

Retiree Health Benefits 2004: MedPAC's supplement to the Kaiser/HRET survey of employer-sponsored health benefits

ISSUE: MedPAC's supplement to the 2004 Kaiser HRET survey of employer-sponsored health benefits was designed to explore retiree health coverage and benefits structure, and how changes that are taking place may affect Medicare beneficiaries' supplemental coverage over time.

KEY POINTS: The survey findings focused in particular on collecting information that is not available from other surveys, including whether active employees will be eligible for the benefits that Medicare-age retirees now receive, and how much of the premiums for supplemental benefits are paid by retirees. The survey supplement also provided an opportunity to obtain some early indications of how employers were thinking about how they might respond to the passage of the Medicare Modernization Act (MMA).

The findings presented by HRET's Jon Gabel will focus on the following key questions:

- What firms are doing with respect to benefits offers, benefit design, and premium contributions?
- What are the current and future prospects for access to supplemental insurance for the active workforce when they retire?
- What kinds of coverage and benefits are available now, and how might that change in the future?

ACTION: The staff seeks Commissioners' comments on the survey findings and analysis, which will provide background information that will inform January and June report chapters.

STAFF CONTACT: Jill Bernstein 202 220-3740.