

# Employment Cost Index

## Health Benefits

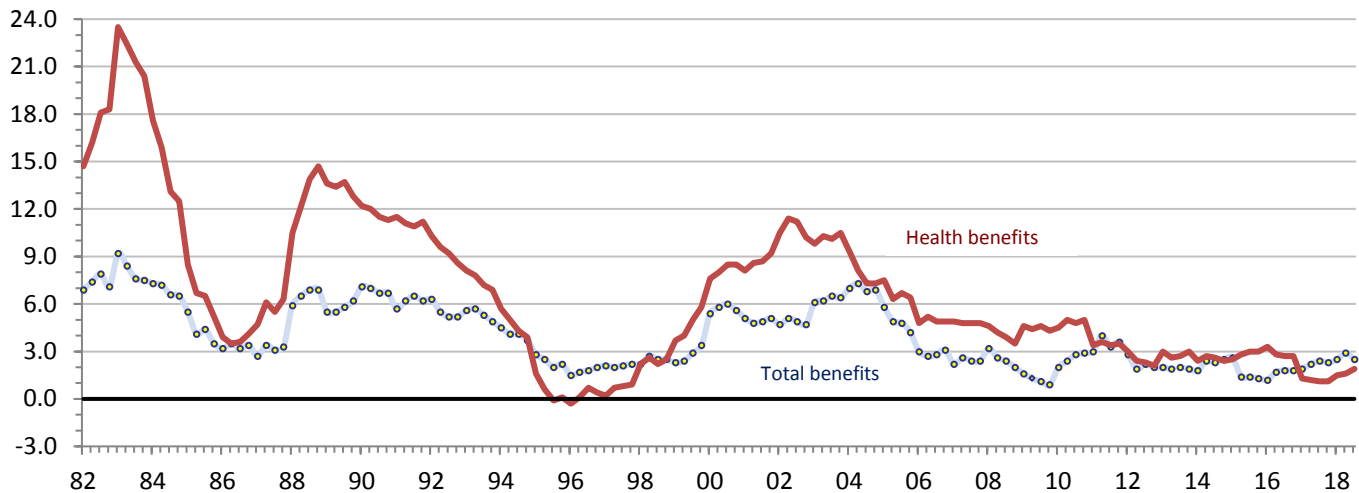
October 2018

National Compensation Survey

[www.bls.gov/ect](http://www.bls.gov/ect)

Private industry, 12-month percent change in employer costs,  
total benefits and health benefits

Percent change



Health benefits:

Year	Mar.	Jun.	Sep.	Dec.	Year	Mar.	Jun.	Sep.	Dec.
1982	14.7	16.2	18.1	18.3	2001	8.1	8.6	8.7	9.2
1983	23.5	22.4	21.3	20.4	2002	10.5	11.4	11.2	10.2
1984	17.6	15.9	13.1	12.5	2003	9.8	10.3	10.1	10.5
1985	8.5	6.7	6.5	5.2	2004	9.3	8.1	7.3	7.3
1986	3.9	3.5	3.6	4.1	2005	7.5	6.3	6.7	6.4
1987	4.7	6.1	5.5	6.3	2006	4.8	5.2	4.9	4.9
1988	10.5	12.2	13.9	14.7	2007	4.9	4.8	4.8	4.8
1989	13.6	13.4	13.7	12.8	2008	4.6	4.2	3.9	3.5
1990	12.2	12.0	11.5	11.3	2009	4.6	4.4	4.6	4.3
1991	11.5	11.1	10.9	11.2	2010	4.5	5.0	4.8	5.0
1992	10.3	9.6	9.2	8.6	2011	3.4	3.6	3.4	3.5
1993	8.1	7.8	7.2	6.9	2012	3.0	2.4	2.3	2.1
1994	5.7	5.0	4.3	3.9	2013	3.0	2.6	2.7	3.0
1995	1.6	0.6	-0.1	0.1	2014	2.4	2.7	2.6	2.4
1996	-0.3	0.1	0.7	0.4	2015	2.5	2.8	3.0	3.0
1997	0.2	0.7	0.8	0.9	2016	3.3	2.8	2.7	2.7
1998	2.2	2.6	2.2	2.5	2017	1.3	1.2	1.1	1.1
1999	3.7	4.0	5.0	5.8	2018	1.5	1.6	1.9	
2000	7.6	8.0	8.5	8.5					

See notes on page 2.

## Technical Note

The Bureau of Labor Statistics publishes a quarterly index, the Employment Cost Index (ECI) that includes measures of change in the cost of employee benefits. Data are collected for individual benefits within several benefit categories: paid leave, supplemental pay, insurance benefits, retirement and savings, legally required benefits, and other benefits. The measure of change in the cost of health benefits presented here is the only benefit for which BLS makes separate data available.

The 12-month percent change in health benefit costs from the ECI should be used with caution. First, employer nonresponse for the health benefit component is substantial, which may affect the quality of the estimate. Second, there are fewer observations

supporting health benefit estimates as compared with total benefit estimates. Finally, in some cases, respondents are able to report only a single cost for a combination of benefits (for example, life insurance and health benefits); in these instances, BLS allocates the cost among the benefits. Users should also be aware that the ECI may understate health insurer increases for a fixed set of plans because employers may reduce their contributions or employees may switch to lower cost health plans where there is an employee contribution. For these reasons, please exercise care in using and interpreting these estimates. For further information see: "Health insurance series now available from the Employment Cost Index" at: [www.bls.gov/opub/mlr/cwc/health-insurance-series-now-available-from-the-employment-cost-index.pdf](http://www.bls.gov/opub/mlr/cwc/health-insurance-series-now-available-from-the-employment-cost-index.pdf).

