

## HEALTH PLAN TRENDS

### *group size & industry*

#### HAWAII



**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 Hawaii, the survey includes employee benefit plans offered by 209 employers covering more than 25,000 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, midsize, and large employers
- Four of the top industries in Hawaii

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

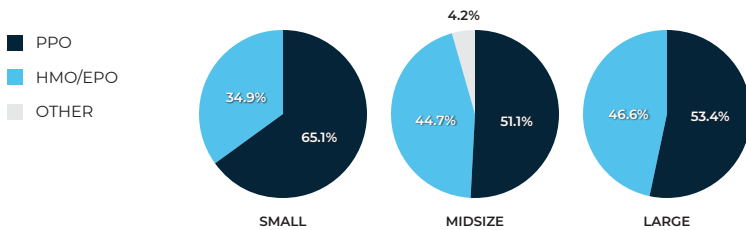
**UBA EMPLOYEE BENEFITS BENCHMARKING** provides data from employer groups of all sizes. Group size has a tremendous impact on cost, making it an important benchmark for any employer.

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

Preferred provider organization (PPO) plans are prevalent in Hawaii, especially among small employers. The larger the group, the more likely they are to offer health maintenance organization (HMO)/exclusive provider organization (EPO) plans. High deductible health plans (HDHPs), sometimes referred to as “consumer-directed” plans, and point of service (POS) plans are virtually nonexistent in the state.

### PREVALENCE OF PLAN TYPE BY GROUP SIZE

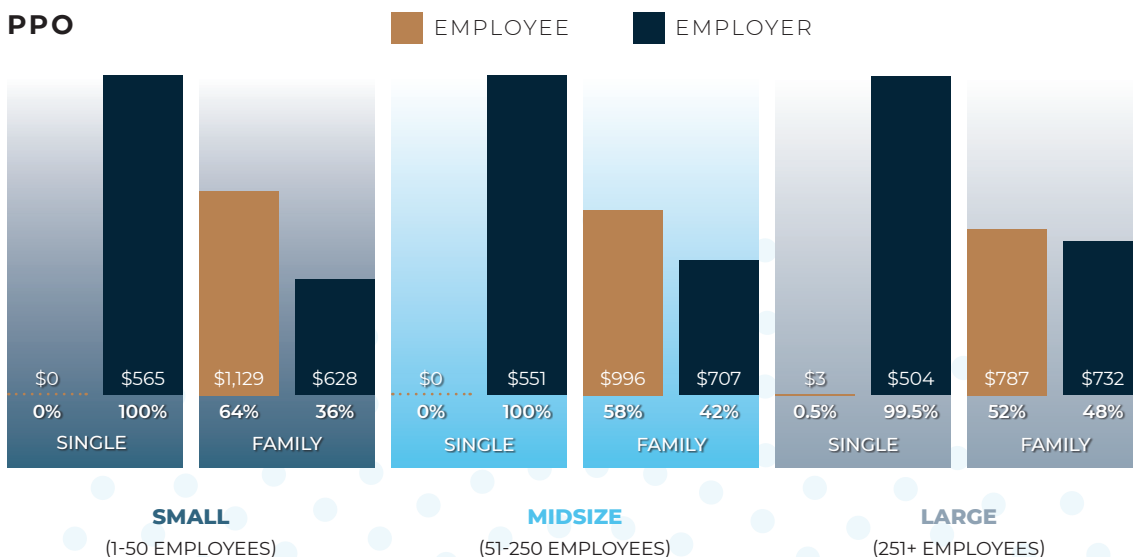
GROUP SIZE	PPO	HMO/EPO
SMALL (1-50 EMPLOYEES)	65.1%	34.9%
MIDSIZE (51-250 EMPLOYEES)	51.1%	44.7%
LARGE (251+ EMPLOYEES)	53.4%	46.6%



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

Most employers in Hawaii are contributing 100% of single health plan premiums but are only contributing about 40% toward family health plan premiums. One notable exception, however, is that large employers in the state pick up 60% of HMO/EPO plan premiums for families.

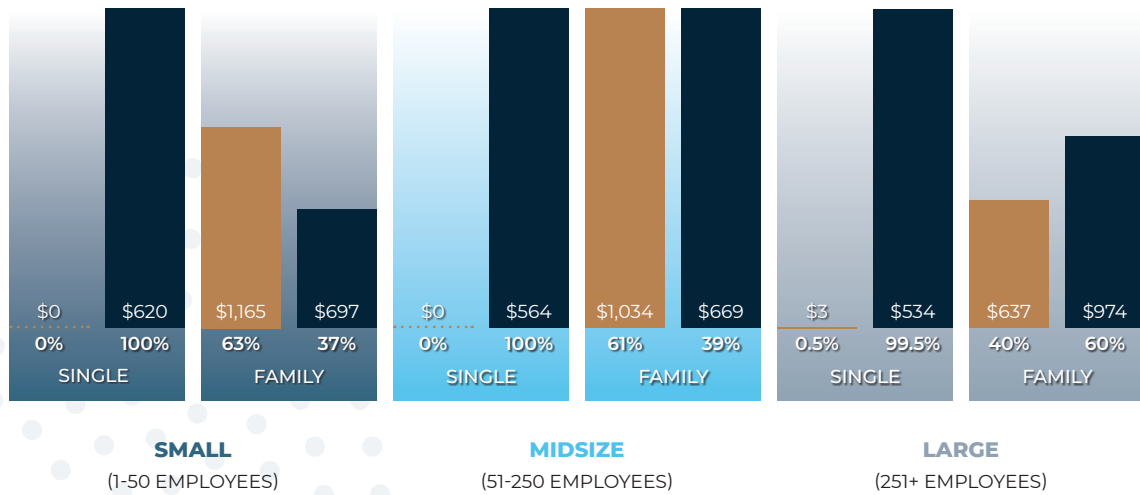
### AVERAGE MONTHLY PREMIUM CONTRIBUTION SPLIT



**AVERAGE MONTHLY PREMIUM CONTRIBUTION SPLIT**

**HMO/EPO**

EMPLOYEE EMPLOYER



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

Most businesses in Hawaii have much lower deductibles and out-of-pocket maximums than national and regional medians. Nationally, the median in-network deductible for PPO plans is \$1,800 for singles, and \$1,500 in the West, compared to just \$100 in Hawaii. Similarly, the HMO/EPO plan median in-network deductible is \$1,500 nationally and \$250 in the West, compared to \$0 in Hawaii.

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

GROUP SIZE	PPO		HMO/EPO	
	DEDUCTIBLE	OOP MAXIMUM	DEDUCTIBLE	OOP MAXIMUM
SMALL (1-50 EMPLOYEES)	\$100	\$2,200	\$0	\$2,500
MIDSIZE (51-250 EMPLOYEES)	\$100	\$2,200	\$0	\$2,500
LARGE (251+ EMPLOYEES)	\$100	\$2,500	\$0	\$2,500

**TOP BENCHMARKS BY INDUSTRY**

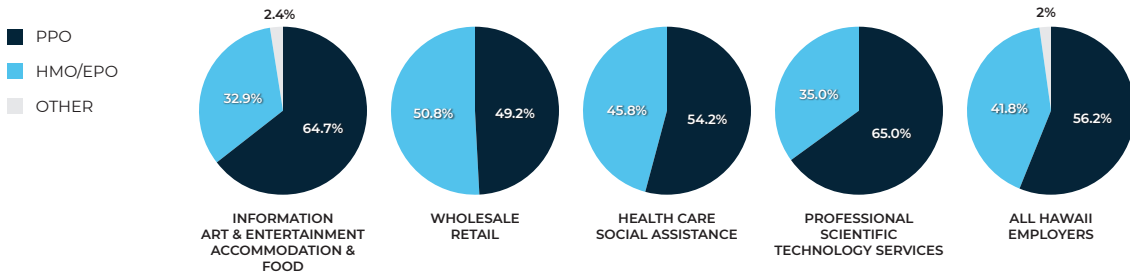
**IN HAWAII**, four of the top industries studied in UBA’s Employee Benefits Benchmarking are Information/Art & Entertainment/Accommodation & Food, Wholesale/Retail, Health Care/Social Assistance, and Professional/Scientific/Technology Services.

**WHAT TYPES OF PLANS DO MY INDUSTRY PEERS OFFER?**

PPO plans dominate the Information/Art & Entertainment/Accommodation & Food, and Professional/Scientific/Technology Services industries in Hawaii. However, the Wholesale/Retail industry in the state has an above-average prevalence of HMO/EPO plans.

## PREVALENCE OF PLAN TYPE BY INDUSTRY

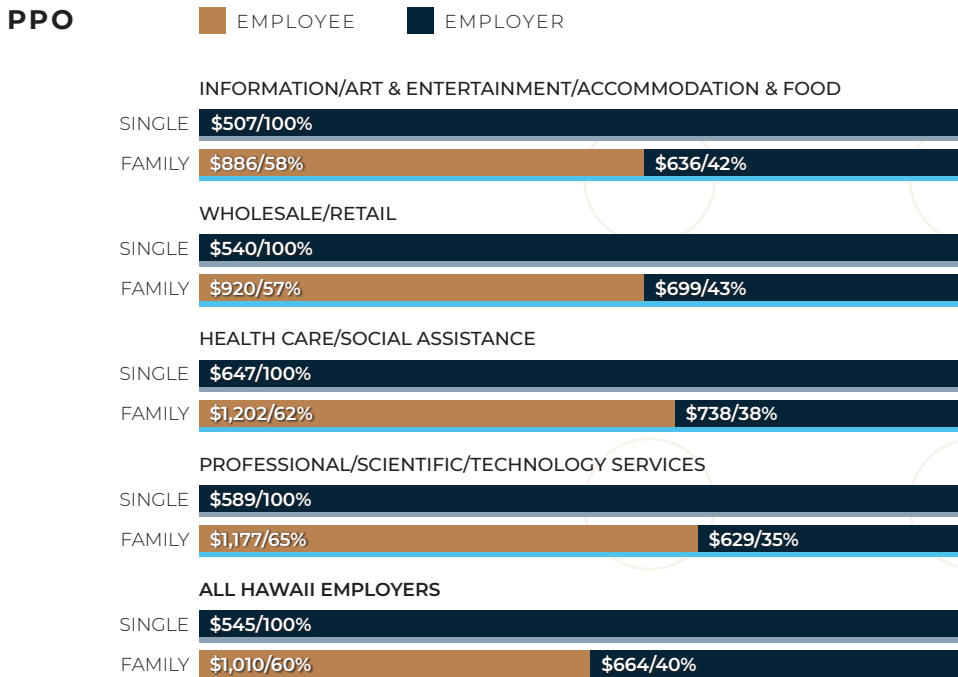
TOP 4 HAWAII INDUSTRIES	PPO	HMO/EPO
INFORMATION/ART & ENTERTAINMENT/ACCOMMODATION & FOOD	64.7%	32.9%
WHOLESALE/RETAIL	49.2%	50.8%
HEALTH CARE/SOCIAL ASSISTANCE	54.2%	45.8%
PROFESSIONAL/SCIENTIFIC/TECHNOLOGY SERVICES	65.0%	35.0%
<b>ALL HAWAII EMPLOYERS</b>	<b>56.2%</b>	<b>41.8%</b>



## HOW MUCH DO MY INDUSTRY PEERS PAY PER EMPLOYEE?

While most industries in Hawaii cover 100% of single health plan premiums, the Professional/Scientific/Technology Services and Health Care/Social Assistance industries in the state require single employees to contribute nominally to HMO/EPO plans. Family PPO plan premiums for the top industries follow the state average, but the Information/Art & Entertainment/Accommodation & Food sector is paying a higher percent of family HMO/EPO plan premiums.

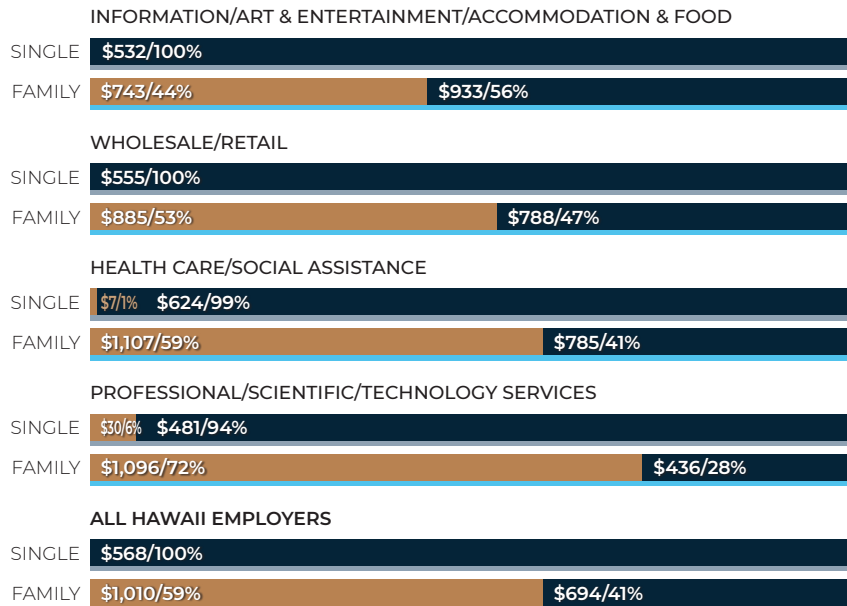
## AVERAGE MONTHLY PREMIUM CONTRIBUTION



## AVERAGE MONTHLY PREMIUM CONTRIBUTION

### HMO/EPO

EMPLOYEE EMPLOYER



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

The Health Care/Social Assistance industry in Hawaii has higher PPO plan deductibles than its in-state peers, though still far lower than national and regional norms for these plans. The Professional/Scientific/Technology Services industry has set PPO plan out-of-pocket maximums above the state median.

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

TOP 4 HAWAII INDUSTRIES	PPO		HMO/EPO	
	DEDUCTIBLE	OOP MAXIMUM	DEDUCTIBLE	OOP MAXIMUM
INFORMATION/ART & ENTERTAINMENT/ACCOMMODATION & FOOD	\$100	\$2,200	\$0	\$2,500
WHOLESALE/RETAIL	\$150	\$2,200	\$0	\$2,500
HEALTH CARE/SOCIAL ASSISTANCE	\$200	\$2,200	\$0	\$2,500
PROFESSIONAL/SCIENTIFIC/TECHNOLOGY SERVICES	\$100	\$2,500	\$0	\$2,500
ALL HAWAII EMPLOYERS	\$100	\$2,200	\$0	\$2,500



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Make informed health plan decisions  
that retain top talent and help recruit  
new talent.

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