

## News from EBRI

Employee Benefit
Research Institute

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## New Research from EBRI:

## Public Remains Confident in Workplace Health Benefits, but Worried About Affordability

WASHINGTON—The public remains in large part confident that employers and unions will continue to offer health coverage following enactment of the federal health reform law. According to results from the 2011 Health Confidence Survey, 57 percent of individuals with employment-based coverage are extremely or very confident that their employer or union would continue to offer health coverage.

Confidence varies by health status and satisfaction with their own health plan and the quality of health care: Those who are healthier and are more satisfied with the current health care system are more confident the employer-based system will continue to provide health benefits. The report adds that those who are most positive about the future availability of health benefits tend to be more educated, have higher incomes, are more satisfied with their health coverage, and rate the current health system highly.

However, American workers are not confident that they could afford to purchase coverage on their own, even if they were given the money to do so by plan sponsors. In 2011, 20 percent were extremely or very confident that they could afford to purchase coverage. Despite those findings, few reported that they are not likely to purchase coverage if employers and unions stopped offering it.

The report notes that many questions about whether employers will continue to offer health coverage in the future are being raised as a result of enactment of the Patient Protection and Affordable Care Act (PPACA) of 2010.

The survey was conducted by the nonpartisan Employee Benefit Research Institute (EBRI), a private, nonprofit, nonpartisan public policy research organization, and Mathew Greenwald & Associates, a Washington, DC, market research firm, with funding from 12 private organizations.

The findings are published in the December 2011 *EBRI Notes*, "Variation in Public Opinion on the Future of Employment-Based Health Benefits: Findings from the 2011 Health Confidence Survey," available online at www.ebri.org

The HCS was conducted within the United States between May 13 and June 6, 2011, through 20-minute telephone interviews with 1,001 individuals age 21 and older. HCS materials and a list of underwriters may be accessed at the EBRI website: www.ebri.org/hcs

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