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# GREATER CINCINNATI HEALTH BENEFITS SURVEY

THP

American
Power Services, Inc.

ERC Inc
Storm Water Professionals

C-FORWARD
INFORMATION TECHNOLOGIES

Northern Kentucky
CONVENTION CENTER

# Survey Team

Mark T. Morgan

President, SHERRILL MORGAN

Mike Williams

Vice President, SHERRILL MORGAN

Lisa Stamm, Esq.

Vice President, Consulting Services, SHERRILL MORGAN

# Survey Team

Erica Wagner
Administrative Assistant,
SHERRILL MORGAN

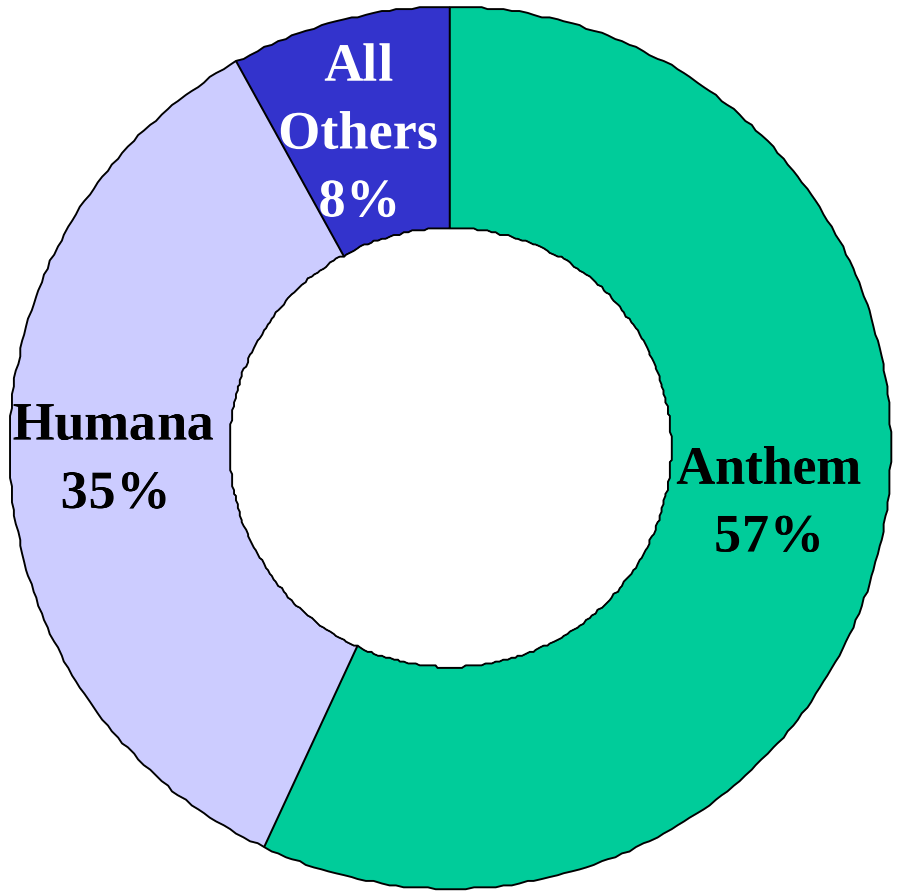
Michelle Middendorf, CPA
SHERRILL MORGAN

# Explanation of Survey

- 72 Plan Sponsors
- 77 Plans
- Rounding is used.
- Survey information is expected to be accurate through December 31, 2009.
- Some plan definitions vary outside the scope of the survey (Example: definition of “specialist” that falls under specialist office visit copay).
- Calculations were based on total amount of data provided. Organizations may have been excluded from specific calculations due to the lack of available information.
- Plan information not adjusted for HRA, HSA or Flex Reimbursements but calculated separately.

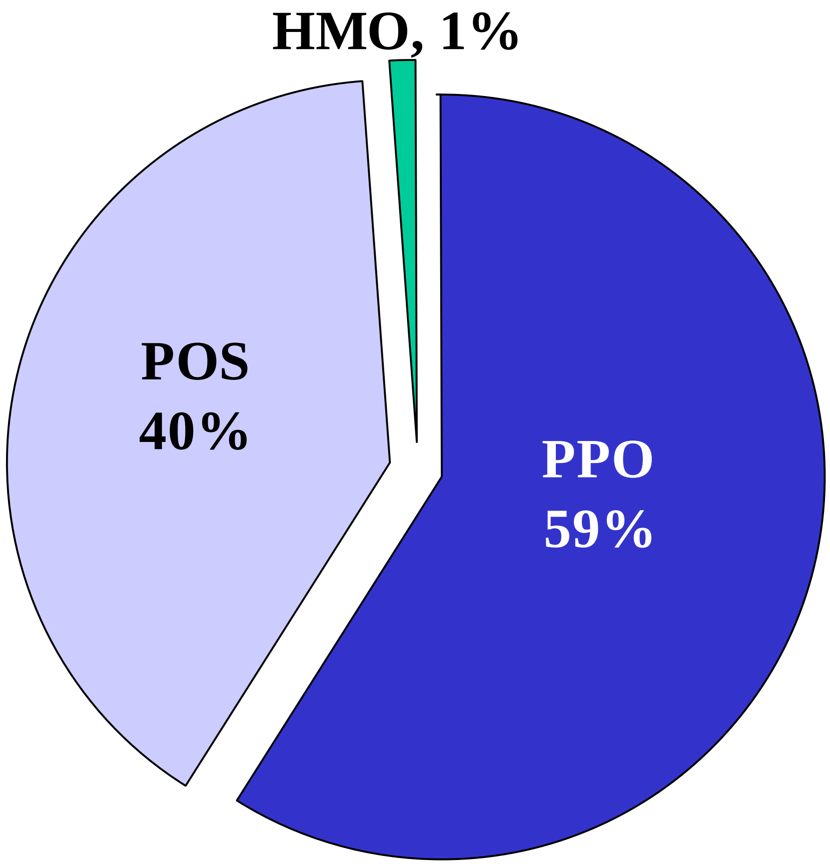
# Plan Sponsor Information

# Fully Insured Plans




**Provider % of Plan Sponsors that are Fully Insured**

# Percent of Plan Types Offered

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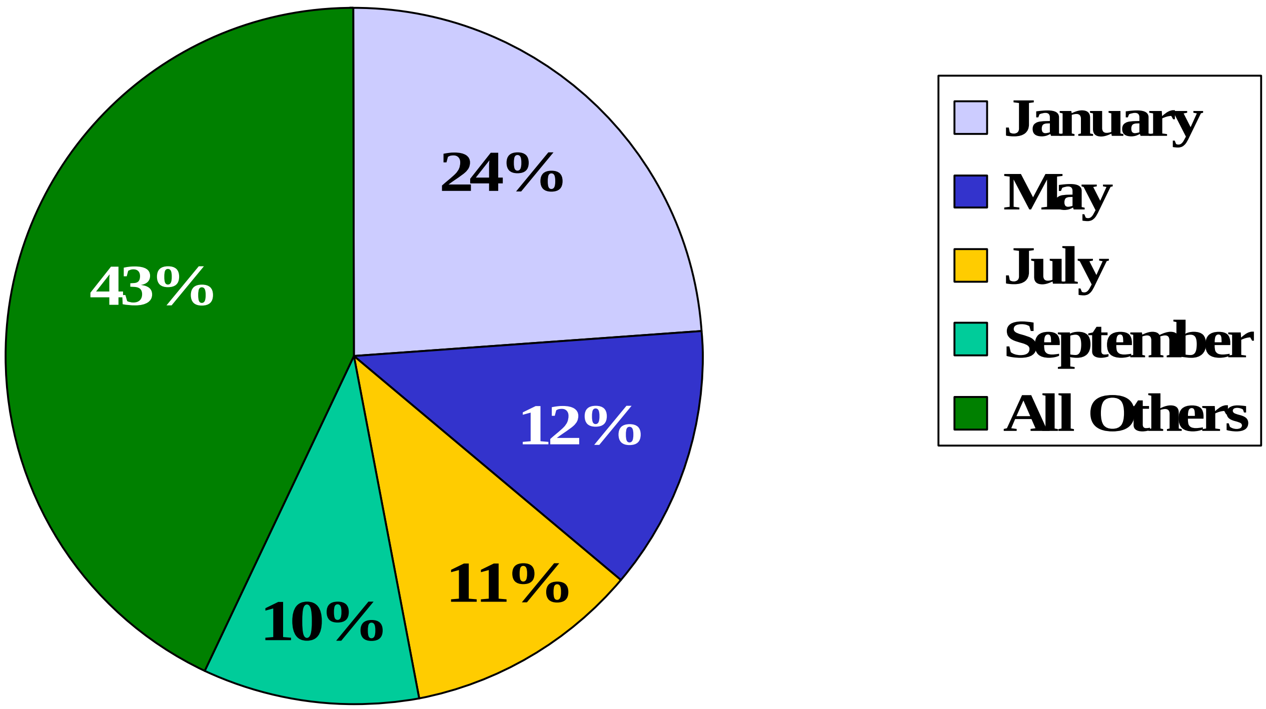
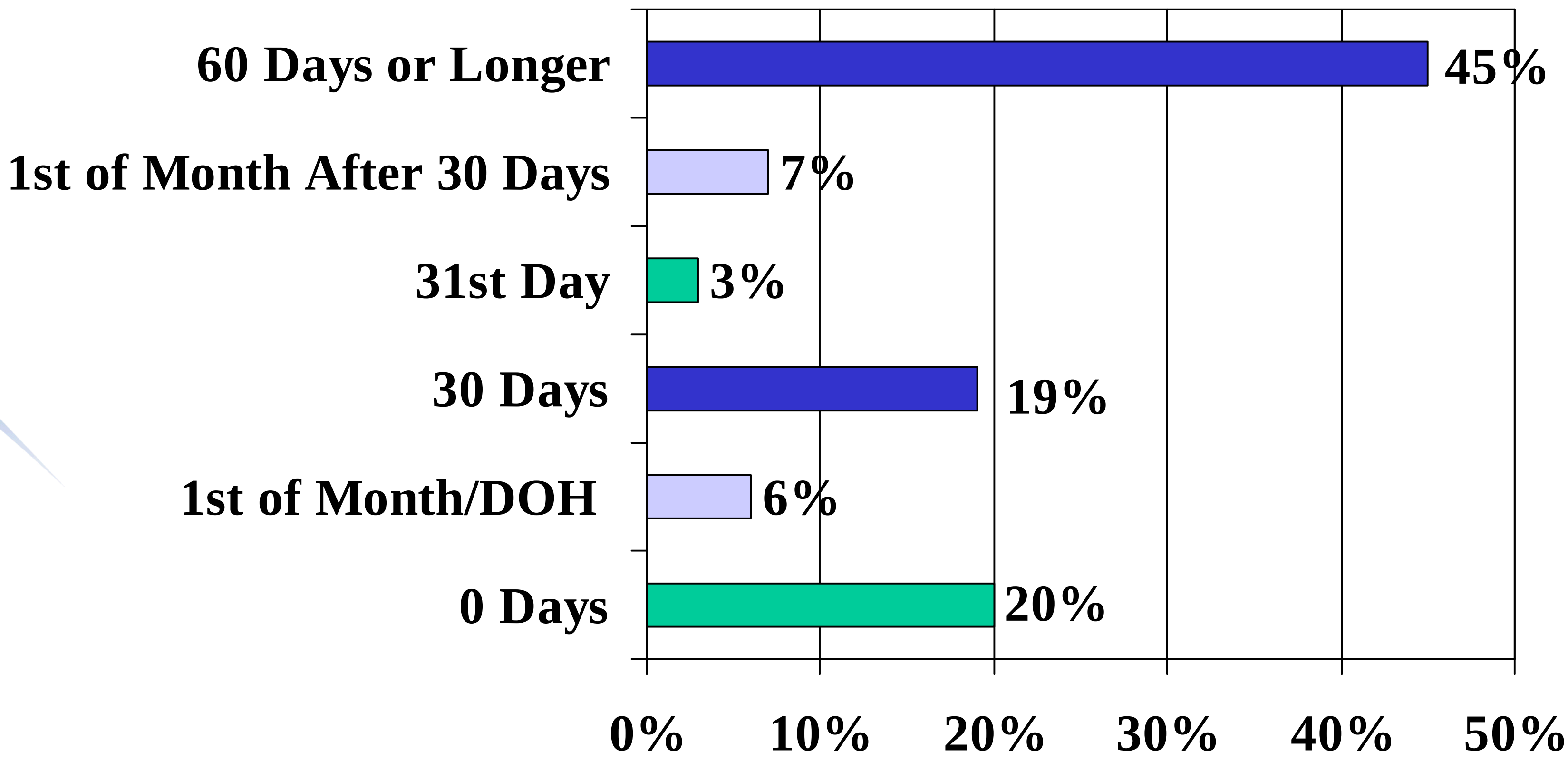
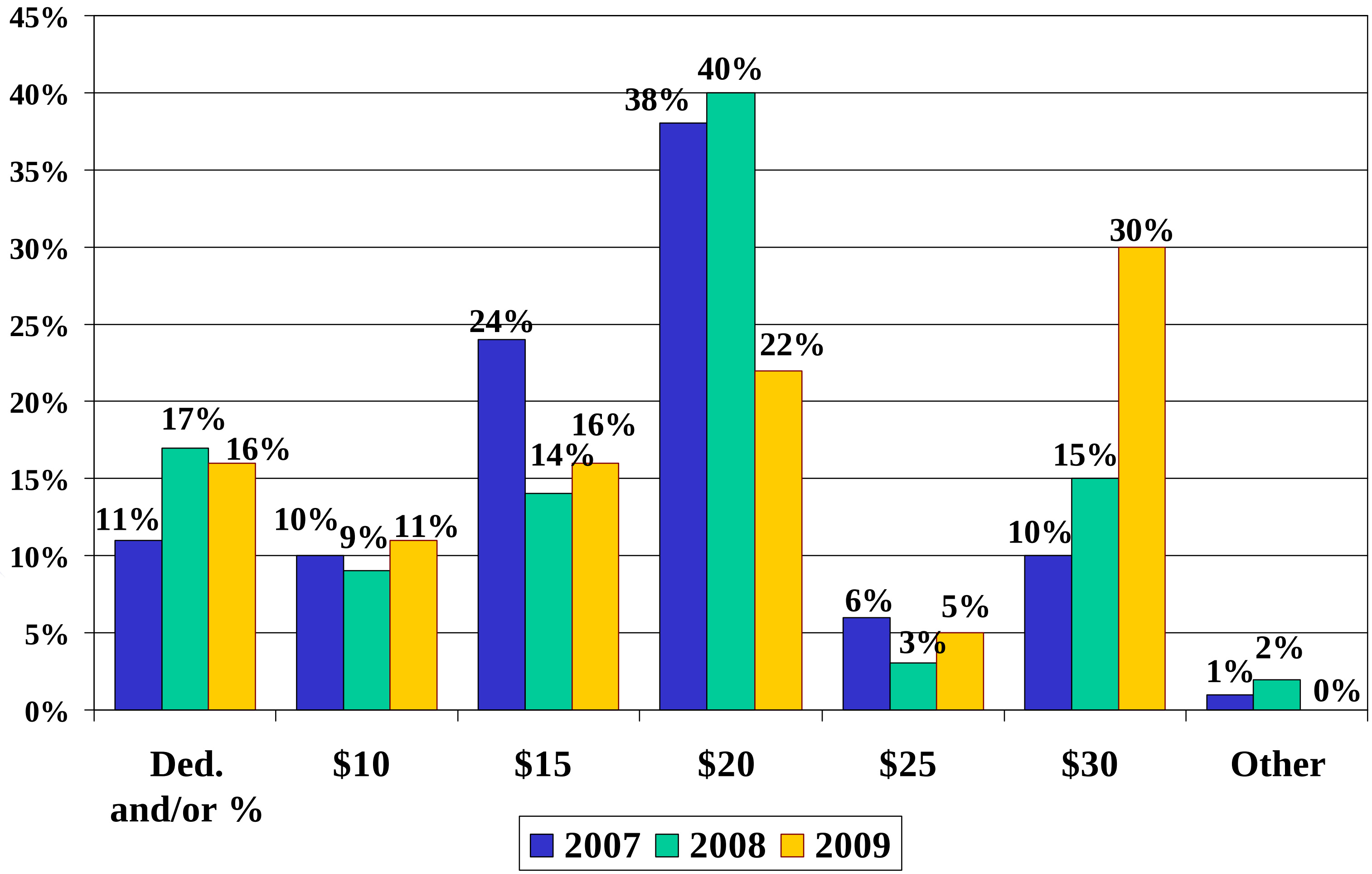
# Plan Renewal Month



# Plan Sponsor Waiting Period



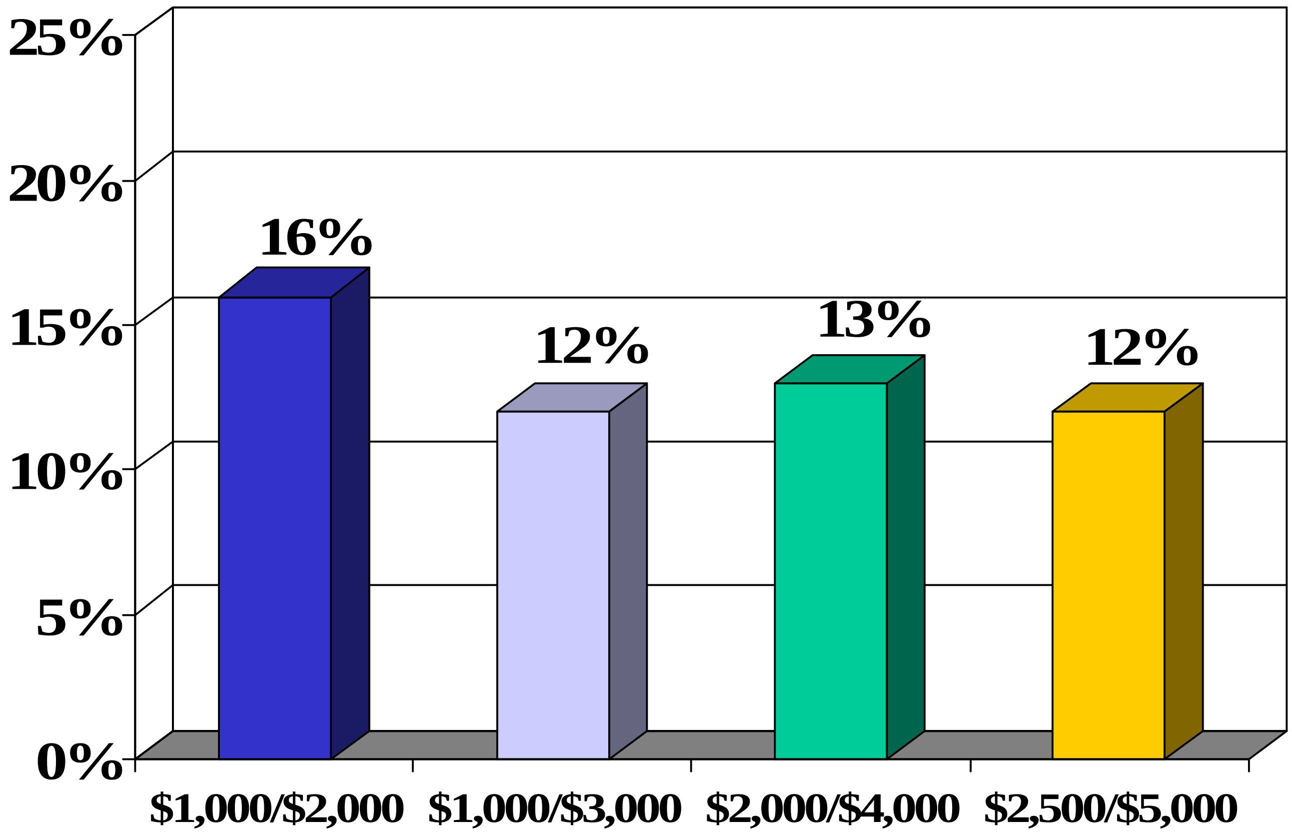
# Office Copays




Percent With Higher Specialist Office Copays: 65%
Average Specialist Office Copay Difference: $21

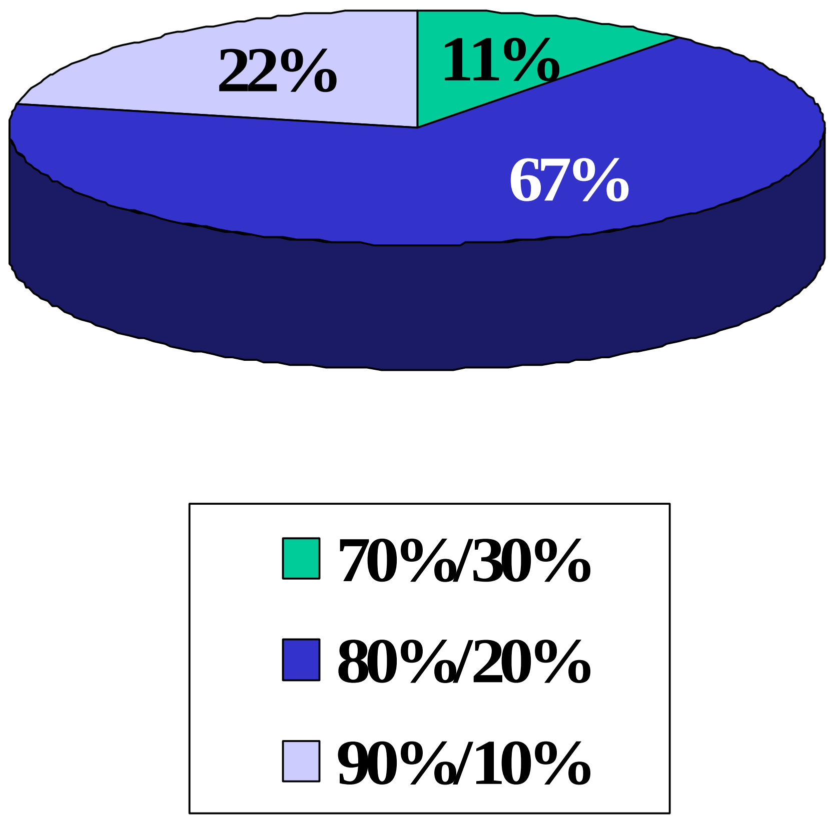
# Most Commonly Occurring Deductibles

Out of 77 plans, 87% have a deductible.




* No other deductible structure reported exceeds 10% of the total.

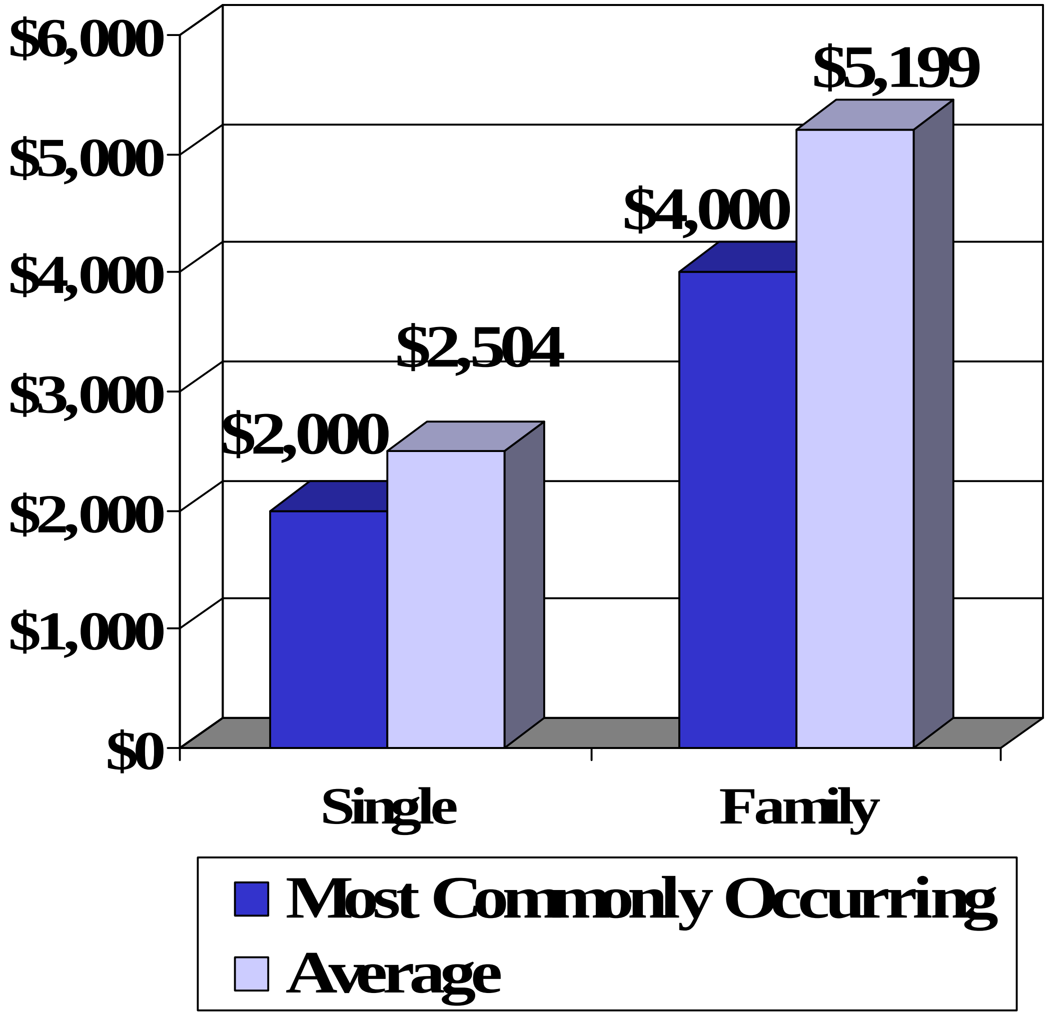
# Coinsurance



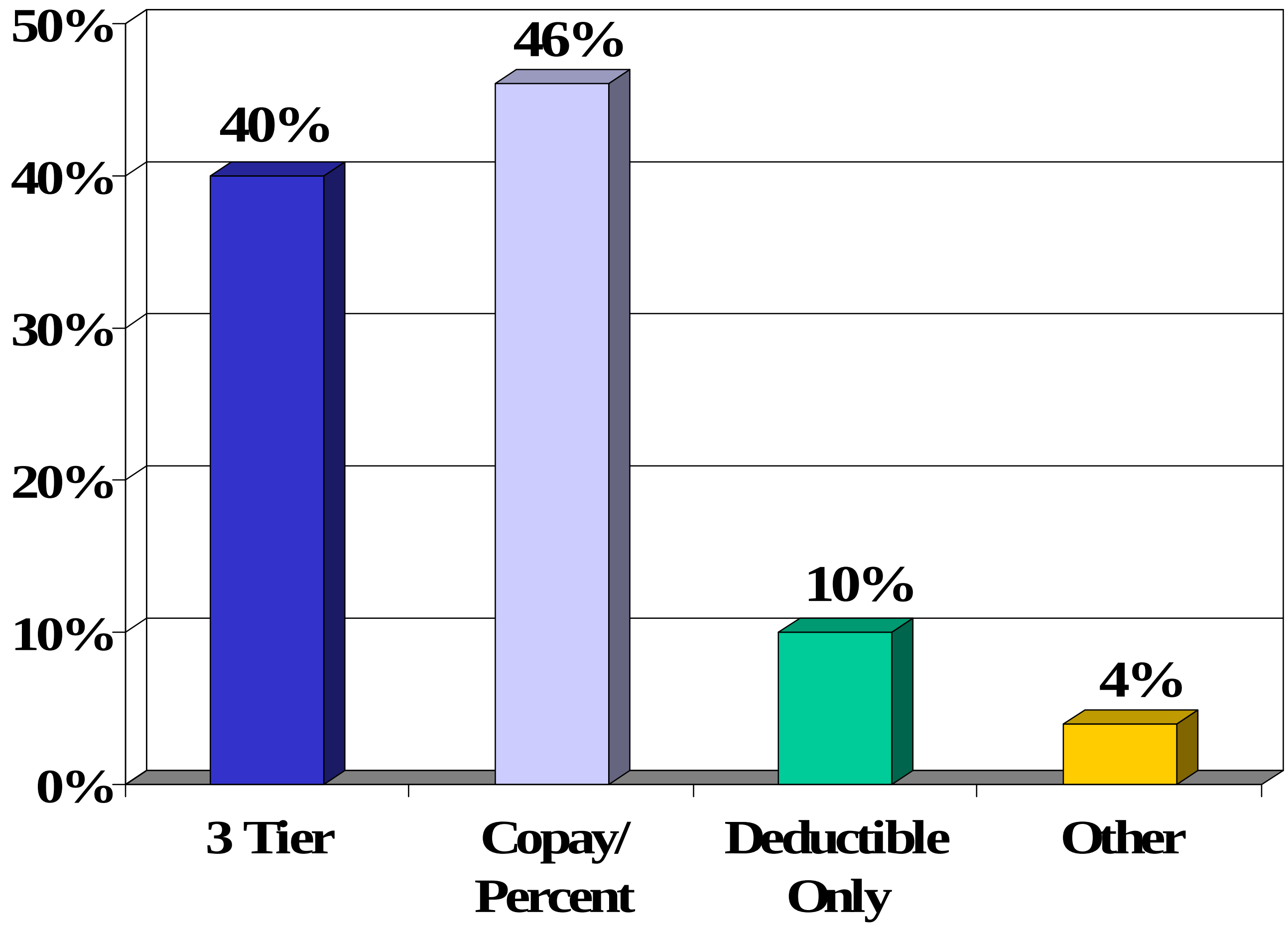

Out of 77 plans, 35% coinsurance.

# Out of Pocket Maximum

## (includes deductible)



# Type of Prescription Benefits




- The most common 3 tier copay structure is $10/$25/$40
- The most common copay/percent structure is $10/$35/$55/25%

# Consumer-Driven Plan Options

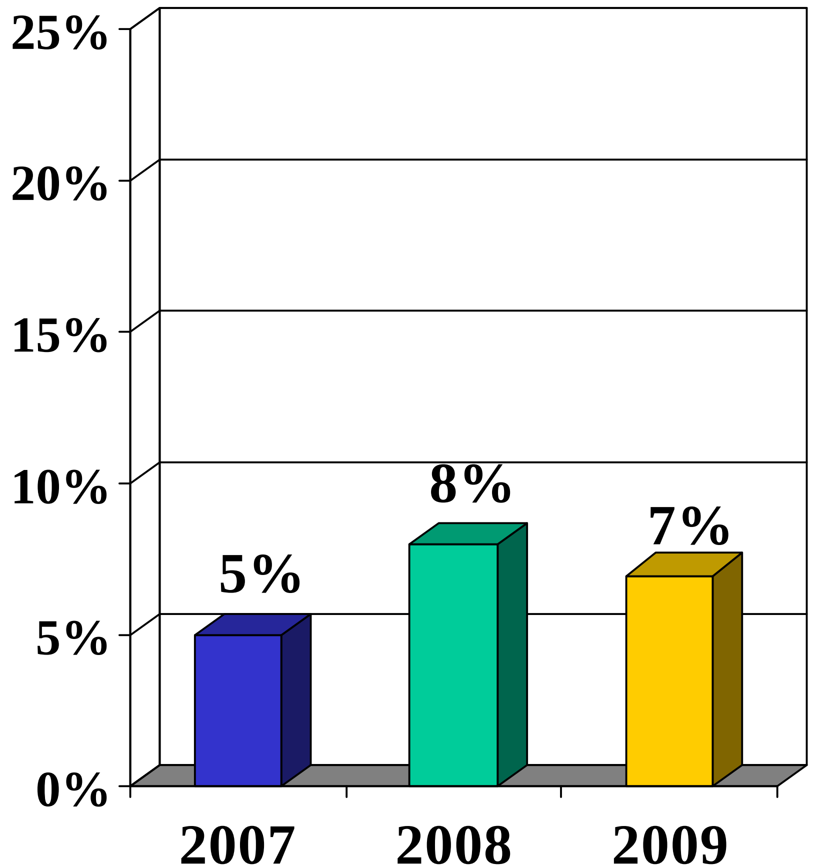
Employee's Plan Election

Flex Plans

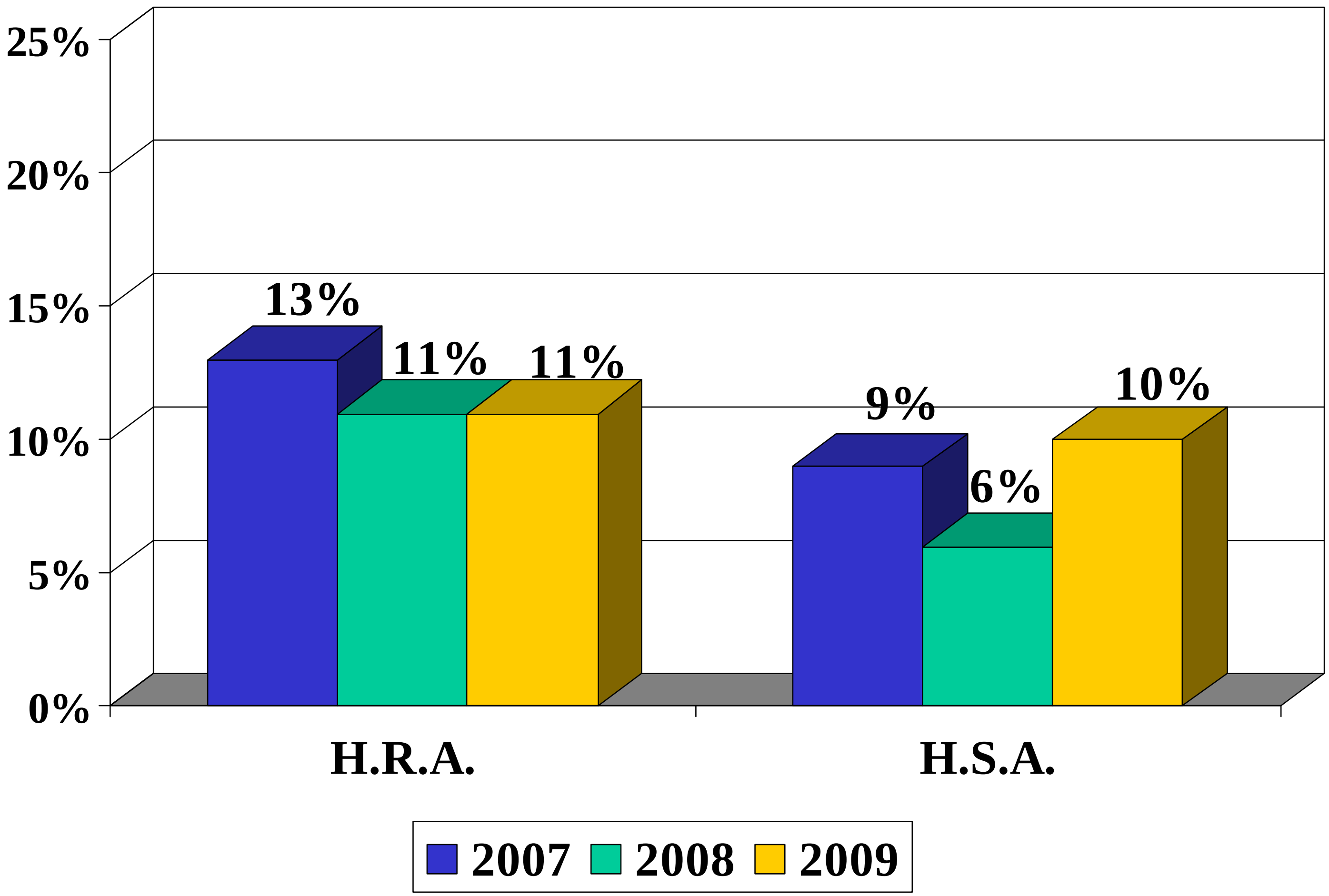
HRA

HSA

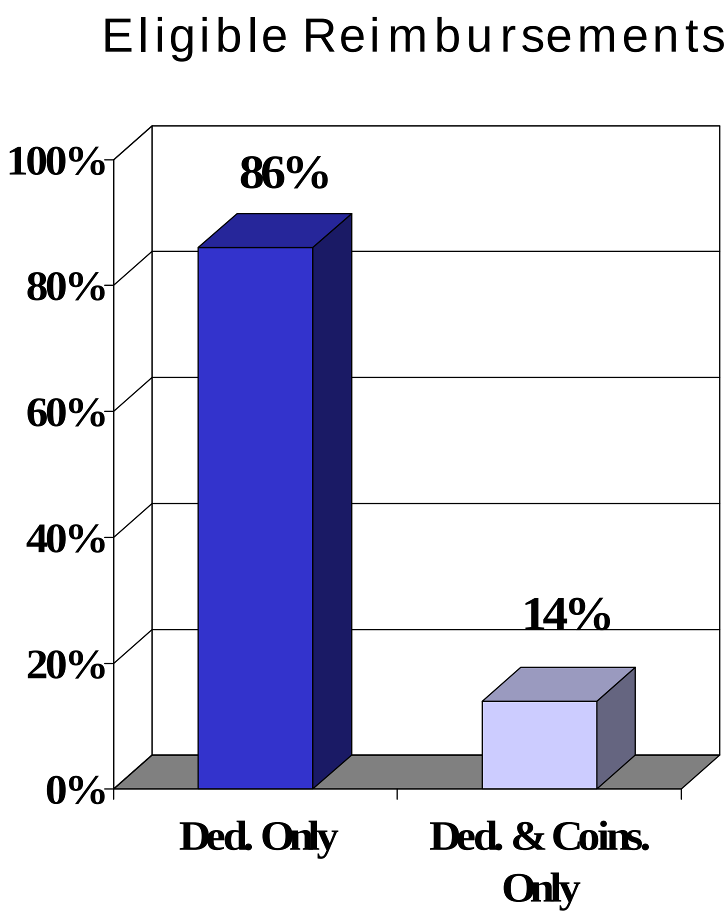
# Plan Sponsors Offering Multiple Plans

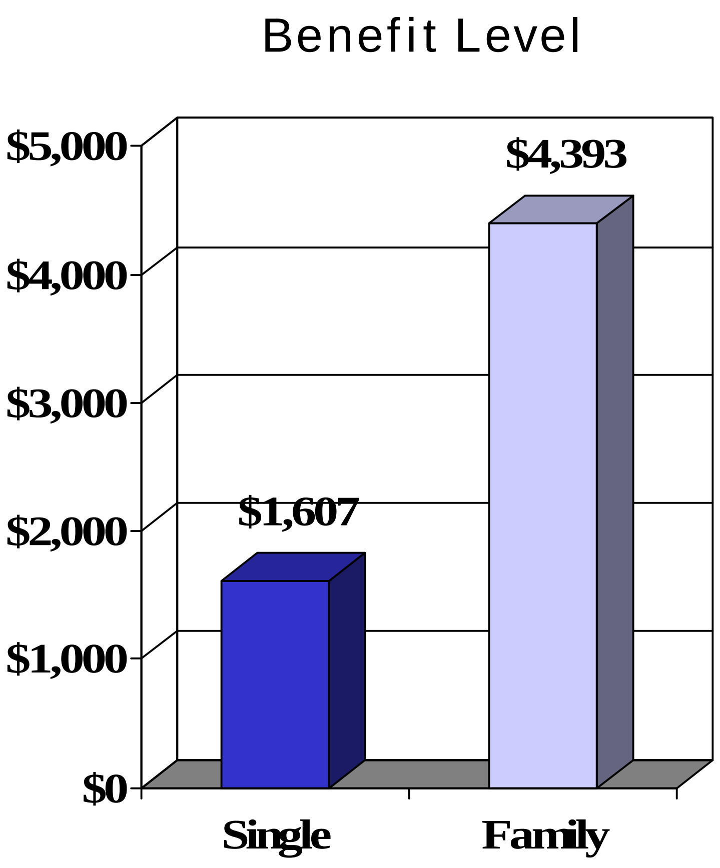


# Plan Sponsor HRA/HSA Utilization



# Health Reimbursement Arrangements (HRAs)



# Cost Shifting or Sharing

Employee Contribution

# % Change in Premium

- The average increase in premium for survey participants on their most recent health plan renewal:

**19%**

- This is the percent change from the plan the group had in 2008 to the renewal for that same plan with the same carrier in 2009.
- Changes that resulted from a decision to change the plan or carrier were not used for this calculation.

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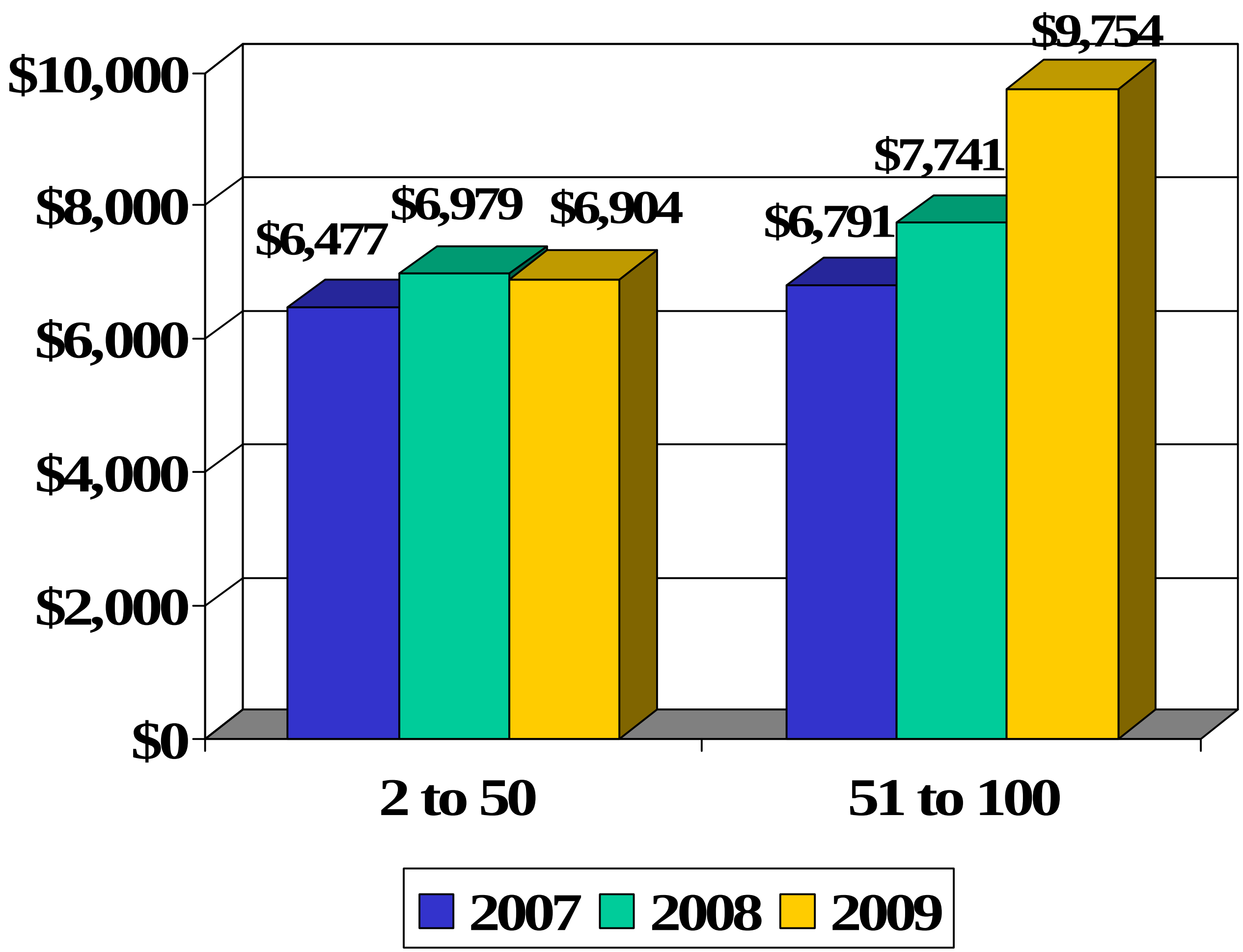
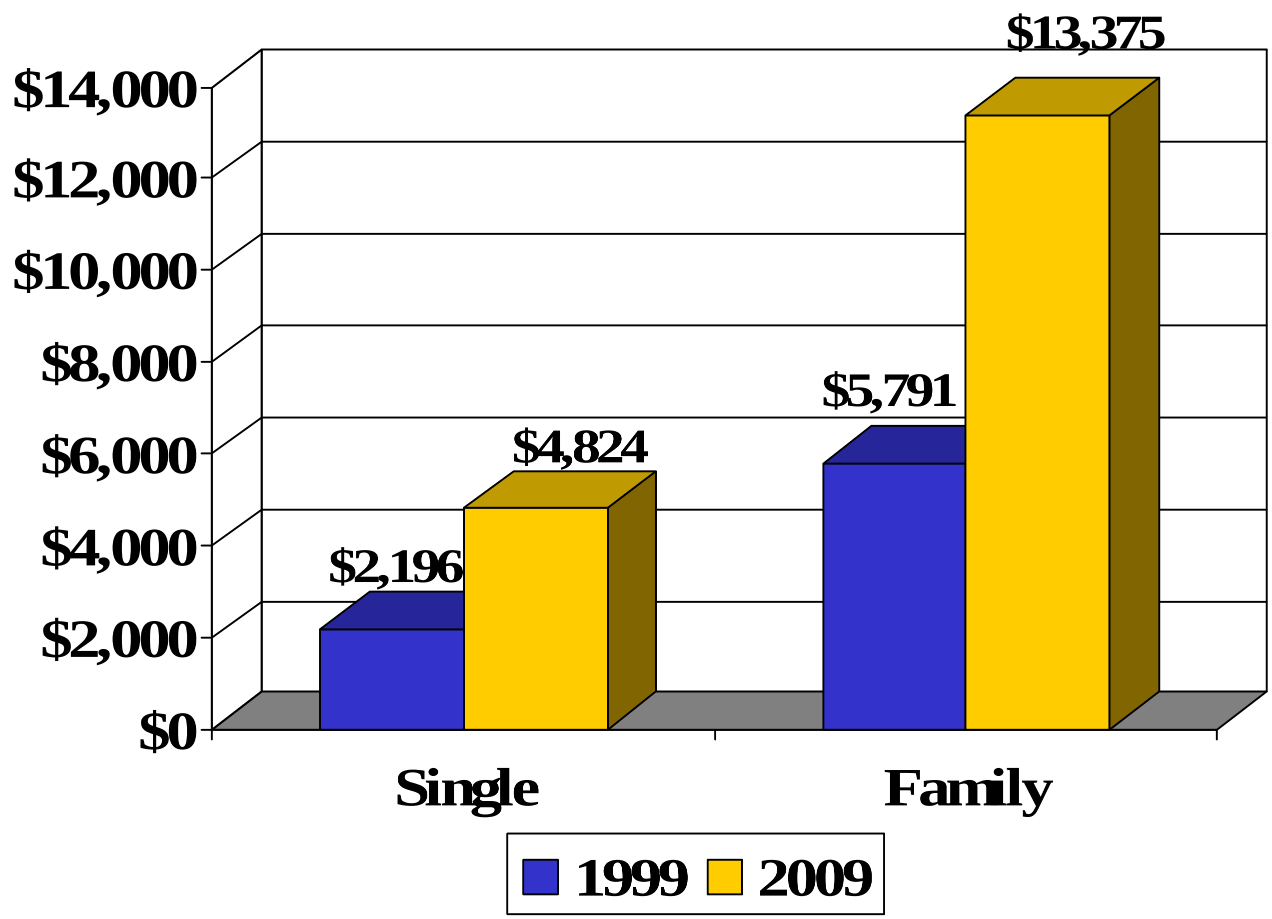
# Annual Unit Cost Comparison by Size & Total Population

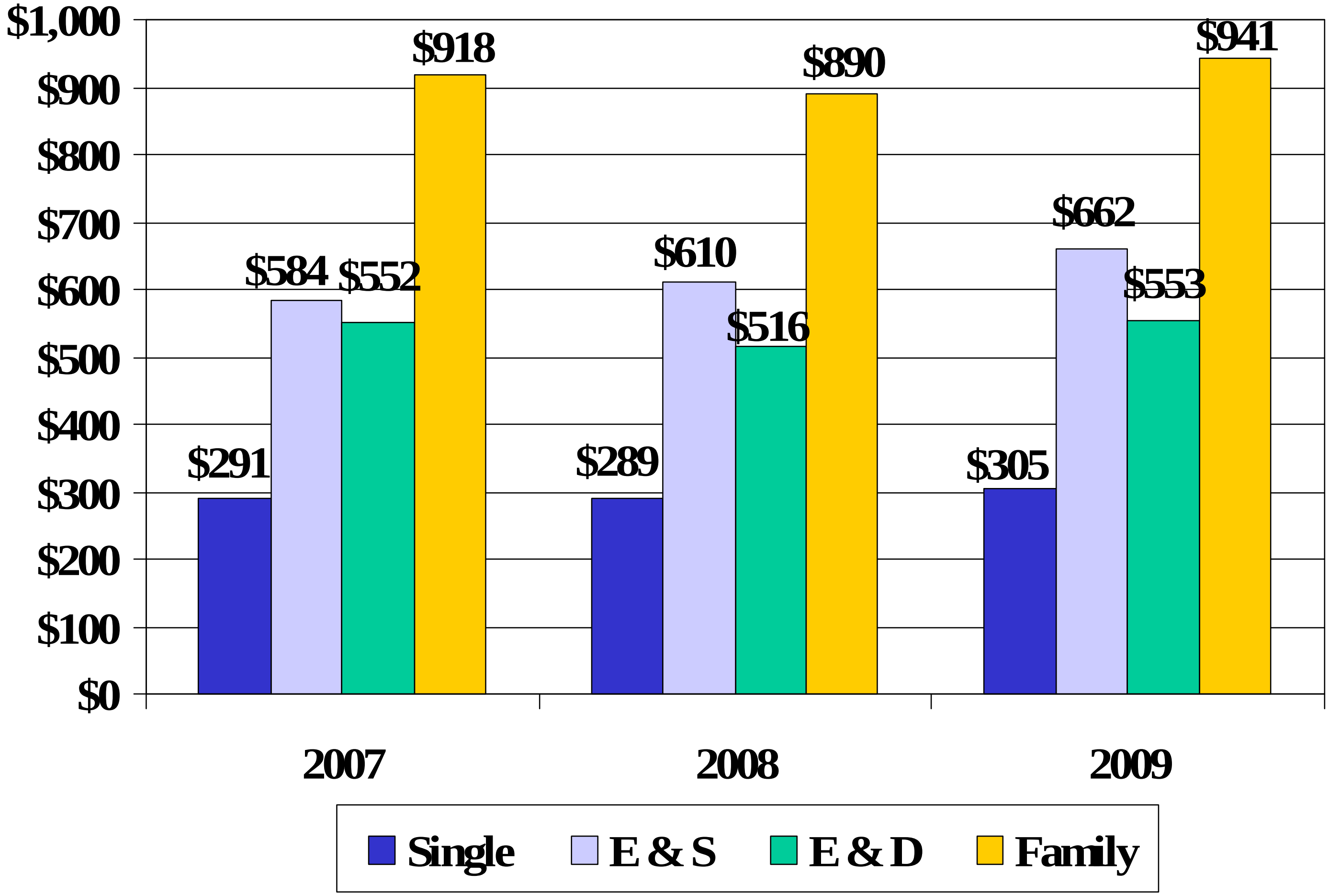


# National Data Comparison

Kaiser Employer Health Benefits Survey Average Annual Premiums for Single and Family Coverage



# Four Tiered Monthly Premiums




Kaiser Family Foundation (2009):
Avg. Single Monthly Premium was $402
Avg. Family Monthly Premium was $1,115

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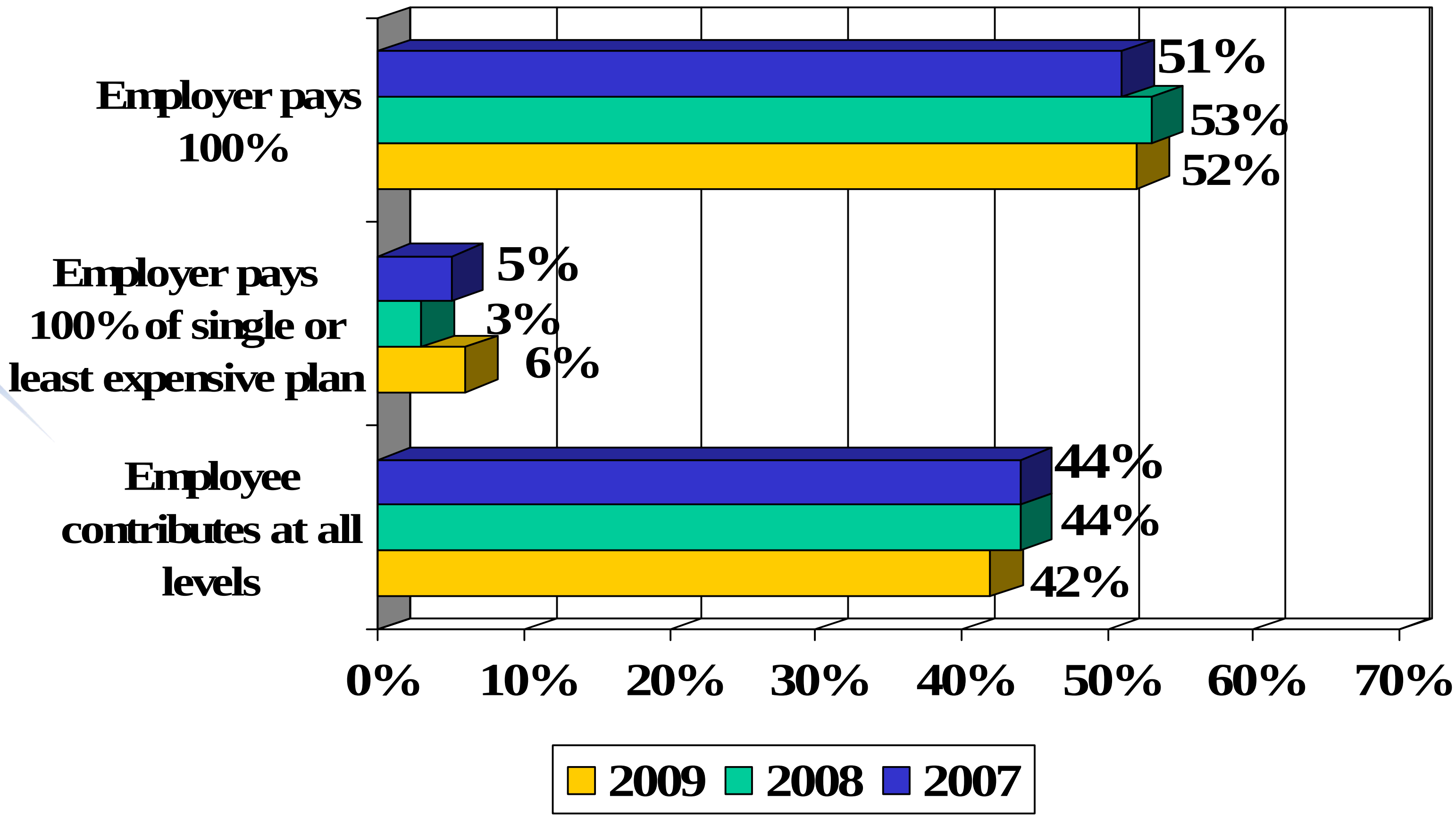
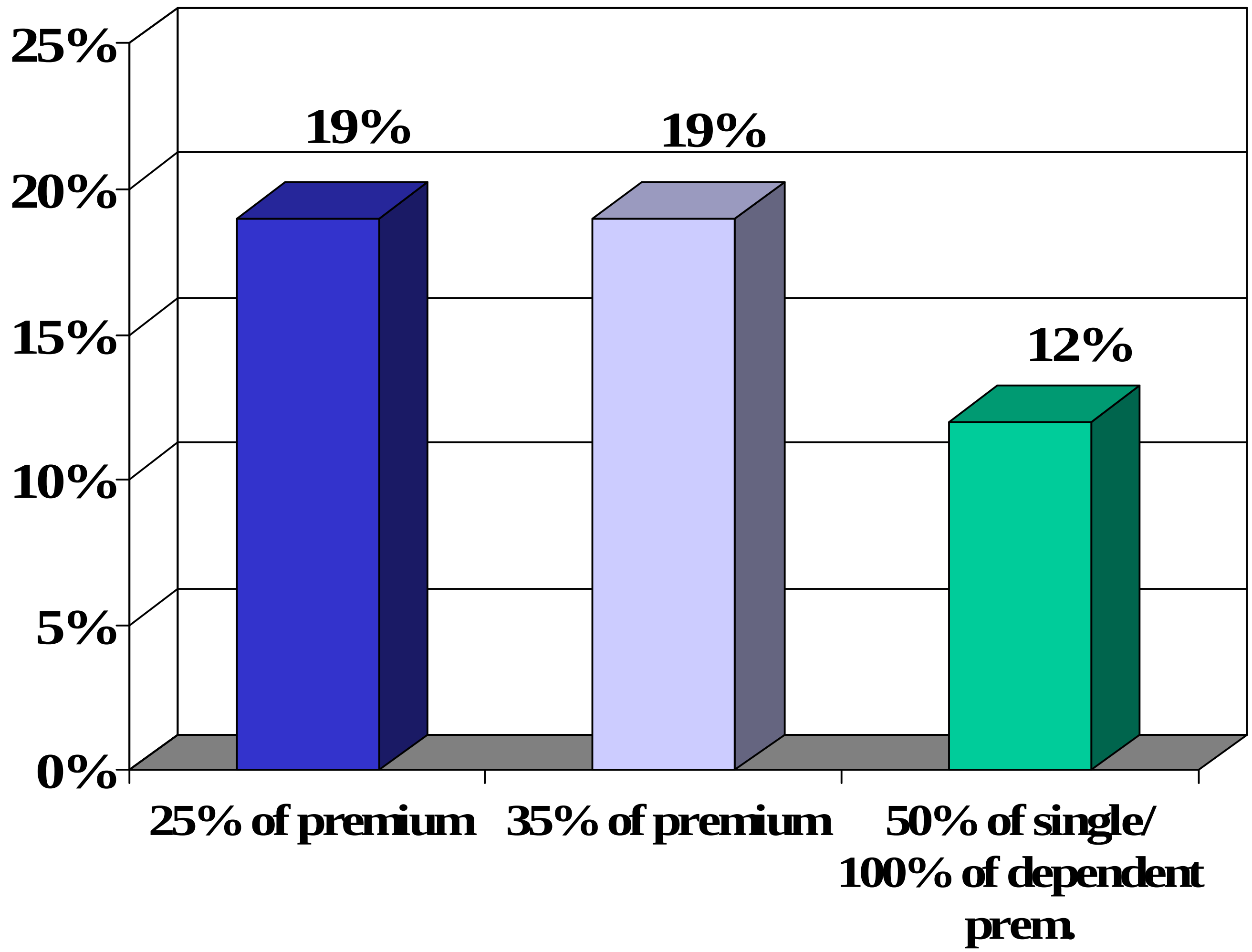
# Plan Sponsor Contribution

## (How and when is premium valuable?)



# Most Commonly Occurring Employee Contribution Percentages




- The remaining 50% of plans with employee contribution reported had contribution amounts/percentages not reported by any other plan.

# Comparison of Survey Benefits, Benchmark Data

## Greater Cincinnati Health Benefits Survey

| | 2007 | 2008 | 2009 | Trended |
|---|---|---|---|---|
| Employee Deductible | $1,000 | $1,000 | $1,000 | $2,000 |
| Family Deductible | $2,000 | $2,000 | $2,000 | $4,000 |
| Coinsurance | 80%/20% | 80%/20% | 80%/20% | 80%/20% |
| Office Visits | $20 | $20 | $30 | $30 |
| Emergency Room Visit | $150 | $150 | $150 | $150 + ded. and/or coins. |
| Employee out-of-pocket max. (includes deductible) | $1,000 | $1,000 | $2,000 | $3,000 |
| Family out-of-pocket max. (includes deductible) | $3,000 | $3,000 | $4,000 | $6,000 |
| Prescriptions | $10/$35/$55/ 25% | $10/$25/$40 | $10/$25/$40 | $10/$35/$55/ 25% |

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# Questions?


Mike Williams
mike@sherrillmorgan.com

Mark T. Morgan
mark@sherrillmorgan.com

Michelle Middendorf
michelle@sherrillmorgan.com

Lisa Stamm, Esq.
lisa@sherrillmorgan.com

1.800.291.4222