

THE KAISER FAMILY FOUNDATION

Employer Health Benefits

2018

ANNUAL SURVEY

KFF

HENRY J KAISER
FAMILY FOUNDATION

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Abstract

This annual survey of employers provides a detailed look at trends in employer-sponsored health coverage, including premiums, employee contributions, cost-sharing provisions, offer rates, wellness programs, and employer practices. The 2018 survey included 2,160 interviews with non-federal public and private firms.

Annual premiums for employer-sponsored family health coverage reached \$19,616 this year, up 5% from last year, with workers on average paying \$5,547 toward the cost of their coverage. The average deductible among covered workers in a plan with a general annual deductible is \$1,573 for single coverage. Fifty-six percent of small firms and 98% of large firms offer health benefits to at least some of their workers, with an overall offer rate of 57%.

Survey results are released in several formats, including a full report with downloadable tables on a variety of topics, a summary of findings, and an article published in the journal *Health Affairs*.