



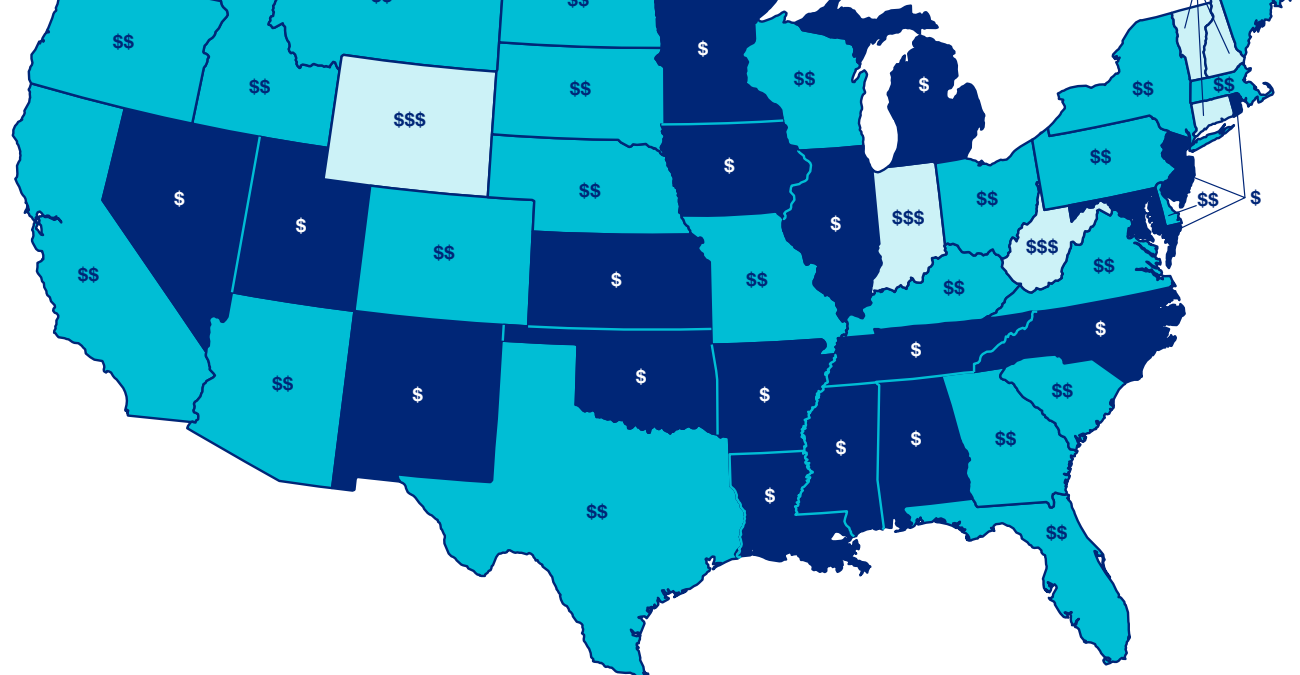
Variations in employer health care costs across the U.S.



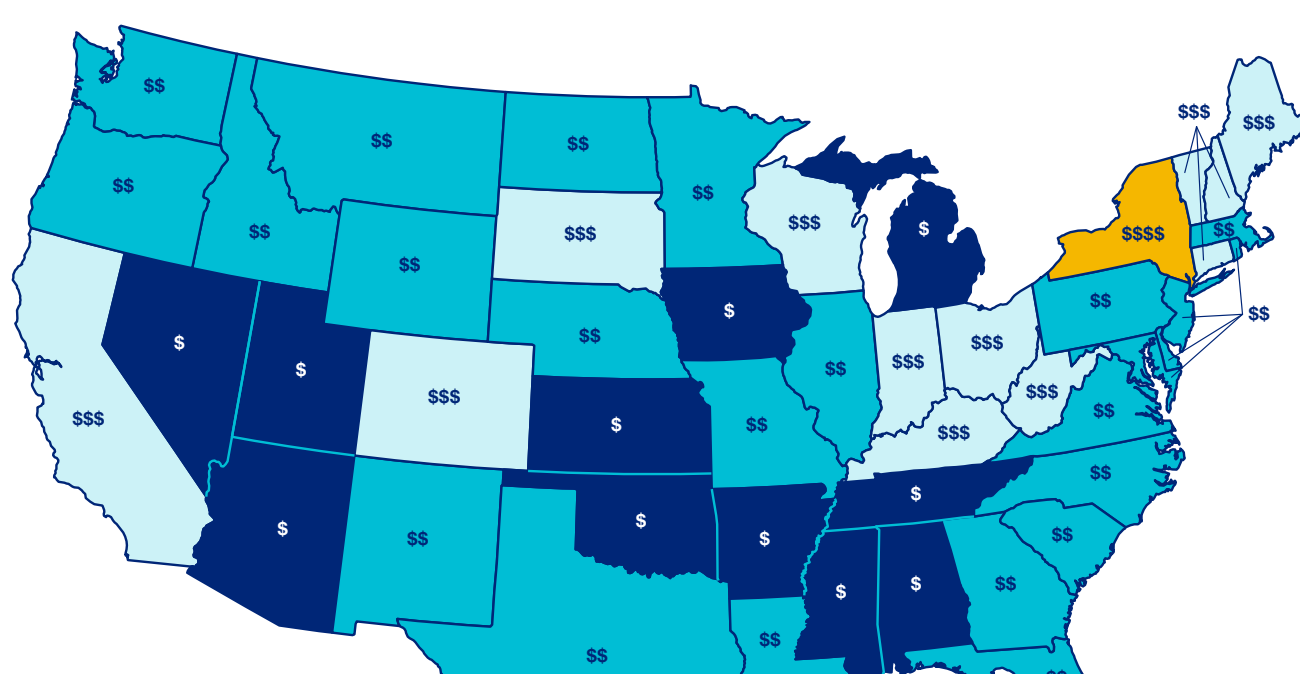
Mapping health care costs around the country

A state-by-state look at health care costs across small, midsize and large businesses based on UnitedHealthcare data¹

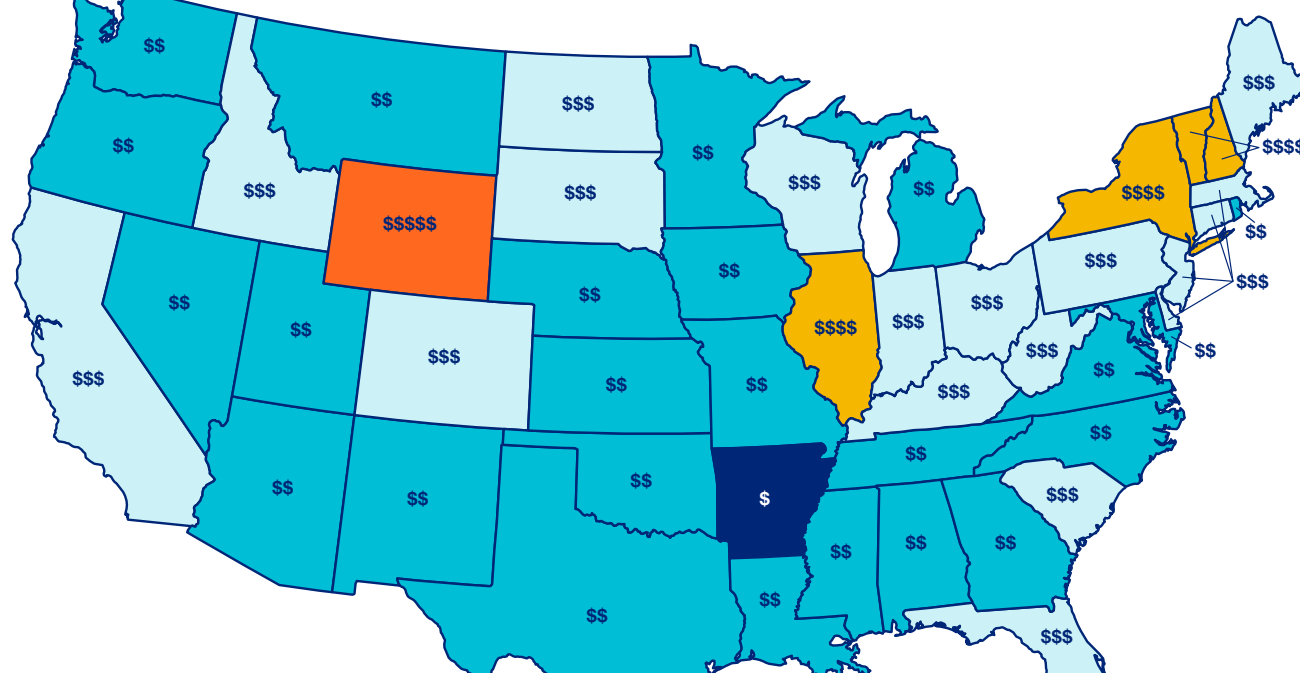
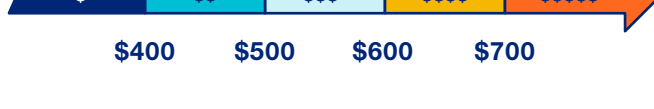
Small businesses 2-99 employees



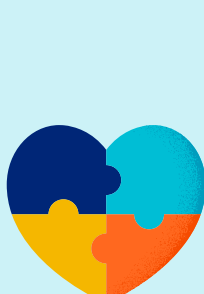
Midsize businesses 100-4,999 employees



Large businesses 5,000+ employees



Key insights by employer size



Small businesses



Midsize businesses



Large businesses



West Virginia

Highest costs at

\$579

PMPM



New York

Highest costs at

\$687

PMPM



Wyoming

Highest costs at

\$724

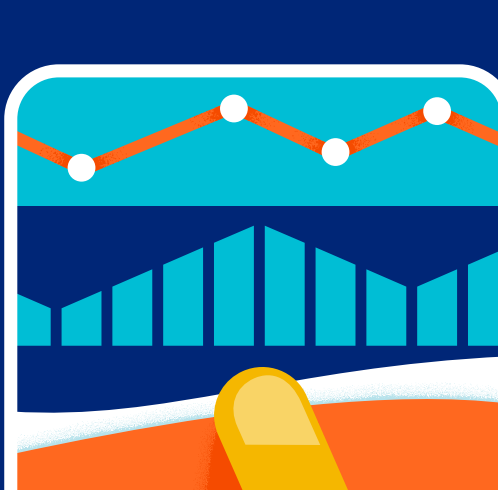
PMPM

↑ 1.4x

greater geographical cost variation for large employers compared to small businesses

3 strategies employers can take to manage cost variation

Understanding the challenges faced by certain employee populations, choosing a network that meets employees where they are and educating employees about cost management tools may help lower health care costs.



1

Employers can work with their carrier and broker or consultant to better understand why an employee's state of residence may contribute to higher health care costs.

2

Once employers understand what's impacting their cost of care, they can select a health plan and network design that enables their employees to access more affordable care.

3

Encouraging health plan literacy—including education about sites of care—can help employees make more cost-effective health care decisions.

Employee cost management tools

Ensuring employees are aware of the cost management tools provided by their carrier and care provider can help them make educated decisions based on their care needs.



Digital tools

can help employees navigate the health system



Transparency tools

compare the cost of different providers, procedures and medications



Advocates

deliver support, personalized care recommendations and solutions for unexpected or out-of-network costs

[Learn more](#)

Contact your broker, consultant or UnitedHealthcare representative or visit uhc.com/broker-consultant or uhc.com/employer

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¹ UnitedHealthcare Employer & Individual book of business data, Dec. 2023. Excludes Alaska, Hawaii, Puerto Rico and the U.S. Virgin Islands. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthCare Services, Inc. or their affiliates. B2B_EI232794937.0_2/24 © 2024 UnitedHealthCare Services, Inc. All Rights Reserved. 23-2740752-CC