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Employers expand health-care options

By Staff

DENVER - The number of Colorado and Wyoming employers offering so-called "consumer driven" health-care plans rose sharply during the past year, a new survey shows.

A poll of 634 companies in Colorado and Wyoming by the Mountain States Employers Council shows momentum building for the addition of health savings accounts, health reimbursement accounts and other such plans to benefit menus.

The current-year survey shows 52 percent of employers either offering or considering consumer-driven plans, compared with 42 percent in 2006.

"Our 2006 Health and Welfare Plans survey revealed this growing interest in consumer-directed health plans by both employers and their employees," council President and CEO Michael Severns said in a statement announcing the findings. "Our 2007 survey clearly demonstrates this trend is continuing."

Results of the new survey, released May 18, show the number of employers offering health savings accounts more than doubling during the year, from 7 percent to 15 percent.

The survey also tracked, for the first time in its 60-year history, the total number of employees enrolled in employer-offered health plans, finding that 84 percent were participating.

Among the 48 Northern Colorado employers participating in the survey, 15 percent were already offering health savings accounts or health reimbursement accounts. Still, the vast majority, 92 percent, relied on preferred-provider organization, or PPO, health-care plans.

The survey also measured the growth in employers' cost of providing health-care coverage, finding that the rate of increase had stayed at 11 percent for the third consecutive year. That rate is half the 22 percent growth rate posted in 2002. The poll showed employers, on average, paid for 85 percent of the employee-only plan coverage and 67 percent of coverage for family plans.