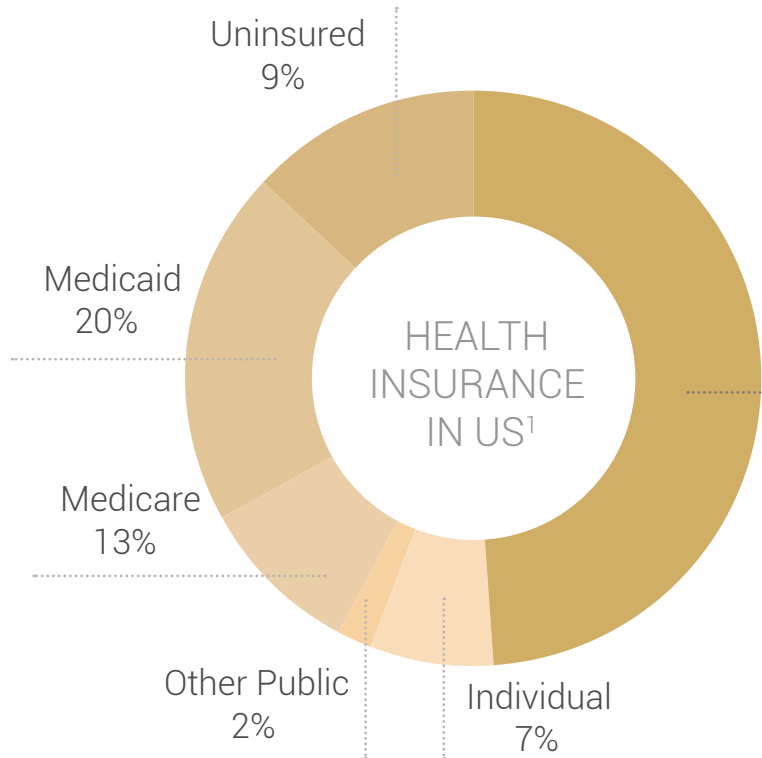


FIRST, DO NO HARM: EMPLOYER PLANS



Employer Health Plans
49%



88%
satisfied with health plans²



61%
employer **self-insured** plans



39%
employer **fully insured** plans³

EMPLOYERS PAY³



Single
\$5,300

82.5%



Family
\$12,865

71%

YOUNG/HEALTHY

OLDER/SICKER



EMPLOYERS ARE FAR BETTER AT **PROMOTING HEALTH AND CONTROLLING COSTS**

83% of employers with group health plans offer **wellness programs**⁴

Claims cost inflation⁵

15% ↑ **group** market vs. **75%** ↑ **individual** market



Before ACA

Alive & well



During ACA

Alive & well



After ACA

?

WHAT CONGRESS SHOULD DO

- Help the uninsured and underinsured, but choose the method wisely.
Provide means-tested tax credits for those without employment-based offers.
- Keep the income tax exclusion for employer-provided health insurance.
Change = Tax increase for workers and families.
- Beware substitutes, like tax credits and flat deductions, for the income tax exclusion.
They risk disrupting the group market and causing a downward spiral.
- Enhance health savings accounts.
- Reduce regulations on employer-provided health insurance.

¹Kaiser—Health Insurance Coverage of the Total Population 2015.

²Ebri.org—October 2016, Volume 37, Number 11.

³Kaiser—Employer Health Benefits 2016 Annual Survey.

⁴Kaiser—Employer Health Benefits 2016 Annual Survey, p212.

⁵S&P Health Care Cost Index