (n=467)	2016 (n=421)	2014 (n=254)	2015 (n=391)	2016 (n=438)	2014 (n=189)	2015 (n=307)	2016 (n=342)
More than 5	6	6	4	7	15	10	14	21	16
3 to 5	18	31	25	37	48	47	46	51	46
2	31	26	33	39	26	28	27	21	25
1	45	32	34	17	10	14	13	6	12

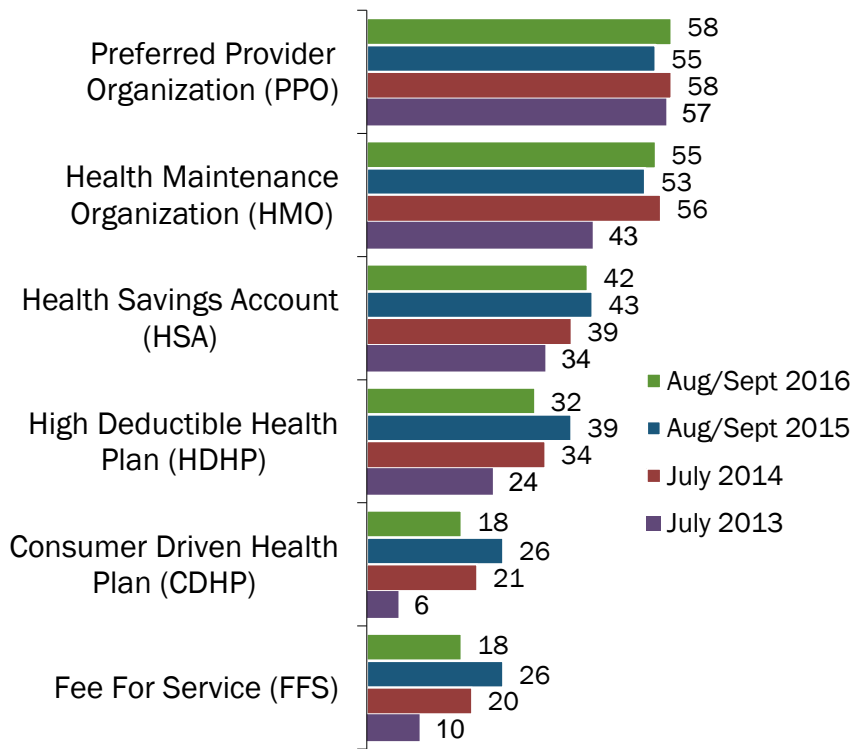
BASE: Company Provides Healthcare Benefits (July 2014 n=626, Aug/Sept 2015 n=1165, Aug/Sept 2016 n=1201)

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

PPOs and HMOs Remain Most Common Types of Plans

In contrast to past years, there was a decrease in use of HDHPs, CDHPs, and FFSs compared to the previous year.

Types of Health Plans Offered (%)



Types of Health Plans by Company Size (%)

	Less than 50 Employees (n=421)	50-499 Employees (n=438)	500+ Employees (n=342)
PPO	52	57	63
HMO	44	60	60
HSA	26	43	51
HDHP	18	33	40
CDHP	9	21	23
FFS	16	18	19

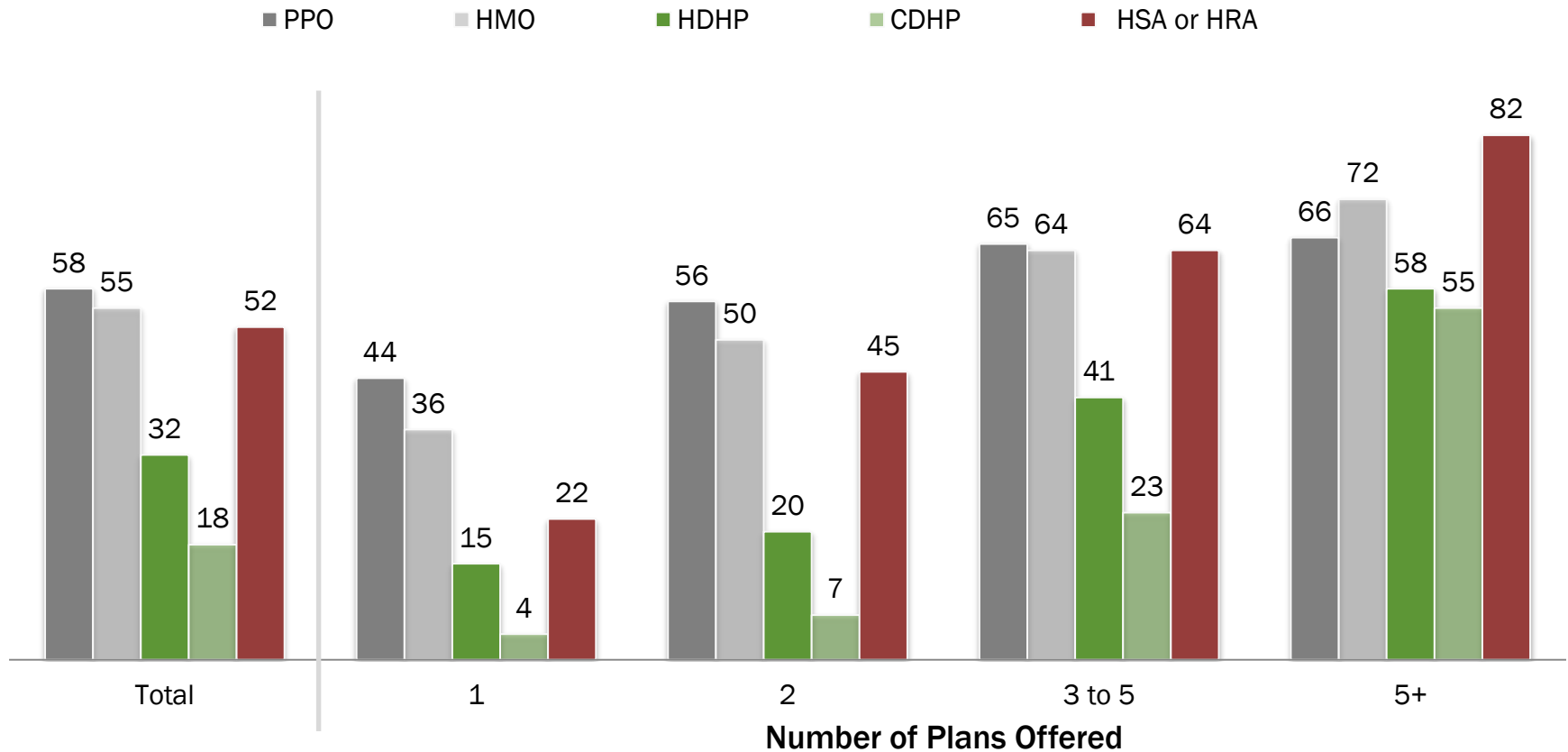
BASE: Company Provides Healthcare (July 2013 n=640, July 2014 n=626, Aug/Sept 2015 n=1165, Aug/Sept 2016 n=1201)

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

PPOs and HMOs Remain First in Line for Coverage

Consistent with previous years, employers only offering one plan are likely to rely on PPOs and HMOs. CDHP/HDHPs and HSA/HRAs are likely to be added to the mix as the number of plans increases.

% Types of Health Plans by Number of Plans



BASE: Company Provides Healthcare (Aug/Sept 2016 Total n=1201, 1 n=251, 2 n=352, 3-5 n=462, 5+ n=118)

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

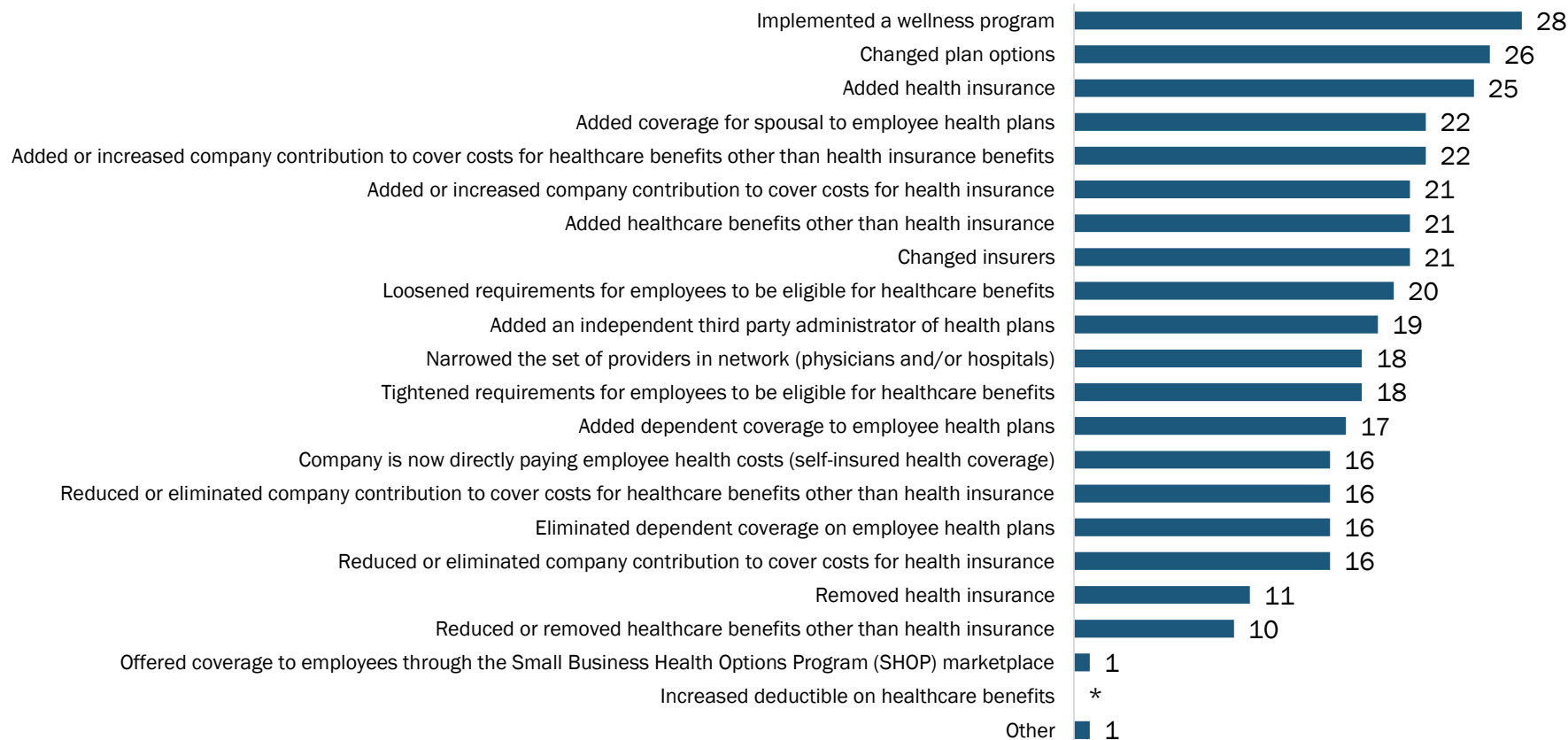
Q820. Which types of health plans are included in your health insurance coverage?

Wellness Program Offering Continues to Rise

The proportion of employers saying they changed plan options, on the other hand, declined.

28% of employers have made changes to healthcare benefits offered in the past 12 months.

Changes to Healthcare Benefits in the Last 12 Months (%)



BASE: All Qualified Respondents (Aug/Sept 2016 n=1502)

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 (Aug/Sept 2016 n=413)

Q1015. What changes were made to the healthcare benefits your company offers?

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Healthcare Offerings

Healthcare Benefits

Wellness Programs

Future Changes

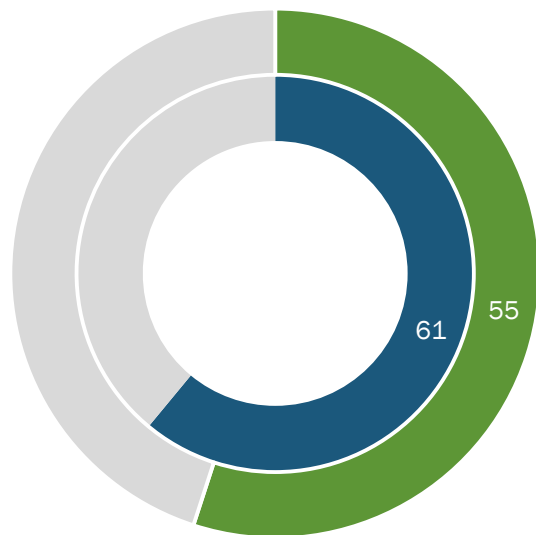
Employee Satisfaction

Employees Continue to Underestimate Wellness Offering

Over half of employers (55%) offer wellness programs but only 36% of employees with employer coverage say they work for an employer who offers a wellness program.

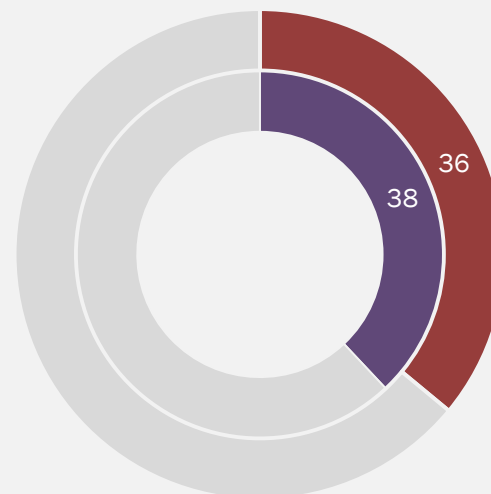
Currently Offers a Wellness Program (%)

■ Yes, 2016 ■ Yes, 2015 ■ No/Not Sure



Employees with Employer Coverage (%)

■ Yes, 2016 ■ Yes, 2015 ■ No/Not Sure



*New in 2015

BASE: All Respondents (Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

Q821 Does your company offer a wellness (health promotion) program?

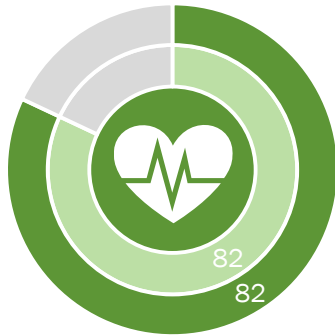
From 2015 and 2016 General Population Survey:

BASE: Qualified And Full Time, Part Time, Self Employed (Employees with Employer Coverage 2015 n=2752; Employees with Employer Coverage 2016 n=2849)

Q1130A Does your employer offer a workplace wellness (health promotion) program?

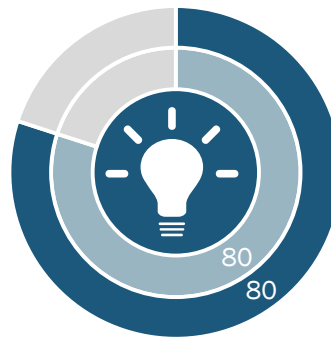
Wellness Programs Have a Variety of Positive Impacts

About four in five companies report the wellness programs they offer have had a positive impact on workers' health, productivity, and about seven in 10 see a positive impact on company healthcare costs.



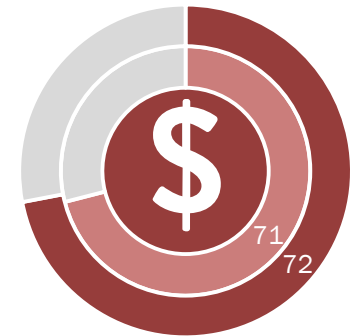
- Positive, 2016
- Positive, 2015
- Neutral/Negative

4 in 5 employers say their workplace wellness program positively impacts **workers' health**.



- Positive, 2016
- Positive, 2015
- Neutral/Negative

4 in 5 employers say their workplace wellness program positively impacts **productivity and performance**.



- Positive, 2016
- Positive, 2016
- Neutral/Negative

7 in 10 employers say their workplace wellness program positively impacts **healthcare costs**.

BASE: Offers A Wellness Program (Aug/Sept 2015 n=811; Aug/Sept 2016 n=777)

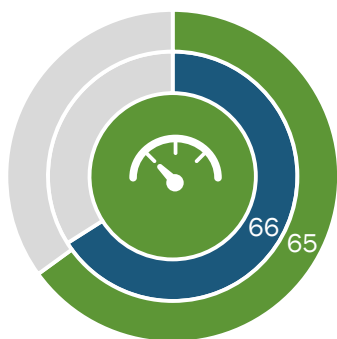
Q824. What impact has your workplace health promotion program had on... (please use the following scale)?

Screenings Likely Component of Wellness Programs

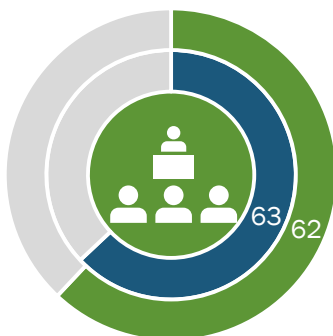
Consistent with 2015, employers are most likely to say screenings are included in their wellness program but integration of health promotion into their organization's culture is less common.

Elements Included in Wellness Programs

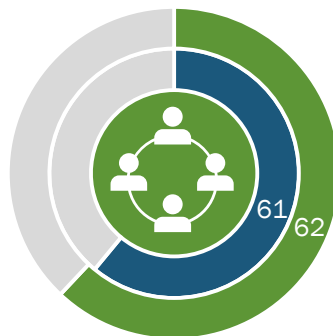
■ Yes, 2016 ■ Yes, 2015 ■ No



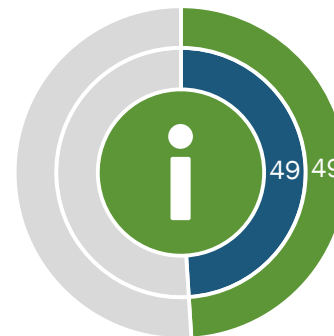
Employee Screenings



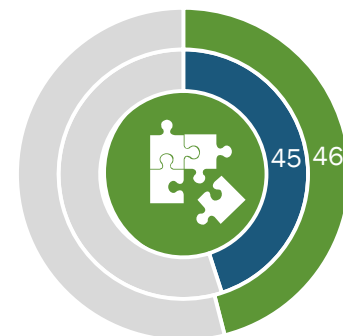
Health Education



Supportive physical and social environment for health improvement



Links to related employee services



Integration of health promotion into your organization's culture

*New in 2015

BASE: Offers A Wellness Program (Aug/Sept 2015 n=811, Aug/Sept 2016 n=777)

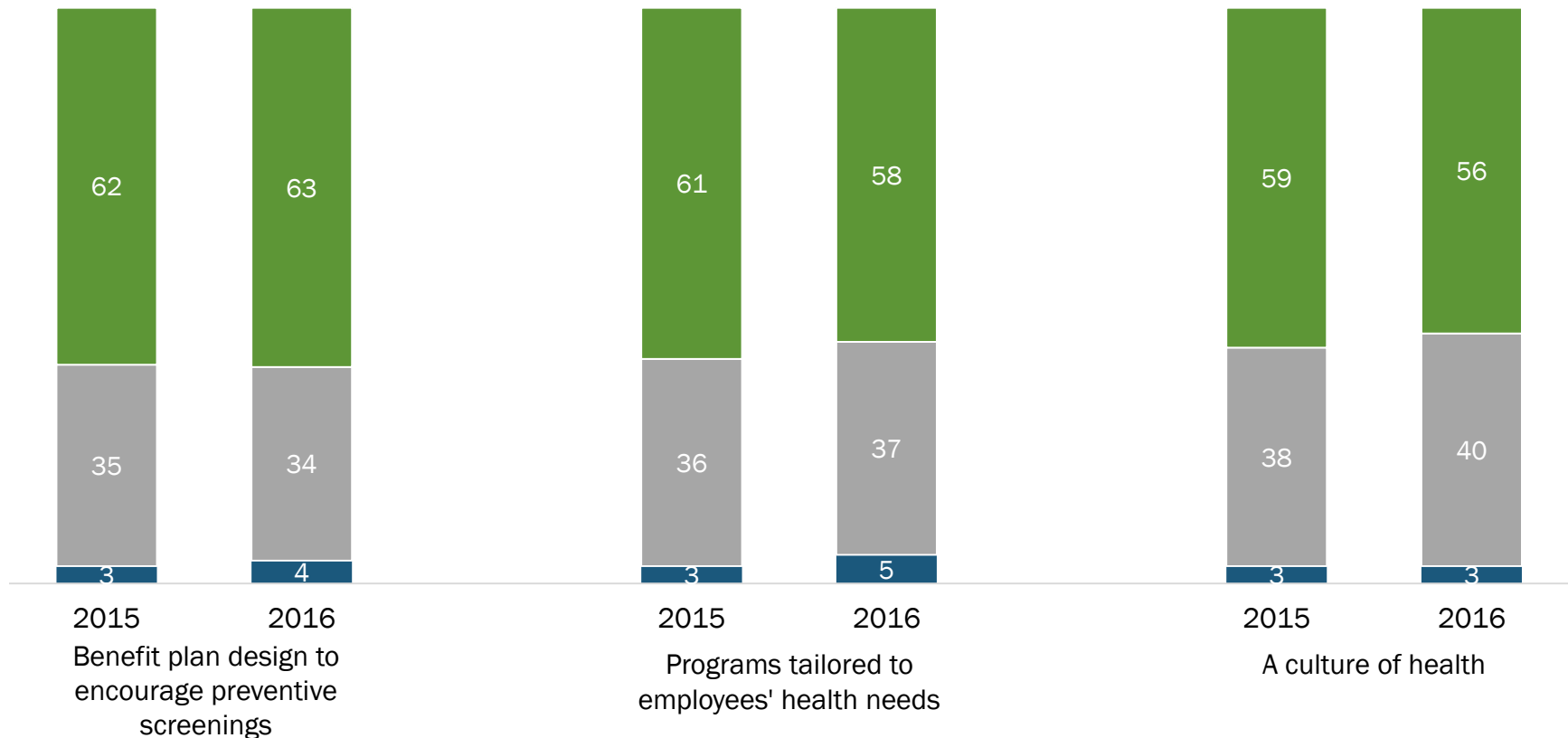
Q822 Which of the following elements are offered as part of your wellness (health promotion) program? Please select all that apply.

Screening Encouragement Most Likely to Be Present In Programs

Similar to last year, about three in five say that a benefit plan designed to encourage preventive screening is most likely to be included in wellness programs.

Health Elements in Wellness Programs

■ Not at all ■ Somewhat ■ Completely



*New in 2015

BASE: Offers A Wellness Program (Aug/Sept 2015 n=811, Aug/Sept 2016 n=777)

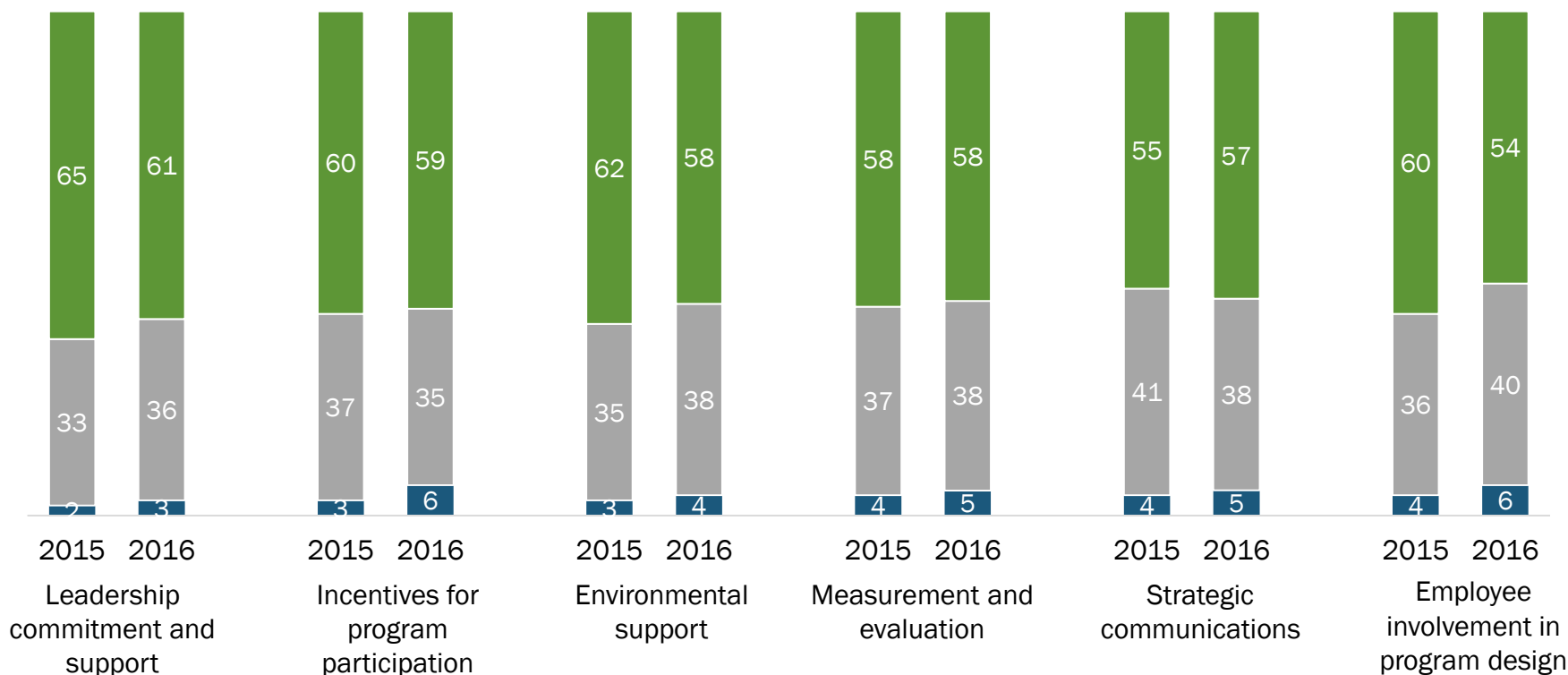
Q823 Please rate the extent to which each of the following elements is present in your program using the following scale.

Leadership Commitment and Employee Involvement Slips

Employees are less likely than in 2015 to say leadership commitment and support and employee involvement in design are included in their wellness programs.

Leadership and Design Elements in Wellness Programs

■ Not at all ■ Somewhat ■ Completely



*New in 2015

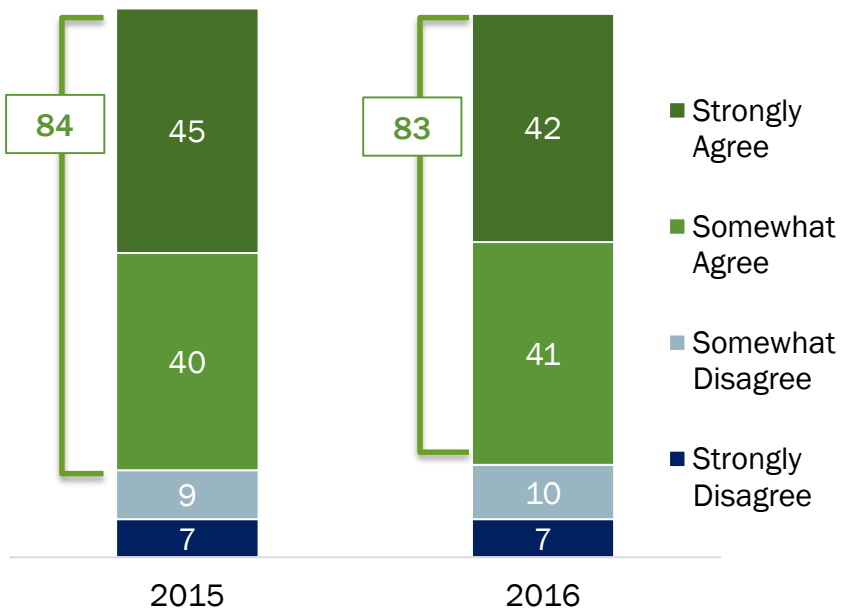
BASE: Offers A Wellness Program (Aug/Sept 2015 n=811, Aug/Sept 2016 n=777)

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

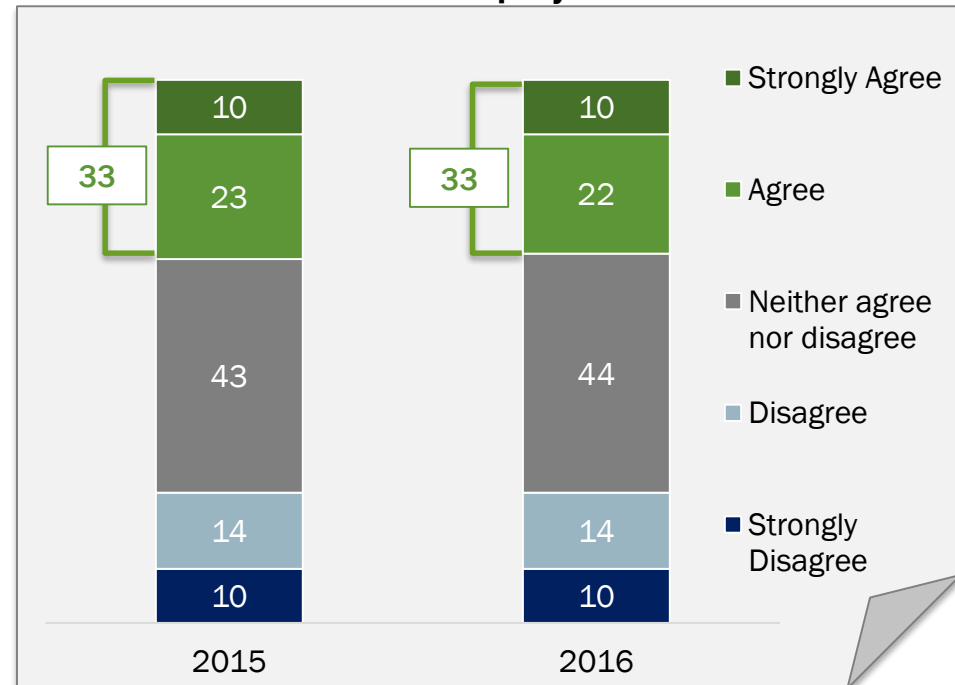
Employers Feel Leaders' Commitment, Employees Not As Much

Consistent with 2015, over 80% of employers say leadership is committed to improving the health of their employees, but only one third of employees feel the same way.

Employer Reported Leadership Commitment To Improving The Health Of The Employees



Employee Reported Leadership Commitment To Improving The Health Of The Employees



BASE: All Qualified Respondents (Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

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

From 2016 General Population Survey:

BASE: Qualified And Full Time, Part Time, Self Employed (2015 n=2752, 2016 n=2849)

Q1130C Please state the degree to which you agree or disagree with the following statements using the following scale.

Healthcare Offerings

Healthcare Benefits

Wellness Programs

Recent and Future Changes

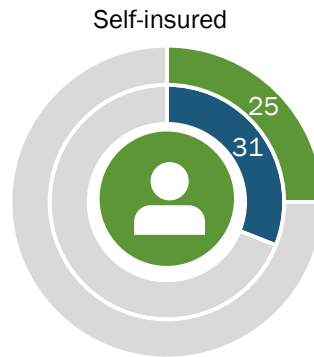
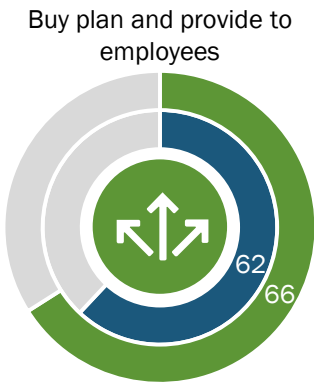
Employee Satisfaction

Most Will Continue to Buy and Provide Plans to Employees

In addition, employers in 2016 are less likely than employers in 2015 to say they are currently self-insured and that they plan on being self-insured in the future.

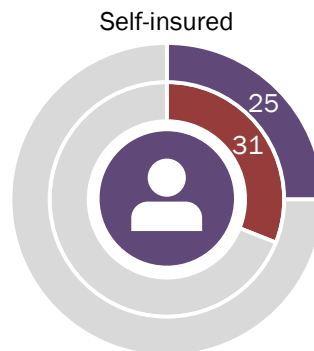
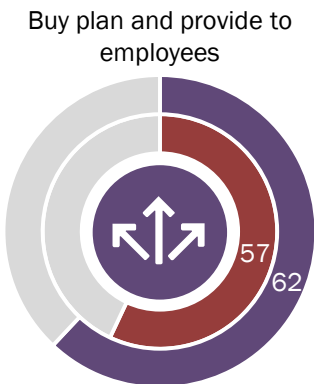
Current Healthcare Benefits

■ Yes, 2016 ■ Yes, 2015 ■ No



Future Healthcare Benefits

■ Yes, 2016 ■ Yes, 2015 ■ No



Only 1% of employers say they will no longer be providing health insurance in two to three years

BASE: Provides Healthcare Benefits (Aug/Sept 2015 n=1165, Aug/Sept 2016 n=1201)

Q812. Which describes how you provide health insurance?

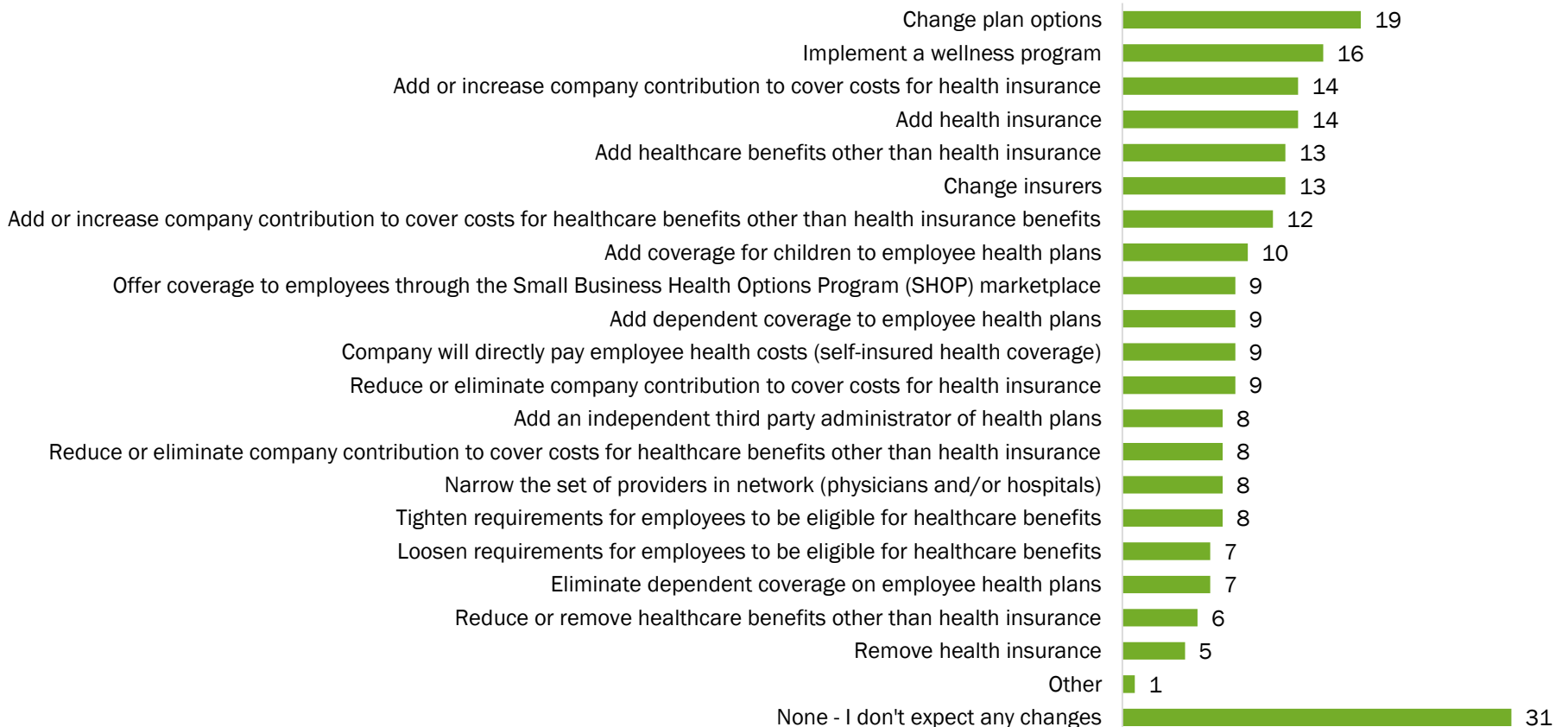
Q813. Regarding how you provide health insurance, what do you think you will be doing in 2 to 3 years?

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Most Expect to Make Changes to Healthcare Benefits

Though nearly two in five companies plan on changing their plan options in the next one – two years, nearly one-third do not expect to make any changes.

Expected Changes for Company Healthcare Benefits (%)



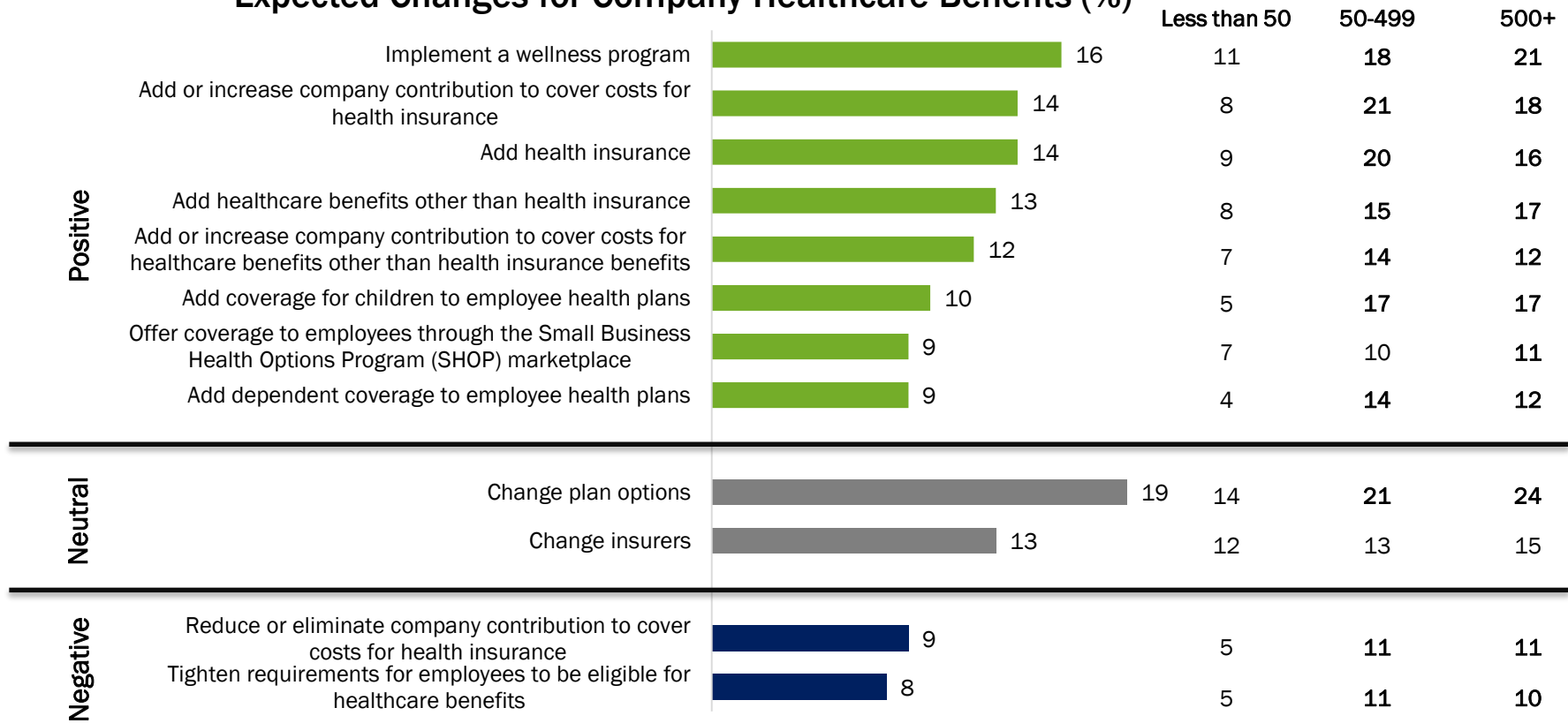
BASE: All Qualified Respondents (Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

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.

Many Changes Expected by Large/Midsized Companies

Changing plan options and implementing a wellness program are among the most commonly reported changes across all company sizes.

Expected Changes for Company Healthcare Benefits (%)



Responses > than 7% shown

BOLD % indicates % is significantly greater than small companies

BASE: All Qualified Respondents (Aug/Sept 2016 n=1502)

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.

Larger Companies More Likely to Make Changes

Medium and large companies are more likely than small employers to say they plan on making changes to healthcare benefits in the next one to two years.

Expected Changes for Company Healthcare Benefits (%)

	Total	Less than 50 (n=710)	50-499 (n=446)	500+ (n=346)
Change plan options	19	14	21	24
Implement a wellness program	16	11	18	21
Add or increase company contribution to cover costs for health insurance	14	8	21	18
Add health insurance	14	9	20	16
Change insurers	13	12	13	15
Add healthcare benefits other than health insurance	13	8	15	17
Add or increase company contribution to cover costs for healthcare benefits other than health insurance benefits	12	5	17	17
Add coverage for children to employee health plans	10	7	14	12
Company will directly pay employee health costs (self-insured health coverage)	9	4	11	14
Offer coverage to employees through the Small Business Health Options Program (SHOP) marketplace	9	7	10	11
Add dependent coverage to employee health plans	9	4	14	12
Reduce or eliminate company contribution to cover costs for health insurance	9	5	11	11
Reduce or eliminate company contribution to cover costs for healthcare benefits other than health insurance	8	5	10	11
Narrow the set of providers in network (physicians and/or hospitals)	8	4	12	12
Tighten requirements for employees to be eligible for healthcare benefits	8	5	11	10
Add an independent third party administrator of health plans	8	3	13	10
Loosen requirements for employees to be eligible for healthcare benefits	7	3	10	10
Eliminate dependent coverage on employee health plans	7	4	9	9
Reduce or remove healthcare benefits other than health insurance	6	4	7	8
Remove health insurance	5	4	6	6

BASE: All Qualified Respondents (Aug/Sept 2016 n=1502)

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

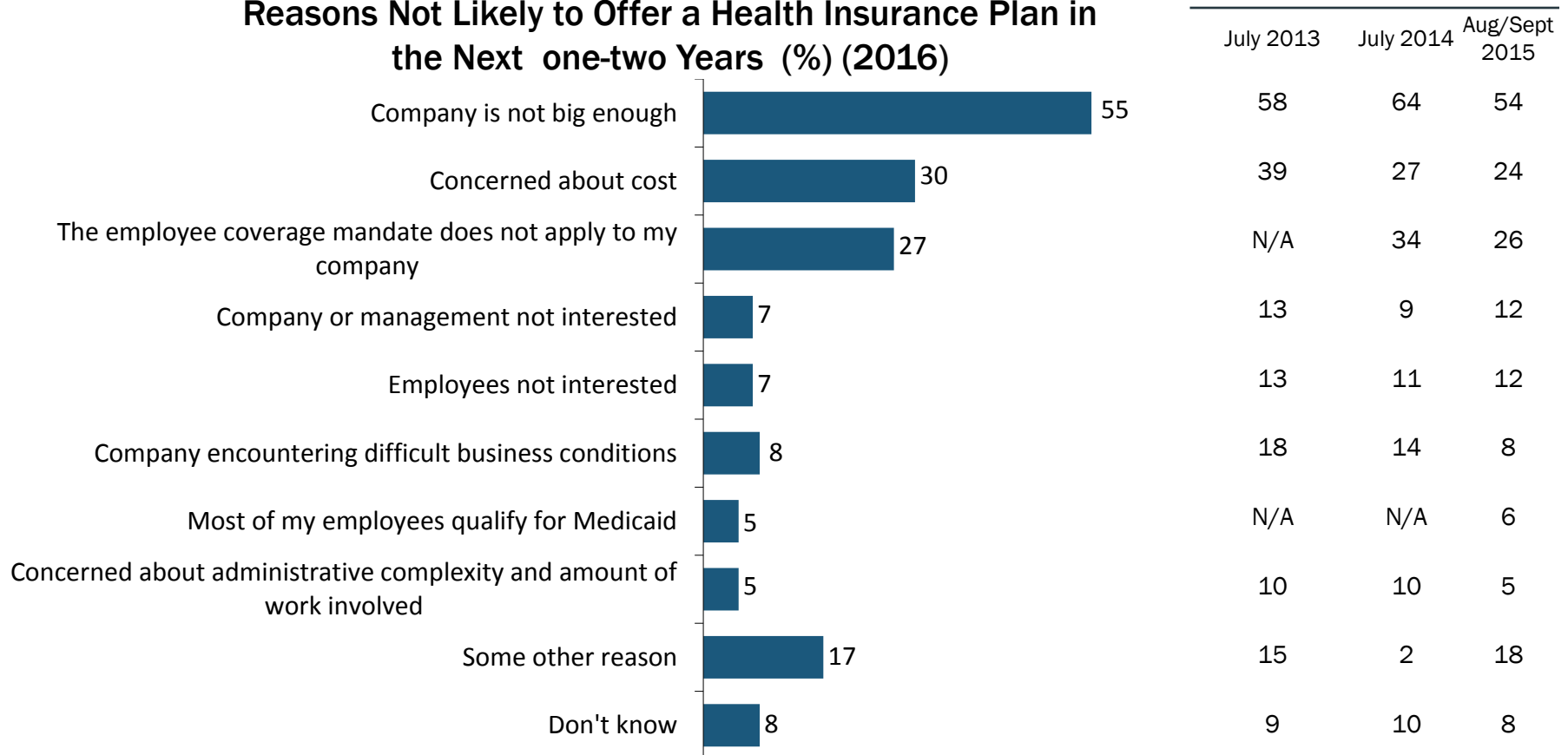
Please select all that apply.

BOLD % indicates % is significantly greater than small companies

Size Remains Most Common Barrier to Providing Insurance

When those who do not currently and do not plan to offer insurance were asked why, size of company, costs, and the mandate not applying to them are the most commonly mentioned.

Reasons Not Likely to Offer a Health Insurance Plan in the Next one-two Years (%) (2016)



Only responses greater than ≥ 5% shown

BASE: Company Doesnt Provide Healthcare Benefits and Not Likely to Offer and Does Not Offer Coverage or Health Insurance as a Result of the ACA (July 2013 n=94*, July 2014 n=113, Aug/Sept 2015 n=277, Aug/Sept 2016 n=258)

Q1030. What are the reasons that your company is not likely to offer a health insurance plan in the next 1-2 years?

*Small Base. Results are directional in nature.

*Of the 258 companies who answered this question, 247 are small companies (less than 50 employees).

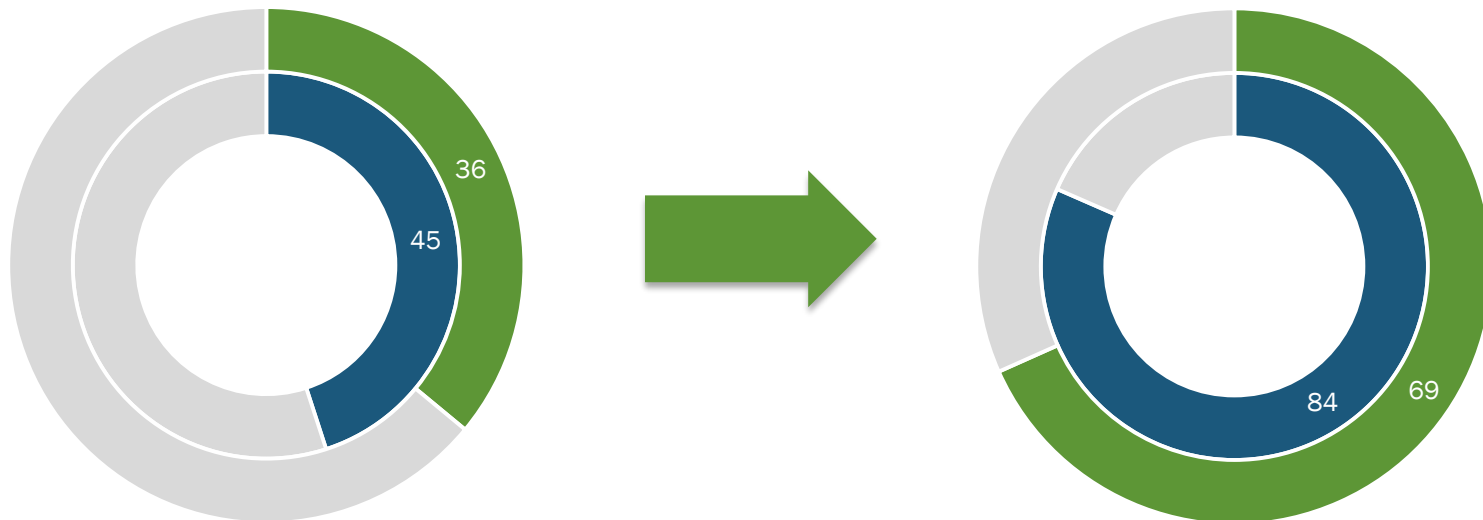
Companies Are Less Likely to Alter Benefits to Avoid Cadillac Tax than in 2015

Of companies who say they are at risk for paying a “Cadillac Tax,” about seven in ten say they are planning to make changes to avoid paying it.

% “Yes” At Risk for Paying “Cadillac Tax”

% “Yes” Planning to Make Changes to Health Insurance Benefits to Avoid “Cadillac Tax”

■ Yes, 2016 ■ Yes, 2015 ■ No/Not Sure



BASE: Provides Healthcare Benefits (Aug/Sept 2015 n=1165, Aug/Sept 2016 n=1201)

Q1320A. The "Cadillac Tax" is a 40% non-deductible excise tax on employer-sponsored health coverage that provides high-cost benefits which will go into effect in 2018. Based on your health insurance benefits today, would your company be at risk for paying to the "Cadillac Tax"?

BASE: At risk for Cadillac Tax (Aug/Sept 2015 n=483, Aug/Sept 2016 n=425)

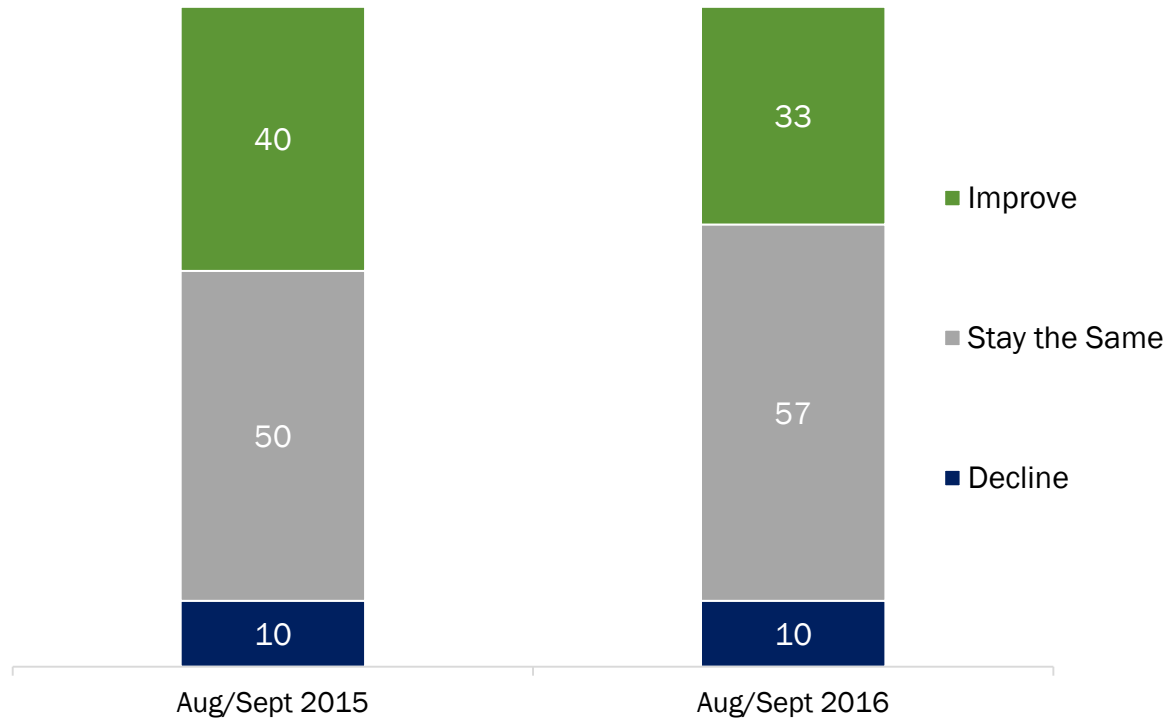
Q1320B. Are you planning on making changes to your health insurance benefits so that you will not be subject to the "Cadillac Tax" in 2018?

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Employers Less Likely to Say Quality Will Improve

When compared to 2015, employers are less likely to expect the quality of health insurance to improve in the next 12 to 36 months.

Quality of Health Insurance in the Future (%)

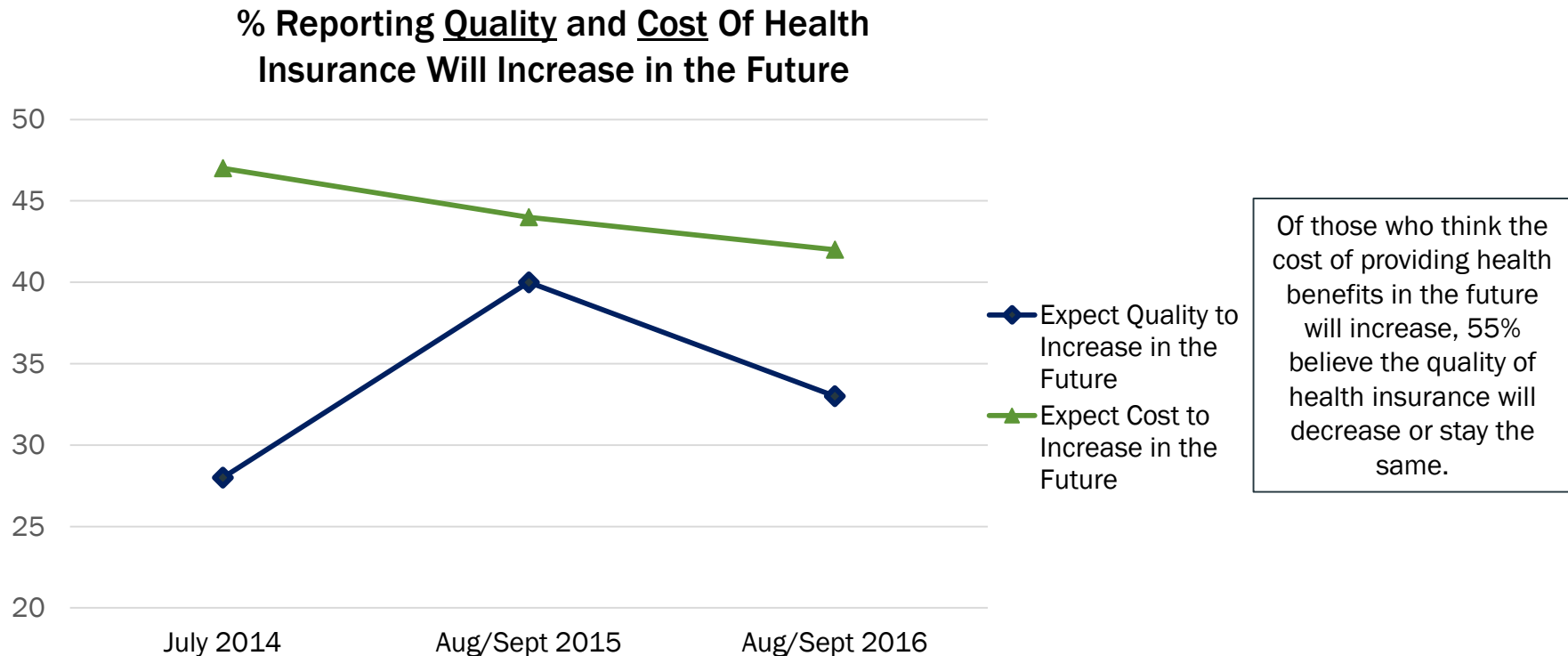


BASE: All Qualified Respondents (Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

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?

Cost – along with Quality – Less Likely to Increase

Compared to 2015, employers are less likely to say they expect quality of healthcare will increase in the future. However, the percentage saying they feel cost will rise in the future is trending downward.



BASE: All Qualified Respondents (July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

Question text in 2014: Q1323. Given what you know about the ACA, do you think the quality of health insurance you are able to offer employees will improve, decline, or stay the same?

Question text in 2015 and 2016: 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?

BASE: All Qualified Respondents (July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

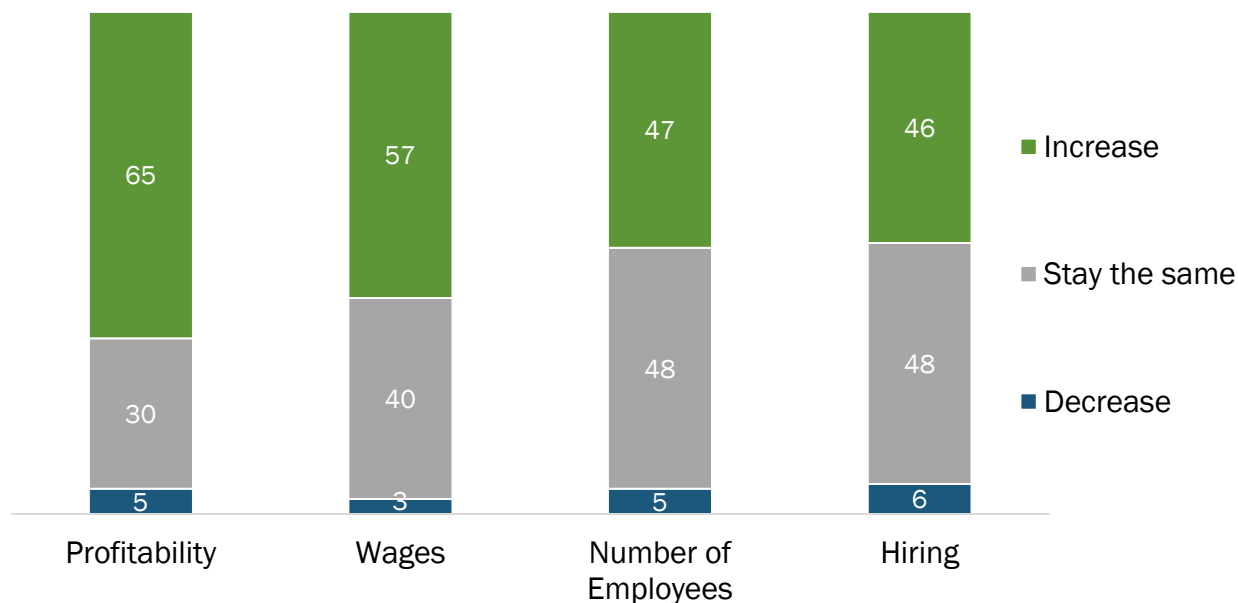
Question text in 2014: Q1320. Given what you know about the ACA, do you expect that costs for each of the following will increase, decrease, or stay the same?

Question text in 2015 and 2016: 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?

Many Expect Increase in Profitability and Wages

More than half of employers expect wages to increase while nearly two in three expect profitability to increase in the next one to two years.

Company Changes In The Next 1-2 Years (%)



BASE: All Qualified Respondents (Aug/Sept 2016 n=1502)

Q710. Over the next 1-2 years, how do you anticipate the following will change at your company?

Healthcare Offerings

Healthcare Benefits

Wellness Programs

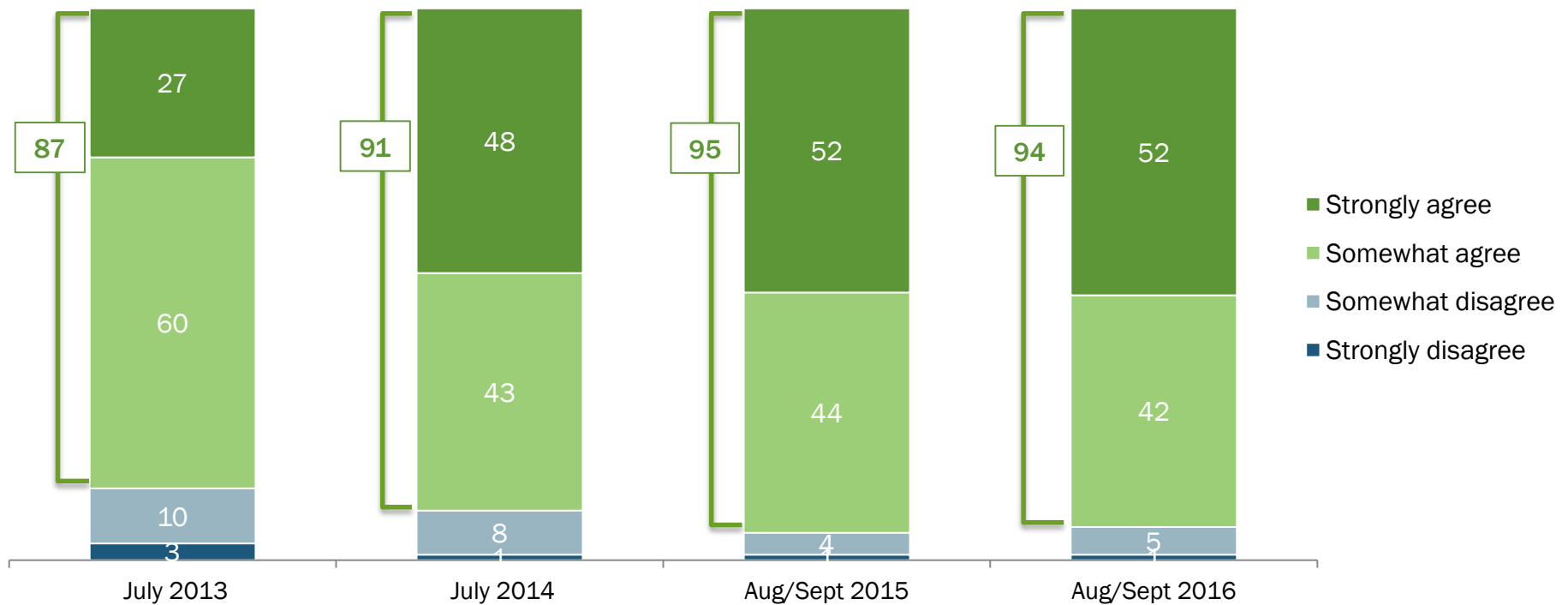
Recent and Future Changes

Employee Satisfaction

Employers Believe Employee Satisfaction with Plans Is High

Over nine in 10 employers feel their employees are satisfied with the health insurance plans offered by their company.

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 n=1201)

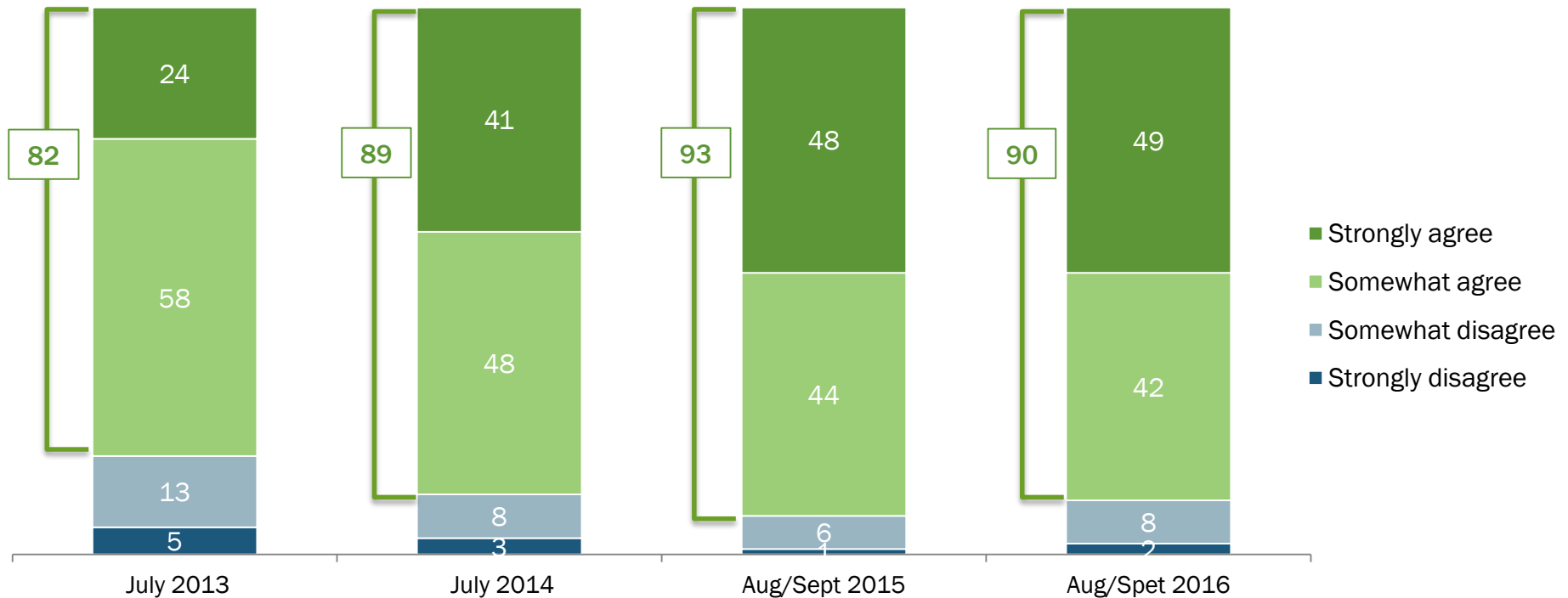
Q907. How much do you agree or disagree with the following statements?

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Employers Believe Employee Satisfaction with Benefits Is High

Nine in 10 employers feel their employees are satisfied with healthcare benefits other than health insurance offered by their company.

My company's employees are satisfied with the healthcare benefits other than health insurance that 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 n=1201)

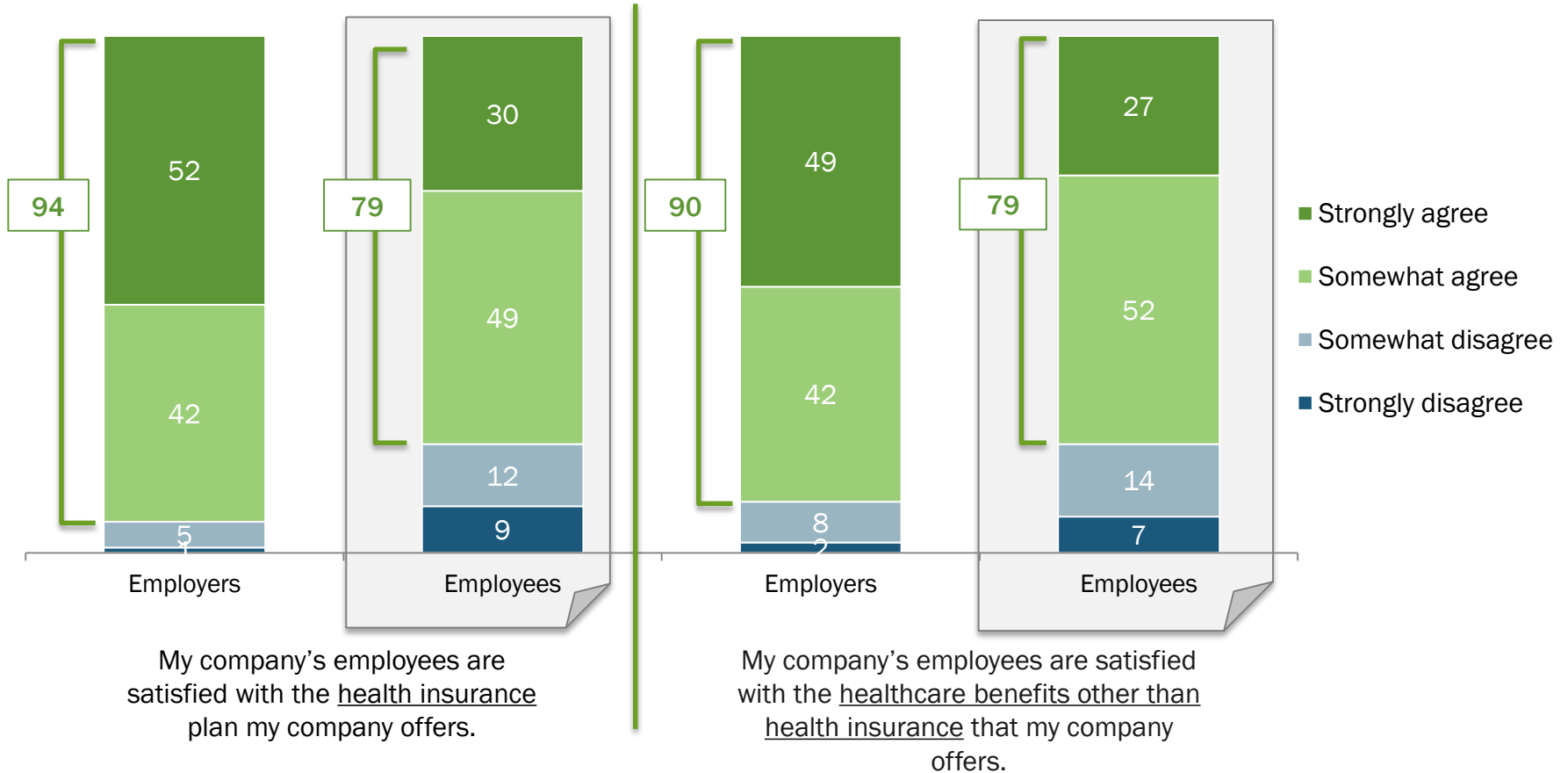
Q907. How much do you agree or disagree with the following statements?

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Disconnect Between Employers and Employees on Satisfaction

Employers overestimate employee satisfaction with health plans and other healthcare benefits.

Satisfaction with Health Insurance Plan and Benefits (%)



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

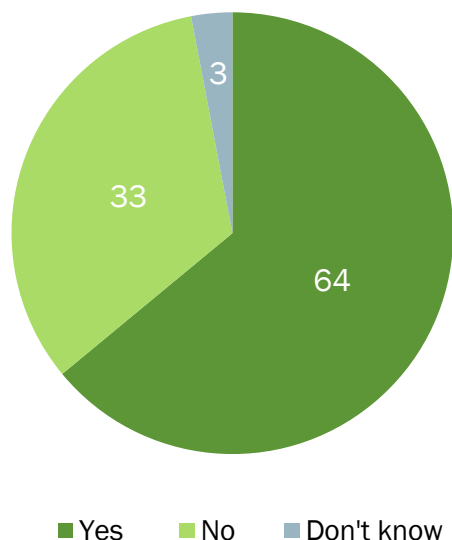
BASE: Company Provides Healthcare Benefits (Aug/Sept 2016 n=1502)
 Q907. How much do you agree or disagree with the following statements?
 From 2016 General Population Survey:

BASE: All Qualified Employed Respondents (Aug/Sept 2016 n=2019)
 Q1116. How much do you agree or disagree with the following statement(s)?

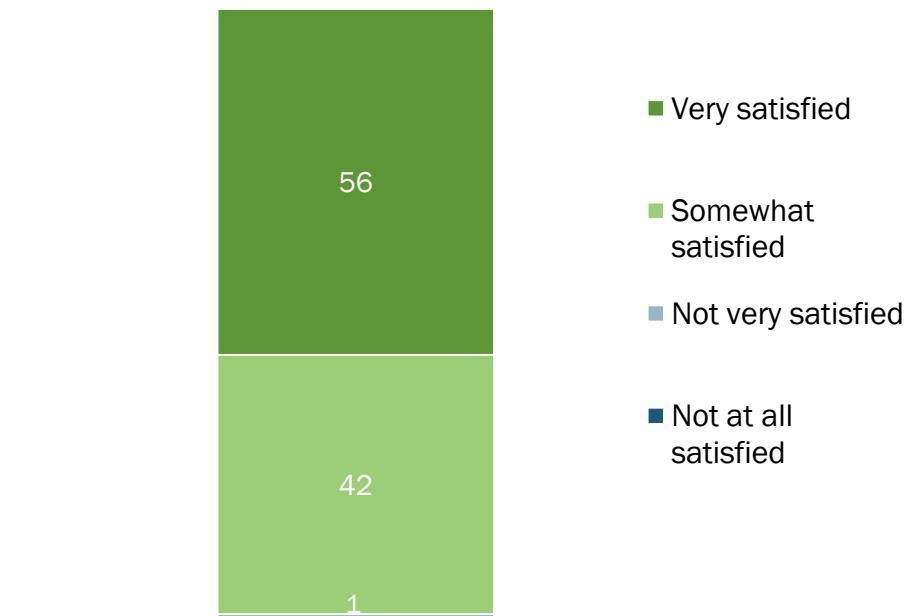
Employers Find Employees Are Satisfied with Enrollment

Of employers who survey employees on satisfaction with the enrollment process, the overwhelming majority say their employees are satisfied.

Survey Employees on Satisfaction with the Process of Enrolling for Health Benefits (%)



Employees Satisfaction with Enrollment Experience for Benefits (%)



*Question Added in 2016

BASE: Offers Health Insurance (Aug/Sept 2016 n=823)

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

BASE: Surveys Employees About Employment Process (Aug/Sept 2016 n=508)

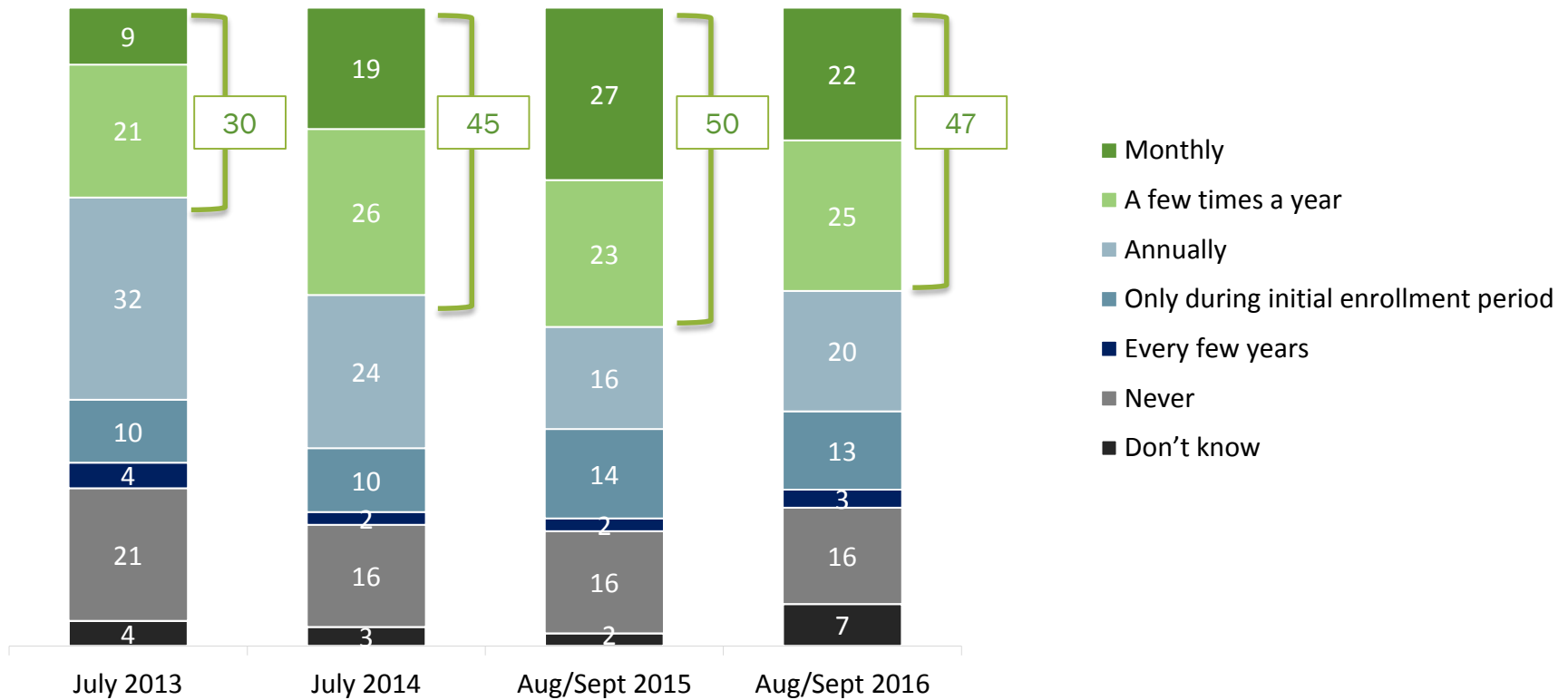
Q1115. Based on the information you have received from your employees, how satisfied are your employees with the enrollment experience for benefits?

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Half Provide Benefit Education a Few Times a Year or More Often

The percentage of employers reporting they engage employees in education or advice about healthcare benefits more often than once a year dropped slightly compared to 2015.

Providing Employee Education on Health Benefits (%)



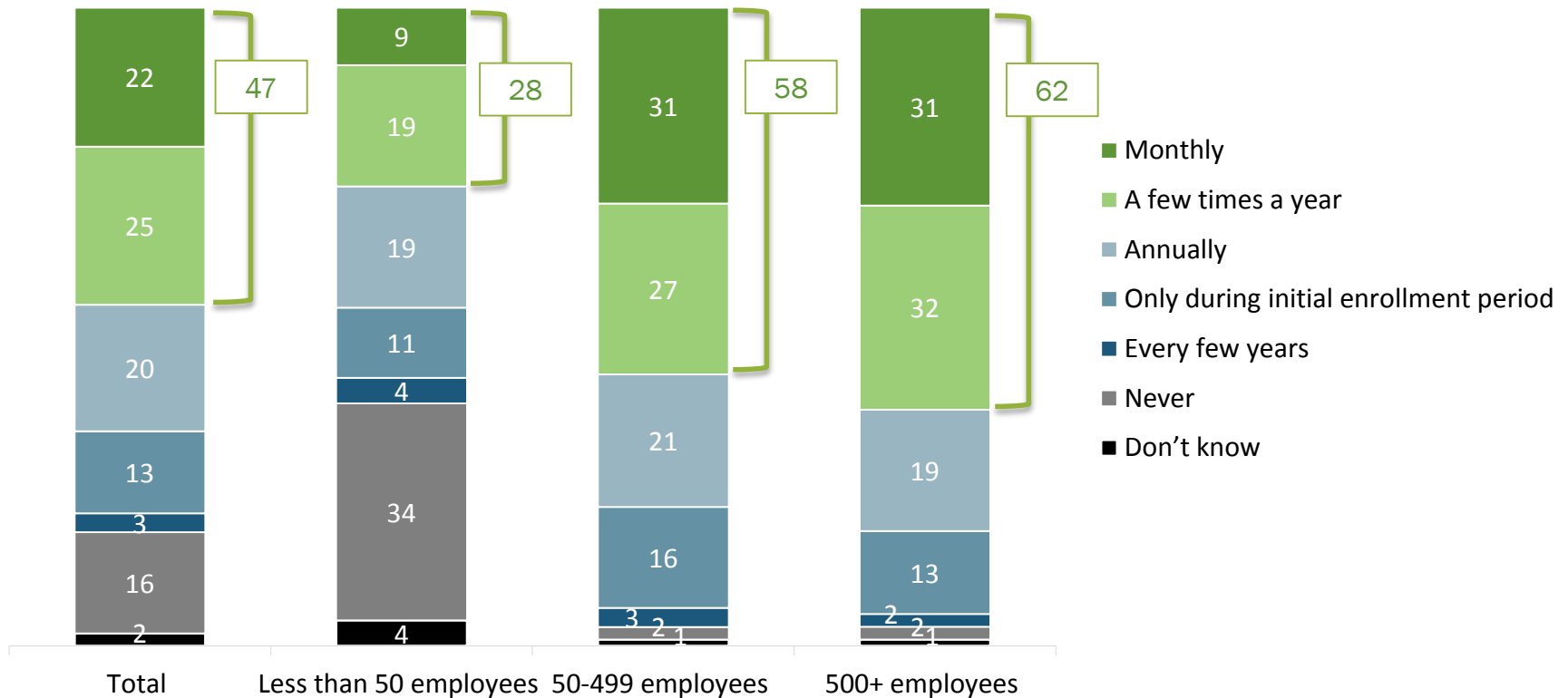
BASE: All Qualified Respondents (July 2013 n=758, July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

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

Large Companies Provide Education on Health Benefits Most Often

About three in five large companies say they provide employee education on health benefits monthly or a few times a year, while less than three in 10 small companies do the same.

Providing Employee Education on Health Benefits (%)



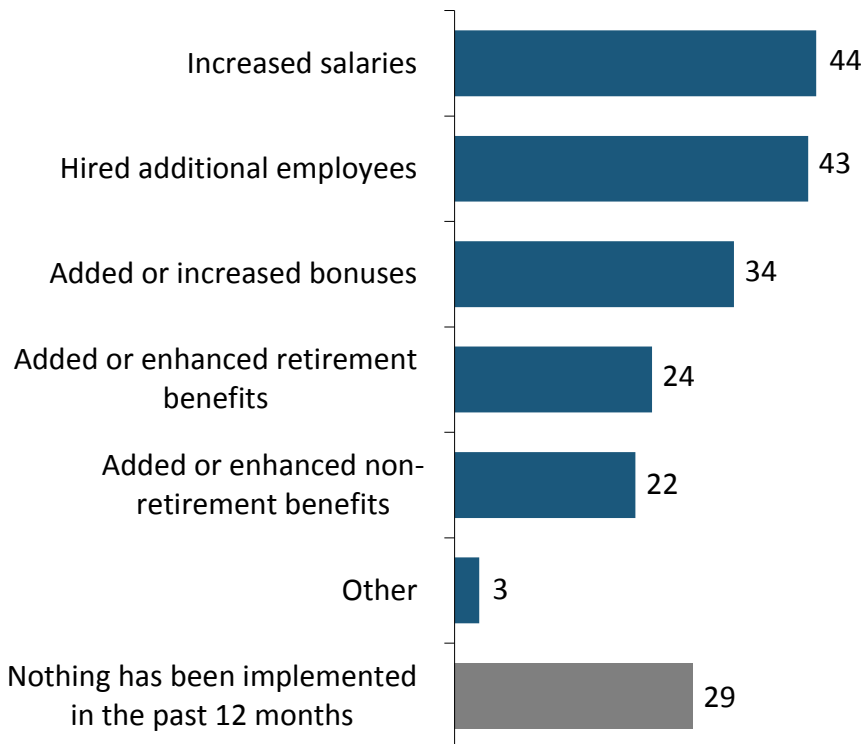
BASE: All Qualified Respondents (Aug/Sept 2016 n=1502, Less than 50 employees n=710, 50-499 employees n=446, 500+ employees n=346)
 Q1105. How often does your company proactively engage employees in education and/or advice about the healthcare benefits your company offers?

Affordability

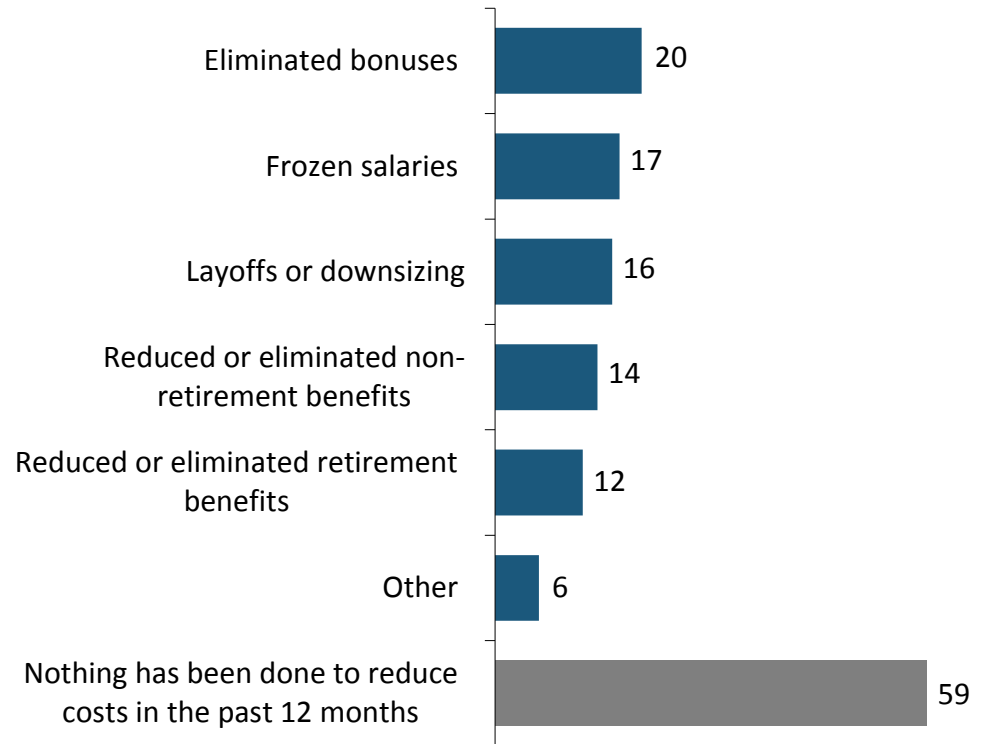
Positive Changes Tempered with Cost-Reducing Actions

While most companies say they have taken positive financial measures in the last year, about two in five companies have implemented measures to reduce costs.

Positive Measures Taken in the Last 12 Months (%)



Measures Taken in the Last 12 Months to Reduce Costs (%)



41% of companies have taken any of these measures to reduce costs, while 71% of companies have taken positive measures in the last 12 months.

*Questions Added in 2016

BASE: All Qualified Respondents (Aug/Sept 2016 n=1502)

Q4010. Has your company implemented any of the following measures in the last 12 months to reduce costs? Please select all that apply.

BASE: All Qualified Respondents (Aug/Sept 2016 n=1502)

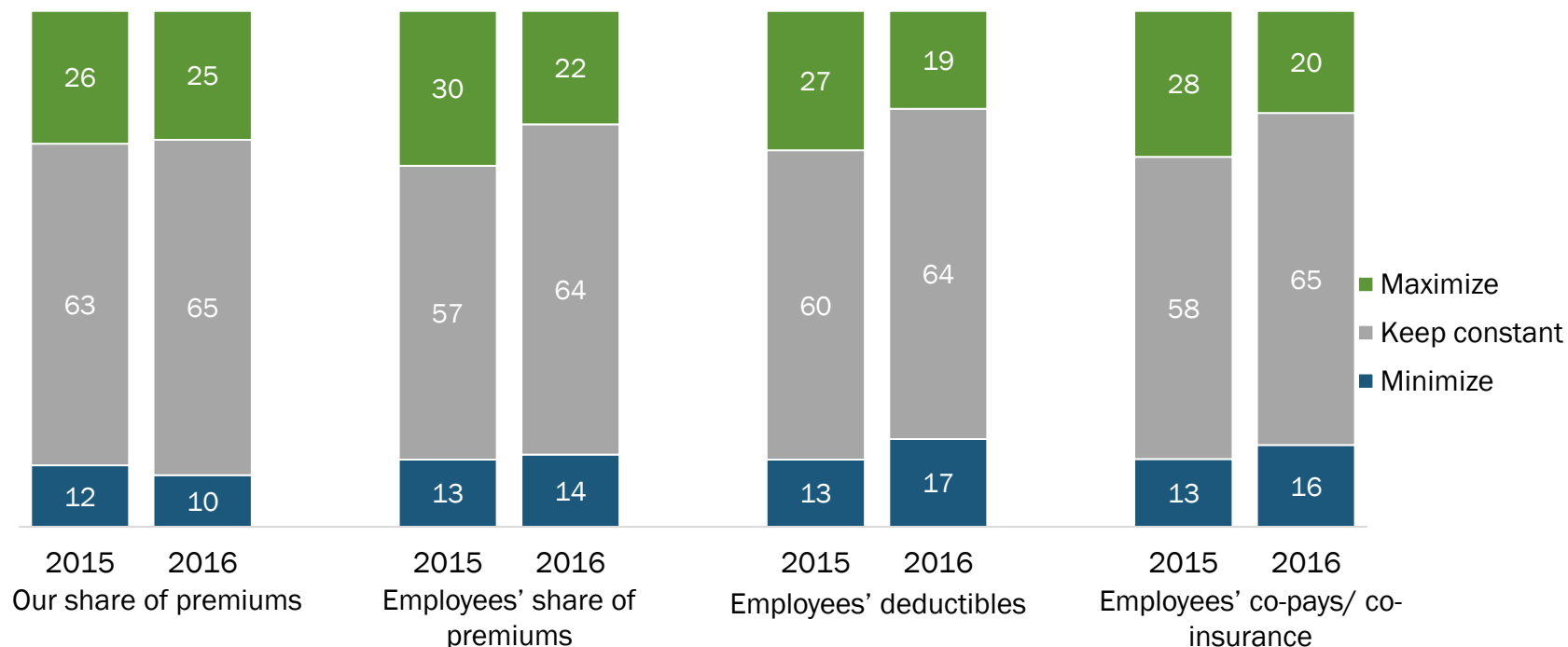
Q1411. Has your company implemented any of the following positive measures over the last 12 months? Please select all that apply.

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Employers Strive to Keep Costs Constant

Employers are more likely to say they are working to keep cost constant for premiums, deductibles, and co-pays/co-insurance.

Methods for Managing Healthcare Costs (%)



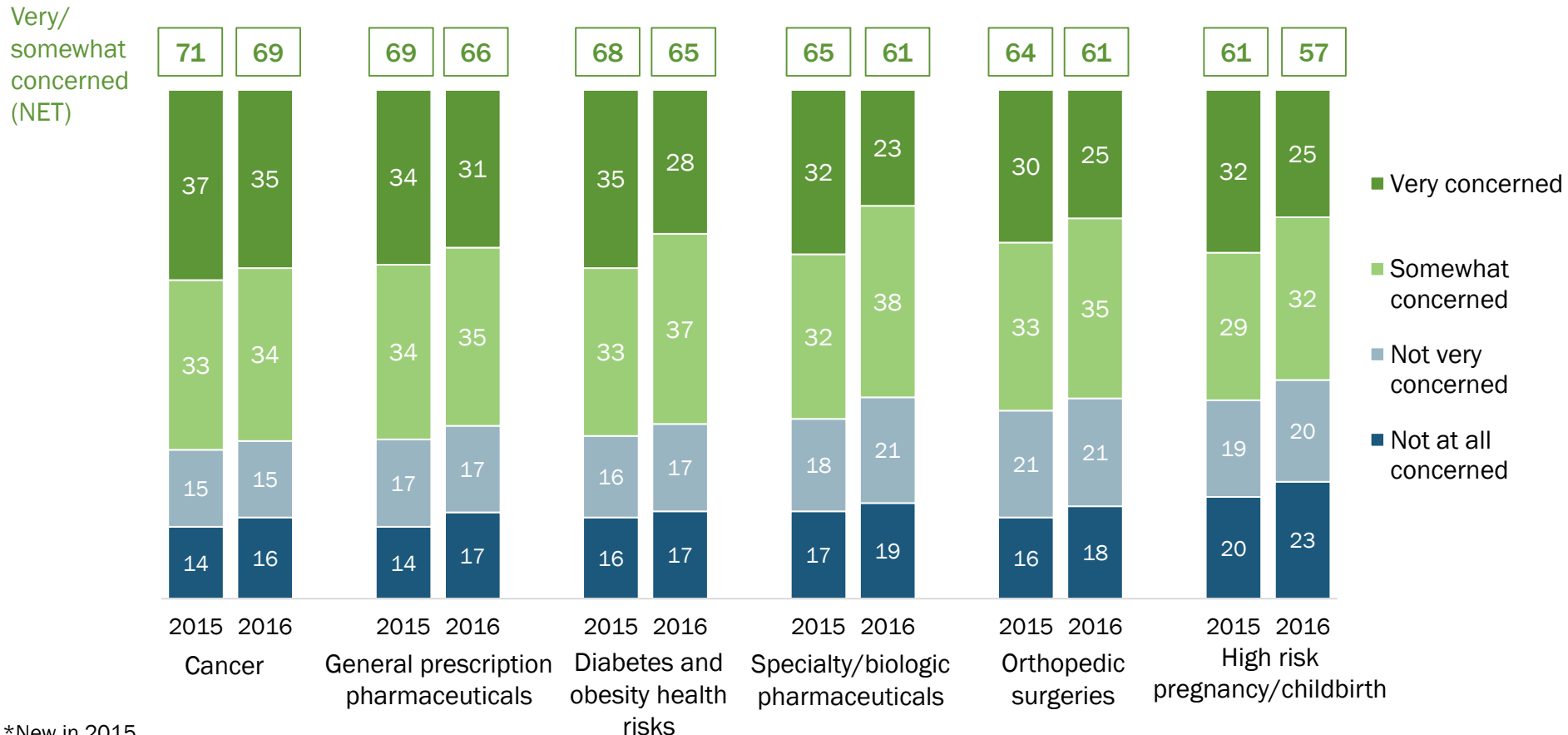
BASE: Offers Health Insurance (Aug/Sept 2015 n=998, Aug/Sept 2016 n=823)

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

Companies Most Concerned with Costs Associated with Cancer

Similar to 2015, when asked about their company's ability to manage healthcare costs, cancer and drug costs are the most common concerns.

Concerns About Managing Healthcare Costs (%)



*New in 2015

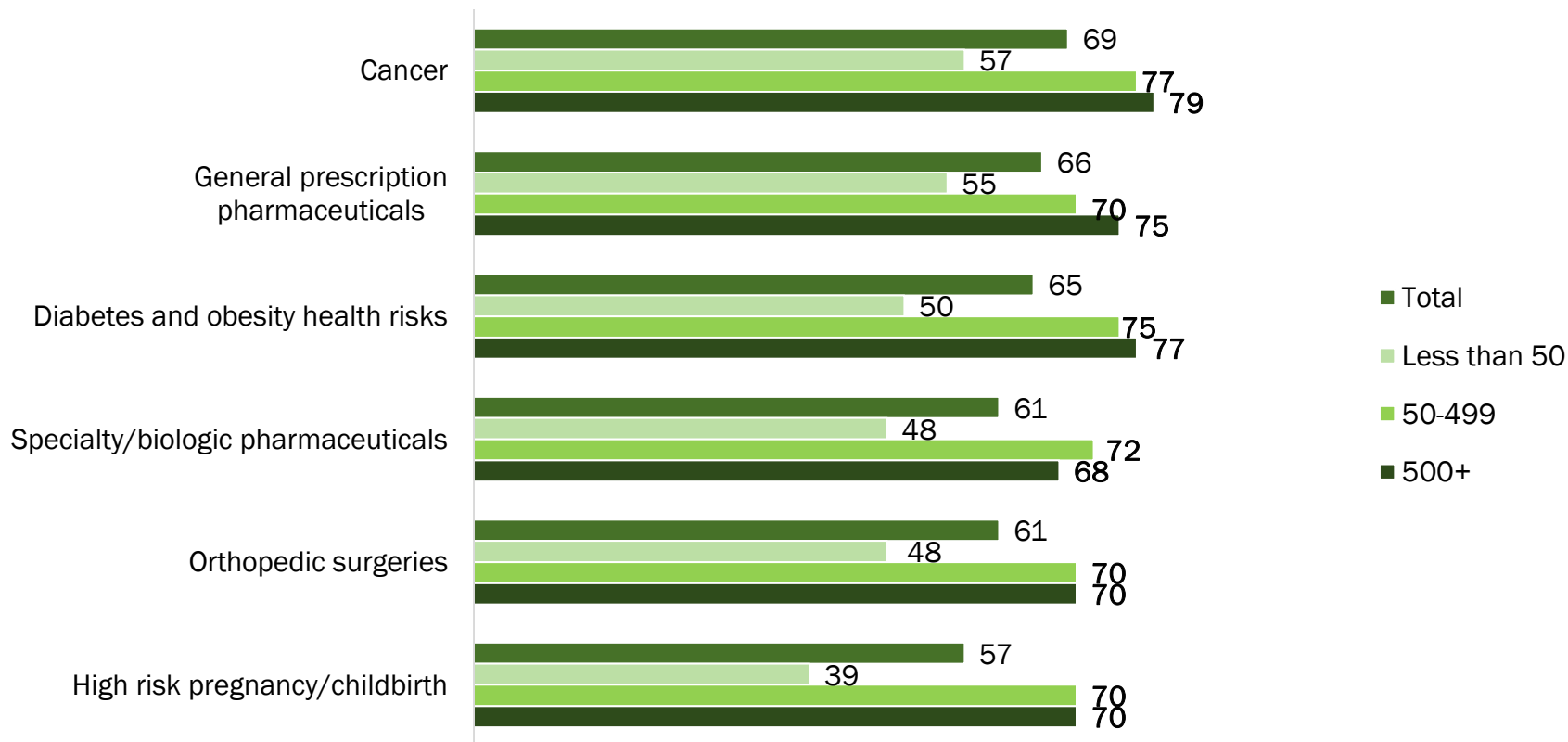
BASE: All Qualified Respondents (Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

Q1040. How concerned are you about your company's ability to manage the following types of healthcare costs?

Large Employers More Likely to Show Concern About Costs

Overall, smaller companies are less likely to say they are concerned about managing healthcare costs compared to medium and large companies.

% Very/Somewhat Concerned about Managing Cost by Company Size (2016)



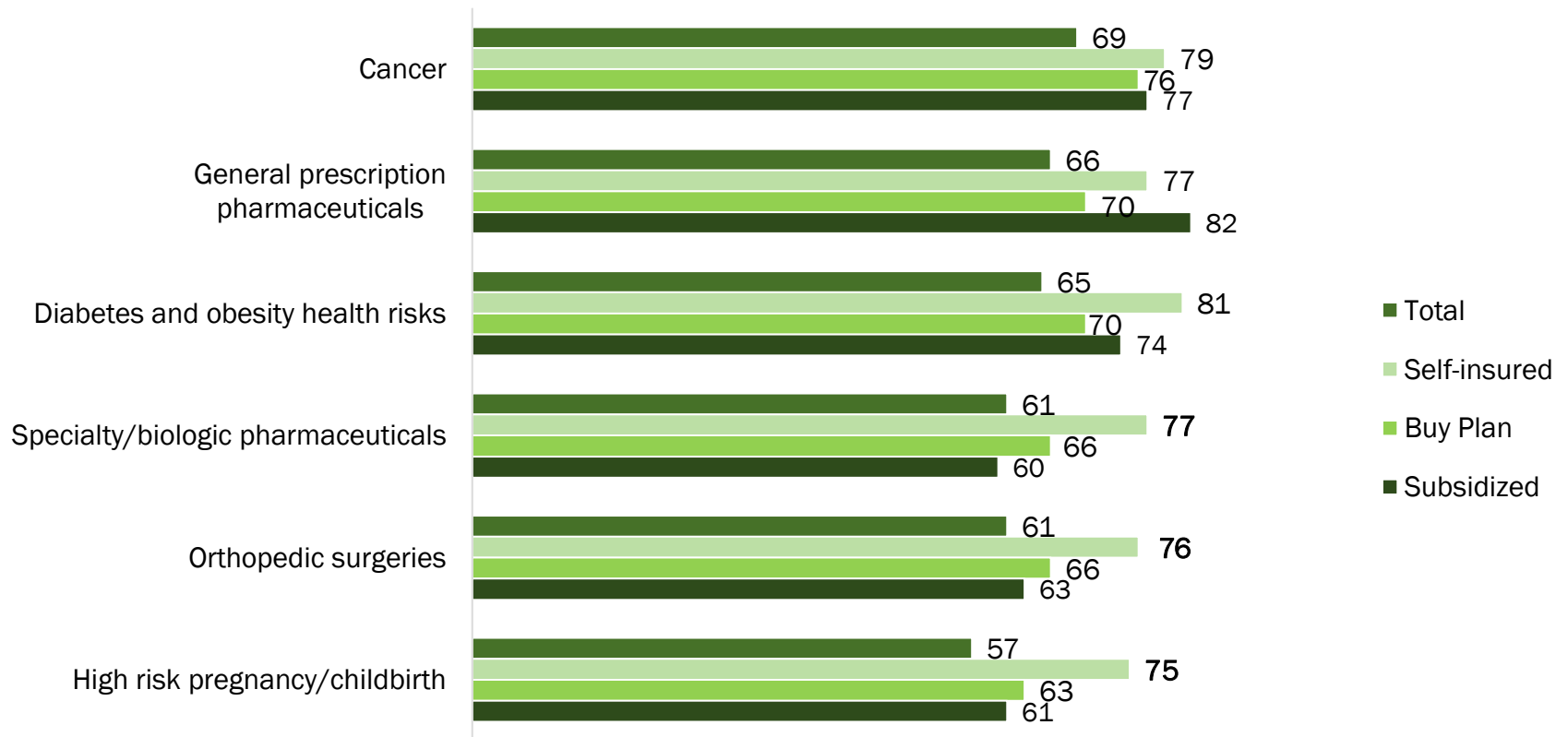
BOLD % indicates % is significantly greater than small companies

BASE: All Qualified Respondents (Aug/Sept 2016 n=1502, Less than 50 n=710, 50-499 n=446, 500+ n=346)
 Q1040. How concerned are you about your company's ability to manage the following types of healthcare costs?

Self-Insured Employers More Likely to Be Concerned About Costs

Self-insured companies express significant concern about managing costs of employee health conditions.

% Very/Somewhat Concerned about Managing Cost by Funding (2016)



BOLD % indicates % is significantly greater than companies buying and subsidizing plans

BASE: All Qualified Respondents (Aug/Sept 2016 n=1502; Self-insured; n=284; Buy Plan n=806; Subsidized n=92*)

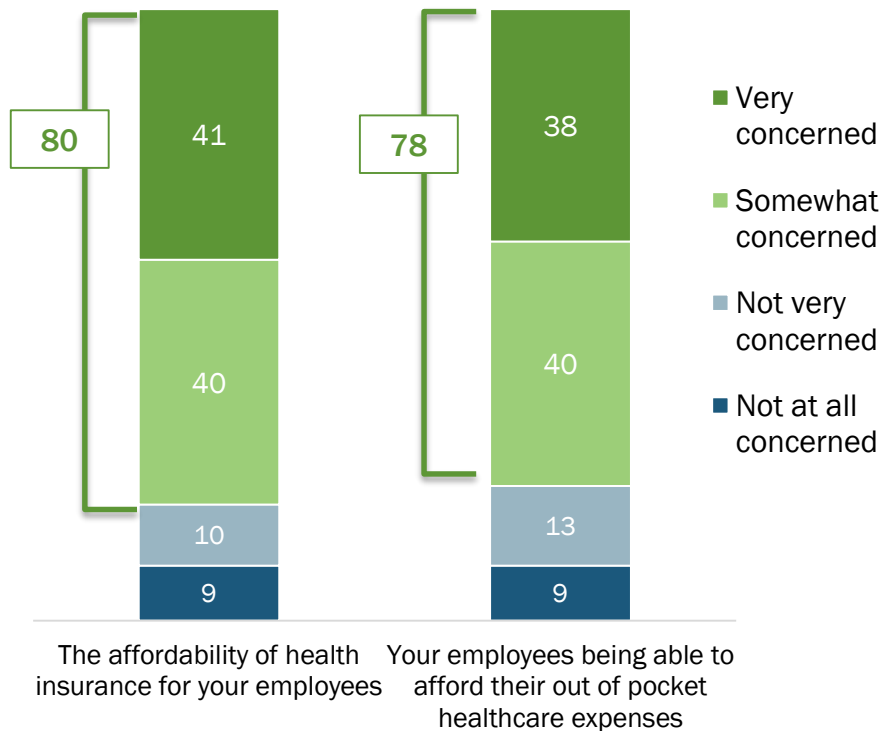
Q1040. How concerned are you about your company's ability to manage the following types of healthcare costs?

*Small Base. Results are directional in nature.

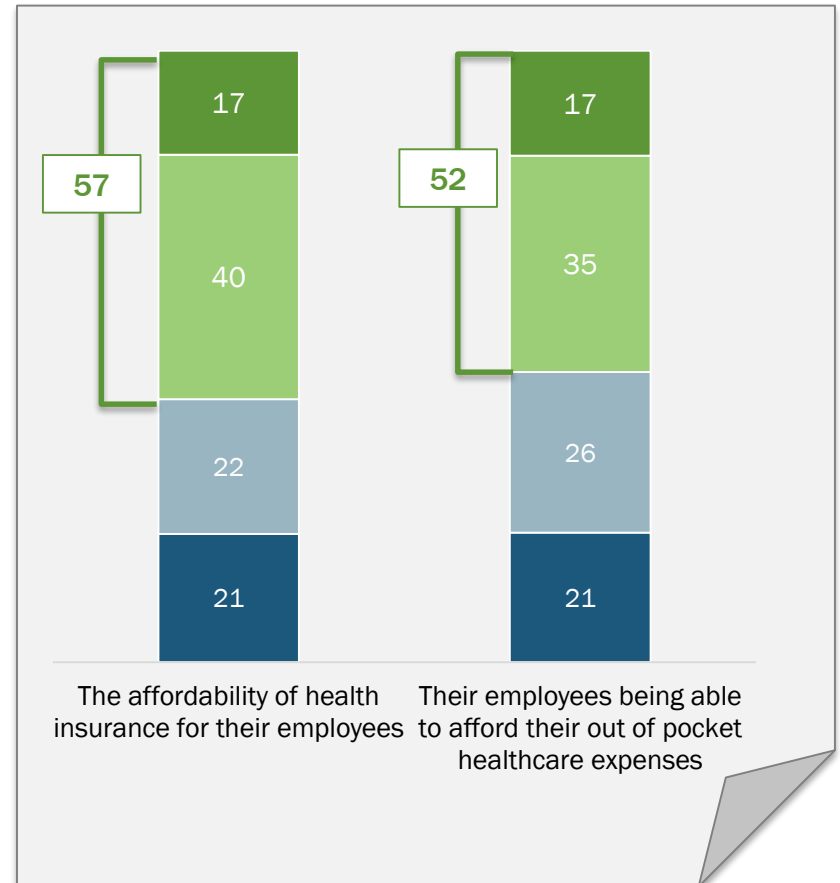
Employers' Cost Concerns Are Not Likely to Be Felt By Employees

About four in five employers feel their company is concerned about the affordability of health insurance and healthcare expenses, but just over half of employees feel the same.

Employer Concerns About Managing Healthcare Costs (%)



Employees Views of Employer Concerns About Managing Costs (%)

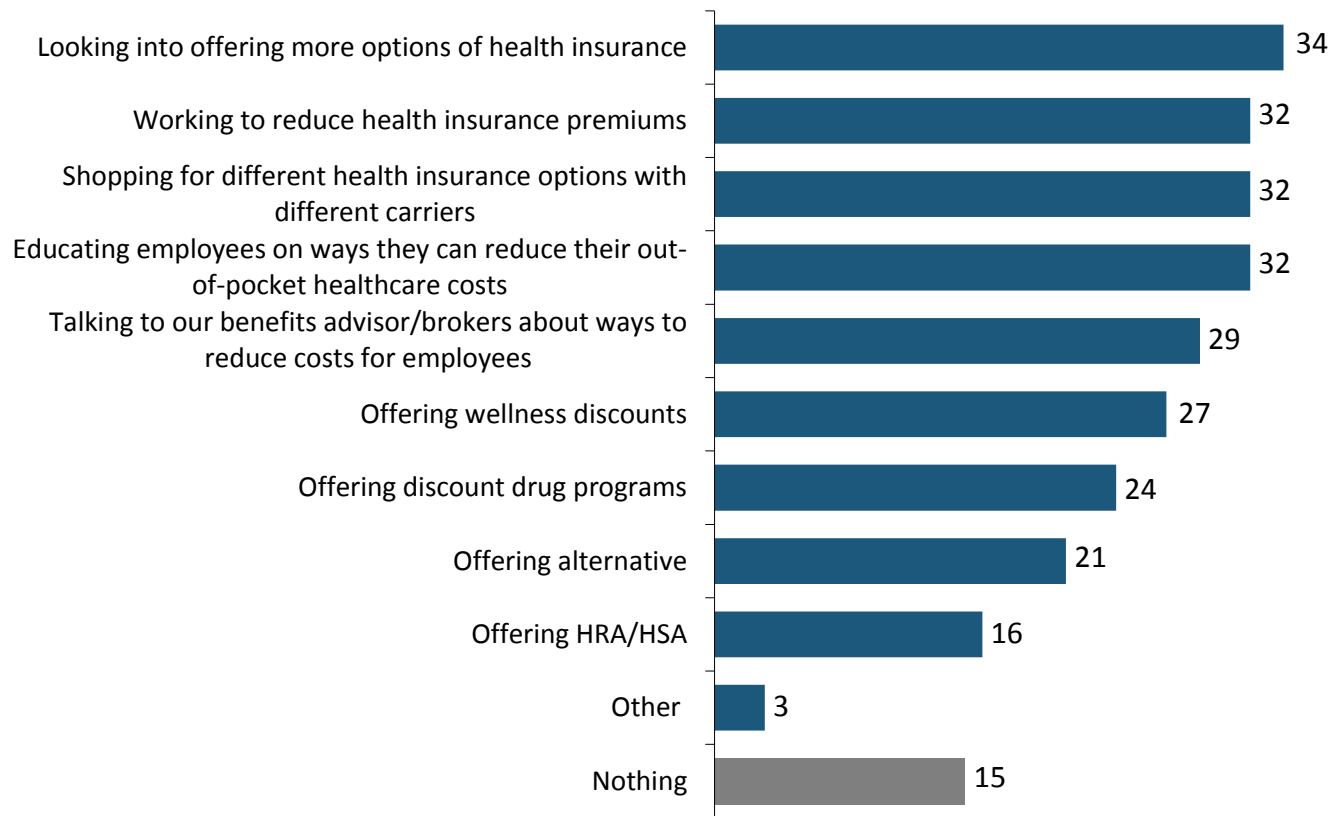


*New in 2016
 BASE: All Qualified Respondents (Aug/Sept 2016 n=1502)
 Q923. How concerned is your company about the following?
 From 2016 General Population Survey:
 BASE: All Qualified Employed Respondents (September 2016 n=2849)
 Q2120. How concerned is your company about the following?

Most Companies Are Taking Action to Combat Costs

About a third of employers say their company is looking into offering more health insurance options in reaction to concern about affordability for healthcare for employees.

Actions Taken in Reaction to Concern About Affordability for Healthcare for Employees (%)



*New in 2016

BASE: Concerned About Affordability (Aug/Sept 2016 n=1381)

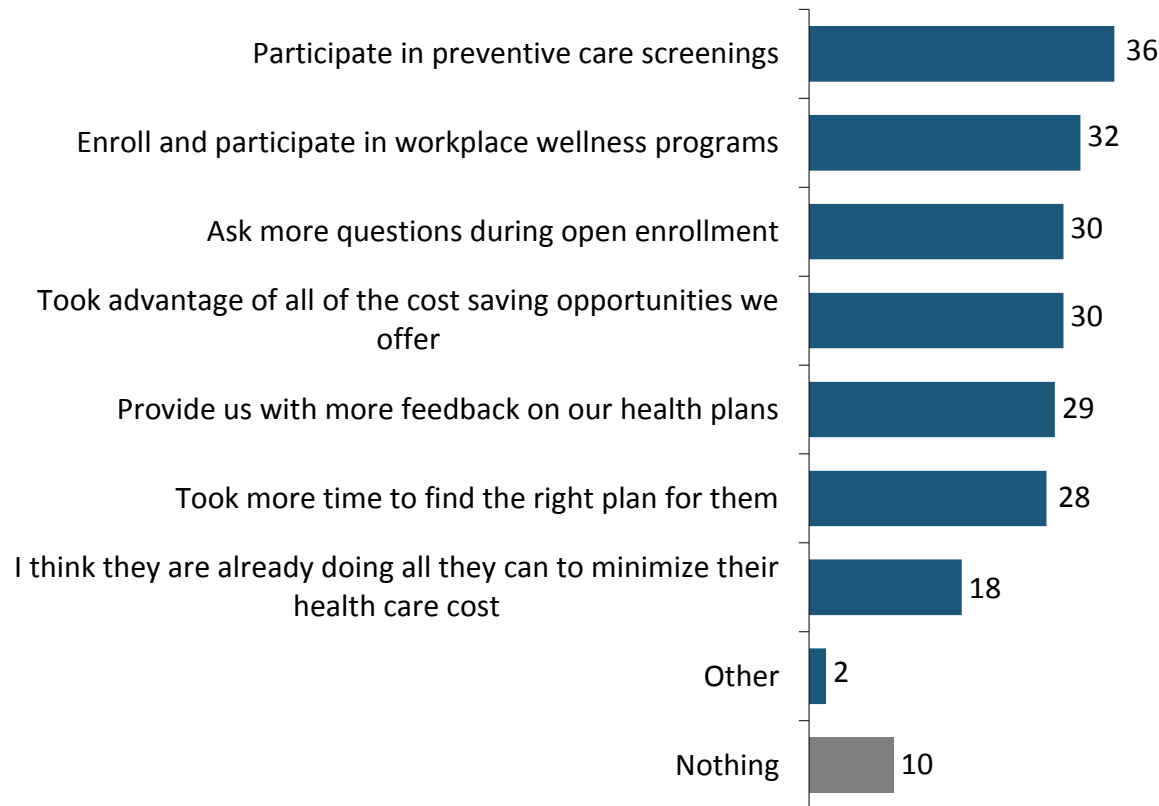
Q925. What are you currently doing in reaction to your concern about affordability for healthcare for your employees?

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Employers Wish Employees Took Advantage of Cost Savings

A third of employers wish their employees participated in preventive care screenings and enrolled and participated in workplace wellness programs in order to minimize health care costs.

% Wish Employees Minimize Health Care Costs By:



*Question Added in 2016

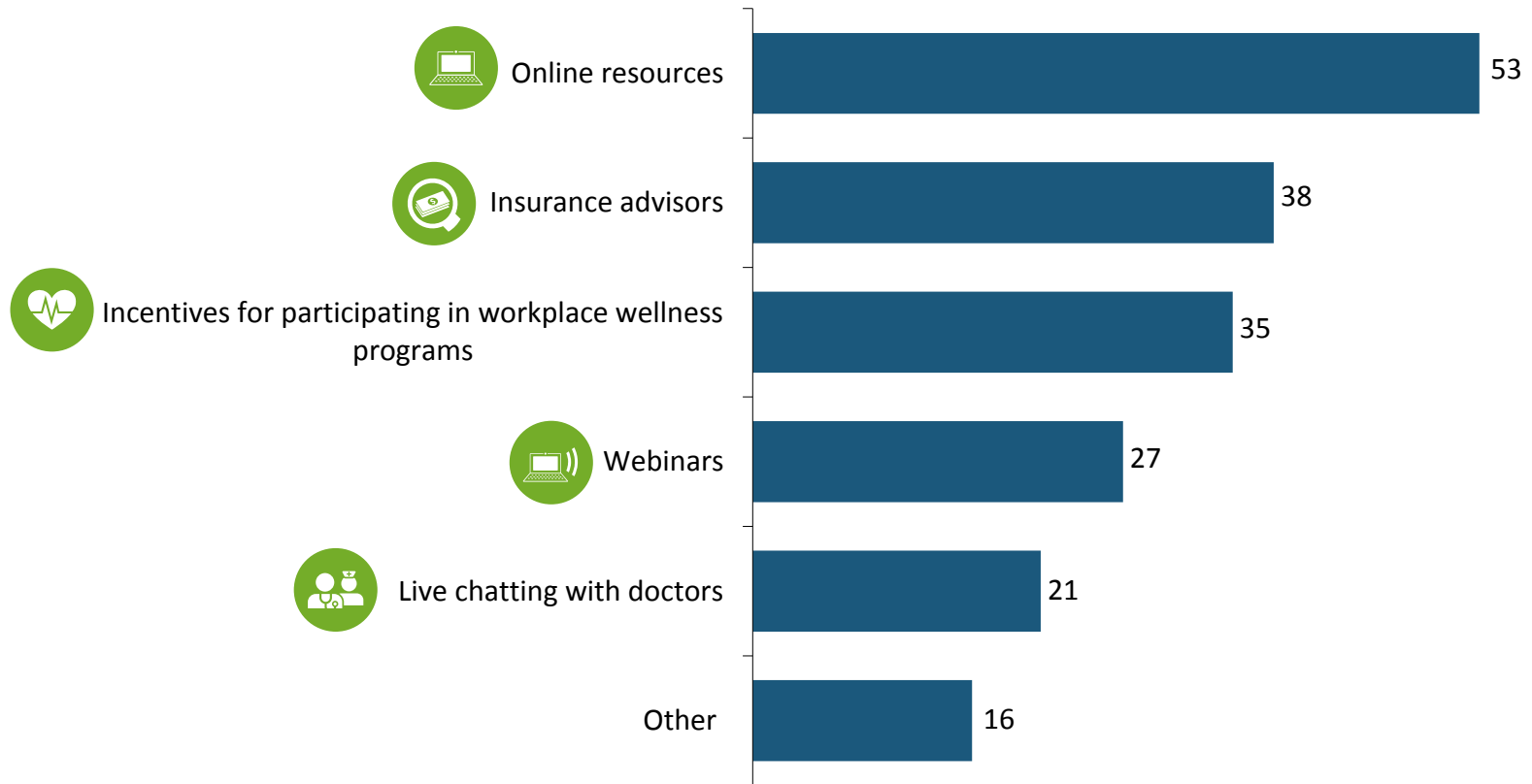
BASE: All Qualified Respondents (Aug/Sept 2016 n=1502)

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

Most Companies Offer Online Resources To Address Cost Issues

A third or more employers offer insurance advisors and incentives for participation in workplace wellness programs in order to help employees address cost issues.

Resources Available to Employees (%)



*Question Added in 2016

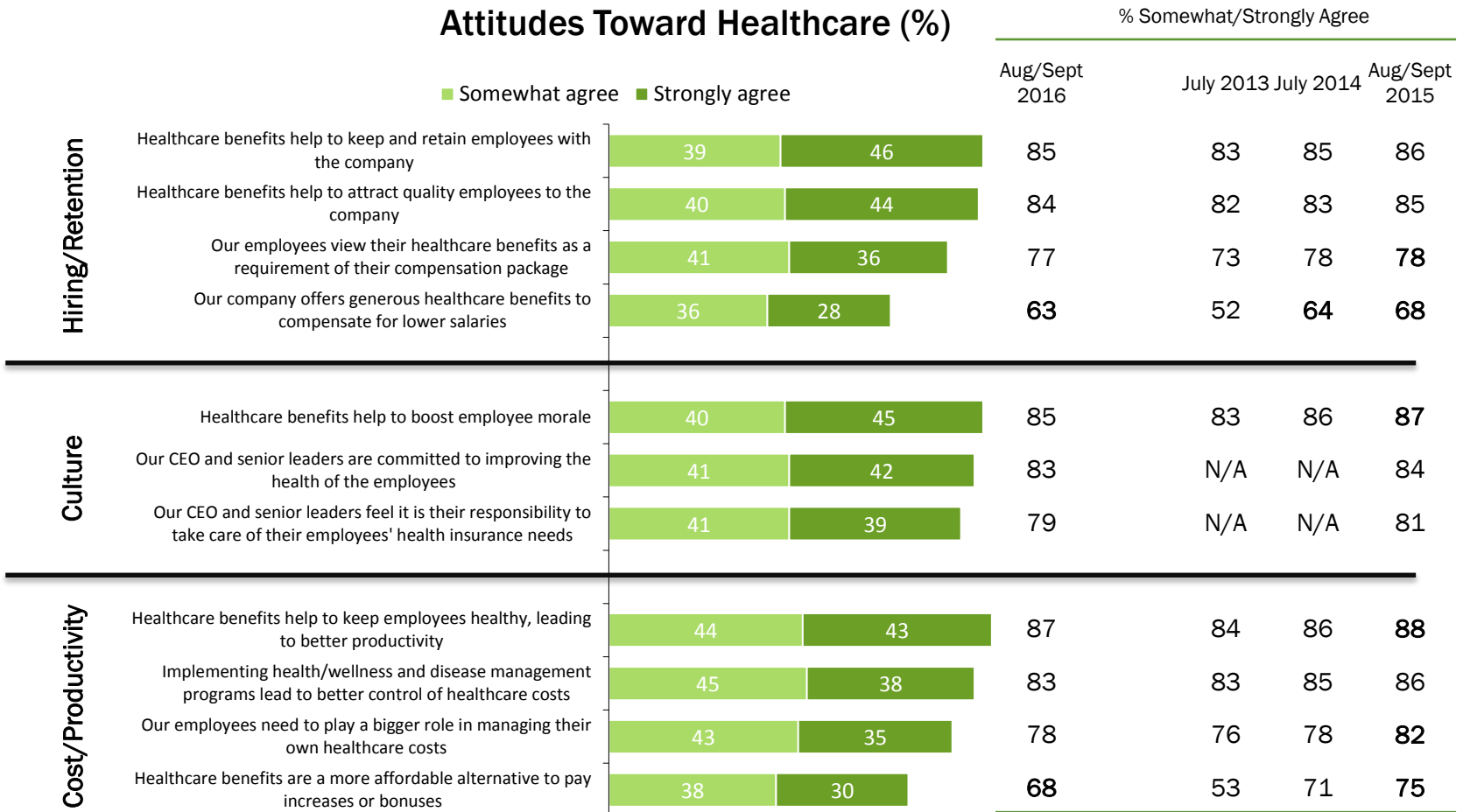
BASE: All Qualified Respondents (Aug/Sept 2016 n=1502)

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

Attitudes and Behaviors

Employers Agree Healthcare Offerings Have a Variety of Benefits

Three in four employers feel that their employees need to play a bigger role in managing their own healthcare costs.



BOLD item indicates % is significantly greater than 2013 data

BASE: All Qualified Respondents (July 2013 n=758, July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)
Q832. How much do you agree or disagree with the following statements?

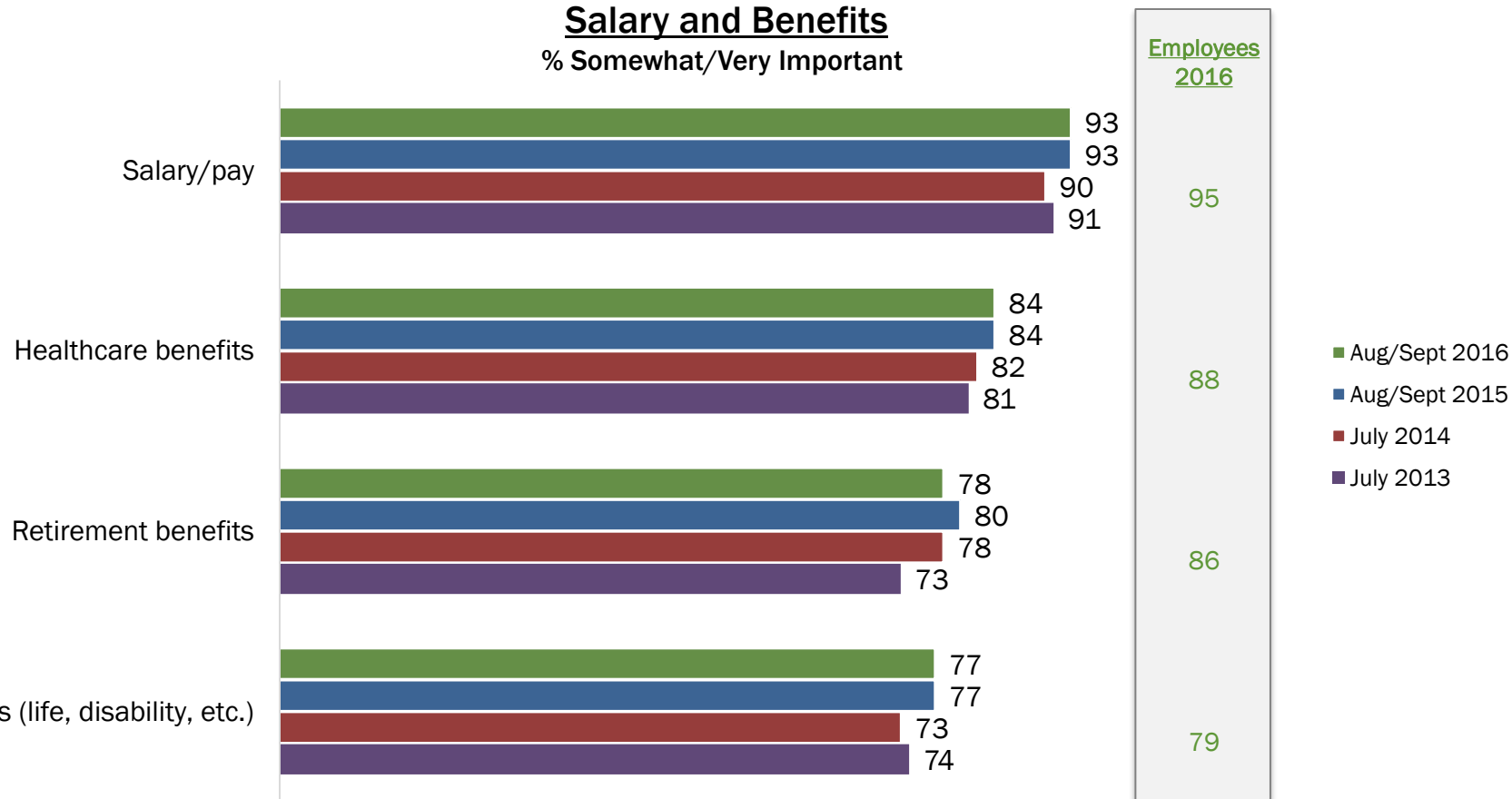
Employers and Employees Agree on Salary, Benefit Priorities

Over four in five of both employers and employees agree that healthcare benefits are important for attracting/retaining employees.

Employers: Attributes Most Important to Attract/Retain Employees:

Salary and Benefits

% Somewhat/Very Important



BASE: All Qualified Respondents: (July 2013 n=758, July 2014 n=751 Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

Q717. How important are each of the following attributes in your company's ability to attract and retain employees?

From 2016 General Population Survey:

BASE: Qualified Respondents And Full/Part-time Employed (n=2575)

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

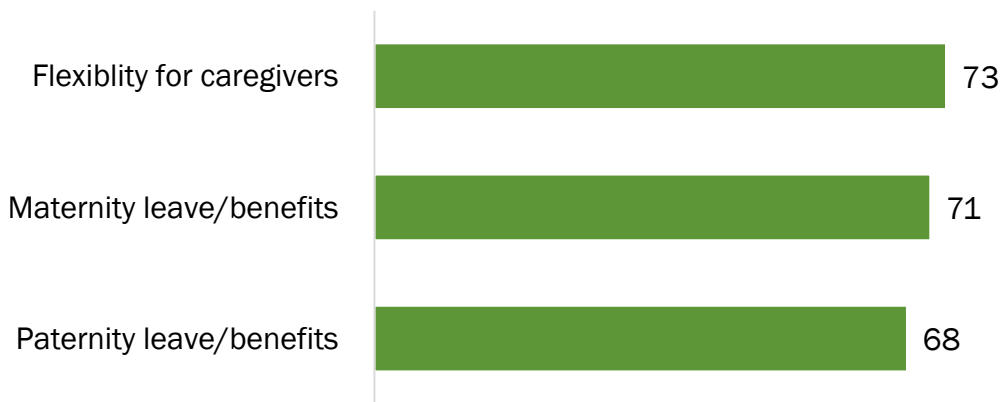
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Disconnect Between Employers and Employees on Importance of Caregiving Benefits

About seven in 10 employers feel that caregiving benefits are important to attracting and retaining employees, however far less employees feel it is important to their overall job satisfaction.

Employers: Attributes Most Important to Attract/Retain

Employees: Caregiving Benefits % Somewhat/Very Important



Companies owned by a minority or a female are more likely than those not owned by either to say that flexibility for caregivers (77% vs. 68%), maternity leave/benefits (73% vs. 67%) and paternity leave/benefits (71% vs. 63%) are very/somewhat important.

Employees 2016	Millennial Employees 2016	Generation X Employees 2016	Baby Boomer Employees 2016
57	62	56	50
46	64	41	17
43	59	40	17

Female employees are more likely than male employees to feel that caregiving leave is very/somewhat important (61 vs. 54%)

*Responses added in 2016

BASE: All Qualified Respondents: (Aug/Sept 2016 n=1502)

Q717. How important are each of the following attributes in your company's ability to attract and retain employees?

From 2016 General Population Survey:

BASE: Qualified Respondents And Full/Part-time Employed (n=2575, Millennials n=981, Generation X n=1062, Baby Boomers n=532)

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

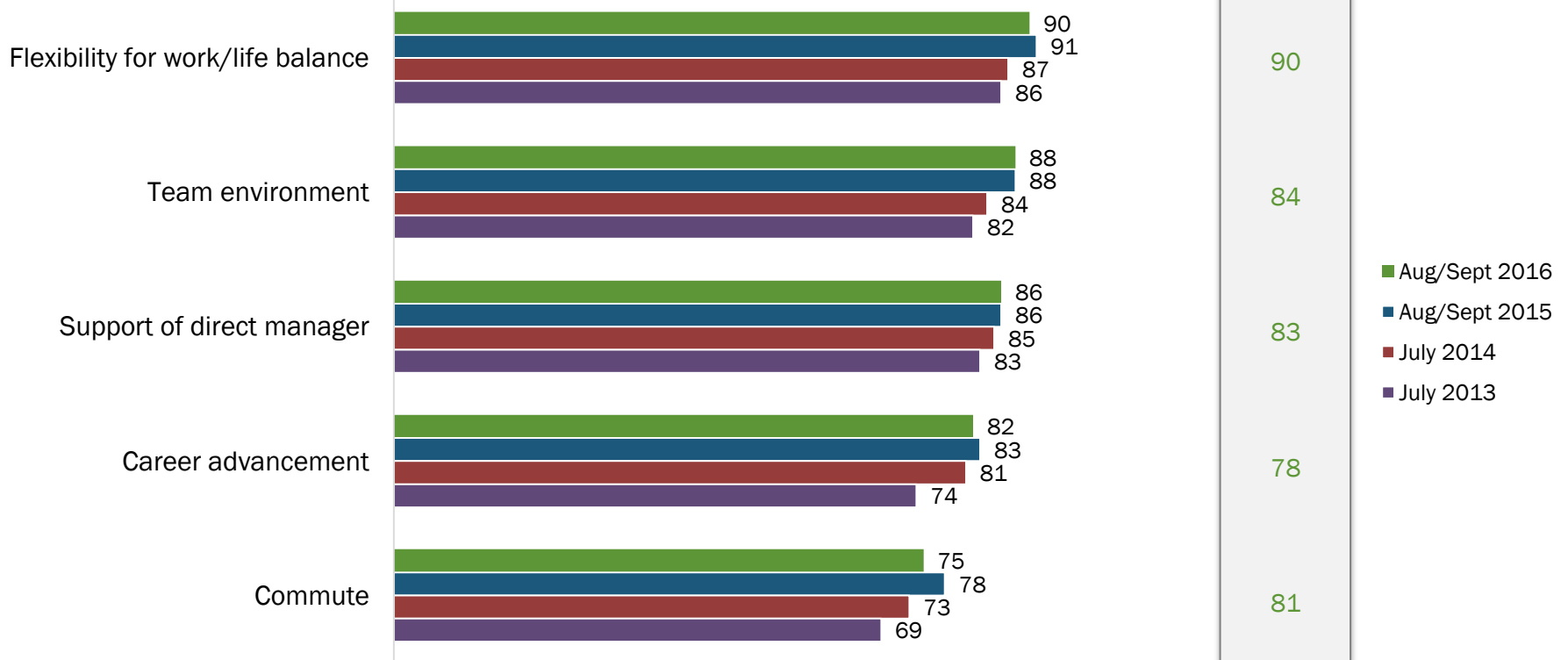
Employers and Employees See Importance of Work/Life Balance

90% of employers and employees say flexibility for work/life balance is somewhat or very important.

Employers: Attributes Most Important to Attract/Retain Employees:

The Individual Experience

% Somewhat/Very Important



BASE: All Qualified Respondents: (July 2013 n=758, July 2014 n=751 Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

Q717. How important are each of the following attributes in your company's ability to attract and retain employees?

From 2016 General Population Survey:

BASE: Qualified Respondents And Full/Part-time Employed (n=2495)

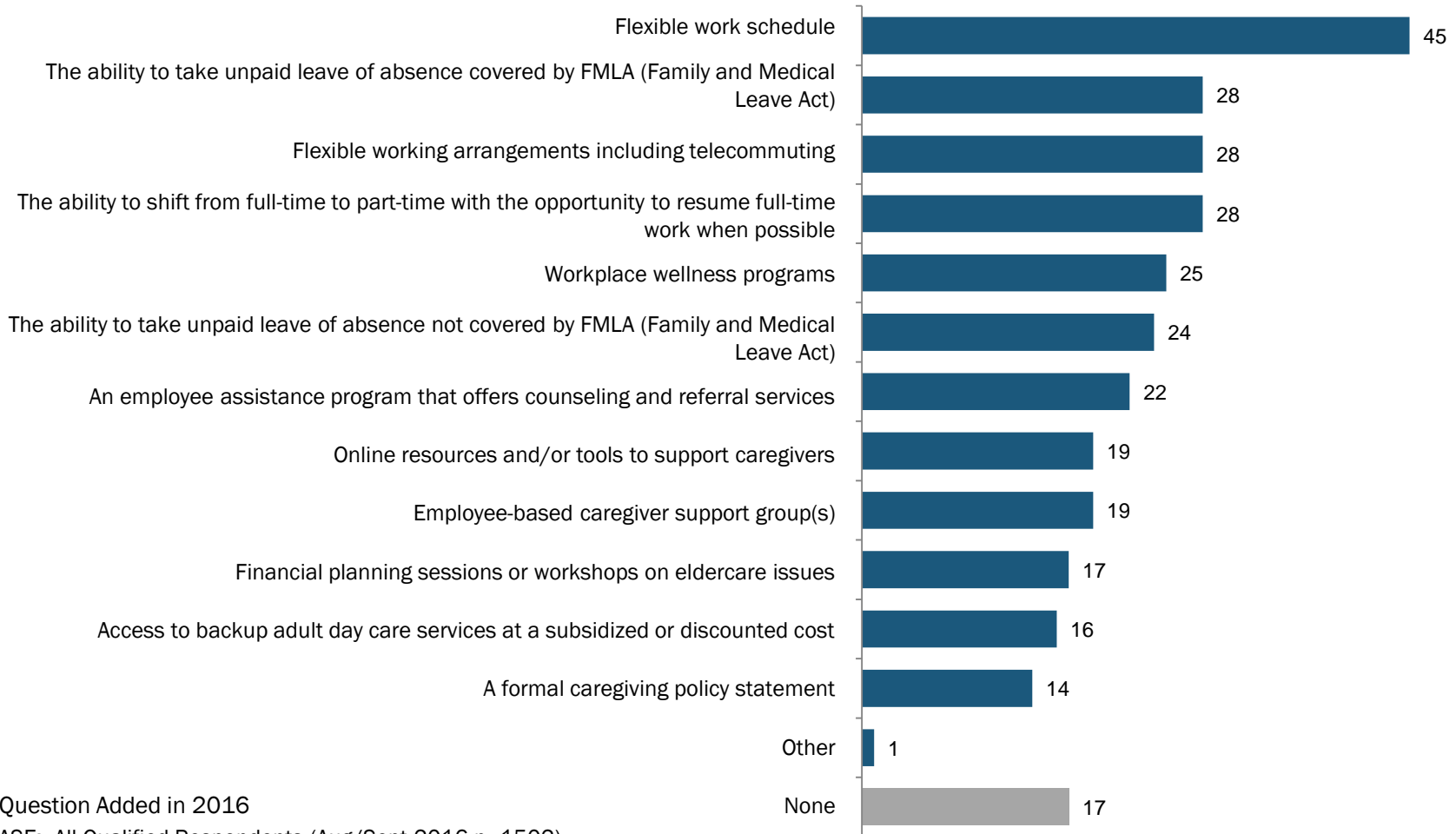
Q1105. When thinking about your job/career, how important are each of the following factors in your overall job satisfaction?

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Majority Offer Programs to Help Employees Balance Obligations

The most common program employers say they offer to employees to help balance their obligations is a flexible work schedule.

Programs Offered To Employees (%)



*Question Added in 2016

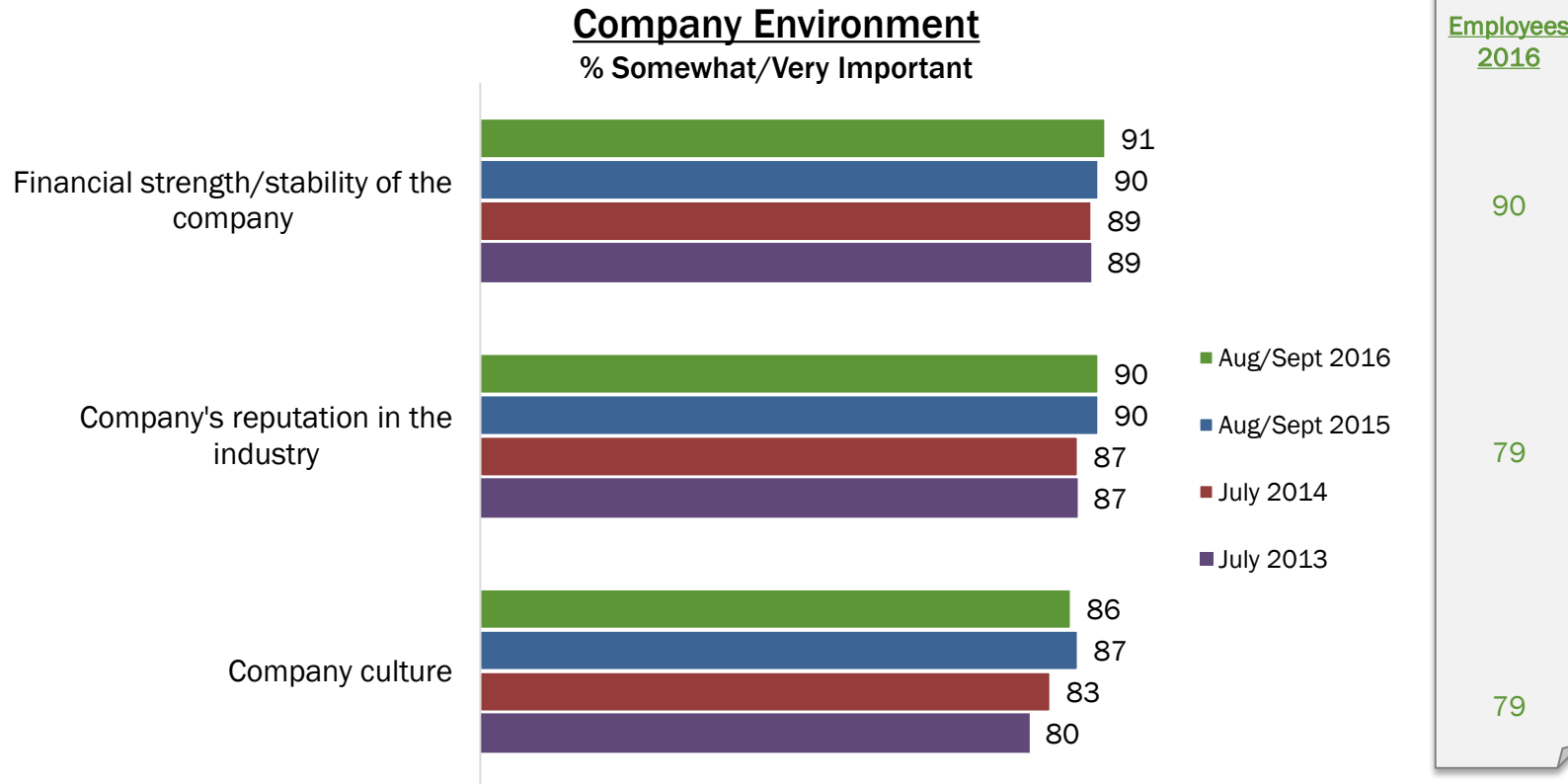
BASE: All Qualified Respondents (Aug/Sept 2016 n=1502)

Q4020. Which of the following programs, if any, does your company offer to help its employees balance their obligations? Please select all that apply.

Financial Strength/Stability of the Company is Important to Employers and Employees

Nine in 10 employers believe the company's reputation and culture are important to attract and retain employees, while about four in five employees feel it is important to their job satisfaction.

Employers: Attributes Most Important to Attract/Retain Employees:



BASE: All Qualified Respondents: (July 2013 n=758, July 2014 n=751 Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

Q717. How important are each of the following attributes in your company's ability to attract and retain employees?

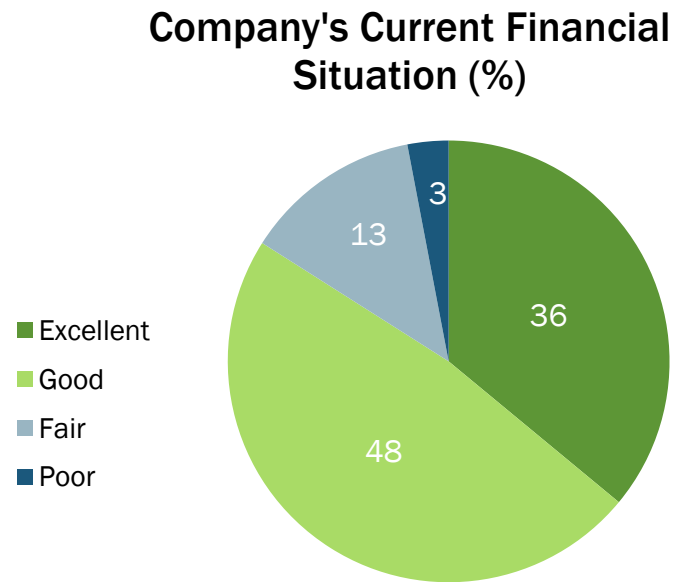
From 2016 General Population Survey:

BASE: Qualified Respondents And Full/Part-time Employed (n=2495)

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

Most Companies Report Positive Financial Standings

When asked to rate their company's current financial situation, the majority of companies rated their current financial situation as excellent or good.



BASE: All Qualified Respondents (Aug/Sept 2016 n=1502)

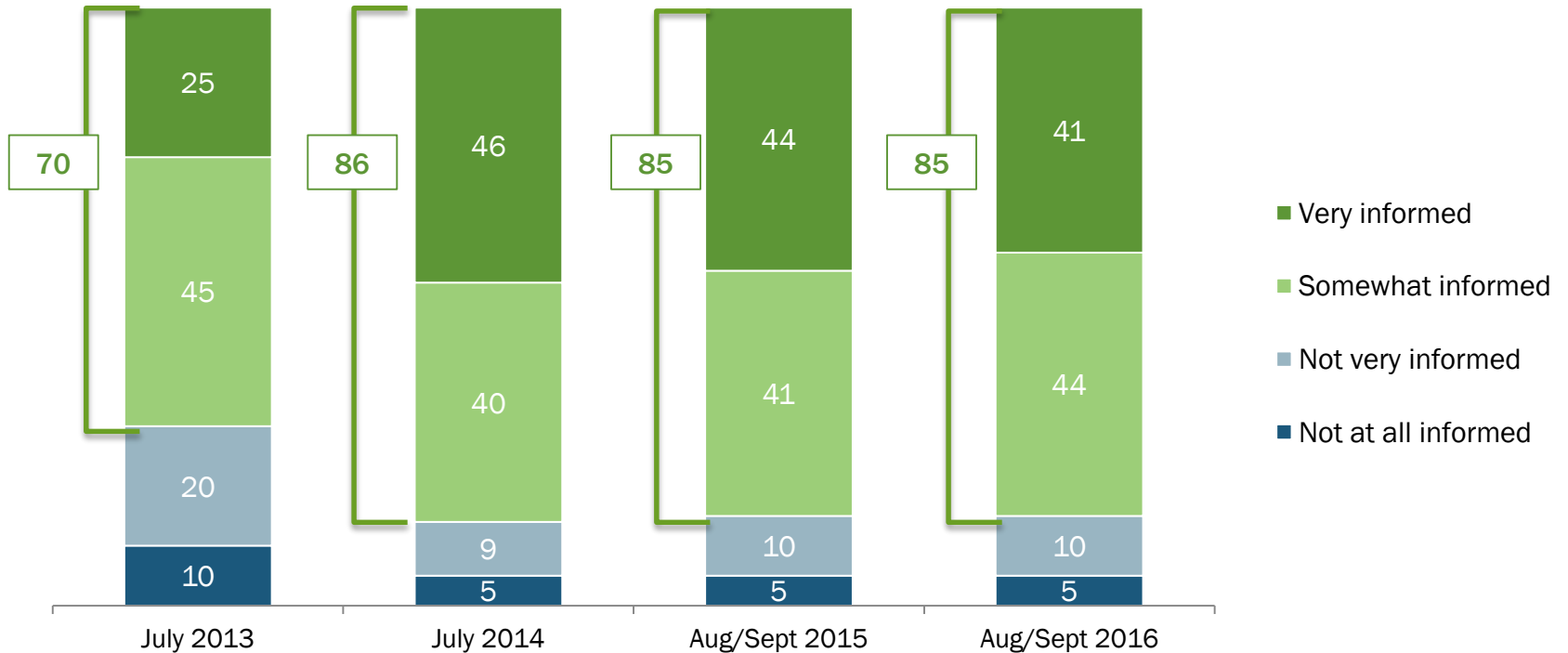
Q705. How would you rate your company's current financial situation?

Affordable Care Act

Knowledge about ACA Remains Steady Since 2014

Since 2014, around 85% of employers say they are very/somewhat informed about the ACA.

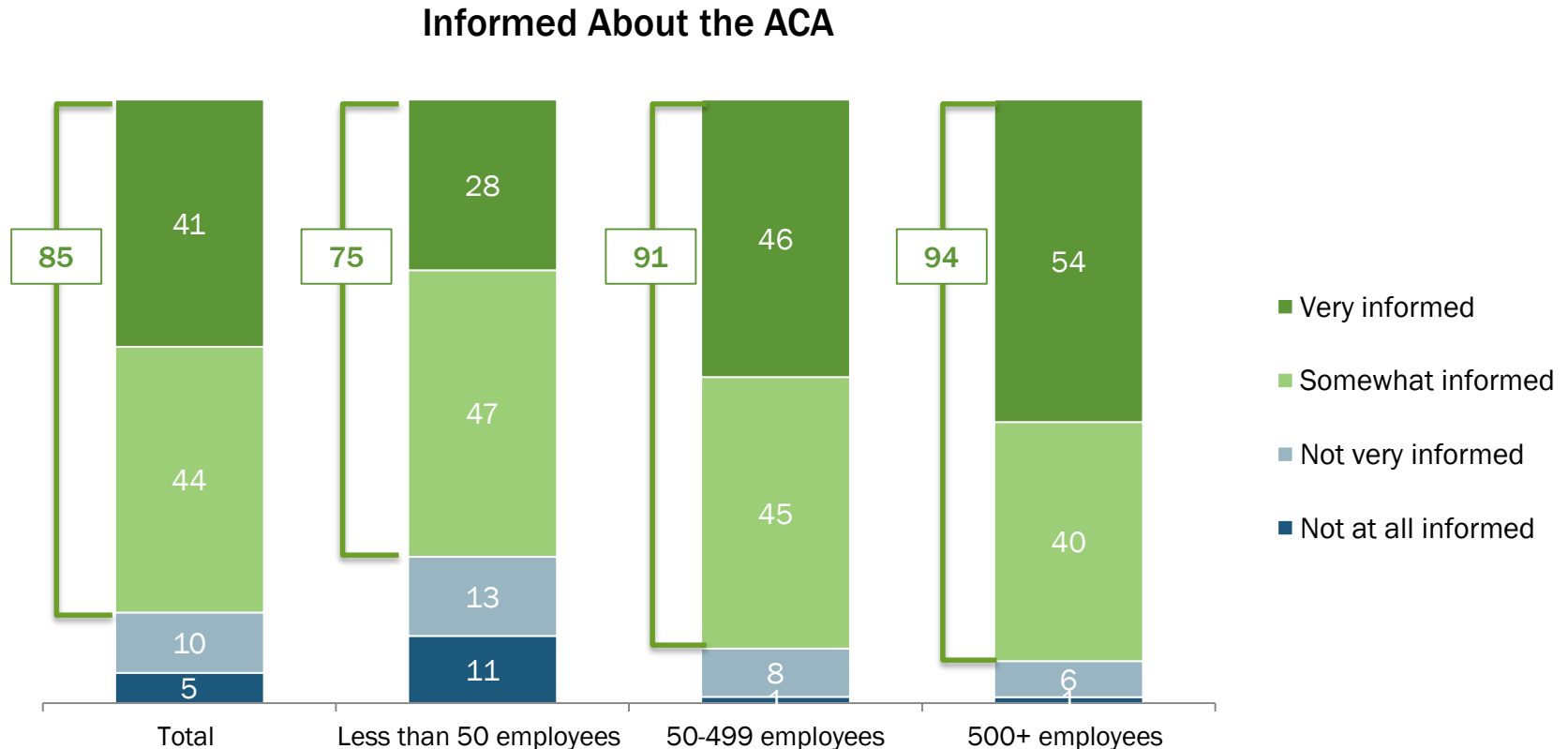
Informed About the ACA (%)



BASE: All Qualified Respondents (Total: July 2013 n=758, July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)
Q1300. How informed are you about the Patient Protection and Affordable Care Act, also known as healthcare reform or the ACA?

Small Employers Least Informed about the ACA

Three quarters (75%) of small companies feel informed about the ACA, while over nine in 10 of midsize (91%) and large companies (94%) feel the same.



BASE: All Qualified Respondents (Total Aug.Sept 2016 n=1502, Less than 50 employees n=710, 50-499 employees n=446, 500+ employees n=346) Q1300. How informed are you about the Patient Protection and Affordable Care Act, also known as healthcare reform or the ACA?

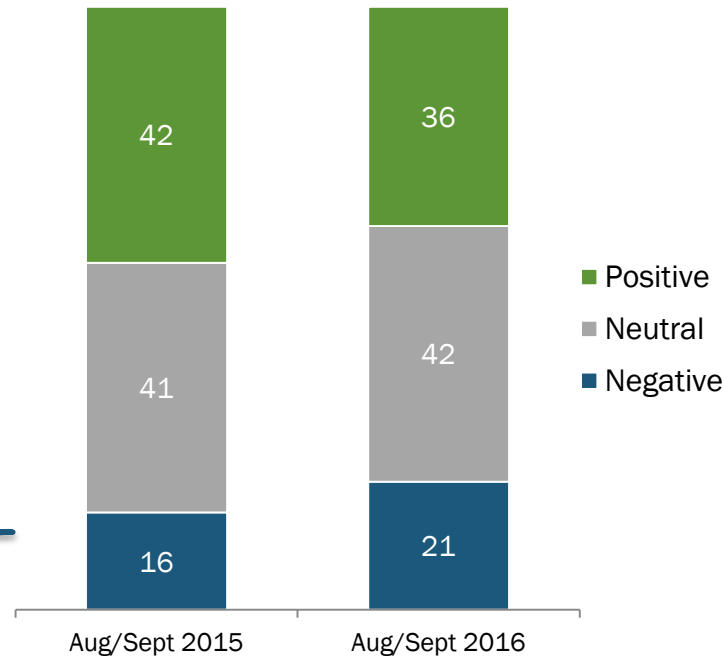
Employers Less Likely to View ACA Positively

The percentage of employers saying they feel the ACA has had a positive effect on their business has dropped since 2015 whereas the percentage reporting a negative effect increased. Smaller companies are most likely to feel the ACA has had a negative impact.

Impact of ACA on Business (%)

	Aug/Sept 2015	Aug/Sept 2016
Less than 50	23	29
50 – 499	11	14
500+	10	15

BOLD % indicates % is significantly greater than larger companies



*New in 2015

BASE: All Qualified Respondents (Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

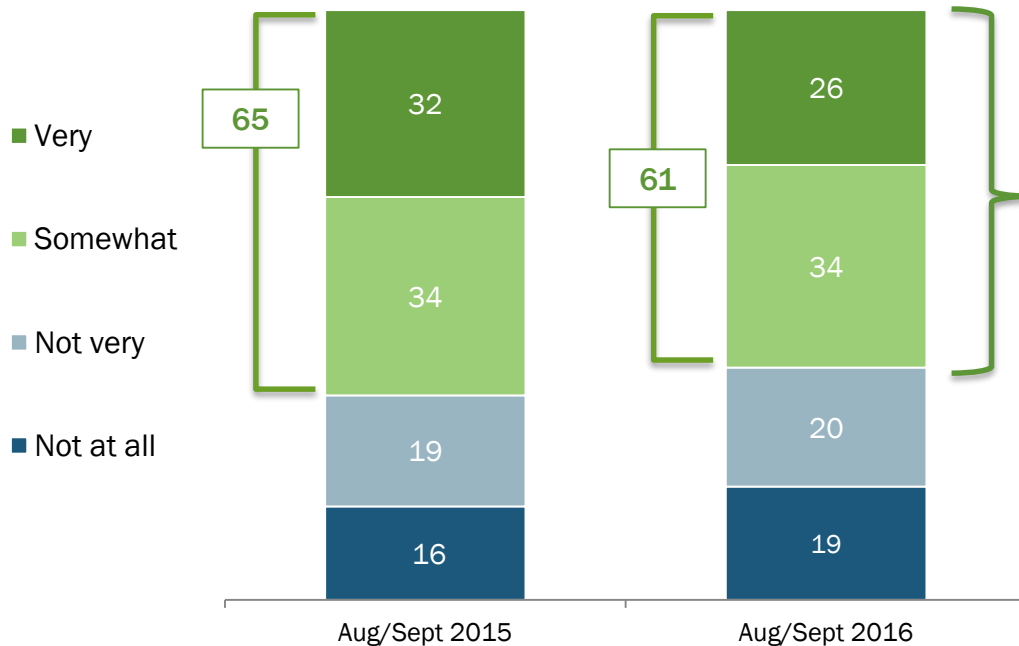
Q1306. Do you believe that the ACA has a negative, neutral, or positive effect on your business?

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Most Feel Reporting Requirements Are Burdensome

Midsized and large companies are more likely than small companies to say reporting requirements are very or somewhat burdensome.

Burden of the ACA Reporting Requirements on Company (%)



	Aug/Sept 2015	Aug/Sept 2016
Less than 50	49	47
50 - 499	76	74
500+	80	70

BOLD % indicates % is significantly greater than small companies

Small companies are more likely to say the ACA has a negative effect on them (29%), but they are least likely to report burdensome requirements (47%).

*New in 2015

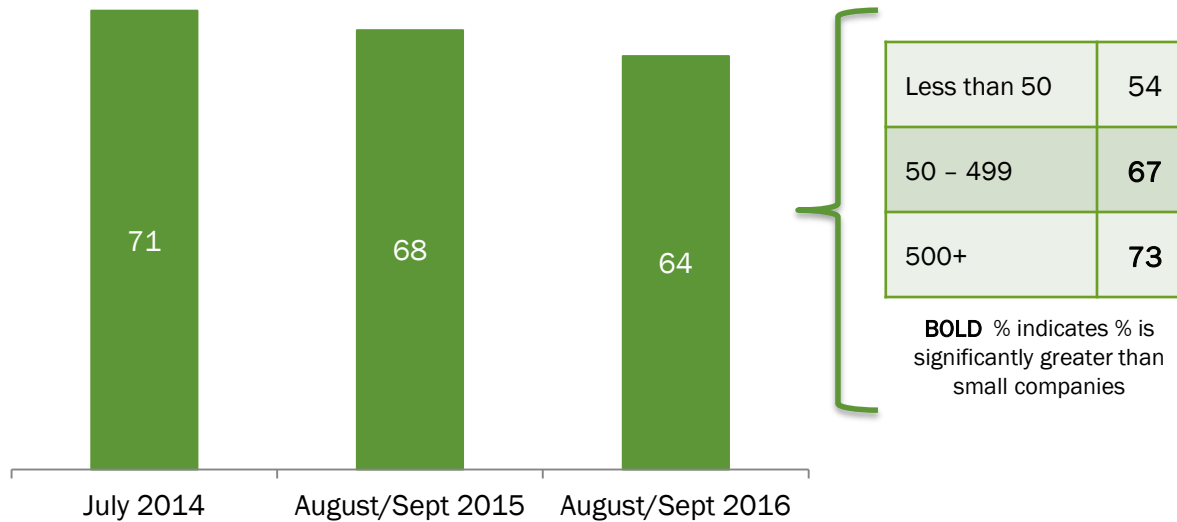
BASE: All Qualified Respondents (Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

Q1307. How burdensome are the reporting requirements of ACA for your company?

Awareness of SHOP at Lowest Levels Since 2014

Around half of small businesses say they are aware of SHOP Marketplaces and about three in 10 say they know how to access SHOP coverage for their employees.

Awareness of the SHOP Marketplaces
(% Yes)



29% of small companies say they have heard about SHOP Marketplace in their state and 30% say they know how to access the SHOP Marketplace coverage for their employees.

BASE: All Qualified Respondents (July 2014 n= 751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

Q1355. Even though businesses with under 50 employees are not required to provide health insurance, the Small Business Health Options Program (SHOP) Marketplace allows employers with under 50 employees the opportunity to provide coverage for their employees with some businesses eligible to qualify for tax credits. Are you aware of the SHOP Marketplaces?

Q1355B. Have you read, seen, or heard anything about the Small Business Health Options Program (SHOP) Marketplace in your state?

BASE: Less Than 50 Employees (Aug/Sept 2015 n=726, Aug/Sept 2016 n=664)

Q1355C. Do you know how to access Small Business Health Options Program (SHOP) Marketplace coverage for your employees?

Knowledge and Information

Employers Infrequently Rely on the Government for News

Employers most commonly rely on health insurance providers, benefits advisors, healthcare websites, and medical websites in order to stay informed about healthcare industry news.

Sources Consulted to Stay Informed about Healthcare

Industry News (%) (2016)	July 2013	July 2014	Aug/Sept 2015
Health insurance provider	44	45	42
Benefits advisor	33	37	31
Healthcare websites	26	31	32
A medical website like WebMD, Medscape	14	23	24
A search engine like Google, Yahoo or Bing	22	24	28
Communications from the government	23	26	26
Magazines or newspapers	23	21	21
Social media (Twitter, LinkedIn, Facebook, etc.)	-	16	23
News programs on television	24	20	22
Foundation or nonprofit websites or materials	13	14	16
Advertising on television	6	14	18
News programs on the radio	11	15	16
Syndicated research from consulting firms	-	-	15
Other *	4	1	*
None of the above	12	10	12

TV, newspaper, and radio are less likely to be relied upon compared to other sources on the list such as healthcare websites and search engines.

Only responses greater than 1% in 2016 shown.

BOLD % indicates % is significantly greater 2013

BASE: All Qualified Respondents (July 2013 n=758, July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

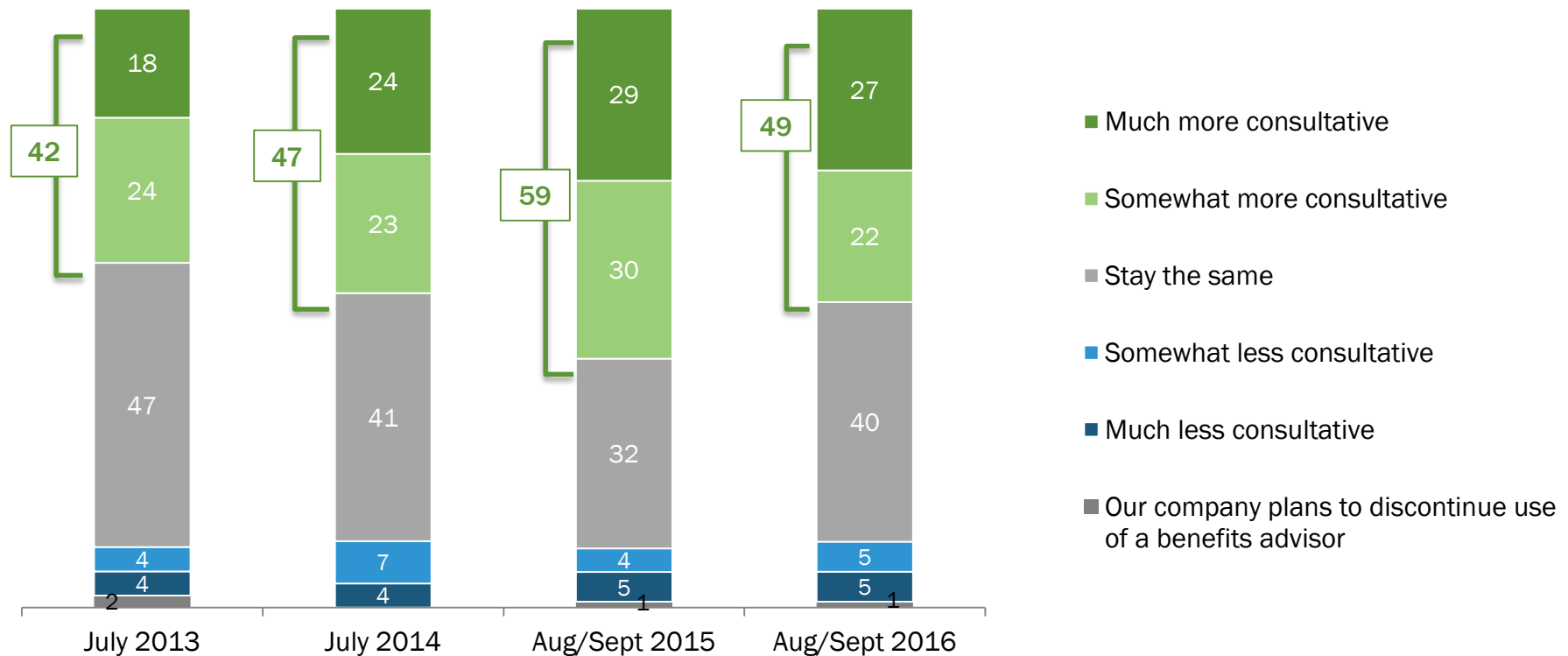
Q1205. Which of the following sources do you consult to keep informed about healthcare industry news? Please select all that apply.

Half of Employers Expect Benefits Advisors to Be More Consultative

Of those who work with an advisor, the majority expect the level of the advisor to stay the same or be more consultative.

59% of employers report working with a benefits advisor in 2016.

Relationship with Employee Benefits Advisor (%)



BASE: All Qualified Respondents (July 2013 n=758, July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

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)

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...

Available Benefits Most Common Information Provided

Employers most commonly say the forms of information they provide so that their employees can make informed choices about health insurance are about available benefits and materials from their plan provider.

Information Provided to Employees (%)

	July 2013	July 2014	August 2015	August 2016
What benefits are available	47	38	42	41
Materials from our plan provider	N/A	37	38	37
A comparison of how the cost (premiums, co-pays, etc.) of health insurance may change from what they pay now	24	30	27	29
A comparison of coverage among health insurance plans that are available	30	31	30	27
A quality rating of doctors in the network	17	23	29	27
Access to a benefits consultant or navigator	N/A	N/A	28	26
Materials from my company on options/choices	33	28	26	26
Notice of new Health Insurance Marketplace coverage options and health coverage as required by the U.S Department of Labor	N/A	22	24	23
A comparison of how access to doctors and providers may change from what is available to them now	19	19	23	22
An unbiased resource on their options/choices	16	20	21	19
None of the above	26	20	17	19

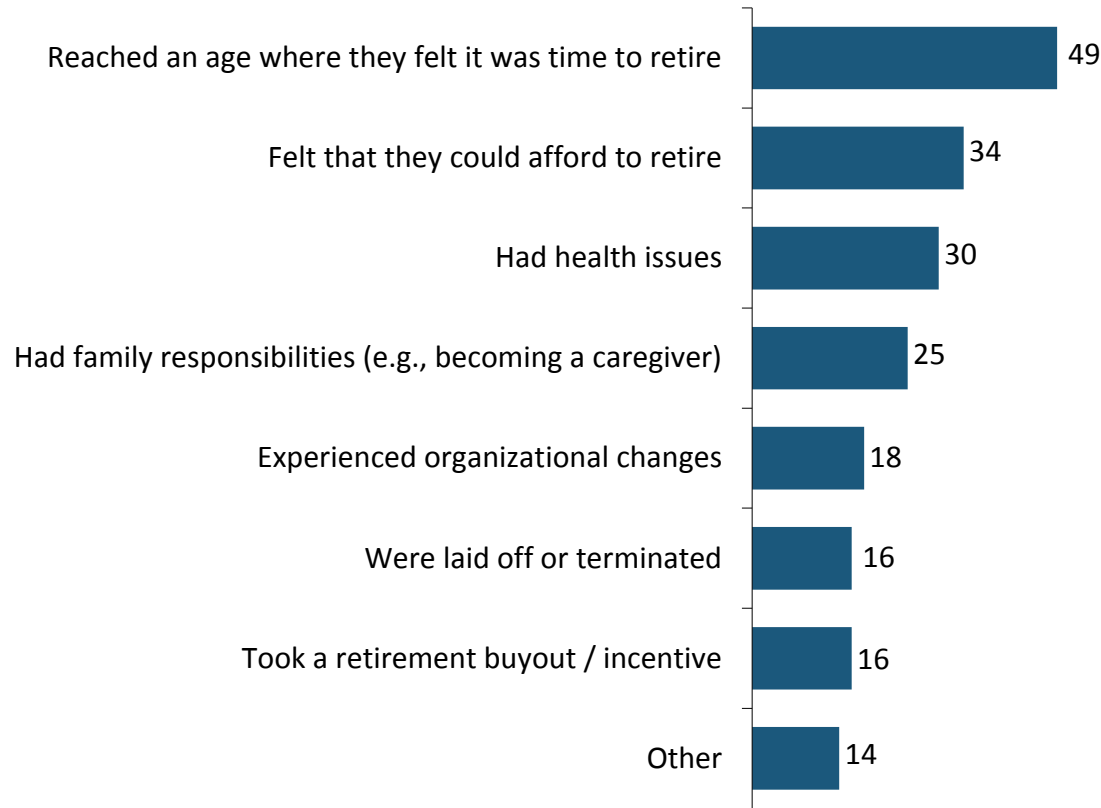
BASE: All Qualified Respondents (July 2013 n=758, July 2014 n=751, Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

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

According to Employers, Employees Retired When They Felt It was Time

About half of employers say that one of the most common reasons employees have retired in the past five years is the employee reached an age where they felt it was time.

Reasons for Employees Retirement in the Past 5 Years (%)



*Question Added in 2016

BASE: All Qualified Respondents (Aug/Sept 2016 n=1502)

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.

Demographics

Demographics

Gender %	July 2013 (n=758)	July 2014 (n=751)	August 2015 (n=1500)	August 2016 (n=1502)
Male	63	61	58	56
Female	37	39	42	44
Employment Status %	(n=758)	(n=751)	(n=1500)	(n=1502)
Employed full time	81	76	74	74
Self-employed	19	24	26	26
Primary Business %	(n=758)	(n=751)	(n=1500)	(n=1502)
Manufacturing	14	20	25	16
Agriculture, mining or construction	5	6	6	8
Transportation, communications, or utilities	5	2	6	3
Professional services, including finance, legal, engineering, and healthcare	32	32	25	33
Service industries such as retail trade, hospitality, or administration	13	10	13	10
Some other type of business	31	30	26	30

Employee Title %	July 2013 (n=758)	July 2014 (n=751)	August 2015 (n=1500)	August 2016 (n=1502)
Owner	27	44	53	44
CEO/Chairman	4	14	12	12
President	6	4	5	5
Director of HR	15	20	14	21
Benefits Manager	12	12	12	12
Other HR professional responsible for employee benefits	N/A	2	2	2
Other professional responsible for employee benefits	N/A	4	3	4

Demographics

Employer Size (Full-time Only) %	July 2013 (n=758)	July 2014 (n=751)	August 2015 (n=1500)	August 2016 (n=1502)
1 - 24	34	31	35	36
25 - 50	9	9	10	8
51 - 99	6	8	4	6
100 - 499	14	12	16	13
500+	37	40	35	38
Owners of Company %	N/A	(n=751)	(n=1500)	(n=1502)
Caucasian	N/A	N/A	75	72
Men	N/A	N/A	60	61
Female	N/A	33	42	41
Black or African American	N/A	11	15	13
Non-white Hispanic	N/A	15	16	12
Asian or Pacific Islander	N/A	10	10	8
Native American or Alaskan Native	N/A	4	6	3
Mixed Race	N/A	11	9	7
LGBT	N/A	N/A	5	4
Some other non-white race	N/A	2	3	2
None of these	N/A	37	1	2
Not sure	N/A	4	1	2
Decline to answer	N/A	4	2	1

Company Revenue %	July 2013 (n=758)	July 2014 (n=751)	August 2015 (n=1500)	August 2016 (n=1502)
Less than \$500,000	22	20	22	21
\$500,000 to less than \$1 million	5	7	8	7
\$1 million to less than \$5 million	12	11	14	13
\$5 million to less than \$10 million	7	9	8	9
\$10 million to less than \$50 million	10	11	10	10
\$50 million to less than \$200 million	10	10	12	10
\$200 million to less than \$500 million	6	9	8	7
\$500 million to less than \$1 billion	4	9	10	9
\$1 billion or more	12	8	6	10
Don't know	7	2	1	1
Decline to answer	5	4	2	3
Company Headquarters by Region %	(n=758)	(n=751)	(n=1500)	(n=1502)
East	25	25	23	28
Midwest	17	19	18	18
South	24	32	33	33
West	16	25	26	21

Appendix

Self-Insured Companies Want More From Benefits Advisors

Companies that are self-insured and work with a benefits advisor are more likely than those who buy a plan to say they anticipate their relationship with their benefits advisor to become much more consultative.

		Approach to Providing Benefits (%)		
		Self-insured n=208	Buy Plan n=576	Subsidized n=56*
Future Relationship with Employee Benefits Advisor	Much/Somewhat More (NET)	53	50	44
	Much more consultative	36	24	25
	Somewhat more consultative	17	25	18
	Stay the same	27	44	41
	Somewhat/Much Less (NET)	18	6	13
	Somewhat less consultative	7	4	9
	Much less consultative	11	2	4
	Our company plans to discontinue use of a benefits advisor	2	1	3

BOLD item indicates % is significantly greater than companies that buy plans

BASE: Works with Benefits Advisor (n=871)

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

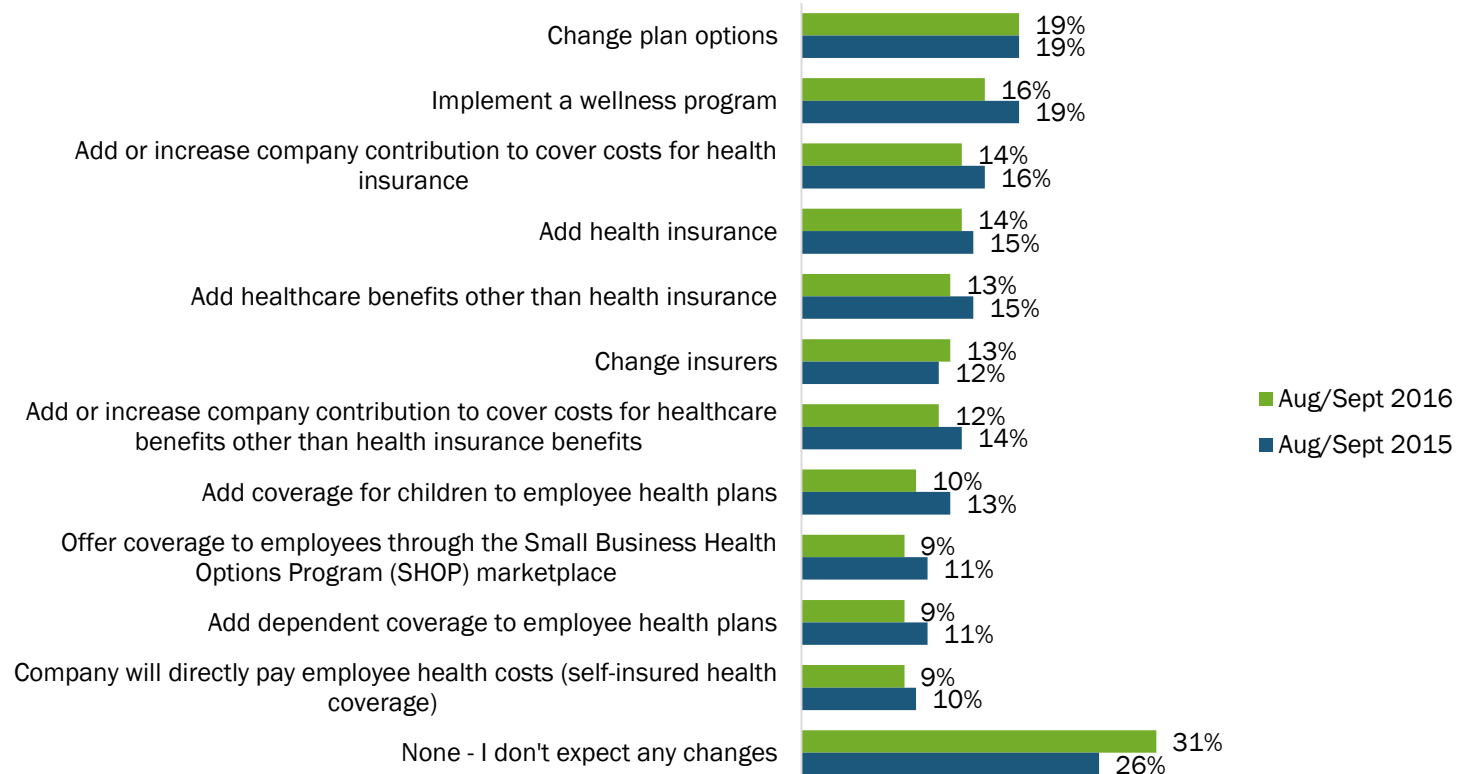
*Small Base. Results are directional in nature.

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Benefit Changes Less Likely than in 2015

Though nearly one in five companies plan on changing their plan options in the next one – two years, nearly one-third do not expect to make any changes.

Expected Changes for Company Healthcare Benefits



Only showing responses $\geq 9\%$ for 2016

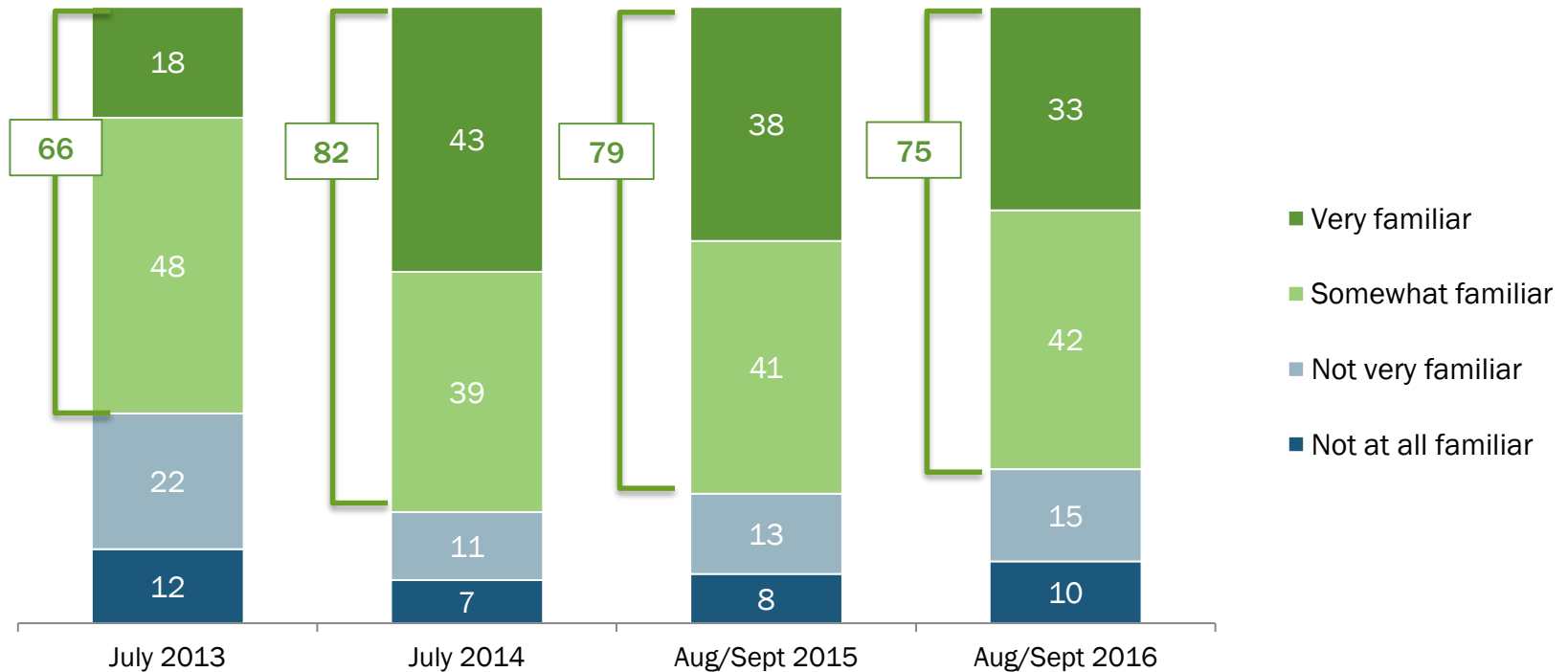
BASE: All Qualified Respondents (Aug/Sept 2015 n=1500, Aug/Sept 2016 n=1502)

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.

Familiarity with Supplemental Products Continues to Decrease

The majority of employers are familiar with alternative supplemental insurance but familiarity is softening compared to 2014.

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)

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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