



# 2024

## UBA EMPLOYEE BENEFITS BENCHMARKING

### REGIONAL TRENDS REPORT

#### WASHINGTON DC



**THIS REGIONAL REPORT** highlights key employee benefits benchmarks to help employers strategically manage plan renewal decisions.

United Benefit Advisors<sup>®</sup> (UBA) has years of experience surveying thousands of employers nationwide regarding their group health plan offerings. Since 2005, UBA Partner Firms have studied plan design and cost trends among employers on a state, regional, and national basis. Data in the 2024 UBA Employee Benefits Benchmarking Trends and State Reports are based on responses from 7,800 employers representing approximately one million employees nationwide—and more than \$13.2 billion in healthcare dollars spent. In the District of Columbia, the survey includes employee benefits plans offered by 68 employers covering approximately 7,500 employees to provide valuable benchmark data.

*Since 2005, UBA Partner Firms across the U.S. have studied plan design and cost trends among employers on a state, regional, and national basis.*

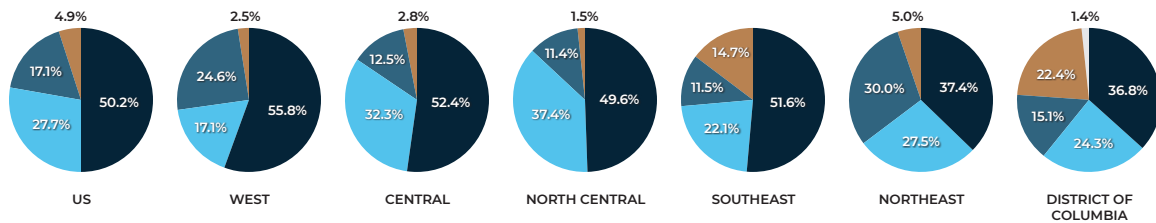
For District of Columbia employers interested in making the most informed employee benefits decisions possible, it's crucial to compare your plans and costs to national benchmarks and peers in your state and region.

## TOP PLANS IN THE DISCTRICT OF COLUMBIA

**PREFERRED** provider organization (PPO) plans dominate most of the nation; however, District of Columbia employers offer a diverse range of plans beyond PPO plans, including high deductible health plans (HDHPs), sometimes referred to as “consumer-directed” plans, point of service (POS) plans, and health maintenance organization (HMO)/exclusive provider organization (EPO) plans.

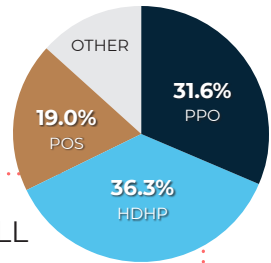
### PLAN PREVALENCE IN THE DISTRICT OF COLUMBIA

PLAN TYPE	US	WEST	CENTRAL	NORTH CENTRAL	SOUTHEAST	NORTHEAST	DISTRICT OF COLUMBIA
PPO	50.2%	55.8%	52.4%	49.6%	51.6%	37.4%	36.8%
HDHP	27.7%	17.1%	32.3%	37.4%	22.1%	27.5%	24.3%
HMO/EPO	17.1%	24.6%	12.5%	11.4%	11.5%	30.0%	15.1%
POS	4.9%	2.5%	2.8%	1.5%	14.7%	5.0%	22.4%
OTHER							1.4%



### PREVALENCE VS. ENROLLMENT

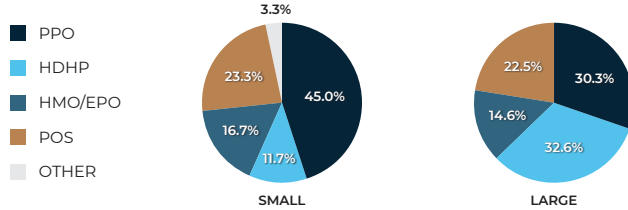
IN THE DISTRICT OF COLUMBIA, 31.6% OF EMPLOYEES ENROLL IN A PPO PLAN, WHILE 36.3% OF EMPLOYEES CHOOSE AN HDHP, AND 19% SELECT A POS PLAN.



**SMALL BUSINESSES** in the District of Columbia largely prefer PPO plans. However, large businesses in the area more equally offer PPO plans and HDHPs.

**PLAN PREVALENCE BY GROUP SIZE**

GROUP SIZE	PPO	HDHP	HMO/EPO	POS
SMALL (1-50 EMPLOYEES)	45.0%	11.7%	16.7%	23.3%
LARGE (51+ EMPLOYEES)	30.3%	32.6%	14.6%	22.5%



**COST COMPARISONS**

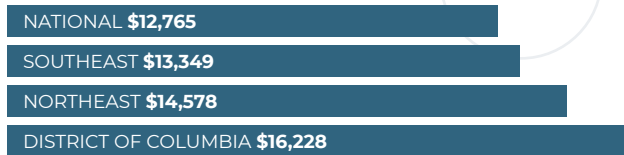
**PPO AND HMO/EPO PLAN COSTS** in the District of Columbia are significantly higher than national and regional averages, but HDHP and POS plan costs in the region are below these benchmarks.

**AVERAGE TOTAL COST PER EMPLOYEE PER YEAR**

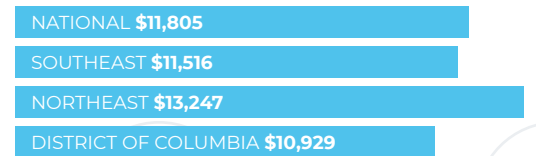
**PPO**



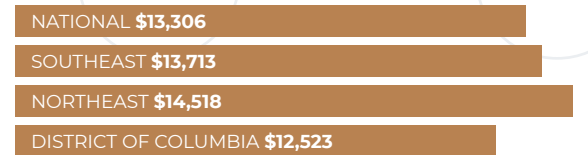
**HMO/EPO**



**HDHP**



**POS**

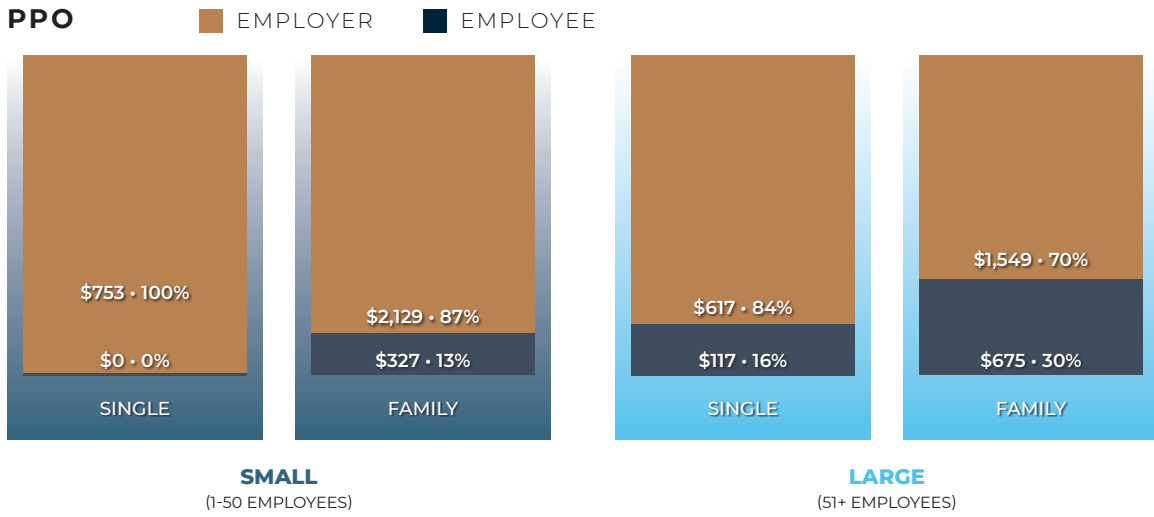


**SETTING MONTHLY CONTRIBUTIONS FOR EMPLOYEES**

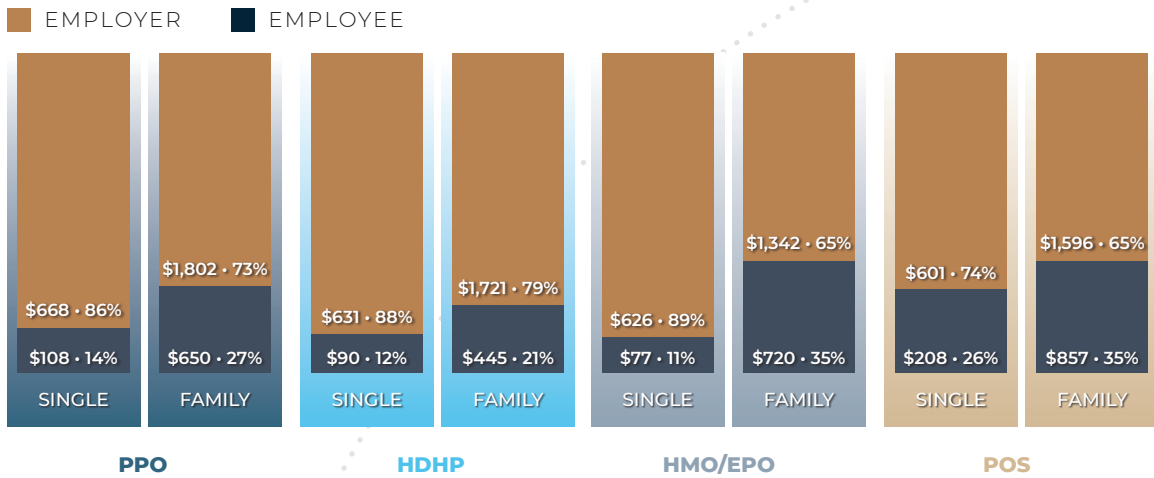
- District of Columbia businesses offering PPO plans pay 86% of single and 73% of family premiums, compared to the national 76/53 single/family employer contributions for these plans.
- Groups offering HDHPs typically pick up 88% of premiums for singles and 79% of family premiums, compared to the national 82/63 single/family employer contributions.
- Businesses in the region offering POS plans pay 74% of single and 65% of family premiums, compared to the national 73/49 single/family employer contribution split.
- District of Columbia employers offering HMO/EPO plans cover 89% of single and 65% of family premiums, compared to the national 77/55 single/family employer contributions for these plans.
- Small employers in the District of Columbia are generally contributing a higher percentage of monthly health plan premiums compared to their larger counterparts.



## AVERAGE MONTHLY PREMIUM CONTRIBUTIONS BY GROUP SIZE



## AVERAGE MONTHLY PREMIUM CONTRIBUTIONS BY PLAN TYPE

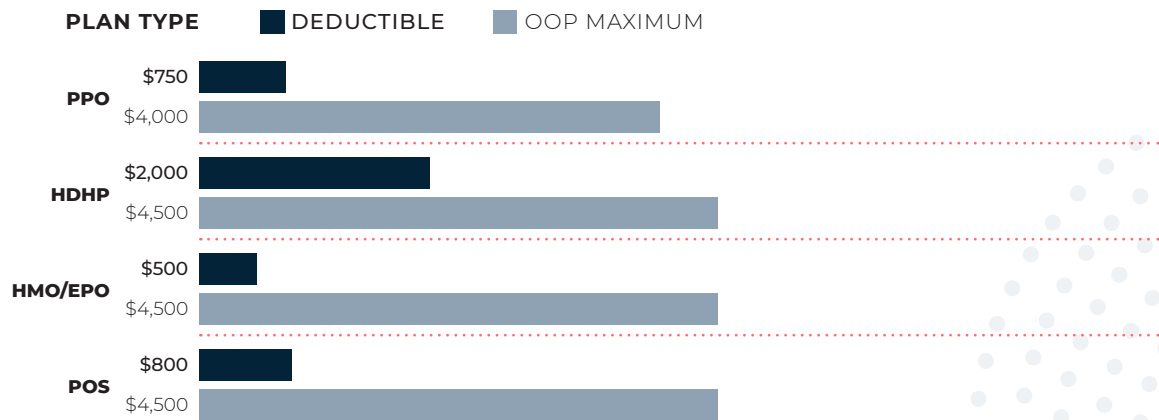




## SETTING DEDUCTIBLES AND OUT-OF-POCKET COSTS

The District of Columbia's median in-network PPO plan deductible for singles is \$750, compared to \$2,000 nationally, \$2,250 in the Southeast region, and \$1,500 in the Northeastern U.S. The median in-network deductible for singles on HDHPs in the District of Columbia is \$2,000, compared to \$3,475 nationally, \$3,200 in the Southeastern U.S., and 3,000 in the Northeast region. HMO/EPO and POS plan deductibles are significantly below national and regional benchmarks as well.

### MEDIAN SINGLE DEDUCTIBLES AND OUT-OF-POCKET COSTS



DISTRICT OF COLUMBIA HDHPs FOR SINGLES TYPICALLY INCLUDE A \$625 EMPLOYER CONTRIBUTION TO HEALTH SAVINGS ACCOUNTS (HSAs) OR HEALTH REIMBURSEMENT ARRANGEMENTS (HRAs) TO HELP DEFRAY OUT-OF-POCKET COSTS.



## MEDIAN SINGLE IN-NETWORK DEDUCTIBLES AND OUT-OF-POCKET COSTS BY GROUP SIZE

GROUP SIZE	PPO	
	DEDUCTIBLE	OOP MAXIMUM
SMALL (1-50 EMPLOYEES)	\$750	\$3,800
LARGE (51+ EMPLOYEES)	\$1,000	\$4,000

Large groups have slightly higher deductibles and out-of-pocket maximums than smaller groups.

### AVERAGE PPO PLAN COPAYS IN THE DISTRICT OF COLUMBIA

<b>\$20</b>	<b>\$30</b>	<b>\$10</b>	<b>\$45</b>	<b>\$65</b>	<b>\$150</b>
PRIMARY CARE PHYSICIAN	SPECIALTY CARE PHYSICIAN	GENERIC DRUGS	FORMULARY DRUGS	NON-FORMULARY DRUGS	SPECIALTY DRUGS





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