



FRANKLIN COUNTY COOPERATIVE PLAN BENCHMARK ANALYSIS - MEDICAL PLAN DESIGN

Deductible	Education & NonProfit
None	39%
< \$200	16%
\$200 - \$299	8%
\$300 - \$399	5%
\$400 - \$499	0%
\$500 - \$749	13%
\$750 - \$999	5%
\$1,000 - \$1,999	8%
\$2,000 - \$2,999	3%
\$3,000 - \$3,999	0%
\$4,000 +	3%

\$350

\$500 - \$1200

EE Coinsurance	Education & NonProfit
None	28%
0% - 9%	6%
10% - 14%	10%
15% - 19%	6%
20% - 24%	50%
25% - 29%	0%
30% - 39%	0%
40% - 49%	0%
50% - 59%	0%
60% +	0%

20%

20%

Out of Pocket Max (Excludes Deductible)	Education & NonProfit
Unlimited	21%
< \$1,000	13%
\$1,000 - \$1,999	24%
\$2,000 - \$2,999	26%
\$3,000 - \$3,999	5%
\$4,000 - \$4,999	3%
\$5,000 - \$7,499	5%
\$7,500 - \$9,999	0%
\$10,000 +	3%

\$2000

\$2000

\$100

Emergency Room Visit	All Industries
\$0 Copay	5%
<\$50 Copay	2%
\$50 - \$100 Copay	17%
\$100 - \$124 Copay	27%
\$125 +	28%
Coinsurance Only	21%

Primary Care Office Visit	All Industries
N/A (Free Visit)	6%
<\$10 Copay	1%
\$10 - \$19 Copay	16%
\$20 - \$29 Copay	45%
\$30 +	13%
Coinsurance Applies	19%

\$20

\$35

Specialist Office Visit	All Industries
N/A (Free Visit)	4%
<\$19 Copay	7%
\$20 - \$29 Copay	22%
\$30 +	45%
Coinsurance Applies	23%

Franklin County Cooperative Current Plan Design



The average copay for PPO plans reported by Mercer National Survey of Employer Sponsored Health Plans, 2011 Industry = Government



The most predominant values for benefit plans reported by the State Employment Relations Board (SERB) for Ohio's Public Sector 2012; Category = Counties



Basic Benchmark Source = Health and Well-Being Touchstone Survey Results PwC 2012 - Industry = Education & Other Nonprofit or All



Franklin County Cooperative
Funding Rate Summary
 January 1, 2005 - March 31, 2014

<u>Year</u>	Total Composite Per Employee Per Year	Percent Change	(Excludes Plan or Program Changes) Segal National Trend
January 1, 2005 - December 31, 2005	\$9,756.00		
January 1, 2006 - December 31, 2006	\$9,924.00	1.7%	12.4%
January 1, 2007 - December 31, 2007	\$10,326.00	4.1%	11.3%
January 1, 2008 - December 31, 2008	\$11,076.00	7.3%	10.3%
January 1, 2009 - December 31, 2009	\$12,048.00	8.8%	10.2%
January 1, 2010 - December 31, 2010	\$12,912.00	7.2%	10.2%
*January 1, 2011 - March 31, 2012	\$13,944.00	8.0%	10.4%
April 1, 2012 - March 31, 2013	\$14,700.00	5.4%	9.2%
April 1, 2013 - March 31, 2014	\$15,584.00	6.0%	8.1%

*15 month rates