

HEALTH PLAN TRENDS *among employers*

MAINE



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 Maine, the survey includes employee benefits plans offered by 99 employers covering nearly 22,000 employees to offer valuable benchmark data.

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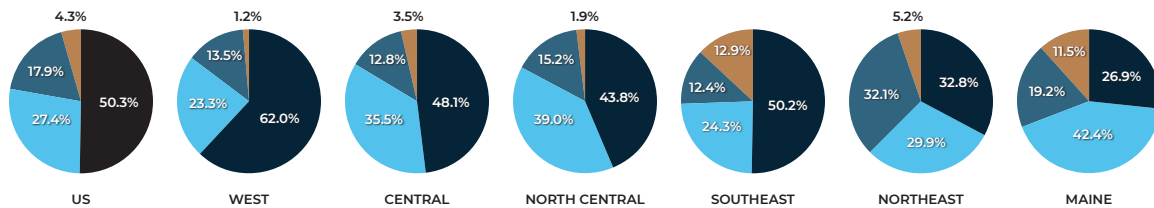
For Maine employers interested in making the most informed health care plan decisions possible, it's crucial to compare your plans and costs not just to national benchmarks, but to peers in your state and region. This State Trends Report highlights key benchmarks to help you strategically manage plan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

TOP PLANS IN MAINE

PREFERRED provider organization (PPO) plans dominate most of the nation, but in Maine, only about 27% of plans are PPO plans. More than 40% of plans in the state are high deductible health plans (HDHPs), sometimes referred to as “consumer-directed” plans. Approximately 19% of plans are health maintenance organization (HMO)/exclusive provider organization (EPO) plans. Maine also has some limited instances of point of service (POS) plans.

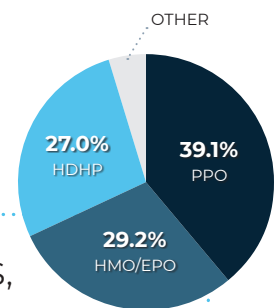
PLAN PREVALENCE IN MAINE

PLAN TYPE	US	WEST	CENTRAL	NORTH CENTRAL	SOUTHEAST	NORTHEAST	MAINE
PPO	50.3%	62.0%	48.1%	43.8%	50.2%	32.8%	26.9%
HDHP	27.4%	23.3%	35.5%	39.0%	24.3%	29.9%	42.4%
HMO/EPO	17.9%	13.5%	12.8%	15.2%	12.4%	32.1%	19.2%
POS	4.3%	1.2%	3.5%	1.9%	12.9%	5.2%	11.5%



PREVALENCE VS. ENROLLMENT

IN MAINE, 39.1% OF EMPLOYEES ENROLL IN PPO PLANS, WHILE 29.2% OF EMPLOYEES CHOOSE AN HMO/EPO PLAN AND 27.0% OF EMPLOYEES SELECT AN HDHP.

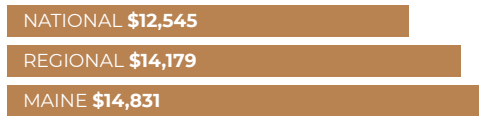


COST COMPARISONS

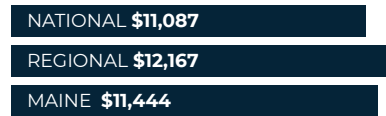
AVERAGE plan costs in Maine are above the national averages. PPO and HMO/EPO plan costs in the state are also higher than regional averages, while HDHPs and POS plan costs fall below regional averages. On average, PPO plans in Maine cost \$14,831 annually, while HDHPs cost \$11,444 per employee per year.

AVERAGE TOTAL COST PER EMPLOYEE PER YEAR

PPO



HDHP



HMO/EPO



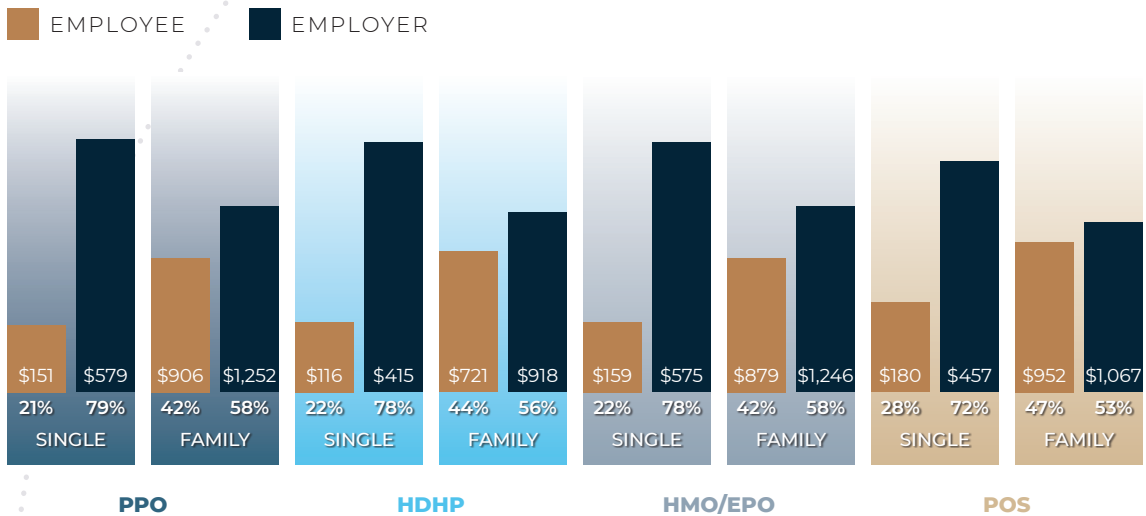
POS



SETTING THE MONTHLY CONTRIBUTION FOR EMPLOYEES

Maine employers typically pick up 78% of HDHP premiums for singles and 56% of family premiums, compared to the national 80/58 single/family employer contributions for these plans. Maine employers offering PPO plans cover 79% of single premiums and 58% of family premiums compared to the 75/43 single/family split found nationally for these plans.

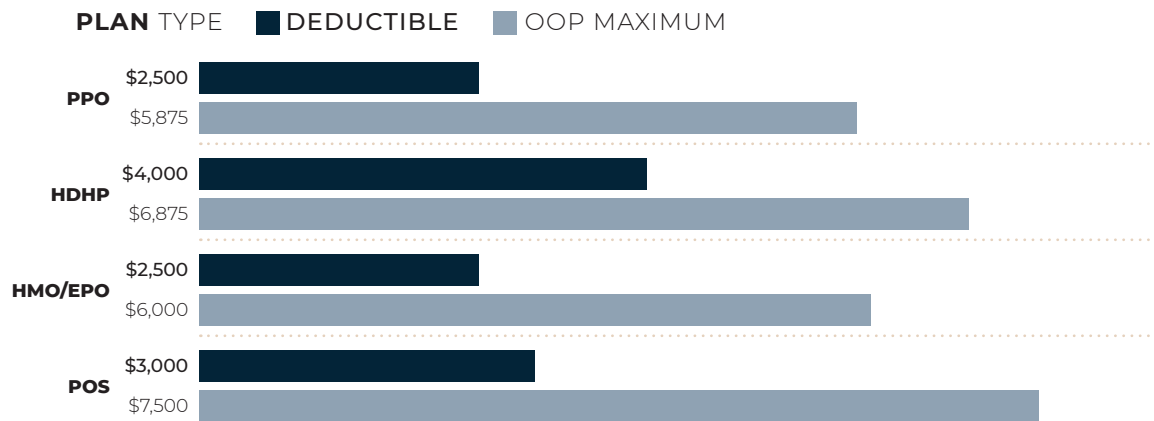
AVERAGE MONTHLY PREMIUM CONTRIBUTIONS



SETTING DEDUCTIBLES AND OUT-OF-POCKET COSTS

Maine’s median in-network health plan deductibles for singles are higher than national and regional norms. HDHP deductibles are \$4,000, compared to \$3,000 found both nationally and regionally. PPO plan deductibles in the state are \$2,500 compared to \$1,800 nationally and \$1,500 in the Northeast.

MEDIAN SINGLE DEDUCTIBLES AND OUT-OF-POCKET COSTS



MAINE HDHPS FOR SINGLES TYPICALLY INCLUDE A \$1,000 EMPLOYER CONTRIBUTION TO HEALTH SAVINGS ACCOUNTS (HSAS) OR HEALTH REIMBURSEMENT ARRANGEMENTS (HRAS) TO HELP DEFRAY OUT-OF-POCKET COSTS.





REALLY READY TO OFFER RAVED-ABOUT HEALTH PLANS?

A UBA Partner Firm is ready to help.
Make informed health plan decisions
that retain top talent and help recruit
new talent.

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BENCHMARKING
REPORT

UNITED BENEFIT ADVISORS® (UBA) is the nation's leading independent employee benefits advisory organization with more than 200 offices throughout the United States, Canada, and Europe. UBA empowers 2,000+ advisors to maintain independence while capitalizing on each other's shared knowledge and market presence to provide best-in-class services and solutions.

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