

Key Findings from the 2010 Massachusetts Employer Survey

Employer Sponsored Insurance

- More than three-quarters (77%) of Massachusetts employers with three or more employees offered health insurance coverage to their employees in 2010 compared with 69% of employers nationwide.
- The majority of employees who are eligible for their employer's health insurance coverage enroll in the plan (75%). This rate is similar among employers of all sizes.

Health Insurance Costs

- Health insurance premiums have continued to steadily increase. The median monthly premium for individual health plans rose by 8% in 2010 compared with 2009 (to \$479 from \$442). The median monthly premium for family health plans increased by 6% in 2010 compared with 2009 (to \$1,262 from \$1,189).
- Employee contributions towards health insurance have been steadily rising. Between 2001 and 2010, the median employee dollar contribution towards health insurance premiums tripled.
- Since 2001, copayments for emergency room visits have more than tripled, co-payments for inpatient hospitalizations have risen six-fold, and copayments for prescription drugs have doubled.
- 92% of employers not offering health insurance in 2010 reported that they do not offer insurance because premiums are too high.

Employer Trends

- The median monthly employer contribution percent was 75% of the cost of an individual health plan and 70% of the cost of a family health plan in 2010. Although this is a larger contribution than in 2009, 72% and 68% respectively, it is less than the employer contributions made in 2001, 82% and 75%, respectively.
- Industry sectors with the lowest rates of insurance offers are construction and retail.

About the Employer Survey

The Massachusetts Employer Survey (MES) provides information on employer health insurance offer rates, employee take up rates, health insurance premiums, employer contribution amounts, and employee cost sharing requirements. The survey is conducted by the Center for Survey Research at the University of Massachusetts at Boston, on behalf of the Massachusetts Division of Health Care Finance and Policy. This survey has taken place on a biennial basis since 2001, and annually since 2009.

The full report is available at www.mass.gov/dhcfp.