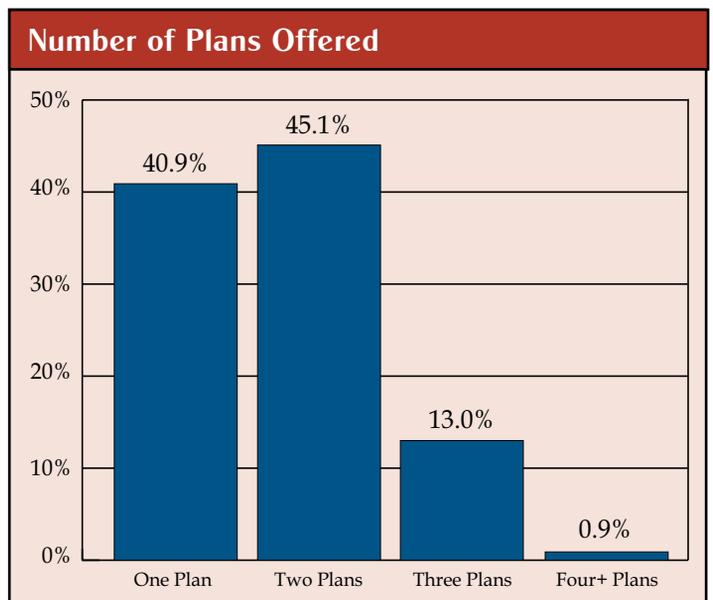
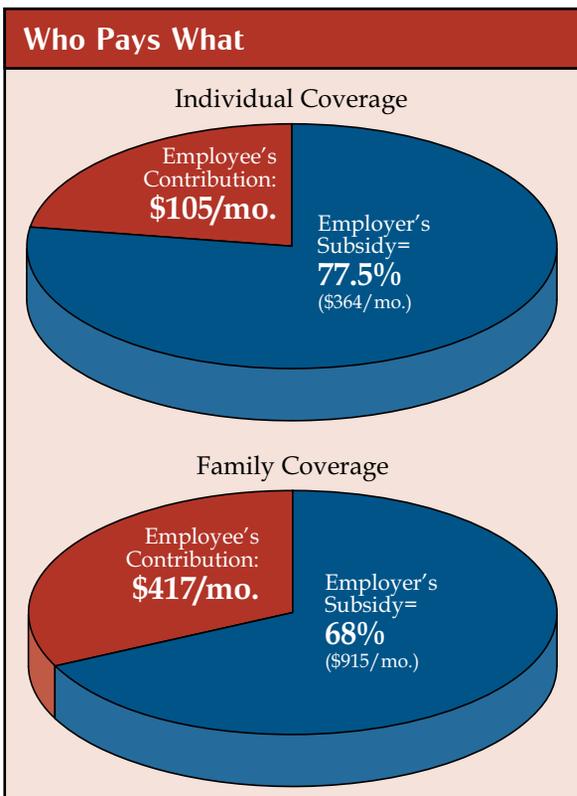
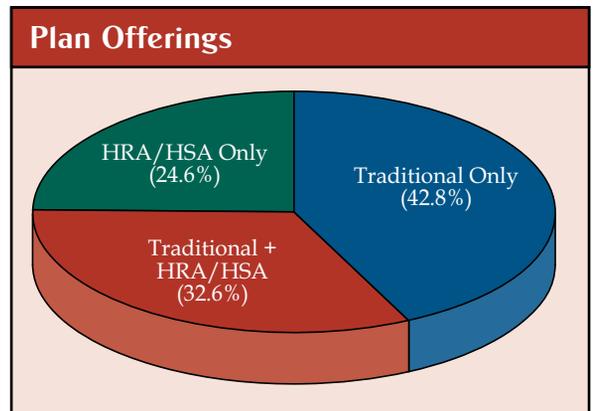
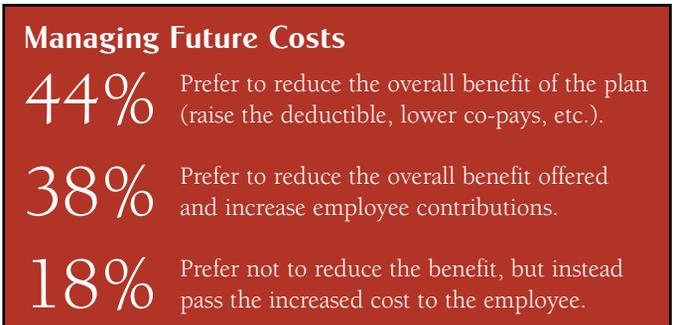
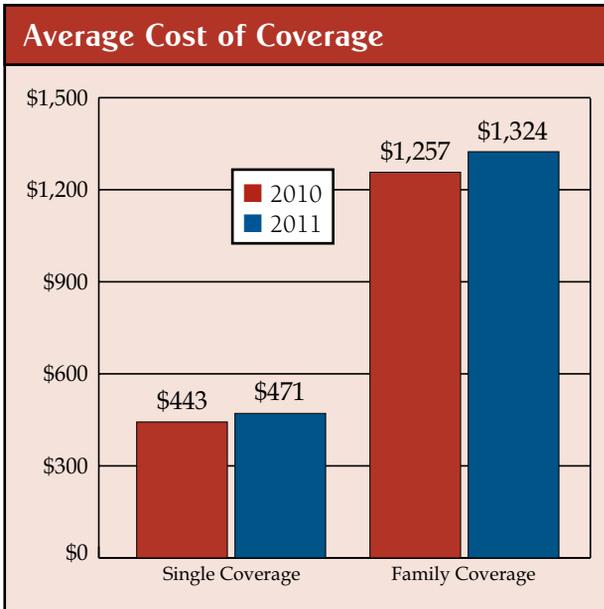


# Adding Up the Health Care Numbers

It's no secret that health care benefit costs continue to increase. But one must dig a little deeper to examine actual dollar amounts, trends and other developments in the benefit world. The following is a snapshot of results from the 2011 *Indiana Health Care Benefits Survey*, released by Nyhart (an independent actuarial

and employee benefits consulting firm with offices in Indianapolis and three other cities).

The survey was conducted in partnership with FirstPerson Benefit Advisors, Gregory & Appel Insurance and Old National Insurance. On page 31, Nyhart health care actuary and principal Randy Gomez writes about Indiana's health care cost disadvantage.



## Alternatives to Raising Employee Contributions or Reducing Benefits

### Spousal carve-outs

Many employees with a working spouse will choose health coverage with the employer that provides the best benefit at the lowest cost to themselves. The financial problem for employers is that they end up subsidizing someone else's employee. A solution is to stop covering these working spouses who have other employment-based coverage available to them.

### On-site clinics

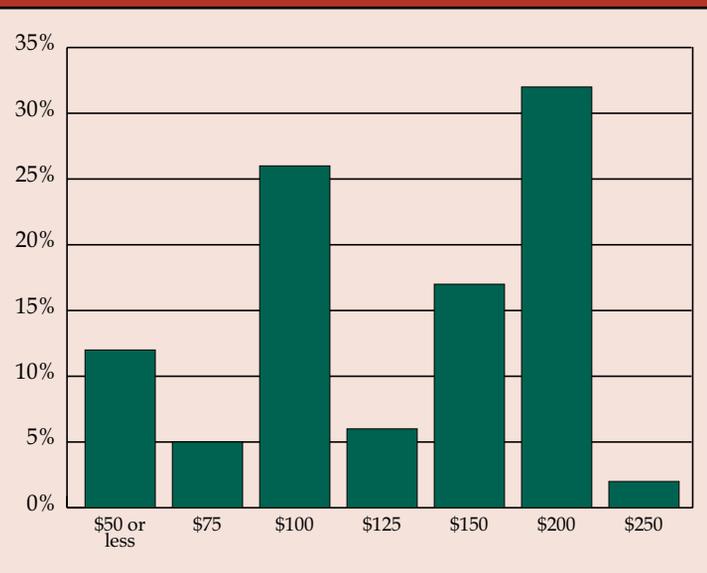
On-site clinics are offering employers the opportunity to provide basic primary care services at a lower cost than through the traditional process of using a network primary care provider. Other advantages – reduced time away from the office, more face time with doctors and wellness coaching.

### Dependent eligibility audits

The purpose of the audit is to remove ineligible dependents from the health plan. The claims' savings from the reduced participation is often more than the cost of the audit itself.

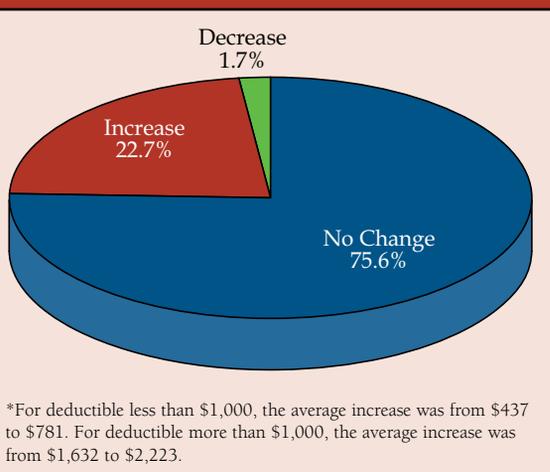
## Treatment of Emergency Care Visit

(Co-payment)



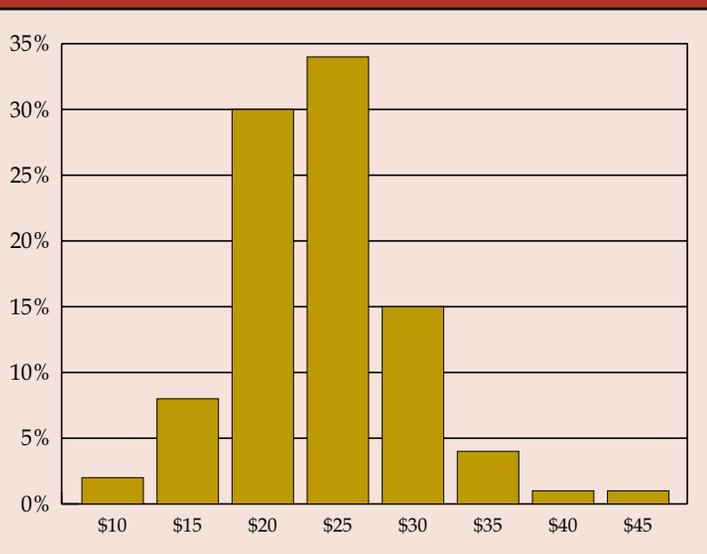
## Deductible Change \*

(2010 to 2011)



## Treatment of Primary Office Care Visit

(Co-payment)



## Higher Costs in Indiana

	Indiana (2011)	Indiana (2010)	U.S. Average (2010)
Single plan \$/mo.	\$473	\$442	\$421
Family plan \$/mo.	\$1,339	\$1,240	\$1,147

## INFORMATION LINK

**Resource:** The full executive summary of the survey is available at [www.nyhart.com/research](http://www.nyhart.com/research)