

## HEALTH PLAN TRENDS

### *among employers*

#### ILLINOIS



**UNITED BENEFIT ADVISORS® (UBA)** has years of experience surveying thousands of employers nationwide regarding their group health plan offerings. The UBA survey is the nation's definitive employee benefits benchmarking survey. Since 2005, UBA Partner Firms have studied plan design and cost trends among employers on a state, regional, and national basis. Data in the 2023 UBA Employee Benefits Benchmarking Trends Report and State Trends Reports are based on responses from 10,389 employers representing nearly one million employees across the nation—and more than \$28 billion in healthcare dollars spent. In Illinois, the survey includes employee benefits plans offered by 354 employers covering nearly 38,000 employees to offer valuable benchmark data.

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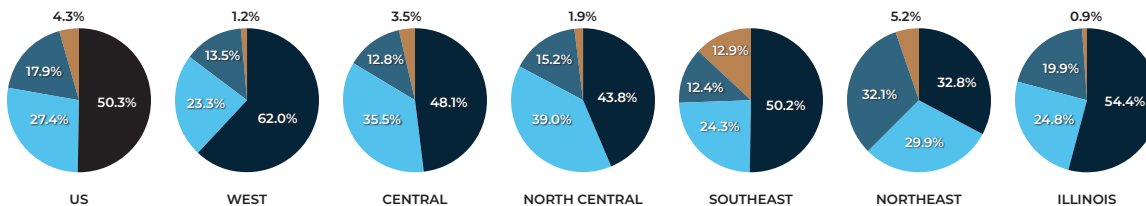
For Illinois employers interested in making the most informed health care plan decisions possible, it's crucial to compare your plans and costs not just to national benchmarks, but to peers in your state and region. This State Trends Report highlights key benchmarks to help you strategically manage plan renewal decisions.

## TOP PLANS IN ILLINOIS

**PREFERRED** provider organization (PPO) plans dominate most of the nation, including Illinois. Nearly a quarter of plans in the state are high deductible health plans (HDHPs), sometimes referred to as “consumer-directed” plans. Only about 20% of health plans in Illinois are health maintenance organization (HMO)/exclusive provider organization (EPO) plans. Point of service (POS) plans are virtually nonexistent in Illinois.

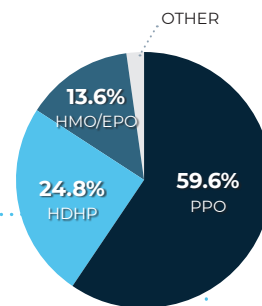
### PLAN PREVALENCE IN ILLINOIS

PLAN TYPE	US	WEST	CENTRAL	NORTH CENTRAL	SOUTHEAST	NORTHEAST	ILLINOIS
PPO	50.3%	62.0%	48.1%	43.8%	50.2%	32.8%	54.4%
HDHP	27.4%	23.3%	35.5%	39.0%	24.3%	29.9%	24.8%
HMO/EPO	17.9%	13.5%	12.8%	15.2%	12.4%	32.1%	19.9%
POS	4.3%	1.2%	3.5%	1.9%	12.9%	5.2%	0.9%



### PREVALENCE VS. ENROLLMENT

IN ILLINOIS, 59.6% OF EMPLOYEES ENROLL IN PPO PLANS, WHILE 24.8% OF EMPLOYEES SELECT AN HDHP, AND 13.6% OF EMPLOYEES CHOOSE AN HMO/EPO PLAN.

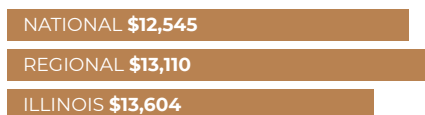


## COST COMPARISONS

**IN GENERAL**, health plans in Illinois are more expensive than national and regional averages. For example, on average, PPO plans cost \$13,604 per employee annually while HDHPs and HMO/EPO plans in Illinois cost \$12,217 and \$12,278, respectively, per employee per year.

### AVERAGE TOTAL COST PER EMPLOYEE PER YEAR

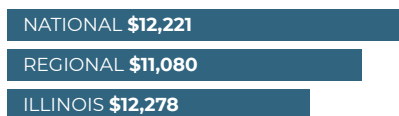
#### PPO



#### HDHP



#### HMO/EPO



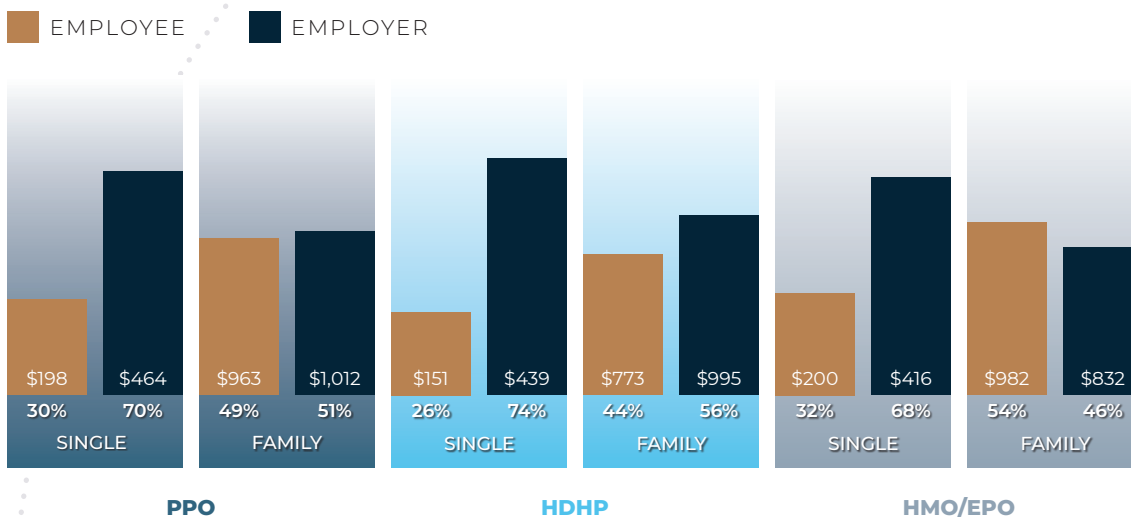
#### POS



### SETTING THE MONTHLY CONTRIBUTION FOR EMPLOYEES

Employers in Illinois typically pick up about 70% of PPO plan premiums for singles and 51% of family premiums, compared the national 75/43 single/family employer contributions for these plans. Illinois employers offering HDHPs cover 74% of single premiums and 56% of family premiums compared to the 80/58 single/family split found nationally for these plans.

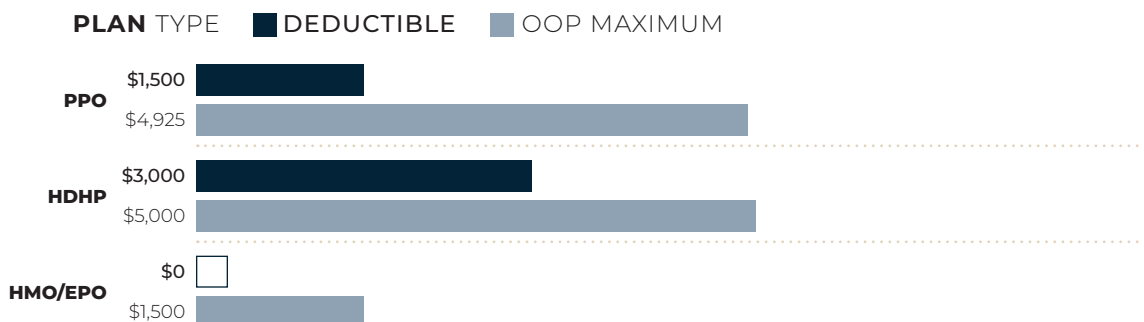
### AVERAGE MONTHLY PREMIUM CONTRIBUTIONS



## SETTING DEDUCTIBLES AND OUT-OF-POCKET COSTS

The median in-network PPO plan deductible for singles in Illinois is \$1,500. By comparison, national median PPO plan deductibles are \$1,800 for singles; in the north central region, they are \$1,750. In Illinois, the median in-network deductible for singles on HDHPs is \$3,000, which is the same as those found nationally and regionally.

### MEDIAN SINGLE DEDUCTIBLES AND OUT-OF-POCKET COSTS



ILLINOIS HDHPS FOR SINGLES TYPICALLY INCLUDE A \$624 EMPLOYER CONTRIBUTION TO HEALTH SAVINGS ACCOUNTS (HSAS) OR HEALTH REIMBURSEMENT ARRANGEMENTS (HRAS) TO HELP DEFRAY OUT-OF-POCKET COSTS.





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