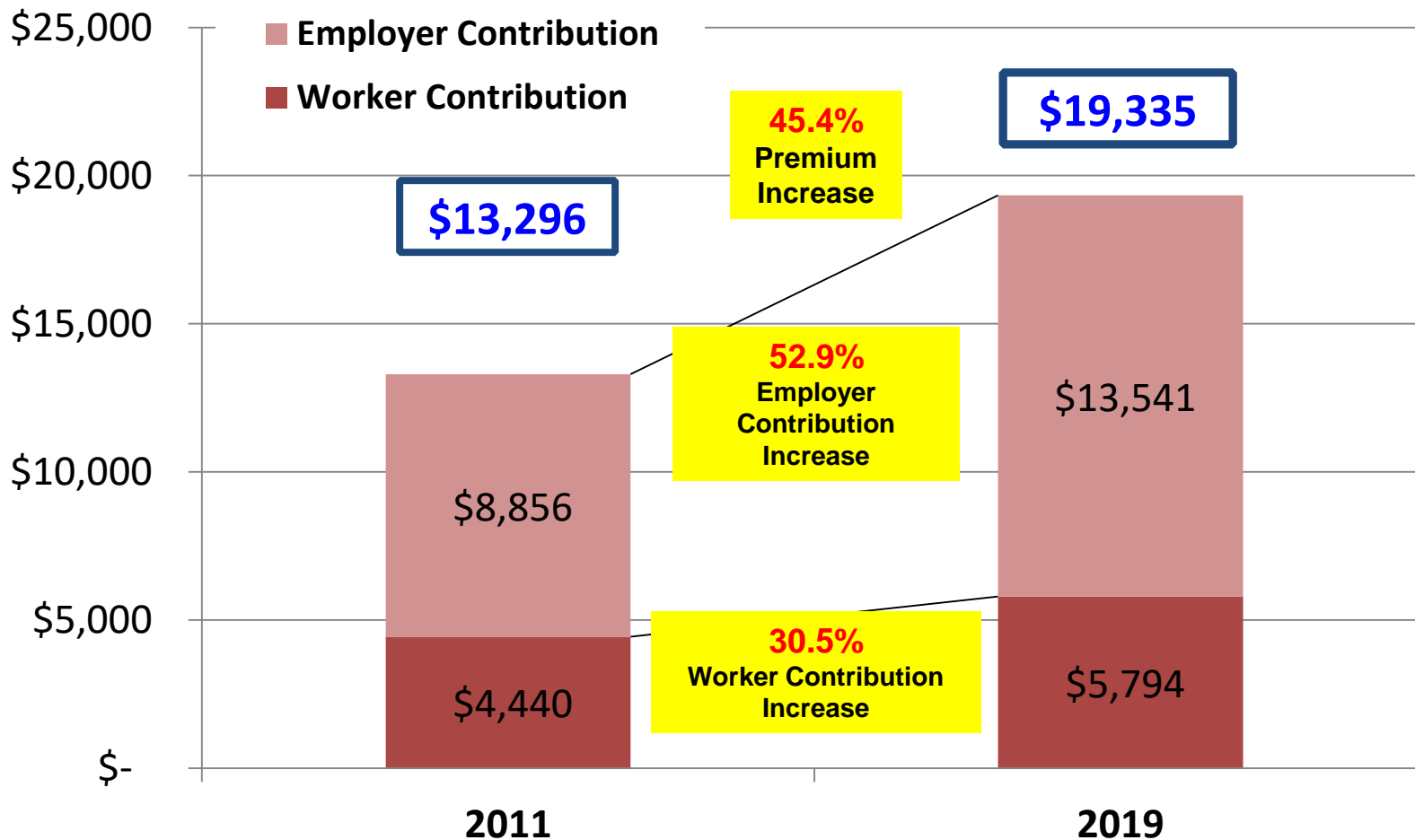


*****Post ACA*****

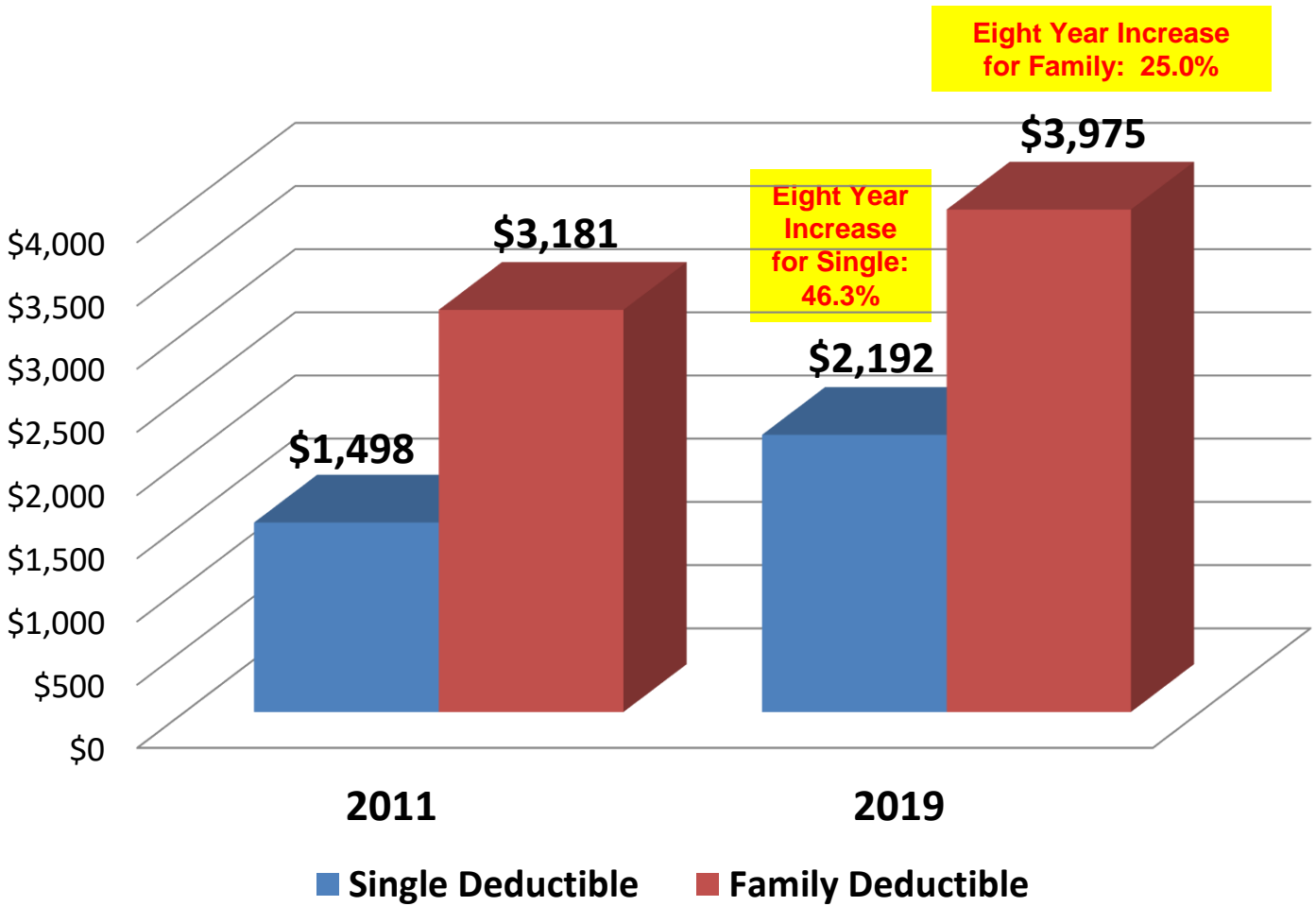
Average Iowa Health Insurance Premiums Worker Contributions for Family Coverage, **2011-2019**



Source: David P. Lind Benchmark. 2011-2019 Iowa Employer Benefits Study®

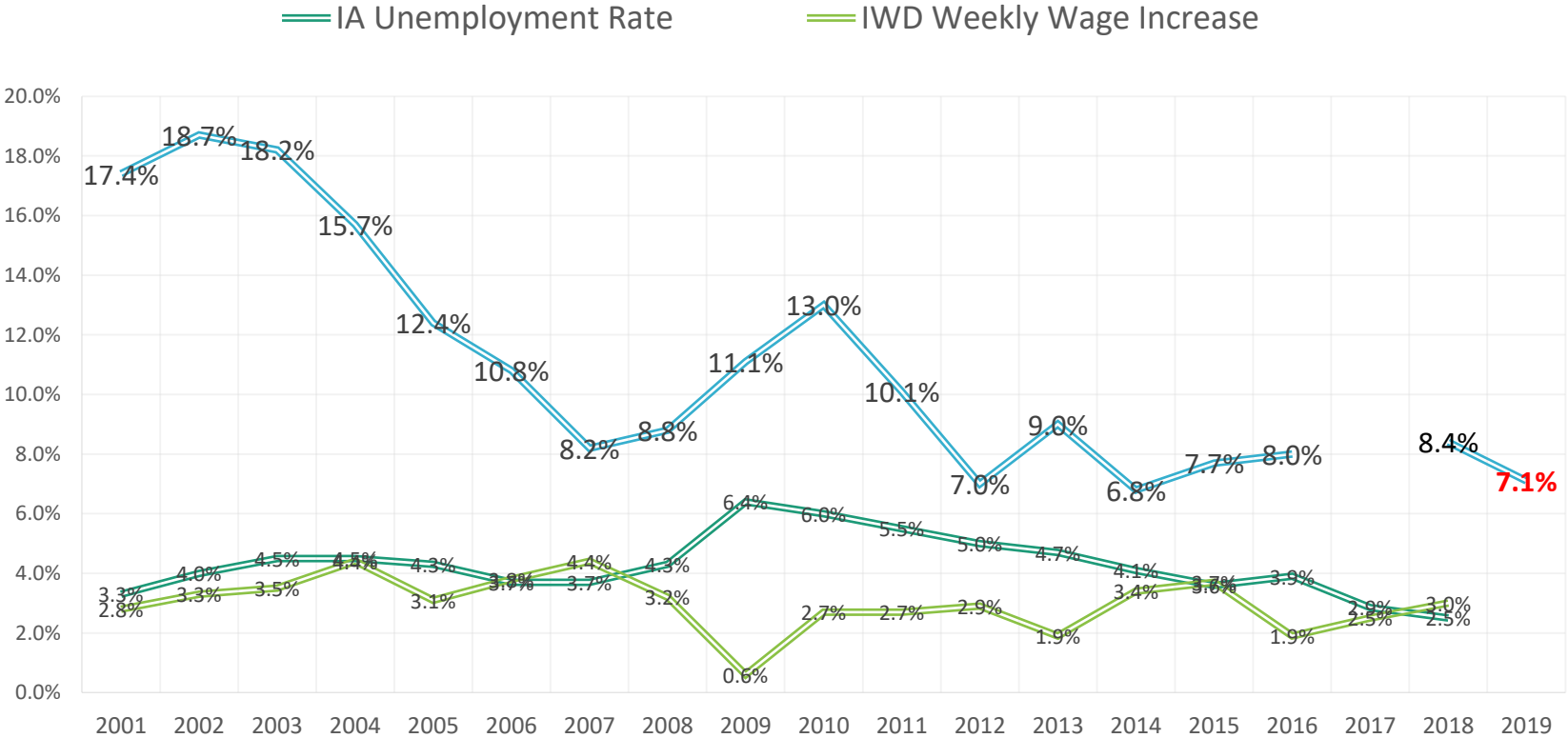
Post ACA (2011 – 2019)

Average Iowa Employer Deductibles



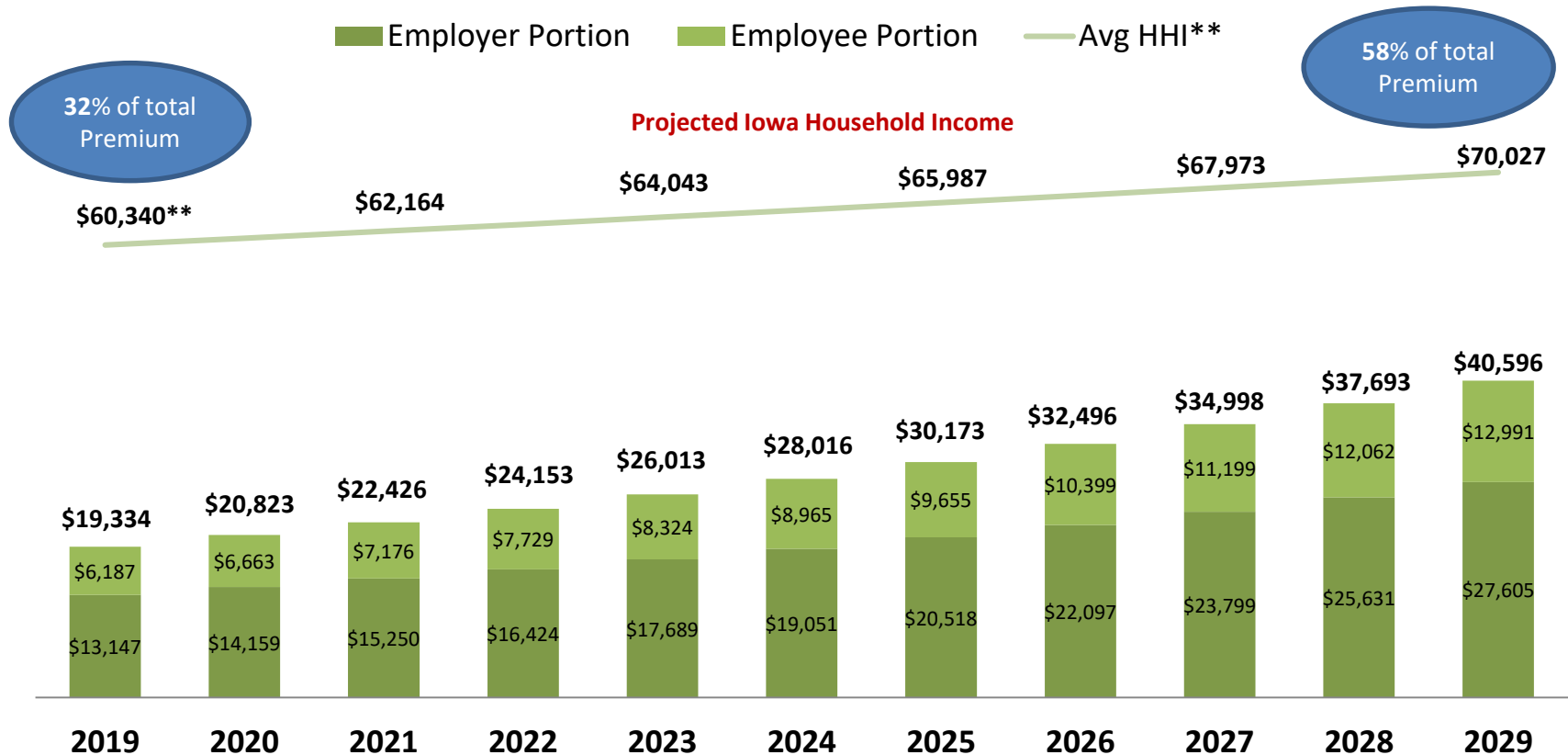
Source: David P. Lind Benchmark. 2011-2019 Iowa Employer Benefits Study®

Average Health Insurance Rate Increases Compared to Statewide Average Weekly Wage Increases and Iowa Unemployment Rates* 2001 to 2019



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

Illustrative Health Insurance Premium Projections for Family Coverage, Assuming Average Growth Rate of **7.6%***



* Health insurance premiums projected for 2020-2029 assuming the average annual growth in premiums between 2012 and 2019 continues at 7.7% (average annual reported increase before benefit plan changes were made). Plan alterations tamper this trend increase.

** Median Household Income in Iowa was \$58,570 (Source: U.S. Census Bureau for Iowa in 2017) – annualized at 1.5%.

2019 Iowa Employer Benefits Study[©]
20th Annual Study

Questions?

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