TRIBRIDGEPARTNERS LLC

UBA Shared Wisdom. Powerful Results.®

HEALTH PLAN TRENDS

group size & industry

PENNSYLVANIA

THE UNITED BENEFIT ADVISORS® (UBA) employee benefits survey is the nation's definitive employee benefits benchmarking survey. This valuable data enables meaningful study of trends among different size employer groups, within specific regions and states, and by industry groups. Data in the 2023 UBA Employee Benefits Benchmarking Trends Report and State Trends Reports are based on responses from 10,389 employers representing nearly one million employees across the nation—and more than $28 billion in healthcare dollars spent. In Pennsylvania, the survey includes employee benefit plans offered by 412 employers covering more than 33,000 employees.

With this granular data, UBA Partner Firms help employers avoid the top two benchmarking pitfalls:

1) Automatically adopting the practices of the nation's largest employers who are most often studied by other data sets but are not typically the best benchmarks.
2) Looking only at plan data supplied by a single carrier.

UBA Partner Firms help employers of all sizes benchmark their employee benefits plans more accurately based on both national and regional trends and also compared to local, industry, and sized-based peers.

This State Trends Report highlights key cost benchmarks among the following groups:

- Small and large employers
- Four of the top industries in Pennsylvania

When employers compare their plan to local peers of the same size or industry, the top three questions typically asked are:

1) What type of plans do my peers offer?
2) What is the cost per employee?
3) What are the in-network deductibles and out-of-pocket maximums?

TOP BENCHMARKS BY GROUP SIZE

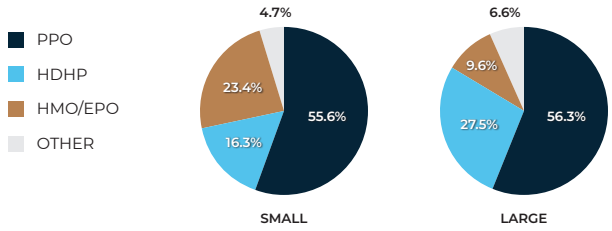
UBA EMPLOYEE BENEFITS BENCHMARKING provides data from employer groups of all sizes. Group size has a tremendous impact on cost, making it an important benchmark for any employer.

WHAT TYPES OF PLANS DO MY SIZE-BASED PEERS OFFER?

Preferred provider organization (PPO) plans are the most prevalent plan type in Pennsylvania. However, larger groups show interest in high deductible health plans (HDHPs), sometimes referred to as "consumer-directed" plans. In contrast, smaller groups have some interest in health maintenance organization (HMO)/exclusive provider organization (EPO) plans. Point of service (POS) plans are not common in the state.

PREVALENCE OF PLAN TYPE BY GROUP SIZE

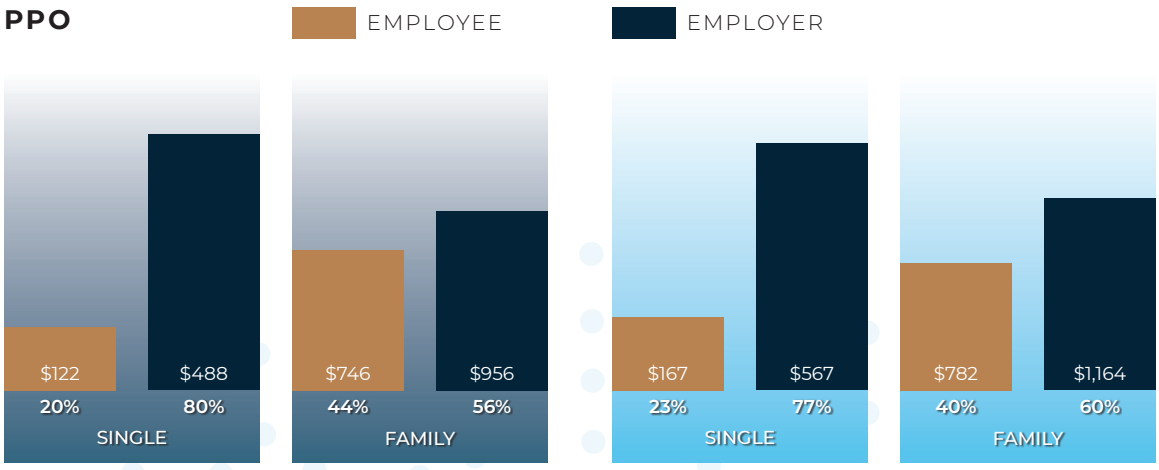
GROUP SIZE	PPO	HDHP	HMO/EPO
SMALL (1-100 EMPLOYEES)	55.6%	16.3%	23.4%
LARGE (101+ EMPLOYEES)	56.3%	27.5%	9.6%



HOW MUCH DO MY SIZE-BASED PEERS PAY PER EMPLOYEE?

Small businesses in Pennsylvania contribute the highest percentage toward monthly premiums for single PPO plan coverage. Large employers in the state contribute the highest percentage toward family HDHP premiums.

AVERAGE MONTHLY PREMIUM CONTRIBUTION SPLIT

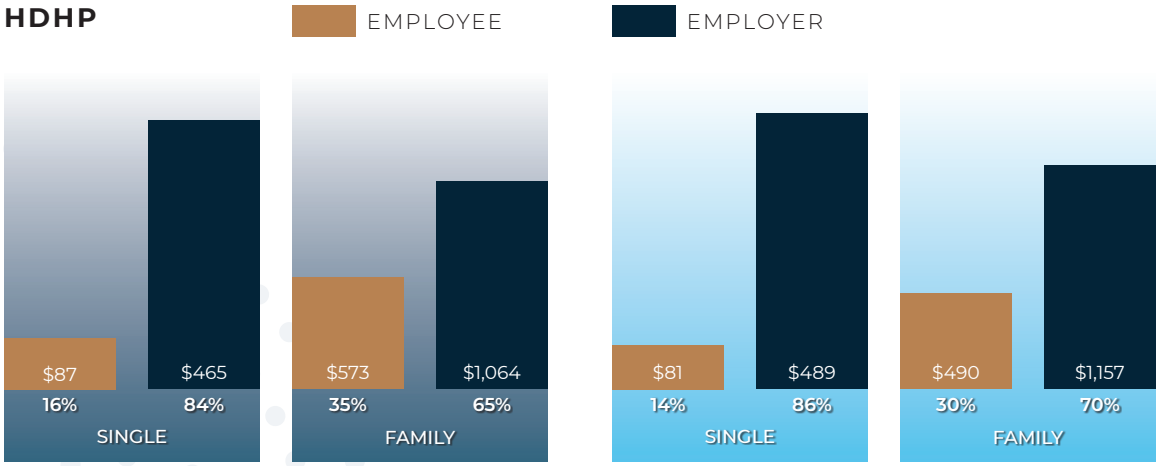


SMALL
(1-100 EMPLOYEES)

LARGE
(101+ EMPLOYEES)

AVERAGE MONTHLY PREMIUM CONTRIBUTION SPLIT

HDHP



SMALL
(1-100 EMPLOYEES)

LARGE
(101+ EMPLOYEES)

WHAT ARE THE DEDUCTIBLES AND OUT-OF-POCKET COSTS FOR MY SIZE-BASED PEERS?

PPO plan deductibles for large groups in Pennsylvania are generally higher than those found among their smaller counterparts—and those found nationally and regionally. Nationally, PPO plans have a median in-network deductible of $1,800 for singles; in the Northeast it is $1,500. Pennsylvania employers of all sizes have set HDHP deductibles slightly below the median in-network deductible of $3,000 found nationally and regionally.

MEDIAN SINGLE IN-NETWORK DEDUCTIBLES AND OUT-OF-POCKET COSTS

GROUP SIZE	PPO		HDHP	
	DEDUCTIBLE	OOP MAXIMUM	DEDUCTIBLE	OOP MAXIMUM
SMALL (1-100 EMPLOYEES)	$1,500	$7,000	$2,850	$6,750
LARGE (101+ EMPLOYEES)	$2,000	$7,000	$2,750	$6,550

TOP BENCHMARKS BY INDUSTRY

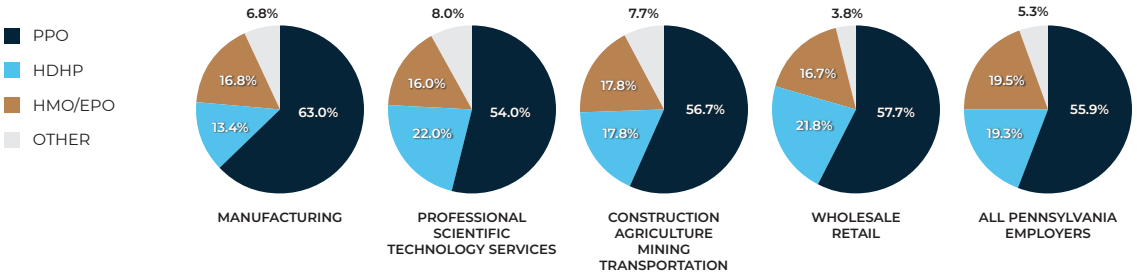
IN PENNSYLVANIA, four of the top industries studied in UBA's Employee Benefits Benchmarking are Manufacturing, Professional/Scientific/Technology Services, Construction/Agriculture/Mining/Transportation, and Wholesale/Retail.

WHAT TYPES OF PLANS DO MY INDUSTRY PEERS OFFER?

PPO plans dominate all top industries in Pennsylvania, especially the Manufacturing industry. The Professional/Scientific/Technology Services industry in the state has above-average interest in HDHPs.

PREVALENCE OF PLAN TYPE BY INDUSTRY

TOP 4 PENNSYLVANIA INDUSTRIES	PPO	HDHP	HMO/EPO
MANUFACTURING	63.0%	13.4%	16.8%
PROFESSIONAL/SCIENTIFIC/TECHNOLOGY SERVICES	54.0%	22.0%	16.0%
CONSTRUCTION/AGRICULTURE/MINING/TRANSPORTATION	56.7%	17.8%	17.8%
WHOLESALE/RETAIL	57.7%	21.8%	16.7%
ALL PENNSYLVANIA EMPLOYERS	**55.9%**	**19.3%**	**19.5%**

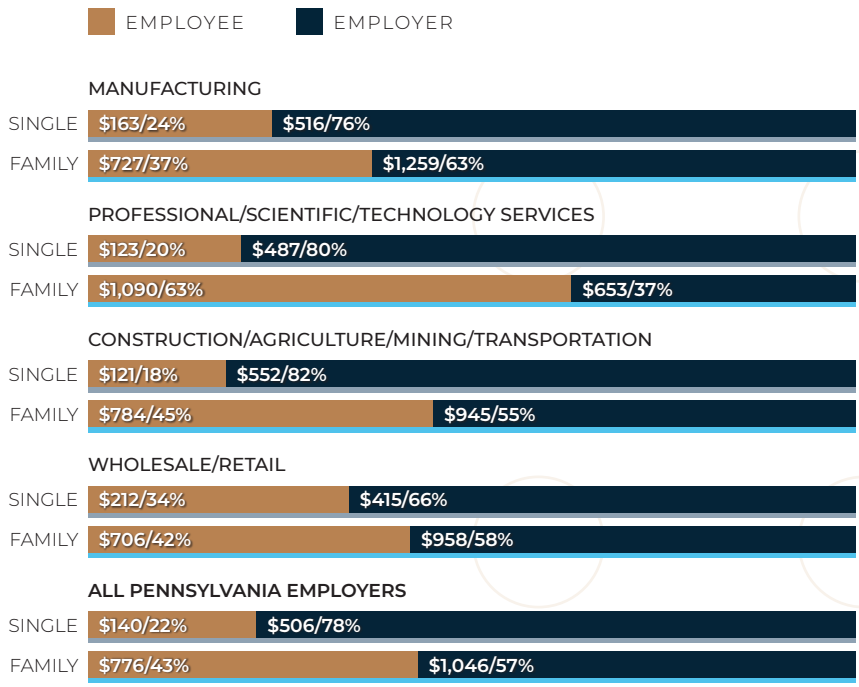


HOW MUCH DO MY INDUSTRY PEERS PAY PER EMPLOYEE?

The Wholesale/Retail industry in Pennsylvania pays the lowest percentage toward single health plan premiums, while the Professional/Scientific/Technology Services industry pays the least toward family health plan premiums. The Manufacturing sector in the state pays the highest percent of HDHP premiums for single and family coverage.

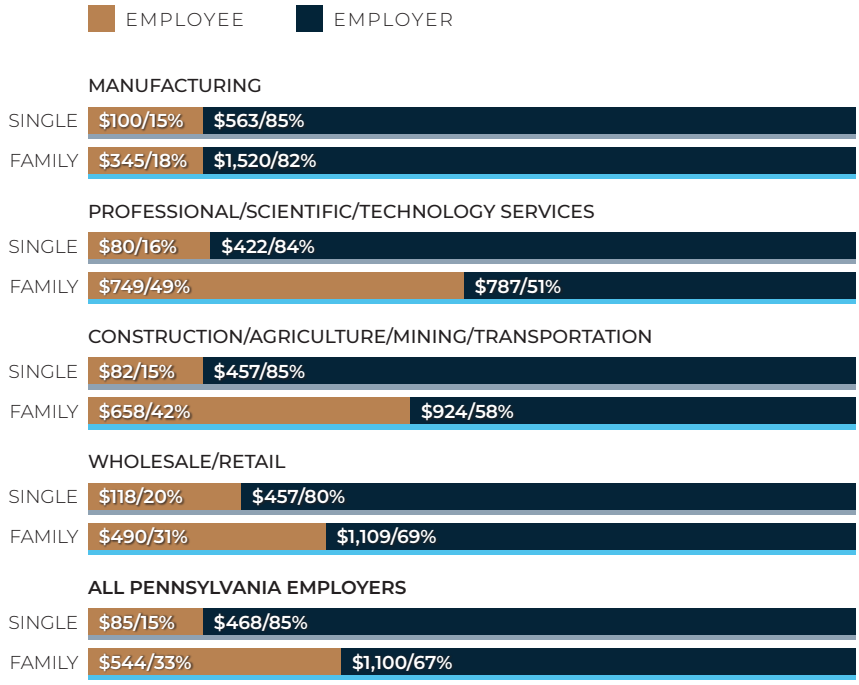
AVERAGE MONTHLY PREMIUM CONTRIBUTION

PPO



AVERAGE MONTHLY PREMIUM CONTRIBUTION

HDHP



WHAT ARE THE DEDUCTIBLES AND OUT-OF-POCKET COSTS FOR MY INDUSTRY PEERS?

The Construction/Agriculture/Mining/Transportation sector in Pennsylvania has set deductibles and out-of-pocket maximums above the state medians. The Manufacturing industry in the state has set low HDHP deductibles for single coverage.

MEDIAN SINGLE IN-NETWORK DEDUCTIBLES AND OUT-OF-POCKET COSTS

TOP 4 PENNSYLVANIA INDUSTRIES	PPO		HDHP	
	DEDUCTIBLE	OOP MAXIMUM	DEDUCTIBLE	OOP MAXIMUM
MANUFACTURING	$1,600	$7,000	$2,300	$6,650
PROFESSIONAL/SCIENTIFIC/TECHNOLOGY SERVICES	$1,500	$7,000	$2,875	$6,650
CONSTRUCTION/AGRICULTURE/MINING/TRANSPORTATION	$2,000	$7,525	$3,000	$6,700
WHOLESALE/RETAIL	$2,000	$7,000	$2,750	$6,550
ALL PENNSYLVANIA EMPLOYERS	**$1,500**	**$7,000**	**$2,750**	**$6,650**

TRIBRIDGEPARTNERS LLC

UBA Shared Wisdom. Powerful Results.®

READY TO OFFER RAVED-ABOUT HEALTH PLANS?

A UBA Partner Firm is ready to help.

Make informed health plan decisions that retain top talent and help recruit new talent.

REQUEST A BENCHMARKING REPORT

UNITED BENEFIT ADVISORS® (UBA) is the nation's leading independent employee benefits advisory organization with more than 200 offices throughout the United States, Canada, and Europe. UBA empowers 2,000+ advisors to maintain independence while capitalizing on each other's shared knowledge and market presence to provide best-in-class services and solutions.

LOCAL SERVICE. NATIONAL PRESENCE.

Copyright © 2023 United Benefit Advisors, LLC. All Rights Reserved. 5/23