

**State Employment
Relations Board**

HEALTH INSURANCE

2022

THE COST OF HEALTH INSURANCE
IN OHIO'S PUBLIC SECTOR

30th Anniversary



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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 – 2022 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 2021 version with minor format adjustments. Three 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 (2022 Edition). In its 30th 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 2022 Health Insurance Survey was created and dispersed using Novi Survey, an online survey tool. SERB emailed or mailed 1,316 links of the survey to public sector employers across the state during January, requesting completion of the survey by March 2022. 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 1,249 completed surveys that captured data collected from 2,046 health insurance plans available to public sector employees in Ohio. All benefit information throughout this report includes single and family coverage types. Please remember that the data collected represents public sector health insurance plans that were in effect on January 1, 2022.

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. 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 | 2,046 | 2,015 | 1,196 | 1,067 | 1,195 |
| 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 2022 by jurisdiction. This year’s response rate was 94.9%. Sixteen 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 | 1,316 | 1,249 | 94.9% |
| State of Ohio | 1 | 1 | 100.0% |
| Counties | 88 | 83 | 94.3% |
| Cities | 250 | 232 | 92.8% |
| Townships | 153 | 133 | 86.9% |
| School Districts & ESCs | 708 | 694 | 98.0% |
| Colleges & Universities | 37 | 36 | 97.3% |
| Fire Districts | 20 | 18 | 90.0% |
| Metro Housing Authorities | 40 | 35 | 87.5% |
| Port Authorities | 5 | 4 | 80.0% |
| Regional Transit Authorities | 14 | 13 | 92.9% |

Note: The number of surveys completed includes submissions from employers that do not offer insurance.
Note: Sixteen 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 = 2,046) 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.

| Comparison Group | EPO | PPO | POS | HMO | HDHP | n |
|--|-------------|--------------|-------------|-------------|--------------|--------------|
| STATEWIDE | 0.7% | 51.0% | 1.1% | 1.4% | 45.8% | 2,046 |
| State of Ohio | 0.0% | 50.0% | 0.0% | 0.0% | 50.0% | 2 |
| Counties | 2.7% | 51.7% | 4.0% | 2.0% | 39.6% | 149 |
| Cities | 0.8% | 48.0% | 0.8% | 1.9% | 48.5% | 371 |
| Townships | 0.0% | 32.2% | 2.1% | 0.7% | 65.0% | 146 |
| School Districts & ESCs | 0.2% | 55.5% | 0.7% | 1.2% | 42.4% | 1,204 |
| Colleges & Universities | 3.8% | 47.5% | 0.0% | 0.0% | 48.7% | 78 |
| Fire Districts | 0.0% | 0.00% | 0.0% | 0.0% | 100.0% | 15 |
| Metro Housing Authorities | 1.9% | 38.5% | 1.9% | 1.9% | 55.8% | 52 |
| Port Authorities | 0.0% | 20.0% | 0.0% | 0.0% | 80.0% | 5 |
| Regional Transit Authorities | 4.2% | 58.3% | 0.0% | 8.3% | 29.2% | 24 |
| NUMBER OF PLANS (n) | 15 | 1,043 | 22 | 28 | 938 | |
| 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 | | | | | | |

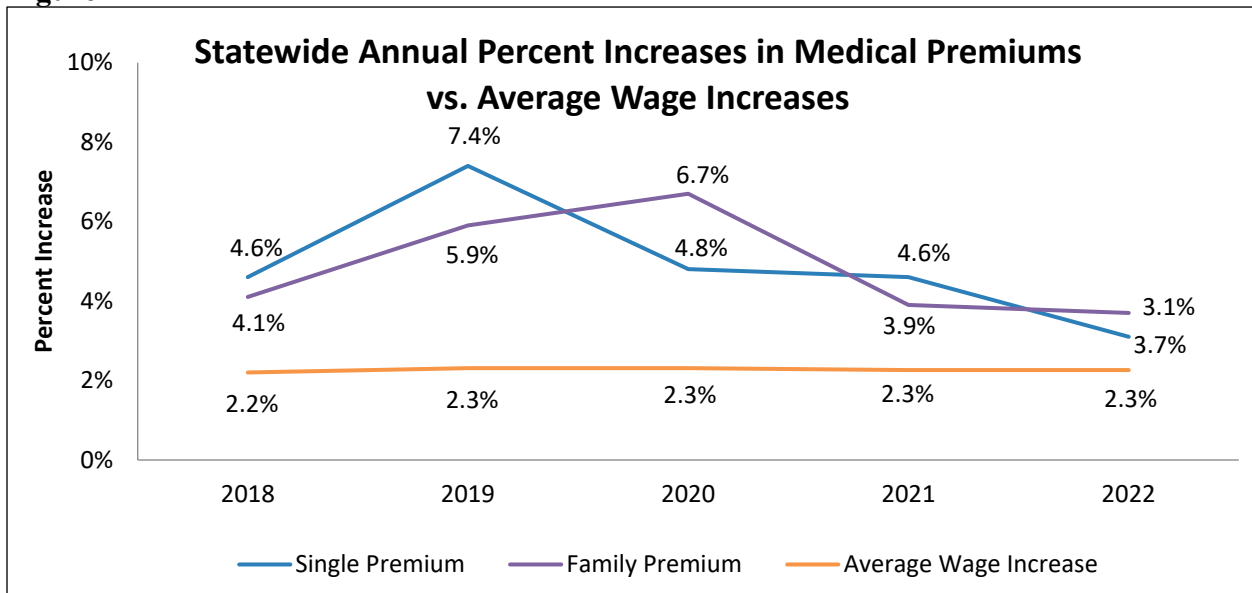
- Preferred Provider Organizations (PPOs) continue the status of the most utilized plan type. PPOs represent 51.0% of all medical plans statewide.
- The frequency of High Deductible Health Plans (HDHPs) has increased slightly since the 2021 survey. HDHPs make up 45.8% of plans statewide, compared to 44.8% in 2021.
- 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 |
| 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% |
| 2022 | 3.1% | 3.7% | | 2,046 | 7.0% | 2.2% |

Note: National; includes both public and private sector employers nationwide.
 Note: United States Bureau of Labor Statistics, Consumer Price Index, December 2021
https://www.bls.gov/news.release/archives/cpi_01122022.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 | | | Family | | | n |
|-------------------------------------|----------------|----------------|-----------|----------------|----------------|-------------|-------|
| | Employer Share | Employee Share | Total | Employer Share | Employee Share | Total | |
| STATEWIDE | \$ 665.31 | \$ 97.44 | \$ 762.75 | \$ 1,733.73 | \$ 274.48 | \$ 2,008.21 | 2,046 |
| State of Ohio | \$ 677.50 | \$ 97.00 | \$ 774.50 | \$ 1,944.50 | \$ 285.50 | \$ 2,230.00 | 2 |
| Counties | \$ 653.88 | \$ 94.64 | \$ 748.52 | \$ 1,787.18 | \$ 280.93 | \$ 2,068.11 | 149 |
| Less than 50,000 | \$ 687.47 | \$ 95.82 | \$ 783.29 | \$ 1,851.03 | \$ 296.57 | \$ 2,147.60 | 57 |
| 50,000 - 149,999 | \$ 636.71 | \$ 98.55 | \$ 735.26 | \$ 1,779.99 | \$ 286.34 | \$ 2,066.33 | 52 |
| 150,000 or more | \$ 628.34 | \$ 87.88 | \$ 716.22 | \$ 1,705.54 | \$ 251.61 | \$ 1,957.15 | 40 |
| Cities | \$ 675.21 | \$ 86.33 | \$ 761.54 | \$ 1,862.04 | \$ 242.87 | \$ 2,104.91 | 371 |
| Less than 25,000 | \$ 680.60 | \$ 83.93 | \$ 764.53 | \$ 1,902.20 | \$ 242.95 | \$ 2,145.15 | 264 |
| 25,000 - 99,999 | \$ 657.80 | \$ 92.75 | \$ 750.55 | \$ 1,788.64 | \$ 245.17 | \$ 2,033.81 | 98 |
| 100,000 or more | \$ 709.05 | \$ 85.86 | \$ 794.91 | \$ 1,505.39 | \$ 215.73 | \$ 1,721.12 | 9 |
| Townships | \$ 698.63 | \$ 60.16 | \$ 758.79 | \$ 1,905.17 | \$ 178.00 | \$ 2,083.17 | 146 |
| Less than 10,000 | \$ 733.66 | \$ 47.70 | \$ 781.36 | \$ 1,940.99 | \$ 143.26 | \$ 2,084.25 | 69 |
| 10,000 - 29,999 | \$ 704.83 | \$ 64.38 | \$ 769.21 | \$ 1,951.29 | \$ 179.80 | \$ 2,131.09 | 56 |
| 30,000 or more | \$ 578.17 | \$ 87.11 | \$ 665.28 | \$ 1,686.41 | \$ 272.72 | \$ 1,959.13 | 21 |
| School Districts | \$ 655.72 | \$ 103.80 | \$ 759.52 | \$ 1,658.03 | \$ 287.53 | \$ 1,945.56 | 1,204 |
| Less than 1,000 | \$ 663.76 | \$ 94.81 | \$ 758.57 | \$ 1,695.51 | \$ 261.11 | \$ 1,956.62 | 329 |
| 1,000 - 2,499 | \$ 667.19 | \$ 108.95 | \$ 776.14 | \$ 1,682.67 | \$ 291.84 | \$ 1,974.51 | 473 |
| 2,500 - 9,999 | \$ 619.73 | \$ 101.96 | \$ 721.69 | \$ 1,573.81 | \$ 283.14 | \$ 1,856.95 | 285 |
| 10,000 or more | \$ 675.67 | \$ 111.17 | \$ 786.84 | \$ 1,647.20 | \$ 417.19 | \$ 2,064.39 | 32 |
| Educational Svc Centers | \$ 674.38 | \$ 113.44 | \$ 787.82 | \$ 1,663.43 | \$ 331.30 | \$ 1,994.73 | 85 |
| Colleges & Universities | \$ 645.03 | \$ 114.70 | \$ 759.73 | \$ 1,795.60 | \$ 332.31 | \$ 2,127.91 | 78 |
| Fire Districts | \$ 623.38 | \$ 93.29 | \$ 716.67 | \$ 1,800.65 | \$ 256.99 | \$ 2,057.64 | 15 |
| Metro Housing Authorities | \$ 709.02 | \$ 112.88 | \$ 821.90 | \$ 1,874.70 | \$ 377.27 | \$ 2,251.97 | 52 |
| Port Authorities | \$ 583.18 | \$ 88.86 | \$ 672.04 | \$ 1,749.87 | \$ 263.49 | \$ 2,013.36 | 5 |
| Regional Transit Authorities | \$ 889.08 | \$ 96.84 | \$ 985.92 | \$ 1,720.21 | \$ 251.16 | \$ 1,971.37 | 24 |

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.

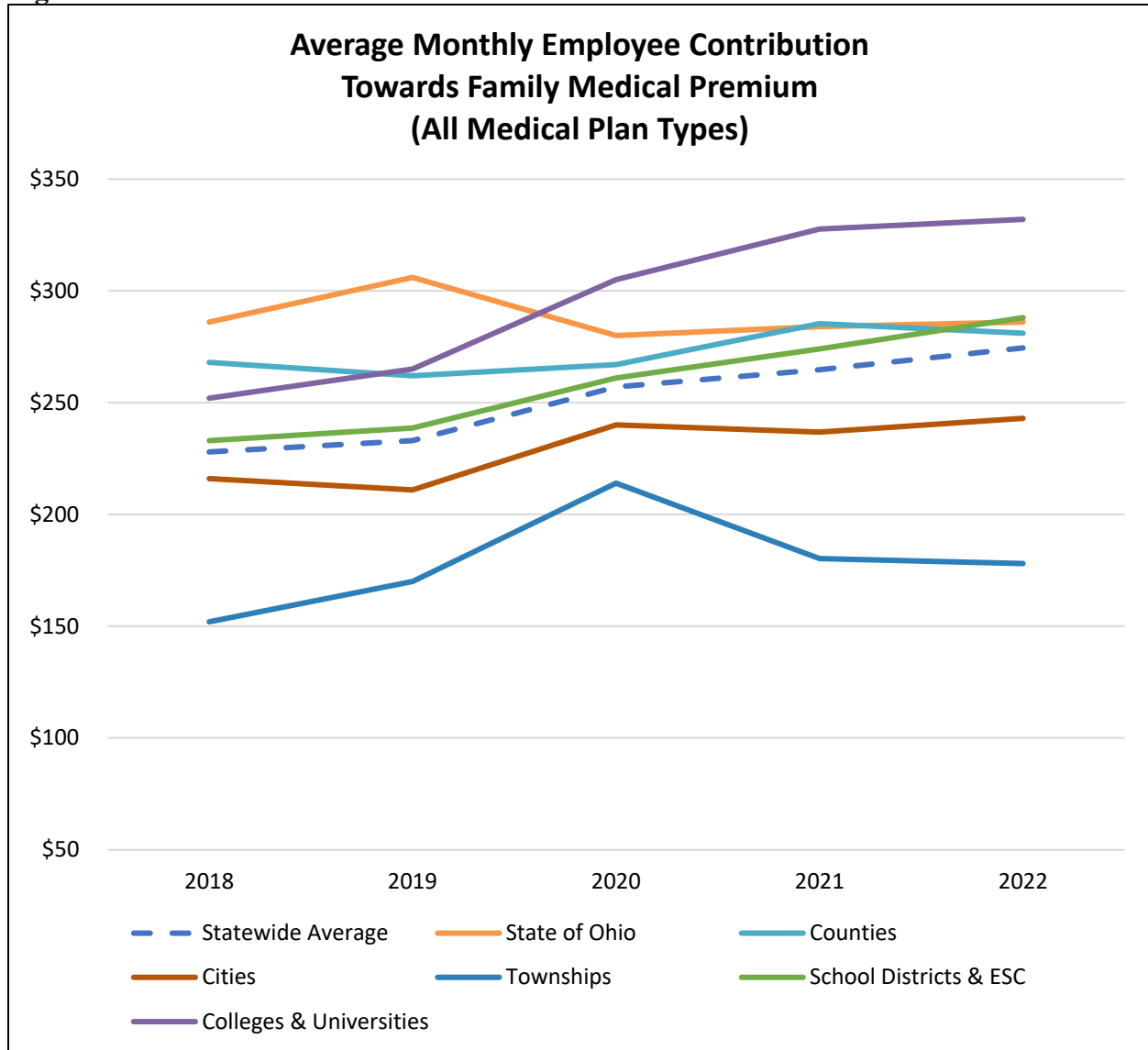
Note: n: number of plans

MEDICAL INSURANCE – ALL PLAN TYPES

- In Table 5 (located on page 7), Port Authorities reported the lowest average single premiums at \$672.04, which is 11.9% below the statewide average of \$762.75. School Districts reported the lowest family premiums at \$1,945.56. The School Districts average family premium is 3.1% below the statewide average of \$2,008.21.
- In Table 5 (located on page 7), Regional Transit Authorities reported the highest average single premiums at \$985.92, which is 29.3% above the statewide average of \$762.75. Metro Housing Authorities reported the highest family premiums at \$2,251.97. The Metro Housing Authority family premium is 12.1% above the statewide average of \$2,008.21

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.

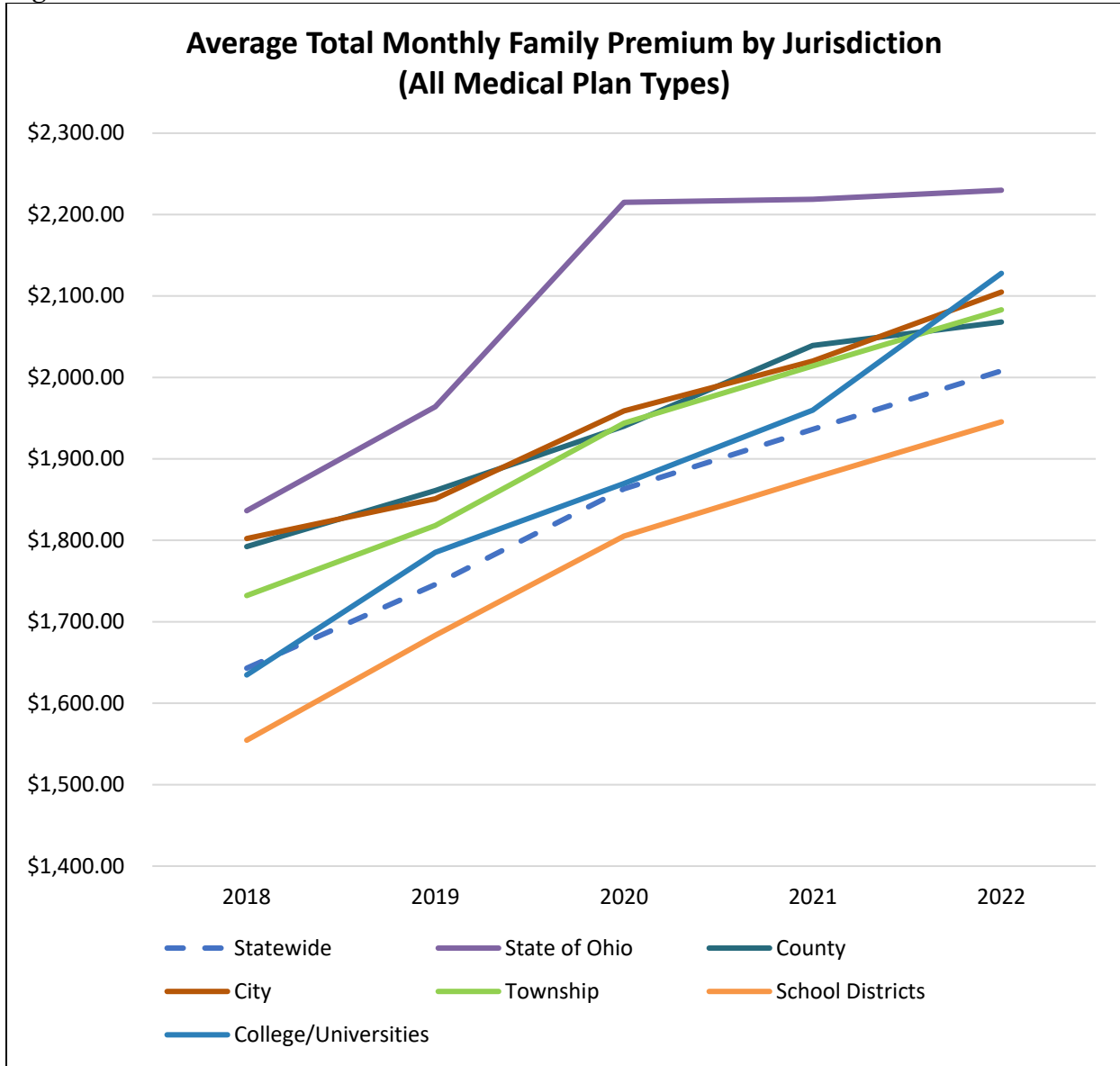
Figure 2



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 by \$365.07 or 22.2% over the last five years (2018-2022).

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 | \$ 665.31 | \$ 97.44 | \$ 762.75 | \$ 1,733.73 | \$ 274.48 | \$ 2,008.21 | 2,046 |
| REGION | | | | | | | |
| 1 - Akron/Canton | \$ 659.06 | \$ 90.11 | \$ 749.17 | \$ 1,681.06 | \$ 230.96 | \$ 1,912.02 | 245 |
| 2 - Cincinnati | \$ 587.13 | \$ 99.24 | \$ 686.37 | \$ 1,584.27 | \$ 293.11 | \$ 1,877.38 | 225 |
| 3 - Cleveland | \$ 650.51 | \$ 83.32 | \$ 733.83 | \$ 1,710.88 | \$ 211.65 | \$ 1,922.53 | 344 |
| 4 - Columbus | \$ 704.33 | \$ 113.22 | \$ 817.55 | \$ 1,795.20 | \$ 340.34 | \$ 2,135.54 | 361 |
| 5 - Dayton | \$ 669.12 | \$ 119.99 | \$ 789.11 | \$ 1,795.34 | \$ 353.06 | \$ 2,148.40 | 266 |
| 6 - Southeast Ohio | \$ 774.73 | \$ 101.67 | \$ 876.40 | \$ 1,936.10 | \$ 300.84 | \$ 2,236.94 | 167 |
| 7 - Toledo | \$ 631.90 | \$ 93.29 | \$ 725.19 | \$ 1,649.47 | \$ 255.06 | \$ 1,904.53 | 283 |
| 8 - Warren/Youngstown | \$ 669.83 | \$ 66.49 | \$ 736.32 | \$ 1,776.43 | \$ 177.45 | \$ 1,953.88 | 155 |
| EMPLOYEES COVERED | | | | | | | |
| 1 - 49 | \$ 696.14 | \$ 81.45 | \$ 777.59 | \$ 1,874.15 | \$ 249.44 | \$ 2,123.59 | 327 |
| 50 - 99 | \$ 663.93 | \$ 90.56 | \$ 754.49 | \$ 1,768.10 | \$ 252.74 | \$ 2,020.84 | 340 |
| 100 - 149 | \$ 660.71 | \$ 100.70 | \$ 761.41 | \$ 1,709.75 | \$ 277.22 | \$ 1,986.97 | 409 |
| 150 - 249 | \$ 678.91 | \$ 107.04 | \$ 785.95 | \$ 1,732.84 | \$ 290.32 | \$ 2,023.16 | 438 |
| 250 - 499 | \$ 648.93 | \$ 97.28 | \$ 746.21 | \$ 1,669.88 | \$ 265.45 | \$ 1,935.33 | 312 |
| 500 - 999 | \$ 632.58 | \$ 109.77 | \$ 742.35 | \$ 1,619.24 | \$ 310.35 | \$ 1,929.59 | 126 |
| 1,000 or more | \$ 622.31 | \$ 101.43 | \$ 723.74 | \$ 1,621.84 | \$ 330.90 | \$ 1,952.74 | 94 |
| 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 14.9% higher for single coverage and 11.4% higher for family coverage.
- Compared to the statewide averages, medical premiums in the Cincinnati region (Region 2) are 10.0% lower for single coverage and 6.5% 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 \$723.74. Employers with 500-999 employees have the lowest average family premium at \$1,929.59.

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 | 87.2% | 12.8% | 86.3% | 13.7% | 2,046 |
| State of Ohio | 87.5% | 12.5% | 87.2% | 12.8% | 2 |
| Counties | 87.4% | 12.6% | 86.4% | 13.6% | 149 |
| Less than 50,000 | 87.8% | 12.2% | 86.2% | 13.8% | 57 |
| 50,000 - 149,999 | 86.6% | 13.4% | 86.1% | 13.9% | 52 |
| 150,000 or more | 87.7% | 12.3% | 87.1% | 12.9% | 40 |
| Cities | 88.7% | 11.3% | 88.5% | 11.5% | 371 |
| Less than 25,000 | 89.0% | 11.0% | 88.7% | 11.3% | 264 |
| 25,000 - 99,999 | 87.6% | 12.4% | 87.9% | 12.1% | 98 |
| 100,000 or more | 89.2% | 10.8% | 87.5% | 12.5% | 9 |
| Townships | 92.1% | 7.9% | 91.5% | 8.5% | 146 |
| Less than 10,000 | 93.9% | 6.1% | 93.1% | 6.9% | 69 |
| 10,000 - 29,999 | 91.6% | 8.4% | 91.6% | 8.4% | 56 |
| 30,000 or more | 86.9% | 13.1% | 86.1% | 13.9% | 21 |
| School Districts* | 86.3% | 13.7% | 85.2% | 14.8% | 1,204 |
| Less than 1,000 | 87.5% | 12.5% | 86.7% | 13.3% | 329 |
| 1,000 - 2,499 | 86.0% | 14.0% | 85.2% | 14.8% | 473 |
| 2,500 - 9,999 | 85.9% | 14.1% | 84.8% | 15.2% | 285 |
| 10,000 or more | 85.9% | 14.1% | 79.8% | 20.2% | 32 |
| Educational Svc Centers | 85.6% | 14.4% | 83.4% | 16.6% | 85 |
| Colleges & Universities | 84.9% | 15.1% | 84.4% | 15.6% | 78 |
| Fire Districts | 87.0% | 13.0% | 87.5% | 12.5% | 15 |
| Metro Housing Authorities | 86.3% | 13.7% | 83.2% | 16.8% | 52 |
| Port Authorities | 86.8% | 13.2% | 86.9% | 13.1% | 5 |
| Regional Transit Authorities | 90.2% | 9.8% | 87.3% | 12.7% | 24 |

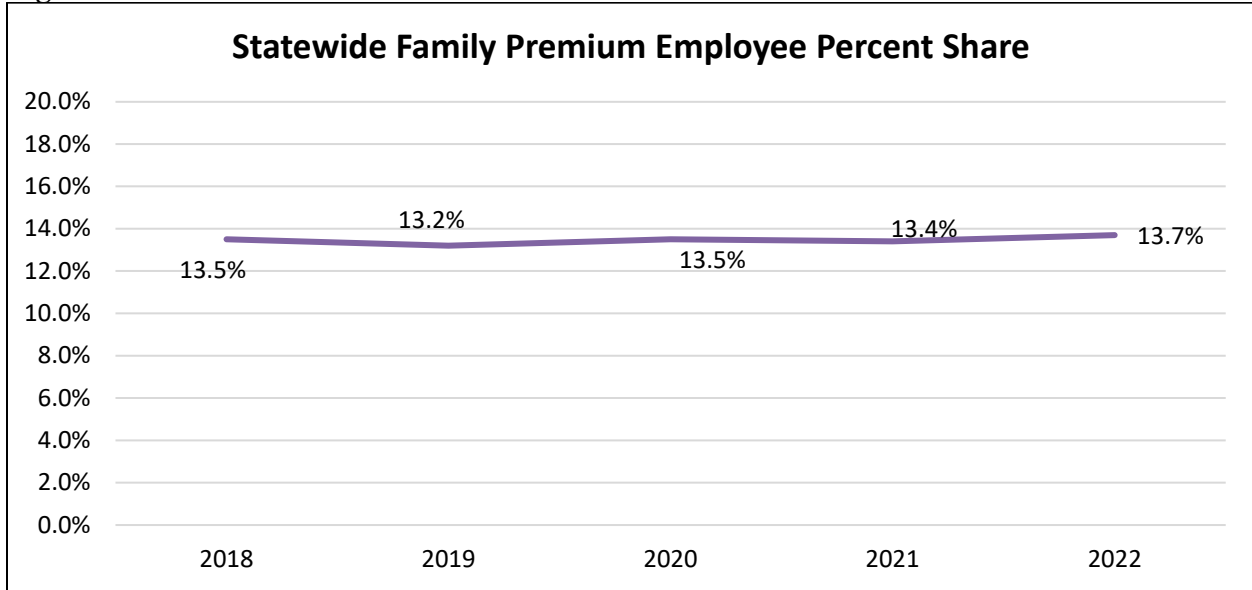
Note: Includes plans where employees contribute \$0 to the medical premium.
 Note: Includes plans where the medical premium includes the cost of prescription and dental.
 Note: n: number of plans

- On average, employees in Townships pay the lowest percentage towards the single premium at 7.9% and 8.5% towards the family premium. Employees working for Colleges & Universities pay the highest percentage of the single premium at 15.1% and 15.6% 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 2022 percent share is 13.7%, 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 | 87.2% | 12.8% | 86.3% | 13.7% | 2,046 |
| REGION | | | | | |
| 1 - Akron/Canton | 88.0% | 12.0% | 87.9% | 12.1% | 245 |
| 2 - Cincinnati | 85.5% | 14.5% | 84.4% | 15.6% | 225 |
| 3 - Cleveland | 88.6% | 11.4% | 89.0% | 11.0% | 344 |
| 4 - Columbus | 86.2% | 13.8% | 84.1% | 15.9% | 361 |
| 5 - Dayton | 84.8% | 15.2% | 83.6% | 16.4% | 266 |
| 6 - Southeast Ohio | 88.4% | 11.6% | 86.6% | 13.4% | 167 |
| 7 - Toledo | 87.1% | 12.9% | 86.6% | 13.4% | 283 |
| 8 - Warren/Youngstown | 91.0% | 9.0% | 90.9% | 9.1% | 155 |
| EMPLOYEES COVERED | | | | | |
| 1 - 49 | 89.5% | 10.5% | 88.3% | 11.7% | 327 |
| 50 - 99 | 88.0% | 12.0% | 87.5% | 12.5% | 340 |
| 100 - 149 | 86.8% | 13.2% | 86.0% | 14.0% | 409 |
| 150 - 249 | 86.4% | 13.6% | 85.7% | 14.3% | 438 |
| 250 - 499 | 87.0% | 13.0% | 86.3% | 13.7% | 312 |
| 500 - 999 | 85.2% | 14.8% | 83.9% | 16.1% | 126 |
| 1,000 or more | 86.0% | 14.0% | 83.1% | 16.9% | 94 |
| 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 9.0% for single and 9.1% for family coverage. The Dayton region (Region 5) reported the highest average employee share at 15.2% for single and 16.4% for family coverage.
- When comparing the number of employees covered, employees working for employers with 1-49 employees had the lowest employee share for single and family plans. Employees choosing a single plan contributed an average of 10.5%, and employees choosing a family plan contributed an average of 11.7% 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 related to specific plan types.

| Average Total Monthly Premium by Plan Type | | | | |
|---|----|---------------|--------------------|--------------|
| | | Single | Family | n |
| ALL PLANS | \$ | 762.75 | \$ 2,008.21 | 2,046 |
| EPO | \$ | 741.22 | \$ 1,707.43 | 15 |
| PPO | \$ | 810.14 | \$ 2,084.92 | 1,043 |
| POS | \$ | 907.61 | \$ 2,316.14 | 22 |
| HMO | \$ | 706.83 | \$ 1,927.12 | 28 |
| HDHP | \$ | 708.72 | \$ 1,921.73 | 938 |

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 monthly premium averaged \$907.61 for a single plan and \$2,316.14 for a family plan.
- Both single and family average monthly premiums increased in all categories compared to the 2021 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 | 2018 | 2019 | 2020 | 2021 | 2022 | n |
| Fully-Insured | \$ 7,747 | \$ 8,124 | \$ 8,466 | \$ 8,922 | \$ 9,106 | 437 |
| Self-Insured | \$ 7,486 | \$ 8,097 | \$ 8,496 | \$ 8,873 | \$ 9,165 | 1,609 |
| Note: n: number of plans. | | | | | | |

- The average annual cost for single plans rose 2.1% for fully-insured plans and 3.3% for self-insured plans.

| Table 11 | | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|----------|
| Statewide Average Annual Cost Per Year by Funding Type (FAMILY) | | | | | | |
| Comparison Group | 2018 | 2019 | 2020 | 2021 | 2022 | n |
| Fully-Insured | \$21,588 | \$21,997 | \$23,571 | \$24,080 | \$24,940 | 437 |
| Self-Insured | \$19,296 | \$20,685 | \$22,002 | \$23,009 | \$23,878 | 1,609 |
| Note: n: number of plans. | | | | | | |

- The average annual cost for family plans rose 3.6% for fully-insured plans and 3.8% 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, on average, self-insured plans cost less per employee, though the gap appears to be closing.

Figure 5

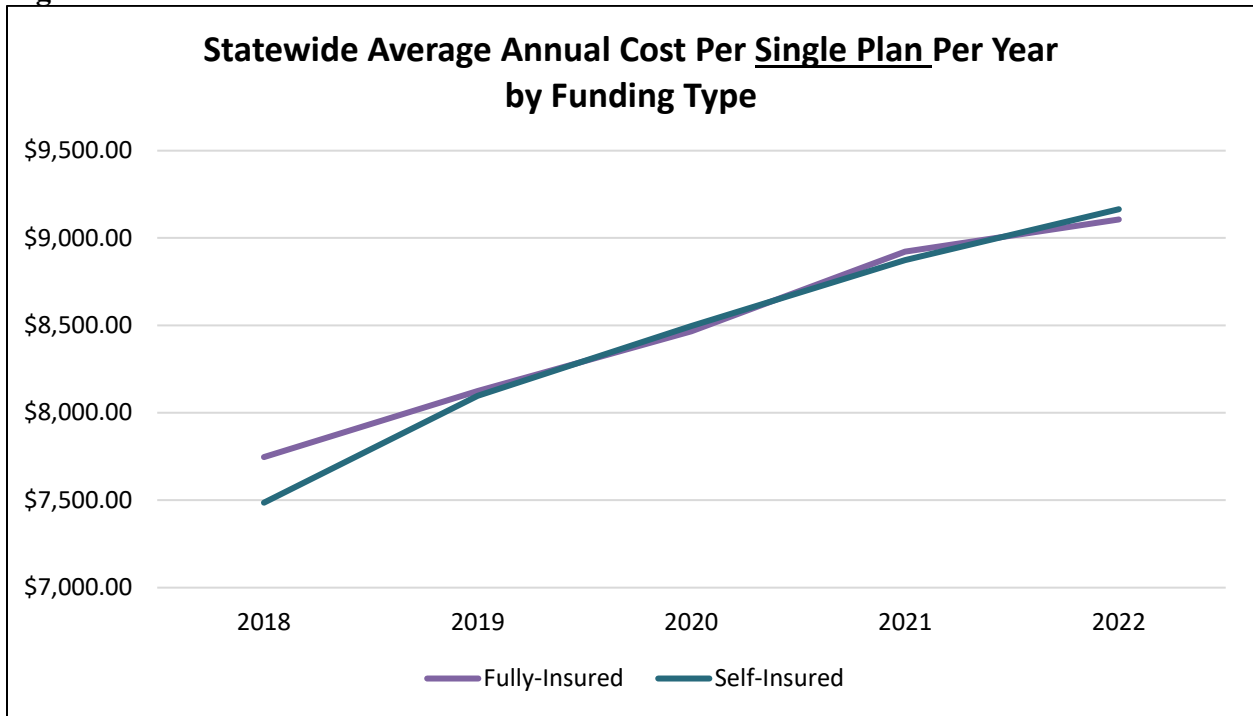
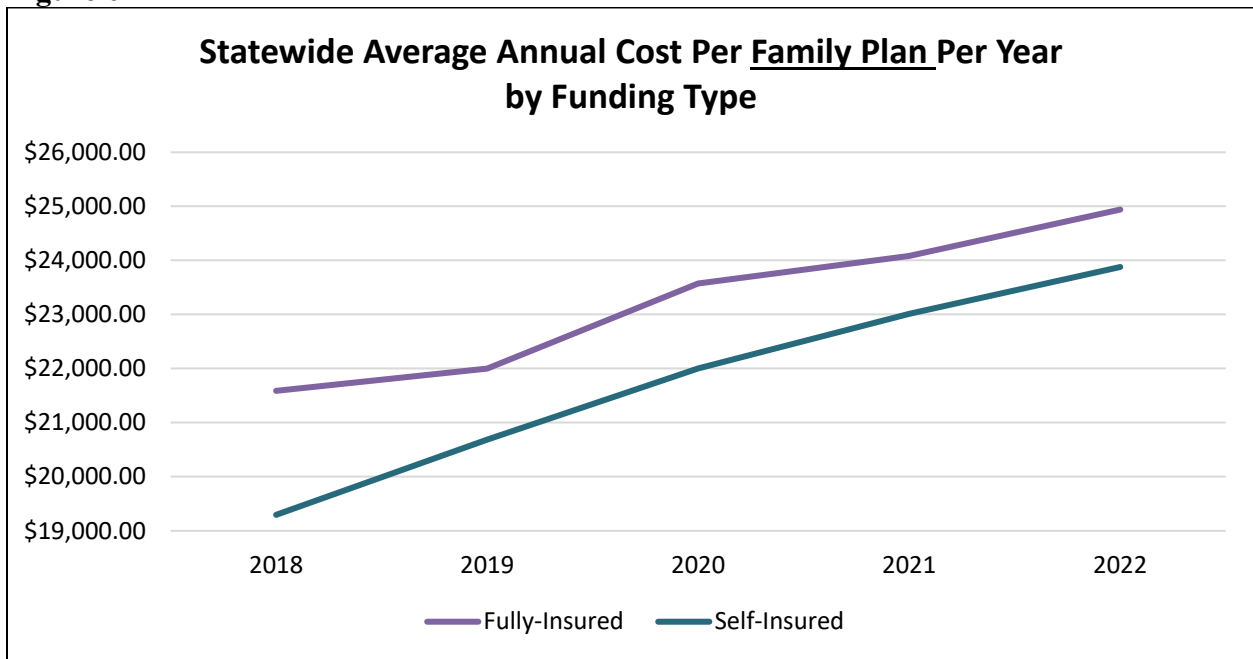


Figure 6



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 In-Network Deductible Amount (All Plan Types) | | | |
| Comparison Group | Single | Family | n |
| STATEWIDE | \$ 1,651 | \$ 3,240 | 2,046 |
| State of Ohio | \$ 1,200 | \$ 2,400 | 2 |
| Counties | \$ 1,285 | \$ 2,516 | 149 |
| Cities | \$ 1,612 | \$ 3,260 | 371 |
| Townships | \$ 2,386 | \$ 4,830 | 146 |
| School Districts & ESCs | \$ 1,582 | \$ 3,087 | 1,204 |
| Colleges & Universities | \$ 1,749 | \$ 3,084 | 78 |
| Fire Districts | \$ 3,683 | \$ 7,367 | 15 |
| Metro Housing Authorities | \$ 2,162 | \$ 4,130 | 52 |
| Port Authorities | \$ 1,840 | \$ 3,680 | 5 |
| Regional Transit Authorities | \$ 846 | \$ 1,713 | 24 |
| REGION | | | |
| 1 - Akron/Canton | \$ 1,031 | \$ 1,924 | 245 |
| 2 - Cincinnati | \$ 2,048 | \$ 4,084 | 225 |
| 3 - Cleveland | \$ 1,401 | \$ 2,696 | 344 |
| 4 - Columbus | \$ 1,937 | \$ 3,857 | 361 |
| 5 - Dayton | \$ 1,947 | \$ 3,898 | 266 |
| 6 - Southeast Ohio | \$ 1,610 | \$ 3,231 | 167 |
| 7 - Toledo | \$ 1,858 | \$ 3,541 | 283 |
| 8 - Warren/Youngstown | \$ 1,085 | \$ 2,155 | 155 |
| EMPLOYEES COVERED | | | |
| 1 - 49 | \$ 2,141 | \$ 4,286 | 327 |
| 50 - 99 | \$ 1,655 | \$ 3,277 | 340 |
| 100 - 149 | \$ 1,632 | \$ 3,208 | 409 |
| 150 - 249 | \$ 1,582 | \$ 3,061 | 438 |
| 250 - 499 | \$ 1,429 | \$ 2,731 | 312 |
| 500 - 999 | \$ 1,590 | \$ 3,156 | 126 |
| 1,000 or more | \$ 1,151 | \$ 2,280 | 94 |
| 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. Each chart's highest category represents those plans 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

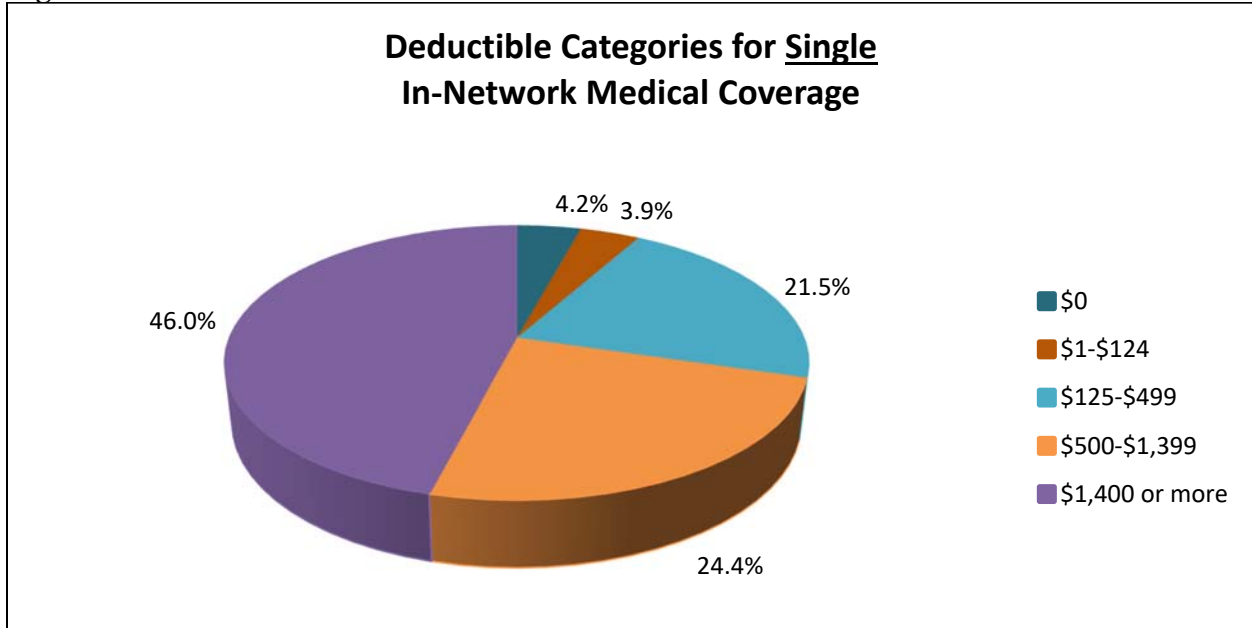
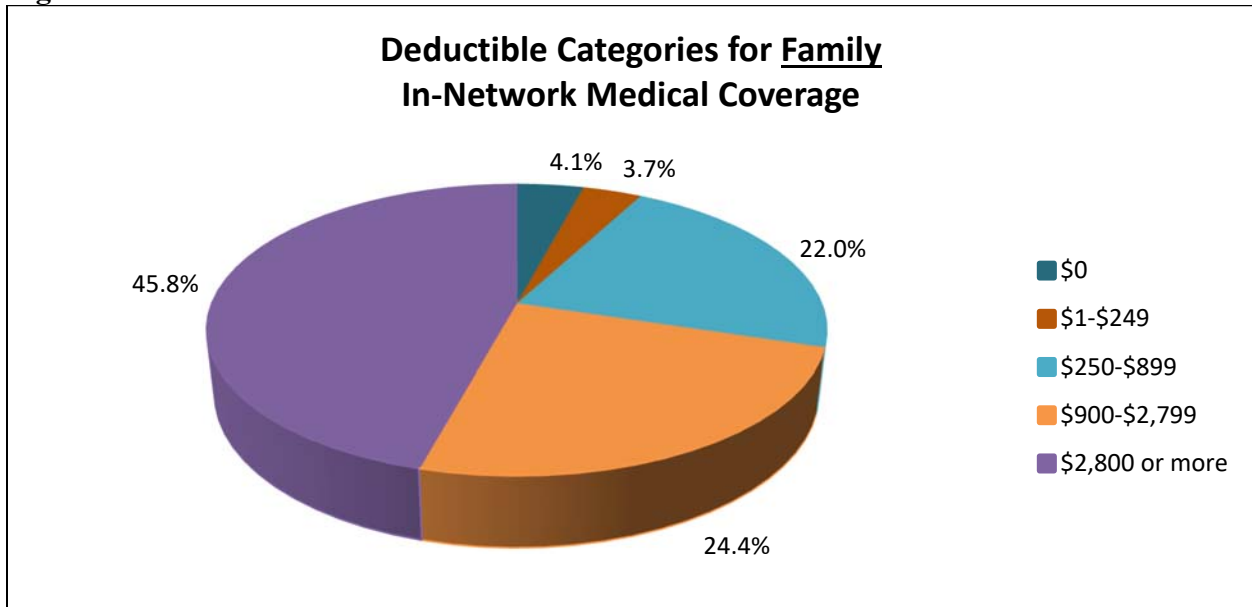


Figure 8



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 | \$ 3,151 | \$ 6,136 | 2,046 |
| State of Ohio | \$ 2,400 | \$ 4,800 | 2 |
| Counties | \$ 2,596 | \$ 5,119 | 149 |
| Cities | \$ 3,565 | \$ 7,048 | 371 |
| Townships | \$ 5,516 | \$ 10,725 | 146 |
| School Districts & ESCs | \$ 2,647 | \$ 5,141 | 1,204 |
| Colleges & Universities | \$ 3,703 | \$ 6,926 | 78 |
| Fire Districts | \$ 9,517 | \$ 18,033 | 15 |
| Metro Housing Authorities | \$ 5,099 | \$ 9,890 | 52 |
| Port Authorities | \$ 3,938 | \$ 7,875 | 5 |
| Regional Transit Authorities | \$ 1,957 | \$ 3,939 | 24 |
| REGION | | | |
| 1 - Akron/Canton | \$ 2,165 | \$ 4,018 | 245 |
| 2 - Cincinnati | \$ 4,036 | \$ 7,900 | 225 |
| 3 - Cleveland | \$ 2,650 | \$ 4,988 | 344 |
| 4 - Columbus | \$ 3,461 | \$ 6,743 | 361 |
| 5 - Dayton | \$ 3,939 | \$ 7,738 | 266 |
| 6 - Southeast Ohio | \$ 3,265 | \$ 6,628 | 167 |
| 7 - Toledo | \$ 3,138 | \$ 6,142 | 283 |
| 8 - Warren/Youngstown | \$ 2,387 | \$ 4,749 | 155 |
| EMPLOYEES COVERED | | | |
| 1 - 49 | \$ 4,688 | \$ 9,053 | 327 |
| 50 - 99 | \$ 3,488 | \$ 7,002 | 340 |
| 100 - 149 | \$ 2,821 | \$ 5,431 | 409 |
| 150 - 249 | \$ 2,680 | \$ 5,210 | 438 |
| 250 - 499 | \$ 2,629 | \$ 4,972 | 312 |
| 500 - 999 | \$ 2,966 | \$ 5,917 | 126 |
| 1,000 or more | \$ 2,100 | \$ 4,254 | 94 |
| 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

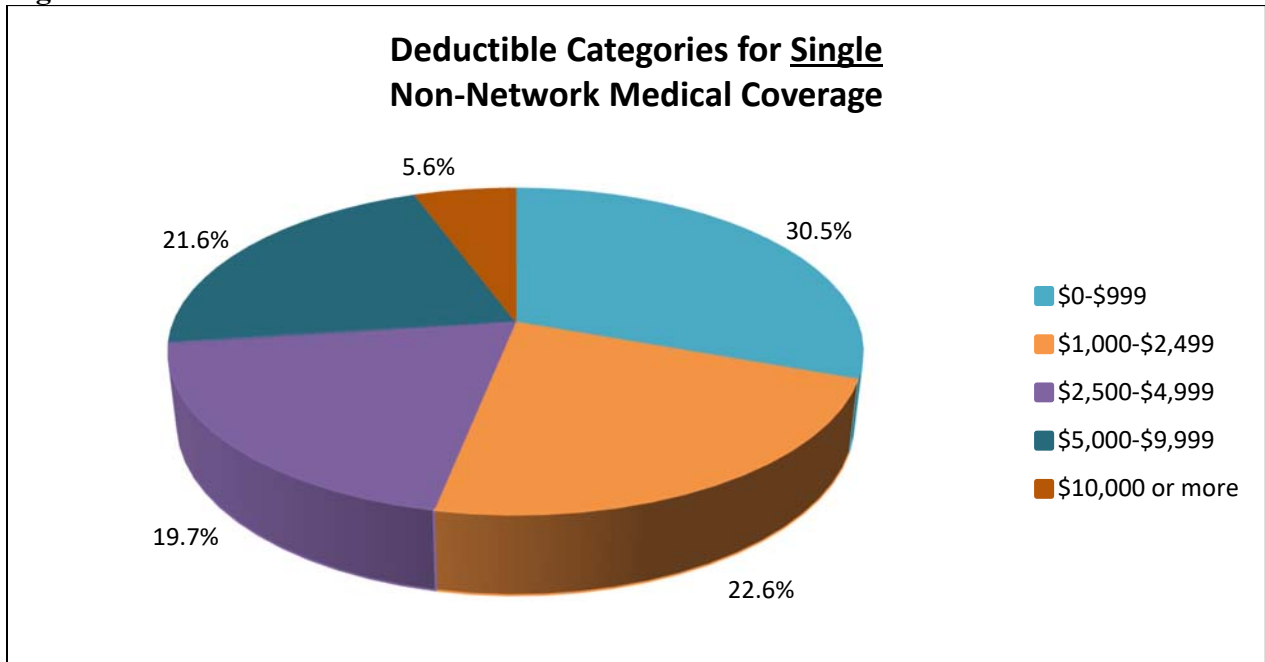
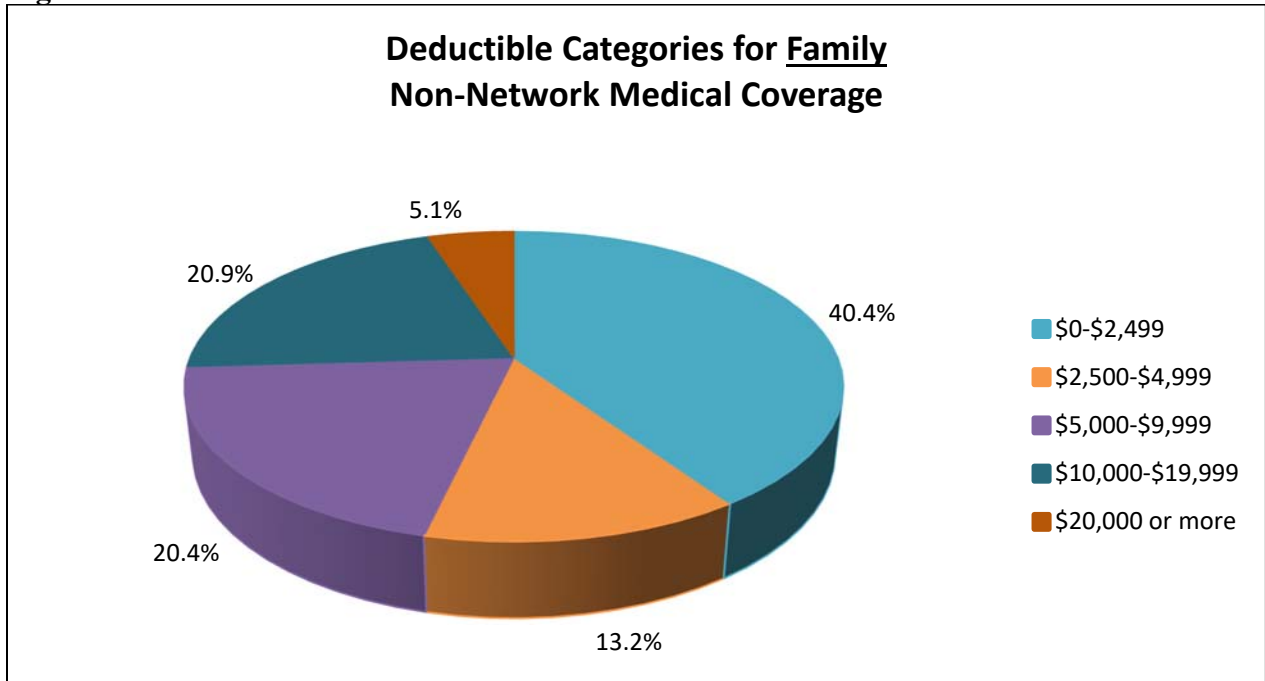


Figure 10



MEDICAL INSURANCE – ALL PLAN TYPES

COPAY AND COINSURANCE

Table 14 shows the breakdown of the 2,046 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 | \$ 17.94 | 1,400 | \$ 22.09 | 313 |
| Emergency Room | \$ 134.15 | 1,393 | \$ 139.34 | 1,035 |
| Urgent Care | \$ 36.61 | 1,353 | \$ 33.94 | 423 |
| Hospital Stay - Admitted | \$ 42.70 | 432 | \$ 49.59 | 181 |
| COINSURANCE | | | | |
| Office Visit | 23.2% | 916 | 38.6% | 1,640 |
| Emergency Room | 27.0% | 888 | 32.3% | 1,032 |
| Urgent Care | 27.2% | 791 | 37.4% | 1,529 |
| Hospital Stay - Admitted | 24.2% | 1,505 | 38.3% | 1,650 |
| Note: n: number of plans. | | | | |

- Three hundred forty-one plans (16.7%) indicated that their office visit copay amount is \$20, and 256 plans (12.5%) indicated their office visit copay amount is \$25, the two most reported copay dollar amounts.
- Two hundred sixty-five plans (13.0%) indicated that their emergency room copay amount is \$100, the most reported copay. Eight hundred forty-nine plans (41.5%) indicated that their emergency room copay is between \$100 and \$300.
- Two hundred twenty-five plans (11.0%) indicated that their urgent care copay amount is \$50, the most reported copay.

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 reaches 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 | 11.4% | 29.2% | 1.7% | 39.9% | 17.8% | 2,046 |
| State of Ohio | 0.0% | 0.0% | 0.0% | 100.0% | 0.0% | 2 |
| Counties | 6.6% | 16.4% | 1.6% | 50.8% | 24.6% | 149 |
| Cities | 16.3% | 24.9% | 1.2% | 40.0% | 17.6% | 371 |
| Townships | 21.8% | 14.1% | 0.0% | 39.7% | 24.4% | 146 |
| School Districts & ESCs | 10.2% | 34.7% | 1.4% | 38.1% | 15.6% | 1,204 |
| Colleges & Universities | 3.2% | 23.8% | 9.5% | 42.9% | 20.6% | 78 |
| Fire Districts | 37.5% | 0.0% | 0.0% | 25.0% | 37.5% | 15 |
| Metro Housing Authorities | 13.5% | 13.5% | 0.0% | 45.9% | 27.1% | 52 |
| Port Authorities | 0.0% | 50.0% | 0.0% | 0.0% | 50.0% | 5 |
| Regional Transit Authorities | 5.9% | 23.5% | 5.9% | 41.2% | 23.5% | 24 |

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 | 1.8% | 15.4% | 26.9% | 31.7% | 24.2% | 2,046 |
| State of Ohio | 0.0% | 0.0% | 0.0% | 100.0% | 0.0% | 2 |
| Counties | 0.8% | 5.6% | 14.5% | 50.0% | 29.1% | 149 |
| Cities | 0.4% | 17.9% | 30.8% | 23.3% | 27.6% | 371 |
| Townships | 1.1% | 14.7% | 18.9% | 27.4% | 37.9% | 146 |
| School Districts & ESCs | 2.4% | 16.9% | 28.2% | 32.4% | 20.1% | 1,204 |
| Colleges & Universities | 1.5% | 6.1% | 30.3% | 25.8% | 36.3% | 78 |
| Fire Districts | 0.0% | 10.0% | 50.0% | 0.0% | 40.0% | 15 |
| Metro Housing Authorities | 0.0% | 14.6% | 17.1% | 34.1% | 34.2% | 52 |
| Port Authorities | 0.0% | 25.0% | 25.0% | 0.0% | 50.0% | 5 |
| Regional Transit Authorities | 5.6% | 0.0% | 22.2% | 50.0% | 22.2% | 24 |

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 | \$ 3,267 | \$ 0 | \$ 10,000 | \$ 6,493 | \$ 0 | \$ 21,000 | 2,046 |
| State of Ohio | \$ 3,000 | \$ 2,500 | \$ 3,500 | \$ 6,000 | \$ 5,000 | \$ 7,000 | 2 |
| Counties | \$ 3,284 | \$ 400 | \$ 7,900 | \$ 6,593 | \$ 500 | \$ 15,800 | 149 |
| Cities | \$ 3,054 | \$ 0 | \$ 10,000 | \$ 6,052 | \$ 0 | \$ 15,000 | 371 |
| Townships | \$ 3,637 | \$ 0 | \$ 8,000 | \$ 7,285 | \$ 0 | \$ 20,000 | 146 |
| School Districts & ESCs | \$ 3,179 | \$ 0 | \$ 8,700 | \$ 6,305 | \$ 0 | \$ 20,000 | 1,204 |
| Colleges & Universities | \$ 4,184 | \$ 0 | \$ 8,150 | \$ 8,201 | \$ 0 | \$ 16,300 | 78 |
| Fire Districts | \$ 5,067 | \$ 3,000 | \$ 7,950 | \$ 10,133 | \$ 6,000 | \$ 15,900 | 15 |
| Metro Housing Authorities | \$ 4,003 | \$ 0 | \$ 10,000 | \$ 8,350 | \$ 0 | \$ 21,000 | 52 |
| Port Authorities | \$ 3,930 | \$ 2,500 | \$ 6,350 | \$ 7,860 | \$ 5,000 | \$ 12,700 | 5 |
| Regional Transit Authorities | \$ 2,815 | \$ 0 | \$ 7,500 | \$ 5,567 | \$ 0 | \$ 15,000 | 24 |
| REGION | | | | | | | |
| 1 - Akron/Canton | \$ 2,191 | \$ 0 | \$ 8,550 | \$ 4,310 | \$ 0 | \$ 20,000 | 245 |
| 2 - Cincinnati | \$ 3,531 | \$ 0 | \$ 7,950 | \$ 7,069 | \$ 0 | \$ 15,900 | 225 |
| 3 - Cleveland | \$ 3,744 | \$ 0 | \$ 10,000 | \$ 7,508 | \$ 0 | \$ 17,100 | 344 |
| 4 - Columbus | \$ 3,425 | \$ 0 | \$ 8,000 | \$ 6,792 | \$ 0 | \$ 20,000 | 361 |
| 5 - Dayton | \$ 3,148 | \$ 0 | \$ 8,000 | \$ 6,310 | \$ 0 | \$ 21,000 | 266 |
| 6 - Southeast Ohio | \$ 3,270 | \$ 300 | \$ 7,350 | \$ 6,523 | \$ 500 | \$ 15,000 | 167 |
| 7 - Toledo | \$ 3,431 | \$ 0 | \$ 10,000 | \$ 6,684 | \$ 0 | \$ 20,000 | 283 |
| 8 - Warren/Youngstown | \$ 3,059 | \$ 0 | \$ 8,150 | \$ 6,059 | \$ 0 | \$ 16,300 | 155 |
| EMPLOYEES COVERED | | | | | | | |
| 1 - 49 | \$ 3,652 | \$ 0 | \$ 8,000 | \$ 7,422 | \$ 0 | \$ 21,000 | 327 |
| 50 - 99 | \$ 3,163 | \$ 0 | \$ 8,700 | \$ 6,293 | \$ 0 | \$ 20,000 | 340 |
| 100 - 149 | \$ 3,292 | \$ 0 | \$ 10,000 | \$ 6,441 | \$ 0 | \$ 20,000 | 409 |
| 150 - 249 | \$ 3,082 | \$ 0 | \$ 10,000 | \$ 6,123 | \$ 0 | \$ 16,300 | 438 |
| 250 - 499 | \$ 3,210 | \$ 0 | \$ 8,550 | \$ 6,355 | \$ 0 | \$ 20,000 | 312 |
| 500 - 999 | \$ 3,445 | \$ 400 | \$ 8,550 | \$ 6,853 | \$ 800 | \$ 17,100 | 126 |
| 1,000 or more | \$ 3,022 | \$ 0 | \$ 8,150 | \$ 5,970 | \$ 0 | \$ 16,300 | 94 |

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 Transit Authorities have the lowest average 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 | \$ 6,558 | \$ 0 | \$ 32,600 | \$ 12,921 | \$ 0 | \$ 64,800 | 2,046 |
| State of Ohio | \$ 6,000 | \$ 5,000 | \$ 7,000 | \$ 12,000 | \$ 10,000 | \$ 14,000 | 2 |
| Counties | \$ 6,620 | \$ 0 | \$ 22,050 | \$ 13,034 | \$ 0 | \$ 44,100 | 149 |
| Cities | \$ 7,301 | \$ 0 | \$ 32,400 | \$ 14,518 | \$ 0 | \$ 64,800 | 371 |
| Townships | \$ 9,900 | \$ 0 | \$ 25,000 | \$ 19,791 | \$ 0 | \$ 48,000 | 146 |
| School Districts & ESCs | \$ 5,556 | \$ 0 | \$ 32,600 | \$ 10,913 | \$ 0 | \$ 41,400 | 1,204 |
| Colleges & Universities | \$ 8,311 | \$ 1,500 | \$ 28,000 | \$ 15,654 | \$ 3,000 | \$ 40,000 | 78 |
| Fire Districts | \$ 14,348 | \$ 3,000 | \$ 23,850 | \$ 28,700 | \$ 6,000 | \$ 47,700 | 15 |
| Metro Housing Authorities | \$ 10,486 | \$ 1,000 | \$ 22,500 | \$ 21,771 | \$ 2,000 | \$ 45,000 | 52 |
| Port Authorities | \$ 8,570 | \$ 5,000 | \$ 12,500 | \$ 9,040 | \$ 2,000 | \$ 18,000 | 5 |
| Regional Transit Authorities | \$ 5,150 | \$ 0 | \$ 22,500 | \$ 10,133 | \$ 0 | \$ 45,000 | 24 |
| REGION | | | | | | | |
| 1 - Akron/Canton | \$ 4,737 | \$ 150 | \$ 32,600 | \$ 8,926 | \$ 300 | \$ 44,100 | 245 |
| 2 - Cincinnati | \$ 7,990 | \$ 0 | \$ 23,850 | \$ 16,341 | \$ 0 | \$ 47,700 | 225 |
| 3 - Cleveland | \$ 6,324 | \$ 0 | \$ 32,400 | \$ 12,684 | \$ 0 | \$ 64,800 | 344 |
| 4 - Columbus | \$ 6,816 | \$ 0 | \$ 25,000 | \$ 13,351 | \$ 0 | \$ 44,500 | 361 |
| 5 - Dayton | \$ 7,225 | \$ 0 | \$ 28,000 | \$ 14,086 | \$ 0 | \$ 48,000 | 266 |
| 6 - Southeast Ohio | \$ 7,021 | \$ 0 | \$ 20,700 | \$ 14,145 | \$ 0 | \$ 41,400 | 167 |
| 7 - Toledo | \$ 6,113 | \$ 0 | \$ 25,000 | \$ 11,804 | \$ 0 | \$ 40,000 | 283 |
| 8 - Warren/Youngstown | \$ 6,083 | \$ 0 | \$ 22,500 | \$ 11,801 | \$ 0 | \$ 45,000 | 155 |
| EMPLOYEES COVERED | | | | | | | |
| 1 - 49 | \$ 9,080 | \$ 0 | \$ 24,000 | \$ 18,234 | \$ 0 | \$ 48,000 | 327 |
| 50 - 99 | \$ 7,253 | \$ 500 | \$ 32,400 | \$ 14,141 | \$ 0 | \$ 64,800 | 340 |
| 100 - 149 | \$ 6,182 | \$ 0 | \$ 32,600 | \$ 11,865 | \$ 0 | \$ 44,100 | 409 |
| 150 - 249 | \$ 5,396 | \$ 400 | \$ 20,400 | \$ 10,758 | \$ 1,000 | \$ 40,000 | 438 |
| 250 - 499 | \$ 5,829 | \$ 0 | \$ 32,600 | \$ 11,404 | \$ 0 | \$ 44,100 | 312 |
| 500 - 999 | \$ 5,701 | \$ 0 | \$ 15,000 | \$ 11,257 | \$ 0 | \$ 30,000 | 126 |
| 1,000 or more | \$ 5,156 | \$ 500 | \$ 12,000 | \$ 10,524 | \$ 1,000 | \$ 24,000 | 94 |

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. Regional Transit Authorities have the lowest average non-network out-of-pocket maximums for single coverage. Port Authorities have the lowest average non-network out-of-pocket maximums for family coverage.

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 51.0% of all medical plans reported in 2022.

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 | \$ 701.31 | \$ 108.84 | \$ 810.15 | \$ 1,786.22 | \$ 298.70 | \$ 2,084.92 | 1,043 |
| State of Ohio | \$ 656.00 | \$ 116.00 | \$ 772.00 | \$ 1,800.00 | \$ 338.00 | \$ 2,138.00 | 1 |
| Counties | \$ 672.22 | \$ 105.04 | \$ 777.26 | \$ 1,838.40 | \$ 307.32 | \$ 2,145.72 | 77 |
| Less than 50,000 | \$ 718.63 | \$ 99.52 | \$ 818.15 | \$ 1,889.22 | \$ 284.56 | \$ 2,173.78 | 27 |
| 50,000 - 149,999 | \$ 663.36 | \$ 111.63 | \$ 774.99 | \$ 1,861.79 | \$ 334.32 | \$ 2,196.11 | 32 |
| 150,000 or more | \$ 618.35 | \$ 101.60 | \$ 719.95 | \$ 1,720.57 | \$ 293.46 | \$ 2,014.03 | 18 |
| Cities | \$ 732.16 | \$ 97.05 | \$ 829.21 | \$ 1,949.64 | \$ 262.65 | \$ 2,212.29 | 178 |
| Less than 25,000 | \$ 757.76 | \$ 95.90 | \$ 853.66 | \$ 2,016.21 | \$ 268.10 | \$ 2,284.31 | 117 |
| 25,000 - 99,999 | \$ 687.14 | \$ 100.23 | \$ 787.37 | \$ 1,859.21 | \$ 256.47 | \$ 2,115.68 | 56 |
| 100,000 or more | \$ 652.68 | \$ 87.67 | \$ 740.35 | \$ 1,431.48 | \$ 206.49 | \$ 1,637.97 | 5 |
| Townships | \$ 838.71 | \$ 67.09 | \$ 905.80 | \$ 2,039.51 | \$ 187.19 | \$ 2,226.70 | 47 |
| Less than 10,000 | \$ 912.67 | \$ 36.12 | \$ 948.79 | \$ 2,106.87 | \$ 102.50 | \$ 2,209.37 | 23 |
| 10,000 - 29,999 | \$ 794.61 | \$ 93.07 | \$ 887.68 | \$ 1,989.34 | \$ 243.12 | \$ 2,232.46 | 19 |
| 30,000 or more | \$ 692.84 | \$ 102.64 | \$ 795.48 | \$ 1,940.67 | \$ 335.76 | \$ 2,276.43 | 5 |
| School Districts* | \$ 685.89 | \$ 113.24 | \$ 799.13 | \$ 1,715.38 | \$ 306.75 | \$ 2,022.13 | 668 |
| Less than 1,000 | \$ 683.53 | \$ 108.17 | \$ 791.70 | \$ 1,732.69 | \$ 290.87 | \$ 2,023.56 | 185 |
| 1,000 - 2,499 | \$ 700.14 | \$ 115.30 | \$ 815.44 | \$ 1,734.21 | \$ 309.92 | \$ 2,044.13 | 267 |
| 2,500 - 9,999 | \$ 662.36 | \$ 111.83 | \$ 774.19 | \$ 1,667.26 | \$ 298.15 | \$ 1,965.41 | 159 |
| 10,000 or more | \$ 679.50 | \$ 119.13 | \$ 798.63 | \$ 1,687.40 | \$ 386.22 | \$ 2,073.62 | 13 |
| Educational Svc Centers | \$ 697.21 | \$ 125.76 | \$ 822.97 | \$ 1,710.88 | \$ 364.15 | \$ 2,075.03 | 44 |
| Colleges & Universities | \$ 700.59 | \$ 120.29 | \$ 820.88 | \$ 1,939.72 | \$ 352.38 | \$ 2,292.10 | 37 |
| Fire Districts | - | - | - | - | - | - | 0 |
| Metro Housing Authorities | \$ 593.75 | \$ 156.99 | \$ 750.74 | \$ 1,768.34 | \$ 500.39 | \$ 2,268.73 | 20 |
| Port Authorities | \$ 456.54 | \$ 73.51 | \$ 530.05 | \$ 1,493.75 | \$ 240.18 | \$ 1,733.93 | 1 |
| Regional Transit Authorities | \$ 967.82 | \$ 98.06 | \$ 1,065.88 | \$ 1,690.14 | \$ 252.24 | \$ 1,942.38 | 14 |

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 | \$ 701.31 | \$ 108.84 | \$ 810.15 | \$ 1,786.22 | \$ 298.70 | \$ 2,084.92 | 1,043 |
| REGION | | | | | | | |
| 1 - Akron/Canton | \$ 682.38 | \$ 93.23 | \$ 775.61 | \$ 1,700.81 | \$ 239.44 | \$ 1,940.25 | 187 |
| 2 - Cincinnati | \$ 613.40 | \$ 124.26 | \$ 737.66 | \$ 1,574.77 | \$ 351.40 | \$ 1,926.17 | 86 |
| 3 - Cleveland | \$ 680.21 | \$ 94.38 | \$ 774.59 | \$ 1,752.91 | \$ 236.62 | \$ 1,989.53 | 212 |
| 4 - Columbus | \$ 769.06 | \$ 136.17 | \$ 905.23 | \$ 1,913.11 | \$ 387.54 | \$ 2,300.65 | 156 |
| 5 - Dayton | \$ 716.47 | \$ 160.68 | \$ 877.15 | \$ 1,880.59 | \$ 485.18 | \$ 2,365.77 | 88 |
| 6 - Southeast Ohio | \$ 843.46 | \$ 110.61 | \$ 954.07 | \$ 2,058.23 | \$ 325.97 | \$ 2,384.20 | 91 |
| 7 - Toledo | \$ 662.12 | \$ 115.10 | \$ 777.22 | \$ 1,708.48 | \$ 307.00 | \$ 2,015.48 | 117 |
| 8 - Warren/Youngstown | \$ 659.85 | \$ 63.88 | \$ 723.73 | \$ 1,768.16 | \$ 173.55 | \$ 1,941.71 | 106 |
| EMPLOYEES COVERED | | | | | | | |
| 1 - 49 | \$ 749.14 | \$ 97.87 | \$ 847.01 | \$ 1,952.96 | \$ 284.86 | \$ 2,237.82 | 130 |
| 50 - 99 | \$ 687.36 | \$ 104.68 | \$ 792.04 | \$ 1,784.04 | \$ 288.11 | \$ 2,072.15 | 168 |
| 100 - 149 | \$ 705.31 | \$ 107.33 | \$ 812.64 | \$ 1,779.93 | \$ 292.91 | \$ 2,072.84 | 220 |
| 150 - 249 | \$ 716.46 | \$ 117.67 | \$ 834.13 | \$ 1,792.02 | \$ 317.09 | \$ 2,109.11 | 238 |
| 250 - 499 | \$ 687.51 | \$ 105.10 | \$ 792.61 | \$ 1,732.68 | \$ 284.94 | \$ 2,017.62 | 172 |
| 500 - 999 | \$ 668.56 | \$ 124.56 | \$ 793.12 | \$ 1,706.32 | \$ 322.55 | \$ 2,028.87 | 65 |
| 1,000 or more | \$ 629.55 | \$ 107.70 | \$ 737.25 | \$ 1,664.81 | \$ 323.67 | \$ 1,988.48 | 50 |
| 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 17.8% higher for single coverage and 14.4% higher for family coverage.
- Compared to the statewide averages, medical insurance premiums in the Cincinnati region (Region 2) are 8.9% lower for single coverage and 7.6% 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 | 86.6% | 13.4% | 85.7% | 14.3% | 1,043 |
| State of Ohio | 85.0% | 15.0% | 84.2% | 15.8% | 1 |
| Counties | 86.5% | 13.5% | 85.7% | 14.3% | 77 |
| Less than 50,000 | 87.8% | 12.2% | 86.9% | 13.1% | 27 |
| 50,000 - 149,999 | 85.6% | 14.4% | 84.8% | 15.2% | 32 |
| 150,000 or more | 85.9% | 14.1% | 85.4% | 14.6% | 18 |
| Cities | 88.3% | 11.7% | 88.1% | 11.9% | 178 |
| Less than 25,000 | 88.8% | 11.2% | 88.3% | 11.7% | 117 |
| 25,000 - 99,999 | 87.3% | 12.7% | 87.9% | 12.1% | 56 |
| 100,000 or more | 88.2% | 11.8% | 87.4% | 12.6% | 5 |
| Townships | 92.6% | 7.4% | 91.6% | 8.4% | 47 |
| Less than 10,000 | 96.2% | 3.8% | 95.4% | 4.6% | 23 |
| 10,000 - 29,999 | 89.5% | 10.5% | 89.1% | 10.9% | 19 |
| 30,000 or more | 87.1% | 12.9% | 85.3% | 14.7% | 5 |
| School Districts * | 85.8% | 14.2% | 84.8% | 15.2% | 668 |
| Less than 1,000 | 86.3% | 13.7% | 85.6% | 14.4% | 185 |
| 1,000 - 2,499 | 85.9% | 14.1% | 84.8% | 15.2% | 267 |
| 2,500 - 9,999 | 85.6% | 14.4% | 84.8% | 15.2% | 159 |
| 10,000 or more | 85.1% | 14.9% | 81.4% | 18.6% | 13 |
| Educational Svc Centers | 84.7% | 15.3% | 82.5% | 17.5% | 44 |
| Colleges & Universities | 85.3% | 14.7% | 84.6% | 15.4% | 37 |
| Fire Districts | - | - | - | - | 0 |
| Metro Housing Authorities | 79.1% | 20.9% | 77.9% | 22.1% | 20 |
| Port Authorities | 86.1% | 13.9% | 86.1% | 13.9% | 1 |
| Regional Transit Authorities | 90.8% | 9.2% | 87.0% | 13.0% | 14 |

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 7.4%. Employees working for Metro Housing Authorities contribute the highest single percent share at 20.9%.

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 | 86.6% | 13.4% | 85.7% | 14.3% | 1,043 |
| REGION | | | | | |
| 1 - Akron/Canton | 88.0% | 12.0% | 87.7% | 12.3% | 187 |
| 2 - Cincinnati | 83.2% | 16.8% | 81.8% | 18.2% | 86 |
| 3 - Cleveland | 87.8% | 12.2% | 88.1% | 11.9% | 212 |
| 4 - Columbus | 85.0% | 15.0% | 83.2% | 16.8% | 156 |
| 5 - Dayton | 81.7% | 18.3% | 79.5% | 20.5% | 88 |
| 6 - Southeast Ohio | 88.4% | 11.6% | 86.3% | 13.7% | 91 |
| 7 - Toledo | 85.2% | 14.8% | 84.8% | 15.2% | 117 |
| 8 - Warren/Youngstown | 91.2% | 8.8% | 91.1% | 8.9% | 106 |
| EMPLOYEES COVERED | | | | | |
| 1 - 49 | 88.4% | 11.6% | 87.3% | 12.7% | 130 |
| 50 - 99 | 86.8% | 13.2% | 86.1% | 13.9% | 168 |
| 100 - 149 | 86.8% | 13.2% | 85.9% | 14.1% | 220 |
| 150 - 249 | 85.9% | 14.1% | 85.0% | 15.0% | 238 |
| 250 - 499 | 86.7% | 13.3% | 85.9% | 14.1% | 172 |
| 500 - 999 | 84.3% | 15.7% | 84.1% | 15.9% | 65 |
| 1,000 or more | 85.4% | 14.6% | 83.7% | 16.3% | 50 |
| 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 the Warren/Youngstown region (Region 8) pay the lowest percent amount towards the medical premium at 8.8% for single and 8.9% for family.
- Employers with 1-49 employees reported the lowest average contribution towards the single premium at 11.6% and 12.7% 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 | \$ 455 | \$ 921 | 1,043 |
| State of Ohio | \$ 400 | \$ 800 | 1 |
| Counties | \$ 590 | \$ 1,185 | 77 |
| Cities | \$ 440 | \$ 915 | 178 |
| Townships | \$ 428 | \$ 920 | 47 |
| School Districts & ESCs | \$ 433 | \$ 865 | 668 |
| Colleges & Universities | \$ 549 | \$ 1,124 | 37 |
| Fire Districts | - | - | 0 |
| Metro Housing Authorities | \$ 667 | \$ 1,371 | 20 |
| Port Authorities | \$ 750 | \$ 1,500 | 1 |
| Regional Transit Authorities | \$ 443 | \$ 921 | 14 |
| REGION | | | |
| 1 - Akron/Canton | \$ 371 | \$ 743 | 187 |
| 2 - Cincinnati | \$ 621 | \$ 1,268 | 86 |
| 3 - Cleveland | \$ 419 | \$ 829 | 212 |
| 4 - Columbus | \$ 440 | \$ 959 | 156 |
| 5 - Dayton | \$ 418 | \$ 865 | 88 |
| 6 - Southeast Ohio | \$ 476 | \$ 1,047 | 91 |
| 7 - Toledo | \$ 602 | \$ 1,091 | 117 |
| 8 - Warren/Youngstown | \$ 411 | \$ 825 | 106 |
| EMPLOYEES COVERED | | | |
| 1 - 49 | \$ 550 | \$ 1,149 | 130 |
| 50 - 99 | \$ 469 | \$ 942 | 168 |
| 100 - 149 | \$ 441 | \$ 880 | 220 |
| 150 - 249 | \$ 437 | \$ 877 | 238 |
| 250 - 499 | \$ 416 | \$ 841 | 172 |
| 500 - 999 | \$ 460 | \$ 929 | 65 |
| 1,000 or more | \$ 435 | \$ 904 | 50 |
| Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible. | | | |
| Note: n: number of plans. | | | |

- Port Authorities 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

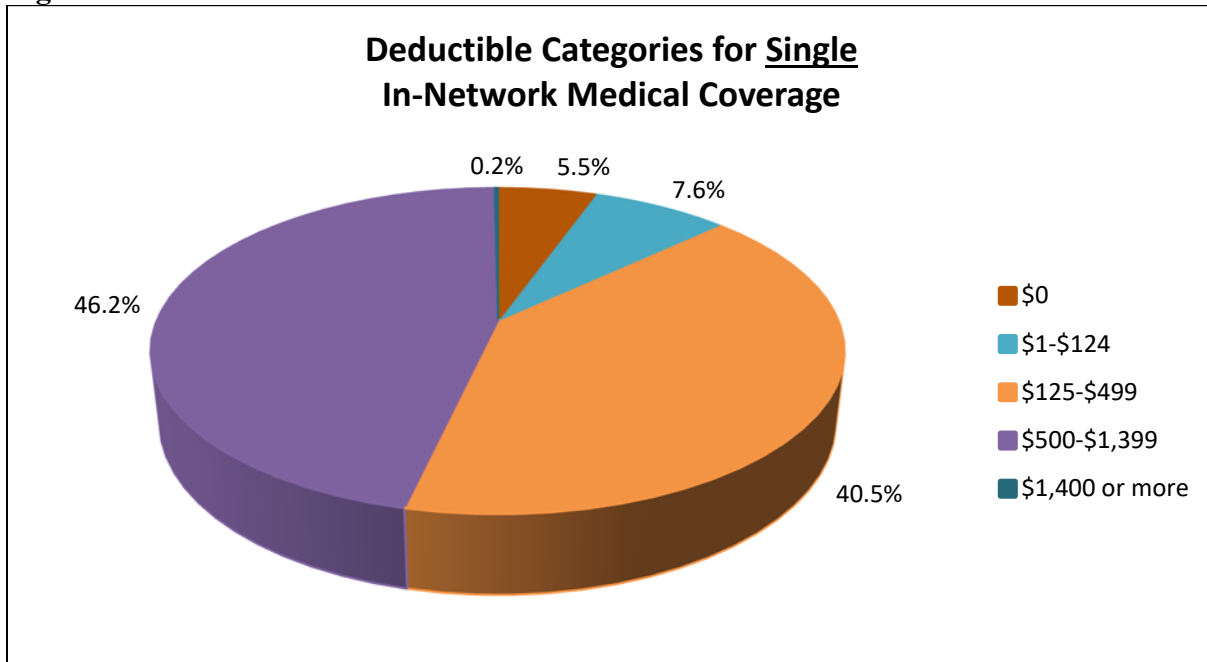
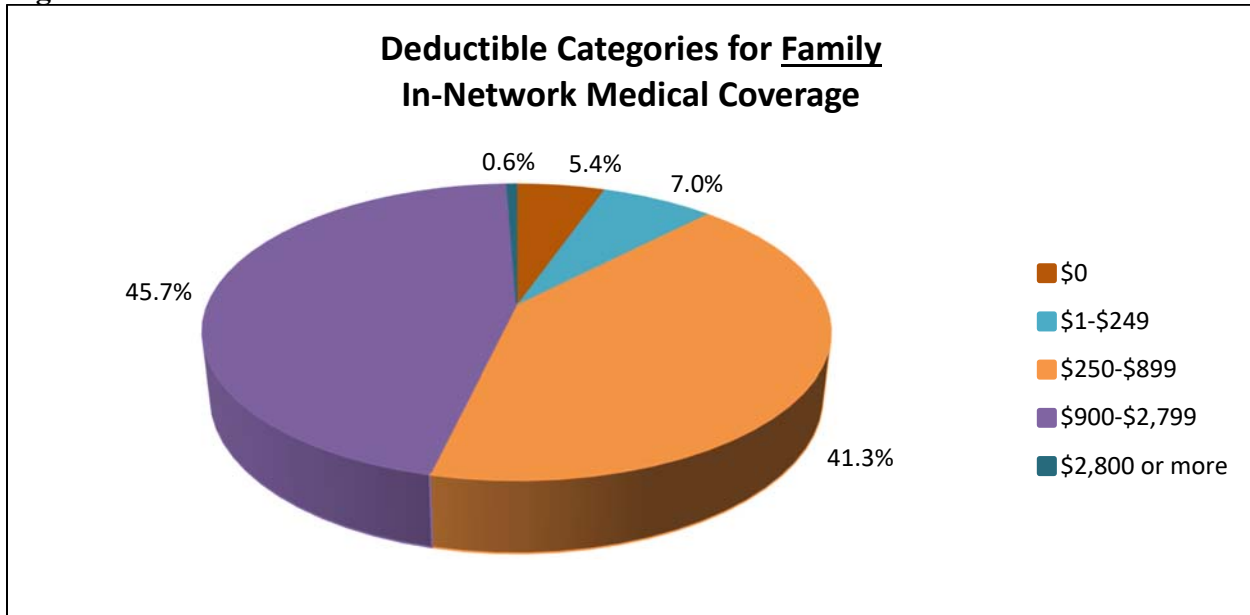


Figure 12



MEDICAL INSURANCE – PPO PLANS

NON-NETWORK DEDUCTIBLES

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

| Table 24 | | | |
|---|-----------------|-----------------|--------------|
| Average Non-Network Deductible Amount (PPO Plans) | | | |
| Comparison Group | Single | Family | n |
| STATEWIDE | \$ 1,061 | \$ 2,175 | 1,043 |
| State of Ohio | \$ 800 | \$ 1,600 | 1 |
| Counties | \$ 1,249 | \$ 2,518 | 77 |
| Cities | \$ 1,232 | \$ 2,557 | 178 |
| Townships | \$ 1,915 | \$ 3,857 | 47 |
| School Districts & ESCs | \$ 918 | \$ 1,874 | 668 |
| Colleges & Universities | \$ 1,270 | \$ 2,660 | 37 |
| Fire Districts | - | - | 0 |
| Metro Housing Authorities | \$ 1,222 | \$ 2,733 | 20 |
| Port Authorities | \$ 2,250 | \$ 4,500 | 1 |
| Regional Transit Authorities | \$ 1,129 | \$ 2,296 | 14 |
| REGION | | | |
| 1 - Akron/Canton | \$ 861 | \$ 1,740 | 187 |
| 2 - Cincinnati | \$ 1,657 | \$ 3,569 | 86 |
| 3 - Cleveland | \$ 874 | \$ 1,722 | 212 |
| 4 - Columbus | \$ 975 | \$ 2,066 | 156 |
| 5 - Dayton | \$ 1,230 | \$ 2,547 | 88 |
| 6 - Southeast Ohio | \$ 1,072 | \$ 2,305 | 91 |
| 7 - Toledo | \$ 1,452 | \$ 2,830 | 117 |
| 8 - Warren/Youngstown | \$ 875 | \$ 1,780 | 106 |
| EMPLOYEES COVERED | | | |
| 1 - 49 | \$ 1,516 | \$ 3,113 | 130 |
| 50 - 99 | \$ 1,376 | \$ 2,878 | 168 |
| 100 - 149 | \$ 903 | \$ 1,824 | 220 |
| 150 - 249 | \$ 925 | \$ 1,868 | 238 |
| 250 - 499 | \$ 874 | \$ 1,746 | 172 |
| 500 - 999 | \$ 958 | \$ 2,041 | 65 |
| 1,000 or more | \$ 964 | \$ 2,101 | 50 |
| Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible. | | | |
| Note: n: number of plans. | | | |

- Port Authorities have the highest reported average deductible for both single and family plans for non-network. The State of Ohio had the lowest reported average deductible for both single and family plans for non-network.

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 | \$ 2,467 | \$ 0 | \$ 8,550 | \$ 4,937 | \$ 0 | \$ 17,100 | 1,043 |
| State of Ohio | \$ 2,500 | \$ 2,500 | \$ 2,500 | \$ 5,000 | \$ 5,000 | \$ 5,000 | 1 |
| Counties | \$ 2,635 | \$ 400 | \$ 7,900 | \$ 5,292 | \$ 500 | \$ 15,800 | 77 |
| Cities | \$ 2,095 | \$ 0 | \$ 7,350 | \$ 4,225 | \$ 0 | \$ 14,700 | 178 |
| Townships | \$ 1,879 | \$ 0 | \$ 7,150 | \$ 3,845 | \$ 0 | \$ 14,300 | 47 |
| School Districts & ESCs | \$ 2,520 | \$ 0 | \$ 8,550 | \$ 5,020 | \$ 0 | \$ 17,100 | 668 |
| Colleges & Universities | \$ 3,924 | \$ 750 | \$ 8,150 | \$ 7,638 | \$ 1,500 | \$ 16,300 | 37 |
| Fire Districts | - | - | - | - | - | - | 0 |
| Metro Housing Authorities | \$ 2,454 | \$ 350 | \$ 6,600 | \$ 5,551 | \$ 700 | \$ 15,000 | 20 |
| Port Authorities | \$ 3,000 | \$ 3,000 | \$ 3,000 | \$ 6,000 | \$ 6,000 | \$ 6,000 | 1 |
| Regional Transit Authorities | \$ 1,946 | \$ 0 | \$ 6,850 | \$ 3,786 | \$ 0 | \$ 13,700 | 14 |
| REGION | | | | | | | |
| 1 - Akron/Canton | \$ 1,618 | \$ 0 | \$ 8,550 | \$ 3,226 | \$ 0 | \$ 17,100 | 187 |
| 2 - Cincinnati | \$ 2,748 | \$ 170 | \$ 7,150 | \$ 5,519 | \$ 500 | \$ 14,300 | 86 |
| 3 - Cleveland | \$ 3,378 | \$ 0 | \$ 8,550 | \$ 6,795 | \$ 0 | \$ 17,100 | 212 |
| 4 - Columbus | \$ 2,356 | \$ 0 | \$ 7,150 | \$ 4,863 | \$ 0 | \$ 14,300 | 156 |
| 5 - Dayton | \$ 1,966 | \$ 0 | \$ 6,100 | \$ 3,945 | \$ 0 | \$ 12,200 | 88 |
| 6 - Southeast Ohio | \$ 2,267 | \$ 300 | \$ 7,350 | \$ 4,363 | \$ 500 | \$ 15,000 | 91 |
| 7 - Toledo | \$ 2,560 | \$ 0 | \$ 7,900 | \$ 5,106 | \$ 0 | \$ 15,800 | 117 |
| 8 - Warren/Youngstown | \$ 2,571 | \$ 350 | \$ 8,150 | \$ 5,012 | \$ 700 | \$ 16,300 | 106 |
| EMPLOYEES COVERED | | | | | | | |
| 1 - 49 | \$ 2,339 | \$ 0 | \$ 7,350 | \$ 4,771 | \$ 0 | \$ 15,000 | 130 |
| 50 - 99 | \$ 2,249 | \$ 0 | \$ 8,150 | \$ 4,560 | \$ 0 | \$ 16,300 | 168 |
| 100 - 149 | \$ 2,538 | \$ 0 | \$ 8,550 | \$ 4,968 | \$ 0 | \$ 17,100 | 220 |
| 150 - 249 | \$ 2,352 | \$ 0 | \$ 8,150 | \$ 4,774 | \$ 0 | \$ 16,300 | 238 |
| 250 - 499 | \$ 2,597 | \$ 0 | \$ 8,550 | \$ 5,168 | \$ 0 | \$ 17,100 | 172 |
| 500 - 999 | \$ 2,892 | \$ 400 | \$ 8,550 | \$ 5,716 | \$ 800 | \$ 17,100 | 65 |
| 1,000 or more | \$ 2,812 | \$ 0 | \$ 8,150 | \$ 5,505 | \$ 0 | \$ 16,300 | 50 |

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 | \$ 4,112 | \$ 0 | \$ 22,050 | \$ 8,249 | \$ 0 | \$ 44,100 | 1,043 |
| State of Ohio | \$ 5,000 | \$ 5,000 | \$ 5,000 | \$ 10,000 | \$ 10,000 | \$ 10,000 | 1 |
| Counties | \$ 5,103 | \$ 800 | \$ 22,050 | \$ 10,247 | \$ 1,800 | \$ 44,100 | 77 |
| Cities | \$ 4,571 | \$ 150 | \$ 22,050 | \$ 9,171 | \$ 300 | \$ 44,100 | 178 |
| Townships | \$ 6,080 | \$ 0 | \$ 21,000 | \$ 12,284 | \$ 0 | \$ 42,000 | 47 |
| School Districts & ESCs | \$ 3,656 | \$ 0 | \$ 16,000 | \$ 7,290 | \$ 0 | \$ 32,000 | 668 |
| Colleges & Universities | \$ 5,302 | \$ 1,500 | \$ 10,000 | \$ 10,748 | \$ 3,000 | \$ 20,000 | 37 |
| Fire Districts | - | - | - | - | - | - | 0 |
| Metro Housing Authorities | \$ 4,629 | \$ 1,000 | \$ 10,000 | \$ 10,701 | \$ 2,000 | \$ 30,000 | 20 |
| Port Authorities | \$ 9,000 | \$ 9,000 | \$ 9,000 | \$ 18,000 | \$ 18,000 | \$ 18,000 | 1 |
| Regional Transit Authorities | \$ 2,859 | \$ 0 | \$ 6,850 | \$ 5,491 | \$ 0 | \$ 13,700 | 14 |
| REGION | | | | | | | |
| 1 - Akron/Canton | \$ 3,028 | \$ 150 | \$ 22,050 | \$ 5,988 | \$ 300 | \$ 44,100 | 187 |
| 2 - Cincinnati | \$ 6,050 | \$ 340 | \$ 21,000 | \$ 12,580 | \$ 1,000 | \$ 42,000 | 86 |
| 3 - Cleveland | \$ 3,497 | \$ 0 | \$ 22,050 | \$ 7,001 | \$ 0 | \$ 44,100 | 212 |
| 4 - Columbus | \$ 4,215 | \$ 0 | \$ 16,000 | \$ 8,490 | \$ 0 | \$ 32,000 | 156 |
| 5 - Dayton | \$ 4,433 | \$ 0 | \$ 18,000 | \$ 8,762 | \$ 0 | \$ 36,000 | 88 |
| 6 - Southeast Ohio | \$ 4,511 | \$ 750 | \$ 19,200 | \$ 9,130 | \$ 1,300 | \$ 38,400 | 91 |
| 7 - Toledo | \$ 4,490 | \$ 0 | \$ 20,000 | \$ 8,939 | \$ 0 | \$ 40,000 | 117 |
| 8 - Warren/Youngstown | \$ 3,951 | \$ 900 | \$ 15,000 | \$ 7,772 | \$ 1,000 | \$ 30,000 | 106 |
| EMPLOYEES COVERED | | | | | | | |
| 1 - 49 | \$ 5,618 | \$ 0 | \$ 22,050 | \$ 11,411 | \$ 0 | \$ 44,100 | 130 |
| 50 - 99 | \$ 4,789 | \$ 500 | \$ 22,050 | \$ 9,648 | \$ 500 | \$ 44,100 | 168 |
| 100 - 149 | \$ 3,800 | \$ 0 | \$ 13,200 | \$ 7,505 | \$ 0 | \$ 26,400 | 220 |
| 150 - 249 | \$ 3,333 | \$ 400 | \$ 14,200 | \$ 6,637 | \$ 1,000 | \$ 28,400 | 238 |
| 250 - 499 | \$ 3,862 | \$ 0 | \$ 22,050 | \$ 7,748 | \$ 0 | \$ 44,100 | 172 |
| 500 - 999 | \$ 3,561 | \$ 0 | \$ 9,000 | \$ 7,090 | \$ 0 | \$ 18,000 | 65 |
| 1,000 or more | \$ 4,134 | \$ 1,200 | \$ 9,000 | \$ 8,601 | \$ 2,400 | \$ 18,000 | 50 |

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

Note: n: number of plans.

- Port Authorities reported the highest average non-network out-of-pocket maximums for single and family plans.
- Regional Transit Authorities reported the lowest average non-network out-of-pocket maximums for 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 45.8% 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 | \$ 623.54 | \$ 85.18 | \$ 708.72 | \$ 1,673.93 | \$ 247.80 | \$ 1,921.73 | 938 |
| State of Ohio | \$ 699.00 | \$ 78.00 | \$ 777.00 | \$ 2,089.00 | \$ 233.00 | \$ 2,322.00 | 1 |
| Counties | \$ 618.14 | \$ 83.24 | \$ 701.38 | \$ 1,728.06 | \$ 260.14 | \$ 1,988.20 | 59 |
| Less than 50,000 | \$ 652.22 | \$ 95.67 | \$ 747.89 | \$ 1,807.95 | \$ 314.87 | \$ 2,122.82 | 29 |
| 50,000 - 149,999 | \$ 594.08 | \$ 77.61 | \$ 671.69 | \$ 1,649.09 | \$ 209.57 | \$ 1,858.66 | 20 |
| 150,000 or more | \$ 567.42 | \$ 58.42 | \$ 625.84 | \$ 1,654.30 | \$ 202.56 | \$ 1,856.86 | 10 |
| Cities | \$ 626.46 | \$ 76.08 | \$ 702.54 | \$ 1,793.08 | \$ 277.09 | \$ 2,070.17 | 180 |
| Less than 25,000 | \$ 627.42 | \$ 73.49 | \$ 700.91 | \$ 1,834.45 | \$ 224.57 | \$ 2,059.02 | 138 |
| 25,000 - 99,999 | \$ 606.91 | \$ 84.62 | \$ 691.53 | \$ 1,666.63 | \$ 236.05 | \$ 1,902.68 | 38 |
| 100,000 or more | \$ 779.50 | \$ 83.61 | \$ 863.11 | \$ 1,597.79 | \$ 227.29 | \$ 1,825.08 | 4 |
| Townships | \$ 632.64 | \$ 57.41 | \$ 690.05 | \$ 1,836.34 | \$ 174.95 | \$ 2,011.29 | 95 |
| Less than 10,000 | \$ 642.61 | \$ 54.36 | \$ 696.97 | \$ 1,842.15 | \$ 167.84 | \$ 2,009.99 | 45 |
| 10,000 - 29,999 | \$ 660.59 | \$ 50.43 | \$ 711.02 | \$ 1,928.74 | \$ 149.73 | \$ 2,078.47 | 36 |
| 30,000 or more | \$ 534.85 | \$ 83.55 | \$ 618.40 | \$ 1,589.14 | \$ 257.80 | \$ 1,846.94 | 14 |
| School Districts * | \$ 613.94 | \$ 91.44 | \$ 705.38 | \$ 1,576.69 | \$ 259.50 | \$ 1,836.19 | 510 |
| Less than 1,000 | \$ 638.13 | \$ 77.49 | \$ 715.62 | \$ 1,646.65 | \$ 222.00 | \$ 1,868.65 | 144 |
| 1,000 - 2,499 | \$ 615.92 | \$ 101.49 | \$ 717.41 | \$ 1,596.92 | \$ 271.38 | \$ 1,868.30 | 197 |
| 2,500 - 9,999 | \$ 566.94 | \$ 87.17 | \$ 654.11 | \$ 1,450.04 | \$ 259.43 | \$ 1,709.47 | 116 |
| 10,000 or more | \$ 621.71 | \$ 100.40 | \$ 722.11 | \$ 1,535.20 | \$ 362.54 | \$ 1,897.74 | 13 |
| Educational Svc Centers | \$ 651.02 | \$ 101.29 | \$ 752.31 | \$ 1,608.14 | \$ 299.87 | \$ 1,908.01 | 40 |
| Colleges & Universities | \$ 585.67 | \$ 111.84 | \$ 697.51 | \$ 1,696.82 | \$ 314.94 | \$ 2,011.76 | 38 |
| Fire Districts | \$ 623.38 | \$ 93.29 | \$ 716.67 | \$ 1,800.65 | \$ 256.99 | \$ 2,057.64 | 15 |
| Metro Housing Authorities | \$ 811.24 | \$ 83.75 | \$ 894.99 | \$ 1,984.81 | \$ 289.33 | \$ 2,274.14 | 29 |
| Port Authorities | \$ 614.84 | \$ 92.69 | \$ 707.53 | \$ 1,813.90 | \$ 269.32 | \$ 2,083.22 | 4 |
| Regional Transit Authorities | \$ 646.22 | \$ 80.25 | \$ 726.47 | \$ 1,603.86 | \$ 227.53 | \$ 1,831.39 | 7 |

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 | \$ 623.54 | \$ 85.18 | \$ 708.72 | \$ 1,673.93 | \$ 247.80 | \$ 1,921.73 | 938 | |
| REGION | | | | | | | | |
| 1 - Akron/Canton | \$ 539.09 | \$ 82.42 | \$ 621.51 | \$ 1,558.35 | \$ 209.79 | \$ 1,768.14 | 51 | |
| 2 - Cincinnati | \$ 579.70 | \$ 82.71 | \$ 662.41 | \$ 1,613.23 | \$ 258.79 | \$ 1,872.02 | 135 | |
| 3 - Cleveland | \$ 593.74 | \$ 59.77 | \$ 653.51 | \$ 1,616.52 | \$ 153.75 | \$ 1,770.27 | 109 | |
| 4 - Columbus | \$ 648.29 | \$ 95.13 | \$ 743.42 | \$ 1,699.88 | \$ 293.15 | \$ 1,993.03 | 197 | |
| 5 - Dayton | \$ 646.84 | \$ 100.71 | \$ 747.55 | \$ 1,754.38 | \$ 289.72 | \$ 2,044.10 | 177 | |
| 6 - Southeast Ohio | \$ 693.17 | \$ 91.06 | \$ 784.23 | \$ 1,789.55 | \$ 270.69 | \$ 2,060.24 | 76 | |
| 7 - Toledo | \$ 615.96 | \$ 77.60 | \$ 693.56 | \$ 1,616.75 | \$ 217.46 | \$ 1,834.21 | 153 | |
| 8 - Warren/Youngstown | \$ 634.27 | \$ 67.01 | \$ 701.28 | \$ 1,686.69 | \$ 180.05 | \$ 1,866.74 | 40 | |
| EMPLOYEES COVERED | | | | | | | | |
| 1 - 49 | \$ 658.10 | \$ 70.58 | \$ 728.68 | \$ 1,815.08 | \$ 225.70 | \$ 2,040.78 | 192 | |
| 50 - 99 | \$ 647.42 | \$ 75.79 | \$ 723.21 | \$ 1,763.41 | \$ 218.55 | \$ 1,981.96 | 165 | |
| 100 - 149 | \$ 608.39 | \$ 95.24 | \$ 703.63 | \$ 1,635.55 | \$ 263.83 | \$ 1,899.38 | 179 | |
| 150 - 249 | \$ 620.72 | \$ 93.87 | \$ 714.59 | \$ 1,635.22 | \$ 258.23 | \$ 1,893.45 | 192 | |
| 250 - 499 | \$ 589.84 | \$ 86.21 | \$ 676.05 | \$ 1,585.80 | \$ 241.79 | \$ 1,827.59 | 122 | |
| 500 - 999 | \$ 595.01 | \$ 95.17 | \$ 690.18 | \$ 1,510.08 | \$ 303.97 | \$ 1,814.05 | 55 | |
| 1,000 or more | \$ 580.95 | \$ 88.79 | \$ 669.74 | \$ 1,492.15 | \$ 293.01 | \$ 1,785.16 | 33 | |
| 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) are 10.7% higher for single coverage and 7.2% higher for family coverage.
- Compared to the statewide averages, medical premiums in the Akron/Canton region (Region 1) are 12.3% lower for single coverage and 8.0% 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.

| Employer & Employee Cost Sharing Percentage Towards Medical Premium (HDHP Plans) | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|------------|
| Comparison Group | Single | | Family | | n |
| | Employer Share | Employee Share | Employer Share | Employee Share | |
| STATEWIDE | 88.0% | 12.0% | 87.1% | 12.9% | 938 |
| State of Ohio | 90.0% | 10.0% | 90.0% | 10.0% | 1 |
| Counties | 88.1% | 11.9% | 86.9% | 13.1% | 59 |
| Less than 50,000 | 87.2% | 12.8% | 85.2% | 14.8% | 29 |
| 50,000 - 149,999 | 88.4% | 11.6% | 88.7% | 11.3% | 20 |
| 150,000 or more | 90.7% | 9.3% | 89.1% | 10.9% | 10 |
| Cities | 89.2% | 10.8% | 86.6% | 13.4% | 180 |
| Less than 25,000 | 89.5% | 10.5% | 89.1% | 10.9% | 138 |
| 25,000 - 99,999 | 87.8% | 12.2% | 87.6% | 12.4% | 38 |
| 100,000 or more | 90.3% | 9.7% | 87.5% | 12.5% | 4 |
| Townships | 91.7% | 8.3% | 91.3% | 8.7% | 95 |
| Less than 10,000 | 92.2% | 7.8% | 91.6% | 8.4% | 45 |
| 10,000 - 29,999 | 92.9% | 7.1% | 92.8% | 7.2% | 36 |
| 30,000 or more | 86.5% | 13.5% | 86.0% | 14.0% | 14 |
| School Districts | 87.0% | 13.0% | 85.9% | 14.1% | 510 |
| Less than 1,000 | 89.2% | 10.8% | 88.1% | 11.9% | 144 |
| 1,000 - 2,499 | 85.9% | 14.1% | 85.5% | 14.5% | 197 |
| 2,500 - 9,999 | 86.7% | 13.3% | 84.8% | 15.2% | 116 |
| 10,000 or more | 86.1% | 13.9% | 80.9% | 19.1% | 13 |
| Educational Svc Centers | 86.5% | 13.5% | 84.3% | 15.7% | 40 |
| Colleges & Universities | 84.0% | 16.0% | 84.3% | 15.7% | 38 |
| Fire Districts | 87.0% | 13.0% | 87.5% | 12.5% | 15 |
| Metro Housing Authorities | 90.6% | 9.4% | 87.3% | 12.7% | 29 |
| Port Authorities | 86.9% | 13.1% | 87.1% | 12.9% | 4 |
| Regional Transit Authorities | 89.0% | 11.0% | 87.6% | 12.4% | 7 |

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 percentage share amount towards the total single premium at 8.3% and total family premium at 8.7%.

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.

| Employer & Employee Cost Sharing Percentage Towards Medical Premium by Region (HDHP Plans) | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|------------|
| Comparison Group | Single | | Family | | n |
| | Employer Share | Employee Share | Employer Share | Employee Share | |
| STATEWIDE | 88.0% | 12.0% | 87.1% | 12.9% | 938 |
| REGION | | | | | |
| 1 - Akron/Canton | 86.7% | 13.3% | 88.1% | 11.9% | 51 |
| 2 - Cincinnati | 87.5% | 12.5% | 86.2% | 13.8% | 135 |
| 3 - Cleveland | 90.9% | 9.1% | 91.3% | 8.7% | 109 |
| 4 - Columbus | 87.2% | 12.8% | 85.3% | 14.7% | 197 |
| 5 - Dayton | 86.5% | 13.5% | 85.8% | 14.2% | 177 |
| 6 - Southeast Ohio | 88.4% | 11.6% | 86.9% | 13.1% | 76 |
| 7 - Toledo | 88.8% | 11.2% | 88.1% | 11.9% | 153 |
| 8 - Warren/Youngstown | 90.4% | 9.6% | 90.4% | 9.6% | 40 |
| EMPLOYEES COVERED | | | | | |
| 1 - 49 | 90.3% | 9.7% | 88.9% | 11.1% | 192 |
| 50 - 99 | 89.5% | 10.5% | 89.0% | 11.0% | 165 |
| 100 - 149 | 86.5% | 13.5% | 86.1% | 13.9% | 179 |
| 150 - 249 | 86.9% | 13.1% | 86.4% | 13.6% | 192 |
| 250 - 499 | 87.2% | 12.8% | 86.8% | 13.2% | 122 |
| 500 - 999 | 86.2% | 13.8% | 83.2% | 16.8% | 55 |
| 1,000 or more | 86.7% | 13.3% | 83.6% | 16.4% | 33 |
| 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 Cleveland region (Region 3) reported the lowest average employee percent share at 9.1% for single and 8.7% for family coverage
- When comparing the number of employees covered, employers with 1-49 employees reported the lowest averages with 9.7% employee single premium share and 11.1% 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 | \$ 3,062 | \$ 5,998 | 938 |
| State of Ohio | \$ 2,000 | \$ 4,000 | 1 |
| Counties | \$ 2,401 | \$ 4,660 | 59 |
| Cities | \$ 2,857 | \$ 5,739 | 180 |
| Townships | \$ 3,440 | \$ 6,932 | 95 |
| School Districts & ESCs | \$ 3,133 | \$ 6,114 | 510 |
| Colleges & Universities | \$ 3,029 | \$ 5,238 | 38 |
| Fire Districts | \$ 3,683 | \$ 7,367 | 15 |
| Metro Housing Authorities | \$ 3,374 | \$ 6,454 | 29 |
| Port Authorities | \$ 2,113 | \$ 4,225 | 4 |
| Regional Transit Authorities | \$ 1,929 | \$ 3,857 | 7 |
| REGION | | | |
| 1 - Akron/Canton | \$ 3,506 | \$ 6,625 | 51 |
| 2 - Cincinnati | \$ 3,017 | \$ 5,983 | 135 |
| 3 - Cleveland | \$ 3,520 | \$ 6,751 | 109 |
| 4 - Columbus | \$ 3,196 | \$ 6,323 | 197 |
| 5 - Dayton | \$ 2,704 | \$ 5,399 | 177 |
| 6 - Southeast Ohio | \$ 2,908 | \$ 5,765 | 76 |
| 7 - Toledo | \$ 2,962 | \$ 5,687 | 153 |
| 8 - Warren/Youngstown | \$ 3,019 | \$ 5,976 | 40 |
| EMPLOYEES COVERED | | | |
| 1 - 49 | \$ 3,265 | \$ 6,523 | 192 |
| 50 - 99 | \$ 2,931 | \$ 5,787 | 165 |
| 100 - 149 | \$ 3,131 | \$ 6,154 | 179 |
| 150 - 249 | \$ 3,035 | \$ 5,849 | 192 |
| 250 - 499 | \$ 3,027 | \$ 5,771 | 122 |
| 500 - 999 | \$ 3,018 | \$ 5,975 | 55 |
| 1,000 or more | \$ 2,530 | \$ 4,945 | 33 |
| Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible. | | | |
| Note: n: number of plans. | | | |

- Regional Transit 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

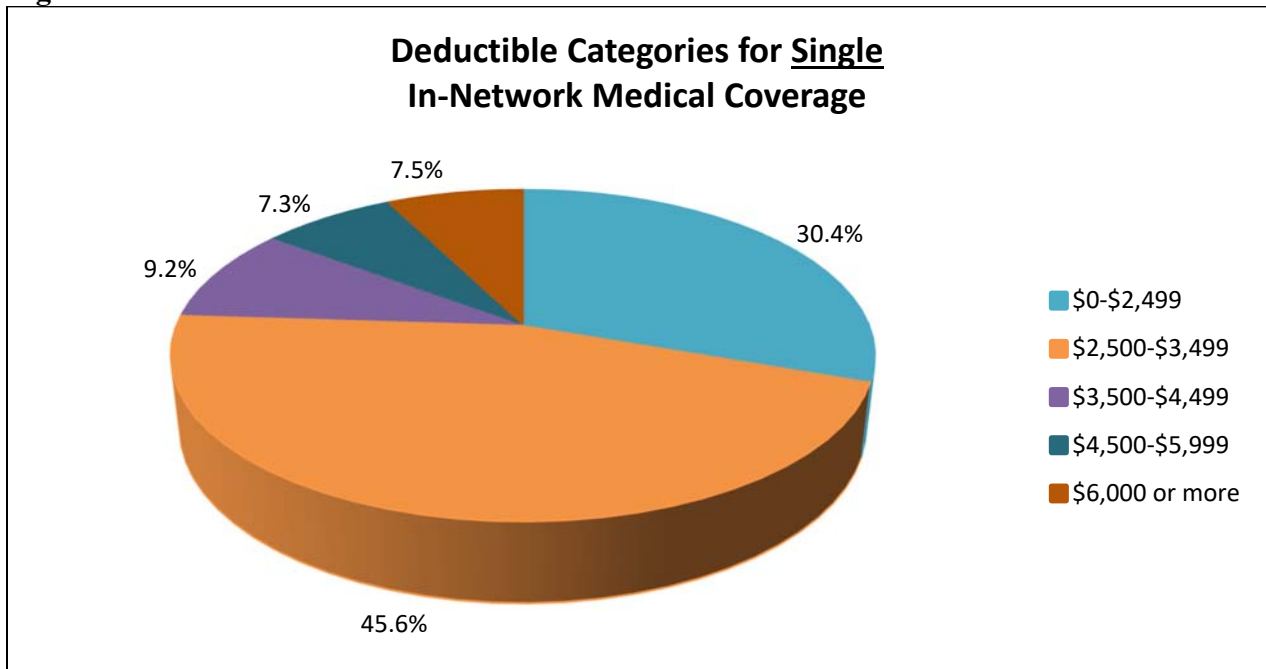
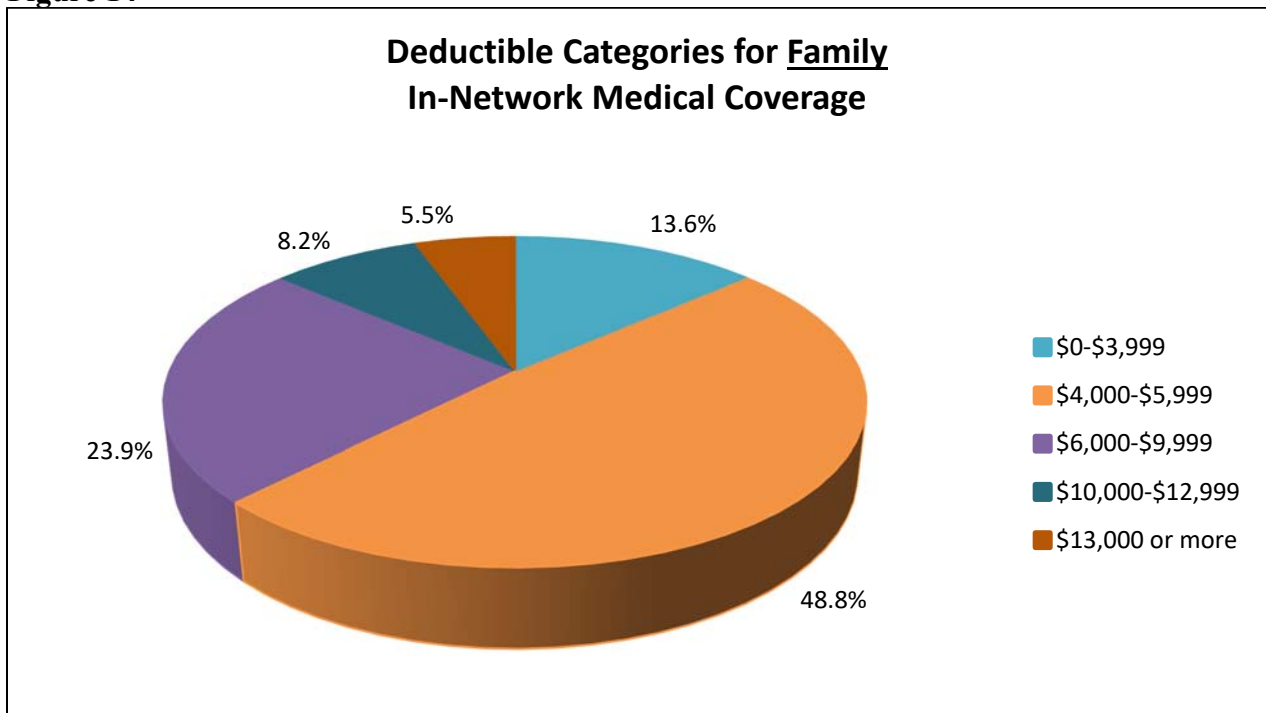


Figure 14



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 | \$ 5,665 | \$ 10,934 | 938 |
| State of Ohio | \$ 4,000 | \$ 8,000 | 1 |
| Counties | \$ 4,480 | \$ 8,760 | 59 |
| Cities | \$ 5,985 | \$ 11,709 | 180 |
| Townships | \$ 7,534 | \$ 14,678 | 95 |
| School Districts & ESCs | \$ 5,119 | \$ 9,848 | 510 |
| Colleges & Universities | \$ 6,136 | \$ 11,314 | 38 |
| Fire Districts | \$ 9,517 | \$ 18,033 | 15 |
| Metro Housing Authorities | \$ 7,980 | \$ 15,219 | 29 |
| Port Authorities | \$ 4,500 | \$ 9,000 | 4 |
| Regional Transit Authorities | \$ 3,750 | \$ 7,500 | 7 |
| REGION | | | |
| 1 - Akron/Canton | \$ 7,100 | \$ 13,209 | 51 |
| 2 - Cincinnati | \$ 5,772 | \$ 11,163 | 135 |
| 3 - Cleveland | \$ 6,337 | \$ 11,804 | 109 |
| 4 - Columbus | \$ 5,652 | \$ 10,828 | 197 |
| 5 - Dayton | \$ 5,301 | \$ 10,349 | 177 |
| 6 - Southeast Ohio | \$ 5,861 | \$ 11,816 | 76 |
| 7 - Toledo | \$ 4,567 | \$ 8,945 | 153 |
| 8 - Warren/Youngstown | \$ 6,992 | \$ 13,809 | 40 |
| EMPLOYEES COVERED | | | |
| 1 - 49 | \$ 7,074 | \$ 13,578 | 192 |
| 50 - 99 | \$ 5,668 | \$ 11,193 | 165 |
| 100 - 149 | \$ 5,364 | \$ 10,308 | 179 |
| 150 - 249 | \$ 5,090 | \$ 9,826 | 192 |
| 250 - 499 | \$ 5,366 | \$ 10,067 | 122 |
| 500 - 999 | \$ 5,315 | \$ 10,450 | 55 |
| 1,000 or more | \$ 4,164 | \$ 8,196 | 33 |
| 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 | \$ 4,210 | \$ 0 | \$ 10,000 | \$ 8,342 | \$ 0 | \$ 21,000 | 938 |
| State of Ohio | \$ 3,500 | \$ 3,500 | \$ 3,500 | \$ 7,000 | \$ 7,000 | \$ 7,000 | 1 |
| Counties | \$ 4,125 | \$ 1,400 | \$ 7,150 | \$ 8,281 | \$ 2,800 | \$ 14,300 | 59 |
| Cities | \$ 3,969 | \$ 0 | \$ 10,000 | \$ 7,788 | \$ 0 | \$ 15,000 | 180 |
| Townships | \$ 4,588 | \$ 0 | \$ 8,000 | \$ 9,170 | \$ 0 | \$ 20,000 | 95 |
| School Districts & ESCs | \$ 4,110 | \$ 0 | \$ 8,700 | \$ 8,126 | \$ 0 | \$ 20,000 | 510 |
| Colleges & Universities | \$ 4,585 | \$ 0 | \$ 8,150 | \$ 9,076 | \$ 0 | \$ 14,000 | 38 |
| Fire Districts | \$ 5,067 | \$ 3,000 | \$ 7,950 | \$ 10,133 | \$ 6,000 | \$ 15,900 | 15 |
| Metro Housing Authorities | \$ 5,217 | \$ 0 | \$ 10,000 | \$ 10,774 | \$ 0 | \$ 21,000 | 29 |
| Port Authorities | \$ 4,163 | \$ 2,500 | \$ 6,350 | \$ 8,325 | \$ 5,000 | \$ 12,700 | 4 |
| Regional Transit Authorities | \$ 5,471 | \$ 3,000 | \$ 7,500 | \$ 10,943 | \$ 6,000 | \$ 15,000 | 7 |
| REGION | | | | | | | |
| 1 - Akron/Canton | \$ 4,172 | \$ 0 | \$ 8,150 | \$ 8,183 | \$ 0 | \$ 20,000 | 51 |
| 2 - Cincinnati | \$ 4,036 | \$ 0 | \$ 7,950 | \$ 8,078 | \$ 0 | \$ 15,900 | 135 |
| 3 - Cleveland | \$ 4,671 | \$ 0 | \$ 10,000 | \$ 9,308 | \$ 0 | \$ 17,100 | 109 |
| 4 - Columbus | \$ 4,296 | \$ 0 | \$ 8,000 | \$ 8,401 | \$ 0 | \$ 20,000 | 197 |
| 5 - Dayton | \$ 3,736 | \$ 0 | \$ 8,000 | \$ 7,493 | \$ 0 | \$ 21,000 | 177 |
| 6 - Southeast Ohio | \$ 4,471 | \$ 1,000 | \$ 7,150 | \$ 9,143 | \$ 2,000 | \$ 14,300 | 76 |
| 7 - Toledo | \$ 4,248 | \$ 1,000 | \$ 10,000 | \$ 8,179 | \$ 2,000 | \$ 20,000 | 153 |
| 8 - Warren/Youngstown | \$ 4,620 | \$ 0 | \$ 7,500 | \$ 9,373 | \$ 0 | \$ 15,000 | 40 |
| EMPLOYEES COVERED | | | | | | | |
| 1 - 49 | \$ 4,593 | \$ 0 | \$ 8,000 | \$ 9,355 | \$ 0 | \$ 21,000 | 192 |
| 50 - 99 | \$ 4,055 | \$ 250 | \$ 8,700 | \$ 7,977 | \$ 500 | \$ 20,000 | 165 |
| 100 - 149 | \$ 4,270 | \$ 0 | \$ 10,000 | \$ 8,376 | \$ 0 | \$ 20,000 | 179 |
| 150 - 249 | \$ 4,005 | \$ 0 | \$ 10,000 | \$ 7,820 | \$ 0 | \$ 16,000 | 192 |
| 250 - 499 | \$ 4,192 | \$ 1,000 | \$ 8,550 | \$ 8,295 | \$ 2,000 | \$ 20,000 | 122 |
| 500 - 999 | \$ 4,170 | \$ 1,500 | \$ 8,550 | \$ 8,281 | \$ 3,000 | \$ 17,100 | 55 |
| 1,000 or more | \$ 3,803 | \$ 0 | \$ 7,000 | \$ 7,579 | \$ 0 | \$ 14,000 | 33 |

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 | \$ 9,240 | \$ 0 | \$ 32,600 | \$ 18,141 | \$ 0 | \$ 64,800 | 938 |
| State of Ohio | \$ 7,000 | \$ 7,000 | \$ 7,000 | \$ 14,000 | \$ 14,000 | \$ 14,000 | 1 |
| Counties | \$ 8,686 | \$ 0 | \$ 20,000 | \$ 16,841 | \$ 0 | \$ 40,000 | 59 |
| Cities | \$ 9,954 | \$ 0 | \$ 32,400 | \$ 19,714 | \$ 0 | \$ 64,800 | 180 |
| Townships | \$ 12,101 | \$ 1,000 | \$ 25,000 | \$ 24,755 | \$ 4,000 | \$ 48,000 | 95 |
| School Districts & ESCs | \$ 8,011 | \$ 0 | \$ 32,600 | \$ 15,628 | \$ 0 | \$ 41,400 | 510 |
| Colleges & Universities | \$ 10,790 | \$ 4,100 | \$ 28,000 | \$ 19,947 | \$ 8,000 | \$ 40,000 | 38 |
| Fire Districts | \$ 14,348 | \$ 3,000 | \$ 23,850 | \$ 28,700 | \$ 6,000 | \$ 47,700 | 15 |
| Metro Housing Authorities | \$ 13,837 | \$ 3,000 | \$ 22,500 | \$ 28,415 | \$ 6,000 | \$ 45,000 | 29 |
| Port Authorities | \$ 6,800 | \$ 2,000 | \$ 12,500 | \$ 8,463 | \$ 5,000 | \$ 12,700 | 4 |
| Regional Transit Authorities | \$ 11,450 | \$ 5,300 | \$ 22,500 | \$ 22,900 | \$ 10,600 | \$ 45,000 | 7 |
| REGION | | | | | | | |
| 1 - Akron/Canton | \$ 11,065 | \$ 1,000 | \$ 32,600 | \$ 20,407 | \$ 1,900 | \$ 44,100 | 51 |
| 2 - Cincinnati | \$ 9,395 | \$ 0 | \$ 23,850 | \$ 19,065 | \$ 0 | \$ 47,700 | 135 |
| 3 - Cleveland | \$ 10,582 | \$ 0 | \$ 32,400 | \$ 21,334 | \$ 0 | \$ 64,800 | 109 |
| 4 - Columbus | \$ 8,958 | \$ 400 | \$ 22,225 | \$ 17,638 | \$ 0 | \$ 44,500 | 197 |
| 5 - Dayton | \$ 8,676 | \$ 2,000 | \$ 28,000 | \$ 16,869 | \$ 4,000 | \$ 48,000 | 177 |
| 6 - Southeast Ohio | \$ 9,928 | \$ 0 | \$ 20,700 | \$ 20,121 | \$ 0 | \$ 41,400 | 76 |
| 7 - Toledo | \$ 7,459 | \$ 1,000 | \$ 25,000 | \$ 14,186 | \$ 900 | \$ 40,000 | 153 |
| 8 - Warren/Youngstown | \$ 11,805 | \$ 0 | \$ 22,500 | \$ 22,668 | \$ 0 | \$ 45,000 | 40 |
| EMPLOYEES COVERED | | | | | | | |
| 1 - 49 | \$ 11,653 | \$ 0 | \$ 24,000 | \$ 23,371 | \$ 0 | \$ 48,000 | 192 |
| 50 - 99 | \$ 9,650 | \$ 3,000 | \$ 32,400 | \$ 18,737 | \$ 0 | \$ 64,800 | 165 |
| 100 - 149 | \$ 9,002 | \$ 0 | \$ 32,600 | \$ 17,120 | \$ 0 | \$ 44,100 | 179 |
| 150 - 249 | \$ 8,006 | \$ 1,000 | \$ 20,400 | \$ 15,986 | \$ 4,000 | \$ 40,000 | 192 |
| 250 - 499 | \$ 8,468 | \$ 2,000 | \$ 32,600 | \$ 16,425 | \$ 900 | \$ 40,000 | 122 |
| 500 - 999 | \$ 7,756 | \$ 0 | \$ 15,000 | \$ 15,343 | \$ 0 | \$ 30,000 | 55 |
| 1,000 or more | \$ 7,030 | \$ 3,500 | \$ 12,000 | \$ 14,115 | \$ 7,000 | \$ 24,000 | 33 |

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 | \$ 1,252 | \$ 150 | \$ 7,000 | \$ 2,432 | \$ 300 | \$ 14,636 | 397 |
| State of Ohio | \$ 1,000 | \$ 1,000 | \$ 1,000 | \$ 2,000 | \$ 2,000 | \$ 2,000 | 1 |
| Counties | \$ 990 | \$ 150 | \$ 2,500 | \$ 1,895 | \$ 300 | \$ 5,000 | 29 |
| Cities | \$ 1,405 | \$ 250 | \$ 3,275 | \$ 2,826 | \$ 500 | \$ 6,550 | 54 |
| Townships | \$ 2,013 | \$ 400 | \$ 7,000 | \$ 3,754 | \$ 800 | \$ 10,000 | 31 |
| School Districts & ESCs | \$ 1,183 | \$ 300 | \$ 5,741 | \$ 2,303 | \$ 500 | \$ 14,636 | 258 |
| Colleges & Universities | \$ 1,010 | \$ 500 | \$ 1,960 | \$ 1,925 | \$ 1,000 | \$ 3,500 | 14 |
| Fire Districts | \$ 1,000 | \$ 1,000 | \$ 1,000 | \$ 4,000 | \$ 4,000 | \$ 4,000 | 1 |
| Metro Housing | \$ 1,000 | \$ 500 | \$ 1,800 | \$ 1,600 | \$ 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

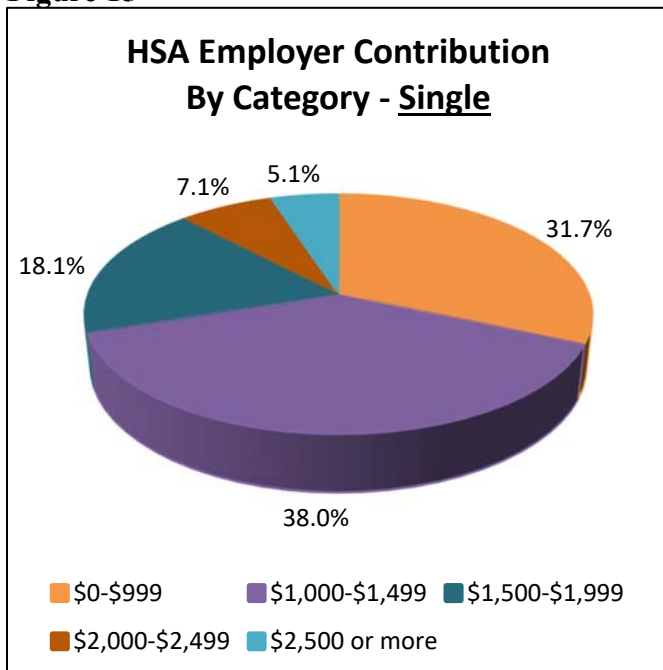
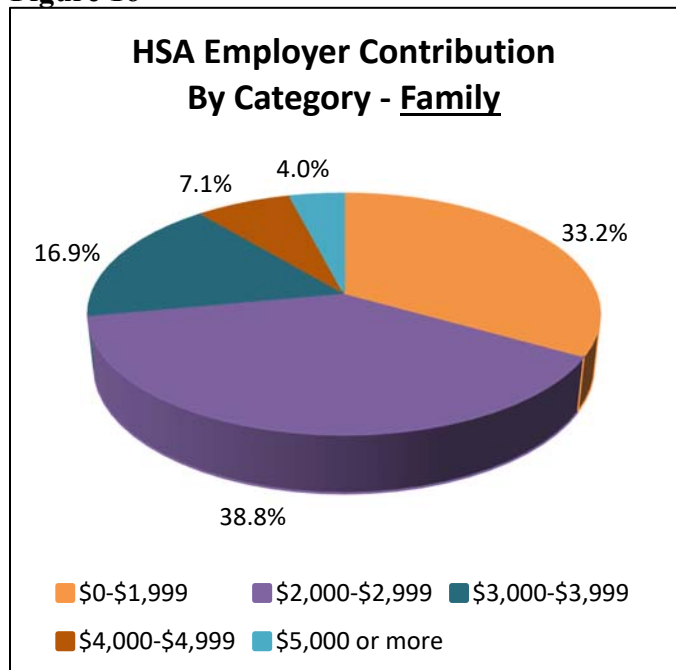


Figure 16



PRESCRIPTION INSURANCE

PRESCRIPTION INSURANCE PRESCRIPTION CARVE-OUT PREMIUMS

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

Table 36

Average Monthly Prescription Premiums and Employer/Employee Contributions

| Comparison Group | Single | | | Family | | | n | Single | Family |
|------------------------------|----------------|----------------|---------------|----------------|----------------|---------------|----|----------------|----------------|
| | Employer Share | Employee Share | Total Premium | Employer Share | Employee Share | Total Premium | | Employee Share | Employee Share |
| STATEWIDE | \$ 144.60 | \$ 16.70 | \$ 161.30 | \$ 326.40 | \$ 43.57 | \$ 369.97 | 85 | 10.4% | 11.8% |
| State of Ohio | - | - | - | - | - | - | 0 | - | - |
| Counties | \$ 136.88 | \$ 9.49 | \$ 146.37 | \$ 356.20 | \$ 29.44 | \$ 385.64 | 8 | 6.5% | 7.6% |
| Cities | \$ 222.47 | \$ 16.74 | \$ 239.21 | \$ 444.35 | \$ 38.90 | \$ 483.25 | 9 | 7.0% | 8.0% |
| Townships | - | - | - | - | - | - | 0 | - | - |
| School Districts & ESCs | \$ 137.38 | \$ 17.56 | \$ 154.94 | \$ 308.76 | \$ 45.82 | \$ 354.58 | 68 | 11.3% | 12.9% |
| Colleges & Universities | - | - | - | - | - | - | 0 | - | - |
| Fire Districts | - | - | - | - | - | - | 0 | - | - |
| Metro Housing Authorities | - | - | - | - | - | - | 0 | - | - |
| Port Authorities | - | - | - | - | - | - | 0 | - | - |
| Regional Transit Authorities | - | - | - | - | - | - | 0 | - | - |
| REGION | | | | | | | | | |
| 1 - Akron/Canton | \$ 140.15 | \$ 24.75 | \$ 164.90 | \$ 355.12 | \$ 64.10 | \$ 419.22 | 15 | 15.0% | 15.3% |
| 2 - Cincinnati | \$ 357.81 | \$ 29.91 | \$ 387.72 | \$ 892.79 | \$ 75.17 | \$ 967.96 | 2 | 7.7% | 7.8% |
| 3 - Cleveland | \$ 122.19 | \$ 15.21 | \$ 137.40 | \$ 277.48 | \$ 34.42 | \$ 311.90 | 38 | 11.1% | 11.0% |
| 4 - Columbus | \$ 173.78 | \$ 16.98 | \$ 190.76 | \$ 316.94 | \$ 36.64 | \$ 353.58 | 5 | 8.9% | 10.4% |
| 5 - Dayton | - | - | - | - | - | - | 0 | - | - |
| 6 - Southeast Ohio | \$ 178.69 | \$ 18.83 | \$ 197.52 | \$ 257.85 | \$ 83.50 | \$ 341.35 | 8 | 9.5% | 24.5% |
| 7 - Toledo | \$ 143.73 | \$ 10.73 | \$ 154.46 | \$ 313.06 | \$ 22.94 | \$ 336.00 | 9 | 6.9% | 6.8% |
| 8 - Warren/Youngstown | \$ 156.09 | \$ 9.16 | \$ 165.25 | \$ 445.03 | \$ 24.56 | \$ 469.59 | 8 | 5.5% | 5.2% |
| EMPLOYEES COVERED | | | | | | | | | |
| 1 - 49 | \$ 140.68 | \$ 0.00 | \$ 140.68 | - | - | - | 1 | 0.0% | - |
| 50 - 99 | \$ 169.46 | \$ 28.70 | \$ 198.16 | \$ 416.52 | \$ 70.38 | \$ 486.90 | 12 | 14.5% | 14.5% |
| 100 - 149 | \$ 139.57 | \$ 14.12 | \$ 153.69 | \$ 357.06 | \$ 34.76 | \$ 391.82 | 26 | 9.2% | 8.9% |
| 150 - 249 | \$ 196.95 | \$ 22.34 | \$ 219.29 | \$ 321.34 | \$ 40.26 | \$ 361.60 | 7 | 10.2% | 11.1% |
| 250 - 499 | \$ 126.36 | \$ 12.45 | \$ 138.81 | \$ 269.36 | \$ 43.81 | \$ 313.17 | 27 | 9.0% | 14.0% |
| 500 - 999 | \$ 123.40 | \$ 15.92 | \$ 139.32 | \$ 295.39 | \$ 38.47 | \$ 333.86 | 7 | 11.4% | 11.5% |
| 1,000 or more | \$ 172.56 | \$ 20.63 | \$ 193.19 | \$ 285.42 | \$ 42.59 | \$ 328.01 | 5 | 10.7% | 13.0% |

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 2,015 prescription plans.

| Average Prescription Retail Copays/Coinsurance | | | | |
|---|----------------|----------|--------------------|----------|
| Comparison Group | Network | n | Non-Network | n |
| Dollar Copay Amount | | | | |
| Generic | \$ 9.69 | 1,609 | \$ 9.89 | 554 |
| Brand (Formulary) | \$ 27.23 | 1,566 | \$ 9.89 | 554 |
| Brand (Non-Formulary) | \$ 46.85 | 1,497 | \$ 35.70 | 524 |
| Cosmetic/Biologic | \$ 84.58 | 803 | \$ 50.67 | 379 |
| Coinsurance Percentage | | | | |
| Generic | 19.7% | 674 | 40.4% | 718 |
| Brand (Formulary) | 20.7% | 698 | 40.9% | 706 |
| Brand (Non-Formulary) | 27.4% | 689 | 40.1% | 685 |
| Cosmetic/Biologic | 22.4% | 809 | 39.8% | 618 |

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 2,015 prescription plans.

| Average Prescription Mail Order Copays/Coinsurance | | | | |
|---|----------------|----------|--------------------|----------|
| Comparison Group | Network | n | Non-Network | n |
| Dollar Copay Amount | | | | |
| Generic | \$ 18.58 | 1,615 | \$ 11.62 | 430 |
| Brand (Formulary) | \$ 56.14 | 1,577 | \$ 30.01 | 421 |
| Brand (Non-Formulary) | \$ 97.64 | 1,509 | \$ 48.74 | 412 |
| Cosmetic/Biologic | \$ 118.75 | 718 | \$ 48.89 | 306 |
| Coinsurance Percentage | | | | |
| Generic | 20.0% | 650 | 40.8% | 540 |
| Brand (Formulary) | 20.9% | 669 | 41.3% | 535 |
| Brand (Non-Formulary) | 27.6% | 656 | 39.8% | 520 |
| Cosmetic/Biologic | 22.1% | 728 | 39.6% | 490 |

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 | \$ 31.75 | \$ 6.77 | \$ 38.52 | \$ 83.83 | \$ 23.18 | \$ 107.01 | 872 | 17.6% | 21.7% |
| State of Ohio | \$ 34.23 | \$ 0.00 | \$ 34.23 | \$ 99.19 | \$ 0.00 | \$ 99.19 | 1 | 0.0% | 0.0% |
| Counties | \$ 13.58 | \$ 15.02 | \$ 28.60 | \$ 37.38 | \$ 52.46 | \$ 89.84 | 66 | 52.5% | 58.4% |
| Cities | \$ 22.68 | \$ 8.34 | \$ 31.02 | \$ 66.77 | \$ 29.99 | \$ 96.76 | 149 | 26.9% | 31.0% |
| Townships | \$ 28.83 | \$ 3.81 | \$ 32.64 | \$ 92.40 | \$ 13.78 | \$ 106.18 | 97 | 11.7% | 13.0% |
| School Districts | \$ 38.57 | \$ 5.71 | \$ 44.28 | \$ 95.13 | \$ 18.06 | \$ 113.19 | 481 | 12.9% | 16.0% |
| Colleges & Univ. | \$ 28.36 | \$ 8.99 | \$ 37.35 | \$ 72.73 | \$ 37.66 | \$ 110.39 | 32 | 24.1% | 34.1% |
| Fire Districts | \$ 24.82 | \$ 5.11 | \$ 29.93 | \$ 86.04 | \$ 19.20 | \$ 105.24 | 10 | 17.1% | 18.2% |
| Metro Housing | \$ 24.03 | \$ 6.19 | \$ 30.22 | \$ 70.09 | \$ 27.38 | \$ 97.47 | 26 | 20.5% | 28.1% |
| Port Authorities | \$ 29.76 | \$ 1.55 | \$ 31.31 | \$ 108.72 | \$ 5.79 | \$ 114.51 | 3 | 5.0% | 5.1% |
| Regional Transit Authorities | \$ 21.23 | \$ 5.33 | \$ 26.56 | \$ 67.56 | \$ 19.82 | \$ 87.38 | 7 | 20.1% | 22.7% |
| REGION | | | | | | | | | |
| 1 - Akron/Canton | \$ 47.55 | \$ 7.17 | \$ 54.72 | \$ 125.01 | \$ 22.55 | \$ 147.56 | 140 | 13.1% | 15.3% |
| 2 - Cincinnati | \$ 26.72 | \$ 6.71 | \$ 33.43 | \$ 77.03 | \$ 21.40 | \$ 98.43 | 94 | 20.1% | 21.7% |
| 3 - Cleveland | \$ 28.69 | \$ 5.01 | \$ 33.70 | \$ 80.42 | \$ 16.93 | \$ 97.35 | 142 | 14.9% | 17.4% |
| 4 - Columbus | \$ 32.96 | \$ 6.46 | \$ 39.42 | \$ 82.79 | \$ 23.14 | \$ 105.93 | 150 | 16.4% | 21.8% |
| 5 - Dayton | \$ 24.32 | \$ 8.40 | \$ 32.72 | \$ 62.65 | \$ 29.23 | \$ 91.88 | 130 | 25.7% | 31.8% |
| 6 - Southeast Ohio | \$ 29.70 | \$ 4.61 | \$ 34.31 | \$ 70.00 | \$ 20.11 | \$ 90.11 | 67 | 13.4% | 22.3% |
| 7 - Toledo | \$ 27.37 | \$ 11.50 | \$ 38.87 | \$ 71.01 | \$ 38.53 | \$ 109.54 | 84 | 29.6% | 35.2% |
| 8 - Warren Youngstown | \$ 31.80 | \$ 3.65 | \$ 35.45 | \$ 88.93 | \$ 11.94 | \$ 100.87 | 65 | 10.3% | 11.8% |
| EMPLOYEES COVERED | | | | | | | | | |
| 1 - 49 | \$ 24.95 | \$ 7.53 | \$ 32.48 | \$ 74.54 | \$ 27.66 | \$ 102.20 | 175 | 23.2% | 27.1% |
| 50 - 99 | \$ 29.74 | \$ 6.65 | \$ 36.39 | \$ 82.60 | \$ 22.50 | \$ 105.10 | 141 | 18.3% | 21.4% |
| 100 - 149 | \$ 32.76 | \$ 7.14 | \$ 39.90 | \$ 83.99 | \$ 23.93 | \$ 107.92 | 158 | 17.9% | 22.2% |
| 150 - 249 | \$ 35.18 | \$ 6.45 | \$ 41.63 | \$ 88.87 | \$ 21.96 | \$ 110.83 | 165 | 15.5% | 19.8% |
| 250 - 499 | \$ 34.94 | \$ 6.61 | \$ 41.55 | \$ 87.02 | \$ 21.31 | \$ 108.33 | 144 | 15.9% | 19.7% |
| 500 - 999 | \$ 35.80 | \$ 5.58 | \$ 41.38 | \$ 92.67 | \$ 19.41 | \$ 112.08 | 53 | 13.5% | 17.3% |
| 1,000 or more | \$ 32.67 | \$ 5.78 | \$ 38.45 | \$ 82.54 | \$ 20.30 | \$ 102.84 | 36 | 15.0% | 19.7% |

Note: n: number of plans.

DENTAL INSURANCE

DENTAL MAXIMUM BENEFIT – ALL PLAN TYPES

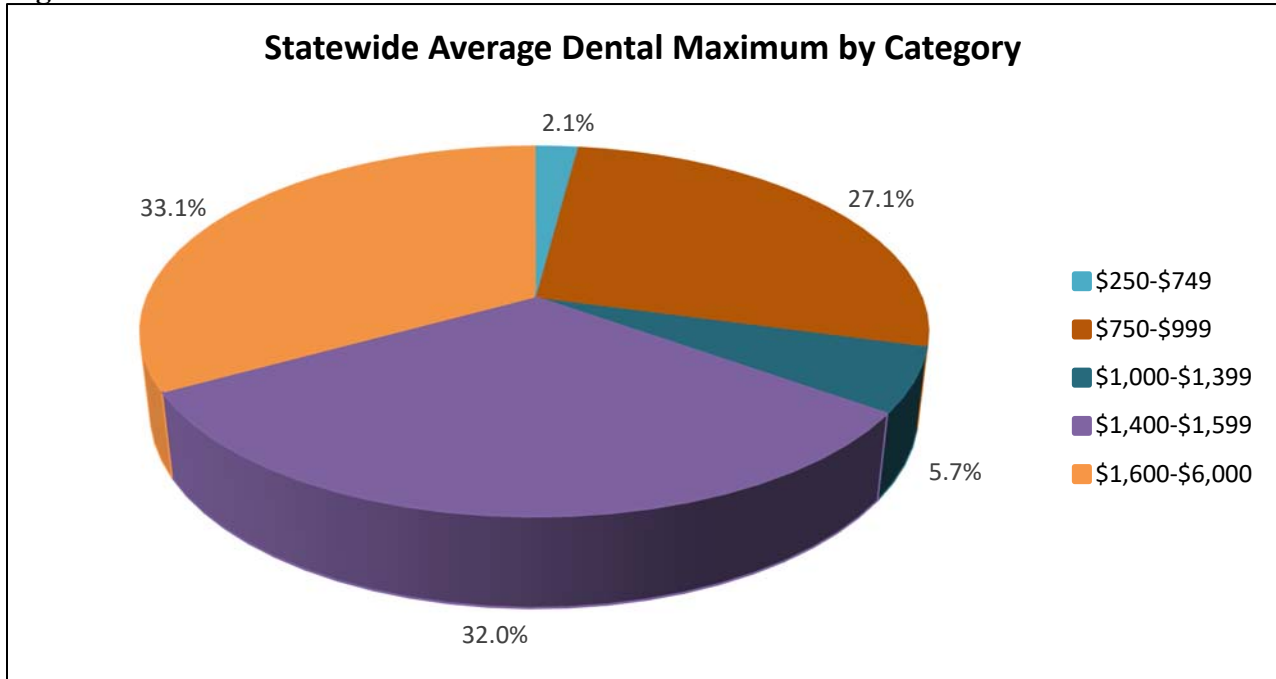
Table 40 displays the average annual dental maximum benefit. The data in this table includes all dental plans reported regardless if they are in a separate carved-out plan.

| Table 40 | | | | |
|---|-----------------|----------------|-----------------|--------------|
| Average Annual Dental Maximum Benefit All Dental Plans Offered | | | | |
| Comparison Group | Average | Minimum | Maximum | n |
| STATEWIDE | \$ 1,675 | \$ 300 | \$ 6,000 | 1,196 |
| State of Ohio | \$ 1,500 | \$ 1,500 | \$ 1,500 | 1 |
| Counties | \$ 1,340 | \$ 1,000 | \$ 4,000 | 78 |
| Cities | \$ 1,568 | \$ 750 | \$ 6,000 | 219 |
| Townships | \$ 1,449 | \$ 475 | \$ 3,000 | 117 |
| School Districts & ESCs | \$ 1,808 | \$ 300 | \$ 5,000 | 685 |
| Colleges & Universities | \$ 1,494 | \$ 500 | \$ 3,000 | 36 |
| Fire Districts | \$ 1,750 | \$ 1,000 | \$ 6,000 | 13 |
| Metro Housing | \$ 1,445 | \$ 300 | \$ 4,000 | 32 |
| Port Authorities | \$ 1,188 | \$ 1,000 | \$ 1,500 | 4 |
| Regional Transit Authorities | \$ 1,231 | \$ 1,000 | \$ 2,100 | 11 |
| REGION | | | | |
| 1 – Akron/Canton | \$ 1,987 | \$ 750 | \$ 4,000 | 169 |
| 2 – Cincinnati | \$ 1,828 | \$ 500 | \$ 3,500 | 139 |
| 3 – Cleveland | \$ 1,795 | \$ 300 | \$ 6,000 | 184 |
| 4 – Columbus | \$ 1,576 | \$ 750 | \$ 3,000 | 207 |
| 5 – Dayton | \$ 1,407 | \$ 750 | \$ 5,000 | 151 |
| 6 – Southeast Ohio | \$ 1,419 | \$ 300 | \$ 6,000 | 99 |
| 7 – Toledo | \$ 1,639 | \$ 750 | \$ 4,000 | 153 |
| 8 – Warren/Youngstown | \$ 1,652 | \$ 750 | \$ 4,000 | 94 |
| EMPLOYEES COVERED | | | | |
| 1 – 49 | \$ 1,393 | \$ 300 | \$ 6,000 | 221 |
| 50 – 99 | \$ 1,621 | \$ 300 | \$ 4,000 | 201 |
| 100 – 149 | \$ 1,706 | \$ 750 | \$ 6,000 | 232 |
| 150 – 249 | \$ 1,698 | \$ 750 | \$ 4,000 | 248 |
| 250 – 499 | \$ 1,838 | \$ 750 | \$ 4,000 | 179 |
| 500 – 999 | \$ 1,981 | \$ 1,000 | \$ 3,300 | 70 |
| 1,000 or more | \$ 1,808 | \$ 500 | \$ 5,000 | 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 1,196 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 | \$ 81.48 | \$ 3.05 | \$ 166.00 | 206 |
| State of Ohio | - | - | - | 0 |
| Counties | - | - | - | 0 |
| Cities | \$ 67.59 | \$ 7.63 | \$ 166.00 | 29 |
| Townships | \$ 68.93 | \$ 20.00 | \$ 116.57 | 4 |
| School Districts & ESCs | \$ 84.88 | \$ 41.04 | \$ 129.54 | 169 |
| Colleges & Universities | \$ 71.91 | \$ 64.43 | \$ 79.38 | 2 |
| Fire Districts | \$ 59.52 | \$ 59.52 | \$ 59.52 | 1 |
| Metro Housing | \$ 3.05 | \$ 3.05 | \$ 3.05 | 1 |
| Port Authorities | - | - | - | 0 |
| Regional Transit Authorities | - | - | - | 0 |
| REGION | | | | |
| 1 - Akron/Canton | \$ 57.06 | \$ 8.00 | \$ 84.00 | 5 |
| 2 - Cincinnati | \$ 80.20 | \$ 17.50 | \$ 101.66 | 39 |
| 3 - Cleveland | \$ 71.78 | \$ 56.00 | \$ 91.15 | 14 |
| 4 - Columbus | \$ 82.39 | \$ 8.00 | \$ 113.72 | 49 |
| 5 - Dayton | \$ 91.24 | \$ 34.50 | \$ 129.54 | 17 |
| 6 - Southeast Ohio | \$ 68.60 | \$ 3.05 | \$ 122.40 | 24 |
| 7 - Toledo | \$ 88.53 | \$ 7.63 | \$ 119.61 | 52 |
| 8 - Warren/Youngstown | \$ 89.25 | \$ 59.52 | \$ 166.00 | 6 |
| EMPLOYEES COVERED | | | | |
| 1 - 49 | \$ 69.81 | \$ 3.05 | \$ 166.00 | 14 |
| 50 - 99 | \$ 82.43 | \$ 8.00 | \$ 129.54 | 40 |
| 100 - 149 | \$ 81.57 | \$ 7.63 | \$ 122.73 | 57 |
| 150 - 249 | \$ 85.92 | \$ 51.00 | \$ 122.40 | 53 |
| 250 - 499 | \$ 76.37 | \$ 41.04 | \$ 100.80 | 22 |
| 500 - 999 | \$ 84.78 | \$ 63.04 | \$ 102.64 | 13 |
| 1,000 or more | \$ 75.00 | \$ 40.75 | \$ 103.00 | 7 |
| Note: Includes plans where the 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 | \$ 5.44 | \$ 3.39 | \$ 8.83 | \$ 13.22 | \$ 9.46 | \$ 22.68 | 837 | 38.4% | 41.7% |
| State of Ohio | \$ 10.04 | \$ 0.00 | \$ 10.04 | \$ 27.61 | \$ 0.00 | \$ 27.61 | 1 | 0.0% | 0.0% |
| Counties | \$ 3.15 | \$ 4.54 | \$ 7.69 | \$ 7.92 | \$ 12.85 | \$ 20.77 | 53 | 59.0% | 61.9% |
| Cities | \$ 3.83 | \$ 3.64 | \$ 7.47 | \$ 9.41 | \$ 10.73 | \$ 20.14 | 125 | 48.7% | 53.3% |
| Townships | \$ 7.63 | \$ 1.24 | \$ 8.87 | \$ 21.75 | \$ 4.02 | \$ 25.77 | 72 | 14.0% | 15.6% |
| School Districts & ESCs | \$ 5.89 | \$ 3.55 | \$ 9.44 | \$ 13.80 | \$ 9.57 | \$ 23.37 | 514 | 37.6% | 40.9% |
| Colleges & Universities | \$ 3.76 | \$ 4.14 | \$ 7.90 | \$ 8.79 | \$ 11.86 | \$ 20.65 | 30 | 52.4% | 57.4% |
| Fire Districts | \$ 5.98 | \$ 2.98 | \$ 8.96 | \$ 16.76 | \$ 7.46 | \$ 24.22 | 9 | 33.3% | 30.8% |
| Metro Housing Authorities | \$ 6.13 | \$ 2.07 | \$ 8.20 | \$ 13.55 | \$ 7.44 | \$ 20.99 | 24 | 25.2% | 35.4% |
| Port Authorities | \$ 2.39 | \$ 3.29 | \$ 5.68 | \$ 6.63 | \$ 11.90 | \$ 18.53 | 2 | 57.9% | 64.2% |
| Regional Transit Authorities | \$ 2.32 | \$ 2.84 | \$ 5.16 | \$ 6.05 | \$ 7.78 | \$ 13.83 | 7 | 55.0% | 56.3% |
| REGION | | | | | | | | | |
| 1 - Akron/Canton | \$ 7.57 | \$ 3.32 | \$ 10.89 | \$ 18.94 | \$ 9.38 | \$ 28.32 | 97 | 30.5% | 33.1% |
| 2 - Cincinnati | \$ 3.00 | \$ 4.56 | \$ 7.56 | \$ 7.50 | \$ 12.69 | \$ 20.19 | 108 | 60.3% | 62.9% |
| 3 - Cleveland | \$ 6.22 | \$ 2.28 | \$ 8.50 | \$ 14.81 | \$ 6.49 | \$ 21.30 | 121 | 26.8% | 30.5% |
| 4 - Columbus | \$ 5.27 | \$ 4.18 | \$ 9.45 | \$ 12.95 | \$ 11.17 | \$ 24.12 | 158 | 44.2% | 46.3% |
| 5 - Dayton | \$ 4.40 | \$ 4.00 | \$ 8.40 | \$ 10.31 | \$ 10.98 | \$ 21.29 | 119 | 47.6% | 51.6% |
| 6 - Southeast Ohio | \$ 6.94 | \$ 2.90 | \$ 9.84 | \$ 14.60 | \$ 9.31 | \$ 23.91 | 66 | 29.5% | 38.9% |
| 7 - Toledo | \$ 5.55 | \$ 3.27 | \$ 8.82 | \$ 13.74 | \$ 8.67 | \$ 22.41 | 111 | 37.1% | 38.7% |
| 8 - Warren/Youngstown | \$ 5.45 | \$ 0.94 | \$ 6.39 | \$ 15.32 | \$ 2.58 | \$ 17.90 | 57 | 14.7% | 14.4% |
| EMPLOYEES COVERED | | | | | | | | | |
| 1 - 49 | \$ 6.51 | \$ 2.60 | \$ 9.11 | \$ 17.23 | \$ 7.62 | \$ 24.85 | 137 | 28.5% | 30.7% |
| 50 - 99 | \$ 5.60 | \$ 2.80 | \$ 8.40 | \$ 13.59 | \$ 8.04 | \$ 21.63 | 134 | 33.3% | 37.2% |
| 100 - 149 | \$ 5.91 | \$ 3.57 | \$ 9.48 | \$ 14.40 | \$ 9.54 | \$ 23.94 | 167 | 37.7% | 39.8% |
| 150 - 249 | \$ 5.56 | \$ 3.50 | \$ 9.06 | \$ 13.02 | \$ 9.32 | \$ 22.34 | 180 | 38.6% | 41.7% |
| 250 - 499 | \$ 4.90 | \$ 3.86 | \$ 8.76 | \$ 10.90 | \$ 11.33 | \$ 22.23 | 132 | 44.1% | 51.0% |
| 500 - 999 | \$ 2.23 | \$ 5.16 | \$ 7.39 | \$ 5.60 | \$ 13.71 | \$ 19.31 | 49 | 69.8% | 71.0% |
| 1,000 or more | \$ 4.47 | \$ 3.05 | \$ 7.52 | \$ 11.29 | \$ 9.47 | \$ 20.76 | 38 | 40.6% | 45.6% |

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 | \$ 20.05 | \$ 1.15 | \$ 100.89 | 85 |
| State of Ohio | - | - | - | 0 |
| Counties | - | - | - | 0 |
| Cities | \$ 18.40 | \$ 1.15 | \$ 41.00 | 20 |
| Townships | \$ 22.52 | \$ 12.72 | \$ 39.67 | 12 |
| School Districts & ESCs | \$ 19.16 | \$ 6.65 | \$ 100.89 | 49 |
| Colleges & Universities | \$ 20.36 | \$ 20.36 | \$ 20.36 | 1 |
| Fire Districts | \$ 15.24 | \$ 5.98 | \$ 24.50 | 2 |
| Metro Housing | - | - | - | 0 |
| Port Authorities | - | - | - | 0 |
| Regional Transit Authorities | \$ 76.25 | \$ 76.25 | \$ 76.25 | 1 |
| REGION | | | | |
| 1 - Akron/Canton | \$ 22.69 | \$ 5.98 | \$ 76.25 | 10 |
| 2 - Cincinnati | \$ 15.48 | \$ 6.65 | \$ 27.33 | 12 |
| 3 - Cleveland | \$ 15.13 | \$ 1.15 | \$ 36.00 | 9 |
| 4 - Columbus | \$ 20.43 | \$ 7.04 | \$ 39.67 | 28 |
| 5 - Dayton | \$ 14.30 | \$ 1.65 | \$ 22.91 | 3 |
| 6 - Southeast Ohio | \$ 22.01 | \$ 11.16 | \$ 47.00 | 14 |
| 7 - Toledo | \$ 14.81 | \$ 7.63 | \$ 18.87 | 5 |
| 8 - Warren/Youngstown | \$ 39.54 | \$ 8.03 | \$ 100.89 | 4 |
| EMPLOYEES COVERED | | | | |
| 1 - 49 | \$ 23.42 | \$ 5.98 | \$ 41.00 | 16 |
| 50 - 99 | \$ 15.91 | \$ 1.65 | \$ 35.12 | 18 |
| 100 - 149 | \$ 22.55 | \$ 7.63 | \$ 100.89 | 22 |
| 150 - 249 | \$ 23.33 | \$ 11.84 | \$ 76.25 | 13 |
| 250 - 499 | \$ 17.01 | \$ 1.15 | \$ 36.00 | 11 |
| 500 - 999 | \$ 9.27 | \$ 7.04 | \$ 11.50 | 2 |
| 1,000 or more | \$ 12.64 | \$ 9.03 | \$ 17.62 | 3 |
| Note: Includes plans where the 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 | \$ 0.16 | 1,195 |
| State of Ohio | \$ 0.12 | 1 |
| Counties | \$ 0.19 | 77 |
| Cities | \$ 0.20 | 225 |
| Townships | \$ 0.26 | 113 |
| School Districts & ESCs | \$ 0.12 | 681 |
| Colleges & Universities | \$ 0.15 | 36 |
| Fire Districts | \$ 0.17 | 13 |
| Metro Housing | \$ 0.34 | 32 |
| Port Authorities | \$ 0.13 | 4 |
| Regional Transit Authorities | \$ 0.35 | 13 |
| REGION | | |
| 1 - Akron/Canton | \$ 0.18 | 168 |
| 2 - Cincinnati | \$ 0.13 | 140 |
| 3 - Cleveland | \$ 0.16 | 180 |
| 4 - Columbus | \$ 0.18 | 210 |
| 5 - Dayton | \$ 0.13 | 153 |
| 6 - Southeast Ohio | \$ 0.17 | 97 |
| 7 - Toledo | \$ 0.14 | 151 |
| 8 - Warren/Youngstown | \$ 0.20 | 96 |
| EMPLOYEES COVERED | | |
| 1 - 49 | \$ 0.25 | 218 |
| 50 - 99 | \$ 0.15 | 203 |
| 100 - 149 | \$ 0.15 | 232 |
| 150 - 249 | \$ 0.13 | 247 |
| 250 - 499 | \$ 0.13 | 180 |
| 500 - 999 | \$ 0.15 | 70 |
| 1,000 or more | \$ 0.17 | 45 |
| Note: n: number of plans. | | |

COST SAVINGS CONSORTIUMS

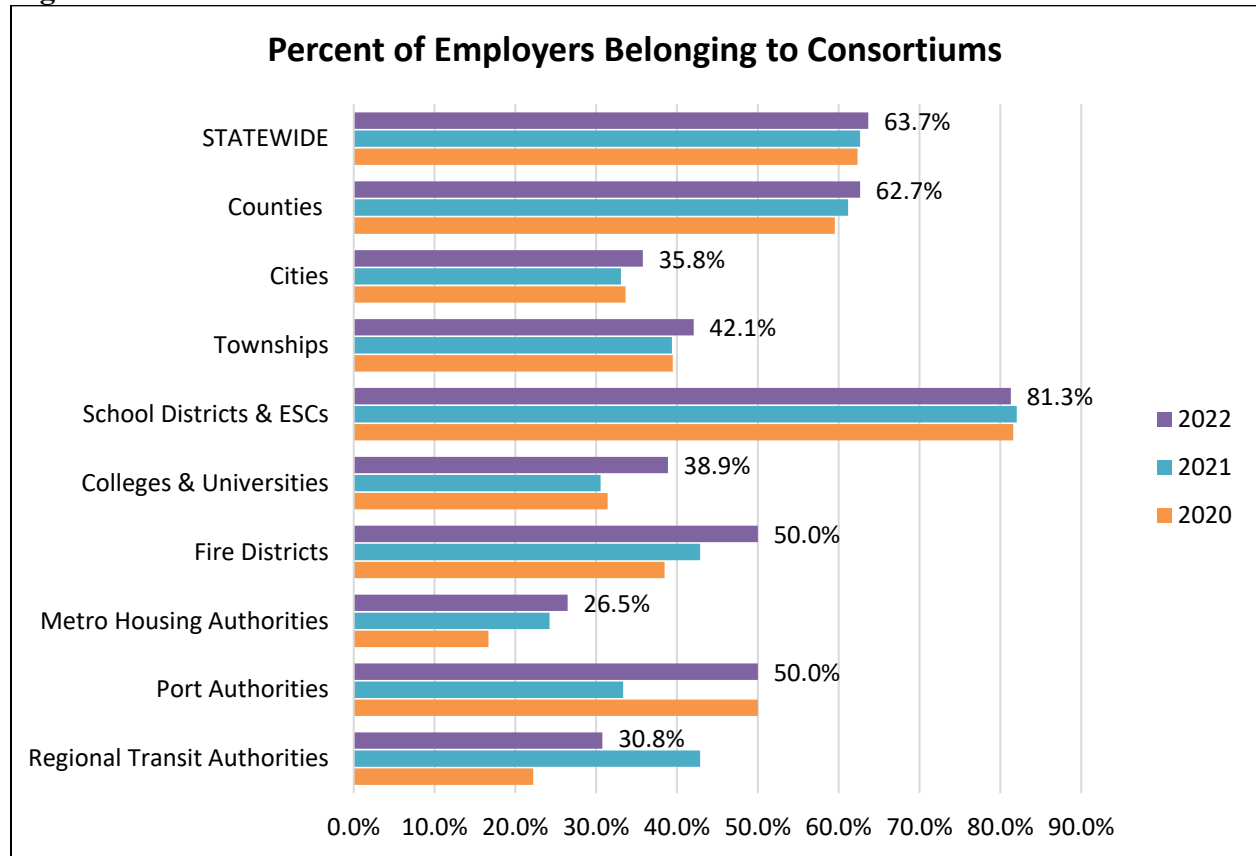
A health insurance consortium is an association of employers who purchase health insurance at a group rate. Consortiums spread out the cost of administration and can assist with obtaining better discounts by increasing the risk pool.

Table 45 shows the variation in average medical insurance costs 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 | \$ 762.86 | \$ 762.53 |
| Family | \$ 1,985.38 | \$ 2,050.92 |
| Number of plans (n) | 1,328 | 718 |
| 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

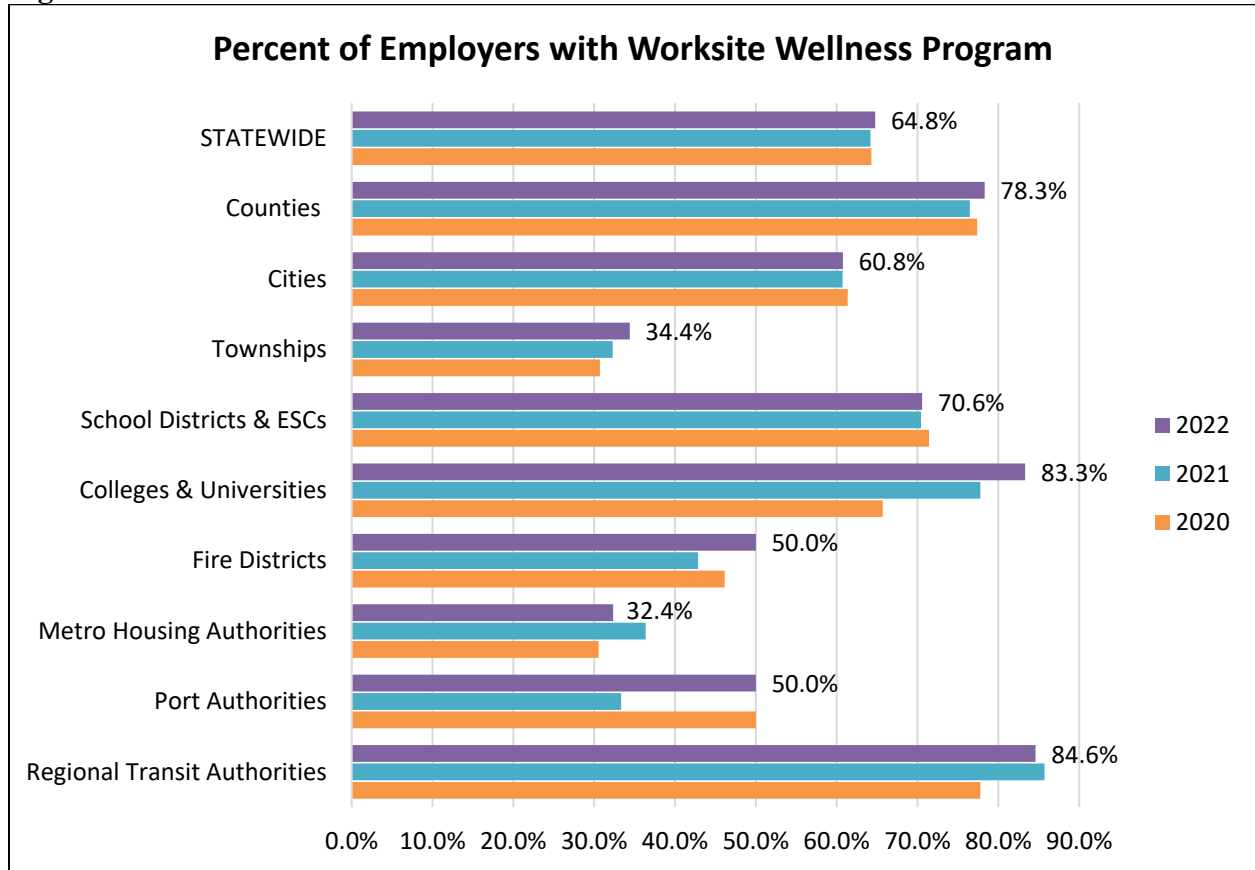


- School districts continue to have the highest consortia membership. Joint purchasing was part of the School Employee’s Health Care Board’s “Best Practices,” explaining the much higher frequency of consortium membership for school districts and educational service centers.

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 number of employers offering a worksite wellness plan over the past three years.

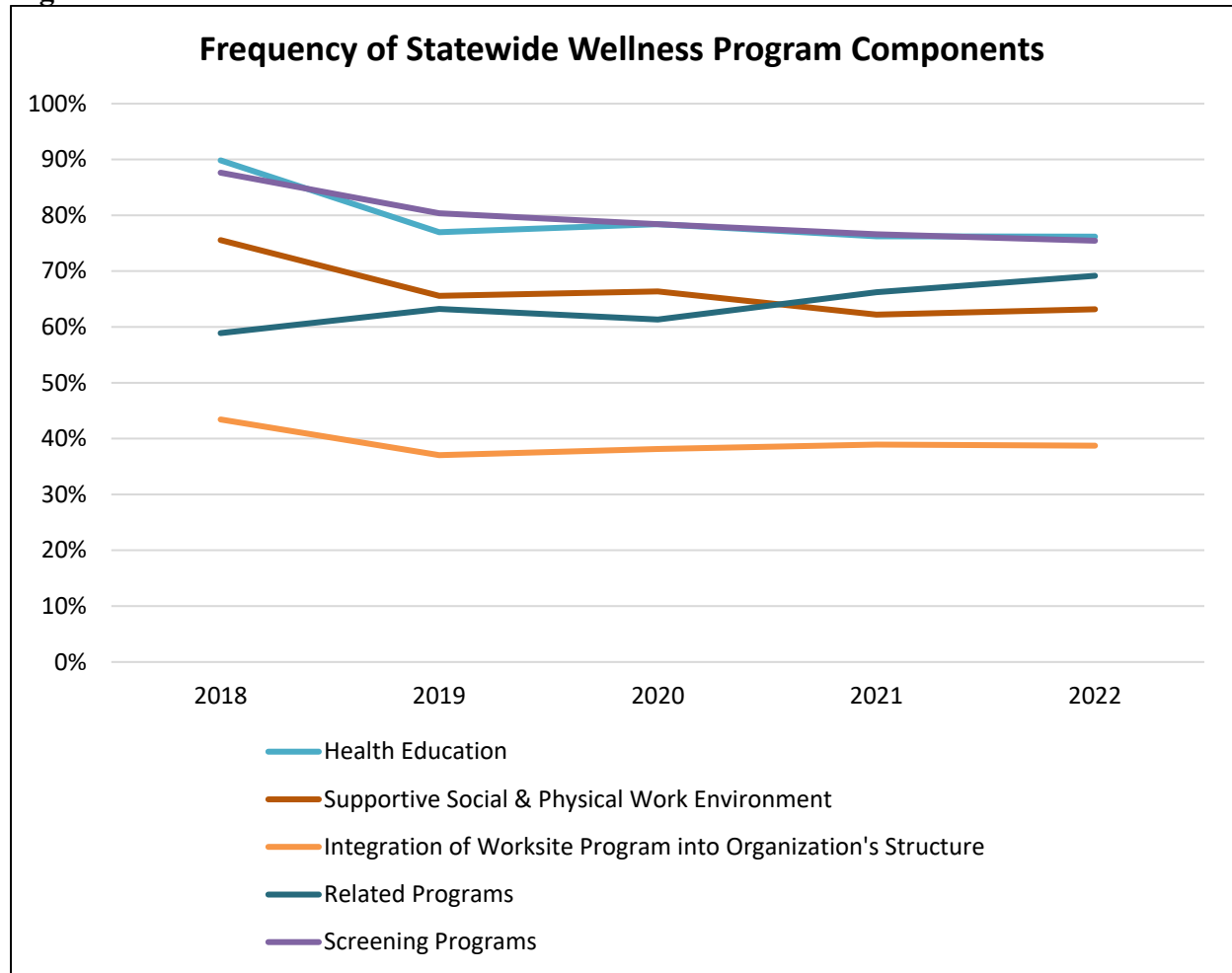
Figure 19



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

Figure 20 highlights the various 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 includes counseling or training opportunities for physical activity and workplace injury prevention.
- Supportive Social & Physical Work Environment (63%) 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 (69%) 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 75%. 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 | 46.9% | 1,232 | |
| State of Ohio | 0.0% | 1 | |
| Counties | 24.1% | 83 | |
| Cities | 53.4% | 232 | |
| Townships | 26.4% | 125 | |
| School Districts & ESCs | 52.3% | 690 | |
| Colleges & Universities | 41.7% | 36 | |
| Fire Districts | 35.7% | 14 | |
| Metro Housing Authorities | 35.3% | 34 | |
| Port Authorities | 50.0% | 4 | |
| Regional Transit Authorities | 46.2% | 13 | |
| 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 | \$ 1,810.09 | \$ 180.00 | \$ 7,600.00 | 541 |
| Family | \$ 2,669.14 | \$ 180.00 | \$ 12,000.00 | 541 |
| Note: n: number of employers. | | | | |

- This year's insurance survey submissions reported that 18,303 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 having a spousal stipulation for employees whose spouses have other means of acquiring medical coverage.

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

Figure 21

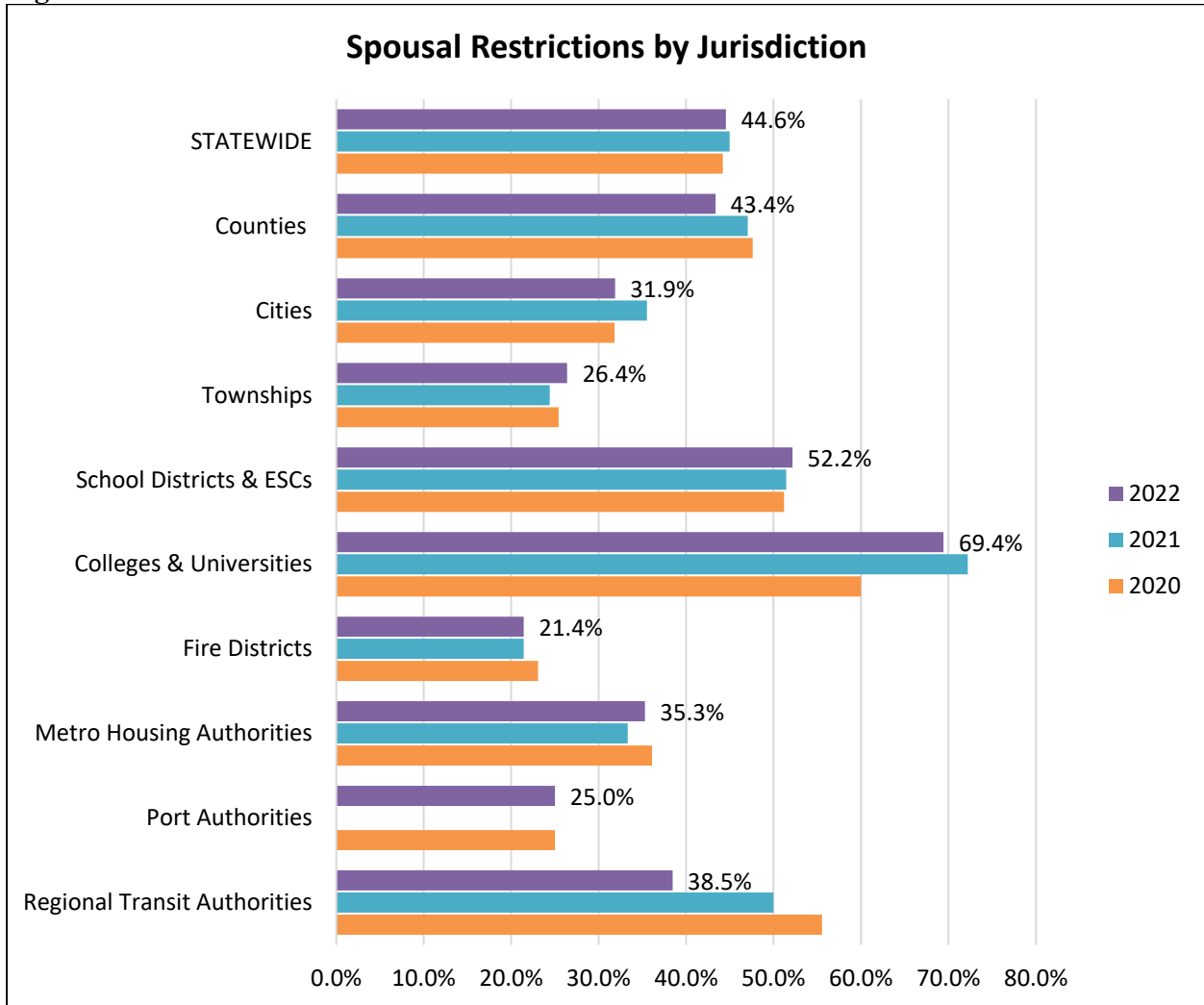
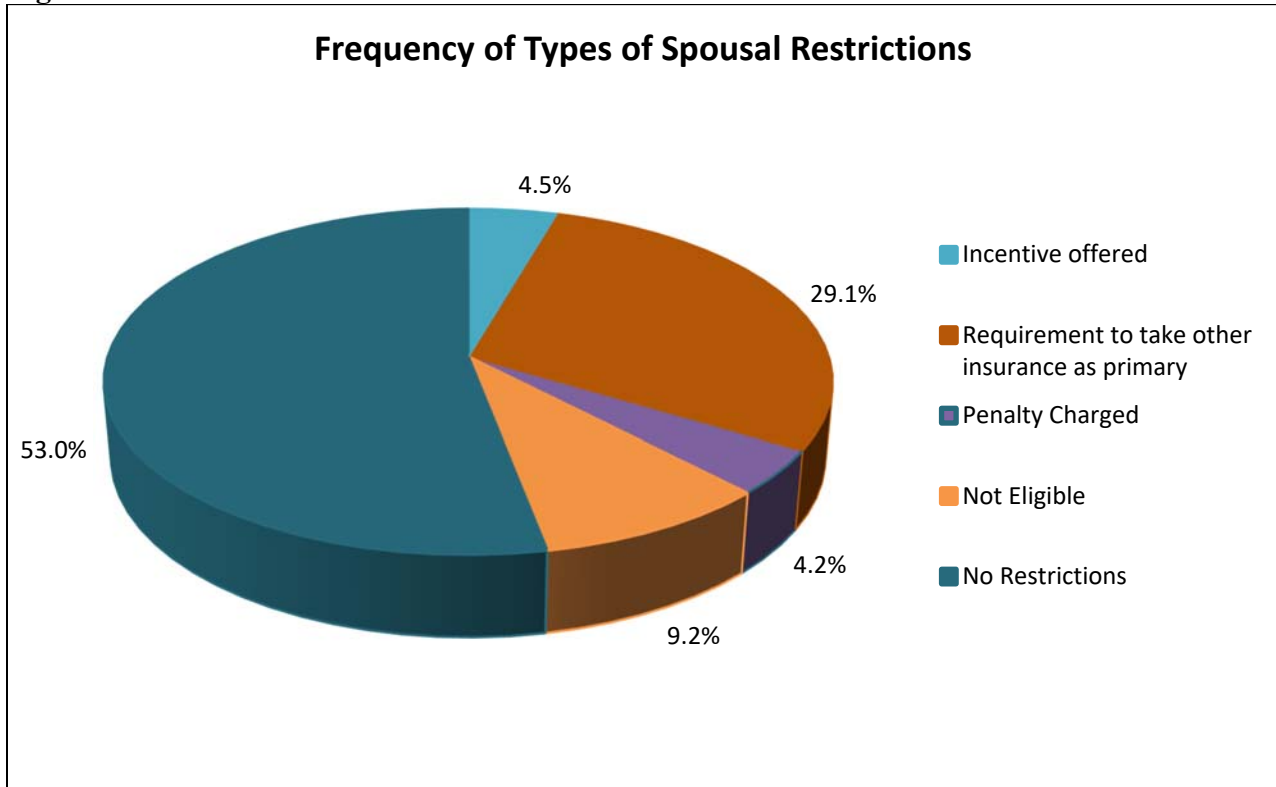


Figure 22 illustrates the frequency of each type of spousal restriction.

Figure 22



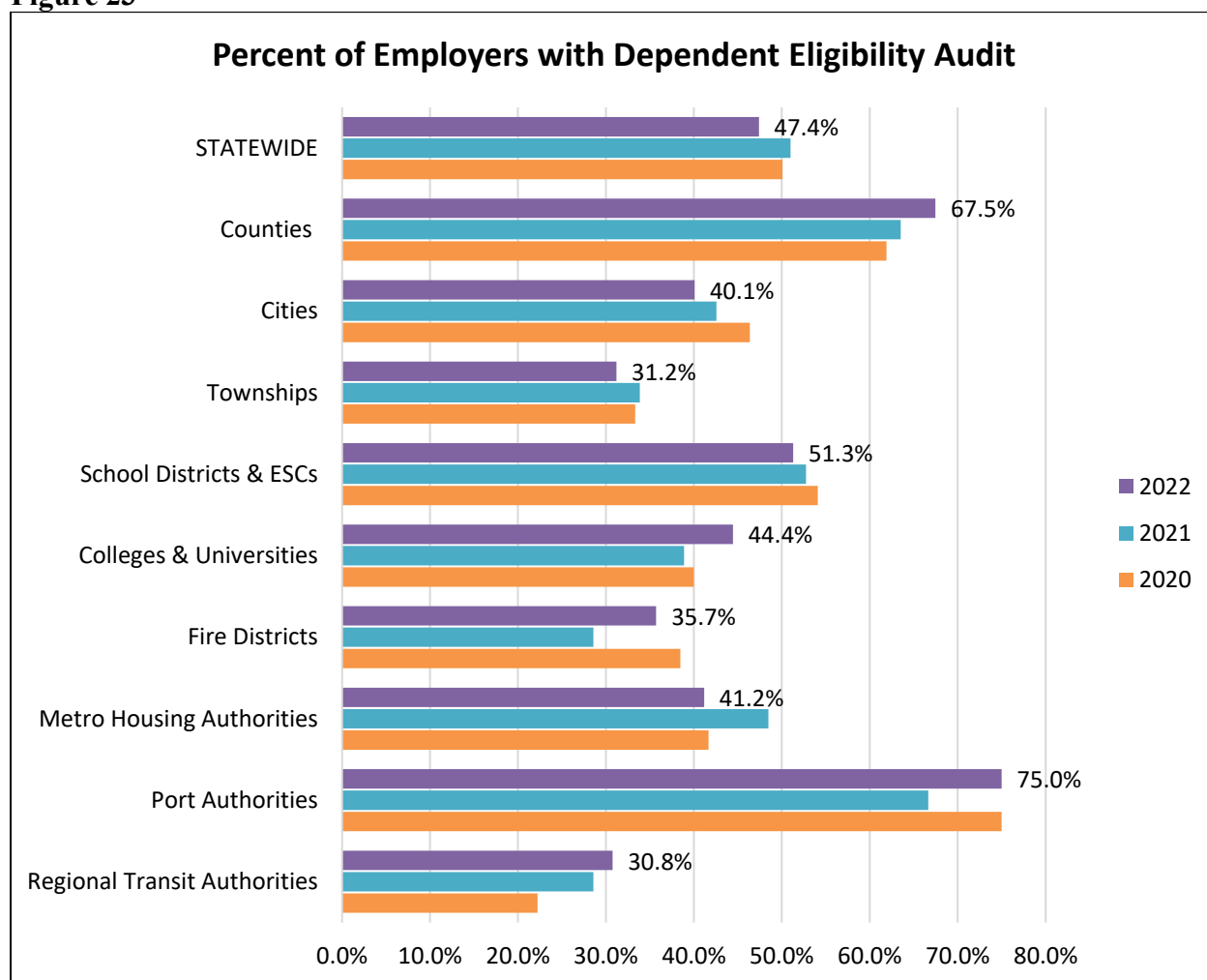
- 29.1% of employers with spousal restrictions stipulate that if an employee’s spouse has medical coverage available through their employer, the spouse must use their employer’s insurance as their primary form of coverage.

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 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 decreased by 3.6% 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.

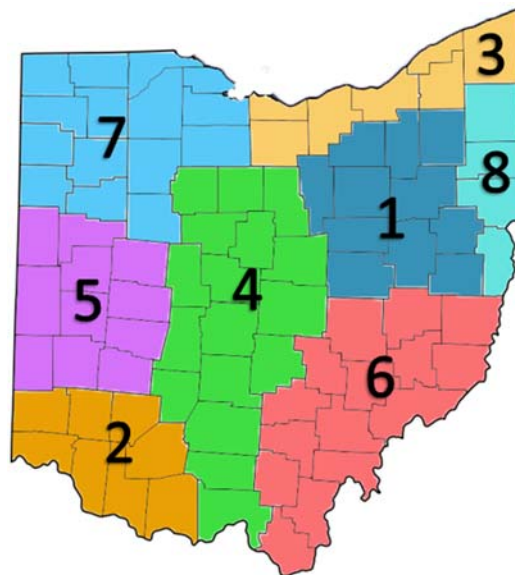
4 - Columbus: Crawford, Delaware, Fairfield, Fayette, Franklin, Knox, Licking, Madison, Marion, Morrow, Pickaway, Pike, Richland, Ross, Scioto, Union, & Wyandot.

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 July 16, 2022.)
- **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 2022, 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 \$7,050 for an individual or \$14,100 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 on July 16, 2022.)

- **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 July 16, 2022.)
- **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 July 16, 2022.)
- **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 July 16, 2022.)
- **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 on July 16, 2022.)

- **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 on July 16, 2022.)

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