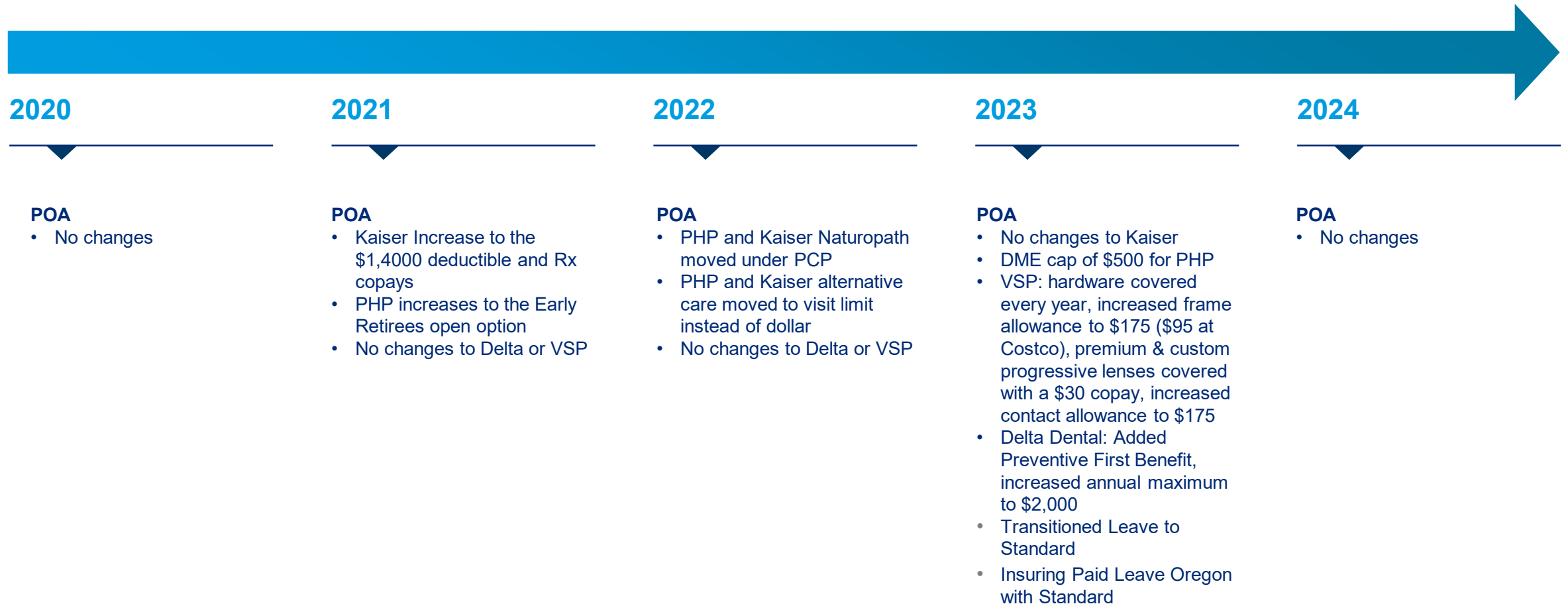


POA Benefit Committee Meeting

March 6th, 2024

Renewal changes over the years

Key actions taken each year



Benchmarking

PPO Plan Design

Benefit	2024 POA Plan Designs		2023 PPO Benchmark		
	POA Personal Option	POA Open Option	County Governments 500+	Employers with 500+ employees with >65% of employees in unions	Oregon & SW Washington 500+
% Employers Offering			89%	97%	86%
Individual Deductible	\$0	\$50	\$500	\$325	\$625
Family Deductible	\$0	\$150	\$1,500	\$725	\$1,500
Individual OOP Max	\$1,000	\$2,000	\$2,500	\$2,000	\$2,800
Family OOP Max	\$3,000	\$6,000	\$6,000	\$4,000	\$6,375
Hospital (IN/OON)	0% / NA	0% / 20%	20% / 40%	20% / 40%	20% / 40%
PCP Copay	\$15	\$10	\$25	\$20	\$23
Specialist Copay	\$15	\$10	\$40	\$30	\$40
Emergency Room Copay*	\$100	\$100	\$150	\$100	\$150
Contributions					
Employee Only Contribution	\$90.50	\$126.46	\$131	\$130	\$126
Employee + Family Contribution	\$90.50	\$126.46	\$566	\$462	\$515

*waived if admitted

Benchmark data from Mercer's 2023 National Survey of Employer Sponsored Health Plans. Clackamas County data from 2024 plan designs and contributions.

Benchmarking

HMO Plan Design

	2024 POA Plan Design	2023 HMO Benchmark		
Benefit	POA Kaiser	County Governments 500+	Employers with 500+ employees that have at least 65% of employees in unions	Oregon & SW Washington 500+
% Employers Offering		37%	40%	21%
Individual / Family Deductible	\$0	\$350 / \$700	\$200 / \$600	\$500 / \$1,000
Individual / Family OOP max	\$600 / \$1,200	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000
Physician Visit (PCP/SP)	\$10 / \$10	\$25 / \$25	\$20 / \$20	\$20 / \$33
Hospital Stay Copay	0%	\$100	\$100	\$250
Emergency Room Copay*	\$75	\$138	\$100	\$138
Contributions				
Employee Only Contribution	\$0	\$112	\$155	\$130
Employee + Family Contribution	\$0	\$443	\$428	\$417

*Waived if admitted

Benchmark data from Mercer's 2023 National Survey of Employer Sponsored Health Plans. Clackamas County data from 2024 plan designs and contributions.



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