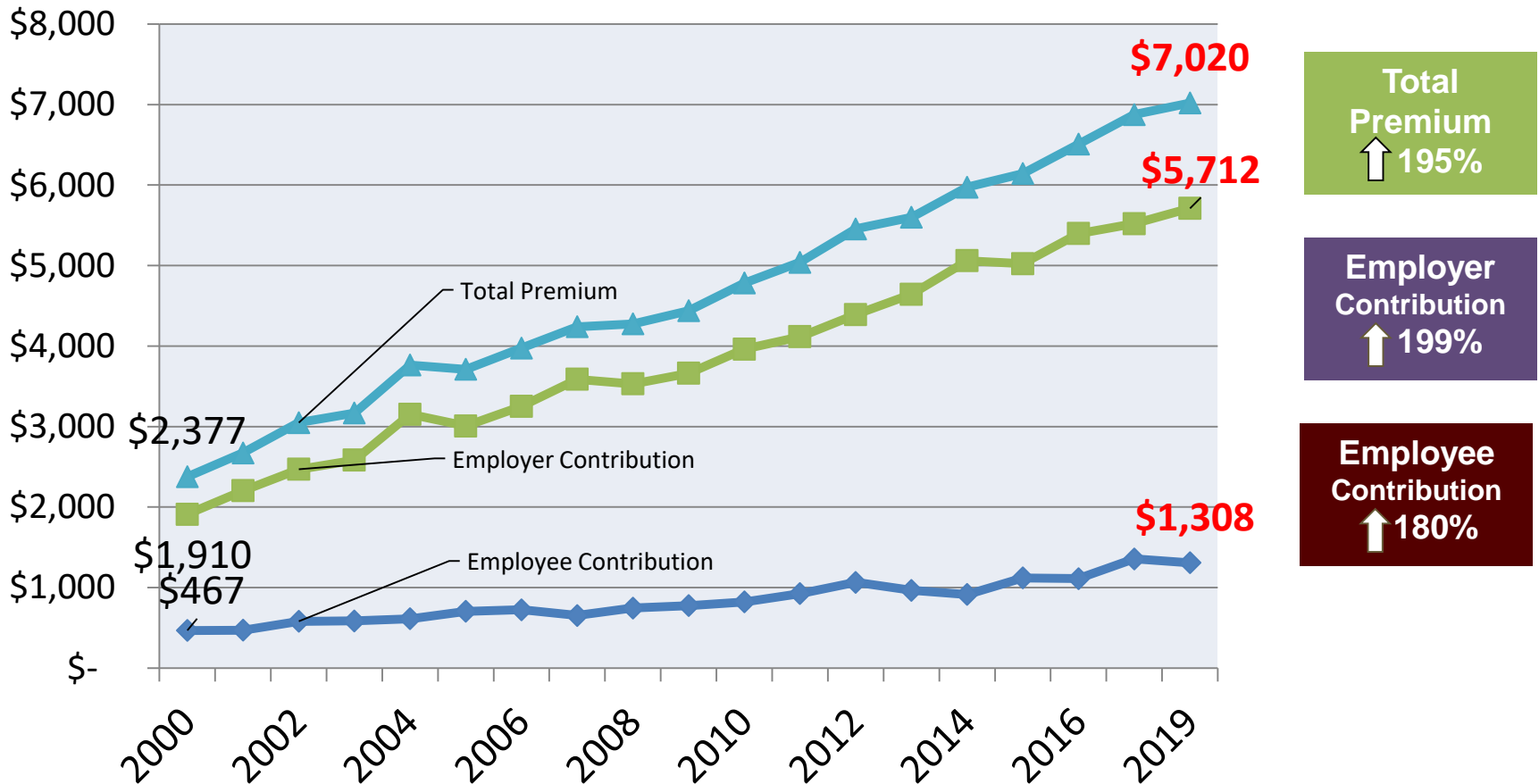


# All Medical Plans Combined

(HMO, PPO, Traditional Indemnity, HSAs)

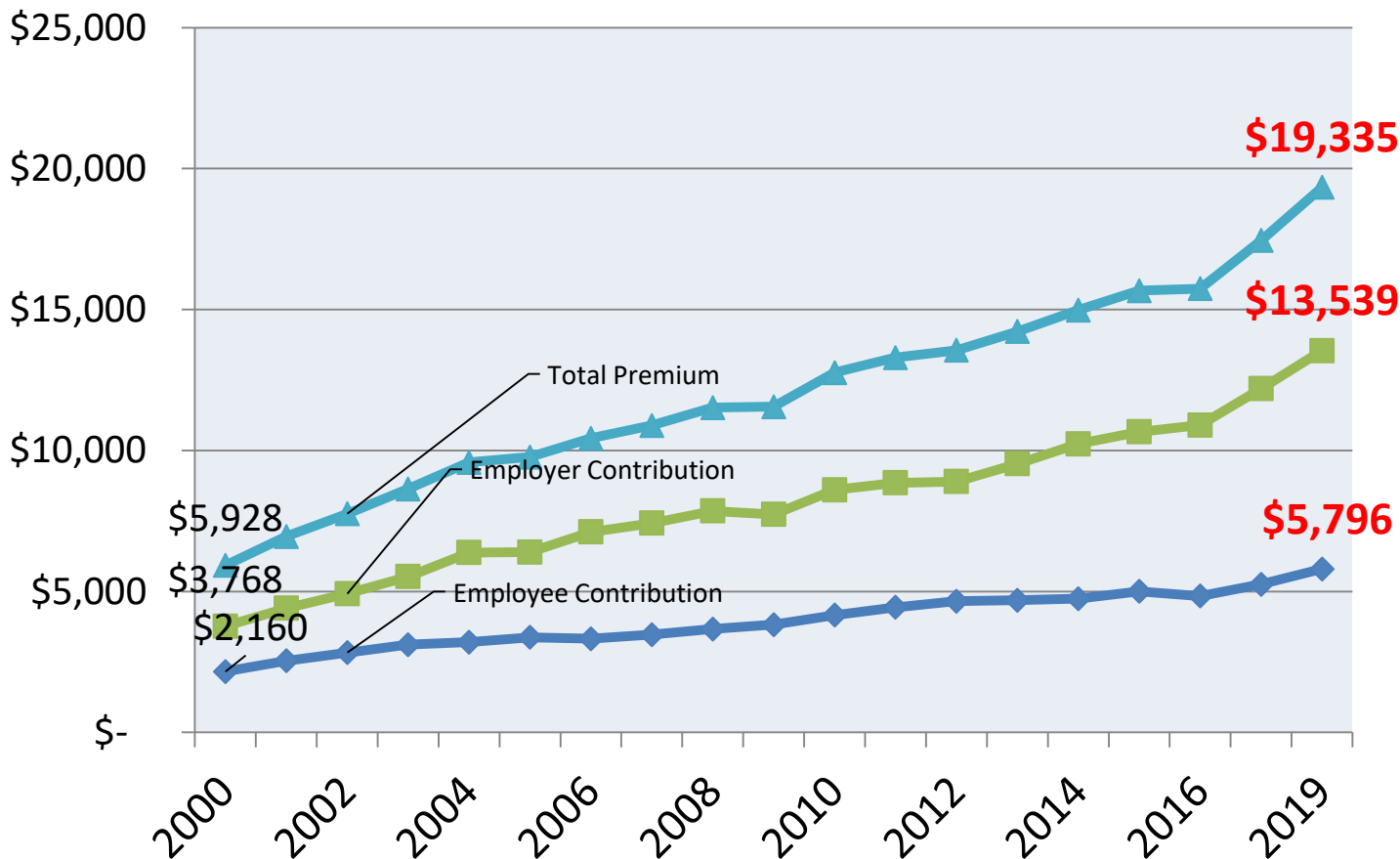
## Annual Single Medical Contributions: 2000-2019



# All Medical Plans Combined

(HMO, PPO, Traditional Indemnity, HSAs)

## Annual Family Medical Contributions: 2000-2019



**Total Premium**  
↑ 226%

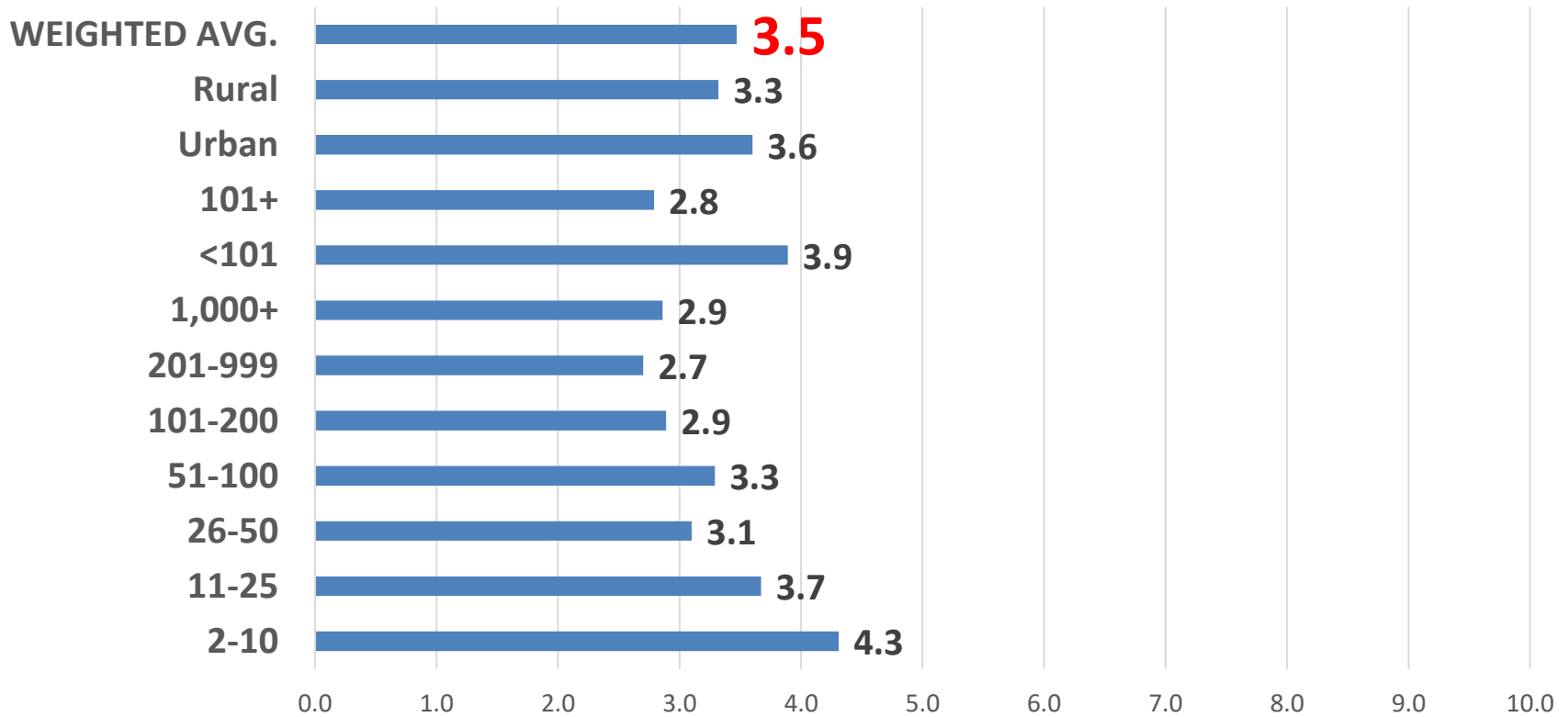
**Employer Contribution**  
↑ 259%

**Employee Contribution**  
↑ 168%

# Cost-Shifting Fatigue?

## Cost-Shifting Fatigue of Iowa Employers

1=No Fatigue; 10=Reached Fatigue Limit

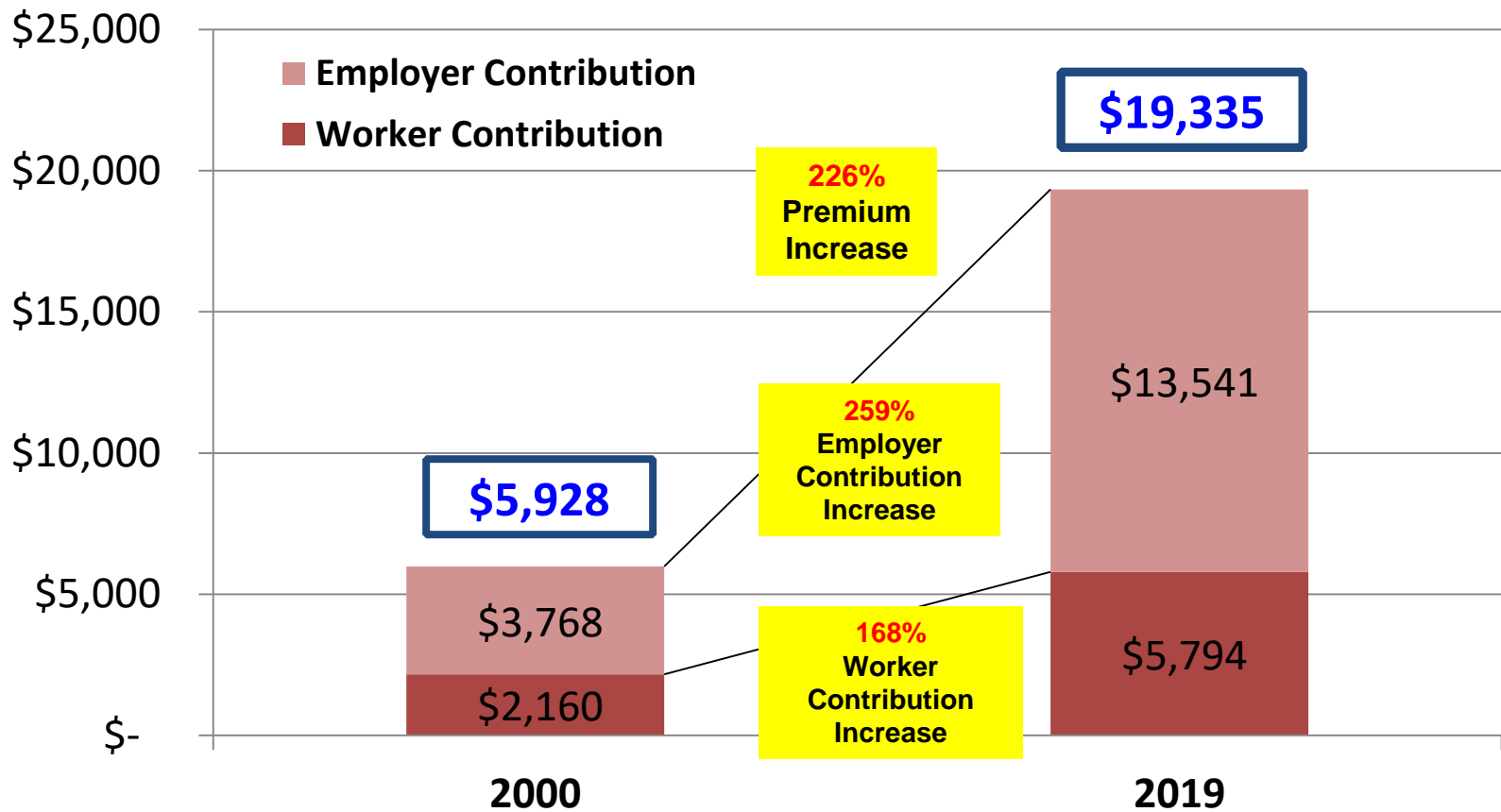


# Employer Responses to Health Insurance Rate Increases Reported in 2019

(2018 vs. 2019)

2018	2019	Here is what employers say they DID....
60.0%	<b>57.5%</b>	Passed some or all of the increased costs to the employees
22.1%	<b>31.6%</b>	Organization absorbed the entire cost increase
19.7%	<b>19.3%</b>	Raised deductibles
11.6%	<b>12.2%</b>	Raised out of pocket maximum
5.5%	<b>10.7%</b>	Changed insurance companies
9.8%	<b>6.6%</b>	Increased office co-payments
6.2%	<b>6.3%</b>	Offered Consumer Driven Health Plans
5.7%	<b>4.8%</b>	Increased Prescription Drug Co-Pays
0.9%	<b>4.6%</b>	Hired fewer new employees
2.5%	<b>3.6%</b>	Reduced pay raises or bonuses
2.3%	<b>2.8%</b>	Began wellness/disease management initiatives
0.0%	<b>0.0%</b>	Stopped providing health insurance coverage

# Average Iowa Health Insurance Premiums Worker Contributions for Family Coverage, 2000-2019



**Note: Premiums reflect changes made to plan design AFTER receiving rate adjustment**