

**State Employment
Relations Board**

HEALTH INSURANCE 2019

THE COST OF HEALTH INSURANCE
IN OHIO'S PUBLIC SECTOR



Contents

- WELCOME 1
 - REVISION NOTES 1
 - SURVEY BACKGROUND 2
 - SURVEY METHODS 2
 - SURVEY RESPONSE RATE 3
- MEDICAL INSURANCE – OVERVIEW 4
 - MEDICAL PLAN TYPES OFFERED 4
 - MEDICAL PREMIUM INCREASES COMPARED TO SALARY INCREASES 5
 - MEDICAL PREMIUM INCREASES COMPARED TO INFLATION RATES 6
- MEDICAL INSURANCE – ALL PLAN TYPES 7
 - MEDICAL PREMIUMS 7
 - EMPLOYER & EMPLOYEE SHARE OF MEDICAL PREMIUM 11
 - TOTAL MONTHLY MEDICAL PREMIUMS BY PLAN TYPE 14
 - FULLY-INSURED VS SELF-INSURED MEDICAL PLANS 15
 - NETWORK DEDUCTIBLES 17
 - NON-NETWORK DEDUCTIBLES 19
 - COPAY AND COINSURANCE 21
 - OUT-OF-POCKET MAXIMUMS 23
- MEDICAL INSURANCE – PPO PLANS 25
 - PPO PREMIUMS 25
 - EMPLOYER & EMPLOYEE SHARE OF MEDICAL PREMIUM 27
 - NETWORK DEDUCTIBLES 29
 - NON-NETWORK DEDUCTIBLES 31
 - OUT-OF-POCKET MAXIMUMS 32
- MEDICAL INSURANCE – HDHPs 34
 - HDHP PREMIUMS 34
 - EMPLOYER & EMPLOYEE SHARE OF MEDICAL PREMIUM 36
 - NETWORK DEDUCTIBLES 38
 - NON-NETWORK DEDUCTIBLES 40
 - OUT-OF-POCKET MAXIMUMS 41
 - HEALTH SAVINGS ACCOUNT 43
- PRESCRIPTION INSURANCE 44
 - PRESCRIPTION CARVE-OUT PREMIUMS 44

PRESCRIPTION COPAYS/COINSURANCE – ALL PLAN TYPES.....	45
DENTAL INSURANCE.....	46
DENTAL CARVE-OUT PREMIUMS.....	46
DENTAL MAXIMUM BENEFIT – ALL PLAN TYPES.....	47
DENTAL COMPOSITE RATES.....	49
VISION INSURANCE.....	50
VISION CARVE-OUT PREMIUMS.....	50
VISION COMPOSITE RATES.....	51
LIFE INSURANCE.....	52
COST SAVINGS.....	53
CONSORTIUMS.....	53
WORKSITE WELLNESS PROGRAMS.....	55
OPT-OUT INCENTIVES.....	57
SPOUSAL RESTRICTIONS.....	58
DEPENDENT ELIGIBILITY AUDIT.....	60
DEFINITIONS.....	61

WELCOME

The State Employment Relations Board (SERB) is pleased to present the Cost of Health Insurance in Ohio's Public Sector – 2019 Edition. This report presents a detailed look at the various aspects of health insurance for public entities in the State of Ohio. Thank you for choosing SERB as your source for trusted information.

REVISION NOTES

This year's report reflects some significant changes. The report was restructured to improve usability and to make room for the addition of many new tables and figures. The overall goal of this expansion was to provide the stakeholders of Ohio with a more detailed insurance report that includes an in-depth analysis of the data at the medical plan level. The report was also expanded to provide a detailed view of the employer and employee contribution amounts towards the medical premium.

This venture has involved a significant update to the insurance survey tool, a complete redesign of the insurance report, and a thorough review of the data from over 2,000 medical insurance plan submissions from almost 1,200 public employers.

The report is now organized into 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 (2019 Edition). In its 27th year, the purpose of this survey is to collect data on various aspects of health insurance, plan design, and cost for government entities. Our goal is to provide statistics that may be useful for both the employer and employee organizations, and to promote orderly and constructive labor relationships between public employers and their employees. This report of survey findings provides a detailed look at employer-offered health coverage for medical, prescription, dental, vision, and life insurance plans. The survey collected information on a variety of 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 2019 Health Insurance Survey was created and dispersed using Novi Survey, an online survey tool. SERB emailed or mailed 1,317 links of the Survey to public sector employers across the state during the month of January, requesting completion of the survey by March of 2019. 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 1,196 completed surveys that captured data collected from 2,009 insurance plans available to public sector employees in the State of Ohio. All benefit information throughout this report is presented for both single and family coverage. Please keep in mind that the data collected is representative of public sector health insurance plans that are in effect on January 1, 2019.

The survey was designed to allow the collection of data from up to three medical and prescription plans per employer; as well as the collection of a single dental, vision, and life insurance plan. If employers offered more plans than the survey was designed to collect, the employer was asked to report plans with the highest number of employees participating.

Table 1 displays the quantity of health insurance plans that were collected during the survey period. The data collected from each of these plans is reported in various formats throughout this report.

Table 1					
Reported Number of Insurance Plans Offered Statewide					
	Medical	Prescription	Dental	Vision	Life
STATEWIDE	2,009	1,986	1,149	985	1,072
Note: Plans offered will vary depending on response rate.					

SURVEY RESPONSE RATE

Table 2 displays the percent of public sector employers that completed and returned surveys for 2019 by jurisdiction. This year’s response rate was 90.8%. Thirteen employers indicated that they do not offer medical insurance. These employers have been omitted from all tables, except Table 2, in this report.

Comparison Group	Surveys Sent	Surveys Completed	Response Rate
STATEWIDE	1,317	1,196	90.8%
State of Ohio	1	1	100.0%
Counties	88	83	94.3%
Cities	250	216	86.4%
Townships	153	118	77.1%
School Districts & ESCs	710	681	95.9%
Colleges & Universities	37	31	83.8%
Fire Districts	20	17	85.0%
Metro Housing Authorities	39	34	87.2%
Port Authorities	5	3	60.0%
Regional Transit Authorities	14	12	85.7%

Note: Number of surveys completed includes submissions from employers that do not offer insurance.
 Note: Thirteen 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 = 2,009) reported exceeds the number of employers that were surveyed. The survey collected information for the following medical plan types: Exclusive Provider Organization (EPO), Preferred Provider Organization (PPO), Point of Service (POS), Health Maintenance Organization (HMO), and High Deductible Health Plan (HDHP). PPOs and HDHPs are the two most utilized medical plan types.

Comparison Group	EPO	PPO	POS	HMO	HDHP	n
STATEWIDE	0.7%	56.7%	0.8%	1.3%	40.4%	2,009
State of Ohio	0.0%	100.0%	0.0%	0.0%	0.0%	1
Counties	2.8%	55.9%	2.1%	3.4%	35.8%	145
Cities	1.2%	53.4%	0.9%	1.5%	43.0%	339
Townships	0.0%	35.2%	2.3%	0.8%	61.7%	128
School Districts & ESCs	0.3%	61.4%	0.2%	1.0%	37.1%	1,241
Colleges & Universities	4.4%	52.9%	2.9%	0.0%	39.7%	68
Fire Districts	0.0%	0.0%	0.0%	0.0%	100.0%	14
Metro Housing Authorities	0.0%	38.0%	4.0%	2.0%	56.0%	50
Port Authorities	0.0%	50.0%	0.0%	0.0%	50.0%	4
Regional Transit Authorities	0.0%	63.2%	0.0%	10.5%	26.3%	19
NUMBER OF PLANS (n)	15	1,139	16	27	812	
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.						

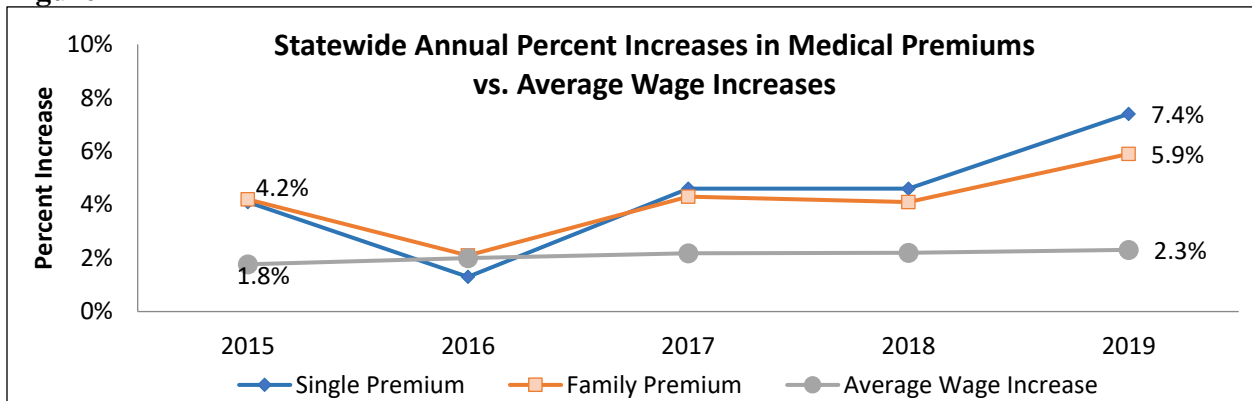
- Preferred Provider Organizations (PPOs) continue the status of most utilized plan type. PPOs represent 56.7% of all medical plans statewide.
- The frequency of High Deductible Health Plans (HDHPs) have increased slightly since the 2018 survey. HDHPs make up 40.4% of plans statewide, compared to 36.9% in 2018.
- Regional Transit Authorities have the lowest percentage of HDHPs, followed by Counties.

MEDICAL INSURANCE – OVERVIEW

MEDICAL PREMIUM INCREASES COMPARED TO SALARY INCREASES

Figure 1 graphs the percent change in single and family medical premiums compared to the average negotiated wage increase for public employees from SERB’s Annual Wage Settlement report. The relatively flat line represents the average wage increases for public sector employees over the past five survey years, ranging between 1.8% and 2.3%. Comparatively, medical insurance premiums have risen at a higher rate.

Figure 1



MEDICAL INSURANCE – OVERVIEW

MEDICAL PREMIUM INCREASES COMPARED TO INFLATION RATES

Table 4 compares the annual percent change in public sector medical premiums over the past 10 years to the national overall 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 national overall inflation and medical care inflation rates this past year.

Table 4						
Annual Percent Change in Medical Care Costs, Inflation, and Medical Care Inflation Rates						
Year	Statewide Public Sector			n	National	
	Single Premium	Family Premium			Inflation Rate	Medical Care
2008-09	4.9%	4.9%		1,263	0.1%	2.6%
2010	4.6%	3.1%		1,395	2.7%	3.4%
2011	3.5%	5.6%		1,109	1.5%	3.3%
2012	6.8%	7.0%		1,499	3.0%	3.5%
2013	2.8%	2.3%		1,552	1.7%	3.2%
2014	5.0%	4.5%		1,598	1.5%	2.0%
2015	4.4%	4.3%		1,694	0.8%	3.0%
2016	1.6%	2.3%		1,753	0.7%	2.6%
2017	4.7%	4.6%		1,809	2.1%	4.1%
2018	4.6%	4.2%		1,863	2.1%	1.8%
2019	7.4%	5.9%		2,009	1.9%	2.0%

Note: National; includes both public and private sector employers nationwide.
 Note: United States Bureau of Labor Statistics, Consumer Price Index, December 2018 (https://www.bls.gov/news.release/archives/cpi_01112019.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 they are 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	\$ 589.80	\$ 85.30	\$ 675.10	\$ 1,513.74	\$ 231.99	\$ 1,745.73	2,009
State of Ohio	\$ 604.25	\$ 107.04	\$ 711.29	\$ 1,658.48	\$ 305.59	\$ 1,964.07	1
Counties	\$ 603.56	\$ 90.20	\$ 693.76	\$ 1,599.43	\$ 261.72	\$ 1,861.15	145
Less than 50,000	\$ 608.41	\$ 88.72	\$ 697.13	\$ 1,621.36	\$ 264.57	\$ 1,885.93	52
50,000 - 149,999	\$ 611.47	\$ 96.66	\$ 708.13	\$ 1,628.85	\$ 280.47	\$ 1,909.32	57
150,000 or more	\$ 584.04	\$ 82.10	\$ 666.14	\$ 1,521.18	\$ 227.92	\$ 1,749.10	36
Cities	\$ 610.11	\$ 77.63	\$ 687.74	\$ 1,640.46	\$ 210.59	\$ 1,851.05	339
Less than 25,000	\$ 605.24	\$ 74.33	\$ 679.57	\$ 1,628.89	\$ 204.07	\$ 1,832.96	238
25,000 - 99,999	\$ 625.49	\$ 86.94	\$ 712.43	\$ 1,676.27	\$ 231.97	\$ 1,908.24	93
100,000 or more	\$ 570.98	\$ 64.24	\$ 635.22	\$ 1,559.64	\$ 151.30	\$ 1,710.94	8
Townships	\$ 626.27	\$ 51.01	\$ 677.28	\$ 1,663.37	\$ 154.80	\$ 1,818.17	128
Less than 10,000	\$ 651.13	\$ 33.86	\$ 684.99	\$ 1,694.71	\$ 119.59	\$ 1,814.30	69
10,000 - 29,999	\$ 611.32	\$ 61.63	\$ 672.95	\$ 1,628.01	\$ 170.50	\$ 1,798.51	47
30,000 or more	\$ 560.49	\$ 93.74	\$ 654.23	\$ 1,644.94	\$ 267.76	\$ 1,912.70	12
School Districts *	\$ 577.87	\$ 89.81	\$ 667.68	\$ 1,444.67	\$ 238.64	\$ 1,683.31	1,241
Less than 1,000	\$ 566.14	\$ 82.79	\$ 648.93	\$ 1,423.15	\$ 222.29	\$ 1,645.44	309
1,000 - 2,499	\$ 591.33	\$ 91.65	\$ 682.98	\$ 1,478.63	\$ 239.99	\$ 1,718.62	511
2,500 - 9,999	\$ 567.76	\$ 88.22	\$ 655.98	\$ 1,413.30	\$ 231.35	\$ 1,644.65	299
10,000 or more	\$ 565.87	\$ 87.14	\$ 653.01	\$ 1,436.96	\$ 276.83	\$ 1,713.79	34
Colleges & Universities	\$ 583.23	\$ 89.54	\$ 672.77	\$ 1,520.55	\$ 264.56	\$ 1,785.11	68
Fire Districts	\$ 494.18	\$ 65.39	\$ 559.57	\$ 1,521.14	\$ 195.67	\$ 1,716.81	14
Metro Housing Authorities	\$ 622.47	\$ 88.65	\$ 711.12	\$ 1,635.79	\$ 264.10	\$ 1,899.89	50
Port Authorities	\$ 500.34	\$ 65.33	\$ 565.67	\$ 1,522.66	\$ 198.65	\$ 1,721.31	4
Regional Transit Authorities	\$ 706.80	\$ 98.21	\$ 805.01	\$ 1,860.27	\$ 266.20	\$ 2,126.47	19

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

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

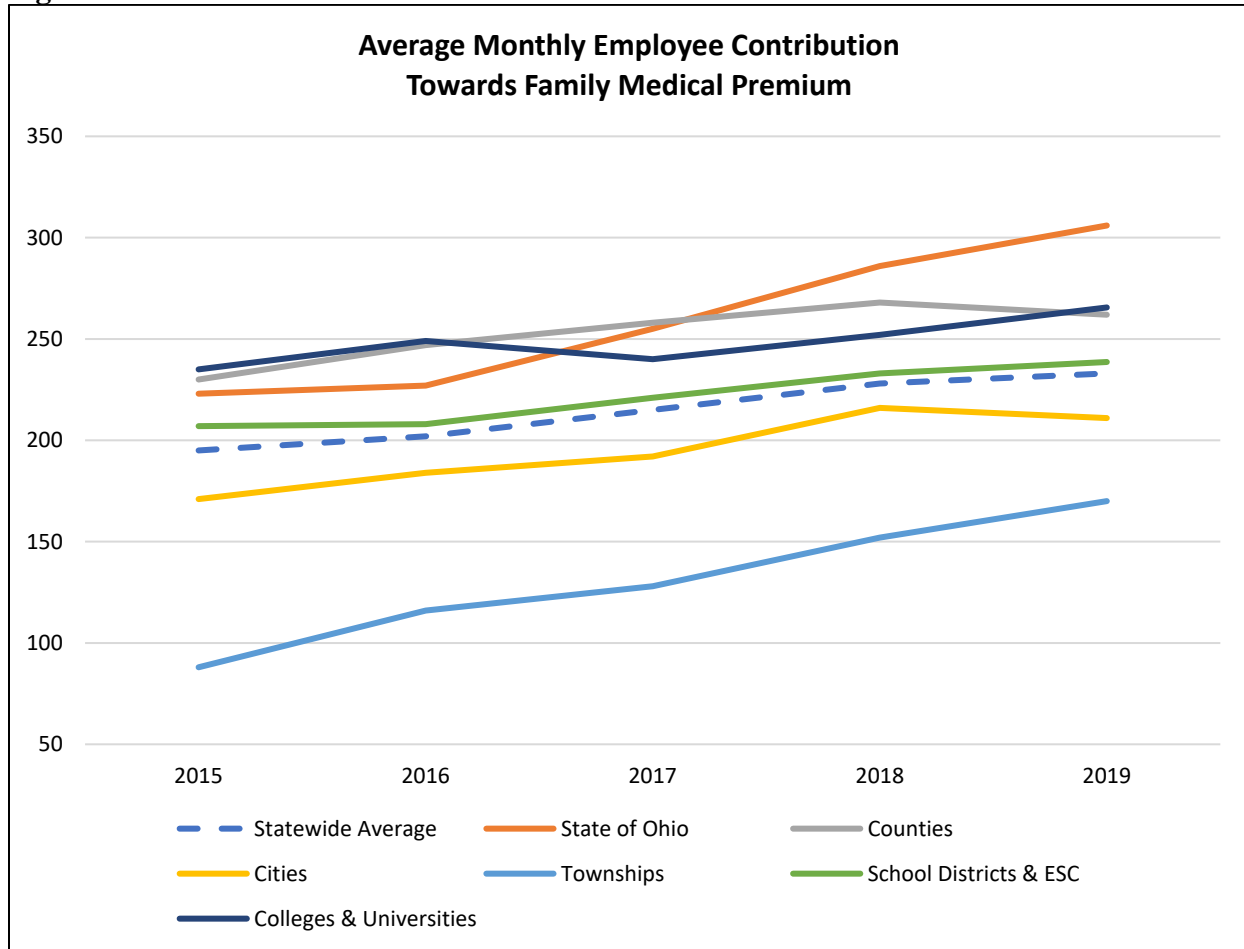
Note: n: number of plans; * Includes 88 Educational Service Center (ESC) plans.

MEDICAL INSURANCE – ALL PLAN TYPES

- In Table 5, Fire Districts reported the lowest average single premiums at \$559.57, which is 17.1% below the statewide average at \$675.10. School Districts reported the lowest family premiums at \$1,683.31. The School Districts average family premium is 3.6% below the statewide average at \$1,745.73.
- In Table 5, Regional Transit Authorities (RTA) reported the highest average single premiums at \$805.01, which is 19.2% above the statewide average at \$675.10. Regional Transit Authorities also reported the highest family premiums at \$2,126.47. The RTA family premium is 21.8% above the statewide average at \$1,745.73.

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

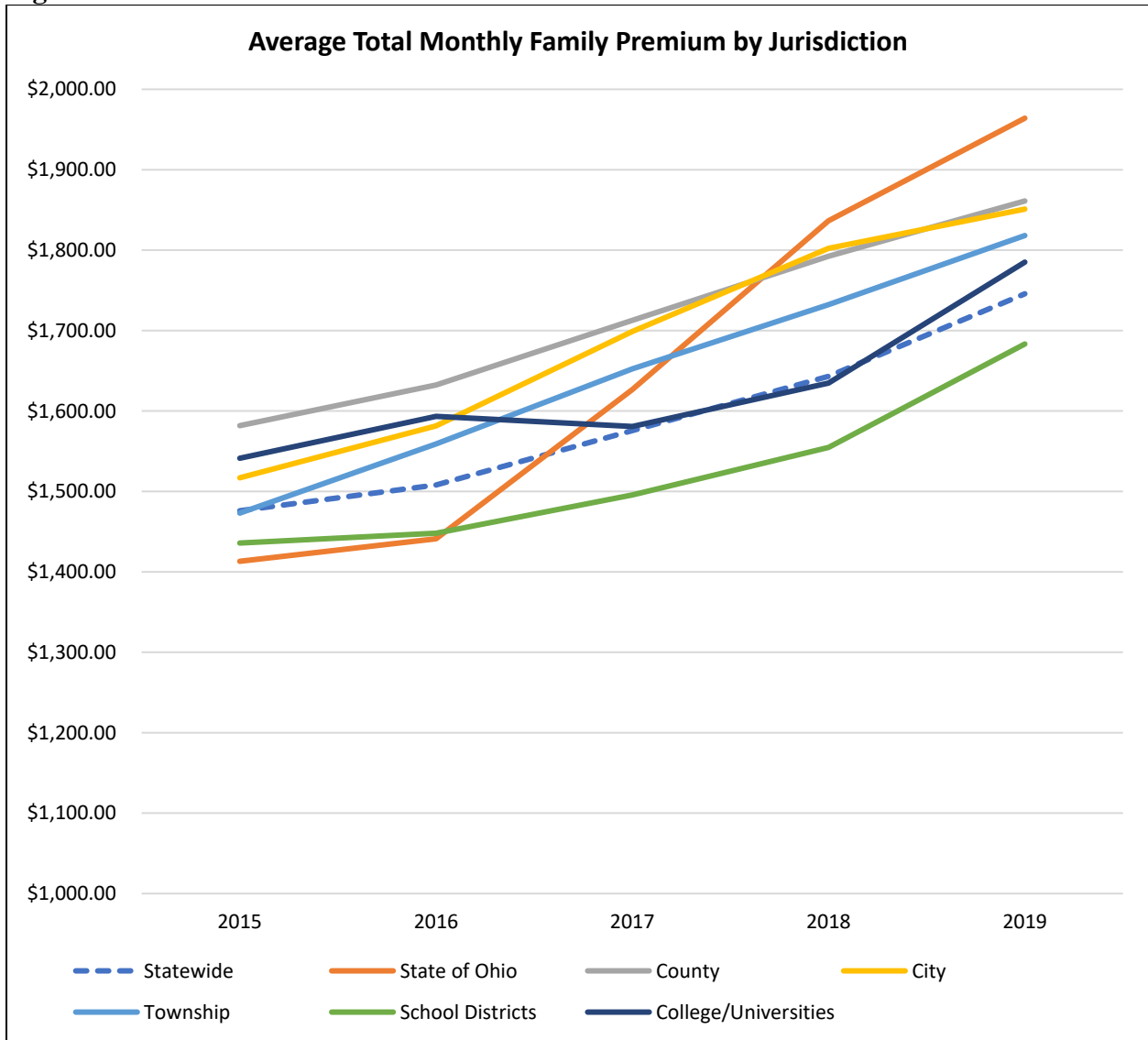
Figure 2



MEDICAL INSURANCE – ALL PLAN TYPES

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

Figure 3



- The statewide average, represented by the dotted line, shows that the family premium increased \$272.67 or 18.5% over the five-year period (2015-2019).

MEDICAL INSURANCE – ALL PLAN TYPES

Table 6 organizes the same data found in Table 5 by region and by the number of employees covered. These averages include the costs of prescription, dental, and vision coverages when they are purchased with the medical premiums. A map of the regions can be found on page 61.

Table 6

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

Comparison Group	Single			Family			n
	Employer Share	Employee Share	Total	Employer Share	Employee Share	Total	
STATEWIDE	\$ 589.80	\$ 85.30	\$ 675.10	\$ 1,513.74	\$ 231.99	\$ 1,745.73	2,009
REGION							
1 - Akron/Canton	\$ 595.32	\$ 79.66	\$ 674.98	\$ 1,517.08	\$ 204.69	\$ 1,721.77	273
2 - Cincinnati	\$ 524.01	\$ 82.68	\$ 606.69	\$ 1,410.99	\$ 240.57	\$ 1,651.56	216
3 - Cleveland	\$ 592.56	\$ 76.64	\$ 669.20	\$ 1,516.37	\$ 184.91	\$ 1,701.28	326
4 - Columbus	\$ 633.26	\$ 99.65	\$ 732.91	\$ 1,591.15	\$ 286.26	\$ 1,877.41	343
5 - Dayton	\$ 554.15	\$ 102.19	\$ 656.34	\$ 1,463.15	\$ 273.84	\$ 1,736.99	260
6 - Southeast Ohio	\$ 697.46	\$ 94.43	\$ 791.89	\$ 1,714.11	\$ 265.38	\$ 1,979.49	158
7 - Toledo	\$ 538.27	\$ 76.60	\$ 614.87	\$ 1,404.24	\$ 222.34	\$ 1,626.58	283
8 - Warren/Youngstown	\$ 618.41	\$ 63.37	\$ 681.78	\$ 1,562.50	\$ 162.24	\$ 1,724.74	150
EMPLOYEES COVERED							
1 - 49	\$ 622.55	\$ 73.23	\$ 695.78	\$ 1,627.00	\$ 215.98	\$ 1,842.98	319
50 - 99	\$ 563.27	\$ 80.59	\$ 643.86	\$ 1,455.54	\$ 222.51	\$ 1,678.05	351
100 - 149	\$ 593.66	\$ 86.05	\$ 679.71	\$ 1,538.43	\$ 231.23	\$ 1,769.66	381
150 - 249	\$ 597.14	\$ 92.25	\$ 689.39	\$ 1,494.44	\$ 241.61	\$ 1,736.05	436
250 - 499	\$ 585.06	\$ 85.44	\$ 670.50	\$ 1,473.57	\$ 228.12	\$ 1,701.69	312
500 - 999	\$ 574.54	\$ 97.71	\$ 672.25	\$ 1,482.67	\$ 249.15	\$ 1,731.82	120
1,000 or more	\$ 566.77	\$ 90.45	\$ 657.22	\$ 1,525.16	\$ 269.55	\$ 1,794.71	90

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.

- Compared to the statewide averages, medical premiums in the Southeast Ohio region (Region 6) average 17.3% higher for single coverage and 13.4% higher for family coverage.
- Compared to the statewide averages, medical premiums in the Cincinnati region (Region 2) are 10.1% lower for single coverage and 5.4% lower for family coverage.
- When plans are broken down by the number of employees covered, employers with 50-99 employees have the lowest average single premium at \$643.86 and the lowest average family premium at \$1,678.05.

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.

Table 7					
Average 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	87.4%	12.6%	86.8%	13.2%	2,009
State of Ohio	85.0%	15.0%	84.4%	15.6%	1
Counties	87.0%	13.0%	86.3%	13.7%	145
Less than 50,000	87.1%	12.9%	86.1%	13.9%	52
50,000 - 149,999	86.2%	13.8%	85.5%	14.5%	57
150,000 or more	88.0%	12.0%	87.8%	12.2%	36
Cities	88.4%	11.6%	88.5%	11.5%	339
Less than 25,000	88.6%	11.4%	88.7%	11.3%	238
25,000 - 99,999	87.6%	12.4%	87.8%	12.2%	93
100,000 or more	88.4%	11.6%	88.5%	11.5%	8
Townships	92.2%	7.8%	91.4%	8.6%	128
Less than 10,000	94.6%	5.4%	93.0%	7.0%	69
10,000 - 29,999	90.6%	9.4%	90.6%	9.4%	47
30,000 or more	86.3%	13.7%	86.8%	13.2%	12
School Districts *	86.8%	13.2%	86.1%	13.9%	1,241
Less than 1,000	87.5%	12.5%	86.8%	13.2%	309
1,000 - 2,499	86.9%	13.1%	86.4%	13.6%	511
2,500 - 9,999	86.7%	13.3%	86.0%	14.0%	299
10,000 or more	86.1%	13.9%	83.6%	16.4%	34
Colleges & Universities	86.9%	13.1%	85.5%	14.5%	68
Fire Districts	88.7%	11.3%	88.9%	11.1%	14
Metro Housing Authorities	87.2%	12.8%	85.8%	14.2%	50
Port Authorities	88.6%	11.4%	88.6%	11.4%	4
Regional Transit Authorities	87.1%	12.9%	87.2%	12.8%	19

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; * Includes 88 Educational Service Center (ESC) plans.

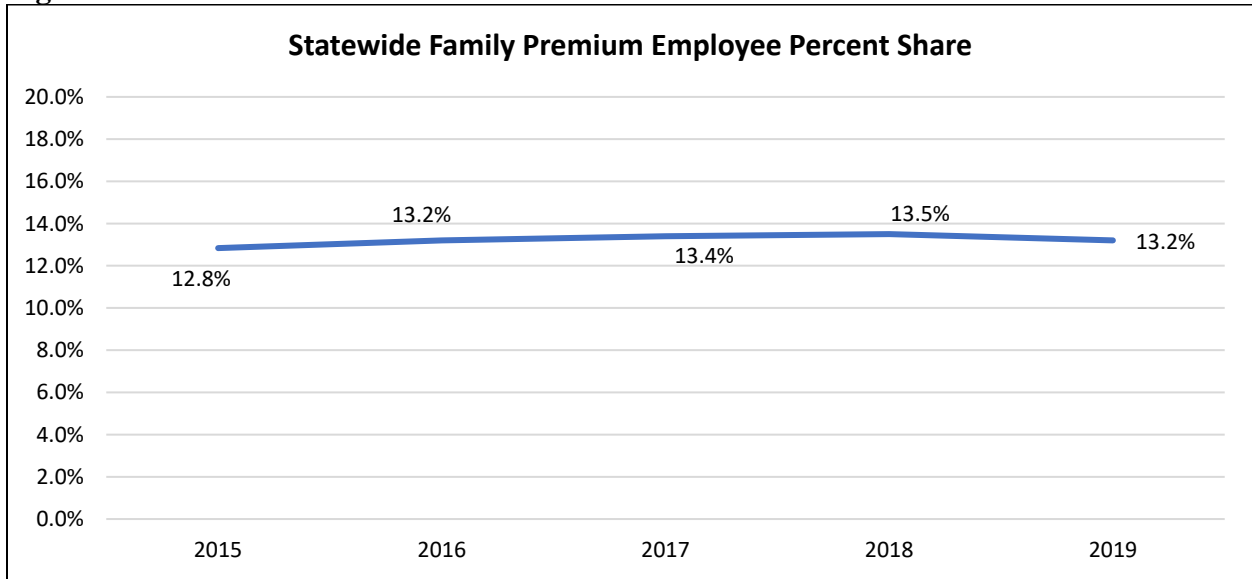
- On average, employees in Townships pay the lowest percent share amount towards the total single premium at 7.8%. Employees working for the State of Ohio contribute the largest single percent share at 15.0%.

MEDICAL INSURANCE – ALL PLAN TYPES

- In Table 7, employees working for the State of Ohio contribute the highest percent share of the premium at 15.6% for family plans and Townships contribute the lowest at 8.6%.

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 has changed very little. The reported 2019 percent share is 13.2%, which is down slightly from the 2018 percent share of 13.5%.

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					
Average 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	87.4%	12.6%	86.8%	13.2%	2,009
REGION					
1 - Akron/Canton	87.9%	12.1%	87.8%	12.2%	273
2 - Cincinnati	86.3%	13.7%	85.6%	14.4%	216
3 - Cleveland	88.7%	11.3%	89.1%	10.9%	326
4 - Columbus	86.4%	13.6%	84.8%	15.2%	343
5 - Dayton	85.0%	15.0%	84.6%	15.4%	260
6 - Southeast Ohio	88.0%	12.0%	86.6%	13.4%	158
7 - Toledo	88.0%	12.0%	86.8%	13.2%	283
8 - Warren/Youngstown	90.7%	9.3%	90.7%	9.3%	150
EMPLOYEES COVERED					
1 - 49	89.2%	10.8%	88.4%	11.6%	319
50 - 99	87.5%	12.5%	86.7%	13.3%	351
100 - 149	87.6%	12.4%	87.3%	12.7%	381
150 - 249	86.8%	13.2%	86.3%	13.7%	436
250 - 499	87.4%	12.6%	86.7%	13.3%	312
500 - 999	85.5%	14.5%	85.4%	14.6%	120
1,000 or more	86.2%	13.8%	85.2%	14.8%	90
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.					

- Table 8 shows that the Warren/Youngstown region (Region 8) reported the lowest average employee percent share at 9.3% for both single and family coverage. The Dayton region (Region 5) reported the highest single and family percent share, with a reported average of 15.0% and 15.4%, respectively.
- When comparing the number of employees covered, employees working for employers with 1-49 employees had the lowest employee share for both single and family plans. Employees choosing a single plan contributed an average of 10.8% and employees choosing a family plan contributed an average of 11.6% towards the medical premium.

MEDICAL INSURANCE – ALL PLAN TYPES

TOTAL MONTHLY MEDICAL PREMIUMS BY PLAN TYPE

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

Table 9			
Average Total Monthly Premium by Plan Type			
Comparison Group	Single	Family	n
PPO	\$ 730.33	\$ 1,838.19	1,139
POS	\$ 672.20	\$ 1,892.21	16
HMO	\$ 597.37	\$ 1,653.94	27
EPO	\$ 672.63	\$ 1,780.50	15
HDHP	\$ 599.00	\$ 1,612.18	812
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.			

- Preferred Provider Organization (PPO) plans are the most expensive plan type reported this year. The PPO total monthly premium averaged \$730.33 for a single plan.
- Point of Service (POS) plans are the most expensive family plan type reported this year. The POS total monthly premium averaged \$1,892.21 for a family plan.

MEDICAL INSURANCE – ALL PLAN TYPES

FULLY-INSURED VS SELF-INSURED MEDICAL PLANS

Tables 10 and 11 display the continued gradual increase in the cost of health insurance per employee for both fully-insured and self-insured medical 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	2015	2016	2017	2018	2019	n
Fully-Insured	\$6,994	\$7,043	\$7,332	\$7,747	\$8,124	428
Self-Insured	\$6,730	\$6,835	\$7,162	\$7,486	\$8,097	1,581
Note: n: number of plans.						

Table 11						
Statewide Average Annual Cost Per Year by Funding Type (FAMILY)						
Comparison Group	2015	2016	2017	2018	2019	n
Fully-Insured	\$18,809	\$19,236	\$20,256	\$21,588	\$21,997	428
Self-Insured	\$17,157	\$17,712	\$18,492	\$19,296	\$20,685	1,581
Note: n: number of plans.						

- For single plans, the average total cost per year rose 4.9% for fully-insured plans and 8.2% for self-insured plans.
- For family plans, the average total cost per year rose 1.9% for fully-insured plans and 7.2% 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. The graph illustrates that on average, self-insured plans cost less per employee, though the gap appears to be closing.

Figure 5

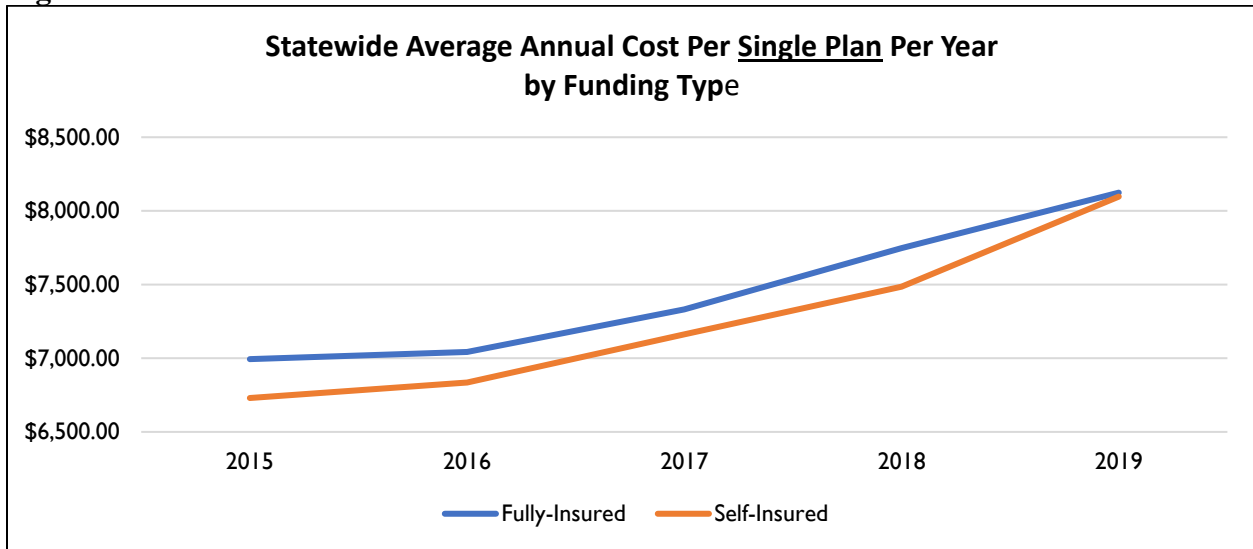
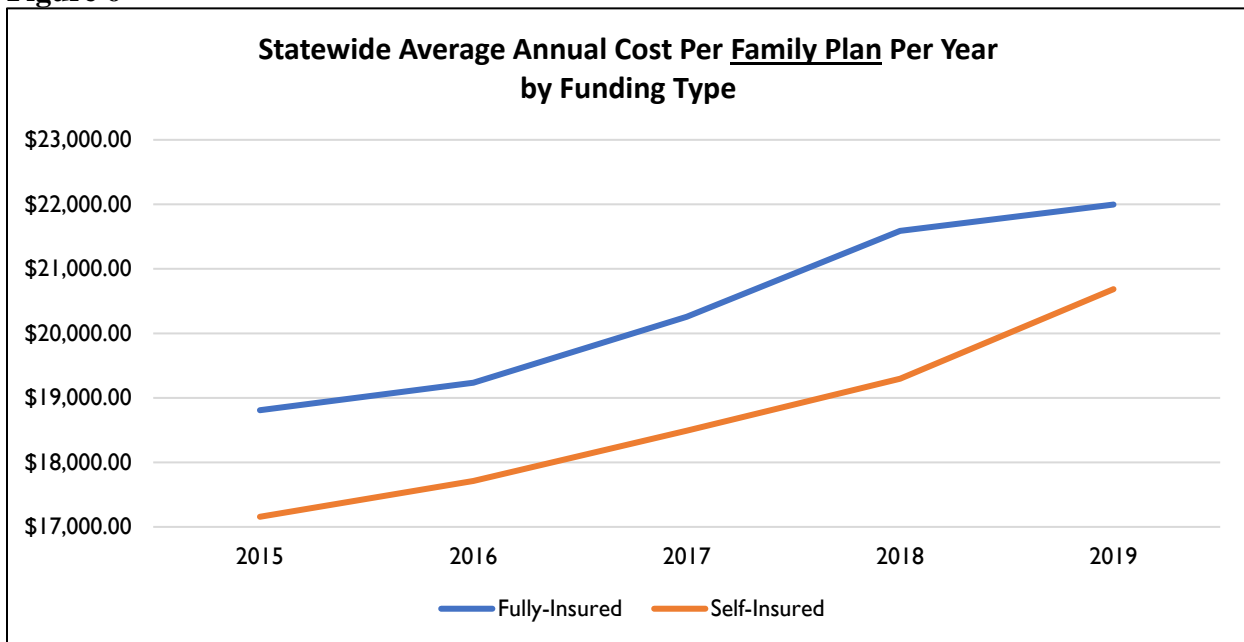


Figure 6



MEDICAL INSURANCE – ALL PLAN TYPES

NETWORK DEDUCTIBLES

Table 12 shows the average deductibles for jurisdictions, regions, and number of employees covered. The deductible averages are heavily impacted by the rising number of High Deductible Health Plans being utilized throughout the State.

Table 12			
Average Annual In-Network Deductible Amount (All Plan Types)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 1,470	\$ 2,929	2,009
State of Ohio	\$ 250	\$ 500	1
Counties	\$ 1,269	\$ 2,608	145
Cities	\$ 1,386	\$ 2,772	339
Townships	\$ 2,279	\$ 4,614	128
School Districts & ESCs	\$ 1,403	\$ 2,776	1,241
Colleges & Universities	\$ 1,404	\$ 2,816	68
Fire Districts	\$ 3,157	\$ 5,864	14
Metro Housing Authorities	\$ 2,045	\$ 4,230	50
Port Authorities	\$ 1,338	\$ 2,675	4
Regional Transit Authorities	\$ 950	\$ 1,958	19
REGION			
1 - Akron/Canton	\$ 985	\$ 1,991	273
2 - Cincinnati	\$ 1,856	\$ 3,689	216
3 - Cleveland	\$ 1,237	\$ 2,400	326
4 - Columbus	\$ 1,786	\$ 3,535	343
5 - Dayton	\$ 1,629	\$ 3,280	260
6 - Southeast Ohio	\$ 1,479	\$ 3,016	158
7 - Toledo	\$ 1,619	\$ 3,273	283
8 - Warren/Youngstown	\$ 1,015	\$ 1,981	150
EMPLOYEES COVERED			
1 - 49	\$ 1,947	\$ 3,942	319
50 - 99	\$ 1,529	\$ 3,067	351
100 - 149	\$ 1,428	\$ 2,830	381
150 - 249	\$ 1,375	\$ 2,708	436
250 - 499	\$ 1,257	\$ 2,525	312
500 - 999	\$ 1,394	\$ 2,696	120
1,000 or more	\$ 1,027	\$ 2,039	90
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

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

MEDICAL INSURANCE – ALL PLAN TYPES

- In Table 12, the Cincinnati region (Region 2) has the highest single and family in-network deductible. The lowest single and family in-network deductibles are found in the Akron/Canton region (Region 1) and Warren/Youngstown (Region 8) respectively.

Figures 7 and 8 show the percent of plans in each deductible category for single and family coverage displayed in Table 12. The highest category in each chart represents those plans that are eligible for a Health Savings Account (HSA). Deductibles must be at least \$1,350 for single and \$2,700 for family to qualify for an HSA.

Figure 7

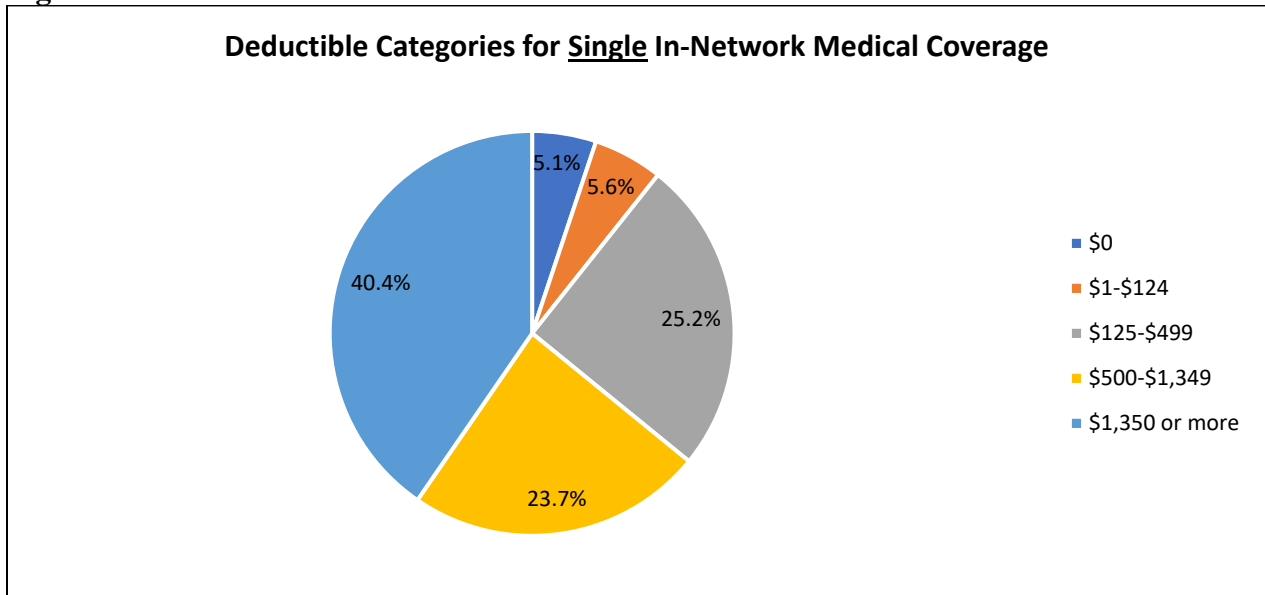
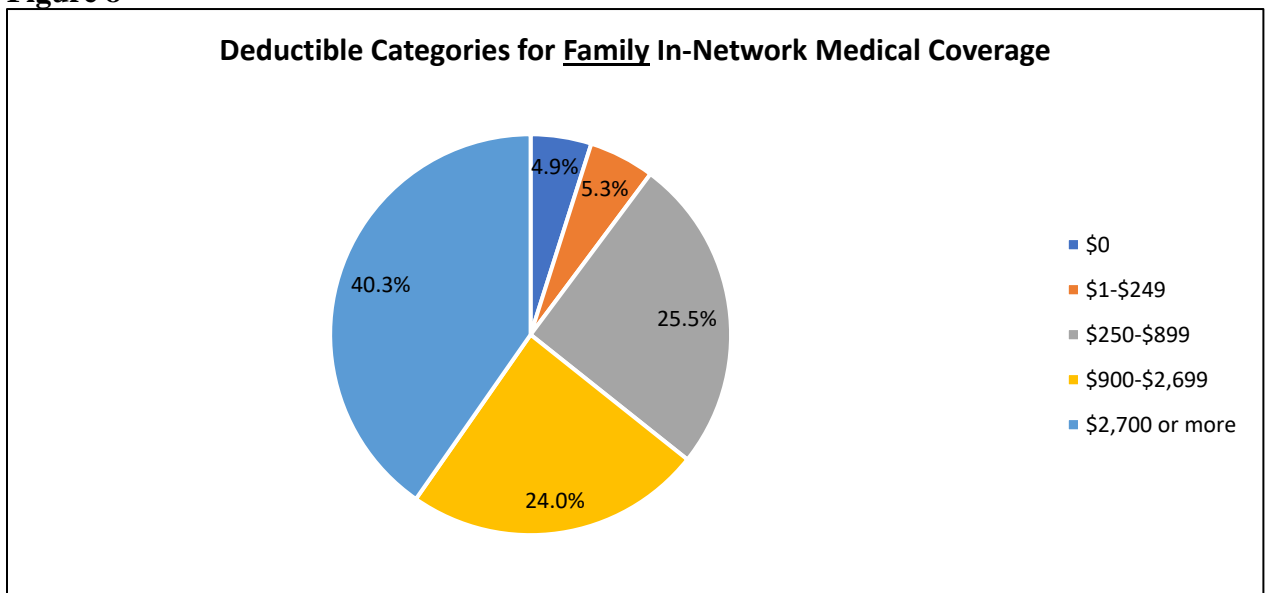


Figure 8



MEDICAL INSURANCE – ALL PLAN TYPES

NON-NETWORK DEDUCTIBLES

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

Table 13			
Average Non-Network Deductible Amount (All Plan Types)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 2,730	\$ 5,429	2,009
State of Ohio	\$ 500	\$ 1,000	1
Counties	\$ 2,602	\$ 5,351	145
Cities	\$ 2,914	\$ 5,752	339
Townships	\$ 5,153	\$ 10,397	128
School Districts & ESCs	\$ 2,347	\$ 4,640	1,241
Colleges & Universities	\$ 2,932	\$ 5,842	68
Fire Districts	\$ 6,700	\$ 14,233	14
Metro Housing Authorities	\$ 4,584	\$ 9,087	50
Port Authorities	\$ 3,313	\$ 6,625	4
Regional Transit Authorities	\$ 2,229	\$ 4,606	19
REGION			
1 - Akron/Canton	\$ 1,817	\$ 3,618	273
2 - Cincinnati	\$ 3,506	\$ 7,184	216
3 - Cleveland	\$ 2,290	\$ 4,418	326
4 - Columbus	\$ 3,094	\$ 6,182	343
5 - Dayton	\$ 3,129	\$ 6,153	260
6 - Southeast Ohio	\$ 3,115	\$ 6,108	158
7 - Toledo	\$ 2,868	\$ 5,832	283
8 - Warren/Youngstown	\$ 2,127	\$ 4,160	150
EMPLOYEES COVERED			
1 - 49	\$ 4,051	\$ 8,163	319
50 - 99	\$ 2,952	\$ 5,907	351
100 - 149	\$ 2,396	\$ 4,672	381
150 - 249	\$ 2,395	\$ 4,694	436
250 - 499	\$ 2,296	\$ 4,645	312
500 - 999	\$ 2,610	\$ 5,160	120
1,000 or more	\$ 1,988	\$ 3,998	90
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

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

MEDICAL INSURANCE – ALL PLAN TYPES

- In Table 13, the Cincinnati region (Region 2) has the highest single and family non-network deductibles. The lowest single and family non-network deductibles are found in the Akron/Canton region (Region 1).

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

Figure 9

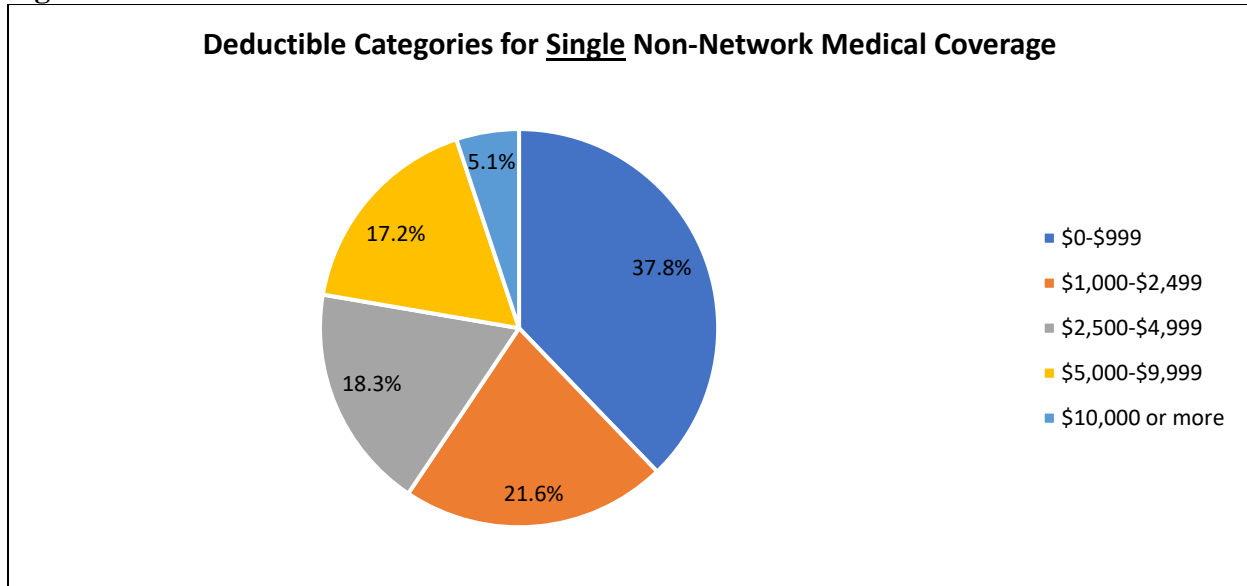
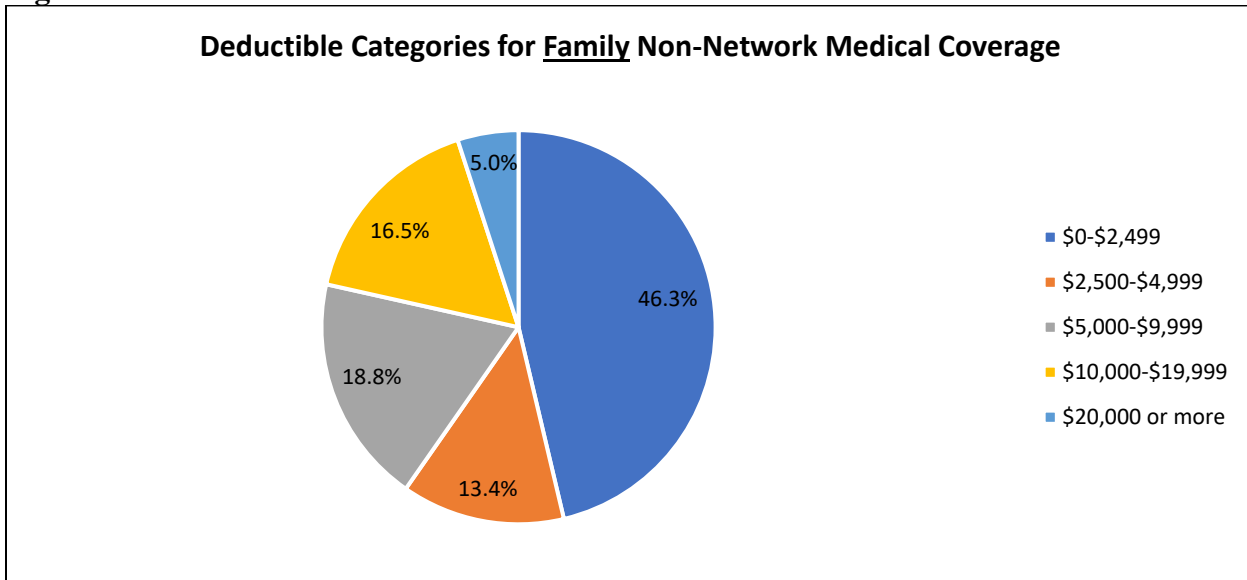


Figure 10



MEDICAL INSURANCE – ALL PLAN TYPES

COPAY AND COINSURANCE

Table 14 shows the breakdown of the 2,009 medical plans submitted by the average copay and coinsurance amounts for network and non-network plans covered by the employee. In some instances, it was indicated that a plan had both a copay and a coinsurance amount. Those numbers were looked at separately to create the averages for this table.

Table 14				
Statewide Average Medical Copay & Coinsurance Amounts (Covered by Employee)				
	Network	n	Non-Network	n
COPAY				
Office Visit	\$ 21.59	1,097	\$ 24.56	214
Emergency Room	\$ 151.25	1,076	\$ 152.84	842
Urgent Care	\$ 43.41	1,058	\$ 41.84	334
Hospital Stay - Admitted	\$ 213.93	70	\$ 222.57	35
COINSURANCE				
Office Visit	9.5%	936	33.7%	1,711
Emergency Room	10.5%	1,033	20.4%	1,153
Urgent Care	9.9%	966	32.5%	1,573
Hospital Stay - Admitted	11.5%	1,734	33.0%	1,711
Note: n: number of plans.				

Of the 2,009 medical plans reported:

- 331 plans indicated that their office visit copay amount is \$20, the most commonly reported copay.
- 386 plans indicated that the employee was not charged a copay or coinsurance amount for in-network office visits.
- 272 plans indicated that their emergency room copay amount is \$100, the most commonly reported copay.
- 365 plans indicated that the employee was not charged a copay or coinsurance amount for in-network emergency room visits.
- 245 plans indicated that their urgent care copay amount is \$50, the most commonly reported copay.
- 371 plans indicated that the employee was not charged a copay or coinsurance amount for in-network urgent care visits.

MEDICAL INSURANCE – ALL PLAN TYPES

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

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	30.2%	30.1%	1.8%	33.6%	4.3%	1,734
State of Ohio	0.0%	0.0%	0.0%	100.0%	0.0%	1
Counties	16.7%	14.2%	4.2%	49.2%	15.7%	120
Cities	42.0%	20.6%	1.1%	33.1%	3.2%	281
Townships	58.0%	13.0%	0.0%	29.0%	0.0%	100
School Districts & ESCs	26.6%	35.9%	1.8%	31.5%	4.2%	1,105
Colleges & Universities	24.1%	32.8%	5.2%	36.2%	1.7%	58
Fire Districts	77.8%	0.0%	0.0%	22.2%	0.0%	9
Metro Housing Authorities	29.3%	12.2%	0.0%	56.1%	2.4%	41
Port Authorities	33.3%	66.7%	0.0%	0.0%	0.0%	3
Regional Transit Authorities	6.3%	25.0%	6.3%	62.4%	0.0%	16

Note: Excludes 275 plans that did not report.
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	2.9%	19.8%	31.3%	34.6%	11.4%	1,711
State of Ohio	0.0%	0.0%	0.0%	100.0%	0.0%	1
Counties	3.4%	5.2%	19.0%	48.3%	24.1%	116
Cities	5.2%	17.8%	37.2%	30.9%	8.9%	269
Townships	2.9%	16.3%	30.8%	32.7%	17.3%	104
School Districts & ESCs	2.4%	23.5%	30.7%	34.2%	9.2%	1,095
Colleges & Universities	3.6%	10.9%	41.8%	29.2%	14.5%	55
Fire Districts	0.0%	10.0%	60.0%	0.0%	30.0%	10
Metro Housing Authorities	0.0%	2.5%	24.4%	46.3%	26.8%	41
Port Authorities	0.0%	33.3%	33.3%	33.4%	0.0%	3
Regional Transit Authorities	0.0%	11.8%	29.4%	47.0%	11.8%	17

Note: Excludes 298 plans that did not report.
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.

Average In-Network Out-of-Pocket Maximums (All Plan Types)							
Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
STATEWIDE	\$ 2,994	\$ 0	\$ 25,000	\$ 5,978	\$ 0	\$ 50,000	2,009
State of Ohio	\$ 1,500	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000	\$ 3,000	1
Counties	\$ 3,289	\$ 400	\$ 7,150	\$ 6,581	\$ 500	\$ 16,000	145
Cities	\$ 2,745	\$ 0	\$ 7,500	\$ 5,431	\$ 0	\$ 15,000	339
Townships	\$ 3,410	\$ 0	\$ 7,350	\$ 6,921	\$ 0	\$ 19,650	128
School Districts & ESCs	\$ 2,910	\$ 0	\$ 25,000	\$ 5,807	\$ 0	\$ 50,000	1,241
Colleges & Universities	\$ 3,500	\$ 500	\$ 7,350	\$ 6,991	\$ 1,000	\$ 15,000	68
Fire Districts	\$ 4,390	\$ 500	\$ 7,350	\$ 8,773	\$ 1,000	\$ 14,700	14
Metro Housing Authorities	\$ 3,849	\$ 0	\$ 7,350	\$ 7,871	\$ 0	\$ 15,000	50
Port Authorities	\$ 4,088	\$ 2,000	\$ 6,350	\$ 8,175	\$ 4,000	\$ 12,700	4
Regional Transit Authorities	\$ 2,718	\$ 400	\$ 7,500	\$ 5,321	\$ 800	\$ 15,000	19
REGION							
1 - Akron/Canton	\$ 2,122	\$ 0	\$ 7,350	\$ 4,261	\$ 0	\$ 16,000	273
2 - Cincinnati	\$ 3,368	\$ 170	\$ 7,350	\$ 6,885	\$ 500	\$ 19,650	216
3 - Cleveland	\$ 3,284	\$ 0	\$ 12,900	\$ 6,455	\$ 0	\$ 15,000	326
4 - Columbus	\$ 2,983	\$ 0	\$ 7,350	\$ 5,911	\$ 0	\$ 20,000	343
5 - Dayton	\$ 2,818	\$ 0	\$ 25,000	\$ 5,643	\$ 0	\$ 50,000	260
6 - Southeast Ohio	\$ 3,182	\$ 0	\$ 7,150	\$ 6,452	\$ 0	\$ 15,000	158
7 - Toledo	\$ 3,291	\$ 0	\$ 10,000	\$ 6,543	\$ 0	\$ 20,000	283
8 - Warren/Youngstown	\$ 2,999	\$ 0	\$ 7,500	\$ 5,964	\$ 0	\$ 15,000	150
EMPLOYEES COVERED							
1 - 49	\$ 3,419	\$ 0	\$ 7,500	\$ 6,850	\$ 0	\$ 19,650	319
50 - 99	\$ 3,095	\$ 0	\$ 7,350	\$ 6,251	\$ 0	\$ 19,650	351
100 - 149	\$ 2,943	\$ 0	\$ 7,350	\$ 5,876	\$ 0	\$ 15,000	381
150 - 249	\$ 2,909	\$ 0	\$ 25,000	\$ 5,808	\$ 0	\$ 50,000	436
250 - 499	\$ 2,794	\$ 0	\$ 7,350	\$ 5,489	\$ 0	\$ 16,000	312
500 - 999	\$ 2,768	\$ 0	\$ 7,350	\$ 5,518	\$ 0	\$ 15,000	120
1,000 or more	\$ 2,742	\$ 0	\$ 7,350	\$ 5,432	\$ 0	\$ 14,700	90

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

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

MEDICAL INSURANCE – ALL PLAN TYPES

- In Table 17, the Cincinnati region (Region 2) has the highest single and family out-of-pocket maximums. The lowest single and family out-of-pocket maximums are found in the Akron/Canton region (Region 1).

Table 18

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

Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
STATEWIDE	\$ 5,795	\$ 0	\$ 32,400	\$ 11,585	\$ 0	\$ 64,800	2,009
State of Ohio	\$ 3,000	\$ 3,000	\$ 3,000	\$ 6,000	\$ 6,000	\$ 6,000	1
Counties	\$ 6,394	\$ 800	\$ 20,000	\$ 12,886	\$ 1,800	\$ 40,000	145
Cities	\$ 6,346	\$ 250	\$ 32,400	\$ 12,557	\$ 500	\$ 64,800	339
Townships	\$ 8,799	\$ 0	\$ 27,000	\$ 17,700	\$ 0	\$ 60,000	128
School Districts & ESCs	\$ 5,062	\$ 0	\$ 20,400	\$ 10,116	\$ 600	\$ 40,800	1,241
Colleges & Universities	\$ 6,539	\$ 1,000	\$ 18,000	\$ 13,052	\$ 2,000	\$ 36,000	68
Fire Districts	\$ 12,657	\$ 7,000	\$ 20,000	\$ 26,223	\$ 14,000	\$ 40,000	14
Metro Housing Authorities	\$ 9,172	\$ 1,000	\$ 20,000	\$ 18,805	\$ 3,100	\$ 40,000	50
Port Authorities	\$ 6,338	\$ 5,000	\$ 9,000	\$ 12,675	\$ 10,000	\$ 18,000	4
Regional Transit Authorities	\$ 5,910	\$ 1,300	\$ 15,000	\$ 11,330	\$ 2,500	\$ 30,000	19
REGION							
1 - Akron/Canton	\$ 4,158	\$ 0	\$ 22,050	\$ 8,347	\$ 0	\$ 44,100	273
2 - Cincinnati	\$ 7,233	\$ 340	\$ 22,050	\$ 14,929	\$ 1,000	\$ 44,100	216
3 - Cleveland	\$ 5,865	\$ 300	\$ 32,400	\$ 11,292	\$ 600	\$ 64,800	326
4 - Columbus	\$ 5,948	\$ 0	\$ 20,550	\$ 11,919	\$ 800	\$ 60,000	343
5 - Dayton	\$ 5,739	\$ 0	\$ 21,000	\$ 11,664	\$ 0	\$ 42,000	260
6 - Southeast Ohio	\$ 6,557	\$ 0	\$ 20,000	\$ 13,045	\$ 0	\$ 40,000	158
7 - Toledo	\$ 5,851	\$ 0	\$ 20,000	\$ 11,479	\$ 0	\$ 40,000	283
8 - Warren/Youngstown	\$ 5,415	\$ 500	\$ 22,050	\$ 10,887	\$ 900	\$ 44,100	150
EMPLOYEES COVERED							
1 - 49	\$ 7,892	\$ 0	\$ 27,000	\$ 15,839	\$ 0	\$ 54,000	319
50 - 99	\$ 6,197	\$ 500	\$ 32,400	\$ 12,573	\$ 1,000	\$ 64,800	351
100 - 149	\$ 5,303	\$ 0	\$ 22,050	\$ 10,561	\$ 500	\$ 44,100	381
150 - 249	\$ 502	\$ 100	\$ 20,000	\$ 10,011	\$ 750	\$ 40,000	436
250 - 499	\$ 5,259	\$ 0	\$ 20,400	\$ 10,385	\$ 750	\$ 40,800	312
500 - 999	\$ 5,432	\$ 300	\$ 20,000	\$ 10,773	\$ 600	\$ 40,000	120
1,000 or more	\$ 4,993	\$ 1,100	\$ 13,100	\$ 10,094	\$ 2,200	\$ 24,000	90

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 by jurisdiction. These averages include the costs of prescription, dental, and vision coverages when they are figured in with the medical premiums. PPO plans account for 56.7% of all plans reported in 2019.

Table 19

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

Comparison Group	Single			Family			n
	Employer Share	Employee Share	Total	Employer Share	Employee Share	Total	
STATEWIDE	\$ 633.63	\$ 96.88	\$ 730.51	\$ 1,582.99	\$ 255.20	\$ 1,838.19	1,139
State of Ohio	\$ 604.25	\$ 107.04	\$ 711.29	\$ 1,658.48	\$ 305.59	\$ 1,964.07	1
Counties	\$ 644.94	\$ 101.39	\$ 746.33	\$ 1,670.23	\$ 287.71	\$ 1,957.94	81
Less than 50,000	\$ 624.22	\$ 94.62	\$ 718.84	\$ 1,634.44	\$ 268.13	\$ 1,902.57	27
50,000 - 149,999	\$ 636.75	\$ 107.93	\$ 744.68	\$ 1,691.48	\$ 313.04	\$ 2,004.52	37
150,000 or more	\$ 695.68	\$ 97.93	\$ 793.61	\$ 1,680.81	\$ 263.66	\$ 1,944.47	17
Cities	\$ 666.36	\$ 90.09	\$ 756.45	\$ 1,726.02	\$ 231.38	\$ 1,957.40	181
Less than 25,000	\$ 664.46	\$ 88.85	\$ 753.31	\$ 1,703.31	\$ 228.65	\$ 1,931.96	118
25,000 - 99,999	\$ 679.53	\$ 94.70	\$ 774.23	\$ 1,790.01	\$ 244.96	\$ 2,034.97	57
100,000 or more	\$ 577.04	\$ 69.59	\$ 646.63	\$ 1,557.08	\$ 155.18	\$ 1,712.26	6
Townships	\$ 733.18	\$ 46.88	\$ 780.06	\$ 1,847.11	\$ 135.55	\$ 1,982.66	45
Less than 10,000	\$ 760.55	\$ 25.44	\$ 785.99	\$ 1,927.29	\$ 96.51	\$ 2,023.80	29
10,000 - 29,999	\$ 721.04	\$ 79.57	\$ 800.61	\$ 1,772.52	\$ 199.56	\$ 1,972.08	13
30,000 or more	\$ 566.85	\$ 69.56	\$ 636.41	\$ 1,555.62	\$ 157.49	\$ 1,713.11	3
School Districts *	\$ 618.83	\$ 100.32	\$ 719.15	\$ 1,521.56	\$ 261.01	\$ 1,782.57	762
Less than 1,000	\$ 603.80	\$ 93.85	\$ 697.65	\$ 1,498.23	\$ 249.76	\$ 1,747.99	189
1,000 - 2,499	\$ 632.15	\$ 103.60	\$ 735.75	\$ 1,543.45	\$ 261.50	\$ 1,804.95	317
2,500 - 9,999	\$ 612.77	\$ 94.82	\$ 707.59	\$ 1,514.96	\$ 249.32	\$ 1,764.28	187
10,000 or more	\$ 592.76	\$ 103.69	\$ 696.45	\$ 1,436.07	\$ 304.52	\$ 1,740.59	14
Colleges & Universities	\$ 618.59	\$ 99.66	\$ 718.25	\$ 1,560.16	\$ 288.62	\$ 1,848.78	36
Fire Districts							
Metro Housing Authorities	\$ 625.04	\$ 105.40	\$ 730.44	\$ 1,618.21	\$ 302.31	\$ 1,920.52	19
Port Authorities	\$ 468.60	\$ 72.37	\$ 540.97	\$ 1,454.81	\$ 223.08	\$ 1,677.89	2
Regional Transit Authorities	\$ 768.09	\$ 93.06	\$ 861.15	\$ 1,929.02	\$ 240.04	\$ 2,169.06	12

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; * Includes 55 Educational Service Center (ESC) plans.

MEDICAL INSURANCE – PPO PLANS

Table 20 breaks down the average PPO medical premiums and the amounts shared by the employer and the employee by SERB regions and by the number of employees covered. These averages include the costs of prescription, dental, and vision coverages when they are figured in with the medical premiums.

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	\$ 633.63	\$ 96.88	\$ 730.51	\$ 1,582.99	\$ 255.20	\$ 1,838.19	1,139
REGION							
1 - Akron/Canton	\$ 624.21	\$ 85.44	\$ 709.65	\$ 1,583.34	\$ 218.59	\$ 1,801.93	215
2 - Cincinnati	\$ 561.28	\$ 101.81	\$ 663.09	\$ 1,439.46	\$ 280.34	\$ 1,719.80	95
3 - Cleveland	\$ 614.86	\$ 87.18	\$ 702.04	\$ 1,536.58	\$ 201.82	\$ 1,738.40	213
4 - Columbus	\$ 702.66	\$ 121.36	\$ 824.02	\$ 1,682.52	\$ 330.11	\$ 2,012.63	166
5 - Dayton	\$ 599.12	\$ 127.05	\$ 726.17	\$ 1,557.20	\$ 345.91	\$ 1,903.11	113
6 - Southeast Ohio	\$ 757.40	\$ 102.03	\$ 859.43	\$ 1,819.32	\$ 285.97	\$ 2,105.29	92
7 - Toledo	\$ 577.38	\$ 98.63	\$ 676.01	\$ 1,475.45	\$ 279.83	\$ 1,755.28	128
8 - Warren/Youngstown	\$ 644.91	\$ 62.10	\$ 707.01	\$ 1,602.40	\$ 156.22	\$ 1,758.62	117
EMPLOYEES COVERED							
1 - 49	\$ 682.25	\$ 86.81	\$ 2,378.46	\$ 1,696.21	\$ 240.91	\$ 1,937.12	139
50 - 99	\$ 606.01	\$ 92.74	\$ 2,118.40	\$ 1,512.39	\$ 248.66	\$ 1,761.05	195
100 - 149	\$ 634.65	\$ 97.73	\$ 2,250.11	\$ 1,615.46	\$ 258.28	\$ 1,873.74	227
150 - 249	\$ 640.84	\$ 103.44	\$ 2,208.54	\$ 1,567.70	\$ 262.83	\$ 1,830.53	264
250 - 499	\$ 630.49	\$ 94.90	\$ 2,189.27	\$ 1,558.78	\$ 246.63	\$ 1,805.41	202
500 - 999	\$ 622.86	\$ 104.69	\$ 2,203.43	\$ 1,580.57	\$ 267.05	\$ 1,847.62	66
1,000 or more	\$ 593.33	\$ 99.10	\$ 2,183.26	\$ 1,589.93	\$ 285.80	\$ 1,875.73	46

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.

- Compared to the statewide averages, medical premiums in the Southeast Ohio region (Region 6) average 17.6% higher for single coverage and 14.5% higher for family coverage.
- Compared to the statewide averages, medical premiums in the Cincinnati region (Region 2) are 9.2% lower for single coverage and 6.4% lower for family coverage.

MEDICAL INSURANCE – PPO PLANS

EMPLOYER & EMPLOYEE SHARE OF MEDICAL PREMIUM

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

Employer & Employee Cost Sharing Percentage Towards Medical Premium (PPO Plans)					
Comparison Group	Single		Family		n
	Employer Share	Employee Share	Employer Share	Employee Share	
STATEWIDE	86.7%	13.3%	86.2%	13.8%	1,139
State of Ohio	85.0%	15.0%	84.4%	15.6%	1
Counties	86.2%	13.8%	85.5%	14.5%	81
Less than 50,000	86.7%	13.3%	86.3%	13.7%	27
50,000 - 149,999	85.3%	14.7%	84.4%	15.6%	37
150,000 or more	87.3%	12.7%	86.9%	13.1%	17
Cities	87.4%	12.6%	87.8%	12.2%	181
Less than 25,000	87.2%	12.8%	87.6%	12.4%	118
25,000 - 99,999	87.6%	12.4%	88.0%	12.0%	57
100,000 or more	88.6%	11.4%	90.2%	9.8%	6
Townships	93.7%	6.3%	93.1%	6.9%	45
Less than 10,000	96.3%	3.7%	95.2%	4.8%	29
10,000 - 29,999	90.3%	9.7%	90.1%	9.9%	13
30,000 or more	88.4%	11.6%	90.5%	9.5%	3
School Districts *	86.3%	13.7%	85.6%	14.4%	762
Less than 1,000	86.9%	13.1%	86.2%	13.8%	189
1,000 - 2,499	86.1%	13.9%	8.8%	14.2%	317
2,500 - 9,999	86.6%	13.4%	85.9%	14.1%	187
10,000 or more	85.0%	15.0%	82.6%	17.4%	14
Colleges & Universities	86.0%	14.0%	84.3%	15.7%	36
Fire Districts					
Metro Housing Authorities	85.5%	14.5%	83.8%	16.2%	19
Port Authorities	87.0%	13.0%	87.0%	13.0%	2
Regional Transit Authorities	88.4%	11.6%	88.6%	11.4%	12

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; * Includes 55 Educational Service Center (ESC) plans.

- On average, employees in Townships pay the lowest percent amount towards the total single premium at 6.3%. Employees working for the State of Ohio contribute the largest single percent share at 15.0%.

MEDICAL INSURANCE – PPO PLANS

- In Table 21, employees working for Townships contribute the lowest percent of the premium towards the family plan at 6.9% and Metro Housing Authorities contribute the highest at 16.2%.

Table 22 breaks down the employer and employee percent share costs by both SERB regions and number of employees covered.

Table 22					
Employer & Employee Cost Sharing Percentage Towards Medical Premium (PPO Plans)					
Comparison Group	Single		Family		n
	Employer Share	Employee Share	Employer Share	Employee Share	
STATEWIDE	86.7%	13.3%	86.2%	13.8%	1,139
REGION					
1 - Akron/Canton	87.6%	12.4%	87.5%	12.5%	215
2 - Cincinnati	84.5%	15.5%	84.2%	15.8%	95
3 - Cleveland	87.5%	12.5%	88.3%	11.7%	213
4 - Columbus	84.9%	15.1%	83.4%	16.6%	166
5 - Dayton	83.0%	17.0%	82.1%	17.9%	113
6 - Southeast Ohio	88.1%	11.9%	86.3%	13.7%	92
7 - Toledo	85.8%	14.2%	84.3%	15.7%	128
8 - Warren/Youngstown	91.4%	8.6%	91.3%	8.7%	117
EMPLOYEES COVERED					
1 - 49	88.3%	11.7%	87.9%	12.1%	139
50 - 99	86.6%	13.4%	85.8%	14.2%	195
100 - 149	86.8%	13.2%	86.4%	13.6%	227
150 - 249	86.4%	13.6%	85.7%	14.3%	264
250 - 499	87.0%	13.0%	86.4%	13.6%	202
500 - 999	85.5%	14.5%	85.3%	14.7%	66
1,000 or more	85.6%	14.4%	84.9%	15.1%	46
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.					

- Table 22 shows that the Warren/Youngstown region (Region 8) reported the lowest average employee percent share at 8.6% for single and 8.7% family coverage. The Dayton region (Region 5) reported the highest single and family percent share, with a reported average of 17.0% and 17.9%, respectively.
- When comparing the number of employees covered, employers with 1-49 employees reported the lowest averages with 11.7% employee single premium share and 12.1% employee family premium share.

MEDICAL INSURANCE – PPO PLANS

NETWORK DEDUCTIBLES

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

Average In-Network Deductible Amount (PPO Plans)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 416	\$ 878	1,139
State of Ohio	\$ 250	\$ 500	1
Counties	\$ 592	\$ 1,207	81
Cities	\$ 379	\$ 797	181
Townships	\$ 379	\$ 856	45
School Districts & ESCs	\$ 398	\$ 839	762
Colleges & Universities	\$ 504	\$ 1,044	36
Fire Districts			
Metro Housing Authorities	\$ 559	\$ 1,203	19
Port Authorities	\$ 925	\$ 1,850	2
Regional Transit Authorities	\$ 563	\$ 1,250	12
REGION			
1 - Akron/Canton	\$ 328	\$ 666	215
2 - Cincinnati	\$ 554	\$ 1,212	95
3 - Cleveland	\$ 391	\$ 771	213
4 - Columbus	\$ 429	\$ 908	166
5 - Dayton	\$ 361	\$ 823	113
6 - Southeast Ohio	\$ 421	\$ 922	92
7 - Toledo	\$ 534	\$ 1,150	128
8 - Warren/Youngstown	\$ 416	\$ 868	117
EMPLOYEES COVERED			
1 - 49	\$ 527	\$ 1,121	139
50 - 99	\$ 399	\$ 901	195
100 - 149	\$ 436	\$ 900	227
150 - 249	\$ 402	\$ 832	264
250 - 499	\$ 365	\$ 756	202
500 - 999	\$ 422	\$ 867	66
1,000 or more	\$ 356	\$ 751	46
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

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

MEDICAL INSURANCE – PPO PLANS

- In Table 23, the Cincinnati region (Region 2) has the highest single and family in-network deductible. The lowest single and family in-network deductibles were in the Akron/Canton region (Region 1).
- In Table 23, the most frequently used deductible for single plans was reported as \$250 (248 plans), whereas for family plans it was reported as \$500 (256 plans).

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

Figure 11

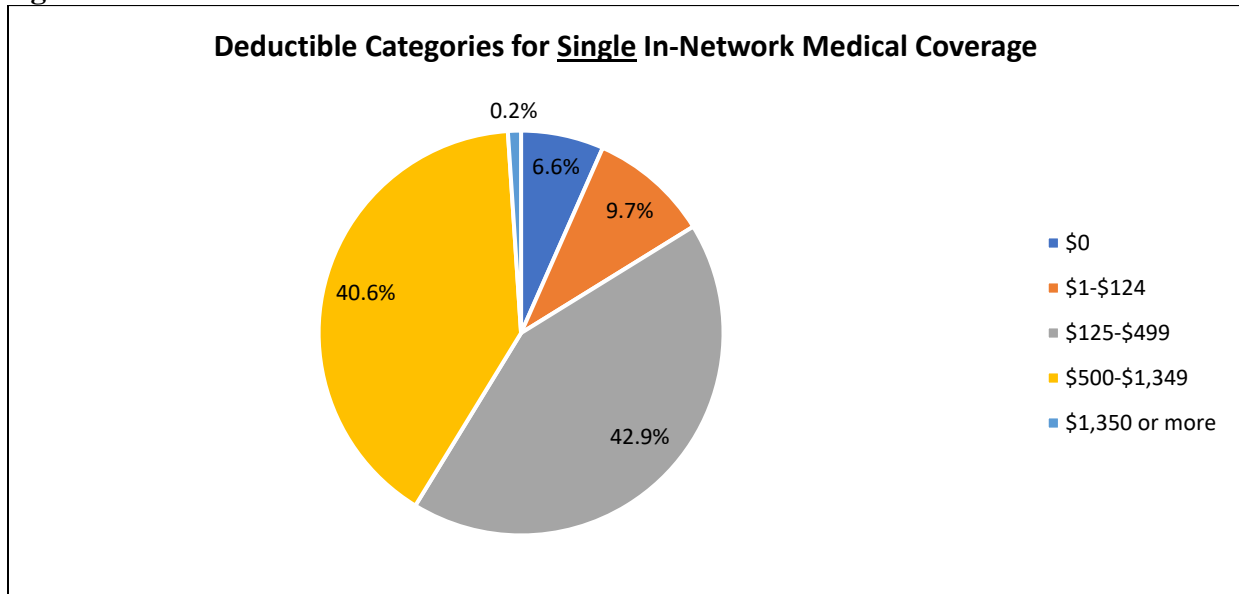
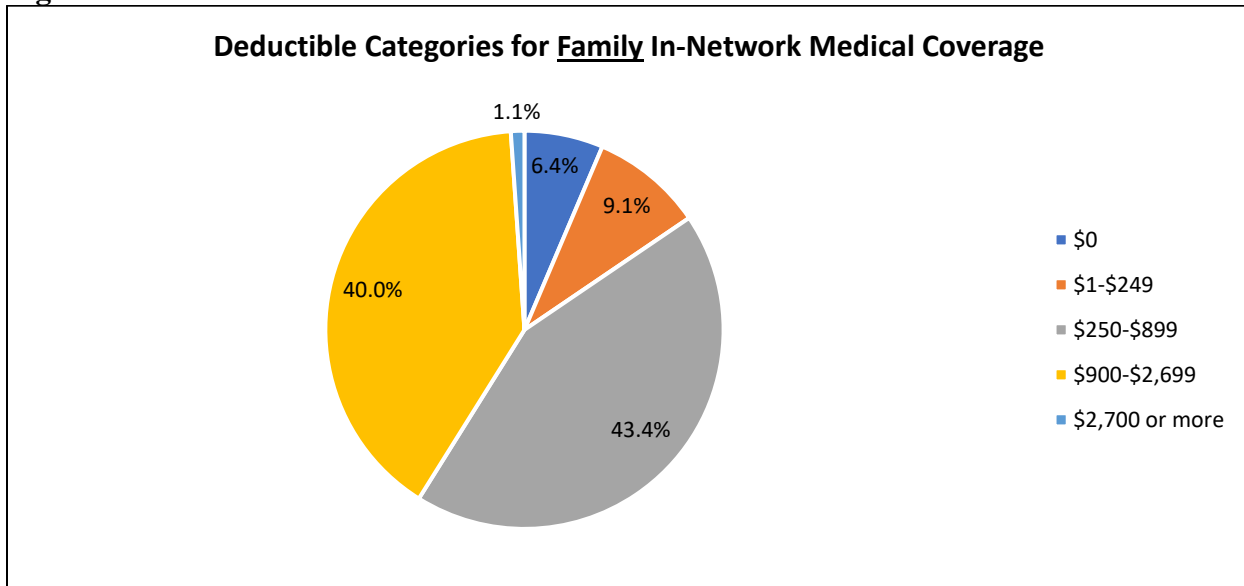


Figure 12



MEDICAL INSURANCE – PPO PLANS

NON-NETWORK DEDUCTIBLES

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

Table 24			
Average Non-Network Deductible Amount (PPO Plans)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 932	\$ 1,937	1,139
State of Ohio	\$ 500	\$ 1,000	1
Counties	\$ 1,288	\$ 2,606	81
Cities	\$ 1,003	\$ 2,083	181
Townships	\$ 1,306	\$ 2,767	45
School Districts & ESCs	\$ 807	\$ 1,685	762
Colleges & Universities	\$ 1,208	\$ 2,496	36
Fire Districts			
Metro Housing Authorities	\$ 1,679	\$ 3,516	19
Port Authorities	\$ 2,625	\$ 5,250	2
Regional Transit Authorities	\$ 1,825	\$ 3,692	12
REGION			
1 - Akron/Canton	\$ 713	\$ 1,437	215
2 - Cincinnati	\$ 1,480	\$ 3,409	95
3 - Cleveland	\$ 761	\$ 1,497	213
4 - Columbus	\$ 926	\$ 1,934	166
5 - Dayton	\$ 926	\$ 1,996	113
6 - Southeast Ohio	\$ 983	\$ 2,026	92
7 - Toledo	\$ 1,137	\$ 2,344	128
8 - Warren/Youngstown	\$ 953	\$ 1,907	117
EMPLOYEES COVERED			
1 - 49	\$ 1,332	\$ 2,782	139
50 - 99	\$ 1,026	\$ 2,205	195
100 - 149	\$ 924	\$ 1,900	227
150 - 249	\$ 859	\$ 1,719	264
250 - 499	\$ 740	\$ 1,537	202
500 - 999	\$ 818	\$ 1,750	66
1,000 or more	\$ 833	\$ 1,826	46
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

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

MEDICAL INSURANCE – PPO PLANS

OUT-OF-POCKET MAXIMUMS

Tables 25 and 26 give the average, minimum, and maximum out-of-pocket maximums for single & 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	\$ 2,198	\$ 0	\$ 7,500	\$ 4,410	\$ 0	\$ 15,000	1,139
State of Ohio	\$ 1,500	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000	\$ 3,000	1
Counties	\$ 2,571	\$ 400	\$ 6,600	\$ 5,177	\$ 500	\$ 13,200	81
Cities	\$ 1,900	\$ 0	\$ 7,350	\$ 3,800	\$ 0	\$ 14,700	181
Townships	\$ 2,050	\$ 0	\$ 7,150	\$ 3,984	\$ 0	\$ 14,300	45
School Districts & ESCs	\$ 2,187	\$ 0	\$ 7,350	\$ 4,386	\$ 0	\$ 14,700	762
Colleges & Universities	\$ 2,891	\$ 500	\$ 7,350	\$ 5,804	\$ 1,000	\$ 14,700	36
Fire Districts							
Metro Housing Authorities	\$ 2,519	\$ 350	\$ 6,600	\$ 5,596	\$ 700	\$ 15,000	19
Port Authorities	\$ 4,675	\$ 3,000	\$ 6,350	\$ 9,350	\$ 6,000	\$ 12,700	2
Regional Transit Authorities	\$ 2,400	\$ 400	\$ 7,500	\$ 4,633	\$ 800	\$ 15,000	12
REGION							
1 - Akron/Canton	\$ 1,476	\$ 0	\$ 7,350	\$ 2,905	\$ 0	\$ 14,700	215
2 - Cincinnati	\$ 2,647	\$ 170	\$ 7,150	\$ 5,468	\$ 500	\$ 14,300	95
3 - Cleveland	\$ 2,805	\$ 0	\$ 7,350	\$ 5,502	\$ 0	\$ 14,700	213
4 - Columbus	\$ 1,844	\$ 0	\$ 7,150	\$ 3,725	\$ 0	\$ 14,300	166
5 - Dayton	\$ 1,676	\$ 0	\$ 6,500	\$ 3,655	\$ 0	\$ 1,320	113
6 - Southeast Ohio	\$ 2,186	\$ 0	\$ 7,150	\$ 4,444	\$ 0	\$ 15,000	92
7 - Toledo	\$ 2,561	\$ 0	\$ 6,600	\$ 5,030	\$ 0	\$ 13,200	128
8 - Warren/Youngstown	\$ 2,683	\$ 100	\$ 7,500	\$ 5,369	\$ 200	\$ 15,000	117
EMPLOYEES COVERED							
1 - 49	\$ 2,438	\$ 0	\$ 7,500	\$ 4,894	\$ 0	\$ 15,000	139
50 - 99	\$ 2,304	\$ 0	\$ 7,350	\$ 4,744	\$ 0	\$ 14,700	195
100 - 149	\$ 2,226	\$ 0	\$ 7,350	\$ 4,489	\$ 0	\$ 14,700	227
150 - 249	\$ 2,150	\$ 0	\$ 7,350	\$ 4,350	\$ 0	\$ 14,700	264
250 - 499	\$ 2,055	\$ 0	\$ 7,350	\$ 3,954	\$ 0	\$ 14,700	202
500 - 999	\$ 1,995	\$ 0	\$ 7,350	\$ 3,868	\$ 0	\$ 14,700	66
1,000 or more	\$ 2,087	\$ 0	\$ 7,350	\$ 4,249	\$ 0	\$ 14,700	46

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

Note: n: number of plans.

MEDICAL INSURANCE – PPO PLANS

- In Table 25, Port Authorities have the highest reported average out-of-pocket maximums for both single and family plans for non-network. The State of Ohio has the lowest out-of-pocket maximums in both categories.
- In Table 25, the Cleveland region (Region 3) has the highest single and family in-network out-of-pocket maximums. The lowest single and family out-of-pocket maximums are found in the Akron/Canton region (Region 1).

Table 26

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

Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
STATEWIDE	\$ 3,662	\$ 0	\$ 22,050	\$ 7,326	\$ 0	\$ 44,100	1,139
State of Ohio	\$ 3,000	\$ 3,000	\$ 3,000	\$ 6,000	\$ 6,000	\$ 6,000	1
Counties	\$ 4,801	\$ 800	\$ 10,000	\$ 9,581	\$ 1,800	\$ 20,000	81
Cities	\$ 3,959	\$ 250	\$ 22,050	\$ 7,712	\$ 500	\$ 44,100	181
Townships	\$ 4,693	\$ 0	\$ 15,000	\$ 9,073	\$ 0	\$ 30,000	45
School Districts & ESCs	\$ 3,292	\$ 0	\$ 16,000	\$ 6,656	\$ 600	\$ 32,000	762
Colleges & Universities	\$ 4,933	\$ 1,000	\$ 14,700	\$ 9,375	\$ 2,000	\$ 20,000	36
Fire Districts							
Metro Housing Authorities	\$ 5,650	\$ 1,000	\$ 18,000	\$ 12,931	\$ 3,100	\$ 36,000	19
Port Authorities	\$ 7,675	\$ 6,350	\$ 9,000	\$ 15,350	\$ 12,700	\$ 18,000	2
Regional Transit Authorities	\$ 4,800	\$ 1,300	\$ 15,000	\$ 8,850	\$ 2,500	\$ 30,000	12
REGION							
1 - Akron/Canton	\$ 2,752	\$ 100	\$ 22,050	\$ 5,462	\$ 500	\$ 44,100	215
2 - Cincinnati	\$ 5,554	\$ 340	\$ 18,000	\$ 11,553	\$ 1,000	\$ 36,000	95
3 - Cleveland	\$ 3,346	\$ 300	\$ 14,700	\$ 6,089	\$ 600	\$ 28,400	213
4 - Columbus	\$ 3,600	\$ 0	\$ 16,000	\$ 7,270	\$ 800	\$ 32,000	166
5 - Dayton	\$ 3,401	\$ 0	\$ 12,200	\$ 7,408	\$ 0	\$ 26,400	113
6 - Southeast Ohio	\$ 3,999	\$ 0	\$ 15,000	\$ 7,656	\$ 0	\$ 30,000	92
7 - Toledo	\$ 4,016	\$ 0	\$ 15,000	\$ 7,910	\$ 0	\$ 30,000	128
8 - Warren/Youngstown	\$ 3,884	\$ 500	\$ 15,000	\$ 7,943	\$ 900	\$ 30,000	117
EMPLOYEES COVERED							
1 - 49	\$ 4,900	\$ 0	\$ 18,000	\$ 9,777	\$ 0	\$ 36,000	139
50 - 99	\$ 3,862	\$ 500	\$ 16,000	\$ 8,064	\$ 1,000	\$ 32,000	195
100 - 149	\$ 3,642	\$ 0	\$ 22,050	\$ 7,275	\$ 500	\$ 44,100	227
150 - 249	\$ 3,166	\$ 100	\$ 16,000	\$ 6,346	\$ 750	\$ 32,000	264
250 - 499	\$ 3,433	\$ 0	\$ 14,700	\$ 6,555	\$ 750	\$ 28,400	202
500 - 999	\$ 3,192	\$ 300	\$ 13,200	\$ 6,108	\$ 600	\$ 25,400	66
1,000 or more	\$ 3,738	\$ 1,100	\$ 9,000	\$ 7,736	\$ 2,200	\$ 18,000	46

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

Note: n: number of plans.

MEDICAL INSURANCE – HDHPs

MEDICAL INSURANCE – HDHPs HDHP PREMIUMS

The second most frequently utilized plan type is the High Deductible Health Plan (HDHP). HDHPs account for 40.4% 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 coverages when they are included in the medical premium.

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	\$ 529.89	\$ 69.46	\$ 599.35	\$ 1,412.99	\$ 199.44	\$ 1,612.43	812
State of Ohio							
Counties	\$ 545.26	\$ 75.48	\$ 620.74	\$ 1,543.08	\$ 232.88	1,775.96	52
Less than 50,000	\$ 582.11	\$ 82.58	\$ 664.69	\$ 1,591.88	\$ 260.24	\$ 1,852.12	23
50,000 - 149,999	\$ 523.59	\$ 75.06	\$ 598.65	\$ 1,521.77	\$ 225.26	\$ 1,747.03	19
150,000 or more	\$ 501.65	\$ 59.94	\$ 561.59	\$ 1,471.31	\$ 184.46	\$ 1,655.77	10
Cities	\$ 546.53	\$ 62.68	\$ 609.21	\$ 1,543.28	\$ 186.20	\$ 1,729.48	146
Less than 25,000	\$ 550.89	\$ 59.49	\$ 610.38	\$ 1,562.65	\$ 179.58	\$ 1,742.23	111
25,000 - 99,999	\$ 531.90	\$ 74.03	\$ 605.93	\$ 1,479.00	\$ 210.47	\$ 1,689.47	33
100,000 or more	\$ 552.78	\$ 48.20	\$ 600.98	\$ 1,567.33	\$ 139.70	\$ 1,707.03	2
Townships	\$ 574.89	\$ 53.58	\$ 628.47	\$ 1,577.90	\$ 166.82	\$ 1,744.72	79
Less than 10,000	\$ 580.91	\$ 39.11	\$ 620.02	\$ 1,558.87	\$ 135.33	\$ 1,694.20	39
10,000 - 29,999	\$ 577.07	\$ 56.43	\$ 633.50	\$ 1,593.61	\$ 164.01	\$ 1,757.62	33
30,000 or more	\$ 534.55	\$ 112.51	\$ 647.06	\$ 1,601.20	\$ 337.10	\$ 1,938.30	7
School Districts *	\$ 509.44	\$ 72.64	\$ 582.08	\$ 1,306.87	\$ 200.98	\$ 1,507.85	459
Less than 1,000	\$ 503.42	\$ 64.31	\$ 567.73	\$ 1,296.29	\$ 176.93	\$ 1,473.22	118
1,000 - 2,499	\$ 525.55	\$ 71.15	\$ 596.70	\$ 1,371.97	\$ 202.62	\$ 1,574.59	191
2,500 - 9,999	\$ 488.30	\$ 77.14	\$ 565.44	\$ 1,214.79	\$ 199.59	\$ 1,414.38	103
10,000 or more	\$ 494.43	\$ 84.72	\$ 579.15	\$ 1,262.96	\$ 264.33	\$ 1,527.29	15
Colleges & Universities	\$ 543.31	\$ 76.54	\$ 619.85	\$ 1,463.28	\$ 230.24	\$ 1,693.52	27
Fire Districts	\$ 494.18	\$ 65.39	\$ 559.57	\$ 1,521.14	\$ 195.67	\$ 1,716.81	14
Metro Housing Authorities	\$ 630.40	\$ 74.33	\$ 704.73	\$ 1,652.90	\$ 225.77	\$ 1,878.67	28
Port Authorities	\$ 531.79	\$ 58.29	\$ 590.08	\$ 1,590.51	\$ 174.23	\$ 1,764.74	2
Regional Transit Authorities	\$ 588.55	\$ 108.52	\$ 697.07	\$ 1,677.97	\$ 311.53	\$ 1,989.50	5

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; * Includes 32 Educational Service Center (ESC) plans.

MEDICAL INSURANCE – HDHPs

Table 28 breaks down the average HDHP medical premiums and the amounts shared by the employer and the employee by regions and by the number of employees covered. These averages include the costs of prescription, dental, and vision coverages when they are figured in with the medical premiums.

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	\$ 529.89	\$ 69.46	\$ 599.35	\$ 1,412.99	\$ 199.45	\$1,612.44	812
REGION							
1 - Akron/Canton	\$ 482.55	\$ 59.60	\$ 542.15	\$ 1,255.62	\$ 154.35	\$1,409.97	56
2 - Cincinnati	\$ 496.45	\$ 66.87	\$ 563.32	\$ 1,386.56	\$ 207.16	\$1,593.72	116
3 - Cleveland	\$ 548.67	\$ 53.16	\$ 601.83	\$ 1,457.96	\$ 139.72	\$1,597.68	89
4 - Columbus	\$ 563.39	\$ 79.23	\$ 642.62	\$ 1,488.25	\$ 240.57	\$1,728.82	172
5 - Dayton	\$ 518.50	\$ 82.45	\$ 600.95	\$ 1,388.10	\$ 216.67	\$1,604.77	147
6 - Southeast Ohio	\$ 612.55	\$ 81.79	\$ 694.34	\$ 1,553.67	\$ 230.86	\$1,784.53	64
7 - Toledo	\$ 504.50	\$ 56.48	\$ 560.98	\$ 1,333.68	\$ 171.76	\$1,505.44	139
8 - Warren/Youngstown	\$ 503.25	\$ 61.63	\$ 564.88	\$ 1,442.28	\$ 177.42	\$1,619.70	29
EMPLOYEES COVERED							
1 - 49	\$ 573.05	\$ 61.74	\$ 634.79	\$ 1,579.89	\$ 196.05	\$1,775.94	172
50 - 99	\$ 509.38	\$ 64.78	\$ 574.16	\$ 1,378.09	\$ 187.35	\$1,565.44	152
100 - 149	\$ 532.95	\$ 68.10	\$ 601.05	\$ 1,421.63	\$ 191.01	\$1,612.64	147
150 - 249	\$ 528.34	\$ 74.85	\$ 603.19	\$ 1,371.43	\$ 207.86	\$1,579.29	167
250 - 499	\$ 503.73	\$ 67.10	\$ 570.83	\$ 1,309.06	\$ 190.93	\$1,499.99	98
500 - 999	\$ 506.01	\$ 92.74	\$ 598.75	\$ 1,320.01	\$ 234.78	\$1,554.79	46
1,000 or more	\$ 512.51	\$ 69.46	\$ 581.97	\$ 1,412.99	\$ 199.45	\$1,612.44	30

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.

- Compared to the statewide averages, medical premiums in the Southeast Ohio region (Region 6) average 15.8% higher for single coverage and 10.7% higher for family coverage.
- Compared to the statewide averages, medical premiums in the Akron/Canton region (Region 1) are 9.5% lower for single coverage and 12.6% lower for family coverage.

MEDICAL INSURANCE – HDHPs

EMPLOYER & EMPLOYEE SHARE OF MEDICAL PREMIUM

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

Average Monthly Employer & Employee Contributions Towards Medical Premium (HDHP Plans)					
Comparison Group	Single		Family		n
	Employer Share	Employee Share	Employer Share	Employee Share	
STATEWIDE	88.5%	11.5%	87.7%	12.3%	812
State of Ohio					
Counties	87.9%	12.1%	87.0%	13.0%	52
Less than 50,000	87.4%	12.6%	85.7%	14.3%	23
50,000 - 149,999	87.6%	12.4%	87.3%	12.7%	19
150,000 or more	89.6%	10.4%	89.3%	10.7%	10
Cities	89.8%	10.2%	89.4%	10.6%	146
Less than 25,000	90.4%	9.6%	89.9%	10.1%	111
25,000 - 99,999	87.5%	12.5%	87.6%	12.4%	33
100,000 or more	92.1%	7.9%	91.9%	8.1%	2
Townships	91.3%	8.7%	90.4%	9.6%	79
Less than 10,000	93.6%	6.4%	91.6%	8.4%	39
10,000 - 29,999	90.4%	9.6%	90.5%	9.5%	33
30,000 or more	83.7%	16.3%	83.8%	16.2%	7
School Districts *	87.7%	12.3%	86.8%	13.2%	459
Less than 1,000	88.5%	11.5%	87.8%	12.2%	118
1,000 - 2,499	88.4%	11.6%	87.6%	12.4%	191
2,500 - 9,999	86.8%	13.2%	86.1%	13.9%	103
10,000 or more	84.9%	15.1%	82.4%	17.6%	15
Colleges & Universities	88.3%	11.7%	87.2%	12.8%	27
Fire Districts	88.7%	11.3%	88.9%	11.1%	14
Metro Housing Authorities	88.8%	11.2%	87.8%	12.2%	28
Port Authorities	90.2%	9.8%	90.2%	9.8%	2
Regional Transit Authorities	84.5%	15.5%	84.5%	15.5%	5
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; * Includes 32 Educational Service Center (ESC) plans.					

- On average, employees in Townships pay the lowest percent share amount towards the total single premium at 8.7%. Employees in Regional Transit Authorities contribute the largest single percent share at 15.5%.
- In Table 27, employees working for Regional Fire Districts contribute the highest percent of the premium towards the family plan at 15.5% and Townships contribute the lowest at 9.6%.

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					
Average Monthly Employer & Employee Contributions Towards Medical Premium by Region (HDHP Plans)					
Comparison Group	Single		Family		n
	Employer Share	Employee Share	Employer Share	Employee Share	
STATEWIDE	88.5%	11.5%	87.7%	12.3%	812
REGION					
1 - Akron/Canton	88.5%	11.5%	88.7%	11.3%	56
2 - Cincinnati	88.0%	12.0%	86.8%	13.2%	116
3 - Cleveland	91.3%	8.7%	91.1%	8.9%	89
4 - Columbus	87.7%	12.3%	86.2%	13.8%	172
5 - Dayton	86.5%	13.5%	86.6%	13.4%	147
6 - Southeast Ohio	88.2%	11.8%	87.2%	12.8%	64
7 - Toledo	90.0%	10.0%	88.9%	11.1%	139
8 - Warren/Youngstown	89.1%	10.9%	89.1%	10.9%	29
EMPLOYEES COVERED					
1 - 49	90.1%	9.9%	88.9%	11.1%	172
50 - 99	88.7%	11.3%	87.9%	12.1%	152
100 - 149	89.0%	11.0%	88.6%	11.4%	147
150 - 249	87.8%	12.2%	87.1%	12.9%	167
250 - 499	88.4%	11.6%	87.3%	12.7%	98
500 - 999	84.9%	15.1%	84.9%	15.1%	46
1,000 or more	85.9%	14.1%	84.7%	15.3%	30
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.					

- Table 28 shows that the Cleveland region (Region 3) reported the lowest average employee percent share at 8.7% for single and 8.9% for family coverage. The Dayton region (Region 5) reported the highest single and family percent share, with a reported average of 13.5% and 13.4%, respectively.
- When comparing the number of employees covered, employers with 1-49 employees reported the lowest averages with 9.9% employee single premium share and 11.1% employee family premium share.

MEDICAL INSURANCE – HDHPs

NETWORK DEDUCTIBLES

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

Table 31			
Average In-Network Deductible Amount (HDHPs)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 3,042	\$ 6,025	812
State of Ohio			
Counties	\$ 2,537	\$ 5,230	52
Cities	\$ 2,751	\$ 5,487	146
Townships	\$ 3,460	\$ 7,026	79
School Districts & ESCs	\$ 3,128	\$ 6,105	459
Colleges & Universities	\$ 2,858	\$ 5,688	27
Fire Districts	\$ 3,157	\$ 6,507	14
Metro Housing Authorities	\$ 3,182	\$ 6,738	28
Port Authorities	\$ 1,750	\$ 3,500	2
Regional Transit Authorities	\$ 2,140	\$ 4,200	5
REGION			
1 - Akron/Canton	\$ 3,540	\$ 7,144	56
2 - Cincinnati	\$ 2,976	\$ 5,844	116
3 - Cleveland	\$ 3,504	\$ 6,760	89
4 - Columbus	\$ 3,131	\$ 6,169	172
5 - Dayton	\$ 2,613	\$ 5,221	147
6 - Southeast Ohio	\$ 3,024	\$ 6,073	64
7 - Toledo	\$ 2,806	\$ 5,606	139
8 - Warren/Youngstown	\$ 3,738	\$ 7,397	29
EMPLOYEES COVERED			
1 - 49	\$ 3,195	\$ 6,505	172
50 - 99	\$ 3,015	\$ 5,958	152
100 - 149	\$ 3,018	\$ 5,924	147
150 - 249	\$ 2,937	\$ 5,723	167
250 - 499	\$ 3,245	\$ 6,471	98
500 - 999	\$ 3,009	\$ 5,810	46
1,000 or more	\$ 2,415	\$ 4,713	30
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

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

MEDICAL INSURANCE – HDHPs

- The Warren/Youngstown region (Region 8) has the highest single and family in-network deductible. The lowest single and family in-network deductibles are found in the Dayton region (Region 5).

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

Figure 13

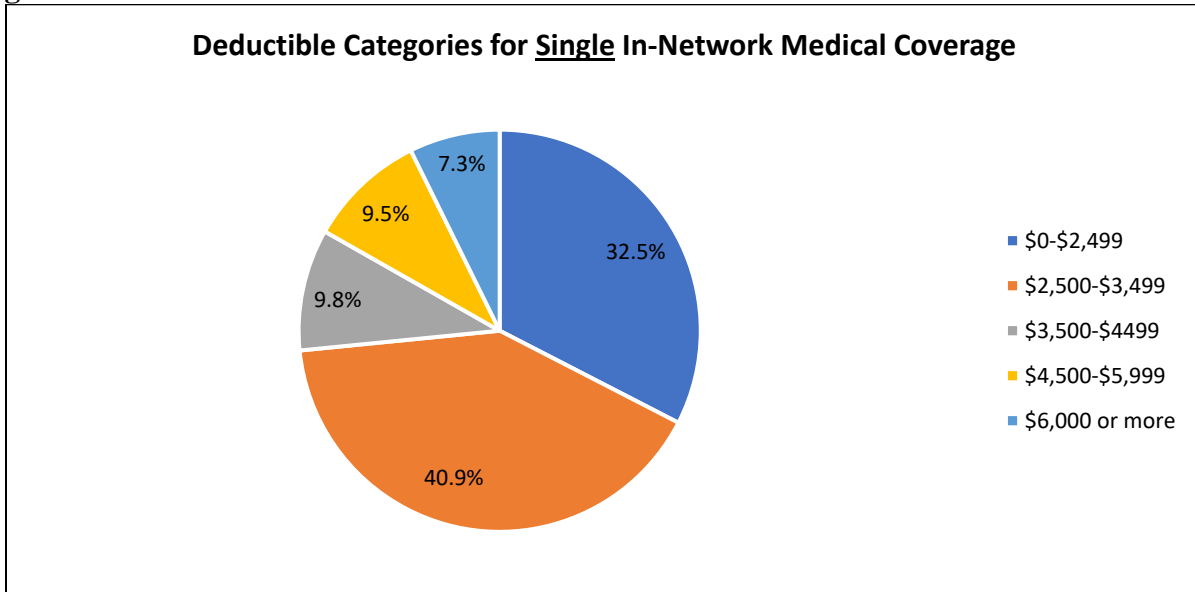
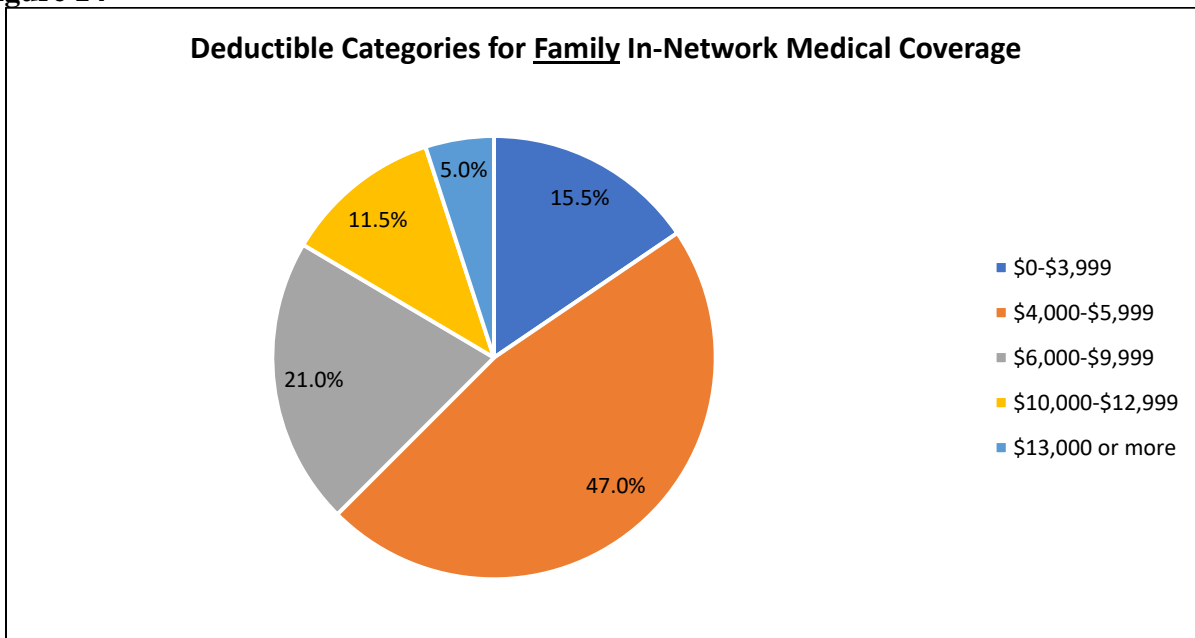


Figure 14



MEDICAL INSURANCE – HDHPs

NON-NETWORK DEDUCTIBLES

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

Table 32			
Average Non-Network Deductible Amount (HDHPs)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 5,508	\$ 10,830	812
State of Ohio			
Counties	\$ 4,663	\$ 9,661	52
Cities	\$ 5,462	\$ 10,681	146
Townships	\$ 7,776	\$ 15,604	79
School Districts & ESCs	\$ 5,179	\$ 10,046	459
Colleges & Universities	\$ 5,640	\$ 11,104	27
Fire Districts	\$ 6,700	\$ 14,233	14
Metro Housing Authorities	\$ 6,733	\$ 13,546	28
Port Authorities	\$ 4,000	\$ 8,000	2
Regional Transit Authorities	\$ 3,200	\$ 6,800	5
REGION			
1 - Akron/Canton	\$ 6,483	\$ 12,840	56
2 - Cincinnati	\$ 5,510	\$ 10,928	116
3 - Cleveland	\$ 6,138	\$ 11,769	89
4 - Columbus	\$ 5,403	\$ 10,767	172
5 - Dayton	\$ 4,897	\$ 9,553	147
6 - Southeast Ohio	\$ 6,174	\$ 11,956	64
7 - Toledo	\$ 4,708	\$ 9,394	139
8 - Warren/Youngstown	\$ 7,846	\$ 15,142	29
EMPLOYEES COVERED			
1 - 49	\$ 6,446	\$ 12,966	172
50 - 99	\$ 5,593	\$ 11,022	152
100 - 149	\$ 4,935	\$ 9,453	147
150 - 249	\$ 5,146	\$ 9,909	167
250 - 499	\$ 5,722	\$ 11,490	98
500 - 999	\$ 5,359	\$ 10,533	46
1,000 or more	\$ 4,031	\$ 7,859	30
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

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

MEDICAL INSURANCE – HDHPs

OUT-OF-POCKET MAXIMUMS

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

Table 33

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

Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
STATEWIDE	\$ 4,196	\$ 1,000	\$ 25,000	\$ 8,355	\$ 1,000	\$ 50,000	812
State of Ohio							
Counties	\$ 4,273	\$ 2,050	\$ 7,150	\$ 8,498	\$ 4,100	\$ 16,000	52
Cities	\$ 3,898	\$ 1,350	\$ 10,000	\$ 7,666	\$ 1,000	\$ 20,000	146
Townships	\$ 4,507	\$ 1,550	\$ 7,350	\$ 9,361	\$ 3,000	\$ 22,000	79
School Districts & ESCs	\$ 4,171	\$ 1,000	\$ 25,000	\$ 8,269	\$ 1,350	\$ 50,000	459
Colleges & Universities	\$ 4,429	\$ 2,200	\$ 6,750	\$ 8,832	\$ 4,400	\$ 15,000	27
Fire Districts	\$ 4,583	\$ 3,000	\$ 7,350	\$ 9,158	\$ 6,000	\$ 14,700	14
Metro Housing Authorities	\$ 4,802	\$ 1,350	\$ 7,350	\$ 9,588	\$ 2,700	\$ 14,700	28
Port Authorities	\$ 3,500	\$ 2,000	\$ 5,000	\$ 7,000	\$ 4,000	\$ 10,000	2
Regional Transit Authorities	\$ 4,170	\$ 3,000	\$ 6,850	\$ 8,300	\$ 6,000	\$ 13,700	5
REGION							
1 - Akron/Canton	\$ 4,581	\$ 1,000	\$ 7,350	\$ 9,401	\$ 2,000	\$ 16,000	56
2 - Cincinnati	\$ 3,959	\$ 1,350	\$ 7,350	\$ 8,064	\$ 2,700	\$ 19,650	116
3 - Cleveland	\$ 4,600	\$ 1,350	\$ 12,900	\$ 8,964	\$ 2,700	\$ 15,000	89
4 - Columbus	\$ 4,149	\$ 1,350	\$ 7,350	\$ 8,163	\$ 1,350	\$ 20,000	172
5 - Dayton	\$ 3,690	\$ 1,350	\$ 25,000	\$ 7,182	\$ 1,000	\$ 50,000	147
6 - Southeast Ohio	\$ 4,552	\$ 1,500	\$ 7,150	\$ 9,216	\$ 3,000	\$ 15,000	64
7 - Toledo	\$ 4,221	\$ 1,000	\$ 10,000	\$ 8,437	\$ 2,000	\$ 20,000	139
8 - Warren/Youngstown	\$ 5,105	\$ 2,000	\$ 10,000	\$ 10,331	\$ 4,000	\$ 22,000	29
EMPLOYEES COVERED							
1 - 49	\$ 4,443	\$ 1,500	\$ 10,000	\$ 8,955	\$ 1,000	\$ 22,000	172
50 - 99	\$ 4,143	\$ 1,000	\$ 7,150	\$ 8,286	\$ 2,000	\$ 19,650	152
100 - 149	\$ 4,060	\$ 1,500	\$ 7,350	\$ 8,043	\$ 1,350	\$ 15,000	147
150 - 249	\$ 4,137	\$ 1,350	\$ 25,000	\$ 8,171	\$ 2,700	\$ 50,000	167
250 - 499	\$ 4,341	\$ 1,000	\$ 7,350	\$ 8,641	\$ 2,000	\$ 16,000	98
500 - 999	\$ 4,006	\$ 1,350	\$ 7,350	\$ 8,052	\$ 2,700	\$ 15,000	46
1,000 or more	\$ 3,888	\$ 1,500	\$ 6,850	\$ 7,460	\$ 3,000	\$ 13,700	30

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

Note: n: number of plans.

- Metro Housing Authorities have the highest reported average out-of-pocket maximums for both single and family plans. Port Authorities have the lowest out-of-pocket maximums in both categories.

MEDICAL INSURANCE – HDHPs

- In Table 33, the Warren/Youngstown region (Region 8) has the highest single and family out-of-pocket maximums. The lowest average single and family amount is found in the Dayton region (Region 5).

Table 34

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

Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
STATEWIDE	\$ 8,887	\$ 2,000	\$ 32,400	\$ 17,781	\$ 4,000	\$ 64,800	812
State of Ohio							
Counties	\$ 8,794	\$ 3,000	\$ 20,000	\$ 17,869	\$ 6,000	\$ 40,000	52
Cities	\$ 9,329	\$ 3,000	\$ 32,400	\$ 18,632	\$ 8,000	\$ 64,800	146
Townships	\$ 11,828	\$ 3,500	\$ 27,000	\$ 24,204	\$ 6,000	\$ 60,000	79
School Districts & ESCs	\$ 8,076	\$ 2,000	\$ 20,400	\$ 16,009	\$ 4,000	\$ 40,800	459
Colleges & Universities	\$ 9,198	\$ 2,200	\$ 18,000	\$ 18,895	\$ 4,400	\$ 36,000	27
Fire Districts	\$ 12,657	\$ 7,000	\$ 20,000	\$ 26,223	\$ 14,000	\$ 40,000	14
Metro Housing Authorities	\$ 11,198	\$ 2,700	\$ 20,000	\$ 22,413	\$ 5,400	\$ 40,000	28
Port Authorities	\$ 5,000	\$ 5,000	\$ 5,000	\$ 10,000	\$ 10,000	\$ 10,000	2
Regional Transit Authorities	\$ 7,575	\$ 5,300	\$ 11,000	\$ 15,050	\$ 10,600	\$ 22,000	5
REGION							
1 - Akron/Canton	\$ 10,404	\$ 4,200	\$ 22,050	\$ 21,097	\$ 8,400	\$ 44,100	56
2 - Cincinnati	\$ 8,874	\$ 2,700	\$ 22,050	\$ 18,236	\$ 5,400	\$ 4,410	116
3 - Cleveland	\$ 10,779	\$ 3,000	\$ 32,400	\$ 21,147	\$ 6,000	\$ 64,800	89
4 - Columbus	\$ 8,543	\$ 2,000	\$ 20,550	\$ 17,092	\$ 4,000	\$ 60,000	172
5 - Dayton	\$ 7,639	\$ 3,700	\$ 21,000	\$ 15,150	\$ 7,400	\$ 42,000	147
6 - Southeast Ohio	\$ 10,040	\$ 3,000	\$ 20,000	\$ 20,559	\$ 6,000	\$ 40,000	64
7 - Toledo	\$ 7,711	\$ 2,200	\$ 20,000	\$ 15,223	\$ 4,400	\$ 40,000	139
8 - Warren/Youngstown	\$ 11,990	\$ 5,000	\$ 22,050	\$ 23,521	\$ 10,000	\$ 44,100	29
EMPLOYEES COVERED							
1 - 49	\$ 10,574	\$ 3,000	\$ 27,000	\$ 21,350	\$ 6,000	\$ 54,000	172
50 - 99	\$ 9,210	\$ 3,000	\$ 32,400	\$ 18,431	\$ 6,000	\$ 64,800	152
100 - 149	\$ 7,994	\$ 2,000	\$ 20,000	\$ 15,898	\$ 4,000	\$ 40,000	147
150 - 249	\$ 8,121	\$ 2,700	\$ 20,000	\$ 16,118	\$ 5,400	\$ 40,000	167
250 - 499	\$ 8,926	\$ 3,000	\$ 20,400	\$ 17,939	\$ 6,000	\$ 40,800	98
500 - 999	\$ 8,419	\$ 2,700	\$ 20,000	\$ 16,993	\$ 5,400	\$ 40,000	46
1,000 or more	\$ 7,082	\$ 2,200	\$ 13,100	\$ 13,944	\$ 4,400	\$ 24,000	30

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 that are incurred. Table 35 provides the average annual employer contributions towards an HSA for employers who have 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	\$ 1,257.23	\$ 110.00	\$ 6,250.00	\$ 2,474.65	\$ 235.00	\$ 12,500.00	405
State of Ohio							
Counties	\$ 920.34	\$ 150.00	\$ 2,500.00	\$ 1,806.61	\$ 300.00	\$ 5,000.00	26
Cities	\$ 1,423.04	\$ 250.00	\$ 3,275.00	\$ 2,893.91	\$ 500.00	\$ 6,550.00	92
Townships	\$ 2,002.10	\$ 500.00	\$ 6,250.00	\$ 3,805.26	\$ 1,000.00	\$ 12,500.00	23
School Districts & ESCs	\$ 1,168.87	\$ 110.00	\$ 4,381.80	\$ 2,283.81	\$ 235.00	\$ 9,835.08	237
Colleges & Universities	\$ 1,257.23	\$ 110.00	\$ 6,250.00	\$ 2,474.65	\$ 235.00	\$ 12,500.00	19
Fire Districts	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 4,000.00	\$ 4,000.00	\$ 4,000.00	1
Metro Housing	\$ 1,308.33	\$ 500.00	\$ 3,350.00	\$ 2,600.00	\$ 1,000.00	\$ 6,500.00	6
Port Authorities							
Regional Transit	\$ 750.00	\$ 750.00	\$ 750.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	1

Note: n: number of employers.

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

Figure 15

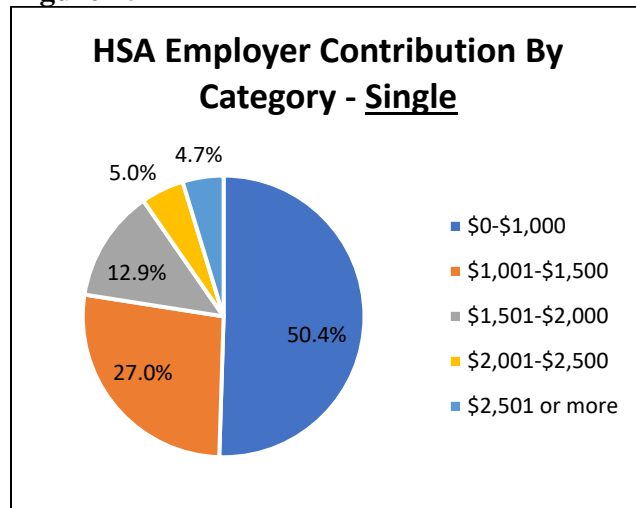
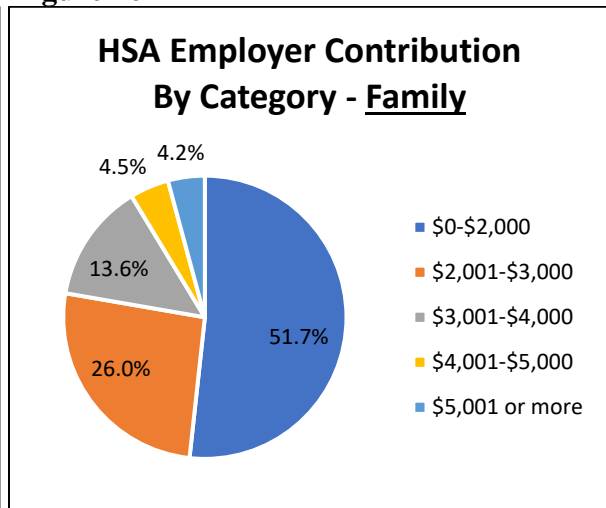


Figure 16



PRESCRIPTION INSURANCE

PRESCRIPTION INSURANCE PRESCRIPTION CARVE-OUT PREMIUMS

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

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	\$ 129.02	\$ 12.72	\$ 141.74	\$ 311.67	\$ 34.15	\$ 107.53	92	9.0%	9.8%
State of Ohio									
Counties	\$ 118.23	\$ 9.82	\$ 128.05	\$ 309.58	\$ 28.83	\$ 91.50	12	7.6%	7.6%
Cities	\$ 130.49	\$ 9.90	\$ 140.39	\$ 277.25	\$ 23.12	\$ 93.70	6	8.8%	9.5%
Townships									
School Districts & ESCs	\$ 129.49	\$ 13.59	\$ 143.08	\$ 311.67	\$ 36.50	\$ 113.46	73	9.3%	10.5%
Colleges & Universities									
Fire Districts									
Metro Housing Authorities									
Port Authorities									
Regional Transit Authorities	\$ 217.29	\$ 0.00	\$ 217.29	\$ 543.00	\$ 0.00	\$ 69.99	1	0.0%	0.0%
REGION									
1 - Akron/Canton	\$ 136.81	\$ 11.76	\$ 148.57	\$ 342.85	\$ 30.17	\$ 147.26	25	8.3%	8.6%
2 - Cincinnati									
3 - Cleveland	\$ 122.00	\$ 12.59	\$ 134.59	\$ 310.45	\$ 34.64	\$ 95.86	38	9.2%	9.7%
4 - Columbus	\$ 113.93	\$ 21.69	\$ 135.62	\$ 260.30	\$ 46.75	\$ 107.41	5	16.6%	15.9%
5 - Dayton	\$ 94.29	\$ 12.87	\$ 107.16	\$ 250.69	\$ 35.80	\$ 93.46	2	12.5%	12.5%
6 - Southeast Ohio	\$ 135.26	\$ 17.71	\$ 152.97	\$ 232.33	\$ 59.35	\$ 90.17	8	10.3%	18.4%
7 - Toledo	\$ 146.48	\$ 11.87	\$ 158.35	\$ 291.27	\$ 24.72	\$ 106.98	5	6.4%	7.0%
8 - Warren/Youngstown	\$ 137.74	\$ 8.42	\$ 146.16	\$ 348.31	\$ 20.17	\$ 103.98	9	5.9%	5.6%
EMPLOYEES COVERED									
1 - 49	\$ 135.70	\$ 8.60	\$ 144.30	\$ 346.69	\$ 24.80	\$ 100.80	7	6.0%	6.0%
50 - 99	\$ 132.00	\$ 15.70	\$ 147.70	\$ 323.72	\$ 34.62	\$ 108.67	13	10.1%	9.9%
100 - 149	\$ 113.65	\$ 10.85	\$ 124.50	\$ 274.98	\$ 26.43	\$ 104.42	10	7.9%	7.9%
150 - 249	\$ 138.69	\$ 14.55	\$ 153.24	\$ 296.56	\$ 30.13	\$ 109.94	21	10.2%	10.3%
250 - 499	\$ 123.63	\$ 10.86	\$ 134.49	\$ 330.75	\$ 42.31	\$ 110.96	31	8.0%	10.9%
500 - 999	\$ 116.61	\$ 15.44	\$ 132.05	\$ 265.00	\$ 33.32	\$ 117.58	5	11.5%	11.2%
1,000 or more	\$ 146.10	\$ 16.03	\$ 162.13	\$ 304.14	\$ 33.42	\$ 107.46	5	11.2%	11.4%

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 when the prescription plan is included in the medical plan and when it is purchased via a separate plan. This table breaks down the data extracted from 1,986 prescription plans.

Table 37				
Average Prescription Retail Copays/Coinsurance				
Comparison Group	Network	n	Non-Network	n
Dollar Copay Amount				
Generic	\$ 10.34	940	\$ 15.32	218
Brand (Formulary)	\$ 28.63	903	\$ 31.27	208
Brand (Non-Formulary)	\$ 49.74	873	\$ 47.39	210
Cosmetic/Biologic	\$ 107.80	366	\$ 76.56	106
Coinsurance Percentage				
Generic	13.2%	323	26.9%	282
Brand (Formulary)	14.9%	345	26.4%	287
Brand (Non-Formulary)	8.7%	342	28.2%	275
Cosmetic/Biologic	17.2%	435	24.2%	233
Note: n: number of plans.				

Table 38 displays the average prescription mail order copays and coinsurance amounts. The data in this table includes when the prescription plan is included in the medical plan premium and when it is purchased via a separate plan. This table breaks down the data extracted from 1,986 prescription plans.

Table 38				
Average Prescription Mail Order Copays/Coinsurance				
Comparison Group	Network	n	Non-Network	n
Dollar Copay Amount				
Generic	\$ 18.77	944	\$ 17.01	151
Brand (Formulary)	\$ 56.79	917	\$ 37.57	147
Brand (Non-Formulary)	\$ 100.58	894	\$ 64.16	137
Cosmetic/Biologic	\$ 132.52	305	\$ 87.59	58
Coinsurance Percentage				
Generic	12.6%	309	17.2%	187
Brand (Formulary)	14.5%	321	18.5%	187
Brand (Non-Formulary)	7.1%	314	17.7%	190
Cosmetic/Biologic	16.4%	412	13.8%	168
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	\$ 32.31	\$ 6.64	\$ 38.95	\$ 86.01	\$ 21.52	\$ 107.53	822	18.9%	21.4%
State of Ohio	\$ 34.23	\$ 0.00	\$ 34.23	\$ 99.19	\$ 0.00	\$ 99.19	1	0.0%	0.0%
Counties	\$ 15.16	\$ 14.65	\$ 29.81	\$ 41.88	\$ 49.62	\$ 91.50	63	48.8%	51.8%
Cities	\$ 22.20	\$ 0.83	\$ 23.03	\$ 64.90	\$ 28.80	\$ 93.70	131	27.5%	30.8%
Townships	\$ 31.36	\$ 3.62	\$ 34.98	\$ 100.95	\$ 10.34	\$ 111.29	83	9.8%	9.7%
School Districts & ESCs	\$ 38.93	\$ 5.48	\$ 44.41	\$ 97.21	\$ 16.25	\$ 113.46	474	12.6%	15.0%
Colleges & Universities	\$ 27.90	\$ 10.18	\$ 38.08	\$ 79.44	\$ 36.79	\$ 116.23	27	28.3%	32.8%
Fire Districts	\$ 27.68	\$ 3.78	\$ 31.46	\$ 90.17	\$ 14.46	\$ 104.63	9	13.0%	13.0%
Metro Housing Authorities	\$ 18.36	\$ 9.65	\$ 28.01	\$ 63.85	\$ 32.77	\$ 96.62	25	34.4%	35.6%
Port Authorities	\$ 27.22	\$ 2.07	\$ 29.29	\$ 99.69	\$ 7.71	\$ 107.40	2	7.5%	7.5%
Regional Transit Authorities	\$ 14.11	\$ 7.44	\$ 21.55	\$ 43.88	\$ 26.11	\$ 69.99	7	47.0%	48.0%
REGION									
1 - Akron/Canton	\$ 51.55	\$ 6.89	\$ 58.44	\$ 128.67	\$ 18.59	\$ 147.26	130	14.6%	14.7%
2 - Cincinnati	\$ 27.73	\$ 5.95	\$ 33.68	\$ 81.32	\$ 19.42	\$ 100.74	97	19.7%	20.6%
3 - Cleveland	\$ 27.98	\$ 4.99	\$ 32.97	\$ 79.30	\$ 16.56	\$ 95.86	129	16.0%	17.5%
4 - Columbus	\$ 31.76	\$ 6.38	\$ 38.14	\$ 84.62	\$ 22.79	\$ 107.41	142	18.3%	21.8%
5 - Dayton	\$ 24.27	\$ 9.16	\$ 33.43	\$ 63.35	\$ 30.11	\$ 93.46	120	28.1%	32.1%
6 - Southeast Ohio	\$ 28.55	\$ 5.97	\$ 34.52	\$ 68.10	\$ 22.07	\$ 90.17	64	15.0%	22.0%
7 - Toledo	\$ 28.30	\$ 9.94	\$ 38.24	\$ 76.62	\$ 30.36	\$ 106.98	73	28.1%	30.3%
8 - Warren/Youngstown	\$ 33.23	\$ 3.54	\$ 36.77	\$ 92.09	\$ 11.89	\$ 103.98	67	10.9%	12.7%
EMPLOYEES COVERED									
1 - 49	\$ 24.38	\$ 8.22	\$ 32.60	\$ 73.44	\$ 27.36	\$ 100.80	163	25.6%	27.7%
50 - 99	\$ 31.85	\$ 6.96	\$ 38.81	\$ 85.18	\$ 23.49	\$ 108.67	138	20.2%	23.8%
100 - 149	\$ 32.13	\$ 5.56	\$ 37.69	\$ 86.46	\$ 17.96	\$ 104.42	139	17.4%	18.0%
150 - 249	\$ 35.95	\$ 6.89	\$ 42.84	\$ 88.69	\$ 21.25	\$ 109.94	161	17.3%	20.4%
250 - 499	\$ 36.56	\$ 5.37	\$ 41.93	\$ 93.97	\$ 16.99	\$ 110.96	135	14.6%	17.3%
500 - 999	\$ 37.59	\$ 6.59	\$ 44.18	\$ 98.51	\$ 19.07	\$ 117.58	49	15.1%	17.0%
1,000 or more	\$ 30.60	\$ 6.41	\$ 37.01	\$ 83.98	\$ 23.48	\$ 107.46	37	19.6%	22.9%

Note: n: number of plans.

DENTAL INSURANCE

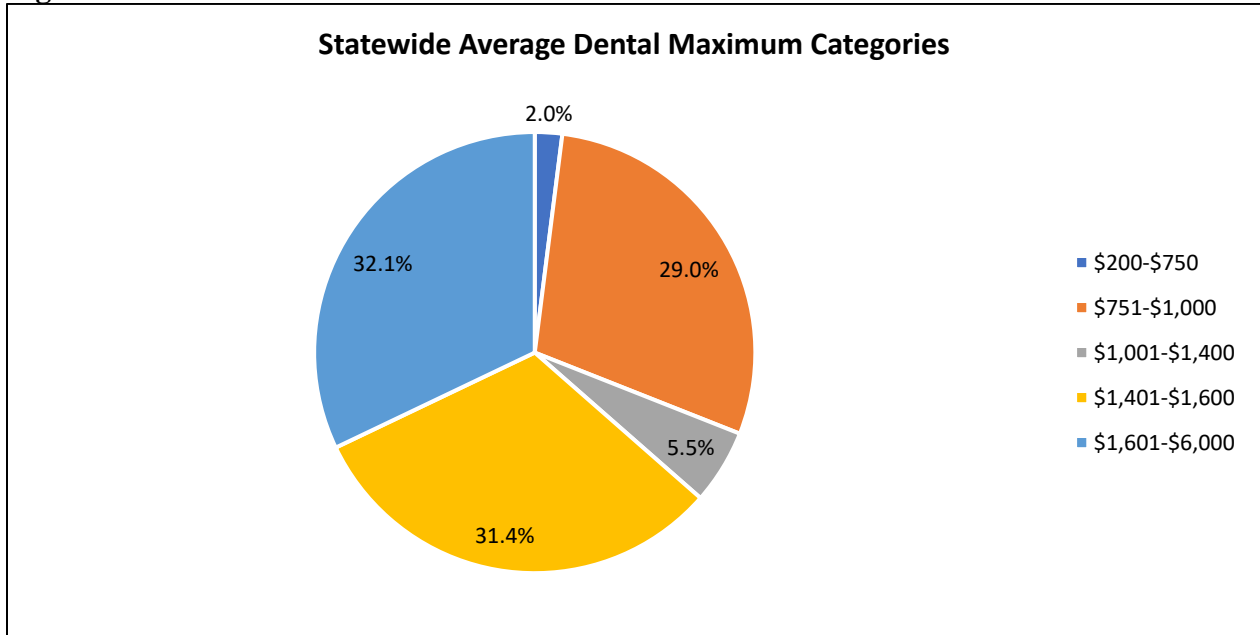
DENTAL MAXIMUM BENEFIT – ALL PLAN TYPES

Table 40 displays the average annual dental maximum benefit. The data in this table includes where the dental plan is included in the medical plan and when it is purchased via a separate plan.

Table 40				
Average Annual Dental Maximum Benefit All Dental Plans Offered				
Comparison Group	Average	Minimum	Maximum	n
STATEWIDE	\$ 1,626.19	\$ 250.00	\$ 4,000.00	1,149
State of Ohio	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	1
Counties	\$ 1,300.68	\$ 750.00	\$ 4,000.00	75
Cities	\$ 1,482.67	\$ 750.00	\$ 4,000.00	203
Townships	\$ 1,415.31	\$ 800.00	\$ 2,500.00	107
School Districts & ESCs	\$ 1,761.87	\$ 750.00	\$ 3,500.00	675
Colleges & Universities	\$ 1,498.33	\$ 500.00	\$ 3,000.00	31
Fire Districts	\$ 1,270.83	\$ 250.00	\$ 2,500.00	13
Metro Housing	\$ 1,439.66	\$ 750.00	\$ 4,000.00	31
Port Authorities	\$ 1,375.00	\$ 1,250.00	\$ 1,500.00	3
Regional Transit	\$ 1,335.00	\$ 1,000.00	\$ 2,100.00	10
REGION				
1 – Akron/Canton	\$ 1,870.94	\$ 750.00	\$ 4,000.00	162
2 – Cincinnati	\$ 1,841.73	\$ 500.00	\$ 3,500.00	141
3 – Cleveland	\$ 1,792.86	\$ 1,000.00	\$ 4,000.00	169
4 – Columbus	\$ 1,498.96	\$ 750.00	\$ 3,000.00	202
5 – Dayton	\$ 1,356.03	\$ 750.00	\$ 4,000.00	142
6 – Southeast Ohio	\$ 1,379.78	\$ 750.00	\$ 3,500.00	94
7 – Toledo	\$ 1,633.22	\$ 750.00	\$ 4,000.00	148
8 – Warren/Youngstown	\$ 1,510.12	\$ 250.00	\$ 4,000.00	91
EMPLOYEES COVERED				
1 – 49	\$ 1,349.75	\$ 250.00	\$ 4,000.00	214
50 – 99	\$ 1,603.53	\$ 750.00	\$ 4,000.00	197
100 – 149	\$ 1,612.44	\$ 750.00	\$ 3,500.00	210
150 – 249	\$ 1,664.10	\$ 750.00	\$ 4,000.00	239
250 – 499	\$ 1,813.02	\$ 750.00	\$ 4,000.00	177
500 – 999	\$ 1,962.12	\$ 1,000.00	\$ 3,300.00	66
1,000 or more	\$ 1,614.44	\$ 500.00	\$ 3,000.00	46
Note: Includes all dental plans offered.				
Note: n: number of plans.				

Figure 17 graphs the statewide average dental maximums by maximum categories. This figure includes the 1,149 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 a flat insurance premium rate offered to the employees regardless of single or family status.

Table 41				
Dental Carve-Out Monthly Premiums				
Average Composite Rate Total Premium				
Comparison Group	Average	Minimum	Maximum	n
STATEWIDE	\$ 78.77	\$ 2.50	\$ 135.80	206
State of Ohio				
Counties	\$ 95.06	\$ 95.06	\$ 95.06	1
Cities	\$ 63.50	\$ 2.50	\$ 135.80	19
Townships	\$ 90.78	\$ 72.33	\$ 100.00	4
School Districts & ESCs	\$ 80.86	\$ 5.10	\$ 114.76	177
Colleges & Universities	\$ 71.90	\$ 64.42	\$ 79.38	2
Fire Districts	\$ 59.52	\$ 59.52	\$ 59.52	1
Metro Housing	\$ 29.53	\$ 3.05	\$ 56.00	2
Port Authorities				
Regional Transit				
REGION				
1 - Akron/Canton	\$ 72.29	\$ 2.50	\$ 113.11	9
2 - Cincinnati	\$ 82.64	\$ 69.77	\$ 93.77	35
3 - Cleveland	\$ 69.91	\$ 5.10	\$ 92.00	14
4 - Columbus	\$ 82.22	\$ 8.00	\$ 109.00	45
5 - Dayton	\$ 74.17	\$ 3.70	\$ 100.00	15
6 - Southeast Ohio	\$ 63.96	\$ 3.05	\$ 135.80	21
7 - Toledo	\$ 84.08	\$ 7.73	\$ 114.76	61
8 - Warren/Youngstown	\$ 70.89	\$ 56.00	\$ 88.18	6
EMPLOYEES COVERED				
1 - 49	\$ 64.47	\$ 2.50	\$ 100.00	15
50 - 99	\$ 77.15	\$ 3.70	\$ 102.10	42
100 - 149	\$ 80.17	\$ 7.73	\$ 104.08	50
150 - 249	\$ 82.38	\$ 5.10	\$ 135.80	55
250 - 499	\$ 77.31	\$ 43.20	\$ 109.95	24
500 - 999	\$ 84.06	\$ 67.94	\$ 96.74	12
1,000 or more	\$ 76.75	\$ 56.76	\$ 100.31	8
Note: Includes plans where employee contributes \$0 towards dental premium.				
Note: n: number of plans.				

VISION INSURANCE

VISION INSURANCE VISION CARVE-OUT PREMIUMS

Table 42 shows the employer and employee vision premiums when purchased in 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	\$ 5.89	\$ 3.17	\$ 9.06	\$ 13.89	\$ 8.90	\$ 22.79	788	38.1%	40.1%
State of Ohio	\$ 10.04	\$ 0.00	\$ 10.04	\$ 27.61	\$ 0.00	\$ 27.61	1	0.0%	0.0%
Counties	\$ 3.15	\$ 5.04	\$ 8.19	\$ 7.86	\$ 142.00	\$ 149.86	52	60.7%	62.4%
Cities	\$ 4.12	\$ 3.32	\$ 7.44	\$ 11.67	\$ 9.30	\$ 20.97	107	45.1%	45.3%
Townships	\$ 8.50	\$ 1.78	\$ 10.28	\$ 21.67	\$ 6.31	\$ 27.98	67	17.3%	25.5%
School Districts & ESCs	\$ 6.40	\$ 3.07	\$ 9.47	\$ 14.33	\$ 8.25	\$ 22.58	496	35.2%	37.8%
Colleges & Universities	\$ 4.81	\$ 4.53	\$ 9.34	\$ 10.53	\$ 14.11	\$ 24.64	27	48.2%	53.2%
Fire Districts	\$ 6.20	\$ 2.34	\$ 8.54	\$ 17.02	\$ 6.69	\$ 23.71	8	25.7%	25.9%
Metro Housing Authorities	\$ 5.05	\$ 3.80	\$ 8.85	\$ 12.37	\$ 11.65	\$ 24.02	22	41.2%	44.2%
Port Authorities	\$ 4.85	\$ 0.85	\$ 5.70	\$ 13.41	\$ 2.36	\$ 15.77	1	14.9%	15.0%
Regional Transit Authorities	\$ 1.58	\$ 3.32	\$ 4.90	\$ 4.38	\$ 9.21	\$ 13.59	7	62.7%	62.7%
REGION									
1 - Akron/Canton	\$ 9.28	\$ 2.72	\$ 12.00	\$ 24.55	\$ 7.37	\$ 31.92	89	29.6%	30.7%
2 - Cincinnati	\$ 3.47	\$ 3.96	\$ 7.43	\$ 8.87	\$ 11.29	\$ 20.16	105	53.7%	54.7%
3 - Cleveland	\$ 5.81	\$ 2.06	\$ 7.87	\$ 13.54	\$ 5.88	\$ 19.42	114	25.2%	27.4%
4 - Columbus	\$ 6.08	\$ 3.92	\$ 10.00	\$ 14.27	\$ 10.73	\$ 25.00	150	43.8%	45.2%
5 - Dayton	\$ 4.17	\$ 4.35	\$ 8.52	\$ 9.69	\$ 11.82	\$ 21.51	108	52.9%	55.3%
6 - Southeast Ohio	\$ 7.62	\$ 3.05	\$ 10.67	\$ 14.90	\$ 9.25	\$ 24.15	66	26.7%	32.8%
7 - Toledo	\$ 5.76	\$ 3.07	\$ 8.83	\$ 13.51	\$ 8.37	\$ 21.88	103	37.5%	39.1%
8 - Warren/Youngstown	\$ 6.35	\$ 0.95	\$ 7.30	\$ 13.70	\$ 2.68	\$ 16.38	53	18.1%	19.0%
EMPLOYEES COVERED									
1 - 49	\$ 6.13	\$ 3.30	\$ 9.43	\$ 17.26	\$ 9.53	\$ 26.79	131	37.7%	38.8%
50 - 99	\$ 6.61	\$ 2.82	\$ 9.43	\$ 15.14	\$ 7.67	\$ 22.81	132	34.2%	35.5%
100 - 149	\$ 6.09	\$ 3.13	\$ 9.22	\$ 14.23	\$ 8.23	\$ 22.46	149	37.4%	37.8%
150 - 249	\$ 6.28	\$ 3.05	\$ 9.33	\$ 13.53	\$ 8.39	\$ 21.92	170	36.7%	39.5%
250 - 499	\$ 5.57	\$ 3.50	\$ 9.07	\$ 12.07	\$ 10.01	\$ 22.08	125	42.0%	45.6%
500 - 999	\$ 3.05	\$ 4.32	\$ 7.37	\$ 8.16	\$ 11.78	\$ 19.94	45	51.2%	54.1%
1,000 or more	\$ 4.57	\$ 2.73	\$ 7.30	\$ 10.81	\$ 9.27	\$ 20.08	36	33.2%	37.9%

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 a flat insurance premium rate offered to the employees regardless of single or family status.

Table 43				
Vision Carve-Out Monthly Premiums				
Average Composite Rate Total Premium				
Comparison Group	Average	Minimum	Maximum	n
STATEWIDE	\$ 18.51	\$ 2.12	\$ 47.00	60
State of Ohio				
Counties				
Cities	\$ 16.75	\$ 2.12	\$ 27.80	13
Townships	\$ 21.22	\$ 14.96	\$ 27.33	8
School Districts & ESCs	\$ 18.24	\$ 7.04	\$ 47.00	35
Colleges & Universities				
Fire Districts	\$ 16.66	\$ 5.98	\$ 27.33	2
Metro Housing	\$ 25.69	\$ 16.25	\$ 35.12	2
Port Authorities				
Regional Transit				
REGION				
1 - Akron/Canton	\$ 16.96	\$ 5.98	\$ 35.12	10
2 - Cincinnati	\$ 15.52	\$ 9.16	\$ 21.42	8
3 - Cleveland	\$ 15.48	\$ 2.12	\$ 35.12	7
4 - Columbus	\$ 20.08	\$ 7.04	\$ 27.80	21
5 - Dayton	\$ 10.94	\$ 3.54	\$ 18.34	2
6 - Southeast Ohio	\$ 22.22	\$ 14.75	\$ 47.00	5
7 - Toledo	\$ 17.66	\$ 16.45	\$ 18.87	2
8 - Warren/Youngstown	\$ 23.23	\$ 16.25	\$ 32.23	5
EMPLOYEES COVERED				
1 - 49	\$ 21.29	\$ 5.98	\$ 35.12	14
50 - 99	\$ 20.71	\$ 3.54	\$ 35.12	9
100 - 149	\$ 19.98	\$ 8.03	\$ 47.00	16
150 - 249	\$ 16.23	\$ 6.75	\$ 27.80	9
250 - 499	\$ 13.12	\$ 2.12	\$ 21.42	8
500 - 999	\$ 13.68	\$ 7.04	\$ 20.32	2
1,000 or more	\$ 13.15	\$ 8.68	\$ 17.61	2
Note: Includes plans where employee contributes \$0 towards vision premium.				
Note: n: number of plans.				

LIFE INSURANCE

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

Table 44		
Life Insurance		
Average Total Monthly Premium per \$1,000 of Coverage		
Comparison Group	Amount	n
STATEWIDE	\$ 0.15	1,072
State of Ohio	\$ 0.12	1
Counties	\$ 0.16	73
Cities	\$ 0.21	207
Townships	\$ 0.23	100
School Districts & ESCs	\$ 0.11	607
Colleges & Universities	\$ 0.16	29
Fire Districts	\$ 0.29	11
Metro Housing	\$ 0.27	31
Port Authorities	\$ 0.12	2
Regional Transit	\$ 0.16	11
REGION		
1 - Akron/Canton	\$ 0.18	117
2 - Cincinnati	\$ 0.15	137
3 - Cleveland	\$ 0.15	168
4 - Columbus	\$ 0.15	190
5 - Dayton	\$ 0.13	143
6 - Southeast Ohio	\$ 0.15	88
7 - Toledo	\$ 0.14	142
8 - Warren/Youngstown	\$ 0.16	87
EMPLOYEES COVERED		
1 - 49	\$ 0.22	210
50 - 99	\$ 0.15	181
100 - 149	\$ 0.14	197
150 - 249	\$ 0.14	220
250 - 499	\$ 0.12	161
500 - 999	\$ 0.15	60
1,000 or more	\$ 0.11	43
Note: n: number of plans.		

COST SAVINGS CONSORTIUMS

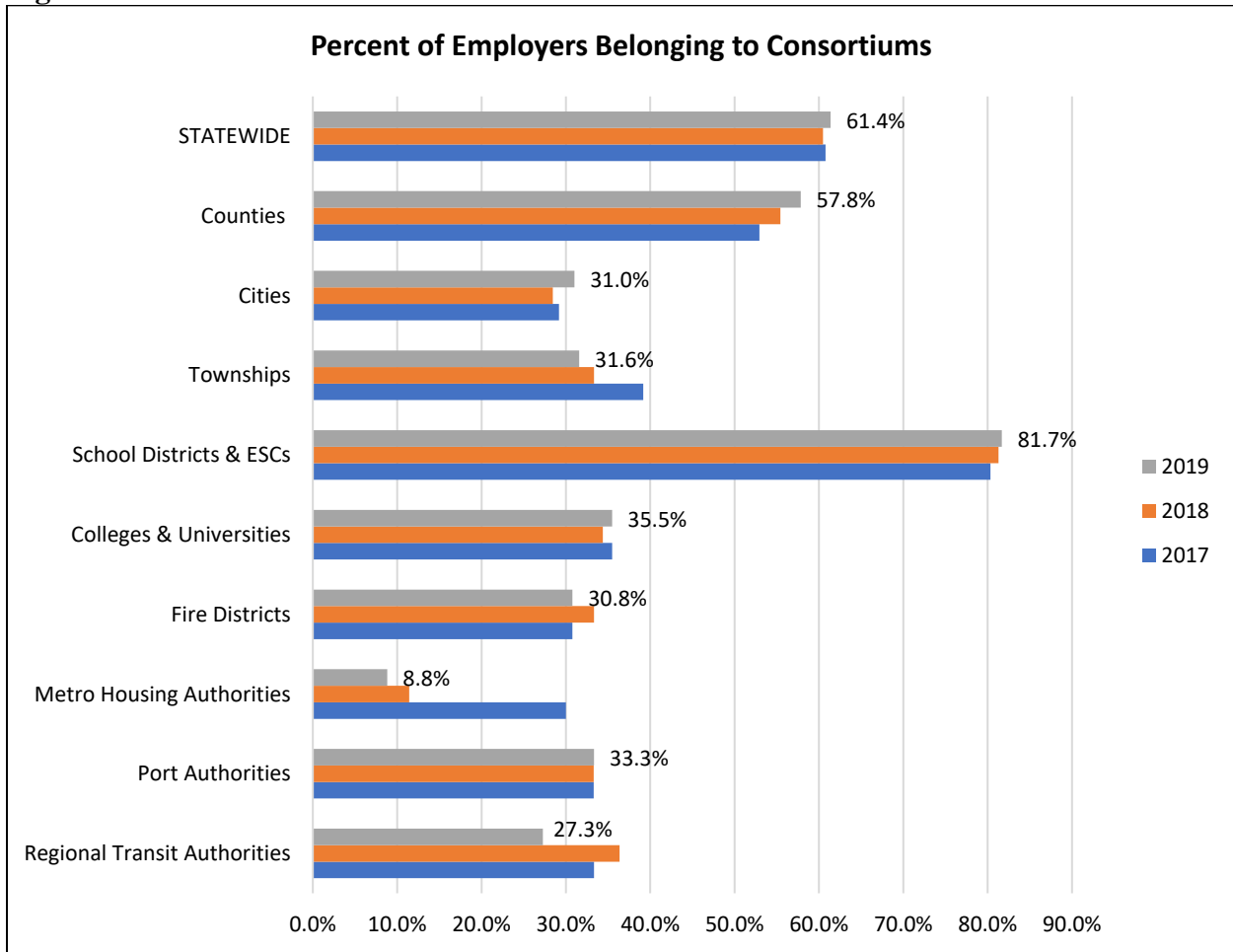
A consortium is created when a group of employers join to purchase health insurance. Consortiums are frequently utilized since the members of the consortium can spread out the cost of administration and can obtain better discounts by increasing the risk pool.

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

Table 45		
Average Total Monthly Premium Cost By Consortium Membership		
	Consortium Member	Consortium Non-Member
Single	\$ 669.43	\$ 685.23
Family	\$ 1,702.29	\$ 1,829.00
Number of plans (n)	1,315	694
Note: Joint Purchasing Arrangement examples: council of government, consortium, cooperative, and multiple employer welfare agreement (MEWA). Note: Excludes Carved-out prescription premiums. Note: n: number of plans.		

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

Figure 18

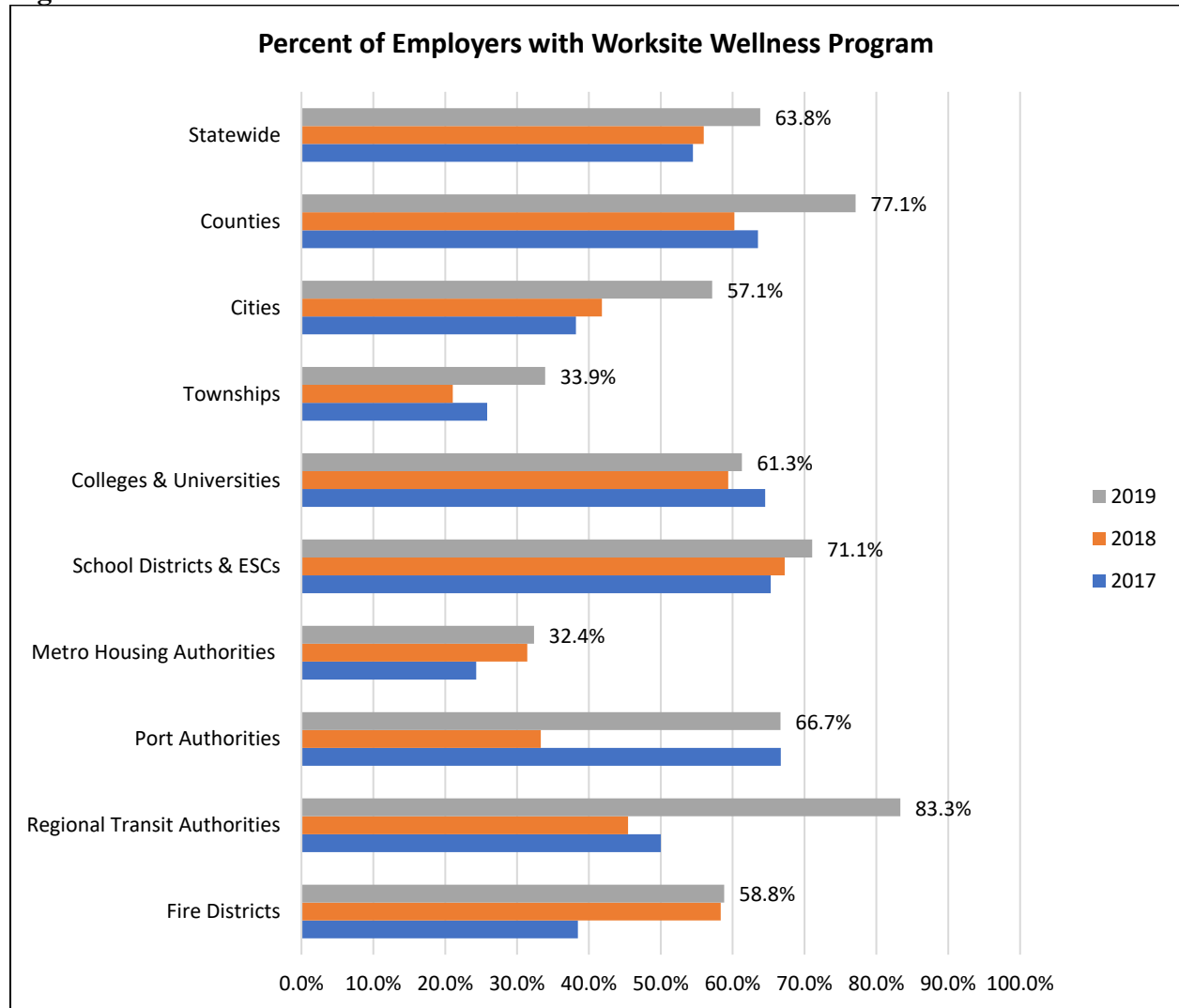


- School districts continue to have the highest consortia membership. Joint purchasing was part of the School Employee’s Health Care Board’s “Best Practices,” explaining the much higher frequency of consortium membership for school districts and educational service centers.

WORKSITE WELLNESS PROGRAMS

Worksite wellness programs are implemented at the employer level and are not typically included as part of a medical plan. Figure 19 shows the change in the number of employers offering a worksite wellness plan, over the past three years.

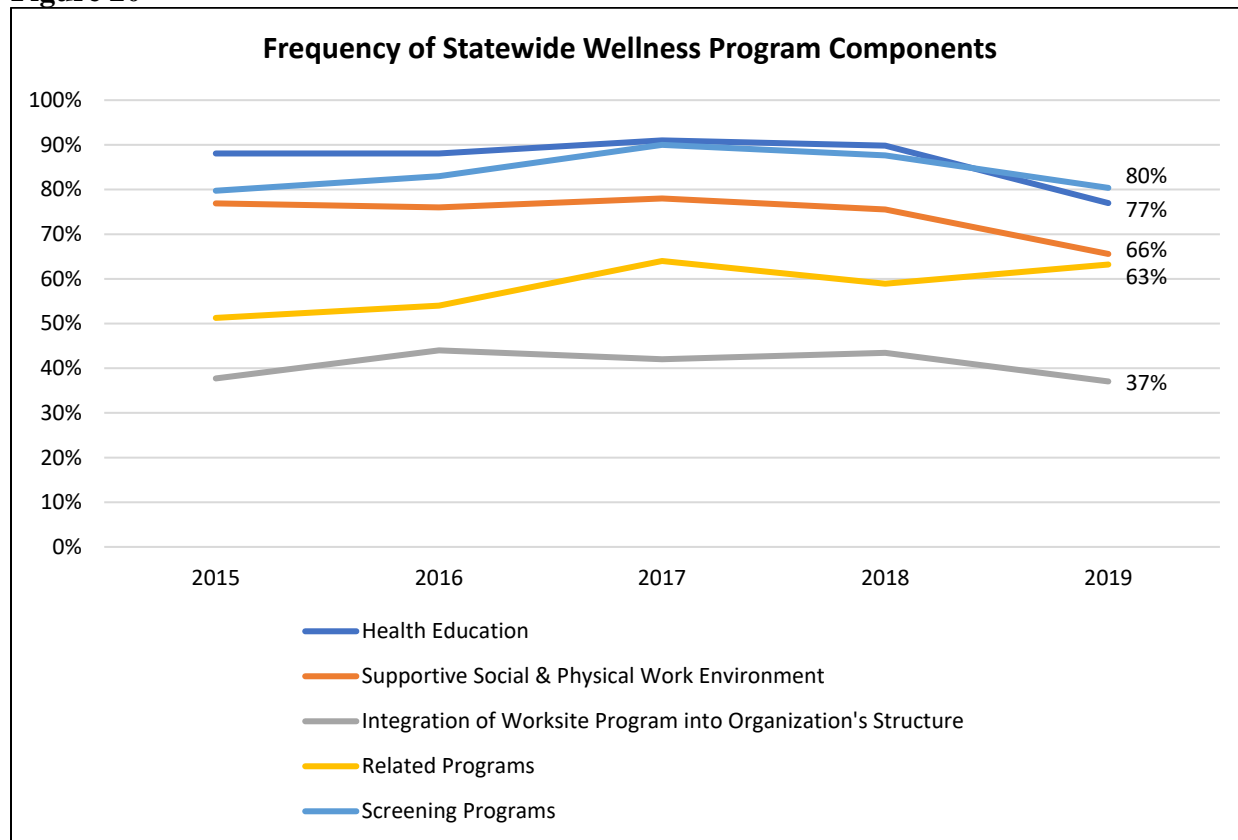
Figure 19



- More than 60% of employers statewide, have implemented some type of worksite wellness program. That is a 7.8% increase from the 2018 report.

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

Figure 20



- Health Education is one of the more frequently used wellness components (77%). This generally includes counseling or training opportunities relative to physical activity and workplace injury prevention.
- Supportive Social & Physical Work Environment (66%) typically includes policies against tobacco use and classes or counseling on nutrition and fitness.
- Integration of Worksite Program into Organization’s Structure (37%) involves the appointments of dedicated staff to the program and/or the allocation of budget support.
- Related Programs (63%) encompasses employee assistance, work/life balance focus, and occupational safety and health programs.
- Screening Programs have become the most popular form of worksite wellness programs at 80%. 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	41.8%	1,196
State of Ohio	0.0%	1
Counties	26.5%	83
Cities	45.6%	216
Townships	27.1%	118
School Districts & ESCs	45.7%	681
Colleges & Universities	41.9%	31
Fire Districts	29.4%	17
Metro Housing Authorities	38.2%	34
Port Authorities	33.3%	3
Regional Transit Authorities	33.3%	12
Note: n: number of employers.		

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

Table 47						
Incentive Offered to Employees for Opting Out of Medical Coverage						
Opt-Out Type		Average Incentive		Minimum Incentive	Maximum Incentive	n
Single	\$	1,792.09	\$	250.00	\$ 6,309.24	500
Family	\$	2,614.56	\$	400.00	\$ 15,696.66	500
Note: n: number of employers.						

- This year 16,603 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 that they have some type of spousal stipulation for employees whose spouses have other means of acquiring medical coverage. The number of employers with these restrictions continues to rise each year.

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

Figure 21

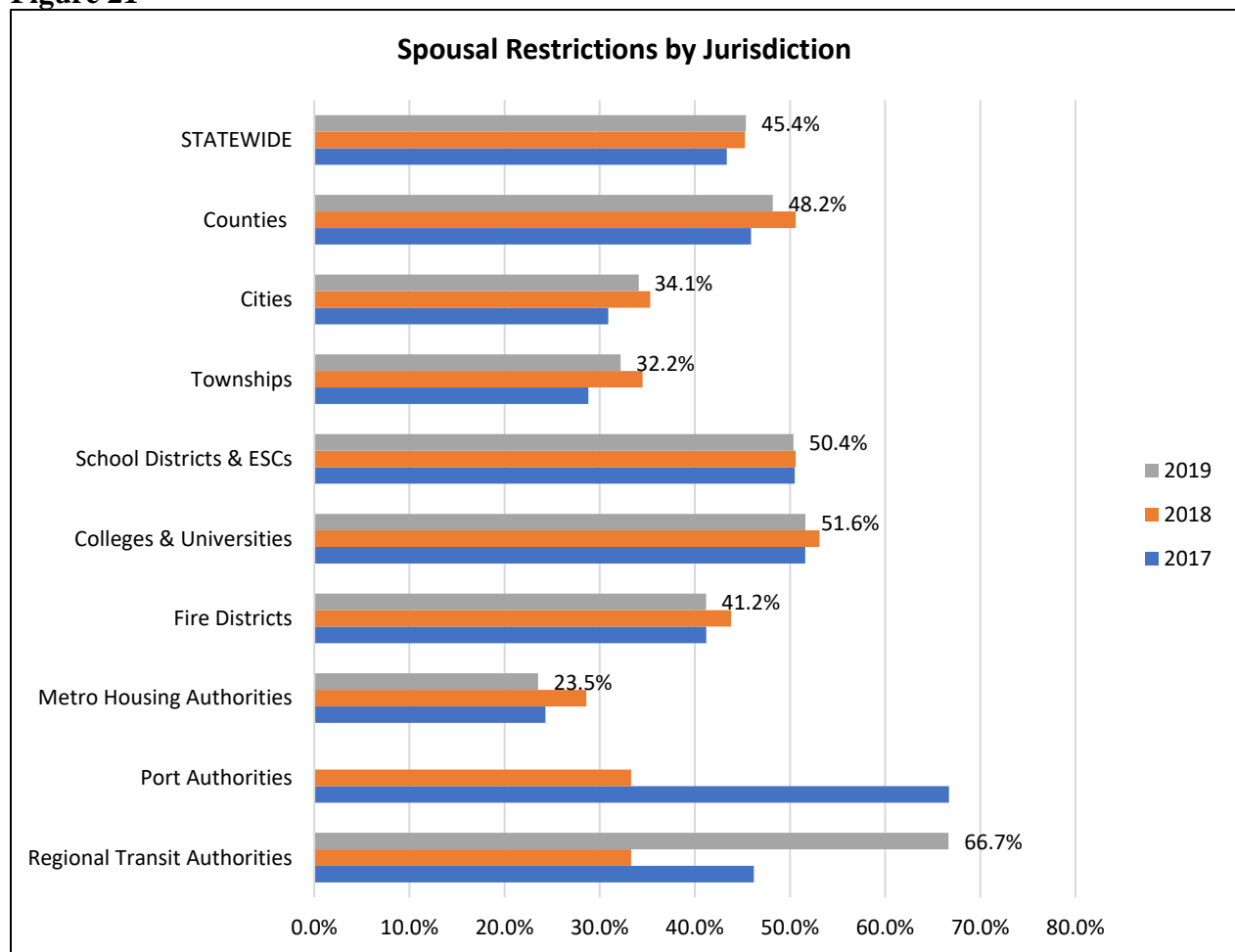
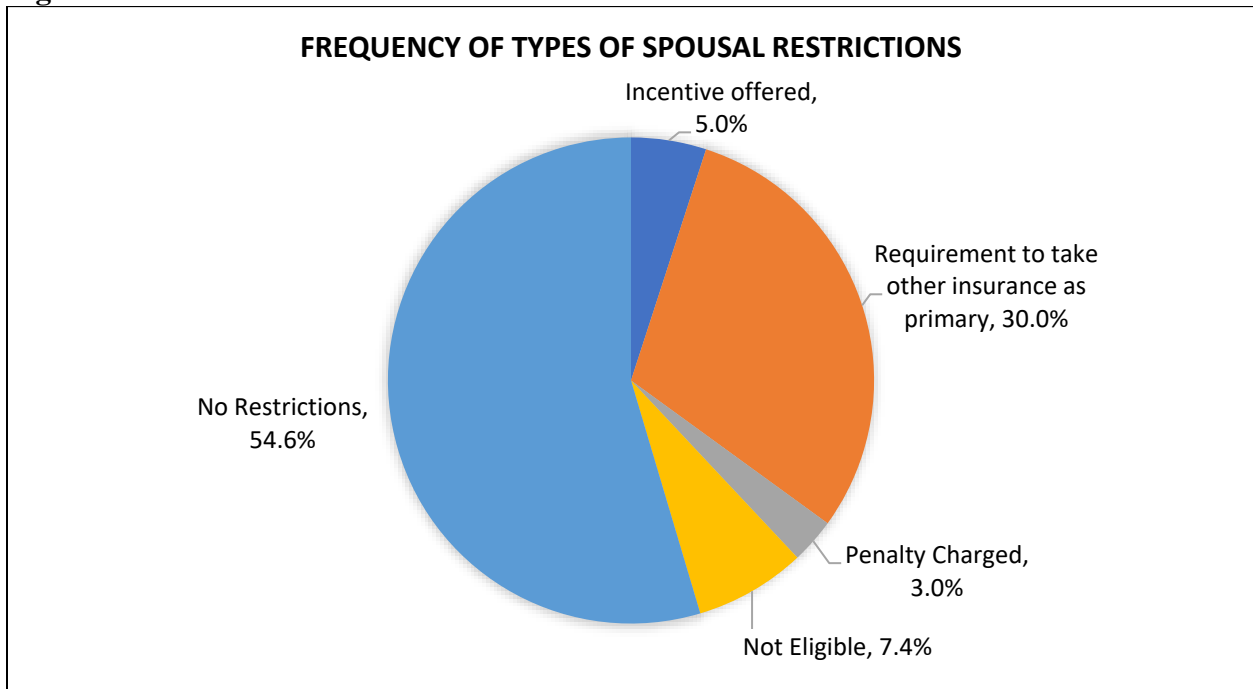


Figure 22 illustrates the frequency of each type of spousal restriction.

Figure 22



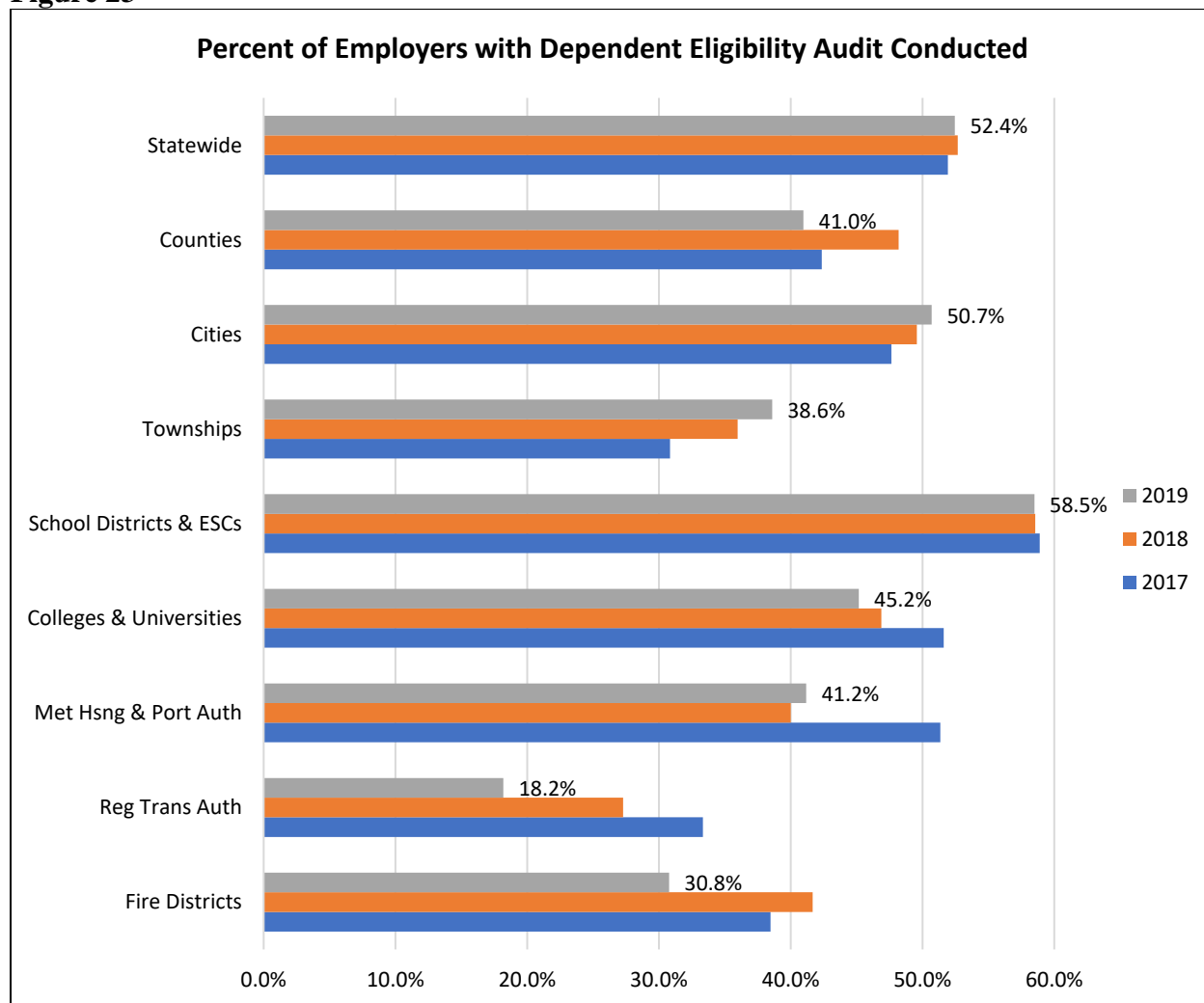
- 30% of employers with spousal restrictions stipulate that if an employee’s spouse has medical coverage through their own employer, the spouse must use their employer’s insurance as their primary form of coverage.

DEPENDENT ELIGIBILITY AUDIT

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

Figure 23 illustrates the number of employers, by jurisdiction, indicating that either they or the medical provider conducted a dependent eligibility audit in the past three years.

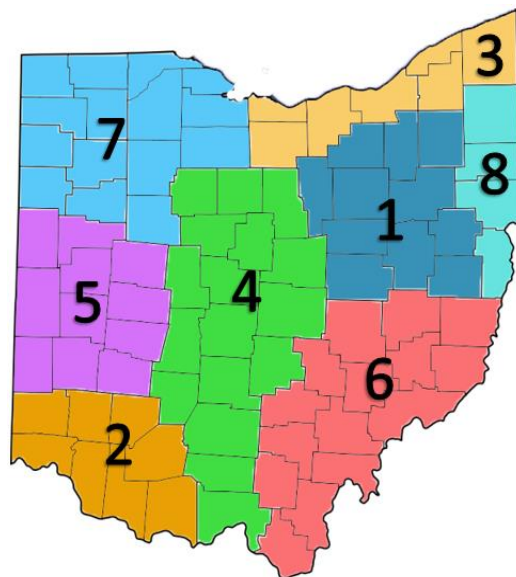
Figure 23



- Statewide, the percent of employers reporting that their organization conducted a dependent eligibility audit sometime over the past three years decreased 0.3% from last year’s survey.

DEFINITIONS

- Each Region consists of several geographically proximate counties. The county groupings, which were originally developed by SERB's Bureau of Mediation 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 that is eligible for medical coverage.
- **Exclusive Provider Organization (EPO):** “An Exclusive Provider Organization (EPO) 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 7 July 2018.)
- **High Deductible Health Plan (HDHP):** “A plan with a higher deductible than a traditional insurance plan. The monthly premium is usually lower, but you pay more health care costs yourself before the insurance company starts to pay its share (your deductible). A high deductible plan (HDHP) can be combined with a health savings account (HSA), allowing you to pay for certain medical expenses with money free from federal taxes.

For 2019, the IRS defines a high deductible health plan as any plan with a deductible of at least \$1,350 for an individual or \$2,700 for a family. An HDHP’s total yearly out-of-pocket expenses (including deductibles, copayments, and coinsurance) can’t be more than \$6,750 for an individual or \$13,500 for a family. (This limit doesn’t apply to out-of-network services.)” (Health Insurance Marketplace. <https://www.healthcare.gov/glossary/high-deductible-health-plan/>. Retrieved 29 July 2019.)

- **Health Maintenance Organization (HMO):** “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 29 July 2019.)
- **Point of Service (POS):** “A point-of-service plan (POS) is a type of managed care plan that is a hybrid of HMO and PPO plans. Like an HMO, participants designate an in-network physician to be their primary care provider. But like a PPO, patients may go outside of the provider network for health care services. When patients venture out of the network, they’ll have to pay most of the cost, unless the primary care provider has made a referral to the out-of-network provider. Then the medical plan will pick up the tab.” (Small Business Majority. <http://healthcoverageguide.org/reference-guide/coverage-types/point-of-service-plan-pos/>. Retrieved on 29 July 2019.)
- **Preferred Provider Organization (PPO):** “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 29 July 2019.)
- **Health Savings Account (HSA):** “A health savings account (HSA) 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 29 July 2019.)

- **Health Reimbursement Account (HRA):** “An HRA 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 29 July 2019.)

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