

## UBA Health Plan Survey

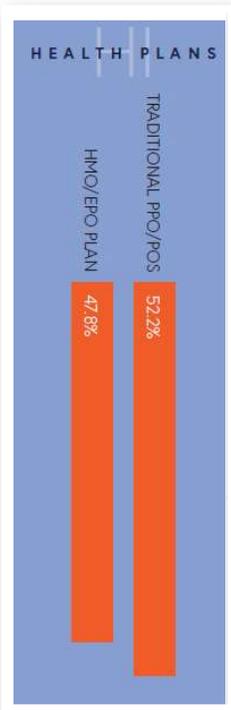
The **2020 UBA Health Plan Survey** is based on responses from 11,788 employers, sponsoring 21,980 health plans covering 1,266,186 employees nationwide. As a partner firm of United Benefit Advisors (UBA), Atlas Insurance Agency, Inc. can help employers more accurately evaluate health plan costs and benefit plan design effectiveness, as compared to industry peers and plans of similar size. This provides a distinct competitive edge.

The UBA survey includes 230 health plans, offered by 78 Hawaii employers, covering more than 16,000 employees statewide. For Hawaii employers interested in making more informed decisions, the survey offers meaningful state specific benchmarks which are crucial when comparing regional plans and costs to national benchmarks. This white paper presents some of the key findings to help strategically manage plan renewals and benefit plan design decisions.

### Top Plans in Hawaii

Preferred provider organization (PPO)/point of service (POS) plans dominate most of the nation, but Hawaii employers are more evenly split between PPO/POS plans and health maintenance organization (HMO)/exclusive provider organization (EPO) plans. While health savings account (HSA) plans (sometimes referred to as “consumer-directed” or “high deductible” health plans) are not permissible in Hawaii, due to requirements under the Hawaii Prepaid Health Care Act, understanding the prevalence of HSAs provides additional insight into national plan design trends.

PLAN TYPE	WEST	CENTRAL	NORTH CENTRAL	SOUTHEAST	NORTHEAST	HAWAII
PPO/POS	62.8%	60.2%	54.9%	62.2%	44.2%	52.2%
HSA	15.6%	29.5%	30.1%	21.7%	23.5%	0.0%
HMO/EPO	21.5%	10.3%	14.9%	15.7%	32.2%	47.8%



Similar to employers in the state, employees in Hawaii also favor PPO/POS plans over HMO/EPO plans. Approximately 56% of employees enrolled in a PPO/POS plan while about 44% of employees elected an HMO/EPO plan.

## Setting Your Deductibles and Copays

In Hawaii, the median in-network deductible for single subscribers is \$200 (the lowest in the nation).

IN-NETWORK DEDUCTIBLE DETAIL		
	SINGLE	FAMILY
PPO/POS	\$200	\$600
HMO/EPO	\$200	\$400

### AVERAGE COPAYS IN HAWAII (PPO-POS/HMO-EPO)

PRIMARY CARE PHYSICIAN		\$12/\$15
SPECIALTY CARE PHYSICIAN		\$12/\$20
URGENT CARE		\$12/\$15
EMERGENCY ROOM		\$75/\$100

## Cost Comparisons

Hawaii offers more affordable health plans in the country, less expensive than both national and regional plans on average, while also providing richer benefits. PPO/POS plans cost \$9,216 per employee per year while HMO/EPO plans in Hawaii cost \$8,857 per employee per year.

## Setting the Monthly Contribution for Employees

Approximately 54% of plans in Hawaii require no employee contributions. Among plans that require employee contributions, employers typically cover 88% of the cost while single employees pay approximately 12%, comparatively mainland employers pay 68% of the cost with employees paying the remaining 32%.

AVERAGE HAWAII MONTHLY EMPLOYEE PREMIUMS					
	SINGLE	EMPLOYEE+1	EMPLOYEE+ CHILD	EMPLOYEE+ SPOUSE	FAMILY
PPO/POS	\$88	\$455	\$464	\$618	\$874
HMO/EPO	\$65	\$386	\$368	\$499	\$738

AVERAGE TOTAL COST PER EMPLOYEE PER YEAR			
	NATIONAL	REGIONAL	HAWAII
PPO/POS	\$11,249	\$10,623	\$9,216
HMO/EPO	\$10,040	\$9,177	\$8,857

HAWAII HAS SOME OF THE MORE AFFORDABLE HEALTH PLANS—AND EMPLOYEES OFTEN HAVE NO OR LOW CONTRIBUTIONS.

## Before You Make Renewal Plan Decisions

Costs, plan popularity, deductibles and copayments can vary within industries or group size. Using the UBA Health Plan Survey, Atlas Benefit Consulting will benchmark your plan to industry peers and companies of similar size so you can make an informed decision for your business and your employees. Contact us to see how we can help you design your own benefit compass to navigate your way towards an employer of choice.