

**Deductibles** .....  
**UP 2%** per year on average to over \$1,600

**Metal level inflation** .....  
 (decreases in actuarial value):

**1.5% DECREASE** ▾  
 (to ~78% or **gold** level benefits)

**15%**  
 of the way to becoming a **silver** plan

**BOTTOM LINE:**  
 Employee payroll contributions are flat while out-of-pocket costs are up—premium inflation is borne by the employee via foregone wages.

**Premiums** .....  
**UP 4%** per year to almost \$7,500 for single coverage and \$21,000 for family

In the past two years, single premiums rose

**\$24** per month on average

**Employee premiums** .....  
**FLAT TO 1%**

**\$100**  
per month for single

**\$466**  
per month for family coverage

**Changes and new emphasis:**

**Mental health now mentioned 10x (zero times in 2019), telemedicine is now embedded with 85% of large firms.**

No statistically significant difference in costs and those firms with high biometric screening rates, health risk assessments, or wellness programs with high dollar incentives.

A statistical analysis shows the key drivers for premiums are

**age (P<.001), plan design (P<.001), size (P=.02), and a firm's region (P<.001).**

Below is an example of a large firm in the Northeast, with gold-level plans, and 50% of the employees over age 50.

