

## HEALTH PLAN TRENDS *among employers*

### OHIO



**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 Ohio, the survey includes employee benefits plans offered by 467 employers covering more than 123,000 employees to offer valuable benchmark data.

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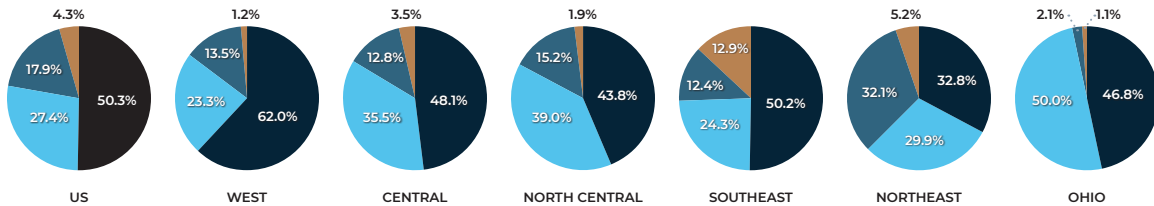
For Ohio employers interested in making the most informed health care plan decisions possible, it's crucial to compare your plans and costs not just to national benchmarks, but to peers in your state and region. This State Trends Report highlights key benchmarks to help you strategically manage plan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

## TOP PLANS IN OHIO

**WHILE PREFERRED** provider organization (PPO) plans dominate most of the nation, 50% of plans in Ohio are high deductible health plans (HDHPs), sometimes referred to as “consumer-directed” plans. About 47% of health plans in Ohio are PPO plans, ranking them second in prevalence. Health maintenance organization (HMO)/exclusive provider organization (EPO) plans and point of service (POS) plans are not common in Ohio.

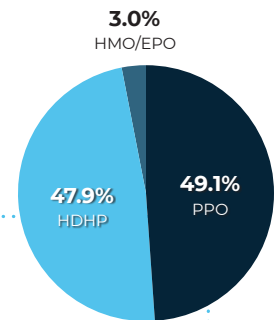
### PLAN PREVALENCE IN OHIO

PLAN TYPE	US	WEST	CENTRAL	NORTH CENTRAL	SOUTHEAST	NORTHEAST	OHIO
PPO	50.3%	62.0%	48.1%	43.8%	50.2%	32.8%	46.8%
HDHP	27.4%	23.3%	35.5%	39.0%	24.3%	29.9%	50.0%
HMO/EPO	17.9%	13.5%	12.8%	15.2%	12.4%	32.1%	2.1%
POS	4.3%	1.2%	3.5%	1.9%	12.9%	5.2%	1.1%



### PREVALENCE VS. ENROLLMENT

IN OHIO, 47.9% OF EMPLOYEES ENROLL IN HDHPS, WHILE 49.1% OF EMPLOYEES SELECT A PPO PLAN. ONLY 3% OF EMPLOYEES CHOOSE AN HMO/EPO OR POS PLAN.

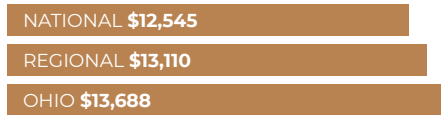


## COST COMPARISONS

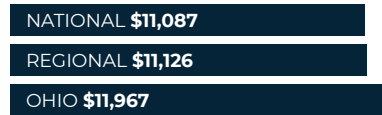
**IN GENERAL,** health plans in Ohio are more expensive than national and regional averages. PPO plans cost \$13,688 per employee annually on average while HDHPs in Ohio cost \$11,967 per employee per year on average.

### AVERAGE TOTAL COST PER EMPLOYEE PER YEAR

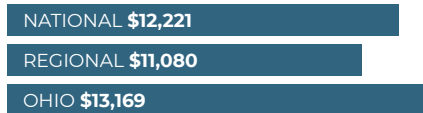
#### PPO



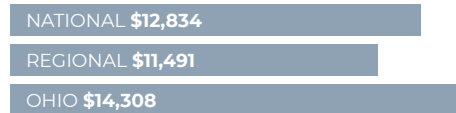
#### HDHP



#### HMO/EPO



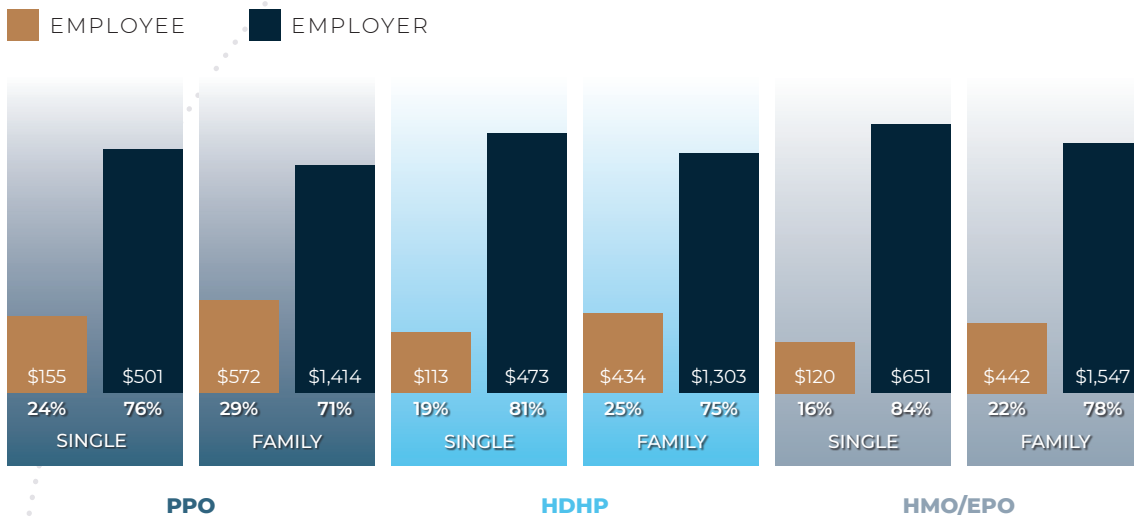
#### POS



### SETTING THE MONTHLY CONTRIBUTION FOR EMPLOYEES

Ohio employers offering HDHPs in the state cover 81% of single premiums and 75% of family premiums, compared to the 80/58 single/family employer contribution found nationally for these plans. Employers in the state typically pick up 76% of PPO plan premiums for singles and 71% of family premiums, compared to the national 75/43 single/family split for these plans.

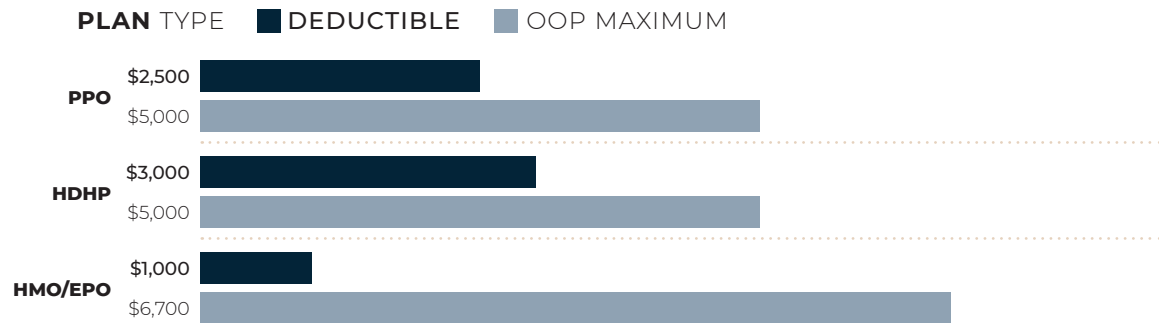
### AVERAGE MONTHLY PREMIUM CONTRIBUTIONS



## SETTING DEDUCTIBLES AND OUT-OF-POCKET COSTS

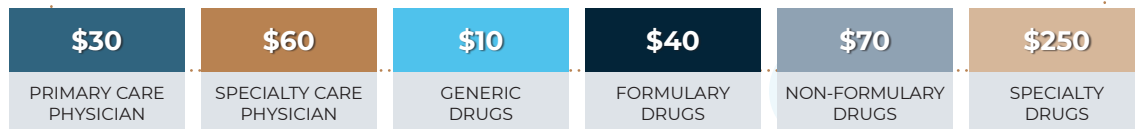
Ohio's median in-network deductible for singles on HDHPs is \$3,000, which is the same as national deductibles for these plans as well as those in the north central U.S. The median in-network PPO plan deductible for singles is \$2,500. By comparison, the national median PPO plan deductible is \$1,800 for singles; in the north central region it is \$1,750.

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



OHIO 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 PPO PLAN COPAYS IN OHIO





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that retain top talent and help recruit  
new talent.

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REPORT

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