

## HEALTH PLAN TRENDS *among employers*

IOWA



**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 Iowa, the survey includes employee benefits plans offered by 205 employers covering more than 34,000 employees to offer valuable benchmark data.

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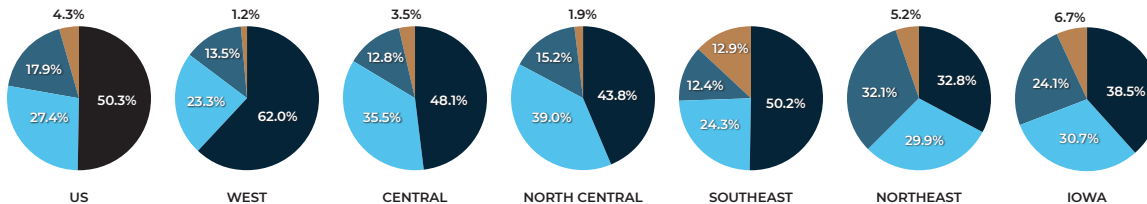
For Iowa employers interested in making the most informed health care plan decisions possible, it's crucial to compare your plans and costs not just to national benchmarks, but to peers in your state and region. This State Trends Report highlights key benchmarks to help you strategically manage plan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

## TOP PLANS IN IOWA

**PREFERRED** provider organization (PPO) plans dominate most of the nation, however, Iowa employers more equally offer PPO plans and high deductible health plans (HDHPs), sometimes referred to as “consumer-directed” plans. Only about a quarter of health plans in Iowa are health maintenance organization (HMO)/exclusive provider organization (EPO) plans. Point of service (POS) plans are not common in Iowa.

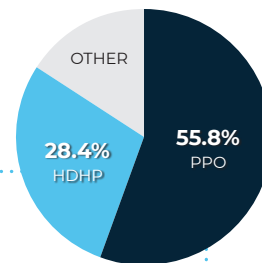
### PLAN PREVALENCE IN IOWA

PLAN TYPE	US	WEST	CENTRAL	NORTH CENTRAL	SOUTHEAST	NORTHEAST	IOWA
PPO	50.3%	62.0%	48.1%	43.8%	50.2%	32.8%	38.5%
HDHP	27.4%	23.3%	35.5%	39.0%	24.3%	29.9%	30.7%
HMO/EPO	17.9%	13.5%	12.8%	15.2%	12.4%	32.1%	24.1%
POS	4.3%	1.2%	3.5%	1.9%	12.9%	5.2%	6.7%



### PREVALENCE VS. ENROLLMENT

IN IOWA, 55.8% OF EMPLOYEES ENROLL IN PPO PLANS, WHILE 28.4% OF EMPLOYEES SELECT AN HDHP.

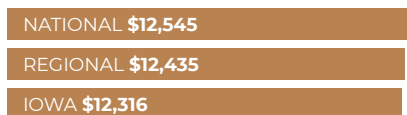


## COST COMPARISONS

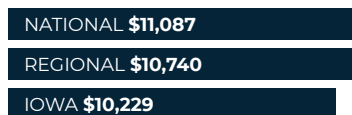
**IN GENERAL,** PPO plans and HDHPs in Iowa are less expensive than national and regional averages. PPO plans cost \$12,316 per employee annually on average while HDHPs in Iowa cost \$10,229 per employee per year on average.

### AVERAGE TOTAL COST PER EMPLOYEE PER YEAR

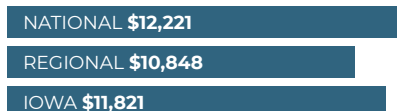
#### PPO



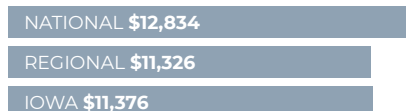
#### HDHP



#### HMO/EPO



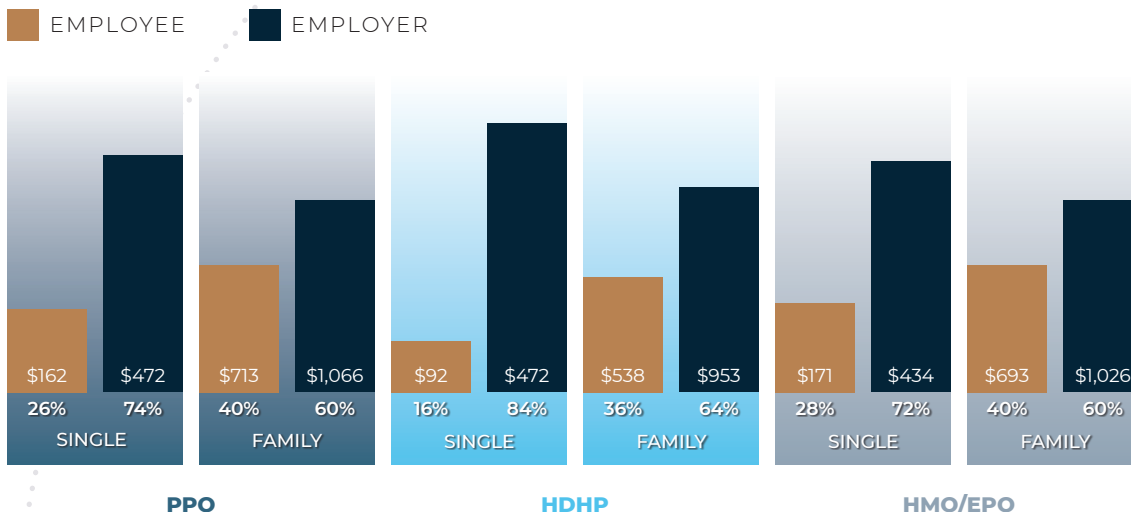
#### POS



### SETTING THE MONTHLY CONTRIBUTION FOR EMPLOYEES

Iowa employers typically pick up 74% of PPO plan premiums for singles and 60% of family premiums, compared the national 75/43 single/family employer contribution for these plans. Employers offering HDHPs in the state cover 84% of single premiums and 64% of family premiums compared to the 80/58 single/family split found nationally for these plans.

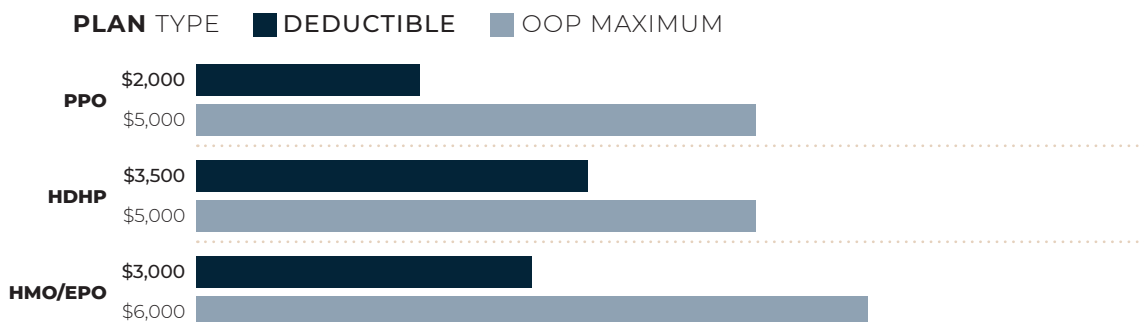
### AVERAGE MONTHLY PREMIUM CONTRIBUTIONS



## SETTING DEDUCTIBLES AND OUT-OF-POCKET COSTS

In Iowa, the median in-network PPO plan deductible for singles is \$2,000, which is in line with the Central U.S. regional median for these plans. The median in-network deductible for singles on HDHPs in Iowa is \$3,500, compared to \$3,000 nationally and \$4,250 in the Central U.S.

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



IOWA HDHPS FOR SINGLES TYPICALLY INCLUDE A \$600 EMPLOYER CONTRIBUTION TO HEALTH SAVINGS ACCOUNTS (HSAS) OR HEALTH REIMBURSEMENT ARRANGEMENTS (HRAS) TO HELP DEFRAID OUT-OF-POCKET COSTS..





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