

50 Year's of ERISA: Trends in Access to Employment-Based Health Benefits

Employers' focus on worker health dates back to the late 1800s, but it wasn't until World War II that formal health coverage became more common. Today, employers provide health benefits because they believe it positively influences their business's overall success.

Two significant laws have impacted the availability of employment-based coverage over time. Firstly, the Employee Retirement Income Security Act of 1974 (ERISA's) pre-emption of state law has created an environment of nationally uniform standards for employee benefit plans, giving employers the regulatory means to offer health benefits as they do today. Secondly, the Patient Protection and Affordable Care Act of 2010 (ACA) was passed. ERISA expanded coverage, but with the passage of the ACA, predictions were made that employers would stop offering coverage.

Employee Benefit Research Institute's recent paper shows employment-based health coverage has in fact been impacted. EBRI reports that the percentage of the population with employment-based health benefits was around 70% from 1970 to 1989. By 2023, only 60% had employment-based health coverage.

The decline in employers offering health coverage has primarily affected small businesses. From 1996 to 2023, the percentage of large employers (1,000+ employees) offering health benefits rose slightly from 96.7% to 97.6%, and mid-sized employers (100–999 employees) saw an increase from 92.7% to 95.6%. However, smaller employers experienced declines: for those with 25–99 employees, the rate dropped from 80.8% to 76.7%; for those with 10–24 employees, it fell from 64.9% to 51.8%; and for those with fewer than 10 employees, it plummeted from 34.2% to 22.5%.

Read [EBRI's](#) full report for more information.

Answers to Your Top Social Security Questions

Whether you're nearing retirement or planning ahead, understanding Social Security is essential for securing your financial future. In this engaging video from SageView, experts break down key topics and answer questions such as:

- When should I take Social Security?
- How much will I receive?
- Will I pay taxes?
- Can I keep working after taking benefits?
- How does the spousal benefit work?

Source: [SageView Advisory Group](#)

How Much Exercise Offsets a Day of Sitting?

We know that spending lots of time sitting down isn't good for us, but just how much exercise is needed to counteract the negative health effects of sitting down all day?

Research suggests about 30-40 minutes of "moderate to vigorous intensity physical activity" every day is about the right amount to balance out 10 hours of sitting still - although any amount of exercise or even just standing up helps to some extent. This is based on a meta-analysis study analyzing nine previous studies.

Putting in some reasonably intensive activities – cycling, brisk walking, gardening – can lower your risk of an earlier death right back down to what it would be if you weren't doing all that sitting around.

Source: [Science Alert](#)



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Pharmacy and Wellness Trends Expected in the New Year

Heading into 2025, pharmacy-related costs are consuming more than a quarter of employers' U.S. health care budgets, sometimes significantly more. As such, employers cannot address their overall health care costs without tackling pharmacy expenses. In addition, wellness programs may need more sophisticated approaches to prove their effectiveness, given the rapidly rising rate of chronic disease related to obesity, cardiovascular, and autoimmune conditions.

RX: With an estimated 42% of patients with private insurance deemed eligible for GLP-1 medications (based on the current FDA approved indications) the price tag of GLP-1s looms large for U.S. employers looking to rein in health care costs. Some self-funded employers will narrow coverage of GLP-1s to only those with type 2 diabetes. Others may layer on more requirements for those receiving the drug, such as step therapy to include other anti-obesity medications, engaging in lifestyle management programs, meeting a specified BMI threshold and/or having a co-morbid condition, and securing the medication through a specific provider. Alongside their pharmacy and other partners in this space, self-funded employers should monitor outcomes and adherence of those on GLP-1s and seek to minimize waste resulting from treatment abandonment. Coverage of GLP-1s must balance the apparent effectiveness at addressing serious health conditions among those who take them, and the possible mitigation of costly claims in the future.

Wellness: The prevalence of chronic disease—especially in the areas of obesity, cardiovascular, musculoskeletal and autoimmune conditions—has seen steady increases with no signs of abating. 2025 presents an opportunity for HR/Benefit leaders to address questions about the company's investment in and impact of its well-being initiatives. To do so, employers may want to use data to showcase how programs and benefits are performing from a clinical, experience and/or financial standpoint. When and where possible, employers should demonstrate ways well-being programs are helping employees flourish—experiencing and evaluating their home and work lives positively—and contributing to business outcomes like productivity and retention. Source: [Business Group on Health](#)

EBRI's 2024 Workplace Wellness Survey: Well-Being Concerns Ease, Financial Worries Remain

The 5th annual Workplace Wellness Survey has been released, examining worker attitudes toward employment-based benefits in the workplace, as well as financial and mental well-being, employment-based health insurance and retirement benefit issues. "Workers broadly agree that their employers have a responsibility to make sure employees are mentally healthy, physically healthy and financially healthy," explained Jake Spiegel, research associate, Wealth and Health Benefits Research, EBRI. Key highlights from the 2024 survey report:

Job Satisfaction: Over half (56%) of workers are very or extremely satisfied with their jobs, while only 14% report dissatisfaction.

Benefits Satisfaction: Around 40% are very or extremely satisfied with their benefits, similar to past years. Workers prioritize employer financial contributions (51%) and resources for financial well-being (32%) for improvement.

Well-Being Concerns: Concerns about mental, financial, and physical well-being are improving. Mental health concerns dropped slightly (5.5/10 in 2024 vs. 5.8/10 in 2023), and financial well-being concerns decreased notably from 6.9/10 in 2022 to 6.3/10 in 2024. Physical well-being concerns also declined to 5.7/10 in 2024 from 6.2/10 in 2022.

Retirement Savings: Retirement savings remain a top stressor for half of workers, though six in 10 feel these plans significantly boost financial security (up from 2023). Fewer workers rely solely on retirement savings as emergency funds compared to 2023.

Source: [Employee Benefit Research Institute](#)

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