

## HEALTH PLAN TRENDS *among employers*

### NEBRASKA



**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 Nebraska the survey includes employee benefits plans offered by 43 employers covering nearly 5,200 employees to offer valuable benchmark data.

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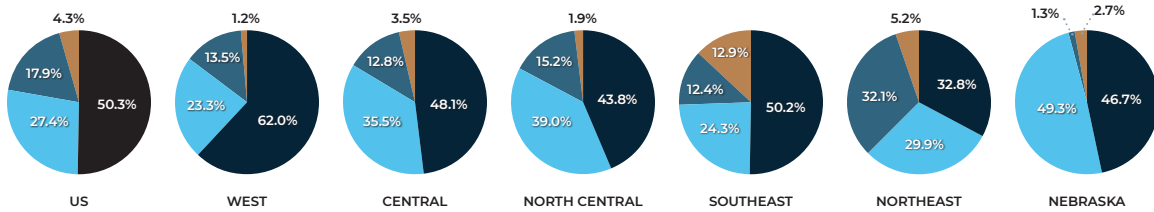
For Nebraska employers interested in making the most informed health care plan decisions possible, it's crucial to compare your plans and costs not just to national benchmarks, but to peers in your state and region. This State Trends Report highlights key benchmarks to help you strategically manage plan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

## TOP PLANS IN NEBRASKA

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

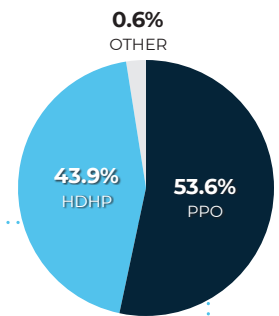
### PLAN PREVALENCE IN NEBRASKA

PLAN TYPE	US	WEST	CENTRAL	NORTH CENTRAL	SOUTHEAST	NORTHEAST	NEBRASKA
PPO	50.3%	62.0%	48.1%	43.8%	50.2%	32.8%	46.7%
HDHP	27.4%	23.3%	35.5%	39.0%	24.3%	29.9%	49.3%
HMO/EPO	17.9%	13.5%	12.8%	15.2%	12.4%	32.1%	1.3%
POS	4.3%	1.2%	3.5%	1.9%	12.9%	5.2%	2.7%



### PREVALENCE VS. ENROLLMENT

IN NEBRASKA, 53.6% OF EMPLOYEES ENROLL IN PPO PLANS, WHILE 43.9% OF EMPLOYEES SELECT AN HDHP.

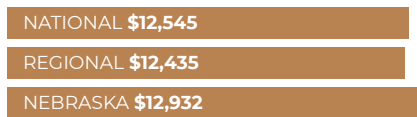


## COST COMPARISONS

**IN GENERAL,** PPO plans in Nebraska are more expensive than national and regional averages, while HDHPs cost less than national and regional norms. On average, PPO plans cost \$12,932 per employee annually, while HDHPs in Nebraska cost \$9,808, per employee per year.

### AVERAGE TOTAL COST PER EMPLOYEE PER YEAR

#### PPO



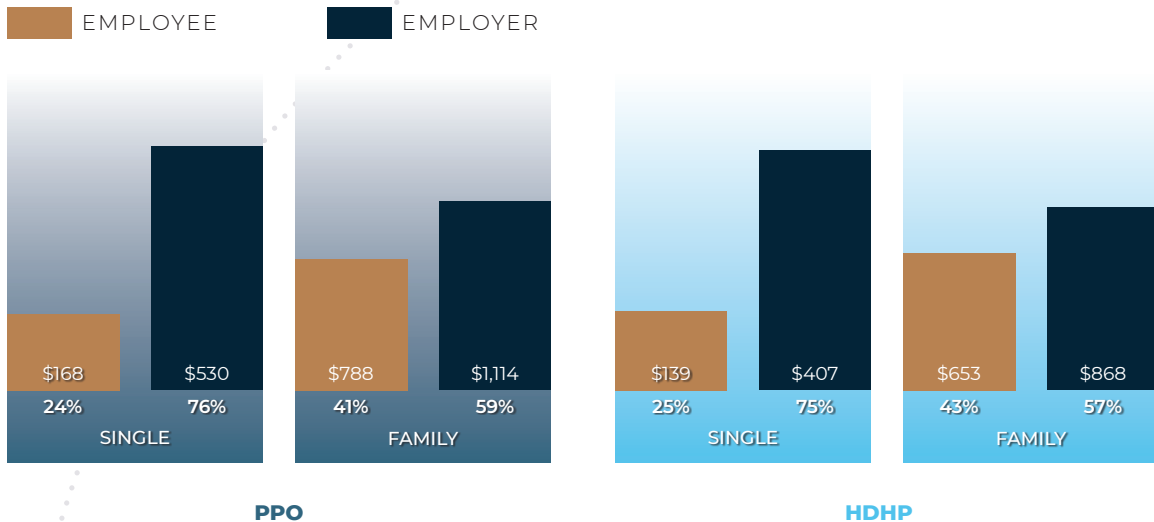
#### HDHP



### SETTING THE MONTHLY CONTRIBUTION FOR EMPLOYEES

Nebraska employers typically pick up 76% of PPO plan premiums for singles and 59% of family premiums, compared the national 75/43 single/family employer contributions for these plans. Employers offering HDHPs in the state cover 75% of single premiums and 57% of family premiums, compared to the 80/58 single/family split found nationally for these plans.

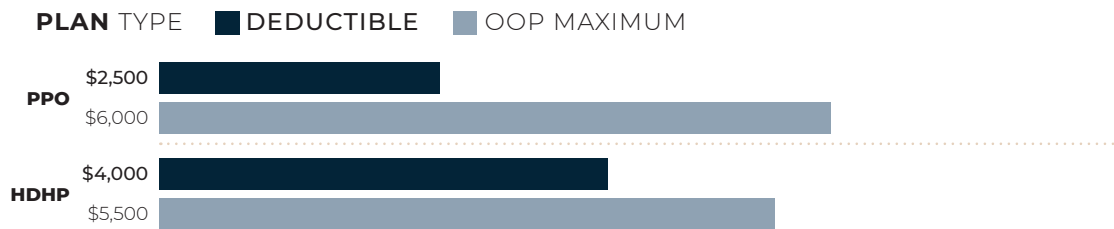
### AVERAGE MONTHLY PREMIUM CONTRIBUTIONS



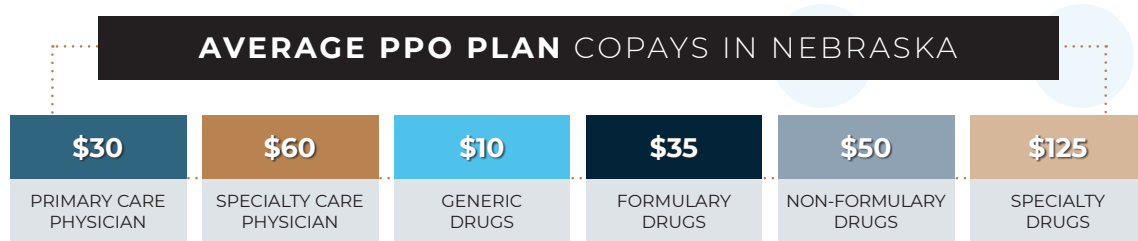
## SETTING DEDUCTIBLES AND OUT-OF-POCKET COSTS

Nebraska’s median in-network PPO plan deductible for singles is \$2,500. By comparison, the national median PPO plan deductible is \$1,800 for singles; in the central region, it is \$2,000. The median in-network deductible for singles on HDHPs in Nebraska is \$4,000, compared to \$3,000 nationally and \$4,250 in the Central U.S.

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



NEBRASKA 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.





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