

Employer Issues

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Employer Dispersion of Concern

- Relative age of workforce
- Relative health status of workforce
- Legacy benefit costs
- Union status
- Balance of concern between health benefits role in attraction and retention versus primary concern over cost
- Many prefer data and quality and delivery reforms before more money is put into the system.

Employers with Plans

- Individual mandates and tax parity - would they lead to employer risk pool damage?
- Coverage expansion objective of funding current uncompensated care – how long would it take for employers to see reductions in provider charges?
- Would coverage expansion and subsidies lead to higher corporate taxes?

Employers with Plans

- Hope that quality measures in proposals could jumpstart speed of uniform HIT and move to evidence based medicine adoption rate
- Concerns over how government definition of a comprehensive benefit package would affect experiments with consumer driven health and high deductible plans

Employers with Plans

- Medicare for all would require development of an active worker supplement market
 - Employers would not want Medigap market design restrictions
 - Employers would be concerned about future reductions in Medicare that would flow cost to employer provided supplement policies

Employers with Plans

- Would reform costs
 - work out lower than projections like Medicare Part D experience to date
 - or higher as appears to be the case with the reforms in Mass
- Expect no single position on reform from all employers