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Creating partnerships and collaborative client-focused solutions that deliver efficiencies and savings for businesses.

Kaiser Family Foundation Health Research & Educational Trust Employer Health Benefits 2022 Annual Survey

"Clients do not come first.
Employees come first.
If you take care of your
employees, they will take
care of the clients."

-RICHARD BRANSON



Employers offering Health Coverage

3-9	Employees	39%
10-24	Employees	58%
25-49	Employees	73%
50-199	Employees	91%
200+	Employees	99%

Health Plan Benefits Design

Small Employer (3-199)	Deductible	\$2,543
Large Employer (200+)	Deductible	\$1,493
Average co-pay levels		\$27 PCP / \$44
Co-insurance		SCP 20%
Plans with OOP Above \$2,000		92%
Plans with OOP Above \$6,000		26%
Average Single OOP Max		\$4,355

Average Annual Premiums and Employer Contributions

Single Premium	\$7,911	Employer Contribution	\$6,584	83%
Family Premium	\$22,463	Employer Contribution	\$16,357	72%

Premium Contributions: Small Employers Large Employers

Pays 100% of Single Premium	33%	6%
Pays 100% of Family Premium	13%	2%
Pays >50% Single Premium	97%	99%
Pays >50% of Family Premium	69%	95%

Funding Arrangement Self-Funding

65% of all covered workers are enrolled in plans that are self-funded	
Small Employers (3-199)	20%
Large Employers (200+)	82%

Qualified High Deductible Health Plans (QHDHP)

29% of covered individuals are enrolled in a QHDHP			
Average Single Premium	\$7,170	Average Employer Contribution	\$6,092 (85%)
Average Family Premium	\$21,079	Average Employer Contribution	\$15,891 (75%)
Average Employer contribution to an HSA is \$648 for single and \$1,117 for family coverage			

Enrollment Rate

77% of eligible workers enroll in coverage when it is offered to them

Enrollment by Type of Health Plan

PPO (Preferred Provider Organization)	49%
HDHP (High Deductible Health Plan)	29%
HMO (Health Maintenance Organization)	12%
POS (Point of Service)	9%
Conventional	1%

Health & Wellness

Small Employers offering at least one program	54%
Large Employers offering at least one program	85%

Among Large Employers offering these programs:

- 21% have a maximum incentive of \$150 or less
- 20% have a maximum incentive of more than \$1,000



Source: <https://www.kff.org/health-costs/report/2021-employer-health-benefits-survey/>

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