2024 Greater Rochester Chamber Health Benefits Survey

Released October 2024

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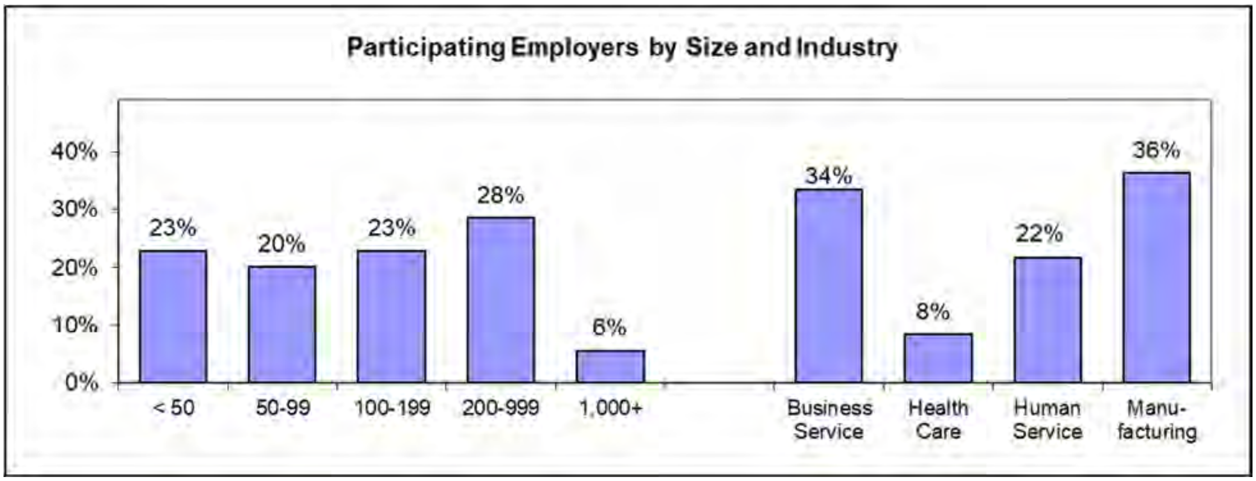
The following report provides data on health and dental insurance in the Rochester-area only.

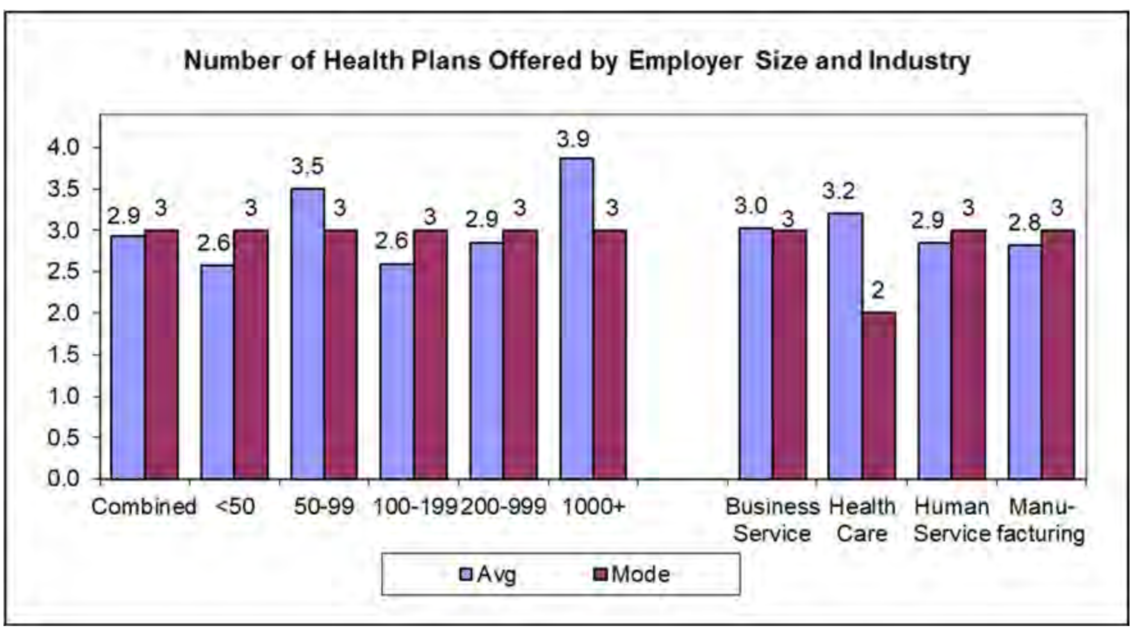
Participant Demographics

Survey participation in 2024 included 179 employers, representing 44,327 full-time and 11,816 part-time employees, as well as 27,800 employee health benefits contracts in the Greater Rochester area. Below is a chart of ***participating employers by size and industry***. The Business Service industry category includes employers in finance, insurance, retail, legal, and technology. Human Service includes government, education, religious, and non-profit agencies.



Health Plan Offerings

- The ***number of plans most commonly offered*** by employers in 2024 was 3 plans by 41% of respondents. The average number of plans offered in 2024 was once again 3 (133 respondents). Breaking it down further, 22% offer 2 plans, 21% offer 4 plans, 11% offer 1 plan, and 5% offer 5 plans. Below is a breakdown of the average number of plans offered and the most commonly offered number of plans by size and industry.



Health Plan Offerings (continued)

- Looking at ***health insurance carriers*** and plans offered by respondents, 82% offer one or more Excellus plans. 89% of those offering Excellus plans offer more than one Excellus plan. As for the 8% of respondents offering an MVP plan, 75% offer more than one MVP plan.
- For 2024, 26% of respondents (46 employers) offered ***opt-out incentives*** to employees who chose not to enroll in the company's health insurance plan, compared to 23% in 2023. Annual opt-out incentives ranged from $300-$7,500 and averaged $2,032 per year, up from $1,898 in 2023. Below is a breakdown of average annual opt-out incentives by company size and industry type.

	Opt-Out Incentives	
Size	**% resp.**	**Average $**
<50	27%	$2,611
50-99	28%	$2,550
100-199	27%	$1,390
200-999	12%	$1,712
1K+	20%	$750
Combined	**22%**	**$2,032**

	Opt-Out Incentives	
Industry	**% resp.**	**Average $**
Business Service	28%	$1,531
Health Care	*	*
Human Service	21%	$3,262
Manufacturing	22%	$2,012
Combined	**22%**	**$2,032**

	Opt-Out Incentives	
Status	**% resp.**	**Average $**
For profit	24%	$1,834
Not for profit	18%	$2,128
Combined	**22%**	**$2,032**

** data unreportable due to insufficient responses; Combined data includes unreportable data.*

Health Premiums as a Percent of Payroll

		Average % of Payroll		
Size	**Count**	**Min.**	**Avg.**	**Max.**
<50	33	0.7%	10.2%	22.1%
50-99	23	0.9%	9.9%	22.0%
100-199	34	0.9%	9.5%	27.0%
200-999	25	2.3%	9.4%	26.8%
1,000+	3	7.8%	9.1%	10.1%
Business Service	43	2.3%	8.4%	21.9%
Health Care	6	5.1%	7.9%	13.0%
Human Service	27	0.7%	10.7%	26.8%
Manufacturing	42	0.9%	10.8%	27.0%
For Profit	86	0.9%	9.4%	27.0%
Not for Profit	32	0.7%	10.7%	26.8%
Combined	**118**	**0.7%**	**9.8%**	**27.0%**

- ***Employer health insurance premium contributions as a percent of payroll*** were reported by 66% of respondents (118 employers). Responses ranged from .7%-27%. The average employer premium contribution as a percent of payroll was 9.8%, compared to 8.7% in 2023. A breakdown by size, industry, and status is provided at left. Dental insurance contributions are not included in the calculation, nor are employee contributions.

Self-Insured Plans

- Of the 179 participants in the survey, 16% (28) indicated they offer one or more self-insured health plans. For the 24 respondents who provided plan details, 53% of plans offered are self-insured HDHP. And 58% of those with self-insured plans offer at least one HDHP and one non-HDHP. Of those who provided plan details, 20 respondents (83%) offer more than one self-insured plan.

- 72% (28) of those with self-insured plans reported using a ***pharmacy benefit manager*** (PBM). 26% use Express Scripts (Evernorth), 10% use Caremark (CVS), 6% use OptumRx (UnitedHealth), 6% use Excellus, and 29% don't use a pharmacy benefit manager. Other PBMs mentioned include Navitus, ProAct RX, and Univera.

- For those with self-insured plans, 65% have ***stop-loss insurance.*** 61% have individual stop-loss insurance, 48% have aggregate stop-loss insurance, 35% have both individual and aggregate stop-loss insurance. The average amount of individual stop-loss insurance purchased was $211,316 (19 respondents) and average aggregate stop-loss insurance was $2,737,861 (15 respondents). 13% of those with self-insured plans purchase aggregate stop-loss in an average amount of 117% of anticipated claims.

- ***Other benefits*** included in self-insured plans include prescription drugs (traditional)-84% of respondents, telemedicine-77%, mental health-74%, chemical dependency-68%, disease management-65%, specialty pharmacy-61%, fertility treatments-45%, and Lasik eye surgery-3%.

High Deductible Health Plans

- Of the 179 survey participants, 97% of respondents offer a ***high deductible health plan*** (HDHP).
- Average ***annual pre-tax employer HSA & HRA contributions*** *(with number of respondents)* follow:

(excludes health premiums)	Single	2 Person	Family No Spouse	Family
Health Savings Account	$879 / 99	$1,580 / 91	$1,625 / 84	$1,680 / 95
Health Reimbursement Account	$2,228 / 27	$4,270 / 26	$4,369 / 25	$4,331 / 26

Note: dollar amounts may vary by contract since not all respondents offer contributions at each level.

Average ***annual plan deductibles:*** *($ amounts with # of plans are below)*:

HDHP	Single	2 Person	Family	Per Person
Deductibles	$3,700 / 256	$7,065 / 204	$7,496 / 255	$5,876 / 39

Non-HDHP	Single	2 Person	Family	Per Person
Deductibles	$1,204 / 80	$2,282 / 50	$2,710 / 77	$1,384 / 16

ALL PLANS	Single	2 Person	Family (aggregate)	Per Person
Deductibles	$3,106 / 336	$6,124 / 254	$6,386 / 332	$4,569 / 55

Note: dollar amounts may vary by contract since not all respondents offer contributions at each level.

** Data was not collected on out of pocket maximums, office, specialist, or prescription co-pays and co-insurance this year.*

Health and Wellness Options

- Employers offered various ***health and wellness options*** in 2024. Below is a chart outlining various benefits and topics and who was responsible for the cost.

	Company pays 100%	Cost shared	Employee pays 100%	No Cost to Either
Employee Assistance Program (EAP)	71%	2%	0%	18%
Onsite flu shots	31%	2%	4%	18%
Lunch & Learn sessions on health topics	28%	0%	0%	8%
Formal wellness program	17%	3%	1%	15%
Paid time off for health screenings	17%	1%	1%	2%
Health fair; indicate in-person, virtual or both:	16%	0%	0%	2%
Onsite fitness center	14%	1%	1%	3%
Nutrition/health coaching	12%	2%	1%	20%
Onsite COVID vaccinations	11%	0%	1%	5%
Telemedicine	11%	9%	11%	50%
Biometric screening	9%	1%	1%	13%
Health risk assessment	7%	1%	1%	21%
Wellness portal such as EnhancedCareMD, Health Compass, HealthCheck360, etc.	7%	1%	0%	16%
Smoking cessation	5%	2%	1%	28%
Disease management	4%	3%	2%	28%
Weight loss program	4%	4%	2%	16%
Gym membership	3%	9%	6%	9%
Onsite mammograms	3%	0%	0%	3%
Other (please specify below):	3%	0%	0%	1%

Health Plan Design

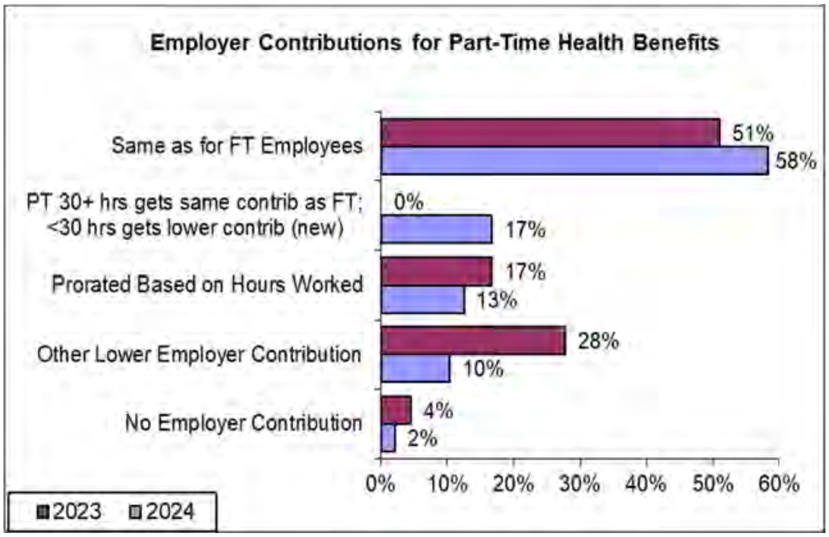
Brokers are used by 87% of respondents (86% in 2023). The following brokers are used by 3% or more of respondents: Brown & Brown of NY, Consiliarium Group, Assured Partners (Bond Benefits Consulting), Gallagher Benefit Services, U.S. Employee Benefits Services Group, Lawley Insurance, OneDigital, USI Insurance Services, Mercer, Alera Group (Relph Benefit Advisors), and Bene-Care Agency. 6% offer insurance through a consortium such as ROBEX, RTMA, or the NY Nonprofit Benefit Exchange. 4% purchase insurance directly through a carrier, same as 2023.

26% (46) of respondents were able to compare ***Rochester area health insurance costs*** to costs in other regions where they have operations. Of the companies that responded, 65% said Rochester area health insurance costs were the same as other regions. In addition, 24% said costs were less expensive in Rochester and 11% said costs were more expensive in Rochester.

Health Plan Design (continued)

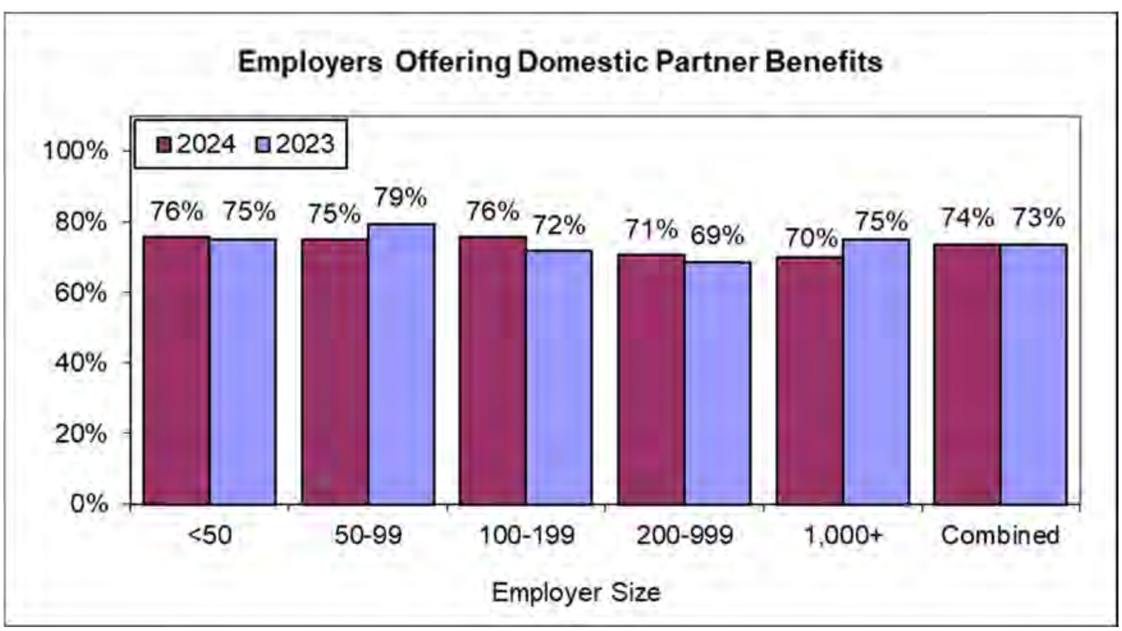
Coverage for ***part-time employees*** among survey respondents with part-time employees decreased in 2024 compared to 2023.

- 85% (152) of survey respondents have part-time employees, and of these respondents, 64% offered health benefits to part-time employees in 2024 compared to 56% in 2023.
- For employers ***offering health benefits to part-time employees***, 89% require a minimum number of hours worked: 49% provide coverage for those working a minimum of 30 hours, 34% require 20 hours per week, 5% require 25 hours, 3% require 24 or 32 hours, and 6% have no minimum hours.



- For employers offering coverage to part-time employees, 58% provide the same ***premium contribution*** as full-time employees (up from 2023), 17% provide part time employees working 30+ hours the same contribution as full time while those working less than 30 hours receive a lower contribution, 13% prorate the contribution based on number of hours worked (17% in 2023), 10% provide another lower contribution (28% in 2023), and 2% do not contribute to part time health benefits (4% in 2023).

- For 2024, ***domestic partner*** coverage was offered by 74% of respondents (up from 2023) for both same- and opposite-sex partners, while 25% of respondents reported that marriage is required for both same- and opposite-sex partners (24% in 2023). Below is a breakdown of companies by size that offer domestic partner coverage.



Monthly Employer and Employee Health Insurance Premium Contribution Tables

The charts below provide data on ***average employer and employee premium contributions*** by both employer size and industry. 2024 combined employer contribution averages for single, two-person, family no spouse, and family contracts were 76%, 68%, 70% and 67%, respectively (compared to 2023 averages of 75%, 66%, 67% and 64%, respectively).

Single Contracts by Size

Size	Co$	Co%	Ee$	Total
<50	$566	75%	$187	$753
50-99	$586	75%	$190	$776
100-199	$540	74%	$187	$727
200-999	$558	77%	$171	$729
1K+	$636	82%	$143	$779
Combined	**$569**	**76%**	**$180**	**$748**

Two-Person Contracts by Size

Size	Co$	Co%	Ee$	Total
<50	$937	63%	$544	$1,480
50-99	$1,064	67%	$515	$1,578
100-199	$1,000	66%	$523	$1,523
200-999	$1,129	70%	$473	$1,602
1K+	$1,286	80%	$323	$1,609
Combined	**$1,067**	**68%**	**$492**	**$1,559**

Family No Spouse Contracts by Size

Size	Co$	Co%	Ee$	Total
<50	$845	65%	$448	$1,293
50-99	$911	69%	$415	$1,326
100-199	$949	66%	$481	$1,430
200-999	$1,219	74%	$423	$1,642
1K+	$1,254	81%	$287	$1,541
Combined	**$1,013**	**70%**	**$429**	**$1,442**

Family Contracts by Size

Size	Co$	Co%	Ee$	Total
<50	$1,290	60%	$848	$2,138
50-99	$1,482	67%	$742	$2,225
100-199	$1,376	65%	$749	$2,125
200-999	$1,449	70%	$634	$2,083
1K+	$1,801	79%	$479	$2,280
Combined	**$1,446**	**67%**	**$708**	**$2,154**

Single Contracts by Industry

Industry	Co$	Co%	Ee$	Total
Business Service	$537	74%	$193	$729
Health Care	$652	81%	$149	$801
Human Service	$630	82%	$143	$772
Manufacturing	$545	74%	$196	$741
Combined	**$569**	**76%**	**$180**	**$748**

Two-Person Contracts by Industry

Industry	Co$	Co%	Ee$	Total
Business Service	$954	64%	$545	$1,499
Health Care	$1,207	70%	$514	$1,722
Human Service	$1,248	75%	$418	$1,666
Manufacturing	$1,034	68%	$480	$1,514
Combined	**$1,067**	**68%**	**$492**	**$1,559**

Family No Spouse Contracts by Industry

Industry	Co$	Co%	Ee$	Total
Business Service	$878	65%	$473	$1,352
Health Care	$1,180	76%	$378	$1,558
Human Service	$1,186	79%	$323	$1,509
Manufacturing	$1,025	69%	$451	$1,476
Combined	**$1,013**	**70%**	**$429**	**$1,442**

Family Contracts by Industry

Industry	Co$	Co%	Ee$	Total
Business Service	$1,294	62%	$803	$2,097
Health Care	$1,603	70%	$700	$2,303
Human Service	$1,565	73%	$590	$2,155
Manufacturing	$1,490	69%	$685	$2,174
Combined	**$1,446**	**67%**	**$708**	**$2,154**

Monthly Employer and Employee Health Insurance Premium Contribution Tables (cont'd)

Single Contracts by Status

Status	Co$	Co%	Ee$	Total
For Profit	$541	74%	$192	$734
Non-Profit	$640	81%	$147	$787
Combined	**$569**	**76%**	**$180**	**$748**

Single Contracts by Type

Plan Type	Co$	Co%	Ee$	Total
HDHP	$543	81%	$124	$667
Non-HDHP	$608	70%	$266	$874
Combined	**$569**	**76%**	**$180**	**$748**

Two-Person Contracts by Status

Status	Co$	Co%	Ee$	Total
For Profit	$986	66%	$517	$1,504
Non-Profit	$1,272	75%	$427	$1,699
Combined	**$1,067**	**68%**	**$492**	**$1,559**

Two-Person Contracts by Type

Plan Type	Co$	Co%	Ee$	Total
HDHP	$1,014	73%	$367	$1,380
Non-HDHP	$1,148	63%	$686	$1,834
Combined	**$1,067**	**68%**	**$492**	**$1,559**

Family No Spouse Contracts by Status

Status	Co$	Co%	Ee$	Total
For Profit	$947	67%	$461	$1,408
Non-Profit	$1,201	78%	$337	$1,538
Combined	**$1,013**	**70%**	**$429**	**$1,442**

Family No Spouse Contracts by Type

Plan Type	Co$	Co%	Ee$	Total
HDHP	$957	75%	$322	$1,279
Non-HDHP	$1,102	65%	$596	$1,698
Combined	**$1,013**	**70%**	**$429**	**$1,442**

Family Contracts by Status

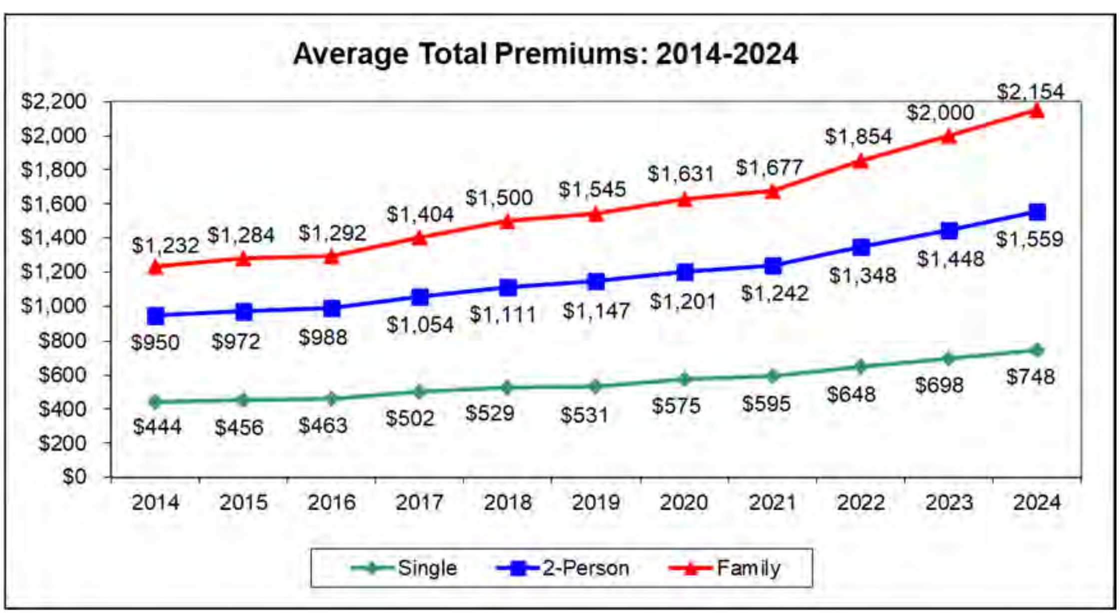
Status	Co$	Co%	Ee$	Total
For Profit	$1,379	65%	$752	$2,132
Non-Profit	$1,625	73%	$588	$2,213
Combined	**$1,446**	**67%**	**$708**	**$2,154**

Family Contracts by Type

Plan Type	Co$	Co%	Ee$	Total
HDHP	$1,386	72%	$549	$1,935
Non-HDHP	$1,538	62%	$953	$2,491
Combined	**$1,446**	**67%**	**$708**	**$2,154**

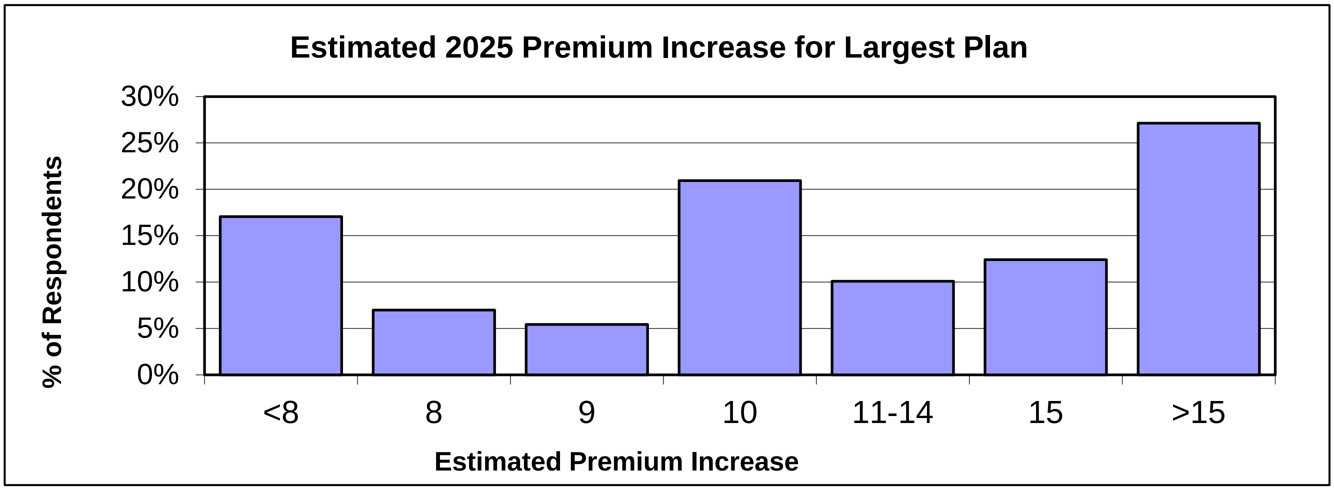
Average Health Plan Premiums - Historical

- ***Combined (employer & employee) average monthly premiums paid*** for single, two-person, and family contracts increased 7%, 8%, and 8%, respectively, over 2023.



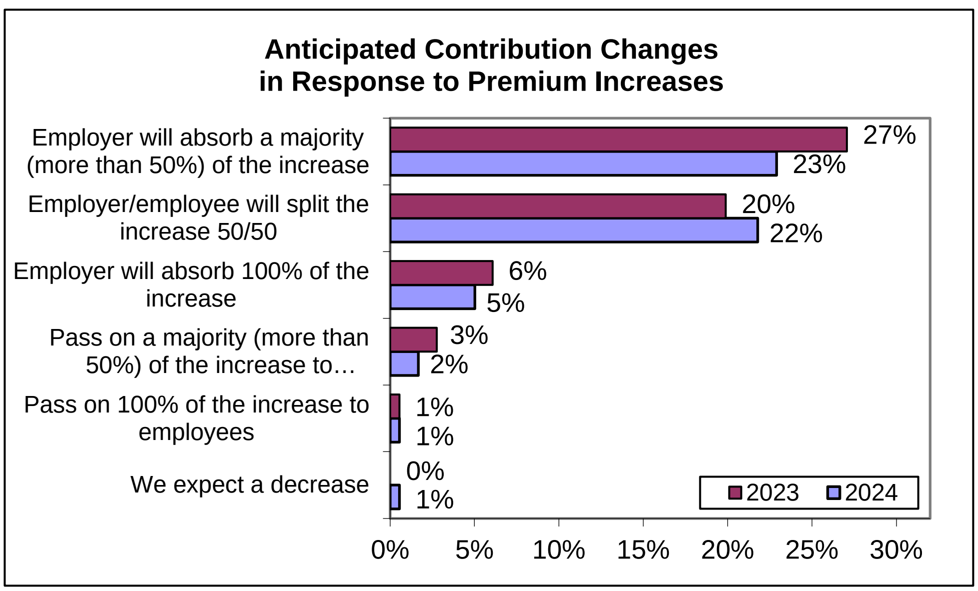
Looking Forward: 2025 Premium Increases

2025 premium increases or decreases were estimated by 72% of respondents (129 employers) for their largest plan. The average anticipated premium increase for 2025 is 9.7%, with 10% being the most common estimated increase reported by 18% of respondents. A distribution of responses is below.



The chart below details the most popular ***benefit changes made in 2024 and planned for 2025 in response to premium increases.***

	Made in 2024		Planned for 2025	
(both number and percentage of respondents is shown)	#	%	#	%
Increase company premium contribution	91	51%	45	25%
Increase employee premium contribution	80	45%	55	31%
Increase deductibles and/or copays	41	23%	27	15%
Change insurance carriers	9	5%	9	5%
Reduce company premium contribution	5	3%	0	0%
Reduce employee premium contribution	4	2%	0	0%



- For 2025 ***contribution changes in response to premium increases***, 23% of respondents plan to absorb a majority of the increases (27% in 2023), 22% plan to split premium increases 50/50 with employees (20% in 2023), 5% plan to absorb 100%, 2% plan to pass on a majority of increases to employees, 1% plan to pass on 100% of increases, 1% expects a decrease, and 45% were undecided on changes they will make in response to premium increases.

Dental Plan Carriers and Premium Cost Share

- 98% of respondents ***offered dental coverage*** in 2024. 52% offer Excellus plans, Guardian-15%, Met Life-11%, and both Ameritas and Delta were offered by 5% each.
- For those that offer dental, 31% do not ***contribute toward premiums*** for any dental contract levels. For companies that pay the full cost of dental coverage - 11% pay the full cost of single and 6% pay the full cost of all levels. 67% pay some of the premium cost for all levels.
- The ***most common plan deductibles*** for individuals are $50 (64%) and $25 (15%). The most common deductibles for families are $150 (48%), $50 (15%), $75 (8%), $100 (8%), and $0 (8%). The most popular individual and family combination was $50-individual and $150-family by 50% of respondents. 9% of respondents have no deductible for their plan.

Note: Dental Insurance Premium Data was not collected this year

Retiree Plan Benefits

- For 2024, 13% (24 respondents) offered ***health benefits coverage*** to retirees (14% in 2023). Of that group, 67% (16 respondents) offered coverage to those retirees who met age and service requirements, 21% (5 respondents) offered coverage to grandfathered retirees, 13% (3 respondents) offered coverage to all retirees. 87 of survey respondents do not offer retiree benefits.
- For employers offering retiree coverage, 58% cover retiree and spouse (73% in 2023), while 38% cover retirees only (19% in 2023), and there were no respondents offering coverage to retiree and domestic partners (4% in 2023).
- For ***retiree contribution strategies***, 42% of respondents offering retiree benefits do not contribute toward premiums and 38% base it on a combination of factors (length of service, age, salary, status, etc.).
- ***Other retiree benefits*** offered by employers include dental (46% of respondents), vision (42% of respondents), life insurance (38% of respondents), and prescription drugs (42% of respondents).

Appendix: Participating Employers

AccuCoat Inc.
Acro Industries, Inc.
Action for a Better Community, Inc.
Adaptec Solutions
Advanced Atomization Technologies, LLC
Advanced Interconnect Manufacturing, Inc.
AeroSafe Global
All-American Home Care
American Packaging Corp.
American Rock Salt Company
APD Engineering & Architecture
Archival Methods, LLC
Atalys, LLC
Baldwin Richardson Foods Co.
Barilla America, NY Inc.
Bene-Care Agency, LLC
Brinkman International Group, Inc.
Bristol Instruments, Inc.
Broadstone Net Lease, Inc.
Brockport Auxiliary Service Corporation
Campus Auxiliary Services
Canandaigua National Bank & Trust
Carestream
CDS Life Transitions
Center for Disability Rights, Inc.
CGR
Christa Construction
Classic Automation LLC
Common Ground Health
Conifer Realty, LLC
Consiliarium Group, LLC
Cook Properties
CooperVision, Inc.
CP Rochester
CPL
Craft Cannery
CURE Childhood Cancer Association
Davie Kaplan, CPA, P.C.
Delta-Sonic Carwash Systems, Inc.
DePaul
Diamond Packaging
Digital Alert Systems, Inc.
Durst Image Technology US, LLC
East House Corporation
Elite Alliance
Empowering People's Independence (EPI)
Episcopal SeniorLife Communities
Erdman Anthony & Associates, Inc.
ESL Federal Credit Union
Excellus BlueCross BlueShield
Faradyne Motors
Fee Brothers, Inc.
First American Equipment Finance, an RBC / City National Company
Fisher Associates, P.E., L.S., L.A., D.P.C.
Flynn
Foodlink, Inc.
Foundry
Friendly Senior Living
G. W. Lisk Co., Inc.
Garlock Sealing Technologies
General Code LLC
Genesee Regional Bank
George Eastman Museum
Goforth Electric, Inc.
Gorbel Inc.
Greenlight Networks
GreenSpark Solar
Hamilton Stern Construction
Harris Beach PLLC
Harter Secrest & Emery LLP
Heritage Christian Services, Inc.
Highland Hospital
Hillside Children's Center
Holy Sepulchre Cemetery
Hybridge, LLC
IDI Billing Solutions
Inde Intuitive Design
Indus Hospitality Group
Industrial Indexing Systems, Inc.
Information Packaging Corporation
Ingleside Machine Co., Inc.
Insero & Co. CPAs, LLP
Interpretek
Intivity
IP.com
Isaac Heating & Air Conditioning, Inc.
ITX Corp.
JCS Process and Controls
Jewish Home
Konar Properties
LaBella Associates
Lake Beverage Corporation
Landsman Development Corp.
Lapp Insulators LLC
LeChase Construction Services LLC
LiDestri Food and Drink
Lifespan

Lite Coms LLC
Lollypop Farm, Humane Society of Greater Rochester
Lu Engineers
Lumetrics
Magnatag Inc.
Magnus Precision Manufacturing, Inc.
Manning & Napier Advisors, LLC
McAlpin Industries Inc.
McQuaid Jesuit
Measures for Justice
Medbio, Orchard Park
Monroe 2-Orleans BOCES
Monroe Ambulance
Monroe Plan for Medical Care
Morgan Properties
MSM Inc.
Nortera Foods USA Inc.
Oak Hill Country Club
Oak Orchard Community Health Center, Inc.
ON Services
Once Again Nut Butter Collective, Inc.
Open Door Mission Inc.
Optimax Systems, Inc.
OptiPro Systems, LLC
Palmer Fish Co. Inc. DBA Palmer Food Services
Person Centered Services
Pfisterer North America, Inc.
PGM Corp.
PICS Telecom International Corp.
Planned Parenthood of Central and Western New York
Progressive Machine & Design, LLC
QED Technologies International
Quality Vision International Inc.
REDCOM Laboratories, Inc.
Regional Transit Service
Reliant Services Holdings, LLC
Riedman Companies
Rochester Area Community Foundation
Rochester Colonial Manufacturing Corporation
Rochester District Heating Cooperative
Rochester Gear Inc.
Rochester Institute of Technology
Rochester Presbyterian Home Inc.
Rochester Rehabilitation Center
RochesterWorks, Inc.
Rotork Controls, Inc.
Royal Oak Realty Trust/Cambridge Street Asset Management
Segar & Sciortino PLLC
Seneca Park Zoo Society
Simcona Electronics Corporation
SimuTech Group, Inc.
St. Ann's Community
Starbridge
Stefan Sydor Optics, Inc.
SWBR
Sydor Technologies
Syntec Optics
Terphane LLC
THD Coffee Co.
The Arc of Monroe County, NYSARC Inc.
The DiMarco Group, LLC
The Gleason Works
The Outdoor Group
The Strong
The Summit Federal Credit Union
Thomas Electronics Inc.
Thompson Health
Tracsis
Tri Tower Telecom Corporation
Trillium Health
Ultralife Corporation
United Way of Greater Rochester and the Finger Lakes
UR Medicine Home Care
UTC RETAIL
VP Supply Corp.
Willow Domestic Violence Center (formerly Alternatives for Battered Women)
Wilmorite Management Group, LLC
Wm. B. Morse Lumber Co.
Worldwide Electric Corporation
Wright Beverage Distributing
YMCA of Greater Rochester
YWCA of Rochester & Monroe County