

Health Insurance For Early Retirees Cost

Roland Dean McDevitt

Health Insurance and Early Retirement Jonathan Gruber, Brigitte C. Madrian, 1993 Although the vast majority of working individuals aged 55-64 receive health insurance coverage through their employment, many of these individuals face the prospect of losing such coverage should they retire before becoming eligible for guaranteed public coverage through Medicare at age 65. Because the expected medical expenses of this group are large and uncertain, the availability of health insurance coverage after retirement could be a key factor in the retirement decision of older workers. We examine the effect of health insurance on retirement by looking at variation in state and federal 'continuation of coverage' mandates, laws which allow individuals to continue purchasing health insurance through a previous employer for a specified number of months after leaving the firm. By allowing individuals to maintain their employer-provided health insurance after retirement, these laws decrease the cost of early retirement for those who do not have other retiree health insurance available. Using data on 55-64 year old men from the Current Population Survey, we find that one year of continuation benefits increases the probability of being retired by 1 percentage point; this represents a 5.4 percent increase in the baseline probability of being retired for this group. We also find that continuation mandates increase the likelihood of being insured after retirement.

Retiree Health Insurance United States. General Accounting Office, 1997

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The Effect of Retiree Health Insurance on Early Retirement Selen Ayse Opcin,2002

The Broken Promise of Retiree Health Benefits ,1993

Patient Protection and Affordable Care ACT U.s. Government Accountability Office,2017-08-05 In March 2010, the Patient Protection and Affordable Care Act (PPACA) appropriated \$5 billion each to establish and carry out two temporary programs-ERRP and PCIP. ERRP reimburses sponsors of employment-based health plans to help cover the cost of providing health benefits to early retirees-individuals age 55 and older not eligible for Medicare. The PCIP program is a high-risk pool that provides access to health insurance for individuals unable to acquire affordable coverage due to a preexisting condition. Both programs are operated by CCIIO within CMS (an agency within the Department of Health and Human Services) and are intended to operate through 2013, after which PPACA will provide new insurance coverage options. GAO was asked to provide updated information on ERRP and PCIP spending. This report describes the current status of ERRP and PCIP enrollment and spending as well as projected PCIP spending and how CCIIO is ensuring that program funding is sufficient through 2013. GAO obtained the most recent data available on ERRP and PCIP enrollment and spending and on overpayments recovered from ERRP plan sponsors during the claims adjudication process. GAO also obtained other supporting documentation where available. GAO interviewed CMS officials about ERRP and PCIP enrollment and spending as well as their predictions of future PCIP spending and steps they are taking

Retiree Health Benefits Roland Dean McDevitt,2002

Financing Retiree Health Benefits United States. Congress. House. Select Committee on Aging,1988

Health Insurance Availability and the Retirement Decision Jonathan Gruber,Brigitte C. Madrian,1993 Because individuals aged 55-64 face large and uncertain medical expenditures without the guarantee of public insurance coverage provided by Medicare, the availability of post-retirement health insurance could be an important determinant in the retirement decisions of this group. We investigate the effect of health insurance on retirement by focusing on state and federal continuation of coverage mandates which grant the retiree the right to continue purchasing health insurance through a previous employer for a specified number of months after leaving the firm. We exploit variation in the timing and generosity of these laws to identify the effect of the availability of continuation coverage on retirement decisions, using data on 55-64 year-old males from the Current Population Survey and the Survey of Income and Program Participation. We find a sizeable and significant effect of continuation coverage on retirement; one year of mandated continuation benefits raises retirement rates by 20%. The effect appears to be uniform at all ages rather than larger near the age of Medicare eligibility. There is also a large increase in the insurance coverage of individuals who would have retired in the absence of continuation

benefits. Our findings have important implications for policies which change the insurance coverage of early retirees, such as national health insurance.

Present Law and Issues Relating to Employer-provided Retiree Health Insurance ,1989

Civilian Health Insurance Options of Military Retirees ,2007 Traditionally, DoD has provided health benefits to active-duty and retired service personnel and their families. After 20 years of service, active-duty personnel can retire and are immediately eligible to receive retiree health benefits for themselves, their spouses, and dependent children. DoD retirees are encouraged to enroll in TRICARE Prime, which has an annual enrollment fee of \$230 for individual coverage and \$460 for family coverage. Retirees and their families also have access to TRICARE Standard/Extra, which requires no enrollment contribution but has less generous cost-sharing provisions than TRICARE Prime. Since service personnel can conceivably retire in their late 30s or early 40s, many of these individuals are working in second careers and have access to non-DoD health insurance. Yet the growing gap between civilian health insurance premiums (estimated to be \$2,713 on average for family coverage in 2005) and TRICARE enrollment fees makes TRICARE an increasingly attractive option vis- -vis civilian coverage. Recent evidence suggests that employees are declining employer-provided insurance in favor of alternative sources of health insurance coverage, such as TRICARE.

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