THE KAISER FAMILY FOUNDATION

- AND -

HEALTH RESEARCH &
EDUCATIONAL TRUST

Employer Health Benefits

2016

ANNUAL SURVEY

THE HENRY J. KAISER FAMILY FOUNDATION -and- HRET HEALTH RESEARCH & EDUCATIONAL TRUST

DOCKET ALARM

Find authenticated court documents without watermarks at docketalarm.com.

Primary Authors:

KAISER FAMILY FOUNDATION

Gary Claxton

Matthew Rae

Michelle Long

Anthony Damico

Bradley Sawyer

HEALTH RESEARCH & EDUCATIONAL TRUST

Gregory Foster

NORC AT THE UNIVERSITY OF CHICAGO

Heidi Whitmore

Lindsey Schapiro

Filling the need for trusted information on national health issues, the **Kaiser Family Foundation** is a nonprofit organization based in Menlo Park, California.

Founded in 1944, the **Health Research & Educational Trust (HRET)** is the not-for-profit research and education affiliate of the American Hospital Association (AHA). HRET's mission is to transform health care through research and education. HRET's applied research seeks to create new knowledge, tools and assistance in improving the delivery of health care by providers and practitioners within the communities they serve.

NORC at the University of Chicago is an independent research organization headquartered in downtown Chicago with additional offices on the University of Chicago's campus and in the D.C. Metro area. NORC also supports a nationwide field staff as well as international research operations. With clients throughout the world, NORC collaborates with government agencies, foundations, educational institutions, nonprofit organizations, and businesses to provide data and analysis that support informed decision making in key areas including health, education, economics, crime, justice, energy, security, and the environment. NORC's 75 years of leadership and experience in data collection, analysis, and dissemination—coupled with deep subject matter expertise—provides the foundation for effective solutions.

Copyright © 2016 Henry J. Kaiser Family Foundation, Menlo Park, California, and Health Research & Educational Trust, Chicago, Illinois. All rights reserved.

Printed in the United States of America.

DOCKET ALARM

Find authenticated court documents without watermarks at docketalarm.com.

THE KAISER FAMILY FOUNDATION

- AND -

HEALTH RESEARCH &
EDUCATIONAL TRUST

Employer Health Benefits

2016

ANNUAL SURVEY

DOCKET ALARM

Find authenticated court documents without watermarks at docketalarm.com.

DOCKET ALARM
Find authenticated court documents without watermarks at docketalarm.com.

TABLE OF CONTENTS

LIST OF EXHIBITS v

SUMMARY OF FINDINGS 1

SURVEY DESIGN AND METHODS 11

SECTION 1
Cost of Health Insurance 23

SECTION 2
Health Benefits Offer Rates 41

SECTION 3
Employee Coverage, Eligibility, and Participation 59

SECTION 4
Types of Plans Offered 71

SECTION 5
Market Shares of Health Plans 77

SECTION 6
Worker and Employer Contributions for Premiums 83

SECTION 7
Employee Cost Sharing 117

SECTION 8
High-Deductible Health Plans with Savings Option 153

SECTION 9
Prescription Drug Benefits 171

SECTION 10
Plan Funding 187

SECTION 11
Retiree Health Benefits 201

SECTION 12
Health Risk Assessment, Biometrics Screening and Wellness Programs 211

SECTION 13
Grandfathered Health Plans 229

SECTION 14
Employer Opinions and Health Plan Practices 235

DOCKET ALARM

Find authenticated court documents without watermarks at docketalarm.com.

DOCKET ALARM

Explore Litigation Insights

Docket Alarm provides insights to develop a more informed litigation strategy and the peace of mind of knowing you're on top of things.

Real-Time Litigation Alerts

Keep your litigation team up-to-date with **real-time alerts** and advanced team management tools built for the enterprise, all while greatly reducing PACER spend.

Our comprehensive service means we can handle Federal, State, and Administrative courts across the country.

Advanced Docket Research

With over 230 million records, Docket Alarm's cloud-native docket research platform finds what other services can't. Coverage includes Federal, State, plus PTAB, TTAB, ITC and NLRB decisions, all in one place.

Identify arguments that have been successful in the past with full text, pinpoint searching. Link to case law cited within any court document via Fastcase.

Analytics At Your Fingertips

Learn what happened the last time a particular judge, opposing counsel or company faced cases similar to yours.

Advanced out-of-the-box PTAB and TTAB analytics are always at your fingertips.

API

Docket Alarm offers a powerful API (application programming interface) to developers that want to integrate case filings into their apps.

LAW FIRMS
Build custom dashboards for your attorneys and clients with live data direct from the court.

Automate many repetitive legal tasks like conflict checks, document management, and marketing.

FINANCIAL INSTITUTIONS
Litigation and bankruptcy checks for companies and debtors.

E-DISCOVERY AND LEGAL VENDORS
Sync your system to PACER to automate legal marketing.