



Trends at a Glance

DEDUCTIBLE COSTS

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Introduction

Data within this Trend at a Glance is based on the 2020 UBA Health Plan Survey and are based on responses from **11,788 employers** sponsoring **21,980 health plans** covering **1,366,186 employees nationwide**. Reseco Insurance Advisors is a member of United Benefit Advisors (UBA) and by using this data, we can help employers more **accurately evaluate costs**, contrast the current benefit plan's effectiveness against competitors' plans, and adjust accordingly. This gives employers a **distinct competitive edge** in negotiating rates—and recruiting and retaining a superior workforce.

Altogether, UBA's survey is nearly three times larger than the next two of the nation's largest health plan benchmarking surveys combined. The resulting volume of data provides employers of all sizes more detailed—and therefore more meaningful—benchmarks and trends than any other source. The scope of the survey allows regional, industry-specific, and employee size differentials to emerge from the data. In addition, the large number of plans represented allows for both a broader range of categories by plan type than traditionally reported and a larger number of respondents in each category. Historically, these types of benchmark data were unavailable to small and mid-size employers. For larger employers, the survey provides benchmarking data on a more detailed level than ever before.

Deductible Costs

While employers have largely kept **in-network deductibles for singles unchanged** in 2020, in-network family deductibles increased by \$500 on average for those on PPO/POS and HMO/EPO plans. But all plans continue to discourage use of non-participating physicians by singles and families by increasing out-of-network deductibles. For example, singles on a PPO/POS plan who go out of network for care **face a \$5,000 deductible**—up from \$4,000 in 2019 and \$3,000 in 2018.

Out-of-pocket maximums (both in-network and out-of-network) **continue to rise** for PPO/POS plans (though they remained flat for other plan types). For example, families in PPO/POS plans face a **\$12,000 in-network out-of-pocket** maximum, up from \$11,300 in 2019 and \$10,000 in 2018. Similarly, families who go out of network on a PPO/POS plan face an out-of-pocket maximum of \$24,000, up from \$22,000 in 2019.

To compare your organization against the benchmarking data, **contact Reseco Insurance Advisors today.**

PPO/POS PLANS	IN-NETWORK BENEFITS	OUT-OF-NETWORK BENEFITS
SINGLE DEDUCTIBLE	\$2,000	\$5,000
FAMILY DEDUCTIBLE	\$4,500	\$10,000
SINGLE OUT-OF-POCKET MAXIMUM	\$5,900	\$12,000
FAMILY OUT-OF-POCKET MAXIMUM	\$12,000	\$24,000

HSA PLANS	IN-NETWORK BENEFITS	OUT-OF-NETWORK BENEFITS
SINGLE DEDUCTIBLE	\$3,000	\$7,000
FAMILY DEDUCTIBLE	\$6,000	\$14,000
SINGLE OUT-OF-POCKET MAXIMUM	\$5,000	\$12,000
FAMILY OUT-OF-POCKET MAXIMUM	\$10,000	\$24,000

HMO/EPO PLANS	IN-NETWORK BENEFITS	OUT-OF-NETWORK BENEFITS
SINGLE DEDUCTIBLE	\$2,000	\$4,000
FAMILY DEDUCTIBLE	\$4,500	\$8,000
SINGLE OUT-OF-POCKET MAXIMUM	\$6,000	\$7,800
FAMILY OUT-OF-POCKET MAXIMUM	\$12,000	\$15,800