

# Health insurance premiums rise

## Insurance rates in the United States have risen 119 percent since 1999

Health insurance premiums rose again this year — 5 percent, according to the annual Employer Health Benefits Survey conducted by the Kaiser Family Foundation and the Health Research & Educational Trust.

The average premium for employer-sponsored health insurance was \$4,704 for individual coverage and \$12,680 for family coverage as of early 2008. That's a 119 percent increase over what it was when the annual survey began in 1999 — \$5,791. During the same nine-year period, workers' wages went up just 34 percent, while general inflation rose 29 percent. So health insurance premiums have risen at more than triple the rate of wages and inflation the last decade.

But the premium increases have slowed lately. Premiums went up 10 to 13 percent every year from 2000 to 2004, but annual increases

have been under 6 percent the last three years. This year, with inflation raising prices on most items, premiums paid by employers went up only about the rate of overall inflation. And this year's 5 percent increase was the smallest found since the survey began.

Still, workers' share of the premium is taking a bite out of paychecks. It now averages \$3,334 — more than double what workers paid nine years ago. Covered workers are now paying 16 percent of the cost of individual coverage and 27 percent of the cost of family coverage, on average.

All told, 63 percent of employers offer health benefits, though that varies by the size of the business. Just 49 percent of firms with three to nine employees offer health coverage, while 95 percent of firms with 50 or more employees do so. And 99 percent of unionized employers offer health coverage, while just 60 percent of non-union employers do.

The number of employers who offer retiree health insurance con-

tinued to drop also: 31 percent of large firms (200 or more workers) offer retiree health benefits this year, less than half the 66 percent who did so in 1988.

And the future looks worse: 6 percent of employers who offer health benefits said they are likely to drop coverage in the next year. And 40 percent said they are likely to increase the amount workers contribute to premiums; 41 percent to increase deductibles; and 45 percent to increase office visit co-pays.

The survey, released Sept. 24, was conducted between January and May of 2008 and included 2,832 randomly selected, non-federal public and private firms with three or more employees. A full report on the survey is available at <http://ehbs.kff.org>.

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### U.S. Postal Service Statement of Ownership, Management and Circulation

Required by 39 U.S.C. 3685.

1. Publication Title: Northwest Labor Press. 2. Publication No.: ISSN 0894-444X.
3. Filing Date: Sept. 19, 2008.
4. Issue Frequency: Semi-monthly basis on first and third Fridays of each month.
5. No. of Issues Published Annually: 24. 6. Annual Subscription Price: \$13.75.
7. Complete Mailing Address of Known Office of Publication:  
4275 NE Halsey St., P.O. Box 13150, Portland, Multnomah, Oregon 97213.
8. Complete Mailing Address of Headquarters or General Business Offices of Publisher:  
4275 NE Halsey St., P.O. Box 13150, Portland, Multnomah, Oregon 97213.
9. Full Names and Complete Mailing Address of Publisher, Editor, and Managing Editor.  
Publisher: Oregon Labor Press Publishing Co., Inc., 4275 NE Halsey St., P.O. Box 13150, Portland, Multnomah, Oregon 97213.  
Editor: Michael Gutwig, 4275 NE Halsey St., P.O. Box 13150, Portland, Multnomah, Oregon 97213.  
Managing Editor: Michael Gutwig, 4275 NE Halsey St., P.O. Box 13150, Portland, Multnomah, Oregon 97213.
10. Owner: Oregon Labor Press Publishing Company, Inc., (a non-profit corporation)  
4275 NE Halsey St., P.O. Box 13150, Portland, Multnomah, Oregon 97213.  
Shareholders owning or holding one percent or more of the total amount of shares are: Musicians Mutual Association No. 99 (Bruce File, trustee); IBEW Local 125 (Travis Eri, trustee); Oregon AFL-CIO (Tom Chamberlain, trustee); United Food & Commercial Workers Local 555 (Gene Pronovost, chair); Northwest Oregon Labor Council (Judy O'Connor, vice president); Label Trades Section, Northwest Oregon Labor Council (Judy O'Connor); UNITE HERE Local 9 (Karly Edwards, trustee); Allied Printing Trades Council of Portland (Patrick Philpott, trustee); Iron Workers Local 29 (Kevin Jensen, trustee); Iron Workers Shopmen's Local 516 (Michael Lappier trustee); Machinists District Lodge 24 (Bob Petroff, treasurer); Machinists Lodge 63 (Pat Maloney, trustee); Millwrights Local 711 (Brian Mundy, trustee); United Association Local 290 (John Endicott, trustee); Sheet Metal Workers Local 16 (Len Phillips, trustee); IBEW Local 48 (Ed Barnes, vice president); Office & Professional Employees Local 11 (Mike Richards, trustee); Communications Workers Local 7901 (Madelyn Elder, trustee); Auto Mechanics Lodge 1005 (Gene McGlothlin, trustee); Columbia-Pacific Building and Construction Trades Council, (John Mohlis, secretary).
11. Known Bondholders, Mortgagees, and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages or Other Securities: None.
12. Tax Status (For completion by non-profit organizations authorized to mail at non-profit rates):  
The purpose, function, and non-profit status of this organization and the exempt status for Federal income tax purposes has not changed during preceding 12 months.
13. Publication Title: Northwest Labor Press 14. Issue Date for Circulation Data Below: Sept. 19, 2008

15. Extent and Nature of Circulation	Average No. Copies Each Issue During Preceding 12 Months	Actual No. Copies of Single Issue Published Nearest to Filing Date
A. Total No. Copies (net press run)	57,401	45,648
B. Paid Circulation (by mail and outside the mail):		
1. Mailed outside-county paid subscriptions stated on PS Form 3541	55,258	44,587
3. Sales through dealers and carriers, street vendors and counter sales	409	331
C. Total Paid Distribution (Sum of 15b (1), (2), (3) and (4))	55,667	44,918
D. Free or Nominal Rate Distribution:		
1. Outside-county copies included on PS form 3541	0	0
2. In-county copies included on PS Form 3541	0	0
3. Mailed at other classes through the USPS	0	0
4. Outside the mail (carriers and other means)	125	125
E. Total Free or Nominal Rate Distribution	125	125
F. Total Distribution	55,792	45,043
G. Copies not Distributed	1,609	605
H. TOTAL	57,401	45,648
I. Percent Paid	99.70%	99.80%

16. Publication of Statement of Ownership: Oct. 3, 2008

17. I certify that the statements made by me above are correct and complete: Michael Gutwig, Editor