

**State Employment  
Relations Board**

# HEALTH INSURANCE 2023

THE COST OF HEALTH INSURANCE  
IN OHIO'S PUBLIC SECTOR





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## WELCOME

The State Employment Relations Board (SERB) is pleased to present the Cost of Health Insurance in Ohio's Public Sector – 2023 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

The report format mirrors last year's format with minor adjustments. Several 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 (2023 Edition). In its 31<sup>st</sup> 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 to promote orderly and constructive labor relationships between public employers and their employees. This survey findings report 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 2023 Health Insurance Survey was created and dispersed using Novi Survey, an online survey tool. SERB emailed or mailed 1,346 links of the survey to public sector employers across the state during January, requesting completion of the survey by March 2023. The target survey population included:

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

This year SERB received 1,253 completed surveys that captured data from 1,993 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, 2023.

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.

<b>Table 1</b>					
<b>Reported Number of Insurance Plans Offered Statewide</b>					
	Medical	Prescription	Dental	Vision	Life
<b>STATEWIDE</b>	1,993	1,966	1,205	1,099	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 2023 by jurisdiction. This year’s response rate was 91.5%. Fifteen 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
<b>STATEWIDE</b>	<b>1,346</b>	<b>1,253</b>	<b>93.1%</b>
State of Ohio	1	1	100.0%
Counties	88	85	96.6%
Cities	257	234	91.1%
Townships	169	137	81.1%
School Districts & ESCs	709	687	96.9%
Colleges & Universities	37	36	97.3%
Fire Districts	25	22	88.0%
Metro Housing Authorities	40	36	90.0%
Port Authorities	5	4	80.0%
Regional Transit Authorities	15	11	73.3%

Note: The number of surveys completed includes submissions from employers that do not offer insurance.  
 Note: Fifteen 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 = 1,993) 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.

<b>Table 3</b>						
<b>Percentage of Plan Types Offered by Jurisdiction</b>						
<b>Comparison Group</b>	<b>EPO</b>	<b>PPO</b>	<b>POS</b>	<b>HMO</b>	<b>HDHP</b>	<b>n</b>
<b>STATEWIDE</b>	<b>0.6%</b>	<b>49.7%</b>	<b>1.1%</b>	<b>1.5%</b>	<b>47.1%</b>	<b>1,993</b>
State of Ohio	0.0%	66.7%	0.0%	0.0%	33.3%	3
Counties	2.0%	53.0%	3.3%	2.0%	39.7%	151
Cities	0.5%	46.0%	1.6%	1.9%	50.0%	372
Townships	0.0%	25.9%	1.3%	1.3%	71.5%	151
School Districts & ESCs	0.3%	55.0%	0.6%	1.3%	42.8%	1,146
Colleges & Universities	4.1%	43.1%	0.0%	1.4%	51.4%	74
Fire Districts	0.0%	15.8%	0.0%	0.0%	84.2%	19
Metro Housing Authorities	0.0%	42.0%	2.0%	2.0%	54.0%	50
Port Authorities	0.0%	20.0%	0.0%	0.0%	80.0%	5
Regional Transit Authorities	4.5%	54.6%	0.0%	4.5%	36.4%	22
<b>NUMBER OF PLANS (n)</b>	<b>12</b>	<b>991</b>	<b>21</b>	<b>30</b>	<b>939</b>	
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						

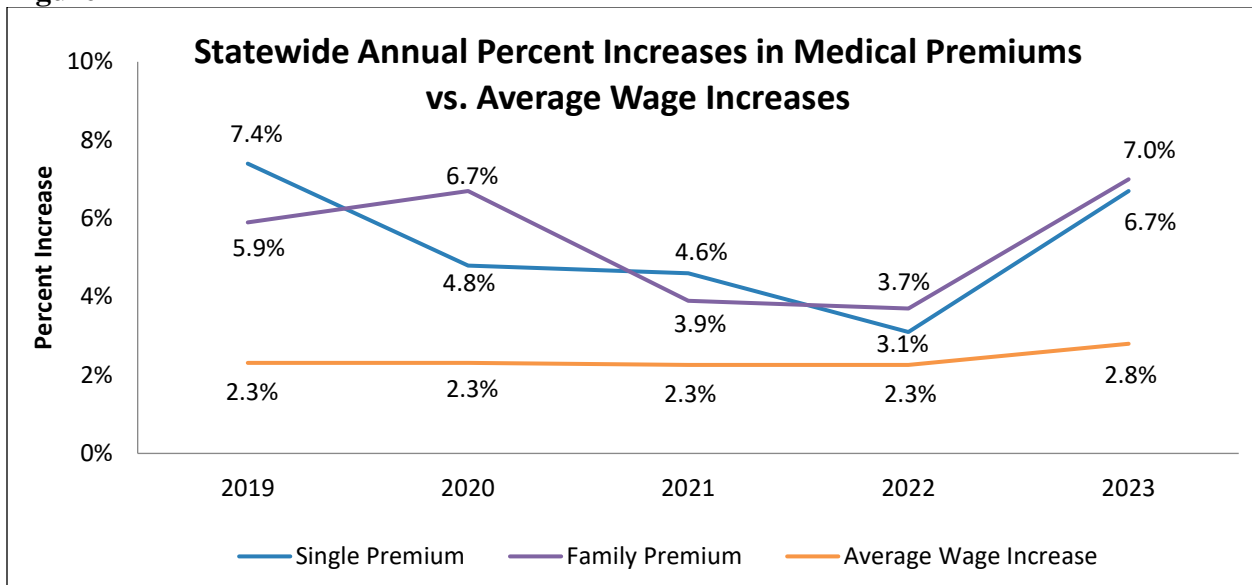


# MEDICAL INSURANCE – OVERVIEW

## 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 2.3% and 2.8%. 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.

<b>Table 4</b>							
<b>Annual Percent Change in Medical Care Costs, Inflation, and Medical Care Inflation Rates</b>							
<b>Year</b>	<b>Statewide Public Sector</b>			<b>n</b>	<b>National</b>		
	<b>Single Premium</b>	<b>Family Premium</b>			<b>Inflation Rate</b>	<b>Medical Care</b>	
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%	
<b>2023</b>	<b>6.7%</b>	<b>7.0%</b>		<b>1,993</b>	<b>6.5%</b>	<b>4.0%</b>	

Note: National; includes both public and private sector employers nationwide.  
 Note: United States Bureau of Labor Statistics, Consumer Price Index, December 2022  
[https://www.bls.gov/news.release/archives/cpi\\_01122023.pdf](https://www.bls.gov/news.release/archives/cpi_01122023.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	
<b>STATEWIDE</b>	\$ 710.80	\$ 103.13	\$ 813.93	\$ 1,854.48	\$ 294.68	\$ 2,149.16	1,993
<b>State of Ohio</b>	\$ 669.67	\$ 90.33	\$ 760.00	\$ 1,896.33	\$ 266.67	\$ 2,163.00	3
<b>Counties</b>	\$ 702.38	\$ 103.29	\$ 805.67	\$ 1,892.24	\$ 305.03	\$ 2,197.27	151
Less than 50,000	\$ 725.79	\$ 107.78	\$ 833.57	\$ 1,946.44	\$ 327.51	\$ 2,273.95	57
50,000 - 149,999	\$ 686.38	\$ 106.98	\$ 793.36	\$ 1,908.55	\$ 315.40	\$ 2,223.95	54
150,000 or more	\$ 691.22	\$ 92.04	\$ 783.26	\$ 1,794.33	\$ 259.57	\$ 2,053.90	40
<b>Cities</b>	\$ 726.00	\$ 92.23	\$ 818.23	\$ 1,993.65	\$ 258.74	\$ 2,252.39	372
Less than 25,000	\$ 719.60	\$ 89.45	\$ 809.05	\$ 1,997.25	\$ 256.98	\$ 2,254.23	267
25,000 - 99,999	\$ 744.04	\$ 100.16	\$ 844.20	\$ 2,025.63	\$ 266.95	\$ 2,292.58	96
100,000 or more	\$ 726.74	\$ 91.37	\$ 818.11	\$ 1,563.50	\$ 225.07	\$ 1,788.57	9
<b>Townships</b>	\$ 752.88	\$ 67.14	\$ 820.02	\$ 2,005.46	\$ 196.09	\$ 2,201.55	151
Less than 10,000	\$ 777.57	\$ 55.96	\$ 833.53	\$ 2,064.90	\$ 162.94	\$ 2,227.84	75
10,000 - 29,999	\$ 787.73	\$ 75.07	\$ 862.80	\$ 2,040.59	\$ 206.92	\$ 2,247.51	54
30,000 or more	\$ 600.07	\$ 83.52	\$ 683.59	\$ 1,742.98	\$ 271.94	\$ 2,014.92	22
<b>School Districts &amp; ESCs</b>	\$ 706.30	\$ 110.80	\$ 817.10	\$ 1,780.25	\$ 314.08	\$ 2,094.33	1,146
Less than 1,000	\$ 711.78	\$ 104.56	\$ 816.34	\$ 1,819.91	\$ 287.09	\$ 2,107.00	301
1,000 - 2,499	\$ 713.75	\$ 114.29	\$ 828.04	\$ 1,798.56	\$ 313.67	\$ 2,112.23	461
2,500 - 9,999	\$ 679.23	\$ 107.52	\$ 786.75	\$ 1,709.34	\$ 306.48	\$ 2,015.82	266
10,000 or more	\$ 722.12	\$ 116.43	\$ 838.55	\$ 1,758.29	\$ 453.07	\$ 2,211.36	32
Educational Svc Centers	\$ 724.75	\$ 122.46	\$ 847.21	\$ 1,770.73	\$ 382.49	\$ 2,153.22	86
<b>Colleges &amp; Universities</b>	\$ 668.89	\$ 118.44	\$ 787.33	\$ 1,877.56	\$ 357.03	\$ 2,234.59	74
<b>Fire Districts</b>	\$ 519.98	\$ 61.43	\$ 581.41	\$ 1,574.77	\$ 199.32	\$ 1,774.09	19
<b>Metro Housing Authorities</b>	\$ 761.29	\$ 103.02	\$ 864.31	\$ 2,137.87	\$ 318.01	\$ 2,455.88	50
<b>Port Authorities</b>	\$ 572.10	\$ 78.93	\$ 651.03	\$ 1,689.55	\$ 233.75	\$ 1,923.30	5
<b>Regional Transit Authorities</b>	\$ 719.64	\$ 102.34	\$ 821.98	\$ 1,798.40	\$ 278.72	\$ 2,077.12	22

Note: Rows formatted with bold font include all medical plans reported for the comparison group.

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

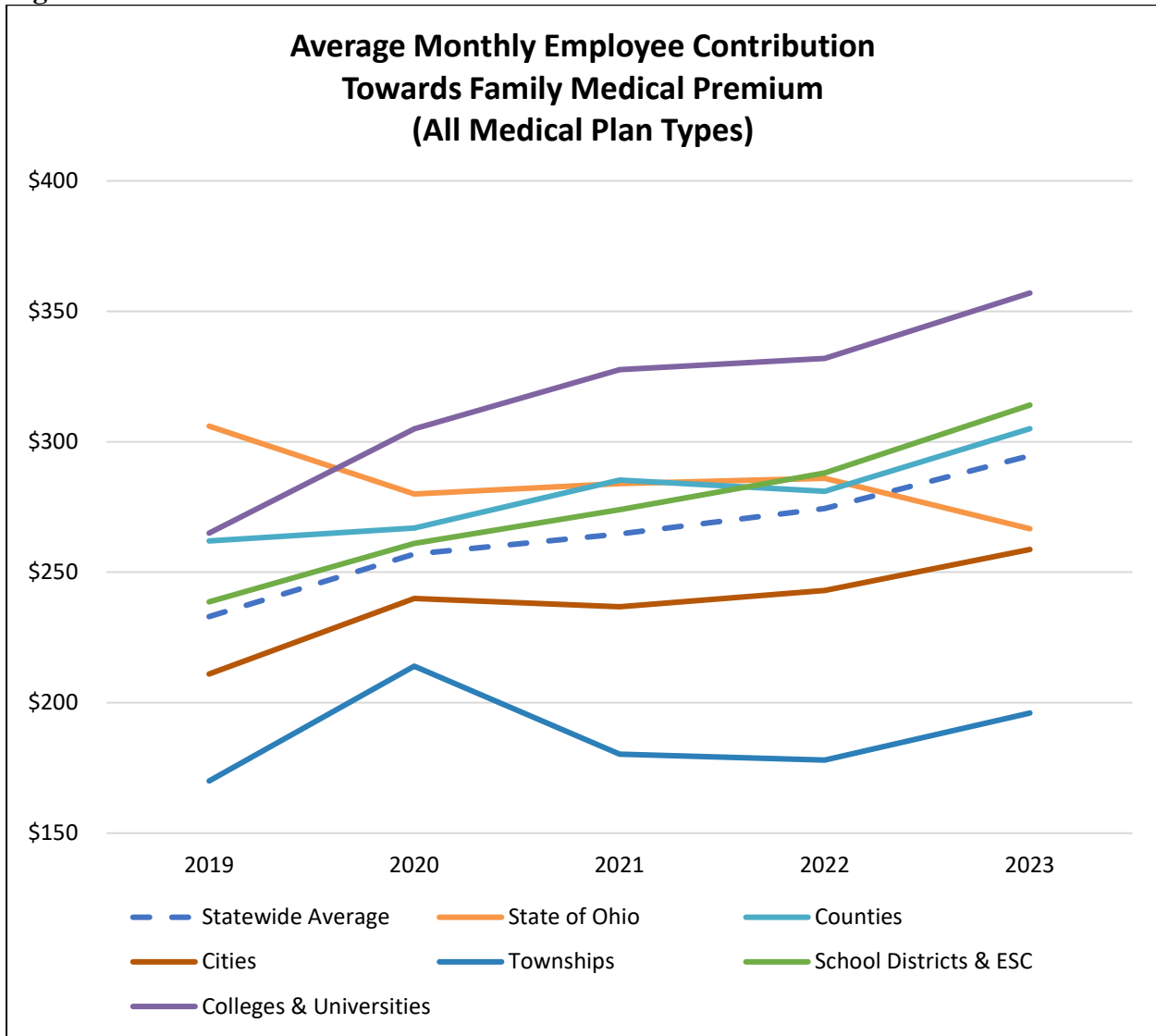
Note: Includes plans where the medical premium includes the cost of prescription and dental.

Note: n: number of plans

# MEDICAL INSURANCE – ALL PLAN TYPES

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**

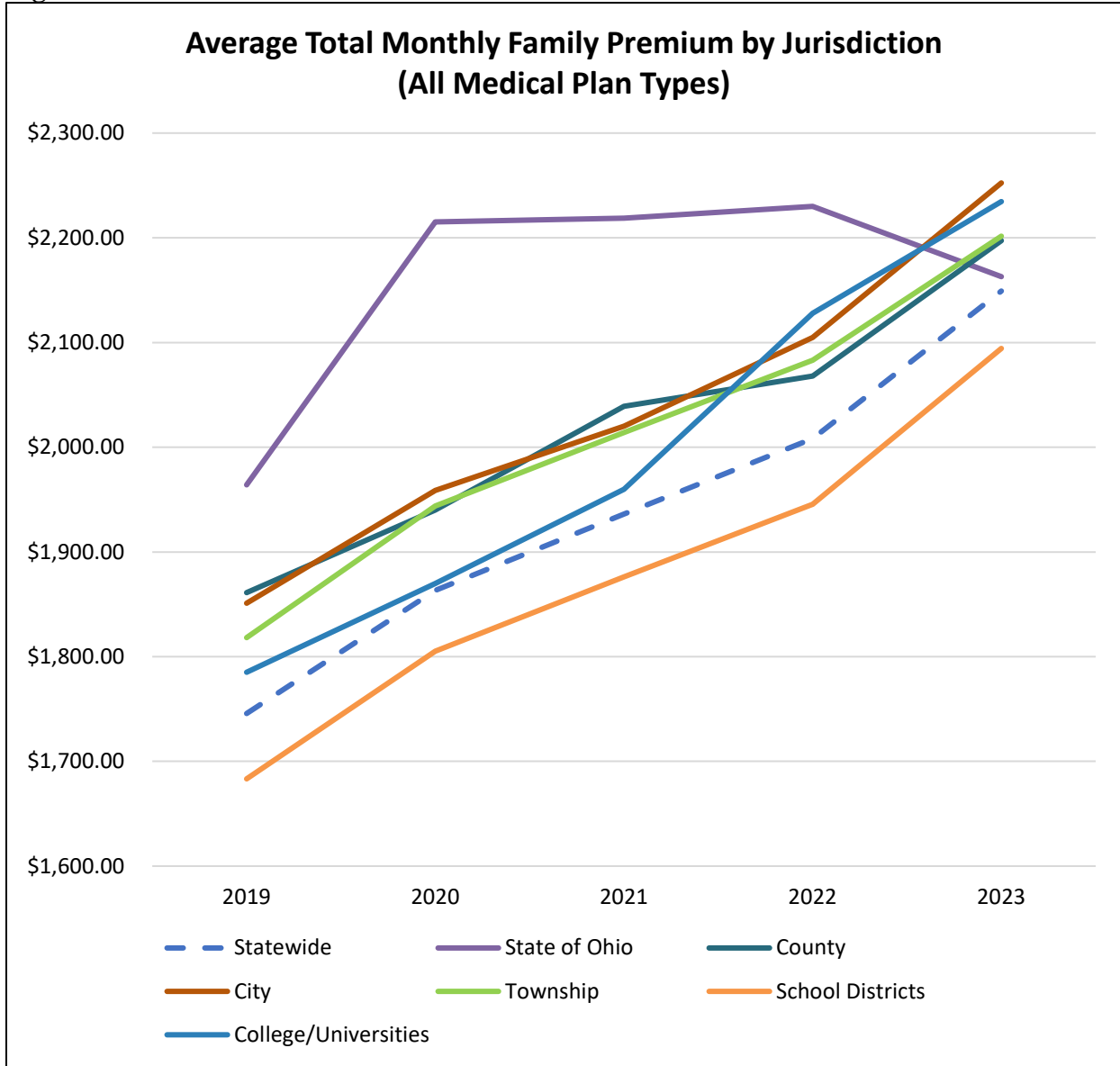


- The statewide average, represented by the dotted line, shows that the employee contribution towards the family premium increased by \$62.00 or 26.4% over the last five years (2019-2023).

# 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 \$403.44 or 23.1% over the last five years (2019-2023).

# 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.

<b>Average Monthly Employer &amp; Employee Contributions Towards Medical Premium by Region (All Medical Plan Types)</b>							
<b>Comparison Group</b>	<b>Employer Share</b>	<b>Single Employee Share</b>	<b>Total</b>	<b>Employer Share</b>	<b>Family Employee Share</b>	<b>Total</b>	<b>n</b>
<b>STATEWIDE</b>	\$ 710.80	\$ 103.13	\$ 813.93	\$ 1,854.48	\$ 294.68	\$ 2,149.16	1,993
<b>REGION</b>							
1 - Akron/Canton	\$ 699.61	\$ 96.55	\$ 796.16	\$ 1,846.37	\$ 250.97	\$ 2,097.34	230
2 - Cincinnati	\$ 650.16	\$ 101.14	\$ 751.30	\$ 1,731.11	\$ 298.61	\$ 2,029.72	222
3 - Cleveland	\$ 683.15	\$ 88.70	\$ 771.85	\$ 1,787.72	\$ 228.55	\$ 2,016.27	344
4 - Columbus	\$ 768.12	\$ 117.39	\$ 885.51	\$ 1,949.34	\$ 356.27	\$ 2,305.61	354
5 - Dayton	\$ 691.61	\$ 125.04	\$ 816.65	\$ 1,865.64	\$ 361.70	\$ 2,227.34	263
6 - Southeast Ohio	\$ 819.99	\$ 110.52	\$ 930.51	\$ 2,017.59	\$ 337.60	\$ 2,355.19	167
7 - Toledo	\$ 675.85	\$ 99.52	\$ 775.37	\$ 1,785.33	\$ 291.58	\$ 2,076.91	278
8 - Warren/Youngstown	\$ 724.05	\$ 73.43	\$ 797.48	\$ 1,906.88	\$ 191.46	\$ 2,098.34	135
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 739.39	\$ 86.54	\$ 825.93	\$ 1,981.95	\$ 260.35	\$ 2,242.30	333
50 - 99	\$ 710.24	\$ 95.19	\$ 805.43	\$ 1,896.47	\$ 264.04	\$ 2,160.51	334
100 - 149	\$ 709.06	\$ 104.51	\$ 813.57	\$ 1,837.11	\$ 287.25	\$ 2,124.36	388
150 - 249	\$ 719.35	\$ 115.18	\$ 834.53	\$ 1,847.94	\$ 321.64	\$ 2,169.58	415
250 - 499	\$ 704.79	\$ 103.81	\$ 808.60	\$ 1,813.05	\$ 296.86	\$ 2,109.91	298
500 - 999	\$ 669.09	\$ 117.11	\$ 786.20	\$ 1,707.28	\$ 343.74	\$ 2,051.02	133
1,000 or more	\$ 662.08	\$ 106.73	\$ 768.81	\$ 1,716.50	\$ 353.40	\$ 2,069.90	92
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

## 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.

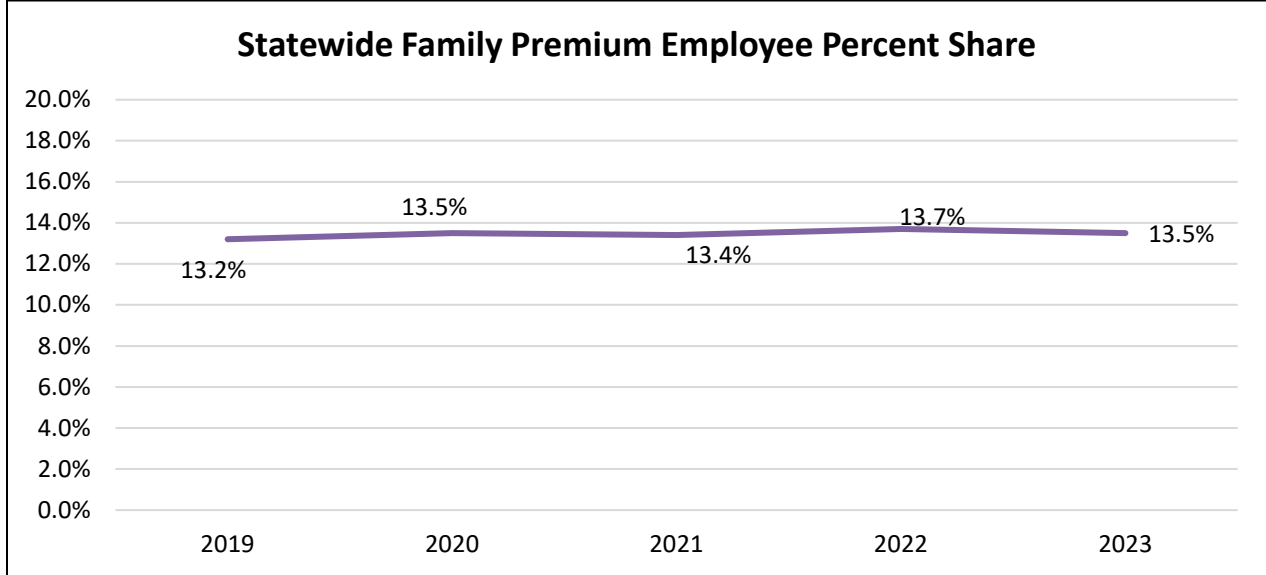
<b>Employer &amp; Employee Cost Sharing Percentage Towards Medical Premium (All Medical Plan Types)</b>					
<b>Comparison Group</b>	<b>Single</b>		<b>Family</b>		<b>n</b>
	<b>Employer Share</b>	<b>Employee Share</b>	<b>Employer Share</b>	<b>Employee Share</b>	
<b>STATEWIDE</b>	<b>87.4%</b>	<b>12.6%</b>	<b>86.5%</b>	<b>13.5%</b>	<b>1,993</b>
<b>State of Ohio</b>	<b>88.1%</b>	<b>11.9%</b>	<b>87.6%</b>	<b>12.4%</b>	<b>3</b>
<b>Counties</b>	<b>87.2%</b>	<b>12.8%</b>	<b>86.4%</b>	<b>13.6%</b>	<b>151</b>
Less than 50,000	86.9%	13.1%	85.8%	14.2%	57
50,000 - 149,999	86.7%	13.3%	86.1%	13.9%	54
150,000 or more	88.4%	11.6%	87.8%	12.2%	40
<b>Cities</b>	<b>88.7%</b>	<b>11.3%</b>	<b>88.4%</b>	<b>11.6%</b>	<b>372</b>
Less than 25,000	88.8%	11.2%	88.4%	11.6%	267
25,000 - 99,999	88.3%	11.7%	88.5%	11.5%	96
100,000 or more	88.5%	11.5%	86.4%	13.6%	9
<b>Townships</b>	<b>91.5%</b>	<b>8.5%</b>	<b>91.5%</b>	<b>8.5%</b>	<b>151</b>
Less than 10,000	92.5%	7.5%	93.3%	6.7%	75
10,000 - 29,999	91.4%	8.6%	91.0%	9.0%	54
30,000 or more	88.6%	11.4%	87.2%	12.8%	22
<b>School Districts &amp; ESCs</b>	<b>86.7%</b>	<b>13.3%</b>	<b>85.4%</b>	<b>14.6%</b>	<b>1,146</b>
Less than 1,000	87.5%	12.5%	86.8%	13.2%	301
1,000 - 2,499	86.4%	13.6%	85.5%	14.5%	461
2,500 - 9,999	86.6%	13.4%	85.2%	14.8%	266
10,000 or more	86.1%	13.9%	80.4%	19.6%	32
Educational Svc Centers	85.7%	14.3%	82.7%	17.3%	86
<b>Colleges &amp; Universities</b>	<b>85.1%</b>	<b>14.9%</b>	<b>84.1%</b>	<b>15.9%</b>	<b>74</b>
<b>Fire Districts</b>	<b>89.6%</b>	<b>10.4%</b>	<b>88.9%</b>	<b>11.1%</b>	<b>19</b>
<b>Metro Housing Authorities</b>	<b>88.1%</b>	<b>11.9%</b>	<b>87.2%</b>	<b>12.8%</b>	<b>50</b>
<b>Port Authorities</b>	<b>87.9%</b>	<b>12.1%</b>	<b>87.9%</b>	<b>12.1%</b>	<b>5</b>
<b>Regional Transit Authorities</b>	<b>86.9%</b>	<b>13.1%</b>	<b>86.9%</b>	<b>13.1%</b>	<b>22</b>

Note: Rows formatted with bold font include all medical plans reported for the comparison group.  
 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

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 2023 percent share is 13.5%, 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.

<b>Table 8</b>					
<b>Employer &amp; Employee Cost Sharing Percentage Towards Medical Premium by Region (All Medical Plan Types)</b>					
<b>Comparison Group</b>	<b>Single</b>		<b>Family</b>		<b>n</b>
	<b>Employer Share</b>	<b>Employee Share</b>	<b>Employer Share</b>	<b>Employee Share</b>	
<b>STATEWIDE</b>	87.4%	12.6%	86.5%	13.5%	1,993
<b>REGION</b>					
1 - Akron/Canton	88.0%	12.0%	88.3%	11.7%	230
2 - Cincinnati	86.5%	13.5%	85.1%	14.9%	222
3 - Cleveland	88.5%	11.5%	88.7%	11.3%	344
4 - Columbus	86.7%	13.3%	84.6%	15.4%	354
5 - Dayton	85.0%	15.0%	84.1%	15.9%	263
6 - Southeast Ohio	88.0%	12.0%	85.8%	14.2%	167
7 - Toledo	87.6%	12.4%	86.5%	13.5%	278
8 - Warren/Youngstown	90.9%	9.1%	91.1%	8.9%	135
<b>EMPLOYEES COVERED</b>					
1 - 49	89.3%	10.7%	88.7%	11.3%	333
50 - 99	88.2%	11.8%	87.7%	12.3%	334
100 - 149	87.4%	12.6%	86.9%	13.1%	388
150 - 249	86.5%	13.5%	85.5%	14.5%	415
250 - 499	87.4%	12.6%	86.2%	13.8%	298
500 - 999	85.3%	14.7%	83.6%	16.4%	133
1,000 or more	86.0%	14.0%	83.3%	16.7%	92
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

## TOTAL MONTHLY MEDICAL PREMIUMS BY PLAN TYPE

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

<b>Table 9</b>				
<b>Average Total Monthly Premium by Plan Type</b>				
		<b>Single</b>	<b>Family</b>	<b>n</b>
<b>ALL PLANS</b>	\$	<b>813.80</b>	\$ <b>2,148.00</b>	<b>1,993</b>
EPO	\$	872.56	\$ 2,090.23	12
PPO	\$	869.62	\$ 2,236.49	991
POS	\$	779.63	\$ 2,114.75	21
HMO	\$	731.94	\$ 1,987.56	30
HDHP	\$	756.90	\$ 2,059.94	939

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.

- The average total monthly premium for the “All Plans” category increased \$51.05 for single and \$139.79 for family compared to last year’s 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.

<b>Table 10</b>						
<b>Statewide Average Annual Cost Per Year by Funding Type (SINGLE)</b>						
<b>Comparison Group</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>n</b>
Fully-Insured	\$ 8,124	\$ 8,466	\$ 8,922	\$ 9,106	\$ 9,570	447
Self-Insured	\$ 8,097	\$ 8,496	\$ 8,873	\$ 9,165	\$ 9,815	1,546
Note: n: number of plans.						

- The average annual cost for single plans rose 5.1% for fully-insured plans and 7.1% for self-insured plans.

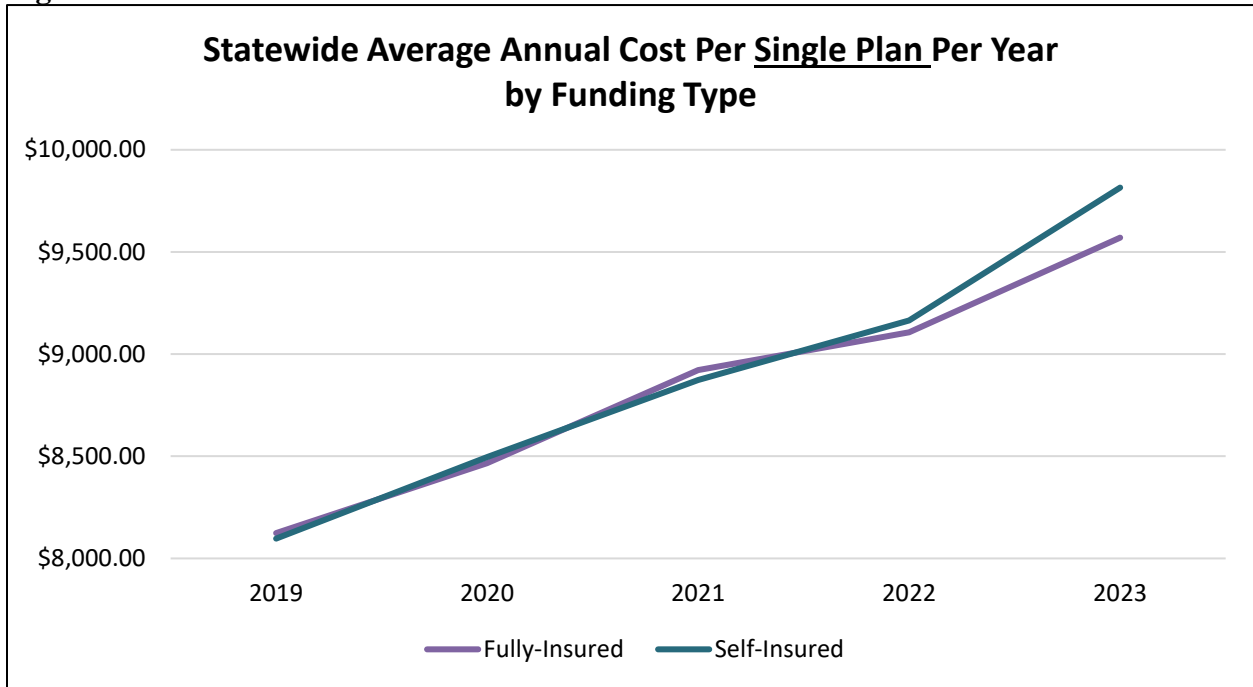
<b>Table 11</b>						
<b>Statewide Average Annual Cost Per Year by Funding Type (FAMILY)</b>						
<b>Comparison Group</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>n</b>
Fully-Insured	\$ 21,997	\$ 23,571	\$ 24,080	\$ 24,940	\$ 26,299	447
Self-Insured	\$ 20,685	\$ 22,002	\$ 23,009	\$ 23,878	\$ 25,614	1,546
Note: n: number of plans.						

- The average annual cost for family plans rose 5.4% for fully-insured plans and 7.3% for self-insured plans.

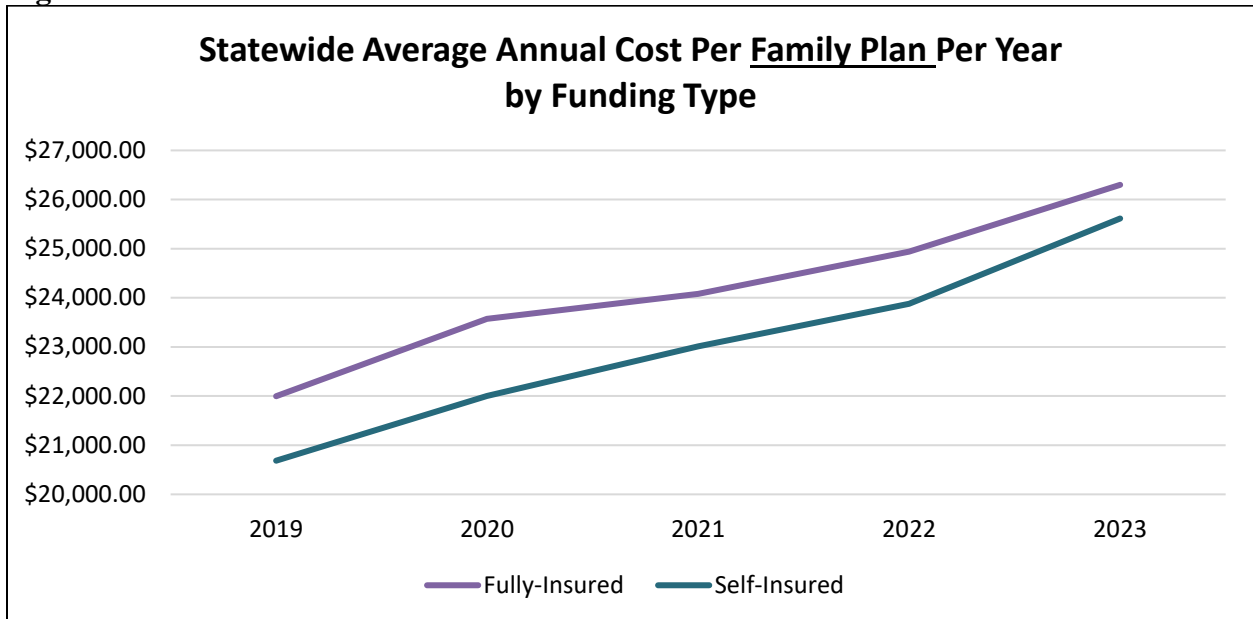
# MEDICAL INSURANCE – ALL PLAN TYPES

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).

**Figure 5**



**Figure 6**



# MEDICAL INSURANCE – ALL PLAN TYPES

## NETWORK DEDUCTIBLES

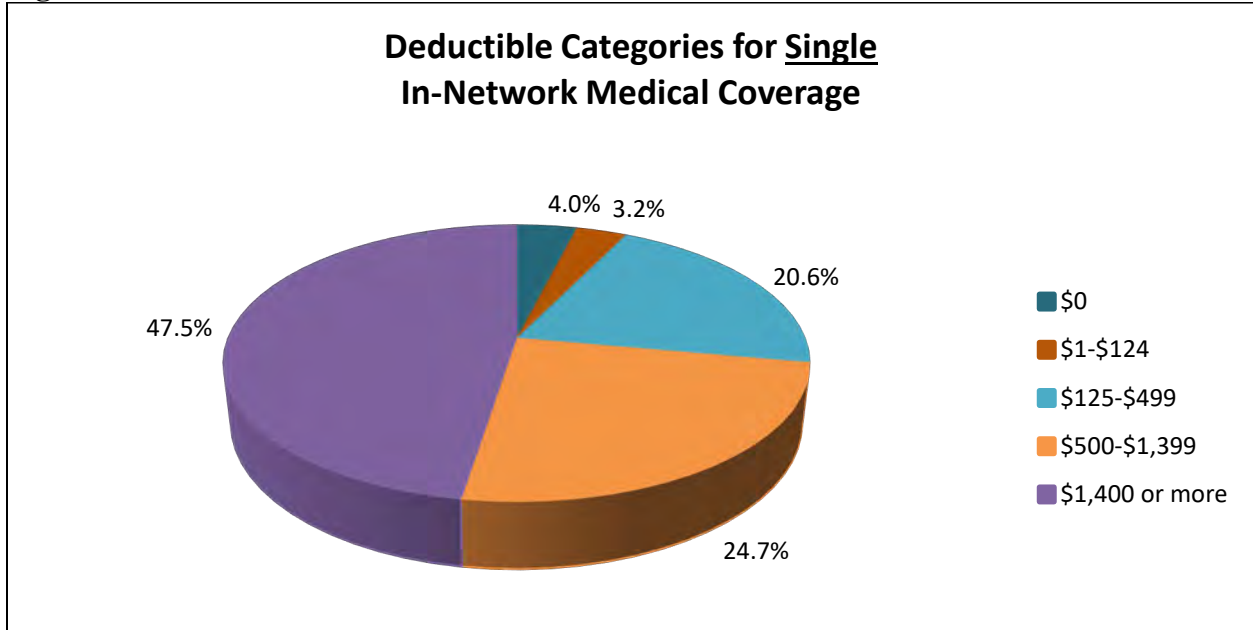
Table 12 shows the average deductibles for jurisdictions, regions, and the number of employees covered. The rising number of High Deductible Health Plans significantly impacts the average deductible.

<b>Average In-Network Deductible Amount (All Plan Types)</b>			
<b>Comparison Group</b>	<b>Single</b>	<b>Family</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 1,665</b>	<b>\$ 3,286</b>	<b>1,993</b>
State of Ohio	\$ 933	\$ 1,867	3
Counties	\$ 1,296	\$ 2,600	151
Cities	\$ 1,665	\$ 3,326	372
Townships	\$ 2,850	\$ 5,713	151
School Districts & ESCs	\$ 1,522	\$ 3,000	1,146
Colleges & Universities	\$ 1,825	\$ 3,392	74
Fire Districts	\$ 2,839	\$ 5,679	19
Metro Housing Authorities	\$ 2,018	\$ 3,900	50
Port Authorities	\$ 2,380	\$ 3,660	5
Regional Transit Authorities	\$ 1,102	\$ 2,227	22
<b>REGION</b>			
1 - Akron/Canton	\$ 1,003	\$ 2,052	230
2 - Cincinnati	\$ 1,941	\$ 3,881	222
3 - Cleveland	\$ 1,466	\$ 2,853	344
4 - Columbus	\$ 1,904	\$ 3,740	354
5 - Dayton	\$ 1,907	\$ 3,797	263
6 - Southeast Ohio	\$ 1,640	\$ 3,292	167
7 - Toledo	\$ 1,899	\$ 3,650	278
8 - Warren/Youngstown	\$ 1,293	\$ 2,583	135
<b>EMPLOYEES COVERED</b>			
1 - 49	\$ 2,290	\$ 4,560	333
50 - 99	\$ 1,719	\$ 3,410	334
100 - 149	\$ 1,573	\$ 3,094	388
150 - 249	\$ 1,543	\$ 3,032	415
250 - 499	\$ 1,416	\$ 2,774	298
500 - 999	\$ 1,552	\$ 3,069	133
1,000 or more	\$ 1,095	\$ 2,173	92
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

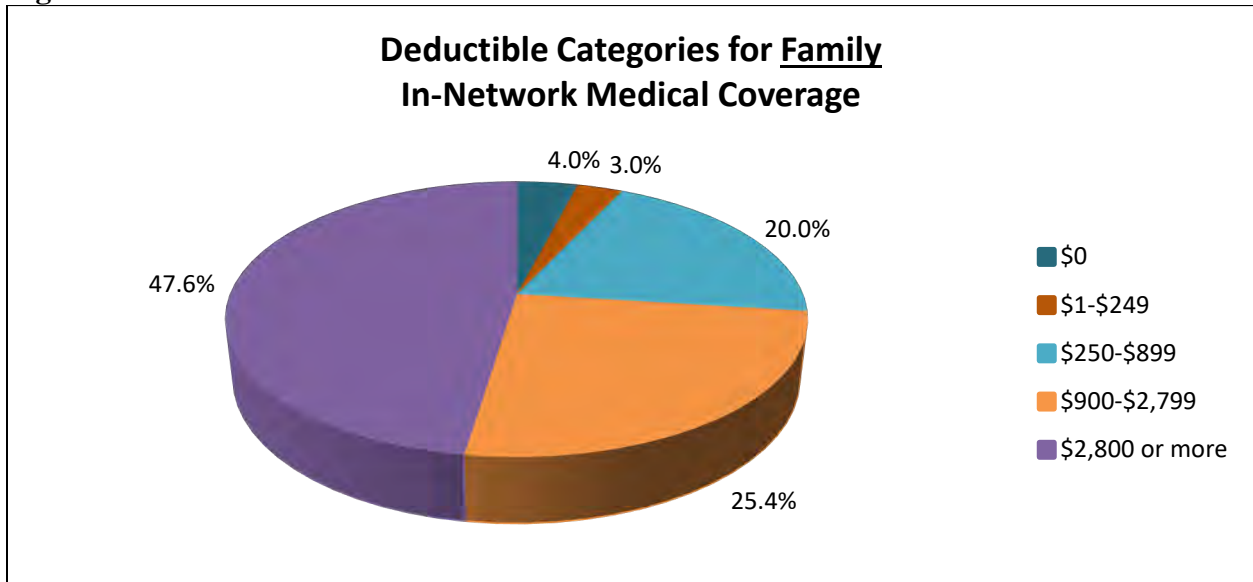
# MEDICAL INSURANCE – ALL PLAN TYPES

Figures 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

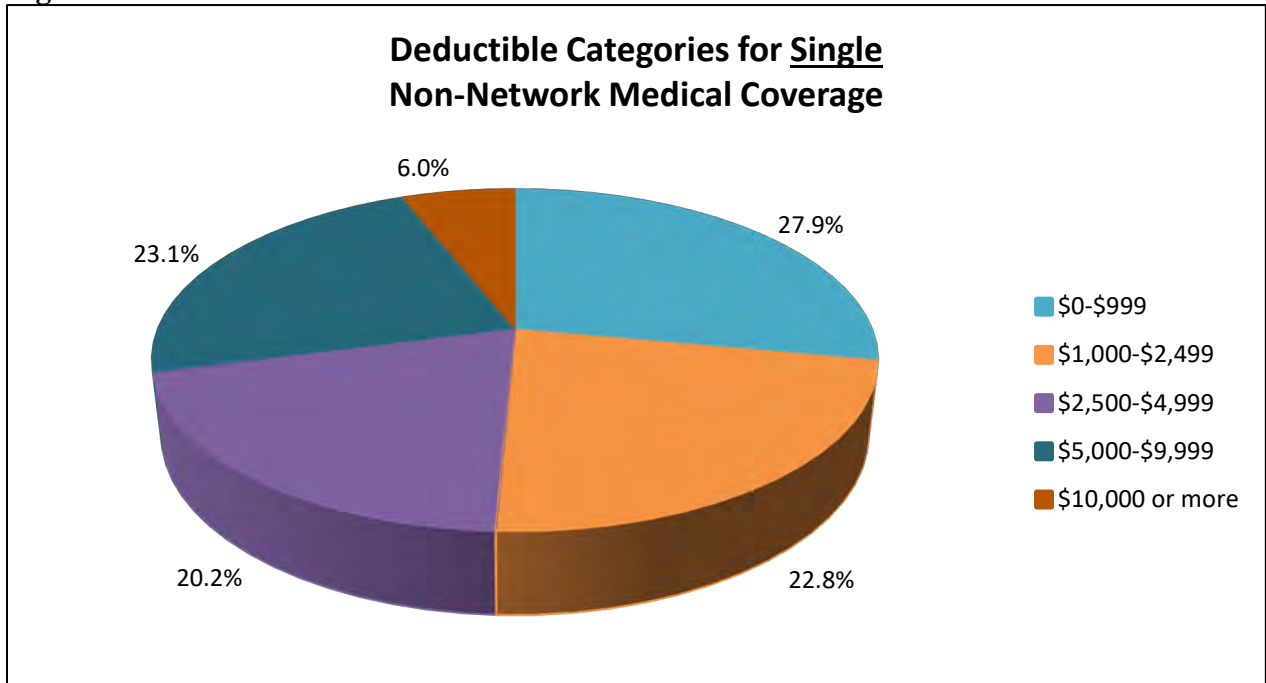
Table 13 shows the average non-network deductibles for jurisdictions, regions, and the number of employees covered.

<b>Table 13</b>			
<b>Average Non-Network Deductible Amount (All Plan Types)</b>			
<b>Comparison Group</b>	<b>Single</b>	<b>Family</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 3,335</b>	<b>\$ 6,601</b>	<b>1,993</b>
State of Ohio	\$ 1,867	\$ 3,733	3
Counties	\$ 2,701	\$ 5,421	151
Cities	\$ 3,558	\$ 7,099	372
Townships	\$ 6,452	\$ 12,993	151
School Districts & ESCs	\$ 2,773	\$ 5,484	1,146
Colleges & Universities	\$ 3,978	\$ 7,480	74
Fire Districts	\$ 9,663	\$ 18,327	19
Metro Housing Authorities	\$ 5,608	\$ 11,104	50
Port Authorities	\$ 3,750	\$ 7,500	5
Regional Transit Authorities	\$ 2,608	\$ 5,244	22
<b>REGION</b>			
1 - Akron/Canton	\$ 2,213	\$ 4,501	230
2 - Cincinnati	\$ 3,989	\$ 7,978	222
3 - Cleveland	\$ 2,819	\$ 5,509	344
4 - Columbus	\$ 3,728	\$ 7,329	354
5 - Dayton	\$ 4,065	\$ 8,050	263
6 - Southeast Ohio	\$ 3,464	\$ 6,893	167
7 - Toledo	\$ 3,328	\$ 6,497	278
8 - Warren/Youngstown	\$ 2,869	\$ 5,781	135
<b>EMPLOYEES COVERED</b>			
1 - 49	\$ 5,116	\$ 10,163	333
50 - 99	\$ 3,562	\$ 7,072	334
100 - 149	\$ 2,985	\$ 5,860	388
150 - 249	\$ 2,863	\$ 5,663	415
250 - 499	\$ 2,671	\$ 5,249	298
500 - 999	\$ 3,013	\$ 6,043	133
1,000 or more	\$ 2,401	\$ 4,877	92
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

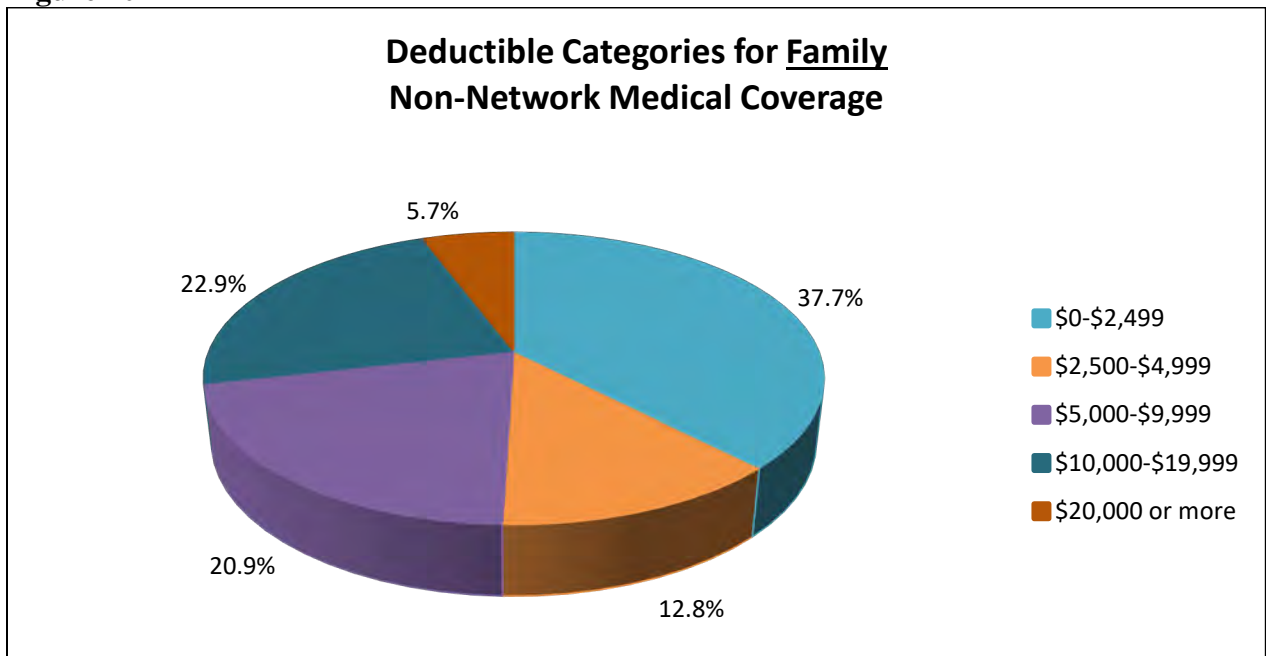
# MEDICAL INSURANCE – ALL PLAN TYPES

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 1,993 medical plans submitted by the average copay and coinsurance amounts for network and non-network plans covered by the employee.

<b>Table 14</b>				
<b>Statewide Average Medical Copay &amp; Coinsurance Amounts (Covered by Employee)</b>				
	<b>Network</b>	<b>n</b>	<b>Non-Network</b>	<b>n</b>
<b>COPAY</b>				
Office Visit	\$ 17.70	1,362	\$ 23.08	297
Emergency Room	\$ 137.94	1,365	\$ 147.81	1,025
Urgent Care	\$ 37.02	1,317	\$ 34.86	381
Hospital Stay - Admitted	\$ 36.22	424	\$ 45.37	162
<b>COINSURANCE</b>				
Office Visit	13.0%	692	34.6%	1,602
Emergency Room	13.1%	792	24.4%	946
Urgent Care	13.0%	724	33.9%	1,493
Hospital Stay - Admitted	14.4%	1,445	34.3%	1,626
Note: n: number of plans.				

### Office Visit Copay

- When a copay is required, 320 plans (16.1%) indicated that their office visit copay amount is \$20.
- When a copay is required, 265 plans (13.3%) indicated that their office visit copay amount is \$25.

### Emergency Room Copay

- When a copay is required, 211 plans (10.6%) indicated that their emergency room copay amount is \$250.
- When a copay is required, 823 plans (41.2%) indicated that their emergency room copay is between \$100 and \$300.

### Urgent Care Copay

- When a copay is required, 223 plans (11.1%) indicated that their urgent care copay amount is \$50.
- When a copay is required, 153 plans (7.7%) indicated that their urgent care copay amount is \$75.

# MEDICAL INSURANCE – ALL PLAN TYPES

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

**Table 15**

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

Comparison Group	Employee’s Co-Insurance Percentage					n
	0%	1-10%	11-19%	20%	>20%	
<b>STATEWIDE</b>	<b>15.8%</b>	<b>29.7%</b>	<b>3.2%</b>	<b>45.3%</b>	<b>6.0%</b>	<b>1,993</b>
State of Ohio	0.0%	0.0%	0.0%	100.0%	0.0%	3
Counties	5.8%	18.2%	2.5%	56.2%	17.3%	151
Cities	25.4%	27.0%	0.8%	44.8%	2.0%	372
Townships	35.6%	12.3%	0.0%	45.2%	6.9%	151
School Districts & ESCs	12.6%	35.0%	4.2%	42.6%	5.6%	1,146
Colleges & Universities	9.8%	23.0%	4.9%	57.4%	4.9%	74
Fire Districts	87.5%	0.0%	0.0%	12.5%	0.0%	19
Metro Housing Authorities	21.2%	15.2%	0.0%	54.5%	9.1%	50
Port Authorities	0.0%	66.7%	0.0%	33.3%	0.0%	5
Regional Transit Authorities	11.1%	16.7%	5.6%	66.6%	0.0%	22

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%	
<b>STATEWIDE</b>	<b>3.0%</b>	<b>15.5%</b>	<b>29.8%</b>	<b>35.7%</b>	<b>16.0%</b>	<b>1,993</b>
State of Ohio	33.3%	0.0%	0.0%	66.7%	0.0%	3
Counties	3.9%	8.5%	15.5%	53.5%	18.6%	151
Cities	2.8%	18.0%	33.9%	28.7%	16.6%	372
Townships	0.0%	16.0%	20.0%	27.0%	37.0%	151
School Districts & ESCs	3.3%	16.5%	32.2%	36.2%	11.8%	1,146
Colleges & Universities	1.7%	5.0%	33.3%	41.7%	18.3%	74
Fire Districts	10.0%	10.0%	20.0%	0.0%	60.0%	19
Metro Housing Authorities	0.0%	10.8%	16.2%	35.1%	37.9%	50
Port Authorities	0.0%	33.3%	33.3%	33.4%	0.0%	5
Regional Transit Authorities	0.0%	15.8%	15.8%	47.4%	21.0%	22

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	
<b>STATEWIDE</b>	\$ 3,390	\$ 0	\$ 12,000	\$ 6,789	\$ 0	\$ 27,400	1,993
State of Ohio	\$ 2,833	\$ 2,500	\$ 3,500	\$ 5,667	\$ 5,000	\$ 7,000	3
Counties	\$ 3,322	\$ 400	\$ 12,000	\$ 6,690	\$ 800	\$ 24,000	151
Cities	\$ 3,101	\$ 0	\$ 8,700	\$ 6,187	\$ 0	\$ 17,400	372
Townships	\$ 4,056	\$ 0	\$ 8,700	\$ 8,276	\$ 0	\$ 27,400	151
School Districts & ESCs	\$ 3,322	\$ 0	\$ 9,100	\$ 6,631	\$ 0	\$ 23,200	1,146
Colleges & Universities	\$ 3,953	\$ 900	\$ 8,150	\$ 7,894	\$ 1,800	\$ 14,700	74
Fire Districts	\$ 5,132	\$ 3,000	\$ 8,000	\$ 10,263	\$ 6,000	\$ 16,000	19
Metro Housing Authorities	\$ 4,043	\$ 350	\$ 8,500	\$ 8,426	\$ 700	\$ 18,000	50
Port Authorities	\$ 4,510	\$ 2,500	\$ 6,350	\$ 9,020	\$ 5,000	\$ 12,700	5
Regional Transit Authorities	\$ 2,630	\$ 0	\$ 7,500	\$ 5,168	\$ 0	\$ 15,000	22
<b>REGION</b>							
1 - Akron/Canton	\$ 2,305	\$ 0	\$ 8,700	\$ 4,692	\$ 0	\$ 20,000	230
2 - Cincinnati	\$ 3,625	\$ 170	\$ 12,000	\$ 7,270	\$ 500	\$ 24,000	222
3 - Cleveland	\$ 3,742	\$ 0	\$ 8,700	\$ 7,546	\$ 0	\$ 23,200	344
4 - Columbus	\$ 3,576	\$ 0	\$ 9,100	\$ 7,184	\$ 0	\$ 27,400	354
5 - Dayton	\$ 3,104	\$ 0	\$ 8,700	\$ 6,131	\$ 0	\$ 17,400	263
6 - Southeast Ohio	\$ 3,620	\$ 200	\$ 9,100	\$ 7,254	\$ 400	\$ 18,200	167
7 - Toledo	\$ 3,600	\$ 250	\$ 9,100	\$ 7,059	\$ 500	\$ 18,200	278
8 - Warren/Youngstown	\$ 3,301	\$ 350	\$ 8,700	\$ 6,768	\$ 400	\$ 17,400	135
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 3,892	\$ 0	\$ 8,700	\$ 7,898	\$ 0	\$ 27,400	333
50 - 99	\$ 3,310	\$ 0	\$ 9,100	\$ 6,600	\$ 0	\$ 18,200	334
100 - 149	\$ 3,313	\$ 50	\$ 9,100	\$ 6,628	\$ 100	\$ 18,200	388
150 - 249	\$ 3,250	\$ 0	\$ 9,100	\$ 6,477	\$ 0	\$ 23,200	415
250 - 499	\$ 3,383	\$ 0	\$ 12,000	\$ 6,781	\$ 0	\$ 24,000	298
500 - 999	\$ 3,392	\$ 0	\$ 9,100	\$ 6,732	\$ 0	\$ 18,200	133
1,000 or more	\$ 2,827	\$ 0	\$ 6,850	\$ 5,672	\$ 0	\$ 13,700	92

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

Note: n: number of plans.

# 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	
<b>STATEWIDE</b>	\$ 6,829	\$ 150	\$ 40,000	\$ 13,729	\$ 300	\$ 80,000	1,993
State of Ohio	\$ 5,667	\$ 5,000	\$ 7,000	\$ 11,333	\$ 10,000	\$ 14,000	3
Counties	\$ 6,893	\$ 800	\$ 24,000	\$ 14,089	\$ 1,800	\$ 50,000	151
Cities	\$ 7,244	\$ 150	\$ 22,050	\$ 14,426	\$ 300	\$ 45,000	372
Townships	\$ 11,004	\$ 1,500	\$ 24,000	\$ 22,833	\$ 3,000	\$ 60,000	151
School Districts & ESCs	\$ 5,781	\$ 340	\$ 40,000	\$ 11,545	\$ 500	\$ 80,000	1,146
Colleges & Universities	\$ 7,892	\$ 1,800	\$ 32,600	\$ 15,211	\$ 3,600	\$ 40,000	74
Fire Districts	\$ 15,898	\$ 10,000	\$ 24,000	\$ 31,797	\$ 20,000	\$ 48,000	19
Metro Housing Authorities	\$ 10,749	\$ 1,000	\$ 22,500	\$ 23,083	\$ 3,000	\$ 60,000	50
Port Authorities	\$ 8,463	\$ 5,000	\$ 12,500	\$ 16,925	\$ 10,000	\$ 25,000	5
Regional Transit Authorities	\$ 5,931	\$ 1,300	\$ 22,500	\$ 11,644	\$ 2,500	\$ 45,000	22
<b>REGION</b>							
1 - Akron/Canton	\$ 4,854	\$ 150	\$ 22,050	\$ 9,728	\$ 300	\$ 44,100	230
2 - Cincinnati	\$ 8,345	\$ 340	\$ 24,000	\$ 16,969	\$ 1,000	\$ 48,000	222
3 - Cleveland	\$ 6,522	\$ 400	\$ 22,050	\$ 13,158	\$ 500	\$ 60,000	344
4 - Columbus	\$ 7,498	\$ 500	\$ 40,000	\$ 15,007	\$ 800	\$ 80,000	354
5 - Dayton	\$ 6,914	\$ 1,000	\$ 21,000	\$ 13,652	\$ 2,000	\$ 42,000	263
6 - Southeast Ohio	\$ 7,287	\$ 600	\$ 21,000	\$ 14,847	\$ 1,200	\$ 42,000	167
7 - Toledo	\$ 6,397	\$ 500	\$ 32,600	\$ 12,635	\$ 1,000	\$ 50,000	278
8 - Warren/Youngstown	\$ 6,472	\$ 900	\$ 22,500	\$ 13,525	\$ 900	\$ 60,000	135
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 9,841	\$ 1,300	\$ 24,000	\$ 20,276	\$ 2,600	\$ 60,000	333
50 - 99	\$ 7,387	\$ 800	\$ 22,050	\$ 14,637	\$ 1,200	\$ 44,100	334
100 - 149	\$ 6,081	\$ 150	\$ 32,600	\$ 12,041	\$ 300	\$ 44,100	388
150 - 249	\$ 5,891	\$ 500	\$ 40,000	\$ 11,752	\$ 1,000	\$ 80,000	415
250 - 499	\$ 5,718	\$ 340	\$ 24,000	\$ 11,557	\$ 700	\$ 48,000	298
500 - 999	\$ 6,044	\$ 500	\$ 15,000	\$ 12,034	\$ 500	\$ 30,000	133
1,000 or more	\$ 5,433	\$ 500	\$ 12,000	\$ 11,058	\$ 1,000	\$ 24,000	92

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

Note: n: number of plans.

# 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 49.7% of all medical plans reported in 2023.

**Table 19**

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

Comparison Group	Employer Share	Single Employee Share	Total	Employer Share	Family Employee Share	Total	n
<b>STATEWIDE</b>	\$ 751.01	\$ 118.74	\$ 869.75	\$ 1,908.29	\$ 328.58	\$ 2,236.87	991
<b>State of Ohio</b>	\$ 656.00	\$ 96.50	\$ 752.50	\$ 1,800.00	\$ 283.50	\$ 2,083.50	2
<b>Counties</b>	\$ 744.23	\$ 114.91	\$ 859.14	\$ 1,973.43	\$ 328.44	\$ 2,301.87	80
Less than 50,000	\$ 722.20	\$ 106.82	\$ 829.02	\$ 2,032.19	\$ 309.21	\$ 2,341.40	26
50,000 - 149,999	\$ 693.85	\$ 119.70	\$ 813.55	\$ 1,953.70	\$ 351.73	\$ 2,305.43	34
150,000 or more	\$ 793.51	\$ 117.30	\$ 910.81	\$ 1,933.53	\$ 312.87	\$ 2,246.40	20
<b>Cities</b>	\$ 776.00	\$ 105.98	\$ 881.98	\$ 2,068.51	\$ 283.76	\$ 2,352.27	171
Less than 25,000	\$ 789.57	\$ 105.36	\$ 894.93	\$ 2,100.32	\$ 288.77	\$ 2,389.09	111
25,000 - 99,999	\$ 757.18	\$ 107.47	\$ 864.65	\$ 2,059.24	\$ 277.73	\$ 2,336.97	54
100,000 or more	\$ 698.70	\$ 103.68	\$ 802.38	\$ 1,579.34	\$ 247.78	\$ 1,827.12	6
<b>Townships</b>	\$ 988.49	\$ 90.38	\$ 1,078.87	\$ 2,151.69	\$ 243.28	\$ 2,394.97	39
Less than 10,000	\$ 1,004.33	\$ 51.45	\$ 1,055.78	\$ 2,153.71	\$ 148.17	\$ 2,301.88	17
10,000 - 29,999	\$ 1,064.21	\$ 123.72	\$ 1,187.93	\$ 2,195.05	\$ 309.95	\$ 2,505.00	17
30,000 or more	\$ 720.18	\$ 91.60	\$ 811.78	\$ 2,015.94	\$ 309.60	\$ 2,325.54	5
<b>School Districts &amp; ESCs</b>	\$ 738.94	\$ 124.34	\$ 863.28	\$ 1,840.92	\$ 341.87	\$ 2,182.79	630
Less than 1,000	\$ 741.43	\$ 119.15	\$ 860.58	\$ 1,865.03	\$ 321.22	\$ 2,186.25	163
1,000 - 2,499	\$ 746.65	\$ 127.60	\$ 874.25	\$ 1,848.10	\$ 343.63	\$ 2,191.73	257
2,500 - 9,999	\$ 718.01	\$ 119.57	\$ 837.58	\$ 1,799.66	\$ 320.58	\$ 2,120.24	153
10,000 or more	\$ 772.12	\$ 131.34	\$ 903.46	\$ 1,899.26	\$ 495.61	\$ 2,394.87	14
Educational Svc Centers	\$ 746.93	\$ 139.63	\$ 886.56	\$ 1,833.11	\$ 439.36	\$ 2,272.47	43
<b>Colleges &amp; Universities</b>	\$ 687.04	\$ 130.73	\$ 817.77	\$ 1,919.03	\$ 391.30	\$ 2,310.33	32
<b>Fire Districts</b>	\$ 597.95	\$ 56.34	\$ 654.29	\$ 1,702.02	\$ 174.84	\$ 1,876.86	3
<b>Metro Housing Authorities</b>	\$ 700.53	\$ 122.18	\$ 822.71	\$ 2,103.36	\$ 411.13	\$ 2,514.49	21
<b>Port Authorities</b>	\$ 456.54	\$ 73.51	\$ 530.05	\$ 1,493.75	\$ 240.18	\$ 1,733.93	1
<b>Regional Transit Authorities</b>	\$ 751.20	\$ 94.97	\$ 846.17	\$ 1,839.04	\$ 260.21	\$ 2,099.25	12

Note: Rows formatted with bold font include all PPO plans reported for the comparison group.

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.

**Table 20**

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

Comparison Group	Single		Total	Family		Total	n
	Employer Share	Employee Share		Employer Share	Employee Share		
<b>STATEWIDE</b>	\$ 751.01	\$ 118.74	\$ 869.75	\$ 1,908.29	\$ 328.58	\$ 2,236.87	991
<b>REGION</b>							
1 - Akron/Canton	\$ 721.20	\$ 106.67	\$ 827.87	\$ 1,873.98	\$ 274.68	\$ 2,148.66	171
2 - Cincinnati	\$ 681.39	\$ 125.40	\$ 806.79	\$ 1,699.49	\$ 353.90	\$ 2,053.39	85
3 - Cleveland	\$ 705.99	\$ 102.73	\$ 808.72	\$ 1,813.00	\$ 258.36	\$ 2,071.36	218
4 - Columbus	\$ 835.77	\$ 142.93	\$ 978.70	\$ 2,036.95	\$ 409.59	\$ 2,446.54	156
5 - Dayton	\$ 756.48	\$ 163.09	\$ 919.57	\$ 1,991.08	\$ 479.52	\$ 2,470.60	87
6 - Southeast Ohio	\$ 892.19	\$ 121.82	\$ 1,014.01	\$ 2,143.70	\$ 373.69	\$ 2,517.39	89
7 - Toledo	\$ 712.60	\$ 123.67	\$ 836.27	\$ 1,840.30	\$ 353.89	\$ 2,194.19	102
8 - Warren/Youngstown	\$ 735.25	\$ 79.47	\$ 814.72	\$ 1,942.48	\$ 210.59	\$ 2,153.07	83
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 821.78	\$ 107.16	\$ 928.94	\$ 2,064.95	\$ 312.50	\$ 2,377.45	123
50 - 99	\$ 756.24	\$ 111.83	\$ 868.07	\$ 1,947.02	\$ 307.52	\$ 2,254.54	152
100 - 149	\$ 748.26	\$ 118.79	\$ 867.05	\$ 1,894.93	\$ 317.50	\$ 2,212.43	206
150 - 249	\$ 747.09	\$ 129.43	\$ 876.52	\$ 1,878.63	\$ 356.80	\$ 2,235.43	223
250 - 499	\$ 736.60	\$ 113.74	\$ 850.34	\$ 1,886.56	\$ 315.36	\$ 2,201.92	169
500 - 999	\$ 711.07	\$ 131.31	\$ 842.38	\$ 1,804.20	\$ 345.43	\$ 2,149.63	72
1,000 or more	\$ 703.62	\$ 117.40	\$ 821.02	\$ 1,836.70	\$ 371.62	\$ 2,208.32	46

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

## 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).

<b>Employer &amp; Employee Cost Sharing Percentage Towards Medical Premium (PPO Plans)</b>					
<b>Comparison Group</b>	<b>Single</b>		<b>Family</b>		<b>n</b>
	<b>Employer Share</b>	<b>Employee Share</b>	<b>Employer Share</b>	<b>Employee Share</b>	
<b>STATEWIDE</b>	<b>86.3%</b>	<b>13.7%</b>	<b>85.5%</b>	<b>14.5%</b>	<b>991</b>
<b>State of Ohio</b>	<b>87.2%</b>	<b>12.8%</b>	<b>86.5%</b>	<b>13.5%</b>	<b>2</b>
<b>Counties</b>	<b>86.5%</b>	<b>13.5%</b>	<b>86.0%</b>	<b>14.0%</b>	<b>80</b>
Less than 50,000	87.8%	12.2%	87.2%	12.8%	26
50,000 - 149,999	85.4%	14.6%	84.8%	15.2%	34
150,000 or more	86.9%	13.1%	86.6%	13.4%	20
<b>Cities</b>	<b>87.7%</b>	<b>12.3%</b>	<b>87.5%</b>	<b>12.5%</b>	<b>171</b>
Less than 25,000	87.8%	12.2%	87.3%	12.7%	111
25,000 - 99,999	87.7%	12.3%	88.3%	11.7%	54
100,000 or more	86.7%	13.3%	85.0%	15.0%	6
<b>Townships</b>	<b>91.0%</b>	<b>9.0%</b>	<b>90.4%</b>	<b>9.6%</b>	<b>39</b>
Less than 10,000	94.0%	6.0%	93.7%	6.3%	17
10,000 - 29,999	88.8%	11.2%	88.5%	11.5%	17
30,000 or more	89.4%	10.6%	87.1%	12.9%	5
<b>School Districts &amp; ESCs</b>	<b>85.8%</b>	<b>14.2%</b>	<b>84.7%</b>	<b>15.3%</b>	<b>630</b>
Less than 1,000	86.5%	13.5%	85.7%	14.3%	163
1,000 - 2,499	85.6%	14.4%	84.6%	15.4%	257
2,500 - 9,999	85.8%	14.2%	85.0%	15.0%	153
10,000 or more	85.3%	14.7%	80.3%	19.7%	14
Educational Svc Centers	84.2%	15.8%	81.4%	18.6%	43
<b>Colleges &amp; Universities</b>	<b>84.0%</b>	<b>16.0%</b>	<b>83.1%</b>	<b>16.9%</b>	<b>32</b>
<b>Fire Districts</b>	<b>91.0%</b>	<b>9.0%</b>	<b>90.8%</b>	<b>9.2%</b>	<b>3</b>
<b>Metro Housing Authorities</b>	<b>85.1%</b>	<b>14.9%</b>	<b>83.5%</b>	<b>16.5%</b>	<b>21</b>
<b>Port Authorities</b>	<b>86.1%</b>	<b>13.9%</b>	<b>86.1%</b>	<b>13.9%</b>	<b>1</b>
<b>Regional Transit Authorities</b>	<b>88.3%</b>	<b>11.7%</b>	<b>88.2%</b>	<b>11.8%</b>	<b>12</b>

Note: Rows formatted with bold font include all PPO plans reported for the comparison group.  
 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 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.

<b>Employer &amp; Employee Cost Sharing Percentage Towards Medical Premium by Region (PPO Plans)</b>					
<b>Comparison Group</b>	<b>Single</b>		<b>Family</b>		<b>n</b>
	<b>Employer Share</b>	<b>Employee Share</b>	<b>Employer Share</b>	<b>Employee Share</b>	
<b>STATEWIDE</b>	<b>86.3%</b>	<b>13.7%</b>	<b>85.5%</b>	<b>14.5%</b>	<b>991</b>
<b>REGION</b>					
1 - Akron/Canton	87.2%	12.8%	87.2%	12.8%	171
2 - Cincinnati	83.9%	16.1%	82.4%	17.6%	85
3 - Cleveland	87.2%	12.8%	87.4%	12.6%	218
4 - Columbus	85.2%	14.8%	83.5%	16.5%	156
5 - Dayton	82.6%	17.4%	80.8%	19.2%	87
6 - Southeast Ohio	87.8%	12.2%	85.5%	14.5%	89
7 - Toledo	85.4%	14.6%	84.2%	15.8%	102
8 - Warren/Youngstown	90.2%	9.8%	90.2%	9.8%	83
<b>EMPLOYEES COVERED</b>					
1 - 49	87.8%	12.2%	87.1%	12.9%	123
50 - 99	87.0%	13.0%	86.1%	13.9%	152
100 - 149	86.4%	13.6%	85.9%	14.1%	206
150 - 249	85.4%	14.6%	84.4%	15.6%	223
250 - 499	86.8%	13.2%	85.9%	14.1%	169
500 - 999	84.5%	15.5%	84.0%	16.0%	72
1,000 or more	85.7%	14.3%	83.7%	16.3%	46
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

## NETWORK DEDUCTIBLES

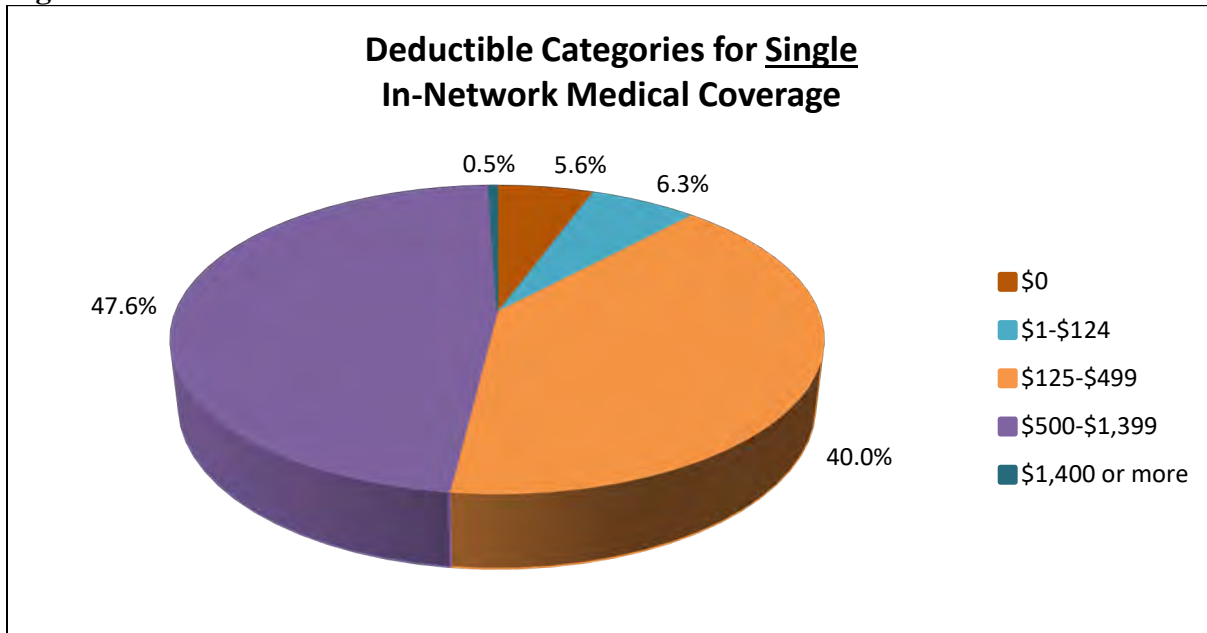
Table 23 shows the average deductibles for jurisdictions, regions, and the number of employees covered for PPO plans.

<b>Table 23</b>			
<b>Average In-Network Deductible Amount (PPO Plans)</b>			
<b>Comparison Group</b>	<b>Single</b>	<b>Family</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 496</b>	<b>\$ 1,009</b>	<b>991</b>
State of Ohio	\$ 400	\$ 800	2
Counties	\$ 569	\$ 1,184	80
Cities	\$ 426	\$ 872	171
Townships	\$ 418	\$ 910	39
School Districts & ESCs	\$ 492	\$ 1,012	630
Colleges & Universities	\$ 814	\$ 1,184	32
Fire Districts	\$ 667	\$ 1,333	3
Metro Housing Authorities	\$ 561	\$ 1,277	21
Port Authorities	\$ 750	\$ 1,500	1
Regional Transit Authorities	\$ 433	\$ 908	12
<b>REGION</b>			
1 - Akron/Canton	\$ 390	\$ 791	171
2 - Cincinnati	\$ 592	\$ 1,224	85
3 - Cleveland	\$ 526	\$ 1,044	218
4 - Columbus	\$ 463	\$ 1,018	156
5 - Dayton	\$ 437	\$ 916	87
6 - Southeast Ohio	\$ 477	\$ 1,050	89
7 - Toledo	\$ 724	\$ 1,314	102
8 - Warren/Youngstown	\$ 403	\$ 814	83
<b>EMPLOYEES COVERED</b>			
1 - 49	\$ 544	\$ 1,177	123
50 - 99	\$ 464	\$ 962	152
100 - 149	\$ 502	\$ 958	206
150 - 249	\$ 456	\$ 936	223
250 - 499	\$ 523	\$ 1,064	169
500 - 999	\$ 547	\$ 1,114	72
1,000 or more	\$ 459	\$ 921	46
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

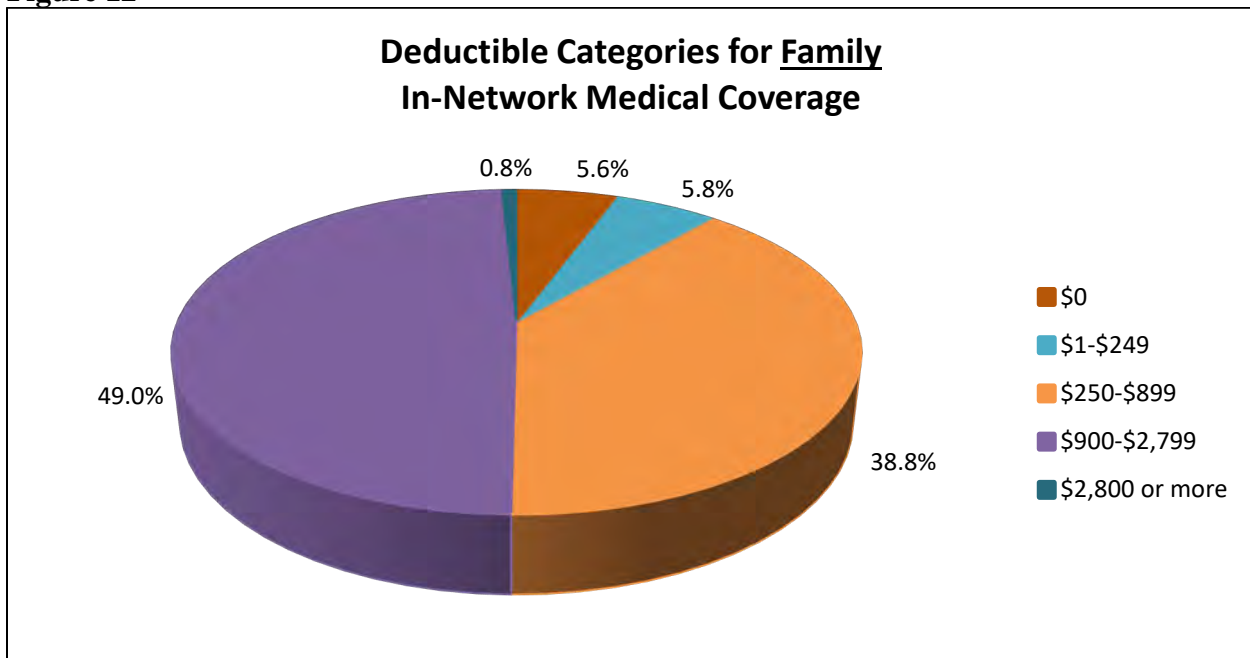
# MEDICAL INSURANCE – PPO PLANS

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.

<b>Table 24</b>			
<b>Average Non-Network Deductible Amount (PPO Plans)</b>			
<b>Comparison Group</b>	<b>Single</b>	<b>Family</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 1,182</b>	<b>\$ 2,403</b>	<b>991</b>
State of Ohio	\$ 800	\$ 1,600	2
Counties	\$ 1,211	\$ 2,507	80
Cities	\$ 1,119	\$ 2,314	171
Townships	\$ 2,372	\$ 4,806	39
School Districts & ESCs	\$ 1,026	\$ 2,115	630
Colleges & Universities	\$ 1,860	\$ 2,817	32
Fire Districts	\$ 12,750	\$ 25,500	3
Metro Housing Authorities	\$ 2,011	\$ 4,259	21
Port Authorities	\$ 2,250	\$ 4,500	1
Regional Transit Authorities	\$ 1,473	\$ 2,991	12
<b>REGION</b>			
1 - Akron/Canton	\$ 917	\$ 1,882	171
2 - Cincinnati	\$ 1,802	\$ 3,859	85
3 - Cleveland	\$ 1,047	\$ 2,071	218
4 - Columbus	\$ 1,043	\$ 2,257	156
5 - Dayton	\$ 1,488	\$ 3,090	87
6 - Southeast Ohio	\$ 1,168	\$ 2,399	89
7 - Toledo	\$ 1,486	\$ 2,703	102
8 - Warren/Youngstown	\$ 1,050	\$ 2,085	83
<b>EMPLOYEES COVERED</b>			
1 - 49	\$ 1,814	\$ 3,747	123
50 - 99	\$ 1,263	\$ 2,626	152
100 - 149	\$ 1,116	\$ 2,130	206
150 - 249	\$ 978	\$ 1,980	223
250 - 499	\$ 1,060	\$ 2,172	169
500 - 999	\$ 1,128	\$ 2,401	72
1,000 or more	\$ 1,094	\$ 2,307	46
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

# 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	
<b>STATEWIDE</b>	\$ 2,666	\$ 0	\$ 9,100	\$ 5,365	\$ 0	\$ 18,200	991
State of Ohio	\$ 2,500	\$ 2,500	\$ 2,500	\$ 5,000	\$ 5,000	\$ 5,000	2
Counties	\$ 2,630	\$ 400	\$ 7,900	\$ 5,359	\$ 800	\$ 15,800	80
Cities	\$ 2,171	\$ 0	\$ 7,350	\$ 4,359	\$ 0	\$ 14,700	171
Townships	\$ 2,309	\$ 0	\$ 7,150	\$ 4,813	\$ 0	\$ 14,300	39
School Districts & ESCs	\$ 2,775	\$ 0	\$ 9,100	\$ 5,555	\$ 0	\$ 18,200	630
Colleges & Universities	\$ 3,559	\$ 900	\$ 8,150	\$ 7,005	\$ 1,800	\$ 14,700	32
Fire Districts	\$ 5,667	\$ 3,000	\$ 8,000	\$ 11,333	\$ 6,000	\$ 16,000	3
Metro Housing Authorities	\$ 2,703	\$ 350	\$ 6,600	\$ 6,299	\$ 700	\$ 15,000	21
Port Authorities	\$ 5,700	\$ 5,700	\$ 5,700	\$ 11,400	\$ 11,400	\$ 11,400	1
Regional Transit Authorities	\$ 1,958	\$ 200	\$ 3,500	\$ 3,750	\$ 400	\$ 6,500	12
<b>REGION</b>							
1 - Akron/Canton	\$ 1,700	\$ 0	\$ 8,500	\$ 3,416	\$ 0	\$ 17,100	171
2 - Cincinnati	\$ 3,110	\$ 170	\$ 8,000	\$ 6,280	\$ 500	\$ 16,000	85
3 - Cleveland	\$ 3,345	\$ 0	\$ 8,700	\$ 6,713	\$ 0	\$ 17,400	218
4 - Columbus	\$ 2,662	\$ 0	\$ 9,100	\$ 5,491	\$ 0	\$ 18,200	156
5 - Dayton	\$ 2,060	\$ 0	\$ 6,600	\$ 4,141	\$ 0	\$ 13,200	87
6 - Southeast Ohio	\$ 2,697	\$ 200	\$ 9,100	\$ 5,285	\$ 400	\$ 18,200	89
7 - Toledo	\$ 2,976	\$ 400	\$ 9,100	\$ 5,851	\$ 1,038	\$ 18,200	102
8 - Warren/Youngstown	\$ 2,671	\$ 350	\$ 8,150	\$ 5,463	\$ 400	\$ 16,300	83
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 2,630	\$ 0	\$ 8,000	\$ 5,391	\$ 0	\$ 16,000	123
50 - 99	\$ 2,409	\$ 0	\$ 8,150	\$ 4,943	\$ 0	\$ 16,300	152
100 - 149	\$ 2,703	\$ 50	\$ 9,100	\$ 5,359	\$ 100	\$ 18,200	206
150 - 249	\$ 2,707	\$ 0	\$ 9,100	\$ 5,417	\$ 0	\$ 18,200	223
250 - 499	\$ 2,810	\$ 0	\$ 9,100	\$ 5,623	\$ 0	\$ 18,200	169
500 - 999	\$ 2,863	\$ 0	\$ 9,100	\$ 5,769	\$ 0	\$ 18,200	72
1,000 or more	\$ 2,408	\$ 500	\$ 6,600	\$ 4,883	\$ 1,000	\$ 13,200	46

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	
<b>STATEWIDE</b>	\$ 4,244	\$ 150	\$ 32,600	\$ 8,564	\$ 300	\$ 50,000	991
State of Ohio	\$ 5,000	\$ 5,000	\$ 5,000	\$ 10,000	\$ 10,000	\$ 10,000	2
Counties	\$ 5,027	\$ 800	\$ 22,050	\$ 10,727	\$ 1,800	\$ 50,000	80
Cities	\$ 4,335	\$ 150	\$ 22,050	\$ 8,615	\$ 300	\$ 44,100	171
Townships	\$ 7,430	\$ 1,500	\$ 21,000	\$ 15,030	\$ 3,000	\$ 42,000	39
School Districts & ESCs	\$ 3,737	\$ 340	\$ 16,000	\$ 7,538	\$ 500	\$ 32,000	630
Colleges & Universities	\$ 6,417	\$ 1,800	\$ 32,600	\$ 11,174	\$ 3,600	\$ 20,000	32
Fire Districts	\$ 21,000	\$ 18,000	\$ 24,000	\$ 42,000	\$ 36,000	\$ 48,000	3
Metro Housing Authorities	\$ 4,781	\$ 1,000	\$ 12,000	\$ 11,574	\$ 3,000	\$ 30,000	21
Port Authorities	-	-	-	-	-	-	1
Regional Transit Authorities	\$ 2,956	\$ 1,300	\$ 4,500	\$ 5,633	\$ 2,500	\$ 9,000	12
<b>REGION</b>							
1 - Akron/Canton	\$ 3,063	\$ 150	\$ 22,050	\$ 5,995	\$ 300	\$ 44,100	171
2 - Cincinnati	\$ 6,421	\$ 340	\$ 24,000	\$ 13,419	\$ 1,000	\$ 48,000	85
3 - Cleveland	\$ 3,603	\$ 400	\$ 22,050	\$ 7,192	\$ 500	\$ 44,100	218
4 - Columbus	\$ 4,499	\$ 500	\$ 16,000	\$ 9,107	\$ 800	\$ 32,000	156
5 - Dayton	\$ 4,478	\$ 1,000	\$ 18,000	\$ 9,099	\$ 2,000	\$ 36,000	87
6 - Southeast Ohio	\$ 4,674	\$ 600	\$ 21,000	\$ 9,400	\$ 1,200	\$ 42,000	89
7 - Toledo	\$ 4,704	\$ 800	\$ 32,600	\$ 9,305	\$ 1,998	\$ 50,000	102
8 - Warren/Youngstown	\$ 3,713	\$ 900	\$ 20,700	\$ 7,673	\$ 900	\$ 41,400	83
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 6,093	\$ 1,300	\$ 24,000	\$ 12,820	\$ 2,600	\$ 50,000	123
50 - 99	\$ 4,645	\$ 800	\$ 22,050	\$ 9,437	\$ 1,200	\$ 44,100	152
100 - 149	\$ 4,063	\$ 150	\$ 32,600	\$ 7,767	\$ 300	\$ 26,400	206
150 - 249	\$ 3,430	\$ 500	\$ 15,200	\$ 6,814	\$ 1,000	\$ 30,400	223
250 - 499	\$ 3,878	\$ 340	\$ 22,050	\$ 7,835	\$ 700	\$ 44,100	169
500 - 999	\$ 3,871	\$ 500	\$ 14,200	\$ 8,149	\$ 500	\$ 28,400	72
1,000 or more	\$ 4,223	\$ 500	\$ 9,300	\$ 8,752	\$ 1,000	\$ 18,600	46

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

Note: n: number of 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 47.1% 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	
<b>STATEWIDE</b>	\$ 669.27	\$ 87.75	\$ 757.02	\$ 1,799.78	\$ 262.13	\$ 2,061.91	939
<b>State of Ohio</b>	\$ 697.00	\$ 78.00	\$ 775.00	\$ 2,089.00	\$ 233.00	\$ 2,322.00	1
<b>Counties</b>	\$ 655.21	\$ 91.51	\$ 746.72	\$ 1,838.48	\$ 289.19	\$ 2,127.67	60
Less than 50,000	\$ 676.33	\$ 112.35	\$ 788.68	\$ 1,863.79	\$ 350.67	\$ 2,214.46	30
50,000 - 149,999	\$ 646.44	\$ 82.92	\$ 729.36	\$ 1,850.22	\$ 256.84	\$ 2,107.06	19
150,000 or more	\$ 614.68	\$ 51.42	\$ 666.10	\$ 1,749.17	\$ 177.38	\$ 1,926.55	11
<b>Cities</b>	\$ 679.22	\$ 79.79	\$ 759.01	\$ 1,914.82	\$ 237.96	\$ 2,152.78	186
Less than 25,000	\$ 668.61	\$ 77.29	\$ 745.90	\$ 1,914.29	\$ 234.50	\$ 2,148.79	145
25,000 - 99,999	\$ 713.76	\$ 91.25	\$ 805.01	\$ 1,950.77	\$ 257.16	\$ 2,207.93	38
100,000 or more	\$ 782.81	\$ 66.74	\$ 849.55	\$ 1,531.84	\$ 179.65	\$ 1,711.49	3
<b>Townships</b>	\$ 677.38	\$ 61.27	\$ 738.65	\$ 1,961.18	\$ 185.46	\$ 2,146.64	108
Less than 10,000	\$ 716.21	\$ 58.42	\$ 774.63	\$ 2,034.56	\$ 171.35	\$ 2,205.91	56
10,000 - 29,999	\$ 664.62	\$ 53.65	\$ 718.27	\$ 1,971.07	\$ 164.09	\$ 2,135.16	36
30,000 or more	\$ 577.54	\$ 86.22	\$ 663.76	\$ 1,705.67	\$ 277.17	\$ 1,982.84	16
<b>School Districts &amp; ESCs</b>	\$ 665.16	\$ 94.40	\$ 759.56	\$ 1,702.31	\$ 280.29	\$ 1,982.60	491
Less than 1,000	\$ 675.81	\$ 87.88	\$ 763.69	\$ 1,761.58	\$ 245.35	\$ 2,006.93	136
1,000 - 2,499	\$ 665.96	\$ 97.54	\$ 763.50	\$ 1,726.14	\$ 277.39	\$ 2,003.53	196
2,500 - 9,999	\$ 632.06	\$ 91.15	\$ 723.21	\$ 1,590.06	\$ 290.72	\$ 1,880.78	104
10,000 or more	\$ 671.13	\$ 104.36	\$ 775.49	\$ 1,601.70	\$ 435.58	\$ 2,037.28	13
Educational Svc Centers	\$ 705.63	\$ 106.23	\$ 811.86	\$ 1,709.44	\$ 331.35	\$ 2,040.79	42
<b>Colleges &amp; Universities</b>	\$ 643.43	\$ 110.29	\$ 753.72	\$ 1,878.39	\$ 329.85	\$ 2,208.24	38
<b>Fire Districts</b>	\$ 505.36	\$ 62.39	\$ 567.75	\$ 1,549.32	\$ 204.22	\$ 1,753.54	16
<b>Metro Housing Authorities</b>	\$ 822.82	\$ 91.08	\$ 913.90	\$ 2,211.01	\$ 253.56	\$ 2,464.57	27
<b>Port Authorities</b>	\$ 600.98	\$ 80.29	\$ 681.27	\$ 1,738.50	\$ 232.15	\$ 1,970.65	4
<b>Regional Transit Authorities</b>	\$ 662.74	\$ 105.51	\$ 768.25	\$ 1,628.91	\$ 312.72	\$ 1,941.63	8

Note: Rows formatted with bold font include all HDHP plans reported for the comparison group.

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.

<b>Average Monthly Employer &amp; Employee Contributions Towards Medical Premium by Region (HDHP Plans)</b>							
<b>Comparison Group</b>	<b>Single</b>			<b>Family</b>			<b>n</b>
	<b>Employer Share</b>	<b>Employee Share</b>	<b>Total</b>	<b>Employer Share</b>	<b>Employee Share</b>	<b>Total</b>	
<b>STATEWIDE</b>	\$ 669.27	\$ 87.75	\$ 757.02	\$ 1,799.78	\$ 262.13	\$ 2,061.91	939
<b>REGION</b>							
1 - Akron/Canton	\$ 607.95	\$ 65.85	\$ 673.80	\$ 1,726.01	\$ 185.07	\$ 1,911.08	50
2 - Cincinnati	\$ 634.36	\$ 85.64	\$ 720.00	\$ 1,763.21	\$ 262.79	\$ 2,026.00	134
3 - Cleveland	\$ 636.55	\$ 61.33	\$ 697.88	\$ 1,720.53	\$ 164.16	\$ 1,884.69	107
4 - Columbus	\$ 711.87	\$ 97.21	\$ 809.08	\$ 1,883.01	\$ 309.95	\$ 2,192.96	193
5 - Dayton	\$ 658.74	\$ 106.64	\$ 765.38	\$ 1,799.48	\$ 304.65	\$ 2,104.13	173
6 - Southeast Ohio	\$ 736.30	\$ 97.38	\$ 833.68	\$ 1,868.85	\$ 296.64	\$ 2,165.49	77
7 - Toledo	\$ 661.90	\$ 85.55	\$ 747.45	\$ 1,761.49	\$ 259.88	\$ 2,021.37	158
8 - Warren/Youngstown	\$ 684.40	\$ 59.95	\$ 744.35	\$ 1,839.23	\$ 154.69	\$ 1,993.92	47
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 686.52	\$ 74.99	\$ 761.51	\$ 1,931.66	\$ 232.22	\$ 2,163.88	203
50 - 99	\$ 671.99	\$ 81.47	\$ 753.46	\$ 1,852.04	\$ 226.16	\$ 2,078.20	177
100 - 149	\$ 668.92	\$ 89.80	\$ 758.72	\$ 1,776.28	\$ 257.07	\$ 2,033.35	170
150 - 249	\$ 677.16	\$ 98.37	\$ 775.53	\$ 1,797.31	\$ 282.36	\$ 2,079.67	185
250 - 499	\$ 661.91	\$ 89.86	\$ 751.77	\$ 1,711.18	\$ 277.32	\$ 1,988.50	115
500 - 999	\$ 624.75	\$ 102.30	\$ 727.05	\$ 1,592.07	\$ 352.33	\$ 1,944.40	57
1,000 or more	\$ 609.67	\$ 95.15	\$ 704.82	\$ 1,536.21	\$ 340.46	\$ 1,876.67	32
Note: Includes plans where employees contribute \$0 to the medical premium.							
Note: Includes plans where the medical premium includes the cost of prescription and dental.							
Note: n: number of plans.							

# 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.

<b>Employer &amp; Employee Cost Sharing Percentage Towards Medical Premium (HDHP Plans)</b>					
<b>Comparison Group</b>	<b>Single</b>		<b>Family</b>		<b>n</b>
	<b>Employer Share</b>	<b>Employee Share</b>	<b>Employer Share</b>	<b>Employee Share</b>	
<b>STATEWIDE</b>	<b>88.5%</b>	<b>11.5%</b>	<b>87.5%</b>	<b>12.5%</b>	<b>939</b>
<b>State of Ohio</b>	<b>89.9%</b>	<b>10.1%</b>	<b>90.0%</b>	<b>10.0%</b>	<b>1</b>
<b>Counties</b>	<b>87.9%</b>	<b>12.1%</b>	<b>86.7%</b>	<b>13.3%</b>	<b>60</b>
Less than 50,000	85.7%	14.3%	84.2%	15.8%	30
50,000 - 149,999	88.9%	11.1%	88.2%	11.8%	19
150,000 or more	91.9%	8.1%	90.8%	9.2%	11
<b>Cities</b>	<b>89.5%</b>	<b>10.5%</b>	<b>89.0%</b>	<b>11.0%</b>	<b>186</b>
Less than 25,000	89.6%	10.4%	89.1%	10.9%	145
25,000 - 99,999	88.7%	11.3%	88.4%	11.6%	38
100,000 or more	92.1%	7.9%	89.2%	10.8%	3
<b>Townships</b>	<b>91.4%</b>	<b>8.6%</b>	<b>91.6%</b>	<b>8.4%</b>	<b>108</b>
Less than 10,000	92.0%	8.0%	93.0%	7.0%	56
10,000 - 29,999	92.5%	7.5%	92.0%	8.0%	36
30,000 or more	87.6%	12.4%	86.4%	13.6%	16
<b>School Districts &amp; ESCs</b>	<b>87.8%</b>	<b>12.2%</b>	<b>86.2%</b>	<b>13.8%</b>	<b>491</b>
Less than 1,000	88.7%	11.3%	88.1%	11.9%	136
1,000 - 2,499	87.5%	12.5%	86.4%	13.6%	196
2,500 - 9,999	87.7%	12.3%	85.2%	14.8%	104
10,000 or more	86.4%	13.6%	79.2%	20.8%	13
Educational Svc Centers	86.7%	13.3%	83.7%	16.3%	42
<b>Colleges &amp; Universities</b>	<b>85.8%</b>	<b>14.2%</b>	<b>85.3%</b>	<b>14.7%</b>	<b>38</b>
<b>Fire Districts</b>	<b>89.3%</b>	<b>10.7%</b>	<b>88.5%</b>	<b>11.5%</b>	<b>16</b>
<b>Metro Housing Authorities</b>	<b>90.3%</b>	<b>9.7%</b>	<b>90.0%</b>	<b>10.0%</b>	<b>27</b>
<b>Port Authorities</b>	<b>88.3%</b>	<b>11.7%</b>	<b>88.3%</b>	<b>11.7%</b>	<b>4</b>
<b>Regional Transit Authorities</b>	<b>85.4%</b>	<b>14.6%</b>	<b>84.3%</b>	<b>15.7%</b>	<b>8</b>

Note: Rows formatted with bold font include all HDHP plans reported for the comparison group.  
 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 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.

<b>Employer &amp; Employee Cost Sharing Percentage Towards Medical Premium by Region (HDHP Plans)</b>					
<b>Comparison Group</b>	<b>Single</b>		<b>Family</b>		<b>n</b>
	<b>Employer Share</b>	<b>Employee Share</b>	<b>Employer Share</b>	<b>Employee Share</b>	
<b>STATEWIDE</b>	<b>88.5%</b>	<b>11.5%</b>	<b>87.5%</b>	<b>12.5%</b>	<b>939</b>
<b>REGION</b>					
1 - Akron/Canton	90.4%	9.6%	90.4%	9.6%	50
2 - Cincinnati	88.1%	11.9%	87.0%	13.0%	134
3 - Cleveland	91.2%	8.8%	91.4%	8.6%	107
4 - Columbus	87.8%	12.2%	85.6%	14.4%	193
5 - Dayton	86.2%	13.8%	85.6%	14.4%	173
6 - Southeast Ohio	88.2%	11.8%	86.0%	14.0%	77
7 - Toledo	89.0%	11.0%	87.7%	12.3%	158
8 - Warren/Youngstown	92.2%	7.8%	92.7%	7.3%	47
<b>EMPLOYEES COVERED</b>					
1 - 49	90.0%	10.0%	89.5%	10.5%	203
50 - 99	89.2%	10.8%	89.1%	10.9%	177
100 - 149	88.4%	11.6%	87.8%	12.2%	170
150 - 249	87.6%	12.4%	86.7%	13.3%	185
250 - 499	88.3%	11.7%	86.2%	13.8%	115
500 - 999	86.1%	13.9%	82.8%	17.2%	57
1,000 or more	86.2%	13.8%	82.3%	17.7%	32
Note: Includes plans where employees contribute \$0 to the medical premium. Note: Includes plans where the medical premium includes the cost of prescription and dental. Note: n: number of plans					

# MEDICAL INSURANCE – HDHPs

## NETWORK DEDUCTIBLES

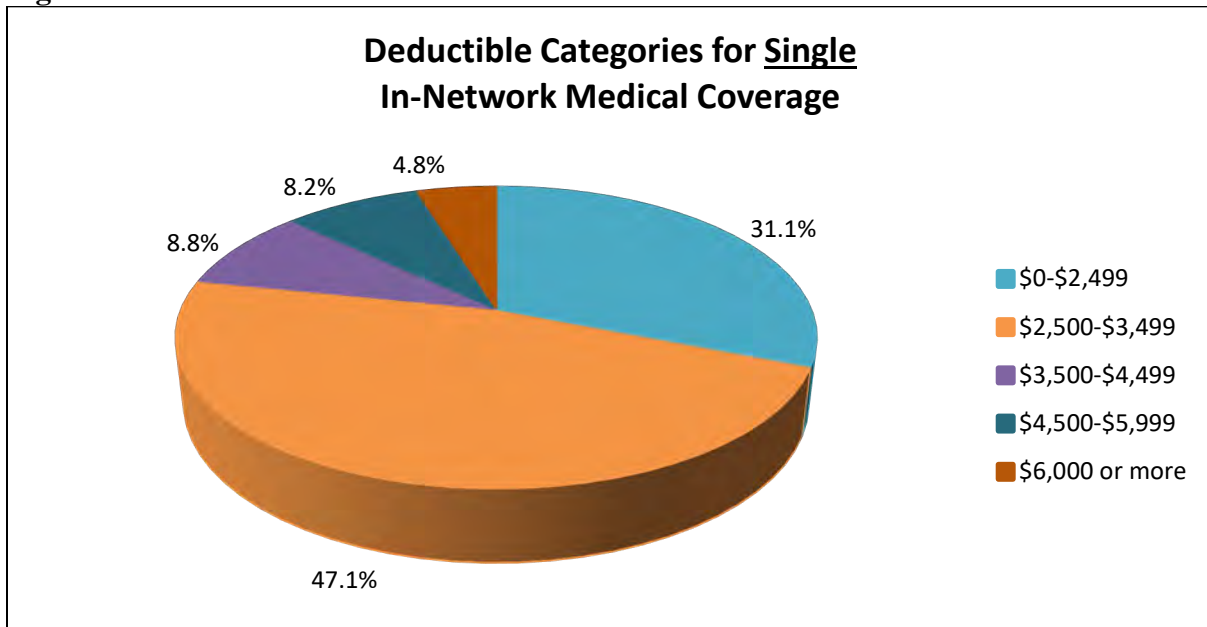
Table 31 shows the average deductibles for jurisdictions, regions, and the number of employees covered for high deductible health plans.

<b>Table 31</b>			
<b>Average In-Network Deductible Amount (HDHPs)</b>			
<b>Comparison Group</b>	<b>Single</b>	<b>Family</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 2,978</b>	<b>\$ 5,858</b>	<b>939</b>
State of Ohio	\$ 2,000	\$ 4,000	1
Counties	\$ 2,429	\$ 4,817	60
Cities	\$ 2,900	\$ 5,774	186
Townships	\$ 3,834	\$ 7,710	108
School Districts & ESCs	\$ 2,891	\$ 5,657	491
Colleges & Universities	\$ 2,805	\$ 5,424	38
Fire Districts	\$ 3,247	\$ 6,494	16
Metro Housing Authorities	\$ 3,263	\$ 6,156	27
Port Authorities	\$ 2,788	\$ 4,200	4
Regional Transit Authorities	\$ 2,344	\$ 4,688	8
<b>REGION</b>			
1 - Akron/Canton	\$ 3,200	\$ 6,557	50
2 - Cincinnati	\$ 2,823	\$ 5,631	134
3 - Cleveland	\$ 3,541	\$ 6,887	107
4 - Columbus	\$ 3,108	\$ 6,055	193
5 - Dayton	\$ 2,674	\$ 5,293	173
6 - Southeast Ohio	\$ 2,955	\$ 5,859	77
7 - Toledo	\$ 2,847	\$ 5,507	158
8 - Warren/Youngstown	\$ 2,951	\$ 5,880	47
<b>EMPLOYEES COVERED</b>			
1 - 49	\$ 3,423	\$ 6,790	203
50 - 99	\$ 2,834	\$ 5,585	177
100 - 149	\$ 2,942	\$ 5,824	170
150 - 249	\$ 2,887	\$ 5,623	185
250 - 499	\$ 2,863	\$ 5,570	115
500 - 999	\$ 2,878	\$ 5,649	57
1,000 or more	\$ 2,297	\$ 4,541	32
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

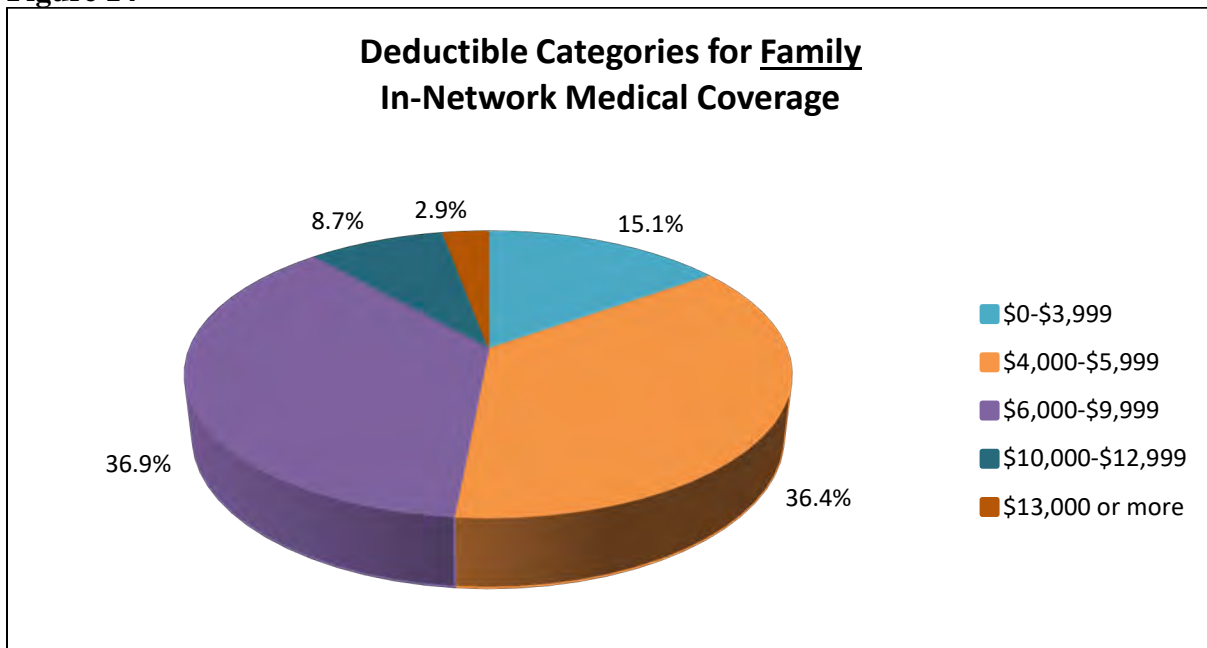
# MEDICAL INSURANCE – HDHPs

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.

<b>Table 32</b>			
<b>Average Non-Network Deductible Amount (HDHPs)</b>			
<b>Comparison Group</b>	<b>Single</b>	<b>Family</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 5,732</b>	<b>\$ 11,297</b>	<b>939</b>
State of Ohio	\$ 4,000	\$ 8,000	1
Counties	\$ 4,718	\$ 9,370	60
Cities	\$ 6,053	\$ 11,996	186
Townships	\$ 7,928	\$ 16,053	108
School Districts & ESCs	\$ 5,086	\$ 9,965	491
Colleges & Universities	\$ 5,803	\$ 11,367	38
Fire Districts	\$ 9,188	\$ 17,223	16
Metro Housing Authorities	\$ 8,552	\$ 16,719	27
Port Authorities	\$ 4,125	\$ 8,250	4
Regional Transit Authorities	\$ 4,393	\$ 8,786	8
<b>REGION</b>			
1 - Akron/Canton	\$ 7,033	\$ 14,239	50
2 - Cincinnati	\$ 5,525	\$ 10,900	134
3 - Cleveland	\$ 6,523	\$ 12,766	107
4 - Columbus	\$ 5,931	\$ 11,560	193
5 - Dayton	\$ 5,387	\$ 10,578	173
6 - Southeast Ohio	\$ 6,167	\$ 12,255	77
7 - Toledo	\$ 4,675	\$ 9,232	158
8 - Warren/Youngstown	\$ 6,277	\$ 12,702	47
<b>EMPLOYEES COVERED</b>			
1 - 49	\$ 7,266	\$ 14,413	203
50 - 99	\$ 5,582	\$ 10,978	177
100 - 149	\$ 5,439	\$ 10,761	170
150 - 249	\$ 5,245	\$ 10,318	185
250 - 499	\$ 5,192	\$ 10,112	115
500 - 999	\$ 5,337	\$ 10,529	57
1,000 or more	\$ 4,339	\$ 8,694	32
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of 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	
<b>STATEWIDE</b>	\$ 4,207	\$ 1,400	\$ 12,000	\$ 8,404	\$ 2,800	\$ 27,400	939
State of Ohio	\$ 3,500	\$ 3,500	\$ 3,500	\$ 7,000	\$ 7,000	\$ 7,000	1
Counties	\$ 4,173	\$ 1,500	\$ 12,000	\$ 8,330	\$ 4,100	\$ 24,000	60
Cities	\$ 3,971	\$ 1,400	\$ 8,700	\$ 7,898	\$ 2,800	\$ 17,400	186
Townships	\$ 4,779	\$ 2,000	\$ 8,700	\$ 9,745	\$ 4,000	\$ 27,400	108
School Districts & ESCs	\$ 4,087	\$ 1,500	\$ 9,100	\$ 8,141	\$ 3,000	\$ 23,200	491
Colleges & Universities	\$ 4,380	\$ 1,500	\$ 7,000	\$ 8,811	\$ 3,000	\$ 14,000	38
Fire Districts	\$ 5,031	\$ 3,000	\$ 7,000	\$ 10,063	\$ 6,000	\$ 14,000	16
Metro Housing Authorities	\$ 5,122	\$ 1,800	\$ 8,500	\$ 10,100	\$ 3,000	\$ 18,000	27
Port Authorities	\$ 4,213	\$ 2,500	\$ 6,350	\$ 8,425	\$ 5,000	\$ 12,700	4
Regional Transit Authorities	\$ 4,169	\$ 1,500	\$ 7,500	\$ 8,338	\$ 3,000	\$ 15,000	8
<b>REGION</b>							
1 - Akron/Canton	\$ 4,317	\$ 1,400	\$ 8,700	\$ 8,927	\$ 2,800	\$ 20,000	50
2 - Cincinnati	\$ 3,964	\$ 1,500	\$ 12,000	\$ 7,923	\$ 3,000	\$ 24,000	134
3 - Cleveland	\$ 4,614	\$ 1,500	\$ 8,700	\$ 9,376	\$ 3,000	\$ 23,200	107
4 - Columbus	\$ 4,336	\$ 1,500	\$ 8,500	\$ 8,626	\$ 3,000	\$ 27,400	193
5 - Dayton	\$ 3,645	\$ 1,500	\$ 8,700	\$ 7,155	\$ 3,000	\$ 17,400	173
6 - Southeast Ohio	\$ 4,702	\$ 1,500	\$ 9,100	\$ 9,594	\$ 3,000	\$ 18,200	77
7 - Toledo	\$ 4,241	\$ 1,500	\$ 9,100	\$ 8,292	\$ 3,000	\$ 18,200	158
8 - Warren/Youngstown	\$ 4,448	\$ 1,500	\$ 8,700	\$ 9,151	\$ 3,000	\$ 17,400	47
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 4,714	\$ 1,500	\$ 8,700	\$ 9,553	\$ 3,000	\$ 27,400	203
50 - 99	\$ 4,052	\$ 1,500	\$ 9,100	\$ 7,959	\$ 3,000	\$ 18,200	177
100 - 149	\$ 4,132	\$ 1,500	\$ 8,700	\$ 8,330	\$ 3,000	\$ 17,400	170
150 - 249	\$ 3,943	\$ 1,400	\$ 8,700	\$ 7,831	\$ 2,800	\$ 23,200	185
250 - 499	\$ 4,313	\$ 1,500	\$ 12,000	\$ 8,662	\$ 3,000	\$ 24,000	115
500 - 999	\$ 4,093	\$ 1,500	\$ 8,700	\$ 7,999	\$ 3,000	\$ 17,400	57
1,000 or more	\$ 3,630	\$ 1,500	\$ 6,850	\$ 7,219	\$ 3,000	\$ 13,700	32

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

Note: n: number of 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	
<b>STATEWIDE</b>	\$ 9,440	\$ 1,500	\$ 40,000	\$ 18,963	\$ 3,000	\$ 80,000	939
State of Ohio	\$ 7,000	\$ 7,000	\$ 7,000	\$ 14,000	\$ 14,000	\$ 14,000	1
Counties	\$ 9,412	\$ 3,500	\$ 24,000	\$ 18,590	\$ 7,000	\$ 48,000	60
Cities	\$ 10,066	\$ 2,800	\$ 22,050	\$ 20,060	\$ 3,000	\$ 45,000	186
Townships	\$ 12,273	\$ 2,000	\$ 24,000	\$ 25,663	\$ 4,000	\$ 60,000	108
School Districts & ESCs	\$ 8,181	\$ 1,500	\$ 40,000	\$ 16,291	\$ 4,000	\$ 80,000	491
Colleges & Universities	\$ 9,053	\$ 3,000	\$ 20,000	\$ 18,270	\$ 6,000	\$ 40,000	38
Fire Districts	\$ 15,113	\$ 10,000	\$ 22,225	\$ 30,227	\$ 20,000	\$ 44,450	16
Metro Housing Authorities	\$ 14,988	\$ 2,100	\$ 22,500	\$ 30,900	\$ 4,200	\$ 60,000	27
Port Authorities	\$ 8,463	\$ 5,000	\$ 12,500	\$ 16,925	\$ 10,000	\$ 25,000	4
Regional Transit Authorities	\$ 9,757	\$ 3,000	\$ 22,500	\$ 19,371	\$ 5,000	\$ 45,000	8
<b>REGION</b>							
1 - Akron/Canton	\$ 11,222	\$ 2,800	\$ 22,050	\$ 22,913	\$ 5,200	\$ 44,100	50
2 - Cincinnati	\$ 9,692	\$ 2,000	\$ 24,000	\$ 19,441	\$ 4,000	\$ 48,000	134
3 - Cleveland	\$ 11,075	\$ 1,500	\$ 22,000	\$ 22,560	\$ 3,000	\$ 60,000	107
4 - Columbus	\$ 9,789	\$ 3,325	\$ 40,000	\$ 19,622	\$ 6,500	\$ 80,000	193
5 - Dayton	\$ 8,181	\$ 2,000	\$ 21,000	\$ 16,006	\$ 4,000	\$ 42,000	173
6 - Southeast Ohio	\$ 10,377	\$ 3,000	\$ 20,700	\$ 21,500	\$ 6,000	\$ 41,000	77
7 - Toledo	\$ 7,674	\$ 3,000	\$ 20,000	\$ 15,121	\$ 6,000	\$ 40,000	158
8 - Warren/Youngstown	\$ 10,664	\$ 2,000	\$ 22,500	\$ 22,417	\$ 4,000	\$ 60,000	47
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 12,110	\$ 3,000	\$ 24,000	\$ 24,822	\$ 3,000	\$ 60,000	203
50 - 99	\$ 9,728	\$ 3,000	\$ 22,050	\$ 19,074	\$ 6,000	\$ 44,100	177
100 - 149	\$ 8,493	\$ 2,000	\$ 22,050	\$ 17,136	\$ 4,000	\$ 44,100	170
150 - 249	\$ 8,619	\$ 1,500	\$ 40,000	\$ 17,258	\$ 4,000	\$ 80,000	185
250 - 499	\$ 8,341	\$ 2,800	\$ 24,000	\$ 16,878	\$ 5,200	\$ 48,000	115
500 - 999	\$ 8,256	\$ 3,000	\$ 15,000	\$ 16,060	\$ 5,000	\$ 30,000	57
1,000 or more	\$ 7,157	\$ 2,000	\$ 12,000	\$ 14,363	\$ 4,000	\$ 24,000	32

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

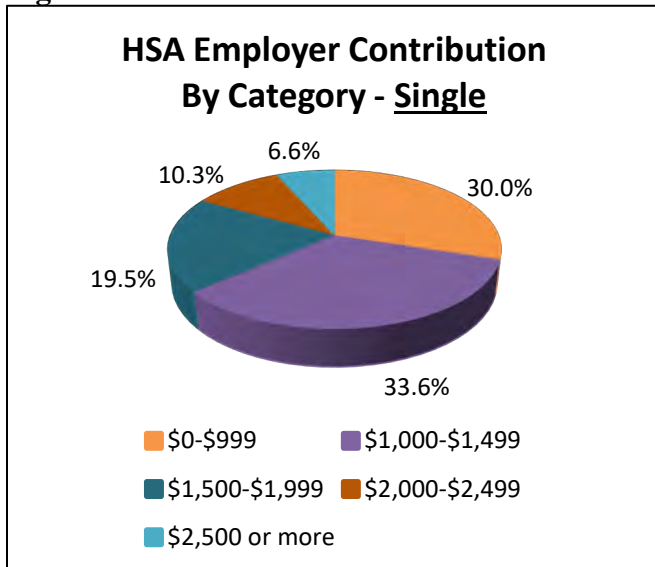
**Table 35**

Health Savings Accounts Average Annual Employer Contribution Amount							
Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
<b>STATEWIDE</b>	\$ 1,316	\$ 200	\$ 7,000	\$ 2,555	\$ 500	\$ 12,700	497
State of Ohio	\$ 1,000	\$ 1,000	\$ 1,000	\$ 2,000	\$ 2,000	\$ 2,000	1
Counties	\$ 1,026	\$ 200	\$ 2,500	\$ 2,073	\$ 500	\$ 5,000	30
Cities	\$ 1,514	\$ 250	\$ 3,850	\$ 3,045	\$ 500	\$ 7,750	117
Townships	\$ 2,261	\$ 500	\$ 7,000	\$ 4,301	\$ 1,000	\$ 12,700	34
School Districts & ESCs	\$ 1,153	\$ 250	\$ 5,741	\$ 2,216	\$ 500	\$ 6,000	273
Colleges & Universities	\$ 1,212	\$ 350	\$ 3,850	\$ 2,212	\$ 700	\$ 7,750	27
Fire Districts	\$ 1,750	\$ 1,500	\$ 2,000	\$ 1,750	\$ 1,500	\$ 2,000	2
Metro Housing	\$ 1,393	\$ 500	\$ 2,500	\$ 2,429	\$ 1,000	\$ 4,300	7
Port Authorities	\$ 1,038	\$ 700	\$ 1,875	\$ 2,075	\$ 1,400	\$ 3,750	4
Regional Transit Authorities	\$ 2,400	\$ 950	\$ 3,850	\$ 4,775	\$ 1,800	\$ 7,750	2

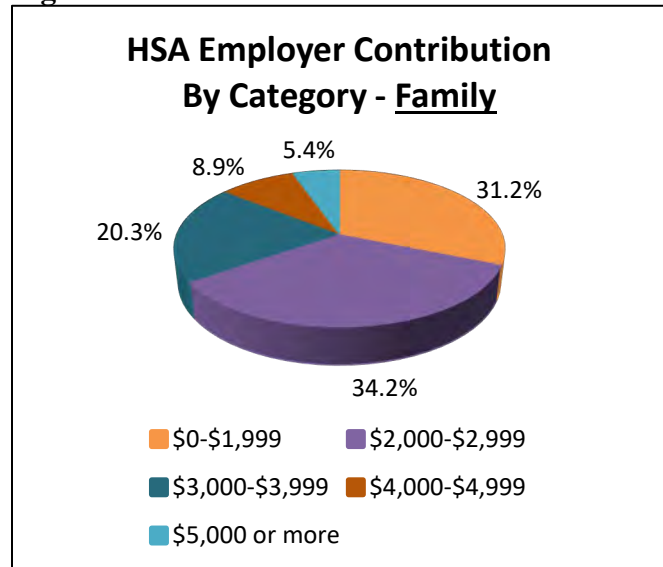
Note: n: number of employers.

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 displays 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		Total Premium	Family		Total Premium	n	Single	Family
	Employer Share	Employee Share		Employer Share	Employee Share			Employee Share	Employee Share
<b>STATEWIDE</b>	\$ 152.48	\$ 17.40	\$ 169.88	\$ 342.33	\$ 45.16	\$ 387.49	69	10.3%	11.6%
State of Ohio	-	-	-	-	-	-	0	-	-
Counties	\$ 146.89	\$ 9.76	\$ 156.65	\$ 410.72	\$ 36.36	\$ 447.08	10	6.1%	7.7%
Cities	\$ 172.30	\$ 25.44	\$ 197.74	\$ 267.82	\$ 51.23	\$ 319.05	6	15.3%	15.9%
Townships	-	-	-	-	-	-	0	-	-
School Districts & ESCs	\$ 152.97	\$ 18.42	\$ 171.39	\$ 333.90	\$ 46.05	\$ 379.95	52	10.8%	11.9%
Colleges & Universities	-	-	-	-	-	-	0	-	-
Fire Districts	-	-	-	-	-	-	0	-	-
Metro Housing Authorities	\$ 123.31	\$ 16.81	\$ 140.12	\$ 395.22	\$ 53.89	\$ 449.11	1	12.0%	12.0%
Port Authorities	-	-	-	-	-	-	0	-	-
Regional Transit Authorities	-	-	-	-	-	-	0	-	-
<b>REGION</b>									
1 - Akron/Canton	\$ 161.14	\$ 18.61	\$ 179.75	\$ 401.42	\$ 47.74	\$ 449.16	15	10.5%	10.8%
2 - Cincinnati	\$ 158.66	\$ 17.63	\$ 176.29	\$ 428.38	\$ 47.60	\$ 475.98	2	10.0%	10.0%
3 - Cleveland	\$ 127.85	\$ 18.06	\$ 145.91	\$ 293.29	\$ 41.42	\$ 334.71	29	12.0%	11.9%
4 - Columbus	\$ 189.50	\$ 20.61	\$ 210.11	\$ 370.28	\$ 55.52	\$ 425.80	4	10.7%	13.9%
5 - Dayton	-	-	-	-	-	-	0	-	-
6 - Southeast Ohio	\$ 209.77	\$ 20.95	\$ 230.72	\$ 299.02	\$ 74.21	\$ 373.23	7	9.9%	18.5%
7 - Toledo	\$ 158.42	\$ 11.43	\$ 169.85	\$ 319.78	\$ 25.33	\$ 345.11	5	5.5%	7.1%
8 - Warren/Youngstown	\$ 161.41	\$ 10.56	\$ 171.97	\$ 446.85	\$ 28.30	\$ 475.15	7	6.0%	6.1%
<b>EMPLOYEES COVERED</b>									
1 - 49	\$ 163.91	\$ 5.92	\$ 169.83	\$ 482.86	\$ 26.64	\$ 509.50	3	3.3%	5.0%
50 - 99	\$ 157.63	\$ 16.37	\$ 174.00	\$ 406.37	\$ 40.29	\$ 446.66	9	9.7%	9.4%
100 - 149	\$ 144.90	\$ 18.44	\$ 163.34	\$ 350.45	\$ 44.26	\$ 394.71	17	11.0%	11.1%
150 - 249	\$ 192.80	\$ 21.07	\$ 213.87	\$ 348.06	\$ 40.23	\$ 388.29	9	10.7%	10.6%
250 - 499	\$ 139.91	\$ 15.47	\$ 155.38	\$ 304.18	\$ 54.16	\$ 358.34	19	9.8%	14.1%
500 - 999	\$ 128.95	\$ 16.73	\$ 145.68	\$ 317.93	\$ 41.65	\$ 359.58	7	11.0%	11.0%
1,000 or more	\$ 176.82	\$ 24.41	\$ 201.23	\$ 289.18	\$ 50.29	\$ 339.47	5	13.6%	15.0%

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 1,966 prescription plans.

<b>Average Prescription Retail Copays/Coinsurance</b>				
<b>Comparison Group</b>	<b>Network</b>	<b>n</b>	<b>Non-Network</b>	<b>n</b>
<b>Dollar Copay Amount</b>				
Generic	\$ 9.99	1,547	\$ 12.03	537
Brand (Formulary)	\$ 28.06	1,504	\$ 12.03	537
Brand (Non-Formulary)	\$ 47.89	1,446	\$ 39.38	506
Cosmetic/Biologic	\$ 92.80	810	\$ 58.11	351
<b>Coinsurance Percentage</b>				
Generic	13.3%	438	47.1%	517
Brand (Formulary)	15.1%	474	46.9%	527
Brand (Non-Formulary)	14.5%	473	36.0%	509
Cosmetic/Biologic	19.0%	633	47.2%	461

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 1,966 prescription plans.

<b>Average Prescription Mail Order Copays/Coinsurance</b>				
<b>Comparison Group</b>	<b>Network</b>	<b>n</b>	<b>Non-Network</b>	<b>n</b>
<b>Dollar Copay Amount</b>				
Generic	\$ 19.02	1,552	\$ 12.04	408
Brand (Formulary)	\$ 57.21	1,515	\$ 31.73	396
Brand (Non-Formulary)	\$ 100.22	1,461	\$ 56.41	387
Cosmetic/Biologic	\$ 117.78	734	\$ 46.79	283
<b>Coinsurance Percentage</b>				
Generic	13.5%	430	51.9%	371
Brand (Formulary)	14.9%	457	51.0%	375
Brand (Non-Formulary)	13.8%	451	34.8%	356
Cosmetic/Biologic	17.7%	533	51.2%	340

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
<b>STATEWIDE</b>	\$ 31.71	\$ 6.78	\$ 38.49	\$ 85.44	\$ 22.57	\$ 108.01	892	19.2%	21.7%
State of Ohio	\$ 34.23	\$ 0.00	\$ 34.23	\$ 99.19	\$ 0.00	\$ 99.19	1	0.0%	0.0%
Counties	\$ 13.78	\$ 14.63	\$ 28.41	\$ 38.65	\$ 50.13	\$ 88.78	64	52.1%	55.3%
Cities	\$ 23.86	\$ 7.28	\$ 31.14	\$ 70.15	\$ 27.23	\$ 97.38	154	25.6%	28.4%
Townships	\$ 29.01	\$ 3.40	\$ 32.41	\$ 93.38	\$ 14.61	\$ 107.99	100	12.3%	13.5%
School Districts/ESCs	\$ 38.09	\$ 6.01	\$ 44.10	\$ 95.76	\$ 18.47	\$ 114.23	485	13.4%	16.3%
Colleges & Univ.	\$ 28.60	\$ 9.64	\$ 38.24	\$ 78.20	\$ 31.28	\$ 109.48	33	27.3%	28.1%
Fire Districts	\$ 24.80	\$ 9.84	\$ 34.64	\$ 90.75	\$ 22.54	\$ 113.29	16	23.7%	18.9%
Metro Housing	\$ 24.42	\$ 6.71	\$ 31.13	\$ 72.68	\$ 27.53	\$ 100.21	27	22.3%	28.0%
Port Authorities	\$ 29.76	\$ 0.72	\$ 30.48	\$ 108.72	\$ 2.67	\$ 111.39	3	2.6%	2.5%
Regional Transit Authorities	\$ 25.95	\$ 5.22	\$ 31.17	\$ 78.71	\$ 19.00	\$ 97.71	9	17.1%	18.3%
<b>REGION</b>									
1 - Akron/Canton	\$ 46.84	\$ 8.17	\$ 55.01	\$ 124.65	\$ 24.12	\$ 148.77	145	16.3%	16.6%
2 - Cincinnati	\$ 27.23	\$ 5.06	\$ 32.29	\$ 78.23	\$ 17.21	\$ 95.44	105	17.1%	18.2%
3 - Cleveland	\$ 29.12	\$ 4.77	\$ 33.89	\$ 83.04	\$ 16.88	\$ 99.92	144	15.6%	17.6%
4 - Columbus	\$ 31.51	\$ 8.15	\$ 39.66	\$ 83.17	\$ 24.37	\$ 107.54	153	20.2%	22.5%
5 - Dayton	\$ 25.31	\$ 7.85	\$ 33.16	\$ 66.21	\$ 26.82	\$ 93.03	131	26.4%	30.0%
6 - Southeast Ohio	\$ 30.19	\$ 4.35	\$ 34.54	\$ 70.63	\$ 20.54	\$ 91.17	64	12.9%	23.1%
7 - Toledo	\$ 25.63	\$ 10.14	\$ 35.77	\$ 71.75	\$ 36.70	\$ 108.45	83	30.9%	33.3%
8 - Warren Youngstown	\$ 33.44	\$ 3.72	\$ 37.16	\$ 91.78	\$ 11.51	\$ 103.29	67	11.8%	12.4%
<b>EMPLOYEES COVERED</b>									
1 - 49	\$ 24.96	\$ 7.02	\$ 31.98	\$ 77.95	\$ 25.81	\$ 103.76	189	22.8%	25.5%
50 - 99	\$ 29.48	\$ 6.93	\$ 36.41	\$ 82.59	\$ 23.98	\$ 106.57	141	23.4%	25.4%
100 - 149	\$ 32.84	\$ 7.63	\$ 40.47	\$ 85.83	\$ 24.50	\$ 110.33	155	19.2%	20.8%
150 - 249	\$ 33.78	\$ 7.50	\$ 41.28	\$ 86.74	\$ 22.80	\$ 109.54	163	18.9%	22.0%
250 - 499	\$ 36.40	\$ 5.91	\$ 42.31	\$ 92.10	\$ 18.26	\$ 110.36	143	14.3%	16.6%
500 - 999	\$ 36.11	\$ 5.14	\$ 41.25	\$ 93.55	\$ 17.76	\$ 111.31	62	14.1%	17.3%
1,000 or more	\$ 34.18	\$ 4.43	\$ 38.61	\$ 85.98	\$ 17.31	\$ 103.29	39	14.0%	17.9%

Note: n: number of plans.

# DENTAL INSURANCE

## DENTAL MAXIMUM BENEFIT – ALL PLAN TYPES

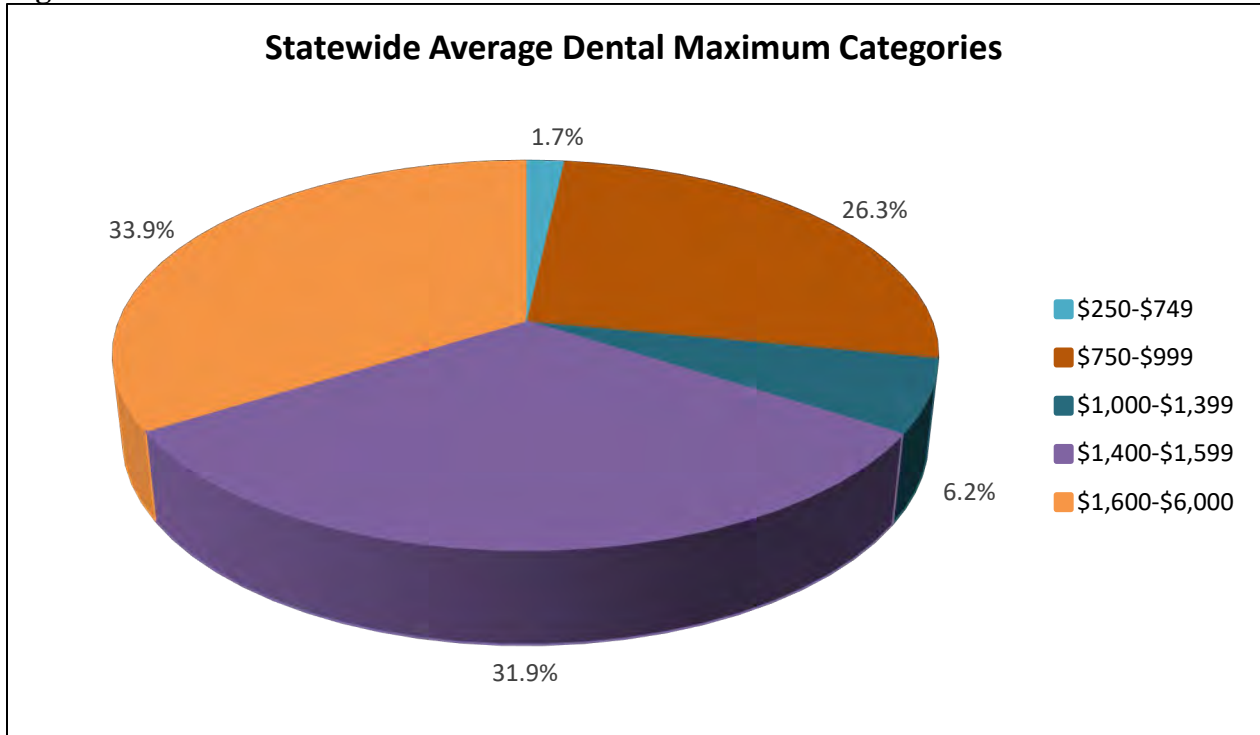
Table 40 displays the average annual dental maximum benefit. The data in this table includes all dental plans reported regardless if they are in a separate carved-out plan.

<b>Table 40</b>				
<b>Average Annual Dental Maximum Benefit All Dental Plans Offered</b>				
<b>Comparison Group</b>	<b>Average</b>	<b>Minimum</b>	<b>Maximum</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 1,687</b>	<b>\$ 180</b>	<b>\$ 4,000</b>	<b>1,205</b>
State of Ohio	\$ 1,500	\$ 1,500	\$ 1,500	1
Counties	\$ 1,343	\$ 180	\$ 4,000	78
Cities	\$ 1,613	\$ 750	\$ 4,000	224
Townships	\$ 1,479	\$ 475	\$ 3,000	123
School Districts & ESCs	\$ 1,812	\$ 600	\$ 4,000	680
Colleges & Universities	\$ 1,577	\$ 500	\$ 3,000	36
Fire Districts	\$ 1,347	\$ 1,000	\$ 2,500	18
Metro Housing	\$ 1,579	\$ 1,000	\$ 4,000	32
Port Authorities	\$ 1,188	\$ 1,000	\$ 1,500	4
Regional Transit Authorities	\$ 1,344	\$ 1,000	\$ 2,000	9
<b>REGION</b>				
1 – Akron/Canton	\$ 2,047	\$ 180	\$ 4,000	171
2 – Cincinnati	\$ 1,834	\$ 500	\$ 4,000	146
3 – Cleveland	\$ 1,812	\$ 475	\$ 4,000	183
4 – Columbus	\$ 1,584	\$ 750	\$ 4,000	216
5 – Dayton	\$ 1,359	\$ 750	\$ 4,000	152
6 – Southeast Ohio	\$ 1,404	\$ 750	\$ 3,000	95
7 – Toledo	\$ 1,638	\$ 600	\$ 4,000	150
8 – Warren/Youngstown	\$ 1,699	\$ 750	\$ 4,000	92
<b>EMPLOYEES COVERED</b>				
1 – 49	\$ 1,448	\$ 180	\$ 4,000	230
50 – 99	\$ 1,604	\$ 750	\$ 4,000	206
100 – 149	\$ 1,733	\$ 600	\$ 4,000	230
150 – 249	\$ 1,727	\$ 750	\$ 4,000	242
250 – 499	\$ 1,856	\$ 750	\$ 4,000	175
500 – 999	\$ 1,958	\$ 1,000	\$ 3,300	76
1,000 or more	\$ 1,661	\$ 500	\$ 3,000	46
Note: Includes all dental plans offered.				
Note: n: number of plans.				

# DENTAL INSURANCE

Figure 17 displays the statewide average dental maximums by category. This figure includes the 1,205 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.

<b>Table 41</b>				
<b>Dental Carve-Out Monthly Premiums</b>				
<b>Average Composite Rate Total Premium</b>				
<b>Comparison Group</b>	<b>Average</b>	<b>Minimum</b>	<b>Maximum</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 81.66</b>	<b>\$ 3.05</b>	<b>\$ 129.54</b>	<b>198</b>
State of Ohio	-	-	-	0
Counties	-	-	-	0
Cities	\$ 65.82	\$ 5.26	\$ 128.73	27
Townships	\$ 9.21	\$ 9.21	\$ 9.21	1
School Districts & ESCs	\$ 85.36	\$ 41.04	\$ 129.54	167
Colleges & Universities	\$ 64.44	\$ 64.44	\$ 64.44	1
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
<b>REGION</b>				
1 - Akron/Canton	\$ 78.49	\$ 56.00	\$ 115.61	7
2 - Cincinnati	\$ 80.07	\$ 10.00	\$ 101.25	33
3 - Cleveland	\$ 62.93	\$ 5.26	\$ 93.75	15
4 - Columbus	\$ 82.84	\$ 8.00	\$ 113.72	47
5 - Dayton	\$ 93.50	\$ 37.89	\$ 129.54	16
6 - Southeast Ohio	\$ 68.74	\$ 3.05	\$ 128.73	24
7 - Toledo	\$ 90.64	\$ 56.00	\$ 119.61	52
8 - Warren/Youngstown	\$ 70.18	\$ 59.52	\$ 90.13	4
<b>EMPLOYEES COVERED</b>				
1 - 49	\$ 67.56	\$ 3.05	\$ 129.54	10
50 - 99	\$ 80.48	\$ 8.00	\$ 129.54	41
100 - 149	\$ 84.31	\$ 10.00	\$ 114.62	56
150 - 249	\$ 84.30	\$ 5.26	\$ 128.73	53
250 - 499	\$ 77.88	\$ 41.04	\$ 119.61	20
500 - 999	\$ 83.36	\$ 63.04	\$ 102.64	12
1,000 or more	\$ 74.26	\$ 57.90	\$ 103.00	6
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
<b>STATEWIDE</b>	\$ 5.26	\$ 3.40	\$ 8.66	\$ 13.06	\$ 9.57	\$ 22.63	886	40.3%	42.6%
State of Ohio	\$ 10.04	\$ 0.00	\$ 10.04	\$ 27.61	\$ 0.00	\$ 27.61	1	0.0%	0.0%
Counties	\$ 3.52	\$ 4.36	\$ 7.88	\$ 8.74	\$ 12.27	\$ 21.01	56	55.0%	56.7%
Cities	\$ 3.91	\$ 3.54	\$ 7.45	\$ 10.51	\$ 10.43	\$ 20.94	141	49.0%	49.1%
Townships	\$ 7.03	\$ 1.65	\$ 8.68	\$ 21.31	\$ 5.74	\$ 27.05	78	23.5%	27.0%
School Districts & ESCs	\$ 5.72	\$ 3.47	\$ 9.19	\$ 13.43	\$ 9.34	\$ 22.77	533	38.5%	40.9%
Colleges & Universities	\$ 3.23	\$ 4.50	\$ 7.73	\$ 7.50	\$ 13.04	\$ 20.54	31	52.6%	56.6%
Fire Districts	\$ 4.81	\$ 4.72	\$ 9.53	\$ 14.35	\$ 18.10	\$ 32.45	11	39.5%	48.6%
Metro Housing Authorities	\$ 5.79	\$ 2.10	\$ 7.89	\$ 13.76	\$ 7.40	\$ 21.16	25	27.5%	33.3%
Port Authorities	\$ 1.59	\$ 4.53	\$ 6.12	\$ 4.42	\$ 12.15	\$ 16.57	3	72.0%	72.0%
Regional Transit Authorities	\$ 2.25	\$ 2.87	\$ 5.12	\$ 5.00	\$ 8.17	\$ 13.17	7	39.8%	47.4%
<b>REGION</b>									
1 - Akron/Canton	\$ 7.31	\$ 3.45	\$ 10.76	\$ 18.27	\$ 9.89	\$ 28.16	108	35.4%	37.8%
2 - Cincinnati	\$ 3.08	\$ 4.37	\$ 7.45	\$ 8.18	\$ 12.08	\$ 20.26	115	59.5%	60.6%
3 - Cleveland	\$ 5.85	\$ 1.85	\$ 7.70	\$ 15.02	\$ 5.75	\$ 20.77	132	23.8%	25.9%
4 - Columbus	\$ 5.23	\$ 4.34	\$ 9.57	\$ 13.04	\$ 12.19	\$ 25.23	159	46.1%	49.4%
5 - Dayton	\$ 4.02	\$ 4.13	\$ 8.15	\$ 10.11	\$ 10.72	\$ 20.83	127	52.9%	53.1%
6 - Southeast Ohio	\$ 6.80	\$ 3.01	\$ 9.81	\$ 15.12	\$ 9.35	\$ 24.47	67	27.2%	34.0%
7 - Toledo	\$ 5.12	\$ 3.50	\$ 8.62	\$ 11.98	\$ 9.64	\$ 21.62	115	41.6%	43.1%
8 - Warren/Youngstown	\$ 5.72	\$ 1.01	\$ 6.73	\$ 14.89	\$ 3.39	\$ 18.28	63	18.8%	21.7%
<b>EMPLOYEES COVERED</b>									
1 - 49	\$ 6.10	\$ 2.80	\$ 8.90	\$ 17.07	\$ 8.77	\$ 25.84	152	32.6%	35.1%
50 - 99	\$ 5.38	\$ 3.17	\$ 8.55	\$ 13.61	\$ 8.67	\$ 22.28	148	39.3%	39.9%
100 - 149	\$ 5.35	\$ 3.47	\$ 8.82	\$ 12.71	\$ 9.66	\$ 22.37	170	39.1%	41.7%
150 - 249	\$ 5.56	\$ 3.32	\$ 8.88	\$ 12.93	\$ 9.08	\$ 22.01	184	39.8%	42.8%
250 - 499	\$ 5.18	\$ 3.75	\$ 8.93	\$ 12.32	\$ 10.64	\$ 22.96	138	42.6%	45.5%
500 - 999	\$ 2.66	\$ 4.46	\$ 7.12	\$ 6.84	\$ 11.72	\$ 18.56	54	57.6%	58.0%
1,000 or more	\$ 3.78	\$ 3.81	\$ 7.59	\$ 9.20	\$ 11.16	\$ 20.36	40	48.9%	51.0%

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.

<b>Table 43</b>				
<b>Vision Carve-Out Monthly Premiums</b>				
<b>Average Composite Rate Total Premium</b>				
<b>Comparison Group</b>	<b>Average</b>	<b>Minimum</b>	<b>Maximum</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 19.81</b>	<b>\$ 1.65</b>	<b>\$ 65.00</b>	<b>82</b>
State of Ohio	-	-	-	0
Counties	-	-	-	0
Cities	\$ 18.93	\$ 1.65	\$ 27.80	17
Townships	\$ 23.06	\$ 4.80	\$ 65.00	15
School Districts & ESCs	\$ 19.00	\$ 6.65	\$ 47.00	47
Colleges & Universities	\$ 20.36	\$ 20.36	\$ 20.36	1
Fire Districts	\$ 20.74	\$ 14.16	\$ 27.33	2
Metro Housing	-	-	-	0
Port Authorities	-	-	-	0
Regional Transit Authorities	-	-	-	0
<b>REGION</b>				
1 - Akron/Canton	\$ 18.08	\$ 6.75	\$ 35.12	9
2 - Cincinnati	\$ 16.06	\$ 6.65	\$ 27.33	13
3 - Cleveland	\$ 21.70	\$ 11.27	\$ 37.00	5
4 - Columbus	\$ 19.21	\$ 4.80	\$ 27.80	32
5 - Dayton	\$ 14.30	\$ 1.65	\$ 22.91	3
6 - Southeast Ohio	\$ 25.60	\$ 14.22	\$ 65.00	13
7 - Toledo	\$ 24.98	\$ 17.84	\$ 46.59	5
8 - Warren/Youngstown	\$ 8.23	\$ 8.23	\$ 8.23	2
<b>EMPLOYEES COVERED</b>				
1 - 49	\$ 24.23	\$ 13.33	\$ 65.00	17
50 - 99	\$ 16.11	\$ 1.65	\$ 35.12	16
100 - 149	\$ 21.49	\$ 6.65	\$ 47.00	21
150 - 249	\$ 18.97	\$ 6.75	\$ 27.80	13
250 - 499	\$ 19.71	\$ 14.22	\$ 37.00	10
500 - 999	\$ 11.33	\$ 7.04	\$ 15.44	3
1,000 or more	\$ 14.54	\$ 11.27	\$ 17.81	2
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.

<b>Table 44</b>		
<b>Average Total Monthly Life Insurance Premium per \$1,000 of Coverage</b>		
<b>Comparison Group</b>	<b>Amount</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 0.17</b>	<b>1,195</b>
State of Ohio	\$ 0.12	1
Counties	\$ 0.17	77
Cities	\$ 0.22	227
Townships	\$ 0.31	116
School Districts & ESCs	\$ 0.13	675
Colleges & Universities	\$ 0.12	36
Fire Districts	\$ 0.21	15
Metro Housing	\$ 0.34	33
Port Authorities	\$ 0.13	4
Regional Transit Authorities	\$ 0.35	11
<b>REGION</b>		
1 - Akron/Canton	\$ 0.17	170
2 - Cincinnati	\$ 0.16	145
3 - Cleveland	\$ 0.18	177
4 - Columbus	\$ 0.19	214
5 - Dayton	\$ 0.14	151
6 - Southeast Ohio	\$ 0.17	95
7 - Toledo	\$ 0.16	149
8 - Warren/Youngstown	\$ 0.22	94
<b>EMPLOYEES COVERED</b>		
1 - 49	\$ 0.28	224
50 - 99	\$ 0.18	203
100 - 149	\$ 0.16	228
150 - 249	\$ 0.14	242
250 - 499	\$ 0.14	176
500 - 999	\$ 0.13	76
1,000 or more	\$ 0.12	46
Note: n: number of plans.		



## COST SAVINGS CONSORTIUMS

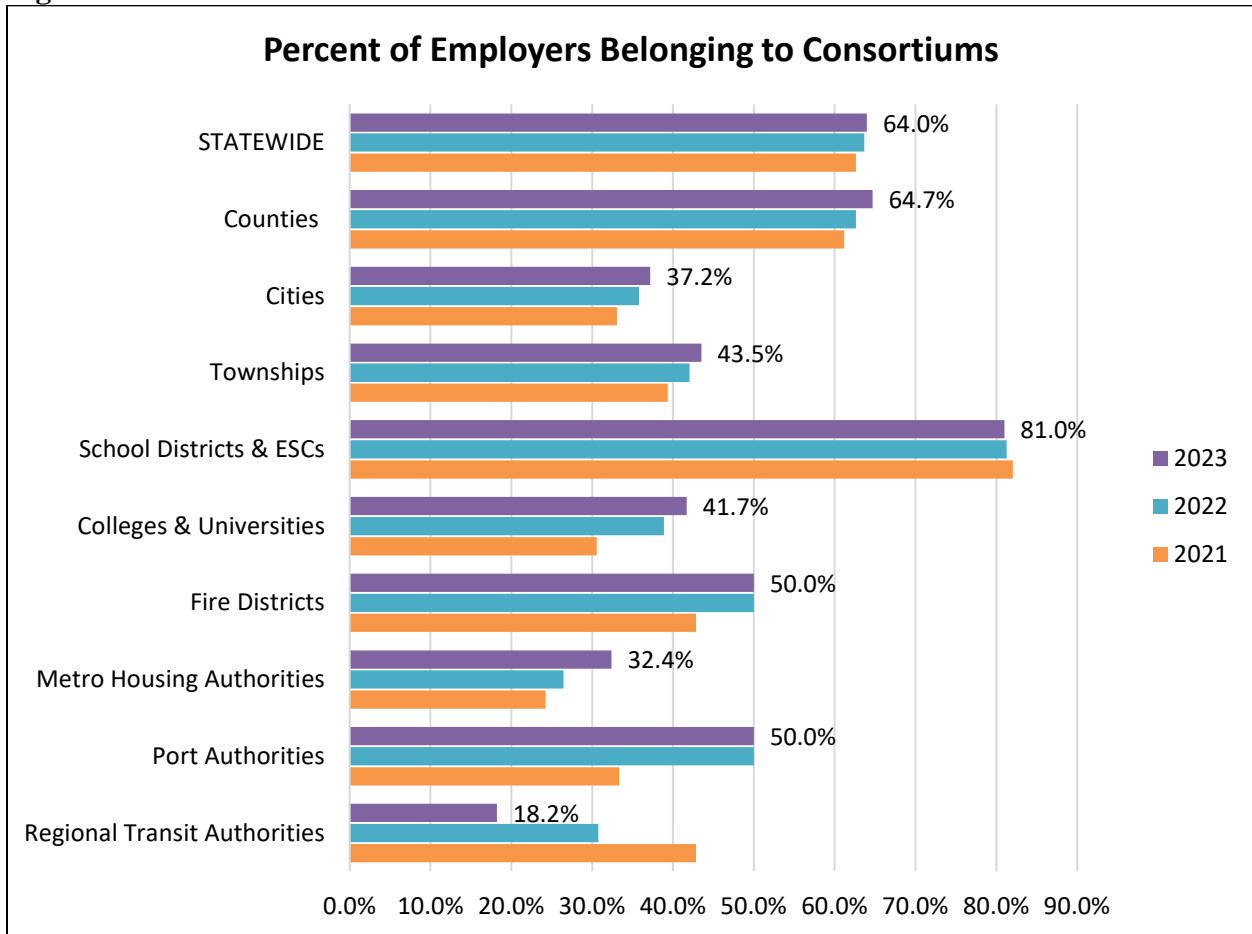
A health insurance consortium is an association of employers who purchase health insurance at a group rate. Consortiums spread out the cost of administration and can assist with obtaining better discounts by increasing the risk pool.

Table 45 shows the variation in average 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.

<b>Table 45</b>		
<b>Average Total Monthly Premium Cost By Consortium Membership</b>		
	<b>Consortium Member</b>	<b>Consortium Non-Member</b>
Single	\$ 812.94	\$ 815.43
Family	\$ 2,128.39	\$ 2,184.88
Number of plans (n)	1,290	703
Note: Consortium examples: joint purchasing arrangement, council of government, 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**

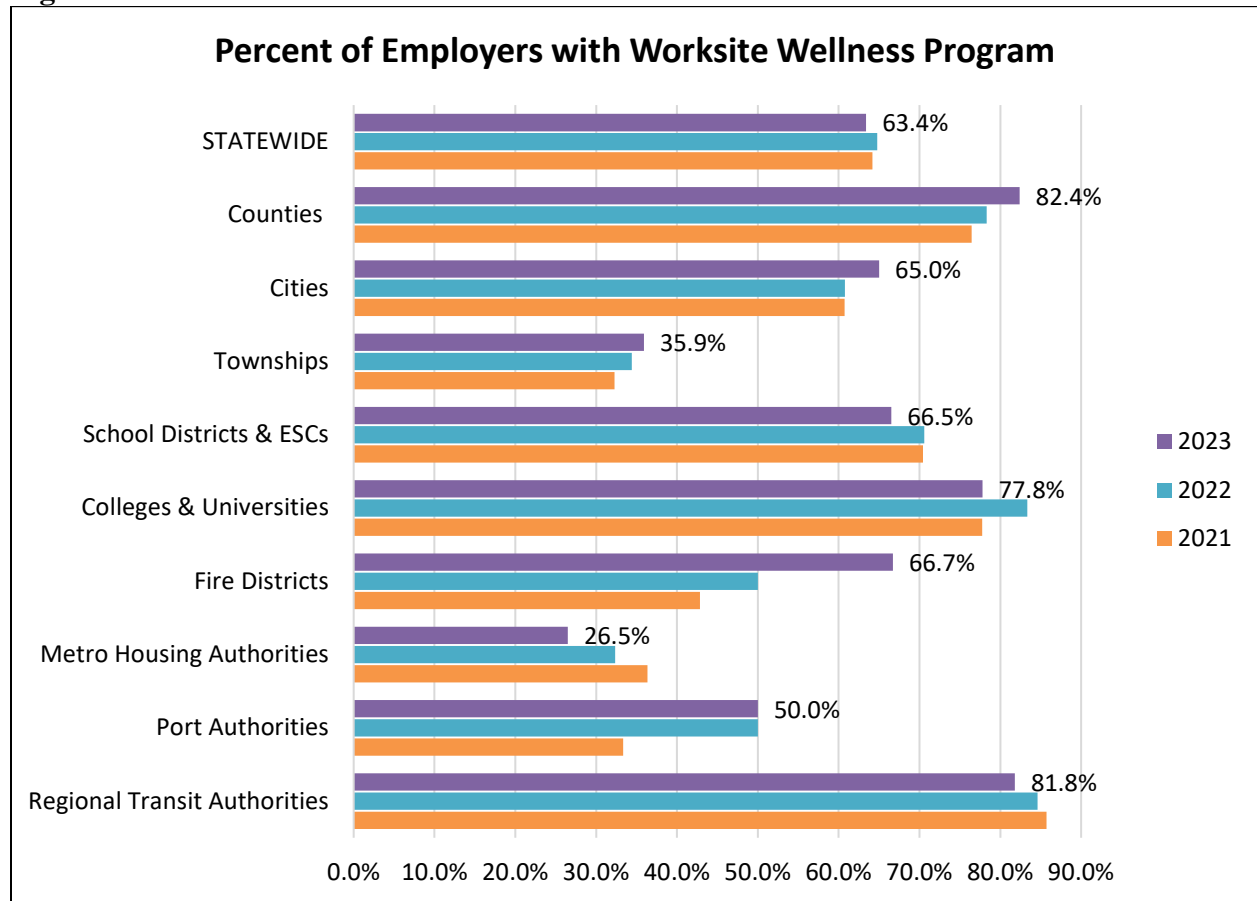
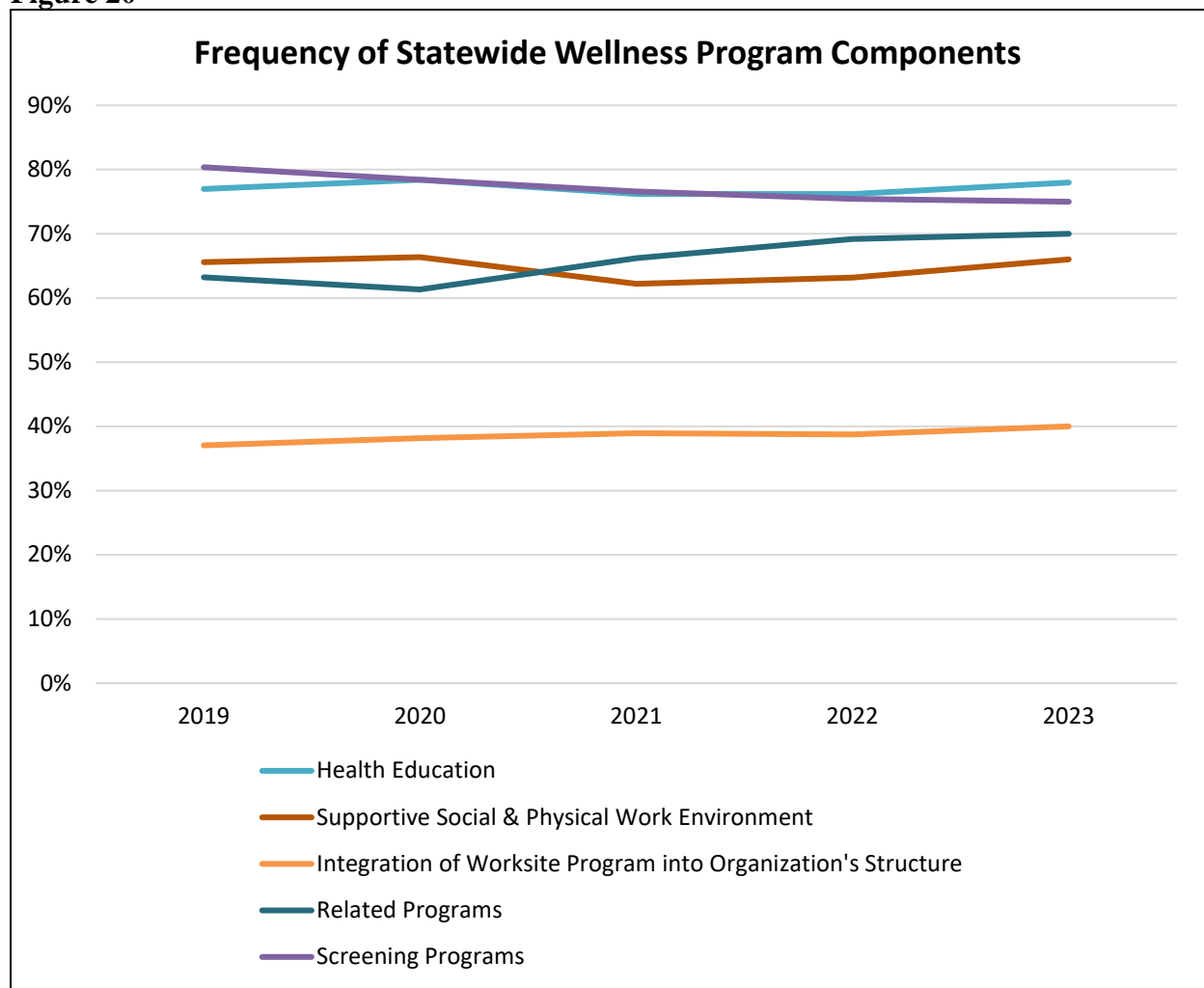


Figure 20 highlights the various worksite wellness components offered by the 63.4% of employers outlined in Figure 19 and their implementation rates over the last five years.

**Figure 20**



- Health Education is one of the more frequently used wellness components (78%). This includes counseling or training opportunities for physical activity and workplace injury prevention.
- Supportive Social & Physical Work Environment (66%) typically includes policies against tobacco use and classes or counseling on nutrition and fitness.
- Integration of Worksite Program into Organization’s Structure (40%) involves the appointments of dedicated staff to the program and/or the allocation of budget support.
- Related Programs (70%) 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 (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.

<b>Table 46</b>			
<b>Opt-Out Incentive Offered by Jurisdiction</b>			
<b>Comparison Group</b>	<b>Employers Offering Opt-Out Incentive</b>	<b>n</b>	
<b>STATEWIDE</b>	<b>47.3%</b>	<b>1,238</b>	
State of Ohio	0.0%	1	
Counties	24.7%	85	
Cities	52.6%	234	
Townships	30.5%	131	
School Districts & ESCs	53.2%	684	
Colleges & Universities	33.3%	36	
Fire Districts	44.4%	18	
Metro Housing Authorities	32.4%	34	
Port Authorities	50.0%	4	
Regional Transit Authorities	45.5%	11	

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.

<b>Table 47</b>				
<b>Incentive Offered to Employees for Opting Out of Medical Coverage</b>				
<b>Opt-Out Type</b>	<b>Average Incentive</b>	<b>Minimum Incentive</b>	<b>Maximum Incentive</b>	<b>n</b>
Single	\$ 1,990.99	\$ 200.00	\$ 11,800.00	553
Family	\$ 2,916.97	\$ 200.00	\$ 12,855.00	553

Note: n: number of employers.

- This year's insurance survey submissions reported that 21,989 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**

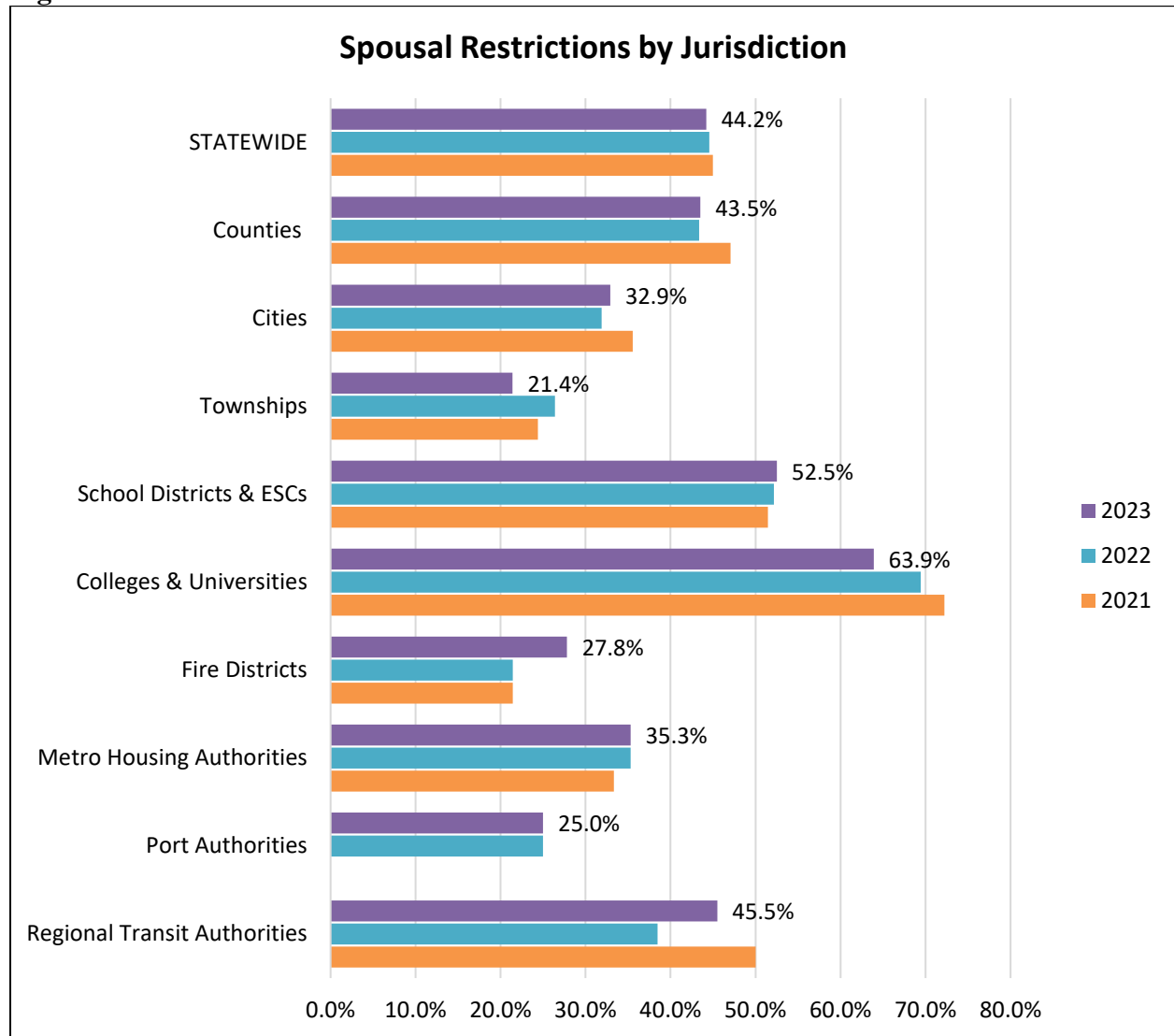
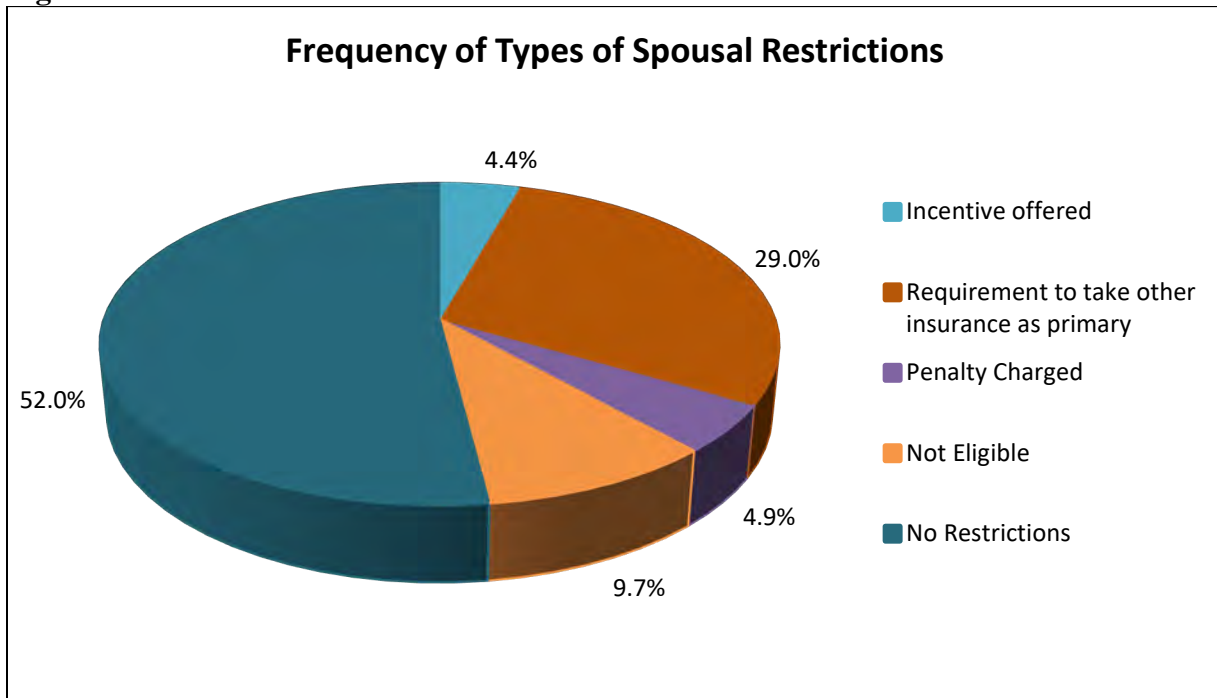


Figure 22 illustrates the frequency of each type of spousal restriction.

**Figure 22**

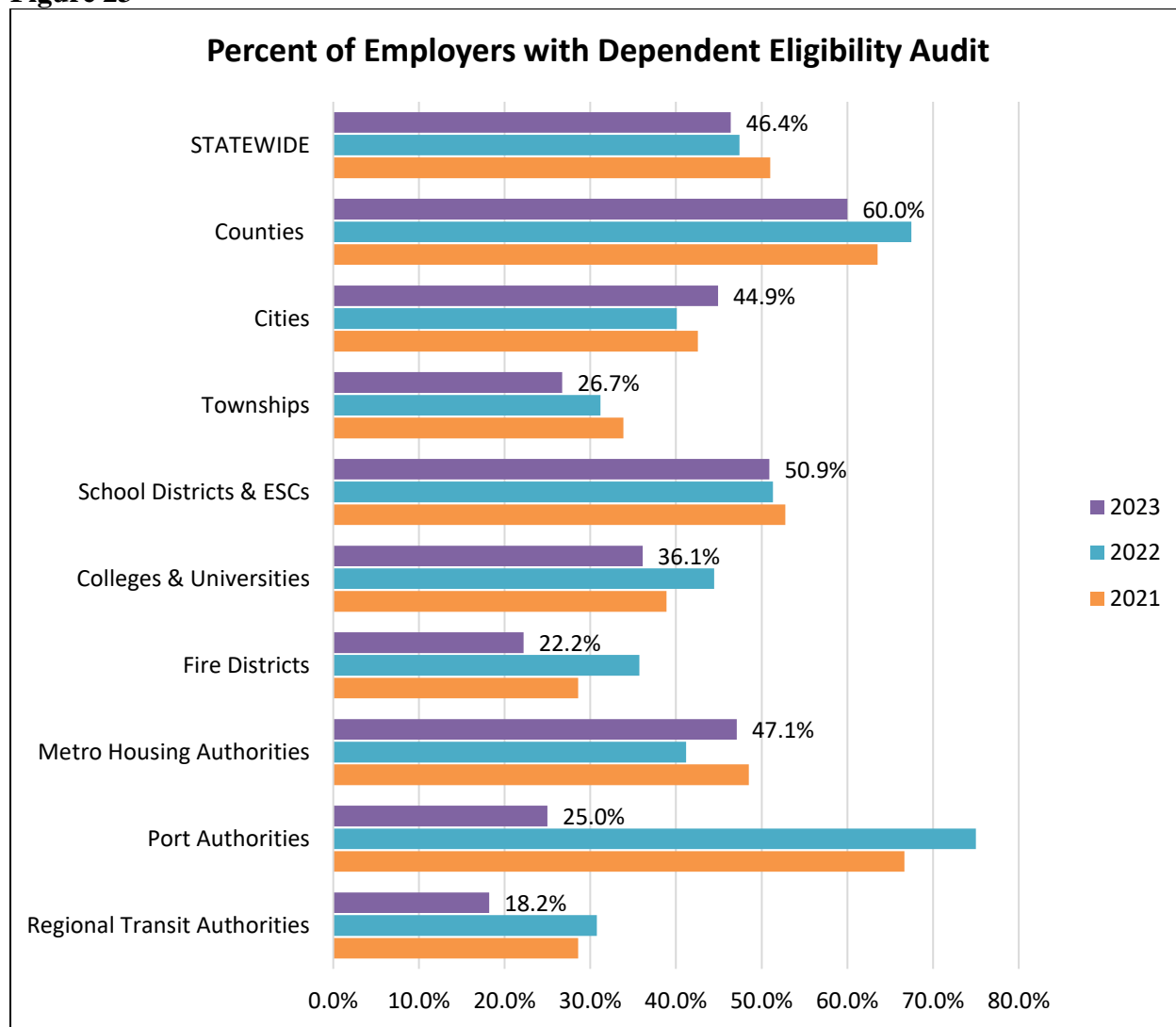


## DEPENDENT ELIGIBILITY AUDIT

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**





## DEFINITIONS

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

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

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

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

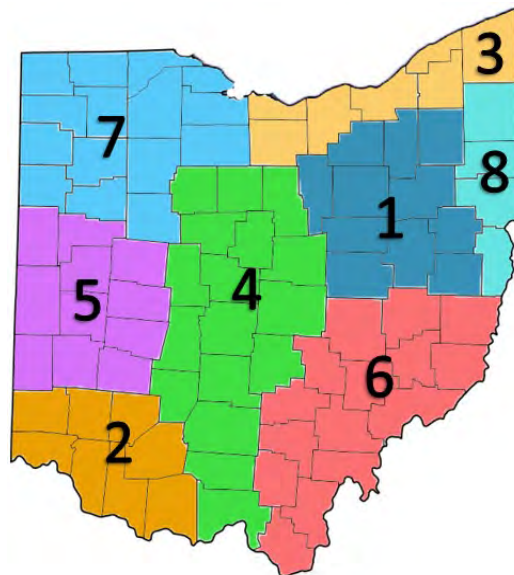
4 - Columbus: Crawford, Delaware, Fairfield, Fayette, Franklin, Knox, Licking, Madison, Marion, Morrow, Pickaway, Pike, Richland, Ross, Scioto, Union, & Wyandot.

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

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

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

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



# DEFINITIONS

- **Employees Covered** refers to the total number of employees the employer has on staff eligible for medical coverage.
- **Exclusive Provider Organization (EPO):** “An Exclusive Provider Organization Plan is a managed care plan where services are covered only if you go to doctors, specialists, or hospitals in the plan’s network (except in an emergency).” (Health Insurance Marketplace. <https://www.healthcare.gov/glossary/exclusive-provider-organization-EPO-plan>. Retrieved on June 14, 2023.)
- **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 June 14, 2023.)

- **Health Maintenance Organization (HMO):** A “Health Maintenance Organization is a type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the HMO. It generally won’t cover out-of-network care except in an emergency. An HMO may require you to live or work in its service area to be eligible for coverage. HMOs often provide integrated care and focus on prevention and wellness.” (Health Insurance Marketplace. <https://www.healthcare.gov/glossary/health-maintenance-organization-HMO/>. Retrieved on June 14, 2023.)
- **Point of Service (POS):** “A point-of-service plan is a type of managed care plan that is a hybrid of HMO and PPO plans. Like an HMO, participants designate an in-network physician to be their primary care provider. But like a PPO, patients may go outside of the provider network for health care services. When patients venture out of the network, they’ll have to pay most of the cost unless the primary care provider has made a referral to the out-of-network provider. Then the medical plan will pick up the tab.” (Small Business Majority. <https://healthcoverageguide.org/reference-guide/coverage-types/point-of-service-plan-pos/>. Retrieved on June 14, 2023.)
- **Preferred Provider Organization (PPO):** “A Preferred Provider Organization is a type of health plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. You pay less if you use providers that belong to the plan’s network. You can use doctors, hospitals, and providers outside of the network for an additional cost.” (Health Insurance Marketplace. <https://www.healthcare.gov/glossary/preferred-provider-organization-ppo/>. Retrieved on June 14, 2023.)
- **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 June 14, 2023.)

- **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 June 14, 2023.)



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