

A banner image showing several smooth, dark stones floating on a calm body of water, with the word "benefitNEWS" written in a white, lowercase, sans-serif font on the right side.

benefitNEWS

## Quick Look - ACA's Impact

For the sixth year in a row, the International Foundation has surveyed employers about their attitudes toward the Affordable Care Act (ACA) and how it is affecting costs, communications, and strategies. *2015 Employer-Sponsored Health Care: ACA's Impact* found plan sponsors' opinions of the the law to be increasingly negative. The survey had responses from 598 benefits and HR professionals, general and financial managers and other professionals.

### The Biggest Challenge of ACA

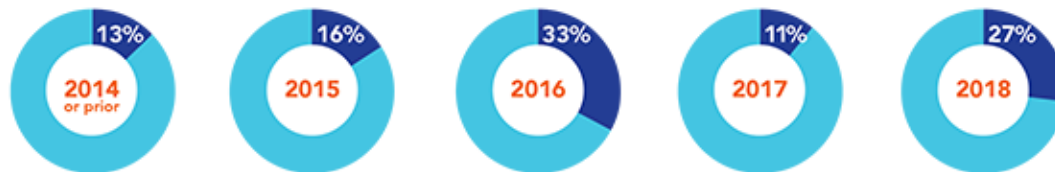
Administration issues	<b>57%</b>
Cost issues	<b>21%</b>
Plan design issues	<b>11%</b>
Communication issues	<b>10%</b>
Other	<b>1%</b>



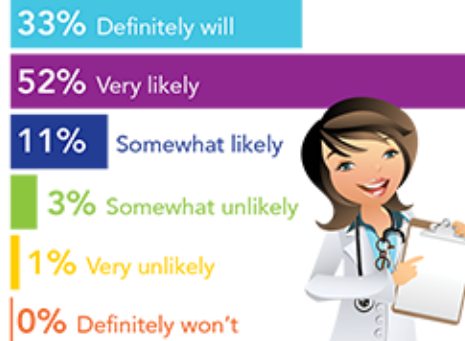
### Change Expected in Health Benefits Costs in 2015 Due to ACA

- Will decrease cost
- No changes
- Increase costs 1-2%
- Increase costs 3-4%
- Increase costs 5-6%
- Increase costs 7-10%
- Increase costs more than 10%

### Year the Largest ACA Cost is Expected



### Likelihood of Providing Health Care Benefits in Five Years



### Reasons for Offering Coverage

**TO ATTRACT FUTURE TALENT 79%**

- To retain current employees **75%**
- To maintain/increase employee satisfaction and loyalty **53%**
- To maintain/increase productivity **14%**
- To avoid paying penalties **14%**
- To maintain tax advantages **14%**



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