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deductibles, passing on more of the premium cost to employees and their families, tightening eligibility provisions, and greater emphasis on health and wellness," he said.

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A full 88 percent of Pennsylvania companies responding to a new survey on health care trends say they require employees to share the costs of health premiums. Results from a similar survey in 2009 found that 77 percent of employees shared in those costs. Both studies were conducted by Conrad Siegel Actuaries, Harrisburg, which has been delivering comprehensive employee benefits services to Pennsylvania employers for 50 years.

"As healthcare reform begins to affect group health plans, many employers are faced with the challenge of preparing their plans for several new regulations, while still dealing with the ever-present challenge of trying to contain the growth of healthcare costs," said Rob Glus, partner at Conrad Siegel Actuaries.

In an earlier PennLive special report, Glus weighed in on the impacts of Obamacare on PA employers and their workers.

"Companies continue to look for ways to do this by adding and increasing plan deductibles, passing on more of the premium cost to employees and their families, tightening eligibility provisions, and greater emphasis on health and wellness," he said.

Overall, the firm's annual Medical and Prescription Drug Benefits survey found that medical and prescription drug benefit costs continue to rise for employees and their families. Over 125 companies of all sizes responded to the survey, with 60 percent coming from organizations having greater than 100 employees. Companies that

responded to the survey were from many different industry types, with the most

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\$1,000 increased from 8 percent in 2008 to 36 percent. National averages for deductibles greater than \$1,000 also increased, from 10 percent to 34 percent during the same time. Meanwhile, the amount of plans with a \$0 deductible decreased from 40 percent in 2008 to 22 percent in 2012.

Employee-paid Premiums

In the employee benefits survey conducted in 2004, 46 percent of those surveyed offered medical and prescription drug plans where employees did not share in the cost of their medical premiums. By 2009, only 23 percent of survey respondents offered such plans and in 2012, that percentage dropped to 12 percent. The average percentage of the premium cost paid by employees for single coverage is 15 percent, while family coverage is an average of 25 percent, slightly lower than national averages

Health Plan Types

In line with national surveys, the most common type of plan offered continues to be the preferred provider organization (PPO). Over the last few years, POS, HMO and traditional plans have become less common in the marketplace. As these plans have gotten less popular, many employers have started offering Qualified High Deductible Health Plans (QHDHP) as a way to reduce the cost of coverage. However, Central PA lags significantly with 11 percent in QHDHP compared with 26 percent nationally.

Other survey highlights:

–Only 21 percent of plans were “grandfathered”, compared to 32 percent of plans from last year’s survey.

–Approximately 20 percent of respondents do not cover spouses who have coverage available through their own employer.

–Approximately 40 percent of respondents self-fund their medical benefits (vs. only

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