Survey Reveals Large Employers Searching For a More Competitive Health Care Marketplace

Washington, D.C. – Large employers are reexamining health care delivery systems and are looking for a more competitive marketplace, according to a new paper from the American Health Policy Institute (AHPI), “Changing Attitudes Among Large Employers Towards Health Care Delivery: A 2017 Snapshot.” The paper is based on a survey of HR Policy Association’s nearly 400 member companies who provide health care benefits to more than 20 million Americans.

The survey illustrates three longstanding concerns of large employers that have been intensified by the debate on the Affordable Care Act, namely:

- The impact of shifting greater power to the states at the expense of employers being able to operate uniform national plans across state lines;
- The lack of strong tools in regulatory policy providing purchasers and consumers of health care with the information they need to evaluate the quality, cost, and effectiveness of the services being provided; and
- The attempts to limit the ability of employers to deduct the cost of providing health care benefits to employees and their dependents, a tax policy change that would substantially disrupt the system of health care used by more than 170 million Americans.

Survey results also show that while there is no question large employers will continue to provide health care benefits to employees, there is disagreement regarding the best way to do so—through the traditional self-insured market or through the individual marketplace. Ninety-one percent of respondents want a more viable individual marketplace with nearly half (48 percent) saying that if tax policy were changed to eliminate the individual market’s disincentives, they would consider delivering health care using that vehicle. The results also showed strong interest in the potential for greater standardization of benefit plans—common in the post-65 health care marketplace—to provide greater efficiencies in health care delivery.

To view the paper, please visit the following link: [http://bit.ly/2pV66U2](http://bit.ly/2pV66U2)
American Health Policy Institute is a non-partisan non-profit think tank, started by the HR Policy Foundation that examines the practical implications of health policy changes through the lens of the American large employer. The Institute looks at the challenges employers face in providing health care to their employees and recommends policy solutions to promote the provision of affordable, high-quality, employer-based health care. The Institute serves to provide thought leadership grounded in the practical experience of America’s largest employers. The Institute’s mission is to develop impactful strategies to ensure that those purchasing health care are able to not only bend the cost curve, but actually break it, by keeping health care cost inflation in line with general inflation. To learn more, visit www.americanhealthpolicy.org.