

# ***2017 Health and Well-being Touchstone Survey results***

PwC's 2017 Touchstone Survey report focuses on medical and prescription drug plan design, wellness/well-being, paid time off, healthcare reform, retiree benefits and health benefits strategy. The survey data contains detailed benefits information provided by over 780 participating employers in 37 different industries across the US. This report is one of the most comprehensive studies available on benefit plans offered by US-based employers.

## ***Some key findings:***

- Medical plan costs have continued to increase, but employers are expecting that the rate of increase will start to dampen. Plan design changes contributed towards slightly lower-than-expected increases in 2016.
- Pharmacy cost-sharing increased in 2017, as employers are more strongly incentivizing the use of preferred drugs.
- Participants are using Preferred Provider Organizations (PPOs) less and High Deductible Health Plans (HDHPs) more.



## ***Overview of the 2017 Health and Well-being Touchstone Survey results***

### ***A 10 year retrospective***

The survey report includes a look-back over our history on some of the underlying changes in employer-sponsored health benefits – from the battle between HDHPs and PPOs, reduction in retiree medical plans, and decline of defined benefit plans to the need to change how we work in order to meet the demands of a multi-generational workforce.

## *Cost shifting – again*

In yet another year of cost increases that exceed Consumer Price Index (CPI) 3+ fold, employers are looking to limit the cost of health benefits by requiring greater employee contributions.

*Employers expect health care costs to continue to increase*



*Participants are increasing contributions in the form of surcharges for spouse, domestic partner, and dependent coverage; this may be contributing towards a decrease in enrolled family size and slowing the rise in net employer spend.*



**73%** of employers offer HDHPs



*The majority of employers have more than **50%** of eligible employees contributing to HSAs*

## *HDHPs gain traction*

Employers are utilizing High Deductible Health Plans (HDHPs) more and Preferred Provider Organizations (PPOs) less, but HDHPs as a full-replacement is not happening as quickly as expected.

## *Wellness is part of the culture*

Employers continue to invest in wellness and disease management programs. While wellness has always been robust, there's now more support for, and almost a rebirth of, care management programs.



*Although return on investment is difficult to measure, participants believe that wellness and disease management programs are generally effective and continue to invest in these.*



**93%** of employers indicate they would not change employee or dependent eligibility for health benefits if ACA coverage requirements for full-time employees are repealed.



## AHCA and the future... employers are still in it to win it (talent)

The future of the ACA is uncertain, and many employers have adopted a wait-and-see attitude to health benefits.

## Employers' perspectives are not always aligned with employees

A focus on personal accountability appears to be influencing benefits strategy. Voluntary benefits and personal wellness initiatives are expanding. Flexibility is a key focus for the biggest work-force segment – millennials.



**61%** of employers sponsor a flexible work schedule



**57%** of employers allow telecommuting



### Survey result videos



Focus on cost shifting (again)	Employers hurry up and focus on High Deductible Health Plans (HDHPs)	Focus on wellness, personal accountability
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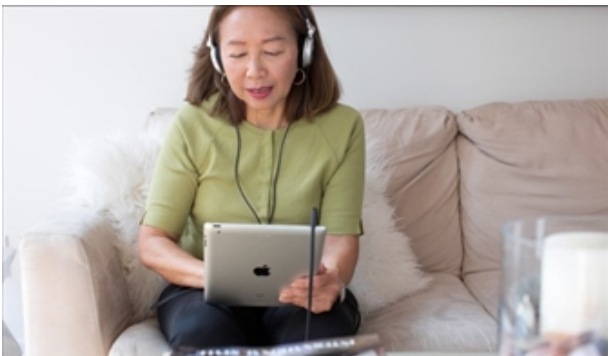
## Focus on AHCA and ~~the future~~ employers' perspectives vs. employees'

### *Related content*



### Behind the Numbers 2018

PwC projects 2018 medical costs will grow at a slightly faster rate than 2017. Future reductions in cost trend will require more focus on price.



### Webcast: 2017 Health and Well-being Touchstone Survey results

Engage with some of PwC's national thought leaders in a fresh look at how benefits and benefits strategies are evolving in this pivotal time.





# 2016 Health and Well-being Touchstone Survey results

The annual report provides summary data on medical, prescription drug, and dental plan design, costs, COBRA rates, wellness and disease management programs, work-life programs, fringe benefits, future healthcare strategies, retire...

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