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NEWS RELEASE

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McGrawWentworth Launches Annual Survey to Benchmark Benefits Trends, Employers' Plans for Health Care Reform

Participating Michigan employers will receive insight into benefit cost management and health reform compliance planning.

Troy, Michigan ... While awaiting the ruling of the United States Supreme Court on the Patient Protection and Affordable Care Act (ACA) in June 2012 as well as the election results in November, Michigan organizations are focusing on complying with the law and managing increasing health care benefits costs. McGrawWentworth has launched its 2012 Southeast Michigan Mid-Market Group Benefits Survey to provide employers with benchmarking and trend data to use in developing benefits plan strategies for 2013 and 2014.

Over 600 southeast Michigan organizations are expected to participate in the survey, now in its ninth year. The 2012 Mid-Market Survey includes new data points to address the changes in employer-sponsored health care. The resulting analysis will:

- Highlight whether or not organizations plan to continue offering group health coverage under health reform, given what is known currently about the longer-term requirements of the ACA.
- Benchmark how organizations intend to address key requirements of Health Care Reform, including the “play or pay” rules, the 30- hour work week, the

affordability test, funding for dependent coverage, impact of auto enrollment rules and the “Cadillac Tax”.

- Determine if organizations are expanding their employee wellness initiatives, their use of incentives, and outcomes measurement.
- Track mid-market group benefits trends in Southeast Michigan.

The analysis will also derive the 2012 Total Cost Ratio of what Michigan employers and employees pay in total for benefits --- including premiums, employee payroll contributions and out of pocket costs.

“While uncertainty and speculation abound regarding Health Care Reform, employers must still comply with the law as it currently stands,” said Rebecca McLaughlan, Managing Director, McGraw Wentworth. “This annual survey provides Michigan employers with statistically valid data regarding the region’s benefit trends and cost management tactics. The survey is an important tool that will help mid-size organizations understand the near- and longer-term impact of the ACA, immediately evaluate plan design options, and adapt accordingly.”

Mid-sized employers with 100-10,000 employees in southeast Michigan — including manufacturing, technology, service, government, education and not-for-profit organizations -- benefit from the survey analysis, including a tailored report benchmarking each participant against their industry peers as well as the entire dataset. The survey will examine the plan design strategies employed by TrendBenders™, high-performing, organizations that have successfully kept average cost increases at less than 4% over the past two years.

The survey is sponsored by McGraw Wentworth, Michigan’s largest employee group benefit consulting and brokerage firm. Employers who complete the free survey will be invited to participate in one of several exclusive survey results sessions to be held in May and June. All data will be confidential. **To participate, call Ryan Bowers at McGraw Wentworth, (248) 822- 6231 or visit mcgrawwentworth.com**