



2018 Annual Benefits Survey

A Unique Opportunity to Understand Employer-Provided Health Care Benefits

The Minnesota Health Action Group Employer Benefits Survey provides comprehensive health plan benefit benchmarks from Minnesota employers. Now in its eighth year, this custom Survey offers invaluable strategic and tactical plan design details, along with insight into health plan vendors, prescription drug trends (with an emphasis on specialty pharmacy), wellness programs, market innovations, and more. The **confidential and free** Survey reflects the input of Action Group members and digs deep into what is and isn't working for Minnesota employers.

*“The Action Group’s Annual Employer Benefits Survey is a unique opportunity — a truly independent source of information and insights to help benefits professionals keep their finger on the pulse of health care benefits! In fact, last year, Action Group members indicated that the Survey is one of the **most highly valued ways** to engage with The Action Group.”*

Jon Schloemer, Director of Compensation and Benefits, Mills Fleet Farm

Survey Topics

The Survey covers:

- Health benefit planning and goals
- Medical plan costs and contribution rates
- Local health plans
- Prescription drug coverage and costs
- Wellness programs
- Other innovations and services — strategies and tactics
- Retiree medical benefits
- 2018 Hot topics — accelerating value and employee well-being

**Minnesota Health Action Group
2017 Annual Employer Benefits Survey
Overview for General Industry**

The Minnesota Health Action Group's Annual Employer Benefits Survey, now in its seventh year, captures a vital snapshot of trends in the Minnesota employer benefits marketplace, and provides a tool for Action Group members and other Survey participants to benchmark their plans. The confidential and free Survey digs deep into what is and isn't working for Minnesota employers.

Insights into strategy and planning

- Affordability remains the top priority when it comes to offering health benefits. The average health care cost trend for 2018, including employer and employee share, increased to 1.7%, which is above the original average of 1.5%. The plan sponsors have had to make "Smart Choices" to manage the costs. Employers are managing contribution rates (flat or low increase), prescription drug benefit changes, and other cost changes to lower the overall affordability.
- "Speed and replace" rhetoric has left employees feeling uncertain, confused and frustrated. Overall, 79% of respondents are staying informed about ACA uncertainties, but are not taking any action. The top concerns for employees are the administrative effort and costs to comply with replacement levels.
- According to the U.S. National Institute of Mental Health, "The economic costs of mental illness will be more than cancer, diabetes and respiratory ailments put together." Yet, no strategies stand out on how employers are combating this issue.
- Employers continue to seek out services and innovations that offer the potential for healthier and less costly care. The new research on innovations or services used the last three years on disease management and telemedicine directly with a provider, despite both having rated average on effectiveness.

FOR THE FULL REPORT:
A comprehensive report of findings and detailed analysis is available to organizations that participated in the Survey. The Survey is open to members and non-members from public and private sectors. Employers willing to connect to 2018 Survey participants will receive a complimentary copy of the full 2017 Survey results. Minnesota employers may contact Jon Schloemer at: jschloemer@theactiongroup.org.

Has your organization met its health benefit goals over the past year?

Response	Costs	Satisfaction	Health	Engagement
Yes, we got it all done!	72%	100%	92%	90%

Cost is the most common goal to get closer to the future to achieve. When employers set goals, they are likely to achieve them.

Jon Schloemer, Benefits Manager, Mills Fleet Farm

KEY DATES:

- February 5-23: Survey is open!
- March 29: Exclusive Survey results meeting

IN RESPONSE to Your Requests!

- NEW for 2018:** Action Group staff will serve as a resource for questions from Survey participants throughout the year regarding prevalent practices, emerging trends, and vendor insights. Consider us an extension of your team, and we'll tap our network and resources to provide "on demand" information.
- Back by popular demand:** Special "general industry" and "public purchaser" data cuts will be included as part of the comprehensive Survey reporting for participants to provide unique insights and sector trends.

Why Participate in the Survey?

1. To **provide value to your organization and employees.** The comprehensive Survey report provides benchmarks and trends to support strategic and tactical benefit plan management. In addition, having Action Group staff as an ongoing resource for questions during the year offers even greater value in 2018.
2. To **obtain unique insights, not available elsewhere.** The Survey is created *by employers, for employers.* It goes beyond prevalence, uncovering what is and isn't working, and provides insights on vendor performance.
3. To **benefit from professional development and networking opportunities in an independent, confidential setting.** Survey participants are able to participate in the exclusive Survey results meeting — a unique forum for sharing and learning in a trusted setting, free from conflicts of interest.

Questions and Answers about the Survey

Q: Is there any cost to participate?

A: No. Participation is free.

Q: Do I have to be a member of The Action Group to participate?

A: No. Participation is open to all employers that are headquartered in Minnesota or have employees in Minnesota.

Q: Is there a minimum (or maximum) employer size to participate in the Survey?

A: No. Employers of all sizes are welcome to participate.

Q: How do I participate?

A: Prior year participants will automatically receive an invitation to participate in the Survey. All employers can access the Survey participation link at www.actiongroupsurvey.com from February 5-23.

Q: How long does it take to complete the Survey?

A: It takes approximately 45-60 minutes to complete the Survey the first time. In subsequent years, your prior year responses will be automatically provided, so completion is faster and easier.

Q: Will my responses be confidential?

A: Absolutely. We will not disclose your responses. Only aggregate results will be reported.

Q: What reporting will I receive?

A: All Survey participants will receive a free, comprehensive report of Survey results, available on March 29.

Q: What does it mean that The Action Group staff will serve as a resource for questions throughout the year?

A: Action Group members regularly reach out to staff with inquiries, such as: Do you have any data on this topic, or are you familiar with this vendor? We share information, provide insights, and make connections that are free of conflicts of interest. This year, we are extending this capability to all Survey participants. It's a way to demonstrate the power of collaboration and enhance the Survey value.

Please contact Deb Krause (dkrause@mnhealthactiongroup.org) if you have other questions.

About the Minnesota Health Action Group

The Minnesota Health Action Group is a coalition of public and private purchasers whose sole purpose is to represent the collective voice of those who write the checks for health care in Minnesota. Action Group members collaborate with community stakeholders to drive innovations that support high quality health care, create engaged consumers, and ensure the economic vitality of all Minnesota communities. Based in Bloomington, Minn., the Minnesota Health Action Group was formed in 1988 as the Buyers Health Care Action Group. To learn more, visit www.mnhealthactiongroup.org. Follow us on [LinkedIn](#) and Twitter: @actiongroupmn

