

Idaho Business Review, Monday, March 8, 2010

Survey: Idaho employers tight on health benefits

IBR STAFF REPORT

Idaho employers continued reining in access to health care coverage between 2007 and 2009 as the state's economy moved from creating more jobs than any other state to shedding more than 8 percent of its jobs.

The 2009 Idaho Fringe Benefit Survey found the number of employers offering full-time employees medical coverage had fallen to 56 percent last year – down sharply over the last seven years, according to the Idaho Department of Labor. Idaho's smallest employers, those with fewer than 10 workers, pulled back the most. The percentage of businesses with more than 10 employees offering health insurance was essentially unchanged from 2007.

In 2002, 82 percent of Idaho's employers offered health insurance to full-time workers. In 2005 the percentage had fallen to 74 percent, and by 2007 it was down to 63 percent before hitting 56 percent in 2009, state labor officials said.

On average, employers offering insurance paid 83 percent of the monthly premium for single coverage, but only 56 percent of those workers with access to that coverage took advantage of the option.

The decline in employers offering health care coverage was not as precipitous in the case of family coverage, the Idaho Department of Labor said. The 2009 survey found 53 percent of employ-

ers offered family coverage to full-time workers, down from 62 percent in the 2002 survey. Only a third of employees with access to family plans participated in 2009, but employers, on average, covered just 38 percent of the monthly premium.

By size of firm, all of the state's largest employers offered health insurance as did over 90 percent of those with 100 to 250 workers. Seventy percent of businesses with 10 to 50 workers provided insurance, but only 40 percent of those with fewer than 10 employees provided coverage. Businesses with fewer than 50 workers employ half of Idaho's labor force.

Access to health insurance through the workplace during 2009 was substantially lower for part-time workers and their families with 11 percent of employers offering both.

In addition to health coverage, the 2009 survey assessed availability of retirement plans, dental coverage and paid days off for vacation, holidays and sick leave.

Unlike health insurance, there was little change from 2007 to 2009 in the availability of dental insurance, paid time off or retirement plans, although most of those were defined contribution plans like 401(k)s.

Over 750 randomly selected employers representing the spectrum of size, geographic location and industry sector responded to the survey.