

David P. Lind & Associates, LC



2006 Iowa Employer Benefits Study©

HHS Subcommittee (Feb. 7, 2007)



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David P. Lind & Assoc., L.L.C. (DPL&A)

Consultants

**At DPL&A, we are advisors and
brokers for clients who want to
make informed decisions about
their benefit plans.**

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Seal Of Approval



“ The figures reported here are tabulated from a statistically valid research study of a scientifically representative sample of Iowa employers. This study conforms to the highest methodological standards. Detailed information about the methodological aspects of this project are available from Data Point Research, Inc. ”

Data Point Research, Inc

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Seal Of Approval



“ The response rate of this study is 39.1 percent – 923 Iowa employers responded. For the overall sample, the employee-size weighted percentages are all accurate to within plus or minus 3.1 percent, at a 95 percent confidence level. ”

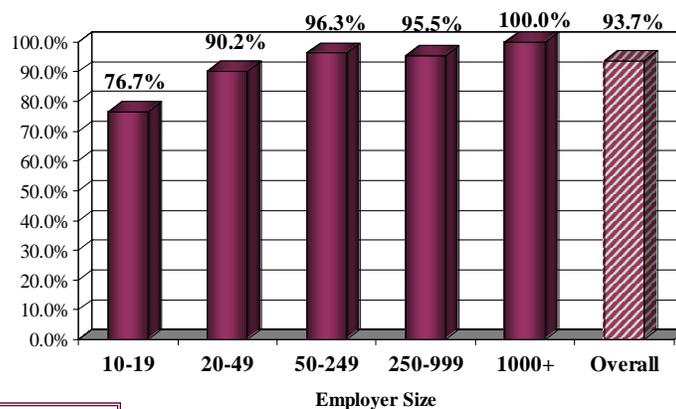
Data Point Research, Inc

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Health Insurance in Iowa

Employers Offering Health Insurance Benefits



All Industries

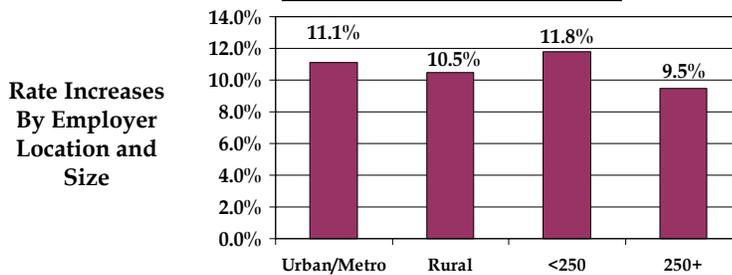
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Average Health Insurance Rate Increases Reported in 2006

For All
Employers,
Regardless of
Rate Direction

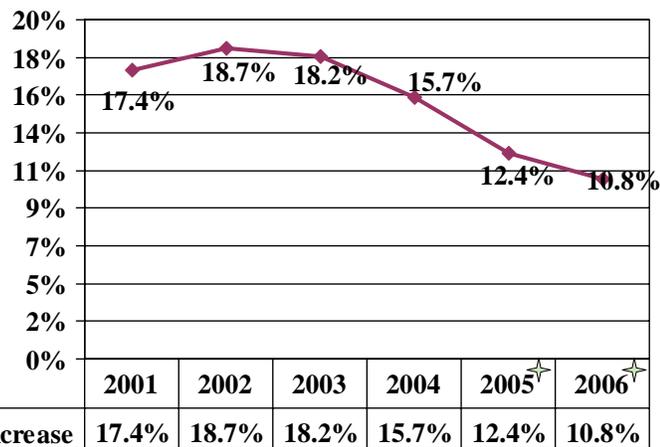
Firm Size (Employees)	Average % Increase - 2006
10-19	15.4%
20-49	12.1%
50-249	10.8%
250-999	8.4%
1000+	11.2%
Overall	10.8%



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Average Health Insurance Rate Increases 2001 to 2006

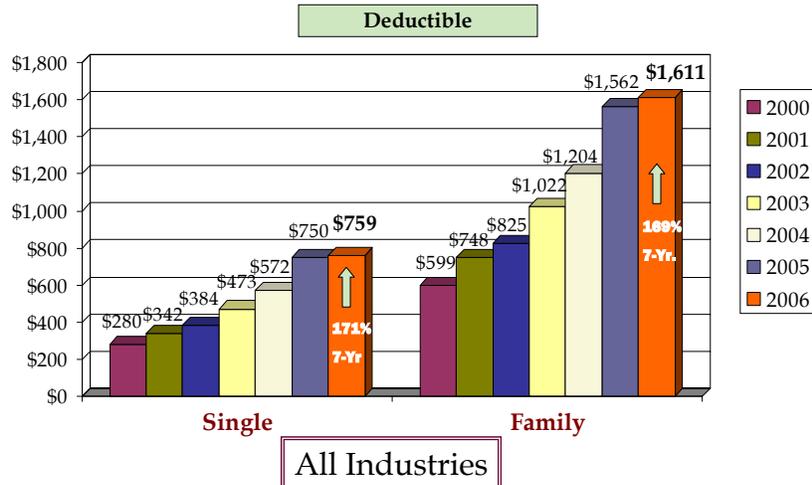


✦ 2005 & 2006 Include All Employers Over 10 in Size
(2001 to 2004 Included All Employers Over 20)

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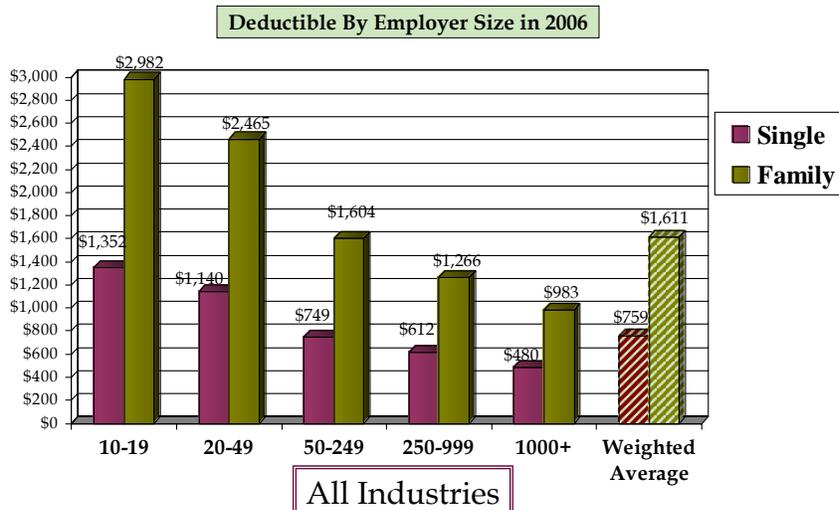
Medical Plan In Network Deductible (PPO)



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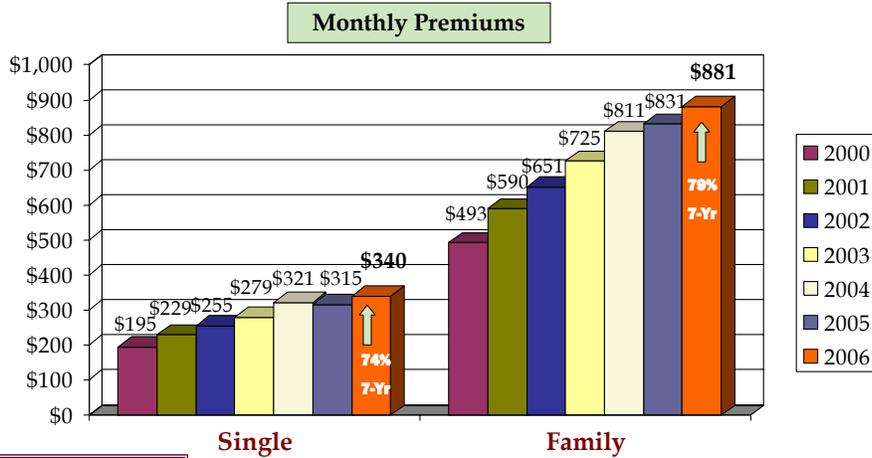
Medical Plan In Network Deductible (PPO)



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Medical Plan Monthly Premiums (PPO)

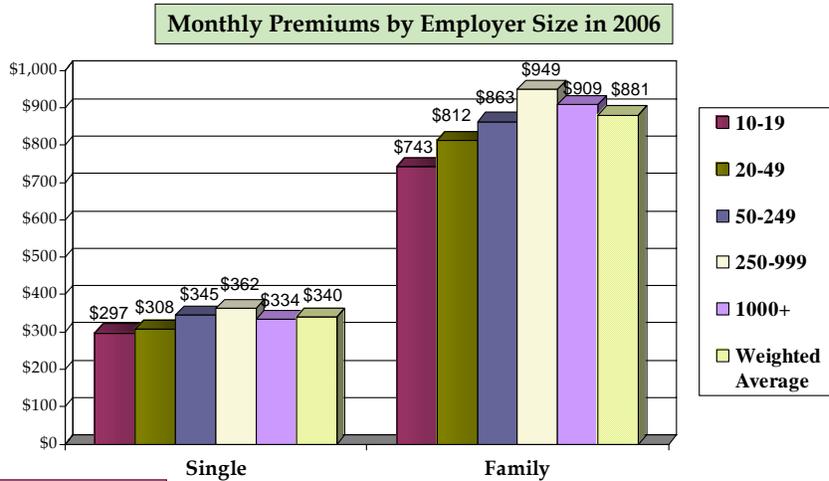


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Medical Plan Monthly Premiums (PPO)

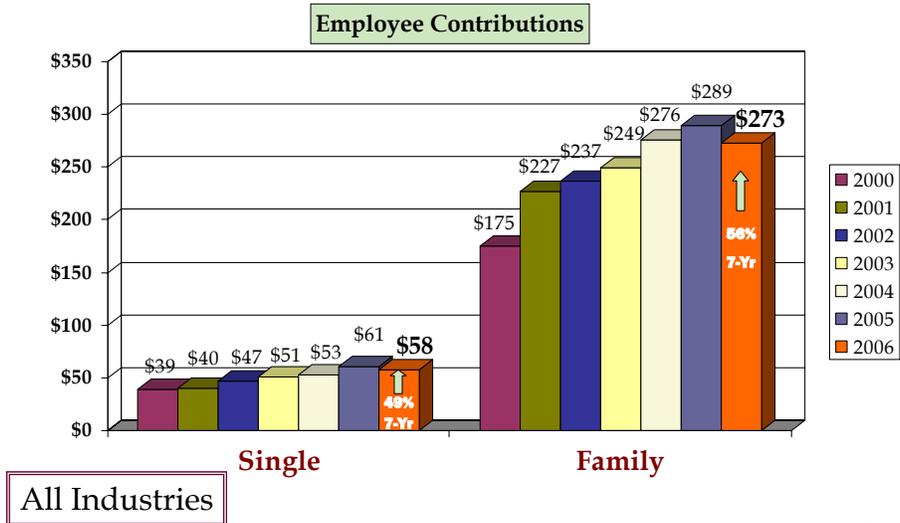


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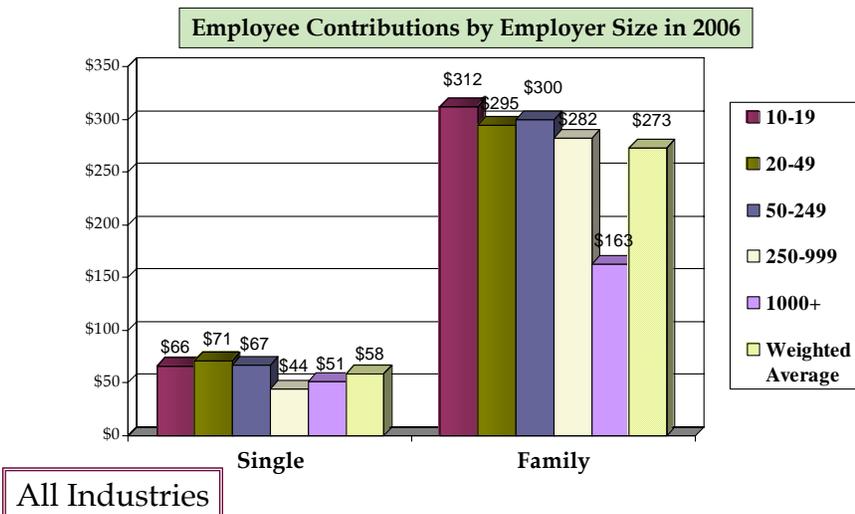
Medical Plan Employee Contributions (PPO)



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Medical Plan Employee Contributions (PPO)



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