

### **ALERAGROUP**

# Alera Group Employee Benefits Benchmarking Survey

#### Colorado 2024

480

Companies Participating 148,300

**Employees** Represented\* 1,203

Medical Plans Included

#### National 2024

6,257

Companies Participating 1,022,000

**Employees** Represented\* 13,960

Medical Plans Included

#### Colorado in Recent Years

\$87,598

Median Household Income in 2022 Dollars<sup>1</sup> 2.48

Average Persons per Household in 20221

3.7%

Unemployment Rate March, 2024<sup>2</sup> \$8,583

Healthcare costs per capita 2020<sup>3</sup>

HDHP In-Network Plan Medians		
	Colorado	National
Deductible	\$4,000	\$3,200
OOP Max	\$6,000	\$6,000
HSA Employer Contribution (of those contributing)	\$800	\$800

PPO In-Network Plan Medians		
	Colorado	National
Deductible	\$1,500	\$2,000
OOP Max	\$5,500	\$6,350
PCP Copay	\$25	\$25
Specialist Copay	\$50	\$50

## **EE Contribution / Medical Premium Medians**





- U.S. Census Bureau quickfacts: United States. Colorado. (2022). https://www.census.gov/quickfacts/fact/table/CO,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-

Copyright © 2024 The information contained herein should be understood to be general insurance brokerage information only and does not constitute advice for any particular situation or fact pattern and cannot be relied upon as such. Statements concerning financial, regulatory or legal matters are based on general observations as an insurance broker and may not be relied upon as financial, regulatory or legal advice. This document is owned by Alera Group, Inc., and its contents may not be reproduced, in whole or in part, without the written permission of Alera Group, Inc. Updated as of 06/12/2024.