

BLS Employment-Based Health Benefits Data and the Affordable Care Act

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Goals for today

- Understand BLS data on employment-based health benefits
 - ▶ Coverage
 - ▶ Cost
 - ▶ Provisions
- Identify some key provisions of the Affordable Care Act
- Consider the effect of the ACA on BLS health benefits data

National Compensation Survey

- Survey of employers
 - ▶ Private industry
 - ▶ State and local government
 - ▶ All sizes
- Sample of occupations



NCS – Not just a health survey

- Coverage
 - ▶ 20+ benefits
 - ▶ Offered/covered
- Cost
 - ▶ Employer cost per hour worked – wages and benefits
 - ▶ Employee contributions
- Provisions
 - ▶ Time-off, insurances, retirement



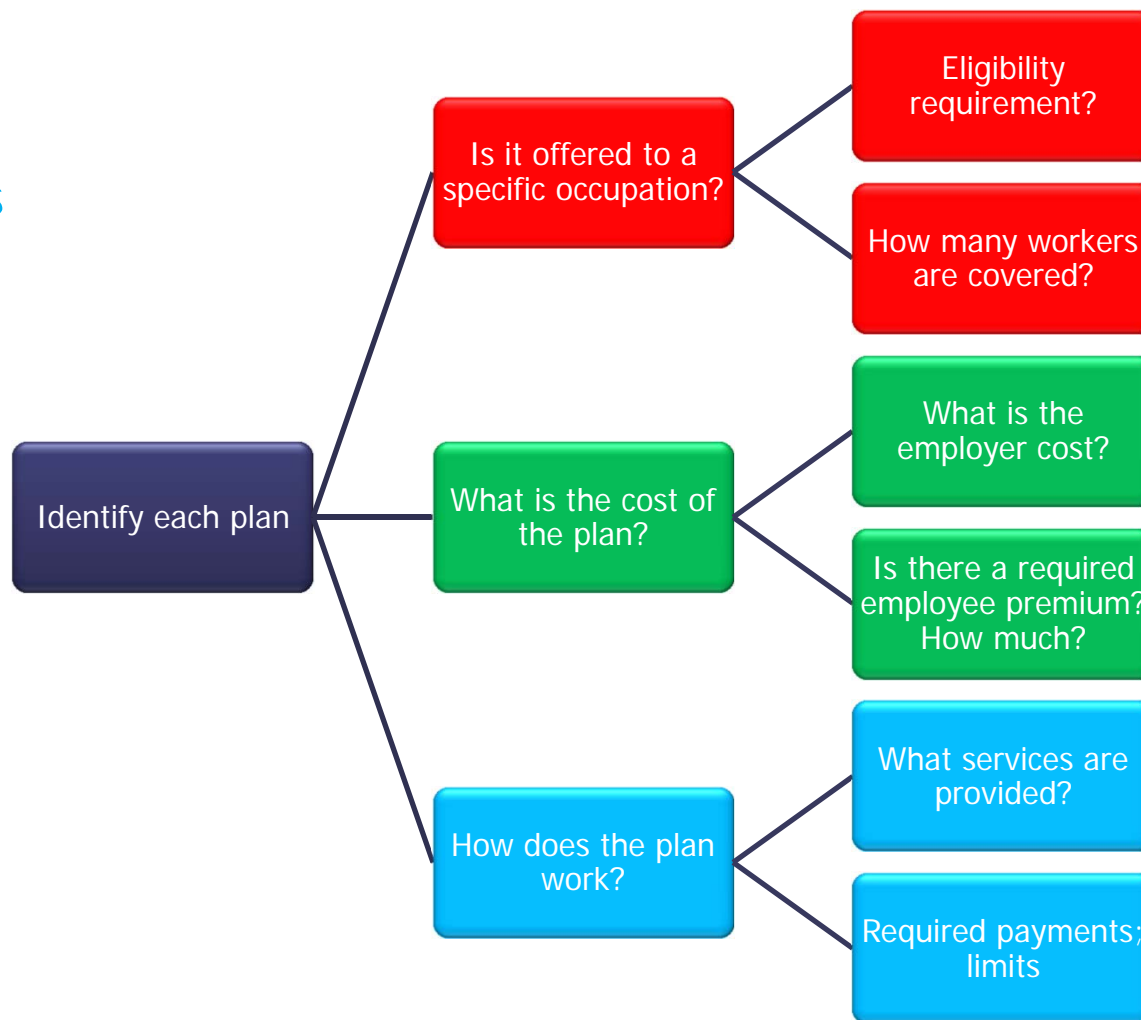
NCS data presented for a variety of groupings

- About the establishment
 - ▶ Industry
 - ▶ Number of workers
 - ▶ Geography
- About the workers
 - ▶ Occupation
 - ▶ Full-time/part-time
 - ▶ Union/nonunion



How NCS captures health data

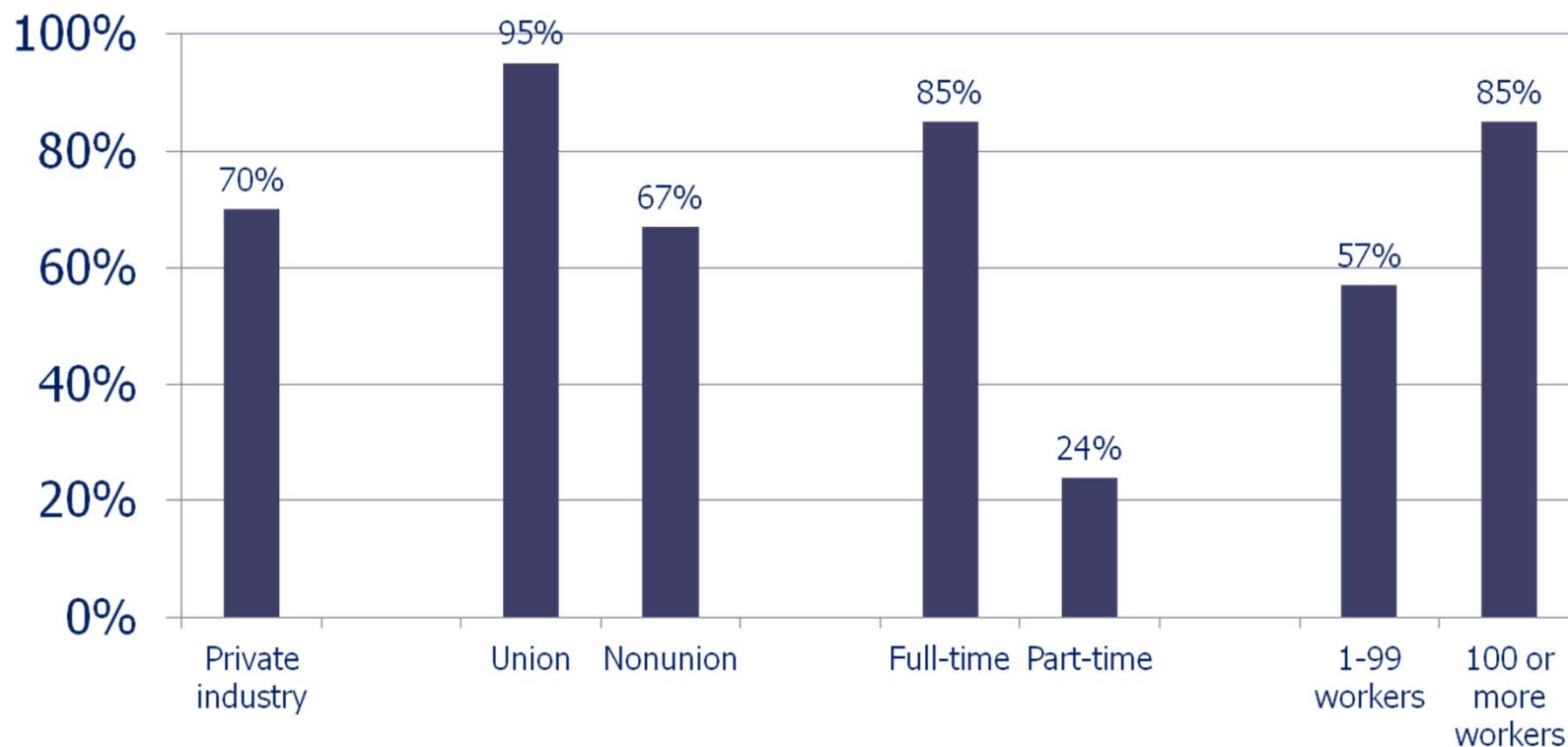
Coverage
Cost
Provisions



COVERAGE

Who is offered health benefits?

**Percent with access to health benefits,
private industry, 2013**



Who is covered by health benefits?

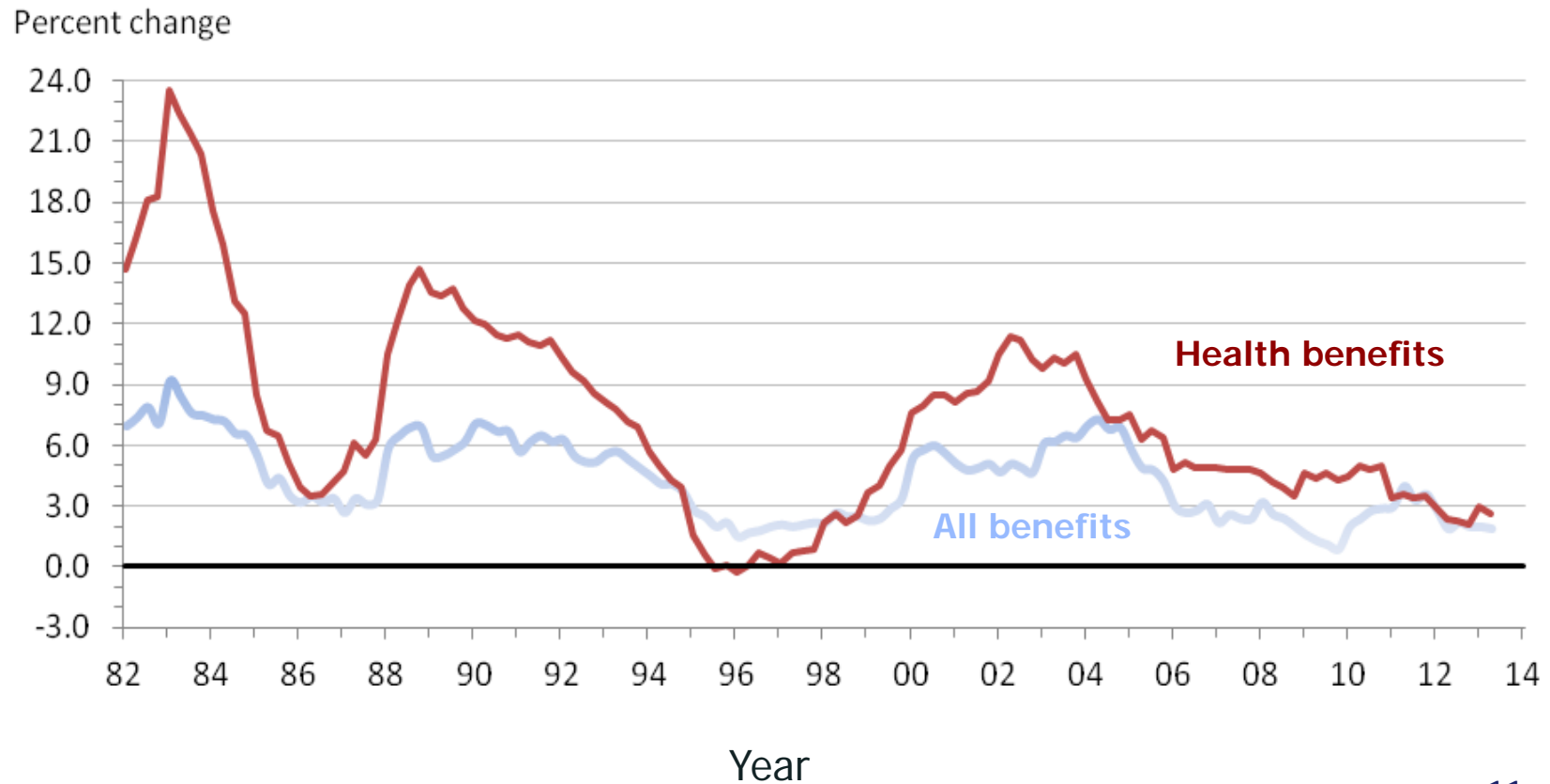
Percent of workers offered and covered by health benefits, private industry, 2013



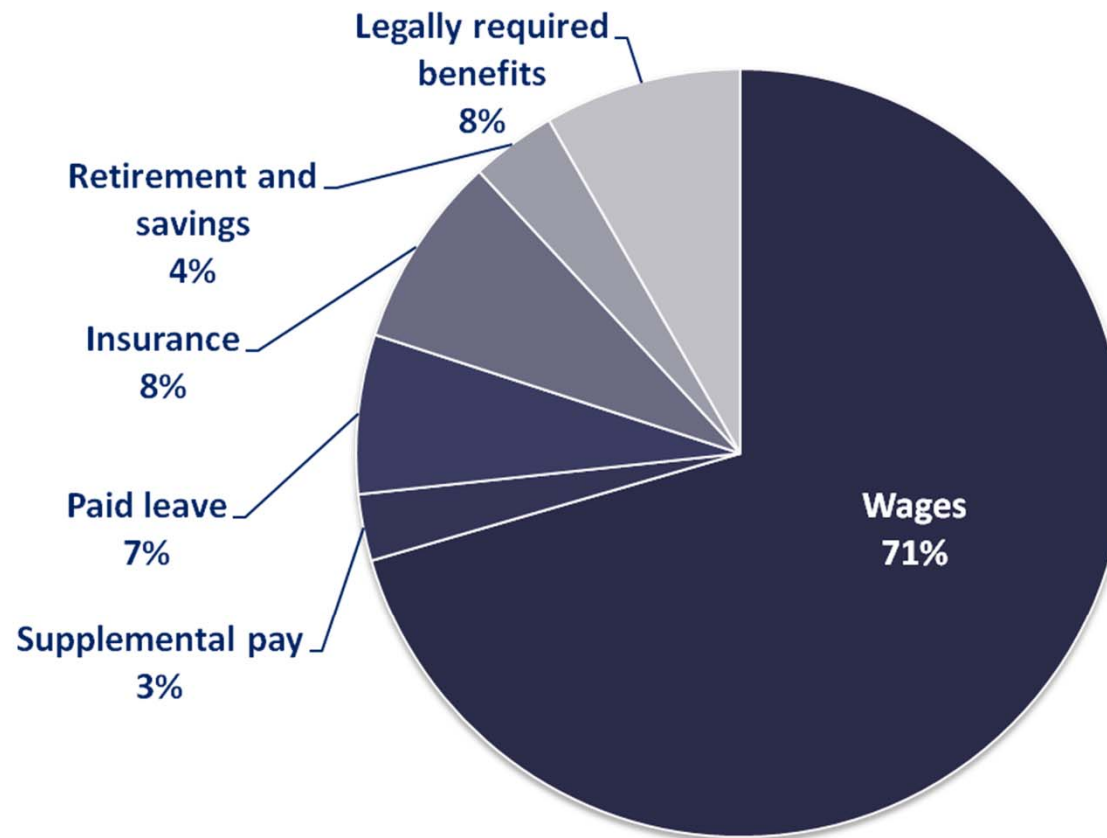
COST

ECI – All benefits and health benefits

Employment Cost Index, private industry, 12-month percent change in employer costs per hour worked, total benefits and health benefits



Employer Costs for Employee Compensation, private industry, June 2013



Percent of compensation

Employer and employee premiums

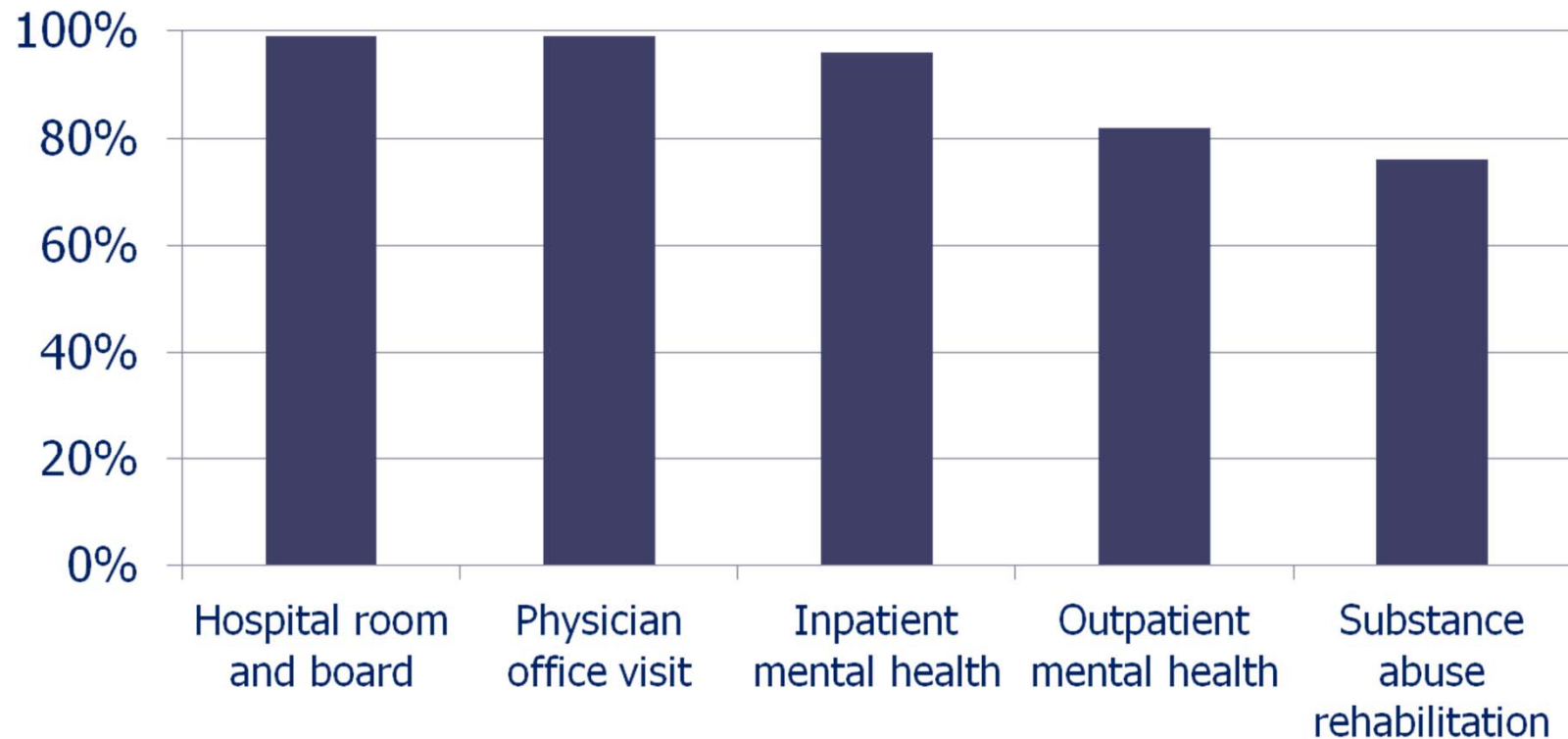
- Percent of participants required to contribute
- Amount of employee contribution
- Share of premium paid by employer and employee



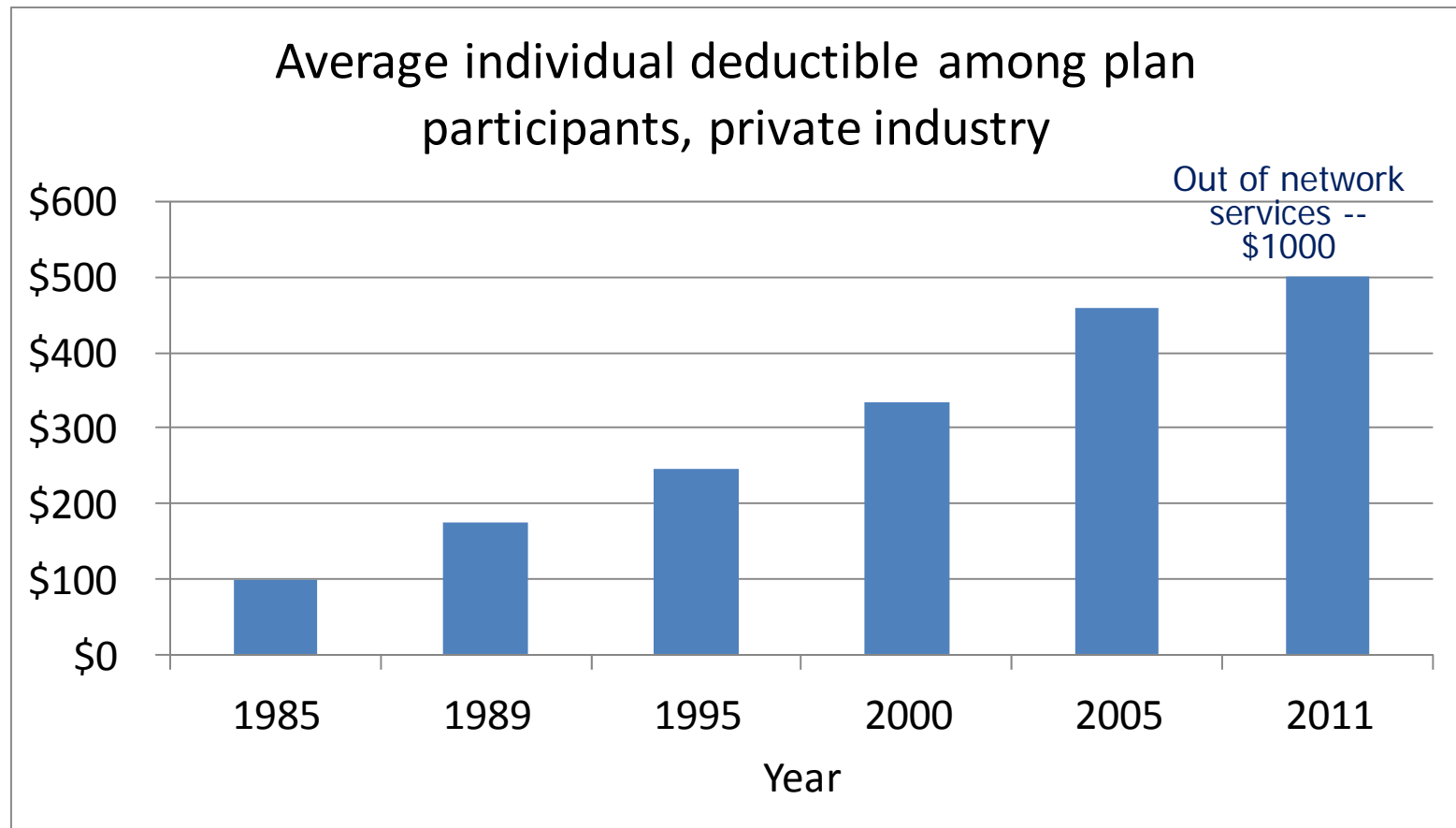
PROVISIONS

Coverage for selected services

Percent of participants with coverage for selected services, private industry, 2011



Out-of-pocket costs



AFFORDABLE CARE ACT

Affordable Care Act

- Employer mandate
- Fees, penalties
- Subsidies
- Required coverage
- Changes to existing restrictions



ACA lexicon

- Essential health benefits
- “Metal” levels
- Grandfathered plans
- Cadillac plans
- Small Business Health Options Program (SHOP)



Effect of ACA on NCS

- Employer-provided plan(s)
 - ▶ Taxes, penalties, subsidies
 - ▶ Standardized coverage
- Plan(s) obtained through SHOP
 - ▶ Match to worker characteristics in NCS
- No coverage
 - ▶ Penalties

DISCUSSION QUESTIONS

Discussion question

- With implementation of the ACA, the concept of employment-based health benefits may be blurred. Should benefits that come from a SHOP (or elsewhere) be considered as coming from the employment relationship?
- Should BLS try to distinguish coverage coming from different arrangements?

Discussion question

- If an employer chooses not to provide health benefits and instead pays a tax or penalty, should BLS consider that tax/penalty an employer cost of health benefits?
 - ▶ Should the “Cadillac” tax be included in employer costs of health benefits?
 - ▶ How should BLS treat tax credits (or other premium subsidies) available to small employers that provide health benefits?

Discussion question

- What information about changes in employment-based health care benefits would you be interested in seeing from BLS?
- What new data elements are of interest?
- Is there still interest in plan provisions, such as services covered or limits?

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