HayGroup®

Health Care Market Comparison Summary

MARKET POSITION = P50 OF PRIVATE SECTOR AND CENTRAL STATES

Health Care Provision	Market Position	North Dakota	Private Sector	Central States
Employee Premium Contributions	+	No premiums for employee or family coverage	▪ Employee only coverage: ▪ 7% Employer paid ▪ 56% require 15% to 29% cost sharing ▪ Family coverage: ▪ 3% Employer paid ▪ 53% require 15% to 29% cost sharing	▪ Employee only coverage: ▪ 40% Employer paid ▪ 60% require less than 15% cost sharing ▪ Family coverage: ▪ 0% Employer paid ▪ 72% require 15% to 29% cost sharing
Office Visit Copayment	-	$25 copayment	▪ $15 copay – 28% ▪ $20 copay – 37% ▪ Only 23% have a copayment of $25 or greater	▪ $15 copay – 43% ▪ $20 copay – 29% ▪ Only 28% have a copay of $25 or greater
Rx Copayments	-	$5 +15% coinsurance $20 + 25% coinsurance $25 + 50% coinsurance	▪ Flat dollar copayments only ▪ Generic $11-$14, Formulary $25, Brand $35-$50	▪ Flat dollar copayments only ▪ Generic $11-$14, Formulary $25, Brand $35-$50

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Health Care Provision	Market Position	North Dakota	Private Sector	Central States
Coinsurance	+/-	80%	▪ 80% coinsurance – 65% ▪ 81%-99% coinsurance – 35%	▪ 80% coinsurance – 40% ▪ 81%-99% coinsurance – 40% ▪ 100% coinsurance – 20%
Deductible	-	$400 Individual $1,200 Family	▪ 36% have no deductible ▪ Of the 64% with deductible: ▪ < $400 – 55% ▪ > $500 – 39% ▪ Family deductible: ▪ $1,000 or less – 68%	▪ 30% have no deductible ▪ Of the 70% with deductible: ▪ < $300 – 58% ▪ $301 - $499 – 29% ▪ > $500 – 13% ▪ Family deductible: ▪ < $900 – 71%
Out of Pocket Limits	-	$750 Individual $1,500 Family $1,000 Individual Rx	▪ Indiv. $1,000 - $2,000 – 61% ▪ Rx OOP maximum not prevalent in market	▪ Indiv. $1,000 or less – 28% ▪ Rx OOP maximum not prevalent in market
Dental	-	Employee paid $1,000 annual maximum	▪ 13% employer paid ▪ 71% cost shared ▪ $1,500 or greater annual max – 67%	▪ 30% employer paid ▪ 50% cost shared ▪ $1,500 or greater annual max – 60%

PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS

	Private Sector	Selected State Governments	State of North Dakota
HOSPITAL/MEDICAL PLAN			
Cost	89 % require the same contributions for all salary levels; of these,	90 % require the same contributions for all salary levels; of these,	
Employee	7 % are employer-paid 93 % involve cost sharing; of these, 26 % require the employee to pay less than 15% 56 % require the employee to pay 15% to 29% 18 % require the employee to pay 30% or more	40 % are employer-paid 60 % involve cost sharing; of these, 60 % require the employee to pay less than 15% 40 % require the employee to pay 15% to 29%	employer-paid
Dependents	3 % are employer-paid 96 % involve cost sharing; of these, 14 % require the employee to pay less than 15% 53 % require the employee to pay 15% to 29% 33 % require the employee to pay 30% or more 1 % are employee-paid	89 % involve cost sharing; of these, 14 % require the employee to pay less than 15% 72 % require the employee to pay 15% to 29% 14 % require the employee to pay 30% or more 11 % are employee-paid	employer-paid
Doctor's Office Visits	100 % cover doctor's office visits	100 % cover doctor's office visits	covers
Deductible/Copay	2 % have no deductible or copay 83 % have a separate deductible or copay 15 % are subject to the medical plan deductible	80 % have a separate deductible or copay 20 % are subject to the medical plan deductible	subject to a separate copay
Copay	coverage is based on a percent of recognized charges (typically 100%) after a copay; of these, 1 % have a copay of less than $10 11 % have a copay of $10 28 % have a copay of $15 37 % have a copay of $20 16 % have a copay of $25 7 % have a copay of more than $25	coverage is based on a percent of recognized charges (typically 100%) after a copay; of these, 43 % have a copay of $15 29 % have a copay of $20 14 % have a copay of $25 14 % have a copay of more than $25	has a $25 copay

PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS

	Private Sector	Selected State Governments	State of North Dakota
HOSPITAL/MEDICAL PLAN (Continued)			
Medical Plan Coverage (Continued)			
Stop Loss Limits Does not Include Deductibles (One company can have both individual and family out-of-pocket maximums)	29 % have uniform coinsurance 17 % provide out-of-pocket limits for copays only 54 % provide out-of-pocket limits above which 100% of eligible charges are paid; of these, 100 % are based on the amount paid by an individual; of these, 6 % are $999 or less 14 % are $1,000 47 % are $1,001 to $2,000 33 % are greater than $2,000 95 % are based on the amount paid by a family; of these, 7 % are $1,999 or less 9 % are $2,000 5 % are $2,001 to $2,999 19 % are $3,000 3 % are $3,001 to $3,999 17 % are $4,000 5 % are $4,001 to $4,999 9 % are $5,000 3 % are $5,001 to $5,999 10 % are $6,000 to $6,999 6 % are $7,000 to $7,999 7 % are $8,000 or more	30 % have uniform coinsurance 70 % provide out-of-pocket limits above which 100% of eligible charges are paid; of these, 100 % are based on the amount paid by an individual; of these, 14 % are $999 or less 14 % are $1,000 29 % are $1,001 to $2,000 29 % are $2,000 14 % are greater than $2,000 86 % are based on the amount paid by a family; of these, 17 % are $1,999 or less 50 % are $2,000 to $3,000 33 % are $4,000 to $5,000	provides individual and family out-of-pocket limits has a $750 individual out-of-pocket maximum has a $1,500 family out-of-pocket maximum

PREVALENCE OF BENEFITS PRACTICES

HEALTH CARE BENEFITS

	Private Sector	Selected State Governments	State of North Dakota
DENTAL COVERAGE			
Cost			
Employee	13 % are employer-paid 10 % are employee-paid 6 % are included in medical cost 71 % involve cost sharing; of these, 21 % require the employee to pay less than 20% 45 % require the employee to pay 20% to 39% 34 % require the employee to pay 40% or more	30 % are employer-paid 20 % are employee-paid 50 % involve cost sharing; of these, 40 % require the employee to pay less than 20% 40 % require the employee to pay 20% to 39% 20 % require the employee to pay 40% or more	employee-paid
Dependents	10 % are employer-paid 12 % are employee-paid 6 % are included in medical cost 72 % involve cost sharing; of these, 16 % require the employee to pay less than 20% 47 % require the employee to pay 20% to 39% 37 % require the employee to pay 40% or more	10 % are employer-paid 30 % are employee-paid 60 % involve cost sharing; of these, 33 % require the employee to pay less than 20% 33 % require the employee to pay 20% to 39% 33 % require the employee to pay 40% or more	employee-paid
Maximum	96 % have a separate non-orthodontic annual maximum; of these, 1 % are less than $1,000 per year 24 % are $1,000 per year 8 % are $1,001 to $1,499 per year 41 % are $1,500 per year 26 % are greater than $1,500 per year	90 % have a separate non-orthodontic annual maximum; of these, 10 % are less than $1,000 per year 20 % are $1,000 per year 10 % are $1,001 to $1,499 per year 50 % are $1,500 per year 10 % are greater than $1,500 per year	has an annual non-orthodontic maximum of $1,000