

## HEALTH PLAN TRENDS

### *group size & industry*

### **NEW HAMPSHIRE**



**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 New Hampshire, the survey includes employee benefit plans offered by 190 employers covering nearly 16,000 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 New Hampshire

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

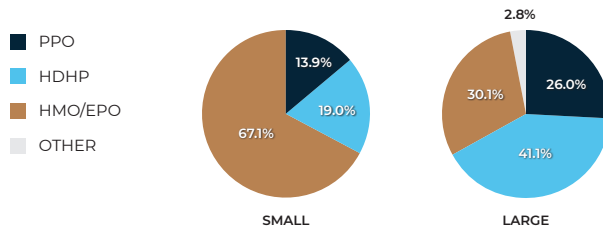
**UBA EMPLOYEE BENEFITS BENCHMARKING** provides data from employer groups of all sizes. Group size has a tremendous impact on cost, making it an important benchmark for any employer.

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

Small businesses in New Hampshire prefer health maintenance organization (HMO)/exclusive provider organization (EPO) plans. However, large groups prefer high deductible health plans (HDHPs), sometimes referred to as “consumer-directed” plans, followed by HMO/EPO plans and preferred provider organization (PPO) plans. Point of service (POS) plans are rare in the state.

### PREVALENCE OF PLAN TYPE BY GROUP SIZE

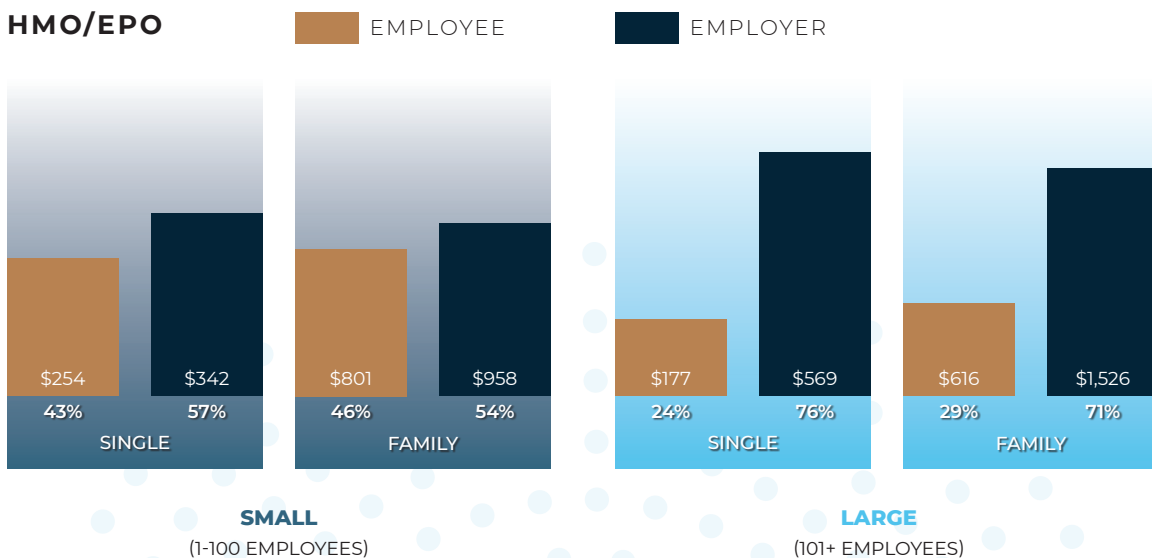
GROUP SIZE	PPO	HDHP	HMO/EPO
SMALL (1-100 EMPLOYEES)	13.9%	19.0%	67.1%
LARGE (101+ EMPLOYEES)	26.0%	41.1%	30.1%



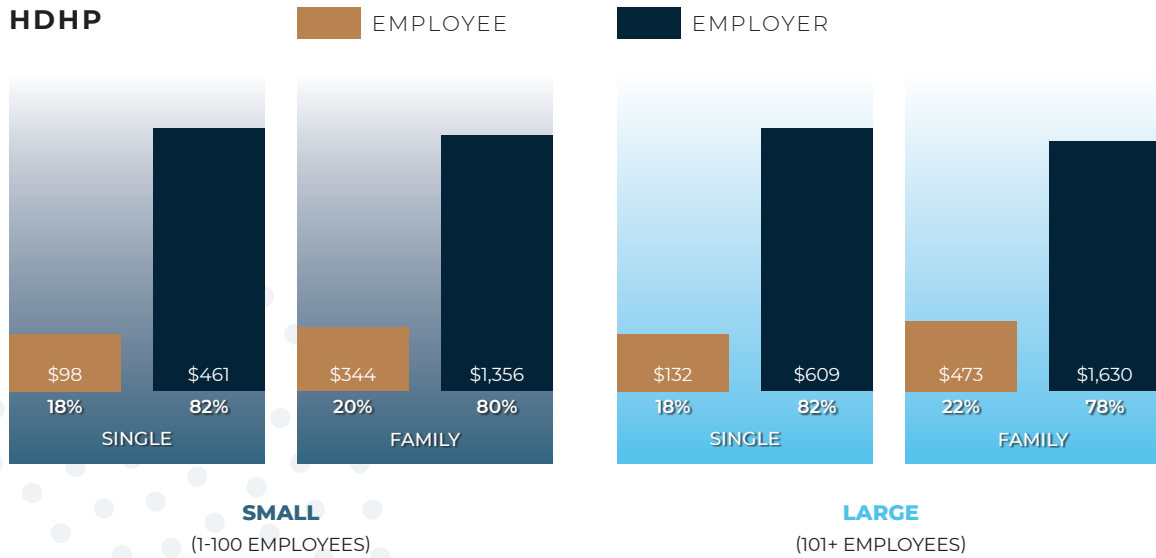
### HOW MUCH DO MY SIZE-BASED PEERS PAY PER EMPLOYEE?

Large businesses in New Hampshire contribute a higher percentage of monthly HMO/EPO 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 New Hampshire have lower HDHP deductibles than small businesses in the state. Across all health plans, large employers in New Hampshire have lower out-of-pocket maximums for employees than their smaller counterparts.

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

GROUP SIZE	HMO/EPO		HDHP	
	DEDUCTIBLE	OOP MAXIMUM	DEDUCTIBLE	OOP MAXIMUM
SMALL (1-100 EMPLOYEES)	\$4,000	\$8,000	\$5,000	\$6,900
LARGE (101+ EMPLOYEES)	\$4,000	\$6,500	\$3,000	\$4,750

**TOP BENCHMARKS BY INDUSTRY**

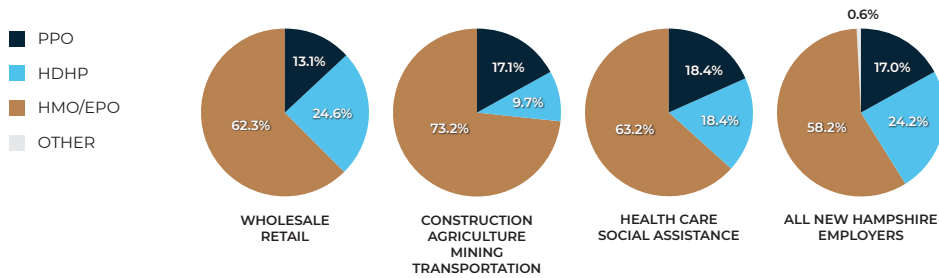
**IN NEW HAMPSHIRE,** three of the top industries studied in UBA’s Employee Benefits Benchmarking are Wholesale/Retail, Construction/Agriculture/Mining/Transportation, and Health Care/Social Assistance.

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

The top industries in New Hampshire largely prefer HMO/EPO plans, particularly the Construction/Agriculture/Mining/Transportation industry.

## PREVALENCE OF PLAN TYPE BY INDUSTRY

TOP 3 NEW HAMPSHIRE INDUSTRIES	PPO	HDHP	HMO/EPO
WHOLESALE/RETAIL	13.1%	24.6%	62.3%
CONSTRUCTION/AGRICULTURE/MINING/TRANSPORTATION	17.1%	9.7%	73.2%
HEALTH CARE/SOCIAL ASSISTANCE	18.4%	18.4%	63.2%
<b>ALL NEW HAMPSHIRE EMPLOYERS</b>	<b>17.0%</b>	<b>24.2%</b>	<b>58.2%</b>

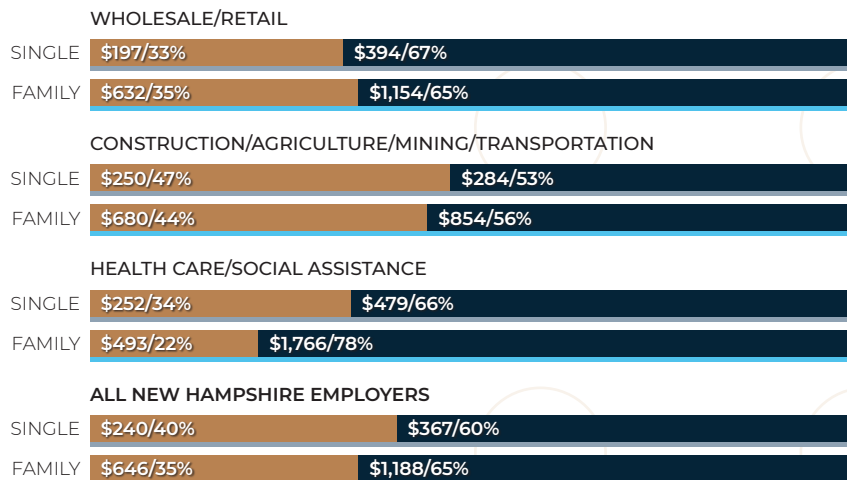


## HOW MUCH DO MY INDUSTRY PEERS PAY PER EMPLOYEE?

The Health Care/Social Assistance industry in New Hampshire generally pays a much higher percentage of single and family health plan premiums than most other employers in the state. Conversely, the Construction/Agriculture/Mining/Transportation sector in the state contributes the least toward HMO/EPO plan premiums, while the Wholesale/Retail industry pays the lowest percentage of HDHP premiums.

## AVERAGE MONTHLY PREMIUM CONTRIBUTION

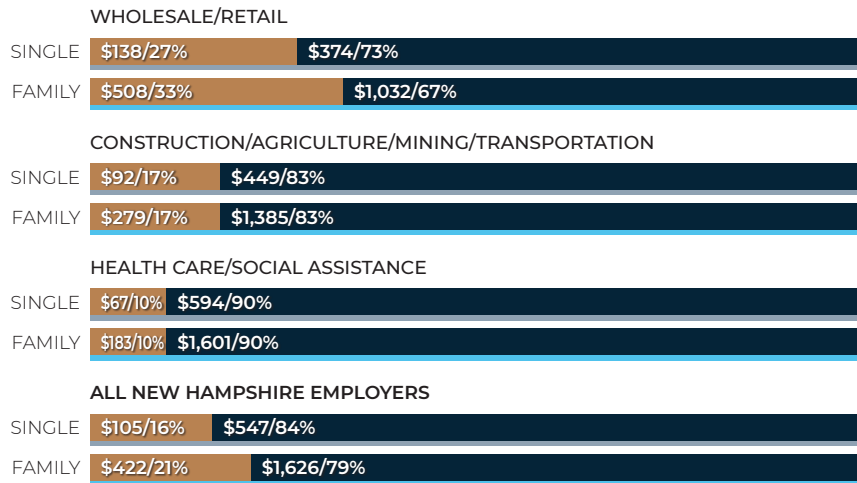
**HMO/EPO** ■ EMPLOYEE ■ EMPLOYER



**AVERAGE MONTHLY PREMIUM CONTRIBUTION**

**HDHP**

EMPLOYEE EMPLOYER



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

The Health Care/Social Assistance and Wholesale/Retail industries in New Hampshire have set HMO/EPO plan deductibles below the state median. The Construction/Agriculture/Mining/Transportation industry has the highest out-of-pocket maximums for employees.

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

TOP 3 NEW HAMPSHIRE INDUSTRIES	HMO/EPO		HDHP	
	DEDUCTIBLE	OOP MAXIMUM	DEDUCTIBLE	OOP MAXIMUM
WHOLESALE/RETAIL	\$3,000	\$7,500	\$5,000	\$6,500
CONSTRUCTION/AGRICULTURE/MINING/TRANSPORTATION	\$4,000	\$8,325	\$5,000	\$6,950
HEALTH CARE/SOCIAL ASSISTANCE	\$3,000	\$7,500	\$4,000	\$5,000
ALL NEW HAMPSHIRE EMPLOYERS	\$4,000	\$7,500	\$4,000	\$6,500



REREADY 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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REPORT  
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