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59 Percent of U.S. Companies Plan to Increase Workers' Deductibles, Copayments, or Out-of-Pocket Spending Limits in 2009, Survey Finds

More than half (59 percent) of U.S. businesses in 2009 intend to increase employees' deductibles, copayments, or out-of-pocket spending limits, according to preliminary data of a national survey released Sept. 4 by Mercer. The preliminary results included the responses of about half of the 3,000 large companies surveyed who responded.

The survey found that healthcare costs for workers and employers will increase by an estimated 5.7 percent in 2009, the same rate as this year. According to Mercer, healthcare cost growth has been about 6 percent since 2005, and although the rate is lower than the double-digit increases in previous years, it still is growing at a faster rate than inflation or workers' wages.

The survey also found that 47 percent of the companies are encouraging enrollment in health plans with lower premiums and higher deductibles, and that 19 percent intend to offer consumer-directed health plans.