

HEALTH PLAN TRENDS

among employers

NEW HAMPSHIRE



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 New Hampshire, the survey includes employee benefits plans offered by 190 employers covering nearly 16,000 employees to offer valuable benchmark data.

Since 2005, UBA Partner Firms across the U.S. have studied plan design and cost trends among employers on a state, regional, and national basis.

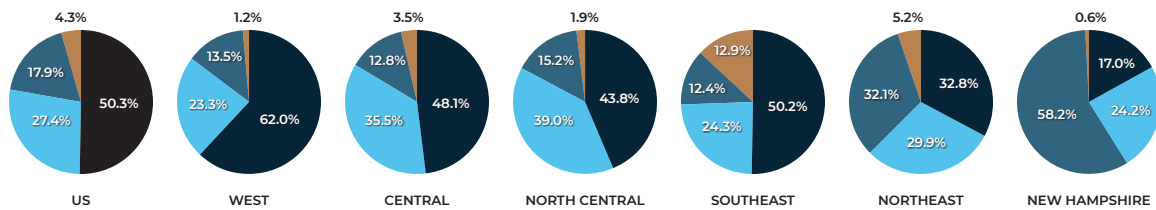
For New Hampshire employers interested in making the most informed health care plan decisions possible, it's crucial to compare your plans and costs not just to national benchmarks, but to peers in your state and region. This State Trends Report highlights key benchmarks to help you strategically manage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

TOP PLANS IN NEW HAMPSHIRE

PREFERRED provider organization (PPO) plans dominate most of the nation, but in New Hampshire only 17% of plans are PPOs. More than 58% of plans in the state are health maintenance organization (HMO)/exclusive provider organization (EPO) plans. Approximately 24% of plans are high deductible health plans (HDHPs), sometimes referred to as “consumer-directed” plans. Point of service (POS) plans are virtually nonexistent in New Hampshire.

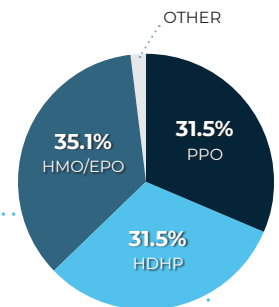
PLAN PREVALENCE IN NEW HAMPSHIRE

PLAN TYPE	US	WEST	CENTRAL	NORTH CENTRAL	SOUTHEAST	NORTHEAST	NEW HAMPSHIRE
PPO	50.3%	62.0%	48.1%	43.8%	50.2%	32.8%	17.0%
HDHP	27.4%	23.3%	35.5%	39.0%	24.3%	29.9%	24.2%
HMO/EPO	17.9%	13.5%	12.8%	15.2%	12.4%	32.1%	58.2%
POS	4.3%	1.2%	3.5%	1.9%	12.9%	5.2%	0.6%



PREVALENCE VS. ENROLLMENT

IN NEW HAMPSHIRE, 35.1% OF EMPLOYEES ENROLL IN HMO/EPO PLANS, WHILE 31.5% OF EMPLOYEES CHOOSE AN HDHP PLAN AND 31.5% OF EMPLOYEES SELECT A PPO PLAN.

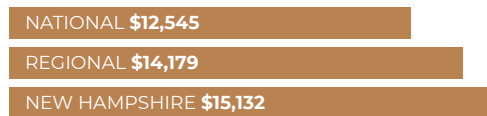


COST COMPARISONS

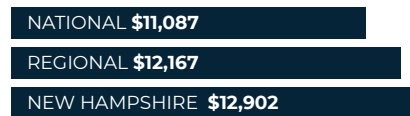
HMO/EPO plan costs in New Hampshire are above the national average, but less than regional norms. Other plan types in the state generally cost more than both national and regional averages. On average, HMO/EPO plans in New Hampshire cost \$12,385 annually, while HDHPs cost \$12,902 per employee per year.

AVERAGE TOTAL COST PER EMPLOYEE PER YEAR

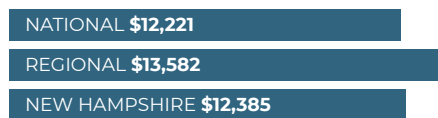
PPO



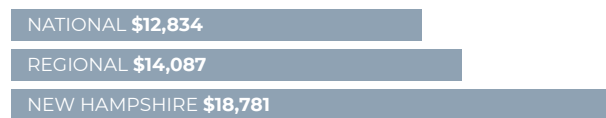
HDHP



HMO/EPO



POS

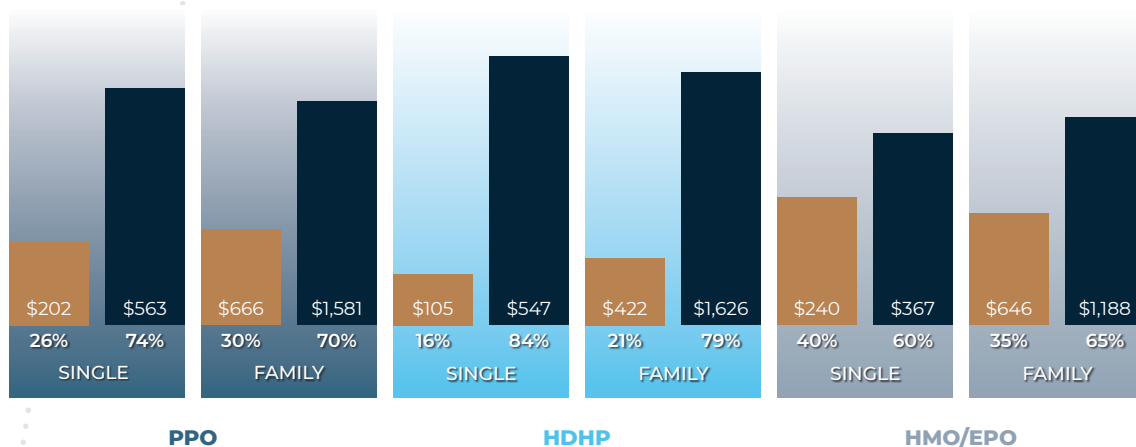


SETTING THE MONTHLY CONTRIBUTION FOR EMPLOYEES

New Hampshire employers offering HMO/EPO plans cover 60% of single premiums and 65% of family premiums compared to the 75/50 single/family employer contributions found nationally for these plans. New Hampshire employers typically pick up about 84% of HDHP premiums for singles and 79% of family premiums, compared to the national 80/58 single/family split for these plans.

AVERAGE MONTHLY PREMIUM CONTRIBUTIONS

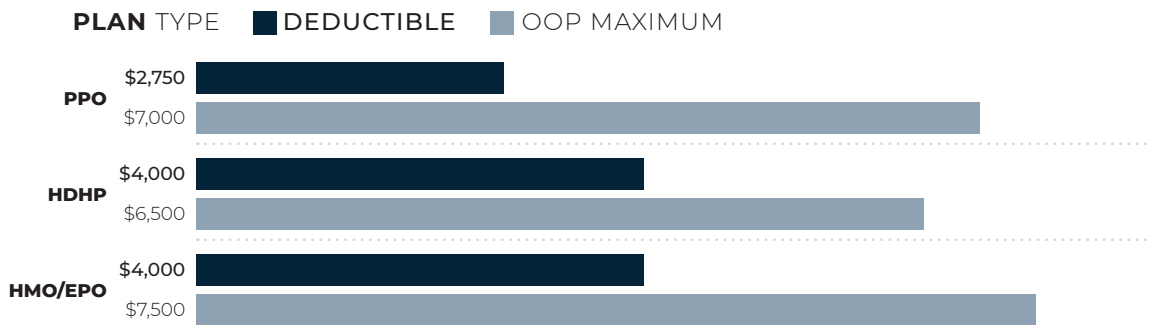
EMPLOYEE EMPLOYER



SETTING DEDUCTIBLES AND OUT-OF-POCKET COSTS

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

MEDIAN SINGLE DEDUCTIBLES AND OUT-OF-POCKET COSTS



NEW HAMPSHIRE 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.

AVERAGE HMO/EPO PLAN COPAYS IN NEW HAMPSHIRE





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.

REQUEST A
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.

LOCAL SERVICE. NATIONAL PRESENCE.