



## *Fast Facts from EBRI*

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### **Should Employers Be Required to Provide Health Benefits?**

WASHINGTON—How do Americans feel about requiring employers to provide and contribute to health insurance coverage for their workers? Would Americans be willing to pay more in federal income taxes to make sure everyone has health insurance?

The 2007 Health Confidence Survey, released recently by the nonpartisan Employee Benefit Research Institute (EBRI), asked some basic questions to gauge reactions to some of the health care policy changes that are currently being considered at the national level. Several of these questions concerned means by which health care coverage could be expanded to include all Americans. Others concerned the tax treatment of health care benefits. Here are the results:

#### **Employer Mandate**

- The survey found strong support for a legal mandate that employers provide and contribute to health insurance coverage for their workers. More than 9 out of 10 (91 percent) of those surveyed supported an employer mandate. And more than 4 in 10 (42 percent) said all employers, regardless of size, should be included in such a mandate.
- Almost 2 in 10 (18 percent) thought only employers with 30 or more workers should be required to provide and contribute to coverage, while 1 in 10 each said employers with at least 50 workers (12 percent) or at least 100 workers (10 percent) should be required to do this.
- Just 5 percent indicated that only employers with 1,000 or more workers should be included in an employer mandate, and only 1 in 10 (9 percent) said that no employers should be required to provide and subsidize health insurance coverage.

#### **Tax Increase for Total Coverage**

- Two-thirds of Americans (68 percent) said they would be willing to pay 1 percent more in federal income taxes than they do now to make sure all Americans have health insurance.
- Four in 10 (39 percent) indicated a willingness to pay 3 percent more in taxes, and 2 in 10 (22 percent) stated they would be willing to pay 5 percent more to ensure all Americans have health coverage.

#### **Tax Treatment of Health Benefits**

- More than half (54 percent) think the fairest income tax treatment of the costs of health care and health insurance would be to allow people to deduct all of these expenses.
- Considerably fewer (36 percent) said the fairest tax treatment would be to allow people to deduct only those health care costs that exceed a certain percentage of their income. Five percent said that no one should be able to deduct health care costs, and the same percentage was unwilling to express an opinion.
- A majority of Americans (61 percent) said the fairest tax treatment would be to have rules that take income into consideration, with larger tax breaks for those with lower income. Only about one-third (36 percent) said the rules should be the same for everyone, no matter what their household income.

Complete results of the 2007 Health Confidence Survey were published in the November 2007 *EBRI Notes*, available at <http://www.ebri.org/surveys/hcs/2007/>

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