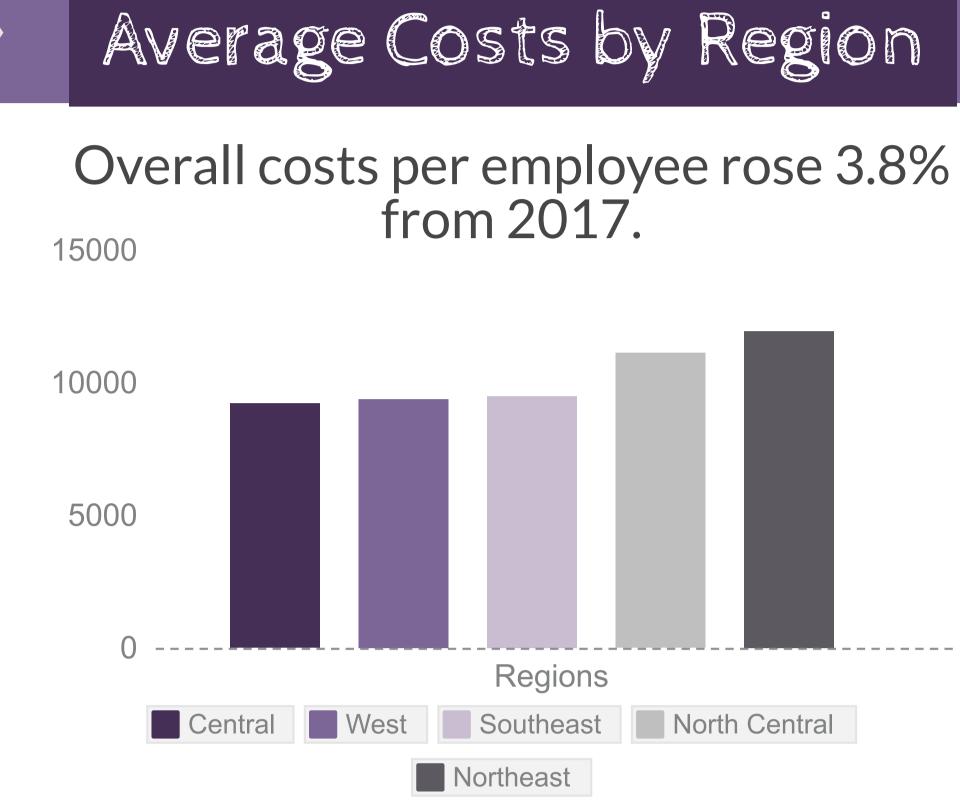
2018 UBA Health Plan Survey

Rev Findings

SURVEY HIGHLIGHTS & KEY FINDINGS

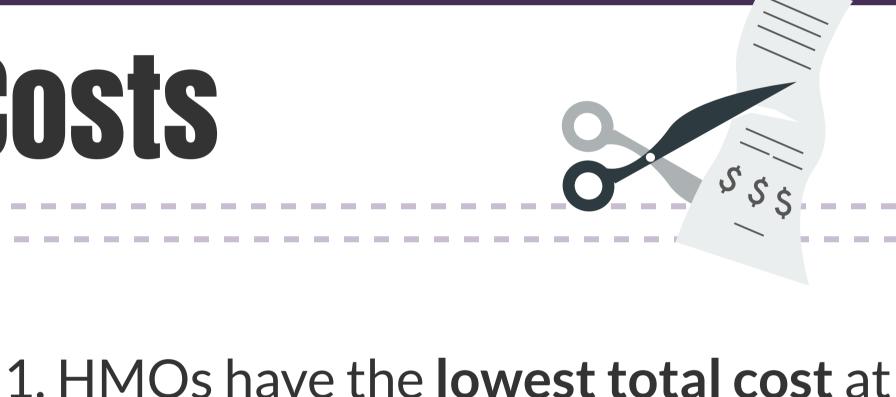


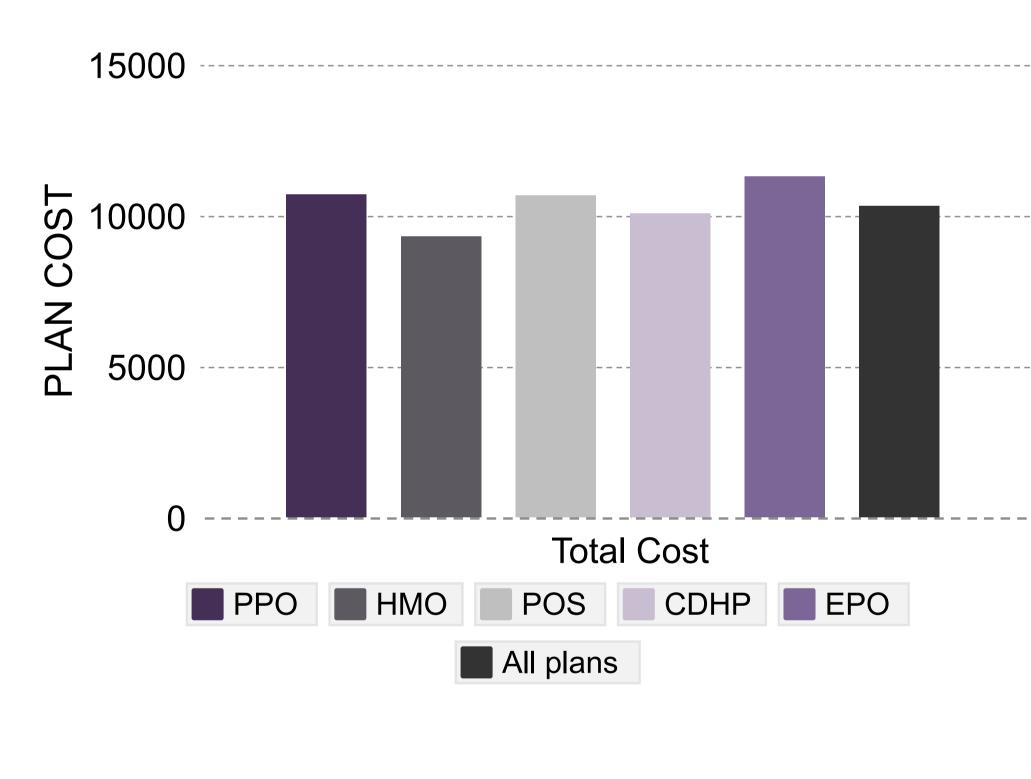
Premium renewal rates have increased an average of 13.9% for all plans - up from

last year's 6.6% increase. ON THE RISE Up 13.9% from 2017

Premium Increases

Health Plan Gosts



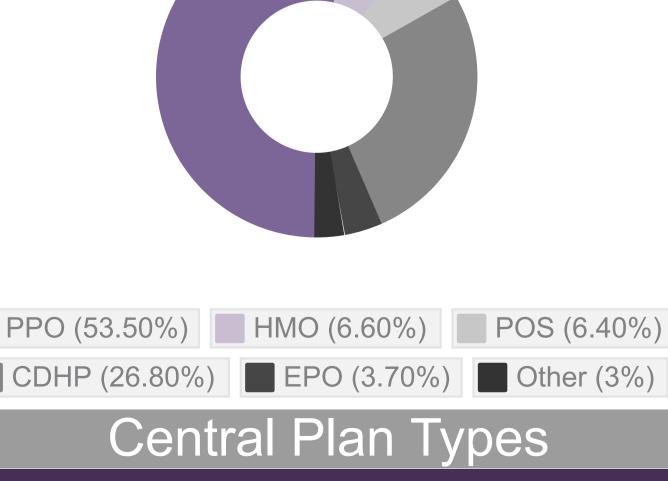


- \$9,307, as compared to a PPO at \$10,700. 2. CDHP rates are increasing slowly with an increased enrollment of 8.3% since 2017.
- 3. PPOs continue to cost more than the
- average plan & still dominate the market in enrollment, but show a 9.7% decline in participation since 2017.

PPO Plans, most prevalent in the Central U.S., generally dominate

Prevalence of Plan Type

nationwide, except in the Northeast where CDHPs are most prevalent.



enrollment in the Central U.S. and the least enrollment in the

PPO plans have the greatest

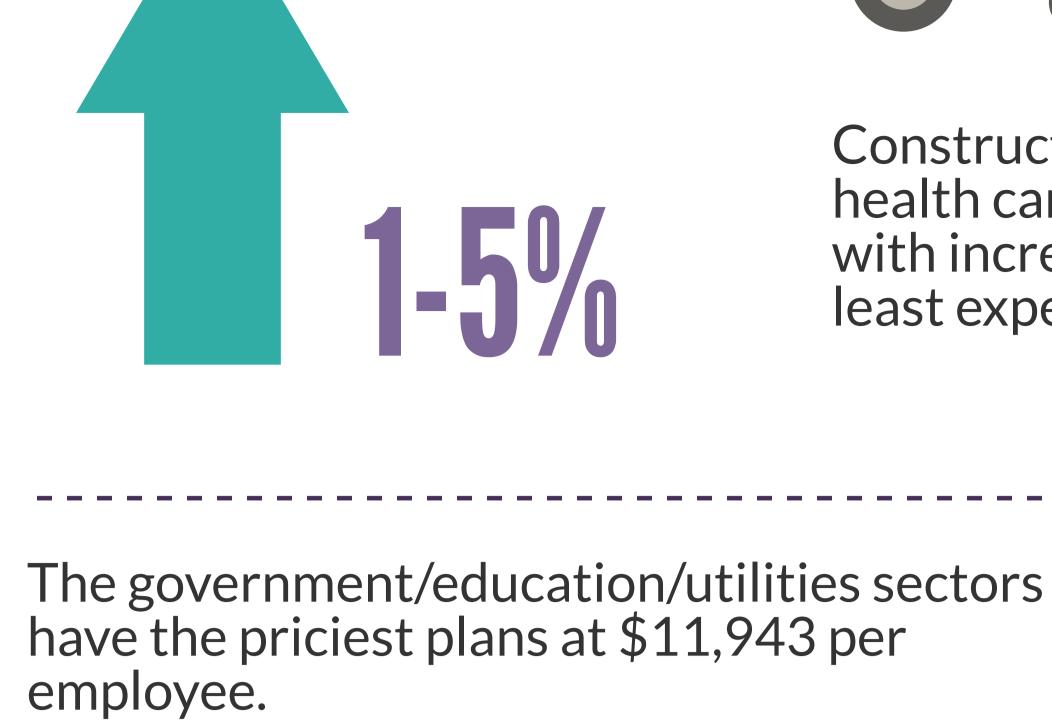
Enrollment by Plan Type

Northeast. **HMO** enrollment continues to drop across most of the country, but held steady in the West with

CDHP enrollment, meanwhile, is highest in the Northeast U.S. at 41.5%.

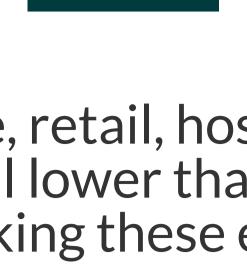
22.7% of the market.

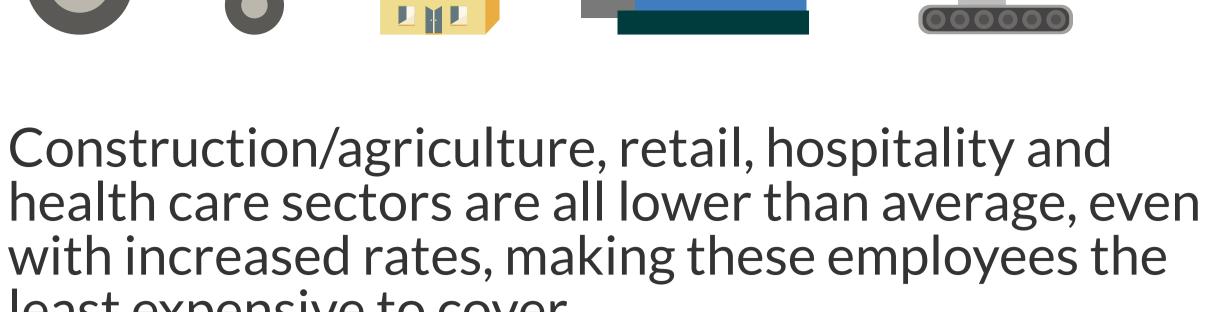
Cost & Contributions by Industry







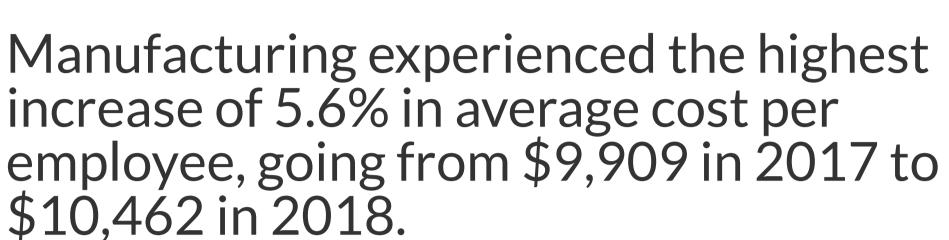




Top 5 Industries by Highest Average Total Cost

Manufacturing experienced the highest increase of 5.6% in average cost per







1. Government/Education/Utilities -\$11,943 2. Finance & Insurance - \$11,218

- 4. Professional \$10,384
- 5. Health Care \$10,063

3. Manufacturing - \$10,462

Dependent Coverage & Domestic Partnerships



15% Offer Comprehensive Wellness Programs

59.8% of all employers provide no domestic

partnership benefits, likely due to Obergefell

v. Hodges, which legalized same-sex marriage.





The percentage of grandfathered plans decreased

drastically from 7.3% in 2017 to 3.9% in 2018.







Grandmothered plans saw a 91.7% decrease Grandmothering

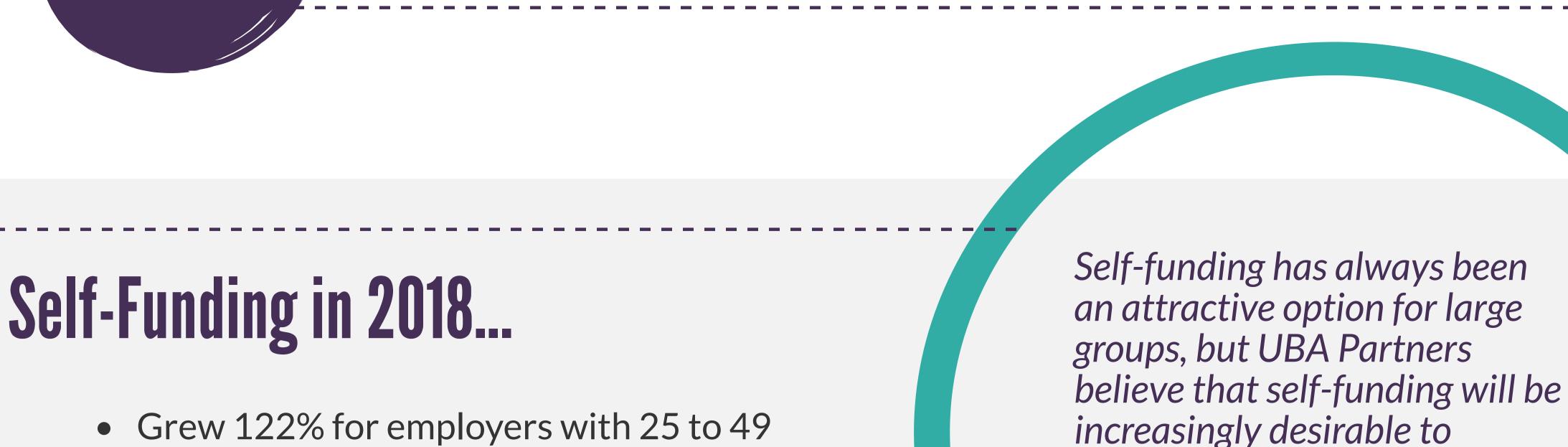
The prevalence of self-funding increased with 20% of all plans

employers of all sizes in the

coming years as a way to avoid

various costs and compliance

aspects of health care reform.



including a self-funding arrangement.

Self-Funding

employees

employees



Wellness Programs

• Grew 28.5% for employers with 50 to 99

64.4% of employers offer biometric screenings or physical exams.

Employers offering comprehensive wellness programs decreased 36% from 2017. 71.9% of employers offer health risk assessments. 67.6% of employers offer participation incentives/rewards.

64.1% of employers offer on-site or telephone coaching for high-risk employees.

What does this information mean to you? It's time to dig into the details! Did you know?

An advisor will input your information and generate your custom results.

Plan types can be compared by plan type, region, employee size and industry. Insights gained from a Customized Benchmark Report can help shape strategies for the future, insuring that you remain competitive.

The resulting data is yours to keep, no strings attached.

A Custom Benchmark Report reveals how the employee benefits you offer

- Contact Us to Request Your Customized Version of the **Benchmark Survey Results**

measure up to similar competitors in your market.





