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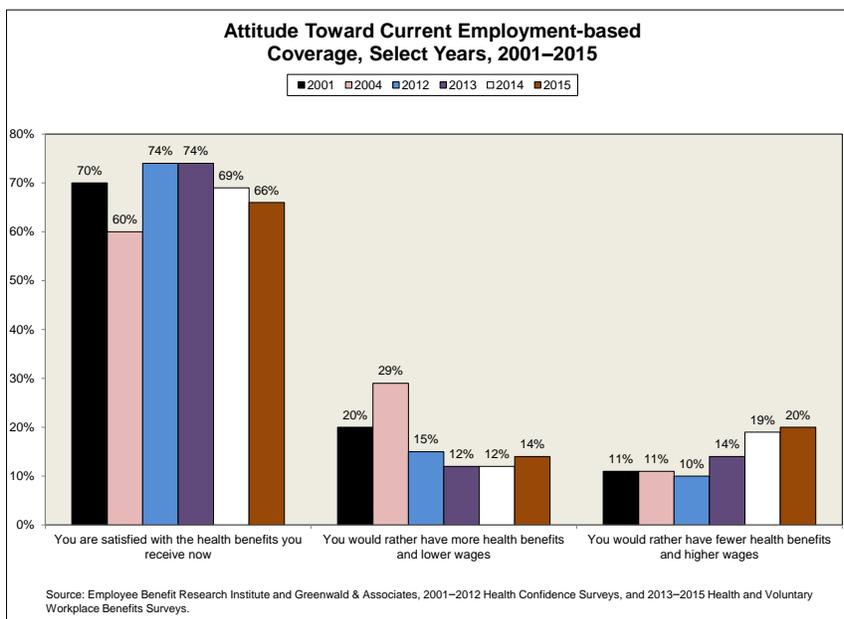
## New Research from EBRI:

# American Workers Getting Restless Over Current Mix of Wages and Benefits

WASHINGTON—Although most American workers are satisfied with the health insurance benefits they have now, there is a long-term trend toward wanting more cash and fewer benefits, according to a new survey by the nonpartisan Employee Benefit Research Institute.

Fully a third would change the current mix of wages and health benefits, which may reflect an intensifying desire for real wage growth, EBRI found.

Results from the 2015 Health and Voluntary Workplace Benefits Survey (WBS), conducted by EBRI and Greenwald & Associates, show that the percentage of workers reporting that they would trade wages to get more health benefits rose slightly in 2015 from 12 percent in 2014.



However, there appears to be a longer-term trend away from being satisfied with the mix of benefits and wages, toward more preference for fewer health benefits and higher wages: Between 2012 and 2015, the percentage of workers reporting that they are satisfied with the health benefits they currently receive fell from 74 percent to 66 percent. At the same time, the percentage reporting that they would rather have fewer health benefits and higher wages has doubled, increasing from 10 percent to 20 percent.

The EBRI report notes that enactment of the Patient Protection and Affordable Care Act of 2010 (PPACA) has continued to raise questions about whether employers will continue to offer health coverage to their workers in the future. Yet, the WBS finds that the importance of benefits as a factor in choosing a

job remains high, and health insurance in particular continues to be, by far, the most important employee benefit to workers.

The WBS notes that worker confidence that employers and unions will continue to offer health coverage fell between 2000 and 2003 but has remained well above 50 percent since then. Overall, lack of confidence in employers and unions continuing to offer health insurance continues to be low: In 2015, just 9 percent of workers are not too (5 percent) or not at all (4 percent) confident that their employer or union would continue to offer health insurance. The percentage not confident has bounced around between 5 percent and 17 percent since 2000.

Also, while workers say having a choice of health plans is important, and that they would like more choices, most workers express confidence that their employers or unions have selected the best available health plan. Moreover, they are not as confident in their ability to choose the best available plan if their employers or unions did, in fact, stop offering coverage. Also, individuals are not highly comfortable that they could use an objective rating system to choose health insurance nor are they extremely confident that a rating system could help them choose the best health insurance.

“As employers consider whether to continue offering coverage, and if they do, which options to offer in the plan, data on worker preferences will be useful for making informed decisions about the future direction of employment-based health benefits,” said Paul Fronstin, director of EBRI’s Health Research and Education Program, and co-author of the report.

The EBRI report examines workers opinions surrounding employment-based health coverage. It uses data from the 2013–2015 Health and Voluntary Workplace Benefits Survey, conducted by the Employee Benefit Research Institute (EBRI) and Greenwald & Associates, as well as historical data from the Health Confidence Survey (HCS). Both surveys examine a broad spectrum of health care issues, including workers’ satisfaction with health care today, their confidence in the future of the nation’s health care system and the Medicare program, as well as their attitudes toward workplace benefits.

The full report, “Views on Employment-based Health Benefits: Findings from the 2015 Health and Voluntary Workplace Benefits Survey,” is published in the March 2016 *EBRI Notes* and online at [www.ebri.org](http://www.ebri.org)

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