

HEALTH PLAN TRENDS
among employers
PENNSYLVANIA



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 Pennsylvania, the survey includes employee benefits plans offered by 412 employers covering more than 33,000 employees to offer valuable benchmark data.

Since 2005, UBA Partner Firms across the U.S. have studied plan design and cost trends among employers on a state, regional, and national basis.

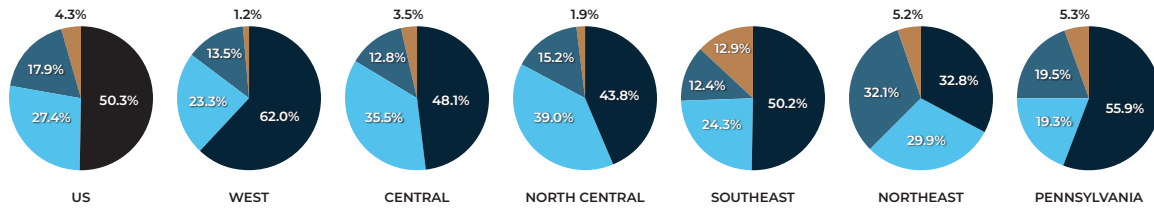
For Pennsylvania employers interested in making the most informed health care plan decisions possible, it's crucial to compare your plans and costs not just to national benchmarks, but to peers in your state and region. This State Trends Report highlights key benchmarks to help you strategically manage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

TOP PLANS IN PENNSYLVANIA

PREFERRED provider organization (PPO) plans dominate most of the nation, including Pennsylvania, where nearly 56% of plans are PPO plans. Nearly 20% of plans in the state are health maintenance organization (HMO)/exclusive provider organization (EPO) plans, and just over 19% of plans are high deductible health plans (HDHPs), sometimes referred to as “consumer-directed” plans. Point of service (POS) plans are not common in Pennsylvania.

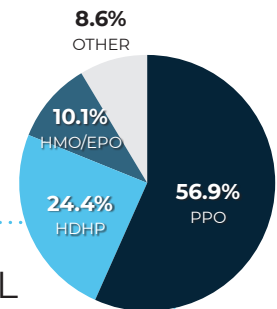
PLAN PREVALENCE IN PENNSYLVANIA

PLAN TYPE	US	WEST	CENTRAL	NORTH CENTRAL	SOUTHEAST	NORTHEAST	PENNSYLVANIA
PPO	50.3%	62.0%	48.1%	43.8%	50.2%	32.8%	55.9%
HDHP	27.4%	23.3%	35.5%	39.0%	24.3%	29.9%	19.3%
HMO/EPO	17.9%	13.5%	12.8%	15.2%	12.4%	32.1%	19.5%
POS	4.3%	1.2%	3.5%	1.9%	12.9%	5.2%	5.3%



PREVALENCE VS. ENROLLMENT

IN PENNSYLVANIA, 56.9% OF EMPLOYEES ENROLL IN PPO PLANS, WHILE 24.4% OF EMPLOYEES CHOOSE AN HDHP AND 10.1% OF EMPLOYEES SELECT AN HMO/EPO PLAN.

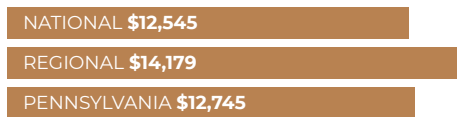


COST COMPARISONS

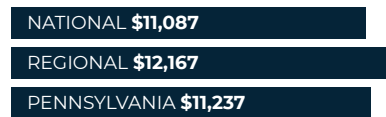
IN GENERAL, health plan costs in Pennsylvania are similar to national averages, but less than regional averages. PPO plans cost \$12,745 per employee annually on average while HDHPs in Pennsylvania cost \$11,237 per employee per year on average.

AVERAGE TOTAL COST PER EMPLOYEE PER YEAR

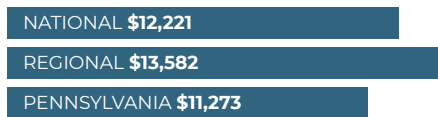
PPO



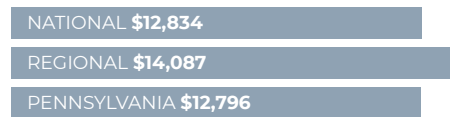
HDHP



HMO/EPO



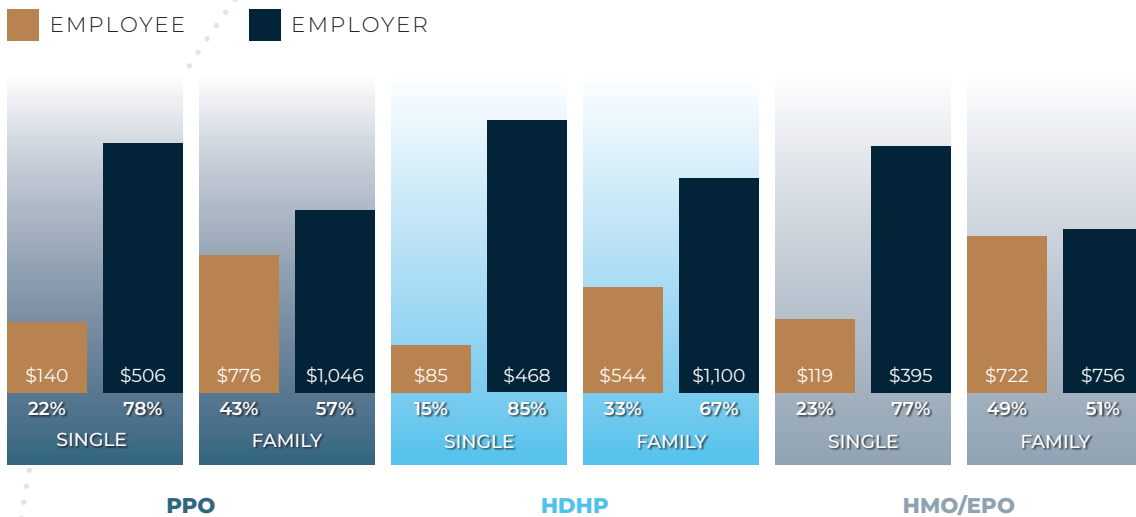
POS



SETTING THE MONTHLY CONTRIBUTION FOR EMPLOYEES

Pennsylvania employers typically pick up 78% of PPO plan premiums for singles and 57% of family premiums, compared to the national 75/43 single/family employer contributions for these plans. Employers offering HDHPs in the state are covering 85% of single premiums and 67% of family premiums compared to the 80/58 single/family split found nationally for these plans.

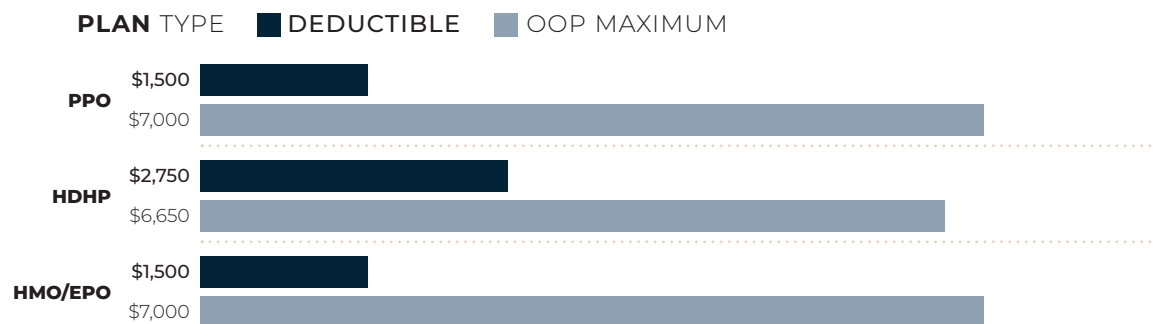
AVERAGE MONTHLY PREMIUM CONTRIBUTIONS



SETTING DEDUCTIBLES AND OUT-OF-POCKET COSTS

Pennsylvania’s median in-network PPO plan deductible for singles is \$1,500, which is the same median deductible found regionally but higher than the national median deductible of \$1,800. The median in-network deductible for singles on HDHPs in Pennsylvania is \$2,750, compared to \$3,000 found nationally and in the Northeast.

MEDIAN SINGLE DEDUCTIBLES AND OUT-OF-POCKET COSTS



PENNSYLVANIA HDHPS FOR SINGLES TYPICALLY INCLUDE A \$1,000 EMPLOYER CONTRIBUTION TO HEALTH SAVINGS ACCOUNTS (HSAS) OR HEALTH REIMBURSEMENT ARRANGEMENTS (HRAS) TO HELP DEFRAY OUT-OF-POCKET COSTS.





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.

REQUEST A
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.

LOCAL SERVICE. NATIONAL PRESENCE.