



# 50-State Survey

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2024

# Survey methodology



The South Carolina Public Employee Benefit Authority (PEBA) solicits and gathers information from across the nation regarding the premiums that public employers and employees are paying for health insurance. For purposes of our analysis, the 50 states are divided into four geographical regions: the West, Midwest, Northeast and South.

The tier structure of health plans varies from state to state. The South Carolina State Health Plan operates under a “four-tier” structure, which means that contributions vary according to four levels of coverage:

- Employee only (EO);
- Employee/spouse (E/S);
- Employee/children (E/C); and
- Full family (FF).

Many states use two-, three- or four-tier premium structures. A two-tier structure is defined generally as one with employee only and employee/dependent coverage levels. A three-tier structure consists of employee only, employee/dependent and full family coverage.

The tier structure has a significant impact on contribution levels. In a two-tier structure, plans typically spread the cost of dependent coverage across all employees with dependents, resulting in employees covering only a spouse or dependents paying higher rates than equivalently priced plans in a four-tier structure.

## Composite calculation

We calculated composite employer, employee and total contribution rates for the most prevalent plan in each state and compared them to our most prevalent plan, the State Health Plan Standard Plan. To do so, we took the percentage of Standard Plan subscribers enrolled in each coverage level and applied those percentages to each state’s rate for that coverage level. In addition, we adjusted premiums to reflect the percentage of subscribers paying higher tobacco surcharges.

Please note: Our analysis uses the 2024 coverage levels when comparing the 2024 and previous year’s rates. As a result, composite rates for previous years will differ slightly from previous publications.

South Carolina Public Employee Benefit Authority

**Survey of State Employee Health Insurance Programs**



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**CONTACT INFORMATION**

Agency/Organization: \_\_\_\_\_

Contact Name/ Title: \_\_\_\_\_

Department: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

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**PLAN STRUCTURE AND RATE INFORMATION**

1. What type of structure does your state use to categorize active employee subscribers into different premium groups (tiers)? (2-tier, 3-tier, or 4-tier) For example: (sub. only, sub./spouse, subscriber/child(ren), full family) = 4-tier \_\_\_\_\_
2. What is the name of your plan with the highest number of enrollees? \_\_\_\_\_
3. Do you offer a high-deductible health plan (HDHP) that can be paired with a Health Savings Account? \_\_\_\_\_  
What percentage of your enrollees have chosen the HDHP? \_\_\_\_\_
4. What will your most populated plan's rates be as of January 1, 2024, for each of these different tier groups? Please use the plan with the most active subscribers enrolled and indicate the plan's type below (i.e. PPO, POS, HMO). These rates are in effect from \_\_\_\_\_ to \_\_\_\_\_.

| Tier (For example, subscriber only, full family, etc.) | Employee Contribution | Employer Contribution | Total Monthly |
|--------------------------------------------------------|-----------------------|-----------------------|---------------|
|                                                        |                       |                       |               |

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**OTHER QUESTIONS**

5. Is your most populated plan still grandfathered under the Affordable Care Act? \_\_\_\_\_
6. Does your office also coordinate drug benefits for retirees? \_\_\_\_\_ If yes, will your state be participating in the CMS Retiree Drug Subsidy program for your plan year 2024? \_\_\_\_\_ Is your state considering dropping prescription drug coverage for retirees? \_\_\_\_\_
7. Does your state have differing premiums based upon tobacco usage? Please explain. \_\_\_\_\_

Thank you for participating in this survey. Please fax the completed survey to:

Kevin B. Crosby, Program Coordinator

PEBA Healthcare Policy Unit

FAX: 803.740.1437

PHONE: 803.734.0577

- OR - Email to: [kcrosby@peba.sc.gov](mailto:kcrosby@peba.sc.gov)

For states that do not use a four-tier structure, the rate an employee would pay for the equivalent coverage under the four-tier structure was used in calculating the composite rates.

The percentages for each coverage level as of January 2024, are:

- Employee only (EO) 57.98%
- Employee/spouse (E/S) 16.43%
- Employee/children (E/C) 12.41%
- Full family (FF) 13.18%

# Plan design



# The State Health Plan vs. Southern states' plans

## Annual deductibles

The annual deductible for the State Health Plan of \$515 in 2024 was lower than the regional average annual deductible of \$717. In comparison to other regional states, seven states had a lower individual deductible and six states had a higher individual deductible.

The State Health Plan’s annual family deductible of \$1,030 was higher than six regional states while lower than seven regional states. The regional average annual family deductible was \$1,575.

## 2024 Southern region plan comparison

| Plan design on January 1, 2024                         | South Carolina                                                 | Regional state comparisons |              |                |
|--------------------------------------------------------|----------------------------------------------------------------|----------------------------|--------------|----------------|
|                                                        |                                                                | Lower benefit              | Same benefit | Higher benefit |
| Deductible — individual                                | \$515                                                          | 6 states                   | None         | 7 states       |
| Deductible — family                                    | \$1,030                                                        | 7 states                   | None         | 6 states       |
| Coinsurance (in-network)                               | 80% plan<br>20% subscriber                                     | None                       | 10 states    | 3 states       |
| Coinsurance max — individual (in-network)              | \$3,000                                                        | 8 states                   | 2 states     | 3 states       |
| Coinsurance max — family (in-network)                  | \$6,000                                                        | 8 states                   | 1 state      | 4 states       |
| Office visits                                          | \$15 per visit copayment plus<br>20% subscriber coinsurance    | 11 states                  | 1 state      | 1 state        |
| Retail prescription drug copayments<br>(30-day supply) |                                                                |                            |              |                |
| Generic                                                | \$13                                                           | 5 states                   | None         | 8 states       |
| Preferred brand                                        | \$46                                                           | 3 states                   | None         | 10 states      |
| Non-preferred brand                                    | \$77                                                           | 9 states                   | None         | 4 states       |
| Prescription drug copayment maximum                    | \$3,000                                                        | 2 states                   | None         | 11 states      |
| Prescription drug deductible                           | \$0                                                            | 5 states                   | 8 states     | None           |
| Copayments                                             |                                                                |                            |              |                |
| Hospital inpatient                                     | \$0                                                            | 8 states                   | 5 states     | None           |
| Hospital outpatient                                    | \$115                                                          | 4 states                   | None         | 9 states       |
| Emergency room                                         | \$193 (subscriber pays<br>20% coinsurance after<br>copayments) | 7 states                   | None         | 6 states       |

## Coinsurance (in-network)

South Carolina's coinsurance ratio, the percentage of in-network costs after deductibles and copayments that both the plan and employee will pay, remained unchanged in 2024. Like 10 of the 13 other regional states, the State Health Plan pays 80% of these costs while employees pay the remaining 20%. Three regional states pay greater than an 80% coinsurance share.

All regional states cap the amount of coinsurance individuals and families pay before the plan pays at 100% of covered costs. South Carolina has a coinsurance maximum of \$3,000 per individual. Two other regional states have the same individual coinsurance maximum. The State Health Plan's individual coinsurance maximum was lower than eight regional states. Three states have a lower individual coinsurance maximum than the State Health Plan.

South Carolina has a coinsurance maximum of \$6,000 per family. One other regional state has the same family coinsurance maximum. Eight states have a higher family coinsurance maximum, while four states have a lower family coinsurance maximum.

## Prescription drug copayments

Under the State Health Plan's three-tier prescription drug copayment program for retail prescriptions, members pay \$13 for generics, \$46 for preferred brands and \$77 for non-preferred brand drugs. Five states had higher generic copayments while eight states had lower generic copayments. The State Health Plan's preferred brand copayment was lower than three states and was higher than 10 states. Nine regional states had higher non-preferred brand copayments than the State Health Plan.

## Copayments

Like five other regional states, South Carolina does not have an inpatient hospital copayment.

The State Health Plan's \$115 outpatient hospital copayment was higher than that of nine regional states. The emergency room copayment of \$193 was higher than six of the other 13 regional states.

## South Carolina composites



The State Health Plan Standard Plan is South Carolina’s plan of choice among most active employees. The majority of active employees, 86.4%, chose the State Health Plan Standard Plan in 2024, down slightly from the 86.7% who chose the plan in 2023.

Total composite rate

The actual employee premiums remained the same for the State Health Plan in 2024 for the 12<sup>th</sup> year in a row, while the actual employer premiums increased for all levels of coverage. As a result, the State Health Plan’s total composite rate of \$866.98 in 2024 was up 3.0% from \$841.54 in 2023. During the past five years, the State Health Plan’s total composite has grown an average 3.6% annually.

In comparison with other states in the South region, the State Health Plan’s total composite was the third lowest at only 80.0% of the regional average total composite of \$1,084.02. The State Health Plan’s total composite also was the sixth lowest nationally and only 69.3% of the national average.

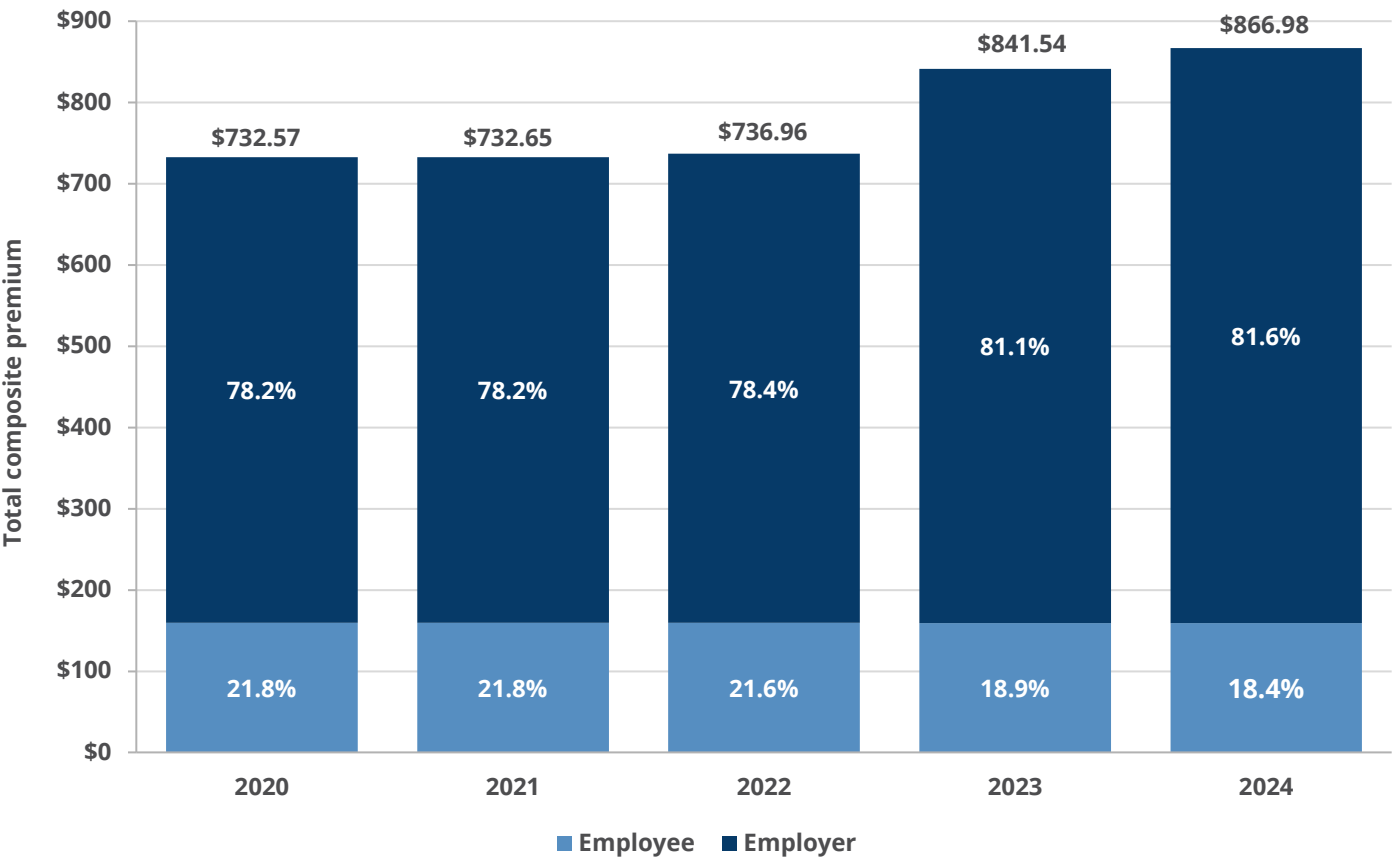
2024 State Health Plan Standard Plan premiums

|                   | Employee | Employer   | Total rate |
|-------------------|----------|------------|------------|
| Employee only     | \$97.68  | \$477.00   | \$574.68   |
| Employee/spouse   | \$253.36 | \$1,003.48 | \$1,256.84 |
| Employee/children | \$143.86 | \$794.68   | \$938.54   |
| Full family       | \$306.56 | \$1,271.34 | \$1,577.90 |
| Composite rate    | \$159.36 | \$707.62   | \$866.98   |

Employer composite rate

The State Health Plan’s employer composite rate was \$707.62 in 2024. The employer composite has grown an average 4.5% annually the past five years. When compared to the regional average, State Health Plan employers paid a slightly higher share of the total composite rate at 81.6%. The regional average employer composite share of the total composite rate in 2024 was 80.3%.

South Carolina employee/employer share of total composite rates



Nationally, the State Health Plan’s employer composite ranked as the seventh lowest, only 66.6% of the national composite rate. The State Health Plan’s employer share of the total composite was 3.7 percentage points less than the national average employer share of 84.5%.

Employee composite rate

The State Health Plan’s employee composite was \$159.36 in 2024. The employee composite was lower than nine regional states and below the regional employee composite average of \$204.20. The State Health Plan’s employee composite has decreased for eight of the past 10 years.

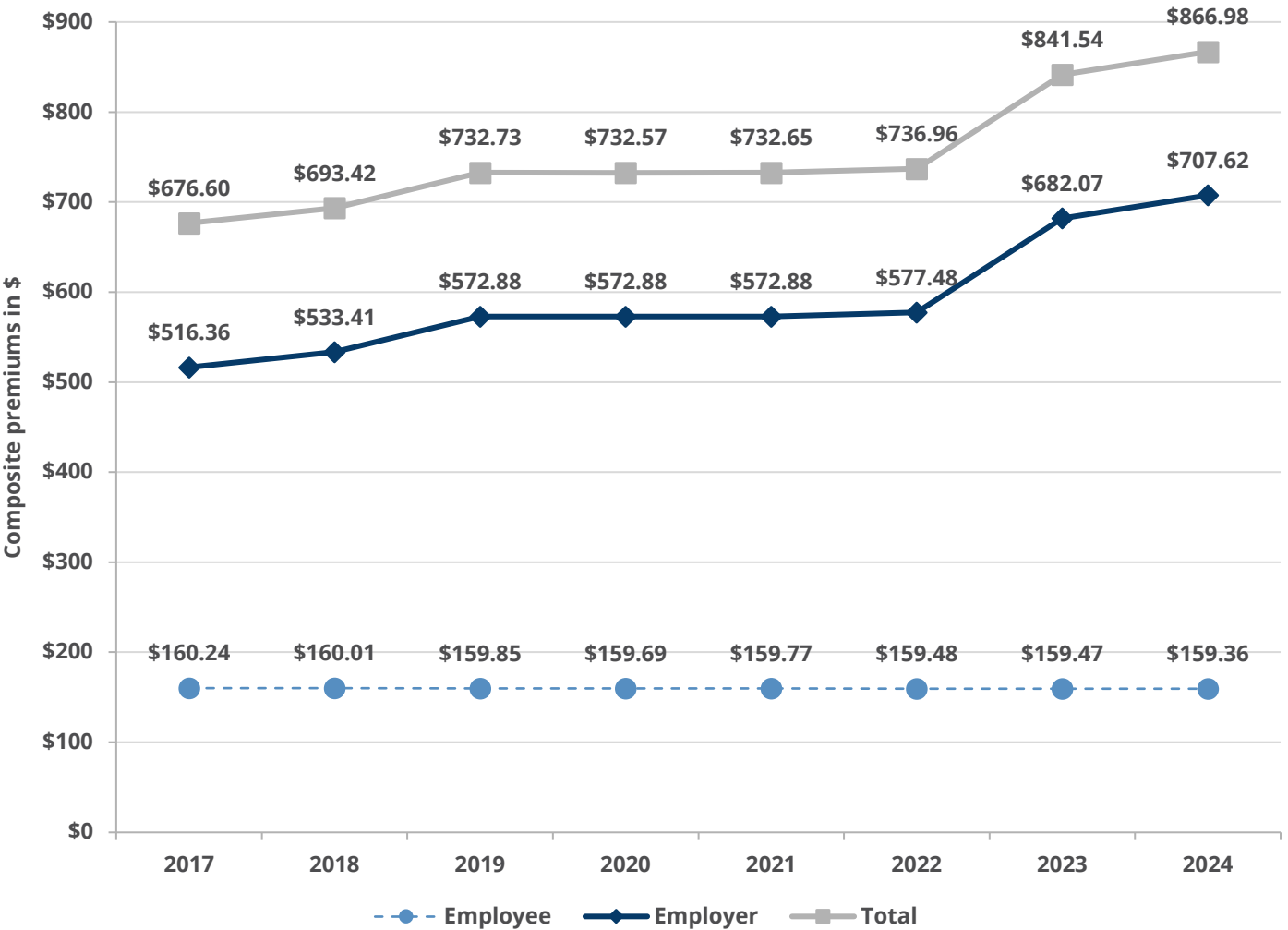
The 2024 employee composite rate’s 18.4% share of the total composite rate is lower than the regional average employee composite share of 19.7%. Employees in five of the other 13 regional states pay a larger percentage of the total composite rate.

State Health Plan composites regional/ national rankings

|                    | From lowest to highest  |                         |
|--------------------|-------------------------|-------------------------|
|                    | Regional<br>(14 states) | National<br>(50 states) |
| Total composite    | 3 <sup>rd</sup>         | 6 <sup>th</sup>         |
| Employer composite | 5 <sup>th</sup>         | 7 <sup>th</sup>         |
| Employee composite | 5 <sup>th</sup>         | 20 <sup>th</sup>        |

When compared nationally, the State Health Plan’s employee composite was lower than 30 states in 2024. The State Health Plan’s employee share of the total composite was 5.0 percentage points higher than the national average employee share of 15.5%.

State Health Plan composite rates history: 2017-2024



## Regional composites



## Regional total composite

The Northeast had the highest regional total composite rate at \$1,490.69 in 2024, a 6.7% increase from \$1,397.45 in 2023. The South's total composite rate was the lowest in the nation at \$1,084.02 in 2024, a 5.1% increase from \$1,031.12 in 2023.

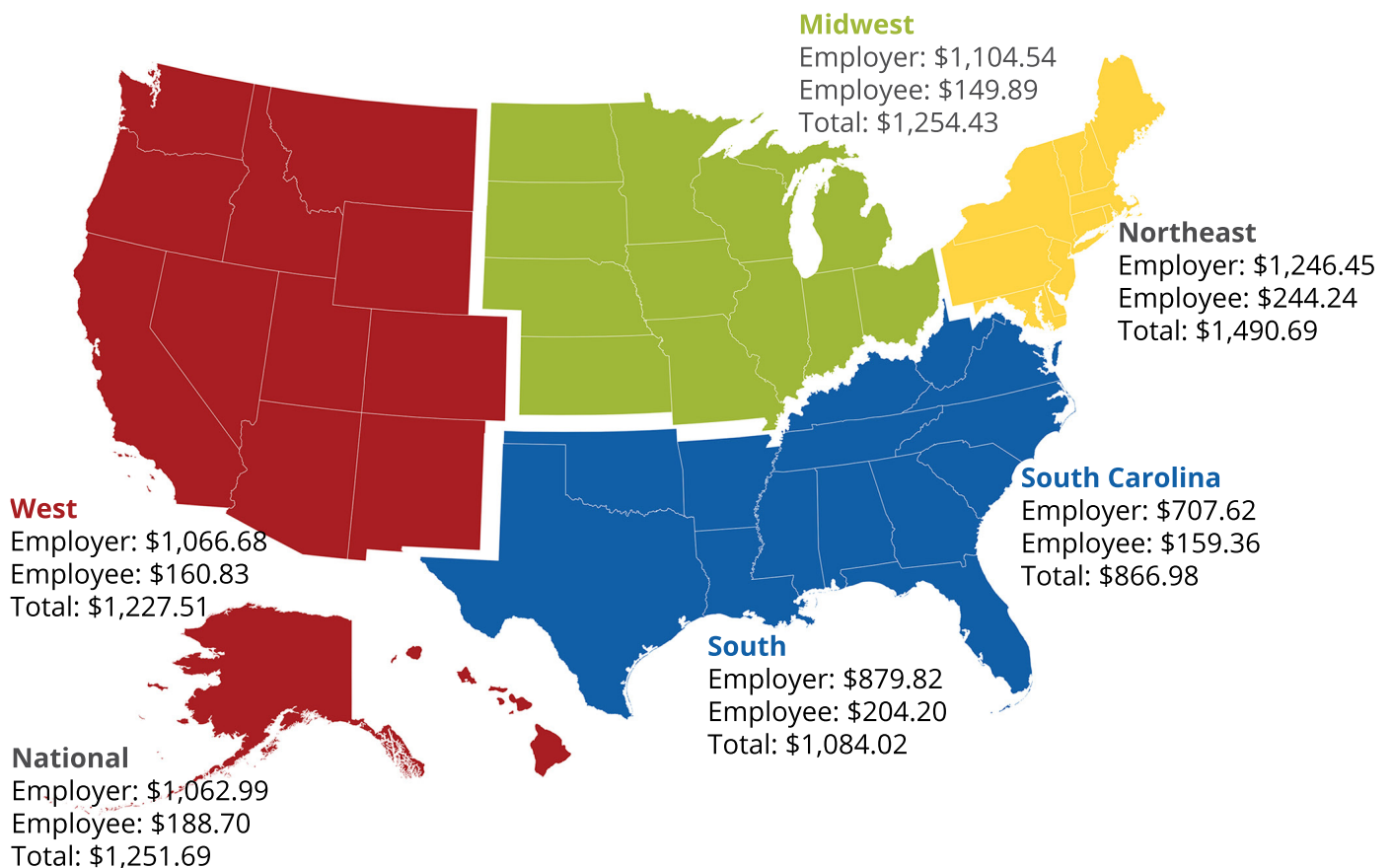
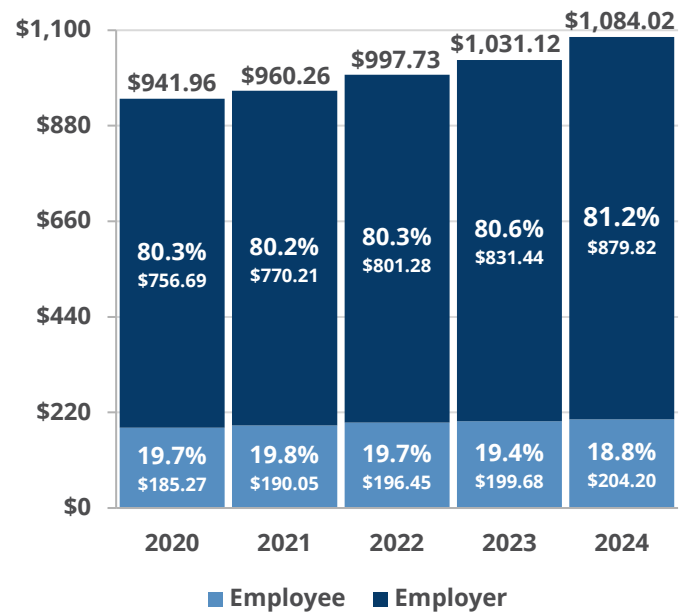
Over the past five-year period, the Northeast's average annual growth rate of 4.5% has led regional total composite growth rates. The West's average annual rate of growth of 2.9% was the lowest.

## Regional employer composite

Employers in the Northeast region paid the highest employer composite rate in 2024 at \$1,246.45, a 6.5% increase from \$1,170.74 in 2023. The South had the lowest regional employer composite in 2024 at \$879.82, a 5.8% increase from \$831.44 in 2023.

The Midwest region's employers paid the largest share of their regional total composite rate at 88.1%. In contrast, employers in the South region paid the lowest employer share of the total composite at 81.2% in 2024.

## Southern region employee/employer share of total composite rates



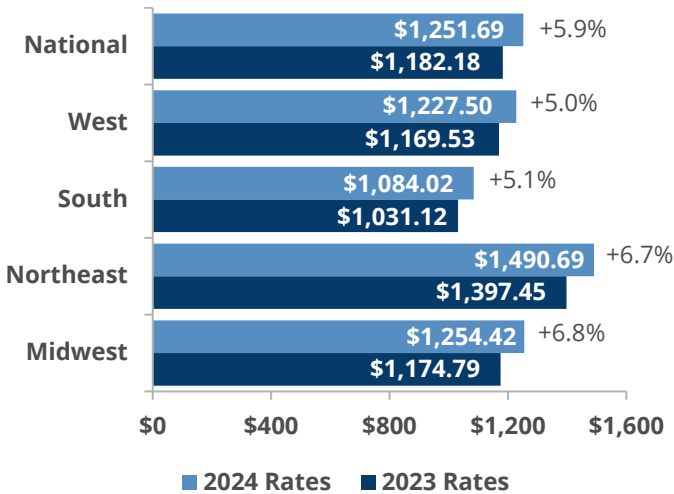
Regional employee composite

Employees in the Northeast paid the largest regional employee composite in the nation at \$244.24 in 2024, up 7.7% from \$226.71 in 2023. Over the past five years, the Northeast’s employee composite rate has grown an average 5.4% annually.

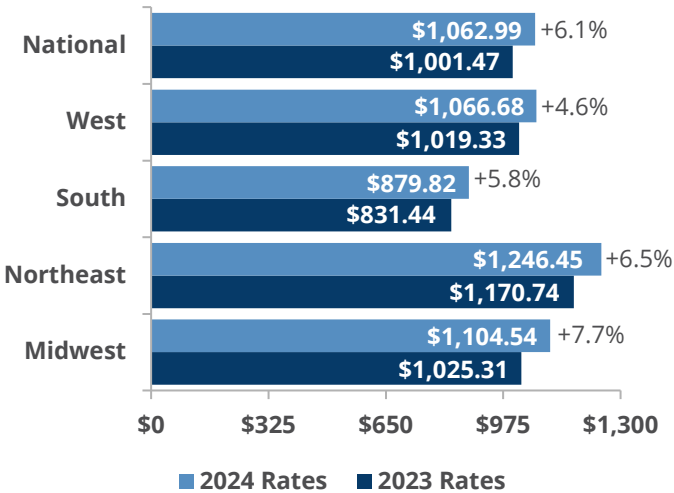
Employees in the South region pay the largest regional share of their total composite rate at 18.8%. In comparison, the Midwest region’s employee share of their total composite rate was 11.9%.

2024 and 2023 regional composite averages

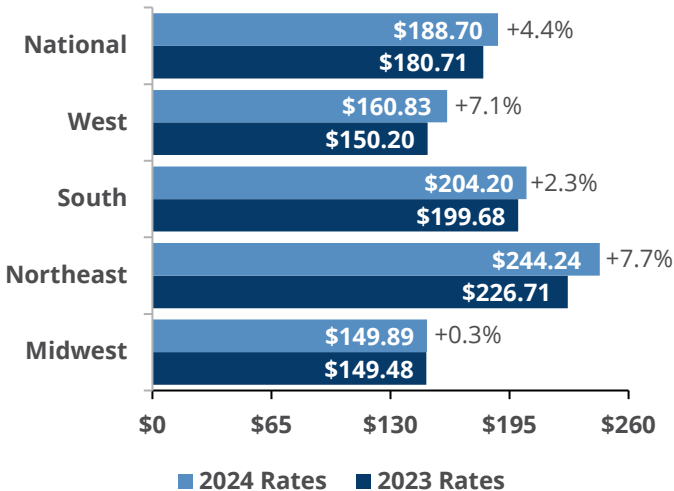
Total composite rates



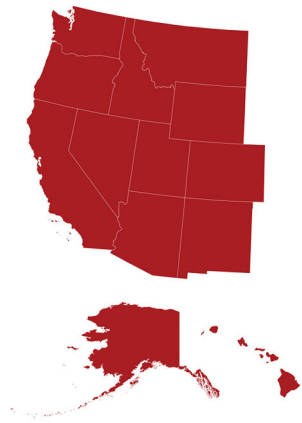
Employer composite rates



Employee composite rates



## West



- Employer: \$1,066.68
- Employee: \$160.83
- Total: \$1,227.51

13 states including:  
Alaska, Arizona, California,  
Colorado, Hawaii, Idaho,  
Montana, Nevada, New  
Mexico, Oregon, Utah,  
Washington and Wyoming

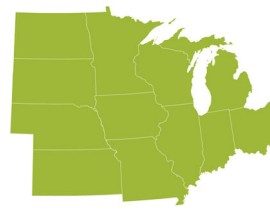
The West region's total composite rate for 2024 was \$1,227.51, up 5.0% from \$1,169.53 in 2023. During the past five-year period, the region's total composite rate has grown an average 2.9% annually.

The 2024 employer composite rate for the West region was \$1,066.68, up 4.6% from \$1,019.33 in 2023.

Employers in the West paid the second-highest regional share of their total composite rate at 86.9%. The region's employer composite rate grew an average 2.6% annually the past five-year period.

Employees in the West paid only 13.1% of the regional total composite average. The region's employee composite rate of \$160.83 in 2024 was the second-lowest in the nation, and it was up 7.1% from \$150.20 in 2023. Over the past five years, the West's regional employee composite rate has increased an average of 5.2% annually, the second-highest regional employee composite growth rate in the nation.

## Midwest



- Employer: \$1,104.54
- Employee: \$149.89
- Total: \$1,254.43

12 states including: Illinois,  
Indiana, Iowa, Kansas,  
Michigan, Minnesota,  
Missouri, Nebraska, North  
Dakota, Ohio, South Dakota  
and Wisconsin

The Midwest region's total composite rate was \$1,254.43 in 2024, up 6.8% from \$1,174.79 in 2023.

The Midwest's total composite was the second-highest in the nation and grew an average 3.9% annually the past five years. The five-year annual average growth rate was the second highest in the nation.

The Midwest's regional employer composite was \$1,104.54 in 2024, up 7.7% from \$1,025.31 in 2023. The region's employer composite grew on average 4.3% annually the past five years. Midwest employers paid the highest regional share of their total composite rate at 88.1%.

Employees in the Midwest paid the lowest regional employee composite rate at \$149.89 in 2024, up 0.3% from \$149.48 in 2023. Employees in the Midwest paid only 11.9% of the region's total composite average, the ninth consecutive year that the employee share was less than 15.0%.

## Northeast



- Employer: \$1,246.45
- Employee: \$244.24
- Total: \$1,490.69

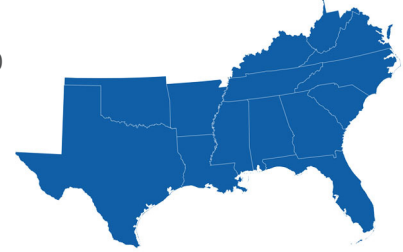
11 states including: Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island and Vermont

The Northeast region had the highest regional total composite rate in the nation in 2024 at \$1,490.69, up 6.7% from \$1,397.45 in 2023. The Northeast's total composite rate's five-year annual growth rate average of 4.5% was the nation's highest.

Employers in the Northeast paid the largest regional employer composite rate at \$1,246.45 in 2024, up 6.5% from \$1,170.74 in 2023. The region's employer composite has grown an average 4.4% annually the past five years, the highest regional five-year employer composite growth rate in the nation. The employer composite rate was 83.6% of the region's total composite rate, second lowest in the nation.

The region's employee composite rate rose 7.7% in 2024 to \$244.24. Over a five-year period, the Northeast's employee composite has grown an average of 5.4% annually, the highest regional employee composite growth rate in the nation. Employees in the Northeast paid the second-highest share of the total composite rate at 16.4%.

## South



- Employer: \$879.82
- Employee: \$204.20
- Total: \$1,084.02

14 states including: Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia

The total composite rate for the South region was \$1,084.02 in 2024, up 5.1% from \$1,031.12 in 2023. The South posted the lowest regional total composite rate in the nation, a ranking it has maintained since 2002. Over the past five years, growth in the South's total composite rate averaged 3.4% annually.

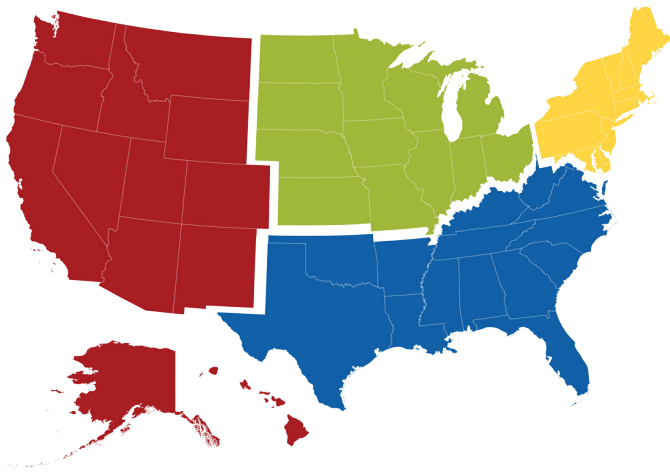
For more than a decade, the South continues to have the greatest amount of cost sharing between employers and employees. In 2024, employers in the South paid 81.2% of the region's total composite rate with an employer composite rate of \$879.82. In comparison, the next lowest regional employer composite share was the Northeast's 83.6% share of their total composite rate.

The South's employer composite grew 5.8% in 2024, above the five-year average annual growth rate of 3.6%.

Employees in the South had a composite rate of \$204.20 in 2024, up 2.3% from \$199.68 in 2023. The region's employees paid the highest share of the total composite rate at 18.8%.

# National composites





### Total composite

The national total composite rate of \$1,251.69 in 2024 was up 5.9% from \$1,182.18 in 2023. The rate has grown an average of 3.7% annually during the past five years.

### Employer composite

The national employer composite grew 6.1% to \$1,062.99 in 2024 from \$1,001.47 in 2023. Over the past five years, the national employer composite rate has grown an average of 3.7% annually. Employers paid 84.9% of the national total composite rate in 2024.

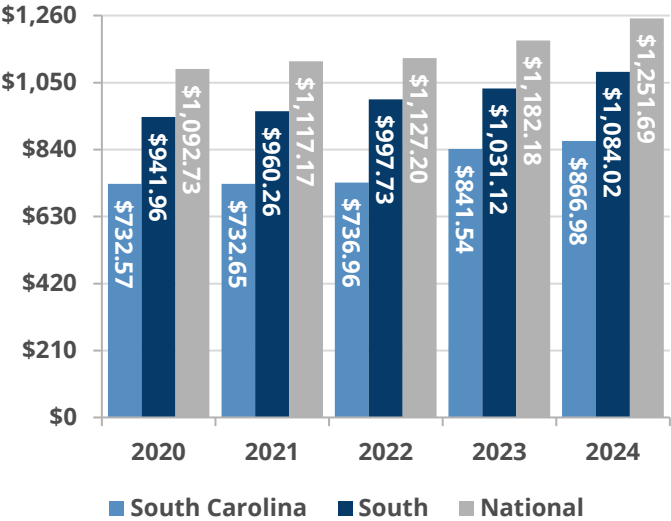
### Employee composite

The national employee composite rate was \$188.70 in 2024, up 4.4% from \$180.71 in 2023. During the past five years, the employee composite has increased an average of 3.6% annually.

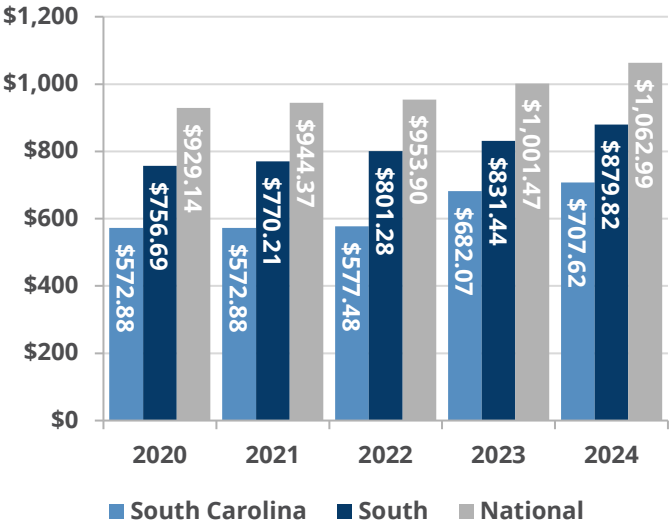
Employees paid 15.1% of the total composite rate in 2024. In 2023, the employee share was 15.3% of the total composite rate.

### Composite rate trends

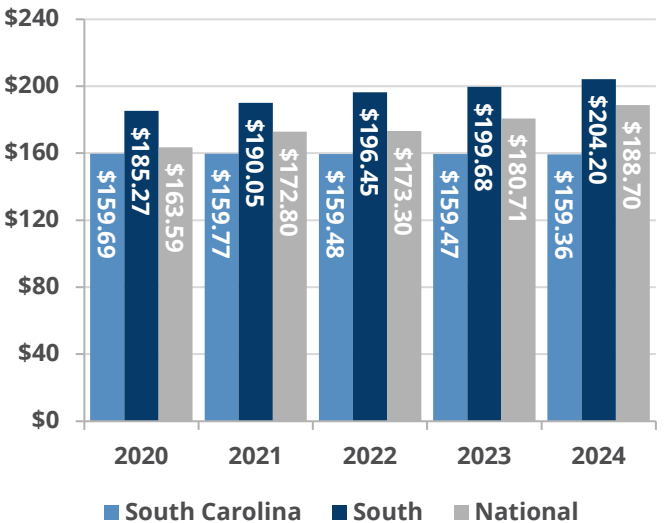
Total composite rates



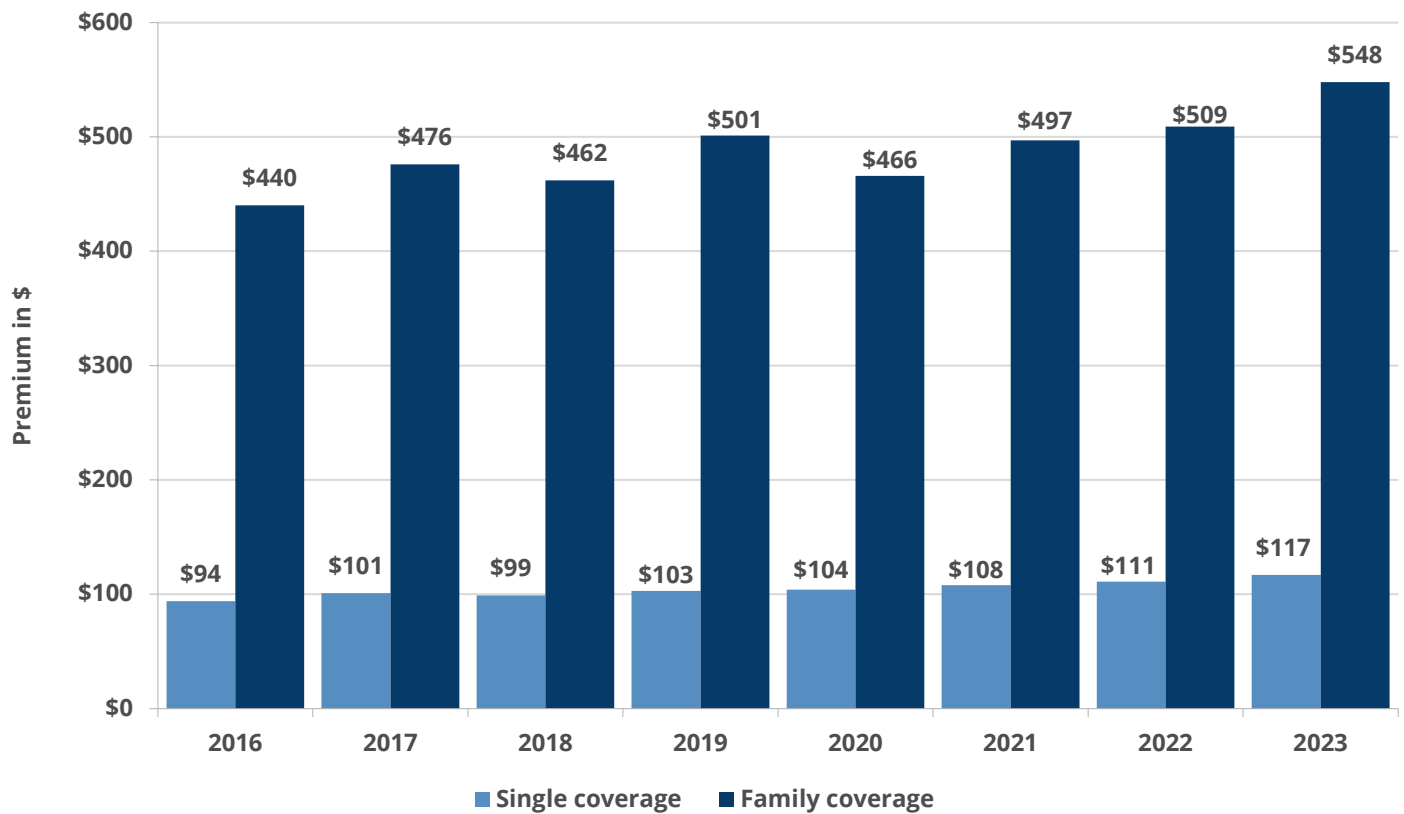
Employer composite rates



Employee composite rates



## Contributions paid by covered workers for single and family coverage: 2016-2023



Source: Kaiser Family Foundation Employer Health Benefits 2023 Survey



**PEBA**<sup>SM</sup>  
SC Retirement Systems  
and State Health Plan

**South Carolina Public Employee Benefit Authority**

*Serving those who serve South Carolina*

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