

Information about multiemployer health benefit plans
Bureau of Labor Statistics
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The Bureau of Labor Statistics (BLS), through its National Compensation Survey (NCS), collects and publishes a variety of data on employment-related health benefits, including employer costs, worker access and participation, employer and employee premiums, and plan characteristics. Data are available by various characteristics, including worker characteristics (such as occupation, union status, and full-time/part-time work schedule), establishment characteristics (such as industry and employment size), and location (generally broad regions of the country). In reviewing individual health benefit plans, some data are available to sub-divide plans by type, such as fee-for-service plans versus health maintenance organizations.

BLS data on the details on employment-related health benefits from the existing National Compensation Survey are available on the BLS internet site (www.bls.gov). BLS varies that amount of detail available from year to year; the two most recent data releases are the following:

- Reference year 2008 data, which include all plan provisions captured in the survey -- <http://www.bls.gov/ncs/ebs/detailedprovisions/2008/ebb10042.pdf>
- Reference year 2009 data, which include a subset of plan provisions captured in the survey -- <http://www.bls.gov/ncs/ebs/detailedprovisions/2009/ebb10045.pdf>

These data, which cover all private sector employers, include data found in multiemployer plans.

BLS has provided information on benefit plan administration in the past, including the percent of employees covered by multiemployer plans. (Multiemployer plans, as defined by the International Foundation of Employee Benefit Plans, are employee benefit plans “maintained under one or more collective bargaining agreements to which more than one employer contributes.”ⁱ) Because the percent of workers covered by multiemployer plans was small (the most recent BLS data from 1997 indicate that 5 percent of workers in larger private establishments who are covered by health care benefits were in multiemployer plans) and identification of such plans can be difficult, BLS no longer captures such data.

BLS was able to identify a small number of multiemployer plans within its current survey; these plans were reviewed to provide the following highlights. It is important to note that these data are not from a statistically-selected sample of multiemployer plans; they are just from a small number of plans that could be easily identified as multiemployer.

Highlights from multiemployer health benefit plans:

- Multiemployer plans are often labeled “health and welfare plans” and include benefits in addition to health care, such as life and disability insurance.
- Most of the multiemployer plans that were identified by NCS were indemnity plans, that is, payment is made for services provided (as opposed to HMOs, which are considered

“prepaid” plans). The indemnity plans identified typically included deductibles, coinsurance amounts, and lifetime maximums, similar to individual employer plans.

- Eligibility for participation in a multiemployer plan may be based on hours worked or amount of contributions made by employers, as opposed to an elapsed time period (such as one or three months) typically found in individual employer plans. Employer contributions to multiemployer plans, typically established by union contract, are often specified as a cents-per-hour, which is not the case for individual employer plans. Employee contributions may also be specified on a per-hour basis, as opposed to a weekly or monthly amount seen in individual employer plans.
- Plan deductibles, the amount that the covered individual must pay before plan benefits begin, typically ranged from \$100 to \$300 per individual per year in the plans reviewed; these values are lower than the median deductible of \$500 for all plans covering private industry workers as reported by the NCS in 2009.
- Multiemployer plan documents often mention coverage for retired workers as well as Medicare supplemental benefits; such information is rarely found in individual employer plan documents.

Additional resources

Information from other sources may provide further insight into benefits available from multiemployer plans. These resources include:

- The International Foundation of Employee Benefit Plans, a nonprofit organization, dedicated to being a leading objective and independent global source of employee benefits, compensation and financial literacy education and information -- <http://www.ifebp.org/>
- U.S. Department of Labor, Employee Benefits Security Administration, data from the Form 5500 (Annual Return/Report of Employee Benefit Plan) -- <http://www.dol.gov/ebsa/5500main.html>

ⁱ The International Foundation of Employee Benefit Plans provides additional detail about multiemployer plans at the following link:

<http://www.ifebp.org/Resources/News/TopicsInDepth/MultiemployerFAQ/>