



Serving those who serve South Carolina

State Health Plan benchmarks

Health Care Policy Committee
December 5, 2018

State Health Plan enrollment as of December 2018



Participants		
Subscribers		281,993
Actives	189,037	
Retirees	89,263	
Others	3,693	
Spouses		82,331
Children		133,215
Total covered lives		497,539

Active subscribers	
State agencies	34,582
Higher education	26,026
School districts	86,052
Local subdivisions	33,513
Other	8,864
Total employees	189,037

Retirees	
Medicare	68,469
Non-Medicare	20,794
Total retirees	89,263

Total employer groups: 714

State Health Plan versus national trends

Claims expenditure growth



	Public and private sector insurance plans ¹	State Health Plan ²
2014	8.1%	-1.4%
2015	8.5%	8.9%
2016	7.5%	4.0%
2017	5.5%	5.4%
2018	8.8%	3.1% ³
5-year average (2014-2018)	7.7%	4.0%

- Target is to maintain expenditure growth at least two points below benchmark.

¹Includes active participants and retirees under the age of 65 in private and public sector insurance plans.

²Trend is defined as claims paid per member (includes employee and dependents).

³Incurred in 10 months; paid in 10 months.

State Health Plan contribution rate increases versus CPI growth for medical care



State Health Plan total rate increase		Medical care CPI increase	
2015	2.9%	2013	2.0%
2016	3.4%	2014	3.0%
2017	0.6%	2015	2.6%
2018	2.5%	2016	4.1%
2019	5.7%	2017	1.8%
5-year average (2015-2019)	3.0%	5-year average (2013-2017)	2.7%

- Target is to control annual contribution increase to no more than CPI for medical care plus 3 percent.
- Two-year lag in CPI data used for measure because of timing of the State Health Plan rate setting process.

2018 average monthly total premiums¹



	Single	Family
State Health Plan	\$473	\$1,236
Large public and private sector employers ²	\$597	\$1,714
Public and private sector in South ³	\$587	\$1,624
Public employers	\$646	\$1,752
Private – manufacturing	\$563	\$1,618
Private – financial services	\$613	\$1,617

¹Average monthly total premiums in PPO (Preferred Provider Organization) plans

²Large public and private sector employers: ≥ 200 employees in public and private sectors

³Public and private sector employers in South includes Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia

2018 average annual deductible¹



	Amount
State Health Plan	\$445
Large public and private sector employers ²	\$1,012
All employers	\$1,204

¹Average annual deductible in PPO (Preferred Provider Organization) plans

²Large public and private sector employers: ≥ 200 employees in public and private sectors

2017 average annual gross plan cost per active employee¹



	Amount ²
State Health Plan	\$10,471
Public employers	\$12,089
Private – manufacturing	\$13,529
Private – financial services	\$12,359
All employers	\$11,764
Employers – 500+	\$12,611
Employers – 20k+	\$11,850
South ³	\$11,456

¹Average cost in PPO (Preferred Provider Organization) and POS (Point of Service) plans

²Average annual gross plan cost per employee (medical and pharmacy only for active employees and their dependents) = (Claims cost for employee and dependents + administrative costs + employee contributions)/number of active employees

³South includes Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia

2019 composite monthly premiums¹



	Employer	Employee	Total
State Health Plan	\$572.56	\$159.56	\$732.12
South ²	\$736.31	\$181.22	\$917.53
United States	\$882.15	\$158.09	\$1,040.23
State Health Plan percentage of regional average	77.8%	88.0%	79.8%
State Health Plan percentage of national average	64.9%	100.9%	70.4%

Survey uses most prevalent plan among state employee options for analysis.

¹Composite monthly premiums: Weighted average of all PEBA health subscribers enrolled in each coverage level

²South includes Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia



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