

*South Dakota
Survey of Employee Healthcare Benefits
Overview
July 19, 2011*



Healthcare Benefits Survey

Methodology

- Conducted by the Labor Market Information Center (LMIC) for the Division of Insurance (DOI).
- Sample based on companies who reported they offered health insurance on the 2010 Employee Benefits Survey conducted by LMIC (http://dlr.sd.gov/lmic/menu_employee_benefits.aspx).
- The Employee Benefits Survey is conducted every two years by LMIC; the next survey will be conducted in the fall of 2011 and published in the spring of 2012.

Healthcare Benefits Survey

Company Coverage Information Collected

- No longer provide insurance coverage.
- Continue to offer insurance coverage.
- Offer family/dependent coverage.
- Provide private insurance compared to those who self-fund.

Healthcare Benefits Survey

Employee Coverage Information Collected

- Offer health insurance and enrolled.
- Offer health insurance and not enrolled.
 - Not enrolled, but has other credible coverage.
- Family members enrolled for family coverage.
- Data gathered for full-time and part-time employees.

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Survey Results

- Surveys were sent to 709 companies.
- Response rate was 85% (605 companies).
- Eleven companies (2%) no longer offer coverage.
- 594 companies (98%) continue to offer coverage.
 - 448 companies (75%) offer private insurance.
 - 141 companies (24%) self-fund.

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Survey Results

- Overall summary page
- Data presented by type of funding source:
 - Private
 - Self-funded
- Data presented by five establishment size classes

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Survey Results

- Establishment size classes include:
 - Fewer than 10 employees
 - 10-49 employees
 - 50-99 employees
 - 100-249 employees
 - 250 or more employees

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Survey Results

Summary table which compares the survey data requested by *size class* and *worker status* [full-time (FT) or part-time (PT)] is also provided.

Includes comparative data for the insurance coverage information and the enrollment ratios of family coverage compared to the total number of employees enrolled.

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Survey Results

The final table included in the report provides comparative data regarding the percent of FT and PT employees offered insurance by premium level.

This table includes information for both single and family premiums. The source for this information is the 2010 Employee Benefits Survey.

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Private Insurance Coverage

- 447 (74%) of companies responding to the survey offer private health insurance to FT employees.
- 74 (12%) of companies responding to the survey offer private health insurance to PT employees.

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Self-funded Insurance Coverage

- 141 (23%) of companies responding to the survey offer self-funded health insurance to FT employees.
- 70 (12%) of companies responding to the survey offer self-funded health insurance to PT employees.

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General Findings for Full-time (FT) Workers

- 98% of companies reporting FT employees offered health insurance to FT employees.
- Of the 60,093 FT employees offered benefits, only 40,084 (67%) were enrolled.

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General Findings for Full-time (FT) Workers

- 12,041 (20%) FT employees not enrolled.
 - 4,543 (38%) of them had other coverage.
 - Enrollment status unknown (or employer unable to provide) for 7,968 (13%) FT employees.
- 565 (94%) of the companies offer FT employees family/dependent health insurance coverage.

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General Findings for Full-time (FT) Workers

Enrollment ratios were requested comparing the number of employees enrolled as opposed to the number of family members enrolled.

FT employees enrolled: 40,084 (61%)

Family members of FT employees enrolled: 25,531 (39%)

Total enrollment employees and family members: 65,615 (100%)

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General Findings for Part-time (PT) Workers

- 29% of the companies reporting PT employees offered benefits to PT employees.
- Of the 6,497 PT employees offered benefits, only 1,619 (25%) were enrolled.

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General Findings for Part-time (PT) Workers

- 2,095 (32%) PT employees not enrolled.
 - 758 (36%) of them had other coverage.
 - Enrollment status unknown (or employer unable to provide) for 2,783 (43%) PT employees.
- 136 (27%) of the companies offer PT employees family/dependent health insurance coverage.

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General Findings for Part-time (PT) Workers

Enrollment ratios were requested comparing the number of employees enrolled as opposed to the number of family members enrolled.

PT employees enrolled: 1,619 (81%)

Family members of PT employees enrolled: 373 (19%)

Total enrollment employees and family members: 1,992 (100%)

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Employer Contributions

- Employer contribution information is available from the 2010 Employee Benefits survey.
- Contribution rates for medical insurance are detailed on the following slides for full-time workers and part-time workers.
- Supplemental handouts showing contribution rates for different types of coverage (dental, vision, etc.) are provided.

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Employer Contributions for Medical Insurance for Firms Employing FT Workers

- 100% employer paid: **39% of firms.**
- 50-99% employer paid: **51% of firms.**
- 1-49% employer paid: **7% of firms.**
- 0% employer paid: **3% of firms.**
- **73% is the average paid by employer.**

Healthcare Benefits Survey

Employer Contributions for Medical Insurance for Firms Employing PT Workers

- 100% employer paid: **32% of firms.**
- 50-99% employer paid: **65% of firms.**
- 1-49% employer paid: **2% of firms.**
- 0% employer paid: **12% of firms.**
- **66% is the average paid by employer.**

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