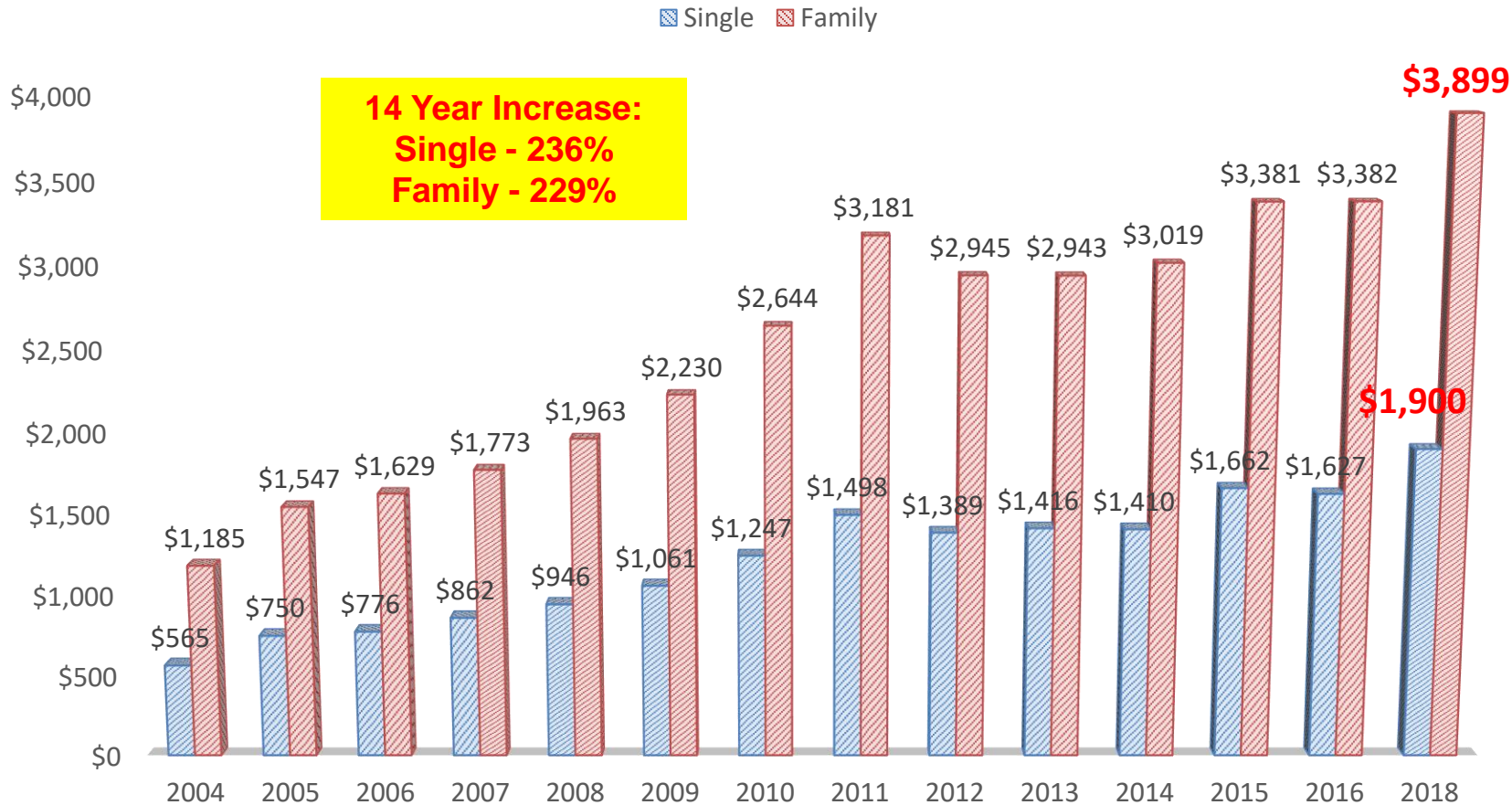
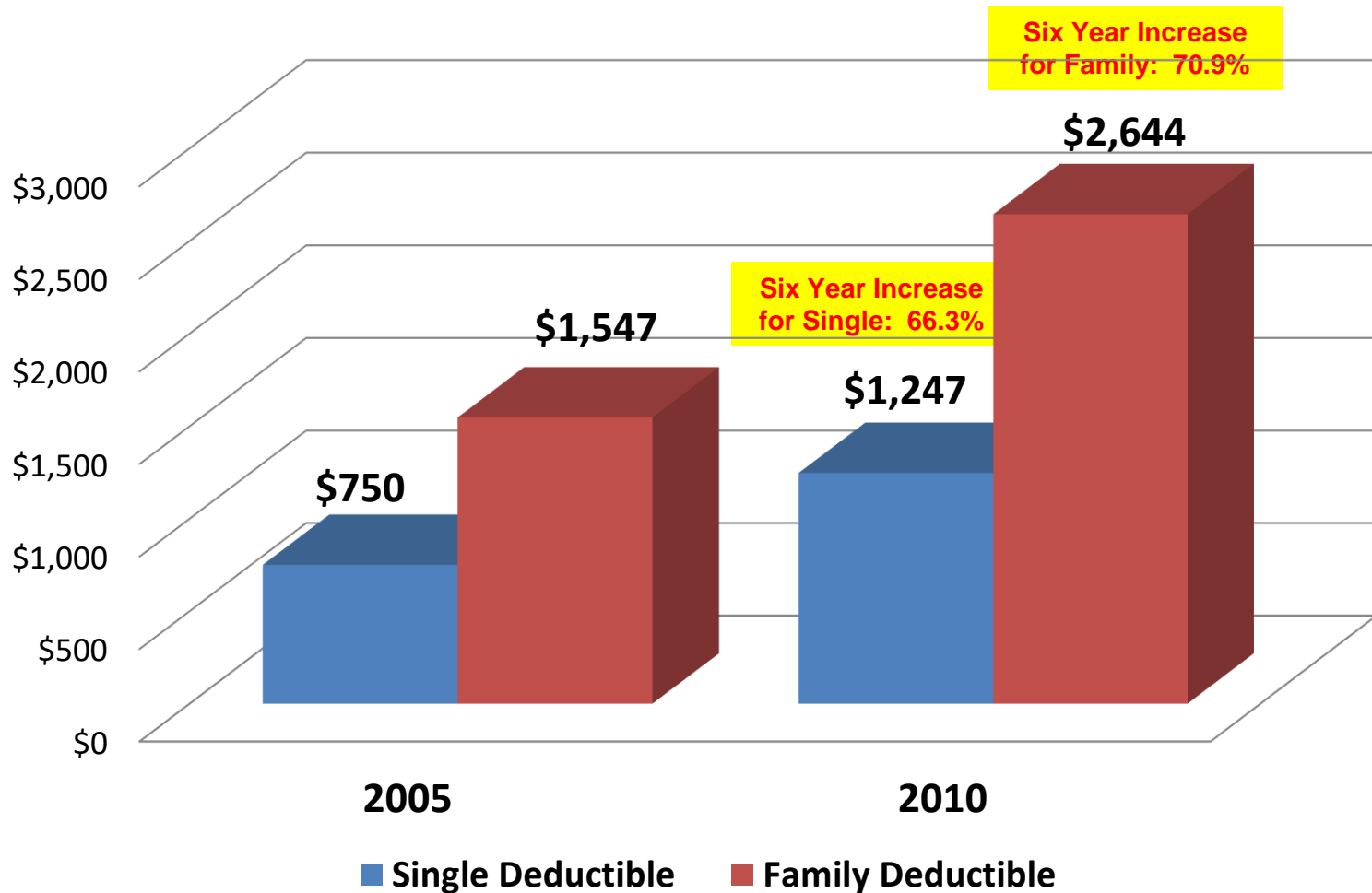


History of Overall Deductibles (All Plans) 2004 - 2018



Pre ACA (2005 – 2010)

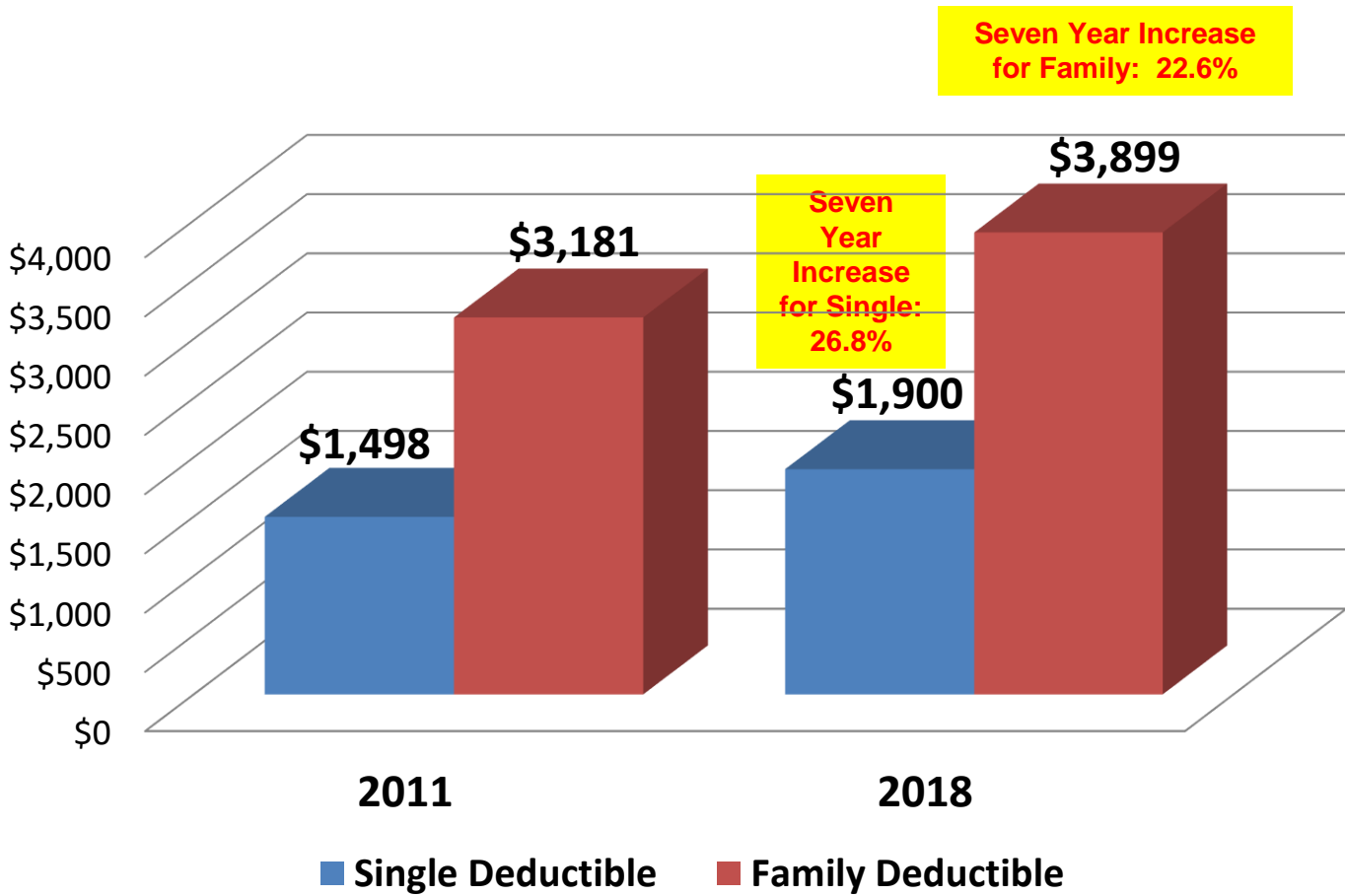
Average Iowa Employer Deductibles



Source: David P. Lind Benchmark. 2005-2010 Iowa Employer Benefits Study®

Post ACA (2011 – 2018)

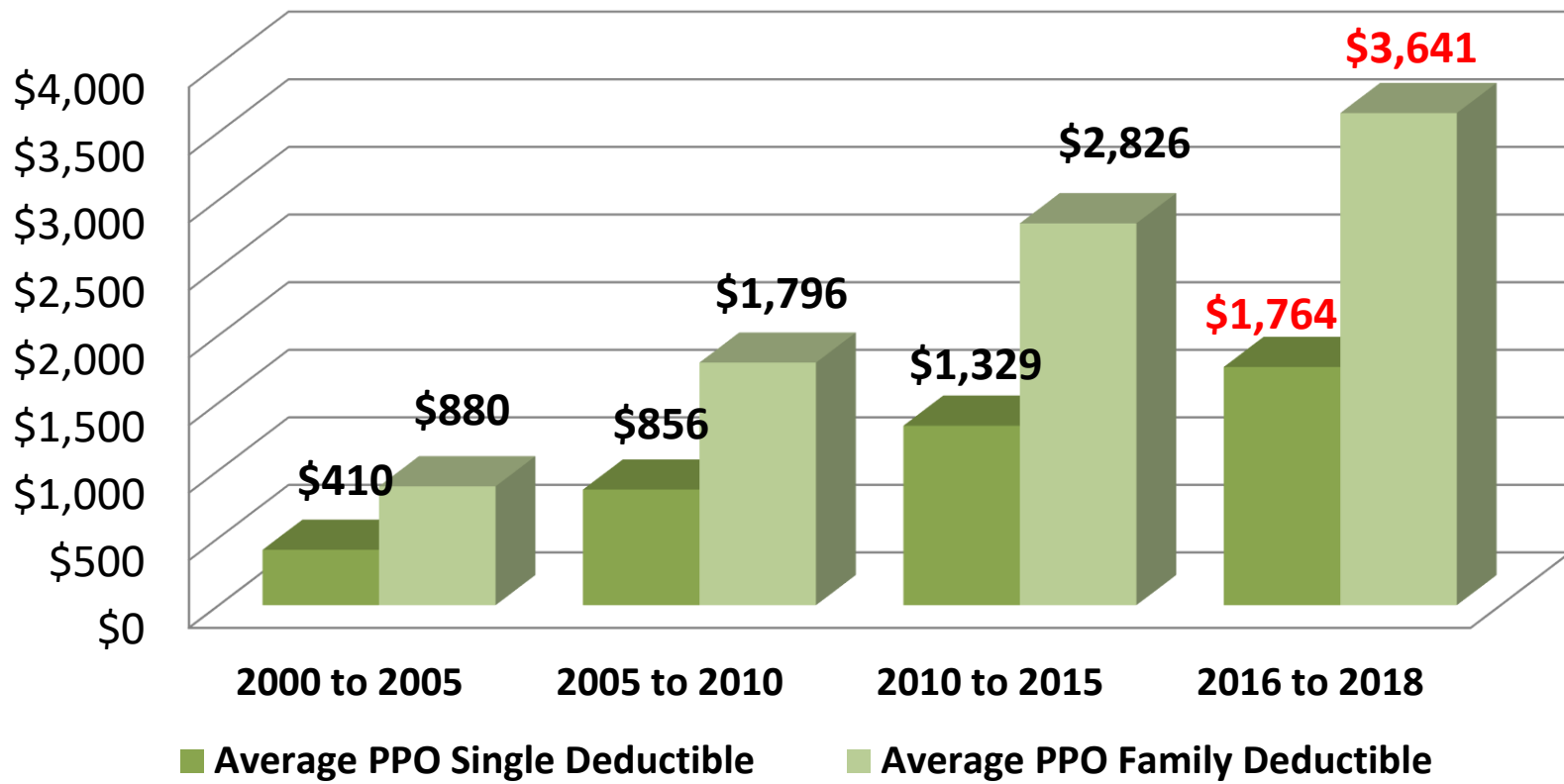
Average Iowa Employer Deductibles



Source: David P. Lind Benchmark. 2011-2018 Iowa Employer Benefits Study[®]

Average PPO Deductibles

Average PPO Deductibles in Iowa



Employer Responses to Health Insurance Rate Increases Reported in 2018

Employer Responses to Health Rate Increases	All Industries N=633
Passed some or all of the increased costs to employees	60.0%
Organization absorbed the entire cost increase	22.1%
Raised deductibles	19.7%
Raised out-of-pocket maximum	11.6%
Increased office co-payments	9.8%
Offered Consumer-Driven Health Plans	6.2%
Increased prescription drug co-payments	5.7%
Changed insurance companies	5.5%
Reduced Pay raises or bonuses	2.5%
Began wellness/disease management initiatives	2.3%
Hired fewer new employees	0.9%
Stopped providing health insurance coverage	0.0%

2018 Iowa Employer Benefits Study©

2018 Iowa Employer Benefits Study[©]

Questions?

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