



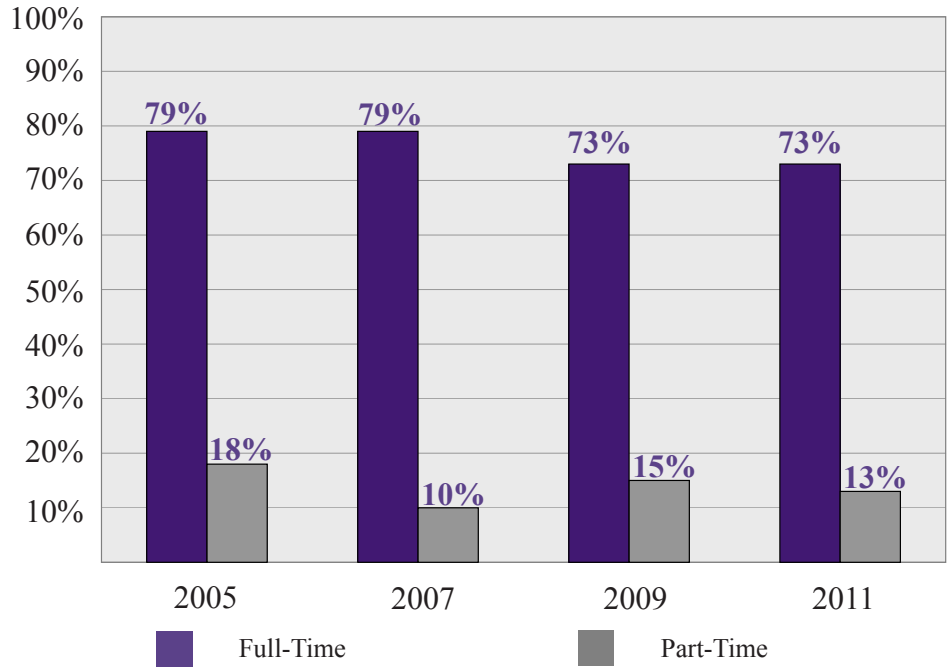
RI Department of Labor and Training

RI Trends in Health Care Benefits

Employer provided access to health care benefits for Rhode Island's full-time workers has decreased from 79 percent in 2005 and 2007 to 73 percent in 2009 and 2011. The percentage of employers offering health benefits to part-time workers has also decreased since the 2005 survey. In 2011, 13 percent of employers offered health benefits to their part-time workers compared to 18 percent in 2005.

The decrease in access to health benefits was accompanied by a decline in the percentage of employers who pay 100 percent of their employees health care insurance premiums. In 2005, 2007, and 2009 approximately one quarter of Rhode Island employers paid the full cost of health care premiums for the family plans offered to their full-time workers. However, data from our most recent survey (2011) indicates that less than 15 percent of employers now pay the full costs associated with a family plan.

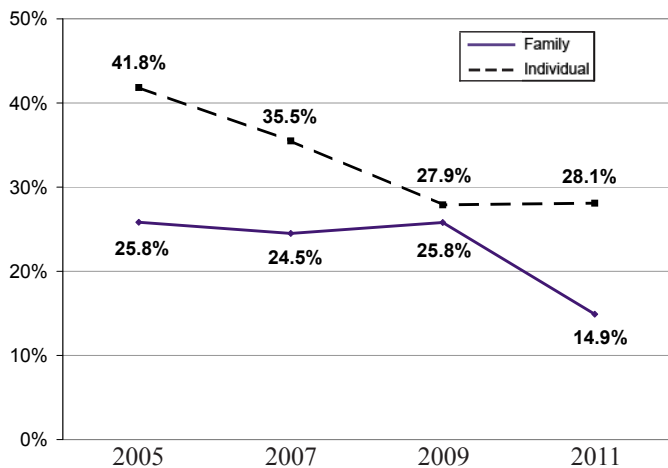
Share of Employers Providing Health Care



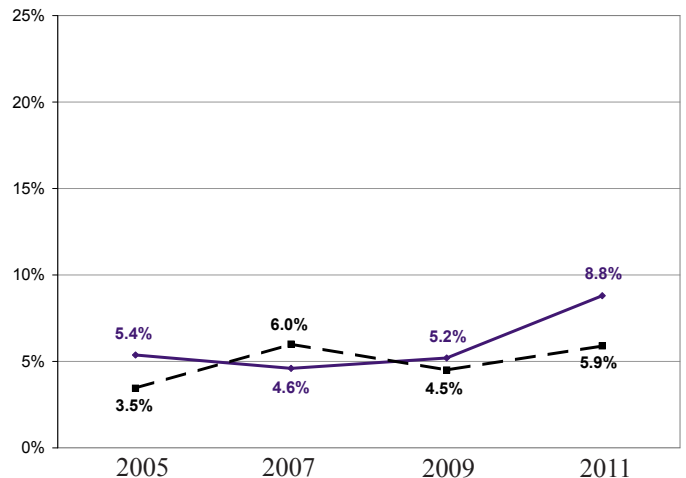
With respect to individual plans offered to full-time workers, 28 percent of employers paid the full costs in 2011, down from 40 percent in 2005. In addition, more employees are being asked to fund

100% of their health care costs. In 2011, approximately 9 percent of employers offered family health care plans to their employees but made no contribution toward the cost, up from 5.4 percent in 2005.

100% Employer Paid Health Insurance Plans



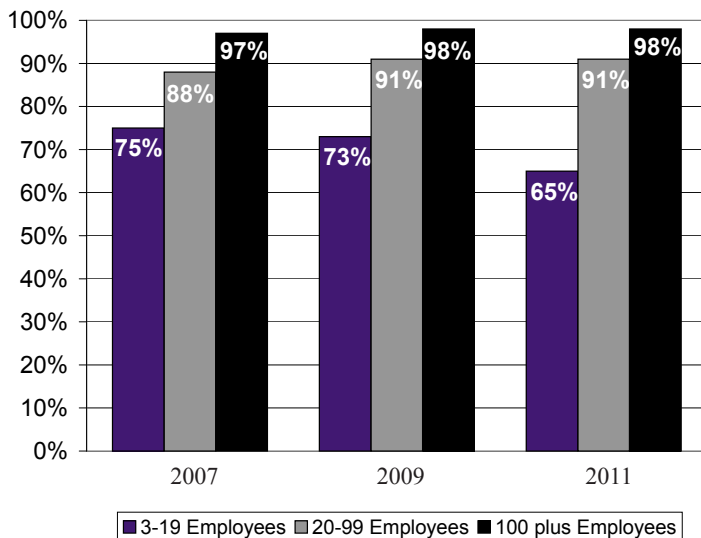
100% Employee Paid Health Insurance Plans



RI Trends in Health Care Benefits *continued*

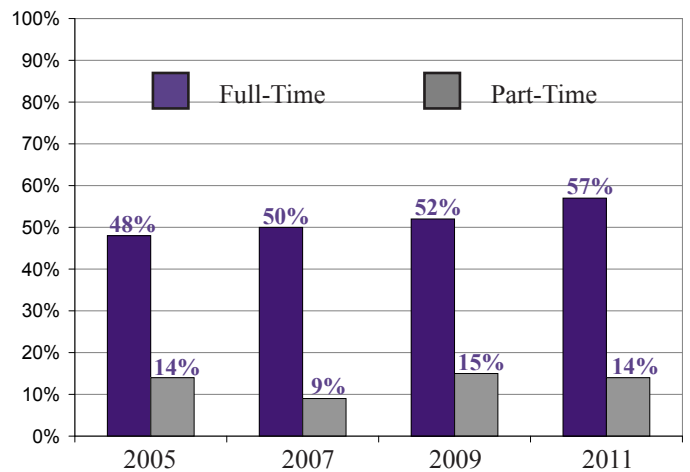
In contrast to the decline in employer provided health care benefits, the percentage of employers offering dental insurance is on the rise. In 2011, nearly 60 percent of employers now offer dental insurance to their full-time workers up from 48 percent in 2005. Fourteen percent of employers offered dental benefits to their part-time workers in 2011, on par with 2005 and 2009 survey results.

Access to Health Insurance by Size of Firm



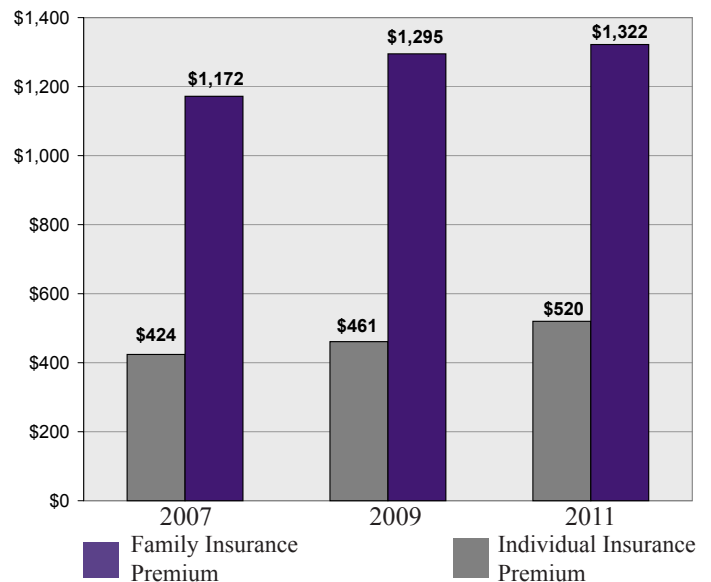
Survey results show that the monthly premiums for health insurance have increased for both the individual and family plans. Employers reported the monthly costs associated with the individual plan offered to their workers increased from \$424 in 2007 to \$520 in 2011, an annual average increase of 5.2 percent. The monthly cost of family plans increased from \$1,172 in 2007 to \$1,322 in 2011, an annual average increase of 3.1 percent. In comparison, the cost of living increased averaged 2.1 percent annually during this period (2007-2011).

Share of Employers Providing Dental Care



Smaller companies, defined as employers with less than 20 employees, are less likely to offer health insurance to their full-time employees than larger companies. In addition, the share of small employers who offer health insurance has declined from 75 percent in 2007 to 65 percent in 2011. Survey results show that the percentage of large companies, those with 100 or more employees, offering health insurance to their full-time employees has remained fairly consistent since 2007. The percentage of mid-sized employers (20-99 workers) offering health insurance has shown a slight increase since the 2007 survey.

Individual & Family Health Insurance Premium Costs



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