

EBRI Databook on Employee Benefits

Chapter 37:

Employment-Based Retiree Health Insurance

Data on employment-based retiree health insurance are available in the Kaiser Family Foundation/ Health Research and Education Trust's survey of employer-sponsored health benefits, [survey](#).

Other EBRI Research on Employment-Based Retiree Health – Updated MARCH 2010

What percentage of state and local government employers are offering health insurance to retirees?

See figures 1-3 on page 5 in the [March 2005 Issue Brief, "The Impact of the Erosion of Retiree Health Benefits on Workers and Retirees"](#).

What percentage of private-sector employers are offering health insurance to retirees, 1993-2009?

See figure 1 on page 14 in the [January 2010 Notes article, "Retiree Health Benefit Trends Among the Medicare-Eligible Population"](#)

What percentage of retirees has health insurance, 1994-2008 by age?

Employment-based coverage in their own name:

See figure 4 on page 15 in the [January 2010 Notes article, "Retiree Health Benefit Trends Among the Medicare-Eligible Population"](#)

Employment-based coverage as a dependent:

See figure 7 on page 18 in the [January 2010 Notes article, "Retiree Health Benefit Trends Among the Medicare-Eligible Population"](#)

Individually purchased coverage:

See figure 5 on page 17 in the [January 2010 Notes article, "Retiree Health Benefit Trends Among the Medicare-Eligible Population"](#)

Medicaid coverage:

See figure 8 on page 18 in the [January 2010 Notes article, "Retiree Health Benefit Trends Among the Medicare-Eligible Population"](#)

► Savings Needed to Fund Health Insurance in Retirement

How much would a worker need to save for health care in retirement, if the worker had access to employment-based retiree health insurance, reaching age 65 in 2003?

See figure 9 on page 13 in the [February 2003 Issue Brief, "Retiree Health Benefits: Savings Needed to Fund Health Care in Retirement"](#).

How much would a worker need to save for health care in retirement, if the worker had access to employment-based retiree health insurance, reaching age 65 in 2006? Includes premium, Medicare Part B premium, and out-of-pocket expenses.

See figure 8 on page 12 in the [July 2006 Issue Brief, "Savings Needed to Fund Health Insurance and Health Care Expenses in Retirement."](#)

How much would a worker need to save for health care in retirement, if the worker had access to employment-based retiree health insurance, reaching age 65 in 2013?

See figure 12 on page 18 in the [February 2003 Issue Brief, “Retiree Health Benefits: Savings Needed to Fund Health Care in Retirement”](#).

How much would a worker need to save for health care in retirement, if the worker had access to employment-based retiree health insurance, reaching age 65 in 2016? Includes premium, Medicare Part B premium, and out-of-pocket expenses.

See figure 10 on page 16 in the [July 2006 Issue Brief, “Savings Needed to Fund Health Insurance and Health Care Expenses in Retirement.”](#)

Impact of Medicare Part D

How much would a worker need to save for health care in retirement, if the worker had access to employment-based retiree health insurance? Includes premium, Medicare Part B premium, and out-of-pocket expenses.

See figure 8 (retirement age 65 in 2004), page 24 and figure 14 (retirement age 65 in 2014), page 28 in the [July 2004 Issue Brief, “Health Care Expenses in Retirement and the Use of Health Savings Accounts”](#).

► *Plan Design*

What are some of the plan design changes employers have implemented or are planning to implement, 1993 through 2000?

See charts 4 and 5 and tables 7 and 8 on pages 10 and 11 in the [August 2001 Issue Brief, “Retiree Health Benefits: Trends and Outlook”](#).

What are some of the plan design changes employers have implemented or are planning to implement, 1993 through 2003?

See figures 7-12 on pages 9-11 in the [March 2005 Issue Brief, “The Impact of the Erosion of Retiree Health Benefits on Workers and Retirees”](#).

What are some of the plan design changes employers implemented in 2005?

See figure 15 on page 19 in the [July 2006 Issue Brief, “Savings Needed to Fund Health Insurance and Health Care Expenses in Retirement.”](#)

Impact of Medicare Part D, Prescription Drug Benefit

What strategies are private-sector employers saying they are likely to use under the Medicare Part D program, 2004 and 2005?

See figure 14 on page 19 in the [July 2006 Issue Brief, “Savings Needed to Fund Health Insurance and Health Care Expenses in Retirement.”](#)