

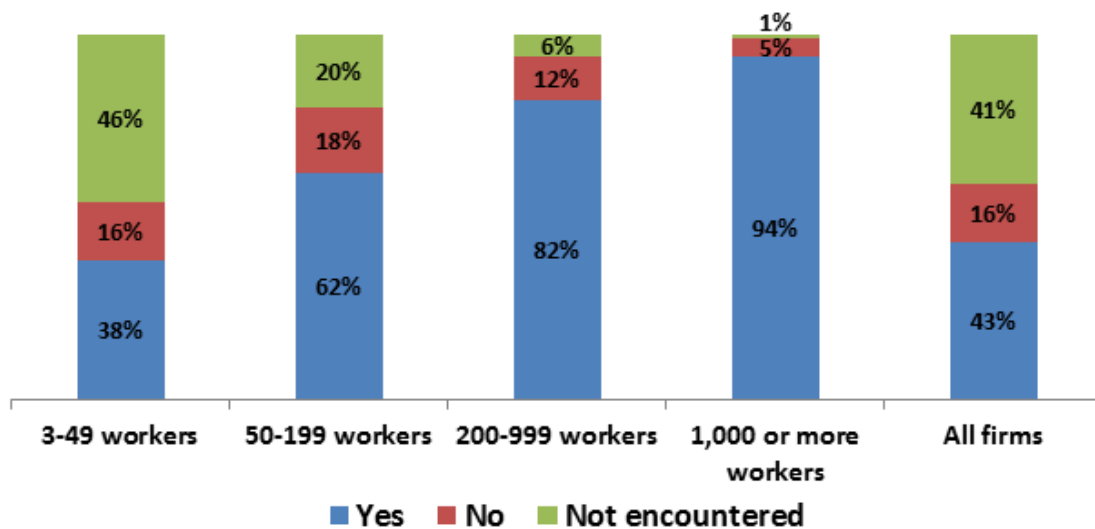


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Coverage on the Rise for Employer-Sponsored Health Insurance for Same-Sex Spouses

According to November 2016 survey results from the Henry J. Kaiser Family Foundation, Data Note, employer-sponsored health insurance covered over 50% of the non-elderly population in the U.S. in 2015, half of whom received coverage as a dependent. Two recent Supreme Court rulings (United States v Windsor in 2013 and Obergefell v Hodges in 2015) significantly changed the legal landscape for same-sex couples and paved the way for greater access to health insurance through the workplace. In 2016, less than half (43%) of firms offering health insurance coverage to opposite-sex spouses also provided coverage to same-sex spouses, and 16% did not provide this coverage. Another 41% reported they had not encountered this as a benefits issue (Figure 1).

Figure 1. Among firms offering spousal benefits, percentage of firms that offer health benefits to same-sex spouses, by firm size, 2016.



Source: Dawson et al., The Henry J. Kaiser Family Foundation, *Data Note*, November 2016

According to the survey:

- Among firms offering opposite-sex spousal coverage, large firms (those with 200 or more employees) were more likely to also offer this benefit to same-sex spouse than smaller firms (85% vs 41%).

- More than eight in ten (85%) large firms with opposite-sex spousal coverage offered such coverage, 10% did not, and 5% reported they had not encountered this benefits issue. Among the largest firms (those with more than 1,000 workers), 94% offered coverage to same-sex couples.
- By contrast, just 41% of small employers (3-199 workers) offered coverage to same-sex spouses, 16% did not, and 43% said they had not encountered it.

Prior to the recent Supreme Court decisions guaranteeing the right to marriage for same-sex couples, domestic partnership benefits provided an important way for same-sex couples to gain access to coverage. Some have raised questions about whether federal and state recognition of same-sex marriage would diminish domestic-partnership benefits, but data from the Kaiser Survey show no statistical difference between the share of firms offering same-sex domestic partner health coverage in 2016 compared to 2013, among all firms offering health benefits.

Further, the survey found that 99% of large firms offering same-sex domestic partner health benefits also offer same-sex spousal benefits, and 58% of large firms offering same-sex spousal coverage offer same-sex domestic partner coverage. The survey includes 1,933 randomly selected nonfederal public and private employers.

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