

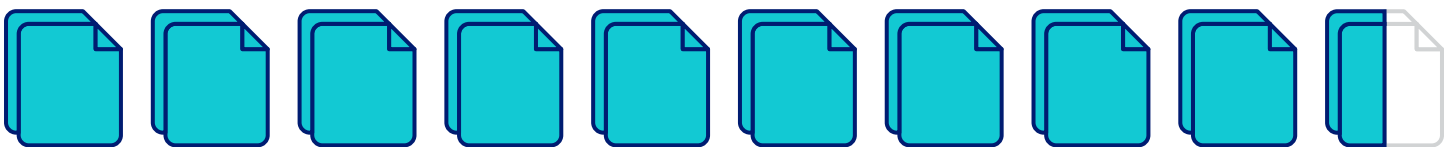
# Medical Stop-Loss Premiums Up Nearly 10% for the 2022 Policy Year



As the number and value of high-amount healthcare claims continues to grow, stop-loss coverage provides important asset protection and cost predictability, particularly for self-funded plans, smaller groups and those with modest cash reserves.

This infographic presents key information about stop-loss coverage from the 2022 dataset in Segal's national medical stop-loss database, which includes nearly 250 plans.

**95%** of plans **purchased broad coverage** that covers medical and prescription drug claims.  
(up from 94% in the 2021 dataset)

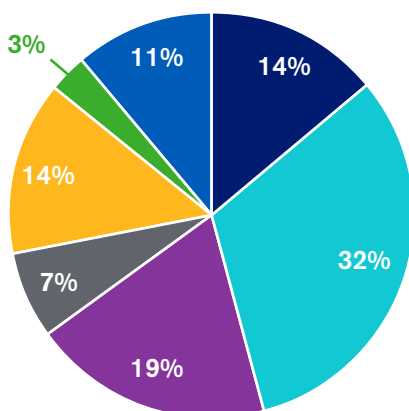
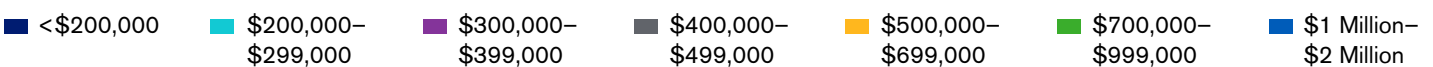


A growing number of therapies can **exceed \$1 million** annually in Rx paid claims for a single individual, such as Carbaglu®, Myalept®, Ravicti® and Zokinvy® (according to SHAPE, Segal's medical claims data warehouse), which underscores the value of stop-loss policies that cover these treatments.



**High-cost claimants** with \$100,000+ paid annual claims over the last two years accounted for less than 1% of all claimants but **28% of total medical plan claim expenses**, based on data from SHAPE.

Specific **stop-loss deductibles** continue to vary widely.



**Median deductible:** **\$300,000**

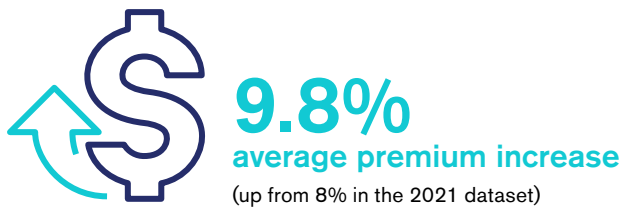
The **most common** deductible, which 10% of plans have:

**\$250,000**  
(up from \$200,000 in the 2021 dataset)

Average per-participant premiums are higher at lower specific stop-loss deductibles.

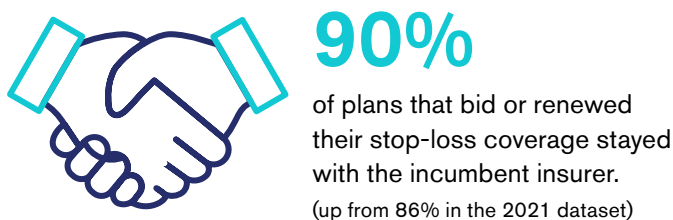
Deductibles	\$200,000	\$250,000	\$275,000	\$300,000	\$500,000
High	\$359.29	\$201.17	\$202.49	—	\$130.86
Median	\$85.81	\$73.90	\$84.36	\$65.98	\$29.90
Low	\$33.12	\$37.10	\$14.64	\$121.30	\$36.04
Average Number of Covered Participants	714	986	1,218	914	1,921

The data above excludes plans that have an aggregating specific deductible.



Factors that affect a plan's premium and premium increases:

- Demographics
- Market conditions
- Claims history
- Health plan coverage levels
- Regional differences
- Presence of case management



### About the 2022 Dataset

Segal has maintained a national medical stop-loss database since the ACA eliminated annual and lifetime dollar limits on essential health benefits.



Range of policy year effective dates

**February 2021**  
**to January 2022**



The rapid rate of change in newly approved medical technology and procedures requires a close inspection of the coverage language offered by each stop-loss insurer. Segal subject matter experts carefully review stop-loss contract provisions to make sure policy language aligns with a plan's coverage needs, so sponsors can secure coverage that meets their expectations.

To discuss the adequacy and competitiveness of your plan's stop-loss coverage compared to plans in Segal's 2022 dataset, contact your Segal consultant or Michael S. Tesoriero at 212.251.5280 or [mtesoriero@segalco.com](mailto:mtesoriero@segalco.com).

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