EMPLOYER VIEWS ON HEALTH BENEFIT STRATEGIES

Cigna survey says most employers believe they need to influence employee health.

In today's ever-changing, highly competitive marketplace, organizations are always looking for the right strategy to give them a competitive edge. A Cigna survey of midsize employers shows that many of these organizations are looking to achieve this edge through their benefit strategies.

In its ongoing commitment to helping individuals and organizations find benefit plans that help them be well, save more and perform better, Cigna wanted to learn more about the qualities employers value in an employee benefit plan.

We spoke to 250 employers and asked a variety of questions, including:

- What are the qualities of an employee benefit plan that are most important to you?
- How would you characterize your organization's view of the employer's role in providing health care benefits to employees?

**Employer survey responses**

**Qualities of a benefit plan**

In asking employers about the important qualities of a benefit plan, Cigna offered 14 choices ranging from employee satisfaction and the latest technologies to cost control and funding options. Employers were asked to pick multiple qualities and as expected, cost control was listed as the most important quality. Other top qualities included:

- Top 4 most important qualities in a benefit plan:
  - Quality of Service: 27%
  - Range of Benefits/Type of Plan: 24%
  - Network Size: 22%
  - Employee Satisfaction: 22%

Together, all the way.

Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.
Employer’s role in health care benefits

Of the survey respondents, 74% said they “...believe it is the employer’s role to influence the health of its employees by offering incentives and cost/quality information to improve health and reduce health care costs.” 17% said they “...believe it is not the employer’s role to influence the health of its employees, but to offer a competitive health benefits plan.”

Is your current medical funding fully insured or self-funded?

Of the survey respondents, 49% said they currently self-fund their company medical benefits. 42% said their medical benefits are fully insured, and 7% indicated that they offer both.

Why a better understanding matters

Examining your organization’s responses to these questions can help you better understand your core beliefs about employer-sponsored health and wellness benefits.

› How those beliefs might compare and contrast with the beliefs of other employers
› How those beliefs can help you create a framework for designing your health programs and ensure that your tactical program design delivers on your strategic objectives

For example:

*When it comes to improving individual health, what is your organization’s view on the importance of the employer, employee, doctors, hospitals and health insurance carrier?*

*How do your survey results measure up against what other employers see as important?*

*Do you see anything that indicates that you should be doing something different?*

Why we survey

Cigna is always looking for ways to learn more about organizations’ values and core beliefs regarding employee benefits. We take what we learn and share it with our clients so, together, we can help design a benefit strategy that achieves their goals – whether those goals are improving health, retaining highly valued employees, increasing productivity or reducing costs.

To learn more about Cigna benefit strategies and solutions, call your broker or contact us at EmployerCommunications@Cigna.com.