

Employer-based health insurance premiums rose modestly in 2013

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Gary Claxton, from the Henry J. Kaiser Family Foundation in Washington, D.C., and colleagues conducted the annual Kaiser Family Foundation/Health Research and Educational Trust Employer Health Benefits Survey of more than 2,000 small and large employers.

The researchers found that, in 2013, single coverage premiums rose 5 percent to \$5,884, and family coverage premiums rose 4 percent to \$16,351. Fifty-seven percent of firms offered health benefits, a

percentage similar to 2012. The percentage of workers covered by their firm's health benefits also remained steady, at 62 percent. There was a significant increase in the share of workers with a deductible for single coverage compared to 2012. The share of workers in small firms with annual deductibles of \$1,000 or more also increased significantly compared to 2012. Nearly all large employers and 77 percent of all firms continued to offer wellness programs, although few used incentives to encourage employees to participate. Financial incentives for completing health risk appraisals were used by more than half of large employers offering the appraisals.

"Employer-based health benefits and plan designs were largely unchanged in 2013, as employers and insurers prepared for provisions of the Affordable Care Act to be implemented in 2014," the authors write.

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