Factors Driving Rates Higher
- Small groups forced into community-rated, high-cost ACA-compliant plans
- Lack of negotiating power among small groups

Factors Holding Rates Steady
- Large group negotiating power
- Grandmothered employers avoided ACA-compliant plans
- UBA bargaining power

Out-of-Pocket Costs Rising
Over the last five years, median in-network single deductibles have doubled, and employees’ median out-of-network deductibles increased 50%. For families, the median in-network deductible increased 33% and the out-of-network deductible increase was a whopping 75% in just five years. Families bear the brunt of the increase in median out-of-network out-of-pocket maximums, going from $16,000 in 2014 to $18,000 in 2015, while singles increased from $8,000 to $9,000.

### MEDIAN OUT-OF-NETWORK SINGLE OUT-OF-POCKET MAXIMUMS
- 2014: $8,000
- 2015: $9,000

### MEDIAN OUT-OF-NETWORK FAMILY OUT-OF-POCKET MAXIMUMS
- 2014: $16,000
- 2015: $18,000
**NUMBER 1 COST CONTAINMENT STRATEGY FOR PRESCRIPTION PLANS: 4-TIER PLANS WITH COPAY/COINSURANCE MODEL**

Almost half (48.9%) of prescription drug plans utilize three tiers (generic, formulary brand, and non-formulary brand); 4.3% retain a two-tier plan; and 44.1% offer four tiers or more. Over the last two years, the number of 4+ tier plans grew 58.1%, making this a rapidly growing strategy to control costs. In addition, 30.2% of prescription plans use varying combinations of copays and coinsurance as part of the plan design — a 14% increase from last year — showing that the move away from more costly copay-only models is steady.

**CDHPs Grow in Popularity with Employers and Employees**

Nearly a quarter of all plans are consumer-directed health plans (CDHPs) — an increase of 10.2% from 2012. These plans are seeing enrollment increases of more than 39% in the last three years.

**New Wellness Trend: Employers Move Away from Health Risk Assessments**

Nearly 20% of employers offer wellness programs but the program components are changing. Compared to 2014, the use of health risk assessments is down 6.2%, while biometric screenings and physical exams are up 6.5% and seminars are up 5.2%.

**Contact us today** for a copy of the 2015 UBA Health Plan Survey Executive Summary or to request a custom benchmarking study of your health plan.