

EBRI Databook on Employee Benefits

Chapter 35:

Individual Spending on Health Care Benefits

Data for the following table are available in the National Compensation Survey:

- Table 35.1 Employee Contributions to Health Insurance

The data in this survey are presented as a percentage of full-time employees participating in a health plan with the particular cost management strategy. This data-set is maintained by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). The data are available on the BLS Web page at <http://www.bls.gov/ncs/ebs/>. Preliminary data are released in a news release format. The most recent news releases are in the section titled "ECONOMIC NEWS RELEASES." More detailed tabulations are available on the above Web page under the section titled "PUBLICATIONS AND OTHER DOCUMENTATION."

Before 1999, data from the Employee Benefit Survey were released in three separate publications covering medium and large private establishments (establishments with 100 or more employees), small private establishments (establishments with 99 or fewer employees), and state and local governments. Starting with the 1999 data, the BLS began publishing data for all private industry. The section titled "PUBLICATIONS AND OTHER DOCUMENTATION" provides supplementary data for years 1999 and 2000 under the old format of medium and large private establishments and small private establishments.

Data for the following two tables are available in the Kaiser Family Foundation/ Health Education and Research Trust survey of employer-sponsored health benefits:

- Table 35.2 Employee Contribution to Health Insurance as a Percentage of the Premium
- Table 35.3 Average Annual Employee Contribution to Health Insurance

[Obtain a copy of the survey.](#)

Other EBRI Research on Individual Spending on Health Benefits – Updated January 2012

► Individuals' Response to the Patient Protection and Affordable Care Act (PPACA) of 2010

Expected Impact

How knowledgeable are individuals about the provisions of PPACA?

See Figure 1 on page 14 in the [November 2010 Notes article, "Variation in Public Opinion About Health Reform, by Plan Type: Findings from the 2010 EBRI/MGA Consumer Engagement in Health Care Survey."](#)

Data is presented by plan type, traditional, high deductible health plan, and consumer-driven health plan in August 2010.

How much do individuals believe they will be impacted by PPACA?

See Figure 2 on page 14 in the [November 2010 Notes article, "Variation in Public Opinion About Health Reform, by Plan Type: Findings from the 2010 EBRI/MGA Consumer Engagement in Health Care Survey."](#)

Data is presented by plan type, traditional, high deductible health plan, and consumer-driven health plan in August 2010.

How much do individuals believe PPACA will impact personal health care costs?

See Figure 4 on page 15 in the [November 2010 Notes article, “Variation in Public Opinion About Health Reform, by Plan Type: Findings from the 2010 EBRI/MGA Consumer Engagement in Health Care Survey.”](#)

Data is presented by plan type, traditional, high deductible health plan, and consumer-driven health plan in August 2010.

How much do individuals believe PPACA will impact the quality of health care services?

See Figure 6 on page 17 in the [November 2010 Notes article, “Variation in Public Opinion About Health Reform, by Plan Type: Findings from the 2010 EBRI/MGA Consumer Engagement in Health Care Survey.”](#)

Data is presented by plan type, traditional, high deductible health plan, and consumer-driven health plan in August 2010.

Expect Impact – Employment-Based Plans

How much information about PPACA has been provided by employers?

See Figure 7 on page 18 in the [November 2010 Notes article, “Variation in Public Opinion About Health Reform, by Plan Type: Findings from the 2010 EBRI/MGA Consumer Engagement in Health Care Survey.”](#)

Data is presented by plan type, traditional, high deductible health plan, and consumer-driven health plan in August 2010.

How likely do individuals believe their employer will continue to provide health benefits after 2014?

See Figure 8 on page 18 in the [November 2010 Notes article, “Variation in Public Opinion About Health Reform, by Plan Type: Findings from the 2010 EBRI/MGA Consumer Engagement in Health Care Survey.”](#)

Data is presented by plan type, traditional, high deductible health plan, and consumer-driven health plan in August 2010.

► Future of Employment-Based Health Benefits

How confident are Americans their employer or union will continue to offer health insurance, 2000-2011?

See Figure 1 on page 4 in [the November 2011 Notes article, “Public Opinion on the Future of Employment-Based Health Benefits: Findings from the 2011 Health Confidence Survey.”](#)

How confident are Americans they can afford health insurance if their employer or union stopped offering it and provided the money, 2002-2011?

See Figure 2 on page 4 in [the November 2011 Notes article, “Public Opinion on the Future of Employment-Based Health Benefits: Findings from the 2011 Health Confidence Survey.”](#)

How likely are Americans to purchase health insurance if their employer or union stopped offering it and provided the money, 2000-2011?

See Figure 3 on page 5 in [the November 2011 Notes article, “Public Opinion on the Future of Employment-Based Health Benefits: Findings from the 2011 Health Confidence Survey.”](#)

How confident are Americans in their ability to compare different health plans and choose the best plan, 2011?

See Figure 4 on page 5 in [the November 2011 Notes article, “Public Opinion on the Future of Employment-Based Health Benefits: Findings from the 2011 Health Confidence Survey.”](#)

How comfortable are Americans with using an objective rating system to choose a health plan, 2011?

See Figure 5 on page 6 in [the November 2011 Notes article, “Public Opinion on the Future of Employment-Based Health Benefits: Findings from the 2011 Health Confidence Survey.”](#)

How confident are Americans that using an objective rating system to choose a health plan is helpful, 2011?

See Figure 6 on page 6 in [the November 2011 Notes article, "Public Opinion on the Future of Employment-Based Health Benefits: Findings from the 2011 Health Confidence Survey."](#)

► **Tax Treatment of Health Insurance**

How is employment-based health insurance currently (as of 2006) treated in the tax code?

See text on page 6 of the [June 2006 Issue Brief "The Tax Treatment of Health Insurance and Employment-Based Health Benefits"](#)

Is the current tax treatment of health insurance progressive or regressive?

See text on pages 6-7 and figures 1-3 on pages 8-9 of the [June 2006 Issue Brief "The Tax Treatment of Health Insurance and Employment-Based Health Benefits"](#)

How knowledgeable are individuals of the tax treatment of health benefits and out-of-pocket expenses?

See figure 5 on page 11 of the [June 2006 Issue Brief "The Tax Treatment of Health Insurance and Employment-Based Health Benefits"](#)

► **Proposals to Reform the Tax Treatment of Health Insurance**

For a discussion of the implications for workers of a tax cap on the exclusion for health insurance, see pages 9-13 of the [January 2009 Issue Brief, "Capping the Tax Exclusion for Employment-Based Health Coverage: Implications for Employers and Workers."](#)

Below is a listing of current (as of 2006) proposals for reforming the tax treatment of health insurance. All are in the [June 2006 Issue Brief "The Tax Treatment of Health Insurance and Employment-Based Health Benefits"](#)

- Capping the exclusion of health benefits from employee income from the November 2005 President's Advisory Panel on Federal Tax Reform. See text on pages 13, 15, and 18.
- Capping individual deduction for health insurance from the November 2005 President's Advisory Panel on Federal Tax Reform. See text on pages 18, 21, and 22.
- Health savings account (HSA) expansion and tax credits from the Bush Administration Proposal. See text on pages 22-23.
- Full deductibility of health care expenses from income from Cogan, Hubbard, and Kessler, *Health, Wealthy, and Wise: Five Steps to a Better Health Care System* The Hoover Institution. See text on pages 23-24.
- Reduce or eliminate business tax deduction. See text on pages 24-25.

► **Individuals Responses to Health Care Costs**

How confident are Americans in the future of employment-based health benefits (among individuals with employment-based health insurance coverage), 2009?

See figure 5 on page 8 in the [July 2009 Issue Brief "The 2009 Health Confidence Survey: Public Opinion on Health Reform Varies; Strong Support for Insurance Market Reform and Public Plan Option, Mixed Response to Tax Cap"](#)

How confident are Americans that they can afford health insurance on their own if their employers stopped offering coverage and gave the workers the money (among individuals with employment-based health insurance coverage), 2009?

See figure 5 on page 8 in the [July 2009 Issue Brief "The 2009 Health Confidence Survey: Public Opinion on Health Reform Varies; Strong Support for Insurance Market Reform and Public Plan Option, Mixed Response to Tax Cap"](#)

See figure 6 on page 9 for the likelihood of Americans purchasing health insurance on their own if their employer stopped offering the coverage and gave them the money.

How have individuals changed their health care usage in response to health care cost increases, 2004-2009?

See figure 10 on page 12 in the [July 2009 Issue Brief](#) “[The 2009 Health Confidence Survey: Public Opinion on Health Reform Varies; Strong Support for Insurance Market Reform and Public Plan Option, Mixed Response to Tax Cap](#)”

Have individuals shifted their financial resources in response to health care cost increases, 2004-2009?
See figure 11 on page 12 in the [July 2009 Issue Brief](#) “[The 2009 Health Confidence Survey: Public Opinion on Health Reform Varies; Strong Support for Insurance Market Reform and Public Plan Option, Mixed Response to Tax Cap](#)”