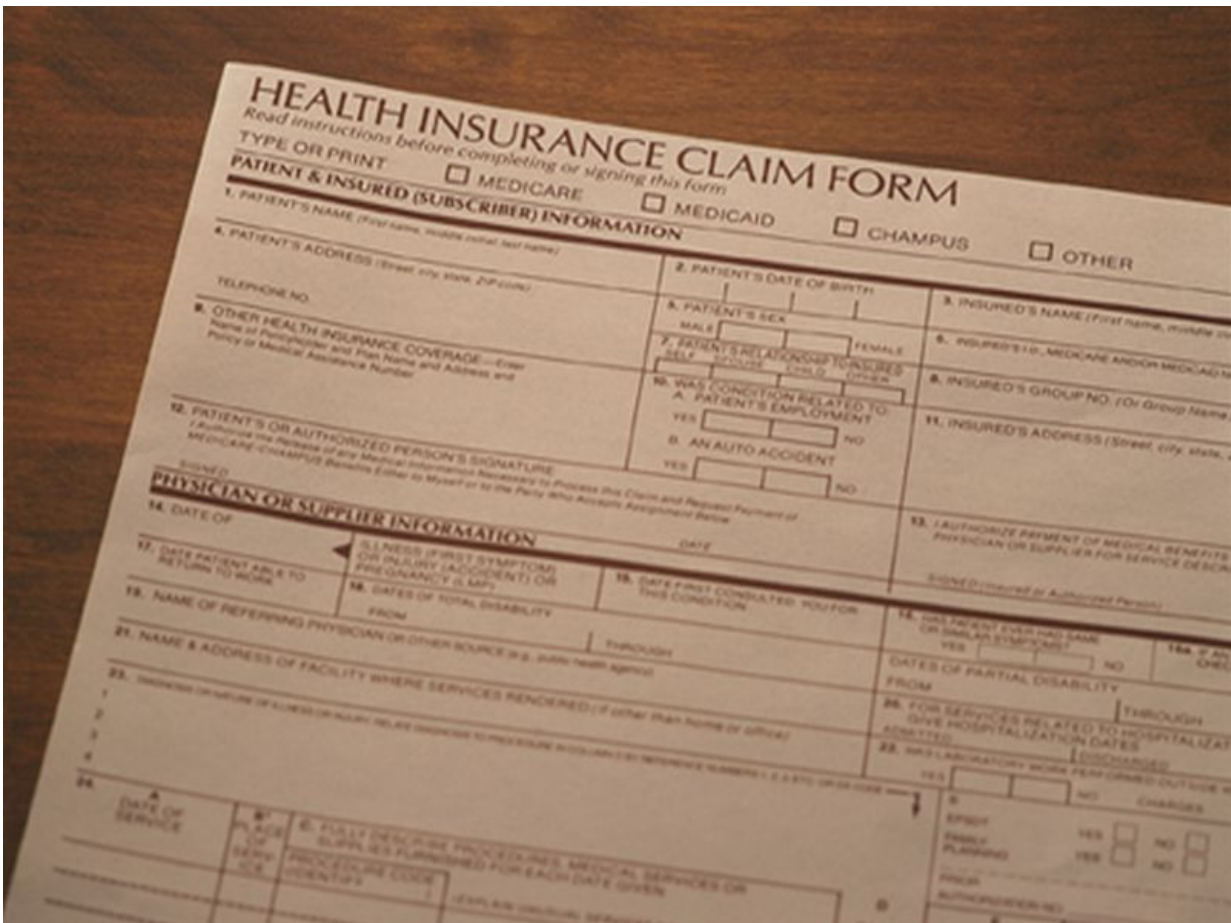


Health insurance hikes ease but workers pay a price, survey finds

September 22 2016



HEALTH INSURANCE CLAIM FORM
Read instructions before completing or signing this form

TYPE OR PRINT

MEDICARE MEDICAID CHAMPUS OTHER

PATIENT & INSURED (SUBSCRIBER) INFORMATION

1. PATIENT'S NAME (First name, middle initial, last name)

2. PATIENT'S DATE OF BIRTH

3. INSURED'S NAME (First name, middle initial, last name)

4. PATIENT'S ADDRESS (Street, city, state, ZIP code)

5. PATIENT'S SEX MALE FEMALE

6. INSURED'S ID, MEDICARE AND/OR MEDICAID

7. PATIENT'S RELATIONSHIP TO INSURED
SELF SPOUSE CHILD OTHER

8. INSURED'S GROUP NO. (Or Group Name)

9. TELEPHONE NO.

10. WAS CONDITION RELATED TO:
A. PATIENT'S EMPLOYMENT YES NO
B. AN AUTO ACCIDENT YES NO

11. INSURED'S ADDRESS (Street, city, state, ZIP code)

12. PATIENT'S OR AUTHORIZED PERSON'S SIGNATURE
I authorize the release of my medical information necessary to process this claim and request payment of Medicare/Champus Benefits either to myself or to the party who accepts assignment below.

13. I AUTHORIZE PAYMENT OF MEDICAL BENEFITS
PHYSICIAN OR SUPPLIER FOR SERVICE DESCRIBED BELOW

SIGNED (Name of Authorized Person)

PHYSICIAN OR SUPPLIER INFORMATION

14. DATE OF ILLNESS (FIRST SYMPTOM OR INJURY (ACCIDENT) OR PREGNANCY IS MP)

15. DATE FIRST CONSULTED YOU FOR THIS CONDITION

16. HAS PATIENT EVER HAD SAME OR SIMILAR SYMPTOM? YES NO

17. DATE PATIENT ABLE TO RETURN TO WORK

18. DATES OF TOTAL DISABILITY FROM THROUGH

19. NAME OF REFERRING PHYSICIAN OR OTHER SOURCE (e.g. your health agent)

20. DATES OF PARTIAL DISABILITY FROM THROUGH

21. NAME & ADDRESS OF FACILITY WHERE SERVICES RENDERED (if other than home or office)

22. FOR SERVICES RELATED TO HOSPITALIZATION GIVE HOSPITALIZATION DATES ADMITTED THROUGH

23. WERE LABORATORY WORK PERFORMED OUTSIDE FACILITY? YES NO CHARGES

24. DATE OF SERVICE

25. FULLY MEDICAL PRICE LISTED MEDICAL SERVICES OR SUPPLIES FURNISHED FOR EACH DATE GIVEN

26. EFFORT YES NO

27. FAMILY PLANNED YES NO

28. PRICE YES NO

29. AUTHORIZED BY (Name)

(HealthDay)—Premiums for employer-sponsored health insurance rose

modestly in 2016, but more workers must meet higher deductibles before their coverage kicks in, a new nationwide survey shows.

The Kaiser Family Foundation/Health Research & Educational Trust surveyed more than 1,900 employers to find out about trends in health insurance costs and coverage. Both large and small employers took part.

On average, the annual premium for employer-sponsored family health coverage rose 3 percent to \$18,142 this year. The modest rise continues a slowdown in annual premium increases over the past 15 years, according to the report. Since 2011, annual premiums have risen 20 percent, compared to 31 percent between 2006 and 2011.

The average deductible jumped 12 percent (about \$159) to \$1,478 this year. At small companies, average deductibles now top \$2,000, according to the report published online recently in *Health Affairs*.

"We're seeing premiums rising at historically slow rates, which helps workers and employers alike, but it's made possible in part by the more rapid rise in the deductibles workers must pay," Kaiser Family Foundation president and CEO Drew Altman said in a news release.

The findings suggest workers are choosing plans with lower premiums but higher deductibles and taking advantage of compatible Health Savings Accounts (HSAs) or Health Reimbursement Arrangements (HRAs). This year, 29 percent of workers have these plans—up from 20 percent from 2014, the survey found.

More than half of all covered workers have annual deductibles of at least \$1,000 for single coverage. Once again, employees in smaller companies are hardest hit.

Employers can help offset employees' out-of-pocket costs by

contributing to tax-preferred HSAs or HRAs, the authors said. Employees can tap those accounts to pay their deductibles.

Meanwhile, fewer workers had a Preferred Provider Organization (PPO) plan in 2016 than in 2014 (48 percent versus 58 percent, respectively). PPO premiums are higher, the study authors noted.

The survey showed that about 56 percent of employers provided health insurance for at least some workers in 2016, which is statistically the same percentage as in 2015. Smaller companies are less likely to offer health benefits than firms with 1,000 or more workers, study author Gary Claxton, of the Kaiser Family Foundation, and colleagues noted.

The Affordable Care Act, also called Obamacare, requires employers with 50 or more full-time workers to offer full-timers health benefits. The survey found few signs that companies were cutting [workers'](#) hours to avoid the requirement. Most employers who provide health benefits offer coverage to employees' spouses.

More information: The National Conference of State Legislatures has more about [health insurance premiums and increases](#).

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