

## HEALTH PLAN TRENDS *among employers* ARKANSAS



**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 Arkansas, the survey includes employee benefits plans offered by 152 employers covering nearly 45,000 employees to offer valuable benchmark data.

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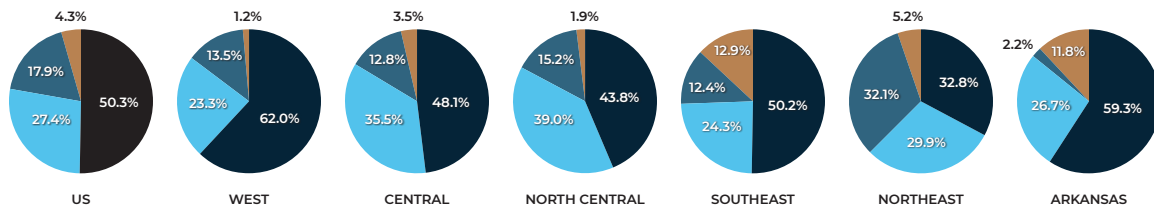
For Arkansas employers interested in making the most informed health care plan decisions possible, it’s crucial to compare your plans and costs not just to national benchmarks, but to peers in your state and region. This State Trends Report highlights key benchmarks to help you strategically manage plan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

## TOP PLANS IN ARKANSAS

**PREFERRED** provider organization (PPO) plans dominate most of the nation, including Arkansas. Approximately 27% of employers offer high deductible health plans (HDHPs), sometimes referred to as “consumer-directed” plans. Only about 12% health plans in Arkansas are point of service (POS) plans. Health maintenance organization (HMO)/exclusive provider organization (EPO) plans are not common in Arkansas.

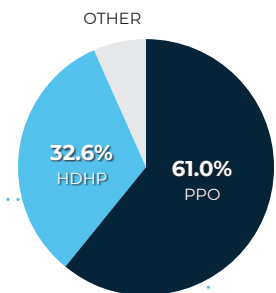
### PLAN PREVALENCE IN ARKANSAS

PLAN TYPE	US	WEST	CENTRAL	NORTH CENTRAL	SOUTHEAST	NORTHEAST	ARKANSAS
PPO	50.3%	62.0%	48.1%	43.8%	50.2%	32.8%	59.3%
HDHP	27.4%	23.3%	35.5%	39.0%	24.3%	29.9%	26.7%
HMO/EPO	17.9%	13.5%	12.8%	15.2%	12.4%	32.1%	2.2%
POS	4.3%	1.2%	3.5%	1.9%	12.9%	5.2%	11.8%



### PREVALENCE VS. ENROLLMENT

IN ARKANSAS, 61.0% OF EMPLOYEES ENROLL IN PPO PLANS, WHILE 32.6% OF EMPLOYEES SELECT AN HDHP.

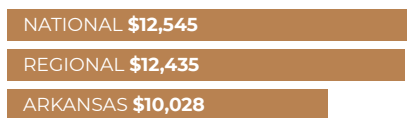


## COST COMPARISONS

**IN GENERAL,** PPO plans and HDHPs in Arkansas are less expensive than national and regional averages. For example, on average, PPO plans cost \$10,028 per employee annually, while HDHPs in Arkansas cost \$8,716 per employee per year.

### AVERAGE TOTAL COST PER EMPLOYEE PER YEAR

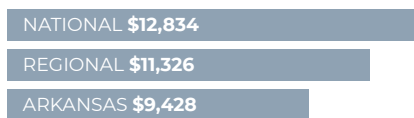
#### PPO



#### HDHP



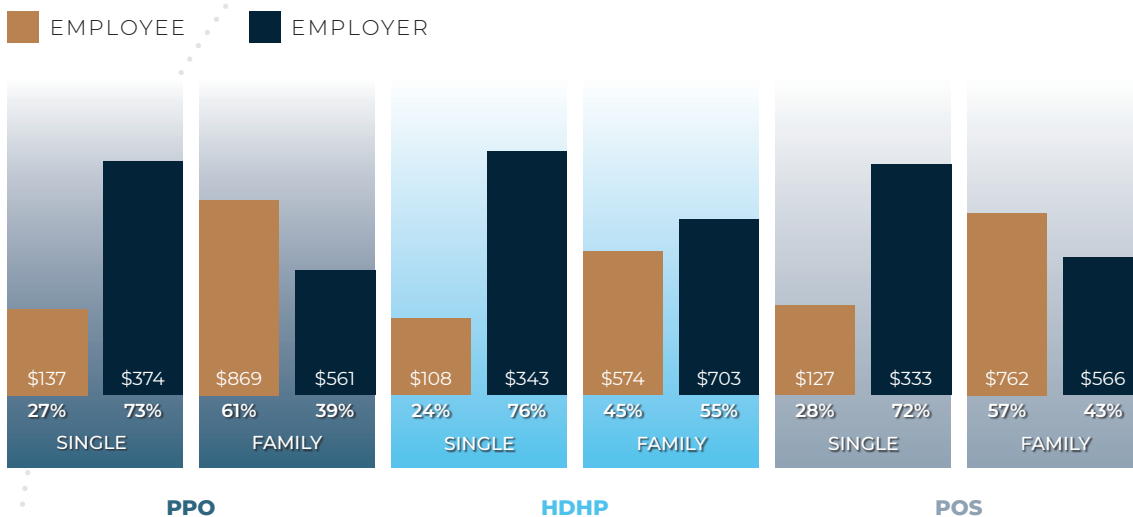
#### POS



### SETTING THE MONTHLY CONTRIBUTION FOR EMPLOYEES

Arkansas employers typically pick up 73% of PPO plan premiums for singles and 39% of family premiums, compared to the national 75/43 single/family employer contribution for these plans. Employers offering HDHPs in the state cover 76% of single premiums and 55% of family premiums compared to the 80/58 single/family split found nationally for these plans.

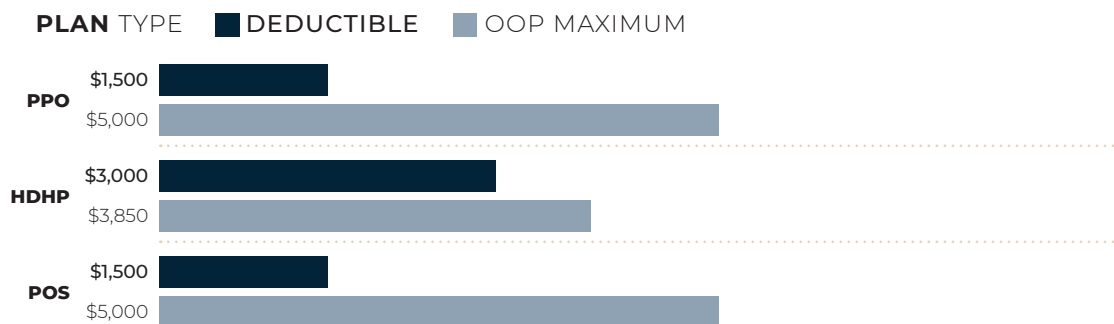
### AVERAGE MONTHLY PREMIUM CONTRIBUTIONS



## SETTING DEDUCTIBLES AND OUT-OF-POCKET COSTS

Arkansas’s median in-network PPO plan deductible for singles is \$1,500. By comparison, the national median PPO plan deductible is \$1,800 for singles; in the central region, it is \$2,000. The median in-network deductible for singles on HDHPs in Arkansas is \$3,000, compared to \$3,000 nationally and \$4,250 in the Central U.S.

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



ARKANSAS HDHPS FOR SINGLES TYPICALLY INCLUDE A \$650 EMPLOYER CONTRIBUTION TO HEALTH SAVINGS ACCOUNTS (HSAS) OR HEALTH REIMBURSEMENT ARRANGEMENTS (HRAS) TO HELP DEFRAY OUT-OF-POCKET COSTS.





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