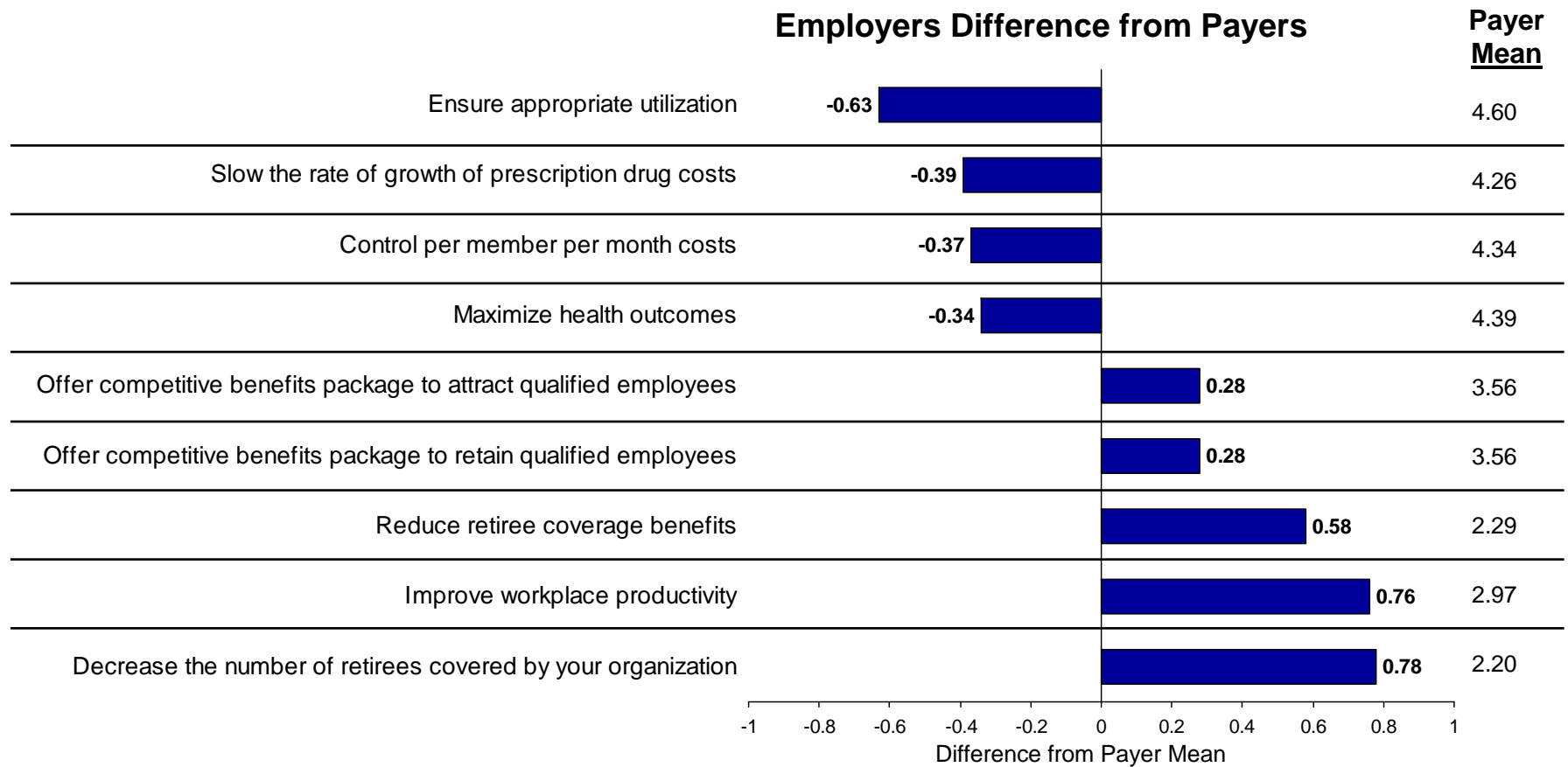


Key Findings:

- When designing health benefits, payers are more concerned about direct health care costs and utilization; employers express more concern about factors directly impacting their business— such as attracting qualified employees and increasing productivity

Divergent Priorities in Health Benefits Design



Employers/EBCs n=100

Payers n=103

Q: "Please indicate the degree to which each of the following statements is a health benefit design priority when your organization is developing health care benefit choices, where 1 indicates 'not a priority at all' and 5 indicates 'a top priority'."

All statements have statistically significant differences between subpopulations