"Who Really Pays for Employment-Based Health Insurance and Why Does It Matter for Healthcare Reform?"

Bradley Herring, Ph.D.
Johns Hopkins University

Wednesday, October 10, 2012
12:00 – 1:30pm

Johnson Center Gold Room
Light lunch will be provided

Do workers bear the cost of health insurance premiums in the form of lower wages? Brad Herring will present work in which he and his colleagues conduct an empirical test of this question by examining how changes in premiums over time affect changes in wages for a sample of wage-earners from the four-year 2004 panel of the SIPP linked to data on average employer contributions to premiums from the MEPS-IC. Dr. Herring will then highlight the policy significance of this wage/benefit tradeoff by discussing the implications of two particular provisions of the 2010 Affordable Care Act – the 2014 "play or pay" mandate on employers to offer health benefits and the 2018 "Cadillac Tax" on high-cost plans.

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