

**State Employment  
Relations Board**

# HEALTH INSURANCE 2020

THE COST OF HEALTH INSURANCE  
IN OHIO'S PUBLIC SECTOR



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## WELCOME

The State Employment Relations Board (SERB) is pleased to present the Cost of Health Insurance in Ohio's Public Sector – 2020 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 format mirrors the 2019 version. Last year the report was restructured to improve usability and to make room for the addition of many new tables and figures. The overall goal of the expansion was to provide a more detailed insurance report that included an in-depth analysis of the data at the medical plan level. The report was also expanded to provide a detailed view of the employer and employee contribution amounts towards the medical premium.

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

The report 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 (2020 Edition). In its 28<sup>th</sup> 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 2020 Health Insurance Survey was created and dispersed using Novi Survey, an online survey tool. SERB emailed or mailed 1,313 links of the Survey to public sector employers across the state during the month of January, requesting completion of the survey by March of 2020. The target survey population included:

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

This year SERB received 1,185 completed surveys that captured data collected from 1,952 health 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 were in effect on January 1, 2020.

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.

<b>Table 1</b>					
<b>Reported Number of Insurance Plans Offered Statewide</b>					
	Medical	Prescription	Dental	Vision	Life
<b>STATEWIDE</b>	1,952	1,918	1,132	1,019	1,119
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 2020 by jurisdiction. This year’s response rate was 90.3%. Eleven employers indicated that they do not offer medical insurance. These employers have been omitted from all tables, except Table 2, in this report.

Comparison Group	Surveys Sent	Surveys Completed	Response Rate
<b>STATEWIDE</b>	<b>1,313</b>	<b>1,185</b>	<b>90.3%</b>
State of Ohio	1	1	100.0%
Counties	88	84	95.5%
Cities	250	220	88.0%
Townships	152	117	77.0%
School Districts & ESCs	708	660	93.2%
Colleges & Universities	37	35	94.6%
Fire Districts	20	18	90.0%
Metro Housing Authorities	39	36	92.3%
Port Authorities	5	4	80.0%
Regional Transit Authorities	13	10	76.9%

Note: Number of surveys completed includes submissions from employers that do not offer insurance.  
 Note: Eleven employers stated they do not offer medical insurance.



# MEDICAL INSURANCE – OVERVIEW

## MEDICAL INSURANCE – OVERVIEW

### MEDICAL PLAN TYPES OFFERED

Table 3 displays the percentage of plan types offered by jurisdiction. Many employers offer more than one type of medical plan to their employees. Therefore, the number of plans (n = 1,952) 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.

<b>Table 3</b>						
<b>Percentage of Plan Types Offered by Jurisdiction</b>						
<b>Comparison Group</b>	<b>EPO</b>	<b>PPO</b>	<b>POS</b>	<b>HMO</b>	<b>HDHP</b>	<b>n</b>
<b>STATEWIDE</b>	<b>0.9%</b>	<b>52.9%</b>	<b>1.3%</b>	<b>1.6%</b>	<b>43.3%</b>	<b>1,952</b>
State of Ohio	0.0%	50.0%	0.0%	0.0%	50.0%	2
Counties	2.7%	51.7%	5.4%	4.1%	36.1%	147
Cities	1.2%	52.4%	2.4%	1.5%	42.5%	340
Townships	0.0%	32.8%	0.8%	1.5%	64.9%	131
School Districts & ESCs	0.3%	57.2%	0.4%	1.3%	40.8%	1,167
Colleges & Universities	4.1%	47.9%	2.7%	0.0%	45.3%	73
Fire Districts	0.0%	7.1%	0.0%	0.0%	92.9%	14
Metro Housing Authorities	1.9%	37.0%	1.9%	1.9%	57.3%	54
Port Authorities	0.0%	20.0%	0.0%	0.0%	80.0%	5
Regional Transit Authorities	5.3%	52.6%	0.0%	10.5%	31.6%	19
<b>NUMBER OF PLANS (n)</b>	<b>17</b>	<b>1,033</b>	<b>25</b>	<b>31</b>	<b>846</b>	
Note: Plan Types - EPO: Exclusive Provider Organization; PPO: Preferred Provider Organization; POS: Point of Service; HMO: Health Maintenance Organization; HDHP: High Deductible Health Plan.						
Note: n: number of plans.						

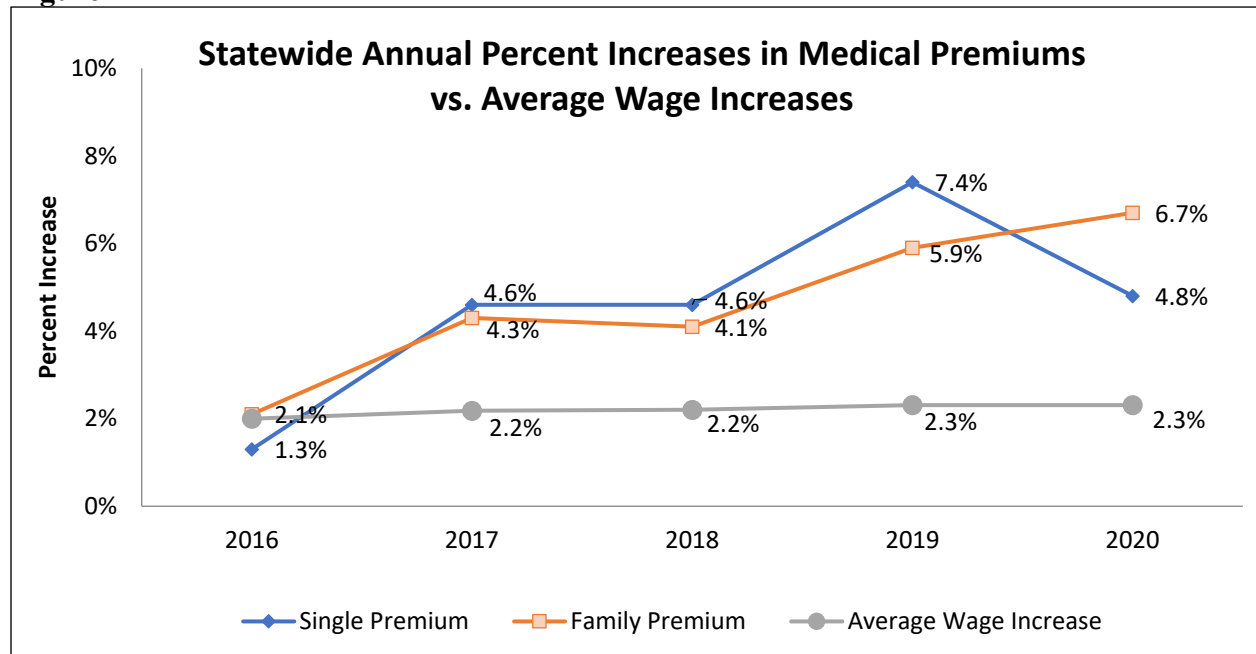
- Preferred Provider Organizations (PPOs) continue the status of most utilized plan type. PPOs represent 52.9% of all medical plans statewide.
- The frequency of High Deductible Health Plans (HDHPs) have increased slightly since the 2019 survey. HDHPs make up 43.3% of plans statewide, compared to 40.4% in 2019.
- Regional Transit Authorities have the lowest percentage of HDHPs, followed by Counties.

# MEDICAL INSURANCE – OVERVIEW

## MEDICAL PREMIUM INCREASES COMPARED TO SALARY INCREASES

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

<b>Table 4</b>						
<b>Annual Percent Change in Medical Care Costs, Inflation, and Medical Care Inflation Rates</b>						
<b>Year</b>	<b>Statewide Public Sector</b>			<b>n</b>	<b>National</b>	
	<b>Single Premium</b>	<b>Family Premium</b>			<b>Inflation Rate</b>	<b>Medical Care</b>
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%
<b>2020</b>	<b>4.8%</b>	<b>6.7%</b>		<b>1,952</b>	<b>2.3%</b>	<b>2.5%</b>

Note: National; includes both public and private sector employers nationwide.  
 Note: United States Bureau of Labor Statistics, Consumer Price Index, December 2019  
[https://www.bls.gov/news.release/archives/cpi\\_01142020.pdf](https://www.bls.gov/news.release/archives/cpi_01142020.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		Total	Family		Total	n
	Employer Share	Employee Share		Employer Share	Employee Share		
<b>STATEWIDE</b>	\$ 616.61	\$ 90.81	\$ 707.42	\$ 1,606.35	\$ 256.87	\$ 1,863.22	1,952
<b>State of Ohio</b>	\$ 672.85	\$ 96.52	\$ 769.37	\$ 1,934.80	\$ 280.23	\$ 2,215.03	2
<b>Counties</b>	\$ 615.40	\$ 90.50	\$ 705.90	\$ 1,672.97	\$ 267.13	\$ 1,940.10	147
Less than 50,000	\$ 648.59	\$ 91.95	\$ 740.54	\$ 1,765.83	\$ 279.85	\$ 2,045.68	53
50,000 - 149,999	\$ 606.70	\$ 92.73	\$ 699.43	\$ 1,622.44	\$ 271.50	\$ 1,893.94	57
150,000 or more	\$ 581.27	\$ 84.98	\$ 666.25	\$ 1,617.81	\$ 242.19	\$ 1,860.00	37
<b>Cities</b>	\$ 629.18	\$ 85.29	\$ 714.47	\$ 1,719.26	\$ 239.57	\$ 1,958.83	340
Less than 25,000	\$ 628.64	\$ 82.15	\$ 710.79	\$ 1,734.06	\$ 238.34	\$ 1,972.40	241
25,000 - 99,999	\$ 626.64	\$ 93.93	\$ 720.57	\$ 1,715.88	\$ 246.97	\$ 1,962.85	90
100,000 or more	\$ 668.86	\$ 80.42	\$ 749.28	\$ 1,363.17	\$ 197.85	\$ 1,561.02	9
<b>Townships</b>	\$ 652.41	\$ 64.46	\$ 716.87	\$ 1,729.83	\$ 214.10	\$ 1,943.93	131
Less than 10,000	\$ 648.81	\$ 54.86	\$ 703.67	\$ 1,783.53	\$ 167.38	\$ 1,950.91	44
10,000 - 29,999	\$ 715.43	\$ 53.56	\$ 768.99	\$ 1,785.10	\$ 197.18	\$ 1,982.28	60
30,000 or more	\$ 514.77	\$ 105.47	\$ 620.24	\$ 1,515.70	\$ 328.11	\$ 1,843.81	27
<b>School Districts *</b>	\$ 608.53	\$ 94.18	\$ 702.71	\$ 1,544.31	\$ 260.88	\$ 1,805.19	1,167
Less than 1,000	\$ 602.37	\$ 88.80	\$ 691.17	\$ 1,552.52	\$ 233.69	\$ 1,786.21	298
1,000 - 2,499	\$ 624.36	\$ 95.04	\$ 719.40	\$ 1,577.33	\$ 266.81	\$ 1,844.14	477
2,500 - 9,999	\$ 591.77	\$ 92.99	\$ 684.76	\$ 1,494.59	\$ 257.00	\$ 1,751.59	276
10,000 or more	\$ 582.54	\$ 93.00	\$ 675.54	\$ 1,485.73	\$ 268.37	\$ 1,754.10	32
<b>Colleges &amp; Universities</b>	\$ 588.45	\$ 101.93	\$ 690.38	\$ 1,564.55	\$ 305.24	\$ 1,869.79	73
<b>Fire Districts</b>	\$ 544.03	\$ 79.63	\$ 623.66	\$ 1,662.69	\$ 243.24	\$ 1,905.93	14
<b>Metro Housing Authorities</b>	\$ 654.58	\$ 95.38	\$ 749.96	\$ 1,756.08	\$ 284.96	\$ 2,041.04	54
<b>Port Authorities</b>	\$ 520.22	\$ 82.61	\$ 602.83	\$ 1,547.88	\$ 243.76	\$ 1,791.64	5
<b>Regional Transit Authorities</b>	\$ 745.88	\$ 110.95	\$ 856.83	\$ 1,795.21	\$ 278.39	\$ 2,073.60	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.

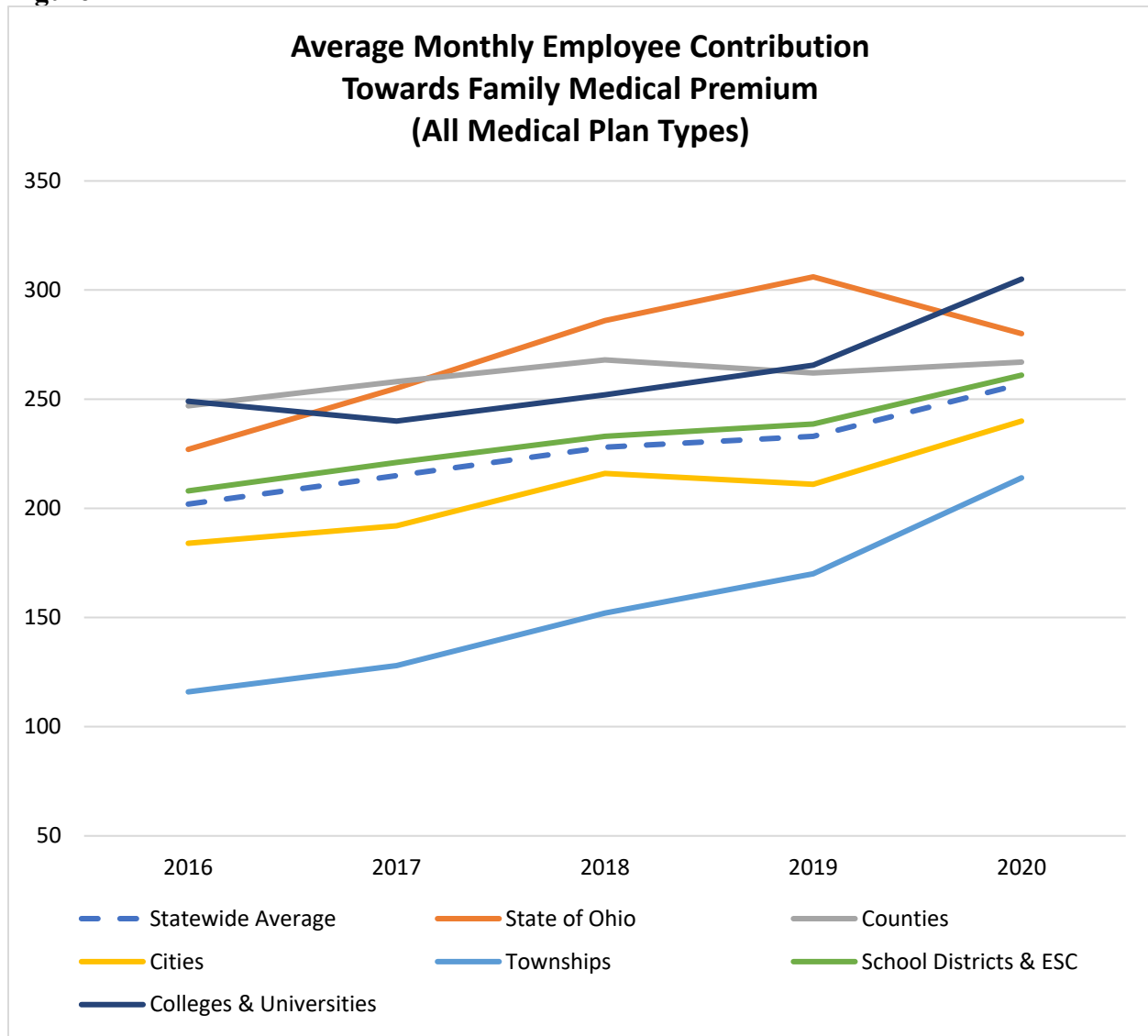
Note: n: number of plans; \* Includes 84 Educational Service Center (ESC) plans.

# MEDICAL INSURANCE – ALL PLAN TYPES

- In Table 5 (located on page 7), Port Authorities reported the lowest average single premiums at \$602.83, which is 14.8% below the statewide average of \$707.42. Port Authorities reported the lowest family premiums at \$1,791.64. The Port Authorities average family premium is 3.8% below the statewide average at \$1,863.22.
- In Table 5 (located on page 7), Regional Transit Authorities (RTA) reported the highest average single premiums at \$856.82, which is 21.1% above the statewide average at \$707.42. The State of Ohio reported the highest family premiums at \$2,215.03. The RTA family premium is 18.9% above the statewide average at \$1,863.22.

Figure 2 displays the average 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.

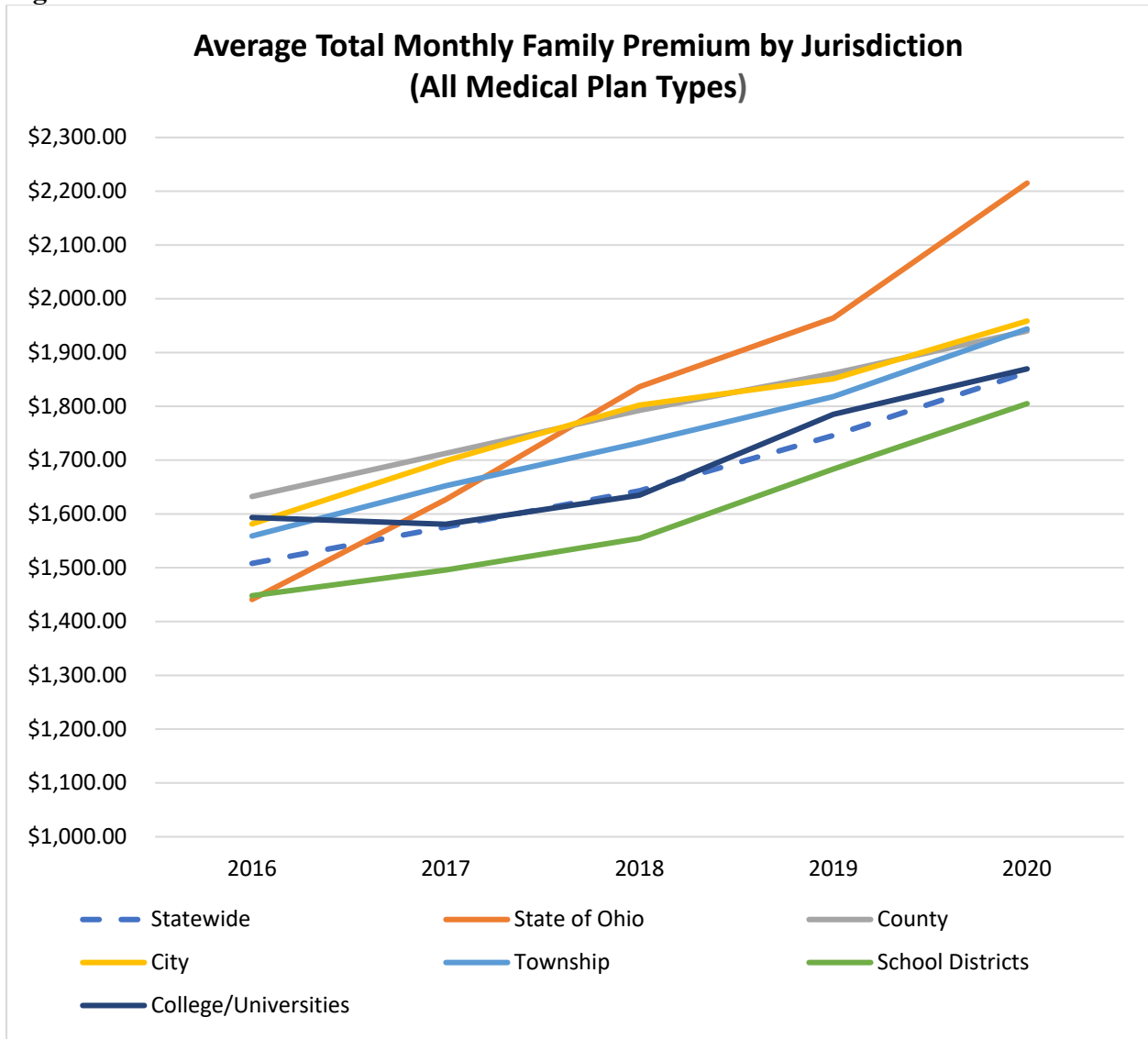
**Figure 2**



# 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 \$361.72 or 24.0% over the five-year period (2016-2020).

# 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.

<b>Average Monthly Employer &amp; Employee Contributions Towards Medical Premium by Region (All Medical Plan Types)</b>							
<b>Comparison Group</b>	<b>Single</b>			<b>Family</b>			<b>n</b>
	<b>Employer Share</b>	<b>Employee Share</b>	<b>Total</b>	<b>Employer Share</b>	<b>Employee Share</b>	<b>Total</b>	
<b>STATEWIDE</b>	\$ 616.61	\$ 90.81	\$ 707.42	\$ 1,606.35	\$ 256.87	\$ 1,863.22	1,952
<b>REGION</b>							
1 - Akron/Canton	\$ 610.62	\$ 82.82	\$ 693.44	\$ 1,572.30	\$ 211.56	\$ 1,783.86	229
2 - Cincinnati	\$ 550.16	\$ 86.82	\$ 636.98	\$ 1,500.47	\$ 258.66	\$ 1,759.13	209
3 - Cleveland	\$ 608.44	\$ 79.56	\$ 688.00	\$ 1,574.66	\$ 211.55	\$ 1,786.21	329
4 - Columbus	\$ 661.46	\$ 110.27	\$ 771.73	\$ 1,681.69	\$ 314.89	\$ 1,996.58	351
5 - Dayton	\$ 603.00	\$ 114.35	\$ 717.35	\$ 1,616.13	\$ 332.05	\$ 1,948.17	260
6 - Southeast Ohio	\$ 713.55	\$ 100.83	\$ 814.38	\$ 1,792.19	\$ 294.50	\$ 2,086.69	148
7 - Toledo	\$ 573.84	\$ 77.02	\$ 650.86	\$ 1,520.18	\$ 230.96	\$ 1,751.14	277
8 - Warren/Youngstown	\$ 639.58	\$ 62.13	\$ 701.71	\$ 1,663.43	\$ 168.29	\$ 1,831.72	149
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 657.24	\$ 73.96	\$ 731.20	\$ 1,728.35	\$ 240.99	\$ 1,969.34	312
50 - 99	\$ 602.03	\$ 90.67	\$ 692.70	\$ 1,593.39	\$ 252.11	\$ 1,845.50	340
100 - 149	\$ 607.60	\$ 93.00	\$ 700.60	\$ 1,598.10	\$ 247.26	\$ 1,845.36	375
150 - 249	\$ 627.26	\$ 97.52	\$ 724.78	\$ 1,595.90	\$ 275.42	\$ 1,871.32	420
250 - 499	\$ 604.09	\$ 90.28	\$ 694.37	\$ 1,566.77	\$ 251.24	\$ 1,818.01	295
500 - 999	\$ 601.75	\$ 101.12	\$ 702.87	\$ 1,542.10	\$ 277.28	\$ 1,819.38	118
1,000 or more	\$ 585.59	\$ 95.55	\$ 681.14	\$ 1,552.96	\$ 272.18	\$ 1,825.14	92
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 15.1% higher for single coverage and 12.0% higher for family coverage.
- Compared to the statewide averages, medical premiums in the Cincinnati region (Region 2) are 9.9% lower for single coverage and in the Toledo region (Region 7) are 6.0% lower for family coverage.
- When plans are broken down by the number of employees covered, employers with 1,000 or more employees have the lowest average single premium at \$681.14 and employers with 250-499 employees have the lowest average family premium at \$1,818.01.

# MEDICAL INSURANCE – ALL PLAN TYPES

## EMPLOYER & EMPLOYEE SHARE OF MEDICAL PREMIUM

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

<b>Employer &amp; Employee Cost Sharing Percentage Towards Medical Premium (All Medical Plan Types)</b>					
<b>Comparison Group</b>	<b>Single</b>		<b>Family</b>		<b>n</b>
	<b>Employer Share</b>	<b>Employee Share</b>	<b>Employer Share</b>	<b>Employee Share</b>	
<b>STATEWIDE</b>	<b>87.2%</b>	<b>12.8%</b>	<b>86.5%</b>	<b>13.5%</b>	<b>1,952</b>
<b>State of Ohio</b>	<b>87.5%</b>	<b>12.5%</b>	<b>87.2%</b>	<b>12.8%</b>	<b>2</b>
<b>Counties</b>	<b>87.0%</b>	<b>13.0%</b>	<b>86.5%</b>	<b>13.5%</b>	<b>147</b>
Less than 50,000	87.3%	12.7%	86.3%	13.7%	53
50,000 - 149,999	86.4%	13.6%	85.8%	14.2%	57
150,000 or more	87.6%	12.4%	87.8%	12.2%	37
<b>Cities</b>	<b>87.7%</b>	<b>12.3%</b>	<b>87.7%</b>	<b>12.3%</b>	<b>340</b>
Less than 25,000	88.3%	11.7%	88.1%	11.9%	241
25,000 - 99,999	86.0%	14.0%	86.6%	13.4%	90
100,000 or more	89.2%	10.8%	87.0%	13.0%	9
<b>Townships</b>	<b>90.7%</b>	<b>9.3%</b>	<b>89.8%</b>	<b>10.2%</b>	<b>131</b>
Less than 10,000	91.8%	8.2%	91.4%	8.6%	44
10,000 - 29,999	92.8%	7.2%	91.4%	8.6%	60
30,000 or more	84.3%	15.7%	83.4%	16.6%	27
<b>School Districts*</b>	<b>86.8%</b>	<b>13.2%</b>	<b>86.0%</b>	<b>14.0%</b>	<b>1,167</b>
Less than 1,000	87.2%	12.8%	87.4%	12.6%	298
1,000 - 2,499	87.2%	12.8%	86.0%	14.0%	477
2,500 - 9,999	86.6%	13.4%	85.4%	14.6%	276
10,000 or more	85.8%	14.2%	84.3%	15.7%	32
<b>Colleges &amp; Universities</b>	<b>85.3%</b>	<b>14.7%</b>	<b>83.8%</b>	<b>16.2%</b>	<b>73</b>
<b>Fire Districts</b>	<b>88.1%</b>	<b>11.9%</b>	<b>88.1%</b>	<b>11.9%</b>	<b>14</b>
<b>Metro Housing Authorities</b>	<b>87.2%</b>	<b>12.8%</b>	<b>85.9%</b>	<b>14.1%</b>	<b>54</b>
<b>Port Authorities</b>	<b>86.4%</b>	<b>13.6%</b>	<b>86.4%</b>	<b>13.6%</b>	<b>5</b>
<b>Regional Transit Authorities</b>	<b>86.4%</b>	<b>13.6%</b>	<b>86.6%</b>	<b>13.4%</b>	<b>19</b>

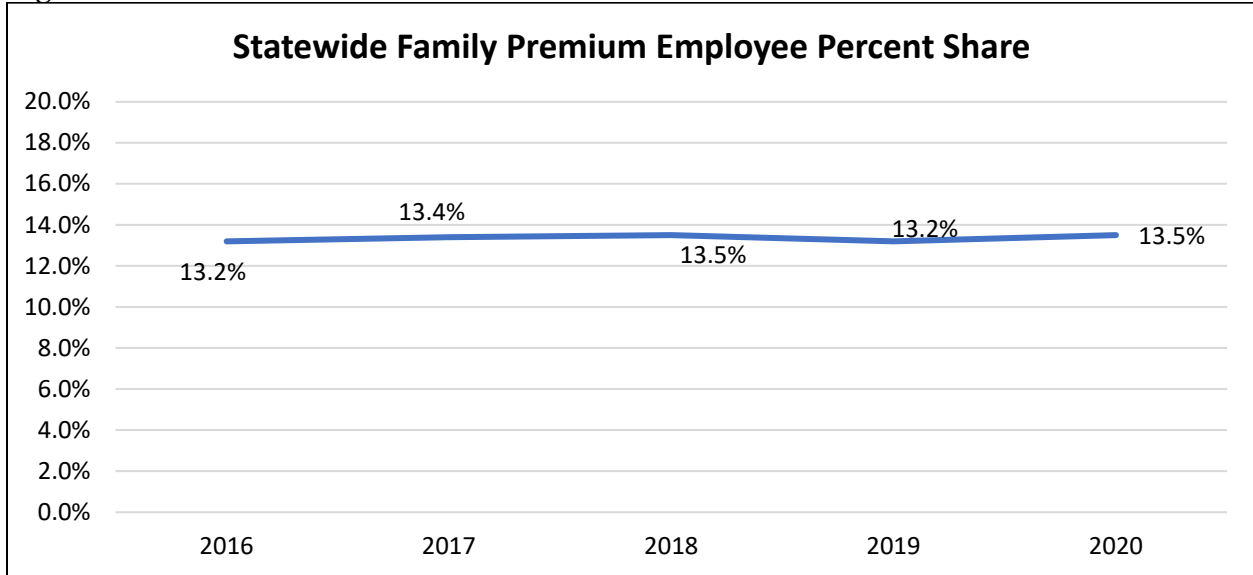
Note: Includes plans where employees contribute \$0 to the medical premium.  
 Note: Includes plans where prescription and/or dental is included in medical premium.  
 Note: n: number of plans; \* Includes 84 Educational Service Center (ESC) plans.

- On average, employees in Townships pay the lowest percent share amount towards the total single premium at 9.3%. Employees working for Colleges & Universities contribute the largest single percent share at 14.7%.
- In Table 7, employees working for Colleges & Universities contribute the highest percent share of the premium at 16.2% for family plans and Townships contribute the lowest at 10.2%.

# MEDICAL INSURANCE – ALL PLAN TYPES

Figure 4 displays the statewide average percentages of the employee’s contribution toward the family medical premium, found in Table 7, over the past five years. While medical premiums continue to rise, the employee’s share of the premium has changed very little. The reported 2020 percent share is 13.5%, which is up slightly from the 2019 percent share of 13.2%.

**Figure 4**



# MEDICAL INSURANCE – ALL PLAN TYPES

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

<b>Employer &amp; Employee Cost Sharing Percentage Towards Medical Premium by Region (All Medical Plan Types)</b>					
<b>Comparison Group</b>	<b>Single</b>		<b>Family</b>		<b>n</b>
	<b>Employer Share</b>	<b>Employee Share</b>	<b>Employer Share</b>	<b>Employee Share</b>	
<b>STATEWIDE</b>	87.2%	12.8%	86.5%	13.5%	1,952
<b>REGION</b>					
1 - Akron/Canton	87.9%	12.1%	88.0%	12.0%	229
2 - Cincinnati	85.9%	14.1%	85.0%	15.0%	209
3 - Cleveland	88.6%	11.4%	88.5%	11.5%	329
4 - Columbus	85.3%	14.7%	84.2%	15.8%	351
5 - Dayton	84.5%	15.5%	83.6%	16.4%	260
6 - Southeast Ohio	87.7%	12.3%	86.1%	13.9%	148
7 - Toledo	88.4%	11.6%	87.3%	12.7%	277
8 - Warren/Youngstown	91.2%	8.8%	91.0%	9.0%	149
<b>EMPLOYEES COVERED</b>					
1 - 49	89.7%	10.3%	88.4%	11.6%	312
50 - 99	86.8%	13.2%	86.6%	13.4%	340
100 - 149	87.1%	12.9%	87.1%	12.9%	375
150 - 249	86.6%	13.4%	85.4%	14.6%	420
250 - 499	87.1%	12.9%	86.2%	13.8%	295
500 - 999	85.7%	14.3%	84.9%	15.1%	118
1,000 or more	85.9%	14.1%	85.2%	14.8%	92
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 8.8% for single and 9.0% for family coverage. The Dayton region (Region 5) reported the highest single and family percent share, with a reported average of 15.5% and 16.4%, 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 10.3% 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.

<b>Table 9</b>			
<b>Average Total Monthly Premium by Plan Type</b>			
	<b>Single</b>	<b>Family</b>	<b>n</b>
PPO	\$ 759.20	\$ 1,944.72	1,033
POS	\$ 750.54	\$ 1,995.70	25
HMO	\$ 686.67	\$ 1,797.23	31
EPO	\$ 622.86	\$ 1,656.22	17
HDHP	\$ 645.39	\$ 1,761.74	846

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 single plan type reported this year. The PPO total monthly premium averaged \$759.20 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 \$1,995.70 for a family plan.
- Both single and family average monthly premiums saw an increase in almost all categories compared to the 2019 report.

# 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.

<b>Table 10</b>						
<b>Statewide Average Annual Cost Per Year by Funding Type (SINGLE)</b>						
<b>Comparison Group</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>n</b>
Fully-Insured	7,043	7,332	7,747	8,124	8,466	445
Self-Insured	6,835	7,162	7,486	8,097	8,496	1,507
Note: n: number of plans.						

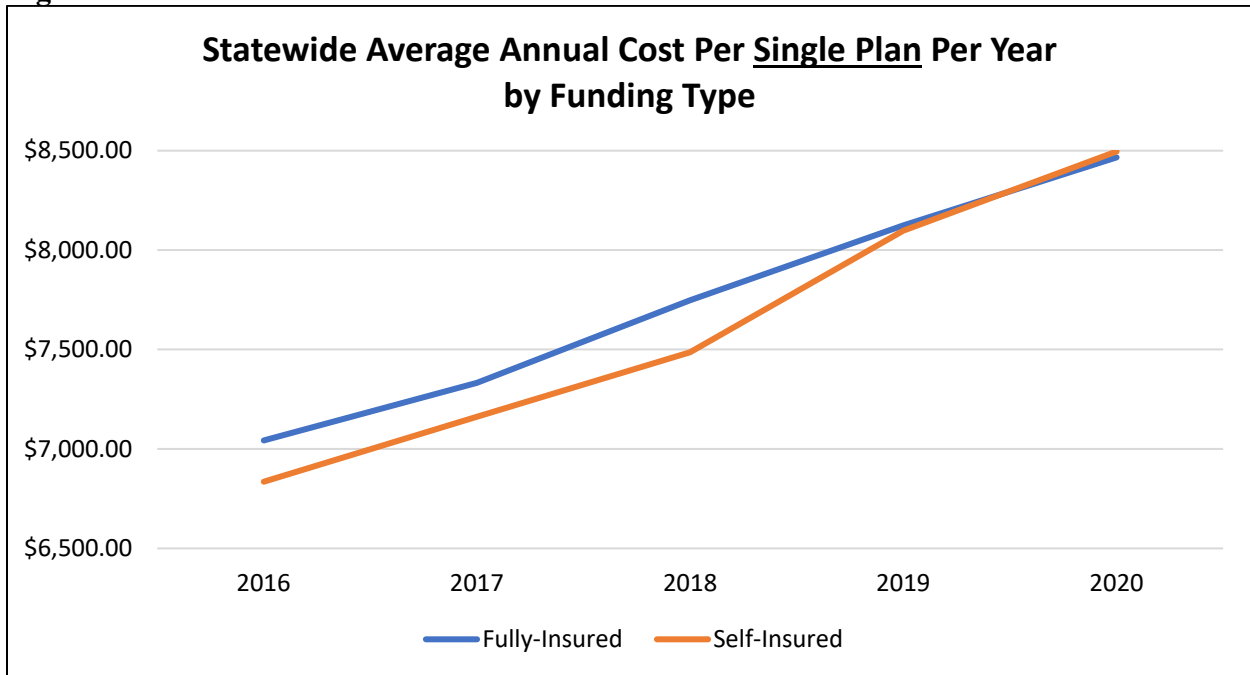
<b>Table 11</b>						
<b>Statewide Average Annual Cost Per Year by Funding Type (FAMILY)</b>						
<b>Comparison Group</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>n</b>
Fully-Insured	19,236	20,256	21,588	21,997	23,571	445
Self-Insured	17,712	18,492	19,296	20,685	22,002	1,507
Note: n: number of plans.						

- For single plans, the average total cost per year rose 4.2% for fully-insured plans and 4.9% for self-insured plans.
- For family plans, the average total cost per year rose 7.2% for fully-insured plans and 6.4% for self-insured plans.

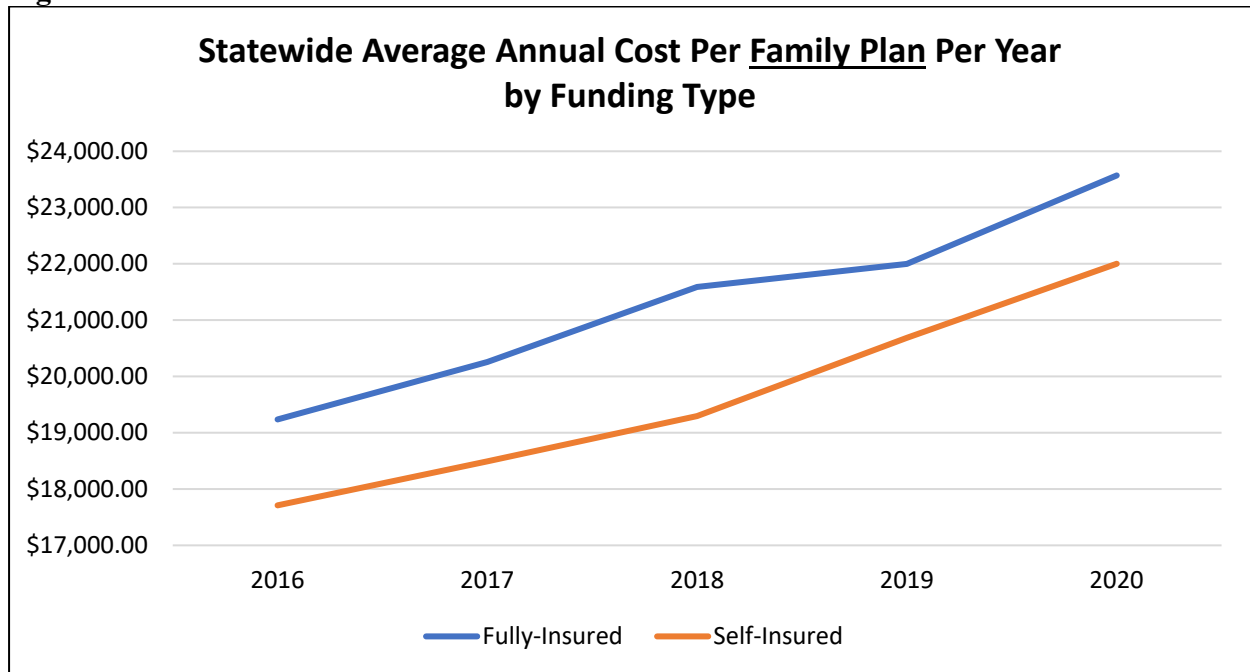
# MEDICAL INSURANCE – ALL PLAN TYPES

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

**Figure 5**



**Figure 6**



# MEDICAL INSURANCE – ALL PLAN TYPES

## NETWORK DEDUCTIBLES

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

<b>Table 12</b>			
<b>Average Annual In-Network Deductible Amount (All Plan Types)</b>			
<b>Comparison Group</b>	<b>Single</b>	<b>Family</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 1,586</b>	<b>\$ 3,145</b>	<b>1,952</b>
State of Ohio	\$ 1,125	\$ 2,250	2
Counties	\$ 1,299	\$ 2,584	147
Cities	\$ 1,449	\$ 2,868	340
Townships	\$ 2,470	\$ 4,978	131
School Districts & ESCs	\$ 1,521	\$ 3,009	1,167
Colleges & Universities	\$ 1,560	\$ 3,056	73
Fire Districts	\$ 3,461	\$ 7,221	14
Metro Housing Authorities	\$ 2,263	\$ 4,438	54
Port Authorities	\$ 1,710	\$ 3,420	5
Regional Transit Authorities	\$ 955	\$ 1,858	19
<b>REGION</b>			
1 - Akron/Canton	\$ 1,079	\$ 2,153	229
2 - Cincinnati	\$ 1,887	\$ 3,764	209
3 - Cleveland	\$ 1,320	\$ 2,563	329
4 - Columbus	\$ 1,894	\$ 3,767	351
5 - Dayton	\$ 1,769	\$ 3,556	260
6 - Southeast Ohio	\$ 1,591	\$ 3,194	148
7 - Toledo	\$ 1,786	\$ 3,529	277
8 - Warren/Youngstown	\$ 1,105	\$ 2,143	149
<b>EMPLOYEES COVERED</b>			
1 - 49	\$ 2,092	\$ 4,188	312
50 - 99	\$ 1,617	\$ 3,216	340
100 - 149	\$ 1,493	\$ 2,969	375
150 - 249	\$ 1,528	\$ 3,003	420
250 - 499	\$ 1,423	\$ 2,819	295
500 - 999	\$ 1,444	\$ 2,815	118
1,000 or more	\$ 1,093	\$ 2,177	92
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible. Note: n: number of plans.			

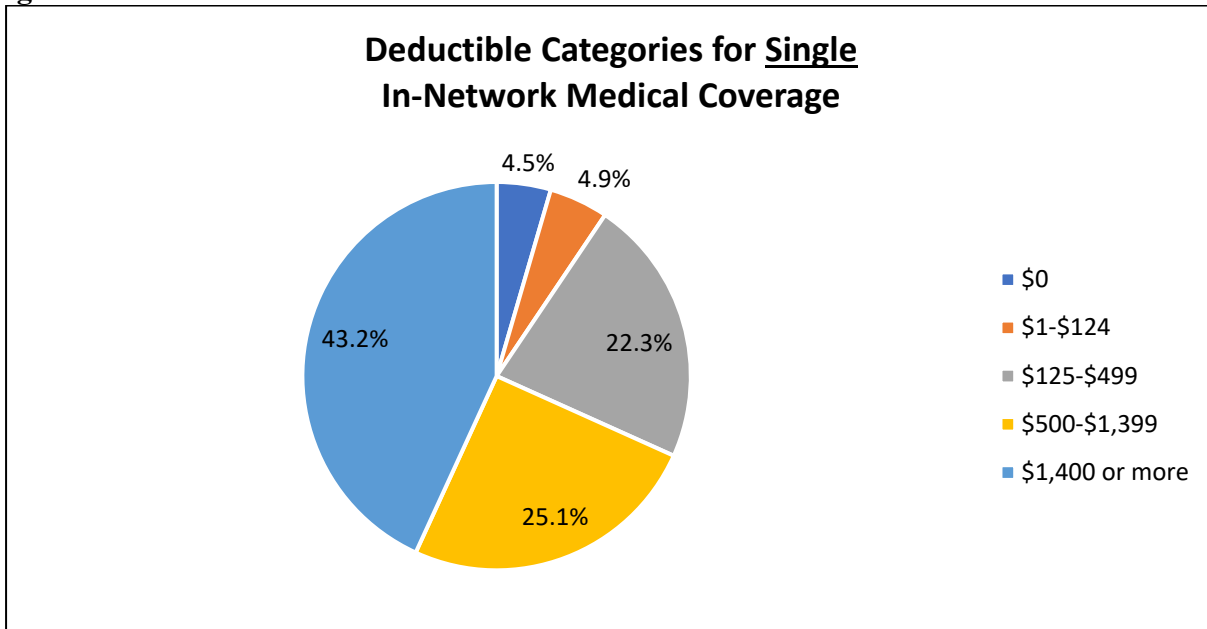
- Fire Districts have the highest reported average deductible for both single and family plans in-network. Regional Transit Authorities have the lowest in-network deductible in both categories.

# MEDICAL INSURANCE – ALL PLAN TYPES

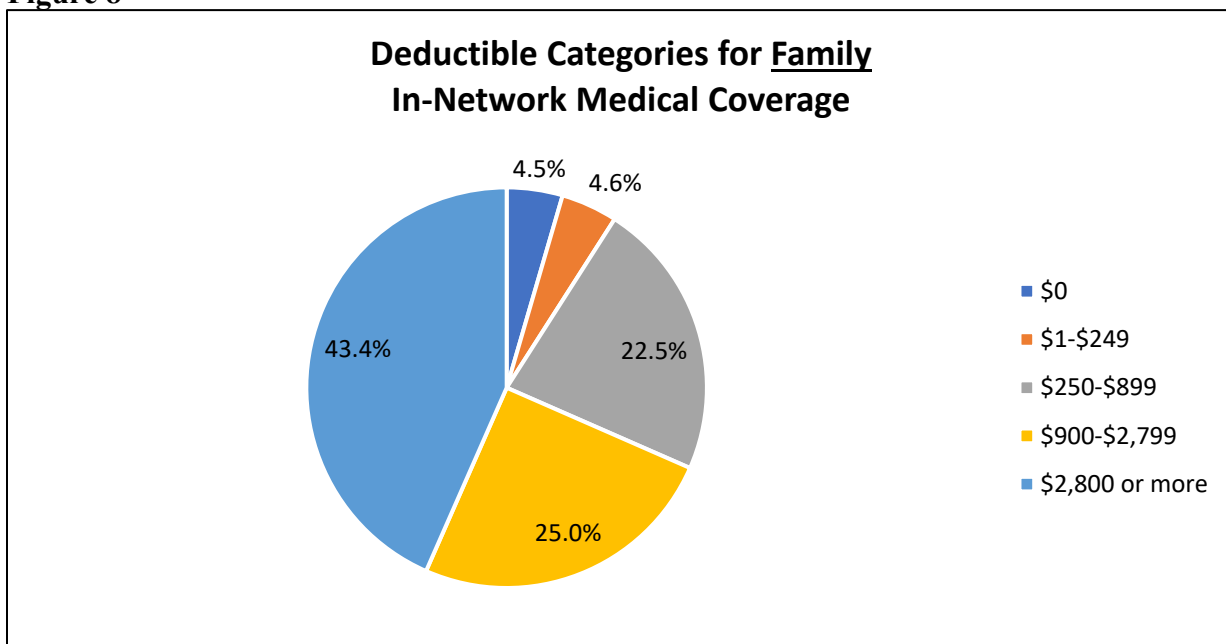
- In Table 12 (located on page 17), the Columbus region (Region 4) has the highest single and family in-network deductible. The lowest single and family in-network deductibles are found in the Akron/Canton region (Region 1) and Warren/Youngstown (Region 8) respectively.

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 \$1,400 for single and \$2,800 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.

<b>Table 13</b>			
<b>Average Non-Network Deductible Amount (All Plan Types)</b>			
<b>Comparison Group</b>	<b>Single</b>	<b>Family</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 2,978</b>	<b>\$ 5,894</b>	<b>1,952</b>
State of Ohio	\$ 2,250	\$ 4,500	2
Counties	\$ 2,621	\$ 5,201	147
Cities	\$ 3,066	\$ 6,047	340
Townships	\$ 5,467	\$ 10,959	131
School Districts & ESCs	\$ 2,573	\$ 5,072	1,167
Colleges & Universities	\$ 3,145	\$ 6,120	73
Fire Districts	\$ 8,281	\$ 17,715	14
Metro Housing Authorities	\$ 5,306	\$ 10,563	54
Port Authorities	\$ 3,313	\$ 6,625	5
Regional Transit Authorities	\$ 2,592	\$ 4,883	19
<b>REGION</b>			
1 - Akron/Canton	\$ 2,140	\$ 4,267	229
2 - Cincinnati	\$ 3,678	\$ 7,431	209
3 - Cleveland	\$ 2,537	\$ 4,888	329
4 - Columbus	\$ 3,330	\$ 6,624	351
5 - Dayton	\$ 3,327	\$ 6,660	260
6 - Southeast Ohio	\$ 3,258	\$ 6,452	148
7 - Toledo	\$ 3,195	\$ 6,282	277
8 - Warren/Youngstown	\$ 2,247	\$ 4,344	149
<b>EMPLOYEES COVERED</b>			
1 - 49	\$ 4,372	\$ 8,703	312
50 - 99	\$ 3,231	\$ 6,457	340
100 - 149	\$ 2,574	\$ 5,075	375
150 - 249	\$ 2,618	\$ 5,081	420
250 - 499	\$ 2,589	\$ 5,134	295
500 - 999	\$ 2,799	\$ 5,636	118
1,000 or more	\$ 2,170	\$ 4,285	92
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible. Note: n: number of plans.			

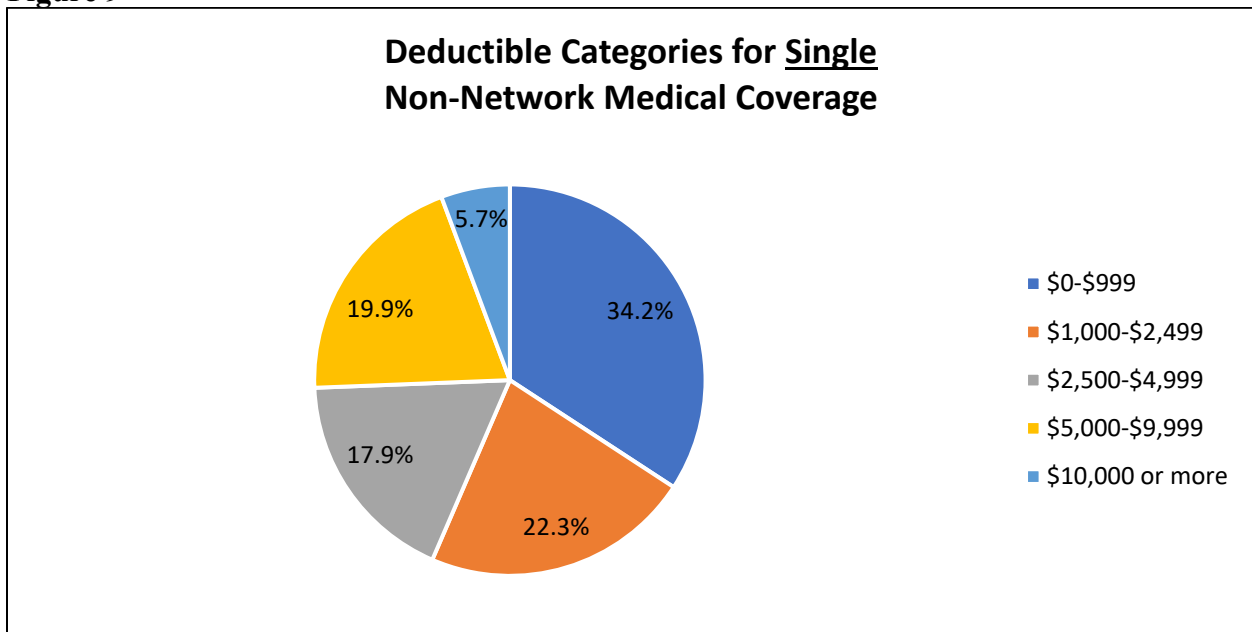
- Fire Districts have the highest reported average deductible for both single and family plans for non-network. The State of Ohio has the lowest non-network deductible in both categories.

# MEDICAL INSURANCE – ALL PLAN TYPES

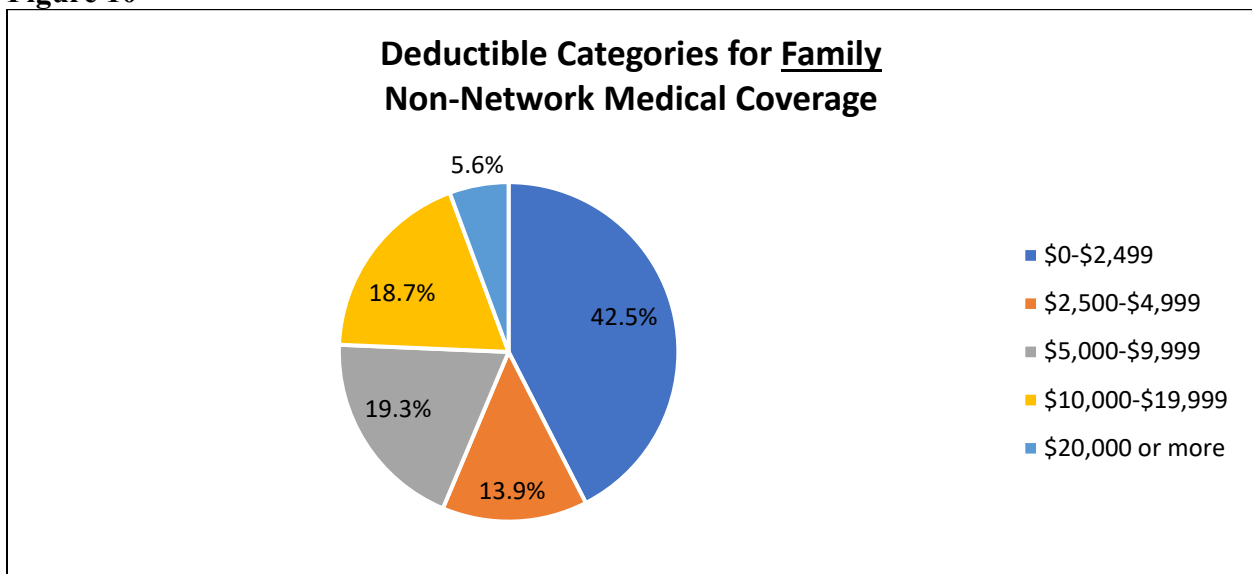
- In Table 13 (located on page 19), the Cincinnati region (Region 2) has the highest single and family non-network deductibles. The lowest single and family non-network deductibles are found in the Akron/Canton region (Region 1).

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 1,952 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.

<b>Table 14</b>				
<b>Statewide Average Medical Copay &amp; Coinsurance Amounts (Covered by Employee)</b>				
	<b>Network</b>	<b>n</b>	<b>Non-Network</b>	<b>n</b>
<b>COPAY</b>				
Office Visit	\$ 18.97	1,270	\$ 14.92	333
Emergency Room	\$ 131.78	1,297	\$ 133.73	900
Urgent Care	\$ 38.15	1,249	\$ 35.41	435
Hospital Stay - Admitted	\$ 55.75	305	\$ 55.22	159
<b>COINSURANCE</b>				
Office Visit	11.3%	780	40.0%	1,521
Emergency Room	13.6%	798	36.4%	959
Urgent Care	12.1%	778	39.7%	1,389
Hospital Stay - Admitted	13.6%	1,481	39.3%	1,523
Note: n: number of plans.				

Of the 1,952 medical plans reported:

- 343 plans indicated that their office visit copay amount is \$20 and 289 plans indicated their office visit copay amount is \$25, the two most reported copay dollar amounts.
- 155 plans indicated that the employee was not charged a copay or coinsurance amount for in-network office visits.
- 284 plans indicated that their emergency room copay amount is \$100, the most reported copay.
- 193 plans indicated that the employee was not charged a copay or coinsurance amount for in-network emergency room visits.
- 257 plans indicated that their urgent care copay amount is \$50, the most reported copay.
- 181 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%	
<b>STATEWIDE</b>	<b>21.2%</b>	<b>30.3%</b>	<b>2.4%</b>	<b>39.9%</b>	<b>6.2%</b>	<b>1,481</b>
State of Ohio	0.0%	0.0%	0.0%	100.0%	0.0%	2
Counties	9.4%	17.1%	4.3%	51.3%	17.9%	117
Cities	30.0%	24.9%	1.2%	40.7%	3.2%	253
Townships	45.2%	14.3%	0.0%	36.9%	3.6%	84
School Districts & ESCs	18.7%	35.5%	2.4%	37.6%	5.8%	906
Colleges & Universities	8.9%	33.9%	8.9%	42.9%	5.4%	56
Fire Districts	75.0%	0.0%	0.0%	25.0%	0.0%	8
Metro Housing Authorities	18.9%	13.5%	0.0%	59.5%	8.1%	37
Port Authorities	25.0%	50.0%	0.0%	25.0%	0.0%	4
Regional Transit Authorities	7.1%	42.9%	7.1%	35.7%	7.2%	14

Note: Excludes 471 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%	
<b>STATEWIDE</b>	<b>2.1%</b>	<b>14.1%</b>	<b>27.5%</b>	<b>31.2%</b>	<b>25.1%</b>	<b>1,523</b>
State of Ohio	0.0%	0.0%	0.0%	100.0%	0.0%	2
Counties	0.0%	3.3%	18.0%	47.5%	31.2%	122
Cities	2.3%	12.6%	31.8%	24.9%	28.4%	261
Townships	0.0%	18.8%	30.6%	27.1%	23.5%	85
School Districts & ESCs	2.7%	16.5%	27.2%	31.7%	21.9%	934
Colleges & Universities	0.0%	7.3%	32.7%	23.6%	36.4%	55
Fire Districts	0.0%	0.0%	40.0%	0.0%	60.0%	10
Metro Housing Authorities	0.0%	5.1%	17.9%	38.5%	38.5%	39
Port Authorities	0.0%	25.0%	50.0%	0.0%	25.0%	4
Regional Transit Authorities	9.1%	9.1%	27.3%	27.3%	27.2%	11

Note: Excludes 429 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.

**Table 17**

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

Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
<b>STATEWIDE</b>	\$ 3,088	\$ 0	\$ 12,900	\$ 6,182	\$ 0	\$ 20,000	1,952
State of Ohio	\$ 2,500	\$ 1,500	\$ 3,500	\$ 5,000	\$ 3,000	\$ 7,000	2
Counties	\$ 3,310	\$ 400	\$ 7,500	\$ 6,619	\$ 800	\$ 15,000	147
Cities	\$ 2,846	\$ 0	\$ 7,900	\$ 5,666	\$ 0	\$ 15,800	340
Townships	\$ 3,749	\$ 0	\$ 10,000	\$ 7,741	\$ 0	\$ 20,000	131
School Districts & ESCs	\$ 2,949	\$ 0	\$ 12,900	\$ 5,875	\$ 0	\$ 20,000	1,167
Colleges & Universities	\$ 3,696	\$ 500	\$ 7,900	\$ 7,454	\$ 1,000	\$ 15,800	73
Fire Districts	\$ 5,469	\$ 3,000	\$ 7,900	\$ 11,062	\$ 6,000	\$ 15,800	14
Metro Housing Authorities	\$ 3,974	\$ 350	\$ 7,900	\$ 8,221	\$ 700	\$ 15,000	54
Port Authorities	\$ 3,810	\$ 2,000	\$ 6,350	\$ 7,620	\$ 4,000	\$ 12,700	5
Regional Transit Authorities	\$ 3,061	\$ 0	\$ 7,000	\$ 5,858	\$ 0	\$ 13,700	19
<b>REGION</b>							
1 - Akron/Canton	\$ 2,191	\$ 0	\$ 7,900	\$ 4,492	\$ 0	\$ 20,000	229
2 - Cincinnati	\$ 3,488	\$ 170	\$ 7,150	\$ 6,973	\$ 500	\$ 14,300	209
3 - Cleveland	\$ 3,212	\$ 0	\$ 12,900	\$ 6,397	\$ 0	\$ 20,000	329
4 - Columbus	\$ 3,182	\$ 0	\$ 7,900	\$ 6,431	\$ 0	\$ 20,000	351
5 - Dayton	\$ 2,906	\$ 0	\$ 7,900	\$ 5,823	\$ 0	\$ 15,800	260
6 - Southeast Ohio	\$ 3,345	\$ 300	\$ 8,150	\$ 6,758	\$ 600	\$ 16,300	148
7 - Toledo	\$ 3,455	\$ 0	\$ 8,150	\$ 6,741	\$ 0	\$ 16,300	277
8 - Warren/Youngstown	\$ 2,796	\$ 100	\$ 7,900	\$ 5,628	\$ 200	\$ 15,800	149
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 3,663	\$ 0	\$ 10,000	\$ 7,469	\$ 0	\$ 20,000	312
50 - 99	\$ 2,981	\$ 0	\$ 8,150	\$ 5,995	\$ 0	\$ 16,500	340
100 - 149	\$ 3,077	\$ 100	\$ 7,900	\$ 6,162	\$ 200	\$ 15,800	375
150 - 249	\$ 2,962	\$ 0	\$ 12,900	\$ 5,891	\$ 0	\$ 20,000	420
250 - 499	\$ 2,885	\$ 0	\$ 8,150	\$ 5,697	\$ 0	\$ 16,300	295
500 - 999	\$ 2,904	\$ 0	\$ 7,900	\$ 5,712	\$ 0	\$ 15,800	118
1,000 or more	\$ 3,044	\$ 0	\$ 7,900	\$ 6,080	\$ 0	\$ 15,800	92

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 (located on page 23), 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	
<b>STATEWIDE</b>	\$ 6,117	\$ 0	\$ 32,400	\$ 12,332	\$ 0	\$ 90,000	1,952
State of Ohio	\$ 5,000	\$ 3,000	\$ 7,000	\$ 10,000	\$ 6,000	\$ 14,000	2
Counties	\$ 6,762	\$ 800	\$ 22,050	\$ 13,619	\$ 1,800	\$ 44,100	147
Cities	\$ 6,448	\$ 250	\$ 32,400	\$ 12,956	\$ 500	\$ 64,800	340
Townships	\$ 9,212	\$ 0	\$ 22,050	\$ 18,892	\$ 0	\$ 60,000	131
School Districts & ESCs	\$ 5,305	\$ 0	\$ 20,400	\$ 10,629	\$ 500	\$ 40,800	1,167
Colleges & Universities	\$ 6,802	\$ 1,000	\$ 14,400	\$ 13,628	\$ 2,000	\$ 30,000	73
Fire Districts	\$ 15,108	\$ 7,000	\$ 30,000	\$ 33,833	\$ 14,000	\$ 90,000	14
Metro Housing Authorities	\$ 10,576	\$ 1,000	\$ 22,050	\$ 21,849	\$ 3,100	\$ 44,100	54
Port Authorities	\$ 6,070	\$ 5,000	\$ 9,000	\$ 12,140	\$ 10,000	\$ 18,000	5
Regional Transit Authorities	\$ 5,763	\$ 1,500	\$ 12,000	\$ 10,213	\$ 2,500	\$ 24,000	19
<b>REGION</b>							
1 - Akron/Canton	\$ 4,621	\$ 250	\$ 22,050	\$ 9,513	\$ 500	\$ 44,100	229
2 - Cincinnati	\$ 7,603	\$ 340	\$ 20,000	\$ 15,416	\$ 1,000	\$ 40,000	209
3 - Cleveland	\$ 5,615	\$ 300	\$ 32,400	\$ 11,221	\$ 500	\$ 64,800	329
4 - Columbus	\$ 6,347	\$ 0	\$ 30,000	\$ 12,926	\$ 800	\$ 90,000	351
5 - Dayton	\$ 6,230	\$ 0	\$ 20,700	\$ 12,492	\$ 0	\$ 41,400	260
6 - Southeast Ohio	\$ 7,072	\$ 300	\$ 20,000	\$ 14,382	\$ 600	\$ 40,000	148
7 - Toledo	\$ 6,336	\$ 0	\$ 20,000	\$ 12,388	\$ 0	\$ 40,000	277
8 - Warren/Youngstown	\$ 5,175	\$ 500	\$ 22,050	\$ 10,590	\$ 1,000	\$ 44,100	149
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 8,497	\$ 0	\$ 30,000	\$ 17,367	\$ 0	\$ 90,000	312
50 - 99	\$ 6,398	\$ 400	\$ 20,000	\$ 13,035	\$ 1,000	\$ 60,000	340
100 - 149	\$ 5,687	\$ 250	\$ 32,400	\$ 11,390	\$ 500	\$ 64,800	375
150 - 249	\$ 5,291	\$ 500	\$ 20,000	\$ 10,595	\$ 1,000	\$ 40,000	420
250 - 499	\$ 5,404	\$ 0	\$ 22,050	\$ 10,770	\$ 700	\$ 44,100	295
500 - 999	\$ 5,620	\$ 300	\$ 15,800	\$ 11,077	\$ 500	\$ 31,600	118
1,000 or more	\$ 5,350	\$ 1,100	\$ 13,100	\$ 10,683	\$ 2,200	\$ 24,000	92

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

Note: n: number of plans.

# MEDICAL INSURANCE – PPO PLANS

## MEDICAL INSURANCE – PPO PLANS

### PPO PREMIUMS

Table 19 breaks down the average PPO medical premiums and the contribution amounts shared by the employer and the employee 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 52.9% of all plans reported in 2020.

**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	
<b>STATEWIDE</b>	\$ 657.01	\$ 102.19	\$ 759.20	\$ 1,669.40	\$ 276.95	\$ 1,946.35	1,033
<b>State of Ohio</b>	\$ 652.54	\$ 115.57	\$ 768.11	\$ 1,791.13	\$ 328.99	\$ 2,120.12	1
<b>Counties</b>	\$ 633.74	\$ 102.09	\$ 735.83	\$ 1,744.69	\$ 296.64	\$ 2,041.33	76
Less than 50,000	\$ 659.87	\$ 100.44	\$ 760.31	\$ 1,810.96	\$ 292.68	\$ 2,103.64	24
50,000 - 149,999	\$ 640.83	\$ 101.93	\$ 742.76	\$ 1,723.64	\$ 295.60	\$ 2,019.24	38
150,000 or more	\$ 569.72	\$ 105.32	\$ 675.04	\$ 1,688.23	\$ 306.26	\$ 1,994.49	14
<b>Cities</b>	\$ 678.07	\$ 93.86	\$ 771.93	\$ 1,804.55	\$ 244.67	\$ 2,049.22	178
Less than 25,000	\$ 690.90	\$ 91.37	\$ 782.27	\$ 1,828.68	\$ 243.78	\$ 2,072.46	116
25,000 - 99,999	\$ 658.99	\$ 99.24	\$ 758.23	\$ 1,807.74	\$ 249.59	\$ 2,057.33	56
100,000 or more	\$ 614.61	\$ 90.43	\$ 705.04	\$ 1,312.21	\$ 215.71	\$ 1,527.92	6
<b>Townships</b>	\$ 799.95	\$ 55.99	\$ 855.94	\$ 1,875.92	\$ 169.57	\$ 2,045.49	43
Less than 10,000	\$ 753.14	\$ 19.65	\$ 772.79	\$ 2,057.90	\$ 63.97	\$ 2,121.87	15
10,000 - 29,999	\$ 881.21	\$ 72.21	\$ 953.42	\$ 1,794.23	\$ 209.67	\$ 2,003.90	21
30,000 or more	\$ 622.22	\$ 96.09	\$ 718.31	\$ 1,729.55	\$ 283.70	\$ 2,013.25	7
<b>School Districts*</b>	\$ 646.81	\$ 105.92	\$ 752.73	\$ 1,612.69	\$ 285.32	\$ 1,898.01	668
Less than 1,000	\$ 634.55	\$ 101.95	\$ 736.50	\$ 1,603.14	\$ 259.65	\$ 1,862.79	170
1,000 - 2,499	\$ 660.74	\$ 106.25	\$ 766.99	\$ 1,636.65	\$ 292.61	\$ 1,929.26	280
2,500 - 9,999	\$ 640.22	\$ 102.00	\$ 742.22	\$ 1,598.81	\$ 278.08	\$ 1,876.89	159
10,000 or more	\$ 600.55	\$ 113.21	\$ 713.76	\$ 1,520.93	\$ 307.24	\$ 1,828.17	12
<b>Colleges &amp; Universities</b>	\$ 631.45	\$ 112.58	\$ 744.03	\$ 1,650.88	\$ 326.81	\$ 1,977.69	35
<b>Fire Districts</b>	\$ 424.94	\$ 106.23	\$ 531.17	\$ 1,313.55	\$ 328.38	\$ 1,641.93	1
<b>Metro Housing Authorities</b>	\$ 608.87	\$ 117.70	\$ 726.57	\$ 1,654.26	\$ 336.75	\$ 1,991.01	20
<b>Port Authorities</b>	\$ 453.27	\$ 56.46	\$ 509.73	\$ 1,476.84	\$ 183.96	\$ 1,660.80	1
<b>Regional Transit Authorities</b>	\$ 826.71	\$ 112.71	\$ 939.42	\$ 1,831.58	\$ 264.05	\$ 2,095.63	10

Note: Average employer and employee contribution in this table includes all plans reporting, thus does include plans where employees contribute \$0 to the medical premium.

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

Note: n: number of plans, \* Includes 47 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		Total	Family		Total	n
	Employer Share	Employee Share		Employer Share	Employee Share		
<b>STATEWIDE</b>	\$ 657.01	\$ 102.19	\$ 759.20	\$ 1,669.40	\$ 276.95	\$ 1,946.35	1,033
<b>REGION</b>							
1 - Akron/Canton	\$ 636.73	\$ 86.36	\$ 723.09	\$ 1,614.90	\$ 218.85	\$ 1,833.75	171
2 - Cincinnati	\$ 592.79	\$ 104.53	\$ 697.32	\$ 1,555.58	\$ 294.79	\$ 1,850.37	90
3 - Cleveland	\$ 635.14	\$ 90.27	\$ 725.41	\$ 1,600.25	\$ 225.38	\$ 1,825.63	210
4 - Columbus	\$ 730.29	\$ 132.47	\$ 862.76	\$ 1,785.45	\$ 354.20	\$ 2,139.65	162
5 - Dayton	\$ 657.69	\$ 148.61	\$ 806.30	\$ 1,715.64	\$ 411.18	\$ 2,126.82	101
6 - Southeast Ohio	\$ 763.50	\$ 111.17	\$ 874.67	\$ 1,905.00	\$ 318.98	\$ 2,223.98	81
7 - Toledo	\$ 608.97	\$ 94.55	\$ 703.52	\$ 1,594.93	\$ 293.72	\$ 1,888.65	111
8 - Warren/Youngstown	\$ 643.58	\$ 59.92	\$ 703.50	\$ 1,671.16	\$ 163.79	\$ 1,834.95	107
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 718.96	\$ 85.02	\$ 803.98	\$ 1,806.87	\$ 246.89	\$ 2,053.76	131
50 - 99	\$ 644.05	\$ 101.68	\$ 745.73	\$ 1,643.18	\$ 277.01	\$ 1,920.19	174
100 - 149	\$ 644.58	\$ 106.48	\$ 751.06	\$ 1,656.80	\$ 274.39	\$ 1,931.19	212
150 - 249	\$ 666.99	\$ 106.49	\$ 773.48	\$ 1,664.39	\$ 293.07	\$ 1,957.46	238
250 - 499	\$ 647.73	\$ 97.06	\$ 744.79	\$ 1,656.70	\$ 262.51	\$ 1,919.21	172
500 - 999	\$ 639.32	\$ 115.51	\$ 754.83	\$ 1,616.38	\$ 302.42	\$ 1,918.80	62
1,000 or more	\$ 600.57	\$ 110.41	\$ 710.98	\$ 1,597.58	\$ 307.85	\$ 1,905.43	44

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 15.2% higher for single coverage and 14.3% higher for family coverage.
- Compared to the statewide averages, medical premiums in the Cincinnati region (Region 2) are 8.2% lower for single coverage and premiums in the Cleveland region (Region 3) are 6.2% lower for family coverage.

# MEDICAL INSURANCE – PPO PLANS

## EMPLOYER & EMPLOYEE SHARE OF MEDICAL PREMIUM

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

<b>Employer &amp; Employee Cost Sharing Percentage Towards Medical Premium (PPO Plans)</b>					
<b>Comparison Group</b>	<b>Single</b>		<b>Family</b>		<b>n</b>
	<b>Employer Share</b>	<b>Employee Share</b>	<b>Employer Share</b>	<b>Employee Share</b>	
<b>STATEWIDE</b>	<b>86.6%</b>	<b>13.4%</b>	<b>86.0%</b>	<b>14.0%</b>	<b>1,033</b>
<b>State of Ohio</b>	<b>85.0%</b>	<b>15.0%</b>	<b>84.5%</b>	<b>15.5%</b>	<b>1</b>
<b>Counties</b>	<b>85.8%</b>	<b>14.2%</b>	<b>85.6%</b>	<b>14.4%</b>	<b>76</b>
Less than 50,000	86.3%	13.7%	86.0%	14.0%	24
50,000 - 149,999	85.9%	14.1%	85.3%	14.7%	38
150,000 or more	84.5%	15.5%	85.6%	14.4%	14
<b>Cities</b>	<b>87.7%</b>	<b>12.3%</b>	<b>87.9%</b>	<b>12.1%</b>	<b>178</b>
Less than 25,000	88.1%	11.9%	88.1%	11.9%	116
25,000 - 99,999	86.9%	13.1%	87.9%	12.1%	56
100,000 or more	87.4%	12.6%	85.5%	14.5%	6
<b>Townships</b>	<b>93.2%</b>	<b>6.8%</b>	<b>91.8%</b>	<b>8.2%</b>	<b>43</b>
Less than 10,000	97.2%	2.8%	96.4%	3.6%	15
10,000 - 29,999	92.1%	7.9%	90.2%	9.8%	21
30,000 or more	86.6%	13.4%	86.2%	13.8%	7
<b>School Districts *</b>	<b>86.3%</b>	<b>13.7%</b>	<b>85.4%</b>	<b>14.6%</b>	<b>668</b>
Less than 1,000	86.6%	13.4%	86.6%	13.4%	170
1,000 - 2,499	86.5%	13.5%	85.4%	14.6%	280
2,500 - 9,999	86.4%	13.6%	85.2%	14.8%	159
10,000 or more	84.0%	16.0%	83.4%	16.6%	12
<b>Colleges &amp; Universities</b>	<b>83.9%</b>	<b>16.1%</b>	<b>82.6%</b>	<b>17.4%</b>	<b>35</b>
<b>Fire Districts</b>	<b>80.0%</b>	<b>20.0%</b>	<b>80.0%</b>	<b>20.0%</b>	<b>1</b>
<b>Metro Housing Authorities</b>	<b>84.4%</b>	<b>15.6%</b>	<b>83.1%</b>	<b>16.9%</b>	<b>20</b>
<b>Port Authorities</b>	<b>88.9%</b>	<b>11.1%</b>	<b>88.9%</b>	<b>11.1%</b>	<b>1</b>
<b>Regional Transit Authorities</b>	<b>87.5%</b>	<b>12.5%</b>	<b>87.6%</b>	<b>12.4%</b>	<b>10</b>

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 47 Educational Service Center (ESC) plans.

- On average, employees in Townships pay the lowest percent amount towards the total single premium at 6.8%. Employees working for Fire Districts contribute the largest single percent share at 20.0%.

# MEDICAL INSURANCE – PPO PLANS

- In Table 21 (located on page 27), employees working for Townships contribute the lowest percent of the premium towards the family plan at 8.2% and Fire Districts contribute the highest at 20.0%.

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

<b>Table 22</b>					
<b>Employer &amp; Employee Cost Sharing Percentage Towards Medical Premium (PPO Plans)</b>					
<b>Comparison Group</b>	<b>Single</b>		<b>Family</b>		<b>n</b>
	<b>Employer Share</b>	<b>Employee Share</b>	<b>Employer Share</b>	<b>Employee Share</b>	
<b>STATEWIDE</b>	86.6%	13.4%	86.0%	14.0%	1,033
<b>REGION</b>					
1 - Akron/Canton	88.0%	12.0%	88.0%	12.0%	171
2 - Cincinnati	84.9%	15.1%	84.2%	15.8%	90
3 - Cleveland	87.6%	12.4%	87.7%	12.3%	210
4 - Columbus	84.2%	15.8%	83.3%	16.7%	162
5 - Dayton	82.1%	17.9%	81.0%	19.0%	101
6 - Southeast Ohio	87.4%	12.6%	85.8%	14.2%	81
7 - Toledo	86.4%	13.6%	84.4%	15.6%	111
8 - Warren/Youngstown	91.5%	8.5%	91.2%	8.8%	107
<b>EMPLOYEES COVERED</b>					
1 - 49	89.1%	10.9%	88.2%	11.8%	131
50 - 99	86.6%	13.4%	85.9%	14.1%	174
100 - 149	86.0%	14.0%	86.1%	13.9%	212
150 - 249	86.5%	13.5%	85.4%	14.6%	238
250 - 499	86.9%	13.1%	86.2%	13.8%	172
500 - 999	84.8%	15.2%	84.4%	15.6%	62
1,000 or more	84.4%	15.6%	84.0%	16.0%	44
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 8.5% for single and 8.8% family coverage. The Dayton region (Region 5) reported the highest single and family percent share, with a reported average of 17.9% and 19.0%, respectively.
- When comparing the number of employees covered, employers with 1-49 employees reported the lowest averages with 10.9% employee single premium share and 11.8% 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.

<b>Table 23</b>			
<b>Average In-Network Deductible Amount (PPO Plans)</b>			
<b>Comparison Group</b>	<b>Single</b>	<b>Family</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 442</b>	<b>\$ 911</b>	<b>1,033</b>
State of Ohio	\$ 250	\$ 500	1
Counties	\$ 598	\$ 1,218	76
Cities	\$ 428	\$ 885	178
Townships	\$ 495	\$ 1,065	43
School Districts & ESCs	\$ 415	\$ 851	668
Colleges & Universities	\$ 516	\$ 1,066	35
Fire Districts	\$ 500	\$ 1,000	1
Metro Housing Authorities	\$ 582	\$ 1,203	20
Port Authorities	\$ 750	\$ 1,500	1
Regional Transit Authorities	\$ 505	\$ 1,210	10
<b>REGION</b>			
1 - Akron/Canton	\$ 349	\$ 696	171
2 - Cincinnati	\$ 611	\$ 1,259	90
3 - Cleveland	\$ 404	\$ 792	210
4 - Columbus	\$ 442	\$ 954	162
5 - Dayton	\$ 400	\$ 883	101
6 - Southeast Ohio	\$ 448	\$ 983	81
7 - Toledo	\$ 573	\$ 1,186	111
8 - Warren/Youngstown	\$ 421	\$ 813	107
<b>EMPLOYEES COVERED</b>			
1 - 49	\$ 573	\$ 1,200	131
50 - 99	\$ 422	\$ 898	174
100 - 149	\$ 446	\$ 914	212
150 - 249	\$ 426	\$ 869	238
250 - 499	\$ 388	\$ 785	172
500 - 999	\$ 429	\$ 848	62
1,000 or more	\$ 421	\$ 890	44
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.

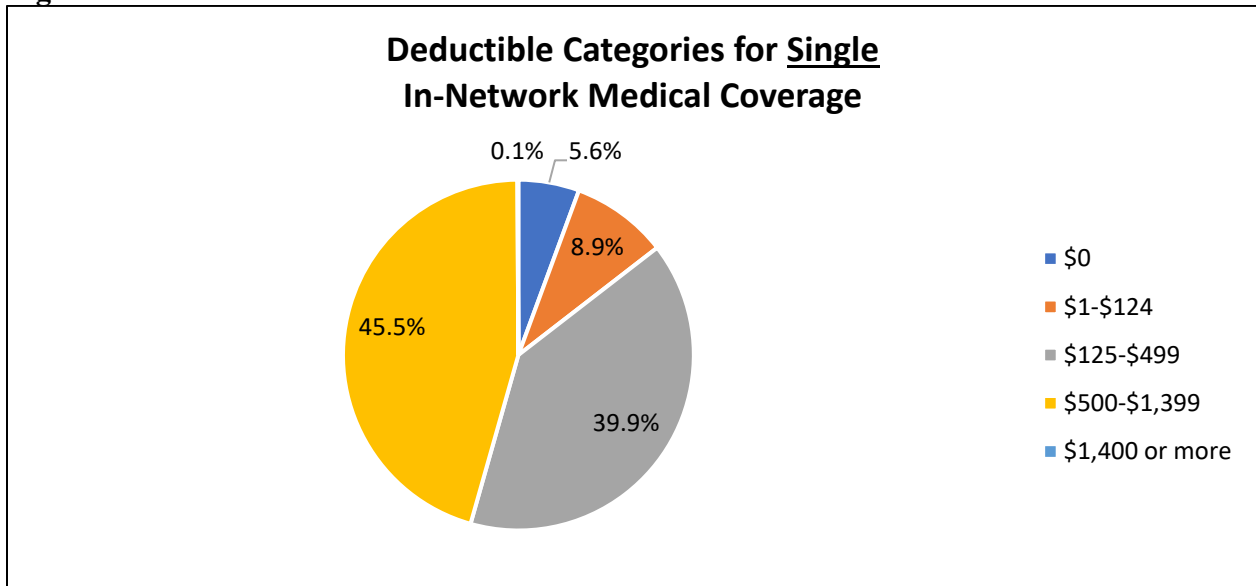


# MEDICAL INSURANCE – PPO PLANS

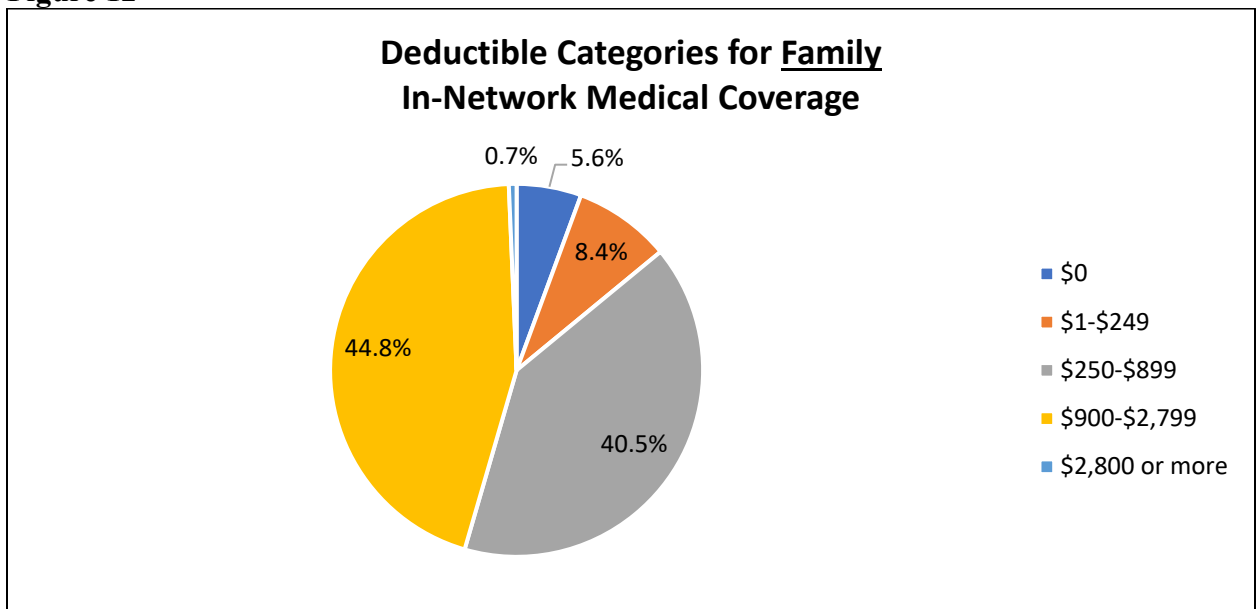
- In Table 23 (located on page 29), the Cincinnati region (Region 2) has the highest single and family in-network deductible. The lowest single and family in-network deductibles were in the Akron/Canton region (Region 1).
- In Table 23 (located on page 29), the two most frequently used deductibles for single plans was reported as \$250 (188 plans) and \$500 (180 plans), whereas for family plans the two most frequently used deductibles was reported as \$500 (208 plans) and \$1000 (141 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.

<b>Table 24</b>			
<b>Average Non-Network Deductible Amount (PPO Plans)</b>			
<b>Comparison Group</b>	<b>Single</b>	<b>Family</b>	<b>n</b>
<b>STATEWIDE</b>	\$ 991	\$ 2,041	1,033
State of Ohio	\$ 500	\$ 1,000	1
Counties	\$ 1,306	\$ 2,638	76
Cities	\$ 1,075	\$ 2,199	178
Townships	\$ 1,597	\$ 3,377	43
School Districts & ESCs	\$ 852	\$ 1,758	668
Colleges & Universities	\$ 1,254	\$ 2,581	35
Fire Districts	\$ 10,000	\$ 20,000	1
Metro Housing Authorities	\$ 1,193	\$ 2,466	20
Port Authorities	\$ 2,250	\$ 4,500	1
Regional Transit Authorities	\$ 1,488	\$ 3,125	10
<b>REGION</b>			
1 - Akron/Canton	\$ 794	\$ 1,578	171
2 - Cincinnati	\$ 1,704	\$ 3,667	90
3 - Cleveland	\$ 799	\$ 1,618	210
4 - Columbus	\$ 911	\$ 1,941	162
5 - Dayton	\$ 1,002	\$ 2,185	101
6 - Southeast Ohio	\$ 1,080	\$ 2,225	81
7 - Toledo	\$ 1,210	\$ 2,431	111
8 - Warren/Youngstown	\$ 898	\$ 1,719	107
<b>EMPLOYEES COVERED</b>			
1 - 49	\$ 1,420	\$ 2,934	131
50 - 99	\$ 1,139	\$ 2,390	174
100 - 149	\$ 925	\$ 1,874	212
150 - 249	\$ 878	\$ 1,765	238
250 - 499	\$ 791	\$ 1,565	172
500 - 999	\$ 929	\$ 2,149	62
1,000 or more	\$ 935	\$ 2,017	44
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

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

# MEDICAL INSURANCE – PPO PLANS

## OUT-OF-POCKET MAXIMUMS

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

**Table 25**

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

Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
<b>STATEWIDE</b>	\$ 2,172	\$ 0	\$ 8,150	\$ 4,377	\$ 0	\$ 16,300	1,033
State of Ohio	\$ 1,500	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000	\$ 3,000	1
Counties	\$ 2,663	\$ 400	\$ 7,350	\$ 5,381	\$ 800	\$ 14,700	76
Cities	\$ 1,926	\$ 0	\$ 7,350	\$ 3,907	\$ 0	\$ 14,700	178
Townships	\$ 1,992	\$ 0	\$ 7,150	\$ 3,984	\$ 0	\$ 14,300	43
School Districts & ESCs	\$ 2,126	\$ 0	\$ 8,150	\$ 4,266	\$ 0	\$ 16,300	668
Colleges & Universities	\$ 3,121	\$ 500	\$ 7,900	\$ 6,350	\$ 1,000	\$ 15,800	35
Fire Districts	\$ 7,150	\$ 7,150	\$ 7,150	\$ 14,300	\$ 14,300	\$ 14,300	1
Metro Housing Authorities	\$ 2,462	\$ 350	\$ 6,600	\$ 5,453	\$ 700	\$ 15,000	20
Port Authorities	\$ 3,000	\$ 3,000	\$ 3,000	\$ 6,000	\$ 6,000	\$ 6,000	1
Regional Transit Authorities	\$ 2,185	\$ 400	\$ 6,850	\$ 4,170	\$ 800	\$ 13,700	10
<b>REGION</b>							
1 - Akron/Canton	\$ 1,385	\$ 0	\$ 7,900	\$ 2,744	\$ 0	\$ 15,800	171
2 - Cincinnati	\$ 2,824	\$ 170	\$ 7,150	\$ 5,664	\$ 500	\$ 14,300	90
3 - Cleveland	\$ 2,476	\$ 0	\$ 7,900	\$ 4,970	\$ 0	\$ 15,800	210
4 - Columbus	\$ 2,008	\$ 0	\$ 6,850	\$ 4,095	\$ 0	\$ 13,700	162
5 - Dayton	\$ 1,823	\$ 0	\$ 6,500	\$ 3,899	\$ 0	\$ 13,200	101
6 - Southeast Ohio	\$ 2,475	\$ 400	\$ 8,150	\$ 4,858	\$ 800	\$ 16,300	81
7 - Toledo	\$ 2,454	\$ 0	\$ 6,600	\$ 4,824	\$ 0	\$ 13,200	111
8 - Warren/Youngstown	\$ 2,340	\$ 100	\$ 7,900	\$ 4,800	\$ 200	\$ 15,800	107
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 2,501	\$ 0	\$ 7,350	\$ 5,061	\$ 0	\$ 15,000	131
50 - 99	\$ 1,939	\$ 0	\$ 7,900	\$ 4,036	\$ 0	\$ 15,800	174
100 - 149	\$ 2,331	\$ 100	\$ 7,900	\$ 4,700	\$ 200	\$ 15,800	212
150 - 249	\$ 2,098	\$ 0	\$ 7,900	\$ 4,189	\$ 0	\$ 15,800	238
250 - 499	\$ 2,023	\$ 0	\$ 8,150	\$ 4,016	\$ 0	\$ 16,300	172
500 - 999	\$ 2,036	\$ 0	\$ 7,900	\$ 4,003	\$ 0	\$ 15,800	62
1,000 or more	\$ 2,520	\$ 0	\$ 7,900	\$ 5,110	\$ 0	\$ 15,800	44

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

Note: n: number of plans.

# MEDICAL INSURANCE – PPO PLANS

- In Table 25, Fire Districts 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 Cincinnati region (Region 2) 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	
<b>STATEWIDE</b>	\$ 3,747	\$ 0	\$ 22,050	\$ 7,644	\$ 0	\$ 44,100	1,033
State of Ohio	\$ 3,000	\$ 3,000	\$ 3,000	\$ 6,000	\$ 6,000	\$ 6,000	1
Counties	\$ 5,031	\$ 800	\$ 22,050	\$ 10,128	\$ 1,800	\$ 44,100	76
Cities	\$ 3,991	\$ 250	\$ 22,050	\$ 8,050	\$ 500	\$ 44,100	178
Townships	\$ 4,896	\$ 0	\$ 15,000	\$ 9,541	\$ 0	\$ 30,000	43
School Districts & ESCs	\$ 3,350	\$ 0	\$ 16,000	\$ 6,880	\$ 500	\$ 32,000	668
Colleges & Universities	\$ 4,889	\$ 1,000	\$ 10,000	\$ 10,047	\$ 2,000	\$ 20,000	35
Fire Districts	\$ 20,000	\$ 20,000	\$ 20,000	\$ 40,000	\$ 40,000	\$ 40,000	1
Metro Housing Authorities	\$ 4,755	\$ 1,000	\$ 10,000	\$ 11,140	\$ 3,100	\$ 30,000	20
Port Authorities	\$ 9,000	\$ 9,000	\$ 9,000	\$ 18,000	\$ 18,000	\$ 18,000	1
Regional Transit Authorities	\$ 2,360	\$ 1,500	\$ 4,000	\$ 3,820	\$ 2,500	\$ 6,000	10
<b>REGION</b>							
1 - Akron/Canton	\$ 2,927	\$ 250	\$ 22,050	\$ 5,799	\$ 500	\$ 44,100	171
2 - Cincinnati	\$ 6,023	\$ 340	\$ 20,000	\$ 12,352	\$ 1,000	\$ 40,000	90
3 - Cleveland	\$ 2,811	\$ 300	\$ 13,200	\$ 5,619	\$ 500	\$ 26,400	210
4 - Columbus	\$ 3,784	\$ 0	\$ 16,000	\$ 7,729	\$ 800	\$ 32,000	162
5 - Dayton	\$ 3,711	\$ 0	\$ 12,200	\$ 8,093	\$ 0	\$ 26,400	101
6 - Southeast Ohio	\$ 4,563	\$ 900	\$ 15,000	\$ 9,085	\$ 1,350	\$ 30,000	81
7 - Toledo	\$ 4,091	\$ 0	\$ 15,000	\$ 8,093	\$ 0	\$ 30,000	111
8 - Warren/Youngstown	\$ 3,555	\$ 500	\$ 15,000	\$ 7,569	\$ 1,000	\$ 30,000	107
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 5,018	\$ 0	\$ 22,050	\$ 10,089	\$ 0	\$ 44,100	131
50 - 99	\$ 3,957	\$ 400	\$ 16,000	\$ 8,428	\$ 1,000	\$ 32,000	174
100 - 149	\$ 3,693	\$ 250	\$ 13,200	\$ 7,501	\$ 500	\$ 26,400	212
150 - 249	\$ 3,249	\$ 500	\$ 13,700	\$ 6,520	\$ 1,000	\$ 27,400	238
250 - 499	\$ 3,311	\$ 0	\$ 22,050	\$ 6,668	\$ 700	\$ 44,100	172
500 - 999	\$ 3,303	\$ 300	\$ 9,000	\$ 6,724	\$ 500	\$ 18,000	62
1,000 or more	\$ 4,062	\$ 1,100	\$ 9,000	\$ 8,323	\$ 2,200	\$ 18,000	44

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 43.3% 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	
<b>STATEWIDE</b>	\$ 568.10	\$ 77.30	\$ 645.40	\$ 1,528.22	\$ 233.52	\$ 1,761.74	846
<b>State of Ohio</b>	\$ 693.16	\$ 77.46	\$ 770.62	\$ 2,078.47	\$ 231.47	\$ 2,309.94	1
<b>Counties</b>	\$ 568.49	\$ 77.64	\$ 646.13	\$ 1,594.55	\$ 244.69	\$ 1,839.24	53
Less than 50,000	\$ 639.68	\$ 87.10	\$ 726.78	\$ 1,734.78	\$ 275.39	\$ 2,010.17	25
50,000 - 149,999	\$ 489.74	\$ 73.48	\$ 563.22	\$ 1,420.31	\$ 228.80	\$ 1,649.11	18
150,000 or more	\$ 532.28	\$ 61.47	\$ 593.75	\$ 1,557.61	\$ 196.56	\$ 1,754.17	10
<b>Cities</b>	\$ 579.06	\$ 72.77	\$ 651.83	\$ 1,633.85	\$ 228.07	\$ 1,861.92	145
Less than 25,000	\$ 578.98	\$ 71.84	\$ 650.82	\$ 1,668.57	\$ 234.34	\$ 1,902.91	112
25,000 - 99,999	\$ 559.54	\$ 77.39	\$ 636.93	\$ 1,524.57	\$ 211.87	\$ 1,736.44	30
100,000 or more	\$ 777.37	\$ 60.39	\$ 837.76	\$ 1,465.07	\$ 162.13	\$ 1,627.20	3
<b>Townships</b>	\$ 586.74	\$ 69.24	\$ 655.98	\$ 1,664.29	\$ 238.54	\$ 1,902.83	85
Less than 10,000	\$ 587.74	\$ 72.45	\$ 660.19	\$ 1,631.19	\$ 218.24	\$ 1,849.43	29
10,000 - 29,999	\$ 632.89	\$ 44.19	\$ 677.08	\$ 1,777.06	\$ 191.94	\$ 1,969.00	37
30,000 or more	\$ 495.43	\$ 113.49	\$ 608.92	\$ 1,489.99	\$ 357.07	\$ 1,847.06	19
<b>School Districts *</b>	\$ 555.28	\$ 78.11	\$ 633.39	\$ 1,439.33	\$ 227.02	\$ 1,666.35	475
Less than 1,000	\$ 556.11	\$ 69.66	\$ 625.77	\$ 1,472.32	\$ 193.29	\$ 1,665.61	124
1,000 - 2,499	\$ 571.95	\$ 79.29	\$ 651.24	\$ 1,488.26	\$ 230.21	\$ 1,718.47	195
2,500 - 9,999	\$ 525.11	\$ 79.58	\$ 604.69	\$ 1,326.94	\$ 224.14	\$ 1,551.08	105
10,000 or more	\$ 532.09	\$ 87.89	\$ 619.98	\$ 1,336.08	\$ 276.84	\$ 1,612.92	15
<b>Colleges &amp; Universities</b>	\$ 539.58	\$ 93.35	\$ 632.93	\$ 1,503.32	\$ 285.66	\$ 1,788.98	33
<b>Fire Districts</b>	\$ 553.19	\$ 77.58	\$ 630.77	\$ 1,689.55	\$ 236.69	\$ 1,926.24	13
<b>Metro Housing Authorities</b>	\$ 688.90	\$ 82.10	\$ 771.00	\$ 1,863.69	\$ 251.03	\$ 2,114.72	31
<b>Port Authorities</b>	\$ 536.96	\$ 89.15	\$ 626.11	\$ 1,565.64	\$ 258.71	\$ 1,824.35	4
<b>Regional Transit Authorities</b>	\$ 660.52	\$ 108.96	\$ 769.48	\$ 1,699.46	\$ 326.04	\$ 2,025.50	6

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 36 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.

Comparison Group	Single			Family			n
	Employer Share	Employee Share	Total	Employer Share	Employee Share	Total	
<b>STATEWIDE</b>	\$ 568.10	\$ 77.30	\$ 645.40	\$ 1,528.22	\$ 233.52	\$ 1,761.74	846
<b>REGION</b>							
1 - Akron/Canton	\$ 519.82	\$ 73.01	\$ 592.83	\$ 1,396.72	\$ 190.42	\$ 1,587.14	52
2 - Cincinnati	\$ 524.64	\$ 70.70	\$ 595.34	\$ 1,478.64	\$ 225.92	\$ 1,704.56	113
3 - Cleveland	\$ 553.15	\$ 55.86	\$ 609.01	\$ 1,491.49	\$ 176.12	\$ 1,667.61	94
4 - Columbus	\$ 596.72	\$ 91.33	\$ 688.05	\$ 1,582.79	\$ 279.52	\$ 1,862.31	182
5 - Dayton	\$ 568.58	\$ 91.05	\$ 659.63	\$ 1,554.07	\$ 277.94	\$ 1,832.01	156
6 - Southeast Ohio	\$ 653.77	\$ 88.46	\$ 742.23	\$ 1,660.86	\$ 266.00	\$ 1,926.86	67
7 - Toledo	\$ 552.08	\$ 63.79	\$ 615.87	\$ 1,466.60	\$ 185.49	\$ 1,652.09	146
8 - Warren/Youngstown	\$ 572.55	\$ 64.03	\$ 636.58	\$ 1,583.19	\$ 177.90	\$ 1,761.09	36
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 603.73	\$ 64.77	\$ 668.50	\$ 1,661.44	\$ 237.25	\$ 1,898.69	169
50 - 99	\$ 564.39	\$ 77.36	\$ 641.75	\$ 1,556.56	\$ 223.14	\$ 1,779.70	159
100 - 149	\$ 560.26	\$ 76.41	\$ 636.67	\$ 1,520.33	\$ 213.29	\$ 1,733.62	150
150 - 249	\$ 564.69	\$ 85.20	\$ 649.89	\$ 1,494.02	\$ 251.34	\$ 1,745.36	177
250 - 499	\$ 543.20	\$ 77.75	\$ 620.95	\$ 1,428.92	\$ 226.39	\$ 1,655.31	109
500 - 999	\$ 558.13	\$ 87.91	\$ 646.04	\$ 1,423.00	\$ 258.96	\$ 1,681.96	47
1,000 or more	\$ 558.94	\$ 84.28	\$ 643.22	\$ 1,442.88	\$ 246.99	\$ 1,689.87	35
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 15.0% higher for single coverage and 9.4% higher for family coverage.
- Compared to the statewide averages, medical premiums in the Akron/Canton region (Region 1) are 8.1% lower for single coverage and 9.9% 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.

Comparison Group	Single		Family		n
	Employer Share	Employee Share	Employer Share	Employee Share	
<b>STATEWIDE</b>	<b>87.9%</b>	<b>12.1%</b>	<b>87.1%</b>	<b>12.9%</b>	<b>846</b>
<b>State of Ohio</b>	<b>89.9%</b>	<b>10.1%</b>	<b>90.0%</b>	<b>10.0%</b>	<b>1</b>
<b>Counties</b>	<b>88.0%</b>	<b>12.0%</b>	<b>87.0%</b>	<b>13.0%</b>	<b>53</b>
Less than 50,000	87.9%	12.1%	86.3%	13.7%	25
50,000 - 149,999	87.1%	12.9%	86.6%	13.4%	18
150,000 or more	90.1%	9.9%	89.4%	10.6%	10
<b>Cities</b>	<b>88.5%</b>	<b>11.5%</b>	<b>87.7%</b>	<b>12.3%</b>	<b>145</b>
Less than 25,000	89.4%	10.6%	88.4%	11.6%	112
25,000 - 99,999	84.9%	15.1%	84.9%	15.1%	30
100,000 or more	92.7%	7.3%	89.8%	10.2%	3
<b>Townships</b>	<b>89.5%</b>	<b>10.5%</b>	<b>88.6%</b>	<b>11.4%</b>	<b>85</b>
Less than 10,000	89.0%	11.0%	88.9%	11.1%	29
10,000 - 29,999	93.2%	6.8%	92.0%	8.0%	37
30,000 or more	82.9%	17.1%	81.8%	18.2%	19
<b>School Districts *</b>	<b>87.6%</b>	<b>12.4%</b>	<b>86.7%</b>	<b>13.3%</b>	<b>475</b>
Less than 1,000	88.3%	11.7%	88.6%	11.4%	124
1,000 - 2,499	88.1%	11.9%	87.1%	12.9%	195
2,500 - 9,999	86.9%	13.1%	85.6%	14.4%	105
10,000 or more	85.3%	14.7%	82.4%	17.6%	15
<b>Colleges &amp; Universities</b>	<b>86.4%</b>	<b>13.6%</b>	<b>85.1%</b>	<b>14.9%</b>	<b>33</b>
<b>Fire Districts</b>	<b>88.7%</b>	<b>11.3%</b>	<b>88.9%</b>	<b>11.1%</b>	<b>13</b>
<b>Metro Housing Authorities</b>	<b>89.0%</b>	<b>11.0%</b>	<b>87.9%</b>	<b>12.1%</b>	<b>31</b>
<b>Port Authorities</b>	<b>85.7%</b>	<b>14.3%</b>	<b>85.8%</b>	<b>14.2%</b>	<b>4</b>
<b>Regional Transit Authorities</b>	<b>85.1%</b>	<b>14.9%</b>	<b>83.6%</b>	<b>16.4%</b>	<b>6</b>

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 36 Educational Service Center (ESC) plans.

- On average, employees working for the State of Ohio pay the lowest percent share amount towards the total single premium at 10.1%. Employees in Regional Transit Authorities contribute the largest single percent share at 14.9%.

# MEDICAL INSURANCE – HDHPs

- Employees working for Regional Transit Authorities contribute the highest percent of the premium towards the family plan at 16.4% and State of Ohio employees contribute the lowest at 10.0%.

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

<b>Table 30</b>					
<b>Average Monthly Employer &amp; Employee Contributions Towards Medical Premium by Region (HDHP Plans)</b>					
<b>Comparison Group</b>	<b>Single</b>		<b>Family</b>		<b>n</b>
	<b>Employer Share</b>	<b>Employee Share</b>	<b>Employer Share</b>	<b>Employee Share</b>	
<b>STATEWIDE</b>	87.9%	12.1%	87.1%	12.9%	846
<b>REGION</b>					
1 - Akron/Canton	87.4%	12.6%	88.0%	12.0%	52
2 - Cincinnati	87.3%	12.7%	85.7%	14.3%	113
3 - Cleveland	91.0%	9.0%	90.3%	9.7%	94
4 - Columbus	86.2%	13.8%	85.1%	14.9%	182
5 - Dayton	86.3%	13.7%	85.4%	14.6%	156
6 - Southeast Ohio	88.0%	12.0%	86.4%	13.6%	67
7 - Toledo	90.1%	9.9%	89.4%	10.6%	146
8 - Warren/Youngstown	90.2%	9.8%	90.0%	10.0%	36
<b>EMPLOYEES COVERED</b>					
1 - 49	90.2%	9.8%	88.5%	11.5%	169
50 - 99	87.6%	12.4%	87.6%	12.4%	159
100 - 149	88.5%	11.5%	88.3%	11.7%	150
150 - 249	86.6%	13.4%	85.6%	14.4%	177
250 - 499	87.6%	12.4%	86.5%	13.5%	109
500 - 999	86.4%	13.6%	84.8%	15.2%	47
1,000 or more	86.6%	13.4%	85.4%	14.6%	35
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 30 shows that the Cleveland region (Region 3) reported the lowest average employee percent share at 9.0% for single and 9.7% for family coverage. The Columbus region (Region 4) reported the highest single and family percent share, with a reported average of 13.8% and 14.9%, respectively.
- When comparing the number of employees covered, employers with 1-49 employees reported the lowest averages with 9.8% employee single premium share and 11.5% 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.

<b>Average In-Network Deductible Amount (HDHPs)</b>			
<b>Comparison Group</b>	<b>Single</b>	<b>Family</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 3,096</b>	<b>\$ 6,097</b>	<b>846</b>
State of Ohio	\$ 2,000	\$ 4,000	1
Counties	\$ 2,598	\$ 5,124	53
Cities	\$ 2,846	\$ 5,583	145
Townships	\$ 3,548	\$ 7,114	85
School Districts & ESCs	\$ 3,143	\$ 6,176	475
Colleges & Universities	\$ 2,864	\$ 5,552	33
Fire Districts	\$ 3,688	\$ 7,700	13
Metro Housing Authorities	\$ 3,534	\$ 6,890	31
Port Authorities	\$ 1,950	\$ 3,900	4
Regional Transit Authorities	\$ 2,083	\$ 3,667	6
<b>REGION</b>			
1 - Akron/Canton	\$ 3,539	\$ 7,064	52
2 - Cincinnati	\$ 2,988	\$ 5,923	113
3 - Cleveland	\$ 3,647	\$ 7,056	94
4 - Columbus	\$ 3,251	\$ 6,398	182
5 - Dayton	\$ 2,683	\$ 5,342	156
6 - Southeast Ohio	\$ 2,957	\$ 5,833	67
7 - Toledo	\$ 2,940	\$ 5,764	146
8 - Warren/Youngstown	\$ 3,258	\$ 6,328	36
<b>EMPLOYEES COVERED</b>			
1 - 49	\$ 3,387	\$ 6,737	169
50 - 99	\$ 2,984	\$ 5,868	159
100 - 149	\$ 3,076	\$ 6,075	150
150 - 249	\$ 3,046	\$ 5,942	177
250 - 499	\$ 3,215	\$ 6,341	109
500 - 999	\$ 3,030	\$ 5,888	47
1,000 or more	\$ 2,267	\$ 4,446	35
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

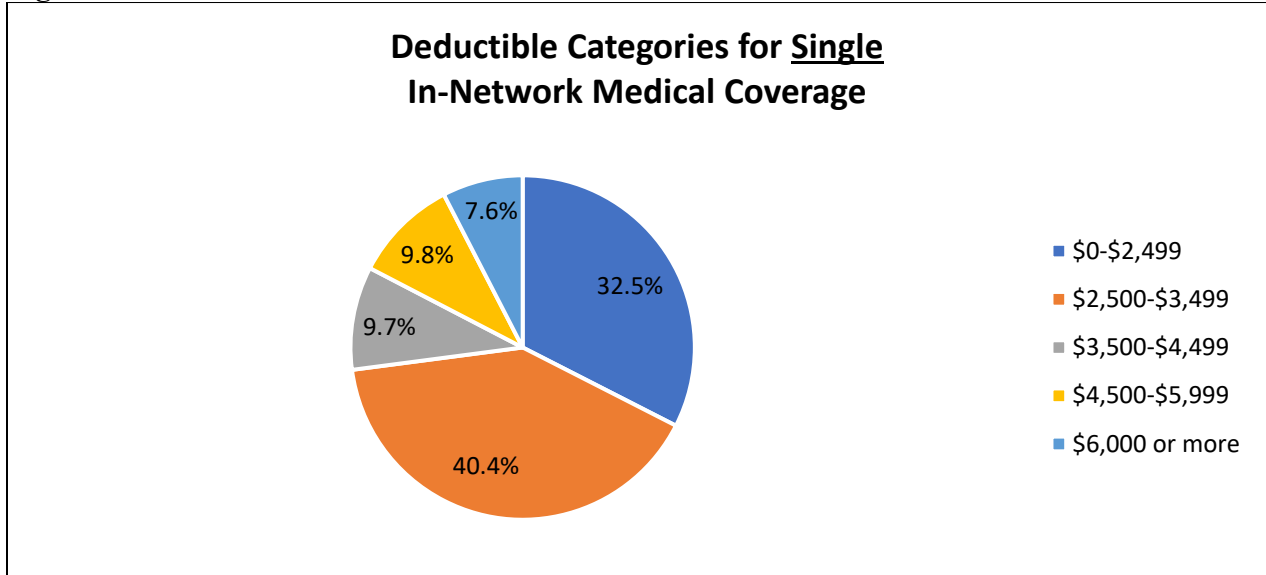
- Fire Districts have the highest reported average deductible for both single and family plans in-network. Port Authorities have the lowest in-network deductible in the single category and Regional Transit Authorities had the lowest family average.

# MEDICAL INSURANCE – HDHPs

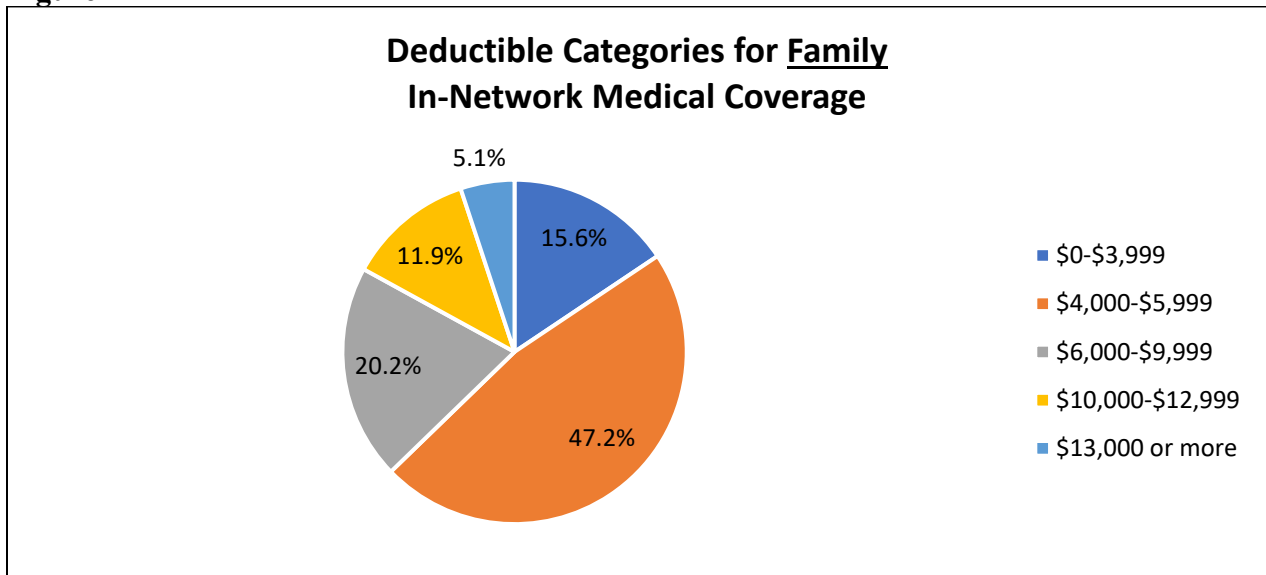
- The Cleveland region (Region 3) has the highest single and Akron/Canton (Region 1) has the highest family in-network deductible. The lowest single and family in-network deductibles are found in the Dayton region (Region 5).

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.

<b>Average Non-Network Deductible Amount (HDHPs)</b>			
<b>Comparison Group</b>	<b>Single</b>	<b>Family</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 5,698</b>	<b>\$ 11,158</b>	<b>846</b>
State of Ohio	\$ 4,000	\$ 8,000	1
Counties	\$ 4,788	\$ 9,430	53
Cities	\$ 5,793	\$ 11,312	145
Townships	\$ 7,922	\$ 15,773	85
School Districts & ESCs	\$ 5,227	\$ 10,169	475
Colleges & Universities	\$ 5,406	\$ 10,355	33
Fire Districts	\$ 8,138	\$ 17,525	13
Metro Housing Authorities	\$ 8,513	\$ 16,878	31
Port Authorities	\$ 3,667	\$ 7,333	4
Regional Transit Authorities	\$ 4,800	\$ 8,400	6
<b>REGION</b>			
1 - Akron/Canton	\$ 7,008	\$ 13,988	52
2 - Cincinnati	\$ 5,692	\$ 11,228	113
3 - Cleveland	\$ 6,654	\$ 12,635	94
4 - Columbus	\$ 5,690	\$ 11,197	182
5 - Dayton	\$ 4,913	\$ 9,714	156
6 - Southeast Ohio	\$ 5,972	\$ 11,718	67
7 - Toledo	\$ 5,003	\$ 9,761	146
8 - Warren/Youngstown	\$ 6,817	\$ 13,233	36
<b>EMPLOYEES COVERED</b>			
1 - 49	\$ 7,133	\$ 14,103	169
50 - 99	\$ 5,660	\$ 11,153	159
100 - 149	\$ 5,207	\$ 10,188	150
150 - 249	\$ 5,240	\$ 10,078	177
250 - 499	\$ 5,680	\$ 11,222	109
500 - 999	\$ 5,433	\$ 10,550	47
1,000 or more	\$ 4,039	\$ 7,732	35
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible.			
Note: n: number of plans.			

- Metro Housing Authorities have the highest reported average deductible for single plans for non-network. Fire districts have the highest reported average deductible for family plans for non-network. State of Ohio employees have the lowest for non-network deductible in the single category and Port Authorities have the lowest for non-network deductible in the family category.

# 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.

<b>Average In-Network Out-of-Pocket Maximums (HDHPs)</b>							
<b>Comparison Group</b>	<b>Single</b>			<b>Family</b>			<b>n</b>
	<b>Average</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Average</b>	<b>Minimum</b>	<b>Maximum</b>	
<b>STATEWIDE</b>	\$ 4,251	\$ 1,400	\$ 12,900	\$ 8,465	\$ 1,600	\$ 20,000	846
State of Ohio	\$ 3,500	\$ 3,500	\$ 3,500	\$ 7,000	\$ 7,000	\$ 7,000	1
Counties	\$ 4,250	\$ 2,050	\$ 7,500	\$ 8,415	\$ 4,100	\$ 15,000	53
Cities	\$ 3,926	\$ 1,400	\$ 7,900	\$ 7,723	\$ 2,800	\$ 15,800	145
Townships	\$ 4,680	\$ 1,800	\$ 10,000	\$ 9,733	\$ 3,600	\$ 20,000	85
School Districts & ESCs	\$ 4,174	\$ 1,400	\$ 12,900	\$ 8,255	\$ 2,800	\$ 20,000	475
Colleges & Universities	\$ 4,327	\$ 2,200	\$ 6,900	\$ 8,717	\$ 4,000	\$ 15,000	33
Fire Districts	\$ 5,329	\$ 3,000	\$ 7,900	\$ 10,792	\$ 6,000	\$ 15,800	13
Metro Housing Authorities	\$ 5,040	\$ 1,500	\$ 7,900	\$ 10,216	\$ 3,000	\$ 15,000	31
Port Authorities	\$ 4,013	\$ 2,000	\$ 6,350	\$ 8,025	\$ 4,000	\$ 12,700	4
Regional Transit Authorities	\$ 5,717	\$ 3,000	\$ 7,000	\$ 10,933	\$ 6,000	\$ 13,700	6
<b>REGION</b>							
1 - Akron/Canton	\$ 4,689	\$ 1,400	\$ 7,350	\$ 9,942	\$ 2,800	\$ 20,000	52
2 - Cincinnati	\$ 4,028	\$ 1,500	\$ 7,150	\$ 8,002	\$ 3,000	\$ 14,300	113
3 - Cleveland	\$ 4,868	\$ 1,800	\$ 12,900	\$ 9,544	\$ 2,600	\$ 20,000	94
4 - Columbus	\$ 4,266	\$ 1,400	\$ 7,900	\$ 8,594	\$ 2,800	\$ 20,000	182
5 - Dayton	\$ 3,592	\$ 1,500	\$ 7,900	\$ 7,046	\$ 3,000	\$ 15,800	156
6 - Southeast Ohio	\$ 4,398	\$ 1,400	\$ 7,500	\$ 9,055	\$ 2,800	\$ 15,000	67
7 - Toledo	\$ 4,466	\$ 1,500	\$ 8,150	\$ 8,676	\$ 3,000	\$ 16,300	146
8 - Warren/Youngstown	\$ 4,346	\$ 1,800	\$ 7,900	\$ 8,486	\$ 2,600	\$ 15,800	36
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 4,657	\$ 1,800	\$ 10,000	\$ 9,531	\$ 2,600	\$ 20,000	169
50 - 99	\$ 4,099	\$ 1,500	\$ 8,150	\$ 8,071	\$ 3,000	\$ 16,500	159
100 - 149	\$ 4,135	\$ 1,400	\$ 7,150	\$ 8,250	\$ 2,800	\$ 15,000	150
150 - 249	\$ 4,163	\$ 1,800	\$ 12,900	\$ 8,256	\$ 2,600	\$ 20,000	177
250 - 499	\$ 4,284	\$ 1,400	\$ 7,900	\$ 8,420	\$ 2,800	\$ 15,800	109
500 - 999	\$ 4,237	\$ 1,725	\$ 7,900	\$ 8,220	\$ 3,450	\$ 15,800	47
1,000 or more	\$ 3,839	\$ 1,500	\$ 6,900	\$ 7,570	\$ 3,000	\$ 13,800	35
Note: Excludes plans that have unlimited out-of-network maximums.							
Note: n: number of plans.							

➤ Regional Transit Authorities have the highest reported average out-of-pocket maximums for

# MEDICAL INSURANCE – HDHPs

single and family plans. State of Ohio employees have the lowest average out-of-pocket maximums for both categories.

- In Table 33 (located on page 41), the Cleveland region (Region 3) has the highest single and Akron/Canton (Region 1) has the highest 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	
<b>STATEWIDE</b>	\$ 9,056	\$ 1,500	\$ 32,400	\$ 18,155	\$ 3,000	\$ 90,000	846
State of Ohio	\$ 7,000	\$ 7,000	\$ 7,000	\$ 14,000	\$ 14,000	\$ 14,000	1
Counties	\$ 9,590	\$ 3,500	\$ 20,000	\$ 19,329	\$ 7,000	\$ 40,000	53
Cities	\$ 9,541	\$ 1,500	\$ 32,400	\$ 19,136	\$ 3,000	\$ 64,800	145
Townships	\$ 11,728	\$ 2,000	\$ 22,050	\$ 24,335	\$ 4,000	\$ 60,000	85
School Districts & ESCs	\$ 8,029	\$ 1,500	\$ 20,400	\$ 15,854	\$ 3,000	\$ 40,800	475
Colleges & Universities	\$ 8,848	\$ 2,200	\$ 14,400	\$ 17,603	\$ 4,400	\$ 30,000	33
Fire Districts	\$ 14,664	\$ 7,000	\$ 30,000	\$ 33,273	\$ 14,000	\$ 90,000	13
Metro Housing Authorities	\$ 13,946	\$ 4,500	\$ 22,050	\$ 28,132	\$ 9,000	\$ 44,100	31
Port Authorities	\$ 5,338	\$ 5,000	\$ 6,350	\$ 10,675	\$ 10,000	\$ 12,700	4
Regional Transit Authorities	\$ 11,433	\$ 11,000	\$ 12,000	\$ 20,867	\$ 16,600	\$ 24,000	6
<b>REGION</b>							
1 - Akron/Canton	\$ 10,922	\$ 4,325	\$ 22,050	\$ 23,349	\$ 8,650	\$ 44,100	52
2 - Cincinnati	\$ 9,230	\$ 2,600	\$ 20,000	\$ 18,500	\$ 5,200	\$ 40,000	113
3 - Cleveland	\$ 10,658	\$ 1,500	\$ 32,400	\$ 21,295	\$ 3,000	\$ 64,800	94
4 - Columbus	\$ 8,662	\$ 2,800	\$ 30,000	\$ 17,625	\$ 4,800	\$ 90,000	182
5 - Dayton	\$ 7,962	\$ 3,700	\$ 20,700	\$ 15,534	\$ 7,400	\$ 41,400	156
6 - Southeast Ohio	\$ 9,929	\$ 1,500	\$ 20,000	\$ 20,521	\$ 3,000	\$ 40,000	67
7 - Toledo	\$ 8,210	\$ 2,200	\$ 20,000	\$ 15,974	\$ 4,400	\$ 40,000	146
8 - Warren/Youngstown	\$ 10,269	\$ 2,000	\$ 22,050	\$ 20,163	\$ 4,000	\$ 44,100	36
<b>EMPLOYEES COVERED</b>							
1 - 49	\$ 11,638	\$ 3,000	\$ 30,000	\$ 23,938	\$ 6,000	\$ 90,000	169
50 - 99	\$ 9,046	\$ 1,500	\$ 20,000	\$ 17,988	\$ 3,000	\$ 60,000	159
100 - 149	\$ 8,519	\$ 1,500	\$ 32,400	\$ 16,954	\$ 3,000	\$ 64,800	150
150 - 249	\$ 8,125	\$ 2,500	\$ 20,000	\$ 16,300	\$ 5,000	\$ 40,000	177
250 - 499	\$ 8,565	\$ 2,800	\$ 20,400	\$ 16,965	\$ 4,800	\$ 40,800	109
500 - 999	\$ 8,212	\$ 4,000	\$ 15,800	\$ 15,948	\$ 8,000	\$ 31,600	47
1,000 or more	\$ 7,087	\$ 2,200	\$ 13,100	\$ 13,890	\$ 4,400	\$ 24,000	35

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**

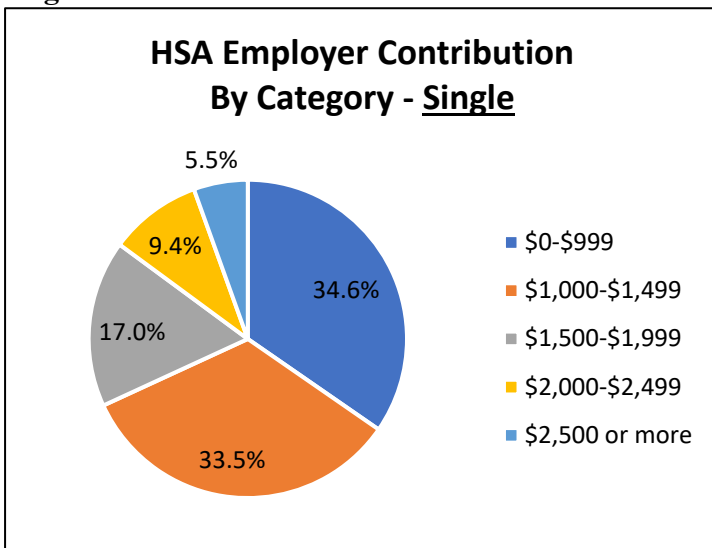
**Health Savings Accounts  
Average Annual Employer Contribution Amount**

Comparison Group	Single			Family			n
	Average	Minimum	Maximum	Average	Minimum	Maximum	
<b>STATEWIDE</b>	<b>\$1,259.57</b>	<b>\$104.00</b>	<b>\$7,794.00</b>	<b>\$2,477.90</b>	<b>\$159.00</b>	<b>\$15,991.00</b>	<b>437</b>
State of Ohio	\$1,000.00	\$1,000.00	\$1,000.00	\$2,000.00	\$2,000.00	\$2,000.00	1
Counties	\$871.82	\$135.00	\$2,500.00	\$1,703.50	\$290.00	\$5,000.00	29
Cities	\$1,412.42	\$250.00	\$3,550.00	\$2,798.00	\$500.00	\$6,550.00	92
Townships	\$2,049.00	\$300.00	\$5,150.00	\$3,872.45	\$600.00	\$10,450.00	29
School Districts & ESCs	\$1,151.76	\$104.00	\$6,330.00	\$2,290.78	\$159.00	\$15,991.00	254
Colleges & Universities	\$1,062.50	\$400.00	\$2,600.00	\$1,958.64	\$800.00	\$3,840.00	22
Fire Districts	-	-	-	-	-	-	0
Metro Housing	\$1,283.86	\$500.00	\$3,350.00	\$2,368.18	\$900.00	\$6,500.00	8
Port Authorities	\$7,794.00	\$7,794.00	\$7,794.00	\$15,589.00	\$15,589.00	\$15,589.00	1
Regional Transit Authorities	\$950.00	\$950.00	\$950.00	\$1,800.00	\$1,800.00	\$1,800.00	1

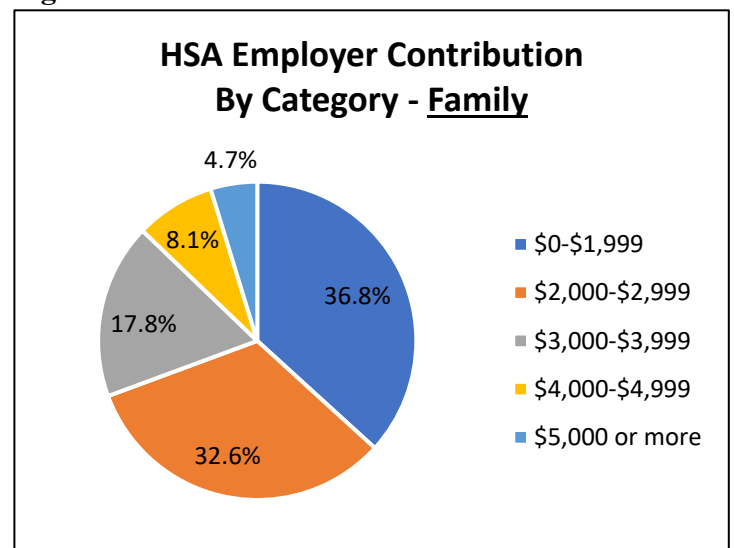
Note: n: number of employers.

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.

Comparison Group	Single			Family			n	Single	Family
	Employer Share	Employee Share	Total Premium	Employer Share	Employee Share	Total Premium		Employee Share	Employee Share
<b>STATEWIDE</b>	\$ 148.05	\$ 14.06	\$ 162.11	\$ 318.83	\$ 33.52	\$ 352.35	88	9.3%	10.0%
State of Ohio	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	-	-
Counties	\$ 116.18	\$ 8.41	\$ 124.59	\$ 313.61	\$ 24.27	\$ 337.88	8	6.7%	6.7%
Cities	\$ 192.51	\$ 8.50	\$ 201.01	\$ 303.82	\$ 22.29	\$ 326.11	5	7.2%	8.6%
Townships	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	-	-
School Districts & ESCs	\$ 147.56	\$ 15.40	\$ 162.96	\$ 313.30	\$ 36.10	\$ 349.40	72	9.9%	10.8%
Colleges & Universities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	-	-
Fire Districts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	-	-
Metro Housing Authorities	\$ 108.57	\$ 14.80	\$ 123.37	\$ 347.96	\$ 47.45	\$ 395.41	1	12.0%	12.0%
Port Authorities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	-	-
Regional Transit Authorities	\$ 223.81	\$ 0.00	\$ 223.81	\$ 559.29	\$ 0.00	\$ 559.29	2	0.0%	0.0%
<b>REGION</b>									
1 - Akron/Canton	\$ 153.77	\$ 12.51	\$ 166.28	\$ 390.42	\$ 32.39	\$ 422.81	22	7.9%	8.1%
2 - Cincinnati	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	-	-
3 - Cleveland	\$ 123.58	\$ 14.94	\$ 138.52	\$ 287.28	\$ 34.24	\$ 321.52	40	11.0%	11.0%
4 - Columbus	\$ 215.44	\$ 13.04	\$ 228.48	\$ 346.10	\$ 26.30	\$ 372.40	5	7.0%	6.9%
5 - Dayton	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	-	-
6 - Southeast Ohio	\$ 150.09	\$ 17.66	\$ 167.75	\$ 230.75	\$ 61.16	\$ 291.91	7	11.0%	20.1%
7 - Toledo	\$ 151.22	\$ 11.67	\$ 162.89	\$ 301.54	\$ 21.72	\$ 323.26	5	6.3%	6.3%
8 - Warren/Youngstown	\$ 209.77	\$ 13.38	\$ 223.15	\$ 350.10	\$ 21.31	\$ 371.41	9	6.4%	6.0%
<b>EMPLOYEES COVERED</b>									
1 - 49	\$ 147.47	\$ 3.16	\$ 150.63	\$ 392.83	\$ 6.92	\$ 399.75	3	1.7%	1.7%
50 - 99	\$ 133.49	\$ 14.29	\$ 147.78	\$ 352.83	\$ 32.99	\$ 385.82	9	9.7%	9.3%
100 - 149	\$ 171.64	\$ 18.57	\$ 190.21	\$ 321.31	\$ 40.49	\$ 361.80	19	11.1%	11.2%
150 - 249	\$ 160.04	\$ 13.47	\$ 173.51	\$ 340.37	\$ 27.39	\$ 367.76	17	8.2%	8.4%
250 - 499	\$ 127.06	\$ 12.39	\$ 139.45	\$ 284.09	\$ 37.01	\$ 321.10	27	9.1%	11.7%
500 - 999	\$ 124.44	\$ 14.64	\$ 139.08	\$ 308.35	\$ 35.24	\$ 343.59	8	10.7%	10.6%
1,000 or more	\$ 193.53	\$ 12.73	\$ 206.26	\$ 328.03	\$ 23.76	\$ 351.80	5	8.1%	7.9%

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 1,918 prescription plans.

<b>Table 37</b>				
<b>Average Prescription Retail Copays/Coinsurance</b>				
<b>Comparison Group</b>	<b>Network</b>	<b>n</b>	<b>Non-Network</b>	<b>n</b>
<b>Dollar Copay Amount</b>				
Generic	\$ 9.38	958	\$ 10.70	268
Brand (Formulary)	\$ 28.01	856	\$ 10.70	268
Brand (Non-Formulary)	\$ 45.47	918	\$ 38.50	256
Cosmetic/Biologic	\$ 87.68	434	\$ 50.73	171
<b>Coinsurance Percentage</b>				
Generic	14.5%	224	34.8%	188
Brand (Formulary)	13.0%	318	27.4%	268
Brand (Non-Formulary)	39.6%	266	35.7%	208
Cosmetic/Biologic	19.7%	330	32.3%	171
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 1,918 prescription plans.

<b>Table 38</b>				
<b>Average Prescription Mail Order Copays/Coinsurance</b>				
<b>Comparison Group</b>	<b>Network</b>	<b>n</b>	<b>Non-Network</b>	<b>n</b>
<b>Dollar Copay Amount</b>				
Generic	\$ 17.75	974	\$ 12.70	196
Brand (Formulary)	\$ 54.56	929	\$ 30.92	187
Brand (Non-Formulary)	\$ 95.84	921	\$ 50.70	187
Cosmetic/Biologic	\$ 114.55	389	\$ 45.28	119
<b>Coinsurance Percentage</b>				
Generic	14.5%	209	28.5%	109
Brand (Formulary)	15.6%	235	23.1%	141
Brand (Non-Formulary)	44.3%	222	26.3%	123
Cosmetic/Biologic	19.3%	293	25.5%	90
Note: n: number of plans.				



# DENTAL INSURANCE

## DENTAL INSURANCE

### DENTAL CARVE-OUT PREMIUMS

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

**Table 39**

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

Comparison Group	Single			Family			n	Single	Family
	Employer Share	Employee Share	Total Premium	Employer Share	Employee Share	Total Premium		Employee Share	Employee Share
<b>STATEWIDE</b>	\$ 34.55	\$ 7.11	\$ 41.66	\$ 84.53	\$ 21.39	\$ 105.92	870	19.2%	21.0%
State of Ohio	\$ 34.23	\$ 0.00	\$ 34.23	\$ 99.19	\$ 0.00	\$ 99.19	1	0.0%	0.0%
Counties	\$ 14.07	\$ 16.02	\$ 30.09	\$ 37.99	\$ 50.90	\$ 88.89	66	52.6%	56.0%
Cities	\$ 24.40	\$ 7.90	\$ 32.30	\$ 68.51	\$ 27.44	\$ 95.95	134	27.2%	28.7%
Townships	\$ 30.71	\$ 3.14	\$ 33.85	\$ 100.34	\$ 9.40	\$ 109.74	85	10.9%	9.1%
School Districts	\$ 41.70	\$ 6.30	\$ 48.00	\$ 94.33	\$ 16.38	\$ 110.71	506	12.6%	14.9%
Colleges & Univ.	\$ 31.91	\$ 8.33	\$ 40.24	\$ 73.81	\$ 40.99	\$ 114.80	34	23.6%	33.1%
Fire Districts	\$ 29.42	\$ 5.74	\$ 35.16	\$ 75.80	\$ 22.92	\$ 98.72	11	15.9%	22.2%
Metro Housing	\$ 20.96	\$ 8.47	\$ 29.43	\$ 69.61	\$ 25.77	\$ 95.38	25	31.8%	28.9%
Port Authorities	\$ 27.74	\$ 2.33	\$ 30.07	\$ 101.63	\$ 8.68	\$ 110.31	2	8.0%	8.0%
Regional Transit Authorities	\$ 17.26	\$ 4.53	\$ 21.79	\$ 52.45	\$ 15.15	\$ 67.60	6	32.0%	33.3%
<b>REGION</b>									
1 - Akron/Canton	\$ 50.08	\$ 7.41	\$ 57.49	\$ 127.83	\$ 18.55	\$ 146.38	129	14.2%	15.0%
2 - Cincinnati	\$ 31.18	\$ 6.44	\$ 37.62	\$ 77.73	\$ 18.18	\$ 95.91	99	19.0%	19.4%
3 - Cleveland	\$ 29.60	\$ 7.24	\$ 36.84	\$ 79.66	\$ 19.30	\$ 98.96	136	19.3%	19.2%
4 - Columbus	\$ 35.14	\$ 6.34	\$ 41.48	\$ 81.35	\$ 24.23	\$ 105.58	150	16.7%	22.7%
5 - Dayton	\$ 25.57	\$ 8.91	\$ 34.48	\$ 66.67	\$ 27.91	\$ 94.58	130	28.1%	29.3%
6 - Southeast Ohio	\$ 32.18	\$ 4.83	\$ 37.01	\$ 71.01	\$ 16.55	\$ 87.56	67	12.7%	17.3%
7 - Toledo	\$ 34.90	\$ 11.03	\$ 45.93	\$ 72.02	\$ 31.09	\$ 103.11	89	29.2%	30.3%
8 - Warren/Youngstown	\$ 37.64	\$ 2.78	\$ 40.42	\$ 93.33	\$ 9.28	\$ 102.61	70	8.6%	10.1%
<b>EMPLOYEES COVERED</b>									
1 - 49	\$ 25.08	\$ 7.22	\$ 32.30	\$ 75.28	\$ 24.65	\$ 99.93	162	25.0%	26.3%
50 - 99	\$ 33.49	\$ 7.72	\$ 41.21	\$ 81.58	\$ 22.29	\$ 103.87	151	20.7%	21.9%
100 - 149	\$ 35.02	\$ 6.86	\$ 41.88	\$ 82.25	\$ 21.04	\$ 103.29	156	18.8%	20.3%
150 - 249	\$ 38.82	\$ 7.65	\$ 46.47	\$ 86.24	\$ 20.90	\$ 107.14	174	16.8%	19.7%
250 - 499	\$ 38.17	\$ 5.87	\$ 44.04	\$ 91.82	\$ 16.39	\$ 108.21	134	14.9%	17.2%
500 - 999	\$ 42.33	\$ 7.88	\$ 50.21	\$ 100.97	\$ 22.75	\$ 123.72	53	15.9%	17.2%
1,000 or more	\$ 32.73	\$ 6.14	\$ 38.87	\$ 86.75	\$ 23.78	\$ 110.53	40	18.9%	22.5%

Note: n: number of plans.

# DENTAL INSURANCE

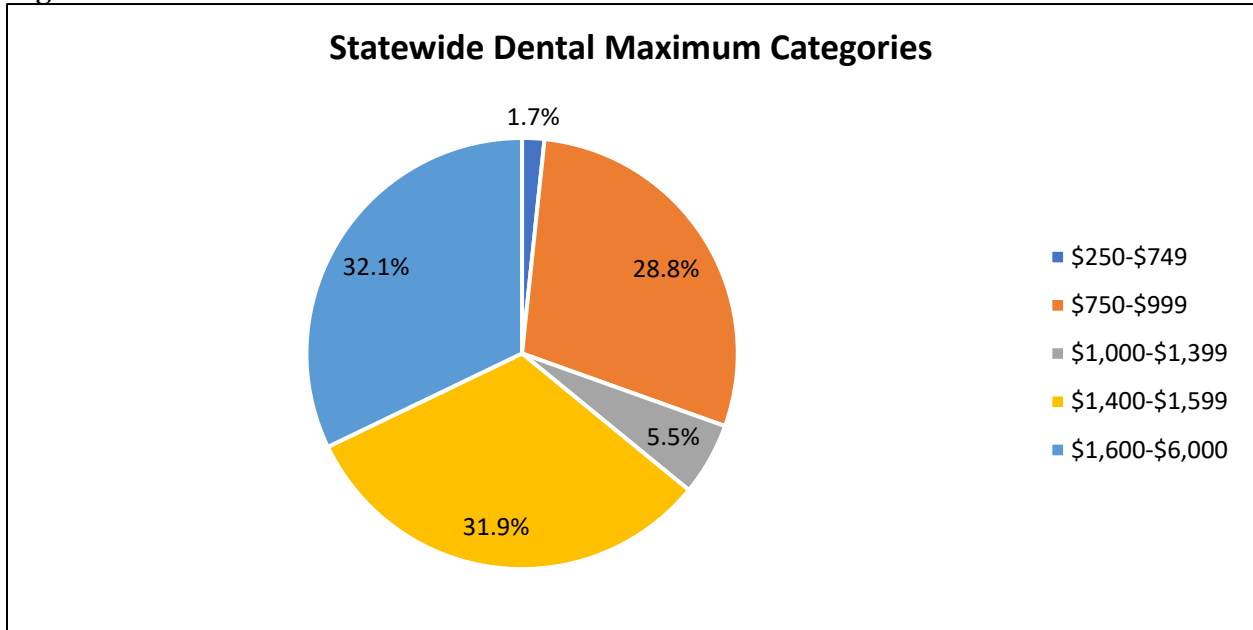
## DENTAL MAXIMUM BENEFIT – ALL PLAN TYPES

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.

<b>Table 40</b>				
<b>Average Annual Dental Maximum Benefit All Dental Plans Offered</b>				
<b>Comparison Group</b>	<b>Average</b>	<b>Minimum</b>	<b>Maximum</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 1,627.87</b>	<b>\$ 50.00</b>	<b>\$ 4,000.00</b>	<b>1,132</b>
State of Ohio	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	1
Counties	\$ 1,342.36	\$ 1,000.00	\$ 4,000.00	76
Cities	\$ 1,520.21	\$ 750.00	\$ 4,000.00	204
Townships	\$ 1,426.00	\$ 800.00	\$ 2,500.00	108
School Districts & ESCs	\$ 1,748.66	\$ 50.00	\$ 3,300.00	652
Colleges & Universities	\$ 1,531.82	\$ 500.00	\$ 3,000.00	35
Fire Districts	\$ 1,346.15	\$ 1,000.00	\$ 2,500.00	13
Metro Housing	\$ 1,450.00	\$ 1,000.00	\$ 4,000.00	32
Port Authorities	\$ 1,250.00	\$ 1,000.00	\$ 1,500.00	3
Regional Transit Authorities	\$ 1,356.25	\$ 1,000.00	\$ 2,100.00	8
<b>REGION</b>				
1 – Akron/Canton	\$ 1,833.56	\$ 750.00	\$ 4,000.00	158
2 – Cincinnati	\$ 1,799.62	\$ 500.00	\$ 3,500.00	135
3 – Cleveland	\$ 1,762.27	\$ 1,000.00	\$ 4,000.00	172
4 – Columbus	\$ 1,537.50	\$ 750.00	\$ 3,000.00	200
5 – Dayton	\$ 1,382.41	\$ 750.00	\$ 4,000.00	147
6 – Southeast Ohio	\$ 1,389.16	\$ 750.00	\$ 2,600.00	87
7 – Toledo	\$ 1,650.36	\$ 50.00	\$ 4,000.00	145
8 – Warren/Youngstown	\$ 1,561.88	\$ 750.00	\$ 4,000.00	88
<b>EMPLOYEES COVERED</b>				
1 – 49	\$ 1,349.48	\$ 750.00	\$ 4,000.00	209
50 – 99	\$ 1,576.84	\$ 750.00	\$ 4,000.00	198
100 – 149	\$ 1,625.00	\$ 50.00	\$ 4,000.00	214
150 – 249	\$ 1,672.07	\$ 750.00	\$ 4,000.00	233
250 – 499	\$ 1,814.91	\$ 750.00	\$ 4,000.00	168
500 – 999	\$ 1,964.29	\$ 1,000.00	\$ 3,300.00	65
1,000 or more	\$ 1,687.50	\$ 500.00	\$ 4,000.00	45
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 1,132 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.

<b>Table 41</b>				
<b>Dental Carve-Out Monthly Premiums</b>				
<b>Average Composite Rate Total Premium</b>				
<b>Comparison Group</b>	<b>Average</b>	<b>Minimum</b>	<b>Maximum</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 79.61</b>	<b>\$ 3.50</b>	<b>\$ 146.77</b>	<b>140</b>
State of Ohio	-	-	-	0
Counties	-	-	-	0
Cities	\$ 59.04	\$ 3.50	\$ 125.40	15
Townships	\$ 34.05	\$ 9.81	\$ 72.33	3
School Districts & ESCs	\$ 83.26	\$ 4.23	\$ 146.77	122
Colleges & Universities	-	-	-	0
Fire Districts	-	-	-	0
Metro Housing	-	-	-	0
Port Authorities	-	-	-	0
Regional Transit Authorities	-	-	-	0
<b>REGION</b>				
1 - Akron/Canton	\$ 55.44	\$ 3.50	\$ 84.00	5
2 - Cincinnati	\$ 81.00	\$ 41.00	\$ 99.17	23
3 - Cleveland	\$ 69.77	\$ 4.23	\$ 99.87	6
4 - Columbus	\$ 77.66	\$ 8.00	\$ 111.46	38
5 - Dayton	\$ 75.66	\$ 4.00	\$ 116.55	11
6 - Southeast Ohio	\$ 73.11	\$ 43.20	\$ 125.40	13
7 - Toledo	\$ 88.43	\$ 9.81	\$ 146.77	42
8 - Warren/Youngstown	\$ 69.67	\$ 67.00	\$ 72.33	2
<b>EMPLOYEES COVERED</b>				
1 - 49	\$ 60.87	\$ 8.00	\$ 116.55	12
50 - 99	\$ 76.76	\$ 3.50	\$ 116.55	29
100 - 149	\$ 85.11	\$ 41.00	\$ 146.77	38
150 - 249	\$ 84.69	\$ 4.23	\$ 125.40	35
250 - 499	\$ 77.07	\$ 43.20	\$ 119.61	16
500 - 999	\$ 80.13	\$ 63.04	\$ 99.17	6
1,000 or more	\$ 69.33	\$ 40.75	\$ 100.31	4
Note: Includes plans where employee contributes \$0 towards dental premium.				
Note: n: number of plans.				

# VISION INSURANCE

## VISION INSURANCE VISION CARVE-OUT PREMIUMS

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

<b>Vision Carve-Out Monthly Premiums</b>										
<b>Average Total Premium and Employer and Employee Share</b>										
<b>Comparison Group</b>	<b>Single</b>			<b>Family</b>			<b>n</b>	<b>Single</b>		<b>Family</b>
	<b>Employer Share</b>	<b>Employee Share</b>	<b>Total Premium</b>	<b>Employer Share</b>	<b>Employee Share</b>	<b>Total Premium</b>		<b>Employee Share</b>	<b>Employee Share</b>	
<b>STATEWIDE</b>	\$ 5.72	\$ 3.29	\$ 9.01	\$ 12.97	\$ 9.00	\$ 21.97	797	39.1%	41.4%	
State of Ohio	\$ 10.04	\$ 0.00	\$ 10.04	\$ 27.61	\$ 0.00	\$ 27.61	1	0.0%	0.0%	
Counties	\$ 3.43	\$ 4.42	\$ 7.85	\$ 8.00	\$ 12.06	\$ 20.06	55	56.5%	58.0%	
Cities	\$ 4.01	\$ 3.85	\$ 7.86	\$ 9.49	\$ 10.47	\$ 19.96	117	51.6%	50.6%	
Townships	\$ 8.49	\$ 1.57	\$ 10.06	\$ 22.13	\$ 5.45	\$ 27.58	63	21.6%	24.8%	
School Districts & ESCs	\$ 6.14	\$ 3.26	\$ 9.40	\$ 13.40	\$ 8.69	\$ 22.09	489	36.6%	39.3%	
Colleges & Universities	\$ 4.58	\$ 4.09	\$ 8.67	\$ 9.55	\$ 12.46	\$ 22.01	31	43.1%	49.8%	
Fire Districts	\$ 5.12	\$ 3.23	\$ 8.35	\$ 12.63	\$ 10.55	\$ 23.18	9	41.8%	47.3%	
Metro Housing Authorities	\$ 6.06	\$ 2.32	\$ 8.38	\$ 14.73	\$ 5.95	\$ 20.68	25	28.7%	30.4%	
Port Authorities	\$ 2.39	\$ 3.29	\$ 5.68	\$ 6.63	\$ 9.07	\$ 15.70	2	58.0%	58.0%	
Regional Transit Authorities	\$ 2.20	\$ 2.34	\$ 4.54	\$ 6.10	\$ 6.18	\$ 12.28	5	47.8%	47.8%	
<b>REGION</b>										
1 - Akron/Canton	\$ 7.92	\$ 3.03	\$ 10.95	\$ 19.21	\$ 8.30	\$ 27.51	82	31.5%	33.2%	
2 - Cincinnati	\$ 3.38	\$ 4.30	\$ 7.68	\$ 8.26	\$ 11.72	\$ 19.98	106	58.7%	59.6%	
3 - Cleveland	\$ 5.81	\$ 2.34	\$ 8.15	\$ 13.16	\$ 6.31	\$ 19.47	115	29.1%	30.7%	
4 - Columbus	\$ 6.03	\$ 4.02	\$ 10.05	\$ 13.15	\$ 10.73	\$ 23.88	151	44.1%	45.9%	
5 - Dayton	\$ 4.39	\$ 3.89	\$ 8.28	\$ 10.28	\$ 10.85	\$ 21.13	116	48.1%	52.1%	
6 - Southeast Ohio	\$ 7.95	\$ 2.95	\$ 10.90	\$ 15.23	\$ 8.27	\$ 23.50	64	24.7%	32.1%	
7 - Toledo	\$ 5.68	\$ 3.32	\$ 9.00	\$ 12.78	\$ 9.21	\$ 21.99	109	39.8%	41.5%	
8 - Warren/Youngstown	\$ 6.21	\$ 0.72	\$ 6.93	\$ 15.26	\$ 2.08	\$ 17.34	54	16.1%	16.5%	
<b>EMPLOYEES COVERED</b>										
1 - 49	\$ 6.65	\$ 2.75	\$ 9.40	\$ 16.78	\$ 8.09	\$ 24.87	133	33.4%	36.0%	
50 - 99	\$ 6.11	\$ 2.86	\$ 8.97	\$ 13.56	\$ 7.81	\$ 21.37	139	35.6%	36.7%	
100 - 149	\$ 5.79	\$ 3.46	\$ 9.25	\$ 12.78	\$ 9.10	\$ 21.88	150	39.6%	41.8%	
150 - 249	\$ 5.92	\$ 3.16	\$ 9.08	\$ 12.97	\$ 8.29	\$ 21.26	171	38.1%	40.5%	
250 - 499	\$ 5.34	\$ 3.86	\$ 9.20	\$ 11.16	\$ 10.74	\$ 21.90	125	43.5%	47.7%	
500 - 999	\$ 2.69	\$ 4.77	\$ 7.46	\$ 6.86	\$ 12.71	\$ 19.57	43	57.5%	56.8%	
1,000 or more	\$ 4.45	\$ 3.05	\$ 7.50	\$ 11.08	\$ 9.37	\$ 20.45	36	40.1%	42.0%	

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

# VISION INSURANCE

## VISION COMPOSITE RATES

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

<b>Table 43</b>				
<b>Vision Carve-Out Monthly Premiums</b>				
<b>Average Composite Rate Total Premium</b>				
<b>Comparison Group</b>	<b>Average</b>	<b>Minimum</b>	<b>Maximum</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 22.38</b>	<b>\$ 1.65</b>	<b>\$ 193.00</b>	<b>47</b>
State of Ohio	-	-	-	0
Counties	-	-	-	0
Cities	\$ 14.03	\$ 1.65	\$ 23.97	9
Townships	\$ 47.21	\$ 15.58	\$ 193.00	7
School Districts & ESCs	\$ 18.81	\$ 6.65	\$ 47.00	28
Colleges & Universities	-	-	-	0
Fire Districts	\$ 16.66	\$ 5.98	\$ 27.33	2
Metro Housing	\$ 35.12	\$ 35.12	\$ 35.12	1
Port Authorities	-	-	-	0
Regional Transit Authorities	-	-	-	0
<b>REGION</b>				
1 - Akron/Canton	\$ 18.42	\$ 5.98	\$ 35.12	6
2 - Cincinnati	\$ 14.23	\$ 6.65	\$ 21.42	8
3 - Cleveland	\$ 45.23	\$ 2.12	\$ 193.00	7
4 - Columbus	\$ 19.43	\$ 7.62	\$ 27.33	17
5 - Dayton	\$ 14.72	\$ 1.65	\$ 24.16	3
6 - Southeast Ohio	\$ 23.75	\$ 14.75	\$ 47.00	4
7 - Toledo	\$ 16.45	\$ 16.45	\$ 16.45	1
8 - Warren/Youngstown	\$ 24.90	\$ 24.90	\$ 24.90	1
<b>EMPLOYEES COVERED</b>				
1 - 49	\$ 36.58	\$ 5.98	\$ 193.00	12
50 - 99	\$ 16.17	\$ 1.65	\$ 35.12	9
100 - 149	\$ 19.90	\$ 8.23	\$ 47.00	15
150 - 249	\$ 16.94	\$ 11.39	\$ 23.97	4
250 - 499	\$ 14.25	\$ 2.12	\$ 21.42	5
500 - 999	-	-	-	0
1,000 or more	\$ 14.98	\$ 12.34	\$ 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.

<b>Table 44</b>		
<b>Life Insurance</b>		
<b>Average Total Monthly Premium per \$1,000 of Coverage</b>		
<b>Comparison Group</b>	<b>Amount</b>	<b>n</b>
<b>STATEWIDE</b>	<b>\$ 0.15</b>	<b>1,119</b>
State of Ohio	\$ 0.12	1
Counties	\$ 0.17	77
Cities	\$ 0.20	207
Townships	\$ 0.23	100
School Districts & ESCs	\$ 0.12	644
Colleges & Universities	\$ 0.14	35
Fire Districts	\$ 0.28	11
Metro Housing	\$ 0.27	32
Port Authorities	\$ 0.12	3
Regional Transit Authorities	\$ 0.20	9
<b>REGION</b>		
1 - Akron/Canton	\$ 0.16	156
2 - Cincinnati	\$ 0.14	131
3 - Cleveland	\$ 0.17	169
4 - Columbus	\$ 0.15	195
5 - Dayton	\$ 0.15	148
6 - Southeast Ohio	\$ 0.14	89
7 - Toledo	\$ 0.14	141
8 - Warren/Youngstown	\$ 0.17	90
<b>EMPLOYEES COVERED</b>		
1 - 49	\$ 0.23	205
50 - 99	\$ 0.14	194
100 - 149	\$ 0.15	212
150 - 249	\$ 0.13	230
250 - 499	\$ 0.12	169
500 - 999	\$ 0.14	65
1,000 or more	\$ 0.14	44
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.

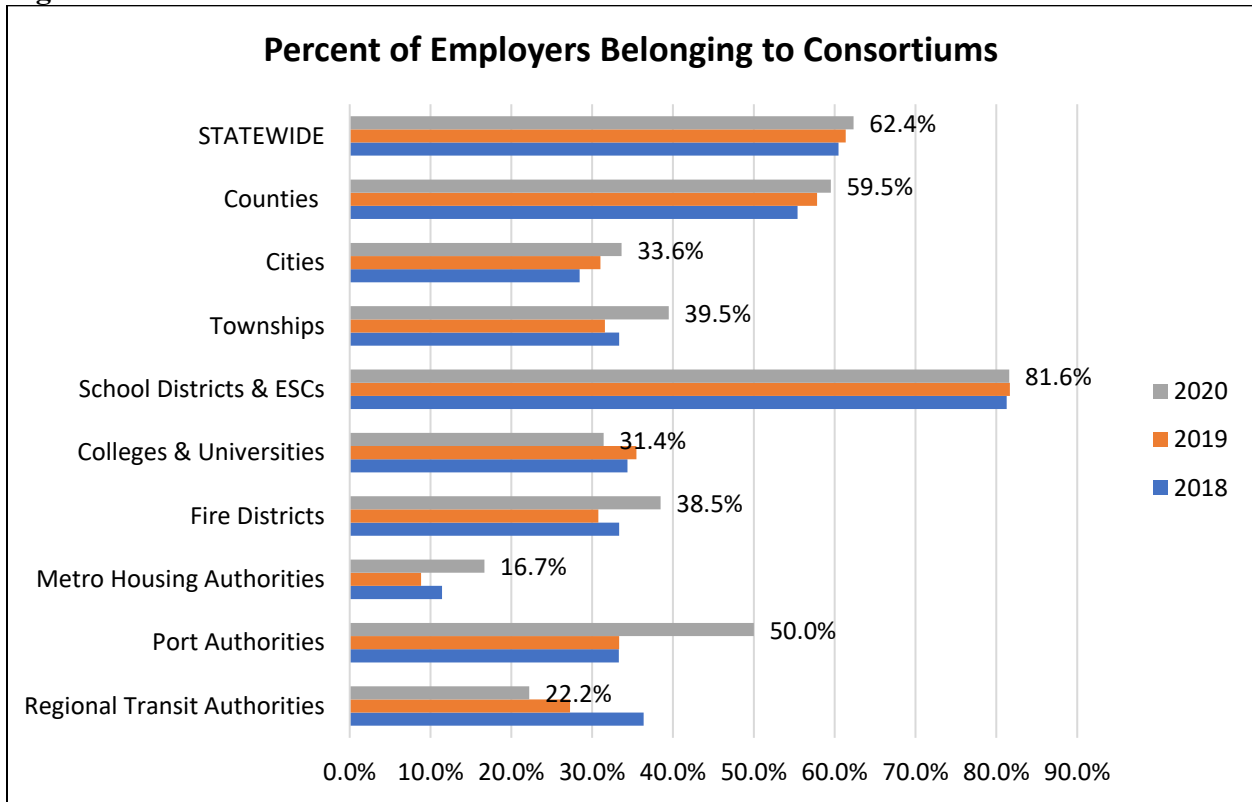
Table 45 shows the variation in average costs of medical insurance for consortium members versus non-members. The average monthly premium cost per employee for consortium members tends to be less than employers who do not belong to a consortium.

<b>Table 45</b>		
<b>Average Total Monthly Premium Cost By Consortium Membership</b>		
	<b>Consortium Member</b>	<b>Consortium Non-Member</b>
Single	\$706.39	\$709.29
Family	\$1,828.34	\$1,924.17
Number of plans (n)	1,251	701
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**

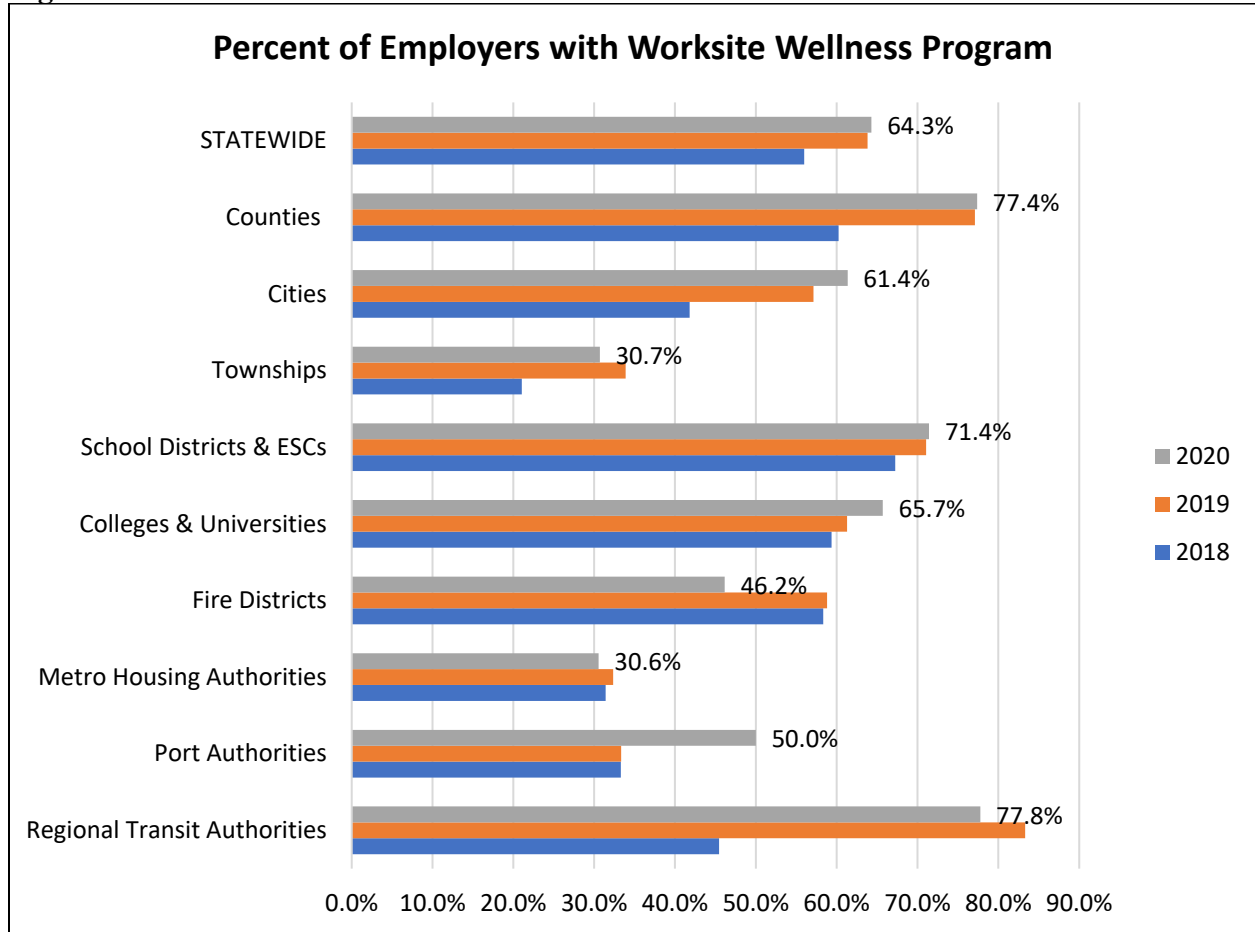


- School districts continue to have the highest consortia membership. Joint purchasing was part of the School Employee’s Health Care Board’s “Best Practices,” explaining the much higher frequency of consortium membership for school districts and educational service centers.

## 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.

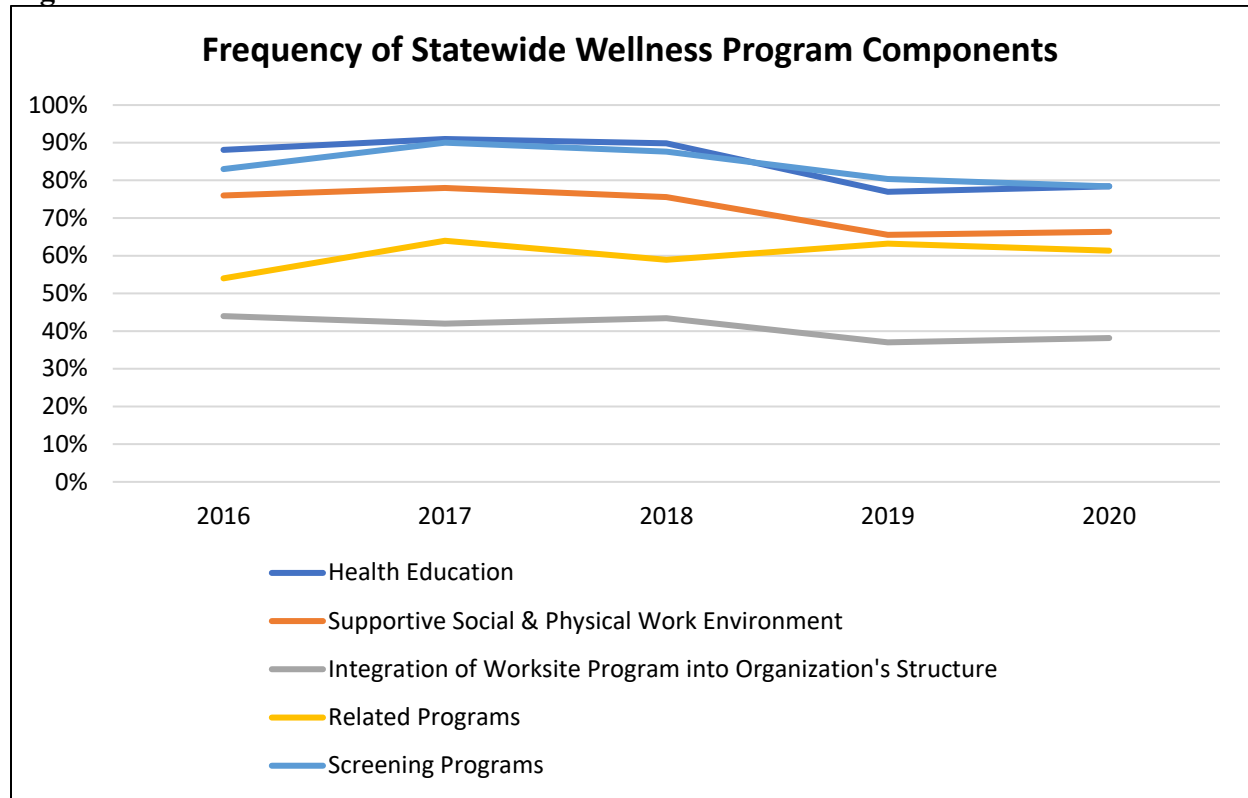
**Figure 19**



- More than 60% of employers statewide, have implemented some type of worksite wellness program. That is a 0.5% increase from the 2019 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 (78%). 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 (38%) involves the appointments of dedicated staff to the program and/or the allocation of budget support.
- Related Programs (61%) encompasses employee assistance, work/life balance focus, and occupational safety and health programs.
- Screening Programs have also become a popular form of worksite wellness programs at 78%. These programs include blood pressure and blood cholesterol screenings.

## OPT-OUT INCENTIVES

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

<b>Table 46</b>		
<b>Opt-Out Incentive Offered by Jurisdiction</b>		
<b>Comparison Group</b>	<b>Employers Offering Opt-Out Incentive</b>	<b>n</b>
<b>STATEWIDE</b>	<b>46.1%</b>	<b>1,174</b>
State of Ohio	0.0%	1
Counties	27.4%	84
Cities	50.5%	220
Townships	30.7%	114
School Districts & ESCs	50.8%	658
Colleges & Universities	37.1%	35
Fire Districts	38.5%	13
Metro Housing Authorities	41.7%	36
Port Authorities	50.0%	4
Regional Transit Authorities	33.3%	9

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.

<b>Table 47</b>						
<b>Incentive Offered to Employees for Opting Out of Medical Coverage</b>						
<b>Opt-Out Type</b>	<b>Average Incentive</b>	<b>Minimum Incentive</b>	<b>Maximum Incentive</b>	<b>n</b>		
Single	\$ 1,702.60	\$ 200.00	\$ 6,286.14	504		
Family	\$ 2,512.26	\$ 200.00	\$ 16,769.22	504		

Note: n: number of employers.

- This year's insurance survey submissions reported 17,201 public employees across the state accepted the employer-offered incentive to opt out of medical coverage.

## SPOUSAL RESTRICTIONS

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

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

**Figure 21**

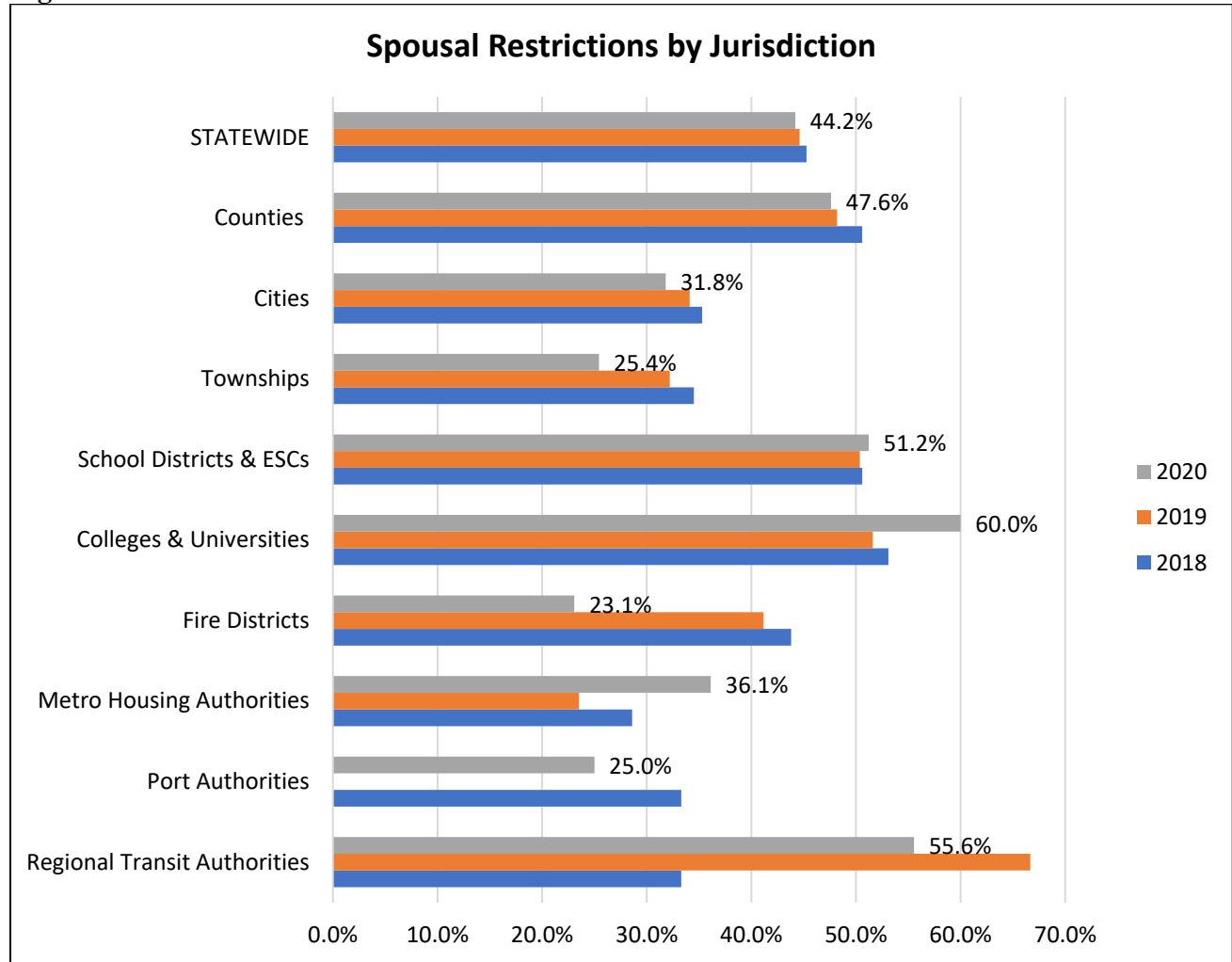
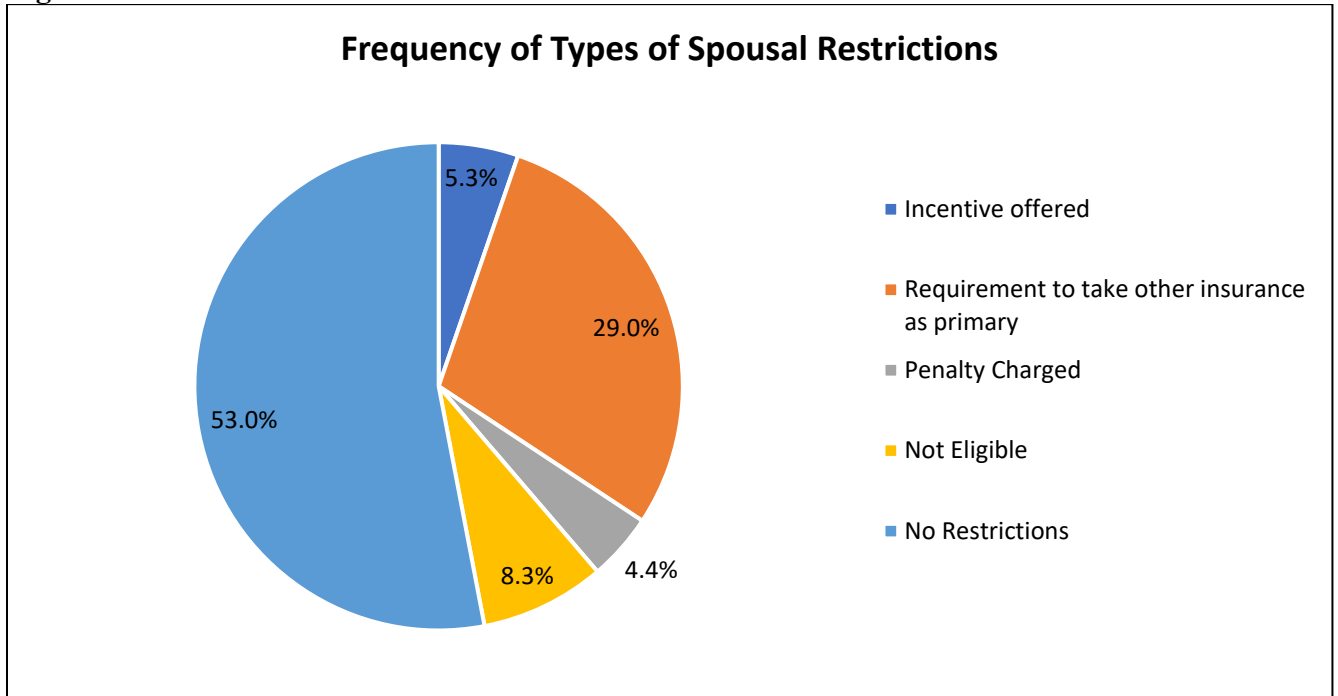


Figure 22 illustrates the frequency of each type of spousal restriction.

**Figure 22**



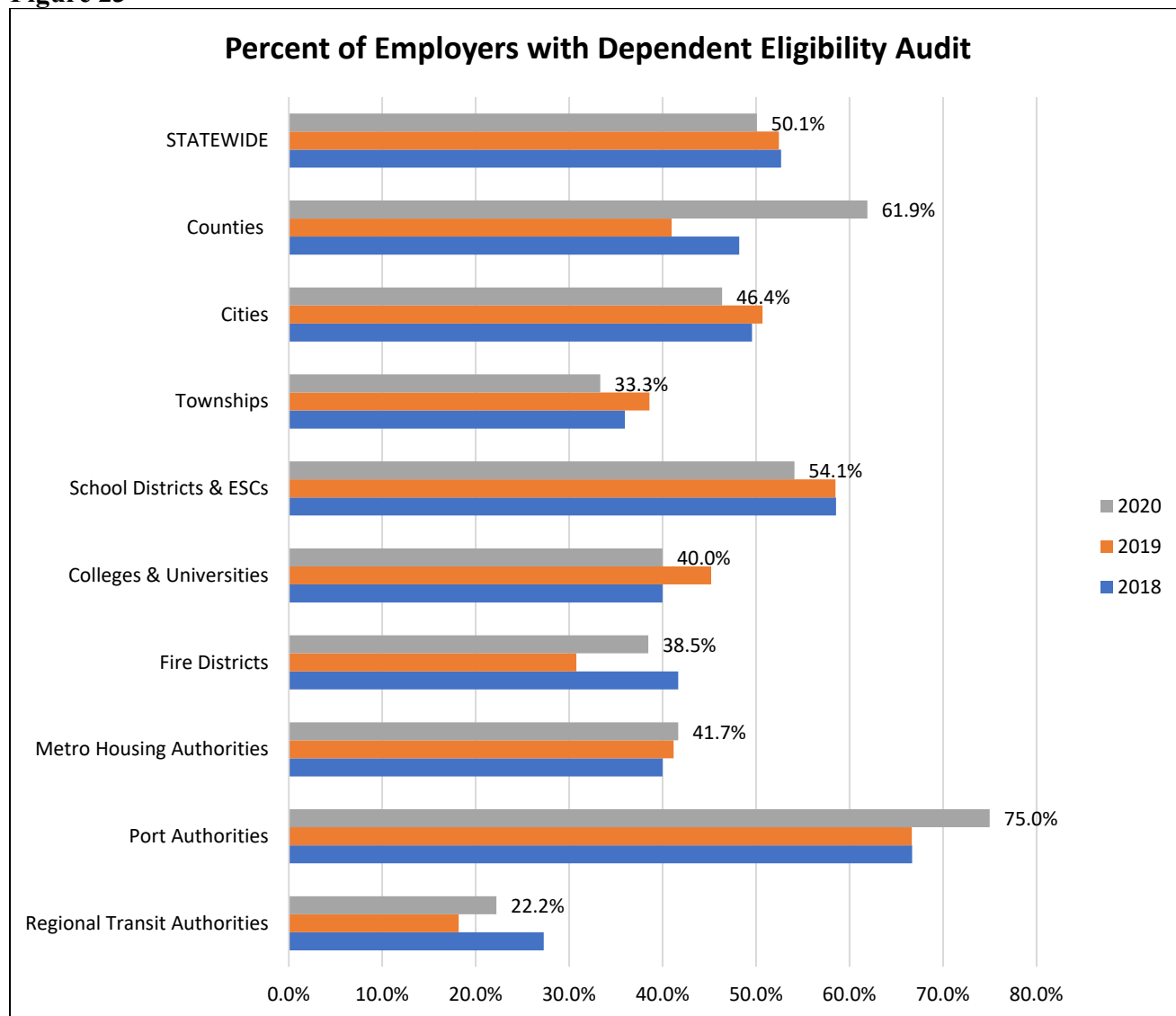
- 29% of employers with spousal restrictions stipulate that if an employee’s spouse has medical coverage through their own employer, the spouse must use their employer’s insurance as their primary form of coverage.

## 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.

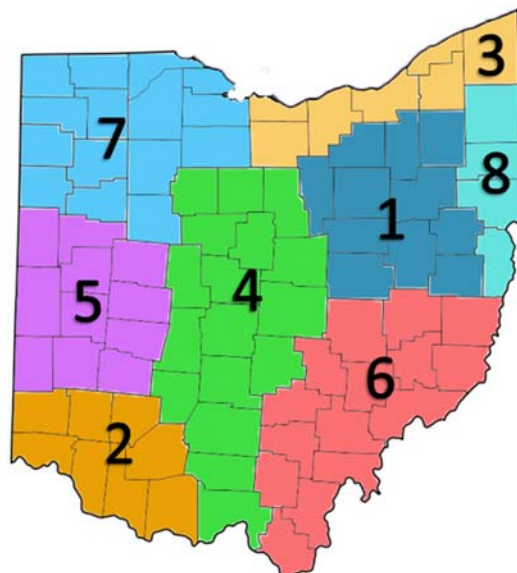
**Figure 23**



- Statewide, the percent of employers reporting that their organization conducted a dependent eligibility audit sometime over the past three years decreased 2.3% 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 June 6, 2020.)
- **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 2020, the IRS defines a high deductible health plan as any plan with a deductible of at least \$1,400 for an individual or \$2,800 for a family. An HDHP’s total yearly out-of-pocket expenses (including deductibles, copayments, and coinsurance) can’t be more than \$6,900 for an individual or \$13,800 for a family. (This limit doesn't apply to out-of-network services.)” (Health Insurance Marketplace. <https://www.healthcare.gov/glossary/high-deductible-health-plan/>. Retrieved June 26, 2020.)

- **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 June 26, 2020.)
- **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. <https://healthcoverageguide.org/reference-guide/coverage-types/point-of-service-plan-pos/>. Retrieved on June 26, 2020.)
- **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 June 26, 2020.)
- **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 June 26, 2020.)

- **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 June 26, 2020.)

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