

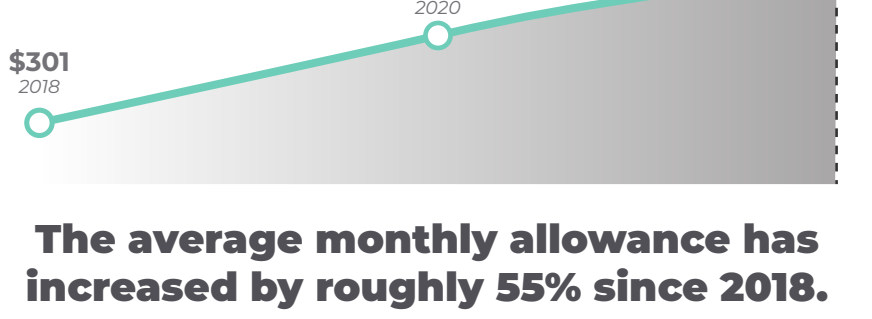
2023 NONPROFIT QSEHRA REPORT

See how nonprofit organizations used their QSEHRA last year

Offering competitive health benefits is essential for organizations to attract and retain their people. But building a great health benefit can be difficult for small nonprofits that lack the resources of larger organizations. Thankfully, nonprofit employers can achieve this with a qualified small employer health reimbursement arrangement.

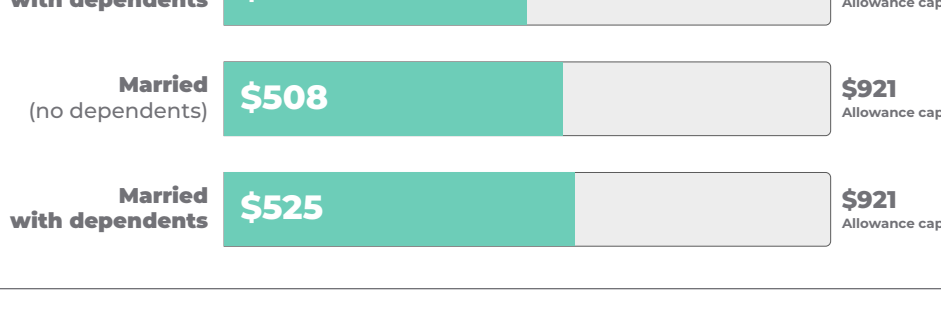
A QSEHRA is an excellent option for nonprofits with fewer than 50 employees that are looking to offer a flexible, affordable health benefit. To see how nonprofit organizations use their QSEHRA, we analyzed user data from our nonprofit QSEHRA customers for this report.

Average monthly allowance

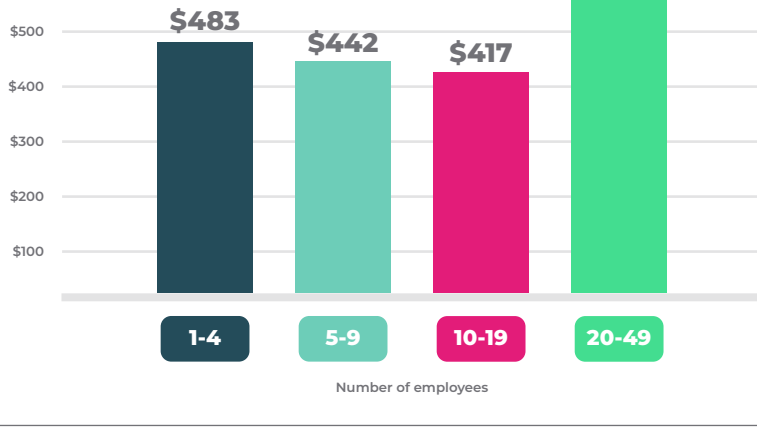


The average monthly allowance has increased by roughly 55% since 2018.

Average monthly allowance by family status in 2022



Average monthly allowance by company size in 2022



Average monthly allowance by company tenure with PeopleKeep

Nonprofit employers have been a QSEHRA customer for...



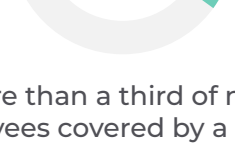
On average, the longer a nonprofit organization has been a PeopleKeep customer, the higher their monthly QSEHRA allowances are.

Waiting periods

While most employers choose not to impose a waiting period for new employees to join the benefit, 1 out of 5 do.



Employer-sponsored premium reimbursement (ESPR)



Percentage of customers who enabled ESPR:

More than a third of nonprofits extended their QSEHRA benefits to employees covered by a spouse's or parent's group health insurance plan.

Top 5 most popular states for nonprofit PeopleKeep QSEHRA customers

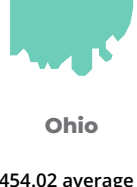
PeopleKeep serves nonprofit employers in every state and the District of Columbia.



California

\$460.57 average monthly allowance

Average lowest-cost silver plan premium in 2022: \$395/month (KFF)



Ohio

\$454.02 average monthly allowance

Average lowest-cost silver plan premium in 2022: \$371/month



Massachusetts

\$489.21 average monthly allowance

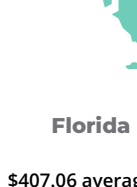
Average lowest-cost silver plan premium in 2022: \$374/month



New York

\$484.12 average monthly allowance

Average lowest-cost silver plan premium in 2022: \$569/month



Florida

\$407.06 average monthly allowance

Average lowest-cost silver plan premium in 2022: \$453/month

The average percentage of an employee's allowance that gets used



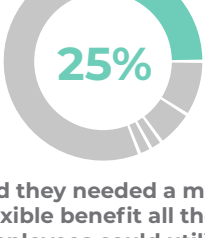
Out of nonprofit employees who received reimbursements, 59% of their allowance gets used on average, leaving the remaining 41% with their employer.

Reasons why nonprofit employers decided to offer a QSEHRA

Of our nonprofit QSEHRA customers, we surveyed 12% of them to better understand why they chose a QSEHRA.



said their organization couldn't afford group health insurance



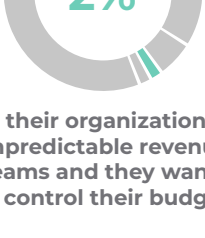
said they needed a more flexible benefit all their employees could utilize



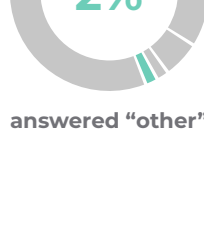
said their organization has employees in multiple states



said they didn't have time to administer a group health insurance plan

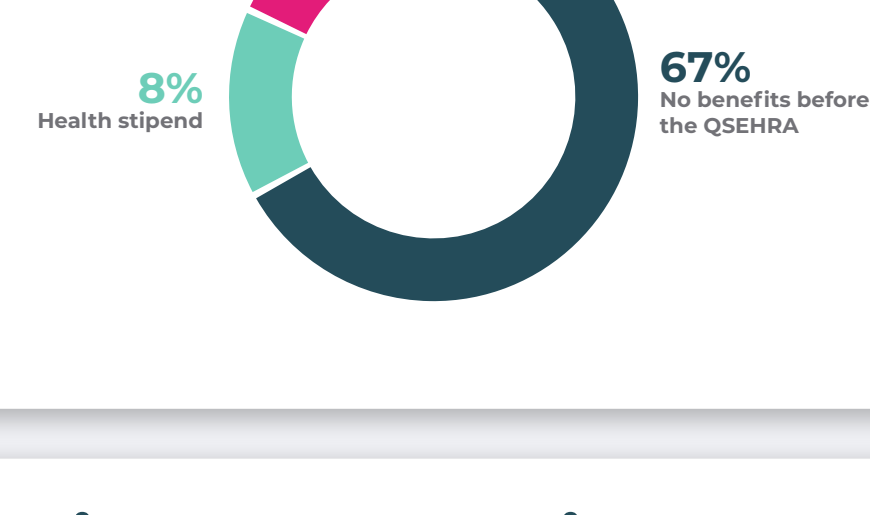


said their organization has unpredictable revenue streams and they wanted to control their budget

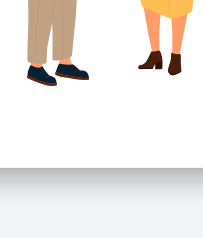


answered "other"

What benefits did nonprofit customers offer before a QSEHRA?



How likely are nonprofit employers to recommend a QSEHRA to other organizations?



73% of our surveyed nonprofit organizations said they are "likely" or "very likely" to recommend a QSEHRA to other organizations.