

MERCER HEALTH & BENEFITS  
NATIONAL SURVEY OF EMPLOYER-SPONSORED HEALTH PLANS 2005

**Rhode Island employers (13 surveyed employers)**

- Total health benefit cost for active employees increased 7.8% in 2005 to an average of \$8,834 per employee. After making changes to plan design and/or plan vendors, employers expect a change in the total cost per employee for 2006 of 7.0%.
- The average employee contribution amount for employee-only coverage is \$60 monthly for a PPO and \$62 monthly for an HMO.
- 67% of employees covered by employer plans are enrolled in PPOs, 23% in HMOs, 7% in POS plans, 2% in traditional indemnity plans and 1% in CDHPs.

**Northeast region employers (with 10 or more employees)**

- Total health benefit cost for active employees increased 6.7% in 2005 to an average of \$7,694 per employee. After making changes to plan design and/or plan vendors, employers expect a change in the total cost per employee for 2006 of +7.9%.
- The average employee contribution amount for employee-only coverage is \$106 monthly for a PPO and \$94 monthly for an HMO.
- 49% of employees covered by employer plans are enrolled in PPOs, 28% in HMOs, 18% in POS plans, 4% in traditional indemnity plans and <1% in CDHPs.

**U.S. employers (with 10 or more employees)**

- Total health benefit cost for active employees increased 6.1% in 2005 to an average of \$7,089 per employee. After making changes to plan design and/or plan vendors, employers expect a change in the total cost per employee for 2006 of +6.7%.
- The average employee contribution amount for employee-only coverage is \$96 monthly for a PPO and \$103 monthly for an HMO.
- 61% of employees covered by employer plans are enrolled in PPOs, 25% in HMOs, 10% in POS plans, 3% in traditional indemnity plans and 1% in CDHPs.

**For interpretation and observations of survey, contact:**

**Chris Cote at (401) 752-8664 in the Marsh Providence office.**

The US employer and region data above and in the attached release was collected through a stratified random sample and has been weighted to reflect the results of all employers in the country. The state data above represents only the employers who responded.