

More local employers to offer high-deductible health plans for workers

High-deductible health insurance plans are increasingly becoming the norm at Rochester-area employers, according to the Rochester Business Alliance's 2011 Health Benefits Survey.

According to survey results, 46 percent of employers who responded to the survey offer one or more high-deductible plans to their employees, accompanied with a health savings account, up from 30 percent in 2010 and 15 percent in 2009.

The survey results are from 208 organizations representing 103,000 employees, according to the RBA.

Among other survey results:

-- Employers responding to the survey said they expect their 2012 health premiums to go up on average 12 percent.

-- Eighteen percent of respondents in the 2011 survey said they are contemplating reducing benefits or offering lower-cost plans, up slightly from the 2010 survey.

-- Another 26 percent are looking at increasing plan deductibles or employee

co-pays.

-- A shrinking number of employers are covering all their workers' coverage costs. According to survey results, 19 percent expect to pay all the costs of single coverage for at least one plan, down from 22 percent a year ago. On average, according to the survey, respondents are covering 73 percent of single-person plans and 65 percent of family plans.

-- Employers' premium contributions as a percentage of payroll were 8.7 percent, down from 10 percent in the 2010 survey. But employer contributions, on average, were up 1 percent for single coverage and 2 percent for two-person coverage.

-- A declining number of employers are providing coverage to part-time workers — 63 percent in the most-recent survey, compared with 67 percent a year ago.

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