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## Here's what family health insurance costs for the average worker in central Pennsylvania



HEATHER STAUFFER | Staff Writer Oct 12, 2018



Health insurance costs that have long squeezed company and family budgets alike are still growing, local and national reports show.

An [annual survey](#) by the Central Penn Business Group on Health and its parent organization the Lancaster Chamber shows that for 2018, individual premiums for coverage through a job average \$6,732 in this region, of which employees pay \$1,284. For family plans, premiums average \$19,512, of which employees pay \$6,228.

Nationwide, the averages this year are \$6,896 of which the employee pays \$1,186 for individual coverage, and \$19,616 of which the employee pays \$5,547 for family coverage. That's according to [an annual survey by the nonprofit Kaiser Family Foundation](#).

The national [Milliman Medical Index](#) goes further, estimating the average total cost of health care for a family of four with job-based coverage by factoring in things like co-pays, co-insurance and pre-deductible charges for care. Its estimate for 2018: \$28,166.

POLL: How does your job-based insurance cost compare to the average here?

For 2018 in central Pennsylvania, single premiums for coverage through a job averages \$6,732. For family plans, premiums average \$19,512. [The 2017 total would be on your W-2 in Box 12, code DD.]

- ☐ Mine costs MORE.
- ☐ Mine costs LESS.
- ☐ Don't know how much mine costs.

[Vote](#)[View Results](#)

Milliman also notes that the annual rate of increase in its estimates has been generally slowing over the last 18 years. This year's estimate was up 4.5 percent; only last year's was lower, at 4.3 percent.

But that's likely small solace. According to the local survey, companies would have seen 2018 rates an average of 11 percent higher than 2017 rates if they hadn't made changes.

And, Diane Hess said, overall the average cost of coverage here [“was significantly higher than last year.”](#)

Hess, executive director of the Business Group on Health, noted that 117 companies with more than 30,000 employees did the survey this year, down from 124 companies last year, which may have factored into the premium increases.

And, she said, more than half of the companies said they're planning to deal with the increases by making employees pay more – a strategy that she noted may be affected by the “very tight labor market” locally.



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Hess also noted that 43 percent of companies said they would consider changing carriers, which was roughly twice as high as the last few years.

“With new entities and new organizations coming into our market, there is more opportunity for plans than maybe has been available in the last couple of years,” she said.

A separate survey of more than 100 central Pennsylvania businesses was conducted in December 2017 by Harrisburg-based advisory firm Conrad Siegel.

One key change that survey found include 45 percent of companies have some kind of restriction on spousal coverage, such as requiring a surcharge or not offering it if the spouse has access to coverage through his or her own employer. That was up from 40 percent the previous year.



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Another finding: that 89 percent have an individual deductible, and 65 percent of those deductibles are \$500 or more.

The Central Penn Business Group on Health survey found average deductibles of \$2,429 for single coverage and \$4,751 for a family plan.

Kaiser's **latest numbers**, which are from 2016, show that in Pennsylvania 53 percent of residents have health insurance through an employer. The remainder are as follows: 19 percent in Medicaid, 16 percent in Medicare, 6 percent individual health insurance, 5 percent uninsured, and 1 percent other public insurance. National numbers are similar.

Prominent insurers



Here's what Diane Hess said about the Lancaster-region survey's finding on which insurers companies reported using:

- Highmark, 39 percent
- Capital BlueCross, 37 percent
- Aetna 7 percent.

Annual premiums.

Here's how surveys show annual premiums for job-based health insurance have changed in the past year. "Employee" designates how much employees pay, on average; employers pick up the rest of the bill.

Source: Central Penn Business Group on Health, Lancaster Chamber and Kaiser Family Foundation

Annual premiums	2017	2018
Local individual total cost	\$6,228	\$6,732
National individual total cost	\$6,690	\$6,896
Local individual employee share	\$1,128	\$1,284
National individual employee share	\$1,074	\$1,186
Local family total cost	\$16,452	\$19,512
National family total cost	\$18,764	\$19,616
Local family employee share	\$5,136	\$6,228
National family employee share	\$4,631	\$5,547



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