

Government Mandating The Employee Benefits

Employment and Health Benefits Institute of Medicine 1993-02-01 The United States is unique among economically advanced nations in its reliance on employers to provide health benefits voluntarily for workers and their families. Although it is well known that this system fails to reach millions of these individuals as well as others who have no connection to the work place, the system has other weaknesses. It also has many advantages. Because most proposals for health care reform assume some continued role for employers, this book makes an important contribution by describing the strength and limitations of the current system of employment-based health benefits. It provides the data and analysis needed to understand the historical, social, and economic dynamics that have shaped present-day arrangements and outlines what might be done to overcome some of the access, value, and equity problems associated with current employer, insurer, and government policies and practices. Health insurance terminology is often perplexing, and this volume defines essential concepts clearly and carefully. Using an array of primary sources, it provides a store of information on who is covered for what services at what costs, on how programs vary by employer size and industry, and on what governments do and do not do to oversee employment-based health programs. A case study adapted from real organizations' experiences illustrates some of the practical challenges in designing, managing, and revising benefit programs. The sometimes unintended and unwanted consequences of employer practices for workers and health care providers are explored. Understanding the concepts of risk, biased risk selection, and risk segmentation is fundamental to sound health care reform. This volume thoroughly examines these key concepts and how they complicate efforts to achieve efficiency and equity in health coverage and health care. With health care reform at the forefront of public attention, this volume will be important to policymakers and regulators, employee benefit managers and other executives, trade associations, and decisionmakers in the health insurance industry, as well as analysts, researchers, and students of health policy.

Federal Employees' Health Benefits Program United States. Congress. House. Committee on Post Office and Civil Service. Subcommittee on Compensation and Employee Benefits 1988

Government Mandating of Employee Benefits 1987-01-01

National Health Insurance by Regulation Charles E. Phelps 1980 Social issues have often been solved, at least in part, by requiring that certain activities be undertaken by businesses on behalf of their employees. The entire social security system, workmen's compensation plans, and affirmative action for hiring of minorities are cases in point. The concept of using mandating as a portion of a national health insurance (NHI) plan arose during the Nixon administration and has been periodically (though not necessarily currently) embraced by such diverse entities as the administrations of Presidents Nixon and Carter, the U.S. Chamber of Commerce, and prominent members of Congress of a variety of political persuasions from both major political parties. The broad political appeal for using mandated insurance appears to arise from several roots. First, it is 'off budget'. That is, a national health insurance plan can be structured without giving the appearance of affecting federal spending. Second, it gains the political support of a potentially powerful interest group: Because it retains an active role for the private insurance industry, it retains a market-oriented structure generally appealing to those desiring to minimize the appearance of government intervention.

Three Essays on Labor and Health Economics Dajung Jun 2019 Nonportable fringe benefits, such as health insurance and retirement benefits, can influence an individual's career decisions and financial well-being. To protect employee's utility, state and federal governments enacted policies that regulated these benefits. The first two chapters of my dissertation study two such policies: tax credits for private health insurance coverage and dependent coverage mandates that allowed young adults to be covered through their parents' insurance. I examine the effects of these policies on several health and labor market outcomes. In the last chapter, my coauthor and I explore a slightly different perspective on fringe benefits. We examine to what extent lifetime earnings could explain the variation in wealth at retirement. By researching these topics, I contribute to the understanding of how fringe benefits and lifetime earnings affected outcomes of rational decision-making: health insurance take-up, job mobility and wealth accumulation. In chapter 1, I investigate the effectiveness of tax credits on health insurance premiums. There was a renewed interest in using tax credits to increase health insurance coverage after the push to repeal the Affordable Care Act (ACA). The Health Insurance Tax Credit (HITC) was implemented between 1991-1993 to reduce the burden of health insurance premiums primarily for low-income families. Although it was active for three years, this policy has been studied in only one previous study. In this chapter, I examine the effectiveness of the HITC by using the Survey of Income Program Participation (SIPP), and I provide the first estimates of its effects on healthcare utilization and self-reported health status. My results align with previous studies and suggest the HITC increased the health insurance take-up by 5.8 percentage points. The implementation of the HITC also significantly improved the self-reported health status of respondents. In the second chapter, I analyze the effects of dependent coverage mandates on working fathers' job mobility and compensation. Due to the low rates of health insurance coverage among young adults, some state governments began mandating health insurance companies to allow adult children to stay on their parents' health insurance plans. First implemented in 1995, these mandates aimed to increase health coverage among young adults. In 2010, the federal government enacted a more comprehensive version of the dependent coverage mandate as part of the Affordable Care Act. These state- and federal-level efforts successfully increased insurance rates for young adults, but they might have also come with unintended consequences for parents. Parents who placed a high value on health insurance for their young adult children might be reluctant to leave jobs with employer-provided health insurance, and employers might offset the mandated-incurred health care costs by reducing other types of employee benefits or earnings. To assess the extent of such consequences, I study the effects of both the state and federal dependent health insurance mandates on fathers. By analyzing the 2004 and 2008 SIPP panels, which are linked with Detailed Earnings Records and Business Registrar data from the United States Census, I examine the mandates' effects on fathers' voluntary job separation rates (job-lock and job-push) and changes in their compensation. After the implementation of the mandates, I observe a significant decrease in the likelihood of voluntary job separation among eligible working fathers aged 45-64 with employer-provided health insurance. Additionally for these fathers, except for those who separated from these jobs within the current wave, my analysis slightly evidences that the mandates reduced the total monetary compensation. In the last chapter, we investigate the impact of lifetime earnings on retirement wealth. Historically, many households accumulated substantial wealth by retirement, while many other households accumulated very little. Venti and Wise (1999, 2001) directly examine this question by utilizing data that was superior to that available to previous researchers and conclude that "the bulk of the dispersion must be attributed to differences in the amount that households choose to save." In this paper, we examine the extent that a remaining problem in their data affected their results: Their measure of lifetime earnings, despite being based on administrative data, was subject to topcoding in each year. Using the 2001 SIPP that was not subject to the same problem, we find that the effect of the topcoding was substantial. At least 35 percent of individuals were misclassified in each of the top four deciles. When replicating a key result of Venti and Wise (2001), our findings suggest that the correlation between lifetime earnings and savings was about 50% greater than what was found when using censored deciles. This increased explanatory power came largely at the expense of the other variables in the regression model.

Federal Employees' Health Benefits Program United States. Congress. House. Committee on Post Office and Civil Service. Subcommittee on Retirement and Employee Benefits 1975

The Role of the State in Pension Provision: Employer, Regulator, Provider Gerard Hughes 2013-03-09 This book deals with the role of the State in pension provision as an employer, regulator and provider. Part I deals with problems and reforms of public sector pension systems in OECD countries. The countries covered are Denmark, Finland, Germany, The Netherlands, Norway, and the USA. Part II considers the regulation of occupational pension schemes in The Netherlands and the United Kingdom, and whether there is still a role for the State in providing earnings-related pensions in the United Kingdom. Part III presents demographic projections for the next half-century, using Ireland as an example, looks at some of the options which have been used in Finland, and proposed in the United States, to cope with population ageing, and examines issues of

intergenerational equity which are posed by these options. All the chapters deal with recent reforms. The chapters are written by acknowledged experts in their field who are independent of both the pensions industry and Government. Hence the chapters provide an informed critical account of current developments in relation to the reform of occupational pension schemes in the public sector and of the debate about the State's role as a regulator of private pension schemes and a provider of pensions based on the social insurance principal. The book is important as a source of information about pension schemes in OECD countries. It shows that there is not a unique model of occupational pension provision for public sector employees and that the pension benefits which are provided in different countries are quite variable. It also shows that public sector occupational pension systems have changed and are in the process of considerable further change in a number of OECD countries.

The Effect of Government-Mandated Benefits on Youth Employment Robert Kaestner 1998 The author empirically examines the effect on youth employment of government-mandated employer-provided benefits. In particular, he investigates the effect of unemployment compensation insurance taxes and workers' compensation insurance mandates on the employment of youths (aged 16-19) and young adults (aged 20-24 and 25-34). An analysis of time series state aggregate data for the years 1982-89 indicates that a one percentage point increase in the employer's cost of workers' compensation insurance reduced employment for both teenagers and young adults by about 1.5 percentage points. Unemployment insurance taxes significantly decreased the employment of teenagers, but not that of young adults.

Employment Effect of Mandated Health Benefits Jacob Alex Klerman 1992 Employers provide the overwhelming share of private health insurance to the non-elderly. Nevertheless 17 percent of workers do not have health insurance. To correct this, recent proposals would mandate that employers provide health insurance for their workers and their workers' non-working dependents. With minimal direct government expenditure, these proposals could greatly reduce the problem of the uninsured. Serious concerns exist, however, about the indirect effects of mandated coverage. Because employers will bear much of the cost of mandated health benefits, they might respond by laying off employees. The potential decrease in employment must be weighed with the expansion of insurance coverage in evaluating mandated health benefits. This study assesses the magnitude of the employment effects and identifies the legislative details that are likely to have the largest employment consequences. It contains four sections, including an overview of the problem of the uninsured and the legislative proposals; a theoretical analysis of the employment effects of mandated benefit legislation, in which it argues that the first order effects would be similar to those of raising the minimum wage; a review of the work of Brown, Gilroy and Cohen (1983) on the minimum wage; and an examination of the potentially affected population. The author concludes that the employment effects of mandated benefits alone are likely to be small--about two to three percent of teenage employment and even smaller for older workers. These employment effects, however, will follow a sizable (30 percent) increase in the minimum wage. That increase combined with the mandated benefit would take the real minimum from the lowest it had been since the mid-1950s to above the range that has been observed.

Federal Employees Health Benefits Reform Act of 1983 United States. Congress. House. Committee on Post Office and Civil Service. Subcommittee on Compensation and Employee Benefits 1984

Part-time Job Growth and the Labor Effects of Policy Responses Linda H. Levine 1998 Examines trends in part time employment from 1969 to 1997 and identifies reasons for the growth in involuntary part time employment. Analyses the potential impact on workers were the government to prohibit wage discrimination based on hours worked and to require benefit eligibility for part time workers. Also considers the effects of a mismatch between the qualifications of part time workers and the heightened skill requirements of jobs.

Oversight on Federal Employees Health Benefits Program United States. Congress. House. Committee on Post Office and Civil Service. Subcommittee on Compensation and Employee Benefits 1985

The Case Against Mandating Employer Participation in Purchasing Cooperatives Coalition to Preserve Health Benefits 1993 Bulletin 1990

Employee Benefit Notes 1985

The Economics of Social Insurance and Employee Benefits Richard J. Butler 1999-09-30 Throughout, private sector human resource practices and public sector human resource policies are linked to various benefit models: the human capital model; the passive participant model; the insurance model; the managed care model; and the integrated health benefits model.

Employer Views on Group Long Term Care Insurance Robert C. Levin 1991

The Effects of Mandating Benefits Packages Olivia S. Mitchell 2007 This paper identifies and, where possible, quantifies potential labor market consequences of government mandating of employee benefits. The author argues that mandating benefits could increase benefit coverage and generosity for numerous workers and their families. However, even when mandating benefits does improve benefit provision, there will be offsetting effects including wage and other benefit cuts, reduced work hours, reduced employment, and possibly output reductions in covered sectors. Employer bias against quot;expensive to insurequot; workers may also result, producing labor market sorting and segmentation. In addition, many workers currently without benefit coverage are employees of small firms, women, part-time and minimum wage workers. Frequently, mandated benefit proposals exclude or reduce coverage for these workers to alleviate the financial burden on small firms. As a result, many uninsured people will not be helped by the type of mandated employee benefit program currently under review. A separate approach would probably be needed to meet the needs of those not covered by mandated benefit programs.

Mandatory Retirement at Age 70 with 5 Years of Service, Hearing Before the Subcommittee on Retirement and Employee Benefits of ..., 94-1, Mar. 10, 1975 United States. Congress. House. Post Office and Civil Service Committee 1975

The Mandated-benefit Mirage Richard B. McKenzie 1991

The Many Faces of Mandates Yoram Y. Margalioth 2006 The paper compares the two main social policy tools used by society to enhance the welfare of its workers: mandated benefits and tax financed programs. It shows that mandated benefits could involve economic inefficiency (excess burden) identical to that of taxes; and that they often have perverse redistribution effects. According to the literature that followed Lawrence Summers' seminal paper on mandated benefits, mandates are assumed to produce less distortion than tax financed programs. In this paper I stress the fact that a critical assumption behind this idea is that tax-financed programs have a particular design, namely, that participation in them is not limited to employees. The Article goes beyond what is considered to be the classic case in terms of the distortions discussion (mandated health insurance vs. tax financed government provided health care) to situations in which exclusion of non-employees seems plausible and sensible. This Article also goes beyond "traditional" accommodation mandates by looking at several thought provoking cases such as overtime and pension vesting (which turn out to be just like accommodation mandates, but with distributive effects running in the opposite direction potentially). Interestingly, a number of real-world mandates disproportionately target or benefit a particular group (e.g., men) that is a discrete demographic group that could be identified in advance. Nevertheless this type of accommodation mandates differs from those discussed by Christine Jolls's seminal work on Accommodation Mandates in that they are unintended by the policymaker and might redistribute wealth in the opposite direction of what society usually views as desirable. Unlike the mandates that Jolls discussed that could hurt their intended beneficiaries, if restrictions on wage and employment differentials were not binding, these mandates are ones in which, precisely if restrictions on wage and employment differentials bind, groups to whom we would normally want to redistribute (women, lower compensated employees) will be made worse off.

Mandatory Retirement at Age 70 with 5 Years of Service United States. Congress. House. Committee on Post Office and Civil Service. Subcommittee on Retirement and Employee Benefits 1975

Health and Safety Needs of Older Workers Institute of Medicine 2004-03-26 Mirroring a worldwide phenomenon in industrialized nations, the U.S. is experiencing a change in its demographic structure known as population aging. Concern about the aging population tends to focus on the adequacy of Medicare and Social Security, retirement of older Americans, and the need to identify policies, programs, and strategies that address the health and safety needs of older workers. Older workers differ from their younger counterparts in a variety of physical, psychological, and social factors. Evaluating the extent, causes, and effects of these factors and improving the research and data systems necessary to address the health and safety

needs of older workers may significantly impact both their ability to remain in the workforce and their well being in retirement. Health and Safety Needs of Older Workers provides an image of what is currently known about the health and safety needs of older workers and the research needed to encourage social policies that guarantee older workers a meaningful share of the nation's work opportunities.

Federal Employees Health Benefits Program United States. Congress. House. Committee on Post Office and Civil Service. Subcommittee on Compensation and Employee Benefits 1982

Employee Benefits Linda H. Levine 1993

The Economics of Mandating Benefits for H-2B Workers Patrick A. McLaughlin 2012 This paper contains the written testimony of Patrick A. McLaughlin submitted in conjunction with oral testimony given before the Domestic Policy Subcommittee of the U.S. House Oversight and Government Reform Committee on April 23, 2009. Dr. McLaughlin stated that mandating benefits for H-2B guest workers, while well-intended, may have unintended consequences. If the goal of policymakers is to help H-2B workers avoid exploitation, then they should explore the option of adopting a "free agent" model for H-2B workers - that is, allow H-2B workers to change employers. A mandate that employers pay benefits for employees would mean that each employee becomes more expensive to employ, which may lead employers to find substitutes or to simply cut back on operations. In effect, mandating benefits for H-2B workers would lead to decreased demand for their services and increased demand for the services of substitutes. As a group, H-2B workers may not be better off because there would be less H-2B workers employed. Also, those H-2B workers who manage to get jobs with mandated benefits may be better off only if their employers do not pass the costs of the mandated benefits along to the workers in the form of lower wages. Most importantly, mandating benefits does not necessarily fix the fundamental problem, which is that an employee still cannot quit his job and find a new one if the employee dislikes the working conditions or if the employer violates the terms of the contract. Adopting a "free agent" model, on the other hand, directly addresses this problem while avoiding some of the unintended consequences. If H-2B workers are free to switch employers, then employers would have incentive not only to honor the terms of contracts but also to offer better wages and benefits in order to attract the best workers. This would empower H-2B workers with the freedom to move to the job where they are most valuable to the economy and also where they are best paid.

The Value of Part-time Workers to the American Economy Richard B. McKenzie 1992

Mandating Health Coverage for Working Americans 1989

Human Resource Management Elizabeth D. Fredericksen 2015-09-16 Sound HRM practices matter—they are a sine qua non of effective governance in democratic government—equally so at the local, regional, state and national levels of government. The NASPAA (Network of Schools of Public Policy, Affairs, and Administration) accreditation standards demand critical competencies for public managers that are vital to human resource managers and supervisors at all levels. These competencies include: skills to lead and manage in public governance; to participate in and contribute to the policy process; to analyze, synthesize, think critically, solve problems and make decisions; to articulate and apply a public service perspective; and to communicate and interact productively with a diverse and changing workforce and citizenry. This second edition of Human Resource Management is designed specifically with these competencies in mind to: Introduce and explore the fundamental purposes of human resource management in the public service and consider the techniques used to accomplish these purposes Provide exercises to give students practice for their skills after being introduced to the theory, foundation, and practices of public and nonprofit sector HRM Facilitate instruction of the material by introducing important topics and issues with readings drawn from the professional literature Provide information and examples demonstrating the interrelatedness of many of the topics in public sector HRM and the trends shaping public and nonprofit management, especially diversity, ethics, and technology. Demonstrate and describe differences among HRM practices in public, for-profit and nonprofit organizations, and between the levels of government. Human Resource Management is organized to provide a thorough discussion of the subject matter with extensive references to relevant literature and useful teaching tools. Thus, students will consider the issues, purposes, and techniques of HRM and conceptualize how varied their roles are, or will be, whether a personnel specialist in a centralized system or a supervisor managing in one of the increasingly common decentralized systems. Each chapter includes a thorough review of the principles and practices of HRM (including the why and the how), selected readings, important themes, diverse examples, key terms, study questions, applied exercises, case studies, and examples of forms and processes would-be managers will encounter in their roles.

Putting People Last with Mandated Benefits Dwight R. Lee 1993

Mandated Health Insurance, the Low-wage Employee, and the Distribution of Income Dwight R. Lee 1993

Defense Base Act (DBA): The Federally Mandated Workers' Compensation System for Overseas Government Contractors

Forensic Accounting and Fraud Examination Mary-Jo Kranacher 2023-12-19 The gold standard in textbooks on forensic accounting, fraud detection, and deterrence In the newly revised third edition of Forensic Accounting and Fraud Examination, a team of renowned educators provides students and professionals alike with a comprehensive introduction to forensic accounting, fraud detection, and deterrence. Adhering to the model curriculum for education in fraud and forensic accounting funded by the US National Institute of Justice, this leading textbook offers real-world practicality supported by effective learning pedagogies and engaging case studies that bring technical concepts to life. Covering every key step of the investigative process, Forensic Accounting and Fraud Examination contains 32 integrated IDEA and Tableau software cases that introduce students to the practical tools accounting professionals use to maximize auditing and analytic capabilities, detect fraud, and comply with documentation requirements. Numerous case summaries, "The Fraudster's Perspective" boxes, and detailed discussions of a wide range of accounting issues provide students and practitioners with the tools they'll need to successfully investigate, prosecute, research, and resolve forensic accounting issues and financial fraud. The perfect resource for students of forensic accounting and fraud examination, as well as practitioners in the field, Forensic Accounting and Fraud Examination, Third Edition, will also prove invaluable for academics and researchers with an interest in the subject.

Personnel Literature United States. Office of Personnel Management. Library 1988

Government Mandating of Employee Benefits Employee Benefit Research Institute 1987-01-01 As the American public demands more employee benefits and the federal government looks for ways to reduce federal spending, mandating of benefits has become one of the hottest controversies. This study based on a policy forum that brought together corporate executives, state and federal government officials, and representatives from labor, academia, elderly, and research organizations to discuss the issue of mandated benefits examines the forces with which employers are contending in today's competitive environment."

The Economics of Social Insurance and Employee Benefits Richard J. Butler 2012-12-06 This book is intended for junior and senior undergraduate students, and master level students in human resources, risk management and insurance, industrial relations or public policy. The subject of the book is non-wage benefits paid to workers. Hence, it excludes discussion of needs-based programs such as welfare, food stamps, Supplementary Security Income, and Medicaid. It includes benefits mandated by the government including the major social insurance programs: workers' compensation, unemployment insurance and Social Security benefits. It also includes those benefits voluntarily provided by firms including: group medical care, disability benefits, paid sick time, pension benefits, life insurance, and assorted other fringe benefits. The book is divided into three parts. Part I (chapters 1 through 6) briefly introduces these programs and discusses some of the insurance and economic concepts that are useful in both evaluating the current programs, and in understanding what changes might mean for future costs and benefits. The next two parts of the book deal respectively with social insurance programs (Part II, chapters 7-10), and other employer provided benefits (Part III, chapters 11-16). Throughout, private sector human resource practice and public sector human resource policy is linked to various "ben~fit" models: the human capital model, the passive participant model, the insurance' model, the managed care model, and the integrated health benefits model.

Observations on Employment-based Government Mandates, with Particular Reference to Health Insurance Alan B. Krueger 1994

When Mandates Work Ken Jacobs 2014-01-17 Starting in the 1990s, San Francisco launched a series of bold but relatively unknown public policy experiments to improve wages and benefits for thousands of local workers. Since then, scholars have documented the effects of those policies on

compensation, productivity, job creation, and health coverage. Opponents predicted a range of negative impacts, but the evidence tells a decidedly different tale. This book brings together that evidence for the first time, reviews it as a whole, and considers its lessons for local, state, and federal policymakers.

Elimination of Mandatory Retirement at Age 70 United States. Congress. House. Committee on Post Office and Civil Service. Subcommittee on Compensation and Employee Benefits 1977

Federal Register 2013-10

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