

A photograph of a modern office interior with large windows. Several people are working at long wooden desks. Some are seated at computers, while others are standing and talking. The office is bright and airy, with a large potted plant on the left.

Let's Make Things Even Better *for* Your Future.

Creating partnerships and collaborative
client-focused solutions that deliver
efficiencies and savings for businesses.

Kaiser Family Foundation Health Research & Educational Trust Employer Health Benefits 2023 Annual Survey

"Clients do not come first.
Employees come first.
If you take care of your
employees, they will take
care of the clients."

-RICHARD BRANSON



Employers offering Health Coverage

3-9	Employees	39%
10-24	Employees	67%
25-49	Employees	78%
50-199	Employees	92%
200+	Employees	98%

Health Plan Benefits Design

Small Employer (3-199)	\$2,434 Deductible
Large Employer (200+)	\$1,478 Deductible
Average co-pay levels	\$26 PCP / \$44 SCP
Co-insurance	20%
Plans with OOP less than \$2,000	13%
Plans with OOP more than \$6,000	21%
Average Single OOP Max	\$4,346

Average Annual Premiums and Employer Contributions

Single Premium	\$8,435	Employer Contribution	\$7,034	83%
Family Premium	\$23,968	Employer Contribution	\$17,393	73%

Premium Contributions:	Small Employers	Large Employers
Pays 100% of Single Premium	30%	6%
Pays 100% of Family Premium	10%	2%

4 out of 5 covered workers are in a plan where their employer contributes at least half of the premium for both single and family coverage.

Funding Arrangement Self-Funding

65% of all covered workers are enrolled in plans that are self-funded	
Small Employers (3-199)	18%
Large Employers (200+)	83%

Qualified High Deductible Health Plans (QHDHP)

29% of covered individuals are enrolled in a QHDHP			
Average Single Premium	\$7,662	Average Employer Contribution	\$6,526 (85%)
Average Family Premium	\$22,378	Average Employer Contribution	\$17,205 (77%)
Average Employer contribution to an HSA is \$657 for single and \$1,203 for family coverage			

Enrollment Rate

75% of eligible workers enroll in coverage when it is offered to them

Voluntary Insurance Benefits Small Employers Large Employers

Among employers offering health benefits, the percentage of firms that offer additional		
Dental Insurance	90%	94%
Vision Insurance	80%	88%
Critical Illness	49%	58%

Health & Wellness

Small Employers offering at least one program	62%
Large Employers offering at least one program	80%

Among employers offering these programs:

13% of all small firms offer incentives to participate in or complete wellness programs
46% of all large firms offer incentives to participate in or complete wellness programs



Source: <https://www.kff.org/health-costs/report/2023-employer-health-benefits-survey/>

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