

HEALTH PLAN TRENDS
among employers
GEORGIA



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 Georgia, the survey includes employee benefits plans offered by 250 employers covering nearly 24,000 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.

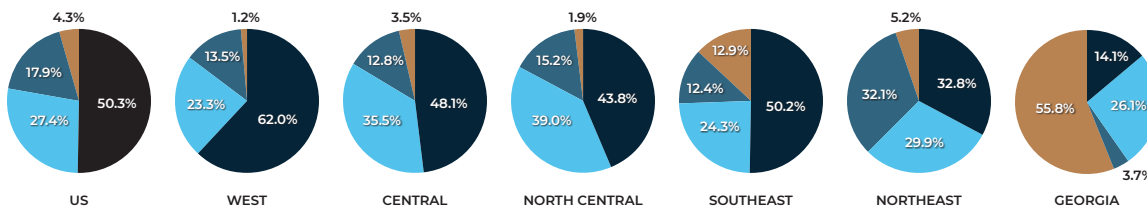
For Georgia employers interested in making the most informed health care plan decisions possible, it’s crucial to compare your plans and costs not just to national benchmarks, but to peers in your state and region. This State Trends Report highlights key benchmarks to help you strategically manage plan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

TOP PLANS IN GEORGIA

PREFERRED provider organization (PPO) plans dominate most of the nation, however, only 14% of employers in Georgia offer these plans. Instead, nearly 56% of employers in the state offer point of service (POS) plans. Approximately 26% of plans in Georgia are high deductible health plans (HDHPs), sometimes referred to as “consumer-directed” plans. Health maintenance organization (HMO)/exclusive provider organization (EPO) plans are not common in Georgia..

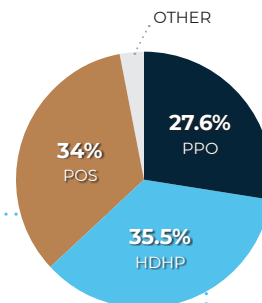
PLAN PREVALENCE IN GEORGIA

| PLAN TYPE | US | WEST | CENTRAL | NORTH CENTRAL | SOUTHEAST | NORTHEAST | GEORGIA |
|-----------|-------|-------|---------|---------------|-----------|-----------|---------|
| PPO | 50.3% | 62.0% | 48.1% | 43.8% | 50.2% | 32.8% | 14.1% |
| HDHP | 27.4% | 23.3% | 35.5% | 39.0% | 24.3% | 29.9% | 26.1% |
| HMO/EPO | 17.9% | 13.5% | 12.8% | 15.2% | 12.4% | 32.1% | 3.7% |
| POS | 4.3% | 1.2% | 3.5% | 1.9% | 12.9% | 5.2% | 55.8% |



PREVALENCE VS. ENROLLMENT

IN GEORGIA, 34% OF EMPLOYEES ENROLL IN POS PLANS, WHILE 35.5% OF EMPLOYEES CHOOSE AN HDHP, AND 27.6% OF EMPLOYEES SELECT A PPO PLAN.

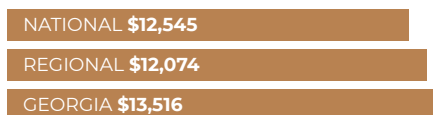


COST COMPARISONS

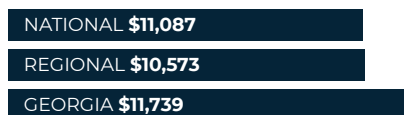
IN GENERAL, health plans in Georgia are somewhat more expensive than national and regional averages. For example, on average, POS plans cost \$13,694 per employee annually, while HDHPs in Georgia cost \$11,739 per employee per year.

AVERAGE TOTAL COST PER EMPLOYEE PER YEAR

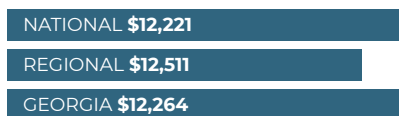
PPO



HDHP



HMO/EPO



POS

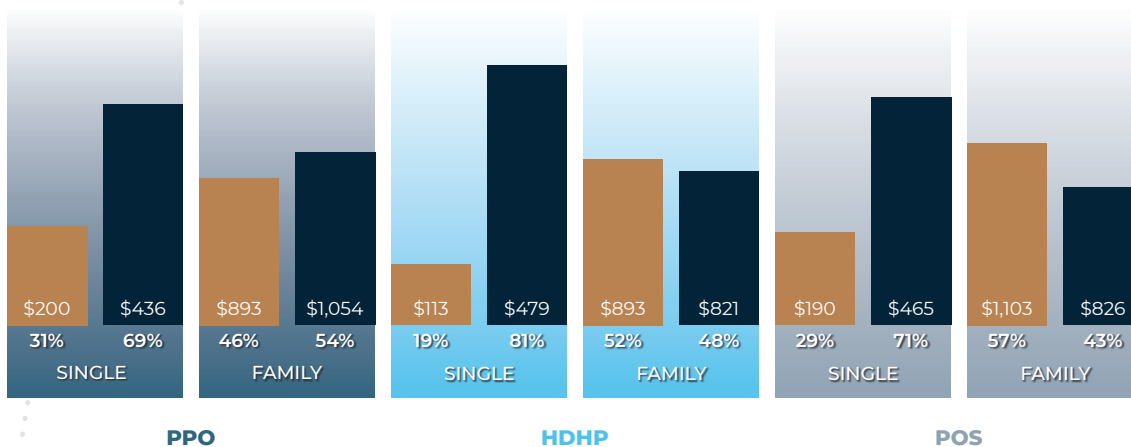


SETTING THE MONTHLY CONTRIBUTION FOR EMPLOYEES

Georgia employers typically pick up 71% of POS plan premiums for singles and 43% of family premiums, compared the national 74/40 single/family employer contributions for these plans. Employers offering HDHPs in the state cover 81% of single premiums and 48% of family premiums compared to the 80/58 single/family employer contributions found nationally for these plans.

AVERAGE MONTHLY PREMIUM CONTRIBUTIONS

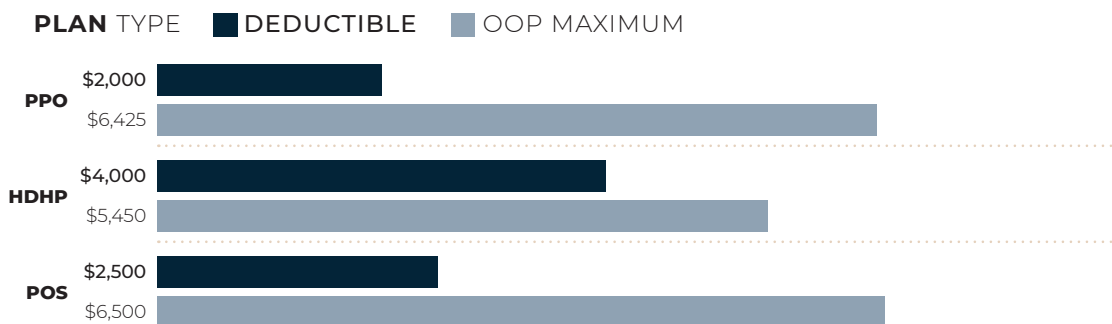
EMPLOYEE (brown square) EMPLOYER (dark blue square)



SETTING DEDUCTIBLES AND OUT-OF-POCKET COSTS

Georgia’s median in-network POS plan deductible for singles is \$2,500. By comparison, the national median POS plan deductible is \$2,000 for singles; in the southeast region, it is \$2,500. The median in-network deductible for singles on HDHPs in Georgia is \$4,000, compared to \$3,000 nationally and \$3,500 in the Southeast.

MEDIAN SINGLE DEDUCTIBLES AND OUT-OF-POCKET COSTS



GEORGIA HDHPS FOR SINGLES TYPICALLY INCLUDE A \$750 EMPLOYER CONTRIBUTION TO HEALTH SAVINGS ACCOUNTS (HSAS) OR HEALTH REIMBURSEMENT ARRANGEMENTS (HRAS) TO HELP DEFRAID OUT-OF-POCKET COSTS.





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that retain top talent and help recruit
new talent.

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REPORT

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