

HEALTH PLAN TRENDS *among employers*

OREGON



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 Oregon, the survey includes employee benefits plans offered by 544 employers covering more than 13,000 employees to offer valuable benchmark data.

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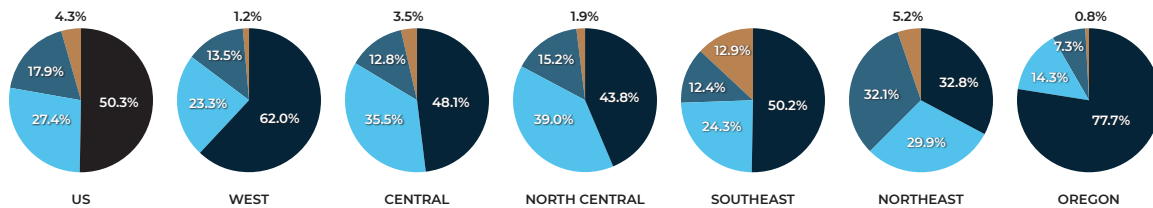
For Oregon employers interested in making the most informed healthcare plan decisions possible, it’s crucial to compare your plans and costs not just to national benchmarks, but to peers in your state and region. This State Trends Report highlights key benchmarks to help you strategically manage plan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

TOP PLANS IN OREGON

PREFERRED provider organization (PPO) plans dominate most of the nation and are especially popular in Oregon. Only 14.3% of health plans in the state are high deductible health plans (HDHPs), sometimes referred to as “consumer-directed” plans. Health maintenance organization (HMO)/exclusive provider organization (EPO) plans, as well as point of service (POS) plans are not common in Oregon.

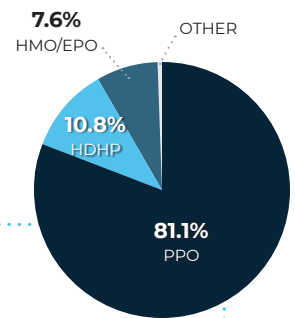
PLAN PREVALENCE IN OREGON

| PLAN TYPE | US | WEST | CENTRAL | NORTH CENTRAL | SOUTHEAST | NORTHEAST | OREGON |
|-----------|-------|-------|---------|---------------|-----------|-----------|--------------|
| PPO | 50.3% | 62.0% | 48.1% | 43.8% | 50.2% | 32.8% | 77.7% |
| HDHP | 27.4% | 23.3% | 35.5% | 39.0% | 24.3% | 29.9% | 14.3% |
| HMO/EPO | 17.9% | 13.5% | 12.8% | 15.2% | 12.4% | 32.1% | 7.3% |
| POS | 4.3% | 1.2% | 3.5% | 1.9% | 12.9% | 5.2% | 0.8% |



PREVALENCE VS. ENROLLMENT

IN OREGON, 81.1% OF EMPLOYEES ENROLL IN PPO PLANS, WHILE 10.8% OF EMPLOYEES CHOOSE AN HDHP AND 7.6% OF EMPLOYEES SELECT AN HMO/EPO PLAN.

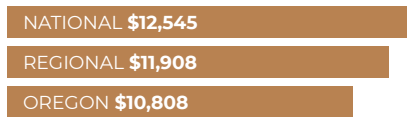


COST COMPARISONS

IN GENERAL, health plans in Oregon are less expensive than national and regional averages. For example, on average, PPO plans cost \$10,808 per employee annually, while HDHPs in Oregon cost \$9,413 per employee per year.

AVERAGE TOTAL COST PER EMPLOYEE PER YEAR

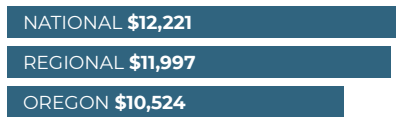
PPO



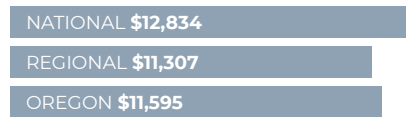
HDHP



HMO/EPO



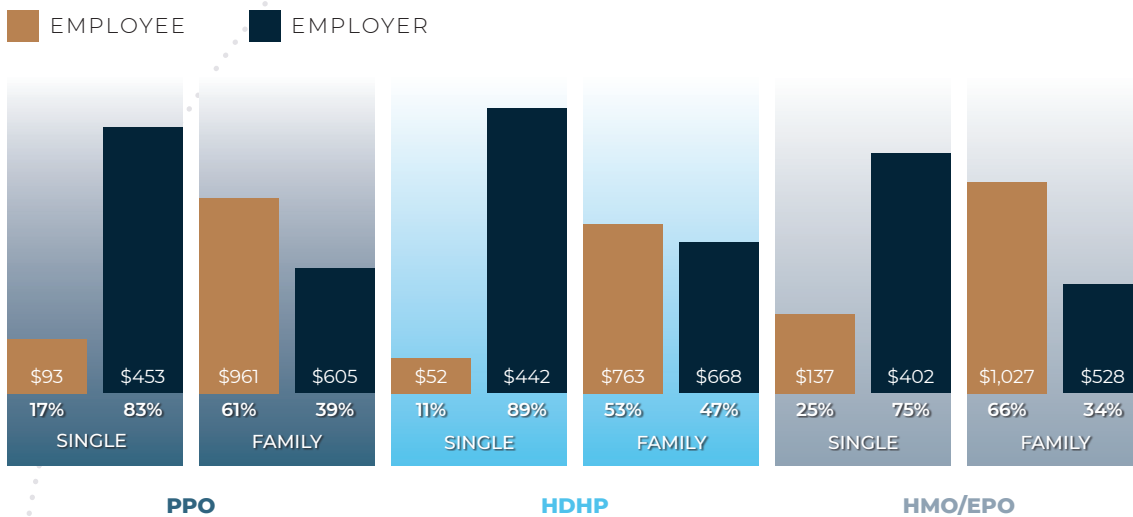
POS



SETTING THE MONTHLY CONTRIBUTION FOR EMPLOYEES

Oregon employers typically pick up about 83% of PPO plan premiums for singles and 39% of family premiums, compared the national 75/43 single/family employer contributions for these plans. Employers offering HDHPs in the state cover 89% of single premiums and 47% of family premiums compared to the 80/58 single/family split found nationally for these plans.

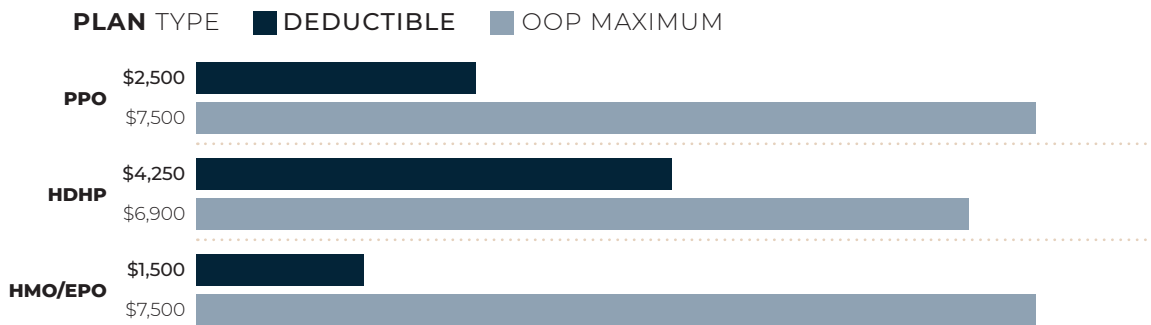
AVERAGE MONTHLY PREMIUM CONTRIBUTIONS



SETTING DEDUCTIBLES AND OUT-OF-POCKET COSTS

Oregon’s median in-network PPO plan deductible for singles is \$2,500. By comparison, national median PPO plan deductibles are \$1,800 for singles; in the western region, they are \$1,500. The median in-network deductible for singles on HDHPs in Oregon is \$4,250, compared to \$3,000 nationally and \$3,500 in the West.

MEDIAN SINGLE DEDUCTIBLES AND OUT-OF-POCKET COSTS



OREGON HDHPS FOR SINGLES TYPICALLY INCLUDE A \$1,188 EMPLOYER CONTRIBUTION TO HEALTH SAVINGS ACCOUNTS (HSAS) OR HEALTH REIMBURSEMENT ARRANGEMENTS (HRAS) TO HELP DEFRAY OUT-OF-POCKET COSTS.





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that retain top talent and help recruit
new talent.

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BENCHMARKING
REPORT

UNITED BENEFIT ADVISORS® (UBA) is the nation's leading independent employee benefits advisory organization with more than 200 offices throughout the United States, Canada, and Europe. UBA empowers 2,000+ advisors to maintain independence while capitalizing on each other's shared knowledge and market presence to provide best-in-class services and solutions.

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