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Survey Demonstrates Americans Receive Comprehensive Health Benefits through Employer Plans

(Washington, DC)—A survey released today by the National Association of Health Underwriters (NAHU) demonstrates that employers provide a high level of health benefits to their employees. The survey of more than 1,100 NAHU members who specialize in providing health insurance coverage to employers of all sizes shows employees already receive comprehensive health insurance coverage.

“Employer-based health insurance coverage is the single largest pillar of the American health insurance system,” stated Janet Trautwein, NAHU CEO. “We need to protect and preserve this system that already provides health coverage to more than 160 million Americans.”

According to the survey, people with employer-sponsored health plans already receive emergency care and hospital care under every health care plan. Follow-up care such as in-patient rehab, nursing facilities and hospice care are also covered by 97, 93 and 90 percent of small-group plans respectively. Prenatal, delivery and infant care along with organ transplants and prescriptions are also covered by nearly every plan.

Last month the Department of Health and Human Services (HHS) released guidance on the essential benefits package mandated by the Affordable Care Act (ACA). Federal officials are currently in the process of defining the terms of an ‘essential benefits package’—the list of treatments that every policy must cover.

The nonpartisan Institute of Medicine (IOM) has encouraged regulators to make sure that coverage is comprehensive but also affordable. The more expansive the essential benefits package is, the more expensive insurance premiums will be. And pricier insurance will lead to reduced rates of coverage, as fewer people and businesses will have the means to pay for it.

“The emphasis on affordability is good news for employers, who have been struggling with rising health care costs,” Trautwein said. “Over the last decade, the average employer-sponsored insurance premium has risen 113 percent. Federal policymakers should keep this in mind as they lay out the new essential benefits package. An overly expansive package could exacerbate these cost trends and make insurance less affordable. Or it could cause employers to stop offering health benefits to their workers altogether. Employers are already saddled with costs that have risen faster than either wages or inflation.

“As the IOM report makes clear, for many individuals, coverage that's exceedingly generous but unaffordable is equivalent to no coverage at all. We recommend that HHS look to current employer coverage as the benchmark for their essential benefits package.”

View the complete survey results [here for small employers](#) and [here for large employers](#).

The National Association of Health Underwriters represents 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. NAHU is headquartered in Washington, DC. For more information about NAHU, please contact Kelly Loussedes at 202-595-3074 or e-mail kloussedes@nahu.org.

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