

New survey of employers about the health insurance market

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A new nationally representative survey of employers—the largest purchasers of health care in the country—shows that most are unfamiliar with objective metrics of health plan quality information. The survey, conducted by The Associated Press-NORC Center for Public Affairs Research, also found that employers are looking to the Affordable Care Act (ACA) as they make significant decisions on the benefits they offer, with the costs of health plans as a key consideration. Funding for the survey was provided by the Robert Wood Johnson Foundation.

"There appears to be a serious information deficit among employers when it comes time for them to assess the quality of health insurance plans," said Trevor Tompson, director of the AP-NORC Center. "Nine in 10 of the employers who offer health insurance to employees are unfamiliar with objective sources of quality information, such as Consumer Assessment of Healthcare Providers and Systems data and Health Effectiveness Data and Information Set Scores even though they think quality ratings are important."

Further, the survey shows that in the context of the implementation of the ACA, most employers think the law will impact businesses' ability to scale back benefits—though they are divided over whether scaling back will be easier or harder. And as employers change their purchasing behaviors to accommodate ACA requirements, the amount organizations will pay for health insurance plans emerges as highly important for employers—but so are the costs to their employees.



Here are some of the key findings from the AP-NORC Center poll:

Among Private Sector Employers with at Least Three Employees

- Most employers think the ACA will have an impact on businesses' decisions about the health benefits they offer, though some say it will make scaling benefits back easier and others say harder.
- One in 5 employers say their organization is examining the design of <u>health insurance</u> exchange plans as they work on updating or changing the insurance benefits they offer.
- Six in 10 employers offering insurance think plan quality ratings are important, but 9 in 10 are unfamiliar with objective quality metrics.
- When selecting <u>health plans</u>, employers' top consideration is their own bottom line, but the cost to their employees is also important.
- Only 4 percent of companies offering insurance that employ 100 or more workers plan to change employee schedules to reduce the number of full-time employees to comply with the ACA.

Provided by University of Chicago

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