

Mercer's National Survey of Employer-Sponsored Health Plans 2019

NAM Health Care



About the survey

- The largest and most comprehensive annual survey on the subject; updated every January to reflect the prior year
- Established in 1986, national probability sample used since 1993
- The national, regional and major industry group results are weighted* to represent all US employers. However, results for smaller groups – city, state and other special employer groups – are unweighted and represent only the respondents in the group. The employer groups shown in this presentation are from smaller cuts of the survey and are averages vs weighted:

Employer category	Number of survey respondents
All employers 10-99 employees	315
Manufacturing 10-99 employees	56
All employers 10-49 employees	221
Manufacturing 10-49 employees	35

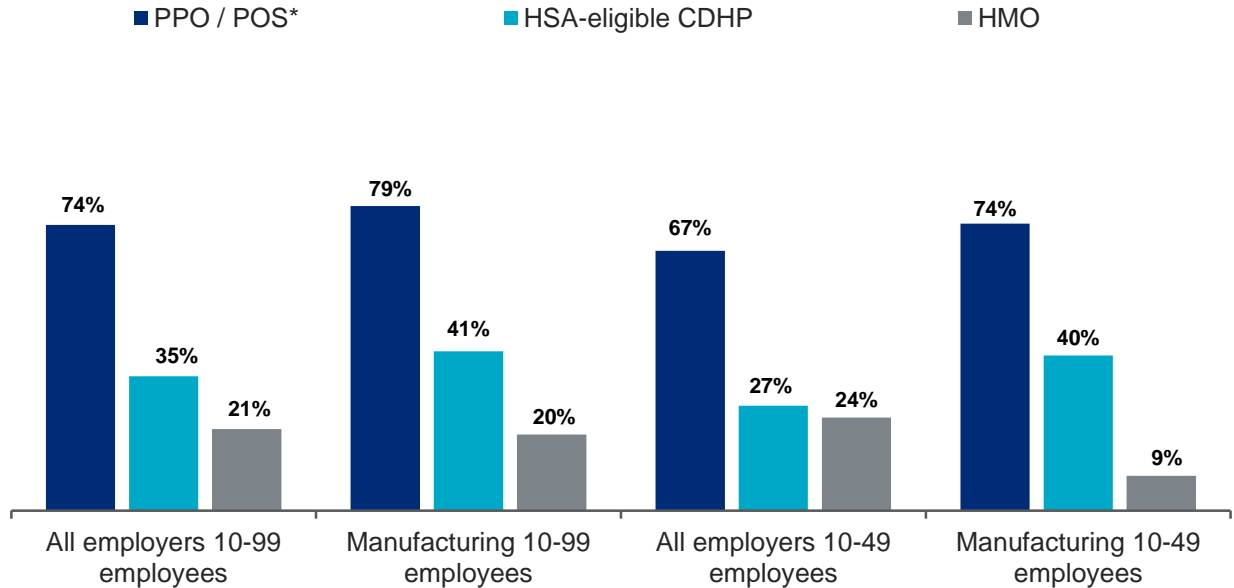
**Using a scientific random sample and supplemental convenience sample, we collected data from 2,558 employers with 10 or more employees. National, regional and major industry group results are based on the random sample only and are weighted to be projectable. However, results for cities, states, sub-industries and other special employer groups include the convenience sample and are unweighted. In cases where there are too few data sets to report, "ID" [insufficient data] appears instead of a figure.*

General Demographics & Enrollment Statistics

	All employers 10-99 employees	Manufacturing 10-99 employees	All employers 10-49 employees	Manufacturing 10-49 employees
Average employee age	42	42	41	43
% of female employees	42%	23%	40%	22%
% of union employees	6%	2%	2%	2%
Eligible dependents include same-sex domestic partners	69%	62%	77%	63%
Average % of employees electing dependent coverage	41%	39%	40%	38%

Type of medical plan offered

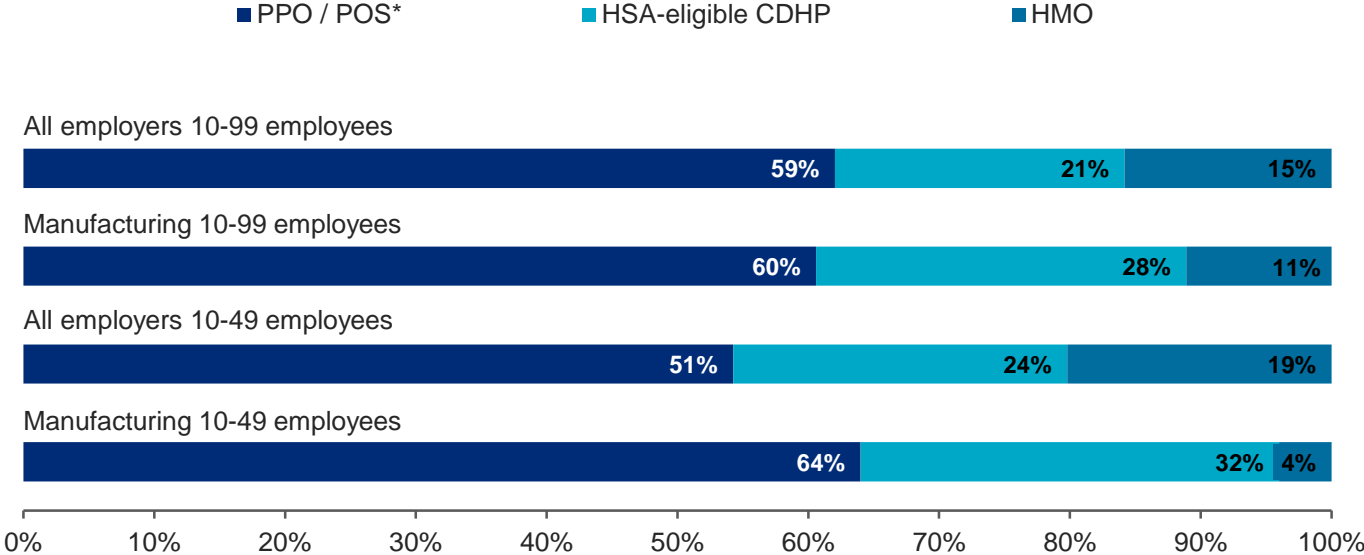
Percent of employers offering each type of medical plan



*Includes traditional indemnity plans

Employee enrollment

Percent of employees enrolled in each type of medical plan



*Includes traditional indemnity plans

Number of medical plan choices offered

	All employers 10-99 employees	Manufacturing 10-99 employees	All employers 10-49 employees	Manufacturing 10-49 employees
1 plan	49%	50%	55%	63%
2 plans	27%	25%	23%	20%
3 plans	14%	16%	14%	9%
4 plans	5%	5%	4%	6%
5 plans	2%	4%	1%	3%
More than 5 plans	3%	0%	3%	0%
<i>Average number offered</i>	2	2	2	2

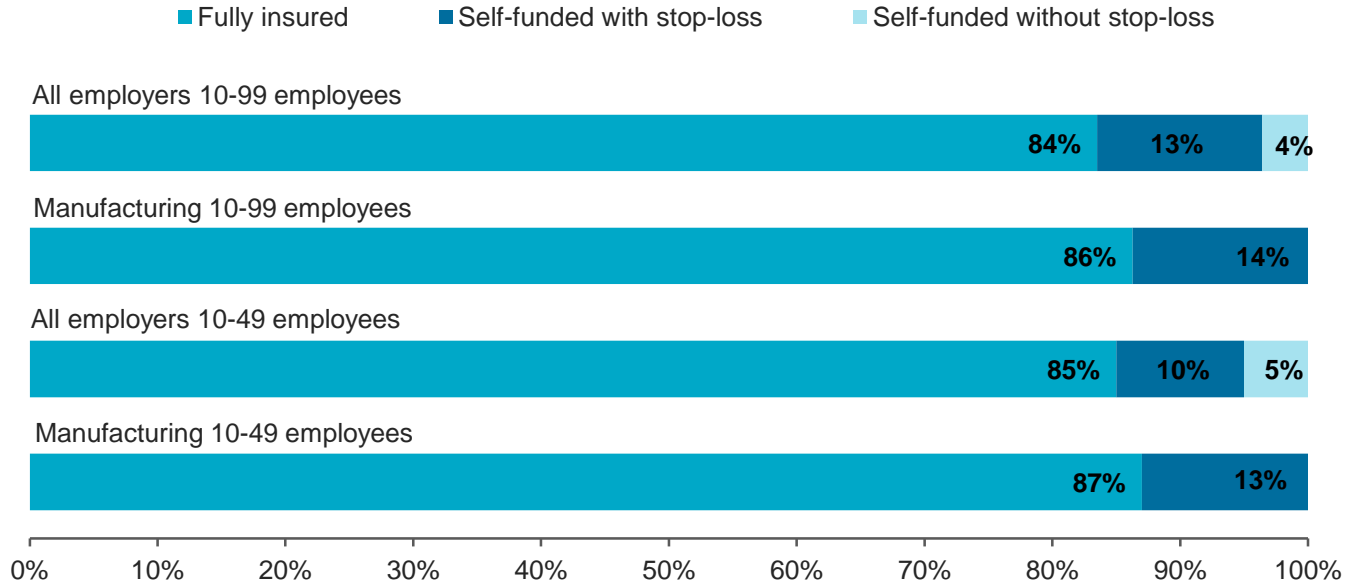
Employee contribution

Average contribution as a percent of premium

SINGLE	All employers 10-99 employees	Manufacturing 10-99 employees	All employers 10-49 employees	Manufacturing 10-49 employees
PPO / POS	30%	36%	34%	38%
HSA-eligible CDHP	30%	30%	36%	33%
HMO	28%	45%	30%	50%

FAMILY	All employers 10-99 employees	Manufacturing 10-99 employees	All employers 10-49 employees	Manufacturing 10-49 employees
PPO / POS	49%	58%	58%	64%
HSA-eligible CDHP	48%	43%	59%	47%
HMO	51%	56%	61%	88%

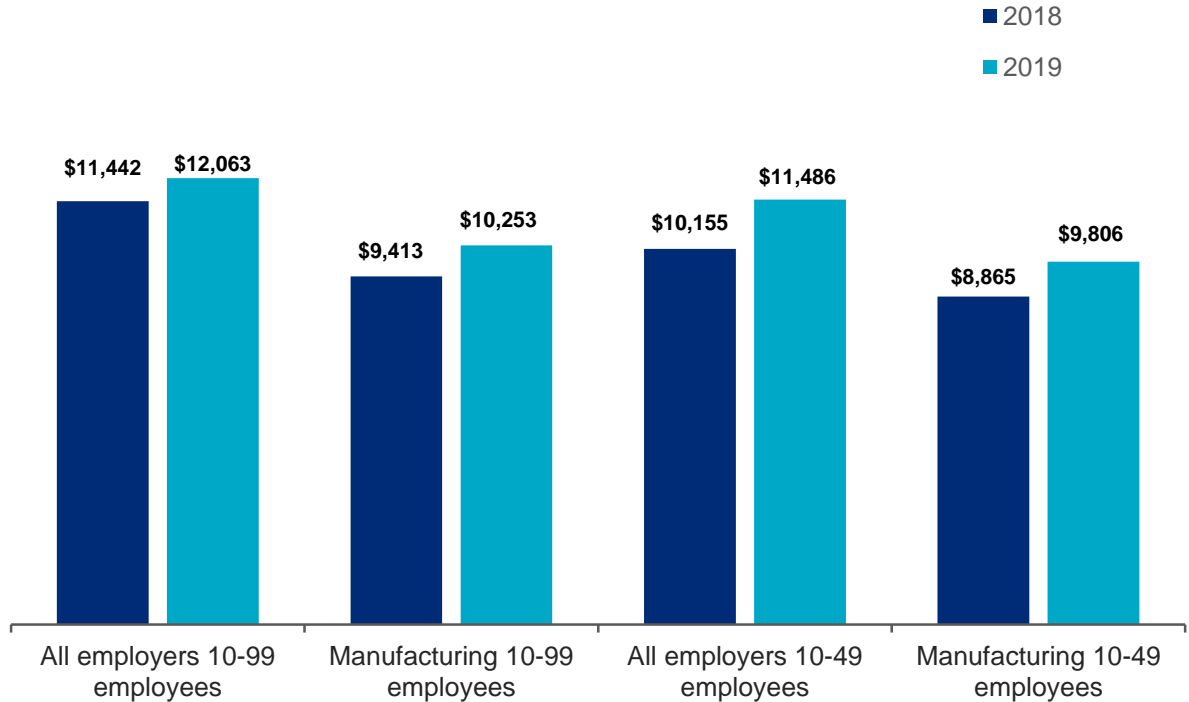
Most prevalent plan funding method



Plan Design and Cost Comparisons



Average PPO / POS* cost per employee



* Includes traditional indemnity plans

PPO / POS deductibles & out-of-pocket

	All employers 10-99 employees	Manufacturing 10-99 employees	All employers 10-49 employees	Manufacturing 10-49 employees
Deductible				
Median individual deductible amount	\$2,000	\$2,000	\$2,000	\$2,500
Median family deductible amount	\$3,400	\$4,500	\$4,000	\$5,000
Out-of-pocket				
Median individual out-of-pocket amount	\$4,050	\$5,000	\$5,000	\$5,000
Median family out-of-pocket amount	\$8,000	\$10,000	\$10,000	\$10,000

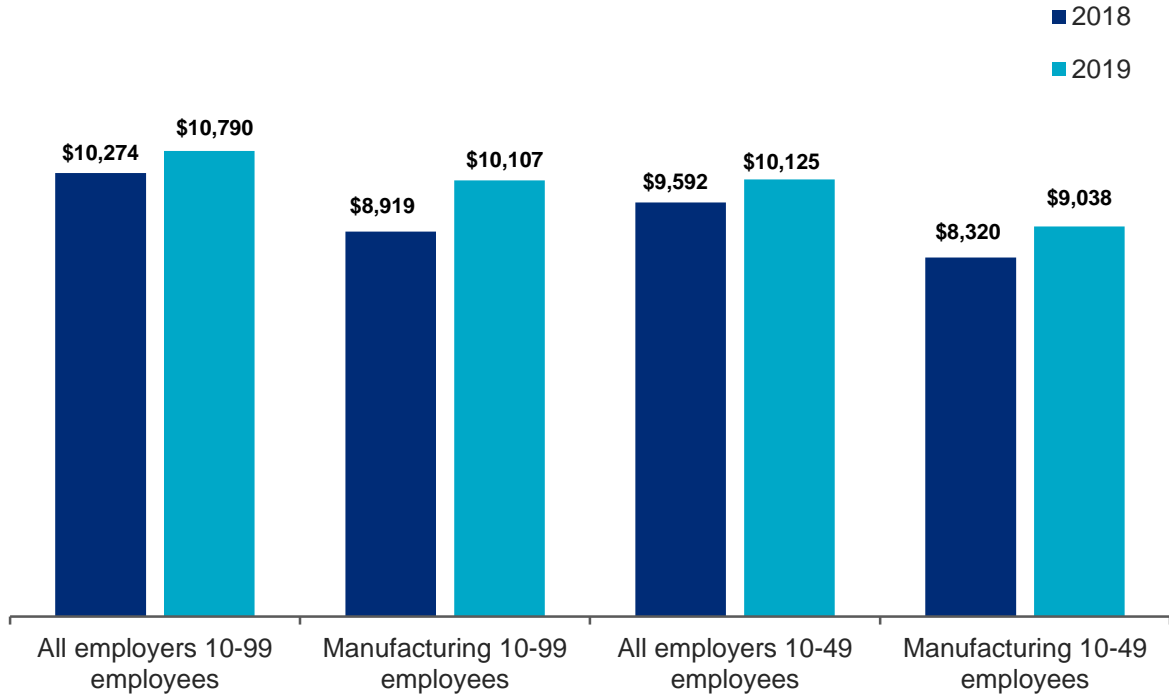
All benefits shown represent "in network"

PPO / POS cost-sharing services

	All employers 10-99 employees	Manufacturing 10-99 employees	All employers 10-49 employees	Manufacturing 10-49 employees
Primary Care Physician (PCP)				
Median copay amount	\$25	\$30	\$25	\$25
Median coinsurance amount	20%	30%	ID	30%
Specialist				
Median copay amount, when higher than PCP	\$50	\$50	\$50	\$55
Emergency				
Median emergency room copay amount	\$250	\$250	\$250	\$250

All benefits shown represent "in network"

Average HSA-eligible CDHP cost per employee*



*Includes employer account contribution, if any

HSA-eligible CDHP deductibles

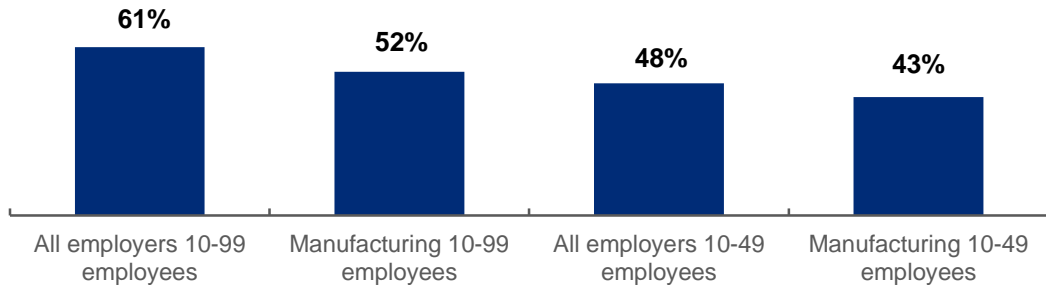
	All employers 10-99 employees	Manufacturing 10-99 employees	All employers 10-49 employees	Manufacturing 10-49 employees
Deductible				
Median individual deductible	\$3,000	\$4,000	\$3,500	\$5,000
Median family deductible	\$6,000	\$7,000	\$6,000	\$8,500
Out of pocket				
Median individual out-of-pocket maximum	\$5,000	\$5,750	\$6,000	\$6,000
Median family out-of-pocket maximum	\$10,000	\$11,000	\$12,000	\$11,500
Coinsurance				
Median coinsurance amount	20%	20%	ID	20%

All benefits shown represent "in network"

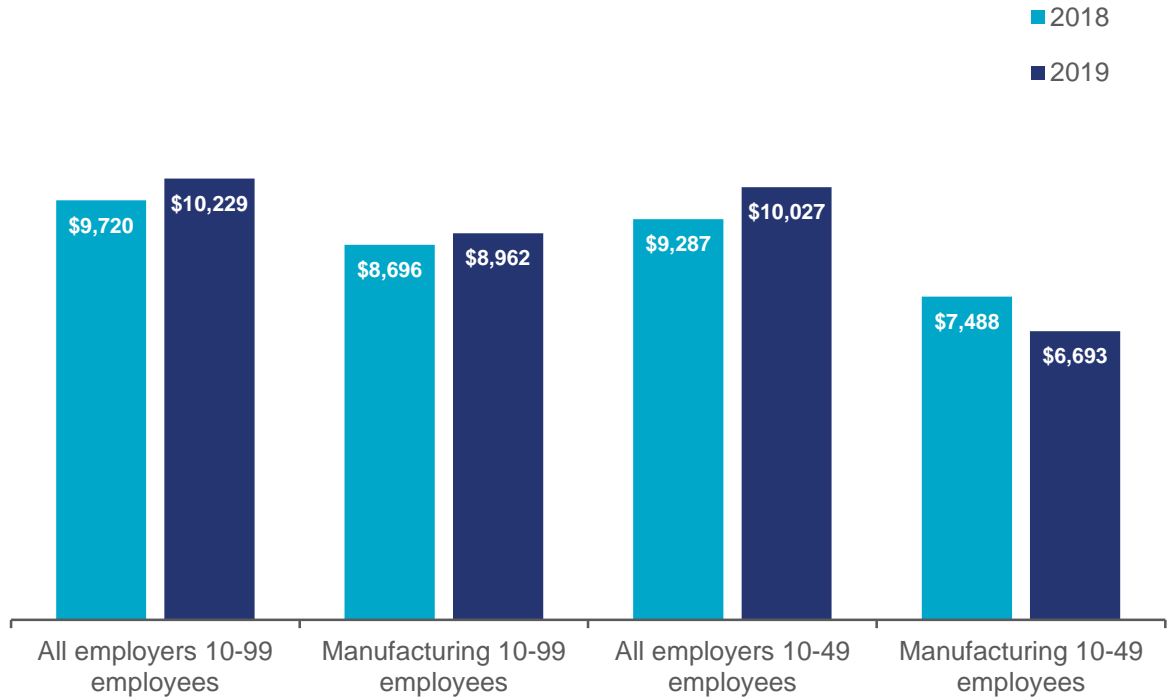
HSA-eligible CDHP employer contributions Among employers contributing to the account

	All employers 10-99 employees	Manufacturing 10-99 employees	All employers 10-49 employees	Manufacturing 10-49 employees
Employer contribution to account				
Median for single coverage	\$1,000	\$907	\$1,000	\$907
Median for family coverage	\$1,500	\$1,325	ID	\$1,400

Percent of employers making an HSA account contribution



Average HMO cost per employee



HMO physician office visit cost-sharing

	All employers 10-99 employees	Manufacturing 10-99 employees	All employers 10-49 employees	Manufacturing 10-49 employees
Primary Care Physician (PCP)				
Median copay amount	\$30	\$30	\$30	\$35
Specialist				
Median copay amount	\$50	\$50	\$55	\$90
Hospital Inpatient				
Median deductible amount	\$500	ID	ID	ID
Hospital Outpatient				
Median copay amount per procedure	\$150	\$250	ID	ID
Emergency				
Median copay amount	\$150	\$250	\$200	ID

All benefits shown represent "in network"

Average copayments in PPO prescription drug plans

	All employers 10-99 employees	Manufacturing 10-99 employees	All employers 10-49 employees	Manufacturing 10-49 employees
Retail				
Generic	\$12	\$11	\$13	\$11
Brand-name formulary	\$37	\$39	\$41	\$39
Brand-name non-formulary	\$58	\$59	\$59	\$56
Specialty or biotech drugs	\$108	\$120	\$126	\$142
Mail-order				
Generic	\$24	\$21	\$26	\$19
Brand-name formulary	\$78	\$93	\$78	\$94
Brand-name non-formulary	\$128	\$145	\$123	\$134
Specialty or biotech drugs	\$147	\$140	\$142	\$140

Voluntary insurance benefits offered

	All employers 10-99 employees	Manufacturing 10-99 employees	All employers 10-49 employees	Manufacturing 10-49 employees
Accident	55%	60%	44%	59%
Cancer / critical illness	50%	47%	36%	47%
Individual disability insurance	45%	44%	37%	47%
Whole / universal life	50%	44%	40%	41%
Hospital indemnity	30%	29%	21%	26%
Long-term care	25%	25%	21%	24%
Auto / homeowners	2%	0%	1%	0%
ID theft	11%	9%	3%	3%
Legal benefit	13%	11%	8%	6%
Discount purchase program	12%	15%	10%	12%
Student loan refinancing / repayment	2%	2%	1%	3%
Pet insurance	2%	4%	1%	3%
None of the above	25%	33%	36%	35%