



National Benefits Benchmark Data

Decisions about your employee benefits have far-reaching and financially significant implications – for your business and your employees. At Scott, we empower our clients with detailed benchmark data to make informed, strategic decisions.

Each year, Scott Benefit Services, alongside a leading actuarial consulting firm, conducts a Mid-Market Benefits Benchmarking Survey to help guide employers as they navigate the ever-changing employee benefits landscape.

- [Click here for a summary of the results from our 2017 survey.](#)
- [Click here for information about participating in our 2018 survey.](#) *New participants will be accepted through June 11.*

National Benchmarking Survey

While our survey is conducted among mid-market employers in our geographic footprint, our actuarial partner conducts the survey nationwide, providing valuable benchmarking information.

The 2017 national results include responses from 6,606 unique employers, representing a variety of sizes and industries, 2.3 million employees and roughly \$25.3 billion in healthcare dollars spent.

Key findings for 2017

The 2017 National Survey revealed the following:

- Deductibles for PPOs and HMOs are trending upwards.
- 12% of employers are considering offering an HDHP in the future.
- The median final cost increase is 5% nationally.
- 16% of employers increased the employee's share of monthly premiums to manage rising costs, while 10% increased deductibles.
- Prescription drug expenses are the fastest growing component of healthcare spending, increasing nearly 40% from 2013-2017.

Funding Strategies

Based on the survey results, the type of funding strategy employers utilize is directly related to their employee count:

- Less than 200 employees: 80% Fully Insured; 20% Self Insured
- 200 – 499 employees: 61% Fully Insured; 39% Self Insured
- 500 – 999 employees: 43% Fully Insured; 57% Self Insured
- 1000+ employees: 25% Fully Insured; 75% Self Insured

[Learn more about our expertise in alternative funding strategies.](#)

Affordable Care Act Concerns

The 2017 survey included questions to gauge employers' concerns related to healthcare reform. Responses indicate that the top concerns related to the ACA are:

- Associated costs
- Keeping up with changes
- Ensuring compliance

- Potential penalties

Scott Benefit Services is dedicated to remaining informed and being involved at the highest levels of healthcare reform advocacy on behalf of our clients. Greg Stancil, Scott's Director of Healthcare Reform, recently spent time in Washington, D.C., meeting with U.S. Representatives and Senators, policy advisors, and leaders in the White House. Join us on Thursday, May 24, for an upcoming free webinar, [Insider Insights from D.C.](#), to hear the latest updates related to the ACA and healthcare reform.

Want to know how you compare?

Learn more about our [2018 Mid-Market Benefits Benchmarking Survey](#) and how you can utilize the power of benchmarking data to make strategic benefits decisions and improve your results.