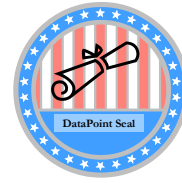


# 2018 Iowa Employer Benefits Study<sup>©</sup> (19th Study)

David P. Lind Benchmark  
[www.DPLindBenchmark.com](http://www.DPLindBenchmark.com)  
515.868.0920



# Seal of Approval



**“ The response rate of this study is 19.3 percent – 1,001 Iowa employers responded. For the overall sample, the employee-size weighted percentages are all accurate to within plus or minus 3.1 percent, at a 95 percent confidence level. ”**

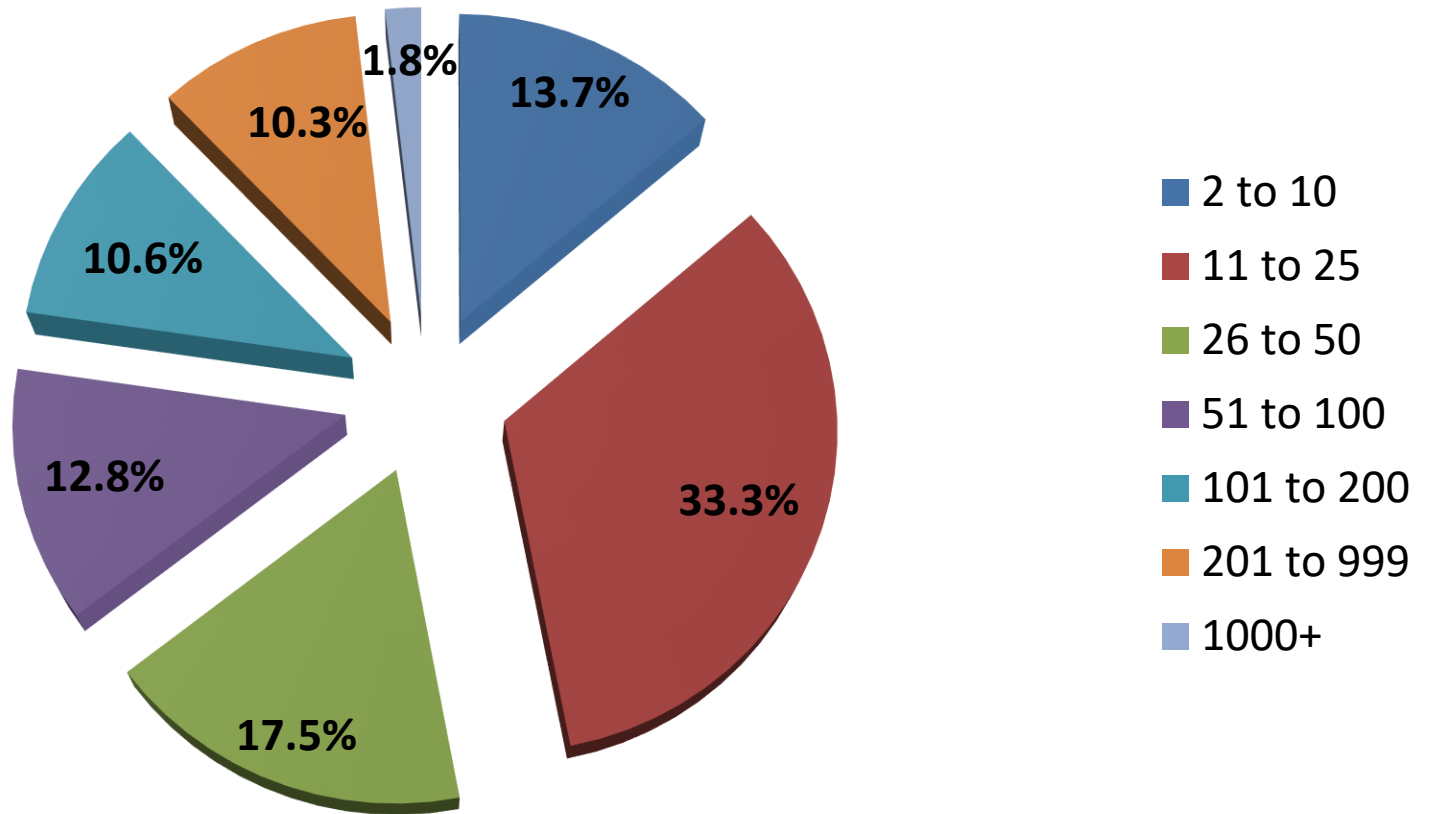
**Data Point Research, *Inc***



# Percentage of Respondents By Organization Size

Source: Iowa Employer Benefits Study®, 2018

## Firms Responding (By Size)



# Average Reported Health Premium Increase

## By Employer Size

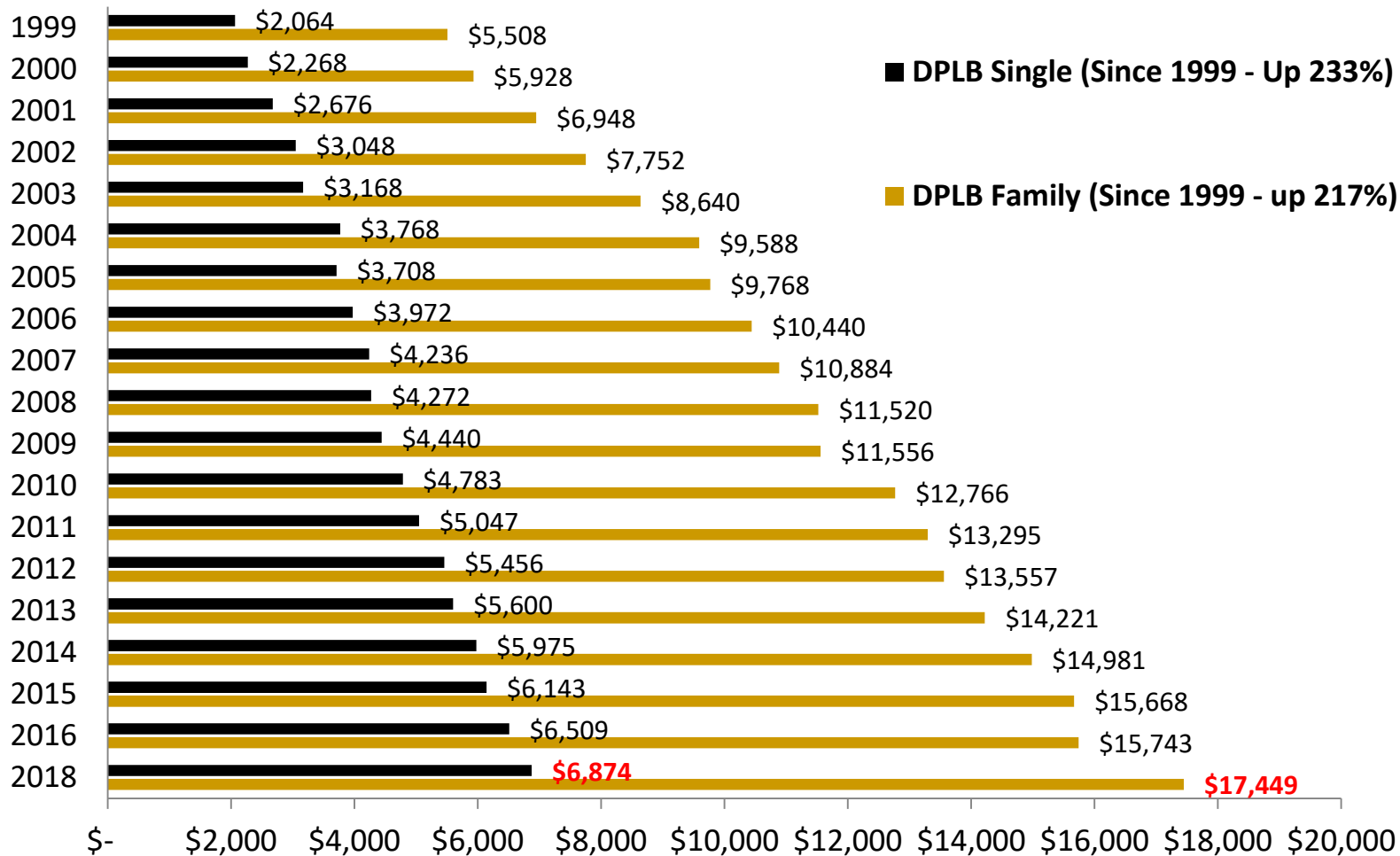
2018 vs. 2016

Source: Iowa Employer Benefits Study<sup>®</sup>, 2018

ALL INDUSTRIES Overall Health Rate Change 2018 vs. 2016		
Organization Size (Employees)	Average % Increase <b>2018</b> All Industries	Average % Increase <b>2016</b> All Industries
2-10	<b>12.5%</b>	9.1%
11-25	<b>12.0%</b>	8.8%
26-50	<b>13.0%</b>	8.4%
51-100	<b>7.3%</b>	6.4%
101-200	<b>7.7%</b>	7.1%
201-999	<b>5.6%</b>	7.2%
1000+	<b>4.1%</b>	7.7%
<101	<b>11.7%</b>	8.5%
101+	<b>5.4%</b>	7.1%
Urban	<b>7.4%</b>	8.1%
Rural	<b>9.9%</b>	7.9%
<b>Overall</b>	<b>8.4%</b>	<b>8.0%</b>

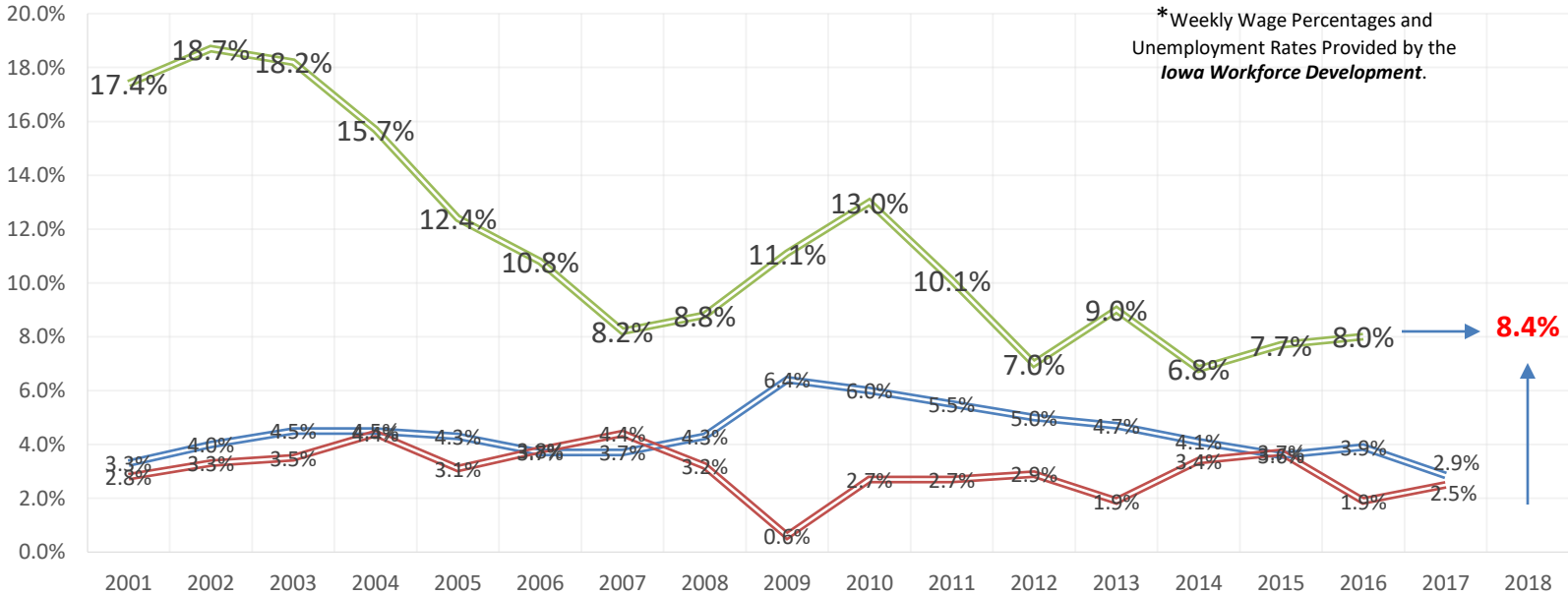
2018 Iowa Employer Benefits Study<sup>®</sup>

## Average Annual Premiums for Single and Family Coverage, 1999-2018 (All Plans Combined)



# Average Health Insurance Rate Increases Compared to Statewide Average Weekly Wage Increases and Iowa Unemployment Rates\* 2001 to 2018

— IA Unemployment Rate     
 — IWD Weekly Wage Increase     
 — AVG Iowa Premium Increase



\*Weekly Wage Increase Percentages and Unemployment Rates Provided by Iowa Workforce Development