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## **United Benefit Advisors' Affiliates Announce Local Results of Nation's Largest Health Plan Benchmark Survey**

**COLUMBUS, OH, September 14, 2007** – A leading benefits firm in Central Ohio, **CCI Benefit Solutions**, today released the local results of its United Benefit Advisors' 2007 Health Plan Survey. UBA, an alliance of 142 of the nation's premier independent benefit advisory firms, conducts an annual national survey of private and public employers of three or more workers. With responses from 16,485 health plans sponsored by 11,723 employers nationwide who employ nearly 1.9 million people (approximately 4.5 million total lives), the 2007 UBA Health Plan Survey is the nation's largest and most comprehensive survey of plan design and plan costs.

"The results will be especially valuable to employers in evaluating the effectiveness of their current plans and to knowledgeable make future adjustments while keeping their benefits both competitive and cost-effective," says **Brian Waterhouse, a principal of Dublin-based CCI Benefit Solutions and UBA affiliate**. "Vital benchmark statistics are reported on hundreds of health care plan factors, including enrollment, plan design, plan cost, employee premium cost-sharing, prescription drug, and flexible spending account norms."

### **Among the survey's key findings nationally:**

- The average annual health plan cost per employee is \$6,881 (medical/Rx coverage), with an average employee cost of \$3,110 and an average employer cost per employee of \$3,771.
- Average premiums for all plans were \$347 for single coverage and \$848 for family coverage (a weighted average of all non-single coverages).
- 32.1% of all plans required no employee contributions and 8.3% required no family contributions. Of plans requiring contributions, employees contributed an average of 26.1% of premium or \$90 monthly for single coverage and 46.8% or \$385 monthly for family coverage.
- Average premiums increased 7.2% for all plans (after any plan adjustments) versus 8.6% last year.
- Consumer driven plans (plans with HRA or HSA) now represent 8.8% of all plans offered by employers versus 5.8% last year; with 6.0% of all covered employees now enrolled in such plans (notably up from 3.4% last year).

- The average employer contribution to an HRA increased to \$1,138 for single and \$2,105 for family, while average employer contributions to an HSA were \$688 single and \$1,089 family.
- The majority of the increased adoption of Consumer Driven Plans have continues to come from employers with under 1,000 employees, with the highest sub-segment being employers 25-100 employees.

“With employer health plan information reported for over 3,100 cities from virtually every state in the country, differences in plan design and plan costs between various regions and industry groups become quite clear,” added Waterhouse. “Ohio is one of a handful of states leading the nation when it comes to the adoption of consumer driven health plans with a rate that’s twice the national average.”

#### **Among the survey’s key findings for Ohio and Central Ohio:**

- Average premiums statewide increased 7.7% (after any plan adjustments) compared to 9.3% last year; 5.8% for Central Ohio.
- The average annual health plan cost per employee statewide is \$6,212 compared to \$6,080 last year; \$5,398 in Central Ohio.
- Average monthly premiums statewide were \$292 for single coverage and \$730 for family coverage (a weighted average of all non-single coverages) compared to \$277 single and \$715 family last year; \$233 single and \$634 family in Central Ohio.
- Employees statewide contributed an average of 28.2% of premium for single coverage and 34.3% for family coverage compared to 28.2% single and 34.2% family last year; 31% for single and 40% for family in Central Ohio.
- 25.1% of employers statewide offer more than one medical plan compared to 22.4% last year; 20.5% in Central Ohio.
- 17.0% of employers statewide offer a Consumer Driven plan compared to 11.6% last year; 15.2% in Central Ohio.
- 4.9 % of employers statewide sponsor a wellness program compared to 3.2% last year; 8.4% in Central Ohio.

Copies of the survey are available for purchase via UBA’s website at <http://benefits.com>. A companion report, the 2008 UBA Employer Opinion Survey, which delineates employers’ specific health care strategies, cost-containment efforts, opinions, and future expectations regarding their health plans, will be released in the Spring, 2008.

#### **About CCI Benefit Solutions, Inc.**

CCI Benefit Solutions, Inc. (<http://ccibenefitsolutions.com>) is a benefits advisory firm that specializes in satisfying the employee benefit needs of corporations in central Ohio. The company is committed to delivering measurable results in the form of improved financial arrangements and superior program design.

#### **About United Benefit Advisors (UBA)**

UBA, (<http://benefits.com>), is one of the nation's largest employee benefits advisory organizations with over 1,900 experienced benefits professionals located in more than 160 offices across North America. As an alliance of the nation's premier independent benefit advisory firms, UBA members are better positioned to help employers and employees respond more efficiently and effectively to the challenges of an ever-changing employee benefits marketplace.