



## BlueCross BlueShield of Kansas City

An Independent Licensee of the  
Blue Cross and Blue Shield Association

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## Why Employers Should Stay in the Health Insurance Game:

Wellness, Employee Well-Being & Productivity

Blue Cross and Blue Shield of Kansas City believes there is a place in the post-reform world for private insurance offered outside the Exchange (large employer and small employer) and inside the Exchange (small employer and individuals) without dissolving the employer based system that is working now for more than 160 million Americans.

## Why is Providing Health Insurance Coverage Important?

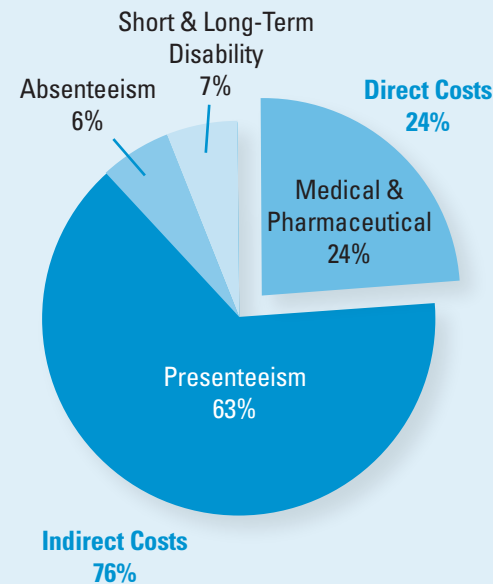
- Helps companies attract and retain top talent in the marketplace.
- Contributes to the probability that employers will achieve operational excellence, profitability and productivity goals.
- Benefits are not taxable income. Employees lose value if their employer foregoes providing health benefits.
- Coverage enables employees and their families to get the care they need quickly and efficiently.
- Health benefits have become part of the fabric of total employee compensation. Employers maintain control of the benefits offered and their level of contribution. Losing control of these decisions will likely result in increased costs.
- Providing coverage is fundamentally the right thing to do. Employers bear a significant responsibility in assisting their workforce achieve balance in their lives.
- Employers are providing a service of wellness-directed interventions through health coverage, intended to enhance all aspects of employee performance.
- Health coverage provides their workforce peace of mind in providing access to care for their families.

### What Employers are Saying... Survey Results

- Eighty percent of employers saw health benefits as a competitive advantage and want to continue to manage healthcare costs for their employees.<sup>1</sup>
- Forty percent of employees said they would be uncomfortable buying their own insurance through an exchange in a reformed market.<sup>2</sup>
- Sixty-eight percent of employers stated they would continue to offer healthcare benefits in 2014.<sup>3</sup>

While employers experience costs of health care through direct medical costs, the total cost includes productivity, lost days and retention. Health reform costs make it even more important for employers to keep workers healthy and motivated to adopt healthy lifestyles.

### Health-Related Medical Cost for Employers



### Wellness is Critical

- Wellness programs are proven to return positive outcomes in both savings and increased productivity.
- Enhancing daily behavior through wellness opportunities results in reduced healthcare costs overall.
- Health reform costs will make it even more important for employers to keep their employees healthy and productive.
- Sixty percent of employers are likely to create or expand employee wellness offerings.<sup>4</sup>

#### Sources:

- 1 Employer Benefit News
- 2 In a survey conducted by Towers Watson consultants
- 3 In a recent survey of 3,700 employers by Workforce Management and Business Insurance magazines
- 4 Survey conducted by Midwest Business Group on Health Insurance to gauge employer perspectives on the Affordable Care Act