

# **U.S. Group Health Insurance Market Size, Share & Trends Analysis Report By Plan Type (HMO, PPO, POS, HDHP/SO), By Firm Size (Small Firm, Large Firm), By Region (Northeast, Midwest), And Segment Forecasts, 2025 - 2030**

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## **Abstracts**

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### **U.S. Group Health Insurance Market Growth & Trends**

The U.S. group health insurance market size is expected to reach USD 1.61 trillion by 2030, registering a CAGR of 2.2% from 2025 to 2030, according to a new report by Grand View Research, Inc. The availability of group health insurance enables the advantage for companies with an advantage in the hiring phases that aids in retaining qualified personnel, and increases engagement and productivity at work as a whole. According to statistics from the Kaiser Family Foundation's Health Insurance Coverage of the Total Population data for 2021, 48.5% of Americans rely on a group health plan chosen by their employer for insurance coverage, showcasing the high demand for group health insurance.

In 2022, the South area owned the biggest proportion of the U.S. market, followed by the Midwest region. This is due to the presence of prominent insurance plans and a sizable population with standard group health insurance. Florida State has the largest revenue share for the South in 2022, while Illinois has a sizable revenue share supporting the Midwest region. Additionally, the market is aided by the growing popularity of Preferred Provider Organization (PPO), High-Deductible Health Plans with a Savings Option (HDHP/SO) plans. According to the Employer Health Benefits 2022 Annual Survey Report from the Kaiser Family Foundation (KFF), the PPO and

HDHP/SO plans accounted for 49% and 29% of covered workers' enrolment in 2022, reflecting the rising demand for these plans.

The U.S. market for group health insurance is affected to some extent by the overall consolidation of the healthcare sector. For instance, at the start of 2020, Cigna and Oscar collaborated to sell health insurance policies to small businesses. The plans use member-focused technologies from Oscar and the regional and national provider networks of Cigna. As a result, Cigna and Oscar are able to provide small group health insurance across the nation in more than a dozen of the most important areas, including Kansas City, Georgia, Connecticut, Tennessee, and Arizona.

### U.S. Group Health Insurance Market Report Highlights

The PPO plan segment held the largest revenue share of 49.46% in 2024 and is expected to grow at the fastest CAGR over the forecast period.

The High-Deductible Health Plans with a Savings Option (HDHP/SO) segment is expected to grow at a significant CAGR over the forecast period.

The large firm segment held the largest revenue share of 92.92% in 2024. The small firm segment is expected to grow at a lucrative CAGR over the forecast period.

The South region held the largest share of the U.S. market in 2024 due to the presence of noteworthy insurance plans and the substantial population covered by overall group health insurance.

Midwest region continued to hold the second-largest share of the U.S. group health insurance market.

### Companies Mentioned

Health Care Service Corporation  
Unitedhealth Group  
Kaiser Foundation Health Plan, Inc.  
Blue Cross Blue Shield Association  
Anthem, Inc. (Now Elevance Health)  
The IHC Group

Health Partners Group Ltd  
Mississippi Insurance Group, LLC  
Providence Health Plan  
Harvard Pilgrim Health Care, Inc.

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