



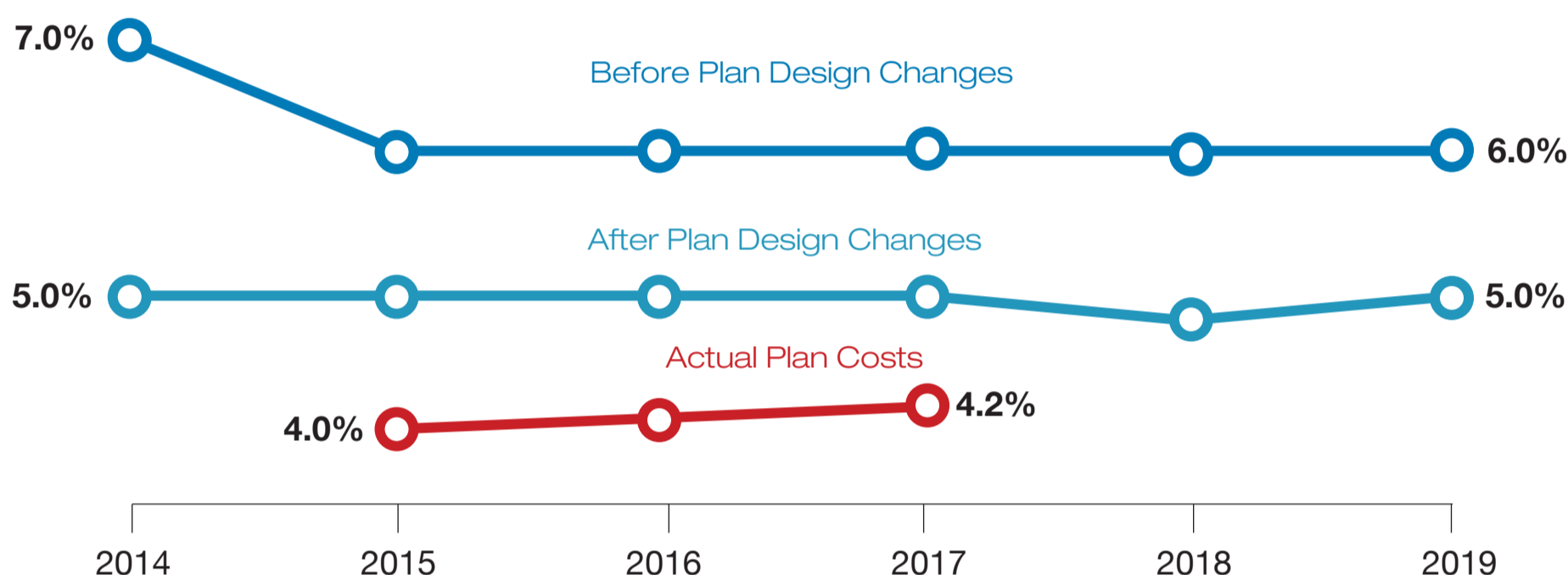
# RISING HEALTH CARE COSTS

A National Business Group on Health®  
2019 Large Employers' Health Care Strategy and Plan Design Survey Infographic

The information provided in this infographic has been taken from the [2019 Large Employers' Health Care Strategy and Plan Design Survey](#) performed by the Business Group. To view more Business Group resources on health care cost solutions, please [click here](#).

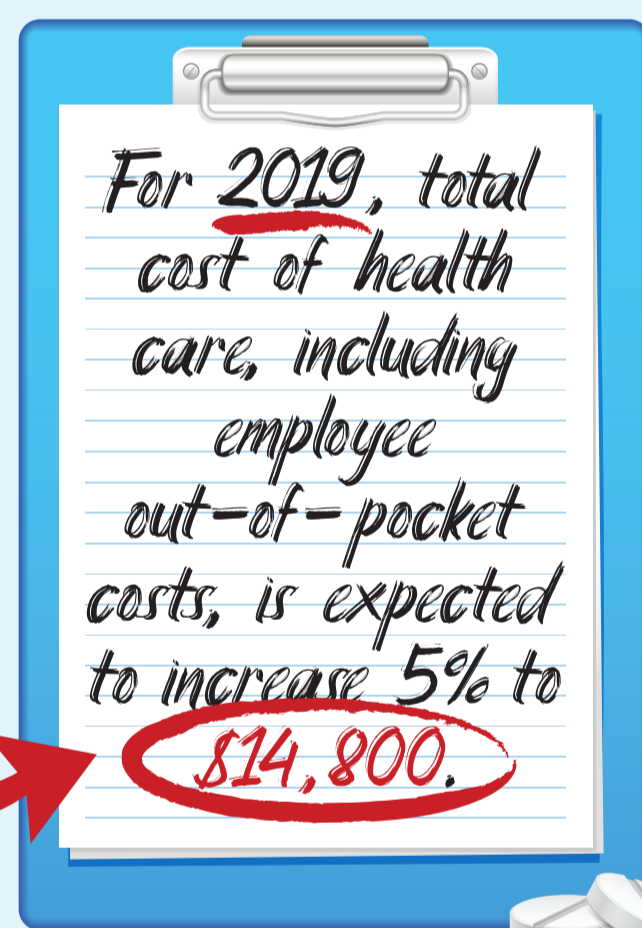
In 2019, large employers expect to see a **6% increase** in health care trend – **5% with plan design changes** taken into account.

Median Health Care Cost Increase Projections



Average Health Care Costs in 2018\*

All Respondents 2018	
<b>Health Care Costs</b>	
Total estimated health care costs, combined employer and employee (PEPY)	\$11,730
Estimated employer health care costs	\$9,150
Employee contributions to the premium	\$2,572
<b>Estimated employee out-of-pocket costs</b>	<b>\$2,378</b>
Employer contributions to a health account	\$910
Employee out-of-pocket costs (net employer contributions)	\$1,467
<b>Total estimated health care costs PLUS out-of-pocket costs</b>	<b>\$14,099</b>



\*These costs reflect the average cost of adding an employee and any dependents they enroll in the health plan.

Top Drivers of Rising Health Care Costs



**HIGH-COST CLAIMANTS** are expected to be the **#1 DRIVER** of health care cost increases in 2019.

**Specialty pharmacy** and **specific diseases/conditions** come in at #2 and #3.

Download the full **Health Plan Design Survey** or contact NBGH for more resources on reducing the cost of health care for your organization.

