

## HEALTH PLAN TRENDS

### *group size & industry*

#### MAINE



**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 Maine, the survey includes employee benefit plans offered by 99 employers covering nearly 22,000 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 and large employers
- Three of the top industries in Maine

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

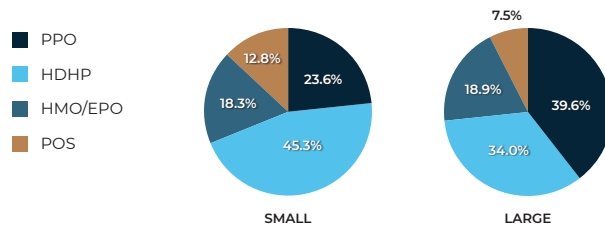
**UBA EMPLOYEE BENEFITS BENCHMARKING** provides data from employer groups of all sizes. Group size has a tremendous impact on cost, making it an important benchmark for any employer.

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

Small businesses in Maine prefer high deductible health plans (HDHPs), sometimes referred to as “consumer-directed” plans. Large groups more equally offer HDHPs and preferred provider organization (PPO) plans. Less than 20% of plans in the state are health maintenance organization (HMO)/exclusive provider organization (EPO) plans. Point of service (POS) plans are not common in Maine.

### PREVALENCE OF PLAN TYPE BY GROUP SIZE

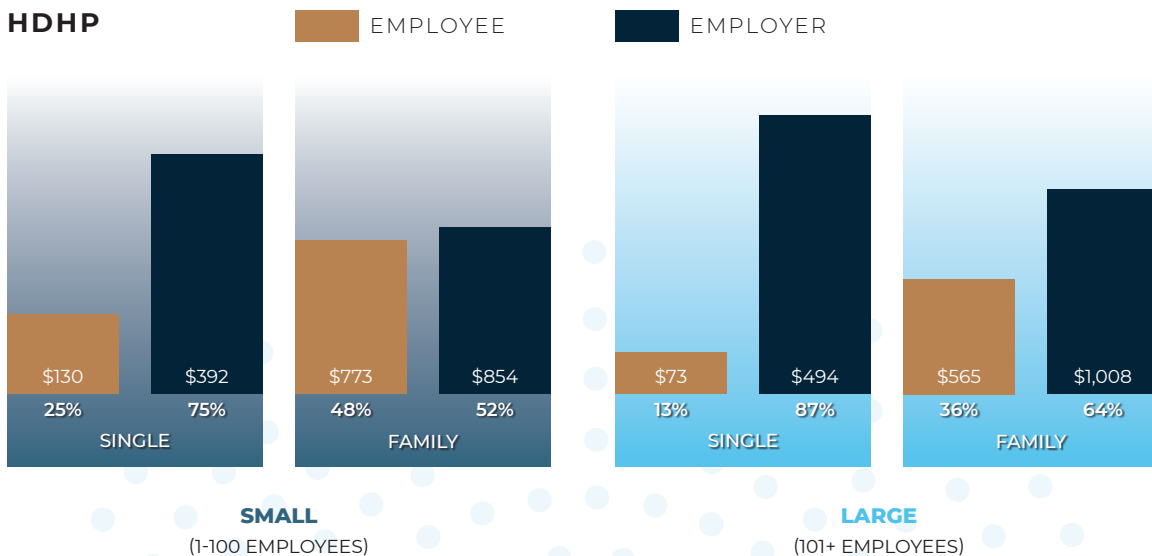
GROUP SIZE	PPO	HDHP	HMO/EPO	POS
SMALL (1-100 EMPLOYEES)	23.6%	45.3%	18.3%	12.8%
LARGE (101+ EMPLOYEES)	39.6%	34.0%	18.9%	7.5%



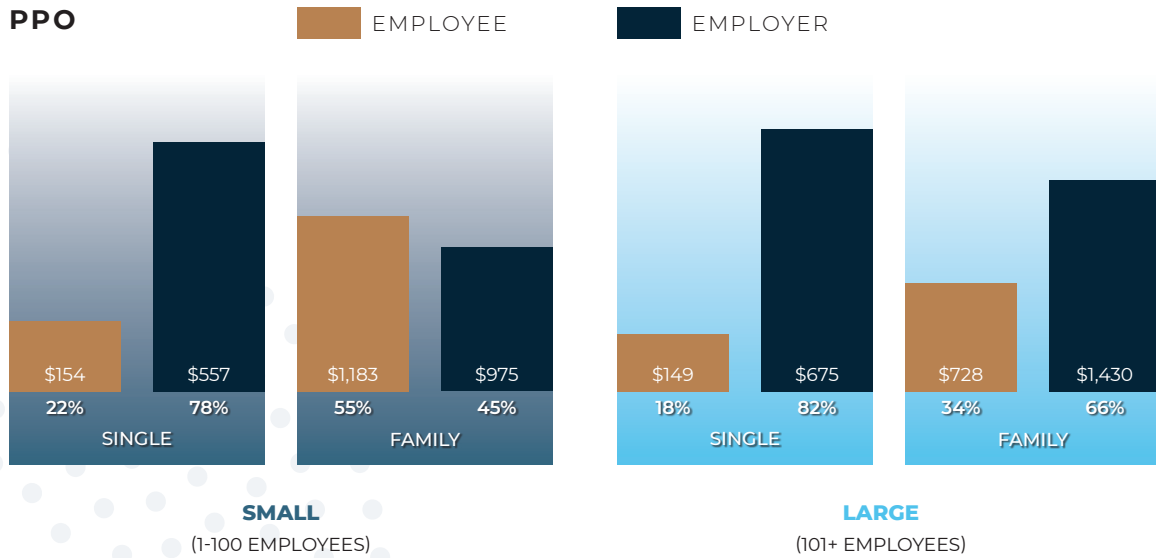
### HOW MUCH DO MY SIZE-BASED PEERS PAY PER EMPLOYEE?

Large businesses in Maine contribute a higher percentage of monthly health plan premiums compared to their smaller counterparts.

### AVERAGE MONTHLY PREMIUM CONTRIBUTION SPLIT



**AVERAGE MONTHLY PREMIUM CONTRIBUTION SPLIT**



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

Large groups in Maine have lower HDHP deductibles and out-of-pocket maximums than small businesses in the state. Small groups in Maine have higher PPO plan out-of-pocket maximums for employees than their larger counterparts.

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

GROUP SIZE	HDHP		PPO	
	DEDUCTIBLE	OOP MAXIMUM	DEDUCTIBLE	OOP MAXIMUM
SMALL (1-100 EMPLOYEES)	\$4,500	\$7,000	\$2,500	\$6,500
LARGE (101+ EMPLOYEES)	\$3,250	\$6,225	\$2,500	\$4,500

## TOP BENCHMARKS BY INDUSTRY

**IN MAINE**, three of the top industries studied in UBA’s Employee Benefits Benchmarking are Construction/Agriculture/Mining/Transportation, Manufacturing, and Health Care/Social Assistance.

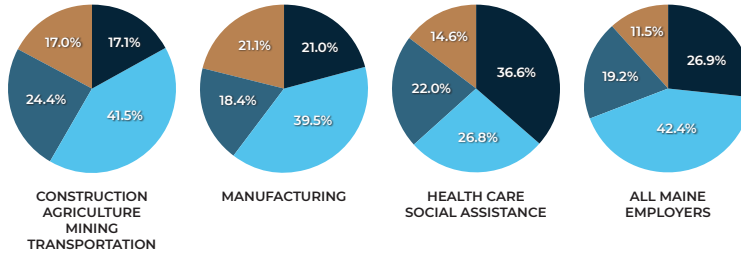
### WHAT TYPES OF PLANS DO MY INDUSTRY PEERS OFFER?

The Construction/Agriculture/Mining/Transportation and Manufacturing industries in Maine prefer HDHPs, while the Health Care/Social Assistance sector prefers PPO plans. The Construction/Agriculture/Mining/Transportation industry has above-average interest in HMO/EPO plans, while the Manufacturing sector in the state has an above-average prevalence of POS plans.

### PREVALENCE OF PLAN TYPE BY INDUSTRY

TOP 3 MAINE INDUSTRIES	PPO	HDHP	HMO/EPO	POS
CONSTRUCTION/AGRICULTURE/MINING/TRANSPORTATION	17.1%	41.5%	24.4%	17.0%
MANUFACTURING	21.0%	39.5%	18.4%	21.1%
HEALTH CARE/SOCIAL ASSISTANCE	36.6%	26.8%	22.0%	14.6%
ALL MAINE EMPLOYERS	26.9%	42.4%	19.2%	11.5%

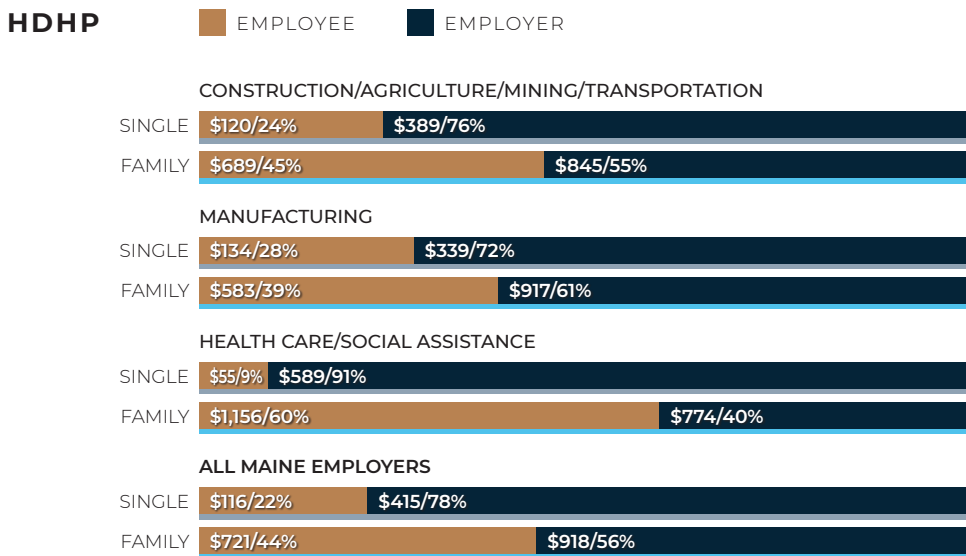
- PPO
- HDHP
- HMO/EPO
- POS



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

The Health Care/Social Assistance industry in Maine generally pays a much higher percentage of single HDHP premiums than most other employers in the state. The Manufacturing sector in the state contributes the highest percentage toward family HDHP premiums.

### AVERAGE MONTHLY PREMIUM CONTRIBUTION



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

The Health Care/Social Assistance industry in Maine has the highest HDHP deductible. The Manufacturing industry’s HDHP deductible is above the state median, but its out-of-pocket maximum is below the state median.

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

TOP 3 MAINE INDUSTRIES	HDHP	
	DEDUCTIBLE	OOP MAXIMUM
CONSTRUCTION/AGRICULTURE/MINING/TRANSPORTATION	\$4,000	\$6,750
MANUFACTURING	\$4,500	\$6,650
HEALTH CARE/SOCIAL ASSISTANCE	\$5,000	\$6,750
ALL MAINE EMPLOYERS	\$4,000	\$6,875



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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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