

EBRPSS Self-Funded Group Health Insurance Information

Pertinent documents include:

1. Analysis of Groups Covered by the EBRPSS Self-Funded Plan (2014 Projections)
2. Active Cost Projection Overview
3. Active Benchmark 2013 Current Rates and 2014 Proposed Rates
4. Non-Medicare Retiree Cost Projection Overview
5. Non-Medicare Retiree Current Rates
6. Non-Medicare Retiree 2014 Proposed Rates
7. Retiree 2014 Cost Projection
8. Medicare Eligible Retiree Current Rates (2013)
9. Neighboring School District Survey of health care coverage

Please note that Medicare Advantage coverage information and rates will be posted once they are reviewed by staff.

The Health Care Advisory Committee will meet on Wednesday, May 1, 2013 at 10:00 a.m. in the Instructional Resource Center 1050 South Foster Drive.

**Analysis of Groups Covered by the EBRPSS Self-Funded Plan
(Data for 2014 Projections)**

	<u>Actives (4,678)</u>	<u>Non-Medicare Retirees (1,958)~</u>	<u>Medicare Eligible Retirees (2,890)~</u>
<u>Projected Claims History:</u>	\$40.1M	\$25.7M	\$21.7M (20%) \$108.5M (80%) \$130.2M (100%)

<u>Projected Budget Increase for 2014:</u>	No increase	10%	25%
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<u>What Participants Pay for Healthcare:</u>	Premium to EBRPSS, 34%	Premium to EBRPSS, 30%	Premium to EBRPSS, 18% Premium to Medicare, 100%
	Co-pays	Co-pays	Nothing, 100% paid by EBRPSS
	Deductibles	Deductibles	Nothing, 100% paid by EBRPSS
	Non-covered items/services	Non-covered items/services	Nothing, 100% paid by EBRPSS
	1.45% of payroll (Medicare)* (\$3M in 2012)	-	-

<u>What EBRPSS pays:</u>	Balance of premium, 66%	Balance of premium, 70%	Balance of premium, 82%
	1.45% of payroll (Medicare)* (\$3M in 2012)	-	-

* EBRPSS & Actives supplementing
Medicare eligible annually,
over \$6M

~ Total retirees: 4,848

Active Costs Projection Overview

Actives: Combined Core and Buy-up Plans

Projected Budgeted Premium Required Calendar Year 2014	\$40,107,978
Current Budgeted Premium Annualized	\$40,270,466
2014 Required Medical / Rx Budget Decrease (%)	-0.4%
2014 Required Medical / Rx Budget Decrease (\$)	-\$162,488

Actives: Benchmark & 2013 Current Rates

	EBRPSS: Buy-up Plan	EBRPSS: Core Plan	Government 500+	5,000-9,999 employees	National All
Individual coverage	\$157	\$72	\$100	\$108	\$148
Family coverage	\$693	\$496	\$328	\$361	\$544

2013 EBRPSS Active Current & 2014 Proposed Rates

Buy-Up Plan	EE Contribution	ER Contribution	Total Premium
Employee Only	\$157.00	\$394.00	\$551.00
Employee + Spouse	\$468.00	\$573.00	\$1,041.00
Employee + Child(ren)	\$384.00	\$525.00	\$909.00
Employee + Family	\$693.00	\$703.00	\$1,396.00

Core Plan	EE Contribution	ER Contribution	Total Premium
Employee Only	\$72.00	\$394.00	\$466.00
Employee + Spouse	\$318.00	\$573.00	\$891.00
Employee + Child(ren)	\$250.00	\$525.00	\$775.00
Employee + Family	\$496.00	\$703.00	\$1,199.00

Non-Medicare Retiree Costs Projection Overview

Retirees Without Medicare	
Projected Budgeted Premium Required Calendar Year 2014	\$25,744,757
Current Budgeted Premium Annualized	\$23,433,704
2014 Required Medical / Rx Budget Increase (%)	10%
2014 Required Medical / Rx Budget Increase (\$)	\$2,311,053

Non-Medicare Retirees: 2013 Current Rates

Buy-Up Plan	EE Contribution	ER Contribution	Total Premium
Retiree Only	\$259.00	\$600.00	\$859.00
Retiree and Spouse	\$556.00	\$988.00	\$1,544.00
Retiree and Children	\$471.00	\$739.00	\$1,210.00
Retiree and Family	\$748.00	\$1,126.00	\$1,874.00

Core Plan	EE Contribution	ER Contribution	Total Premium
Retiree Only	\$135.00	\$600.00	\$735.00
Retiree and Spouse	\$320.00	\$988.00	\$1,308.00
Retiree and Children	\$303.00	\$739.00	\$1,042.00
Retiree and Family	\$475.00	\$1,126.00	\$1,601.00

Non-Medicare Retirees: 2014 Proposed Rates

Buy-Up Plan	EE Contribution	ER Contribution	Total Premium
Retiree Only	\$343.72	\$600.00	\$943.72
Retiree + Spouse	\$708.27	\$988.00	\$1,696.27
Retiree+ Child(ren)	\$590.33	\$739.00	\$1,329.33
Retiree + Family	\$932.82	\$1,126.00	\$2,058.82

Core Plan	EE Contribution	ER Contribution	Total Premium
Retiree Only	\$207.49	\$600.00	\$807.49
Retiree + Spouse	\$449.00	\$988.00	\$1,437.00
Retiree+ Child(ren)	\$405.76	\$739.00	\$1,144.76
Retiree + Family	\$632.89	\$1,126.00	\$1,758.89

Retiree Costs Projection Overview

Retirees With Medicare Part A or Part A & B	
Projected Budgeted Premium Required Calendar Year 2014	\$21,738,931
Current Budgeted Premium Annualized	\$17,337,256
2014 Required Medical / Rx Budget Increase (%)	25%
2014 Required Medical / Rx Budget Increase (\$)	\$4,401,675

NOTE: Most recent analysis of unfunded actuarial accrued liability for Retiree Medical/Rx benefits is \$1.35 Billion

Medicare Retirees: 2013 Current Rates

Buy-Up Plan	EE Contribution	ER Contribution	Total Premium
Retiree Only	\$91.00	\$355.00	\$446.00
Retiree and Spouse	\$243.00	\$564.00	\$807.00
Retiree and Children	\$298.00	\$492.00	\$790.00
Retiree and Family	\$444.00	\$703.00	\$1,147.00

Core Plan	EE Contribution	ER Contribution	Total Premium
Retiree Only	\$32.00	\$355.00	\$387.00
Retiree and Spouse	\$140.00	\$564.00	\$704.00
Retiree and Children	\$187.00	\$492.00	\$679.00
Retiree and Family	\$292.00	\$703.00	\$995.00

School District Parish Survey
EBRPSS - Spring 2013

	Ascension	Assumption	Caddo	Calcasieu	Iberville	Jefferson	Lafayette	Livingston	Plaquemines	St. Tammy	Tangipahoa	West Baton Rouge	Zachary
Self-Insured	Partially	No: OGB	Moving from fully-insured to self-funded 04/01/2013	No response	Yes	No :OGB	Yes	No: OGB	No: OGB	Yes	No :OGB	No: OGB	No response
Medicare Advantage Program (MAP)	Yes	Yes through the OGB	No; Upon reaching 65, medicare becomes primary & group becomes secondary		Yes	Yes through the OGB	Yes; Humana	Yes through the OGB	Yes through the OGB	Yes; Humana	Yes through the OGB	Yes through the OGB	
Retiree Healthcare Insurance	Yes	Yes through the OGB	Yes		Yes	Yes through the OGB	Yes	Yes through the OGB	Yes through the OGB	Yes	Yes through the OGB	Yes through the OGB	

OGB- Sponsored Medicare Advantage Health Plans Include the following options:

1. Peoples Health HMO-POS Plan,
2. Vantage HMO-POS Plan
3. Vantage Zero-Premium HMO-POS Plan
4. Extend Health Medicare Exchange

Option to participate in Medicare Advantage Program	-	-	-	-	If still active, employees stay in the Plan. Once they retire, must sign-up for Parts A & 8 and move to MAP.	-	Option to stay in the Plan or move to MAP	-	-	Must sign up for Parts A & B and move to MAP at age 65. In place since 2009.	-	-	-
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