

**State Employment
Relations Board**



HEALTH INSURANCE 2024

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 – 2024 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 (2024 Edition). In its 32nd 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 2024 Health Insurance Survey was created and dispersed using Novi Survey, an online survey tool. SERB emailed or mailed 1,337 links of the survey to public sector employers across the state during January, requesting completion of the survey by March 2024. The target survey population included:

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

This year SERB received 1,271 completed surveys that captured data from 2,048 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, 2024.

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

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

Table 1					
Reported Number of Insurance Plans Offered Statewide					
	Medical	Prescription	Dental	Vision	Life
STATEWIDE	2,048	2,011	1,226	1,123	1,215
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 2024 by jurisdiction. This year's response rate was 95.1%. Fifteen employers indicated that they do not offer medical insurance. These employers have been omitted from all tables, except Table 2, in this report.

Table 2			
Survey Response Rate by Jurisdiction			
	Surveys Sent	Surveys Completed	Response Rate
STATEWIDE	1,337	1,271	95.1%
State of Ohio	1	1	100.0%
Counties	88	84	95.5%
Cities	255	242	94.9%
Townships	161	134	83.2%
School Districts & ESCs	709	696	98.2%
Colleges & Universities	37	35	94.6%
Fire Districts	25	23	92.0%
Metro Housing Authorities	40	37	92.5%
Port Authorities	5	4	80.0%
Regional Transit Authorities	16	15	93.8%
Note: 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 = 2,048) reported exceeds the number of surveyed employers. The survey collected information for the following medical plan types: Exclusive Provider Organization (EPO), Preferred Provider Organization (PPO), Point of Service (POS), Health Maintenance Organization (HMO), and High Deductible Health Plan (HDHP). PPOs and HDHPs are the two most utilized medical plan types.

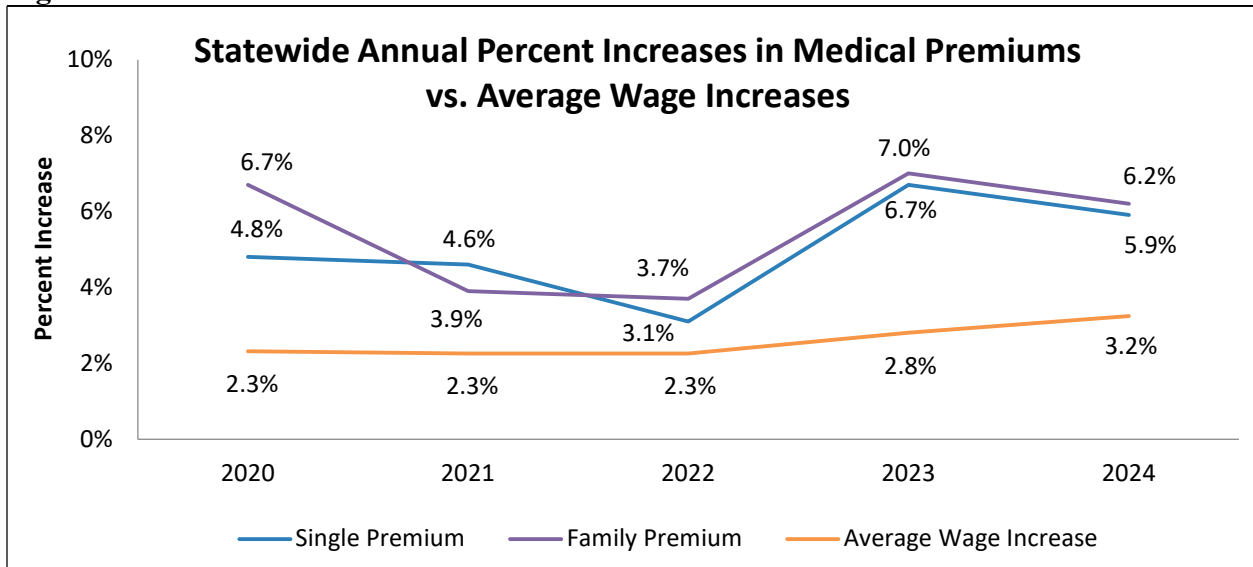
Table 3						
Percentage of Plan Types Offered by Jurisdiction						
Comparison Group	EPO	PPO	POS	HMO	HDHP	n
STATEWIDE	0.6%	49.3%	1.0%	1.7%	47.4%	2,048
State of Ohio	0.0%	33.4%	0.0%	33.3%	33.3%	3
Counties	2.0%	55.8%	0.7%	2.7%	38.8%	147
Cities	0.5%	46.1%	2.0%	2.3%	49.1%	393
Townships	0.0%	30.4%	1.9%	0.6%	67.1%	155
School Districts & ESCs	0.3%	53.8%	0.6%	1.3%	44.0%	1,173
Colleges & Universities	2.7%	42.4%	1.4%	1.4%	52.1%	73
Fire Districts	0.0%	5.0%	0.0%	0.0%	95.0%	20
Metro Housing Authorities	2.0%	39.1%	2.0%	2.0%	54.9%	51
Port Authorities	0.0%	20.0%	0.0%	0.0%	80.0%	5
Regional Transit Authorities	0.0%	53.6%	0.0%	7.1%	39.3%	28
NUMBER OF PLANS (n)	12	1,010	21	34	971	
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 of plans.						

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 3.2%. Comparatively, medical insurance premiums have risen at a higher rate.

Figure 1



MEDICAL INSURANCE – OVERVIEW

MEDICAL PREMIUM INCREASES COMPARED TO INFLATION RATES

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

Table 4						
Annual Percent Change in Medical Care Costs, Inflation, and Medical Care Inflation Rates						
Year	Statewide Public Sector			National		
	Single Premium	Family Premium	n	Inflation Rate	Medical Care	
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%	
2023	6.7%	7.0%	1,993	6.5%	4.0%	
2024	5.9%	6.2%	2,048	3.4%	0.5%	
Note: National; includes both public and private sector employers nationwide.						
Note: United States Bureau of Labor Statistics, Consumer Price Index, December 2023						
https://www.bls.gov/news.release/archives/cpi_01112024.pdf						
Note: n: number of plans."						

MEDICAL INSURANCE – ALL PLAN TYPES

MEDICAL INSURANCE – ALL PLAN TYPES

MEDICAL PREMIUMS

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

Table 5

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

Comparison Group	Single			Family			n
	Employer Share	Employee Share	Total	Employer Share	Employee Share	Total	
STATEWIDE	\$ 749.20	\$ 112.86	\$ 862.06	\$ 1,964.99	\$ 316.70	\$ 2,281.69	2,048
State of Ohio	\$ 699.33	\$ 94.00	\$ 793.33	\$ 1,981.67	\$ 278.00	\$ 2,259.67	3
Counties	\$ 735.65	\$ 107.43	\$ 843.08	\$ 1,999.86	\$ 317.70	\$ 2,317.56	147
Less than 50,000	\$ 754.26	\$ 107.39	\$ 861.65	\$ 2,034.01	\$ 320.44	\$ 2,354.45	58
50,000 - 149,999	\$ 715.00	\$ 113.34	\$ 828.34	\$ 2,044.64	\$ 345.64	\$ 2,390.28	49
150,000 or more	\$ 733.94	\$ 100.23	\$ 834.17	\$ 1,894.82	\$ 279.32	\$ 2,174.14	40
Cities	\$ 750.59	\$ 96.49	\$ 847.08	\$ 2,100.40	\$ 268.72	\$ 2,369.12	393
Less than 25,000	\$ 751.90	\$ 91.73	\$ 843.63	\$ 2,146.11	\$ 258.92	\$ 2,405.03	284
25,000 - 99,999	\$ 748.22	\$ 111.07	\$ 859.29	\$ 2,024.85	\$ 302.05	\$ 2,326.90	99
100,000 or more	\$ 737.50	\$ 85.00	\$ 822.50	\$ 1,586.78	\$ 209.11	\$ 1,795.89	10
Townships	\$ 772.66	\$ 82.60	\$ 855.26	\$ 2,113.38	\$ 231.80	\$ 2,345.18	155
Less than 10,000	\$ 802.67	\$ 60.27	\$ 862.94	\$ 2,182.97	\$ 175.87	\$ 2,358.84	74
10,000 - 29,999	\$ 783.48	\$ 100.63	\$ 884.11	\$ 2,107.62	\$ 260.92	\$ 2,368.54	56
30,000 or more	\$ 669.30	\$ 104.21	\$ 773.51	\$ 1,942.36	\$ 315.38	\$ 2,257.74	25
School Districts	\$ 755.58	\$ 121.86	\$ 877.44	\$ 1,902.67	\$ 335.24	\$ 2,237.91	1,173
Less than 1,000	\$ 768.42	\$ 114.60	\$ 883.02	\$ 1,953.62	\$ 308.16	\$ 2,261.78	309
1,000 - 2,499	\$ 762.83	\$ 127.58	\$ 890.41	\$ 1,917.61	\$ 343.96	\$ 2,261.57	468
2,500 - 9,999	\$ 722.15	\$ 118.30	\$ 840.45	\$ 1,820.59	\$ 323.54	\$ 2,144.13	272
10,000 or more	\$ 773.23	\$ 128.71	\$ 901.94	\$ 1,921.03	\$ 450.12	\$ 2,371.15	34
ESCs	\$ 768.63	\$ 125.20	\$ 893.83	\$ 1,893.58	\$ 374.87	\$ 2,268.45	90
Colleges & Universities	\$ 705.12	\$ 133.36	\$ 838.48	\$ 1,984.15	\$ 402.62	\$ 2,386.77	73
Fire Districts	\$ 491.57	\$ 63.09	\$ 554.66	\$ 1,481.59	\$ 213.50	\$ 1,695.09	20
Metro Housing Authorities	\$ 717.26	\$ 122.32	\$ 839.58	\$ 1,958.42	\$ 437.83	\$ 2,396.25	51
Port Authorities	\$ 607.73	\$ 77.29	\$ 685.02	\$ 1,796.09	\$ 229.35	\$ 2,025.44	5
Regional Transit Authorities	\$ 800.18	\$ 123.05	\$ 923.23	\$ 2,079.90	\$ 321.40	\$ 2,401.30	28

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

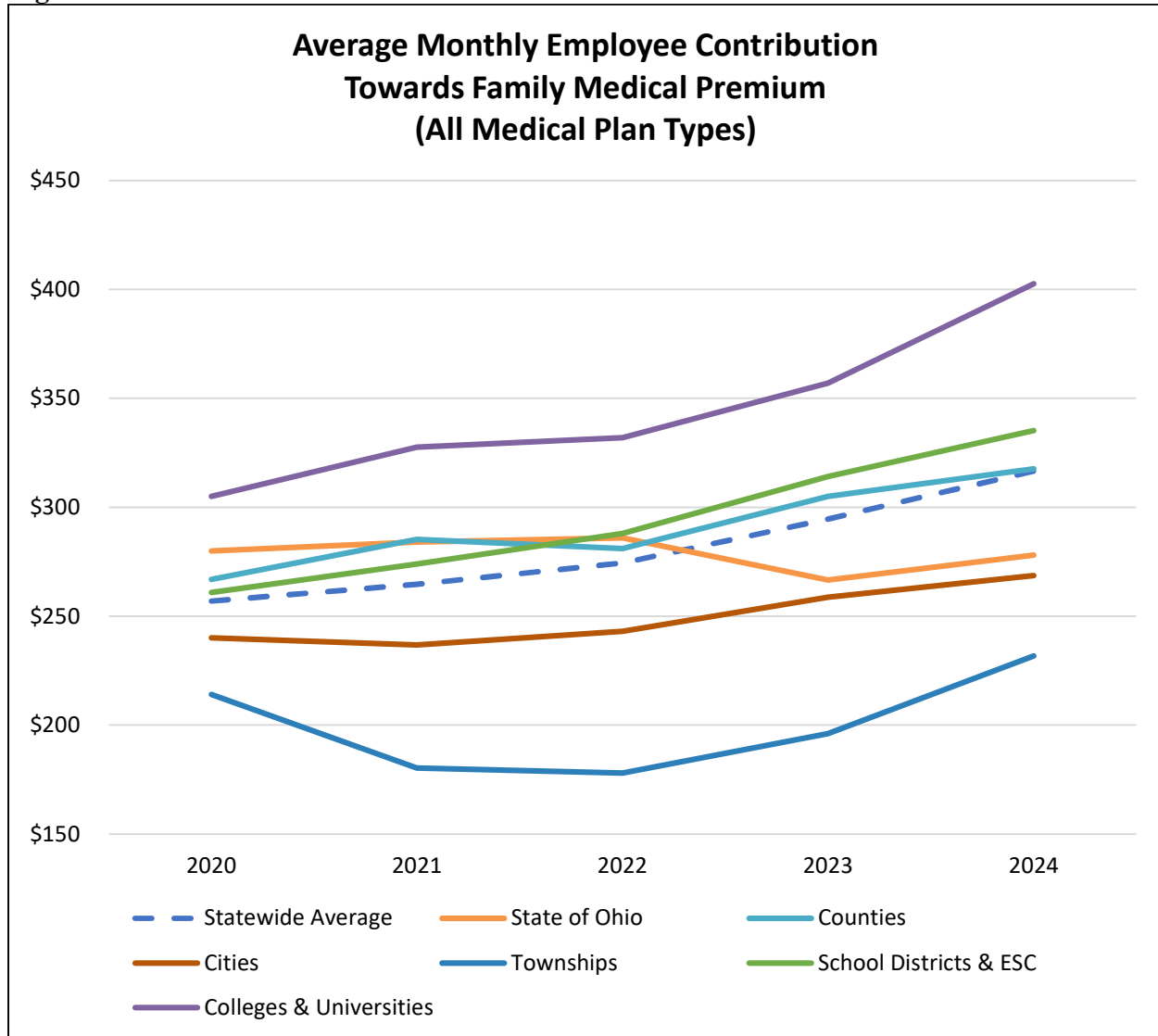
Note: Includes plans where prescription and/or dental is included in medical premium.

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

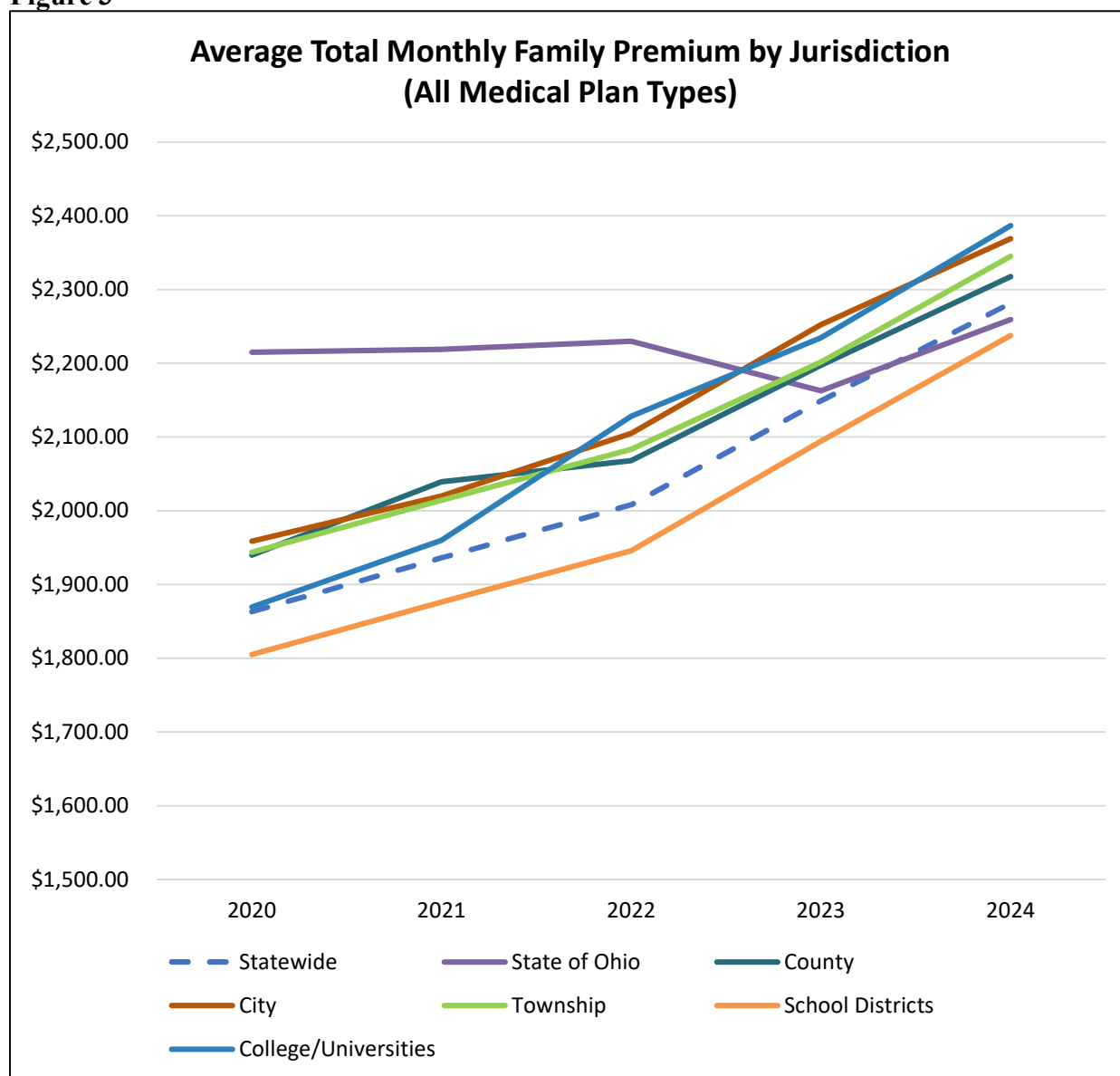


- The statewide average, represented by the dotted line, shows that the employee contribution towards the family premium increased by \$59.70 or 23.2% over the last five years (2020-2024).

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 \$418.47 or 22.5% over the last five years (2020-2024).

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 coverage when included with the medical premiums. A breakdown of the regions is on page 61.

Table 6

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

Comparison Group	Employer Share	Single Employee Share	Total	Employer Share	Family Employee Share	Total	n
STATEWIDE	\$ 749.20	\$ 112.86	\$862.06	\$ 1,964.99	\$ 316.70	\$ 2,281.69	2,048
REGION							
1 - Akron/Canton	\$ 747.03	\$ 106.39	\$ 853.42	\$ 1,971.57	\$ 277.88	\$ 2,249.45	236
2 - Cincinnati	\$ 662.46	\$ 112.20	\$ 774.66	\$ 1,801.72	\$ 327.82	\$ 2,129.54	241
3 - Cleveland	\$ 730.32	\$ 96.66	\$ 826.98	\$ 1,922.67	\$ 249.70	\$ 2,172.37	362
4 - Columbus	\$ 828.83	\$ 130.69	\$ 959.52	\$ 2,103.43	\$ 383.70	\$ 2,487.13	353
5 - Dayton	\$ 715.97	\$ 135.54	\$ 851.51	\$ 1,920.54	\$ 382.02	\$ 2,302.56	265
6 - Southeast Ohio	\$ 862.97	\$ 120.57	\$ 983.54	\$ 2,161.24	\$ 345.18	\$ 2,506.42	168
7 - Toledo	\$ 699.55	\$ 108.55	\$ 808.10	\$ 1,873.83	\$ 315.94	\$ 2,189.77	291
8 - Warren/Youngstown	\$ 783.20	\$ 77.43	\$ 860.63	\$ 2,044.70	\$ 206.20	\$ 2,250.90	132
EMPLOYEES COVERED							
1 - 49	\$ 755.16	\$ 97.32	\$ 852.48	\$ 2,052.49	\$ 289.84	\$ 2,342.33	328
50 - 99	\$ 761.83	\$ 103.42	\$ 865.25	\$ 2,050.28	\$ 284.06	\$ 2,334.34	326
100 - 149	\$ 740.90	\$ 108.82	\$ 849.72	\$ 1,944.13	\$ 297.59	\$ 2,241.72	408
150 - 249	\$ 770.24	\$ 127.94	\$ 898.18	\$ 1,965.44	\$ 353.06	\$ 2,318.50	434
250 - 499	\$ 735.42	\$ 113.76	\$ 849.18	\$ 1,906.85	\$ 316.19	\$ 2,223.04	314
500 - 999	\$ 725.84	\$ 131.18	\$ 857.02	\$ 1,850.59	\$ 363.22	\$ 2,213.81	138
1,000 or more	\$ 708.13	\$ 115.48	\$ 823.61	\$ 1,844.06	\$ 361.20	\$ 2,205.26	100

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

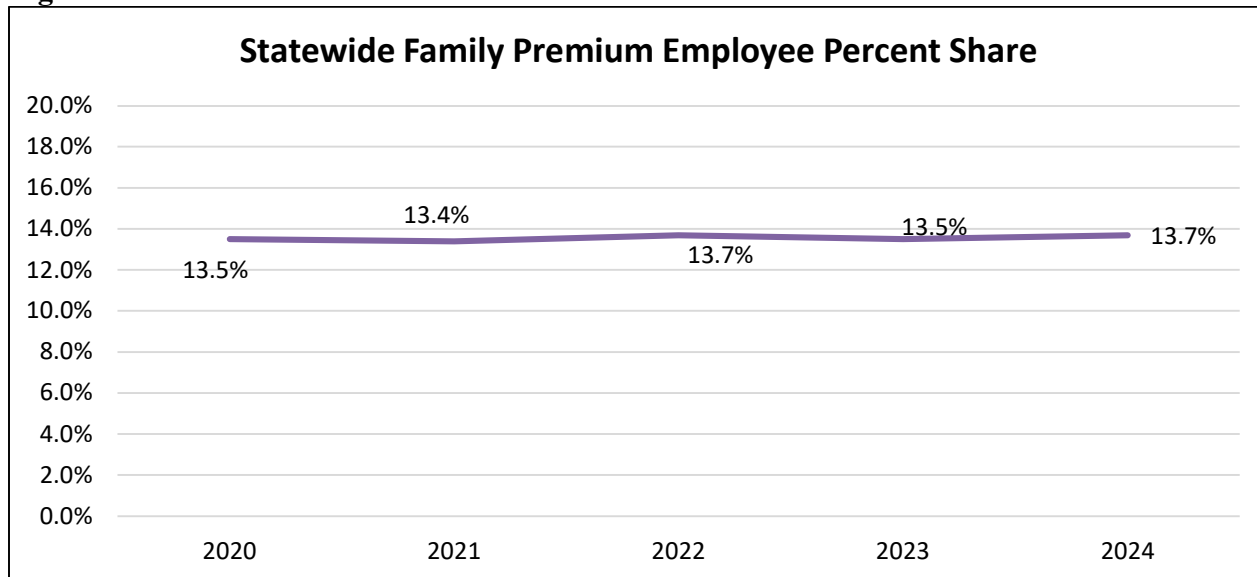
Table 7 displays the employer and employee share of the medical premium for single and family plans by jurisdiction. This data corresponds with the data displayed in Table 5.

Employer & Employee Cost Sharing Percentage Towards Medical Premium (All Medical Plan Types)					
Comparison Group	Single		Family		n
	Employer Share	Employee Share	Employer Share	Employee Share	
STATEWIDE	87.0%	13.0%	86.3%	13.7%	2,048
State of Ohio	88.2%	11.8%	87.6%	12.4%	3
Counties	87.4%	12.6%	86.6%	13.4%	147
Less than 50,000	87.6%	12.4%	86.6%	13.4%	58
50,000 - 149,999	86.5%	13.5%	85.8%	14.2%	49
150,000 or more	88.2%	11.8%	87.7%	12.3%	40
Cities	88.4%	11.6%	88.4%	11.6%	393
Less than 25,000	89.0%	11.0%	89.0%	11.0%	284
25,000 - 99,999	86.6%	13.4%	86.6%	13.4%	99
100,000 or more	89.2%	10.8%	87.6%	12.4%	10
Townships	90.2%	9.8%	90.2%	9.8%	155
Less than 10,000	92.4%	7.6%	92.3%	7.7%	74
10,000 - 29,999	88.8%	11.2%	89.2%	10.8%	56
30,000 or more	87.4%	12.6%	86.8%	13.2%	25
School Districts	86.3%	13.7%	85.3%	14.7%	1,173
Less than 1,000	87.3%	12.7%	86.8%	13.2%	309
1,000 - 2,499	85.9%	14.1%	85.1%	14.9%	468
2,500 - 9,999	86.1%	13.9%	85.2%	14.8%	272
10,000 or more	85.5%	14.5%	81.7%	18.3%	34
Educational Svc Centers	86.1%	13.9%	83.5%	16.5%	90
Colleges & Universities	84.2%	15.8%	83.2%	16.8%	73
Fire Districts	88.7%	11.3%	87.4%	12.6%	20
Metro Housing Authorities	86.1%	13.9%	83.4%	16.6%	51
Port Authorities	88.9%	11.1%	88.9%	11.1%	5
Regional Transit Authorities	86.4%	13.6%	87.0%	13.0%	28
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 2024 percent share is 13.7%, which mirrors prior years.

Figure 4



MEDICAL INSURANCE – ALL PLAN TYPES

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

Table 8					
Employer & Employee Cost Sharing Percentage Towards Medical Premium by Region (All Medical Plan Types)					
Comparison Group	Single		Family		n
	Employer Share	Employee Share	Employer Share	Employee Share	
STATEWIDE	87.0%	13.0%	86.3%	13.7%	2,048
REGION					
1 - Akron/Canton	87.4%	12.6%	87.6%	12.4%	236
2 - Cincinnati	85.5%	14.5%	84.6%	15.4%	241
3 - Cleveland	88.4%	11.6%	88.4%	11.6%	362
4 - Columbus	86.4%	13.6%	84.7%	15.3%	353
5 - Dayton	84.6%	15.4%	83.8%	16.2%	265
6 - Southeast Ohio	87.7%	12.3%	86.3%	13.7%	168
7 - Toledo	87.0%	13.0%	86.1%	13.9%	291
8 - Warren/Youngstown	91.0%	9.0%	91.0%	9.0%	132
EMPLOYEES COVERED					
1 - 49	88.6%	11.4%	87.9%	12.1%	328
50 - 99	88.1%	11.9%	87.8%	12.2%	326
100 - 149	87.3%	12.7%	86.9%	13.1%	408
150 - 249	85.7%	14.3%	84.9%	15.1%	434
250 - 499	87.1%	12.9%	86.2%	13.8%	314
500 - 999	84.7%	15.3%	83.7%	16.3%	138
1,000 or more	85.8%	14.2%	83.9%	16.1%	100
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.

Table 9					
Average Total Monthly Premium by Plan Type					
	Single		Family		n
ALL PLANS	\$	861.78	\$	2,281.14	2,048
EPO	\$	782.14	\$	2,193.14	12
PPO	\$	928.30	\$	2,386.15	1,009
POS	\$	815.87	\$	2,198.97	21
HMO	\$	745.01	\$	2,038.22	34
HDHP	\$	798.54	\$	2,181.91	972
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 \$47.98 for single and \$133.14 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.

Table 10

Statewide Average Annual Cost Per Year by Funding Type (SINGLE)						
Comparison Group	2020	2021	2022	2023	2024	n
Fully-Insured	\$ 8,466	\$ 8,922	\$ 9,106	\$ 9,570	\$ 9,936	442
Self-Insured	\$ 8,496	\$ 8,873	\$ 9,165	\$ 9,815	\$ 10,452	1,606

Note: n: number of plans.

- The average annual cost for single plans rose 3.8% for fully-insured plans and 6.5% for self-insured plans.

Table 11

Statewide Average Annual Cost Per Year by Funding Type (FAMILY)						
Comparison Group	2020	2021	2022	2023	2024	n
Fully-Insured	\$ 23,571	\$ 24,080	\$ 24,940	\$ 26,299	\$ 27,419	442
Self-Insured	\$ 22,002	\$ 23,009	\$ 23,878	\$ 25,614	\$ 27,363	1,606

Note: n: number of plans.

- The average annual cost for family plans rose 4.3% for fully-insured plans and 6.8% for self-insured plans.

MEDICAL INSURANCE – ALL PLAN TYPES

Figures 5 and 6 display the average statewide cost per employee per year for fully-insured and self-insured medical plans found in Tables 10 and 11 (located on page 15).

Figure 5

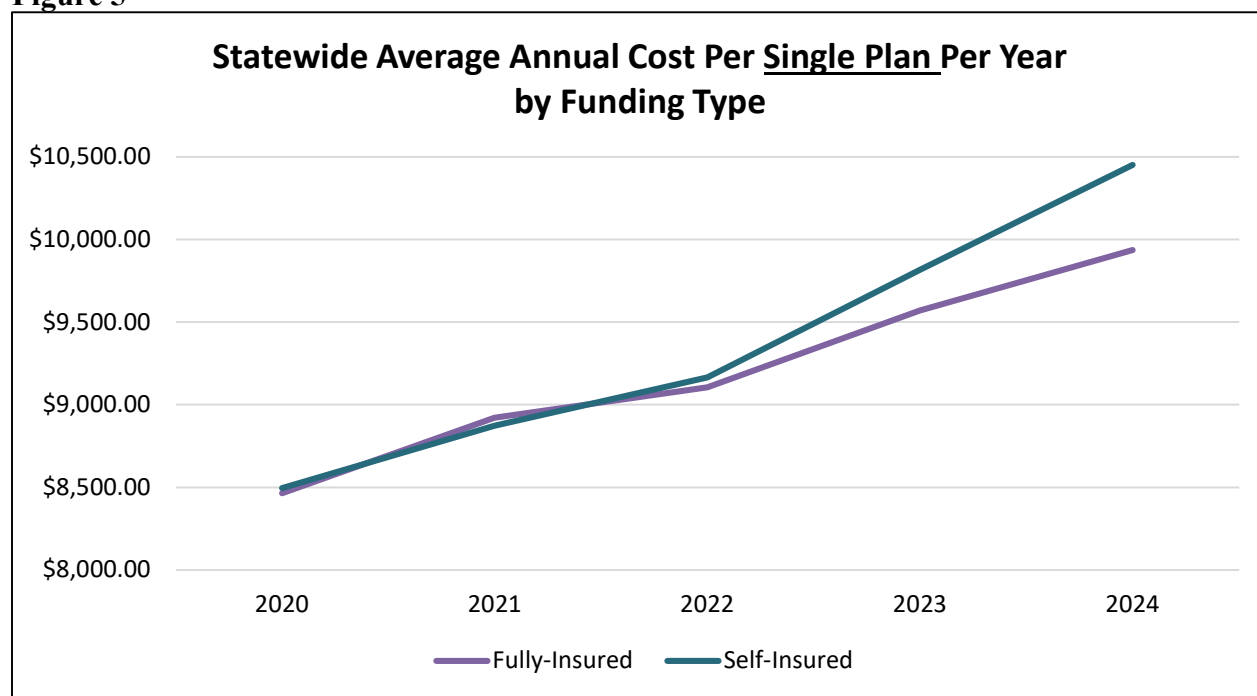
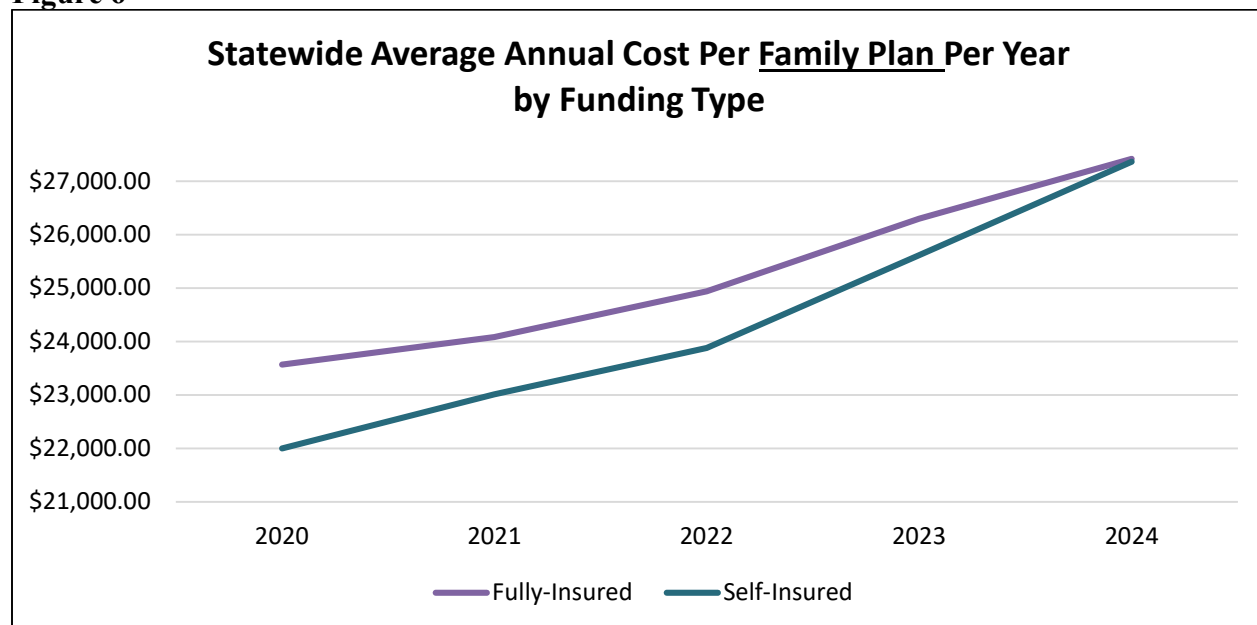


Figure 6



MEDICAL INSURANCE – ALL PLAN TYPES

NETWORK DEDUCTIBLES

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

Table 12			
Average In-Network Deductible Amount (All Plan Types)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 1,689	\$ 3,319	2,048
State of Ohio	\$ 933	\$ 1,867	3
Counties	\$ 1,295	\$ 2,616	147
Cities	\$ 1,700	\$ 3,390	393
Townships	\$ 2,744	\$ 5,396	155
School Districts & ESCs	\$ 1,557	\$ 3,040	1,173
Colleges & Universities	\$ 1,820	\$ 3,636	73
Fire Districts	\$ 3,282	\$ 6,290	20
Metro Housing Authorities	\$ 2,068	\$ 3,970	51
Port Authorities	\$ 1,950	\$ 3,900	5
Regional Transit Authorities	\$ 1,248	\$ 2,514	28
REGION			
1 - Akron/Canton	\$ 1,022	\$ 2,053	236
2 - Cincinnati	\$ 1,859	\$ 3,622	241
3 - Cleveland	\$ 1,399	\$ 2,761	362
4 - Columbus	\$ 1,949	\$ 3,840	353
5 - Dayton	\$ 2,068	\$ 4,058	265
6 - Southeast Ohio	\$ 1,658	\$ 3,394	168
7 - Toledo	\$ 1,990	\$ 3,792	291
8 - Warren/Youngstown	\$ 1,288	\$ 2,565	132
EMPLOYEES COVERED			
1 - 49	\$ 2,257	\$ 4,467	328
50 - 99	\$ 1,816	\$ 3,540	326
100 - 149	\$ 1,661	\$ 3,262	408
150 - 249	\$ 1,563	\$ 3,063	434
250 - 499	\$ 1,476	\$ 2,928	314
500 - 999	\$ 1,453	\$ 2,831	138
1,000 or more	\$ 1,089	\$ 2,157	100
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 \$1,600 for single and \$3,000 for family coverage to qualify for an HSA.

Figure 7

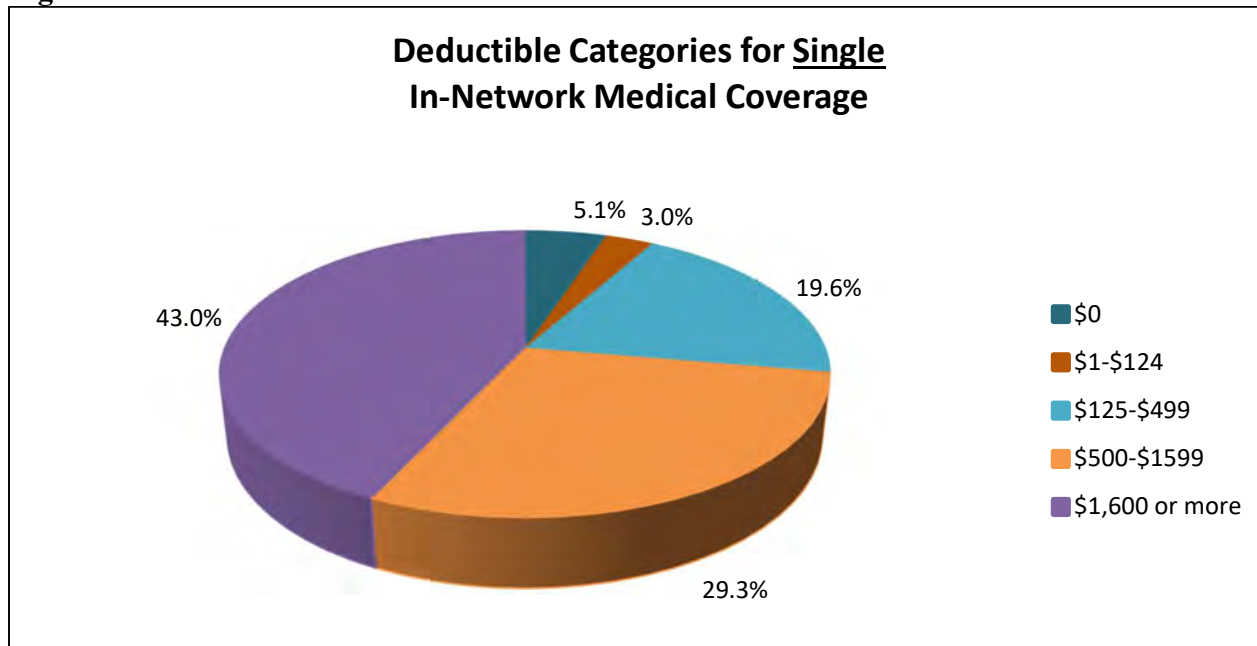
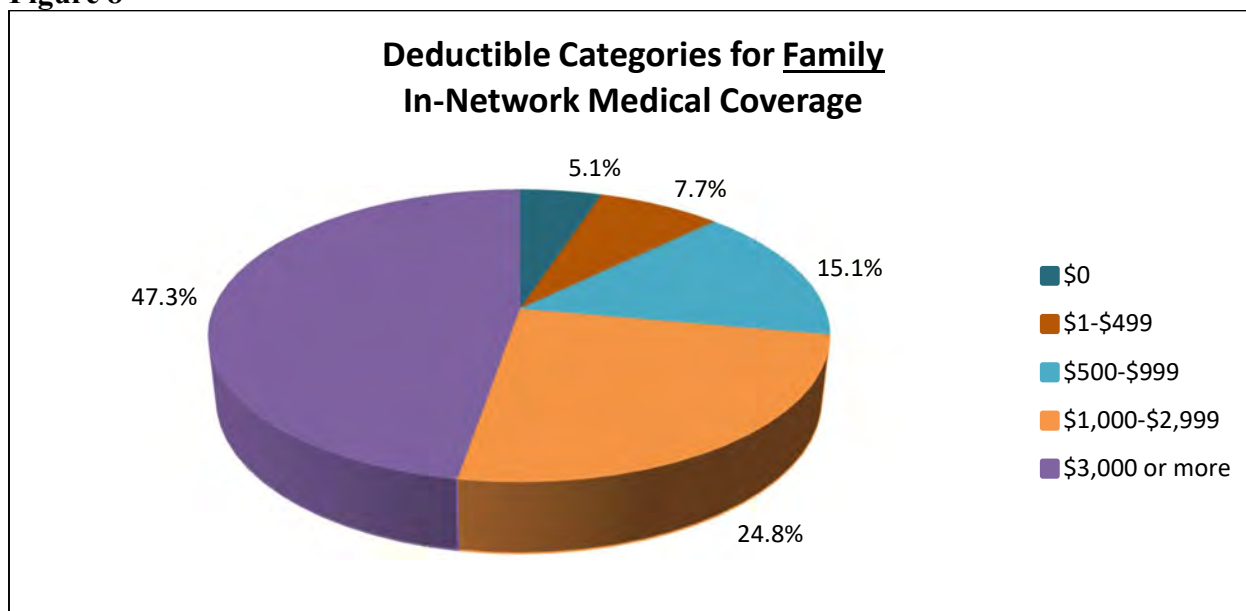


Figure 8



MEDICAL INSURANCE – ALL PLAN TYPES

NON-NETWORK DEDUCTIBLES

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

Table 13			
Average Non-Network Deductible Amount (All Plan Types)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 3,348	\$ 6,658	2,048
State of Ohio	\$ 2,400	\$ 4,800	3
Counties	\$ 2,628	\$ 5,263	147
Cities	\$ 3,604	\$ 7,169	393
Townships	\$ 6,165	\$ 12,447	155
School Districts & ESCs	\$ 2,799	\$ 5,552	1,173
Colleges & Universities	\$ 3,875	\$ 7,819	73
Fire Districts	\$ 8,594	\$ 17,188	20
Metro Housing Authorities	\$ 5,934	\$ 11,593	51
Port Authorities	\$ 3,910	\$ 7,820	5
Regional Transit Authorities	\$ 2,693	\$ 5,406	28
REGION			
1 - Akron/Canton	\$ 2,177	\$ 4,370	236
2 - Cincinnati	\$ 3,787	\$ 7,530	241
3 - Cleveland	\$ 2,749	\$ 5,465	362
4 - Columbus	\$ 3,705	\$ 7,459	353
5 - Dayton	\$ 4,403	\$ 8,627	265
6 - Southeast Ohio	\$ 3,459	\$ 7,046	168
7 - Toledo	\$ 3,403	\$ 6,609	291
8 - Warren/Youngstown	\$ 2,850	\$ 5,772	132
EMPLOYEES COVERED			
1 - 49	\$ 4,921	\$ 9,897	328
50 - 99	\$ 3,794	\$ 7,430	326
100 - 149	\$ 3,185	\$ 6,284	408
150 - 249	\$ 2,820	\$ 5,645	434
250 - 499	\$ 2,767	\$ 5,534	314
500 - 999	\$ 2,854	\$ 5,669	138
1,000 or more	\$ 2,314	\$ 4,707	100
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

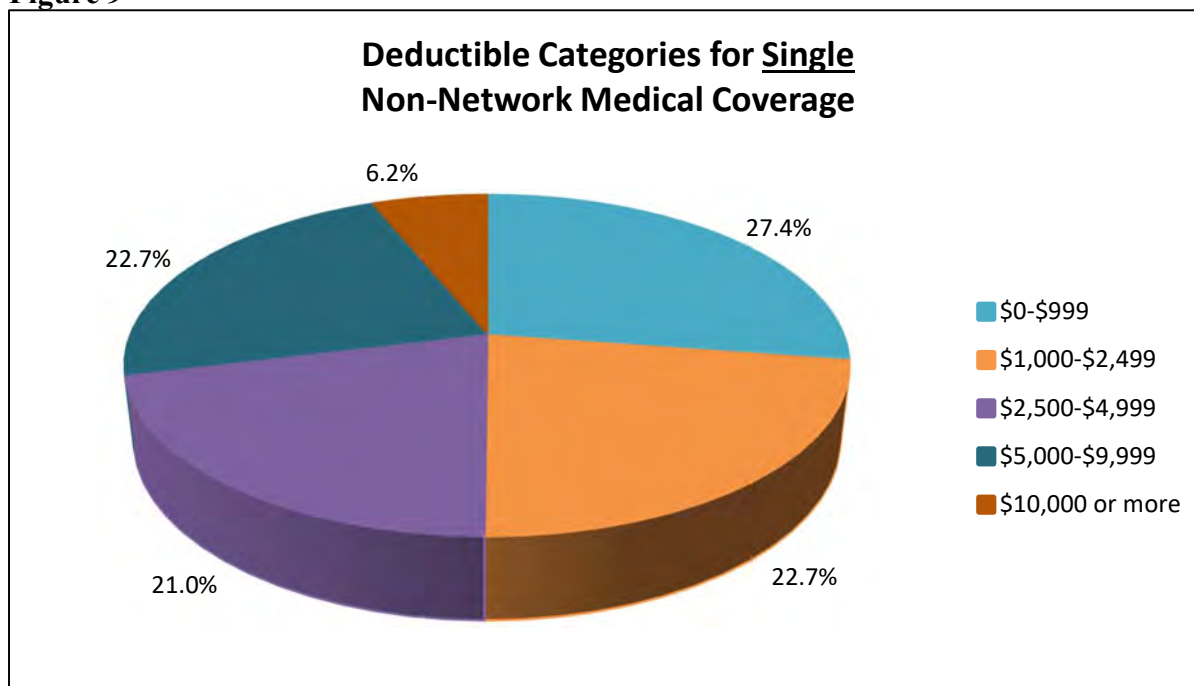
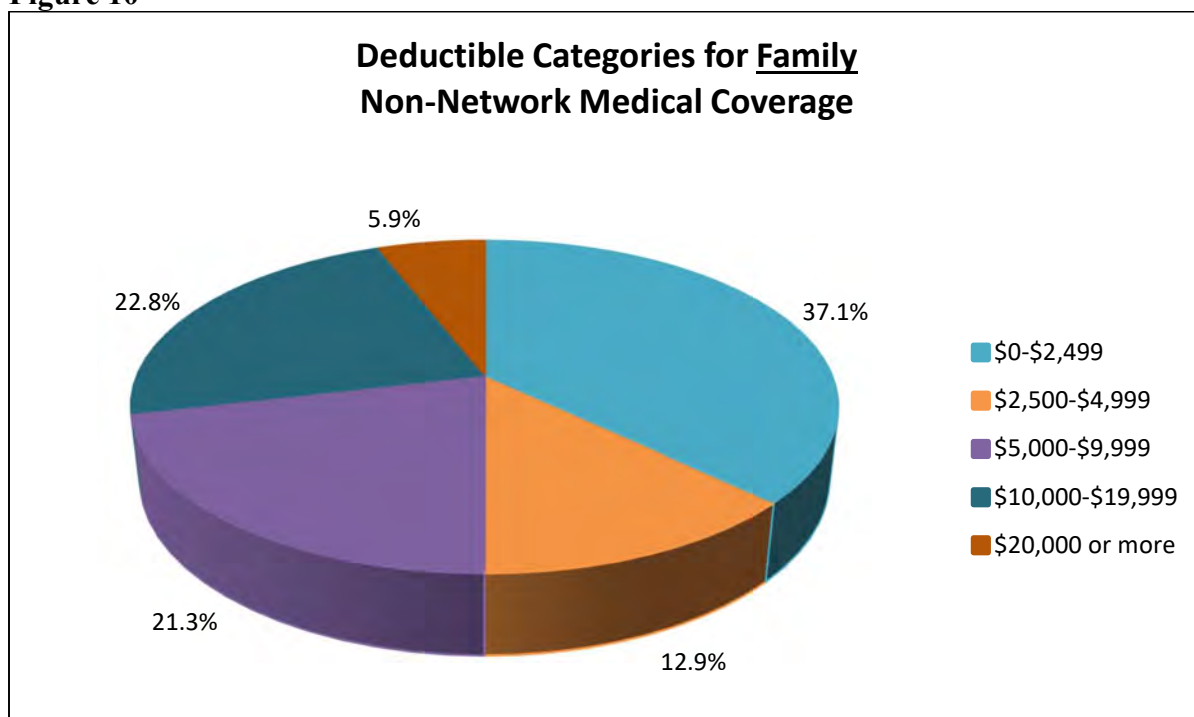


Figure 10



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.

Table 14				
Statewide Average Medical Copay & Coinsurance Amounts (Covered by Employee)				
	Network	n	Non-Network	n
COPAY				
Office Visit	\$ 18.03	1,468	\$ 26.04	302
Emergency Room	\$ 137.03	1,445	\$ 137.75	1,142
Urgent Care	\$ 36.40	1,415	\$ 23.68	634
Hospital Stay - Admitted	\$ 37.46	680	\$ 24.04	468
COINSURANCE				
Office Visit	13.7%	702	35.9%	1,634
Emergency Room	11.1%	987	21.7%	1,083
Urgent Care	9.5%	1,054	33.0%	1,624
Hospital Stay - Admitted	13.1%	1,657	33.5%	1,745
Note: n: number of plans.				

Office Visit Copay

- When a copay is required, 322 plans (28.3%) indicated that their office visit copay amount is \$20.
- When a copay is required, 261 plans (23.0%) indicated that their office visit copay amount is \$25.

Emergency Room Copay

- When a copay is required, 209 plans (18.5%) indicated that their emergency room copay amount is \$250.
- When a copay is required, 840 plans (74.2%) indicated that their emergency room copay is between \$100 and \$300.

Urgent Care Copay

- When a copay is required, 221 plans (20.1%) indicated that their urgent care copay amount is \$50.
- When a copay is required, 168 plans (15.3%) 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%	
STATEWIDE	24.5%	26.7%	2.8%	40.2%	5.8%	2,048
State of Ohio	0.0%	0.0%	0.0%	100.0%	0.0%	3
Counties	11.2%	17.6%	1.6%	56.8%	12.8%	147
Cities	36.0%	21.2%	1.6%	37.9%	3.2%	393
Townships	49.5%	8.4%	0.0%	37.4%	4.7%	155
School Districts & ESCs	19.7%	33.1%	3.7%	37.9%	5.7%	1,173
Colleges & Universities	12.9%	21.0%	4.8%	54.8%	6.5%	73
Fire Districts	75.0%	0.0%	0.0%	16.7%	8.3%	20
Metro Housing Authorities	32.4%	13.5%	0.0%	43.2%	10.8%	51
Port Authorities	40.0%	40.0%	0.0%	20.0%	0.0%	5
Regional Transit Authorities	20.8%	16.7%	4.2%	54.2%	4.2%	28

Note: n: number of plans.

Table 16

Co-Insurance Categories for Non-Network Medical Coverage by Jurisdiction (All Plan Types)						
Comparison Group	Employee's Co-Insurance Percentage					n
	0-19%	20%	21-30%	31-40%	>40%	
STATEWIDE	7.5%	15.4%	28.7%	32.0%	16.5%	2,048
State of Ohio	33.3%	0.0%	0.0%	66.7%	0.0%	3
Counties	2.4%	9.6%	16.8%	54.4%	16.8%	147
Cities	8.5%	18.1%	30.5%	23.0%	19.9%	393
Townships	14.7%	12.8%	22.0%	17.4%	33.0%	155
School Districts & ESCs	7.3%	16.0%	31.0%	33.6%	12.2%	1,173
Colleges & Universities	1.7%	8.3%	30.0%	38.3%	21.7%	73
Fire Districts	23.1%	23.1%	15.4%	0.0%	38.5%	20
Metro Housing Authorities	5.0%	10.0%	22.5%	25.0%	37.5%	51
Port Authorities	20.0%	20.0%	40.0%	0.0%	20.0%	5
Regional Transit Authorities	4.0%	16.0%	12.0%	52.0%	16.0%	28

Note: n: number of plans.

MEDICAL INSURANCE – ALL PLAN TYPES

OUT-OF-POCKET MAXIMUMS

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

Table 17

Average In-Network Out-of-Pocket Maximums (All Plan Types)							
Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
STATEWIDE	\$ 3,542	\$ 0	\$ 10,000	\$ 7,019	\$ 0	\$ 20,000	2,048
State of Ohio	\$ 2,833	\$ 2,500	\$ 3,500	\$ 5,667	\$ 5,000	\$ 7,000	3
Counties	\$ 3,422	\$ 400	\$ 7,900	\$ 6,864	\$ 1,000	\$ 15,800	147
Cities	\$ 3,232	\$ 0	\$ 9,450	\$ 6,454	\$ 0	\$ 18,900	393
Townships	\$ 4,206	\$ 0	\$ 9,450	\$ 8,369	\$ 0	\$ 20,000	155
School Districts & ESCs	\$ 3,480	\$ 0	\$ 10,000	\$ 6,862	\$ 0	\$ 20,000	1,173
Colleges & Universities	\$ 3,917	\$ 1,200	\$ 8,150	\$ 7,751	\$ 2,400	\$ 16,300	73
Fire Districts	\$ 5,170	\$ 2,500	\$ 9,000	\$ 10,340	\$ 5,000	\$ 18,000	20
Metro Housing Authorities	\$ 4,240	\$ 100	\$ 8,500	\$ 8,487	\$ 700	\$ 17,000	51
Port Authorities	\$ 4,980	\$ 2,500	\$ 8,050	\$ 9,960	\$ 5,000	\$ 16,100	5
Regional Transit Authorities	\$ 3,954	\$ 0	\$ 7,500	\$ 7,852	\$ 0	\$ 15,000	28
REGION							
1 - Akron/Canton	\$ 2,633	\$ 0	\$ 9,450	\$ 5,289	\$ 0	\$ 20,000	236
2 - Cincinnati	\$ 3,473	\$ 0	\$ 9,000	\$ 7,015	\$ 0	\$ 18,000	241
3 - Cleveland	\$ 3,737	\$ 0	\$ 10,000	\$ 7,427	\$ 0	\$ 20,000	362
4 - Columbus	\$ 3,680	\$ 0	\$ 9,450	\$ 7,323	\$ 0	\$ 18,900	353
5 - Dayton	\$ 3,273	\$ 100	\$ 9,450	\$ 6,396	\$ 1,000	\$ 18,900	265
6 - Southeast Ohio	\$ 3,799	\$ 200	\$ 9,450	\$ 7,537	\$ 400	\$ 18,900	168
7 - Toledo	\$ 4,063	\$ 0	\$ 9,450	\$ 7,901	\$ 0	\$ 18,900	291
8 - Warren/Youngstown	\$ 3,459	\$ 350	\$ 10,000	\$ 6,839	\$ 700	\$ 18,200	132
EMPLOYEES COVERED							
1 - 49	\$ 4,036	\$ 0	\$ 9,450	\$ 8,065	\$ 0	\$ 20,000	328
50 - 99	\$ 3,462	\$ 0	\$ 9,450	\$ 6,885	\$ 0	\$ 18,900	326
100 - 149	\$ 3,535	\$ 0	\$ 10,000	\$ 7,007	\$ 0	\$ 20,000	408
150 - 249	\$ 3,424	\$ 0	\$ 10,000	\$ 6,745	\$ 0	\$ 20,000	434
250 - 499	\$ 3,335	\$ 200	\$ 9,450	\$ 6,544	\$ 400	\$ 18,900	314
500 - 999	\$ 3,780	\$ 0	\$ 9,450	\$ 7,574	\$ 0	\$ 18,900	138
1,000 or more	\$ 3,065	\$ 0	\$ 6,850	\$ 6,055	\$ 0	\$ 13,700	100
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	
STATEWIDE	\$ 7,112	\$ 0	\$ 40,000	\$ 14,234	\$ 0	\$ 80,000	2,048
State of Ohio	\$ 6,000	\$ 5,000	\$ 7,000	\$ 12,000	\$ 10,000	\$ 14,000	3
Counties	\$ 6,770	\$ 800	\$ 22,050	\$ 13,905	\$ 2,200	\$ 50,000	147
Cities	\$ 7,547	\$ 0	\$ 22,050	\$ 15,091	\$ 0	\$ 44,100	393
Townships	\$ 10,940	\$ 0	\$ 28,350	\$ 22,409	\$ 0	\$ 60,000	155
School Districts & ESCs	\$ 6,072	\$ 0	\$ 40,000	\$ 12,054	\$ 400	\$ 80,000	1,173
Colleges & Universities	\$ 8,599	\$ 2,400	\$ 40,000	\$ 17,245	\$ 4,800	\$ 80,000	73
Fire Districts	\$ 15,006	\$ 5,000	\$ 24,000	\$ 30,012	\$ 10,000	\$ 48,000	20
Metro Housing Authorities	\$ 12,144	\$ 1,500	\$ 22,500	\$ 24,440	\$ 3,000	\$ 60,000	51
Port Authorities	\$ 9,210	\$ 5,000	\$ 13,200	\$ 18,420	\$ 10,000	\$ 26,400	5
Regional Transit Authorities	\$ 6,632	\$ 1,500	\$ 22,500	\$ 13,132	\$ 2,500	\$ 45,000	28
REGION							
1 - Akron/Canton	\$ 5,202	\$ 150	\$ 22,050	\$ 10,410	\$ 300	\$ 44,100	236
2 - Cincinnati	\$ 7,913	\$ 0	\$ 24,000	\$ 16,285	\$ 0	\$ 60,000	241
3 - Cleveland	\$ 6,823	\$ 0	\$ 22,050	\$ 13,485	\$ 0	\$ 44,100	362
4 - Columbus	\$ 7,628	\$ 0	\$ 40,000	\$ 15,189	\$ 0	\$ 80,000	353
5 - Dayton	\$ 7,549	\$ 500	\$ 40,000	\$ 14,921	\$ 1,000	\$ 80,000	265
6 - Southeast Ohio	\$ 7,561	\$ 900	\$ 20,700	\$ 15,324	\$ 1,300	\$ 41,400	168
7 - Toledo	\$ 7,091	\$ 0	\$ 32,600	\$ 14,024	\$ 0	\$ 65,200	291
8 - Warren/Youngstown	\$ 6,628	\$ 400	\$ 22,500	\$ 13,518	\$ 900	\$ 60,000	132
EMPLOYEES COVERED							
1 - 49	\$ 9,866	\$ 0	\$ 28,350	\$ 20,160	\$ 0	\$ 60,000	328
50 - 99	\$ 7,594	\$ 0	\$ 22,050	\$ 15,176	\$ 0	\$ 44,100	326
100 - 149	\$ 6,825	\$ 150	\$ 40,000	\$ 13,574	\$ 300	\$ 80,000	408
150 - 249	\$ 6,080	\$ 500	\$ 40,000	\$ 12,036	\$ 1,000	\$ 80,000	434
250 - 499	\$ 6,221	\$ 200	\$ 22,050	\$ 12,377	\$ 400	\$ 44,100	314
500 - 999	\$ 6,244	\$ 0	\$ 15,800	\$ 12,438	\$ 500	\$ 30,000	138
1,000 or more	\$ 5,623	\$ 500	\$ 12,700	\$ 11,358	\$ 1,000	\$ 25,400	100

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 coverage when included in the medical premiums. PPO plans account for 49.3% of all medical plans reported in 2024.

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
STATEWIDE	\$ 798.23	\$ 130.03	\$ 928.26	\$ 2,030.17	\$ 355.58	\$ 2,385.75	1,010
State of Ohio	\$ 685.00	\$ 121.00	\$ 806.00	\$ 1,881.00	\$ 352.00	\$ 2,233.00	1
Counties	\$ 784.72	\$ 122.74	\$ 907.46	\$ 2,084.67	\$ 342.09	\$ 2,426.76	82
Less than 50,000	\$ 803.50	\$ 114.30	\$ 917.80	\$ 2,106.98	\$ 310.85	\$ 2,417.83	26
50,000 - 149,999	\$ 726.62	\$ 125.95	\$ 852.57	\$ 2,088.66	\$ 368.59	\$ 2,457.25	34
150,000 or more	\$ 852.30	\$ 127.75	\$ 980.05	\$ 2,050.56	\$ 337.85	\$ 2,388.41	22
Cities	\$ 811.82	\$ 110.91	\$ 922.73	\$ 2,218.48	\$ 298.06	\$ 2,516.54	181
Less than 25,000	\$ 829.87	\$ 106.96	\$ 936.83	\$ 2,297.88	\$ 289.90	\$ 2,587.78	121
25,000 - 99,999	\$ 780.44	\$ 121.59	\$ 902.03	\$ 2,106.63	\$ 324.49	\$ 2,431.12	54
100,000 or more	\$ 736.35	\$ 92.94	\$ 829.29	\$ 1,650.40	\$ 222.14	\$ 1,872.54	6
Townships	\$ 914.81	\$ 114.23	\$ 1,029.04	\$ 2,204.10	\$ 309.32	\$ 2,513.42	47
Less than 10,000	\$ 886.39	\$ 64.83	\$ 951.22	\$ 2,248.16	\$ 170.63	\$ 2,418.79	23
10,000 - 29,999	\$ 972.26	\$ 150.62	\$ 1,122.88	\$ 2,144.88	\$ 417.19	\$ 2,562.07	19
30,000 or more	\$ 798.86	\$ 153.78	\$ 952.64	\$ 2,261.71	\$ 426.45	\$ 2,688.16	5
School Districts	\$ 795.38	\$ 135.69	\$ 931.07	\$ 1,966.05	\$ 367.74	\$ 2,333.79	631
Less than 1,000	\$ 809.67	\$ 130.99	\$ 940.66	\$ 2,012.13	\$ 348.71	\$ 2,360.84	161
1,000 - 2,499	\$ 803.08	\$ 139.60	\$ 942.68	\$ 1,972.00	\$ 372.98	\$ 2,344.98	251
2,500 - 9,999	\$ 770.23	\$ 131.78	\$ 902.01	\$ 1,917.43	\$ 353.13	\$ 2,270.56	159
10,000 or more	\$ 800.31	\$ 142.37	\$ 942.68	\$ 1,979.08	\$ 474.55	\$ 2,453.63	16
Educational Svc Centers	\$ 788.59	\$ 142.25	\$ 930.84	\$ 1,933.79	\$ 422.74	\$ 2,356.53	44
Colleges & Universities	\$ 765.04	\$ 141.56	\$ 906.60	\$ 2,010.65	\$ 433.55	\$ 2,444.20	31
Fire Districts	\$ 90.00	\$ 10.00	\$ 100.00	\$ 90.00	\$ 10.00	\$ 100.00	1
Metro Housing Authorities	\$ 631.41	\$ 186.72	\$ 818.13	\$ 1,805.13	\$ 607.07	\$ 2,412.20	20
Port Authorities	\$ 456.54	\$ 73.51	\$ 530.05	\$ 1,493.75	\$ 240.18	\$ 1,733.93	1
Regional Transit Authorities	\$ 860.50	\$ 121.44	\$ 981.94	\$ 2,164.53	\$ 306.00	\$ 2,470.53	15

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 coverage 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			Family			n
	Employer Share	Employee Share	Total	Employer Share	Employee Share	Total	
STATEWIDE	\$ 798.23	\$ 130.03	\$ 928.26	\$ 2,030.17	\$ 355.58	\$ 2,385.75	1,010
REGION							
1 - Akron/Canton	\$ 780.63	\$ 112.95	\$ 893.58	\$ 2,017.64	\$ 288.57	\$ 2,306.21	176
2 - Cincinnati	\$ 682.72	\$ 138.63	\$ 821.35	\$ 1,764.78	\$ 385.99	\$ 2,150.77	101
3 - Cleveland	\$ 763.76	\$ 112.42	\$ 876.18	\$ 1,969.93	\$ 290.26	\$ 2,260.19	224
4 - Columbus	\$ 905.13	\$ 156.64	\$ 1,061.77	\$ 2,191.62	\$ 447.61	\$ 2,639.23	155
5 - Dayton	\$ 780.04	\$ 180.51	\$ 960.55	\$ 2,061.36	\$ 518.73	\$ 2,580.09	80
6 - Southeast Ohio	\$ 928.89	\$ 134.38	\$ 1,063.27	\$ 2,253.76	\$ 372.90	\$ 2,626.66	87
7 - Toledo	\$ 745.23	\$ 141.85	\$ 887.08	\$ 1,914.05	\$ 406.48	\$ 2,320.53	103
8 - Warren/Youngstown	\$ 816.27	\$ 87.03	\$ 903.30	\$ 2,121.51	\$ 229.55	\$ 2,351.06	84
EMPLOYEES COVERED							
1 - 49	\$ 830.23	\$ 130.50	\$ 960.73	\$ 2,135.13	\$ 371.71	\$ 2,506.84	127
50 - 99	\$ 810.96	\$ 122.57	\$ 933.53	\$ 2,097.10	\$ 334.60	\$ 2,431.70	143
100 - 149	\$ 792.13	\$ 119.19	\$ 911.32	\$ 2,024.86	\$ 322.71	\$ 2,347.57	209
150 - 249	\$ 810.47	\$ 141.66	\$ 952.13	\$ 2,012.44	\$ 377.87	\$ 2,390.31	233
250 - 499	\$ 783.73	\$ 126.54	\$ 910.27	\$ 1,999.14	\$ 348.02	\$ 2,347.16	171
500 - 999	\$ 768.68	\$ 146.28	\$ 914.96	\$ 1,934.89	\$ 390.01	\$ 2,324.90	78
1,000 or more	\$ 748.26	\$ 127.86	\$ 876.12	\$ 1,944.00	\$ 380.36	\$ 2,324.36	49

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).

Table 21

Employer & Employee Cost Sharing Percentage Towards Medical Premium (PPO Plans)					
Comparison Group	Single		Family		n
	Employer Share	Employee Share	Employer Share	Employee Share	
STATEWIDE	86.0%	14.0%	85.3%	14.7%	1,010
State of Ohio	85.0%	15.0%	84.2%	15.8%	1
Counties	86.3%	13.7%	86.1%	13.9%	82
Less than 50,000	87.7%	12.3%	87.5%	12.5%	26
50,000 - 149,999	85.2%	14.8%	85.0%	15.0%	34
150,000 or more	86.4%	13.6%	86.0%	14.0%	22
Cities	87.7%	12.3%	87.9%	12.1%	181
Less than 25,000	88.2%	11.8%	88.4%	11.6%	121
25,000 - 99,999	86.7%	13.3%	87.0%	13.0%	54
100,000 or more	88.5%	11.5%	87.1%	12.9%	6
Townships	88.8%	11.2%	88.5%	11.5%	47
Less than 10,000	92.6%	7.4%	92.8%	7.2%	23
10,000 - 29,999	86.3%	13.7%	85.2%	14.8%	19
30,000 or more	84.4%	15.6%	85.1%	14.9%	5
School Districts	85.6%	14.4%	84.5%	15.5%	631
Less than 1,000	86.4%	13.6%	85.7%	14.3%	161
1,000 - 2,499	85.4%	14.6%	84.4%	15.6%	251
2,500 - 9,999	85.3%	14.7%	84.6%	15.4%	159
10,000 or more	84.5%	15.5%	81.5%	18.5%	16
Educational Svc Centers	85.0%	15.0%	81.8%	18.2%	44
Colleges & Universities	84.0%	16.0%	82.2%	17.8%	31
Fire Districts	90.0%	10.0%	90.0%	10.0%	1
Metro Housing Authorities	79.9%	19.8%	78.1%	21.9%	20
Port Authorities	86.1%	13.9%	86.1%	13.9%	1
Regional Transit Authorities	87.0%	13.0%	87.7%	12.3%	15
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.

Table 22					
Employer & Employee Cost Sharing Percentage Towards Medical Premium by Region (PPO Plans)					
Comparison Group	Single		Family		n
	Employer Share	Employee Share	Employer Share	Employee Share	
STATEWIDE	86.0%	14.0%	85.3%	14.7%	1,010
REGION					
1 - Akron/Canton	87.4%	12.6%	87.5%	12.5%	176
2 - Cincinnati	83.2%	16.8%	82.7%	17.3%	101
3 - Cleveland	87.1%	12.9%	87.1%	12.9%	224
4 - Columbus	85.1%	14.9%	83.1%	16.9%	155
5 - Dayton	81.7%	18.3%	80.1%	19.9%	80
6 - Southeast Ohio	87.3%	12.7%	85.9%	14.1%	87
7 - Toledo	84.4%	15.6%	83.1%	16.9%	103
8 - Warren/Youngstown	90.3%	9.7%	90.3%	9.7%	84
EMPLOYEES COVERED					
1 - 49	86.4%	13.6%	85.9%	14.1%	127
50 - 99	86.7%	13.3%	86.3%	13.7%	143
100 - 149	87.1%	12.9%	86.4%	13.6%	209
150 - 249	85.3%	14.7%	84.3%	15.7%	233
250 - 499	86.2%	13.8%	85.4%	14.6%	171
500 - 999	83.8%	16.2%	83.2%	16.8%	78
1,000 or more	85.2%	14.8%	84.0%	16.0%	49
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.

Table 23			
Average In-Network Deductible Amount (PPO Plans)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 466	\$ 974	1,010
State of Ohio	\$ 400	\$ 800	1
Counties	\$ 590	\$ 1,273	82
Cities	\$ 434	\$ 894	181
Townships	\$ 403	\$ 857	47
School Districts & ESCs	\$ 454	\$ 945	631
Colleges & Universities	\$ 571	\$ 1,200	31
Fire Districts	\$ 1,000	\$ 2,000	1
Metro Housing Authorities	\$ 537	\$ 1,218	20
Port Authorities	\$ 750	\$ 1,500	1
Regional Transit Authorities	\$ 493	\$ 1,020	15
REGION			
1 - Akron/Canton	\$ 395	\$ 795	176
2 - Cincinnati	\$ 533	\$ 1,088	101
3 - Cleveland	\$ 424	\$ 864	224
4 - Columbus	\$ 464	\$ 1,033	155
5 - Dayton	\$ 429	\$ 890	80
6 - Southeast Ohio	\$ 526	\$ 1,224	87
7 - Toledo	\$ 639	\$ 1,309	103
8 - Warren/Youngstown	\$ 407	\$ 811	84
EMPLOYEES COVERED			
1 - 49	\$ 547	\$ 1,211	127
50 - 99	\$ 483	\$ 1,007	143
100 - 149	\$ 452	\$ 949	209
150 - 249	\$ 454	\$ 942	233
250 - 499	\$ 447	\$ 909	171
500 - 999	\$ 441	\$ 896	78
1,000 or more	\$ 425	\$ 899	49
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

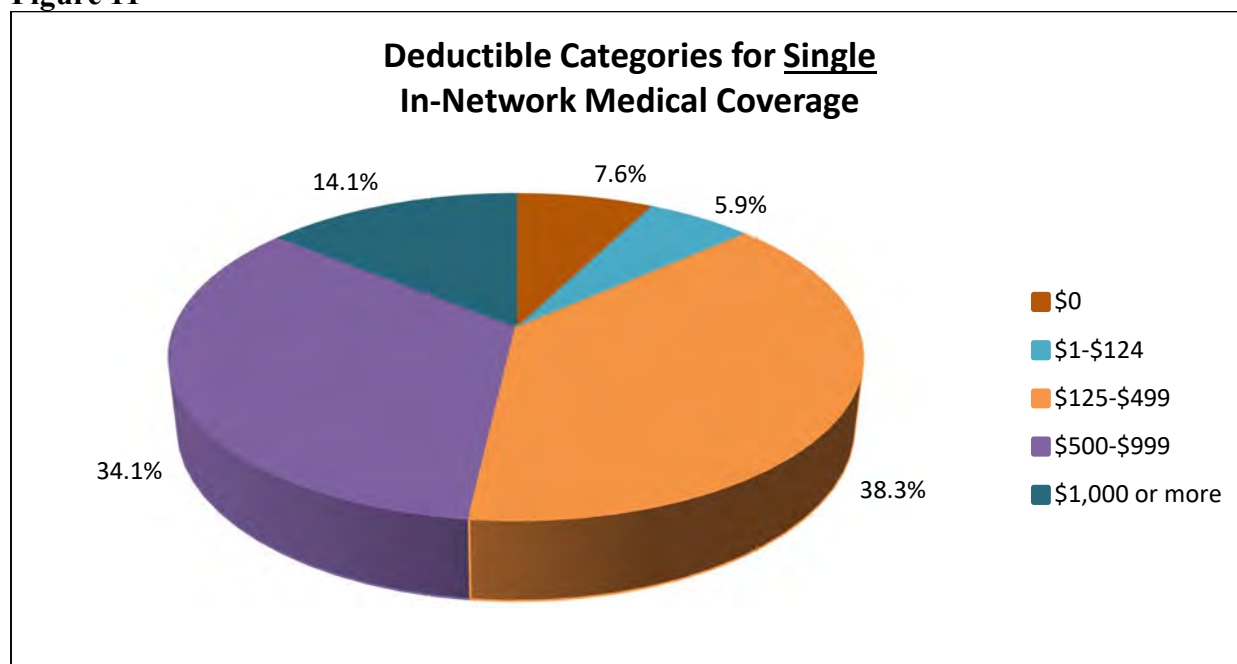
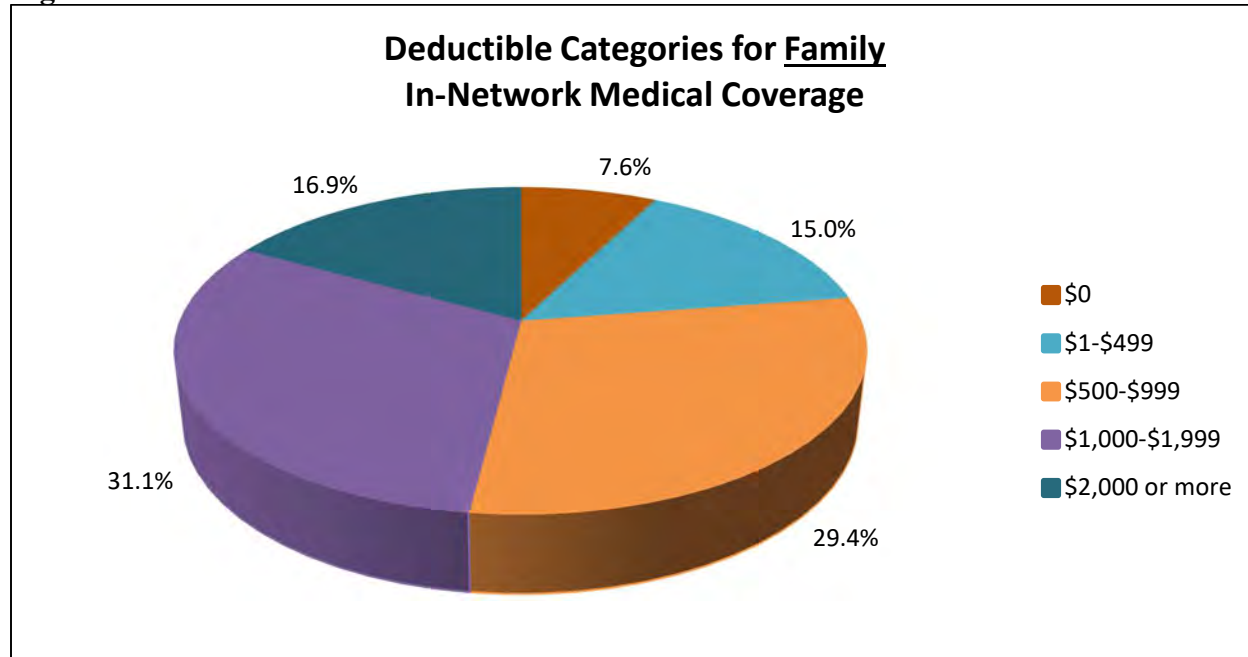


Figure 12



MEDICAL INSURANCE – PPO PLANS

NON-NETWORK DEDUCTIBLES

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

Table 24			
Average Non-Network Deductible Amount (PPO Plans)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 1,105	\$ 2,295	1,010
State of Ohio	\$ 800	\$ 1,600	1
Counties	\$ 1,237	\$ 2,572	82
Cities	\$ 1,153	\$ 2,386	181
Townships	\$ 2,216	\$ 4,623	47
School Districts & ESCs	\$ 955	\$ 1,982	631
Colleges & Universities	\$ 1,378	\$ 2,877	31
Fire Districts	-	-	1
Metro Housing Authorities	\$ 2,086	\$ 4,478	20
Port Authorities	\$ 2,250	\$ 4,500	1
Regional Transit Authorities	\$ 1,305	\$ 2,643	15
REGION			
1 - Akron/Canton	\$ 928	\$ 1,876	176
2 - Cincinnati	\$ 1,427	\$ 3,097	101
3 - Cleveland	\$ 897	\$ 1,820	224
4 - Columbus	\$ 1,001	\$ 2,169	155
5 - Dayton	\$ 1,444	\$ 2,971	80
6 - Southeast Ohio	\$ 1,242	\$ 2,742	87
7 - Toledo	\$ 1,359	\$ 2,711	103
8 - Warren/Youngstown	\$ 1,056	\$ 2,095	84
EMPLOYEES COVERED			
1 - 49	\$ 1,560	\$ 3,310	127
50 - 99	\$ 1,325	\$ 2,758	143
100 - 149	\$ 1,082	\$ 2,243	209
150 - 249	\$ 970	\$ 1,993	233
250 - 499	\$ 919	\$ 1,847	171
500 - 999	\$ 933	\$ 1,964	78
1,000 or more	\$ 1,022	\$ 2,227	49
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	
STATEWIDE	\$ 2,717	\$ 0	\$ 10,000	\$ 5,437	\$ 0	\$ 20,000	1,010
State of Ohio	\$ 2,500	\$ 2,500	\$ 2,500	\$ 5,000	\$ 5,000	\$ 5,000	1
Counties	\$ 2,786	\$ 400	\$ 7,900	\$ 5,633	\$ 1,000	\$ 15,800	82
Cities	\$ 2,289	\$ 0	\$ 7,350	\$ 4,554	\$ 0	\$ 14,700	181
Townships	\$ 2,205	\$ 0	\$ 7,000	\$ 4,549	\$ 0	\$ 14,000	47
School Districts & ESCs	\$ 2,837	\$ 0	\$ 10,000	\$ 5,653	\$ 0	\$ 20,000	631
Colleges & Universities	\$ 3,100	\$ 1,200	\$ 6,600	\$ 6,224	\$ 2,400	\$ 13,200	31
Fire Districts	\$ 6,000	\$ 6,000	\$ 6,000	\$ 12,000	\$ 12,000	\$ 12,000	1
Metro Housing Authorities	\$ 3,024	\$ 100	\$ 7,000	\$ 6,608	\$ 700	\$ 15,000	20
Port Authorities	\$ 3,000	\$ 3,000	\$ 3,000	\$ 6,000	\$ 6,000	\$ 6,000	1
Regional Transit Authorities	\$ 2,517	\$ 0	\$ 7,000	\$ 4,933	\$ 0	\$ 14,000	15
REGION							
1 - Akron/Canton	\$ 1,979	\$ 0	\$ 9,100	\$ 3,974	\$ 0	\$ 18,200	176
2 - Cincinnati	\$ 2,877	\$ 0	\$ 7,000	\$ 5,806	\$ 0	\$ 14,000	101
3 - Cleveland	\$ 3,141	\$ 0	\$ 10,000	\$ 6,224	\$ 0	\$ 20,000	224
4 - Columbus	\$ 2,617	\$ 0	\$ 9,450	\$ 5,285	\$ 0	\$ 18,900	155
5 - Dayton	\$ 1,925	\$ 100	\$ 6,000	\$ 3,884	\$ 1,000	\$ 12,000	80
6 - Southeast Ohio	\$ 2,819	\$ 200	\$ 9,450	\$ 5,572	\$ 400	\$ 18,900	87
7 - Toledo	\$ 3,582	\$ 0	\$ 9,450	\$ 7,204	\$ 0	\$ 18,900	103
8 - Warren/Youngstown	\$ 2,727	\$ 350	\$ 8,150	\$ 5,440	\$ 700	\$ 16,300	84
EMPLOYEES COVERED							
1 - 49	\$ 2,725	\$ 0	\$ 7,350	\$ 5,595	\$ 0	\$ 15,000	127
50 - 99	\$ 2,452	\$ 0	\$ 9,450	\$ 4,957	\$ 0	\$ 18,900	143
100 - 149	\$ 2,761	\$ 0	\$ 10,000	\$ 5,533	\$ 0	\$ 20,000	209
150 - 249	\$ 2,586	\$ 0	\$ 9,450	\$ 5,121	\$ 0	\$ 18,900	233
250 - 499	\$ 2,695	\$ 200	\$ 9,450	\$ 5,288	\$ 400	\$ 18,900	171
500 - 999	\$ 3,621	\$ 0	\$ 9,450	\$ 7,262	\$ 0	\$ 18,900	78
1,000 or more	\$ 2,538	\$ 500	\$ 6,850	\$ 5,140	\$ 1,000	\$ 13,700	49

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

Note: n: number of plans.

MEDICAL INSURANCE – PPO PLANS

Table 26

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

Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
STATEWIDE	\$ 4,252	\$ 0	\$ 22,050	\$ 8,590	\$ 0	\$ 50,000	1,010
State of Ohio	\$ 5,000	\$ 5,000	\$ 5,000	\$ 10,000	\$ 10,000	\$ 10,000	1
Counties	\$ 5,095	\$ 800	\$ 22,050	\$ 10,796	\$ 2,200	\$ 50,000	82
Cities	\$ 4,481	\$ 0	\$ 22,050	\$ 8,991	\$ 0	\$ 44,100	181
Townships	\$ 6,929	\$ 0	\$ 21,000	\$ 14,092	\$ 0	\$ 42,000	47
School Districts & ESCs	\$ 3,750	\$ 0	\$ 13,200	\$ 7,503	\$ 400	\$ 26,400	631
Colleges & Universities	\$ 5,502	\$ 2,400	\$ 10,000	\$ 11,041	\$ 4,800	\$ 20,000	31
Fire Districts	-	-	-	-	-	-	1
Metro Housing Authorities	\$ 5,946	\$ 1,500	\$ 18,000	\$ 12,736	\$ 3,000	\$ 36,000	20
Port Authorities	\$ 9,000	\$ 9,000	\$ 9,000	\$ 18,000	\$ 18,000	\$ 18,000	1
Regional Transit Authorities	\$ 3,683	\$ 1,500	\$ 8,000	\$ 7,158	\$ 2,500	\$ 16,000	15
REGION							
1 - Akron/Canton	\$ 3,476	\$ 150	\$ 22,050	\$ 6,927	\$ 300	\$ 44,100	176
2 - Cincinnati	\$ 5,725	\$ 0	\$ 21,000	\$ 11,981	\$ 0	\$ 42,000	101
3 - Cleveland	\$ 3,818	\$ 200	\$ 22,050	\$ 7,362	\$ 400	\$ 44,100	224
4 - Columbus	\$ 4,419	\$ 0	\$ 12,700	\$ 8,730	\$ 0	\$ 25,400	155
5 - Dayton	\$ 4,368	\$ 500	\$ 18,000	\$ 8,886	\$ 1,000	\$ 36,000	80
6 - Southeast Ohio	\$ 4,604	\$ 900	\$ 18,000	\$ 9,373	\$ 1,300	\$ 36,000	87
7 - Toledo	\$ 4,523	\$ 0	\$ 20,000	\$ 9,753	\$ 0	\$ 50,000	103
8 - Warren/Youngstown	\$ 3,729	\$ 400	\$ 20,700	\$ 7,413	\$ 900	\$ 41,400	84
EMPLOYEES COVERED							
1 - 49	\$ 5,823	\$ 0	\$ 22,050	\$ 12,297	\$ 0	\$ 50,000	127
50 - 99	\$ 4,742	\$ 0	\$ 18,000	\$ 9,705	\$ 0	\$ 36,000	143
100 - 149	\$ 3,991	\$ 150	\$ 22,050	\$ 7,929	\$ 300	\$ 44,100	209
150 - 249	\$ 3,446	\$ 500	\$ 13,200	\$ 6,788	\$ 1,000	\$ 20,000	233
250 - 499	\$ 4,015	\$ 200	\$ 22,050	\$ 7,971	\$ 400	\$ 44,100	171
500 - 999	\$ 4,316	\$ 0	\$ 9,100	\$ 8,587	\$ 500	\$ 18,200	78
1,000 or more	\$ 4,162	\$ 500	\$ 9,000	\$ 8,655	\$ 1,000	\$ 18,000	49

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 47.4% 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 coverage when included with the medical premiums.

Table 27

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

Comparison Group	Single			Family			n
	Employer Share	Employee Share	Total	Employer Share	Employee Share	Total	
STATEWIDE	\$ 702.70	\$ 96.41	\$ 799.11	\$ 1,906.01	\$ 277.39	\$2,183.40	971
State of Ohio	\$ 728.00	\$ 81.00	\$ 809.00	\$ 8,183.00	\$ 243.00	\$8,426.00	1
Counties	\$ 677.18	\$ 90.74	\$ 767.92	\$ 1,915.45	\$ 297.95	\$2,213.40	57
Less than 50,000	\$ 704.25	\$ 105.06	\$ 809.31	\$ 1,956.56	\$ 336.42	\$2,292.98	31
50,000 - 149,999	\$ 688.67	\$ 84.78	\$ 773.45	\$ 1,937.73	\$ 289.91	\$2,227.64	15
150,000 or more	\$ 585.24	\$ 58.49	\$ 643.73	\$ 1,774.98	\$ 203.26	\$1,978.24	11
Cities	\$ 696.13	\$ 82.57	\$ 778.70	\$ 1,995.03	\$ 241.73	\$2,236.76	193
Less than 25,000	\$ 693.01	\$ 78.06	\$ 771.07	\$ 2,032.11	\$ 232.15	\$2,264.26	150
25,000 - 99,999	\$ 696.88	\$ 100.00	\$ 796.88	\$ 1,890.12	\$ 279.97	\$2,170.09	40
100,000 or more	\$ 839.09	\$ 71.60	\$ 910.69	\$ 1,614.14	\$ 191.80	\$1,805.94	3
Townships	\$ 715.54	\$ 69.65	\$ 785.19	\$ 2,082.25	\$ 198.88	\$2,281.13	104
Less than 10,000	\$ 767.17	\$ 59.82	\$ 826.99	\$ 2,149.15	\$ 181.87	\$2,331.02	50
10,000 - 29,999	\$ 679.07	\$ 71.46	\$ 750.53	\$ 2,091.33	\$ 173.62	\$2,264.95	36
30,000 or more	\$ 644.73	\$ 92.54	\$ 737.27	\$ 1,893.60	\$ 291.51	\$2,185.11	18
School Districts	\$ 710.76	\$ 106.45	\$ 817.21	\$ 1,832.71	\$ 298.58	\$2,131.29	516
Less than 1,000	\$ 723.69	\$ 98.09	\$ 821.78	\$ 1,889.69	\$ 266.82	\$2,156.51	146
1,000 - 2,499	\$ 716.39	\$ 114.65	\$ 831.04	\$ 1,859.03	\$ 313.40	\$2,172.43	209
2,500 - 9,999	\$ 662.17	\$ 98.65	\$ 760.82	\$ 1,695.26	\$ 281.80	\$1,977.06	102
10,000 or more	\$ 714.67	\$ 118.54	\$ 833.21	\$ 1,793.23	\$ 418.13	\$2,211.36	14
Educational Svc Centers	\$ 752.29	\$ 109.76	\$ 862.05	\$ 1,855.52	\$ 332.83	\$2,188.35	45
Colleges & Universities	\$ 669.45	\$ 130.27	\$ 799.72	\$ 1,994.16	\$ 383.97	\$2,378.13	38
Fire Districts	\$ 512.70	\$ 65.88	\$ 578.58	\$ 1,554.83	\$ 224.21	\$1,779.04	19
Metro Housing Authorities	\$ 785.16	\$ 80.39	\$ 865.55	\$ 2,162.82	\$ 236.71	\$2,399.53	28
Port Authorities	\$ 645.52	\$ 78.24	\$ 723.76	\$ 1,871.67	\$ 226.64	\$2,098.31	4
Regional Transit Authorities	\$ 709.57	\$ 123.01	\$ 832.58	\$ 1,886.66	\$ 358.01	\$2,244.67	11

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.

Table 28

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

Comparison Group	Single			Family			n
	Employer Share	Employee Share	Total	Employer Share	Employee Share	Total	
STATEWIDE	\$ 702.70	\$ 96.41	\$ 799.11	\$ 1,906.01	\$ 277.39	\$ 2,183.40	971
REGION							
1 - Akron/Canton	\$ 620.78	\$ 89.55	\$ 710.33	\$ 1,816.94	\$ 214.42	\$ 2,031.36	53
2 - Cincinnati	\$ 648.89	\$ 92.61	\$ 741.50	\$ 1,831.26	\$ 284.67	\$ 2,115.93	137
3 - Cleveland	\$ 667.66	\$ 64.93	\$ 732.59	\$ 1,824.80	\$ 168.20	\$ 1,993.00	110
4 - Columbus	\$ 768.08	\$ 110.58	\$ 878.66	\$ 2,032.84	\$ 330.24	\$ 2,363.08	194
5 - Dayton	\$ 689.43	\$ 115.21	\$ 804.64	\$ 1,862.45	\$ 320.10	\$ 2,182.55	182
6 - Southeast Ohio	\$ 793.76	\$ 106.08	\$ 899.84	\$ 2,060.42	\$ 314.98	\$ 2,375.40	81
7 - Toledo	\$ 686.01	\$ 91.23	\$ 777.24	\$ 1,878.95	\$ 267.82	\$ 2,146.77	169
8 - Warren/Youngstown	\$ 721.27	\$ 59.63	\$ 780.90	\$ 1,896.55	\$ 160.36	\$ 2,056.91	45
EMPLOYEES COVERED							
1 - 49	\$ 703.91	\$ 77.22	\$ 781.13	\$ 1,987.22	\$ 237.69	\$ 2,224.91	195
50 - 99	\$ 724.28	\$ 88.95	\$ 813.23	\$ 2,015.97	\$ 245.75	\$ 2,261.72	177
100 - 149	\$ 692.19	\$ 97.96	\$ 790.15	\$ 1,869.13	\$ 272.96	\$ 2,142.09	188
150 - 249	\$ 721.77	\$ 112.49	\$ 834.26	\$ 1,910.28	\$ 326.48	\$ 2,236.76	193
250 - 499	\$ 680.41	\$ 98.46	\$ 778.87	\$ 1,812.48	\$ 264.48	\$ 2,076.96	127
500 - 999	\$ 679.08	\$ 114.01	\$ 793.09	\$ 1,750.57	\$ 336.94	\$ 2,087.51	55
1,000 or more	\$ 659.76	\$ 105.72	\$ 765.48	\$ 1,699.00	\$ 345.36	\$ 2,044.36	36

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.

Table 29

Employer & Employee Cost Sharing Percentage Towards Medical Premium (HDHP Plans)					
Comparison Group	Single		Family		n
	Employer Share	Employee Share	Employer Share	Employee Share	
STATEWIDE	88.0%	12.0%	87.3%	12.7%	971
State of Ohio	90.0%	10.0%	90.0%	10.0%	1
Counties	88.4%	11.6%	86.8%	13.2%	57
Less than 50,000	87.1%	12.9%	85.4%	14.6%	31
50,000 - 149,999	89.3%	10.7%	87.5%	12.5%	15
150,000 or more	91.0%	9.0%	89.8%	10.2%	11
Cities	89.1%	10.9%	88.8%	11.2%	193
Less than 25,000	89.9%	10.1%	89.7%	10.3%	150
25,000 - 99,999	85.8%	14.2%	85.6%	14.4%	40
100,000 or more	92.2%	7.8%	89.1%	10.9%	3
Townships	90.7%	9.3%	90.8%	9.2%	104
Less than 10,000	92.1%	7.9%	91.9%	8.1%	50
10,000 - 29,999	90.4%	9.6%	91.5%	8.5%	36
30,000 or more	87.8%	12.2%	86.8%	13.2%	18
School Districts	87.1%	12.9%	86.3%	13.7%	516
Less than 1,000	88.2%	11.8%	87.8%	12.2%	146
1,000 - 2,499	86.4%	13.6%	85.9%	14.1%	209
2,500 - 9,999	87.5%	12.5%	86.1%	13.9%	102
10,000 or more	85.8%	14.2%	81.4%	18.6%	14
Educational Svc Centers	87.0%	13.0%	85.0%	15.0%	45
Colleges & Universities	84.2%	15.8%	84.1%	15.9%	38
Fire Districts	88.7%	11.3%	87.3%	12.7%	19
Metro Housing Authorities	90.3%	9.7%	90.0%	10.0%	28
Port Authorities	89.6%	10.4%	89.6%	10.4%	4
Regional Transit Authorities	85.6%	14.4%	85.2%	14.8%	11
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.

Table 30					
Employer & Employee Cost Sharing Percentage Towards Medical Premium by Region (HDHP Plans)					
Comparison Group	Single		Family		n
	Employer Share	Employee Share	Employer Share	Employee Share	
STATEWIDE	88.0%	12.0%	87.3%	12.7%	971
REGION					
1 - Akron/Canton	86.8%	13.2%	88.8%	11.2%	53
2 - Cincinnati	87.1%	12.9%	85.9%	14.1%	137
3 - Cleveland	91.1%	8.9%	91.2%	8.8%	110
4 - Columbus	87.4%	12.6%	86.0%	14.0%	194
5 - Dayton	86.0%	14.0%	85.5%	14.5%	182
6 - Southeast Ohio	88.1%	11.9%	86.7%	13.3%	81
7 - Toledo	88.5%	11.5%	87.9%	12.1%	169
8 - Warren/Youngstown	92.3%	7.7%	92.4%	7.6%	45
EMPLOYEES COVERED					
1 - 49	89.9%	10.1%	89.2%	10.8%	195
50 - 99	89.0%	11.0%	89.0%	11.0%	177
100 - 149	87.6%	12.4%	87.3%	12.7%	188
150 - 249	86.2%	13.8%	85.5%	14.5%	193
250 - 499	88.2%	11.8%	87.7%	12.3%	127
500 - 999	85.8%	14.2%	84.0%	16.0%	55
1,000 or more	86.0%	14.0%	83.3%	16.7%	36
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.

Table 31			
Average In-Network Deductible Amount (HDHPs)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 3,050	\$ 5,943	971
State of Ohio	\$ 2,000	\$ 4,000	1
Counties	\$ 2,438	\$ 4,811	57
Cities	\$ 3,014	\$ 5,991	193
Townships	\$ 3,826	\$ 7,537	104
School Districts & ESCs	\$ 2,976	\$ 5,740	516
Colleges & Universities	\$ 2,962	\$ 5,861	38
Fire Districts	\$ 3,403	\$ 6,516	19
Metro Housing Authorities	\$ 3,284	\$ 6,256	28
Port Authorities	\$ 2,250	\$ 4,500	4
Regional Transit Authorities	\$ 2,477	\$ 4,955	11
REGION			
1 - Akron/Canton	\$ 3,190	\$ 6,401	53
2 - Cincinnati	\$ 2,850	\$ 5,518	137
3 - Cleveland	\$ 3,632	\$ 7,142	110
4 - Columbus	\$ 3,165	\$ 6,140	194
5 - Dayton	\$ 2,806	\$ 5,499	182
6 - Southeast Ohio	\$ 2,873	\$ 5,754	81
7 - Toledo	\$ 3,018	\$ 5,702	169
8 - Warren/Youngstown	\$ 2,999	\$ 5,968	45
EMPLOYEES COVERED			
1 - 49	\$ 3,393	\$ 6,664	195
50 - 99	\$ 2,946	\$ 5,703	177
100 - 149	\$ 3,089	\$ 6,010	188
150 - 249	\$ 2,937	\$ 5,696	193
250 - 499	\$ 3,011	\$ 5,946	127
500 - 999	\$ 2,998	\$ 5,787	55
1,000 or more	\$ 2,312	\$ 4,481	36
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

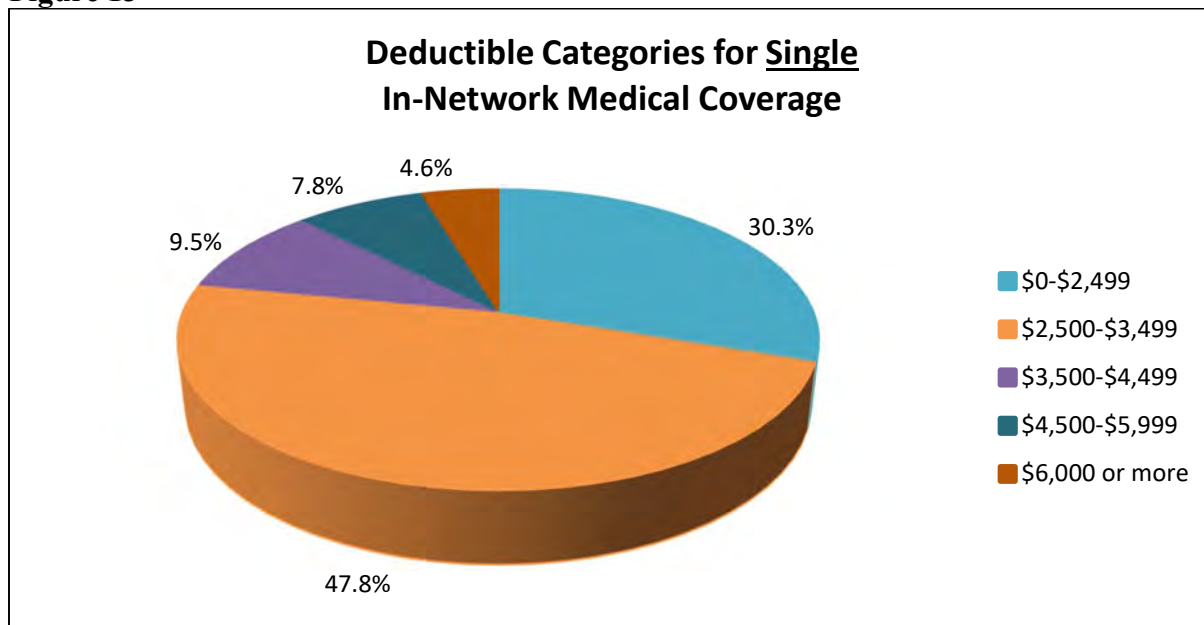
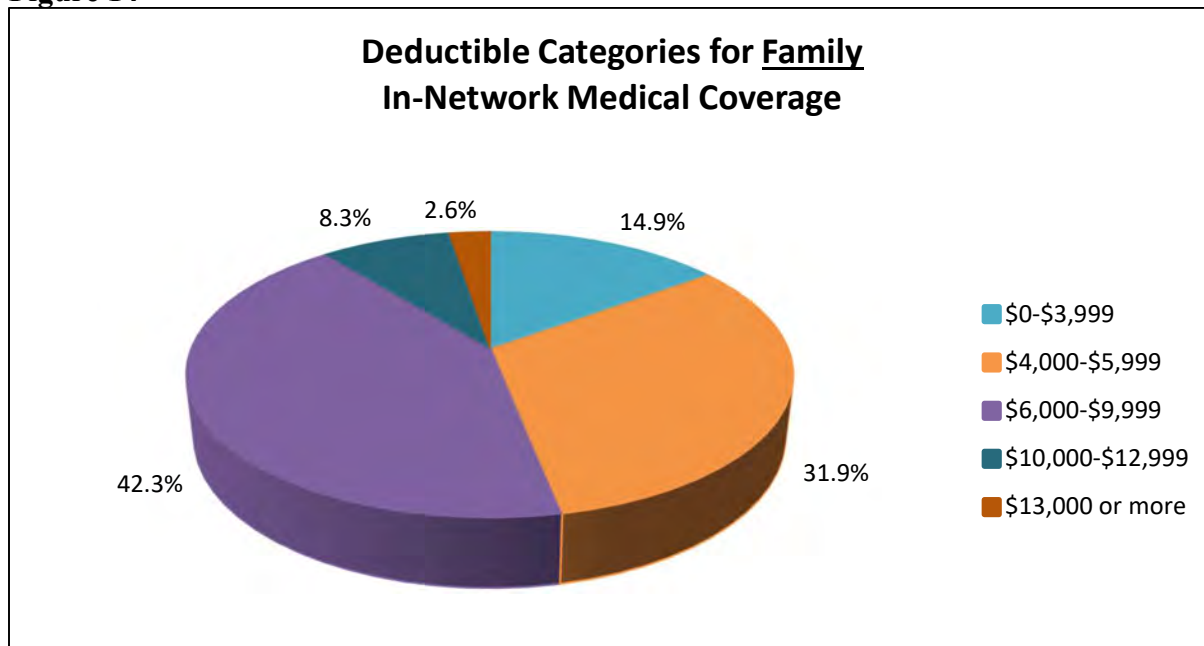


Figure 14



MEDICAL INSURANCE – HDHPs

NON-NETWORK DEDUCTIBLES

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

Table 32			
Average Non-Network Deductible Amount (HDHPs)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 5,761	\$ 11,375	971
State of Ohio	\$ 4,000	\$ 8,000	1
Counties	\$ 4,558	\$ 8,996	57
Cities	\$ 6,078	\$ 12,030	193
Townships	\$ 7,964	\$ 16,093	104
School Districts & ESCs	\$ 5,114	\$ 10,036	516
Colleges & Universities	\$ 5,933	\$ 11,897	38
Fire Districts	\$ 8,594	\$ 17,188	19
Metro Housing Authorities	\$ 8,893	\$ 17,315	28
Port Authorities	\$ 4,325	\$ 8,650	4
Regional Transit Authorities	\$ 4,775	\$ 9,550	11
REGION			
1 - Akron/Canton	\$ 6,693	\$ 13,386	53
2 - Cincinnati	\$ 5,605	\$ 10,948	137
3 - Cleveland	\$ 6,652	\$ 13,227	110
4 - Columbus	\$ 5,879	\$ 11,714	194
5 - Dayton	\$ 5,713	\$ 11,158	182
6 - Southeast Ohio	\$ 5,815	\$ 11,677	81
7 - Toledo	\$ 4,768	\$ 9,206	169
8 - Warren/Youngstown	\$ 6,277	\$ 12,799	45
EMPLOYEES COVERED			
1 - 49	\$ 7,138	\$ 14,318	195
50 - 99	\$ 5,845	\$ 11,334	177
100 - 149	\$ 5,658	\$ 11,066	188
150 - 249	\$ 5,108	\$ 10,161	193
250 - 499	\$ 5,308	\$ 10,576	127
500 - 999	\$ 5,551	\$ 10,874	55
1,000 or more	\$ 4,194	\$ 8,331	36
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	Average	Single		Family			n
		Minimum	Maximum	Average	Minimum	Maximum	
STATEWIDE	\$ 4,439	\$ 1,500	\$ 10,000	\$ 8,744	\$ 2,000	\$ 20,000	971
State of Ohio	\$ 3,500	\$ 3,500	\$ 3,500	\$ 7,000	\$ 7,000	\$ 7,000	1
Counties	\$ 4,243	\$ 2,050	\$ 7,000	\$ 8,450	\$ 4,000	\$ 14,000	57
Cities	\$ 4,142	\$ 1,500	\$ 9,450	\$ 8,298	\$ 3,000	\$ 18,900	193
Townships	\$ 5,142	\$ 2,000	\$ 9,450	\$ 10,197	\$ 2,000	\$ 20,000	104
School Districts & ESCs	\$ 4,315	\$ 1,500	\$ 10,000	\$ 8,432	\$ 3,000	\$ 20,000	516
Colleges & Universities	\$ 4,624	\$ 2,100	\$ 8,150	\$ 9,072	\$ 4,200	\$ 16,300	38
Fire Districts	\$ 5,126	\$ 2,500	\$ 9,000	\$ 10,253	\$ 5,000	\$ 18,000	19
Metro Housing Authorities	\$ 5,241	\$ 1,500	\$ 8,500	\$ 10,174	\$ 3,000	\$ 17,000	28
Port Authorities	\$ 5,475	\$ 2,500	\$ 8,050	\$ 10,950	\$ 5,000	\$ 16,100	4
Regional Transit Authorities	\$ 5,673	\$ 3,000	\$ 7,500	\$ 11,345	\$ 6,000	\$ 15,000	11
REGION							
1 - Akron/Canton	\$ 4,663	\$ 1,500	\$ 9,450	\$ 9,368	\$ 3,000	\$ 20,000	53
2 - Cincinnati	\$ 3,930	\$ 1,500	\$ 9,000	\$ 7,942	\$ 3,000	\$ 18,000	137
3 - Cleveland	\$ 4,971	\$ 1,600	\$ 10,000	\$ 9,893	\$ 3,200	\$ 20,000	110
4 - Columbus	\$ 4,561	\$ 1,500	\$ 9,450	\$ 9,014	\$ 3,000	\$ 18,900	194
5 - Dayton	\$ 3,859	\$ 1,500	\$ 9,450	\$ 7,499	\$ 3,000	\$ 18,900	182
6 - Southeast Ohio	\$ 4,840	\$ 1,500	\$ 9,450	\$ 9,675	\$ 3,000	\$ 18,900	81
7 - Toledo	\$ 4,631	\$ 1,500	\$ 9,450	\$ 8,854	\$ 3,000	\$ 16,300	169
8 - Warren/Youngstown	\$ 4,814	\$ 1,680	\$ 10,000	\$ 9,426	\$ 2,000	\$ 18,200	45
EMPLOYEES COVERED							
1 - 49	\$ 4,934	\$ 1,500	\$ 9,450	\$ 9,780	\$ 3,000	\$ 20,000	195
50 - 99	\$ 4,235	\$ 1,500	\$ 9,450	\$ 8,364	\$ 3,000	\$ 18,200	177
100 - 149	\$ 4,458	\$ 1,500	\$ 10,000	\$ 8,773	\$ 2,000	\$ 20,000	188
150 - 249	\$ 4,433	\$ 1,500	\$ 10,000	\$ 8,703	\$ 3,000	\$ 20,000	193
250 - 499	\$ 4,259	\$ 1,600	\$ 9,100	\$ 8,347	\$ 3,200	\$ 18,200	127
500 - 999	\$ 4,157	\$ 1,600	\$ 9,100	\$ 8,284	\$ 3,200	\$ 18,200	55
1,000 or more	\$ 3,790	\$ 1,600	\$ 6,850	\$ 7,293	\$ 3,200	\$ 13,700	36

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	
STATEWIDE	\$ 9,847	\$ 2,000	\$ 40,000	\$ 19,669	\$ 4,000	\$ 80,000	971
State of Ohio	\$ 7,000	\$ 7,000	\$ 7,000	\$ 14,000	\$ 14,000	\$ 14,000	1
Counties	\$ 9,045	\$ 3,200	\$ 20,000	\$ 18,139	\$ 6,400	\$ 40,000	57
Cities	\$ 10,378	\$ 2,500	\$ 21,000	\$ 20,791	\$ 6,000	\$ 42,000	193
Townships	\$ 12,826	\$ 3,000	\$ 28,350	\$ 26,404	\$ 4,000	\$ 60,000	104
School Districts & ESCs	\$ 8,564	\$ 2,000	\$ 40,000	\$ 16,949	\$ 4,000	\$ 80,000	516
Colleges & Universities	\$ 11,164	\$ 4,100	\$ 40,000	\$ 22,383	\$ 8,200	\$ 80,000	38
Fire Districts	\$ 15,006	\$ 5,000	\$ 24,000	\$ 30,012	\$ 10,000	\$ 48,000	19
Metro Housing Authorities	\$ 15,871	\$ 3,500	\$ 22,500	\$ 31,812	\$ 7,000	\$ 60,000	28
Port Authorities	\$ 9,263	\$ 5,000	\$ 13,200	\$ 18,525	\$ 10,000	\$ 26,400	4
Regional Transit Authorities	\$ 11,686	\$ 5,300	\$ 22,500	\$ 23,371	\$ 10,600	\$ 45,000	11
REGION							
1 - Akron/Canton	\$ 11,444	\$ 4,000	\$ 22,050	\$ 22,928	\$ 8,000	\$ 44,100	53
2 - Cincinnati	\$ 9,615	\$ 2,000	\$ 24,000	\$ 19,639	\$ 4,000	\$ 60,000	137
3 - Cleveland	\$ 11,450	\$ 4,000	\$ 22,000	\$ 22,983	\$ 8,000	\$ 44,000	110
4 - Columbus	\$ 10,020	\$ 3,200	\$ 40,000	\$ 20,003	\$ 6,400	\$ 80,000	194
5 - Dayton	\$ 8,976	\$ 2,000	\$ 40,000	\$ 17,659	\$ 4,000	\$ 80,000	182
6 - Southeast Ohio	\$ 10,518	\$ 3,000	\$ 20,700	\$ 21,512	\$ 6,000	\$ 41,400	81
7 - Toledo	\$ 8,629	\$ 2,500	\$ 32,600	\$ 16,650	\$ 5,000	\$ 65,200	169
8 - Warren/Youngstown	\$ 11,015	\$ 2,500	\$ 22,500	\$ 22,757	\$ 4,000	\$ 60,000	45
EMPLOYEES COVERED							
1 - 49	\$ 12,488	\$ 3,000	\$ 28,350	\$ 25,362	\$ 6,000	\$ 60,000	195
50 - 99	\$ 9,855	\$ 3,000	\$ 22,050	\$ 19,542	\$ 5,000	\$ 44,100	177
100 - 149	\$ 9,790	\$ 2,000	\$ 40,000	\$ 19,481	\$ 4,000	\$ 80,000	188
150 - 249	\$ 8,961	\$ 2,000	\$ 40,000	\$ 17,840	\$ 4,000	\$ 80,000	193
250 - 499	\$ 8,817	\$ 2,500	\$ 20,400	\$ 17,563	\$ 6,000	\$ 40,800	127
500 - 999	\$ 8,271	\$ 3,200	\$ 15,800	\$ 16,487	\$ 6,400	\$ 30,000	55
1,000 or more	\$ 7,254	\$ 2,000	\$ 12,000	\$ 14,362	\$ 4,000	\$ 24,000	36

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	
STATEWIDE	\$ 1,306	\$ 62	\$ 6,350	\$ 2,533	\$ 137	\$ 12,700	518
State of Ohio	\$ 1,000	\$ 1,000	\$ 1,000	\$ 2,000	\$ 2,000	\$ 2,000	1
Counties	\$ 971	\$ 200	\$ 2,500	\$ 1,904	\$ 500	\$ 5,000	28
Cities	\$ 1,562	\$ 250	\$ 3,275	\$ 3,106	\$ 500	\$ 6,550	124
Townships	\$ 2,030	\$ 500	\$ 6,350	\$ 4,075	\$ 1,000	\$ 12,700	34
School Districts & ESCs	\$ 1,154	\$ 62	\$ 3,426	\$ 2,207	\$ 137	\$ 6,000	291
Colleges & Universities	\$ 1,162	\$ 400	\$ 3,800	\$ 2,001	\$ 800	\$ 5,300	24
Fire Districts	\$ 1,083	\$ 1,000	\$ 1,250	\$ 2,500	\$ 1,000	\$ 4,000	3
Metro Housing	\$ 1,442	\$ 500	\$ 2,900	\$ 2,400	\$ 1,000	\$ 4,300	6
Port Authorities	\$ 1,181	\$ 750	\$ 1,875	\$ 2,363	\$ 1,500	\$ 3,750	4
Regional Transit Authorities	\$ 1,817	\$ 350	\$ 4,150	\$ 3,483	\$ 350	\$ 8,300	3

Note: n: number of employers.

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

Figure 15

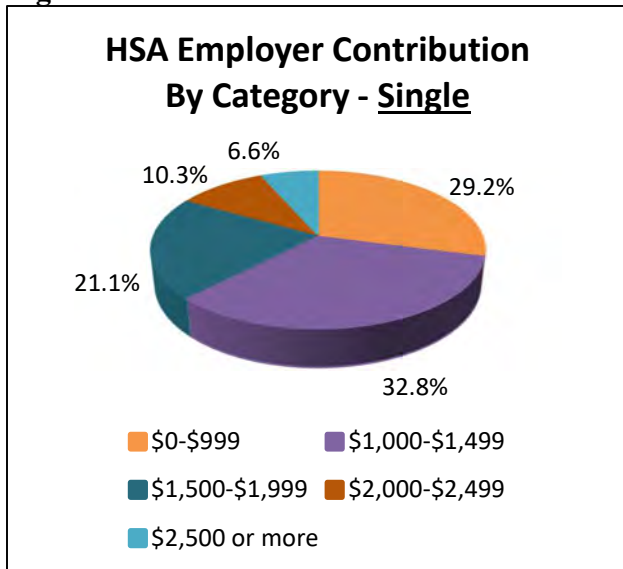
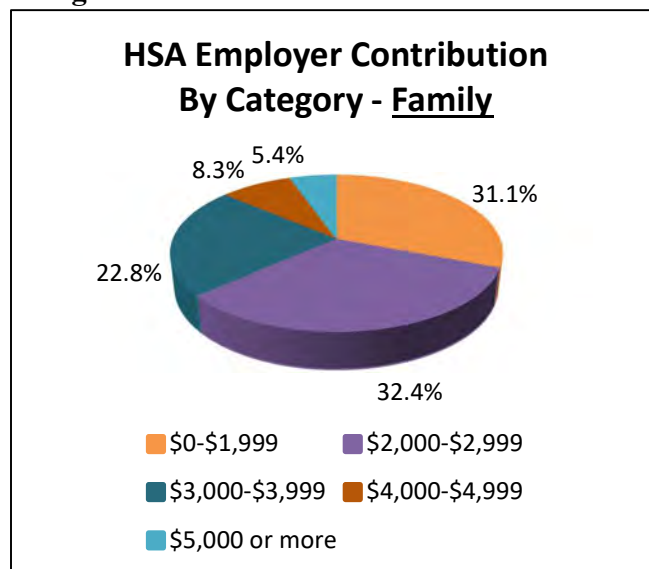


Figure 16



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			Family			n	Single	Family
	Employer Share	Employee Share	Total Premium	Employer Share	Employee Share	Total Premium		Employee Share	Employee Share
STATEWIDE	\$ 170.17	\$ 18.94	\$ 189.11	\$ 390.08	\$ 49.79	\$ 439.87	69	10.9%	10.6%
State of Ohio	-	-	-	-	-	-	0	-	-
Counties	\$ 153.93	\$ 11.47	\$ 165.40	\$ 433.38	\$ 36.22	\$ 469.60	15	6.3%	6.9%
Cities	\$ 187.35	\$ 17.54	\$ 204.89	\$ 321.69	\$ 42.06	\$ 363.75	5	9.6%	12.3%
Townships	\$ 161.75	\$ 0.00	\$ 161.75	-	-	-	1	-	-
School Districts & ESCs	\$ 177.69	\$ 21.12	\$ 198.81	\$ 383.53	\$ 54.94	\$ 438.47	47	10.8%	11.6%
Colleges & Universities	-	-	-	-	-	-	0	-	-
Fire Districts	\$ 0.00	\$ 53.02	\$ 53.02	-	-	-	1	100%	-
Metro Housing Authorities	-	-	-	-	-	-	0	-	-
Port Authorities	-	-	-	-	-	-	0	-	-
Regional Transit Authorities	-	-	-	-	-	-	0	-	-
REGION									
1 - Akron/Canton	\$ 176.49	\$ 21.23	\$ 197.72	\$ 440.52	\$ 54.00	\$ 494.52	12	10.9%	11.2%
2 - Cincinnati	-	-	-	-	-	-	0	-	-
3 - Cleveland	\$ 139.54	\$ 17.35	\$ 156.89	\$ 319.29	\$ 39.57	\$ 358.86	29	10.6%	10.5%
4 - Columbus	\$ 177.63	\$ 26.79	\$ 204.42	\$ 472.90	\$ 62.91	\$ 535.81	7	23.2%	12.7%
5 - Dayton	-	-	-	-	-	-	0	-	-
6 - Southeast Ohio	\$ 278.17	\$ 29.45	\$ 307.62	\$ 447.41	\$ 111.08	\$ 558.49	8	10.3%	16.8%
7 - Toledo	\$ 175.80	\$ 12.22	\$ 188.02	\$ 351.32	\$ 22.61	\$ 373.93	5	5.8%	5.6%
8 - Warren/Youngstown	\$ 167.14	\$ 9.39	\$ 176.53	\$ 466.94	\$ 25.13	\$ 492.07	8	5.1%	5.3%
EMPLOYEES COVERED									
1 - 49	\$ 145.29	\$ 14.35	\$ 159.64	\$ 494.84	\$ 32.26	\$ 527.10	7	17.7%	5.8%
50 - 99	\$ 156.14	\$ 14.14	\$ 170.28	\$ 414.17	\$ 33.97	\$ 448.14	7	7.9%	7.2%
100 - 149	\$ 164.88	\$ 19.78	\$ 184.66	\$ 414.44	\$ 47.56	\$ 462.00	20	10.3%	9.9%
150 - 249	\$ 226.04	\$ 24.25	\$ 250.29	\$ 351.36	\$ 46.54	\$ 397.90	6	10.7%	11.4%
250 - 499	\$ 181.14	\$ 18.87	\$ 200.01	\$ 383.69	\$ 69.68	\$ 453.37	16	9.5%	12.8%
500 - 999	\$ 138.11	\$ 18.98	\$ 157.09	\$ 317.90	\$ 43.80	\$ 361.70	8	11.8%	11.8%
1,000 or more	\$ 206.11	\$ 23.54	\$ 229.65	\$ 336.52	\$ 48.21	\$ 384.73	5	11.3%	12.8%

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 of whether they are in a separate carved-out plan. This table breaks down the data extracted from 2,011 prescription plans.

Table 37					
Average Prescription Retail Copays/Coinsurance					
Comparison Group	Network		Non-Network		
		n			n
Dollar Copay Amount					
Generic	\$ 9.98	1,572	\$ 13.55		458
Brand (Formulary)	\$ 28.40	1,553	\$ 13.55		458
Brand (Non-Formulary)	\$ 48.97	1,477	\$ 44.69		454
Cosmetic/Biologic	\$ 94.52	882	\$ 70.79		316
Coinsurance Percentage					
Generic	26.4%	439	61.4%		633
Brand (Formulary)	27.5%	476	60.8%		639
Brand (Non-Formulary)	32.2%	479	60.0%		622
Cosmetic/Biologic	27.6%	672	60.5%		572
Note: n: number of plans.					

Table 38 displays the average prescription mail order copays and coinsurance amounts. The data in this table includes all prescription plans reported regardless if they are in a separate carved-out plan. This table breaks down the data extracted from 2,011 prescription plans.

Table 38					
Average Prescription Mail Order Copays/Coinsurance					
Comparison Group	Network		Non-Network		
		n			n
Dollar Copay Amount					
Generic	\$ 18.51	1,587	\$ 13.62		330
Brand (Formulary)	\$ 57.14	1,559	\$ 29.07		412
Brand (Non-Formulary)	\$ 99.96	1,491	\$ 63.93		319
Cosmetic/Biologic	\$ 113.96	788	\$ 53.83		309
Coinsurance Percentage					
Generic	27.1%	436	72.4%		493
Brand (Formulary)	27.8%	462	65.1%		409
Brand (Non-Formulary)	32.2%	460	71.0%		478
Cosmetic/Biologic	27.8%	563	64.7%		384
Note: n: number of plans.					

DENTAL INSURANCE

DENTAL INSURANCE

DENTAL CARVE-OUT PREMIUMS

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

Table 39

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

Comparison Group	Single			Family			n	Single		Family
	Employer Share	Employee Share	Total Premium	Employer Share	Employee Share	Total Premium		Employee Share	Employee Share	
STATEWIDE	\$ 33.94	\$ 6.46	\$ 40.40	\$ 87.13	\$ 21.87	\$ 109.00	926	18.3%		21.0%
State of Ohio	\$ 34.23	\$ 0.00	\$ 34.23	\$ 99.19	\$ 0.00	\$ 99.19	1	0.0%		0.0%
Counties	\$ 14.11	\$ 13.95	\$ 28.06	\$ 39.86	\$ 47.80	\$ 87.66	65	52.0%		55.2%
Cities	\$ 23.96	\$ 7.39	\$ 31.35	\$ 69.84	\$ 27.18	\$ 97.02	164	26.7%		29.2%
Townships	\$ 29.67	\$ 2.93	\$ 32.60	\$ 94.52	\$ 14.07	\$ 108.59	101	10.4%		12.4%
School Districts/ESCs	\$ 41.93	\$ 5.56	\$ 47.49	\$ 98.95	\$ 17.26	\$ 116.21	507	11.7%		14.8%
Colleges & Univ.	\$ 29.50	\$ 9.87	\$ 39.37	\$ 79.89	\$ 32.91	\$ 112.80	32	25.6%		28.7%
Fire Districts	\$ 21.70	\$ 8.81	\$ 30.51	\$ 71.43	\$ 29.78	\$ 101.21	16	25.0%		29.4%
Metro Housing	\$ 23.76	\$ 7.54	\$ 31.30	\$ 72.23	\$ 29.60	\$ 101.83	26	23.3%		26.8%
Port Authorities	\$ 29.89	\$ 1.55	\$ 31.44	\$ 109.31	\$ 5.79	\$ 115.10	3	4.9%		4.9%
Regional Transit Authorities	\$ 25.26	\$ 6.46	\$ 31.72	\$ 72.73	\$ 21.96	\$ 94.69	11	25.8%		26.4%
REGION										
1 - Akron/Canton	\$ 49.26	\$ 6.80	\$ 56.06	\$ 127.92	\$ 22.01	\$ 149.93	145	15.8%		17.0%
2 - Cincinnati	\$ 29.87	\$ 5.16	\$ 35.03	\$ 77.10	\$ 17.71	\$ 94.81	113	17.3%		19.7%
3 - Cleveland	\$ 31.26	\$ 5.18	\$ 36.44	\$ 84.90	\$ 17.29	\$ 102.19	144	15.4%		17.2%
4 - Columbus	\$ 35.70	\$ 7.14	\$ 42.84	\$ 84.84	\$ 24.72	\$ 109.56	159	16.7%		21.4%
5 - Dayton	\$ 25.51	\$ 7.55	\$ 33.06	\$ 67.90	\$ 25.87	\$ 93.77	135	26.1%		29.3%
6 - Southeast Ohio	\$ 31.79	\$ 4.98	\$ 36.77	\$ 68.44	\$ 23.47	\$ 91.91	69	14.4%		22.8%
7 - Toledo	\$ 29.64	\$ 10.65	\$ 40.29	\$ 77.33	\$ 32.35	\$ 109.68	91	29.7%		30.9%
8 - Warren Youngstown	\$ 34.31	\$ 2.87	\$ 37.18	\$ 96.81	\$ 8.56	\$ 105.37	70	8.4%		8.4%
EMPLOYEES COVERED										
1 - 49	\$ 25.20	\$ 7.26	\$ 32.46	\$ 76.48	\$ 26.98	\$ 103.46	188	24.1%		27.0%
50 - 99	\$ 30.99	\$ 6.07	\$ 37.06	\$ 84.73	\$ 22.87	\$ 107.60	138	20.2%		22.6%
100 - 149	\$ 35.09	\$ 6.79	\$ 41.88	\$ 86.71	\$ 20.61	\$ 107.32	170	18.0%		19.8%
150 - 249	\$ 37.58	\$ 7.09	\$ 44.67	\$ 88.39	\$ 23.88	\$ 112.27	188	17.0%		21.3%
250 - 499	\$ 38.77	\$ 5.41	\$ 44.18	\$ 96.39	\$ 17.24	\$ 113.63	137	14.2%		16.8%
500 - 999	\$ 40.42	\$ 5.54	\$ 45.96	\$ 99.10	\$ 16.75	\$ 115.85	65	13.1%		14.9%
1,000 or more	\$ 34.83	\$ 5.00	\$ 39.83	\$ 87.84	\$ 15.71	\$ 103.55	40	14.7%		17.0%

Note: n: number of plans.

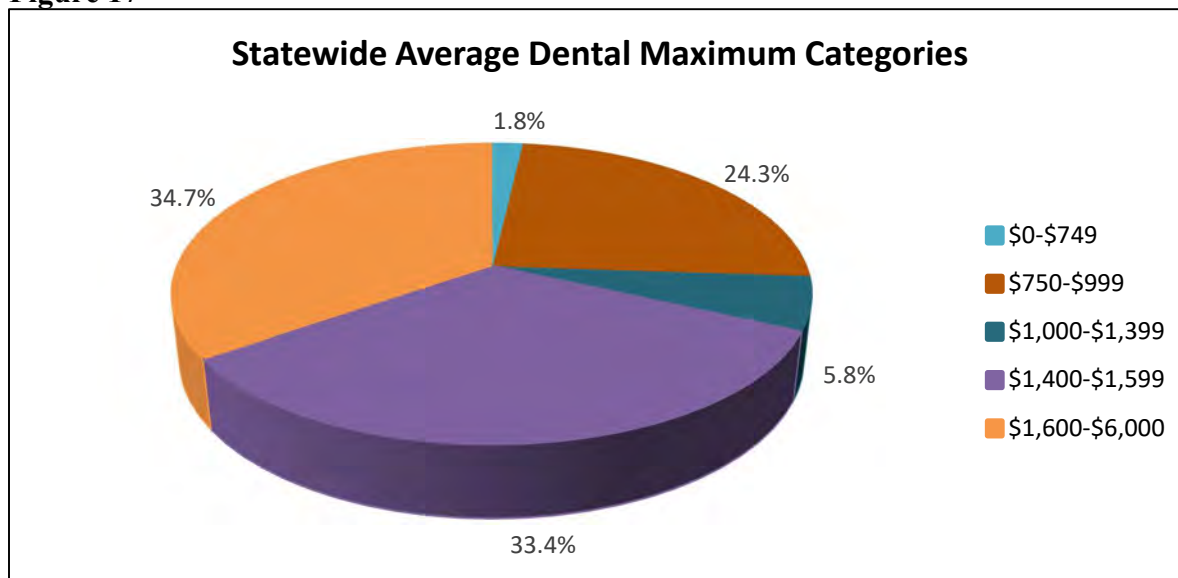
DENTAL MAXIMUM BENEFIT – ALL PLAN TYPES

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

Table 40				
Average Annual Dental Maximum Benefit All Dental Plans Offered				
Comparison Group	Average	Minimum	Maximum	n
STATEWIDE	\$ 1,716	\$ 180	\$ 6,000	1,226
State of Ohio	\$ 1,500	\$ 1,500	\$ 1,500	1
Counties	\$ 1,414	\$ 180	\$ 4,000	76
Cities	\$ 1,613	\$ 1,000	\$ 6,000	235
Townships	\$ 1,523	\$ 475	\$ 4,000	122
School Districts & ESCs	\$ 1,827	\$ 750	\$ 5,000	689
Colleges & Universities	\$ 1,634	\$ 500	\$ 3,000	35
Fire Districts	\$ 1,456	\$ 750	\$ 2,500	18
Metro Housing	\$ 1,746	\$ 1,000	\$ 5,000	33
Port Authorities	\$ 1,313	\$ 1,000	\$ 1,500	4
Regional Transit Authorities	\$ 1,729	\$ 1,000	\$ 5,000	13
REGION				
1 – Akron/Canton	\$ 2,038	\$ 180	\$ 4,000	176
2 – Cincinnati	\$ 1,825	\$ 500	\$ 4,000	151
3 – Cleveland	\$ 1,863	\$ 475	\$ 6,000	188
4 – Columbus	\$ 1,590	\$ 750	\$ 4,000	212
5 – Dayton	\$ 1,428	\$ 750	\$ 5,000	154
6 – Southeast Ohio	\$ 1,477	\$ 750	\$ 4,000	97
7 – Toledo	\$ 1,662	\$ 750	\$ 4,000	157
8 – Warren/Youngstown	\$ 1,751	\$ 750	\$ 4,000	91
EMPLOYEES COVERED				
1 – 49	\$ 1,512	\$ 180	\$ 5,000	229
50 – 99	\$ 1,629	\$ 750	\$ 4,000	199
100 – 149	\$ 1,742	\$ 750	\$ 6,000	237
150 – 249	\$ 1,750	\$ 750	\$ 5,000	258
250 – 499	\$ 1,846	\$ 750	\$ 4,000	176
500 – 999	\$ 1,989	\$ 1,000	\$ 3,300	79
1,000 or more	\$ 1,723	\$ 500	\$ 5,000	48
Note: Includes all dental plans offered. Note: n: number of plans.				

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.

Table 41				
Dental Carve-Out Monthly Premiums				
Average Composite Rate Total Premium				
Comparison Group	Average	Minimum	Maximum	n
STATEWIDE	\$ 83.24	\$ 3.00	\$ 129.54	174
State of Ohio	-	-	-	0
Counties	\$ 100.00	\$ 100.00	\$ 100.00	1
Cities	\$ 74.04	\$ 8.00	\$ 128.17	24
Townships	-	-	-	0
School Districts & ESCs	\$ 86.02	\$ 37.56	\$ 129.54	145
Colleges & Universities	\$ 66.23	\$ 66.23	\$ 66.23	1
Fire Districts	\$ 59.52	\$ 59.52	\$ 59.52	1
Metro Housing	\$ 3.63	\$ 3.00	\$ 4.25	2
Port Authorities	-	-	-	0
Regional Transit Authorities	-	-	-	0
REGION				
1 - Akron/Canton	\$ 68.43	\$ 4.25	\$ 118.39	8
2 - Cincinnati	\$ 81.39	\$ 64.37	\$ 100.00	32
3 - Cleveland	\$ 69.71	\$ 60.00	\$ 91.15	9
4 - Columbus	\$ 83.74	\$ 8.00	\$ 113.72	36
5 - Dayton	\$ 94.65	\$ 56.50	\$ 129.54	12
6 - Southeast Ohio	\$ 66.49	\$ 3.00	\$ 128.17	22
7 - Toledo	\$ 93.53	\$ 56.00	\$ 125.59	51
8 - Warren/Youngstown	\$ 80.10	\$ 59.52	\$ 107.13	4
EMPLOYEES COVERED				
1 - 49	\$ 74.74	\$ 3.00	\$ 129.54	9
50 - 99	\$ 82.44	\$ 8.00	\$ 129.54	38
100 - 149	\$ 82.83	\$ 4.25	\$ 129.54	47
150 - 249	\$ 88.36	\$ 37.56	\$ 128.17	44
250 - 499	\$ 79.59	\$ 41.04	\$ 125.59	22
500 - 999	\$ 84.04	\$ 65.56	\$ 102.64	8
1,000 or more	\$ 78.93	\$ 57.90	\$ 107.00	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
STATEWIDE	\$ 5.27	\$ 3.36	\$ 8.63	\$ 13.29	\$ 9.23	\$ 22.52	897	40.6%	41.8%
State of Ohio	\$ 10.01	\$ 0.00	\$ 10.01	\$ 27.61	\$ 0.00	\$ 27.61	1	0.0%	0.0%
Counties	\$ 3.40	\$ 4.36	\$ 7.76	\$ 9.72	\$ 12.05	\$ 21.77	56	56.3%	55.6%
Cities	\$ 3.95	\$ 3.56	\$ 7.51	\$ 10.34	\$ 9.98	\$ 20.32	150	48.9%	48.4%
Townships	\$ 6.68	\$ 1.85	\$ 8.53	\$ 19.78	\$ 5.76	\$ 25.54	79	25.6%	25.7%
School Districts & ESCs	\$ 5.78	\$ 3.38	\$ 9.16	\$ 13.92	\$ 9.09	\$ 23.01	538	38.5%	40.3%
Colleges & Universities	\$ 3.77	\$ 5.06	\$ 8.83	\$ 8.33	\$ 14.17	\$ 22.50	29	52.9%	57.1%
Fire Districts	\$ 4.46	\$ 3.30	\$ 7.76	\$ 13.02	\$ 8.55	\$ 21.57	11	42.3%	42.9%
Metro Housing Authorities	\$ 5.74	\$ 2.08	\$ 7.82	\$ 14.00	\$ 6.92	\$ 20.92	22	25.9%	30.5%
Port Authorities	\$ 1.63	\$ 4.53	\$ 6.16	\$ 4.51	\$ 12.15	\$ 16.66	3	71.9%	71.9%
Regional Transit Authorities	\$ 2.64	\$ 2.53	\$ 5.17	\$ 7.10	\$ 7.06	\$ 14.16	8	36.5%	36.5%
REGION									
1 - Akron/Canton	\$ 7.76	\$ 3.34	\$ 11.10	\$ 19.97	\$ 9.17	\$ 29.14	109	33.5%	34.2%
2 - Cincinnati	\$ 2.97	\$ 4.05	\$ 7.02	\$ 7.92	\$ 10.61	\$ 18.53	116	61.4%	60.7%
3 - Cleveland	\$ 5.35	\$ 2.20	\$ 7.55	\$ 13.37	\$ 6.12	\$ 19.49	132	28.3%	29.0%
4 - Columbus	\$ 5.35	\$ 4.26	\$ 9.61	\$ 13.51	\$ 11.38	\$ 24.89	158	45.3%	46.1%
5 - Dayton	\$ 4.10	\$ 3.97	\$ 8.07	\$ 10.15	\$ 10.92	\$ 21.07	130	50.8%	53.4%
6 - Southeast Ohio	\$ 6.91	\$ 3.04	\$ 9.95	\$ 15.22	\$ 9.13	\$ 24.35	69	29.4%	35.4%
7 - Toledo	\$ 5.03	\$ 3.59	\$ 8.62	\$ 12.83	\$ 10.04	\$ 22.87	120	42.1%	42.5%
8 - Warren/Youngstown	\$ 6.04	\$ 0.93	\$ 6.97	\$ 16.17	\$ 2.91	\$ 19.08	63	16.2%	17.2%
EMPLOYEES COVERED									
1 - 49	\$ 6.03	\$ 2.76	\$ 8.79	\$ 16.54	\$ 8.04	\$ 24.58	152	34.3%	34.6%
50 - 99	\$ 5.57	\$ 3.08	\$ 8.65	\$ 14.52	\$ 8.42	\$ 22.94	142	37.8%	37.9%
100 - 149	\$ 5.31	\$ 3.42	\$ 8.73	\$ 12.81	\$ 9.50	\$ 22.31	171	39.7%	42.1%
150 - 249	\$ 5.84	\$ 3.13	\$ 8.97	\$ 14.08	\$ 8.48	\$ 22.56	203	37.1%	39.3%
250 - 499	\$ 4.57	\$ 4.27	\$ 8.84	\$ 11.12	\$ 11.22	\$ 22.34	135	50.3%	50.7%
500 - 999	\$ 3.10	\$ 3.85	\$ 6.95	\$ 7.89	\$ 10.36	\$ 18.25	54	50.7%	51.6%
1,000 or more	\$ 3.80	\$ 3.78	\$ 7.58	\$ 9.63	\$ 10.78	\$ 20.41	40	47.9%	49.4%

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

Note: n: number of plans.

VISION INSURANCE

VISION COMPOSITE RATES

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

Table 43				
Vision Carve-Out Monthly Premiums				
Average Composite Rate Total Premium				
Comparison Group	Average	Minimum	Maximum	n
STATEWIDE	\$ 18.19	\$ 1.65	\$ 47.00	81
State of Ohio	-	-	-	0
Counties	-	-	-	0
Cities	\$ 18.07	\$ 1.65	\$ 27.80	13
Townships	\$ 20.78	\$ 13.67	\$ 27.33	9
School Districts & ESCs	\$ 17.79	\$ 6.65	\$ 47.00	55
Colleges & Universities	\$ 15.79	\$ 11.21	\$ 20.36	2
Fire Districts	\$ 20.74	\$ 14.16	\$ 27.33	2
Metro Housing	-	-	-	0
Port Authorities	-	-	-	0
Regional Transit Authorities	-	-	-	0
REGION				
1 - Akron/Canton	\$ 18.25	\$ 8.23	\$ 35.12	7
2 - Cincinnati	\$ 14.76	\$ 6.65	\$ 23.68	15
3 - Cleveland	\$ 19.57	\$ 9.03	\$ 37.00	5
4 - Columbus	\$ 18.33	\$ 7.04	\$ 27.80	33
5 - Dayton	\$ 17.31	\$ 1.65	\$ 26.33	4
6 - Southeast Ohio	\$ 22.55	\$ 14.22	\$ 47.00	12
7 - Toledo	\$ 18.49	\$ 17.84	\$ 18.87	3
8 - Warren/Youngstown	\$ 13.10	\$ 8.23	\$ 17.97	2
EMPLOYEES COVERED				
1 - 49	\$ 20.22	\$ 9.87	\$ 27.33	12
50 - 99	\$ 17.13	\$ 1.65	\$ 35.12	16
100 - 149	\$ 19.09	\$ 6.65	\$ 47.00	25
150 - 249	\$ 18.95	\$ 11.32	\$ 27.80	11
250 - 499	\$ 19.01	\$ 11.21	\$ 37.00	10
500 - 999	\$ 10.74	\$ 7.04	\$ 15.44	4
1,000 or more	\$ 12.64	\$ 9.03	\$ 17.61	3
Note: Includes plans where the employee contributes \$0 towards vision premium.				
Note: n: number of plans.				

LIFE INSURANCE

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

Table 44		
Average Total Monthly Life Insurance Premium per \$1,000 of Coverage		
Comparison Group	Amount	n
STATEWIDE	\$ 0.17	1,215
State of Ohio	\$ 0.12	1
Counties	\$ 0.16	78
Cities	\$ 0.22	237
Townships	\$ 0.26	115
School Districts & ESCs	\$ 0.13	677
Colleges & Universities	\$ 0.14	35
Fire Districts	\$ 0.21	19
Metro Housing	\$ 0.33	34
Port Authorities	\$ 0.13	4
Regional Transit Authorities	\$ 0.19	15
REGION		
1 - Akron/Canton	\$ 0.17	173
2 - Cincinnati	\$ 0.14	149
3 - Cleveland	\$ 0.20	184
4 - Columbus	\$ 0.17	215
5 - Dayton	\$ 0.17	153
6 - Southeast Ohio	\$ 0.17	97
7 - Toledo	\$ 0.13	154
8 - Warren/Youngstown	\$ 0.21	90
EMPLOYEES COVERED		
1 - 49	\$ 0.25	229
50 - 99	\$ 0.16	196
100 - 149	\$ 0.15	234
150 - 249	\$ 0.16	255
250 - 499	\$ 0.13	176
500 - 999	\$ 0.13	77
1,000 or more	\$ 0.12	48
Note: n: number of plans.		

COST SAVINGS
CONSORTIUMS

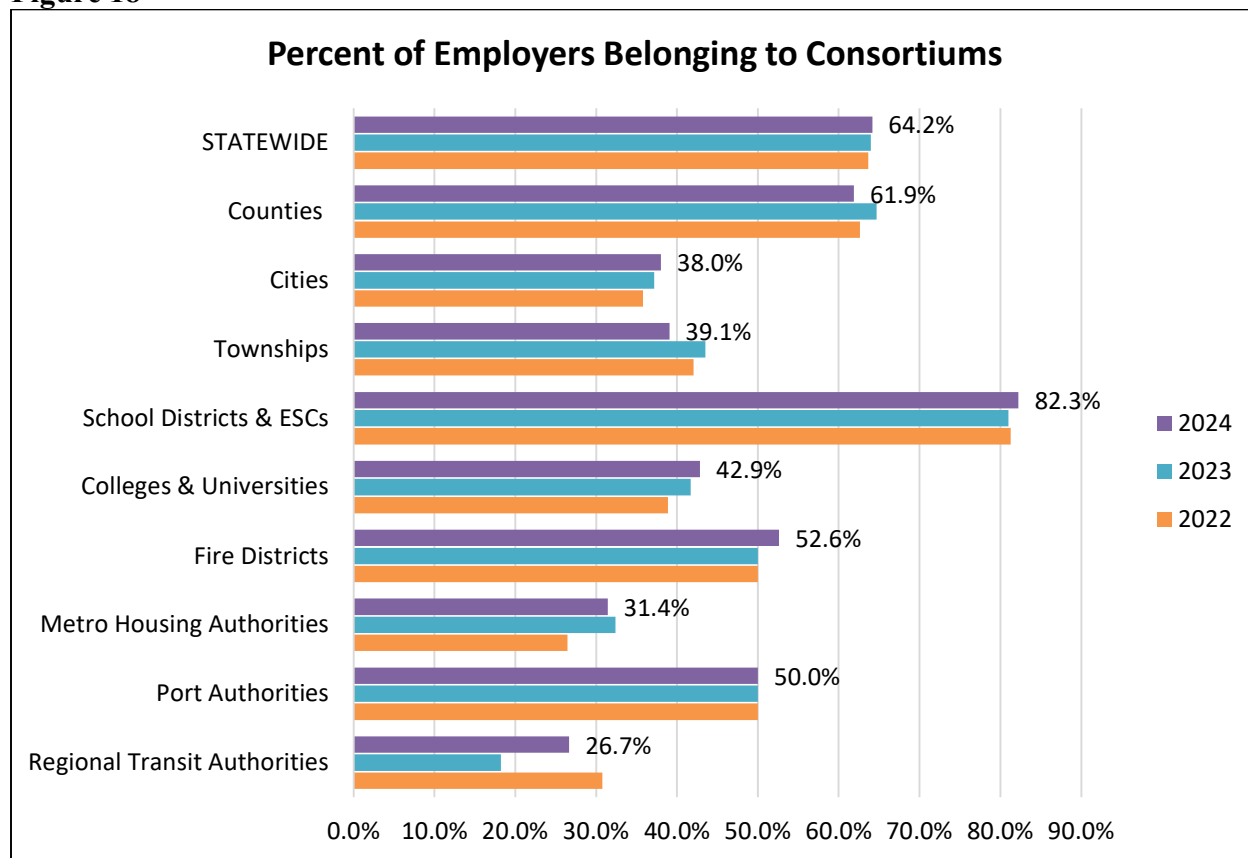
A health insurance consortium is an association of employers who purchase health insurance at a group rate. Consortiums spread out the cost of administration and can assist with obtaining better discounts by increasing the risk pool.

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

Table 45		
Average Total Monthly Premium Cost By Consortium Membership		
	Consortium Member	Consortium Non-Member
Single	\$ 869.55	\$ 847.21
Family	\$ 2,270.46	\$ 2,301.11
Number of plans (n)	1,329	720
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 percentage of employers offering a worksite wellness plan over the past three years.

Figure 19

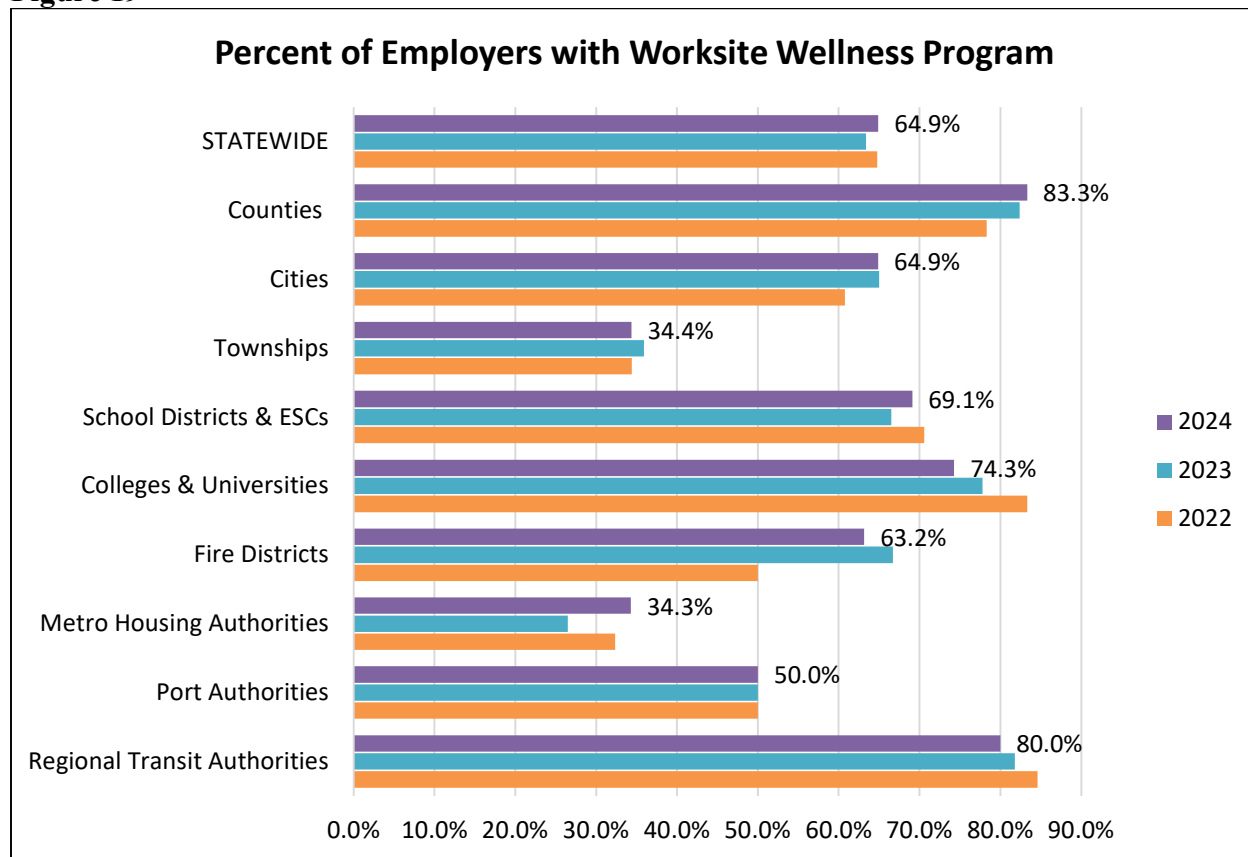
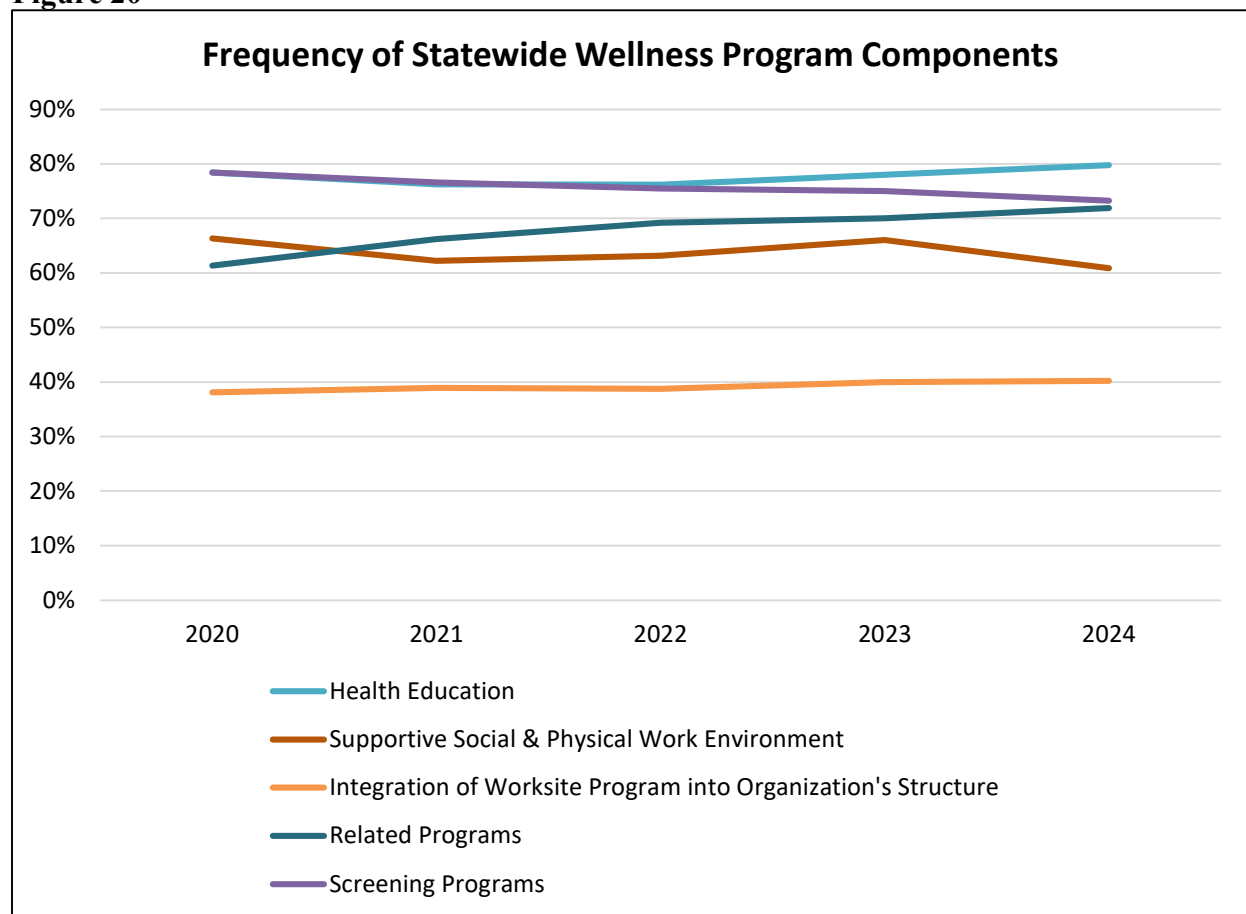


Figure 20 highlights the various worksite wellness components offered by the 64.9% of employers outlined in Figure 19 and their implementation rates over the last five years.

Figure 20



- Health Education is one of the more frequently used wellness components (80%). This includes counseling or training opportunities for physical activity and workplace injury prevention.
- Supportive Social & Physical Work Environment (61%) 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 (72%) 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 (73%). These programs include blood pressure and blood cholesterol screenings.

OPT-OUT INCENTIVES

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

Table 46		
Opt-Out Incentive Offered by Jurisdiction		
Comparison Group	Employers Offering Opt-Out Incentive	n
STATEWIDE	47.5%	1,256
State of Ohio	0.0%	1
Counties	23.8%	84
Cities	52.5%	242
Townships	32.0%	128
School Districts & ESCs	53.1%	693
Colleges & Universities	40.0%	35
Fire Districts	31.6%	19
Metro Housing Authorities	37.1%	35
Port Authorities	50.0%	4
Regional Transit Authorities	40.0%	15
Note: n: number of employers.		

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

Table 47				
Annual Incentive Offered to Employees for Opting Out of Medical Coverage				
Opt-Out Type	Average Incentive	Minimum Incentive	Maximum Incentive	n
Single	\$ 1,984.70	\$ 100.00	\$ 12,600.00	560
Family	\$ 2,933.55	\$ 100.00	\$ 20,000.00	560
Note: n: number of employers.				

- This year's insurance survey submissions reported that 20,859 public employees across the state accepted the employer-offered incentive to opt out of medical coverage.

SPOUSAL RESTRICTIONS

Over 45% 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

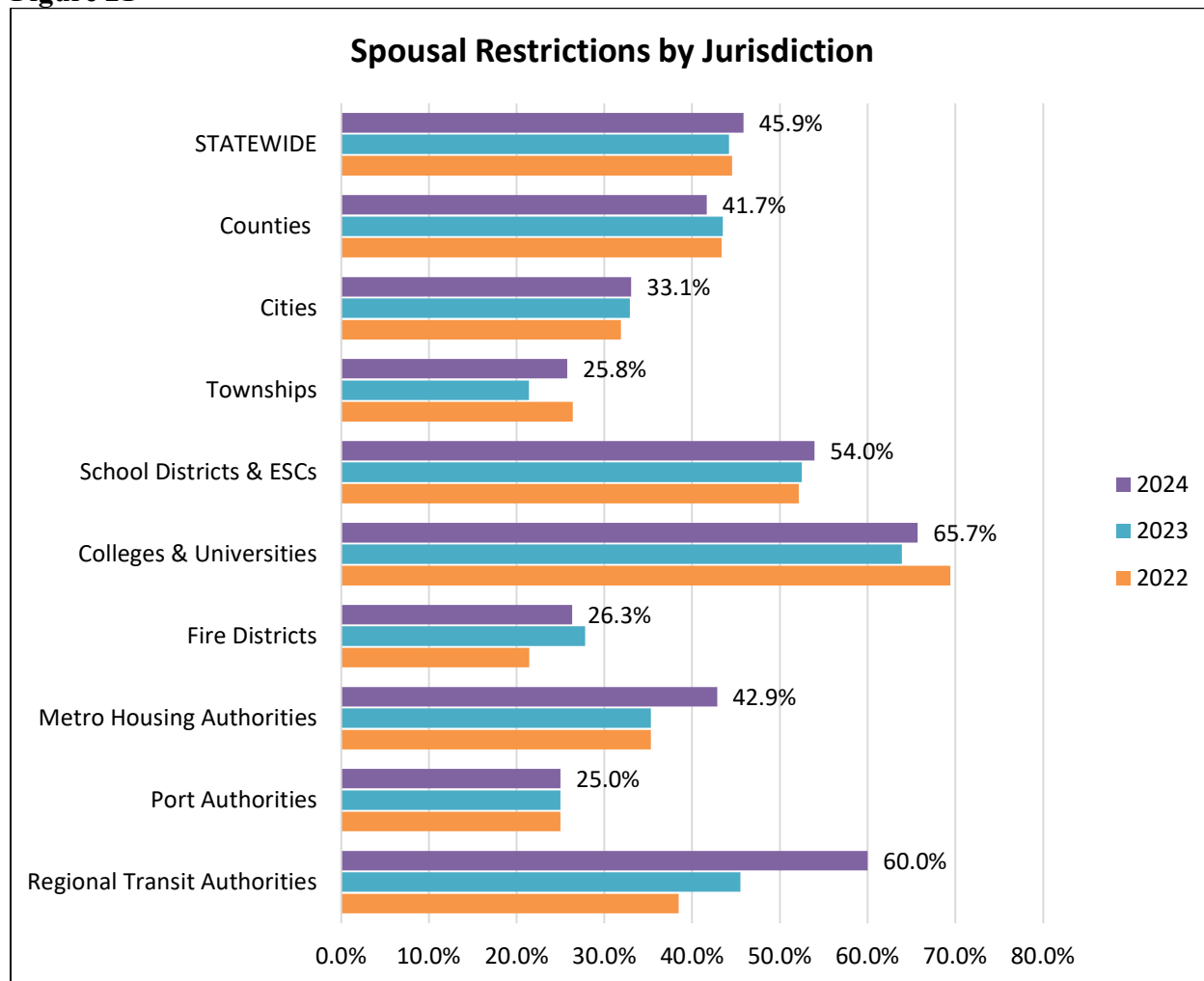
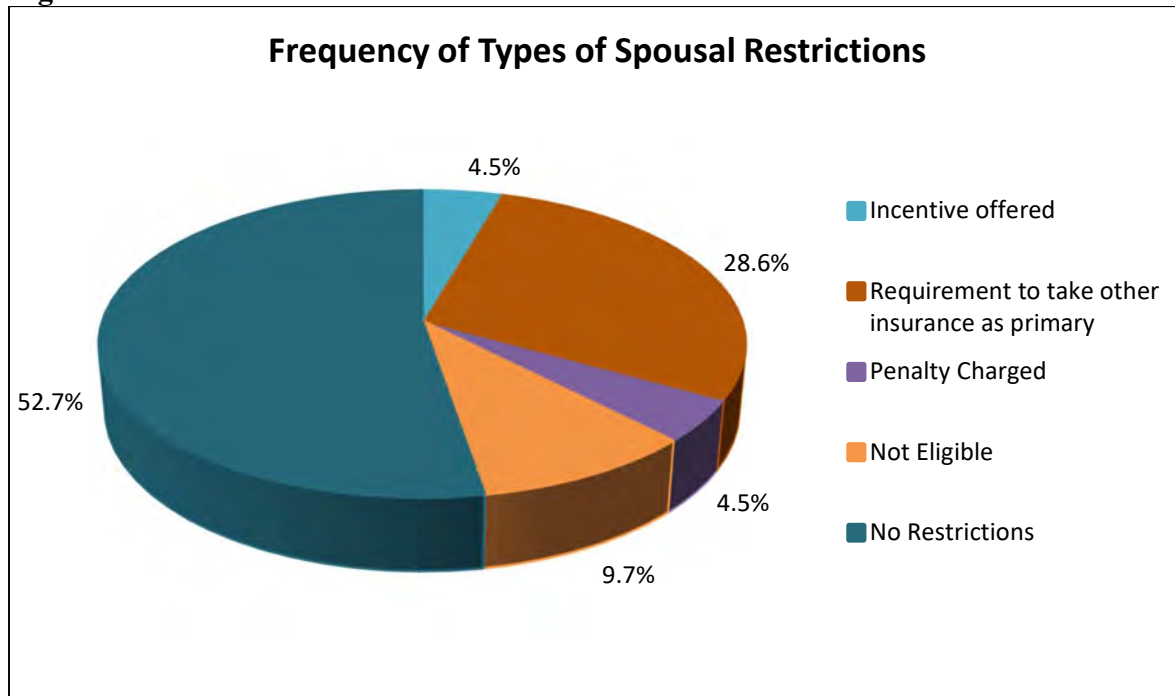


Figure 22 illustrates the frequency of each type of spousal restriction.

Figure 22

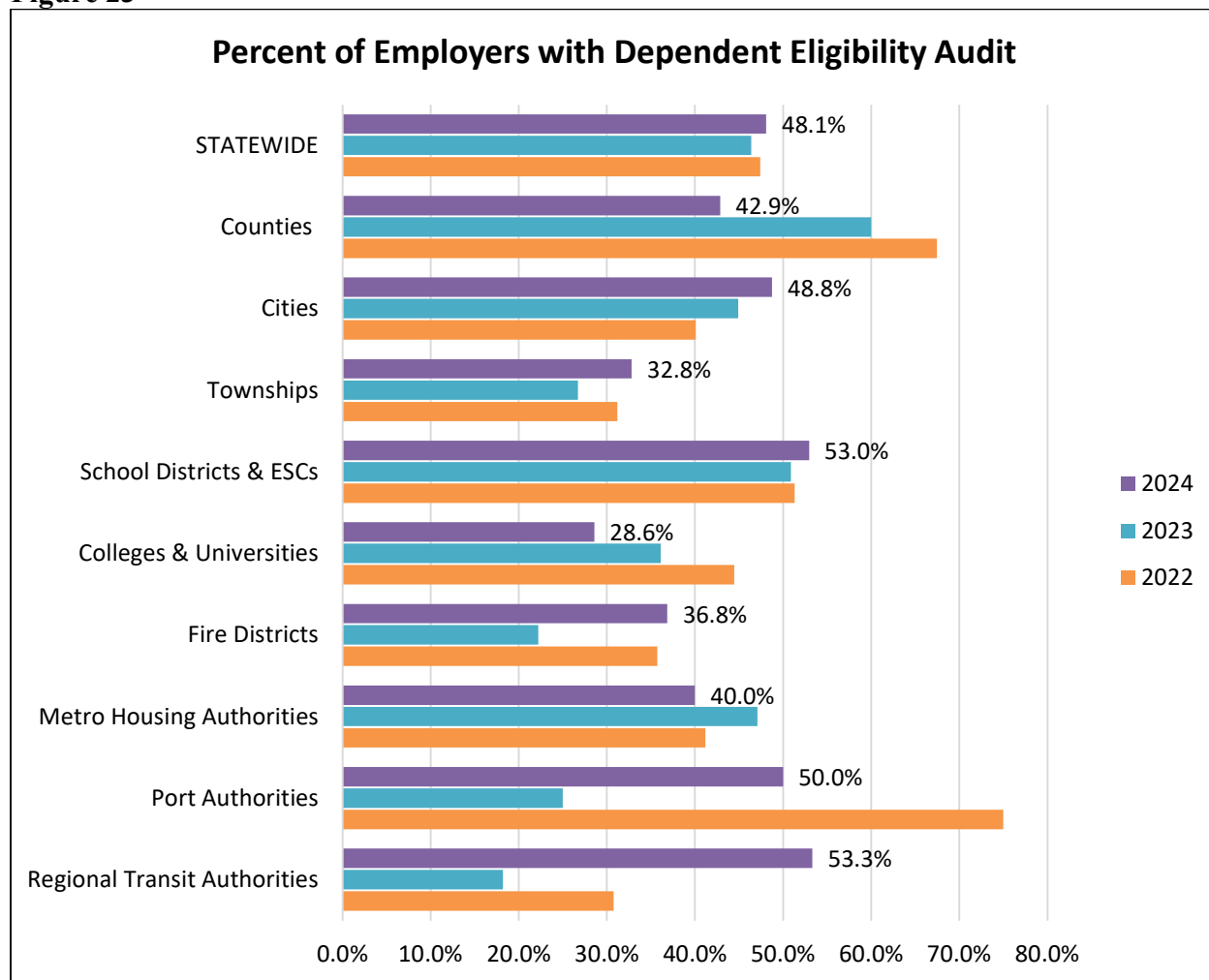


DEPENDENT ELIGIBILITY AUDIT

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.

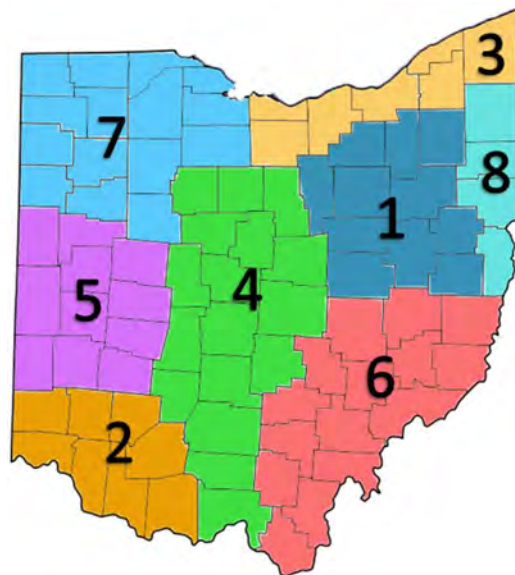
4 - Columbus: Crawford, Delaware, Fairfield, Fayette, Franklin, Knox, Licking, Madison, Marion, Morrow, Pickaway, Pike, Richland, Ross, Scioto, Union, & Wyandot.

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 July 8, 2024.)
- **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 (also called your deductible). A high deductible plan (HDHP) can be combined with a health savings account (HSA), for you to pay for certain medical expenses with money you set aside in your tax-free HAS. This is why it’s more commonly called an HSA-eligible plan. (Health Insurance Marketplace. <https://www.healthcare.gov/glossary/high-deductible-health-plan/>. Retrieved on July 8, 2024.)

For 2024, the IRS defines a high deductible health plan as any plan with a deductible of at least \$1,600 for individual or \$3,200 for family coverage. An HDHP’s total yearly out-of-pocket expenses (including deductibles, copayments, and coinsurance) can’t be more than \$8,050 for an individual or \$16,100 for a family. (This limit doesn’t apply to out-of-network services.)” <https://www.irs.gov/about-irs/corrections-to-high-deductible-health-plan-eligibility-and-employer-contribution-limits-in-the-2024-publication-15-b>. Retrieved on July 8, 2024.)

- **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 July 8, 2024.)
- **Point of Service (POS):** “A point-of-service plan is a type of plan in which you pay less if you use doctors, hospitals, and other health care providers that belong to the plan’s network. POS plans also require you to get a referral from your primary care doctor in order to see a specialist. (Small Business Majority. <https://www.healthcare.gov/glossary/point-of-service-plan-pos-plan/>. Retrieved on July 8, 2024.)
- **Preferred Provider Organization (PPO):** “A Preferred Provider Organization is a type of health plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. You pay less if you use providers that belong to the plan’s network. You can use doctors, hospitals, and providers outside of the network for an additional cost.” (Health Insurance Marketplace. <https://www.healthcare.gov/glossary/preferred-provider-organization-ppo/>. Retrieved on July 8, 2024.)
- **Health Savings Account (HSA):** “A health savings account is a tax-exempt trust or custodial account you set up with a qualified HSA trustee to pay or reimburse certain medical expenses you incur. You must be an eligible individual to qualify for an HSA.” (Internal Revenue Service. <https://www.irs.gov/publications/p969/index.html>. Retrieved on July 8, 2024.)

- **Health Reimbursement Account (HRA):** “A Health Reimbursement Account is an arrangement that is funded solely by an employer, and that reimburses an employee for medical care expenses (as defined under Code § 213(d)) incurred by the employee, or his spouse, dependents, and any children who, as of the end of the taxable year, have not attained age 27, up to a maximum dollar amount for a coverage period. IRS Notice 2002-45, 2002-02 C.B. 93; Revenue Ruling 2002-41, 2002-2 C.B. 75. This reimbursement is excludable from the employee’s income. Amounts that remain at the end of the year generally can be used to reimburse expenses incurred in later years.” (Internal Revenue Service. <https://www.irs.gov/pub/irs-drop/n-13-54.pdf>. Retrieved on July 8, 2024.)



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