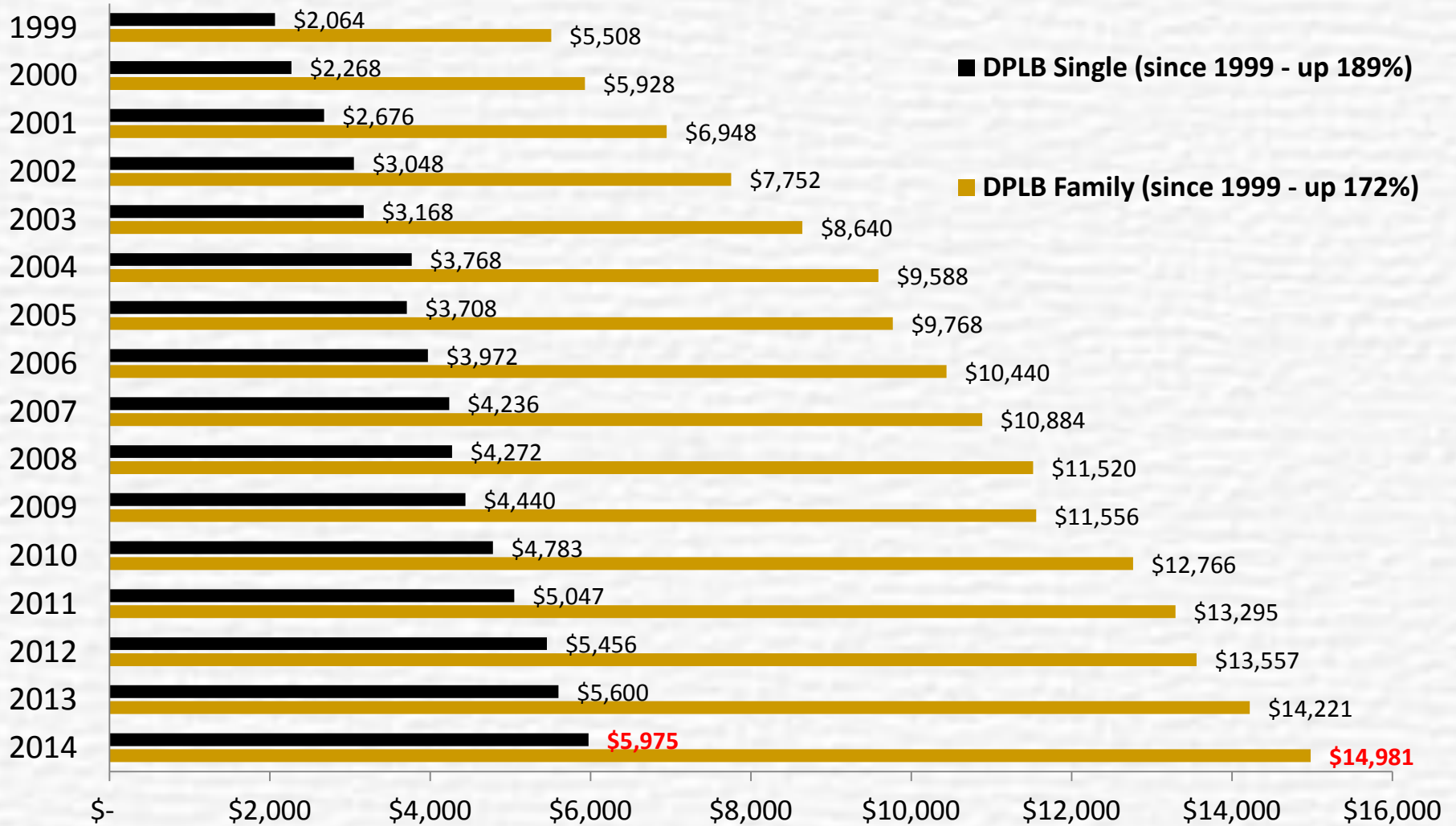


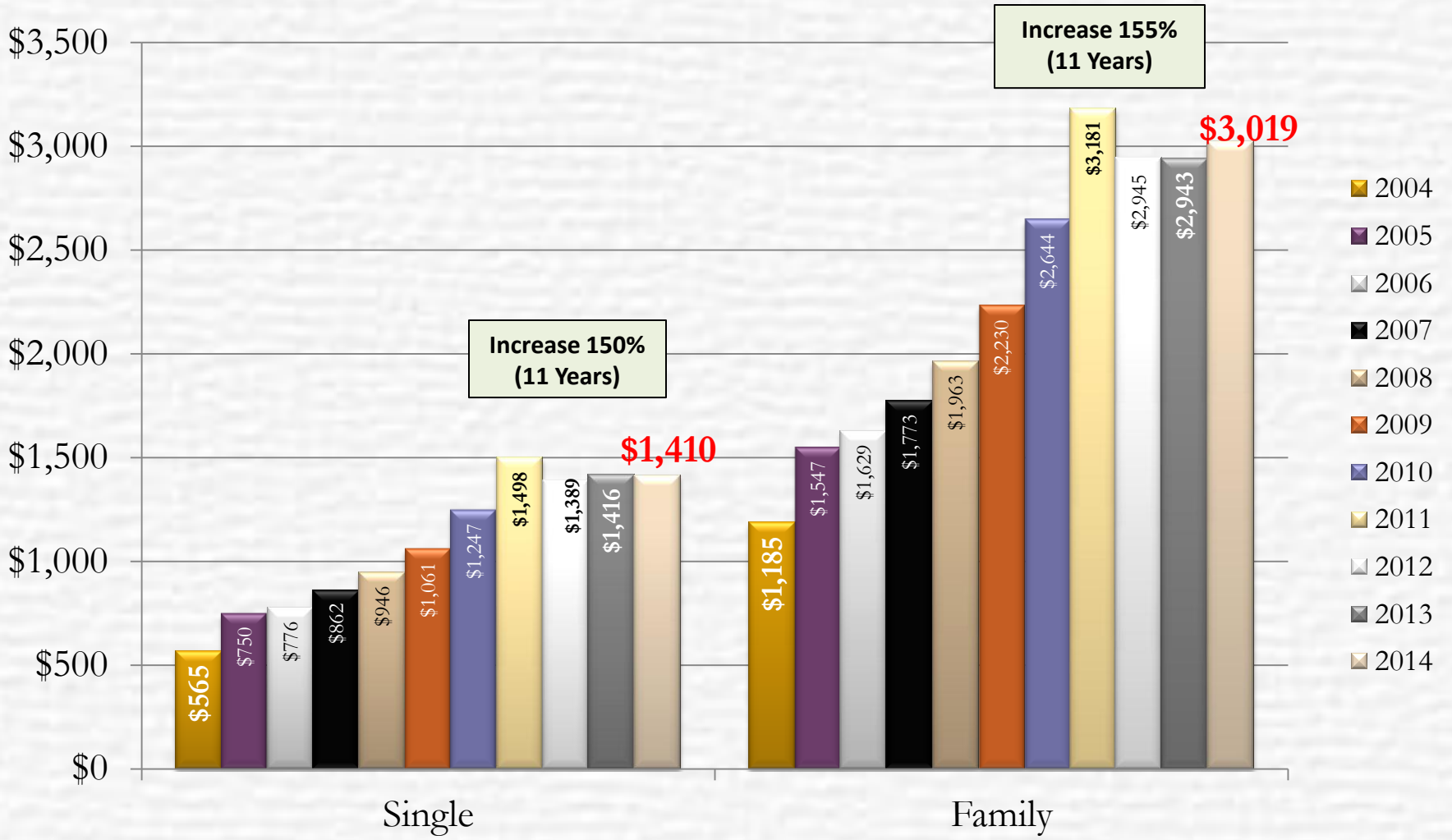
# Employer Responses to Health Insurance Rate Increases Reported in 2014

2013	2014	Here is what employers say they DID....
56.8%	<b>58.2%</b>	Passed some or all of the increased costs to the employees
33.0%	<b>26.1%</b>	Organization absorbed the entire cost increase
17.9%	<b>18.5%</b>	Raised deductibles
10.3%	<b>15.3%</b>	Raised out of pocket maximum
7.6%	<b>10.7%</b>	Changed insurance companies
8.1%	<b>8.0%</b>	Increased office co-payments
5.7%	<b>7.4%</b>	Reduced Pay raises or bonuses
7.1%	<b>6.6%</b>	Increased prescription drug co-payments
4.3%	<b>6.0%</b>	Began wellness/disease management initiatives
3.5%	<b>5.7%</b>	Hired fewer new employees
4.8%	<b>3.7%</b>	Offered Consumer-Driven Health Plans
0.1%	<b>0.5%</b>	Stopped providing health insurance coverage

# Average Annual Premiums for Single and Family Coverage, 1999-2014 (All Plans Combined)



# All Medical Plans In-Network Deductible



# All Medical Plans In-Network Deductible

## Deductible By Employer Size in 2014

■ Single ■ Family

