

State Employment
Relations Board

HEALTH INSURANCE 2021

THE COST OF HEALTH INSURANCE
IN OHIO'S PUBLIC SECTOR



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WELCOME

The State Employment Relations Board (SERB) is pleased to present the Cost of Health Insurance in Ohio's Public Sector – 2021 Edition. This report provides a detailed look at trends in employer-sponsored health coverage, including premiums, employee contributions, cost-sharing provisions, wellness programs, and other aspects of health insurance for public entities in the State of Ohio. Thank you for choosing SERB as your source of trusted information.

REVISION NOTES

This year's report format mirrors the 2020 version with minor format adjustments. Two years ago, the report was updated to improve usability and make room for many new tables and figures. The overall goal of the expansion was to provide a more detailed insurance report that included an in-depth analysis of the data at the medical plan level. The insurance report was also expanded to offer a clear view of the employer and employee contribution amounts towards the medical premium.

This venture involved a significant update to the insurance survey tool, a complete redesign of the insurance report, and a thorough review and verification of the medical plan data submitted.

The report contains the following sections:

- Welcome
- Medical Insurance Overview
- Medical Insurance – All Plan Types
- Medical Insurance – PPO Plans
- Medical Insurance – HDHPs
- Prescription Insurance
- Dental Insurance
- Vision Insurance
- Life Insurance
- Cost Savings
- Definitions

SURVEY BACKGROUND

The State Employment Relations Board (SERB), as mandated by section 4117.02 of the Ohio Revised Code, is pleased to present the Annual Report on the Cost of Health Insurance in Ohio’s Public Sector (2021 Edition). In its 29th year, this survey aims to collect data on various aspects of health insurance, plan design, and cost for government entities. Our goal is to provide statistics that may be useful for both the employer and employee organizations and promote orderly and constructive labor relationships between public employers and their employees. This report of survey findings provides a detailed look at employer-offered health coverage for medical, prescription, dental, vision, and life insurance plans. The survey collected information on various topics, including premiums, employer/employee contributions, plan deductibles and out-of-pocket maximums, coinsurance, plan design, eligibility, wellness programs, and other medical plan benefits.

SURVEY METHODS

The 2021 Health Insurance Survey was created and dispersed using Novi Survey, an online survey tool. SERB emailed or mailed 1,317 links of the Survey to public sector employers across the state during January, requesting completion of the survey by March 2021. The target survey population included:

Government	Schools	Colleges/Universities	Special Districts
<ul style="list-style-type: none"> • State • Counties • Cities • Townships 	<ul style="list-style-type: none"> • School Districts (City, Local, Exempted Village) • Joint Vocational Schools & Career Centers • Educational Service Centers (ESCs) 	<ul style="list-style-type: none"> • Community Colleges • State Colleges • State Universities 	<ul style="list-style-type: none"> • Fire Districts • Metro Housing Authorities • Port Authorities • Regional Transit Authorities

This year SERB received 1,266 completed surveys that captured data collected from 2,067 health insurance plans available to public sector employees in Ohio. All benefit information throughout this report includes single and family coverage types. Please keep in mind that the data collected represents public sector health insurance plans that were in effect on January 1, 2021.

The survey instrument collects data from up to three medical and prescription plans per employer and a single dental, vision, and life insurance plan. If employers offer more insurance plans than the survey can collect, the employer reported the three insurance plans with the highest number of employees participating.

Table 1 displays the quantity of health insurance plans collected during the survey period. The insurance plan data appears in various formats throughout this report.

Table 1					
Reported Number of Insurance Plans Offered Statewide					
	Medical	Prescription	Dental	Vision	Life
STATEWIDE	2,067	2,038	1,202	1,069	1,202
Note: Plans offered will vary depending on the response rate.					

SURVEY RESPONSE RATE

Table 2 displays the percent of public sector employers that completed and returned surveys for 2021 by jurisdiction. This year’s response rate was 96.1%. Twenty-one employers indicated that they do not offer medical insurance. These employers have been omitted from all tables, except Table 2, in this report.

Comparison Group	Surveys Sent	Surveys Completed	Response Rate
STATEWIDE	1,317	1,266	96.1%
State of Ohio	1	1	100.0%
Counties	88	85	96.6%
Cities	250	242	96.8%
Townships	153	137	89.5%
School Districts & ESCs	709	694	97.9%
Colleges & Universities	37	36	97.3%
Fire Districts	20	19	95.0%
Metro Housing Authorities	40	35	87.5%
Port Authorities	5	3	60.0%
Regional Transit Authorities	14	14	100.0%

Note: The number of surveys completed includes submissions from employers that do not offer insurance.
 Note: Twenty-one employers stated they do not offer medical insurance.



MEDICAL INSURANCE – OVERVIEW

MEDICAL INSURANCE – OVERVIEW

MEDICAL PLAN TYPES OFFERED

Table 3 displays the percentage of plan types offered by jurisdiction. Many employers offer more than one type of medical plan to their employees. Therefore, the number of plans (n = 2,067) reported exceeds the number of surveyed employers. The survey collected information for the following medical plan types: Exclusive Provider Organization (EPO), Preferred Provider Organization (PPO), Point of Service (POS), Health Maintenance Organization (HMO), and High Deductible Health Plan (HDHP). PPOs and HDHPs are the two most utilized medical plan types.

Table 3						
Percentage of Plan Types Offered by Jurisdiction						
Comparison Group	EPO	PPO	POS	HMO	HDHP	n
STATEWIDE	0.9%	51.4%	1.4%	1.5%	44.8%	2,067
State of Ohio	0.0%	50.0%	0.0%	0.0%	50.0%	2
Counties	3.4%	52.0%	4.7%	2.0%	37.9%	148
Cities	1.3%	49.6%	1.6%	2.1%	45.4%	381
Townships	0.0%	29.8%	2.8%	0.7%	66.7%	144
School Districts & ESCs	0.2%	56.2%	0.6%	1.3%	41.7%	1,220
Colleges & Universities	5.3%	44.7%	3.9%	0.0%	46.1%	76
Fire Districts	0.0%	12.5%	0.0%	0.0%	87.5%	16
Metro Housing Authorities	2.0%	30.0%	2.0%	2.0%	64.0%	50
Port Authorities	0.0%	25.0%	0.0%	0.0%	75.0%	4
Regional Transit Authorities	3.8%	57.7%	0.0%	7.7%	30.8%	26
NUMBER OF PLANS (n)	19	1,062	28	31	927	
Note: Plan Types - EPO: Exclusive Provider Organization; PPO: Preferred Provider Organization; POS: Point of Service; HMO: Health Maintenance Organization; HDHP: High Deductible Health Plan.						
Note: n: number						

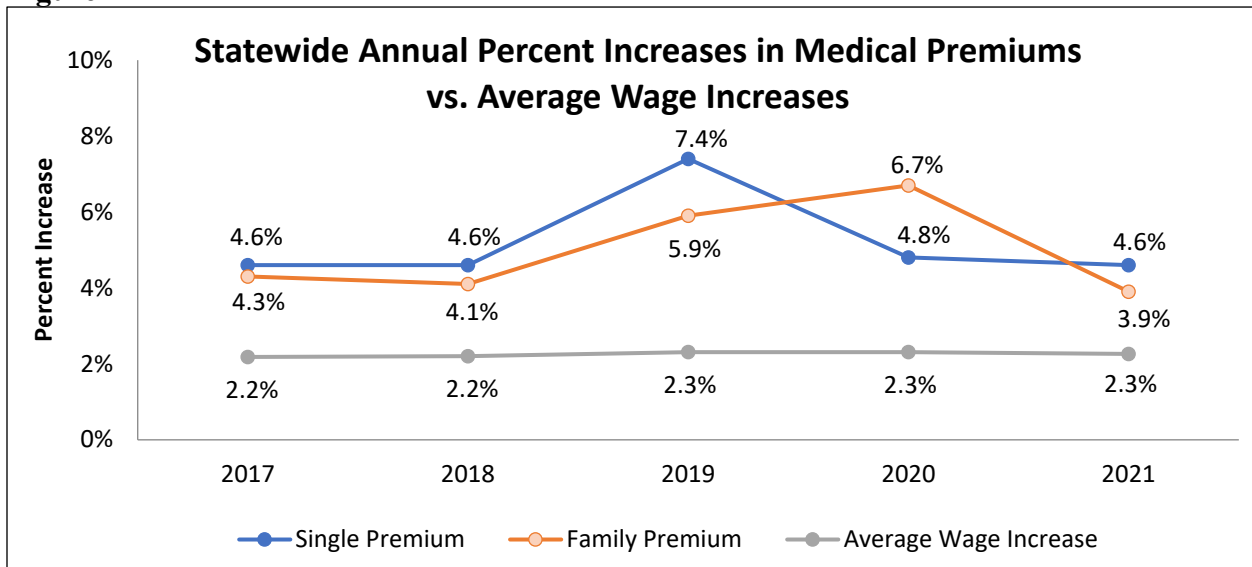
- Preferred Provider Organizations (PPOs) continue the status of the most utilized plan type. PPOs represent 51.4% of all medical plans statewide.
- The frequency of High Deductible Health Plans (HDHPs) has increased slightly since the 2020 survey. HDHPs make up 44.8% of plans statewide, compared to 43.3% in 2020.
- Regional Transit Authorities have the lowest percentage of HDHPs, followed by Counties.

MEDICAL INSURANCE – OVERVIEW

MEDICAL PREMIUM INCREASES COMPARED TO SALARY INCREASES

Figure 1 graphs the percent change in single and family medical premiums compared to the average negotiated wage increase for public employees from SERB’s Annual Wage Settlement report. The relatively flat line represents the average wage increases for public sector employees over the past five years, ranging between 2.2% and 2.3%. Comparatively, medical insurance premiums have risen at a higher rate.

Figure 1



MEDICAL INSURANCE – OVERVIEW

MEDICAL PREMIUM INCREASES COMPARED TO INFLATION RATES

Table 4 compares the annual percent change in public sector medical premiums over the past ten years to the overall national inflation and medical care inflation rates provided by the United States Bureau of Labor Statistics. Premium rates for medical insurance in the State of Ohio increased at a higher percentage rate than the overall national inflation and medical care inflation rates this past year.

Table 4						
Annual Percent Change in Medical Care Costs, Inflation, and Medical Care Inflation Rates						
Year	Statewide Public Sector			n	National	
	Single Premium	Family Premium			Inflation Rate	Medical Care
2011	3.5%	5.6%		1,109	1.5%	3.3%
2012	6.8%	7.0%		1,499	3.0%	3.5%
2013	2.8%	2.3%		1,552	1.7%	3.2%
2014	5.0%	4.5%		1,598	1.5%	2.0%
2015	4.4%	4.3%		1,694	0.8%	3.0%
2016	1.6%	2.3%		1,753	0.7%	2.6%
2017	4.7%	4.6%		1,809	2.1%	4.1%
2018	4.6%	4.2%		1,863	2.1%	1.8%
2019	7.4%	5.9%		2,009	1.9%	2.0%
2020	4.8%	6.7%		1,952	2.3%	4.6%
2021	4.6%	3.9%		2,067	1.4%	1.8%

Note: National; includes both public and private sector employers nationwide.
 Note: United States Bureau of Labor Statistics, Consumer Price Index, December 2020
https://www.bls.gov/news.release/archives/cpi_01132021.pdf
 Note: n: number of plans.

MEDICAL INSURANCE – ALL PLAN TYPES

MEDICAL INSURANCE – ALL PLAN TYPES

MEDICAL PREMIUMS

Table 5 breaks down the average medical premiums and the contribution amounts shared by the employer and the employee. These averages include the costs of prescription, dental, and vision coverages when included with the medical premiums. Averages presented in all tables in this report are not weighted, meaning each reporting jurisdiction counts as one, regardless of size.

Table 5

Average Monthly Employer & Employee Contributions Towards Medical Premium (All Medical Plan Types)

Comparison Group	Single		Total	Family		Total	n
	Employer Share	Employee Share		Employer Share	Employee Share		
STATEWIDE	\$ 642.66	\$ 97.55	\$ 740.21	\$ 1,671.63	\$ 264.66	\$ 1,936.29	2,067
State of Ohio	\$ 672.85	\$ 96.52	\$ 769.37	\$ 1,934.80	\$ 283.98	\$ 2,218.78	2
Counties	\$ 655.24	\$ 96.27	\$ 751.51	\$ 1,753.90	\$ 285.30	\$ 2,039.20	148
Less than 50,000	\$ 664.70	\$ 98.89	\$ 763.59	\$ 1,820.96	\$ 303.41	\$ 2,124.37	58
50,000 - 149,999	\$ 655.38	\$ 100.11	\$ 755.49	\$ 1,735.65	\$ 293.72	\$ 2,029.37	53
150,000 or more	\$ 640.17	\$ 86.66	\$ 726.83	\$ 1,676.75	\$ 245.35	\$ 1,922.10	37
Cities	\$ 642.23	\$ 102.07	\$ 744.30	\$ 1,783.36	\$ 236.78	\$ 2,020.14	381
Less than 25,000	\$ 639.21	\$ 94.97	\$ 734.18	\$ 1,797.26	\$ 227.73	\$ 2,024.99	278
25,000 - 99,999	\$ 644.51	\$ 125.13	\$ 769.64	\$ 1,771.42	\$ 270.50	\$ 2,041.92	94
100,000 or more	\$ 717.53	\$ 75.64	\$ 793.17	\$ 1,449.90	\$ 155.78	\$ 1,605.68	9
Townships	\$ 710.82	\$ 61.22	\$ 772.04	\$ 1,833.87	\$ 180.23	\$ 2,014.10	144
Less than 10,000	\$ 749.31	\$ 45.81	\$ 795.12	\$ 1,909.85	\$ 140.29	\$ 2,050.14	55
10,000 - 29,999	\$ 756.39	\$ 68.93	\$ 825.32	\$ 1,886.59	\$ 193.43	\$ 2,080.02	61
30,000 or more	\$ 540.11	\$ 73.64	\$ 613.75	\$ 1,586.41	\$ 220.92	\$ 1,807.33	28
School Districts	\$ 634.68	\$ 99.15	\$ 733.83	\$ 1,602.21	\$ 274.00	\$ 1,876.21	1,220
Less than 1,000	\$ 633.70	\$ 94.58	\$ 728.28	\$ 1,606.89	\$ 252.88	\$ 1,859.77	313
1,000 - 2,499	\$ 650.26	\$ 102.63	\$ 752.89	\$ 1,649.26	\$ 279.03	\$ 1,928.29	497
2,500 - 9,999	\$ 605.75	\$ 95.01	\$ 700.76	\$ 1,525.22	\$ 266.99	\$ 1,792.21	295
10,000 or more	\$ 640.02	\$ 100.57	\$ 740.59	\$ 1,560.35	\$ 368.31	\$ 1,928.66	30
Educational Svc Centers	\$ 646.60	\$ 109.53	\$ 756.13	\$ 1,593.36	\$ 313.22	\$ 1,906.58	85
Colleges & Universities	\$ 597.01	\$ 109.35	\$ 706.36	\$ 1,632.14	\$ 327.65	\$ 1,959.79	76
Fire Districts	\$ 570.91	\$ 76.64	\$ 647.55	\$ 1,772.72	\$ 236.86	\$ 2,009.58	16
Metro Housing Authorities	\$ 687.78	\$ 120.92	\$ 808.70	\$ 1,815.08	\$ 359.56	\$ 2,174.64	50
Port Authorities	\$ 568.30	\$ 84.00	\$ 652.30	\$ 1,731.11	\$ 255.47	\$ 1,986.58	4
Regional Transit Authorities	\$ 703.71	\$ 86.98	\$ 790.69	\$ 1,766.49	\$ 219.67	\$ 1,986.16	26

Note: Includes plans where employees contribute \$0 to the medical premium.

Note: Includes plans where the medical premium includes the cost of prescription and dental.

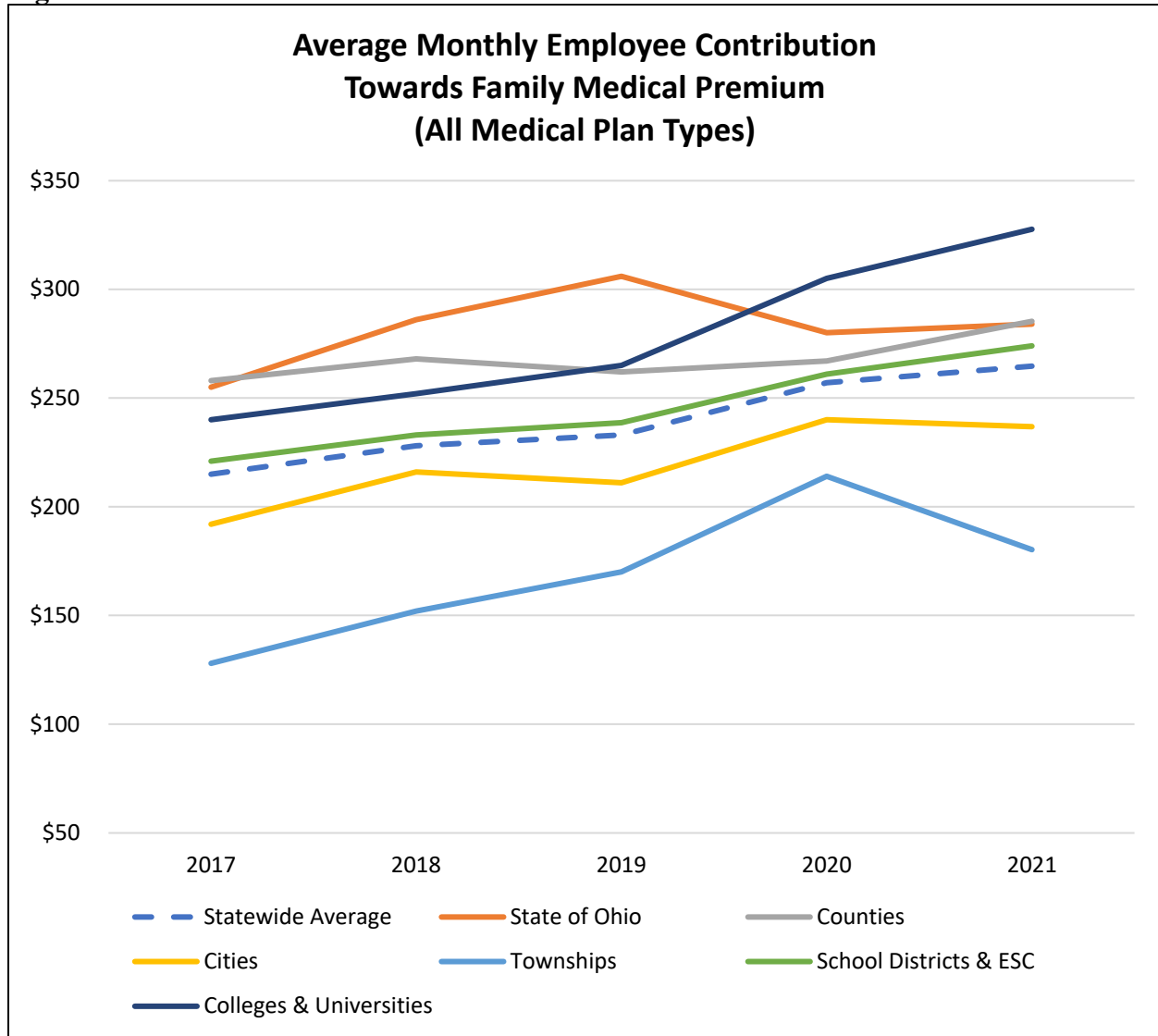
Note: n: number of plans

MEDICAL INSURANCE – ALL PLAN TYPES

- In Table 5 (located on page 7), Fire Districts reported the lowest average single premiums at \$647.55, which is 12.5% below the statewide average of \$740.21. School Districts reported the lowest family premiums at \$1,876.21. The School Districts average family premium is 3.0% below the statewide average at \$1,936.29.
- In Table 5 (located on page 7), Metro Housing Authorities reported the highest average single premiums at \$808.70, which is 9.3% above the statewide average at \$740.21. The State of Ohio reported the highest family premiums at \$2,218.78. The State of Ohio family premium is 14.6% above the statewide average at \$1,936.29.

Figure 2 displays the average monthly employee contribution to family premiums in Table 5 over the past five years. The chart illustrates that monthly family contributions have continued to increase over the last few years while the employee percent contribution towards the premium remains almost unchanged, as described in Figure 4 on page 12.

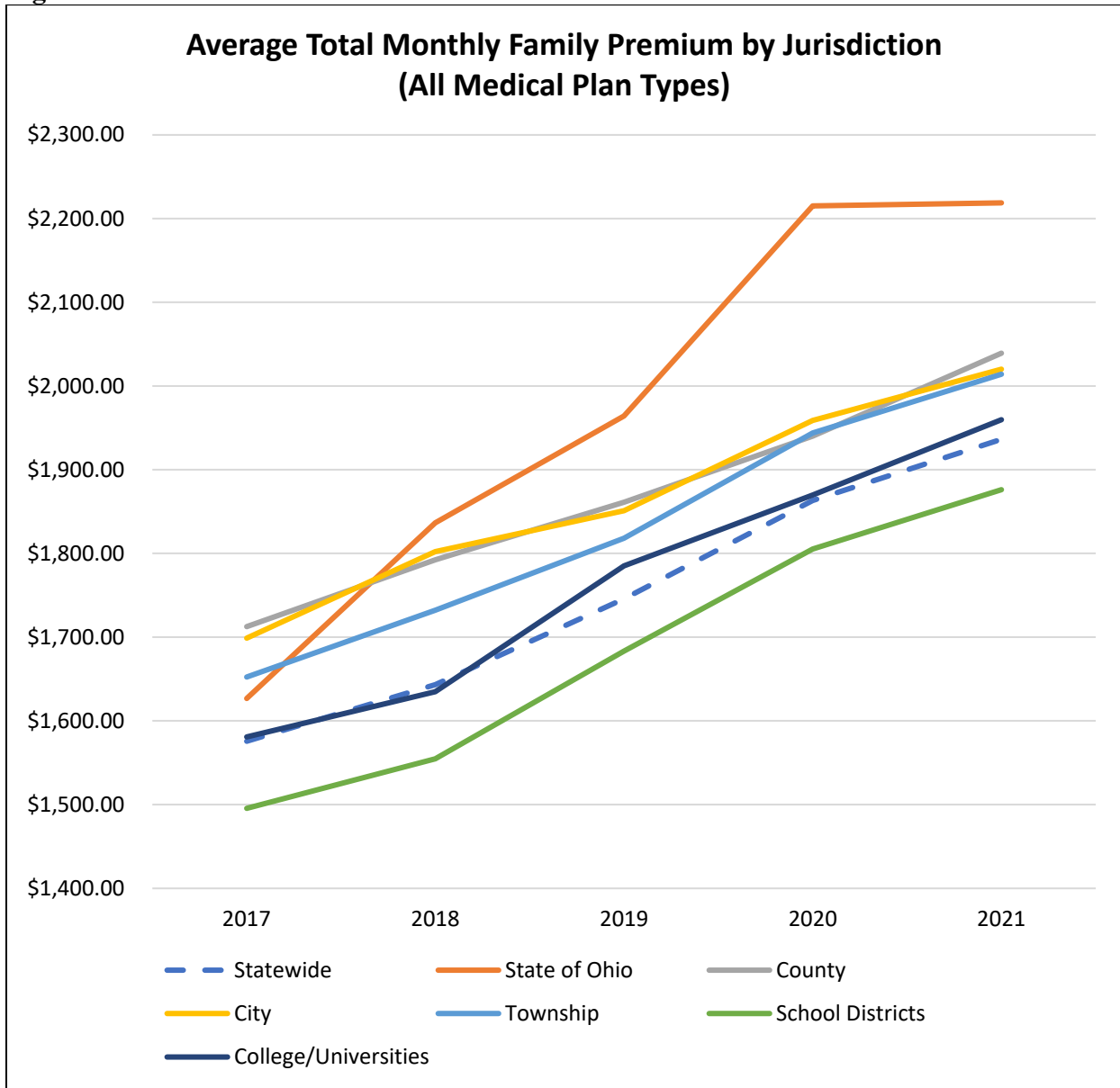
Figure 2



MEDICAL INSURANCE – ALL PLAN TYPES

Figure 3 displays the statewide total monthly family premium in Table 5 over the past five years by jurisdiction.

Figure 3



- The statewide average, represented by the dotted line, shows that the family premium increased \$360.57 or 22.9% over the last five years (2017-2021).

MEDICAL INSURANCE – ALL PLAN TYPES

Table 6 organizes the same data in Table 5 by region and by the number of employees covered. These averages include the costs of prescription, dental, and vision coverages when included with the medical premiums. A breakdown of the regions is on page 61.

Average Monthly Employer & Employee Contributions Towards Medical Premium by Region (All Medical Plan Types)							
Comparison Group	Single			Family			n
	Employer Share	Employee Share	Total	Employer Share	Employee Share	Total	
STATEWIDE	\$ 642.66	\$ 97.55	\$ 740.21	\$ 1,671.63	\$ 264.66	\$ 1,936.29	2,067
REGION							
1 - Akron/Canton	\$ 628.76	\$ 85.70	\$ 714.46	\$ 1,624.65	\$ 220.38	\$ 1,845.03	247
2 - Cincinnati	\$ 580.47	\$ 95.37	\$ 675.84	\$ 1,561.20	\$ 282.75	\$ 1,843.95	233
3 - Cleveland	\$ 619.15	\$ 85.26	\$ 704.41	\$ 1,625.65	\$ 198.94	\$ 1,824.59	344
4 - Columbus	\$ 684.83	\$ 121.64	\$ 806.47	\$ 1,743.71	\$ 332.47	\$ 2,076.18	365
5 - Dayton	\$ 632.64	\$ 119.23	\$ 751.87	\$ 1,707.65	\$ 332.03	\$ 2,039.68	263
6 - Southeast Ohio	\$ 766.39	\$ 100.72	\$ 867.11	\$ 1,882.41	\$ 291.37	\$ 2,173.78	174
7 - Toledo	\$ 604.38	\$ 89.60	\$ 693.98	\$ 1,574.76	\$ 254.23	\$ 1,828.99	285
8 - Warren/Youngstown	\$ 661.11	\$ 65.43	\$ 726.54	\$ 1,729.93	\$ 175.06	\$ 1,904.99	156
EMPLOYEES COVERED							
1 - 49	\$ 690.63	\$ 85.98	\$ 776.61	\$ 1,786.44	\$ 241.49	\$ 2,027.93	335
50 - 99	\$ 631.76	\$ 98.00	\$ 729.76	\$ 1,686.34	\$ 254.01	\$ 1,940.35	353
100 - 149	\$ 634.39	\$ 95.35	\$ 729.74	\$ 1,660.66	\$ 257.25	\$ 1,917.91	402
150 - 249	\$ 650.11	\$ 110.07	\$ 760.18	\$ 1,673.70	\$ 285.52	\$ 1,959.22	440
250 - 499	\$ 624.64	\$ 92.47	\$ 717.11	\$ 1,610.44	\$ 256.88	\$ 1,867.32	315
500 - 999	\$ 611.97	\$ 106.53	\$ 718.50	\$ 1,567.64	\$ 294.43	\$ 1,862.07	129
1,000 or more	\$ 621.51	\$ 91.76	\$ 713.27	\$ 1,605.40	\$ 303.65	\$ 1,909.05	93
Note: Includes plans where employees contribute \$0 to the medical premium.							
Note: Includes plans where the medical premium includes the cost of prescription and dental.							
Note: n: number of plans.							

- Compared to the statewide averages, medical premiums in the Southeast Ohio region (Region 6) average 17.1% higher for single coverage and 12.3% higher for family coverage.
- Compared to the statewide averages, medical premiums in the Cincinnati region (Region 2) are 8.7% lower for single coverage and are 5.5% lower for family coverage.
- When grouped by the number of employees covered, employers with 1,000 or more employees have the lowest average single premium at \$713.27. Employers with 500-999 employees have the lowest average family premium at \$1,862.07.

MEDICAL INSURANCE – ALL PLAN TYPES

EMPLOYER & EMPLOYEE SHARE OF MEDICAL PREMIUM

Table 7 displays the employer and employee share of the medical premium for single and family plans by jurisdiction. This data corresponds with the data displayed in Table 5.

Employer & Employee Cost Sharing Percentage Towards Medical Premium (All Medical Plan Types)					
Comparison Group	Single		Family		n
	Employer Share	Employee Share	Employer Share	Employee Share	
STATEWIDE	86.9%	13.1%	86.6%	13.4%	2,067
State of Ohio	87.5%	12.5%	87.1%	12.9%	2
Counties	87.1%	12.9%	86.3%	13.7%	148
Less than 50,000	86.7%	13.3%	85.7%	14.3%	58
50,000 - 149,999	86.6%	13.4%	85.7%	14.3%	53
150,000 or more	88.4%	11.6%	88.1%	11.9%	37
Cities	86.1%	13.9%	88.4%	11.6%	381
Less than 25,000	86.6%	13.4%	88.8%	11.2%	278
25,000 - 99,999	84.2%	15.8%	87.1%	12.9%	94
100,000 or more	90.1%	9.9%	88.4%	11.6%	9
Townships	91.9%	8.1%	91.4%	8.6%	144
Less than 10,000	93.1%	6.9%	93.0%	7.0%	55
10,000 - 29,999	92.2%	7.8%	91.4%	8.6%	61
30,000 or more	88.8%	11.2%	88.6%	11.4%	28
School Districts*	86.7%	13.3%	85.7%	14.3%	1,220
Less than 1,000	87.3%	12.7%	86.9%	13.1%	313
1,000 - 2,499	86.7%	13.3%	85.9%	14.1%	497
2,500 - 9,999	86.5%	13.5%	85.1%	14.9%	295
10,000 or more	86.2%	13.8%	81.5%	18.5%	30
Educational Svc Centers	85.4%	14.6%	83.9%	16.1%	85
Colleges & Universities	84.7%	15.3%	83.3%	16.7%	76
Fire Districts	89.0%	11.0%	89.0%	11.0%	16
Metro Housing Authorities	86.0%	14.0%	85.1%	14.9%	50
Port Authorities	87.0%	13.0%	87.0%	13.0%	4
Regional Transit Authorities	88.4%	11.6%	88.8%	11.2%	26

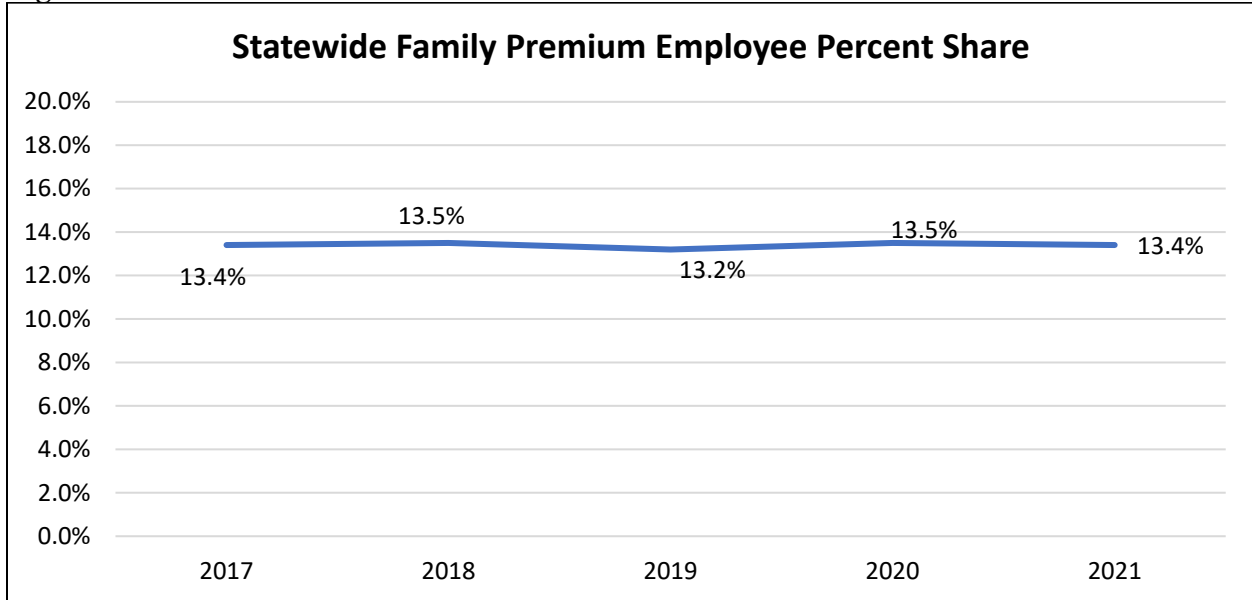
Note: Includes plans where employees contribute \$0 to the medical premium.
 Note: Includes plans where the medical premium includes the cost of prescription and dental.
 Note: n: number of plans

- On average, employees in Townships pay the lowest percentage towards the single premium at 8.1% and 8.6% towards the family premium. Employees working for Colleges & Universities pay the highest percentage of the single premium at 15.3% and 16.7% towards the family premium.

MEDICAL INSURANCE – ALL PLAN TYPES

Figure 4 displays the statewide average percentages of the employee’s contribution toward the family medical premium, found in Table 7, over the past five years. While medical premiums continue to rise, the employee’s share of the premium cost has changed very little. The reported 2021 percent share is 13.4%, which mirrors prior years.

Figure 4



MEDICAL INSURANCE – ALL PLAN TYPES

Table 8 is a continuation of Table 7 and breaks down the employer and employee percent share costs by region and number of employees covered. This data corresponds with the data displayed in Table 6.

Employer & Employee Cost Sharing Percentage Towards Medical Premium by Region (All Medical Plan Types)					
Comparison Group	Single		Family		n
	Employer Share	Employee Share	Employer Share	Employee Share	
STATEWIDE	86.9%	13.1%	86.6%	13.4%	2,067
REGION					
1 - Akron/Canton	87.8%	12.2%	87.7%	12.3%	247
2 - Cincinnati	86.3%	13.7%	85.4%	14.6%	233
3 - Cleveland	87.9%	12.1%	89.0%	11.0%	344
4 - Columbus	84.9%	15.1%	84.2%	15.8%	365
5 - Dayton	84.5%	15.5%	83.9%	16.1%	263
6 - Southeast Ohio	88.1%	11.9%	86.7%	13.3%	174
7 - Toledo	87.2%	12.8%	86.6%	13.4%	285
8 - Warren/Youngstown	90.7%	9.3%	91.1%	8.9%	156
EMPLOYEES COVERED					
1 - 49	88.8%	11.2%	88.5%	11.5%	335
50 - 99	86.4%	13.6%	87.2%	12.8%	353
100 - 149	87.2%	12.8%	87.0%	13.0%	402
150 - 249	85.8%	14.2%	85.6%	14.4%	440
250 - 499	87.3%	12.7%	86.4%	13.6%	315
500 - 999	85.1%	14.9%	84.2%	15.8%	129
1,000 or more	87.1%	12.9%	84.4%	15.6%	93
Note: Includes plans where employees contribute \$0 to the medical premium.					
Note: Includes plans where the medical premium includes the cost of prescription and dental.					
Note: n: number of plans.					

- Table 8 shows that the Warren/Youngstown region (Region 8) reported the lowest average employee percent share at 9.3% for single and 8.9% for family coverage. The Dayton region (Region 5) reported the highest single and family percent share, with a reported average of 15.5% and 16.1%, respectively.
- When comparing the number of employees covered, employees working for employers with 1-49 employees had the lowest employee share for both single and family plans. Employees choosing a single plan contributed an average of 11.2%, and employees choosing a family plan contributed an average of 11.5% towards the medical premium.

MEDICAL INSURANCE – ALL PLAN TYPES

TOTAL MONTHLY MEDICAL PREMIUMS BY PLAN TYPE

Table 9 highlights the average costs of single and family plans as it relates to specific plan types.

Table 9			
Average Total Monthly Premium by Plan Type			
	Single	Family	n
ALL PLANS	\$ 740.30	\$ 1,936.61	2,067
PPO	\$ 791.15	\$ 2,020.89	1,062
POS	\$ 839.81	\$ 2,283.73	28
HMO	\$ 691.32	\$ 1,828.83	31
EPO	\$ 690.81	\$ 1,682.89	19
HDHP	\$ 681.32	\$ 1,836.74	927

Note: Includes plans where employees contribute \$0 to the medical premium.
 Note: Includes plans where the medical premium includes the cost of prescription and dental.
 Note: n: number of plans.

- Point of Service (POS) plans are the most expensive single and family plan type reported this year. The POS total monthly premium averaged \$839.81 for a single plan and \$2,283.73 for a family plan.
- Both single and family average monthly premiums saw an increase in all categories compared to the 2020 report.

MEDICAL INSURANCE – ALL PLAN TYPES

FULLY-INSURED VS SELF-INSURED MEDICAL PLANS

Tables 10 and 11 compare the annual cost of fully-insured medical plans to self-insured plans. The data presented includes all plan types reported. The primary difference between the fully-insured and self-insured health insurance plans is who assumes all the risks. With a fully-insured health insurance plan, the risk falls on the insurance company. In a self-insured health insurance plan, most of the risk falls on the employer.

Table 10						
Statewide Average Annual Cost Per Year by Funding Type (SINGLE)						
Comparison Group	2017	2018	2019	2020	2021	n
Fully-Insured	\$ 7,332	\$ 7,747	\$ 8,124	\$ 8,466	\$ 8,922	455
Self-Insured	\$ 7,162	\$ 7,486	\$ 8,097	\$ 8,496	\$ 8,873	1,612
Note: n: number of plans.						

- The average total cost per year rose 5.4% for fully-insured plans and 4.4% for self-insured plans.

Table 11						
Statewide Average Annual Cost Per Year by Funding Type (FAMILY)						
Comparison Group	2017	2018	2019	2020	2021	n
Fully-Insured	\$20,256	\$21,588	\$21,997	\$23,571	\$24,080	455
Self-Insured	\$18,492	\$19,296	\$20,685	\$22,002	\$23,009	1,612
Note: n: number of plans.						

- The average total cost per year rose 2.2% for fully-insured plans and 4.6% for self-insured plans.

MEDICAL INSURANCE – ALL PLAN TYPES

Figures 5 and 6 display the average statewide cost per employee per year for fully-insured and self-insured medical plans found in Tables 10 and 11 (located on page 15). The graph illustrates that self-insured plans cost less per employee on average, though the gap appears to be closing.

Figure 5

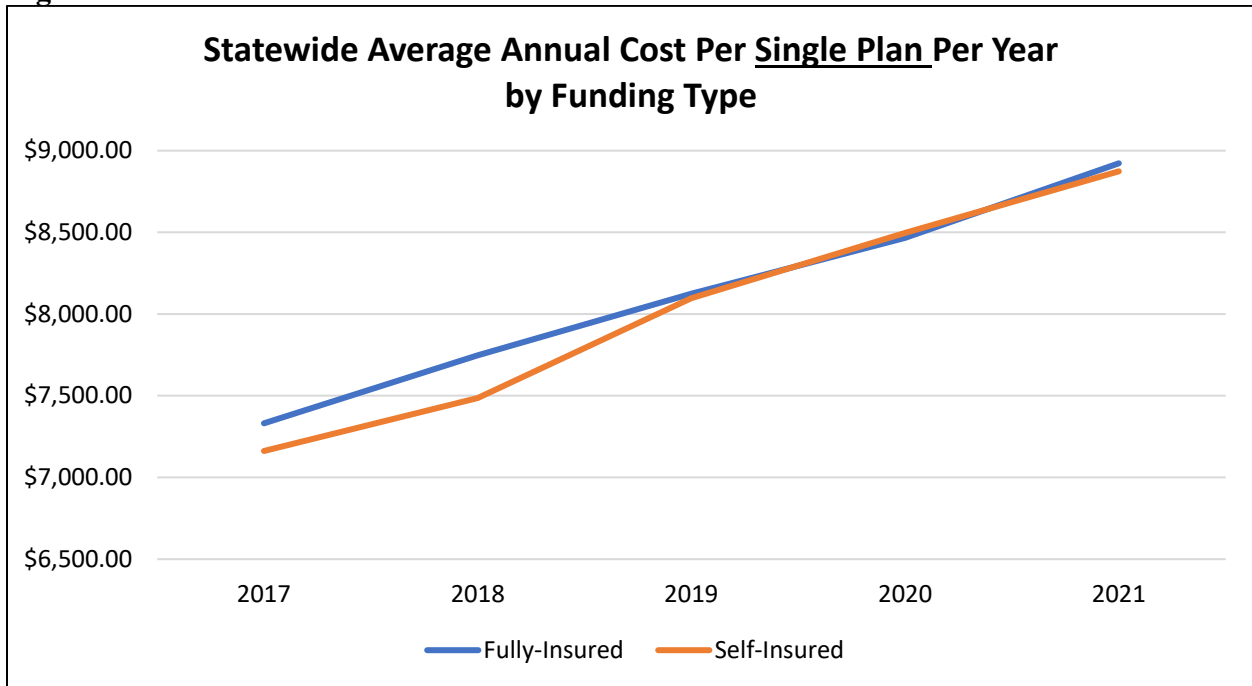
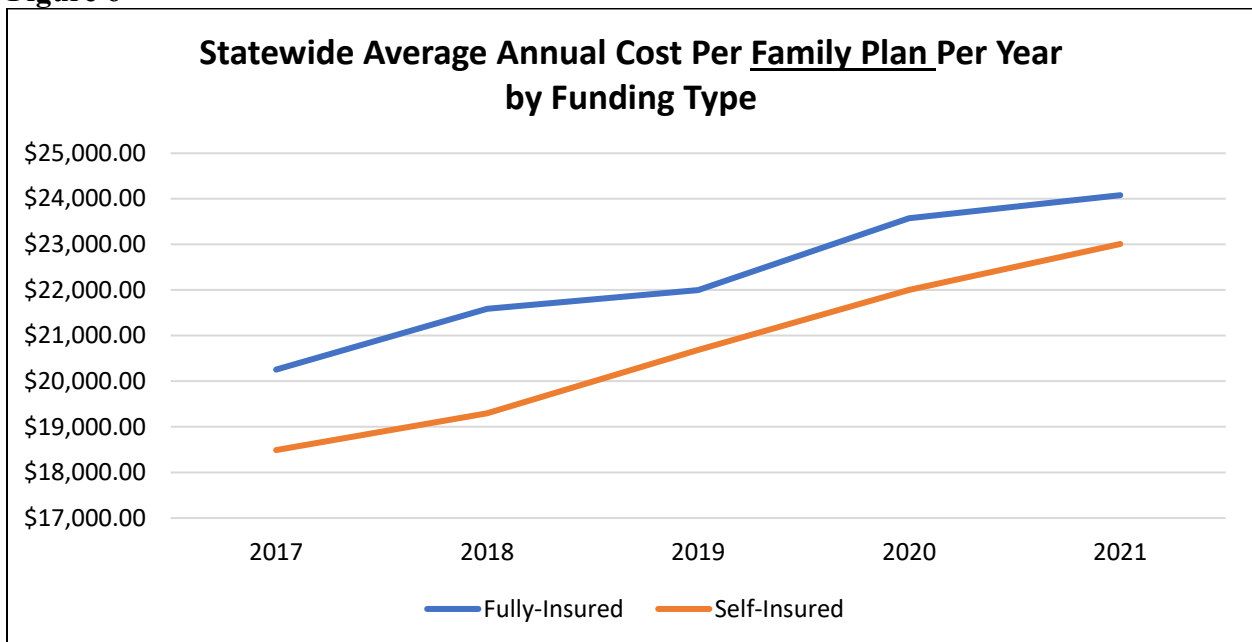


Figure 6



MEDICAL INSURANCE – ALL PLAN TYPES

NETWORK DEDUCTIBLES

Table 12 shows the average deductibles for jurisdictions, regions, and the number of employees covered. The rising number of High Deductible Health Plans significantly impacts the average deductible.

Table 12			
Average Annual In-Network Deductible Amount (All Plan Types)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 1,638	\$ 3,254	2,067
State of Ohio	\$ 1,200	\$ 2,400	2
Counties	\$ 1,291	\$ 2,585	148
Cities	\$ 1,543	\$ 3,095	381
Townships	\$ 2,663	\$ 5,246	144
School Districts & ESCs	\$ 1,555	\$ 3,086	1,220
Colleges & Universities	\$ 1,660	\$ 3,317	76
Fire Districts	\$ 3,353	\$ 6,875	16
Metro Housing Authorities	\$ 2,341	\$ 4,451	50
Port Authorities	\$ 1,475	\$ 2,950	4
Regional Transit Authorities	\$ 935	\$ 1,888	26
REGION			
1 - Akron/Canton	\$ 959	\$ 1,918	247
2 - Cincinnati	\$ 2,069	\$ 4,092	233
3 - Cleveland	\$ 1,359	\$ 2,649	344
4 - Columbus	\$ 1,975	\$ 3,962	365
5 - Dayton	\$ 1,924	\$ 3,817	263
6 - Southeast Ohio	\$ 1,566	\$ 3,179	174
7 - Toledo	\$ 1,833	\$ 3,610	285
8 - Warren/Youngstown	\$ 1,142	\$ 2,285	156
EMPLOYEES COVERED			
1 - 49	\$ 2,190	\$ 4,325	335
50 - 99	\$ 1,672	\$ 3,315	353
100 - 149	\$ 1,503	\$ 3,018	402
150 - 249	\$ 1,590	\$ 3,148	440
250 - 499	\$ 1,506	\$ 2,995	315
500 - 999	\$ 1,442	\$ 2,863	129
1,000 or more	\$ 1,068	\$ 2,139	93
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

- Fire Districts have the highest reported average deductible for both single and family plans in-network. Regional Transit Authorities have the lowest in-network deductible in both categories.

MEDICAL INSURANCE – ALL PLAN TYPES

Figures 7 and 8 show the percent of plans in each deductible category for single and family coverage displayed in Table 12. The highest category in each chart represents those plans that are eligible for a Health Savings Account (HSA). Deductibles must be at least \$1,400 for single and \$2,800 for family coverage to qualify for an HSA.

Figure 7

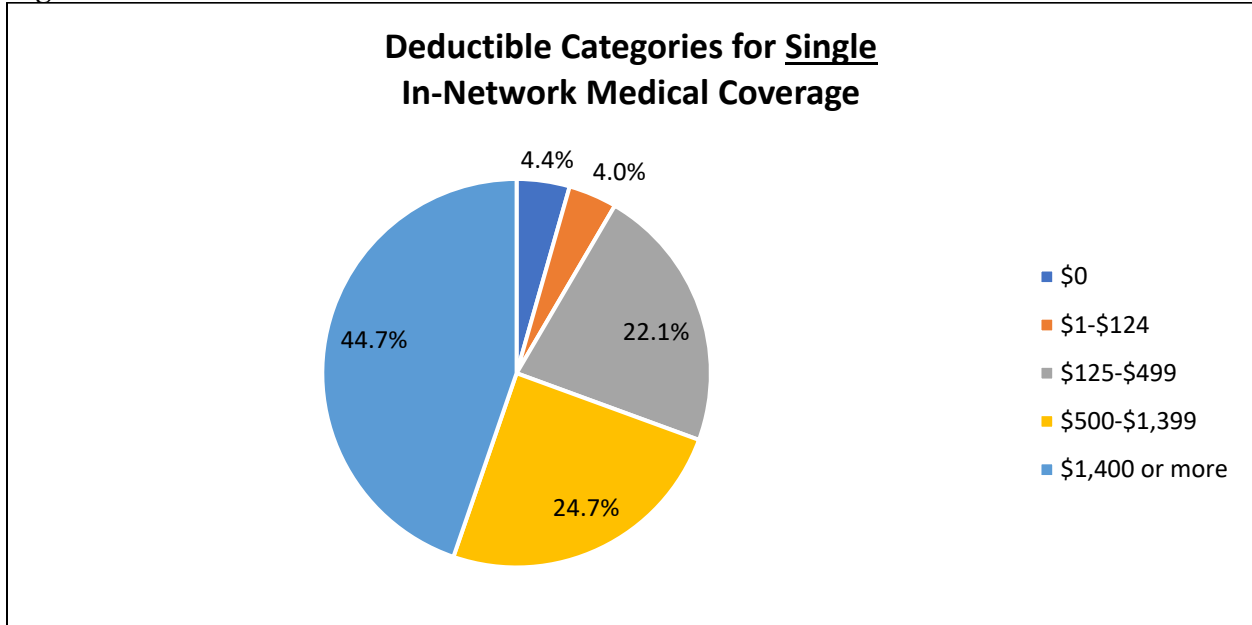
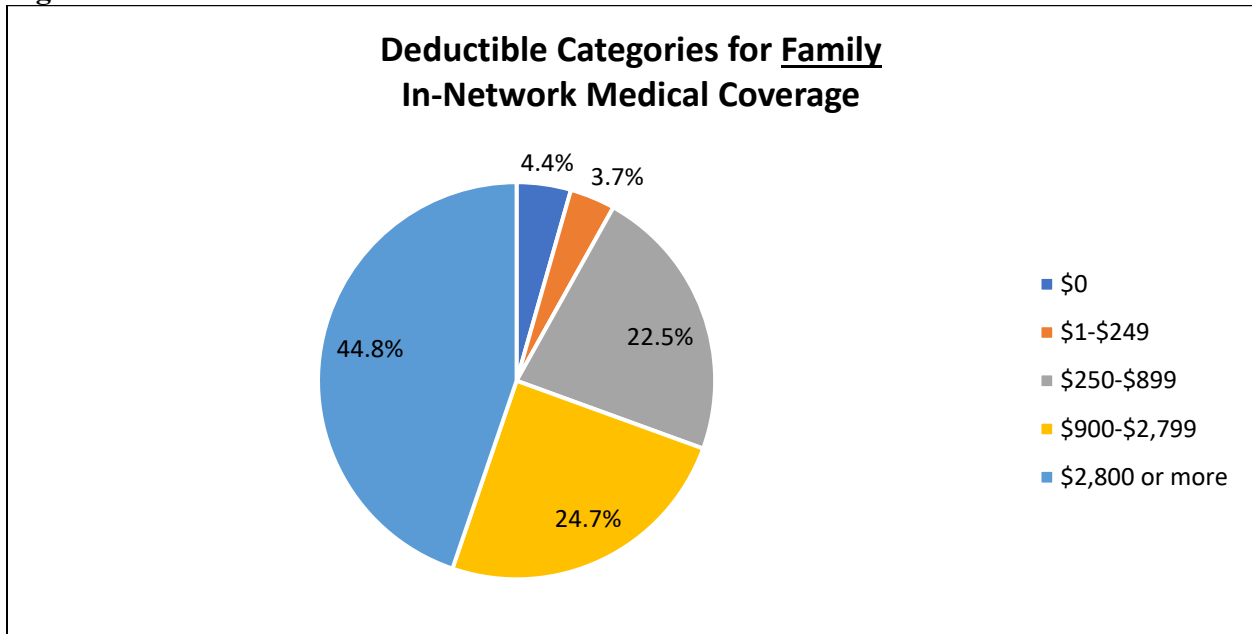


Figure 8



MEDICAL INSURANCE – ALL PLAN TYPES

NON-NETWORK DEDUCTIBLES

Table 13 shows the average non-network deductibles for jurisdictions, regions, and the number of employees covered.

Table 13			
Average Non-Network Deductible Amount (All Plan Types)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 3,090	\$ 6,157	2,067
State of Ohio	\$ 2,400	\$ 4,800	2
Counties	\$ 2,675	\$ 5,313	148
Cities	\$ 3,404	\$ 6,833	381
Townships	\$ 5,762	\$ 11,646	144
School Districts & ESCs	\$ 2,596	\$ 5,151	1,220
Colleges & Universities	\$ 3,388	\$ 6,454	76
Fire Districts	\$ 8,700	\$ 18,067	16
Metro Housing Authorities	\$ 5,613	\$ 11,017	50
Port Authorities	\$ 3,313	\$ 6,625	4
Regional Transit Authorities	\$ 2,258	\$ 4,766	26
REGION			
1 - Akron/Canton	\$ 2,046	\$ 4,100	247
2 - Cincinnati	\$ 4,030	\$ 8,108	233
3 - Cleveland	\$ 2,573	\$ 5,039	344
4 - Columbus	\$ 3,382	\$ 6,862	365
5 - Dayton	\$ 3,868	\$ 7,635	263
6 - Southeast Ohio	\$ 3,242	\$ 6,333	174
7 - Toledo	\$ 3,074	\$ 6,154	285
8 - Warren/Youngstown	\$ 2,443	\$ 4,829	156
EMPLOYEES COVERED			
1 - 49	\$ 4,691	\$ 9,357	335
50 - 99	\$ 3,509	\$ 6,905	353
100 - 149	\$ 2,485	\$ 4,994	402
150 - 249	\$ 2,690	\$ 5,326	440
250 - 499	\$ 2,707	\$ 5,428	315
500 - 999	\$ 2,630	\$ 5,305	129
1,000 or more	\$ 2,226	\$ 4,506	93
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

MEDICAL INSURANCE – ALL PLAN TYPES

Figures 9 and 10 show the percent of plans in each non-network deductible category for single and family coverage displayed in Table 13.

Figure 9

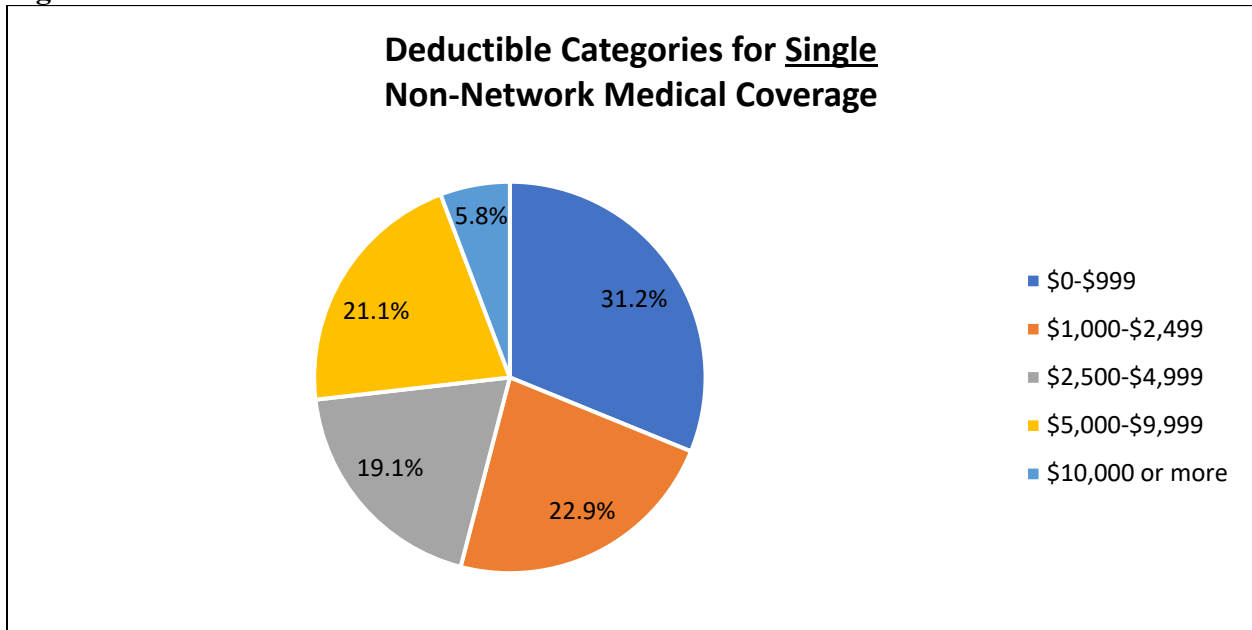
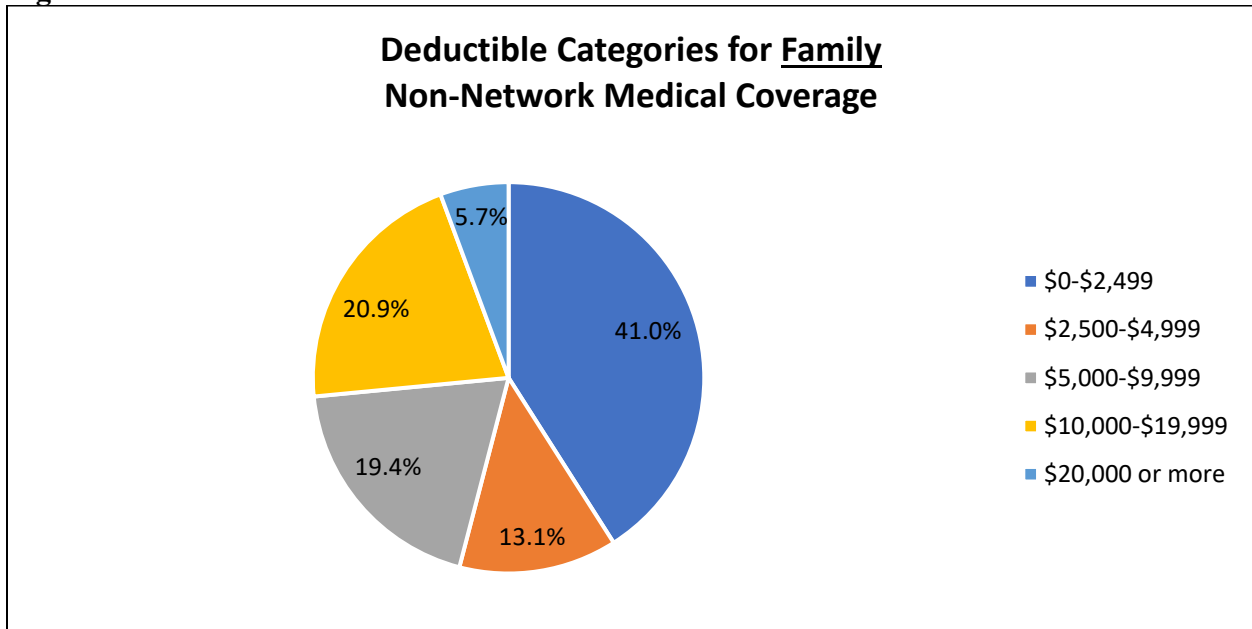


Figure 10



MEDICAL INSURANCE – ALL PLAN TYPES

COPAY AND COINSURANCE

Table 14 shows the breakdown of the 2,067 medical plans submitted by the average copay and coinsurance amounts for network and non-network plans covered by the employee.

Table 14				
Statewide Average Medical Copay & Coinsurance Amounts (Covered by Employee)				
	Network	n	Non-Network	n
COPAY				
Office Visit	\$ 20.38	1,257	\$ 25.78	204
Emergency Room	\$ 150.21	1,235	\$ 152.86	907
Urgent Care	\$ 41.42	1,214	\$ 44.13	335
Hospital Stay - Admitted	\$ 199.29	92	\$ 197.19	32
COINSURANCE				
Office Visit	9.8%	918	32.3%	1,756
Emergency Room	10.4%	1,046	21.9%	1,131
Urgent Care	10.0%	926	31.2%	1,617
Hospital Stay - Admitted	11.5%	1,961	31.9%	1,863
Note: n: number of plans.				

- Three hundred forty-five plans (16.9%) indicated that their office visit copay amount is \$20, and 187 plans (9%) indicated their office visit copay amount is \$30, the two most reported copay dollar amounts.
- Ninety-three plans (4.5%) indicated that the employee had no copay or coinsurance amount for in-network office visits.
- Two hundred eighty-three plans (13.7%) indicated that their emergency room copay amount is \$100, the most reported copay. Eight hundred sixty-nine plans (42.0%) indicated that their emergency room copay is between \$100 and \$300.
- Seventy-eight plans (3.8%) indicated that the employee had no copay or coinsurance amount for in-network emergency room visits.
- Two hundred thirty-two plans (11.2%) indicated that their urgent care copay amount is \$50, the most reported copay.
- Eighty plans (3.9%) indicated that the employee had no copay or coinsurance amount for in-network urgent care visits.

MEDICAL INSURANCE – ALL PLAN TYPES

The two tables below show the employee’s average co-insurance percentage of the medical claim for network and non-network claims when admitted into the hospital. The employee would typically be responsible for this percentage of the medical claim (medical bill); once the employee reached the deductible. The employee would pay this percentage on all claims until they reached the out-of-pocket maximum.

Table 15

Co-Insurance Categories for In-Network Medical Coverage by Jurisdiction (All Plan Types)

Comparison Group	Employee’s Co-Insurance Percentage					n
	0%	1-10%	11-19%	20%	>20%	
STATEWIDE	32.0%	26.9%	1.4%	34.8%	4.9%	2,067
State of Ohio	0.0%	0.0%	0.0%	100.0%	0.0%	2
Counties	18.6%	17.9%	2.1%	45.0%	16.4%	148
Cities	42.8%	19.5%	0.9%	34.8%	2.0%	381
Townships	63.9%	9.0%	0.0%	25.6%	1.5%	144
School Districts & ESCs	28.0%	32.7%	1.4%	33.0%	4.9%	1,220
Colleges & Universities	18.9%	28.4%	5.4%	41.9%	5.4%	76
Fire Districts	72.7%	9.1%	0.0%	18.2%	0.0%	16
Metro Housing Authorities	26.1%	10.9%	0.0%	58.7%	4.3%	50
Port Authorities	25.0%	50.0%	0.0%	25.0%	0.0%	4
Regional Transit Authorities	12.0%	32.0%	4.0%	52.0%	0.0%	26

Note: n: number of plans.

Table 16

Co-Insurance Categories for Non-Network Medical Coverage by Jurisdiction (All Plan Types)

Comparison Group	Employee’s Co-Insurance Percentage					n
	0-19%	20%	21-30%	31-40%	>40%	
STATEWIDE	7.8%	16.4%	30.1%	32.5%	13.2 %	2,067
State of Ohio	0.0%	0.0%	0.0%	100.0%	0.0%	2
Counties	7.5%	7.5%	15.8%	48.9%	20.3%	148
Cities	13.7%	14.0%	32.5%	26.1%	13.7%	381
Townships	14.7%	15.7%	23.5%	28.7%	17.4%	144
School Districts & ESCs	6.1%	19.0%	31.8%	32.0%	11.1%	1,220
Colleges & Universities	6.0%	6.0%	35.8%	32.8%	19.4%	76
Fire Districts	23.0%	15.4%	46.2%	7.7%	7.7%	16
Metro Housing Authorities	0.0%	13.5%	20.5%	45.5%	20.5%	50
Port Authorities	0.0%	25.0%	25.0%	50.0%	0.0%	4
Regional Transit Authorities	0.0%	9.5%	19.0%	52.5%	19.0%	26

Note: n: number of plans.

MEDICAL INSURANCE – ALL PLAN TYPES

OUT-OF-POCKET MAXIMUMS

Tables 17 and 18 display the average, minimum, and maximum out-of-pocket maximums for single and family medical coverage for all plan types reported.

Table 17

Average In-Network Out-of-Pocket Maximums (All Plan Types)

Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
STATEWIDE	\$ 3,292	\$ 0	\$ 51,100	\$ 6,609	\$ 0	\$ 80,000	2,067
State of Ohio	\$ 3,000	\$ 2,500	\$ 3,500	\$ 6,000	\$ 5,000	\$ 7,000	2
Counties	\$ 3,347	\$ 400	\$ 7,350	\$ 6,696	\$ 1,000	\$ 14,700	148
Cities	\$ 2,931	\$ 0	\$ 7,750	\$ 5,863	\$ 0	\$ 14,700	381
Townships	\$ 4,261	\$ 0	\$ 15,000	\$ 8,694	\$ 0	\$ 45,000	144
School Districts & ESCs	\$ 3,189	\$ 0	\$ 51,100	\$ 6,342	\$ 0	\$ 80,000	1,220
Colleges & Universities	\$ 3,942	\$ 1,000	\$ 8,150	\$ 8,859	\$ 2,000	\$ 75,000	76
Fire Districts	\$ 4,891	\$ 2,700	\$ 7,150	\$ 9,781	\$ 5,400	\$ 14,300	16
Metro Housing Authorities	\$ 4,336	\$ 500	\$ 12,000	\$ 8,669	\$ 1,000	\$ 24,000	50
Port Authorities	\$ 4,088	\$ 2,000	\$ 6,350	\$ 8,175	\$ 4,000	\$ 12,700	4
Regional Transit Authorities	\$ 2,867	\$ 0	\$ 7,500	\$ 5,662	\$ 0	\$ 15,000	26
REGION							
1 - Akron/Canton	\$ 2,188	\$ 0	\$ 12,000	\$ 4,458	\$ 0	\$ 24,000	247
2 - Cincinnati	\$ 3,567	\$ 0	\$ 9,000	\$ 7,138	\$ 0	\$ 18,000	233
3 - Cleveland	\$ 3,492	\$ 0	\$ 13,200	\$ 7,214	\$ 0	\$ 80,000	344
4 - Columbus	\$ 3,540	\$ 0	\$ 51,100	\$ 6,904	\$ 0	\$ 45,000	365
5 - Dayton	\$ 3,163	\$ 400	\$ 8,100	\$ 6,554	\$ 1,000	\$ 75,000	263
6 - Southeast Ohio	\$ 3,413	\$ 300	\$ 7,350	\$ 6,776	\$ 600	\$ 15,000	174
7 - Toledo	\$ 3,527	\$ 0	\$ 11,350	\$ 6,910	\$ 0	\$ 22,700	285
8 - Warren/Youngstown	\$ 3,271	\$ 400	\$ 11,900	\$ 6,579	\$ 700	\$ 26,800	156
EMPLOYEES COVERED							
1 - 49	\$ 3,933	\$ 0	\$ 13,100	\$ 7,873	\$ 0	\$ 26,200	335
50 - 99	\$ 3,175	\$ 0	\$ 15,000	\$ 6,559	\$ 0	\$ 80,000	353
100 - 149	\$ 3,166	\$ 0	\$ 11,500	\$ 6,339	\$ 0	\$ 23,000	402
150 - 249	\$ 3,145	\$ 0	\$ 13,200	\$ 6,448	\$ 0	\$ 75,000	440
250 - 499	\$ 3,215	\$ 0	\$ 51,100	\$ 6,122	\$ 0	\$ 26,800	315
500 - 999	\$ 3,274	\$ 500	\$ 12,850	\$ 6,474	\$ 1,000	\$ 25,700	129
1,000 or more	\$ 2,976	\$ 0	\$ 8,150	\$ 6,047	\$ 0	\$ 16,300	93

Note: Excludes plans that have unlimited out-of-network maximums.

Note: n: number of plans.

- Fire Districts have the highest reported average in-network out-of-pocket maximums for both single and family plans. Regional Fire Districts have the lowest out-of-pocket maximums in both categories.

MEDICAL INSURANCE – ALL PLAN TYPES

Table 18

Average Non-Network Out-of-Pocket Maximums (All Plan Types)

Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
STATEWIDE	\$ 6,656	\$ 0	\$ 35,000	\$ 13,407	\$ 0	\$ 90,000	2,067
State of Ohio	\$ 6,000	\$ 5,000	\$ 7,000	\$ 12,000	\$ 10,000	\$ 14,000	2
Counties	\$ 6,668	\$ 800	\$ 22,050	\$ 13,803	\$ 0	\$ 82,000	148
Cities	\$ 7,010	\$ 0	\$ 32,400	\$ 14,176	\$ 0	\$ 64,800	381
Townships	\$ 10,392	\$ 2,000	\$ 29,500	\$ 21,131	\$ 4,000	\$ 59,000	144
School Districts & ESCs	\$ 5,717	\$ 0	\$ 28,400	\$ 11,451	\$ 600	\$ 80,000	1,220
Colleges & Universities	\$ 8,388	\$ 1,100	\$ 35,000	\$ 15,925	\$ 2,200	\$ 44,100	76
Fire Districts	\$ 15,517	\$ 3,500	\$ 30,000	\$ 33,007	\$ 7,000	\$ 90,000	16
Metro Housing Authorities	\$ 11,857	\$ 1,000	\$ 30,000	\$ 23,898	\$ 4,000	\$ 60,000	50
Port Authorities	\$ 6,338	\$ 5,000	\$ 9,000	\$ 12,675	\$ 10,000	\$ 18,000	4
Regional Transit Authorities	\$ 6,047	\$ 1,500	\$ 22,500	\$ 12,740	\$ 3,000	\$ 45,000	26
REGION							
1 - Akron/Canton	\$ 4,849	\$ 250	\$ 30,000	\$ 9,781	\$ 500	\$ 60,000	247
2 - Cincinnati	\$ 8,217	\$ 0	\$ 29,500	\$ 16,760	\$ 0	\$ 59,000	233
3 - Cleveland	\$ 6,370	\$ 0	\$ 32,400	\$ 12,993	\$ 0	\$ 64,800	344
4 - Columbus	\$ 6,753	\$ 0	\$ 30,000	\$ 13,656	\$ 800	\$ 90,000	365
5 - Dayton	\$ 7,196	\$ 0	\$ 35,000	\$ 14,245	\$ 2,000	\$ 80,000	263
6 - Southeast Ohio	\$ 7,439	\$ 300	\$ 22,050	\$ 14,859	\$ 600	\$ 44,100	174
7 - Toledo	\$ 6,311	\$ 0	\$ 22,700	\$ 12,718	\$ 0	\$ 82,000	285
8 - Warren/Youngstown	\$ 6,230	\$ 600	\$ 22,500	\$ 12,391	\$ 0	\$ 45,000	156
EMPLOYEES COVERED							
1 - 49	\$ 9,493	\$ 0	\$ 30,000	\$ 19,418	\$ 0	\$ 90,000	335
50 - 99	\$ 7,023	\$ 400	\$ 22,800	\$ 14,040	\$ 1,000	\$ 45,000	353
100 - 149	\$ 5,993	\$ 0	\$ 35,000	\$ 11,768	\$ 0	\$ 64,800	402
150 - 249	\$ 5,728	\$ 0	\$ 28,400	\$ 11,478	\$ 0	\$ 56,800	440
250 - 499	\$ 5,929	\$ 0	\$ 22,050	\$ 12,254	\$ 750	\$ 80,000	315
500 - 999	\$ 5,861	\$ 1,000	\$ 25,700	\$ 11,670	\$ 2,000	\$ 51,400	129
1,000 or more	\$ 5,354	\$ 100	\$ 16,000	\$ 10,687	\$ 200	\$ 27,400	93

Note: Excludes plans that have unlimited out-of-network maximums.

Note: n: number of plans.

- Fire Districts have the highest reported average non-network out-of-pocket maximums for both single and family plans. School Districts have the lowest non-network out-of-pocket maximums in both categories.

MEDICAL INSURANCE – PPO PLANS

MEDICAL INSURANCE – PPO PLANS

PPO PREMIUMS

Table 19 breaks down the average PPO medical premiums and the contribution amounts shared by the employer and the employee. These averages include the costs of prescription, dental, and vision coverages when included in the medical premiums. PPO plans account for 51.4% of all medical plans reported in 2021.

Table 19

Average Monthly Employer & Employee Contributions Towards Medical Premium (PPO Plans)

Comparison Group	Single			Family			n
	Employer Share	Employee Share	Total	Employer Share	Employee Share	Total	
STATEWIDE	\$ 682.62	\$ 108.40	\$ 791.02	\$ 1,733.53	\$ 287.10	\$ 2,020.63	1,062
State of Ohio	\$ 652.54	\$ 115.57	\$ 768.11	\$ 1,791.13	\$ 336.49	\$ 2,127.62	1
Counties	\$ 680.88	\$ 106.19	\$ 787.07	\$ 1,822.14	\$ 315.53	\$ 2,137.67	77
Less than 50,000	\$ 678.97	\$ 97.31	\$ 776.28	\$ 1,859.12	\$ 293.11	\$ 2,152.23	29
50,000 - 149,999	\$ 683.90	\$ 112.57	\$ 796.47	\$ 1,831.09	\$ 335.66	\$ 2,166.75	34
150,000 or more	\$ 677.50	\$ 109.11	\$ 786.61	\$ 1,723.78	\$ 313.06	\$ 2,036.84	14
Cities	\$ 691.85	\$ 115.11	\$ 806.96	\$ 1,878.60	\$ 260.18	\$ 2,138.78	189
Less than 25,000	\$ 716.50	\$ 97.98	\$ 814.48	\$ 1,907.66	\$ 246.42	\$ 2,154.08	128
25,000 - 99,999	\$ 641.76	\$ 157.76	\$ 799.52	\$ 1,861.18	\$ 302.13	\$ 2,163.31	55
100,000 or more	\$ 637.30	\$ 82.32	\$ 719.62	\$ 1,437.62	\$ 159.98	\$ 1,597.60	6
Townships	\$ 967.71	\$ 58.65	\$ 1,026.36	\$ 1,985.37	\$ 165.26	\$ 2,150.63	43
Less than 10,000	\$ 1,128.82	\$ 24.29	\$ 1,153.11	\$ 2,234.13	\$ 81.06	\$ 2,315.19	17
10,000 - 29,999	\$ 901.33	\$ 81.50	\$ 982.83	\$ 1,874.96	\$ 228.94	\$ 2,103.90	21
30,000 or more	\$ 636.31	\$ 74.29	\$ 710.60	\$ 1,666.79	\$ 141.61	\$ 1,808.40	5
School Districts*	\$ 668.50	\$ 107.83	\$ 776.33	\$ 1,668.78	\$ 290.95	\$ 1,959.73	685
Less than 1,000	\$ 663.00	\$ 103.50	\$ 766.50	\$ 1,659.62	\$ 276.10	\$ 1,935.72	184
1,000 - 2,499	\$ 681.29	\$ 110.59	\$ 791.88	\$ 1,704.42	\$ 295.62	\$ 2,000.04	284
2,500 - 9,999	\$ 652.73	\$ 103.03	\$ 755.76	\$ 1,626.90	\$ 279.95	\$ 1,906.85	163
10,000 or more	\$ 633.65	\$ 122.85	\$ 756.50	\$ 1,573.06	\$ 360.29	\$ 1,933.35	10
Educational Svc Centers	\$ 675.55	\$ 122.46	\$ 798.01	\$ 1,655.57	\$ 348.75	\$ 2,004.32	44
Colleges & Universities	\$ 627.02	\$ 117.39	\$ 744.41	\$ 1,743.03	\$ 347.68	\$ 2,090.71	34
Fire Districts	\$ 559.54	\$ 86.75	\$ 646.29	\$ 1,799.84	\$ 273.00	\$ 2,072.84	2
Metro Housing Authorities	\$ 621.15	\$ 185.40	\$ 806.55	\$ 1,668.94	\$ 531.02	\$ 2,199.96	15
Port Authorities	\$ 446.05	\$ 60.83	\$ 506.88	\$ 1,459.00	\$ 198.95	\$ 1,657.95	1
Regional Transit Authorities	\$ 755.10	\$ 92.35	\$ 847.45	\$ 1,832.32	\$ 234.94	\$ 2,067.26	15

Note: Includes plans where employees contribute \$0 to the medical premium.

Note: Includes plans where the medical premium includes the cost of prescription and dental.

Note: n: number of plans

MEDICAL INSURANCE – PPO PLANS

Table 20 organizes the same data in Table 19 by region and by the number of employees covered. These averages include the costs of prescription, dental, and vision coverages when included with the medical premiums. A breakdown of the regions is on page 61.

Average Monthly Employer & Employee Contributions Towards Medical Premium by Region (PPO Plans)							
Comparison Group	Single			Family			n
	Employer Share	Employee Share	Total	Employer Share	Employee Share	Total	
STATEWIDE	\$ 682.62	\$ 108.40	\$ 791.02	\$ 1,733.53	\$ 287.10	\$ 2,020.63	1,062
REGION							
1 - Akron/Canton	\$ 651.94	\$ 90.10	\$ 742.04	\$ 1,665.14	\$ 229.28	\$ 1,894.42	190
2 - Cincinnati	\$ 604.40	\$ 122.98	\$ 727.38	\$ 1,574.04	\$ 357.52	\$ 1,931.56	90
3 - Cleveland	\$ 654.75	\$ 92.49	\$ 747.24	\$ 1,692.20	\$ 216.78	\$ 1,908.98	212
4 - Columbus	\$ 751.19	\$ 147.14	\$ 898.33	\$ 1,841.47	\$ 371.68	\$ 2,213.15	157
5 - Dayton	\$ 670.43	\$ 153.35	\$ 823.78	\$ 1,792.50	\$ 435.77	\$ 2,228.27	91
6 - Southeast Ohio	\$ 836.48	\$ 106.96	\$ 943.44	\$ 1,979.88	\$ 311.12	\$ 2,291.00	95
7 - Toledo	\$ 655.82	\$ 112.18	\$ 768.00	\$ 1,655.73	\$ 313.76	\$ 1,969.49	119
8 - Warren/Youngstown	\$ 661.71	\$ 63.03	\$ 724.74	\$ 1,730.49	\$ 172.53	\$ 1,903.02	108
EMPLOYEES COVERED							
1 - 49	\$ 785.67	\$ 97.24	\$ 882.91	\$ 1,868.23	\$ 281.19	\$ 2,149.42	137
50 - 99	\$ 666.29	\$ 105.26	\$ 771.55	\$ 1,710.03	\$ 276.17	\$ 1,986.20	176
100 - 149	\$ 669.58	\$ 105.06	\$ 774.64	\$ 1,729.25	\$ 278.97	\$ 2,008.22	229
150 - 249	\$ 680.63	\$ 122.86	\$ 803.49	\$ 1,747.43	\$ 303.46	\$ 2,050.89	236
250 - 499	\$ 665.50	\$ 102.60	\$ 768.10	\$ 1,642.07	\$ 277.04	\$ 1,919.11	173
500 - 999	\$ 645.75	\$ 116.08	\$ 761.83	\$ 1,642.07	\$ 297.99	\$ 1,940.06	66
1,000 or more	\$ 640.61	\$ 105.90	\$ 746.51	\$ 1,657.98	\$ 324.94	\$ 1,982.92	45
Note: Includes plans where employees contribute \$0 to the medical premium. Note: Includes plans where the medical premium includes the cost of prescription and dental. Note: n: number of plans.							

- Compared to the statewide averages, medical premiums in the Southeast Ohio region (Region 6) average 19.3% higher for single coverage and 13.4% higher for family coverage.
- Compared to the statewide averages, medical insurance premiums in the Warren/Youngstown region (Region 8) are 8.4% lower for single coverage and 5.8% lower for family coverage.

MEDICAL INSURANCE – PPO PLANS

EMPLOYER & EMPLOYEE SHARE OF MEDICAL PREMIUM

Table 21 displays the employer and employee share of the medical premium for single and family plans by jurisdiction. This data corresponds with the data displayed in Table 19 (located on page 25).

Employer & Employee Cost Sharing Percentage Towards Medical Premium (PPO Plans)					
Comparison Group	Single		Family		n
	Employer Share	Employee Share	Employer Share	Employee Share	
STATEWIDE	86.3%	13.7%	86.0%	14.0%	1,062
State of Ohio	85.0%	15.0%	84.2%	15.8%	1
Counties	86.2%	13.8%	85.3%	14.7%	77
Less than 50,000	87.1%	12.9%	86.3%	13.7%	29
50,000 - 149,999	85.5%	14.5%	84.4%	15.6%	34
150,000 or more	85.9%	14.1%	85.4%	14.6%	14
Cities	85.3%	14.7%	87.8%	12.2%	189
Less than 25,000	86.9%	13.1%	88.3%	11.7%	128
25,000 - 99,999	81.3%	18.7%	86.7%	13.3%	55
100,000 or more	88.5%	11.5%	87.5%	12.5%	6
Townships	93.4%	6.6%	91.7%	8.3%	43
Less than 10,000	97.1%	2.9%	96.1%	3.9%	17
10,000 - 29,999	91.4%	8.6%	88.6%	11.4%	21
30,000 or more	89.1%	10.9%	92.6%	7.4%	5
School Districts *	86.3%	13.7%	85.6%	14.4%	685
Less than 1,000	86.9%	13.1%	86.4%	13.6%	184
1,000 - 2,499	86.3%	13.7%	85.6%	14.4%	284
2,500 - 9,999	86.4%	13.6%	85.4%	14.6%	163
10,000 or more	83.8%	16.2%	82.9%	17.1%	10
Educational Svc Centers	84.7%	15.3%	82.9%	17.1%	44
Colleges & Universities	83.8%	16.2%	82.7%	17.3%	34
Fire Districts	86.8%	13.2%	86.8%	13.2%	2
Metro Housing Authorities	81.6%	18.4%	80.8%	19.2%	15
Port Authorities	88.0%	12.0%	88.0%	12.0%	1
Regional Transit Authorities	88.6%	11.4%	88.7%	11.3%	15

Note: Includes plans where employees contribute \$0 to the medical premium.
 Note: Includes plans where the medical premium includes the cost of prescription and dental.
 Note: n: number of plans

- On average, employees in Townships pay the lowest percent amount towards the total single premium at 6.6%. Employees working for Metro Housing Authorities contribute the largest single percent share at 18.4%.

MEDICAL INSURANCE – PPO PLANS

Table 22 is a continuation of Table 21 and breaks down the employer and employee percent share costs by region and number of employees covered. This data corresponds with the data displayed in Table 20.

Employer & Employee Cost Sharing Percentage Towards Medical Premium by Region (PPO Plans)					
Comparison Group	Single		Family		n
	Employer Share	Employee Share	Employer Share	Employee Share	
STATEWIDE	86.3%	13.7%	86.0%	14.0%	1,062
REGION					
1 - Akron/Canton	87.8%	12.2%	87.7%	12.3%	190
2 - Cincinnati	84.1%	15.9%	83.0%	17.0%	90
3 - Cleveland	87.5%	12.5%	88.6%	11.4%	212
4 - Columbus	83.3%	16.7%	83.2%	16.8%	157
5 - Dayton	81.7%	18.3%	80.4%	19.6%	91
6 - Southeast Ohio	88.4%	11.6%	86.5%	13.5%	95
7 - Toledo	85.0%	15.0%	84.1%	15.9%	119
8 - Warren/Youngstown	90.8%	9.2%	91.2%	8.8%	108
EMPLOYEES COVERED					
1 - 49	88.6%	11.4%	87.4%	12.6%	137
50 - 99	86.1%	13.9%	86.5%	13.5%	176
100 - 149	86.6%	13.4%	86.4%	13.6%	229
150 - 249	85.1%	14.9%	85.4%	14.6%	236
250 - 499	86.8%	13.2%	86.2%	13.8%	173
500 - 999	84.8%	15.2%	84.7%	15.3%	66
1,000 or more	85.9%	14.1%	84.6%	15.4%	45
Note: Includes plans where employees contribute \$0 to the medical premium.					
Note: Includes plans where the medical premium includes the cost of prescription and dental.					
Note: n: number of plans.					

- Employees in the Warren/Youngstown region (Region 8) contribute the lowest percentage towards the total single premium at 9.2%. Employees working in the Columbus region (Region 4) contribute the largest percentage towards the single premium at 16.7%.
- Employers with 1-49 employees reported the lowest average contribution towards the single premium at 11.4% and 12.6% toward the total family premium.

MEDICAL INSURANCE – PPO PLANS

NETWORK DEDUCTIBLES

Table 23 shows the average deductibles for jurisdictions, regions, and the number of employees covered for PPO plans.

Table 23			
Average In-Network Deductible Amount (PPO Plans)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 606	\$ 1,228	1,062
State of Ohio	\$ 400	\$ 800	1
Counties	\$ 606	\$ 1,228	77
Cities	\$ 434	\$ 904	189
Townships	\$ 565	\$ 1,193	43
School Districts & ESCs	\$ 435	\$ 889	685
Colleges & Universities	\$ 572	\$ 1,162	34
Fire Districts	\$ 1,650	\$ 3,300	2
Metro Housing Authorities	\$ 643	\$ 1,353	15
Port Authorities	\$ 750	\$ 1,500	1
Regional Transit Authorities	\$ 513	\$ 1,060	15
REGION			
1 - Akron/Canton	\$ 364	\$ 730	190
2 - Cincinnati	\$ 648	\$ 1,321	90
3 - Cleveland	\$ 421	\$ 818	212
4 - Columbus	\$ 448	\$ 976	157
5 - Dayton	\$ 474	\$ 972	91
6 - Southeast Ohio	\$ 443	\$ 973	95
7 - Toledo	\$ 612	\$ 1,252	119
8 - Warren/Youngstown	\$ 438	\$ 893	108
EMPLOYEES COVERED			
1 - 49	\$ 614	\$ 1,278	137
50 - 99	\$ 459	\$ 968	176
100 - 149	\$ 450	\$ 918	229
150 - 249	\$ 446	\$ 907	236
250 - 499	\$ 398	\$ 803	173
500 - 999	\$ 480	\$ 976	66
1,000 or more	\$ 408	\$ 838	45
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

- Fire Districts have the highest reported average deductible for both single and family plans in-network. The State of Ohio has the lowest in-network deductible in both categories.

MEDICAL INSURANCE – PPO PLANS

Figures 11 and 12 show the percent of plans in each deductible category for single and family coverage displayed in Table 23.

Figure 11

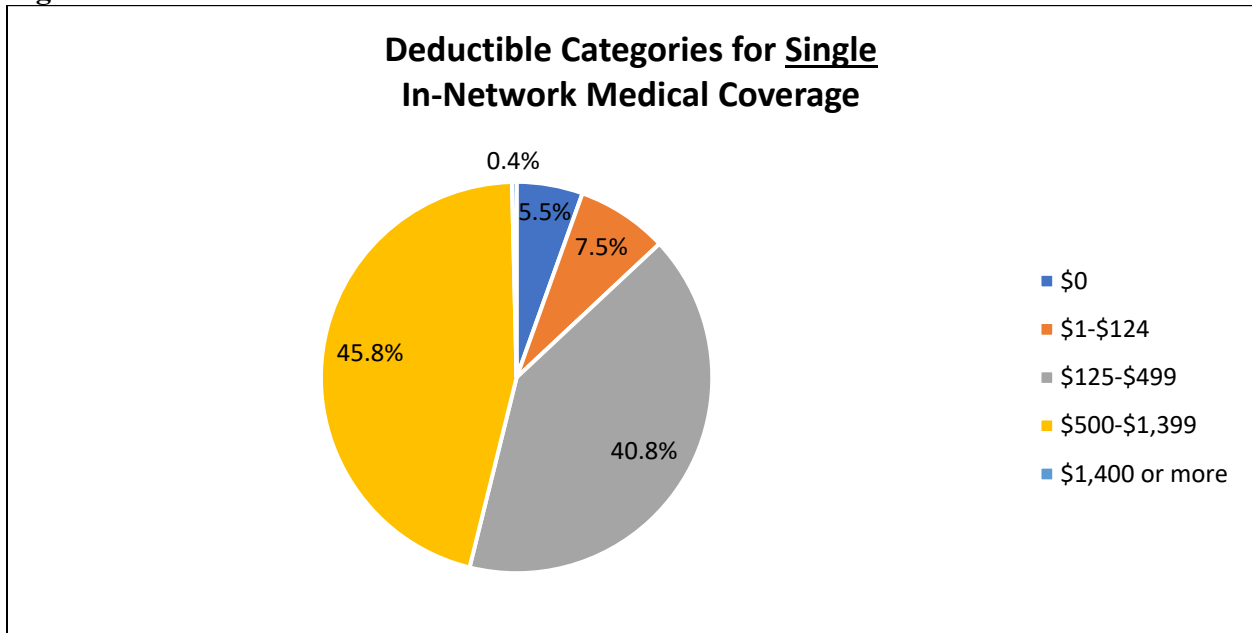
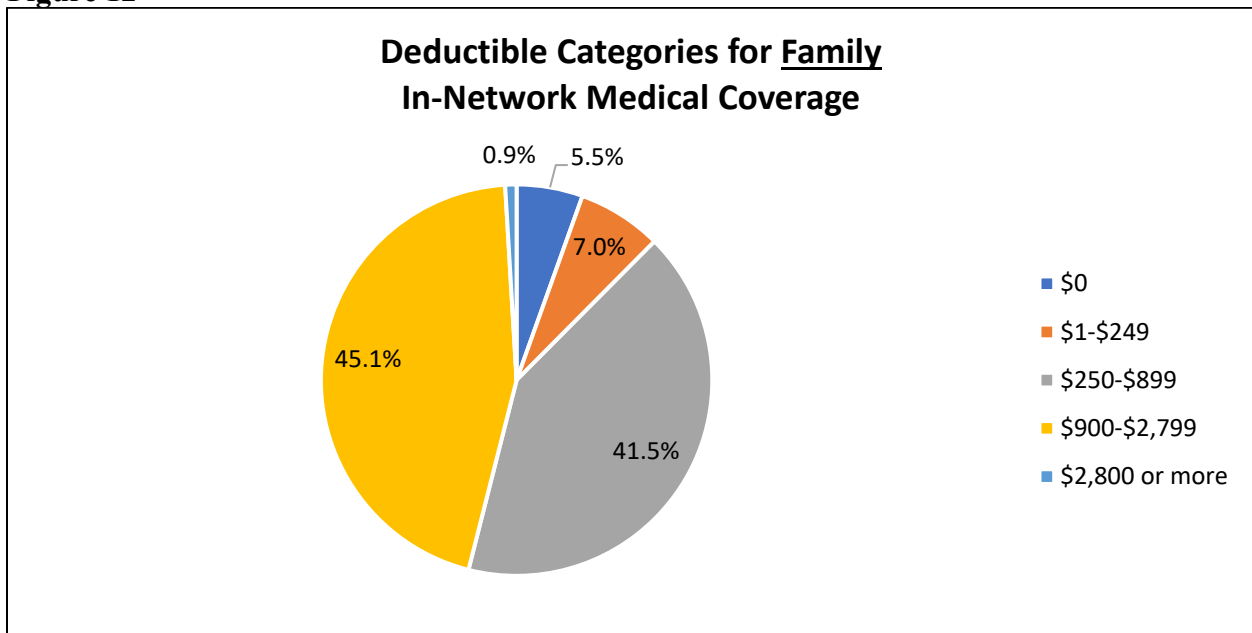


Figure 12



MEDICAL INSURANCE – PPO PLANS

NON-NETWORK DEDUCTIBLES

Table 24 shows the average non-network deductibles for jurisdictions, regions, and number of employees covered.

Table 24			
Average Non-Network Deductible Amount (PPO Plans)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 1,064	\$ 2,174	1,062
State of Ohio	\$ 800	\$ 1,600	1
Counties	\$ 1,312	\$ 2,624	77
Cities	\$ 1,250	\$ 2,565	189
Townships	\$ 1,756	\$ 3,650	43
School Districts & ESCs	\$ 902	\$ 1,842	685
Colleges & Universities	\$ 1,313	\$ 2,695	34
Fire Districts	\$ 10,000	\$ 20,000	2
Metro Housing Authorities	\$ 1,393	\$ 2,929	15
Port Authorities	\$ 2,250	\$ 4,500	1
Regional Transit Authorities	\$ 1,478	\$ 2,990	15
REGION			
1 - Akron/Canton	\$ 862	\$ 1,727	190
2 - Cincinnati	\$ 1,846	\$ 3,928	90
3 - Cleveland	\$ 858	\$ 1,671	212
4 - Columbus	\$ 906	\$ 1,935	157
5 - Dayton	\$ 1,337	\$ 2,738	91
6 - Southeast Ohio	\$ 1,071	\$ 2,200	95
7 - Toledo	\$ 1,331	\$ 2,719	119
8 - Warren/Youngstown	\$ 902	\$ 1,799	108
EMPLOYEES COVERED			
1 - 49	\$ 1,535	\$ 3,142	137
50 - 99	\$ 1,394	\$ 2,880	176
100 - 149	\$ 891	\$ 1,792	229
150 - 249	\$ 913	\$ 1,830	236
250 - 499	\$ 844	\$ 1,722	173
500 - 999	\$ 1,008	\$ 2,175	66
1,000 or more	\$ 984	\$ 2,046	45
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

- Fire Districts have the highest reported average deductible for both single and family plans for non-network. The State of Ohio was the lowest for non-network deductible in both categories.

MEDICAL INSURANCE – PPO PLANS

OUT-OF-POCKET MAXIMUMS

Tables 25 and 26 give the average, minimum, and maximum out-of-pocket maximums for single and family medical coverage.

Table 25

Average In-Network Out-of-Pocket Maximums (PPO Plans)

Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
STATEWIDE	\$ 2,350	\$ 0	\$ 8,450	\$ 4,792	\$ 0	\$ 75,000	1,062
State of Ohio	\$ 2,500	\$ 2,500	\$ 2,500	\$ 5,000	\$ 5,000	\$ 5,000	1
Counties	\$ 2,714	\$ 400	\$ 7,350	\$ 5,477	\$ 1,000	\$ 14,700	77
Cities	\$ 1,967	\$ 0	\$ 7,350	\$ 3,990	\$ 0	\$ 14,700	189
Townships	\$ 2,394	\$ 0	\$ 7,150	\$ 4,859	\$ 0	\$ 14,300	43
School Districts & ESCs	\$ 2,364	\$ 0	\$ 8,450	\$ 4,725	\$ 0	\$ 16,900	685
Colleges & Universities	\$ 3,207	\$ 1,000	\$ 8,150	\$ 8,632	\$ 2,000	\$ 75,000	34
Fire Districts	\$ 5,825	\$ 4,500	\$ 7,150	\$ 11,650	\$ 9,000	\$ 14,300	2
Metro Housing Authorities	\$ 2,603	\$ 500	\$ 5,500	\$ 5,780	\$ 1,100	\$ 15,000	15
Port Authorities	\$ 3,000	\$ 3,000	\$ 3,000	\$ 6,000	\$ 6,000	\$ 6,000	1
Regional Transit Authorities	\$ 1,843	\$ 0	\$ 6,850	\$ 3,560	\$ 0	\$ 13,700	15
REGION							
1 - Akron/Canton	\$ 1,568	\$ 0	\$ 8,150	\$ 3,179	\$ 0	\$ 16,300	190
2 - Cincinnati	\$ 2,845	\$ 220	\$ 7,150	\$ 5,675	\$ 700	\$ 14,300	90
3 - Cleveland	\$ 2,803	\$ 0	\$ 8,150	\$ 5,573	\$ 0	\$ 16,300	212
4 - Columbus	\$ 2,150	\$ 0	\$ 7,100	\$ 4,424	\$ 0	\$ 14,700	157
5 - Dayton	\$ 2,035	\$ 500	\$ 6,100	\$ 4,907	\$ 1,000	\$ 75,000	91
6 - Southeast Ohio	\$ 2,388	\$ 300	\$ 7,150	\$ 4,698	\$ 600	\$ 15,000	95
7 - Toledo	\$ 2,477	\$ 0	\$ 6,850	\$ 5,012	\$ 0	\$ 13,700	119
8 - Warren/Youngstown	\$ 2,811	\$ 400	\$ 8,450	\$ 5,663	\$ 700	\$ 16,900	108
EMPLOYEES COVERED							
1 - 49	\$ 2,689	\$ 0	\$ 7,350	\$ 5,429	\$ 0	\$ 15,000	137
50 - 99	\$ 2,121	\$ 0	\$ 8,450	\$ 4,317	\$ 0	\$ 16,900	176
100 - 149	\$ 2,402	\$ 0	\$ 8,150	\$ 4,858	\$ 0	\$ 16,300	229
150 - 249	\$ 2,332	\$ 0	\$ 8,150	\$ 4,958	\$ 0	\$ 75,000	236
250 - 499	\$ 2,134	\$ 0	\$ 8,150	\$ 4,230	\$ 0	\$ 16,300	173
500 - 999	\$ 2,591	\$ 500	\$ 8,150	\$ 5,102	\$ 1,000	\$ 16,300	66
1,000 or more	\$ 2,536	\$ 0	\$ 8,150	\$ 5,255	\$ 0	\$ 16,300	45

Note: Excludes plans that have unlimited out-of-network maximums.

Note: n: number of plans.

MEDICAL INSURANCE – PPO PLANS

Table 26

Average Non-Network Out-of-Pocket Maximums (PPO Plans)

Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
STATEWIDE	\$ 4,108	\$ 0	\$ 22,500	\$ 8,354	\$ 0	\$ 45,000	1,062
State of Ohio	\$ 5,000	\$ 5,000	\$ 5,000	\$ 10,000	\$ 10,000	\$ 10,000	1
Counties	\$ 5,187	\$ 800	\$ 22,050	\$ 10,415	\$ 2,200	\$ 44,100	77
Cities	\$ 4,495	\$ 0	\$ 22,500	\$ 9,288	\$ 0	\$ 45,000	189
Townships	\$ 6,129	\$ 2,000	\$ 22,500	\$ 12,373	\$ 4,000	\$ 45,000	43
School Districts & ESCs	\$ 3,662	\$ 0	\$ 16,000	\$ 7,410	\$ 600	\$ 32,000	685
Colleges & Universities	\$ 4,906	\$ 1,100	\$ 10,000	\$ 9,968	\$ 2,200	\$ 20,000	34
Fire Districts	\$ 20,000	\$ 20,000	\$ 20,000	\$ 40,000	\$ 40,000	\$ 40,000	2
Metro Housing Authorities	\$ 5,350	\$ 1,000	\$ 10,000	\$ 12,420	\$ 5,000	\$ 30,000	15
Port Authorities	\$ 9,000	\$ 9,000	\$ 9,000	\$ 18,000	\$ 18,000	\$ 18,000	1
Regional Transit Authorities	\$ 2,990	\$ 1,500	\$ 4,400	\$ 5,450	\$ 3,000	\$ 8,000	15
REGION							
1 - Akron/Canton	\$ 3,188	\$ 250	\$ 22,050	\$ 6,400	\$ 500	\$ 44,100	190
2 - Cincinnati	\$ 6,361	\$ 540	\$ 20,000	\$ 13,146	\$ 1,600	\$ 40,000	90
3 - Cleveland	\$ 3,307	\$ 400	\$ 22,050	\$ 6,806	\$ 700	\$ 44,100	212
4 - Columbus	\$ 4,031	\$ 0	\$ 16,000	\$ 8,226	\$ 800	\$ 32,000	157
5 - Dayton	\$ 4,305	\$ 1,000	\$ 22,500	\$ 8,859	\$ 2,000	\$ 45,000	91
6 - Southeast Ohio	\$ 4,764	\$ 300	\$ 19,200	\$ 9,557	\$ 600	\$ 38,400	95
7 - Toledo	\$ 4,303	\$ 0	\$ 20,000	\$ 8,643	\$ 0	\$ 40,000	119
8 - Warren/Youngstown	\$ 4,166	\$ 600	\$ 22,500	\$ 8,404	\$ 1,200	\$ 45,000	108
EMPLOYEES COVERED							
1 - 49	\$ 5,761	\$ 0	\$ 22,500	\$ 11,647	\$ 0	\$ 45,000	137
50 - 99	\$ 4,604	\$ 400	\$ 22,500	\$ 9,580	\$ 1,000	\$ 45,000	176
100 - 149	\$ 3,852	\$ 250	\$ 22,050	\$ 7,748	\$ 500	\$ 44,100	229
150 - 249	\$ 3,467	\$ 400	\$ 13,700	\$ 6,930	\$ 700	\$ 27,400	236
250 - 499	\$ 3,697	\$ 0	\$ 22,050	\$ 7,550	\$ 750	\$ 44,100	173
500 - 999	\$ 3,436	\$ 1,000	\$ 7,500	\$ 7,072	\$ 2,000	\$ 16,520	66
1,000 or more	\$ 3,092	\$ 100	\$ 9,000	\$ 8,037	\$ 200	\$ 18,000	45

Note: Excludes plans that have unlimited out-of-network maximums.

Note: n: number of plans.

- Fire Districts reported the highest average non-network out-of-pocket maximums for both single and family plans.
- Regional Transit Authorities reported the lowest average non-network out-of-pocket maximums for both single and family plans.

MEDICAL INSURANCE – HDHPs

MEDICAL INSURANCE – HDHPs HDHP PREMIUMS

The second most frequently utilized plan type is the High Deductible Health Plan (HDHP). HDHPs account for 44.8% of all plans reported this year. Table 27 breaks down the average HDHP medical premiums and the contribution amounts shared by the employer and the employee. These averages include the costs of prescription, dental, and vision coverages when included with the medical premiums.

Table 27

Average Monthly Employer & Employee Contributions Towards Medical Premium (HDHP Plans)

Comparison Group	Single			Family			n
	Employer Share	Employee Share	Total	Employer Share	Employee Share	Total	
STATEWIDE	\$ 596.60	\$ 84.67	\$ 681.27	\$ 1,598.82	\$ 237.52	\$ 1,836.34	927
State of Ohio	\$ 693.16	\$ 77.46	\$ 770.62	\$ 2,078.47	\$ 231.47	\$ 2,309.94	1
Counties	\$ 600.41	\$ 87.85	\$ 688.26	\$ 1,680.72	\$ 268.45	\$ 1,949.17	56
Less than 50,000	\$ 642.69	\$ 104.07	\$ 746.76	\$ 1,770.80	\$ 322.39	\$ 2,093.19	28
50,000 - 149,999	\$ 556.72	\$ 76.96	\$ 633.68	\$ 1,570.57	\$ 223.66	\$ 1,794.23	18
150,000 or more	\$ 560.63	\$ 62.02	\$ 622.65	\$ 1,635.76	\$ 203.43	\$ 1,839.19	10
Cities	\$ 592.58	\$ 86.40	\$ 678.98	\$ 1,692.04	\$ 214.18	\$ 1,906.22	173
Less than 25,000	\$ 582.18	\$ 88.96	\$ 671.14	\$ 1,719.04	\$ 215.01	\$ 1,934.05	136
25,000 - 99,999	\$ 612.36	\$ 77.98	\$ 690.34	\$ 1,595.67	\$ 215.14	\$ 1,810.81	34
100,000 or more	\$ 958.22	\$ 55.59	\$ 1,013.84	\$ 1,486.75	\$ 143.19	\$ 1,629.94	3
Townships	\$ 610.34	\$ 54.31	\$ 664.65	\$ 1,759.67	\$ 162.51	\$ 1,922.18	96
Less than 10,000	\$ 597.51	\$ 54.42	\$ 651.93	\$ 1,772.27	\$ 165.42	\$ 1,937.69	38
10,000 - 29,999	\$ 675.60	\$ 42.04	\$ 717.64	\$ 1,856.84	\$ 116.03	\$ 1,972.87	37
30,000 or more	\$ 526.06	\$ 73.99	\$ 600.05	\$ 1,573.29	\$ 237.61	\$ 1,810.90	21
School Districts *	\$ 588.40	\$ 87.91	\$ 676.31	\$ 1,507.80	\$ 249.21	\$ 1,757.01	509
Less than 1,000	\$ 591.48	\$ 81.72	\$ 673.20	\$ 1,531.32	\$ 219.59	\$ 1,750.91	129
1,000 - 2,499	\$ 604.36	\$ 92.30	\$ 696.66	\$ 1,564.06	\$ 258.08	\$ 1,822.14	207
2,500 - 9,999	\$ 548.65	\$ 83.77	\$ 632.42	\$ 1,385.44	\$ 248.45	\$ 1,633.89	120
10,000 or more	\$ 589.21	\$ 91.83	\$ 681.04	\$ 1,452.41	\$ 319.55	\$ 1,771.96	13
Educational Svc Centers	\$ 616.57	\$ 96.83	\$ 713.40	\$ 1,523.30	\$ 278.07	\$ 1,801.37	40
Colleges & Universities	\$ 569.73	\$ 103.06	\$ 672.79	\$ 1,571.96	\$ 311.79	\$ 1,883.75	35
Fire Districts	\$ 572.53	\$ 75.19	\$ 647.72	\$ 1,768.84	\$ 231.70	\$ 2,000.54	14
Metro Housing Authorities	\$ 733.12	\$ 94.09	\$ 827.21	\$ 1,906.29	\$ 279.10	\$ 2,185.39	32
Port Authorities	\$ 609.04	\$ 91.72	\$ 700.76	\$ 1,821.81	\$ 274.31	\$ 2,096.12	3
Regional Transit Authorities	\$ 625.66	\$ 63.69	\$ 689.35	\$ 1,552.21	\$ 164.93	\$ 1,717.14	8

Note: Includes plans where employees contribute \$0 to the medical premium.

Note: Includes plans where the medical premium includes the cost of prescription and dental.

Note: n: number of plans

MEDICAL INSURANCE – HDHPs

Table 28 organizes the same data in Table 27 by region and by the number of employees covered. These averages include the costs of prescription, dental, and vision coverages when included with the medical premiums. A breakdown of the regions is on page 61.

Average Monthly Employer & Employee Contributions Towards Medical Premium by Region (HDHP Plans)								
Comparison Group	Single			Family			n	
	Employer Share	Employee Share	Total	Employer Share	Employee Share	Total		
STATEWIDE	\$ 602.53	\$ 68.33	\$ 670.86	\$ 1,657.22	\$ 180.07	\$ 1,837.29	927	
REGION								
1 - Akron/Canton	\$ 524.68	\$ 72.07	\$ 596.75	\$ 1,413.57	\$ 195.68	\$ 1,609.25	51	
2 - Cincinnati	\$ 571.64	\$ 78.35	\$ 649.99	\$ 1,566.28	\$ 240.16	\$ 1,806.44	138	
3 - Cleveland	\$ 550.21	\$ 64.93	\$ 615.14	\$ 1,486.94	\$ 155.39	\$ 1,642.33	105	
4 - Columbus	\$ 629.05	\$ 98.37	\$ 727.42	\$ 1,663.67	\$ 280.79	\$ 1,944.46	197	
5 - Dayton	\$ 611.92	\$ 100.43	\$ 712.35	\$ 1,658.99	\$ 273.99	\$ 1,932.98	170	
6 - Southeast Ohio	\$ 681.74	\$ 93.19	\$ 774.93	\$ 1,763.42	\$ 267.25	\$ 2,030.67	79	
7 - Toledo	\$ 570.10	\$ 72.55	\$ 642.65	\$ 1,516.47	\$ 209.95	\$ 1,726.42	148	
8 - Warren/Youngstown	\$ 602.53	\$ 68.33	\$ 670.86	\$ 1,657.22	\$ 180.07	\$ 1,837.29	39	
EMPLOYEES COVERED								
1 - 49	\$ 622.16	\$ 74.11	\$ 696.27	\$ 1,725.69	\$ 212.83	\$ 1,938.52	190	
50 - 99	\$ 601.39	\$ 87.26	\$ 688.65	\$ 1,667.10	\$ 222.01	\$ 1,889.11	169	
100 - 149	\$ 588.31	\$ 83.73	\$ 672.04	\$ 1,579.45	\$ 230.86	\$ 1,810.31	162	
150 - 249	\$ 601.20	\$ 94.82	\$ 696.02	\$ 1,557.84	\$ 264.88	\$ 1,822.72	194	
250 - 499	\$ 566.61	\$ 79.91	\$ 646.52	\$ 1,489.37	\$ 232.62	\$ 1,721.99	128	
500 - 999	\$ 580.39	\$ 96.62	\$ 677.01	\$ 1,467.30	\$ 296.96	\$ 1,764.26	52	
1,000 or more	\$ 584.82	\$ 75.46	\$ 660.28	\$ 1,504.78	\$ 250.19	\$ 1,754.97	32	
Note: Includes plans where employees contribute \$0 to the medical premium.								
Note: Includes plans where the medical premium includes the cost of prescription and dental.								
Note: n: number of plans.								

- Compared to the statewide averages, medical premiums in the Southeast Ohio region (Region 6) average 15.5% higher for single coverage and 10.5% higher for family coverage.
- Compared to the statewide averages, medical premiums in the Akron/Canton region (Region 1) are 11.0% lower for single coverage and 12.4% lower for family coverage.

MEDICAL INSURANCE – HDHPs

EMPLOYER & EMPLOYEE SHARE OF MEDICAL PREMIUM

Table 29 displays the employer and employee share of the medical premium for single and family plans by jurisdiction. This data corresponds with the data displayed in Table 27.

Table 29

**Employer & Employee Cost Sharing Percentage
Towards Medical Premium
(HDHP Plans)**

Comparison Group	Single		Family		n
	Employer Share	Employee Share	Employer Share	Employee Share	
STATEWIDE	87.6%	12.4%	87.2%	12.8%	927
State of Ohio	89.9%	10.1%	90.0%	10.0%	1
Counties	87.4%	12.6%	86.6%	13.4%	56
Less than 50,000	85.9%	14.1%	84.7%	15.3%	28
50,000 - 149,999	88.2%	11.8%	87.8%	12.2%	18
150,000 or more	90.4%	9.6%	89.5%	10.5%	10
Cities	87.3%	12.7%	88.9%	11.1%	173
Less than 25,000	87.1%	12.9%	89.1%	10.9%	136
25,000 - 99,999	88.0%	12.0%	87.8%	12.2%	34
100,000 or more	94.8%	5.2%	91.1%	8.9%	3
Townships	91.6%	8.4%	91.6%	8.4%	96
Less than 10,000	91.4%	8.6%	91.7%	8.3%	38
10,000 - 29,999	93.7%	6.3%	93.9%	6.1%	37
30,000 or more	88.4%	11.6%	87.5%	12.5%	21
School Districts	87.1%	12.9%	85.9%	14.1%	509
Less than 1,000	87.7%	12.3%	87.5%	12.5%	129
1,000 - 2,499	87.0%	13.0%	86.1%	13.9%	207
2,500 - 9,999	86.9%	13.1%	84.8%	15.2%	120
10,000 or more	86.0%	14.0%	81.8%	18.2%	13
Educational Svc Centers	86.1%	13.9%	84.8%	15.2%	40
Colleges & Universities	85.4%	14.6%	84.2%	15.8%	35
Fire Districts	89.3%	10.7%	88.3%	11.7%	14
Metro Housing Authorities	88.1%	11.9%	87.2%	12.8%	32
Port Authorities	86.7%	13.3%	86.7%	13.3%	3
Regional Transit Authorities	89.6%	10.4%	89.1%	10.9%	8

Note: Includes plans where employees contribute \$0 to the medical premium.
 Note: Includes plans where the medical premium includes the cost of prescription and dental.
 Note: n: number of plans

- On average, employees working for Townships pay the lowest percent share amount towards the total single premium at 8.4% and total family premium at 8.4%.

MEDICAL INSURANCE – HDHPs

Table 30 is a continuation of Table 29 and breaks down the employer and employee percent share costs by region and number of employees covered. This data corresponds with the data displayed in Table 28.

Average Monthly Employer & Employee Contributions Towards Medical Premium by Region (HDHP Plans)					
Comparison Group	Single		Family		n
	Employer Share	Employee Share	Employer Share	Employee Share	
STATEWIDE	87.6%	12.4%	87.2%	12.8%	927
REGION					
1 - Akron/Canton	87.1%	12.9%	86.8%	13.2%	51
2 - Cincinnati	88.0%	12.0%	86.7%	13.3%	138
3 - Cleveland	89.3%	10.7%	90.3%	9.7%	105
4 - Columbus	86.4%	13.6%	85.6%	14.4%	197
5 - Dayton	86.0%	14.0%	85.7%	14.3%	170
6 - Southeast Ohio	87.8%	12.2%	86.8%	13.2%	79
7 - Toledo	88.9%	11.1%	88.4%	11.6%	148
8 - Warren/Youngstown	90.2%	9.8%	90.5%	9.5%	39
EMPLOYEES COVERED					
1 - 49	89.3%	10.7%	89.3%	10.7%	190
50 - 99	87.2%	12.8%	88.0%	12.0%	169
100 - 149	88.0%	12.0%	87.7%	12.3%	162
150 - 249	86.4%	13.6%	85.6%	14.4%	194
250 - 499	87.8%	12.2%	86.5%	13.5%	128
500 - 999	85.5%	14.5%	83.2%	16.8%	52
1,000 or more	88.3%	11.7%	85.9%	14.1%	32
Note: Includes plans where employees contribute \$0 to the medical premium.					
Note: Includes plans where the medical premium includes the cost of prescription and dental.					
Note: n: number of plans.					

- Table 30 shows that the Warren/Youngstown region (Region 8) reported the lowest average employee percent share at 9.8% for single and 9.5% for family coverage
- When comparing the number of employees covered, employers with 1-49 employees reported the lowest averages with 10.7% employee single premium share and 10.7% employee family premium share.

MEDICAL INSURANCE – HDHPs

NETWORK DEDUCTIBLES

Table 31 shows the average deductibles for jurisdictions, regions, and the number of employees covered for high deductible health plans.

Average In-Network Deductible Amount (HDHPs)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 3,097	\$ 6,118	927
State of Ohio	\$ 2,000	\$ 4,000	1
Counties	\$ 2,480	\$ 4,948	56
Cities	\$ 2,894	\$ 5,786	173
Townships	\$ 3,693	\$ 7,240	96
School Districts & ESCs	\$ 3,132	\$ 6,175	509
Colleges & Universities	\$ 2,969	\$ 5,914	35
Fire Districts	\$ 3,596	\$ 7,386	14
Metro Housing Authorities	\$ 3,318	\$ 6,246	32
Port Authorities	\$ 1,717	\$ 3,433	3
Regional Transit Authorities	\$ 2,000	\$ 4,000	8
REGION			
1 - Akron/Canton	\$ 3,233	\$ 6,458	51
2 - Cincinnati	\$ 3,054	\$ 6,012	138
3 - Cleveland	\$ 3,526	\$ 6,895	105
4 - Columbus	\$ 3,284	\$ 6,526	197
5 - Dayton	\$ 2,727	\$ 5,391	170
6 - Southeast Ohio	\$ 2,917	\$ 5,832	79
7 - Toledo	\$ 3,016	\$ 5,903	148
8 - Warren/Youngstown	\$ 3,256	\$ 6,471	39
EMPLOYEES COVERED			
1 - 49	\$ 3,386	\$ 6,639	190
50 - 99	\$ 3,012	\$ 5,926	169
100 - 149	\$ 3,078	\$ 6,152	162
150 - 249	\$ 3,045	\$ 6,000	194
250 - 499	\$ 3,139	\$ 6,228	128
500 - 999	\$ 2,898	\$ 5,726	52
1,000 or more	\$ 2,416	\$ 4,803	32
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

- Port Authorities have the lowest reported average deductible for both single and family plans in-network.

MEDICAL INSURANCE – HDHPs

Figures 13 and 14 show the percent of HDHPs in each deductible category for single and family coverage.

Figure 13

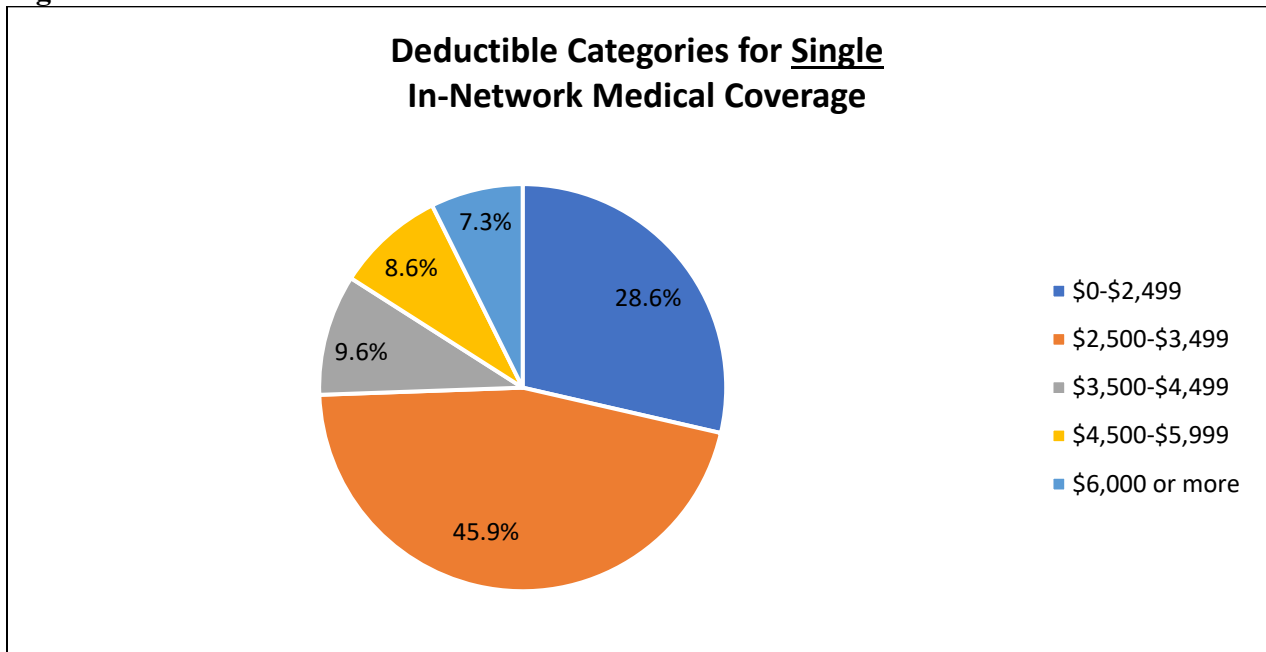
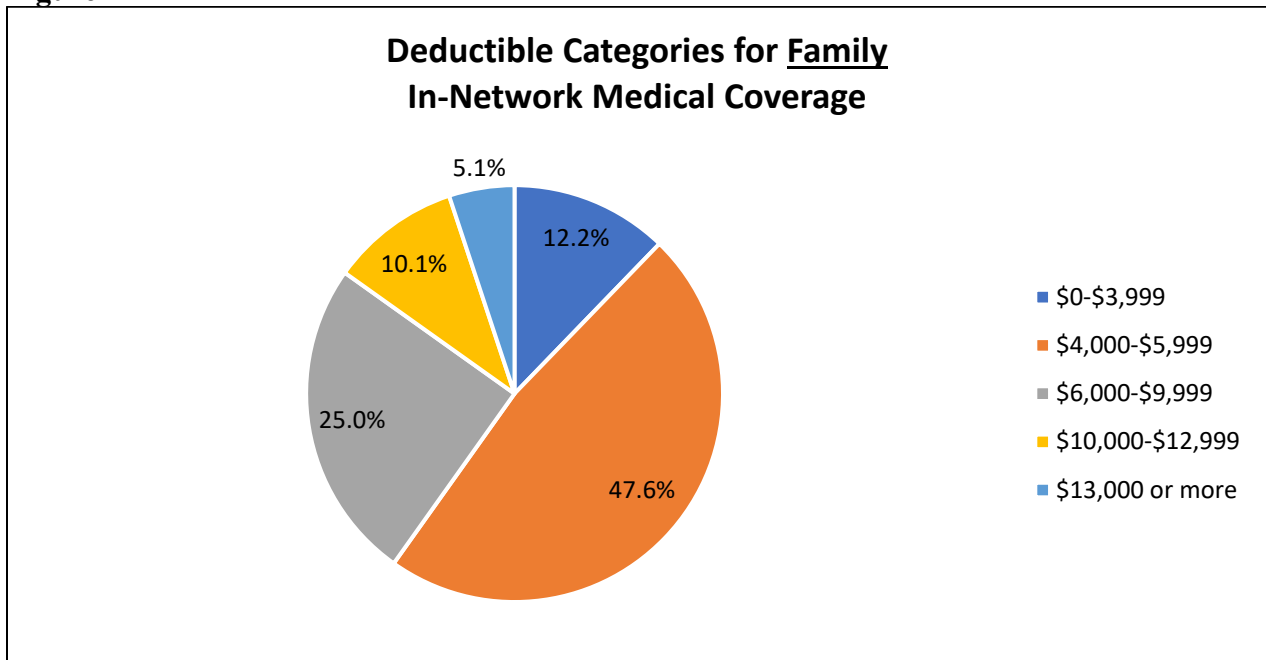


Figure 14



MEDICAL INSURANCE – HDHPs

NON-NETWORK DEDUCTIBLES

Table 32 shows the average non-network deductibles for jurisdictions, regions, and the number of employees covered.

Average Non-Network Deductible Amount (HDHPs)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 5,630	\$ 11,141	927
State of Ohio	\$ 4,000	\$ 8,000	1
Counties	\$ 4,585	\$ 9,078	56
Cities	\$ 5,963	\$ 11,936	173
Townships	\$ 7,736	\$ 15,462	96
School Districts & ESCs	\$ 5,099	\$ 10,034	509
Colleges & Universities	\$ 5,597	\$ 10,465	35
Fire Districts	\$ 8,607	\$ 17,929	14
Metro Housing Authorities	\$ 7,888	\$ 15,383	32
Port Authorities	\$ 3,667	\$ 7,333	3
Regional Transit Authorities	\$ 3,929	\$ 8,571	8
REGION			
1 - Akron/Canton	\$ 6,557	\$ 13,147	51
2 - Cincinnati	\$ 5,641	\$ 11,191	138
3 - Cleveland	\$ 6,210	\$ 12,217	105
4 - Columbus	\$ 5,569	\$ 11,160	197
5 - Dayton	\$ 5,274	\$ 10,355	170
6 - Southeast Ohio	\$ 5,991	\$ 11,568	79
7 - Toledo	\$ 4,649	\$ 9,260	148
8 - Warren/Youngstown	\$ 7,494	\$ 14,764	39
EMPLOYEES COVERED			
1 - 49	\$ 7,157	\$ 14,211	190
50 - 99	\$ 5,784	\$ 11,196	169
100 - 149	\$ 4,987	\$ 10,002	162
150 - 249	\$ 5,126	\$ 10,119	194
250 - 499	\$ 5,393	\$ 10,773	128
500 - 999	\$ 4,884	\$ 9,660	52
1,000 or more	\$ 4,366	\$ 8,755	32
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

- Fire Districts have the highest reported average non-network deductible for single and family plans.

MEDICAL INSURANCE – HDHPs

OUT-OF-POCKET MAXIMUMS

Tables 33 and 34 display the average, minimum, and maximum out-of-pocket maximums for single and family medical coverage for all high deductible health plans reported.

Table 33

Average In-Network Out-of-Pocket Maximums (HDHPs)

Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
STATEWIDE	\$ 4,427	\$ 400	\$ 51,100	\$ 8,784	\$ 2,000	\$ 80,000	927
State of Ohio	\$ 3,500	\$ 3,500	\$ 3,500	\$ 7,000	\$ 7,000	\$ 7,000	1
Counties	\$ 4,182	\$ 2,050	\$ 7,150	\$ 8,300	\$ 4,100	\$ 14,300	56
Cities	\$ 3,991	\$ 400	\$ 7,750	\$ 7,934	\$ 2,800	\$ 14,400	173
Townships	\$ 5,043	\$ 1,800	\$ 13,100	\$ 10,155	\$ 3,600	\$ 26,200	96
School Districts & ESCs	\$ 4,384	\$ 1,000	\$ 51,100	\$ 8,670	\$ 2,000	\$ 80,000	509
Colleges & Universities	\$ 4,728	\$ 2,100	\$ 8,000	\$ 9,434	\$ 4,200	\$ 16,000	35
Fire Districts	\$ 4,757	\$ 2,700	\$ 7,000	\$ 9,514	\$ 5,400	\$ 14,000	14
Metro Housing Authorities	\$ 5,316	\$ 1,500	\$ 12,000	\$ 10,358	\$ 3,000	\$ 24,000	32
Port Authorities	\$ 4,450	\$ 2,000	\$ 6,350	\$ 8,900	\$ 4,000	\$ 12,700	3
Regional Transit Authorities	\$ 5,538	\$ 3,000	\$ 7,500	\$ 11,075	\$ 6,000	\$ 15,000	8
REGION							
1 - Akron/Canton	\$ 4,407	\$ 1,400	\$ 12,000	\$ 9,051	\$ 2,800	\$ 24,000	51
2 - Cincinnati	\$ 4,030	\$ 1,500	\$ 9,000	\$ 8,076	\$ 3,000	\$ 18,000	138
3 - Cleveland	\$ 5,033	\$ 1,000	\$ 13,200	\$ 10,856	\$ 2,000	\$ 80,000	105
4 - Columbus	\$ 4,654	\$ 1,400	\$ 51,100	\$ 8,809	\$ 2,800	\$ 26,200	197
5 - Dayton	\$ 3,769	\$ 400	\$ 8,100	\$ 7,447	\$ 3,000	\$ 14,300	170
6 - Southeast Ohio	\$ 4,679	\$ 1,500	\$ 7,350	\$ 9,339	\$ 3,000	\$ 14,700	79
7 - Toledo	\$ 4,603	\$ 1,000	\$ 11,350	\$ 8,885	\$ 2,000	\$ 22,700	148
8 - Warren/Youngstown	\$ 4,749	\$ 1,500	\$ 11,900	\$ 9,536	\$ 3,000	\$ 26,800	39
EMPLOYEES COVERED							
1 - 49	\$ 4,875	\$ 1,500	\$ 13,100	\$ 9,726	\$ 3,000	\$ 26,200	190
50 - 99	\$ 4,202	\$ 400	\$ 8,550	\$ 8,687	\$ 2,000	\$ 80,000	169
100 - 149	\$ 4,284	\$ 1,500	\$ 11,500	\$ 8,510	\$ 3,000	\$ 23,000	162
150 - 249	\$ 4,185	\$ 1,000	\$ 13,200	\$ 8,368	\$ 2,000	\$ 36,400	194
250 - 499	\$ 4,794	\$ 1,400	\$ 51,100	\$ 8,871	\$ 2,800	\$ 26,800	128
500 - 999	\$ 4,273	\$ 1,500	\$ 12,850	\$ 8,406	\$ 3,000	\$ 25,700	52
1,000 or more	\$ 3,953	\$ 1,500	\$ 8,000	\$ 7,878	\$ 3,000	\$ 16,000	32

Note: Excludes plans that have unlimited out-of-network maximums.

Note: n: number of plans.

- Regional Transit Authorities have the highest reported average out-of-pocket maximums for single and family plans.

MEDICAL INSURANCE – HDHPs

Table 34

Average Non-Network Out-of-Pocket Maximums (HDHPs)

Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
STATEWIDE	\$ 9,610	\$ 0	\$ 35,000	\$ 19,272	\$ 0	\$ 90,000	927
State of Ohio	\$ 7,000	\$ 7,000	\$ 7,000	\$ 14,000	\$ 14,000	\$ 14,000	1
Counties	\$ 8,965	\$ 3,500	\$ 20,000	\$ 19,304	\$ 7,000	\$ 82,000	56
Cities	\$ 9,936	\$ 0	\$ 32,400	\$ 19,869	\$ 0	\$ 64,800	173
Townships	\$ 12,492	\$ 2,000	\$ 29,500	\$ 25,264	\$ 4,000	\$ 59,000	96
School Districts & ESCs	\$ 8,478	\$ 2,000	\$ 28,400	\$ 16,886	\$ 4,000	\$ 80,000	509
Colleges & Universities	\$ 11,349	\$ 4,100	\$ 35,000	\$ 21,094	\$ 8,200	\$ 44,100	35
Fire Districts	\$ 15,196	\$ 3,500	\$ 30,000	\$ 32,507	\$ 7,000	\$ 90,000	14
Metro Housing Authorities	\$ 14,533	\$ 6,000	\$ 30,000	\$ 28,709	\$ 10,000	\$ 60,000	32
Port Authorities	\$ 5,450	\$ 5,000	\$ 6,350	\$ 10,900	\$ 10,000	\$ 12,700	3
Regional Transit Authorities	\$ 12,160	\$ 5,300	\$ 22,500	\$ 27,320	\$ 10,600	\$ 45,000	8
REGION							
1 - Akron/Canton	\$ 11,068	\$ 2,500	\$ 30,000	\$ 22,441	\$ 5,000	\$ 60,000	51
2 - Cincinnati	\$ 9,575	\$ 0	\$ 29,500	\$ 19,403	\$ 0	\$ 59,000	138
3 - Cleveland	\$ 11,587	\$ 2,200	\$ 32,400	\$ 23,588	\$ 6,000	\$ 64,800	105
4 - Columbus	\$ 9,027	\$ 3,000	\$ 30,000	\$ 18,116	\$ 6,000	\$ 90,000	197
5 - Dayton	\$ 8,804	\$ 3,700	\$ 35,000	\$ 17,217	\$ 6,000	\$ 80,000	170
6 - Southeast Ohio	\$ 10,810	\$ 3,000	\$ 22,050	\$ 21,654	\$ 6,000	\$ 44,100	79
7 - Toledo	\$ 8,089	\$ 2,800	\$ 22,700	\$ 16,325	\$ 5,600	\$ 82,000	148
8 - Warren/Youngstown	\$ 12,103	\$ 2,000	\$ 22,500	\$ 24,120	\$ 4,000	\$ 45,000	39
EMPLOYEES COVERED							
1 - 49	\$ 12,346	\$ 0	\$ 30,000	\$ 25,474	\$ 0	\$ 90,000	190
50 - 99	\$ 9,544	\$ 2,800	\$ 22,800	\$ 18,621	\$ 5,600	\$ 45,000	169
100 - 149	\$ 9,108	\$ 0	\$ 35,000	\$ 17,630	\$ 0	\$ 64,800	162
150 - 249	\$ 8,601	\$ 2,600	\$ 28,400	\$ 17,251	\$ 5,200	\$ 56,800	194
250 - 499	\$ 8,812	\$ 2,500	\$ 20,400	\$ 18,333	\$ 5,000	\$ 80,000	128
500 - 999	\$ 8,361	\$ 3,000	\$ 25,700	\$ 16,391	\$ 6,000	\$ 51,400	52
1,000 or more	\$ 7,723	\$ 3,000	\$ 16,000	\$ 15,114	\$ 6,000	\$ 27,400	32

Note: Excludes plans that have unlimited out-of-network maximums.

Note: n: number of plans.

- Fire Districts have the highest reported average non-network out-of-pocket maximums for single and family plans.
- Port Authorities have the lowest reported average non-network out-of-pocket maximums for single and family plans.

MEDICAL INSURANCE – HDHPs

HEALTH SAVINGS ACCOUNT

A health savings account (HSA) is a tax-exempt account used to pay or reimburse certain medical expenses incurred by the employee. Table 35 provides the average annual employer contributions towards an HSA for employers enrolled in a high deductible health plan.

Table 35

Health Savings Accounts Average Annual Employer Contribution Amount							
Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
STATEWIDE	\$ 1,290	\$ 150	\$ 6,000	\$ 2,507	\$ 300	\$ 10,000	477
State of Ohio	\$ 1,000	\$ 1,000	\$ 1,000	\$ 2,000	\$ 2,000	\$ 2,000	1
Counties	\$ 970	\$ 150	\$ 2,500	\$ 1,937	\$ 300	\$ 5,000	29
Cities	\$ 1,466	\$ 250	\$ 3,275	\$ 2,962	\$ 500	\$ 6,550	110
Townships	\$ 2,358	\$ 350	\$ 6,000	\$ 4,301	\$ 700	\$ 10,000	33
School Districts & ESCs	\$ 1,162	\$ 250	\$ 3,500	\$ 2,242	\$ 500	\$ 5,740	269
Colleges & Universities	\$ 1,070	\$ 250	\$ 2,600	\$ 1,920	\$ 500	\$ 3,840	25
Fire Districts	\$ 1,000	\$ 1,000	\$ 1,000	\$ 4,000	\$ 4,000	\$ 4,000	1
Metro Housing	\$ 925	\$ 500	\$ 1,500	\$ 1,525	\$ 900	\$ 3,000	6
Port Authorities	\$ 788	\$ 700	\$ 875	\$ 1,575	\$ 1,400	\$ 1,750	2
Regional Transit Authorities	\$ 950	\$ 950	\$ 950	\$ 1,800	\$ 1,800	\$ 1,800	1

Note: n: number of employers.

Figures 15 and 16 group the employer’s HSA contribution into categories by contribution amount.

Figure 15

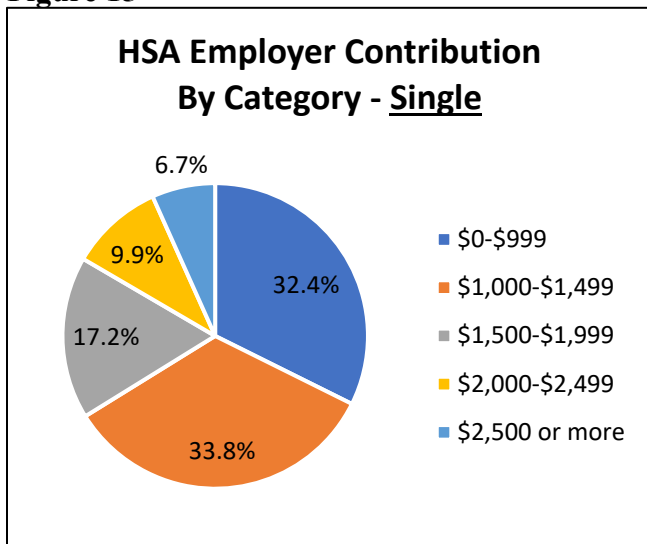
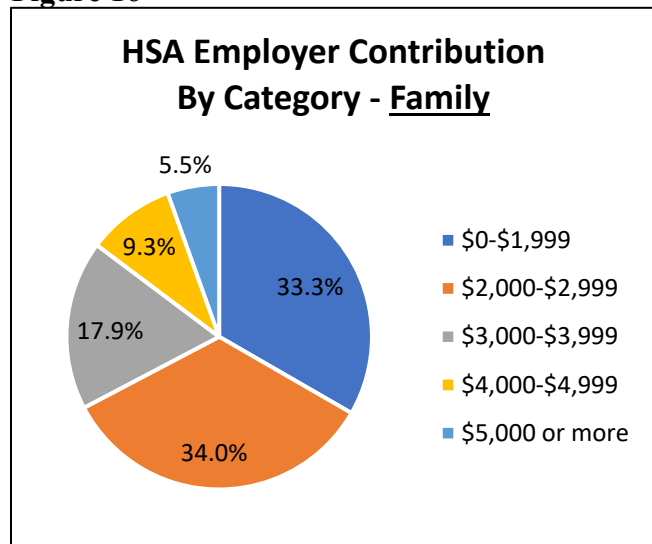


Figure 16



PRESCRIPTION INSURANCE

PRESCRIPTION INSURANCE PRESCRIPTION CARVE-OUT PREMIUMS

Table 36 shows employer and employee prescription premiums when purchased in a separate plan. These costs are not included in the medical premium.

Comparison Group	Single			Family			n	Single	Family
	Employer Share	Employee Share	Total Premium	Employer Share	Employee Share	Total Premium		Employee Share	Employee Share
STATEWIDE	\$ 139.81	\$ 16.14	\$ 155.95	\$ 317.95	\$ 41.94	\$ 359.89	88	10.5%	12.0%
State of Ohio	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	-	-
Counties	\$ 135.19	\$ 8.99	\$ 144.18	\$ 351.90	\$ 25.91	\$ 377.81	9	6.2%	6.2%
Cities	\$ 182.89	\$ 16.31	\$ 199.20	\$ 314.13	\$ 37.90	\$ 352.03	5	8.3%	11.7%
Townships	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	-	-
School Districts & ESCs	\$ 135.86	\$ 17.67	\$ 153.53	\$ 306.21	\$ 45.84	\$ 352.05	70	11.5%	13.2%
Colleges & Universities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	-	-
Fire Districts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	-	-
Metro Housing Authorities	\$ 117.06	\$ 15.96	\$ 133.02	\$ 375.18	\$ 51.16	\$ 426.34	1	12.0%	12.0%
Port Authorities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	-	-
Regional Transit Authorities	\$ 193.39	\$ 0.00	\$ 193.39	\$ 480.88	\$ 0.00	\$ 480.88	3	0.0%	0.0%
REGION									
1 - Akron/Canton	\$ 151.21	\$ 19.82	\$ 171.03	\$ 378.53	\$ 50.81	\$ 429.34	19	11.8%	12.1%
2 - Cincinnati	\$ 154.82	\$ 15.31	\$ 170.13	\$ 418.00	\$ 41.34	\$ 459.34	1	9.0%	9.0%
3 - Cleveland	\$ 120.34	\$ 15.58	\$ 135.92	\$ 279.51	\$ 36.40	\$ 315.91	38	11.5%	11.8%
4 - Columbus	\$ 167.66	\$ 22.07	\$ 189.73	\$ 295.85	\$ 50.34	\$ 346.19	8	11.9%	14.4%
5 - Dayton	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	-	-
6 - Southeast Ohio	\$ 173.55	\$ 18.89	\$ 192.44	\$ 228.83	\$ 84.44	\$ 313.27	7	10.3%	25.1%
7 - Toledo	\$ 150.01	\$ 9.83	\$ 159.84	\$ 304.31	\$ 18.34	\$ 322.65	6	5.2%	5.2%
8 - Warren/Youngstown	\$ 154.01	\$ 8.78	\$ 162.79	\$ 438.65	\$ 21.39	\$ 460.04	9	5.1%	4.8%
EMPLOYEES COVERED									
1 - 49	\$ 138.23	\$ 0.00	\$ 138.23	\$ 411.56	\$ 0.00	\$ 411.56	4	0.0%	0.0%
50 - 99	\$ 128.08	\$ 27.99	\$ 156.07	\$ 331.43	\$ 67.44	\$ 398.87	11	16.9%	16.7%
100 - 149	\$ 147.87	\$ 14.93	\$ 162.80	\$ 366.67	\$ 36.25	\$ 402.92	20	9.6%	9.6%
150 - 249	\$ 152.26	\$ 19.37	\$ 171.63	\$ 286.84	\$ 38.66	\$ 325.50	11	11.8%	12.0%
250 - 499	\$ 127.05	\$ 11.62	\$ 138.67	\$ 278.58	\$ 40.01	\$ 318.59	30	8.7%	12.6%
500 - 999	\$ 132.47	\$ 16.32	\$ 148.79	\$ 333.29	\$ 40.01	\$ 373.30	7	11.1%	11.1%
1,000 or more	\$ 194.09	\$ 18.85	\$ 212.94	\$ 340.30	\$ 39.23	\$ 379.53	5	8.9%	11.2%
Note: Includes plans where employees contribute \$0 to the medical premium.									
Note: n: number of plans.									

PRESCRIPTION INSURANCE

PRESCRIPTION COPAYS/COINSURANCE – ALL PLAN TYPES

Table 37 displays the average prescription retail copays and coinsurance amounts. The data in this table includes all prescription plans reported regardless if they are in a separate carved-out plan. This table breaks down the data extracted from 2,038 prescription plans.

Average Prescription Retail Copays/Coinsurance				
Comparison Group	Network	n	Non-Network	n
Dollar Copay Amount				
Generic	\$ 9.48	1,628	\$ 10.70	489
Brand (Formulary)	\$ 26.65	1,563	\$ 10.70	489
Brand (Non-Formulary)	\$ 46.00	1,510	\$ 34.49	461
Cosmetic/Biologic	\$ 86.81	777	\$ 48.68	311
Coinsurance Percentage				
Generic	22.0%	646	42.1%	694
Brand (Formulary)	22.9%	681	42.2%	688
Brand (Non-Formulary)	24.2%	681	42.6%	681
Cosmetic/Biologic	23.7%	779	41.0%	598

Note: n: number of plans.

Table 38 displays the average prescription mail order copays and coinsurance amounts. The data in this table includes all prescription plans reported regardless if they are in a separate carved-out plan. This table breaks down the data extracted from 2,038 prescription plans.

Average Prescription Mail Order Copays/Coinsurance				
Comparison Group	Network	n	Non-Network	n
Dollar Copay Amount				
Generic	\$ 18.11	1,624	\$ 11.24	377
Brand (Formulary)	\$ 55.16	1,561	\$ 30.82	370
Brand (Non-Formulary)	\$ 96.02	1,510	\$ 51.27	366
Cosmetic/Biologic	\$ 119.81	667	\$ 57.40	252
Coinsurance Percentage				
Generic	22.5%	625	43.1%	524
Brand (Formulary)	23.3%	646	43.5%	524
Brand (Non-Formulary)	24.3%	634	43.4%	521
Cosmetic/Biologic	23.2%	703	41.7%	477

Note: n: number of plans.

DENTAL INSURANCE

DENTAL INSURANCE

DENTAL CARVE-OUT PREMIUMS

Table 39 displays the employer and employee dental premium contribution when purchased in a separate plan. These costs are not included in the medical premium.

Table 39

Dental Carve-Out Premiums Average Total Premium and Employer and Employee Share

Comparison Group	Single			Family			n	Single	Family
	Employer Share	Employee Share	Total Premium	Employer Share	Employee Share	Total Premium		Employee Share	Employee Share
STATEWIDE	\$ 34.67	\$ 7.14	\$ 41.81	\$ 84.26	\$ 21.68	\$ 105.94	921	19.3%	21.5%
State of Ohio	\$ 34.23	\$ 0.00	\$ 34.23	\$ 99.19	\$ 0.00	\$ 99.19	1	0.0%	0.0%
Counties	\$ 13.42	\$ 15.27	\$ 28.69	\$ 38.04	\$ 52.17	\$ 90.21	66	52.7%	56.0%
Cities	\$ 23.84	\$ 7.94	\$ 31.78	\$ 68.76	\$ 28.13	\$ 96.89	152	28.3%	30.3%
Townships	\$ 28.67	\$ 3.75	\$ 32.42	\$ 94.63	\$ 12.82	\$ 107.45	95	12.9%	13.1%
School Districts	\$ 42.96	\$ 6.39	\$ 49.35	\$ 94.15	\$ 16.52	\$ 110.67	524	12.7%	15.2%
Colleges & Univ.	\$ 29.31	\$ 9.31	\$ 38.62	\$ 77.23	\$ 32.32	\$ 109.55	34	26.3%	28.3%
Fire Districts	\$ 25.39	\$ 3.98	\$ 29.37	\$ 80.86	\$ 20.86	\$ 101.72	12	15.9%	22.2%
Metro Housing	\$ 21.84	\$ 7.92	\$ 29.76	\$ 71.47	\$ 27.87	\$ 99.34	25	26.1%	27.7%
Port Authorities	\$ 44.20	\$ 2.33	\$ 46.53	\$ 104.44	\$ 8.68	\$ 113.12	2	7.6%	7.6%
Regional Transit Authorities	\$ 20.39	\$ 7.51	\$ 27.90	\$ 54.33	\$ 33.97	\$ 88.30	10	27.2%	38.1%
REGION									
1 - Akron/Canton	\$ 49.66	\$ 8.08	\$ 57.74	\$ 124.53	\$ 22.73	\$ 147.26	139	17.8%	18.8%
2 - Cincinnati	\$ 30.39	\$ 6.12	\$ 36.51	\$ 77.65	\$ 19.12	\$ 96.77	101	18.5%	19.9%
3 - Cleveland	\$ 29.93	\$ 4.98	\$ 34.91	\$ 81.88	\$ 16.47	\$ 98.35	142	16.1%	17.9%
4 - Columbus	\$ 35.94	\$ 6.77	\$ 42.71	\$ 83.04	\$ 23.05	\$ 106.09	159	17.0%	21.5%
5 - Dayton	\$ 27.76	\$ 9.20	\$ 36.96	\$ 65.68	\$ 27.80	\$ 93.48	137	27.6%	30.3%
6 - Southeast Ohio	\$ 31.15	\$ 4.25	\$ 35.40	\$ 72.49	\$ 14.06	\$ 86.55	71	12.7%	15.2%
7 - Toledo	\$ 35.26	\$ 12.19	\$ 47.45	\$ 70.72	\$ 32.26	\$ 102.98	104	29.8%	31.1%
8 - Warren / Youngstown	\$ 34.12	\$ 3.06	\$ 37.18	\$ 90.74	\$ 10.28	\$ 101.02	68	8.7%	10.2%
EMPLOYEES COVERED									
1 - 49	\$ 25.30	\$ 7.87	\$ 33.17	\$ 75.25	\$ 26.64	\$ 101.89	178	26.0%	27.8%
50 - 99	\$ 35.20	\$ 7.61	\$ 42.81	\$ 83.44	\$ 22.83	\$ 106.27	162	20.3%	22.6%
100 - 149	\$ 35.81	\$ 7.76	\$ 43.57	\$ 82.32	\$ 21.20	\$ 103.52	167	19.9%	20.9%
150 - 249	\$ 39.80	\$ 6.71	\$ 46.51	\$ 89.54	\$ 19.48	\$ 109.02	181	15.6%	18.3%
250 - 499	\$ 35.85	\$ 6.09	\$ 41.94	\$ 87.92	\$ 19.73	\$ 107.65	138	16.2%	19.6%
500 - 999	\$ 41.59	\$ 6.05	\$ 47.64	\$ 96.76	\$ 18.17	\$ 114.93	55	12.8%	16.3%
1,000 or more	\$ 32.33	\$ 6.52	\$ 38.85	\$ 81.23	\$ 18.84	\$ 100.07	40	19.0%	19.1%

Note: n: number of plans.

DENTAL INSURANCE

DENTAL MAXIMUM BENEFIT – ALL PLAN TYPES

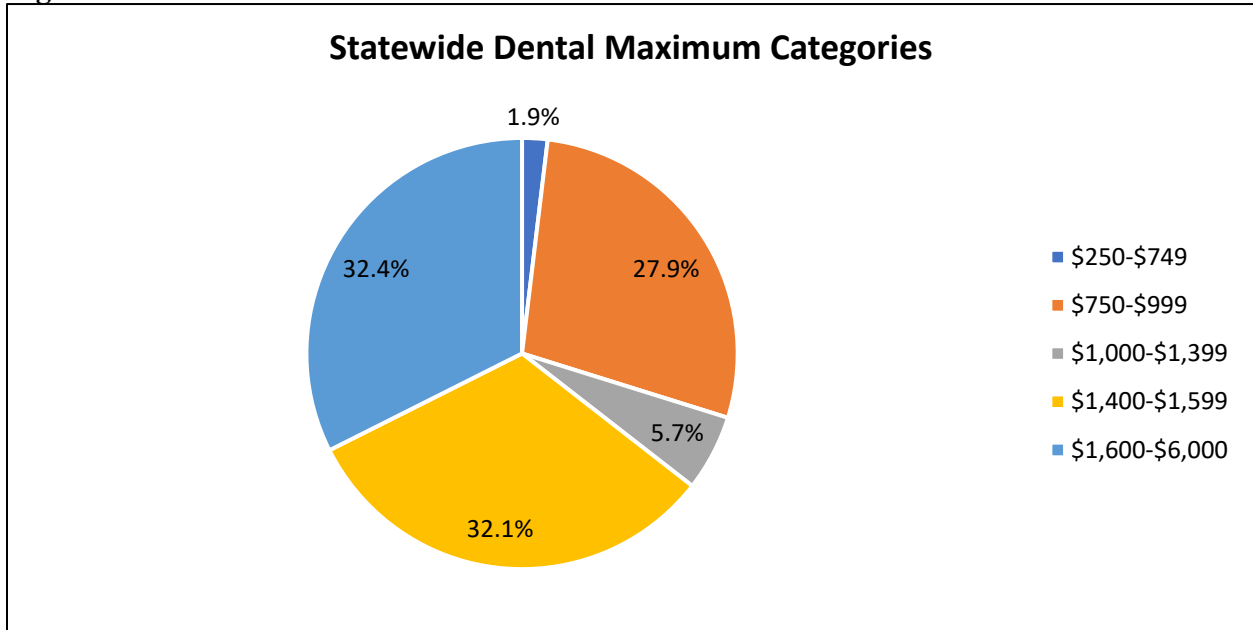
Table 40 displays the average annual dental maximum benefit. The data in this table includes all dental plans reported regardless if they are in a separate carved-out plan.

Table 40				
Average Annual Dental Maximum Benefit All Dental Plans Offered				
Comparison Group	Average	Minimum	Maximum	n
STATEWIDE	\$ 1,634	\$ 500	\$ 4,500	1,202
State of Ohio	\$ 1,500	\$ 1,500	\$ 1,500	1
Counties	\$ 1,336	\$ 750	\$ 4,000	79
Cities	\$ 1,518	\$ 500	\$ 4,500	228
Townships	\$ 1,440	\$ 800	\$ 2,500	114
School Districts & ESCs	\$ 1,761	\$ 750	\$ 4,000	685
Colleges & Universities	\$ 1,523	\$ 500	\$ 3,000	36
Fire Districts	\$ 1,375	\$ 1,000	\$ 2,500	14
Metro Housing	\$ 1,482	\$ 1,000	\$ 4,000	30
Port Authorities	\$ 1,250	\$ 1,000	\$ 1,500	3
Regional Transit Authorities	\$ 1,285	\$ 1,000	\$ 2,100	12
REGION				
1 – Akron/Canton	\$ 1,833	\$ 750	\$ 4,000	168
2 – Cincinnati	\$ 1,839	\$ 500	\$ 4,500	144
3 – Cleveland	\$ 1,758	\$ 500	\$ 4,000	182
4 – Columbus	\$ 1,531	\$ 750	\$ 3,000	209
5 – Dayton	\$ 1,368	\$ 750	\$ 4,000	153
6 – Southeast Ohio	\$ 1,402	\$ 750	\$ 3,000	98
7 – Toledo	\$ 1,637	\$ 750	\$ 4,000	154
8 – Warren/Youngstown	\$ 1,622	\$ 1,000	\$ 4,000	94
EMPLOYEES COVERED				
1 – 49	\$ 1,392	\$ 750	\$ 4,000	223
50 – 99	\$ 1,556	\$ 750	\$ 4,000	212
100 – 149	\$ 1,644	\$ 750	\$ 4,000	232
150 – 249	\$ 1,687	\$ 500	\$ 4,500	243
250 – 499	\$ 1,794	\$ 750	\$ 4,000	177
500 – 999	\$ 1,971	\$ 1,000	\$ 3,300	70
1,000 or more	\$ 1,655	\$ 500	\$ 4,000	45
Note: Includes all dental plans offered.				
Note: n: number of plans.				

DENTAL INSURANCE

Figure 17 graphs the statewide average dental maximums by category. This figure includes the 1,202 dental plans reported in Table 40.

Figure 17



DENTAL INSURANCE

DENTAL COMPOSITE RATES

Table 41 shows the average, minimum, and maximum dental composite rates. Composite rates are flat insurance premium rates offered to the employees regardless of choosing single or family coverage.

Dental Carve-Out Monthly Premiums				
Average Composite Rate Total Premium				
Comparison Group	Average	Minimum	Maximum	n
STATEWIDE	\$ 80.94	\$ 3.00	\$ 141.15	147
State of Ohio	-	-	-	0
Counties	-	-	-	0
Cities	\$ 67.54	\$ 3.00	\$ 141.15	21
Townships	\$ 68.29	\$ 20.00	\$ 116.57	2
School Districts & ESCs	\$ 83.60	\$ 32.50	\$ 129.54	123
Colleges & Universities	-	-	-	0
Fire Districts	\$ 59.52	\$ 59.52	\$ 59.52	1
Metro Housing	-	-	-	0
Port Authorities	-	-	-	0
Regional Transit Authorities	-	-	-	0
REGION				
1 - Akron/Canton	\$ 79.09	\$ 56.00	\$ 115.61	5
2 - Cincinnati	\$ 82.31	\$ 55.97	\$ 101.66	31
3 - Cleveland	\$ 81.39	\$ 56.00	\$ 141.15	9
4 - Columbus	\$ 77.68	\$ 8.00	\$ 107.68	37
5 - Dayton	\$ 78.00	\$ 40.75	\$ 129.54	8
6 - Southeast Ohio	\$ 70.33	\$ 43.20	\$ 122.20	18
7 - Toledo	\$ 94.38	\$ 57.74	\$ 119.61	35
8 - Warren/Youngstown	\$ 33.63	\$ 3.00	\$ 67.00	4
EMPLOYEES COVERED				
1 - 49	\$ 47.95	\$ 3.00	\$ 97.40	9
50 - 99	\$ 86.87	\$ 8.00	\$ 141.15	32
100 - 149	\$ 81.07	\$ 32.50	\$ 102.64	37
150 - 249	\$ 87.67	\$ 56.00	\$ 122.20	38
250 - 499	\$ 74.82	\$ 43.20	\$ 119.61	20
500 - 999	\$ 86.12	\$ 68.34	\$ 102.64	7
1,000 or more	\$ 63.92	\$ 40.75	\$ 78.68	4
Note: Includes plans where employee contributes \$0 towards dental premium.				
Note: n: number of plans.				

VISION INSURANCE

VISION INSURANCE VISION CARVE-OUT PREMIUMS

Table 42 shows the employer and employee vision premiums when purchased in a separate plan. These costs are not included in the medical premium.

Table 42

Vision Carve-Out Monthly Premiums Average Total Premium and Employer and Employee Share

Comparison Group	Single			Family			n	Single	Family
	Employer Share	Employee Share	Total Premium	Employer Share	Employee Share	Total Premium		Employee Share	Employee Share
STATEWIDE	\$ 5.67	\$ 3.45	\$ 9.12	\$ 13.40	\$ 9.18	\$ 22.58	862	39.2%	40.8%
State of Ohio	\$ 10.04	\$ 0.00	\$ 10.04	\$ 27.61	\$ 0.00	\$ 27.61	1	0.0%	0.0%
Counties	\$ 3.60	\$ 4.69	\$ 8.29	\$ 8.16	\$ 12.97	\$ 21.13	58	58.2%	59.5%
Cities	\$ 4.53	\$ 3.64	\$ 8.17	\$ 10.71	\$ 10.29	\$ 21.00	133	47.4%	47.6%
Townships	\$ 7.90	\$ 1.43	\$ 9.33	\$ 22.10	\$ 5.36	\$ 27.46	81	20.2%	22.3%
School Districts & ESCs	\$ 6.02	\$ 3.58	\$ 9.60	\$ 13.70	\$ 8.91	\$ 22.61	516	37.5%	39.2%
Colleges & Universities	\$ 4.27	\$ 4.11	\$ 8.38	\$ 8.90	\$ 12.76	\$ 21.66	32	44.7%	51.7%
Fire Districts	\$ 5.30	\$ 3.30	\$ 8.60	\$ 15.04	\$ 9.69	\$ 24.73	8	40.6%	40.2%
Metro Housing Authorities	\$ 5.57	\$ 2.70	\$ 8.27	\$ 13.46	\$ 7.64	\$ 21.10	23	33.5%	35.9%
Port Authorities	\$ 2.39	\$ 3.29	\$ 5.68	\$ 6.63	\$ 9.07	\$ 15.70	2	58.0%	58.0%
Regional Transit Authorities	\$ 2.11	\$ 3.31	\$ 5.42	\$ 5.48	\$ 9.26	\$ 14.74	8	53.3%	53.3%
REGION									
1 - Akron/Canton	\$ 7.69	\$ 3.38	\$ 11.07	\$ 18.84	\$ 9.24	\$ 28.08	94	34.7%	36.4%
2 - Cincinnati	\$ 3.08	\$ 4.55	\$ 7.63	\$ 7.39	\$ 11.97	\$ 19.36	114	58.8%	59.6%
3 - Cleveland	\$ 6.06	\$ 2.07	\$ 8.13	\$ 14.28	\$ 5.96	\$ 20.24	125	27.1%	29.1%
4 - Columbus	\$ 6.19	\$ 3.96	\$ 10.15	\$ 14.53	\$ 11.15	\$ 25.68	164	42.4%	44.7%
5 - Dayton	\$ 4.43	\$ 4.66	\$ 9.09	\$ 10.55	\$ 10.87	\$ 21.42	122	51.1%	52.3%
6 - Southeast Ohio	\$ 7.18	\$ 3.22	\$ 10.40	\$ 14.56	\$ 8.52	\$ 23.08	72	28.0%	32.3%
7 - Toledo	\$ 5.80	\$ 3.30	\$ 9.10	\$ 13.63	\$ 8.91	\$ 22.54	117	38.0%	38.6%
8 - Warren/Youngstown	\$ 5.70	\$ 0.76	\$ 6.46	\$ 15.51	\$ 2.28	\$ 17.79	54	13.6%	14.0%
1 - 49	\$ 6.44	\$ 2.84	\$ 9.28	\$ 17.02	\$ 8.48	\$ 25.50	153	34.4%	35.8%
50 - 99	\$ 6.53	\$ 2.78	\$ 9.31	\$ 15.38	\$ 7.54	\$ 22.92	149	32.1%	32.8%
100 - 149	\$ 5.76	\$ 3.41	\$ 9.17	\$ 13.03	\$ 9.17	\$ 22.20	155	39.4%	41.9%
150 - 249	\$ 5.94	\$ 3.37	\$ 9.31	\$ 13.22	\$ 8.61	\$ 21.83	187	38.9%	39.9%
250 - 499	\$ 4.99	\$ 4.71	\$ 9.70	\$ 11.34	\$ 11.52	\$ 22.86	130	45.0%	48.0%
500 - 999	\$ 2.42	\$ 5.27	\$ 7.69	\$ 5.95	\$ 13.03	\$ 18.98	48	64.4%	63.5%
1,000 or more	\$ 4.18	\$ 2.64	\$ 6.82	\$ 10.13	\$ 8.40	\$ 18.53	40	34.9%	38.5%

Note: Includes plans where employees contribute \$0 to the medical premium.

Note: n: number of plans.

VISION INSURANCE

VISION COMPOSITE RATES

Table 43 shows the average, minimum, and maximum vision composite rates. Composite rates are flat insurance premium rates offered to the employees regardless of choosing single or family coverage.

Table 43				
Vision Carve-Out Monthly Premiums				
Average Composite Rate Total Premium				
Comparison Group	Average	Minimum	Maximum	n
STATEWIDE	\$ 22.23	\$ 1.65	\$ 100.00	58
State of Ohio	-	-	-	0
Counties	\$ 100.00	\$ 100.00	\$ 100.00	1
Cities	\$ 17.33	\$ 1.65	\$ 27.80	11
Townships	\$ 21.63	\$ 14.96	\$ 27.33	8
School Districts & ESCs	\$ 18.32	\$ 6.65	\$ 47.00	35
Colleges & Universities	-	-	-	0
Fire Districts	\$ 16.65	\$ 5.98	\$ 27.33	2
Metro Housing	\$ 35.12	\$ 35.12	\$ 35.12	1
Port Authorities	-	-	-	0
Regional Transit Authorities	-	-	-	0
REGION				
1 - Akron/Canton	\$ 18.28	\$ 5.98	\$ 35.12	9
2 - Cincinnati	\$ 15.90	\$ 6.65	\$ 27.33	8
3 - Cleveland	\$ 22.52	\$ 9.68	\$ 36.00	5
4 - Columbus	\$ 20.39	\$ 12.66	\$ 27.80	22
5 - Dayton	\$ 14.72	\$ 1.65	\$ 24.16	3
6 - Southeast Ohio	\$ 32.75	\$ 14.75	\$ 100.00	7
7 - Toledo	\$ 16.95	\$ 16.95	\$ 16.95	1
8 - Warren/Youngstown	\$ 10.02	\$ 5.00	\$ 17.03	3
EMPLOYEES COVERED				
1 - 49	\$ 20.59	\$ 5.00	\$ 35.12	13
50 - 99	\$ 17.58	\$ 1.65	\$ 35.12	9
100 - 149	\$ 18.37	\$ 8.03	\$ 47.00	19
150 - 249	\$ 19.61	\$ 12.66	\$ 27.80	6
250 - 499	\$ 28.80	\$ 15.00	\$ 100.00	9
500 - 999	-	-	-	0
1,000 or more	\$ 10.75	\$ 9.68	\$ 11.81	2
Note: Includes plans where employee contributes \$0 towards vision premium.				
Note: n: number of plans.				

LIFE INSURANCE

Table 44 shows the average total monthly premium of life insurance per \$1,000 of coverage.

Table 44		
Average Total Monthly Life Insurance Premium per \$1,000 of Coverage		
Comparison Group	Amount	n
STATEWIDE	\$ 0.15	1,202
State of Ohio	\$ 0.12	1
Counties	\$ 0.17	79
Cities	\$ 0.20	237
Townships	\$ 0.22	111
School Districts & ESCs	\$ 0.11	679
Colleges & Universities	\$ 0.14	36
Fire Districts	\$ 0.13	12
Metro Housing	\$ 0.27	30
Port Authorities	\$ 0.06	3
Regional Transit Authorities	\$ 0.30	14
REGION		
1 - Akron/Canton	\$ 0.16	170
2 - Cincinnati	\$ 0.13	142
3 - Cleveland	\$ 0.15	179
4 - Columbus	\$ 0.15	208
5 - Dayton	\$ 0.13	152
6 - Southeast Ohio	\$ 0.15	102
7 - Toledo	\$ 0.14	152
8 - Warren/Youngstown	\$ 0.17	97
1 - 49	\$ 0.23	225
50 - 99	\$ 0.14	209
100 - 149	\$ 0.14	233
150 - 249	\$ 0.13	241
250 - 499	\$ 0.11	177
500 - 999	\$ 0.14	71
1,000 or more	\$ 0.12	46
Note: n: number of plans.		

COST SAVINGS CONSORTIUMS

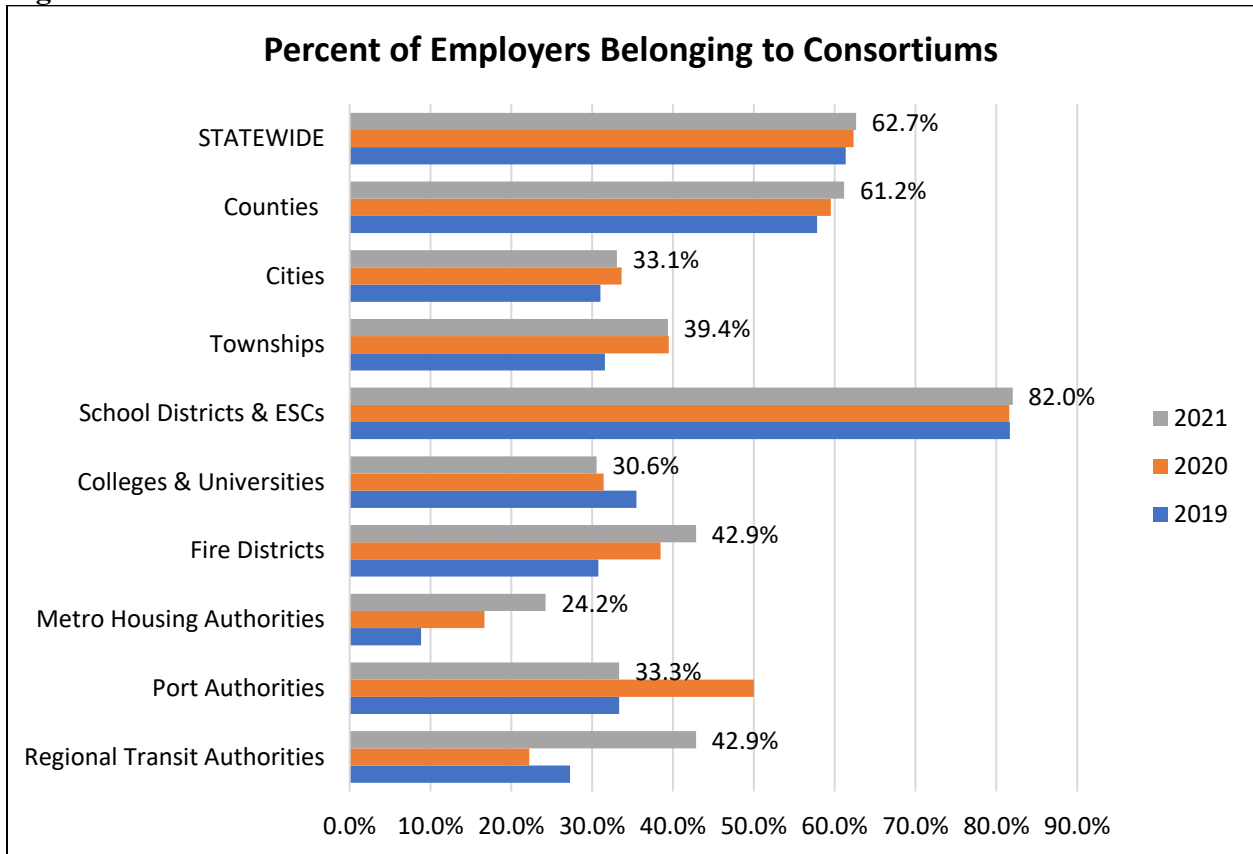
A health insurance consortium is an association of employers who purchase health insurance at a group rate. Consortiums spread out the cost of administration and can assist with obtaining better discounts by increasing the risk pool.

Table 45 shows the variation in average costs of medical insurance for consortium members versus non-members. The average monthly premium cost per employee for consortium members tends to be less than employers who do not belong to a consortium.

Table 45		
Average Total Monthly Premium Cost By Consortium Membership		
	Consortium Member	Consortium Non-Member
Single	\$ 736.74	\$ 746.84
Family	\$ 1,901.78	\$ 2,000.63
Number of plans (n)	1,328	739
Note: Joint Purchasing Arrangement examples: council of government, consortium, cooperative, and multiple employer welfare agreement (MEWA). Note: Excludes Carved-out prescription premiums. Note: n: number of plans.		

Figure 18 illustrates the wide variations in consortium membership by jurisdiction.

Figure 18

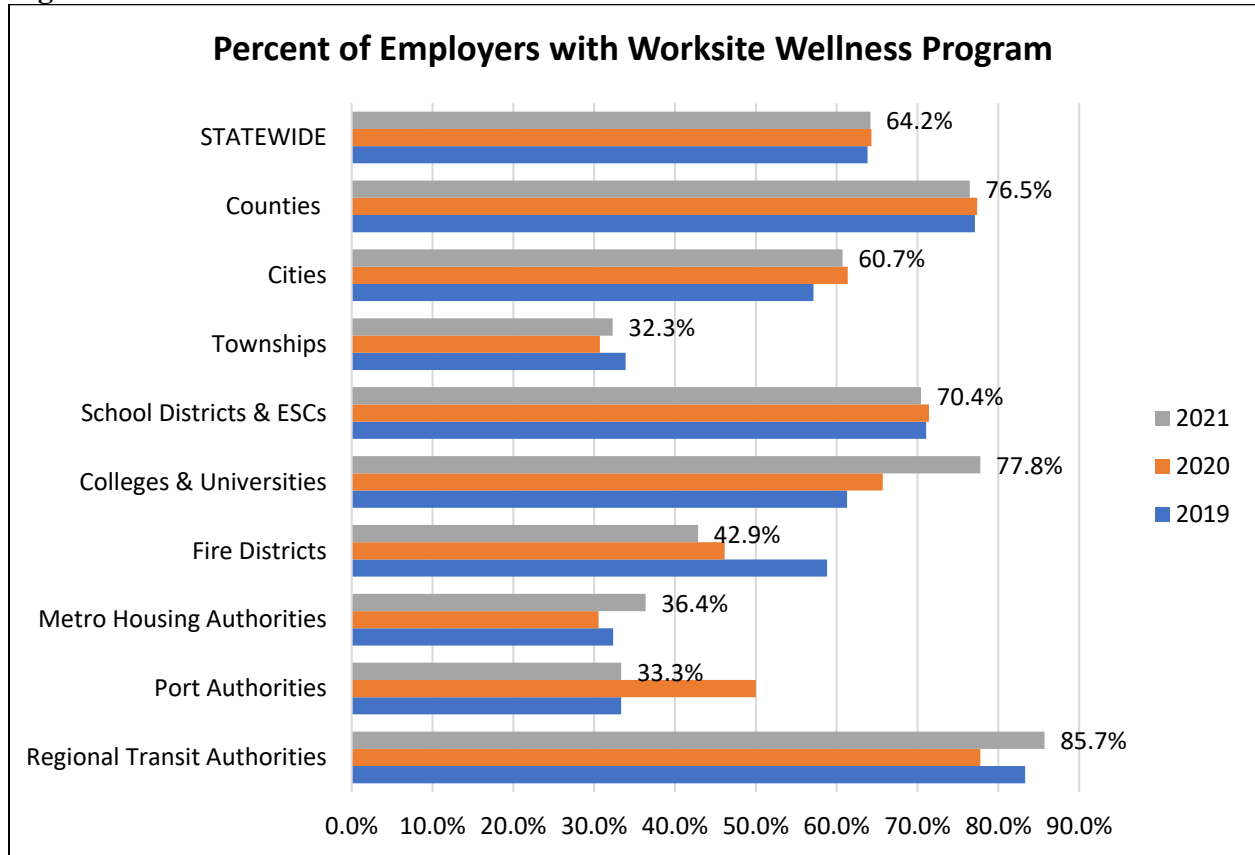


- School districts continue to have the highest consortia membership. Joint purchasing was part of the School Employee’s Health Care Board’s “Best Practices,” explaining the much higher frequency of consortium membership for school districts and educational service centers.

WORKSITE WELLNESS PROGRAMS

Worksite wellness programs are outreach initiatives that focus on reducing health care costs by encouraging employees to adopt healthier behaviors. These programs are usually separate from the medical plan. Figure 19 shows the change in the number of employers offering a worksite wellness plan over the past three years.

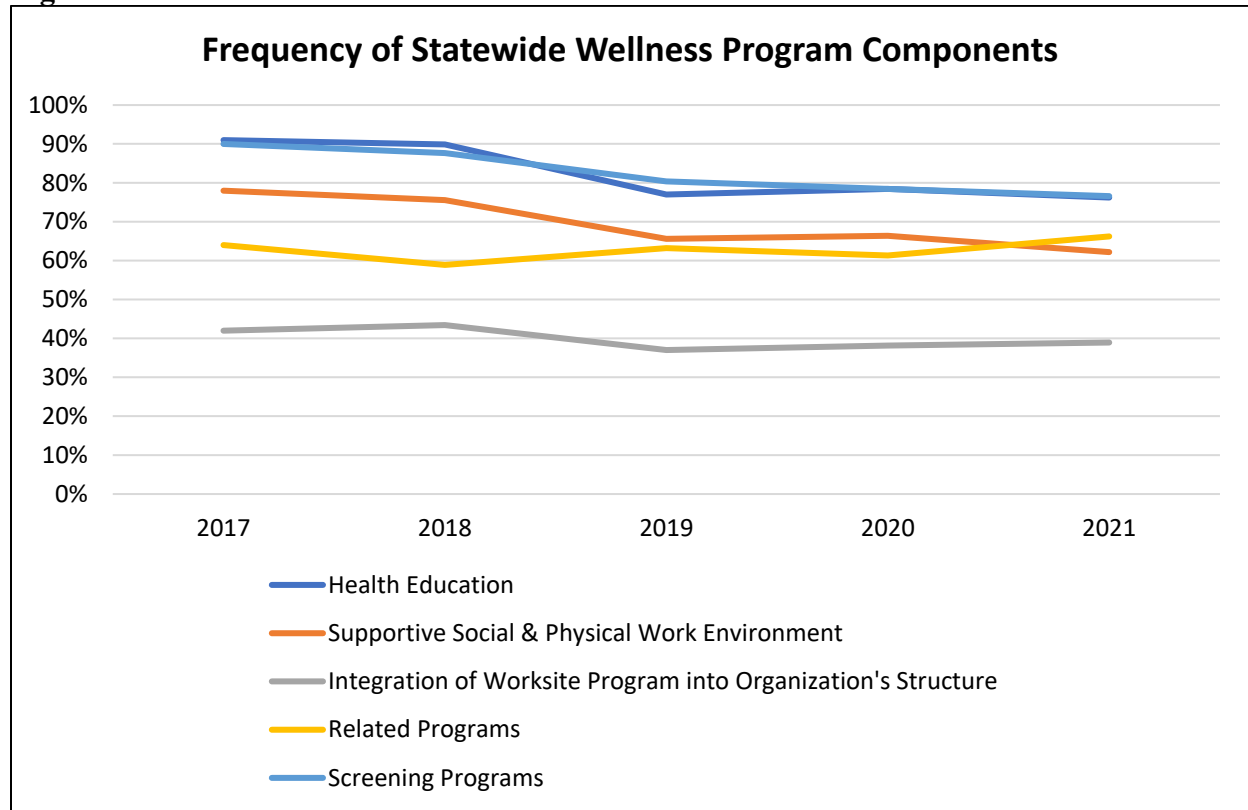
Figure 19



- More than 60% of employers statewide have implemented some type of worksite wellness program.

Figure 20 highlights the various types of worksite wellness components offered and their implementation rates over the last five years. Many employers reported offering multiple wellness program components each year.

Figure 20



- Health Education is one of the more frequently used wellness components (76%). This generally includes counseling or training opportunities relative to physical activity and workplace injury prevention.
- Supportive Social & Physical Work Environment (62%) typically includes policies against tobacco use and classes or counseling on nutrition and fitness.
- Integration of Worksite Program into Organization’s Structure (39%) involves the appointments of dedicated staff to the program and/or the allocation of budget support.
- Related Programs (66%) encompass employee assistance, work/life balance focus, and occupational safety and health programs.
- Screening Programs have also become a popular form of worksite wellness programs at 77%. These programs include blood pressure and blood cholesterol screenings.

OPT-OUT INCENTIVES

Table 46 shows the average number of employers offering opt-out monetary incentives to employees who waive medical coverage by jurisdiction.

Table 46		
Opt-Out Incentive Offered by Jurisdiction		
Comparison Group	Employers Offering Opt-Out Incentive	n
STATEWIDE	53.3%	1,266
State of Ohio	0.0%	1
Counties	24.7%	85
Cities	54.5%	242
Townships	39.4%	137
School Districts & ESCs	61.2%	694
Colleges & Universities	44.4%	36
Fire Districts	35.7%	19
Metro Housing Authorities	39.4%	35
Port Authorities	33.3%	3
Regional Transit Authorities	28.6%	14

Note: n: number of employers.

Table 47 highlights the average, minimum, and maximum incentive amount offered to employees for single and family plans. The incentive amount may vary depending on whether the person is eligible for single or family coverage.

Table 47					
Incentive Offered to Employees for Opting Out of Medical Coverage					
Opt-Out Type	Average Incentive	Minimum Incentive	Maximum Incentive	n	
Single	\$ 1,786	\$ 58	\$ 10,000	558	
Family	\$ 2,598	\$ 100	\$ 20,200	558	

Note: n: number of employers.

- This year's insurance survey submissions reported 18,206 public employees across the state accepted the employer-offered incentive to opt-out of medical coverage.

SPOUSAL RESTRICTIONS

Over 44% of employers who completed the survey reported that they have some type of spousal stipulation for employees whose spouses have other means of acquiring medical coverage.

Figure 21 highlights the percent of employers with a spousal restriction by jurisdiction.

Figure 21

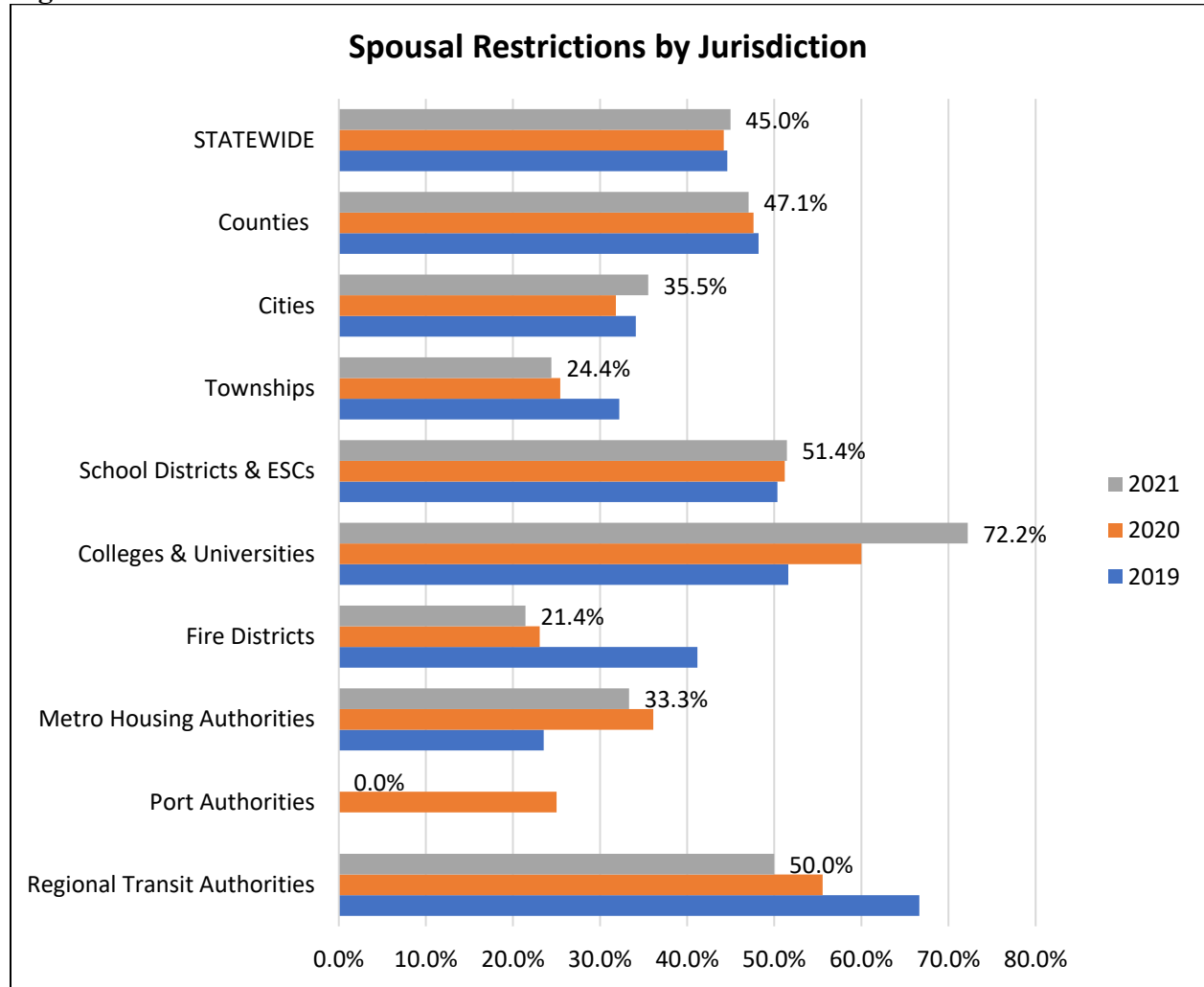
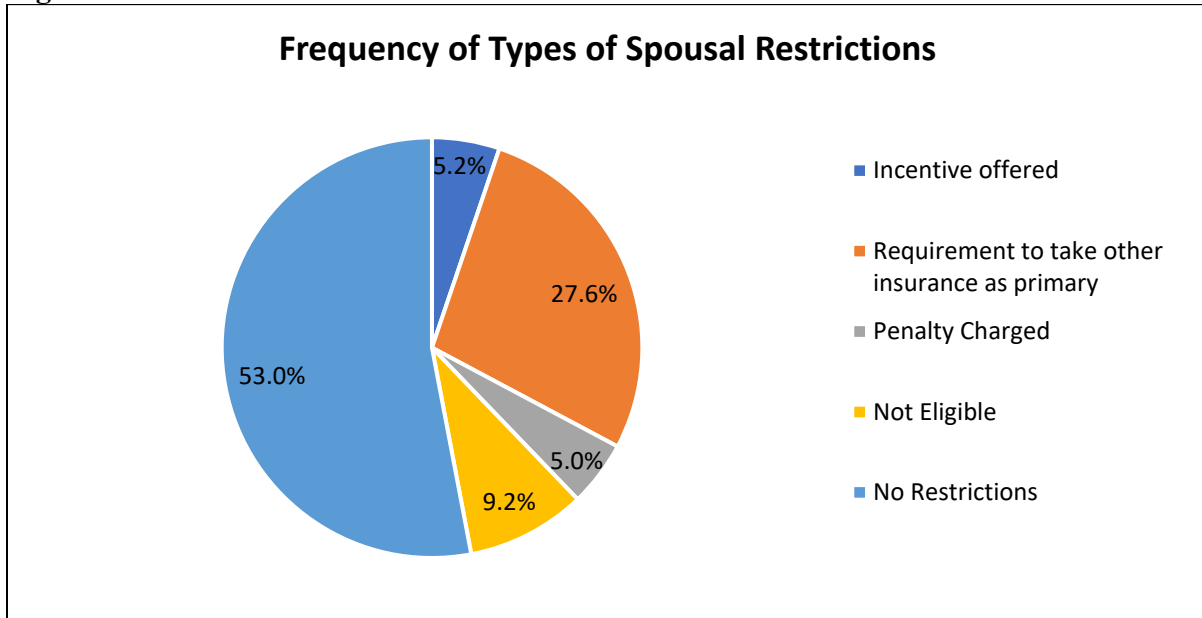


Figure 22 illustrates the frequency of each type of spousal restriction.

Figure 22



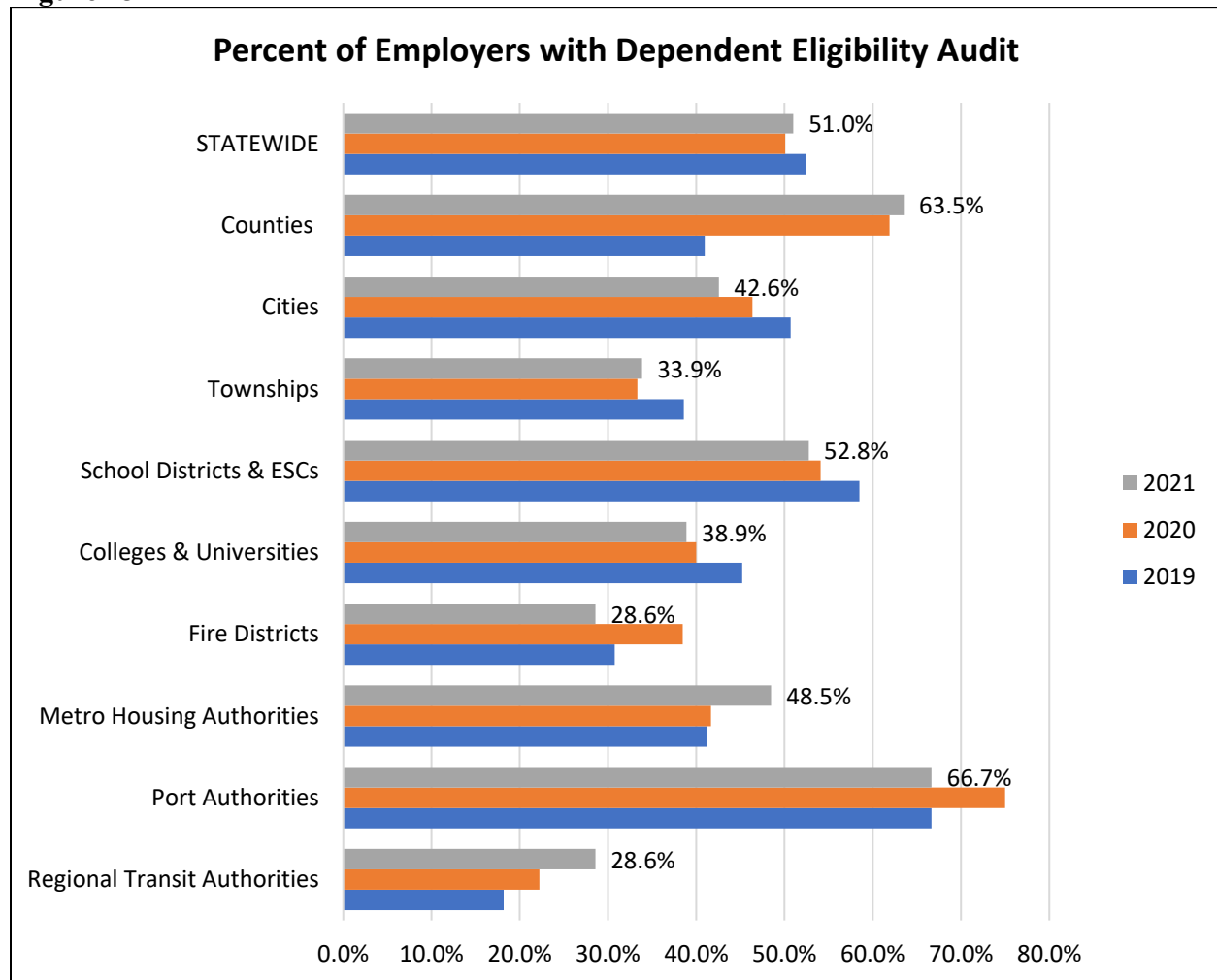
- 27.6% of employers with spousal restrictions stipulate that if an employee’s spouse has medical coverage available through their employer, the spouse must use their employer’s insurance as their primary form of coverage.

DEPENDENT ELIGIBILITY AUDIT

Dependent Eligibility Audits (DEAs) identify individuals who do not qualify for the employer offered medical plan. The purpose of a DEA is to identify persons enrolled on the employer’s medical plan who are no longer eligible for coverage. Examples include adult children who are no longer in school, full-time students older than the maximum age allowed by the plan, ex-spouses, and other relatives not eligible for coverage.

Figure 23 illustrates the number of employers by jurisdiction who have conducted a dependent eligibility audit in the past three years.

Figure 23



- Statewide, the percent of employers reporting that their organization conducted a dependent eligibility audit sometime over the past three years increased 0.9% from last year’s survey.

DEFINITIONS

- Each Region consists of several geographically proximate counties. The county groupings, which SERB's Bureau of Mediation originally developed for the purpose of developing fact finder and conciliation panels, are as follows:

1 - Akron/Canton: Ashland, Carroll, Coshocton, Harrison, Holmes, Medina, Portage, Stark, Summit, Tuscarawas & Wayne.

2 - Cincinnati: Adams, Brown, Butler, Clermont, Clinton, Hamilton, Highland & Warren.

3 - Cleveland: Ashtabula, Cuyahoga, Erie, Geauga, Huron, Lake, & Lorain.

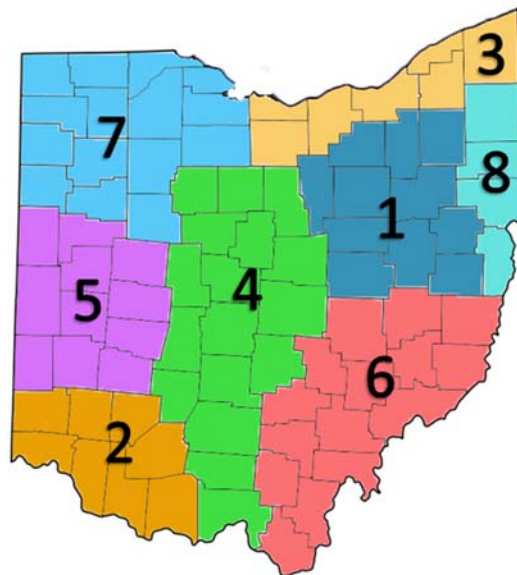
4 - Columbus: Crawford, Delaware, Fairfield, Fayette, Franklin, Knox, Licking, Madison, Marion, Morrow, Pickaway, Pike, Richland, Ross, Scioto, Union, & Wyandot.

5 - Dayton: Auglaize, Champaign, Clark, Darke, Greene, Logan, Mercer, Miami, Montgomery, Preble, & Shelby.

6 - Southeast Ohio: Athens, Belmont, Gallia, Guernsey, Hocking, Jackson, Lawrence, Meigs, Monroe, Morgan, Muskingum, Noble, Perry, Vinton, & Washington.

7 - Toledo: Allen, Defiance, Fulton, Hancock, Hardin, Henry, Lucas, Ottawa, Paulding, Putnam, Sandusky, Seneca, Van Wert, Williams, & Wood.

8 - Warren-Youngstown: Columbiana, Jefferson, Mahoning, & Trumbull.



DEFINITIONS

- **Employees Covered** refers to the total number of employees the employer has on staff eligible for medical coverage.
- **Exclusive Provider Organization (EPO):** “An Exclusive Provider Organization Plan is a managed care plan where services are covered only if you go to doctors, specialists, or hospitals in the plan’s network (except in an emergency).” (Health Insurance Marketplace. <https://www.healthcare.gov/glossary/exclusive-provider-organization-EPO-plan>. Retrieved on June 24, 2021.)
- **High Deductible Health Plan (HDHP):** “A High Deductible Health Plan is a plan with a higher deductible than a traditional insurance plan. The monthly premium is usually lower, but you pay more health care costs yourself before the insurance company starts to pay its share (your deductible). A high deductible plan (HDHP) can be combined with a health savings account (HSA), allowing you to pay for certain medical expenses with money free from federal taxes.

For 2021, the IRS defines a high deductible health plan as any plan with a deductible of at least \$1,400 for individual or \$2,800 for family coverage. An HDHP’s total yearly out-of-pocket expenses (including deductibles, copayments, and coinsurance) can’t be more than \$7,000 for an individual or \$14,000 for a family. (This limit doesn't apply to out-of-network services.)” (Health Insurance Marketplace. <https://www.healthcare.gov/glossary/high-deductible-health-plan/>. Retrieved June 24, 2021.)

- **Health Maintenance Organization (HMO):** “Health Maintenance Organization is a type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the HMO. It generally won't cover out-of-network care except in an emergency. An HMO may require you to live or work in its service area to be eligible for coverage. HMOs often provide integrated care and focus on prevention and wellness.” (Health Insurance Marketplace. <https://www.healthcare.gov/glossary/health-maintenance-organization-HMO/>. Retrieved on June 24, 2021.)
- **Point of Service (POS):** “A point-of-service plan is a type of managed care plan that is a hybrid of HMO and PPO plans. Like an HMO, participants designate an in-network physician to be their primary care provider. But like a PPO, patients may go outside of the provider network for health care services. When patients venture out of the network, they’ll have to pay most of the cost unless the primary care provider has made a referral to the out-of-network provider. Then the medical plan will pick up the tab.” (Small Business Majority. <https://healthcoverageguide.org/reference-guide/coverage-types/point-of-service-plan-pos/>. Retrieved on June 24, 2021.)
- **Preferred Provider Organization (PPO):** “A Preferred Provider Organization is a type of health plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. You pay less if you use providers that belong to the plan’s network. You can use doctors, hospitals, and providers outside of the network for an additional cost.” (Health Insurance Marketplace. <https://www.healthcare.gov/glossary/preferred-provider-organization-PPO/>. Retrieved on June 24, 2021.)
- **Health Savings Account (HSA):** “A health savings account is a tax-exempt trust or custodial account you set up with a qualified HSA trustee to pay or reimburse certain medical expenses you incur. You must be an eligible individual to qualify for an HSA.” (Internal Revenue Service. <https://www.irs.gov/publications/p969/index.html>. Retrieved June 24, 2021.)

- **Health Reimbursement Account (HRA):** “A Health Reimbursement Account is an arrangement that is funded solely by an employer, and that reimburses an employee for medical care expenses (as defined under Code § 213(d)) incurred by the employee, or his spouse, dependents, and any children who, as of the end of the taxable year, have not attained age 27, up to a maximum dollar amount for a coverage period. IRS Notice 2002-45, 2002-02 C.B. 93; Revenue Ruling 2002-41, 2002-2 C.B. 75. This reimbursement is excludable from the employee’s income. Amounts that remain at the end of the year generally can be used to reimburse expenses incurred in later years.” (Internal Revenue Service. <https://www.irs.gov/pub/irs-drop/n-13-54.pdf>. Retrieved June 24, 2021.)

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