



Alera Group Employee Benefits Benchmarking Survey

Michigan 2024

337

Companies
Participating

156,600

Employees
Represented*

889

Medical Plans
Included

National 2024

6,600

Companies
Participating

1,022,000

Employees
Represented*

15,670

Medical Plans
Included

Michigan in Recent Years

\$68,505

Median Household
Income in 2022 Dollars¹

2.45

Average Persons per
Household in 2022¹

4.5%

Unemployment
Rate as of Sept. 2024²

\$11,793

Healthcare costs
per capita 2020³

HDHP In-Network Plan Medians

	Michigan	National
Deductible	\$3,000	\$3,200
OOP Max	\$5,275	\$6,000
HSA Employer Contribution (of those contributing)	\$750	\$800

PPO In-Network Plan Medians

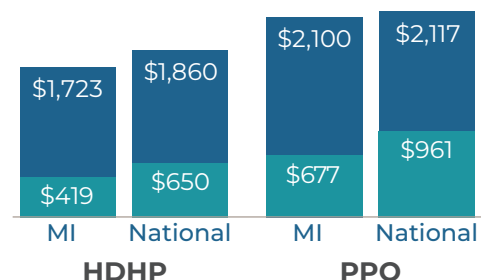
	Michigan	National
Deductible	\$1,500	\$2,000
OOP Max	\$6,000	\$6,250
PCP Copay	\$25	\$25
Specialist Copay	\$45	\$50

EE Contribution / Medical Premium Medians

Employee Only



Family



* Estimated.

1. U.S. Census Bureau QuickFacts: United States, Michigan. (2022). <https://www.census.gov/quickfacts/fact/table/MI,US/PST045223>

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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