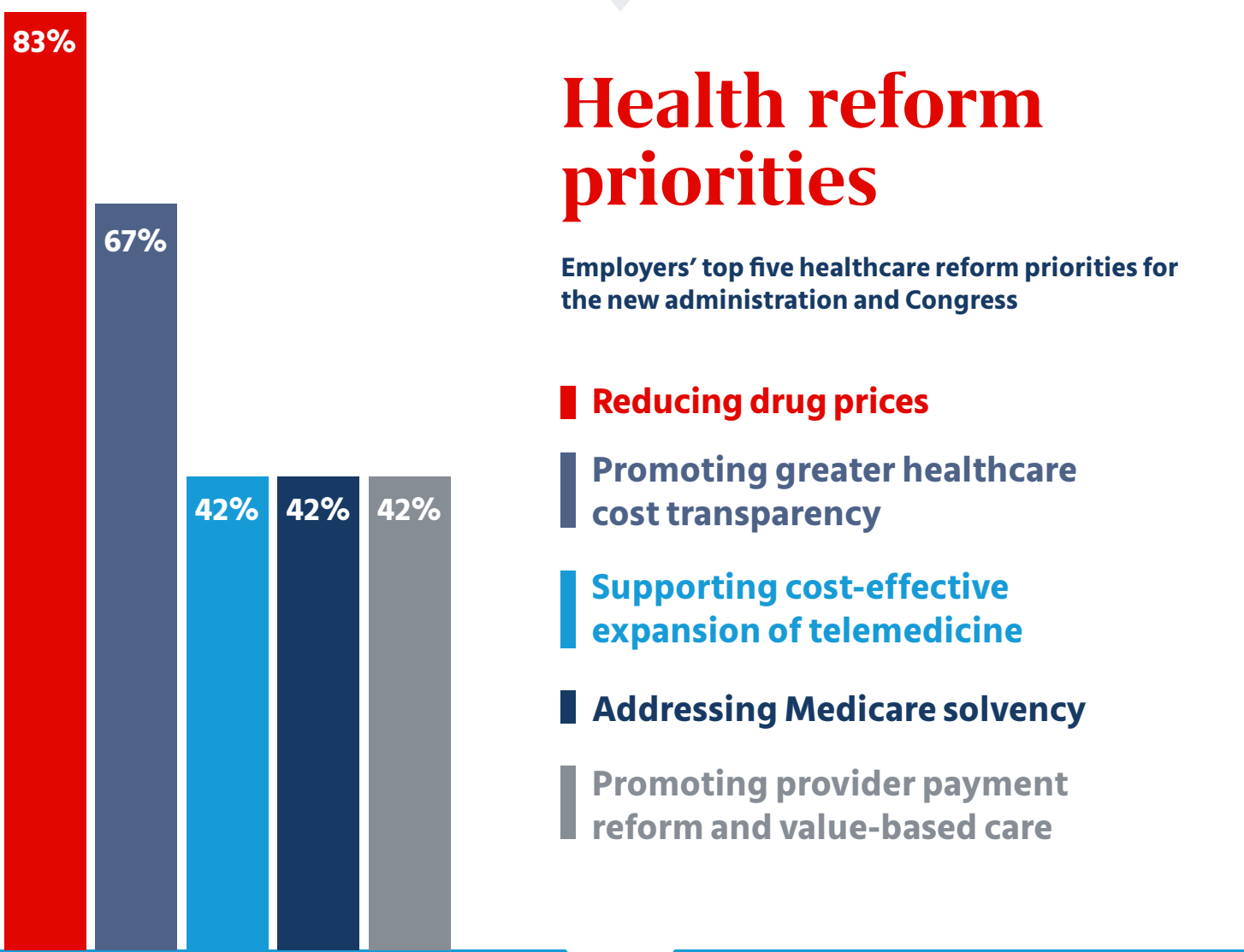
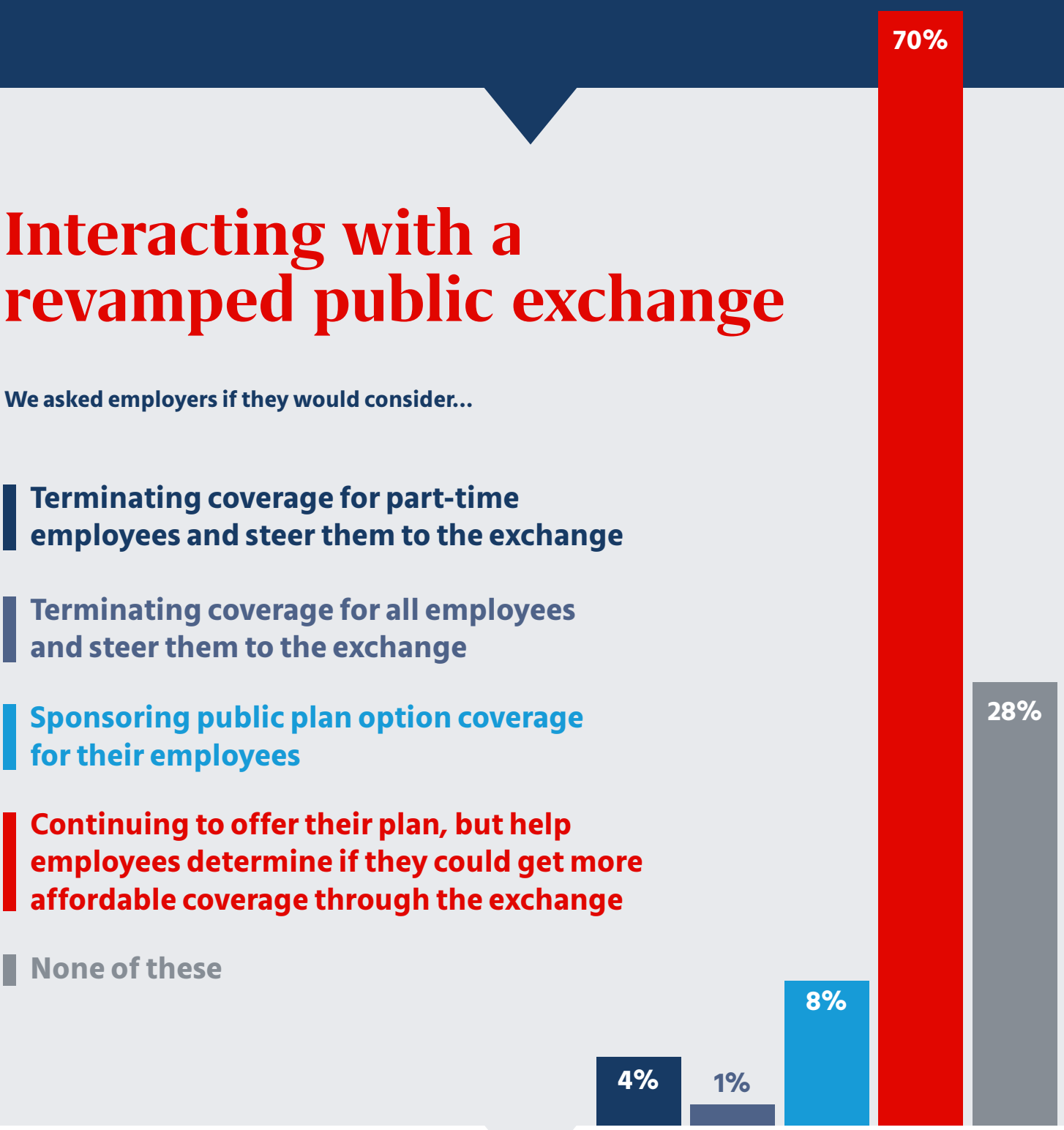


Quick poll on health:

# Employers react to Biden win

## Will Biden's healthcare agenda change employer health insurance?

More than 530 HR professionals attending a Mercer Webcast weighed in on what President-elect Biden's public plan option and expanded federal subsidies for exchange coverage might mean for their employer-sponsored health benefit programs.



## ACA patient protections

The great majority of the employers polled say they would retain some of the ACA's patient protections even if the US Supreme Court strikes down the law.

Patient protections employers will most likely:

### Retain

- No pre-existing condition exclusions
- Preventive care in-network with no cost sharing
- Child coverage eligibility to age 26

### Reconsider

- Annual dollar limits
- Out-of-pocket maximums at or below the current limit, with minimal annual increases
- Eligibility for full-time medical benefits at 30 hours

**There's a lot employers can do to shape the future. Contact your Mercer consultant to start the conversation.**