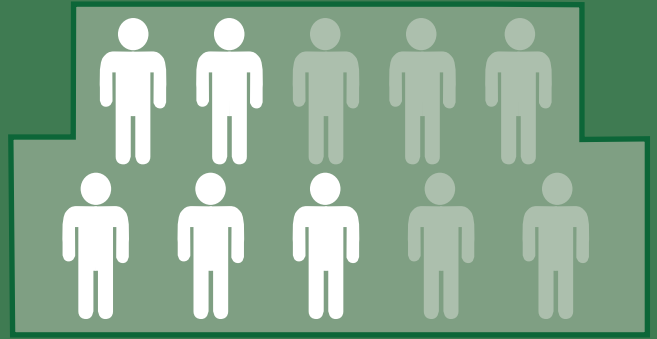
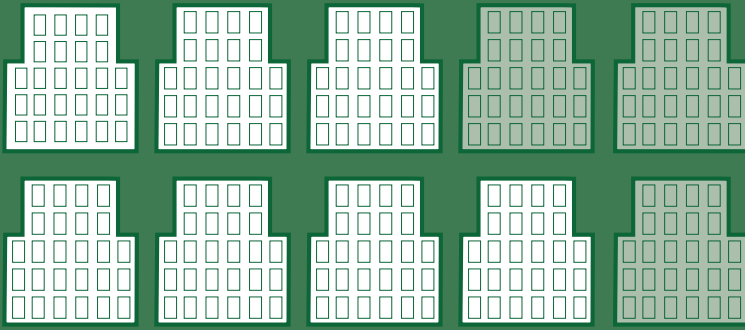


# MASSACHUSETTS EMPLOYER SURVEY 2018

## Health Insurance Offering and Coverage



**71%** of firms in Massachusetts offered insurance

**51%** of employees were covered in firms that offer insurance

## Cost-Sharing



**26%**

**74%** Employer Contribution

**SINGLE COVERAGE**  
**\$617** Total Premium



**30%**

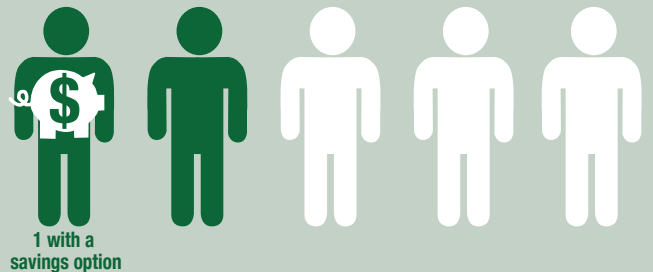
**70%** Employer Contribution

**FAMILY COVERAGE**  
**\$1,687** Total Premium

The average annual deductible for single coverage was



**2 out of 5** employees were enrolled in a High Deductible Health Plan (HDHP)



## Decision Making

### TOP 3 COST CONTROL STRATEGIES



Increased Copays/  
Deductibles



Changed Health Carriers  
or Plans



Offered Wellness  
Programs/Incentives

### REASONS EMPLOYERS DO NOT OFFER INSURANCE

**48%** Firm is not required to offer insurance due to small size

**46%** Employees covered under another plan

**45%** Most employees are part time or temporary

**38%** Cost of insurance too high

**9%** Employees get better deal on health insurance exchanges on their own

**1%** Can attract good employees without offering health insurance



For more information, please contact:

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