



MBGH

Midwest Business Group on Health

The Source for Leading Health Benefits Professionals

An MBGH Employer Benchmarking Survey

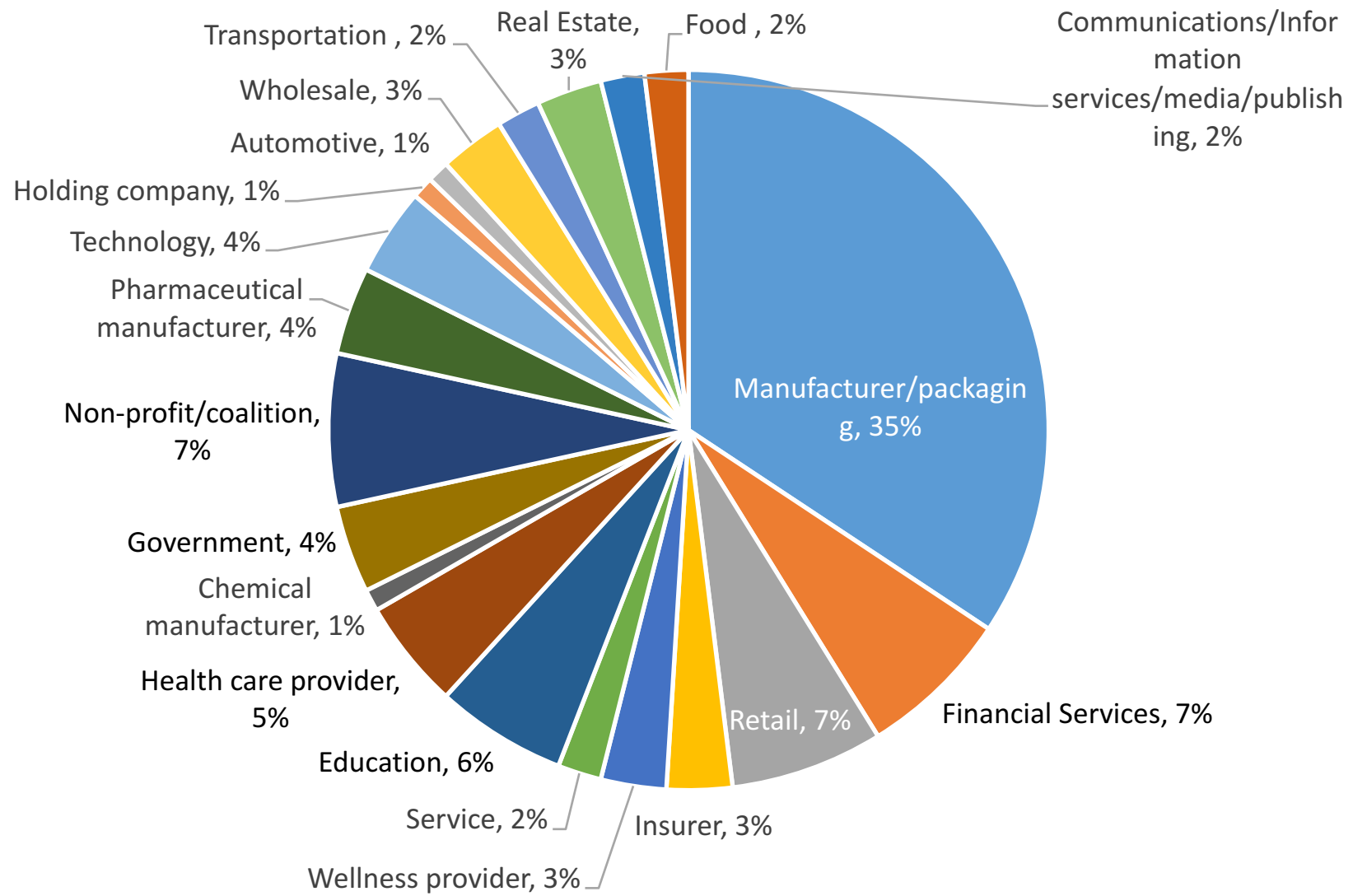
2017-2018 Health Benefit Directions

November 2016

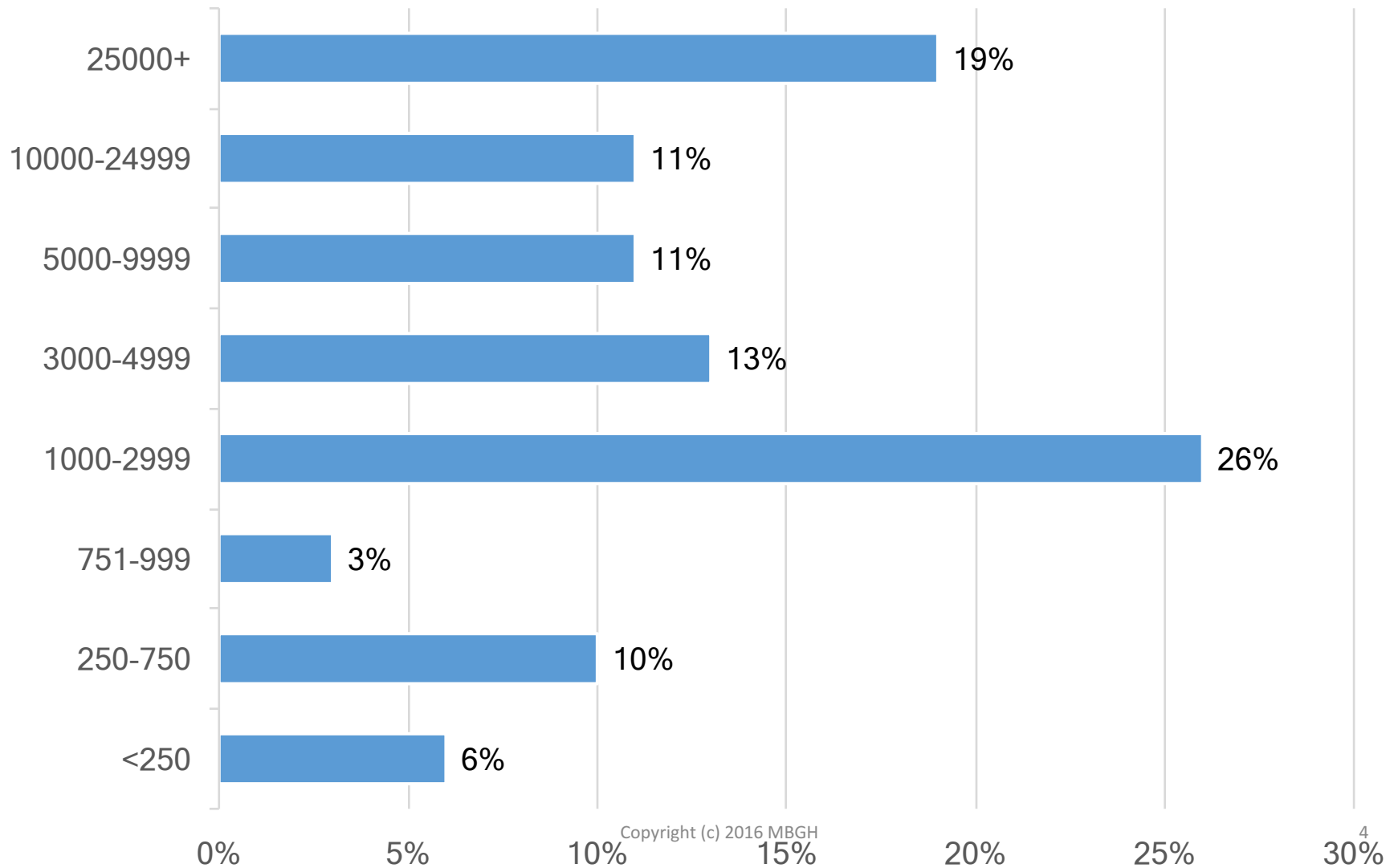
Survey Overview

- Survey was sent to all employer members of business coalitions
- Responses from 81 organizations
- Survey sent in August-September 2016

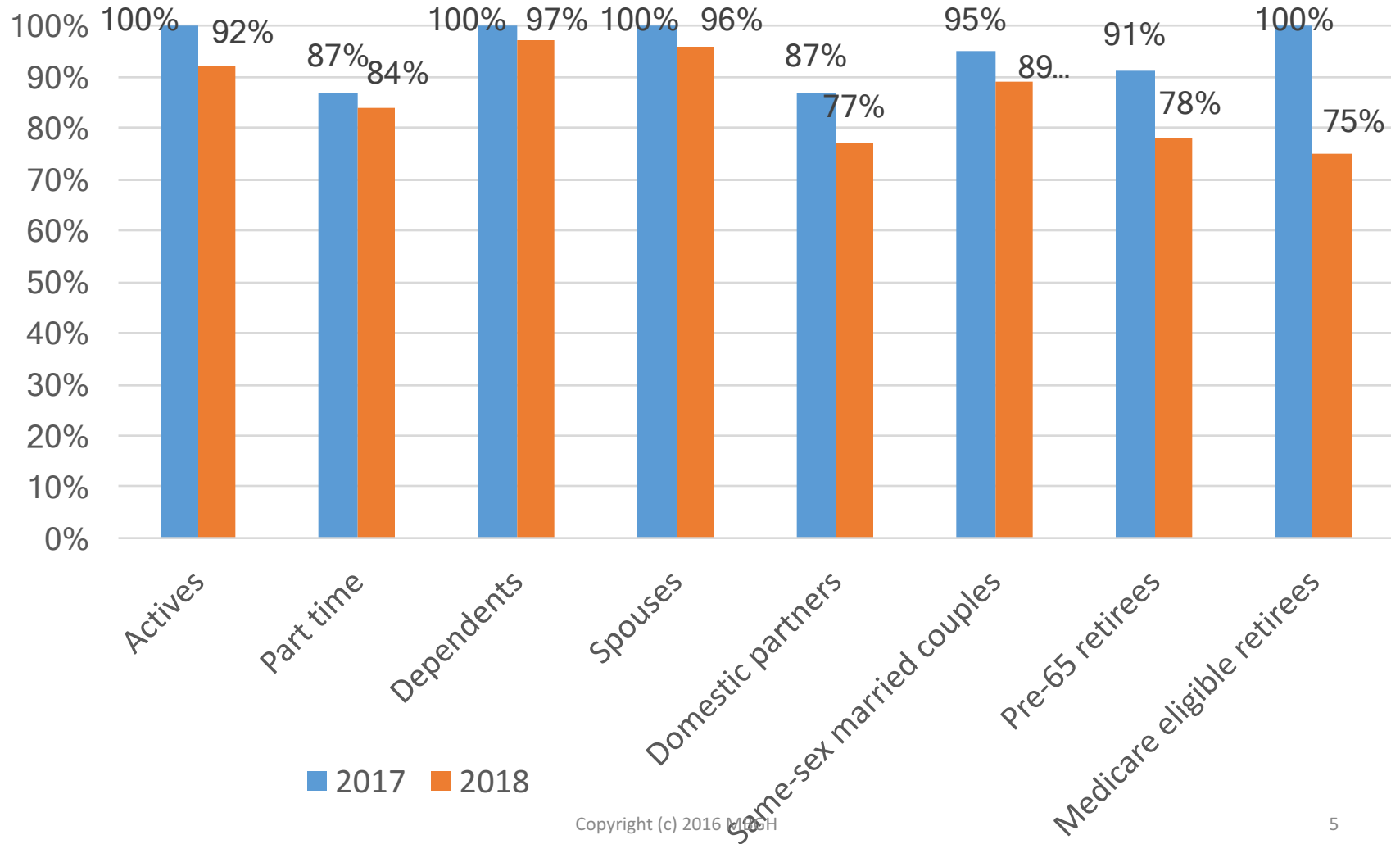
Industry of Respondents



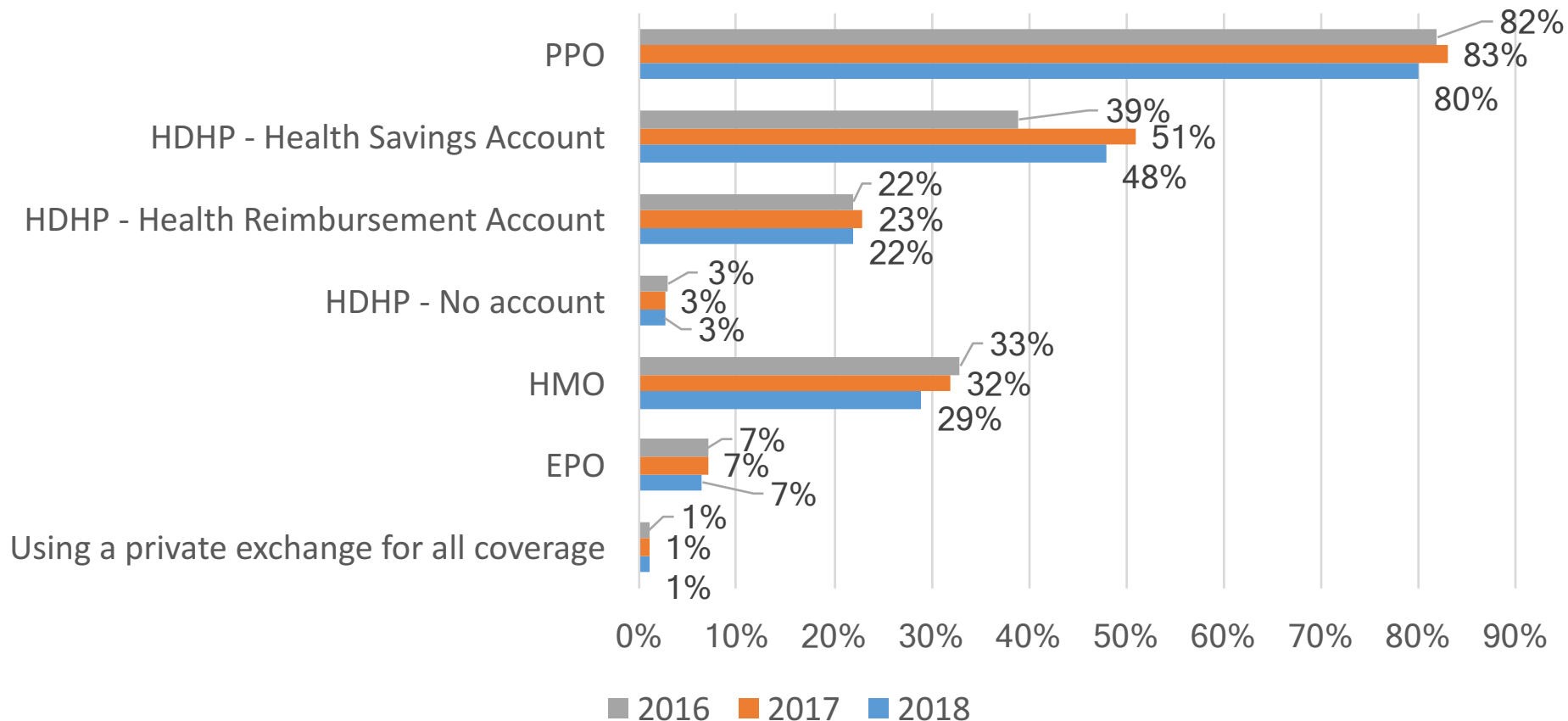
Size of Employer Respondents



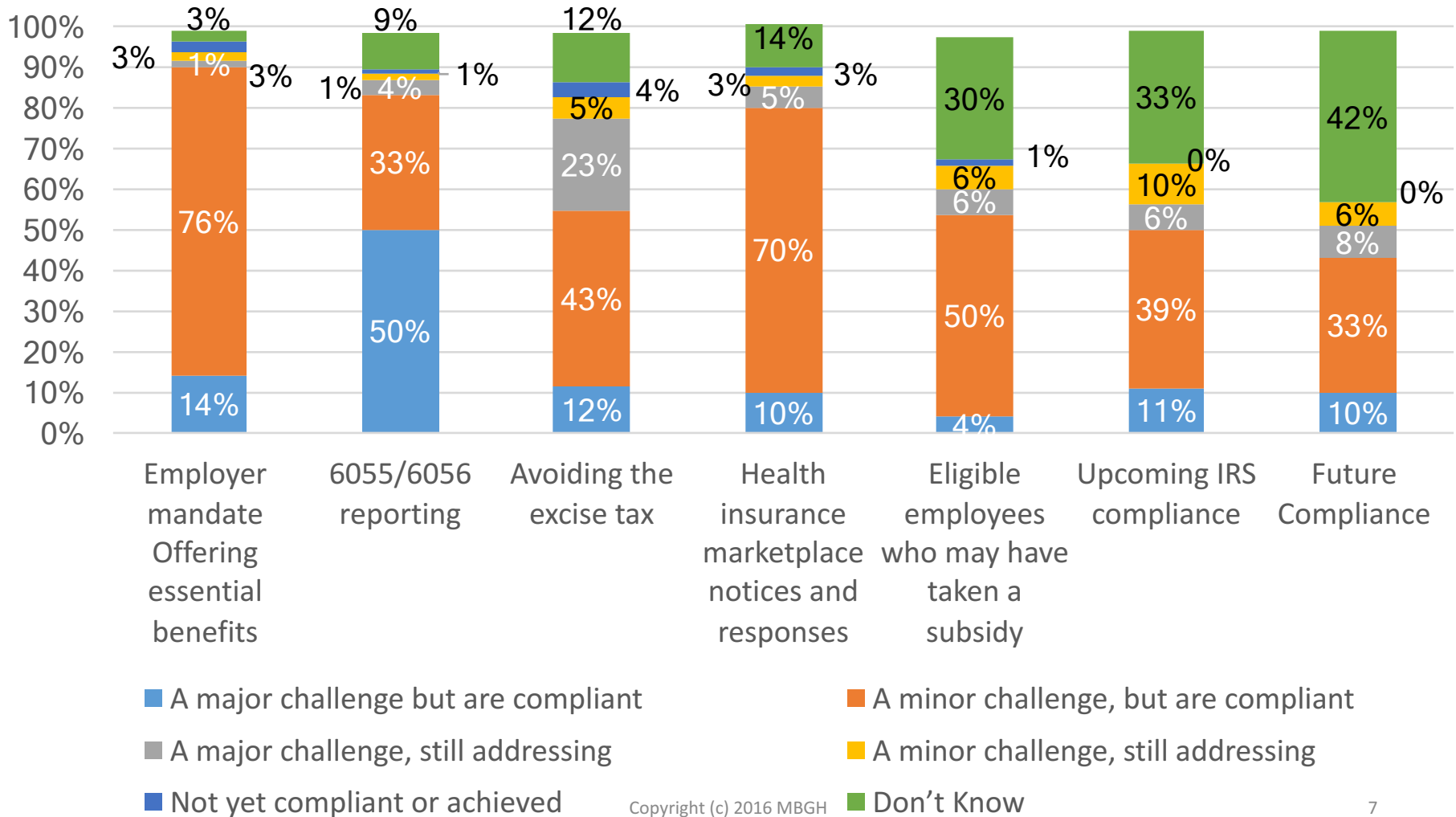
Populations Eligible for Benefits in 2017 and 2018



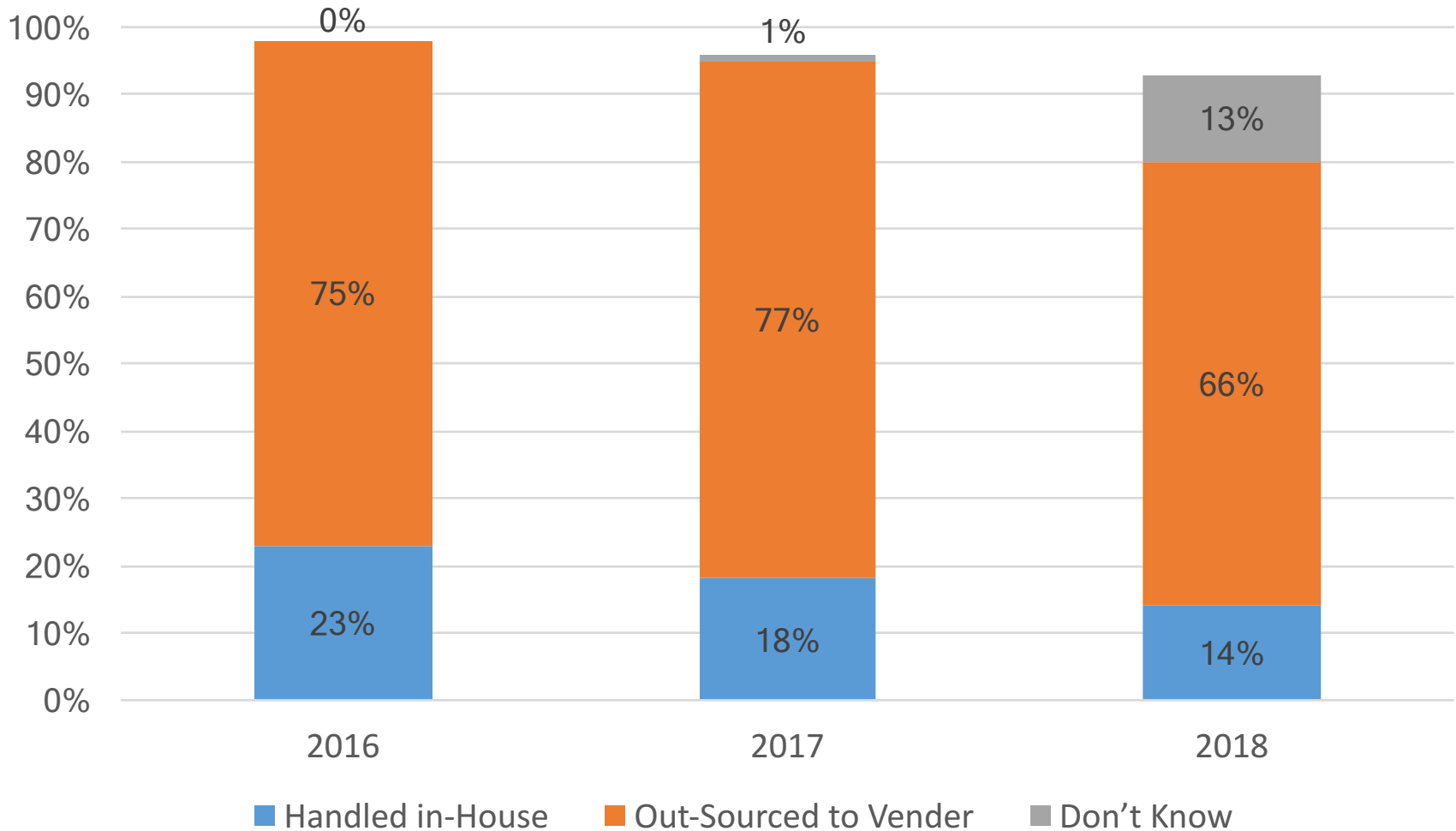
Plan options offered in 2016 and intended for 2017 and 2018



Level of challenge to comply with the ACA requirements

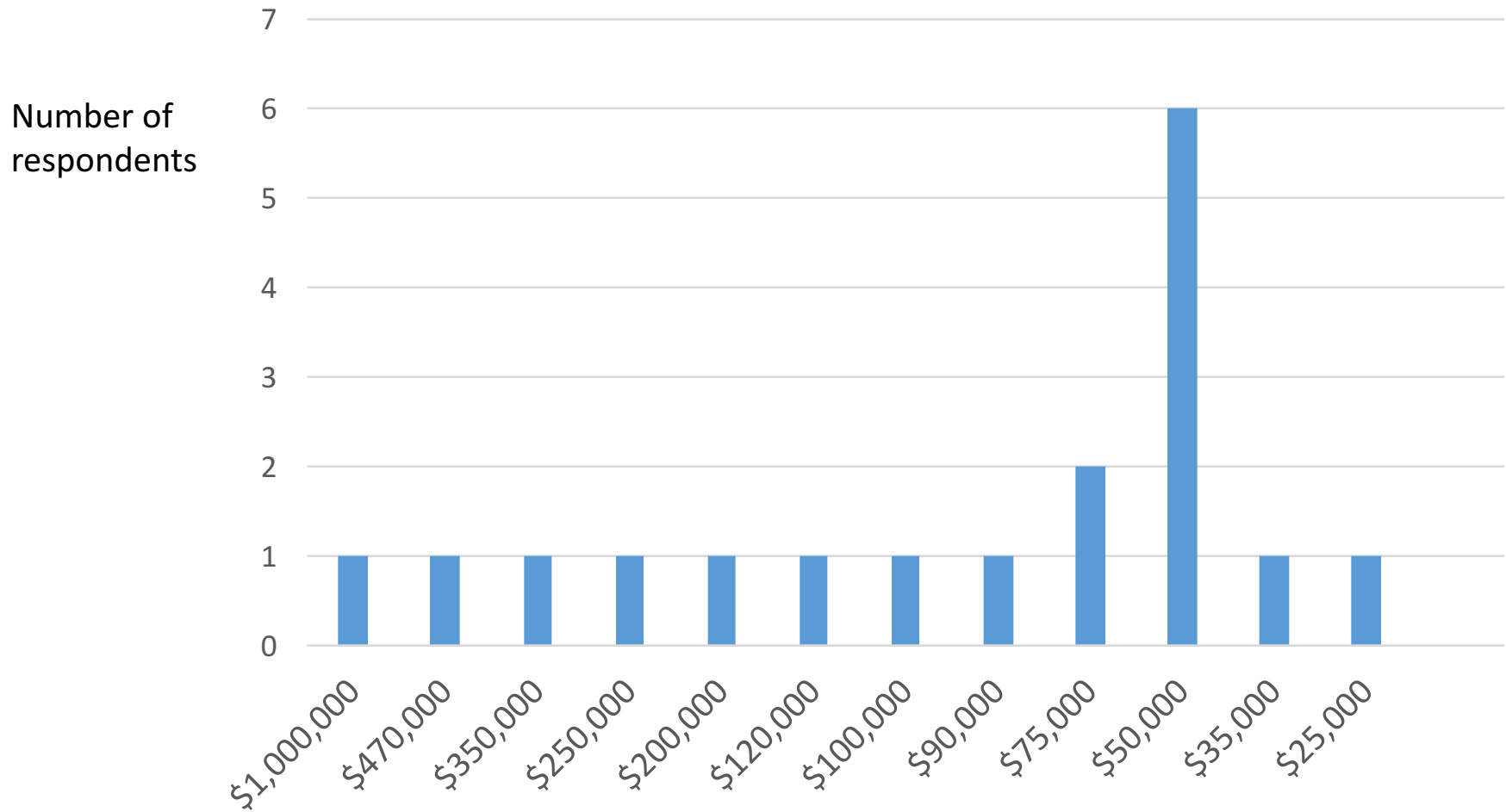


Addressing 6055/6056 reporting requirements

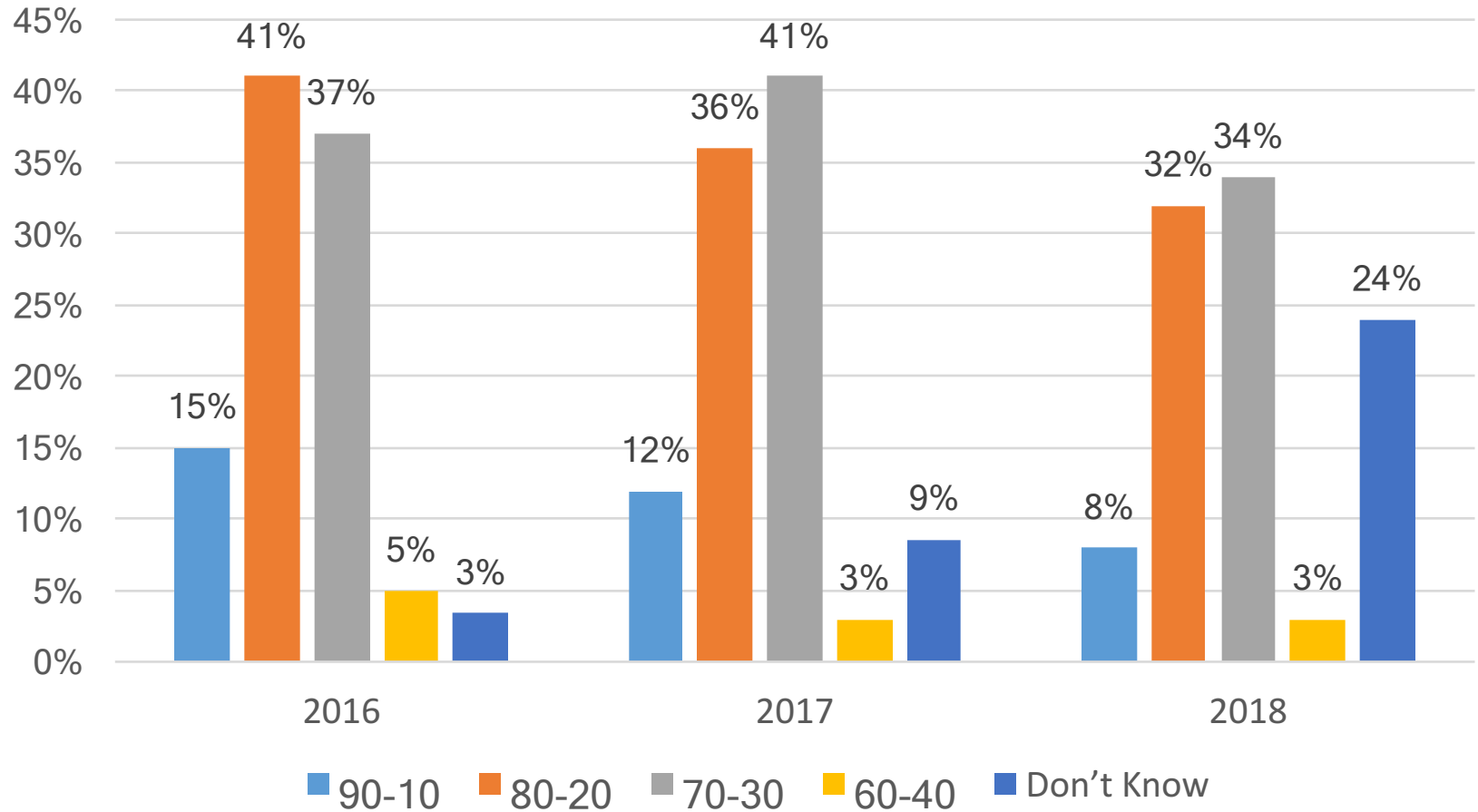


Sample estimates of employer spend on 2016 ACA compliance:

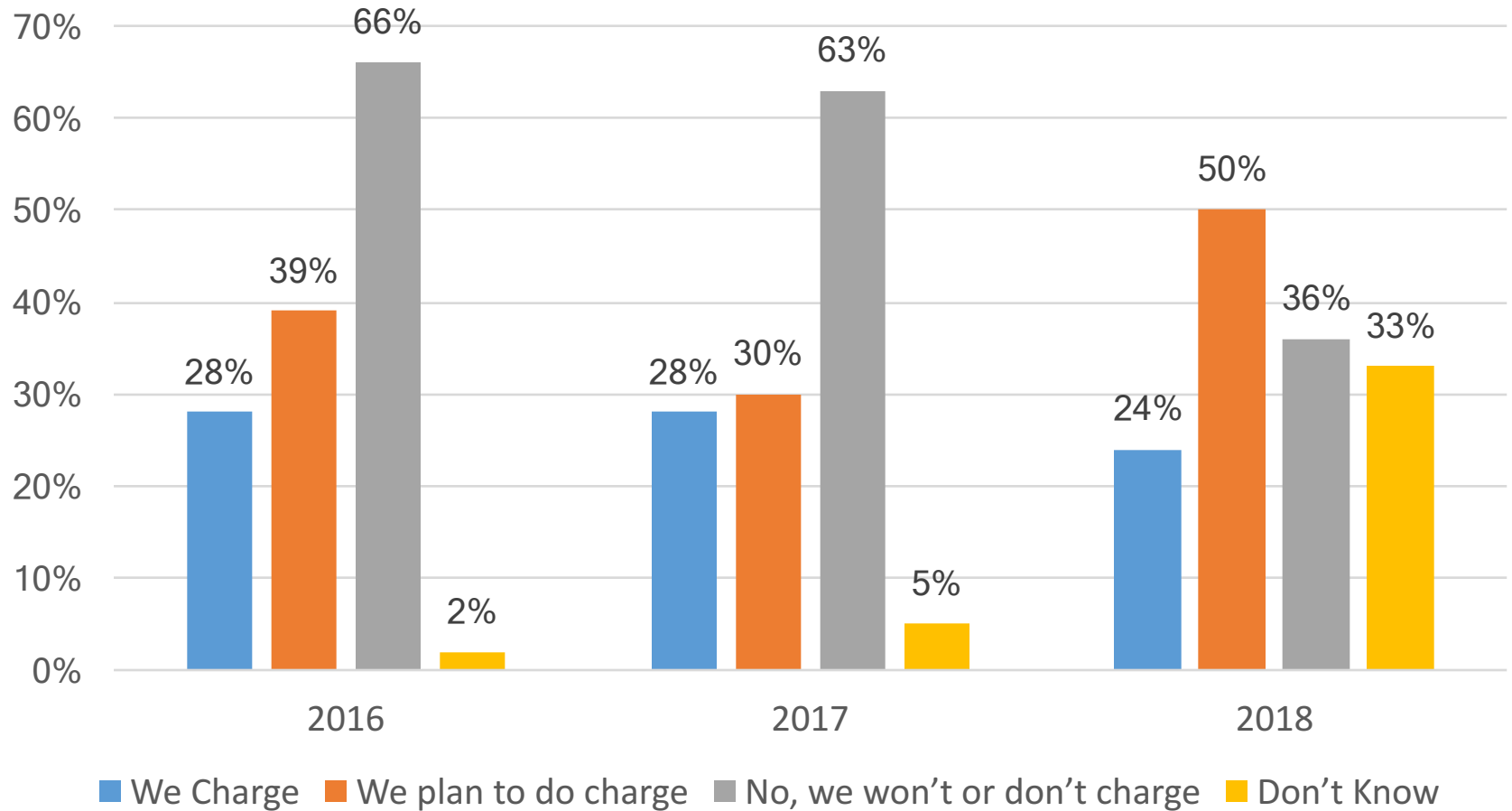
Reporting fees, staff time, PCORI fee, Transitional insurance, etc.



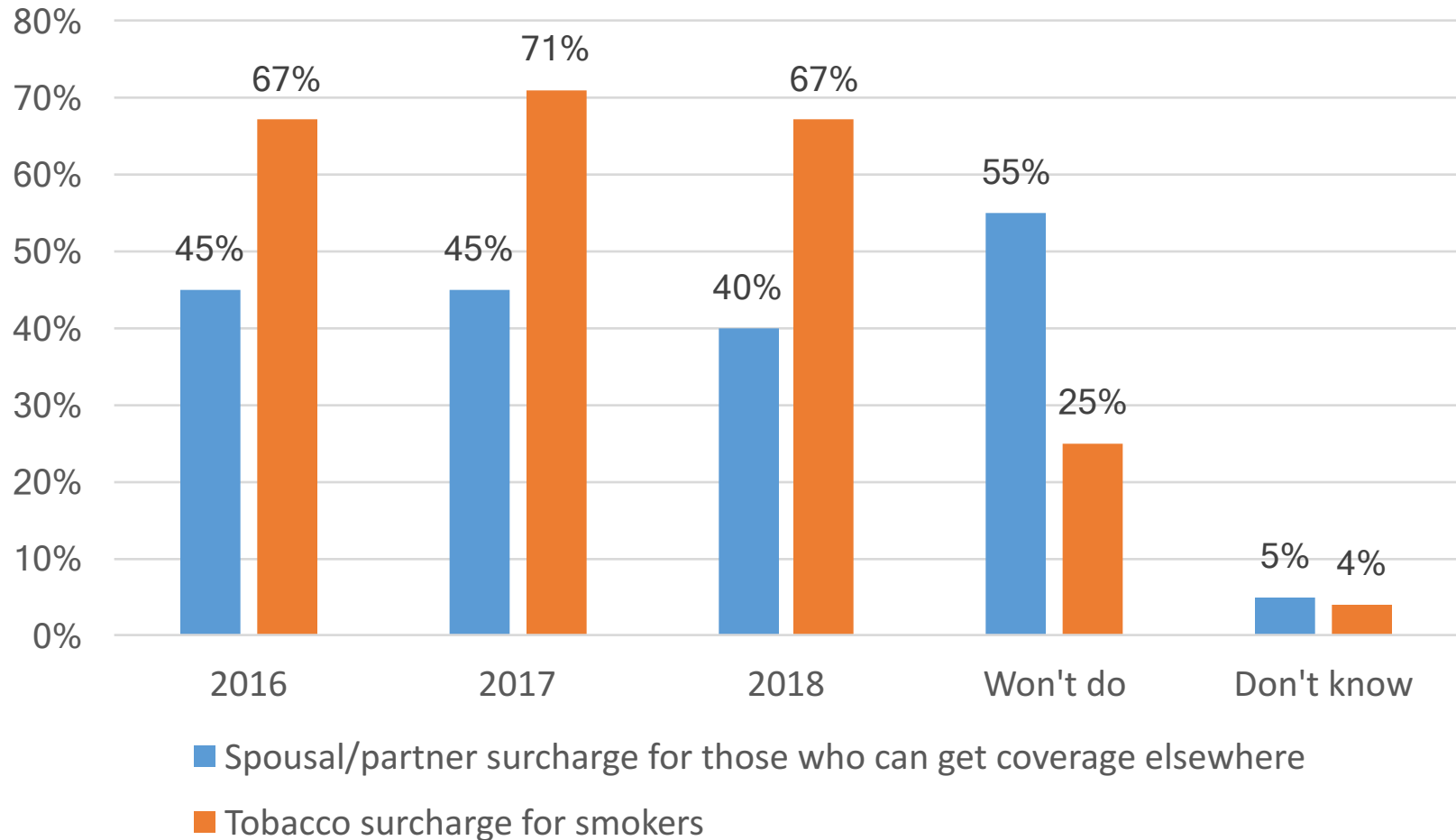
Current and planned cost sharing (ER-EE) ratio for 2017 and 2018



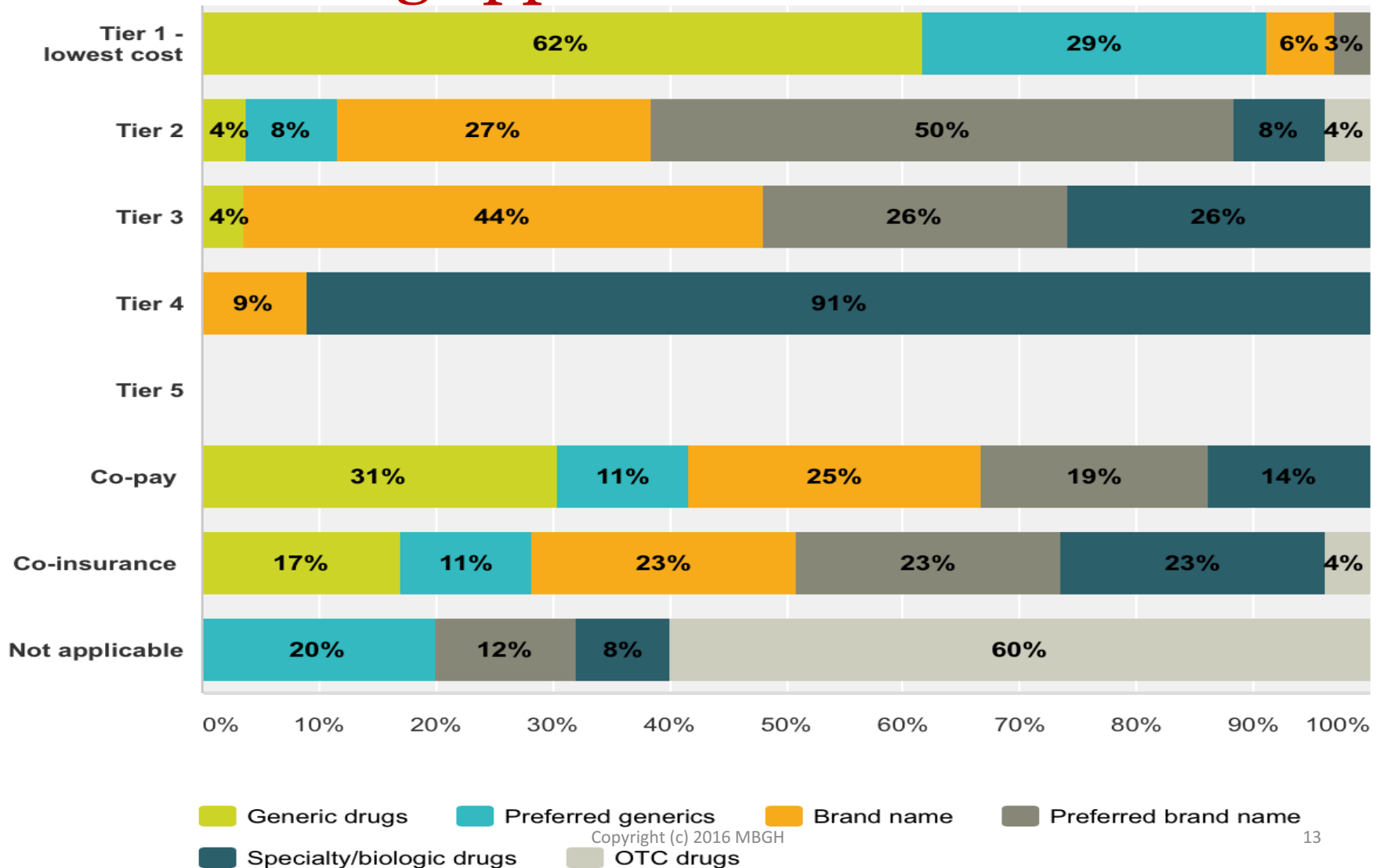
Charging for dependent coverage separately



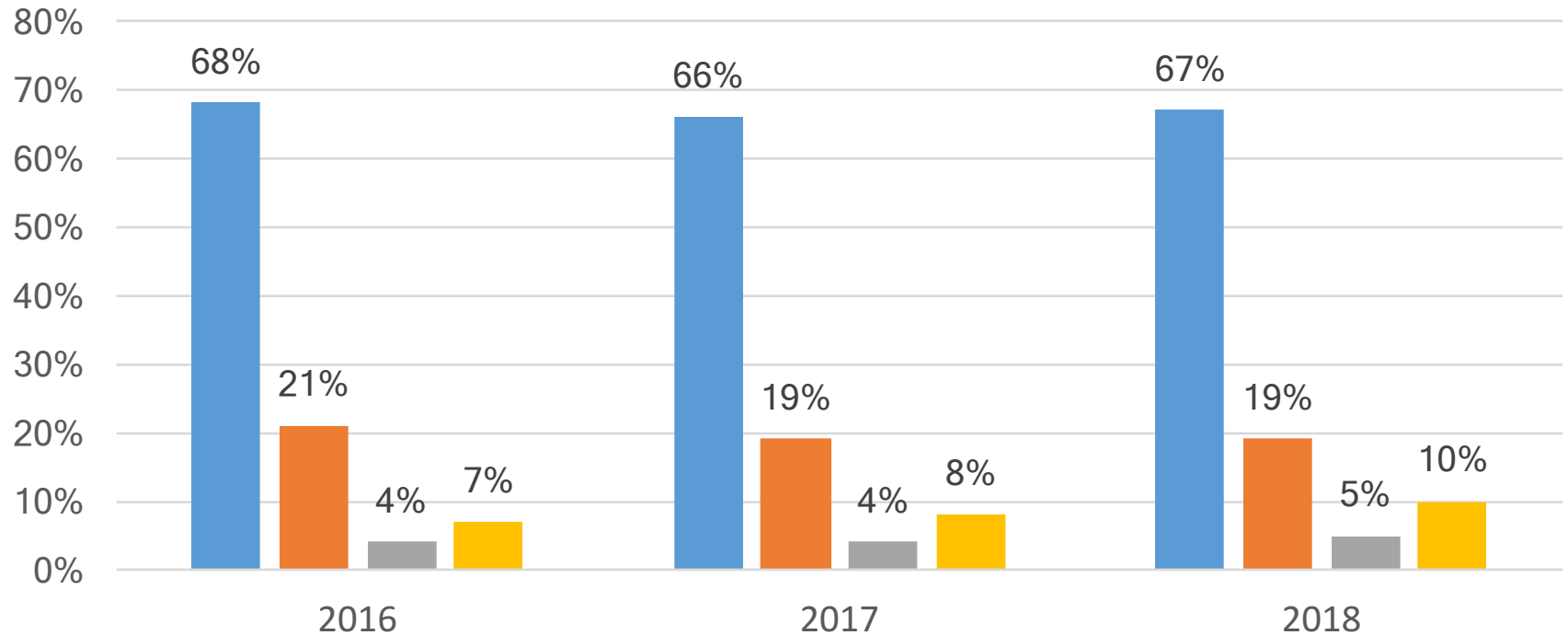
Surcharges in 2016 and what will apply in 2017-2018



Pharmacy benefit tiers and cost-sharing applied

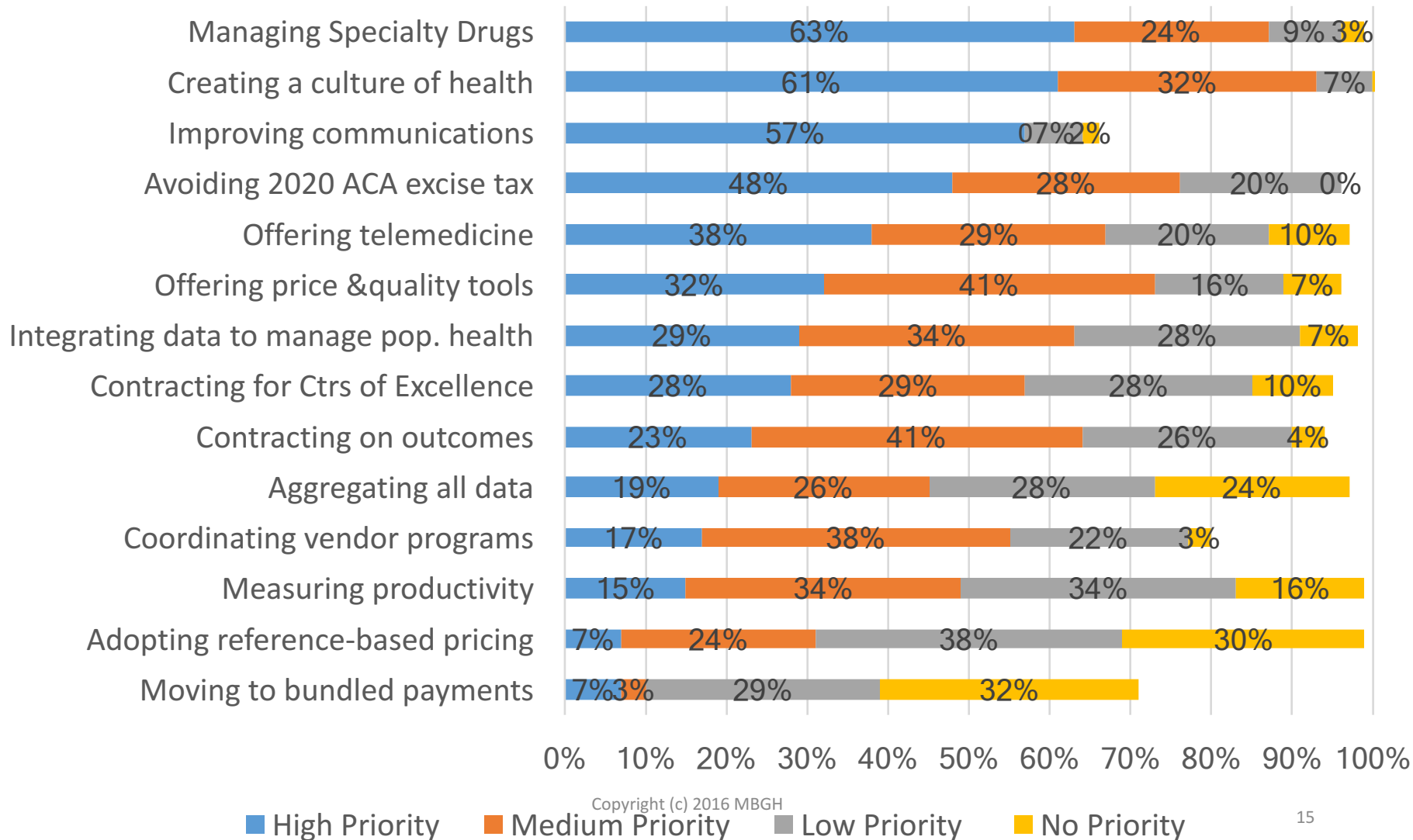


Current and future involvement with drug formulary design

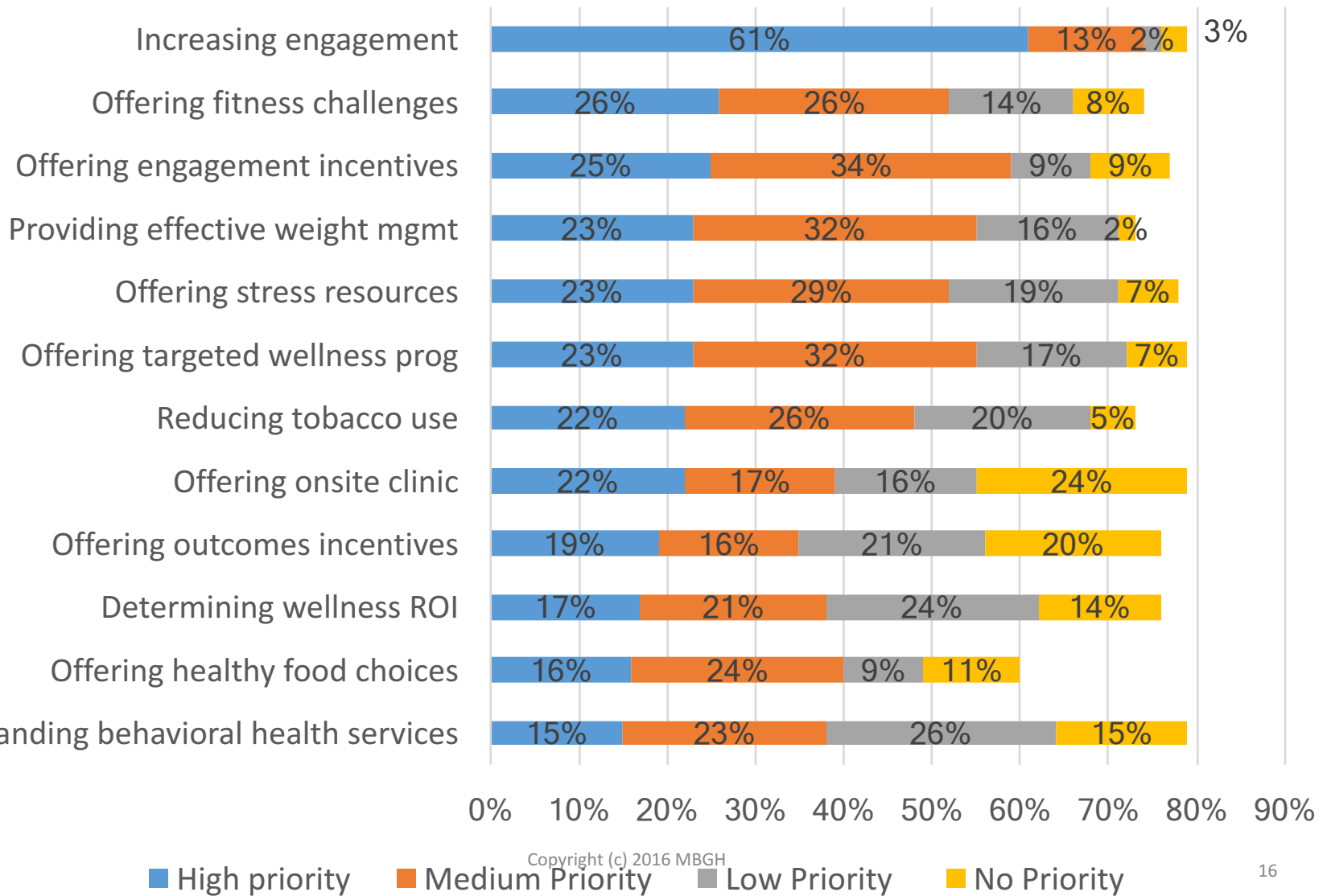


- We accept the drug formulary of our plan/PBM
- We review and ask for changes in the formulary
- We create our own formulary
- We don't have a formulary

Priority in 2017-2018 in addressing health benefit management activities



Priority in 2017-2018 in addressing worksite wellness activities



Other employer challenges

- Identifying best in class vendors
- Remaining ACA-IRS compliant moving forward
- Direct contracting with providers
- Decoding prescription plan rebates and guarantees
- Finding high-value networks
- Using cost-effective approaches to healthy management of musculoskeletal issues
- Staying on top of nationwide issues
- Finding ways to increase purchasing power to change the delivery system

For more information on this survey
or the topics covered.....



Larry Boress
President and CEO
Midwest Business Group on Health
lboress@mbgh.org