



Alera Group Employee Benefits Benchmarking Survey

Massachusetts 2025

569Companies
Participating**380,560**Employees
Represented***1,393**Medical Plans
Included

National 2025

6,700Companies
Participating**2,025,435**Employees
Represented***15,900**Medical Plans
Included

Massachusetts in Recent Years

\$101,341Median Household
Income in 2023 Dollars¹**2.45**Average Persons per
Household in 2023¹**4.4%**Unemployment
Rate March, 2025²**\$13,319**Healthcare Costs
per Capita 2020³

HDHP In-Network Plan Medians

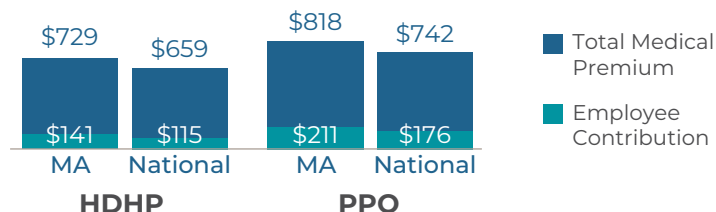
	Massachusetts	National
Deductible	\$3,000	\$3,300
OOP Max	\$6,000	\$6,100
HSA Employer Contribution (of those contributions)	\$750	\$780

PPO In-Network Plan Medians

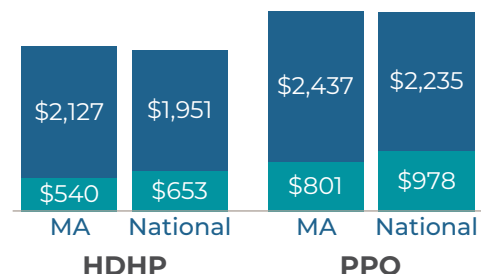
	Massachusetts	National
Deductible	\$1,375	\$2,000
OOP Max	\$5,375	\$6,250
PCP Copay	\$25	\$25
Specialist Copay	\$45	\$50

EE Contribution / Medical Premium Medians

Employee Only



Family



* Estimated.

¹ U.S. Census Bureau QuickFacts: United States, Massachusetts. (2022). <https://www.census.gov/quickfacts/fact/table/MA,US/SBO020217>² U.S. Bureau of Labor Statistics. (2023). LAUS Home. U.S. Bureau of Labor Statistics. <https://www.bls.gov/lau/>³ Health Care Expenditures per Capita by State of Residence, Kaiser Family Foundation: World Population Review (updated July, 2023). <https://worldpopulationreview.com/state-rankings/health-care-costs-by-state>

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