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How Union Status Affects Health Insurance Premiums

WASHINGTON—How do the premiums of health plans with union workers compare with plans that have no union workers? How does the amount workers pay differ?

A recent study by the nonpartisan Employee Benefit Research Institute (EBRI) answers these and other questions about the relationship between union status and employment-based health benefits. Here are some of the results:

- Premiums are higher in plans with union workers compared with plans that have no union workers. In 2008, the premium was \$4,836 for employee only coverage in plans with at least some union workers, while it was \$4,635 in plans with no union workers
- Family premiums were \$13,009 in plans with at least some union workers, and \$12,507 in plans with no union workers.
- In both cases, the premiums for plans with at least some union workers were 4 percent higher than the premiums for plans with no union workers.
- Workers also paid a smaller share of the premium through payroll deduction for family coverage in plans with at least some union workers (20 percent) as compared with plans with no union workers (31 percent). There was little difference in the share of premiums for employee only coverage paid through payroll deduction: 15 percent for plans with at least some union workers, as compared with 16 percent in plans with no union workers.

Average Annual Premiums, by Union Status and Type of Coverage, 2008

	Employee Only	Family
Some Union Workers	\$4,836	\$13,009
No Union Workers	\$4,635	\$12,507

Source: Kaiser Family Foundation.

More details appear in the October 2009 *EBRI Notes*, available at www.ebri.org

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