

HEALTH PLAN TRENDS

group size & industry

OREGON



THE UNITED BENEFIT ADVISORS® (UBA) employee benefits survey is the nation's definitive employee benefits benchmarking survey. This valuable data enables meaningful study of trends among different size employer groups, within specific regions and states, and by industry groups. 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 benefit plans offered by 544 employers covering more than 13,000 employees.

With this granular data, UBA Partner Firms help employers avoid the top two benchmarking pitfalls:

- 1) Automatically adopting the practices of the nation's largest employers who are most often studied by other data sets but are not typically the best benchmarks.
- 2) Looking only at plan data supplied by a single carrier.

UBA Partner Firms help employers of all sizes benchmark their employee benefits plans more accurately based on both national and regional trends and also compared to local, industry, and sized-based peers.

This State Trends Report highlights key cost benchmarks among the following groups:

- Small and large employers
- Four of the top industries in Oregon

When employers compare their plan to local peers of the same size or industry, the top three questions typically asked are:

- 1) What type of plans do my peers offer?
- 2) What is the cost per employee?
- 3) What are the in-network deductibles and out-of-pocket maximums?

TOP BENCHMARKS BY GROUP SIZE

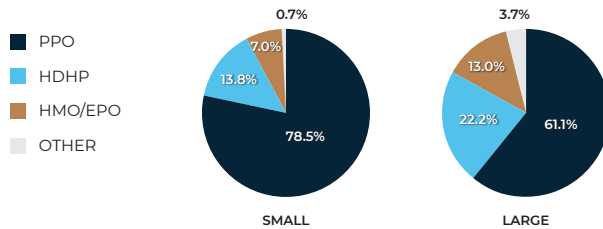
UBA EMPLOYEE BENEFITS BENCHMARKING provides data from employer groups of all sizes. Group size has a tremendous impact on cost, making it an important benchmark for any employer.

WHAT TYPES OF PLANS DO MY SIZE-BASED PEERS OFFER?

Preferred provider organization (PPO) plans are the most prevalent plan type in Oregon. However, larger groups show some interest in high deductible health plans (HDHPs), sometimes referred to as “consumer-directed” plans. Health maintenance organization (HMO)/exclusive provider organization (EPO) plans are not common and point of service (POS) plans are virtually nonexistent in the state.

PREVALENCE OF PLAN TYPE BY GROUP SIZE

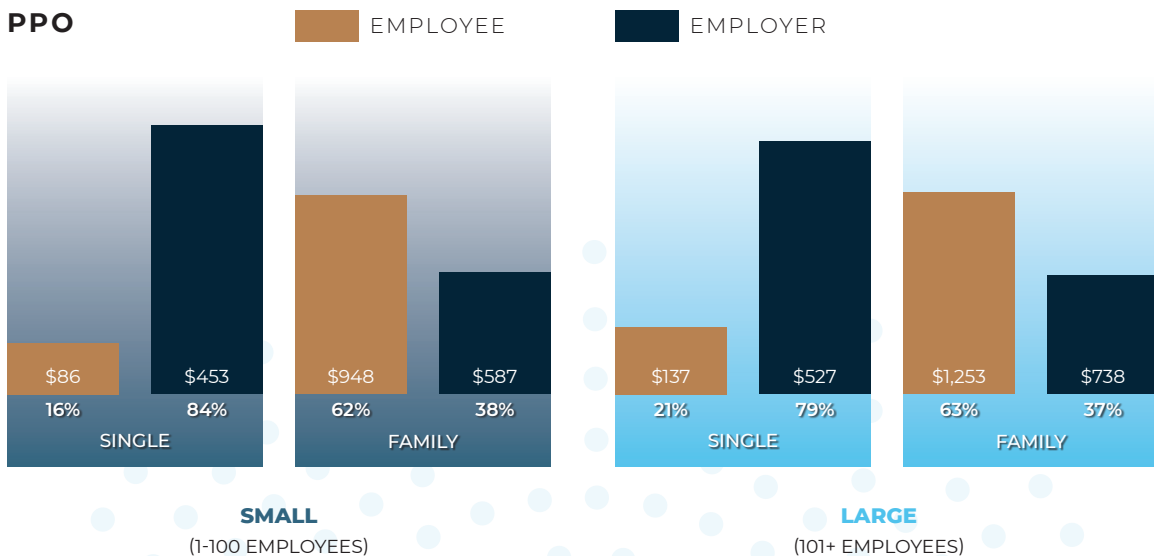
GROUP SIZE	PPO	HDHP	HMO/EPO
SMALL (1-100 EMPLOYEES)	78.5%	13.8%	7.0%
LARGE (101+ EMPLOYEES)	61.1%	22.2%	13.0%



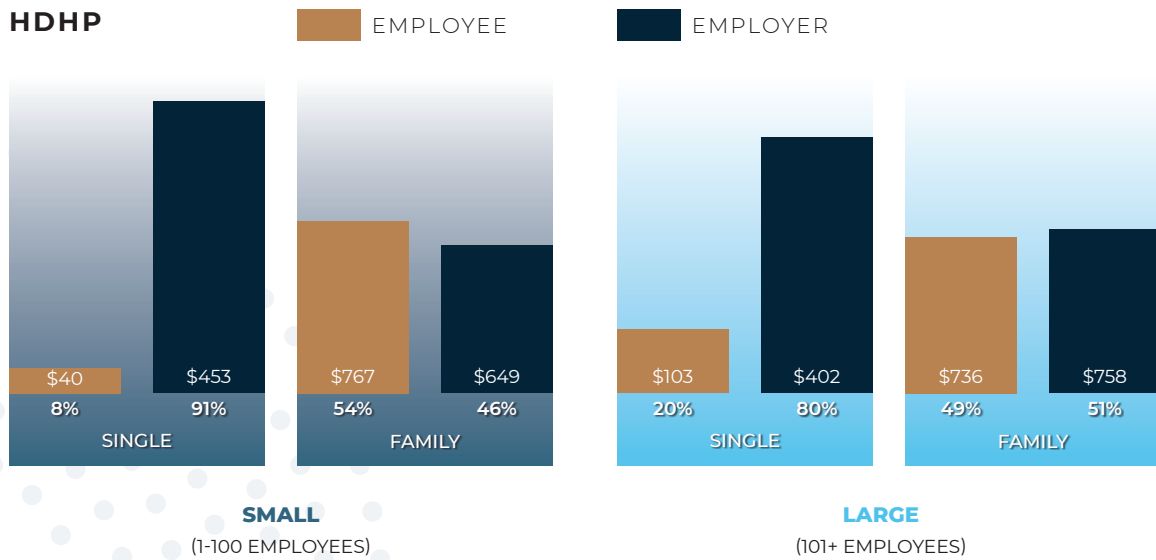
HOW MUCH DO MY SIZE-BASED PEERS PAY PER EMPLOYEE?

Employers at small businesses in Oregon contribute the highest percentage toward monthly premiums for single coverage. Large employers in the state contribute only 37% toward family PPO plan premiums.

AVERAGE MONTHLY PREMIUM CONTRIBUTION SPLIT



AVERAGE MONTHLY PREMIUM CONTRIBUTION SPLIT



WHAT ARE THE DEDUCTIBLES AND OUT-OF-POCKET COSTS FOR MY SIZE-BASED PEERS?

Deductibles across all group sizes in Oregon are generally higher than those found nationally and regionally. Nationally, PPO plans have a median in-network deductible of \$1,800 for singles, and \$1,500 in the West. HDHPs have a median in-network deductible of \$3,000 nationally and \$3,500 in the West. Small businesses are setting higher out-of-pocket maximums than their larger counterparts.

MEDIAN SINGLE IN-NETWORK DEDUCTIBLES AND OUT-OF-POCKET COSTS

GROUP SIZE	PPO		HDHP	
	DEDUCTIBLE	OOP MAXIMUM	DEDUCTIBLE	OOP MAXIMUM
SMALL (1-100 EMPLOYEES)	\$2,500	\$7,500	\$4,250	\$6,900
LARGE (101+ EMPLOYEES)	\$3,000	\$6,500	\$4,000	\$6,000

TOP BENCHMARKS BY INDUSTRY

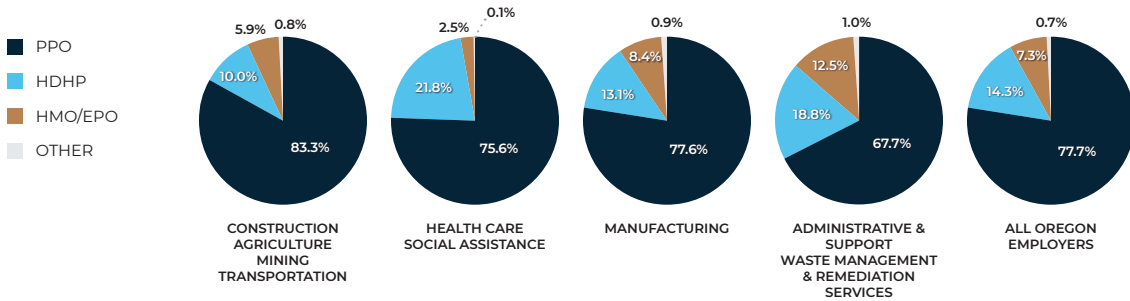
IN OREGON, four of the top industries studied in the UBA’s Employee Benefits Benchmarking are Construction/Agriculture/Mining/Transportation, Health Care/Social Assistance, Manufacturing, and Administrative & Support/Waste Management & Remediation Services.

WHAT TYPES OF PLANS DO MY INDUSTRY PEERS OFFER?

PPO plans dominate all top industries in Oregon, especially the Construction/Agriculture/Mining/Transportation industry. After PPO plans, employers in the Health Care/Social Assistance and Administrative & Support/Waste Management & Remediation Services industries have above-average interest in HDHPs.

PREVALENCE OF PLAN TYPE BY INDUSTRY

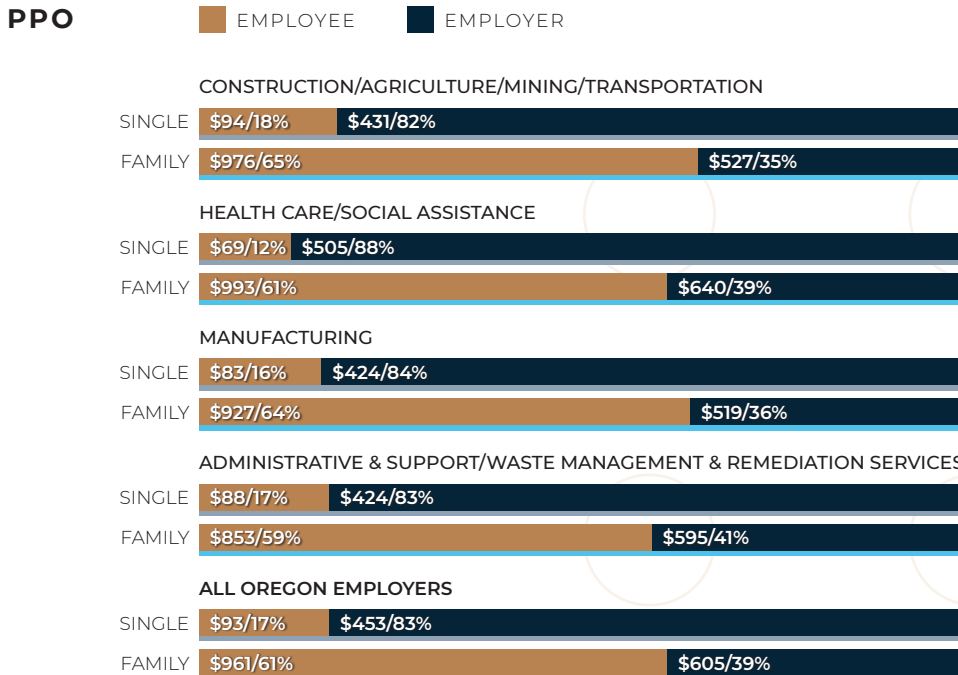
TOP 4 OREGON INDUSTRIES	PPO	HDHP	HMO/EPO
CONSTRUCTION/AGRICULTURE/MINING/TRANSPORTATION	83.3%	10.0%	5.9%
HEALTH CARE/SOCIAL ASSISTANCE	75.6%	21.8%	2.5%
MANUFACTURING	77.6%	13.1%	8.4%
ADMINISTRATIVE & SUPPORT/WASTE MANAGEMENT & REMEDIATION SERVICES	67.7%	18.8%	12.5%
ALL OREGON EMPLOYERS	77.7%	14.3%	7.3%



HOW MUCH DO MY INDUSTRY PEERS PAY PER EMPLOYEE?

The Health Care/Social Assistance industry in Oregon pays an above average percentage of single premiums for PPO plans. The Administrative & Support/Waste Management & Remediation Services sector in the state pays the highest percent of HDHP premiums for family coverage.

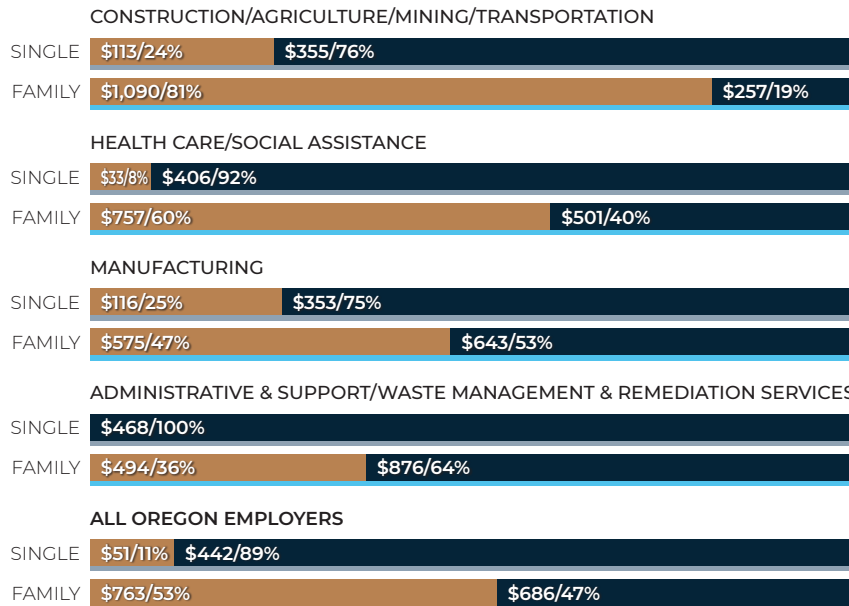
AVERAGE MONTHLY PREMIUM CONTRIBUTION



AVERAGE MONTHLY PREMIUM CONTRIBUTION

HDHP

EMPLOYEE EMPLOYER



WHAT ARE THE DEDUCTIBLES AND OUT-OF-POCKET COSTS FOR MY INDUSTRY PEERS?

All the top industries in Oregon have aligned their PPO plan deductibles for singles with the state median, however, the Administrative & Support/Waste Management & Remediation Services industry has set higher out-of-pocket maximums for singles on these plans. HDHP deductibles in the Administrative & Support/Waste Management & Remediation Services and Health Care/Social Assistance industries are set much higher for singles, while the Construction/Agriculture/Mining/Transportation sector has set the HDHP single deductible below the state median.

MEDIAN SINGLE IN-NETWORK DEDUCTIBLES AND OUT-OF-POCKET COSTS

TOP 4 OREGON INDUSTRIES	PPO		HDHP	
	DEDUCTIBLE	OOP MAXIMUM	DEDUCTIBLE	OOP MAXIMUM
CONSTRUCTION/AGRICULTURE/MINING/TRANSPORTATION	\$2,500	\$7,500	\$3,500	\$6,825
HEALTH CARE/SOCIAL ASSISTANCE	\$2,500	\$7,500	\$5,250	\$7,000
MANUFACTURING	\$2,500	\$7,500	\$4,750	\$6,450
ADMINISTRATIVE & SUPPORT/WASTE MANAGEMENT & REMEDIATION SERVICES	\$2,500	\$8,200	\$5,500	\$7,000
ALL OREGON EMPLOYERS	\$2,500	\$7,500	\$4,250	\$6,900



REREADY TO OFFER RAVED-ABOUT HEALTH PLANS?

A UBA Partner Firm is ready to help.
Make informed health plan decisions
that retain top talent and help recruit
new talent.

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BENCHMARKING
REPORT
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