



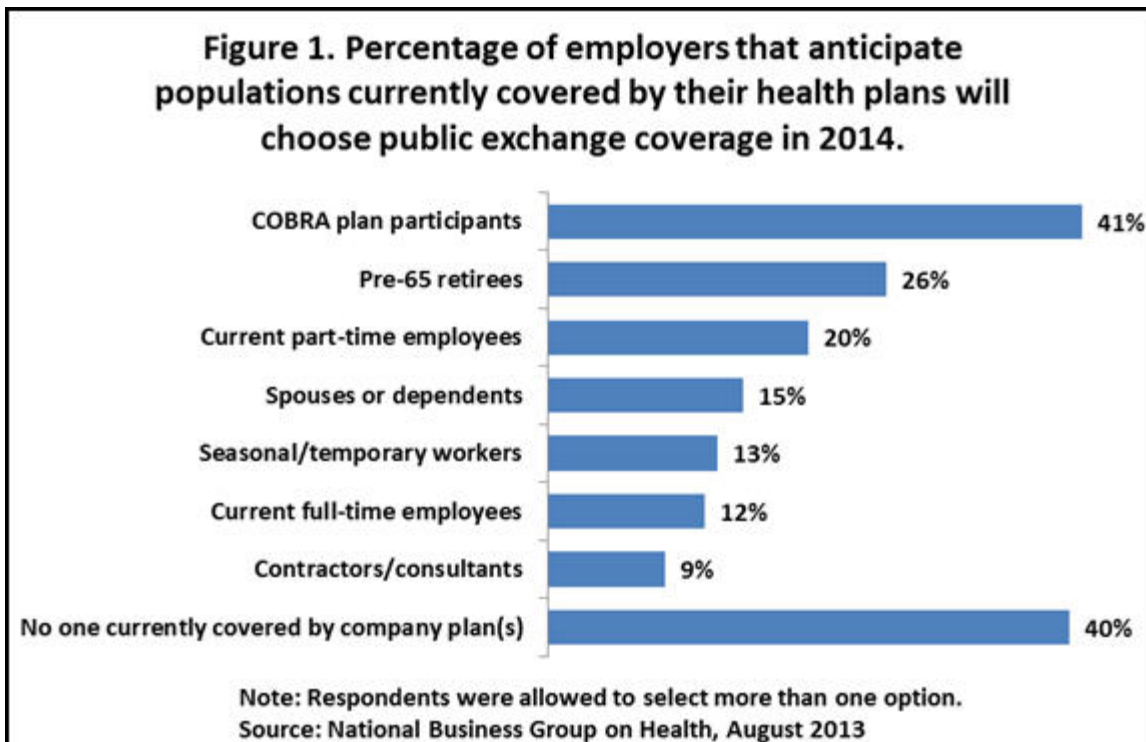
# benefitNEWS

## Large Employers' 2014 Health Plan Design Survey Results

According to the annual Large Employer Survey from the National Business Group on Health, for the third consecutive year the cost of providing employee healthcare benefits at the nation's largest employers is projected to increase 7%. While large employers will not be eligible to participate in state health exchanges until 2017 at the earliest, employers expect that certain populations may find exchanges to be a viable option on an individual basis in 2014.

Below are the highlights of this national survey:

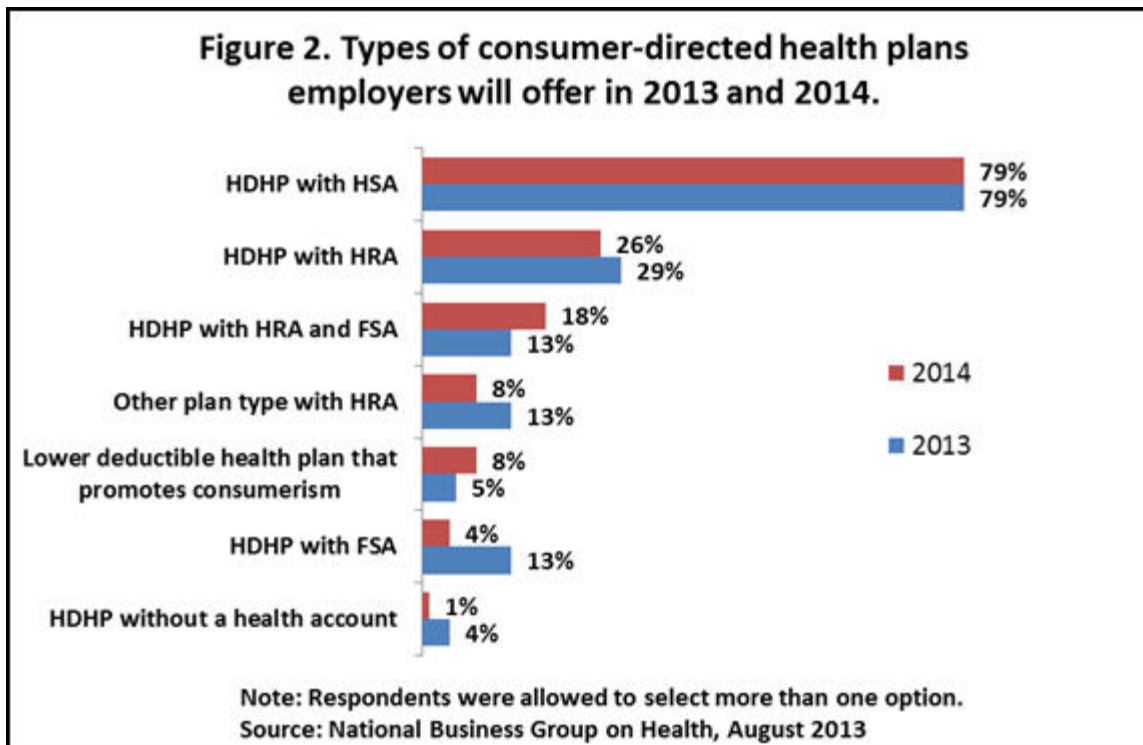
- Roughly four in ten (41%) employers believe COBRA plan participants might find public health exchanges to be the most cost effective option. Additionally, more than one-fourth (26%) felt that some pre-65 retirees might opt to join exchanges, while 20% believe that some part-time employees will do the same (*Figure 1*).



- In the last year, there has been an increase in the number of private exchanges that are being launched. And while some employers are considering private exchanges for active employees sometime in the future (30%), very few (3%) are considering eliminating health

care coverage entirely.

- Implementing a consumer-directed health plan (CDHP) was considered the most effective tactic to control rising costs, cited by more than one-third of respondents (36%). In fact, nearly three-quarters of employers (72%) now offer at least one CDHP. This number has remained relatively steady over the last couple of years. However, the number of employers that are offering only a CDHP to employees continues to rise, with 22% planning to implement a total replacement CDHP next year, up from 19% this year.
- By a wide margin, a large majority of employers (79%) currently offer or plan to offer a high-deductible health plan with a health savings account (HSA) (*Figure 2*). Seventy-four percent plan to contribute a predetermined amount for a participant for an HSA, while 61% will do the same for health reimbursement accounts (HRAs).



- More than four in ten respondents (44%) currently have an onsite clinic in at least one of their locations, with 9% expecting to build a clinic next year. A health improvement program is the most popular service provided at clinics, followed by occupational health, acute care, primary care, and chronic care management.
- Employers cover a variety of services and medications for the treatment of obesity and severe obesity. Nearly two-thirds of respondents (66%) will cover surgical interventions for the treatment of severe obesity in 2014. Additional treatments currently covered by some employers include FDA-approved medications (36%), physician-recommended treatments for children identified as obese (24%), and intensive, multicomponent behavioral interventions for plan participants with a body mass index of more than 30 (10%).
- Respondents were also asked about common wellness programs. Nearly all employers offer a tobacco cessation program (89%), and 77% offer telephonic or onsite health coaching. More than half of respondents (55%) also make onsite weight management programs available to employees. The vast majority also conduct health assessments (88%) or biometric screenings (83%).

Survey results are based on the responses of 108 NBGH members. The survey report is available

online to members only. Web site: [www.businessgrouphealth.org](http://www.businessgrouphealth.org). Conner Strong & Buckelew participates with the National Business Group on Health. Should you have any questions about this topic, please contact your Conner Strong & Buckelew account representative.



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