

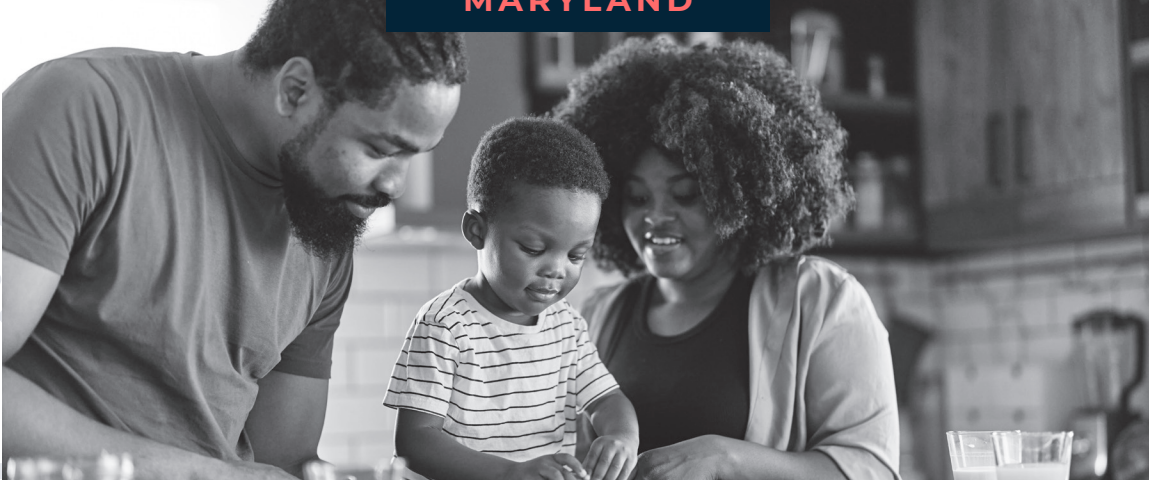


## 2024

### UBA EMPLOYEE BENEFITS BENCHMARKING

#### STATE TRENDS REPORT

#### MARYLAND



**THIS STATE 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 Maryland, the survey includes employee benefits plans offered by 102 employers covering nearly 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.*

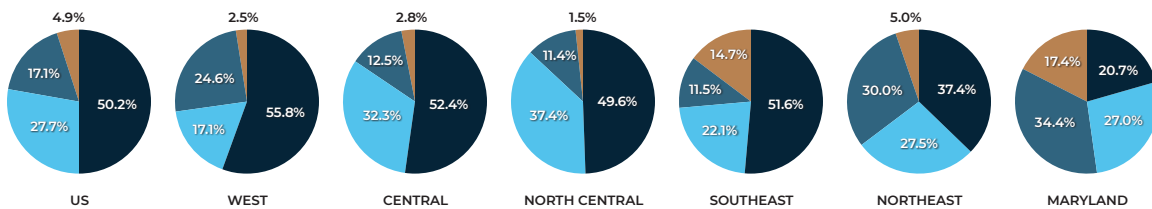
For Maryland employers interested in making the most informed employee benefits decisions possible, it's crucial to compare your plans and costs to national benchmarks and peers in your state and region.

## TOP PLANS IN MARYLAND

**PREFERRED** provider organization (PPO) plans dominate most of the nation, but in Maryland, only about 21% are PPO plans..

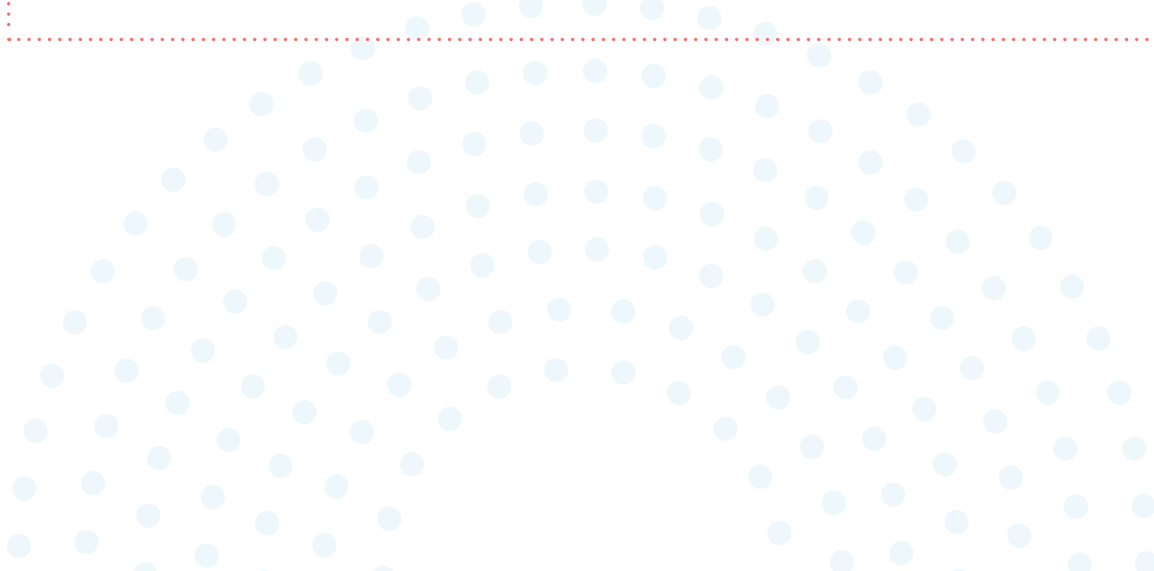
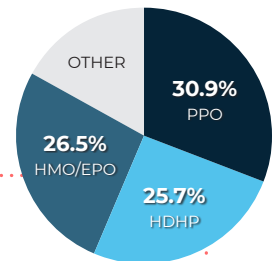
### PLAN PREVALENCE IN MARYLAND

PLAN TYPE	US	WEST	CENTRAL	NORTH CENTRAL	SOUTHEAST	NORTHEAST	MARYLAND
PPO	50.2%	55.8%	52.4%	49.6%	51.6%	37.4%	20.7%
HDHP	27.7%	17.1%	32.3%	37.4%	22.1%	27.5%	27.0%
HMO/EPO	17.1%	24.6%	12.5%	11.4%	11.5%	30.0%	34.4%
POS	4.9%	2.5%	2.8%	1.5%	14.7%	5.0%	17.4%



### PREVALENCE VS. ENROLLMENT

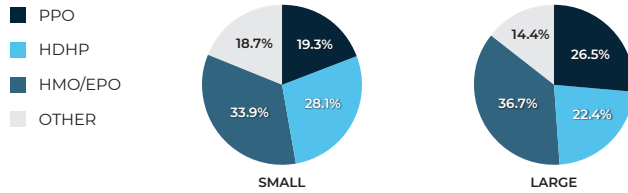
IN MARYLAND, 30.9% OF EMPLOYEES ENROLL IN PPO PLANS, WHILE 26.5% OF EMPLOYEES CHOOSE AN HMO/EPO PLAN AND 25.7% SELECT AN HDHP.



**SMALL BUSINESSES** in Maryland prefer HMO/EPO plans and HDHPs. Large groups have less interest in HDHPs, primarily offering HMO/EPO plans.

### PLAN PREVALENCE BY GROUP SIZE

GROUP SIZE	PPO	HDHP	HMO/EPO
SMALL (1-100 EMPLOYEES)	19.3%	28.1%	33.9%
LARGE (101+ EMPLOYEES)	26.5%	22.4%	36.7%



### COST COMPARISONS

**HEALTH PLAN COSTS** in Maryland are lower than regional averages. Maryland PPO and POS plans are higher than national averages, while HDHP and HMO/EPO plan costs are below national averages.

### AVERAGE TOTAL COST PER EMPLOYEE PER YEAR

#### PPO



#### HDHP



#### HMO/EPO



#### POS



### SETTING MONTHLY CONTRIBUTIONS FOR EMPLOYEES

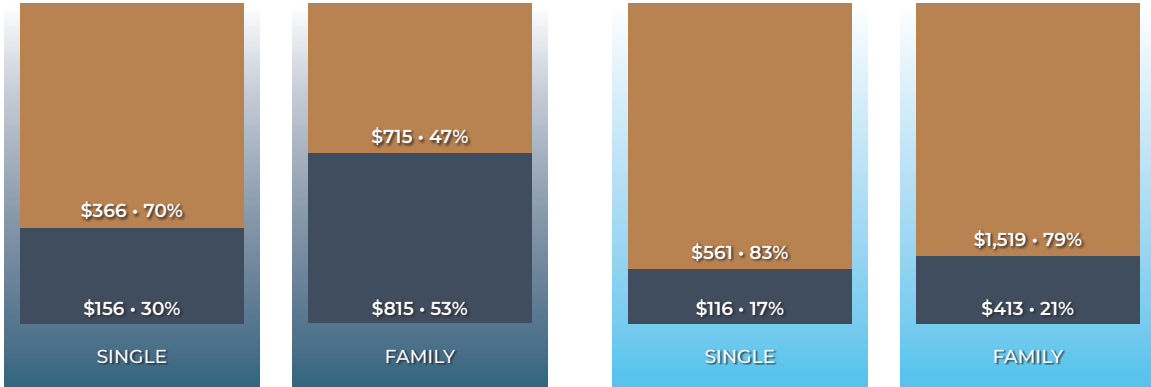
- Maryland employers offering HMO/EPO plans cover 75% of single and 45% of family premiums, compared to the national 77/55 single/family employer contributions for these plans.
- Groups offering HDHPs typically pick up 73% of premiums for singles and 55% of family premiums, compared to the national 82/63 single/family employer contributions.
- Large companies in Maryland contribute the highest percentage toward monthly health plan premiums.
- Small businesses contribute significantly less toward family premiums compared to their larger counterparts.



## AVERAGE MONTHLY PREMIUM CONTRIBUTIONS BY GROUP SIZE

### HDHP

EMPLOYER EMPLOYEE

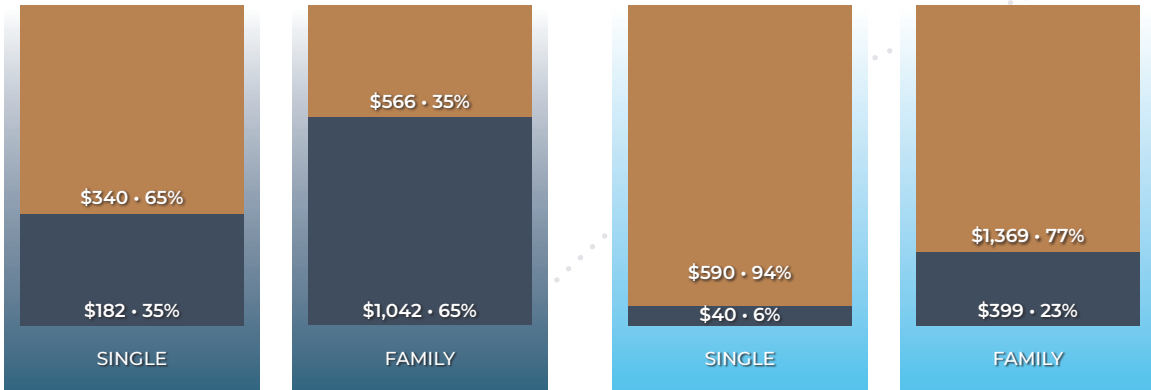


**SMALL**  
(1-100 EMPLOYEES)

**LARGE**  
(101+ EMPLOYEES)

### HMO/EPO

EMPLOYER EMPLOYEE

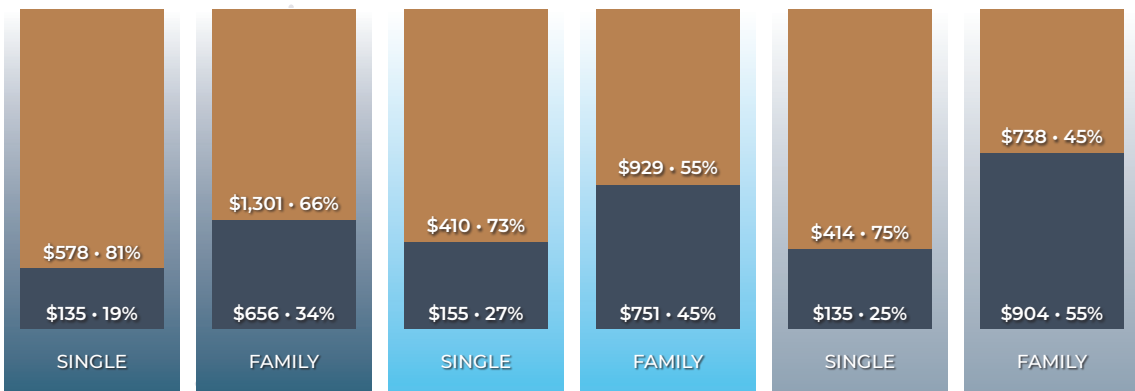


**SMALL**  
(1-100 EMPLOYEES)

**LARGE**  
(101+ EMPLOYEES)

## AVERAGE MONTHLY PREMIUM CONTRIBUTIONS BY PLAN TYPE

EMPLOYER EMPLOYEE



**PPO**

**HDHP**

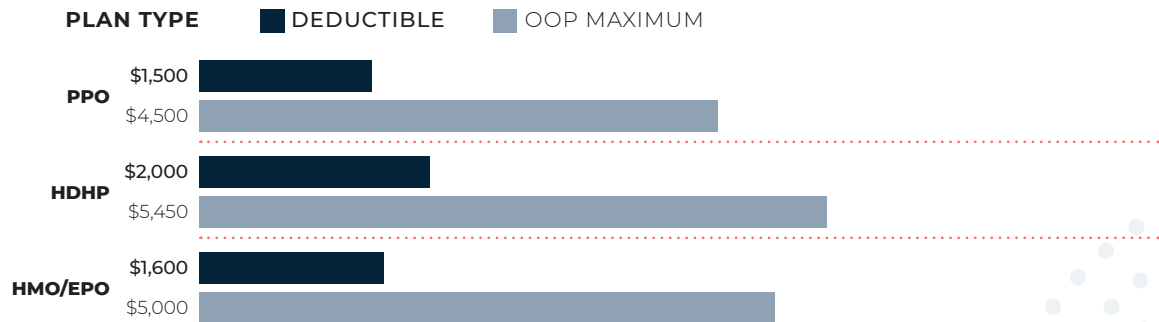
**HMO/EPO**



## SETTING DEDUCTIBLES AND OUT-OF-POCKET COSTS

Maryland's median in-network HMO/EPO plan deductible for singles is \$1,600, compared to \$1,500 nationally and \$1,900 regionally for these plans. The median in-network deductible for singles on HDHPs in Maryland is \$2,000, compared to \$3,475 nationally and \$3,000 in the Northeast.

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



MARYLAND HDHPs FOR SINGLES TYPICALLY INCLUDE A \$725 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	HDHP		HMO/EPO	
	DEDUCTIBLE	OOP MAXIMUM	DEDUCTIBLE	OOP MAXIMUM
SMALL (1-100 EMPLOYEES)	\$2,000	\$6,350	\$1,600	\$5,450
LARGE (101+ EMPLOYEES)	\$1,500	\$3,000	\$1,500	\$3,000

Large groups in Maryland have lower health plan deductibles than their smaller counterparts.

### AVERAGE HMO/EPO PLAN COPAYS IN MARYLAND

<b>\$25</b>	<b>\$48</b>	<b>\$10</b>	<b>\$35</b>	<b>\$63</b>	<b>\$125</b>
PRIMARY CARE PHYSICIAN	SPECIALTY CARE PHYSICIAN	GENERIC DRUGS	FORMULARY DRUGS	NON-FORMULARY DRUGS	SPECIALTY DRUGS





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