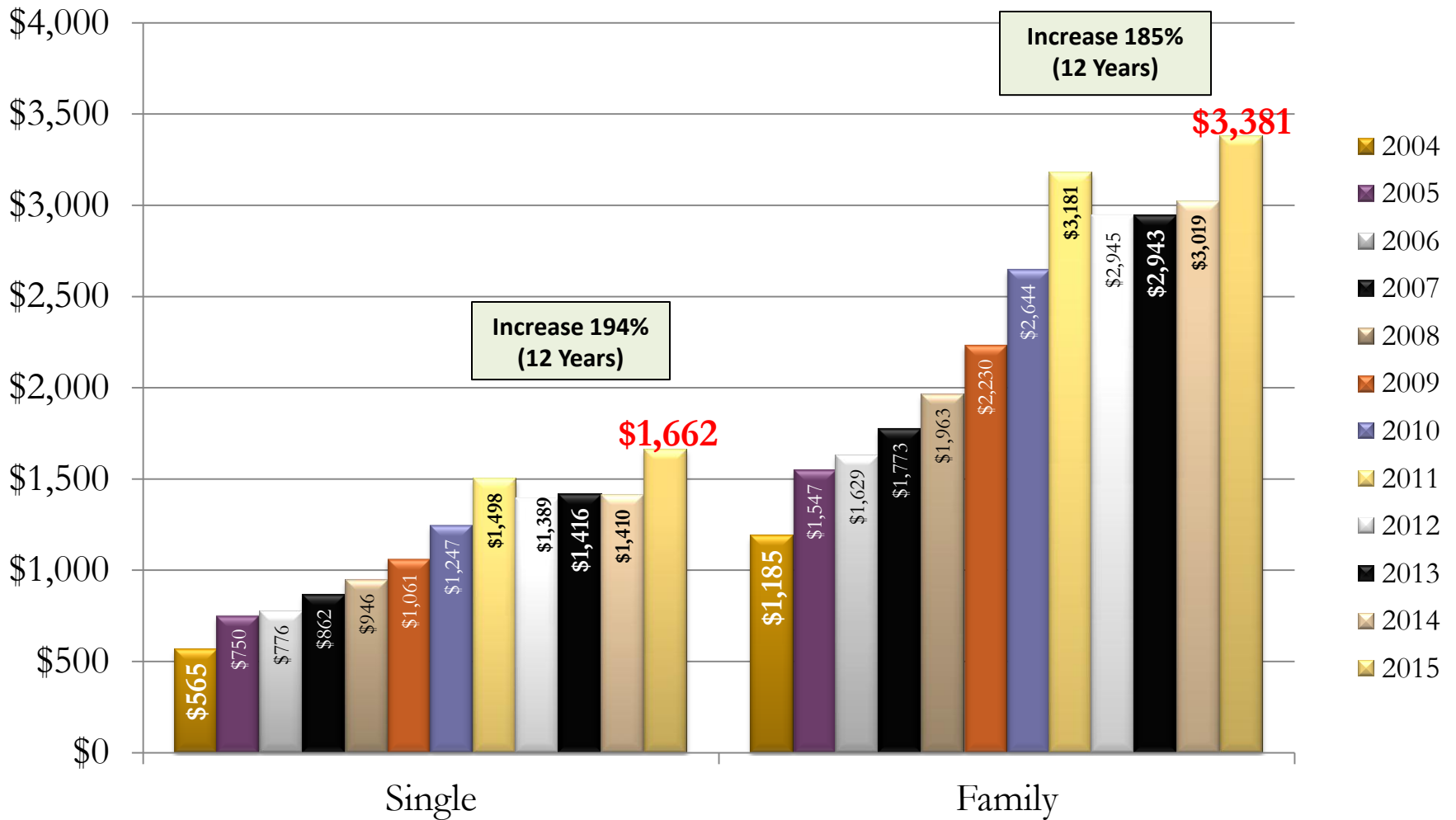


All Medical Plans In-Network Deductible



Desired Healthcare Outcomes

As Measured on a 1-to-6 scale,
with 6 being “Most Important” and 1 being “Not-At-All Important”

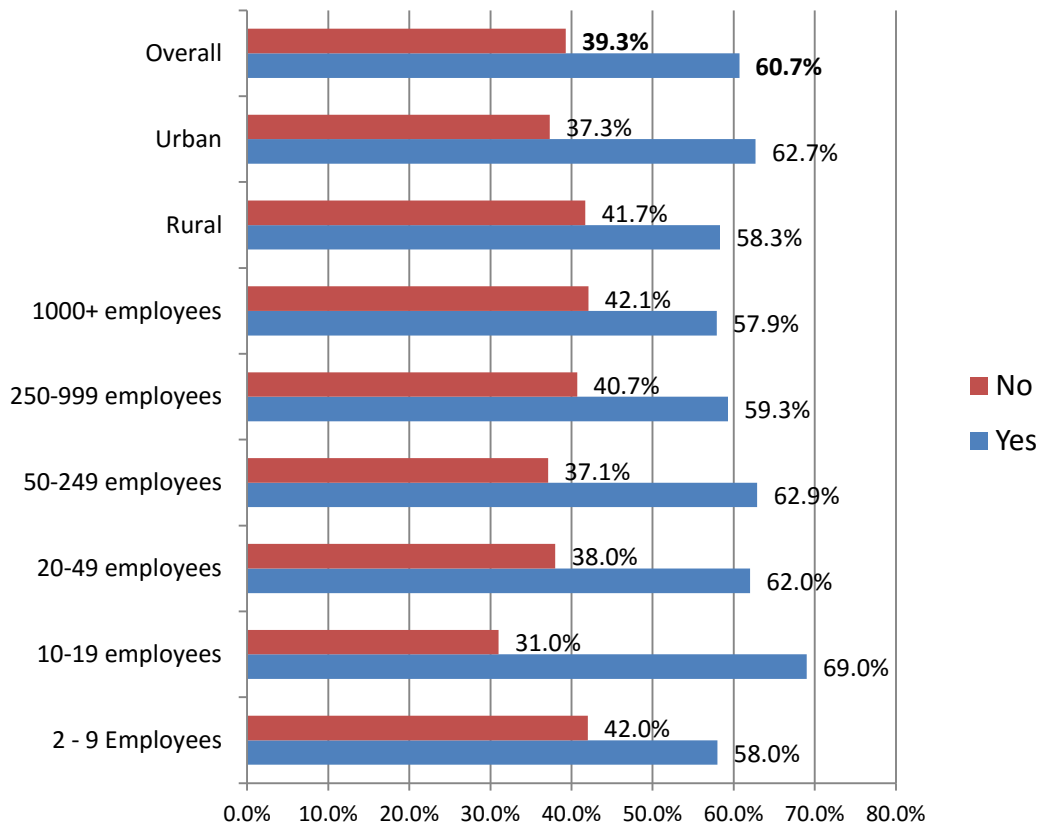
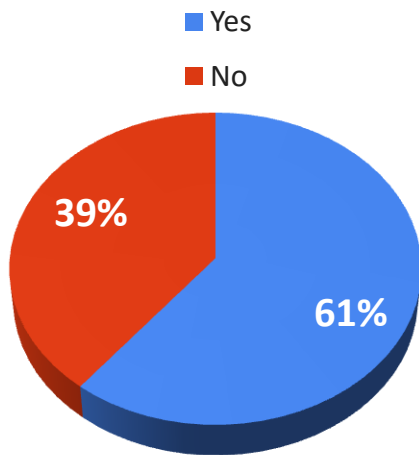
How important is...	Under 250 employees	250+ employees	Urban	Rural	Overall
Lowering health risk of employees	4.82	5.30	4.97	4.82	4.90
Reducing long-term healthcare cost	4.69	5.59	4.94	4.75	4.86
Increasing employees' awareness of health issues to enable them to make better decisions	4.64	5.11	4.81	4.63	4.73
Increasing participation in wellness, health improvement, or disease management programs	4.22	4.74	4.34	4.28	4.31
Increasing employee use of tools and information on provider price and quality	3.86	4.41	4.11	3.78	3.96

Healthcare Challenges

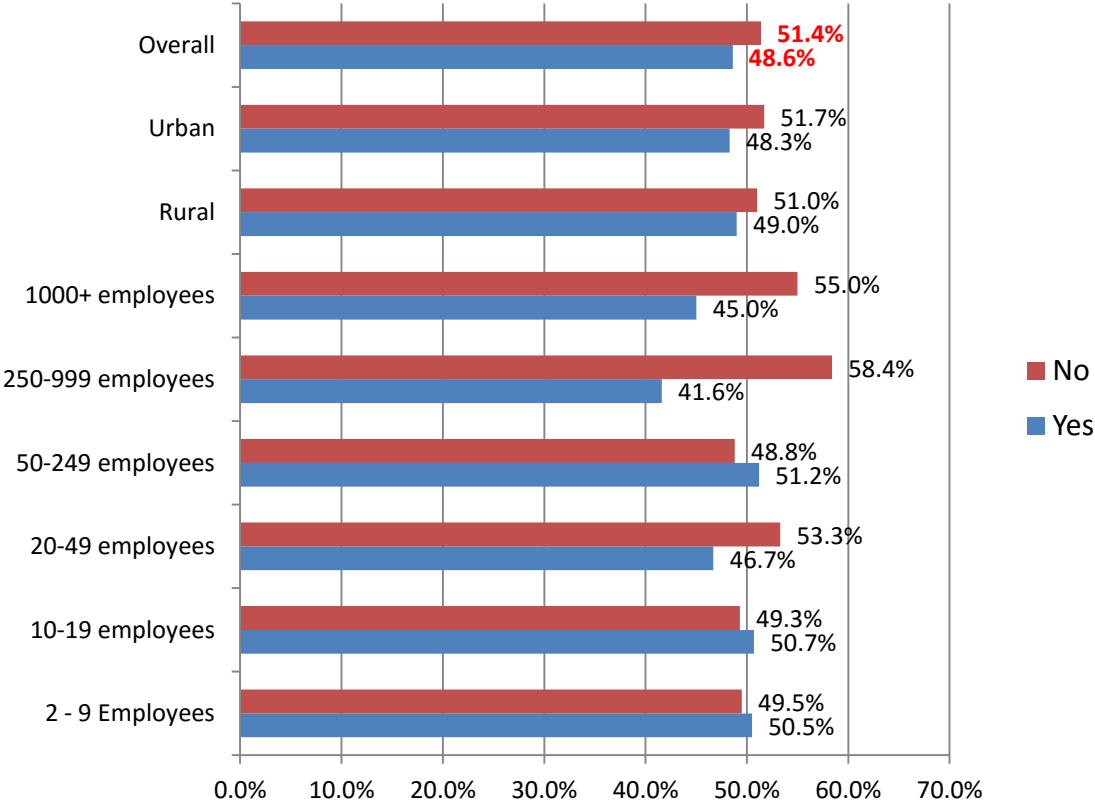
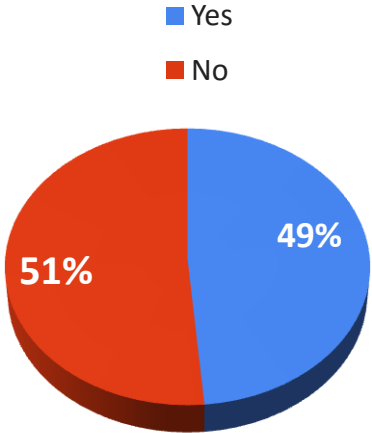
As Measured on a 1-to-6 scale,
with 6 being “Big Challenge” and 1 being “Not a Challenge”

How much of a challenge is...	Under 250 employees	250+ employees	Urban	Rural	Overall
The unpredictability of healthcare costs	4.91	4.98	4.80	5.08	4.93
Motivating employees to accomplish healthier behaviors	4.04	4.87	4.19	4.18	4.19
Complying with government regulations	3.94	4.40	3.92	4.15	4.02
Understanding employee attitudes toward health and wellness	3.77	4.20	3.79	3.93	3.85
Reluctance of employees to change due to organizational culture	3.59	4.18	3.59	3.83	3.70

Will Having More Insurance Companies Keep Premiums Lower?



As Insurers, Do Hospitals Have Incentives to Control Costs?



2015 Iowa Employer Benefits Study[©]

17th Annual Study

Questions?

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