

Businesses finding high deductibles favored

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.

Forty-six percent of employers that 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.

Survey responses came from 208 organizations representing 103,000 employees, according to the RBA, which released the results Monday.

"High-deductible plans allow employees to have greater control over their health care expenditures by encouraging them to be better consumers," said Sandy Parker, the RBA's chief executive. "But these plans also benefit many employers that realize some level of cost savings due to lower premiums.

"Our member companies continue to offer health care benefits to their employees because they believe it is important and essential," she said. "But for the overall health of their entire business, they still have to control costs where they can."

Among other survey results:

Employers expect their 2012 health care premiums to increase by 12 percent, on average.

Eighteen percent said they are contemplating reducing benefits, up slightly from last year's survey, while 26 percent are looking at increasing plan deductibles or employee co-pays.

Not surprisingly, a shrinking number of employers are covering all of their workers' health costs. The survey found that only 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, respondents are covering 73 percent of the cost of single-person plans and 65 percent of family plans.

A declining number of employers are providing coverage to part-time workers — 63 percent, down from 67 percent a year ago.

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Fewer retirees will be able to obtain coverage through their former employer. The survey found 14 percent of **businesses** offering health benefits to all retirees, down from 17 percent last year.

One trend moving in the opposite direction: 61 percent offer coverage for domestic partners, up from 53 percent last year.