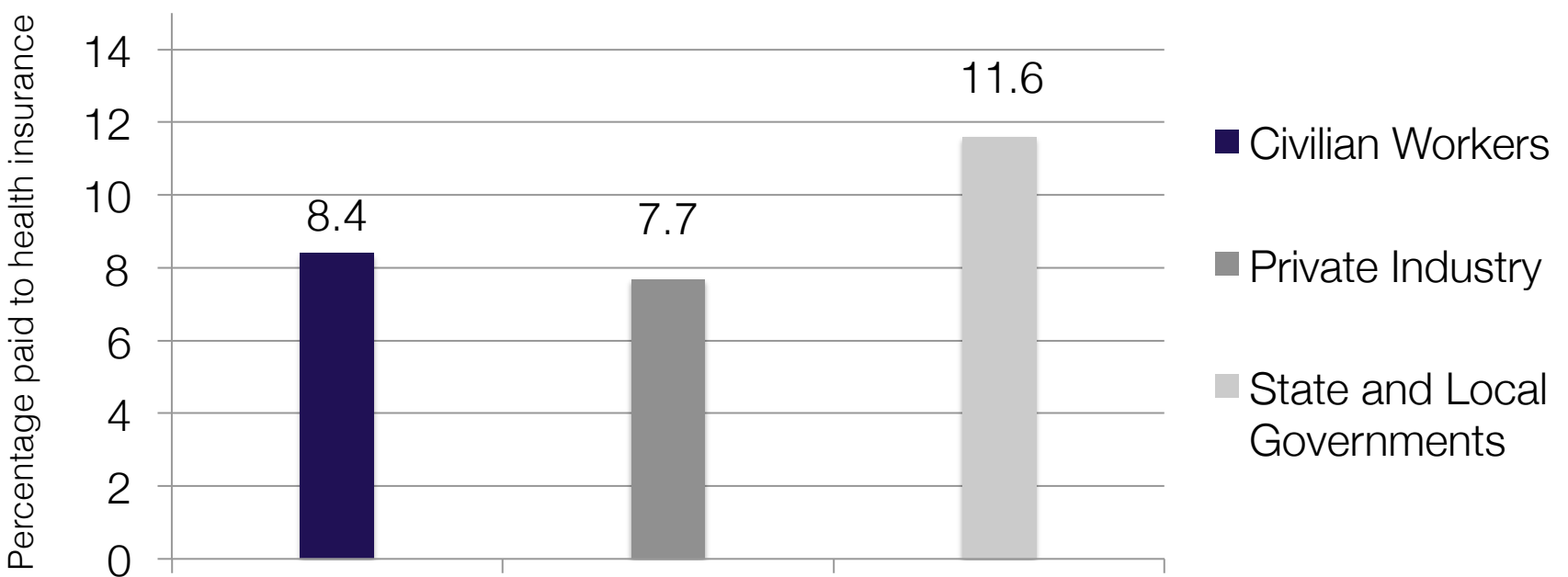


QUADRANT365

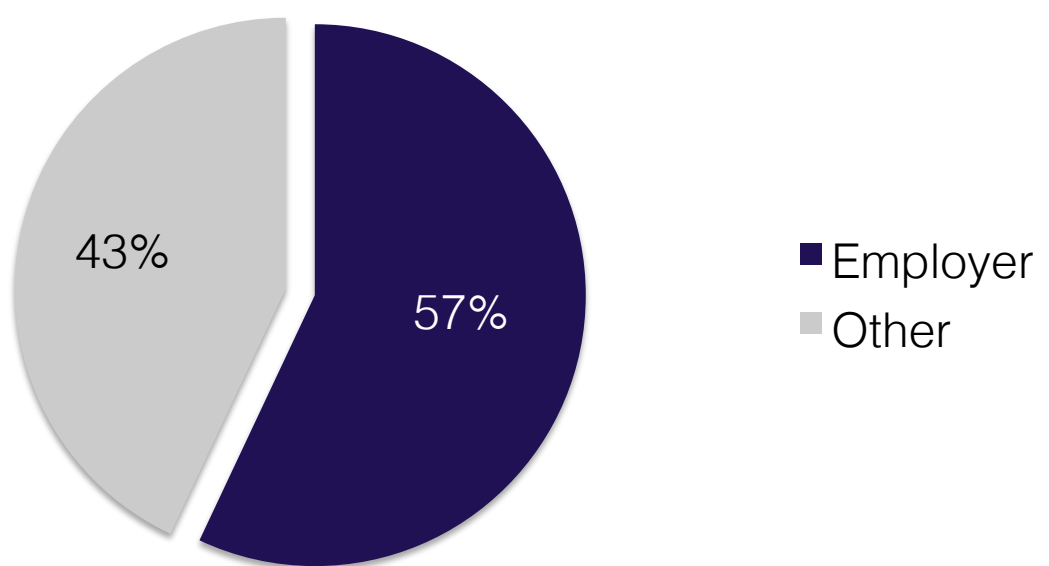
EMPLOYER SPONSORED HEALTH CARE COVERAGE IN THE U.S.

Health Insurance Expenditure as Percentage of Employee Compensation

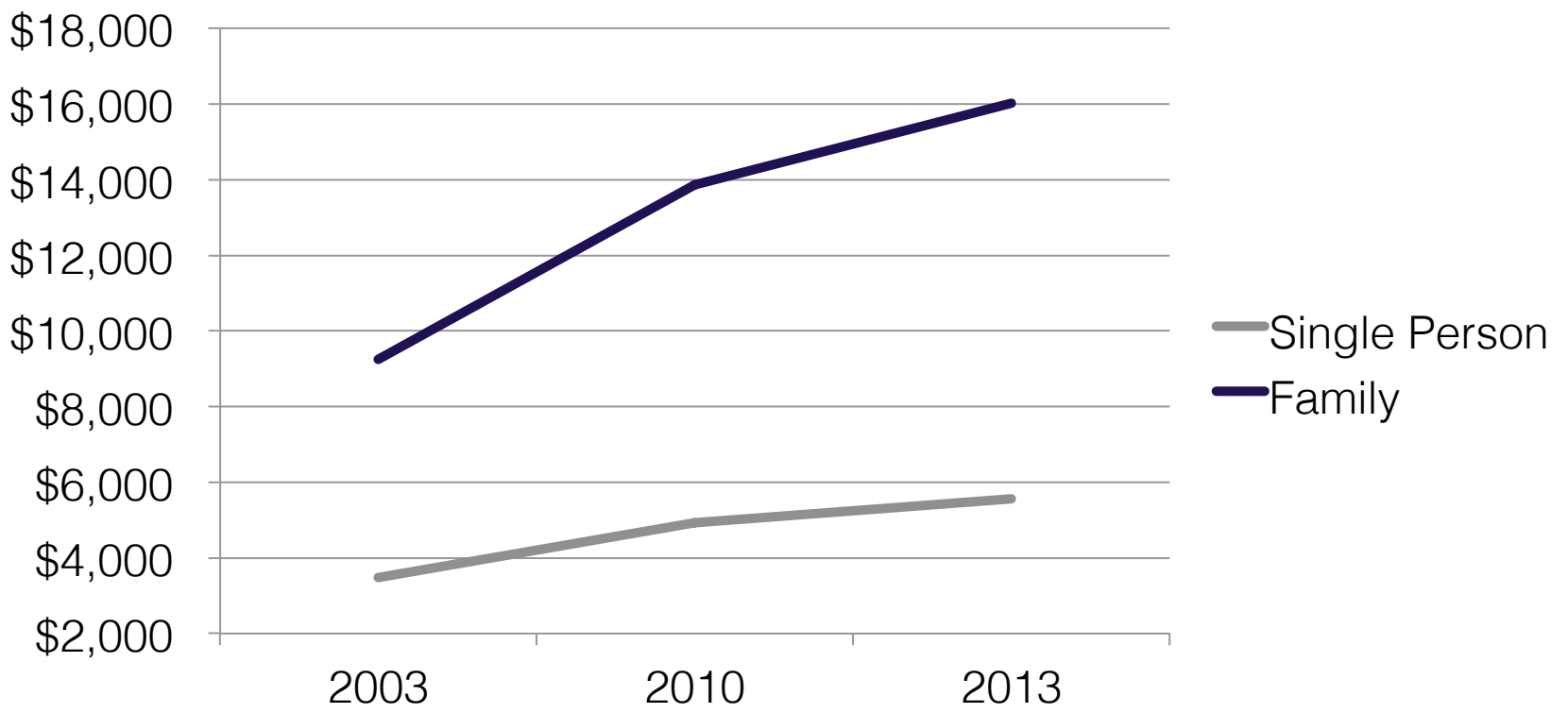


Source of Insurance Coverage

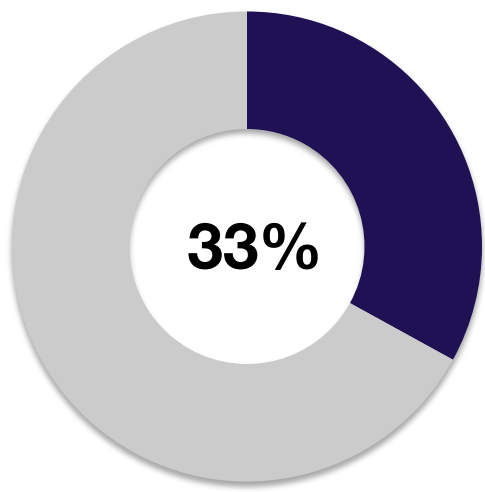
The Commonwealth Fund reported that about 57% of those Americans under-65 have insurance through either their employer or that of a family member. This number totals roughly 150 million out of the under-65 pool of 269 million.



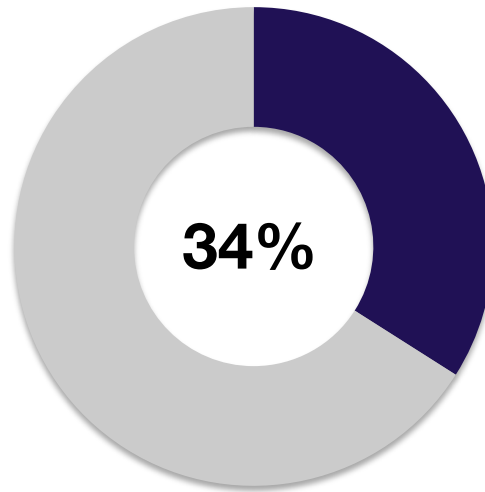
Average Premiums for Health Insurance Plans



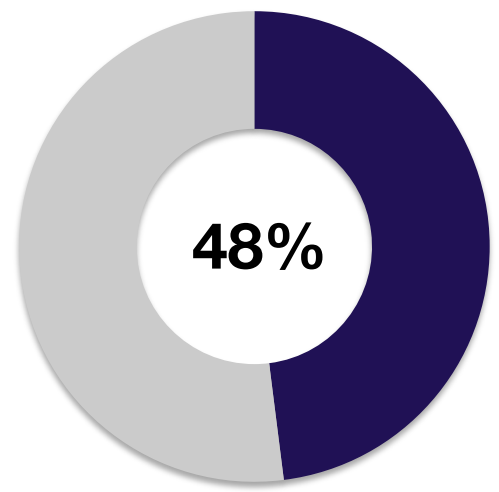
In order to combat the rising cost of health care, in the long-term, employers are considering:



Significantly reducing company subsidies for spouses or dependents.

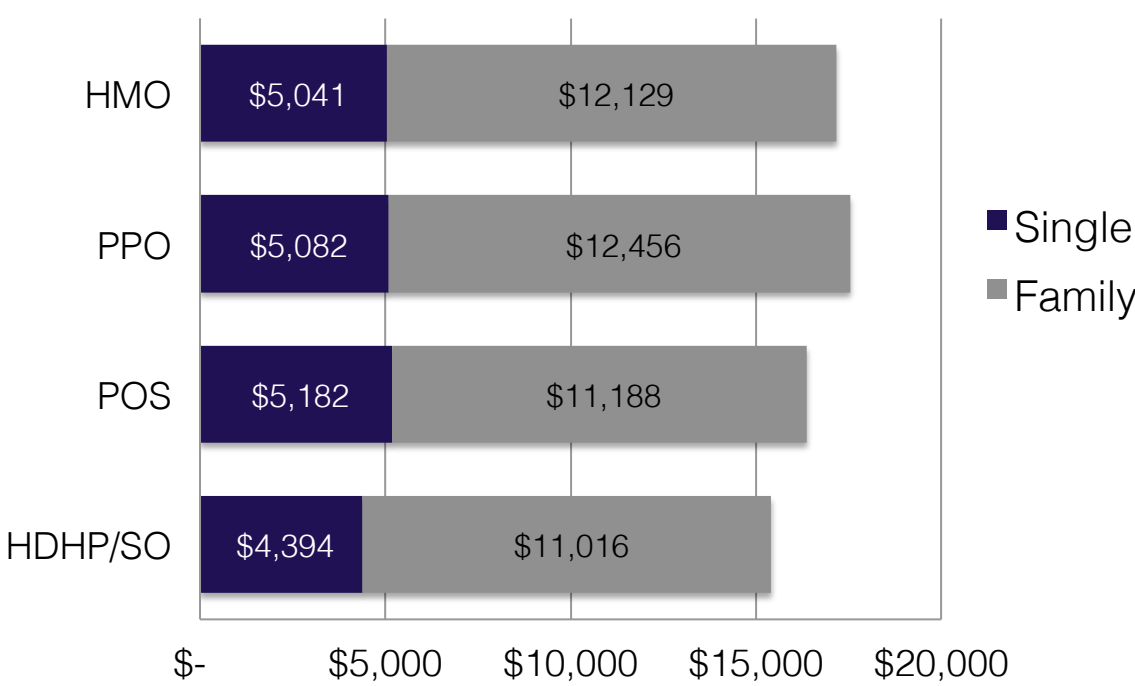


Telemedicine as a way to improve engagement, access to medical care and to manage costs.



Tying incentives to reaching a specified health outcome.

Employer Premium Contribution to Single and Family Coverage by Plan Type



In 2014, PPO plans were the most common plan type, accounting for 58% of covered workers. Twenty percent were enrolled in HDHP, 13% in HMO and 8% in POS.

Data sourced from:

<https://kaiserfamilyfoundation.files.wordpress.com/2014/09/8625-employer-health-benefits-2014-annual-survey6.pdf>
<http://www.bls.gov/news.release/pdf/ecec.pdf>
<http://www.towerswatson.com/en-US/Press/2014/08/us-employers-expect-health-care-costs-to-rise-4-percent-in-2015>
http://www.commonwealthfund.org/~media/files/publications/issue-brief/2014/dec/1793_collins_nat_premium_trends_2003_2013.pdf

