

HEALTH PLAN TRENDS  
*among employers*  
**HAWAII**



**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 Hawaii, the survey includes health plans offered by 209 employers covering more than 25,000 employees.

*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.*

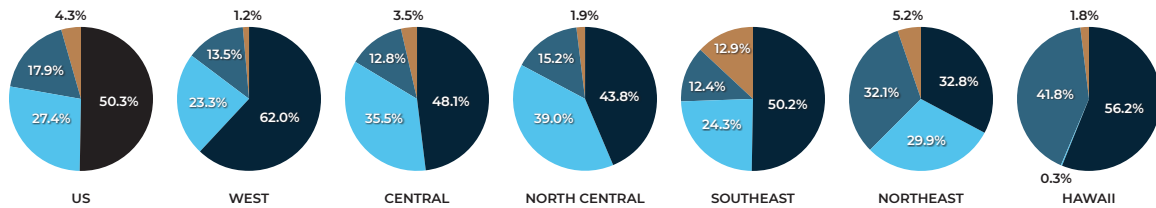
For Hawaii employers interested in making the most informed health care plan decisions possible, it’s crucial to compare your plans and costs not just to national benchmarks, but to peers in your state and region. This State Trends Report highlights key benchmarks to help you strategically manage plan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

## TOP PLANS IN HAWAII

**PREFERRED** provider organization (PPO) plans dominate most of the nation and are also popular in Hawaii. However, health maintenance organization (HMO)/exclusive provider organization (EPO) plans comprise about 42% of the market, making them a very close second choice among employers in the state. High deductible health plans (HDHPs), sometimes referred to as “consumer-directed” plans, and point of service (POS) plans are not common in Hawaii.

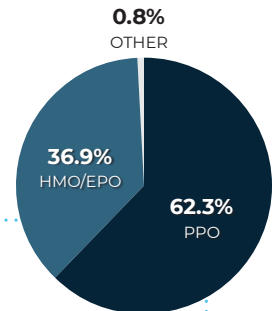
## PLAN PREVALENCE IN HAWAII

PLAN TYPE	US	WEST	CENTRAL	NORTH CENTRAL	SOUTHEAST	NORTHEAST	HAWAII
PPO	50.3%	62.0%	48.1%	43.8%	50.2%	32.8%	56.2%
HDHP	27.4%	23.3%	35.5%	39.0%	24.3%	29.9%	0.3%
HMO/EPO	17.9%	13.5%	12.8%	15.2%	12.4%	32.1%	41.8%
POS	4.3%	1.2%	3.5%	1.9%	12.9%	5.2%	1.8%



## PREVALENCE VS. ENROLLMENT

IN HAWAII, 62.3% OF EMPLOYEES ENROLL IN PPO PLANS, WHILE 36.9% OF EMPLOYEES CHOOSE AN HMO/EPO PLAN.

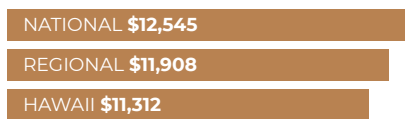


## COST COMPARISONS

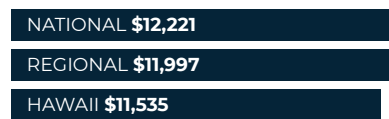
**IN GENERAL,** PPO and HMO/EPO plans in Hawaii are less expensive than national and regional averages. PPO plans cost \$11,312 per employee annually on average while HMO/EPO plans in Hawaii cost \$11,535 per employee per year on average.

### AVERAGE TOTAL COST PER EMPLOYEE PER YEAR

#### PPO



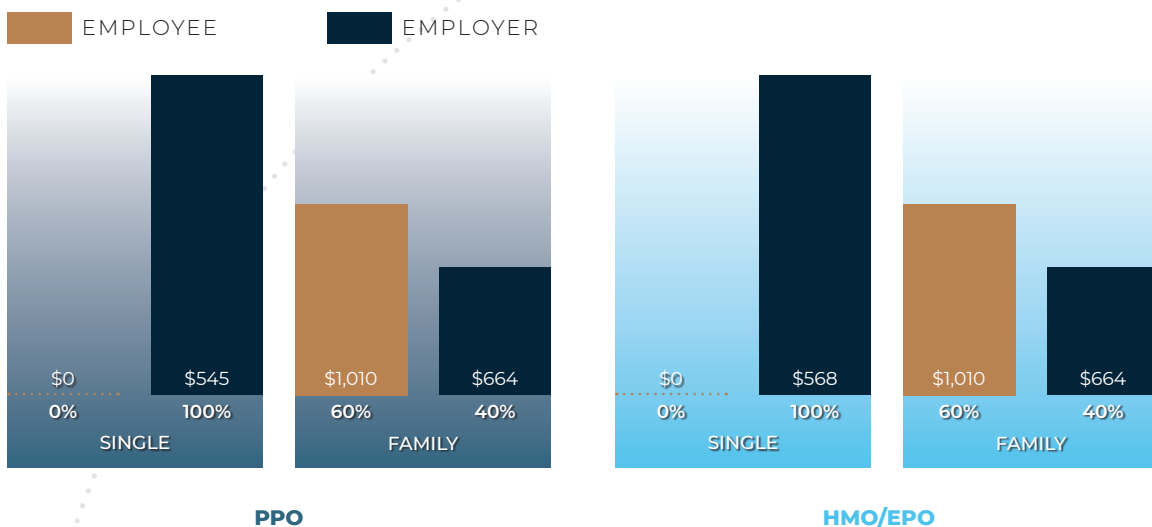
#### HMO/EPO



### SETTING THE MONTHLY CONTRIBUTION FOR EMPLOYEES

Hawaii employers typically pick up 100% of health plan premiums for singles and 40% of family premiums, compared to the national 75/43 single/family employer contribution for PPO plans and the 75/50 single/family split for HMO/EPO plans.

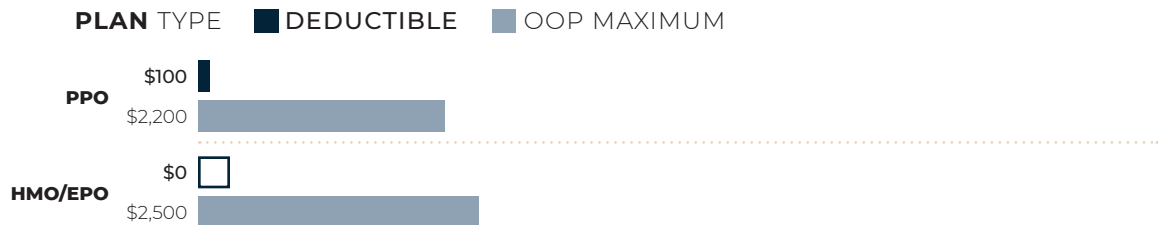
### AVERAGE MONTHLY PREMIUM CONTRIBUTIONS



## SETTING DEDUCTIBLES AND OUT-OF-POCKET COSTS

In Hawaii, the median in-network PPO plan deductible for singles is \$100, and for single employees on HMO/EPO plans there is typically no deductible. By comparison, the national median PPO plan deductible is \$1,800 for singles; in the western region, it is \$1,500. The median in-network deductible for singles on HMO/EPO plans is \$1,500 nationally and \$250 in the West.

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



HEALTH PLAN DEDUCTIBLES AND OUT-OF-POCKET MAXIMUMS IN HAWAII ARE NOMINAL, ESPECIALLY COMPARED TO NATIONAL AND REGIONAL NORMS.





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