

RESPONSES TO QUESTION 5

Do you know how much you or your employer pays for health insurance? What should an employer's role be in a reformed health care system?

- Employers should provide easy access to health promotion and disease prevention programs and services. Employers should receive tax incentives for offering bona fide and effective health promotion and disease prevention programs.
- Yes. Employer should assist in removing mandates of coverage (services, procedures and other benefits).
- If employer-sponsored health insurance is to continue to be the model for coverage, employers need to be able to benefit from cost savings and value maximization created by any innovations in care delivery whether at the clinical or administrative level. At this point, employers are stuck making choices based largely on cost rather than on value maximization. Since the "quality" portion of health care value is completely opaque to employer/purchasers, cost, de facto, becomes the decision point.
- Employers should participate in efforts to enhance the health and well-being of their employees. Innovative strategies to help enhance the health of employees will provide a buffer against illness and diseases and will result in increased productivity, decreased productivity due to illness or disease and decrease health care costs for all.
- We pay a substantial amount per employee and are only able to cover full-time employees. We would like to be able to cover all of our employees, but are unable to do so.
- I pay my own as a small business owner, and \$1100/month is a huge burden. Rural farming families and others who are in family-run businesses find it very difficult to obtain coverage. Working with local farmer cooperatives, and also with small business coalitions through the local Chamber of Commerce etc would be a HUGE support to the backbone of America, the small business owner.
- Employers are embedded in the system and should continue to play
- Each employer should pay a certain percentage of profit from the business---like a healthcare tax---for each employee. Based on the amount of income/profit of the business
- They should play some role - similar to taxes
- I pay about \$3000 a year for health insurance. I recently went for my annual gyn check-up under a new insurance company and they paid the doc \$5.12 (not a typo).
- If I had been sick they would have paid more. Insurance companies steer people to dishonesty in order to afford basic screening!
- Yes. The employer's role would be to contribute a small percentage of the cost of health insurance but it would not be a burden. Part time workers would still be covered. Employers could give more vacation time. Employers could become experts in the risks of working for them and devise and collect ways of preventing risks and treating occupational diseases from their workers and share this info across their industry. An expanded role for worker's compensation to a holistic system and integrative system.
- A lot. I think nearly \$7,000 a person per year.
- my husband and I are both self-employed and have a "emergency coverage" policy
- Employers - promoting wellness policies in work environment, shouldn't be forced to pay for lack of national health care policy/service, some contribution for employee's to either apply to health spending account or insurance policy"
- Employers' role needs to be to establish a motivational environment that rewards and recognizes the role life style plays in the wellness paradigm. A company that encourages right action will reduce the health care costs of their employees, in addition to creating increased productivity.

- I don't know exactly, but I work in an organization with pretty good health coverage/benefits and it is still difficult to get health care paid for.
- Yes, I know what we pay. Employers should not be excluded from the table as many people should continue to receive benefits through their employer and as a current large player in health care; their voice needs to be included.
- Monitoring and measuring the benefits of wellness initiatives and providing incentives and benefits to those who mitigate their risks through healthy lifestyle choices.
- Provide national health care & tax the tax cuts away from large companies to help fund it. The reason companies got the tax breaks in the first place was because they were providing benefits to their employees & their families during employment & retirement
- NA - employers role is to encourage employees empowerment to take better care of themselves - the employer gets a better work force that is more productive thus paying for the cost of insurance -
- I do not know what my employer pays but I am confident I could find out if I ask. My payment is on my pay stub.
- Give employees a choice of plans. Choose plans that an employee can pay themselves between jobs or carry on to the next job.
- Yes. Employer should have the ability to offer catastrophic coverage, wellness, and primary care plans.
- Dependence on an employer for one's healthcare enhances the disorganization and confusion within our "system." It often traps employees into positions which do not afford career growth; it ignores the unemployed; it promotes the need for second jobs to ensure coverage; transfer from one employer to another often involves restrictions to care. Whatever the cost to the employer results in substantial increase of overhead which is transferred ultimately to the consumer ... or in our present fiscal circumstance, to the taxpayer.
- My health care is covered by the Dept of Defense
- I pay for myself. I think we should move away from employer based coverage. We buy auto insurance for ourselves... why not health coverage?
- Yes, I know how much my wife and I pay privately. In a reformed health care system, the employer's role would be to provide comprehensive, lifestyle-based programs for employees that would address the four key components of diet, stress management, exercise, and social support. The program should be subsidized when adopted and rewarded according to the level of lifestyle-change that is adopted and maintained; and in turn, the degree to which a condition is prevented and/or reversed.
- As a self employed person, I recently gave up insurance that cost me \$1380 a month...that is someone's salary!!! I have the similar benefits with another company and it is costing me \$630 per month..Still prohibitive for many...
- A small business owner in these times cannot afford health insurance for employees. I speak from personal experience.
- Small businesses must have a tax incentive to offer their employees insurance coverage.
- No. The employer should give a detailed breakdown on what it pays and what it gets. There are too many secret loopholes that allow the administrators to make a lot of profit and pass on the cost to the doctor and patient.
- Yes. Employers should incentive healthy lifestyle choices via economic incentives.