



# State Health Plan benchmarks

February 2017

# State Health Plan enrollment<sup>1</sup>

As of February 2017

Subscribers		
Subscribers		273,714
Actives	188,032	
Retirees	82,420	
Others	3,262	
Spouses		80,143
Children		129,176
Total covered lives		483,033

Active subscribers	
State agencies	35,351
Higher education	25,655
School districts	86,174
Local subdivisions	32,580
Other	8,272
Total active subscribers	188,032

Retirees	
Medicare	62,411
Non-Medicare	20,009
Total retirees	82,420

<sup>1</sup>Represents enrollment in the State Health Plan, the MUSC Health Plan and TRICARE.

# State Health Plan – participating employers

As of February 2017

Employers	
State agencies	83
Higher education	27
School districts	92
Local subdivisions	452
Other	26
Total employers	680

## State Health Plan vs. national trends

Data from the 2017 Segal Health Plan Cost Trend Survey

	Public and private sector insurance plans <sup>1</sup>	State Health Plan <sup>2</sup>
2012	6.7%	6.4%
2013	5.6%	4.0%
2014	7.9%	-1.4%
2015	8.2%	8.8%
2016	9.0%	4.3% (12/12) <sup>3</sup>

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

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

<sup>3</sup>"12/12" means incurred in 12 months; paid in 12 months

## Average annual gross plan cost per active employee<sup>1</sup>

Data from 2015 Mercer National Survey of Employer-sponsored Health Plans

	Amount <sup>2</sup>		Amount <sup>2</sup>
State Health Plan	\$9,548	All employers	\$11,212
Public employers	\$12,824	Employers – 500+	\$11,609
Private – mfg.	\$12,059	Employers – 20k+	\$11,509
Private – financial srvs.	\$11,845	South <sup>3</sup>	\$10,690

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

<sup>2</sup>Average 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

<sup>3</sup>South: Includes Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia

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## 2016 average monthly total premiums

Data from the Kaiser Family Foundation Employer Health Benefits  
2016 Annual Survey

**Totals include employee and employer contributions**

	Single	Family
State Health Plan	\$458	\$1,200
Lg. public & private sector employers <sup>1</sup>	\$572	\$1,607
Public & private sector in South <sup>2</sup>	\$540	\$1,474
Public employers	\$606	\$1,497
Private – manufacturing	\$578	\$1,676
Private – financial services	\$583	\$1,654

<sup>1</sup>Lg. public and private sector employers: ≥ 200 employees in public and private sectors

<sup>2</sup>Public & 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

## 2016 average annual deductible

Data from the Kaiser Family Foundation Employer Health Benefits  
2016 Annual Survey

	Amount
State Health Plan	\$445
Lg. public & private sector employers <sup>1</sup>	\$814
Public & private sector in South <sup>2</sup>	\$1,024

<sup>1</sup>Lg. public and private sector employers: ≥ 200 employees in public and private sectors

<sup>2</sup>Public & 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

## 2017 composite monthly premiums<sup>1</sup>

Data from the PEBA 50-State Survey of State Employee Health Plans

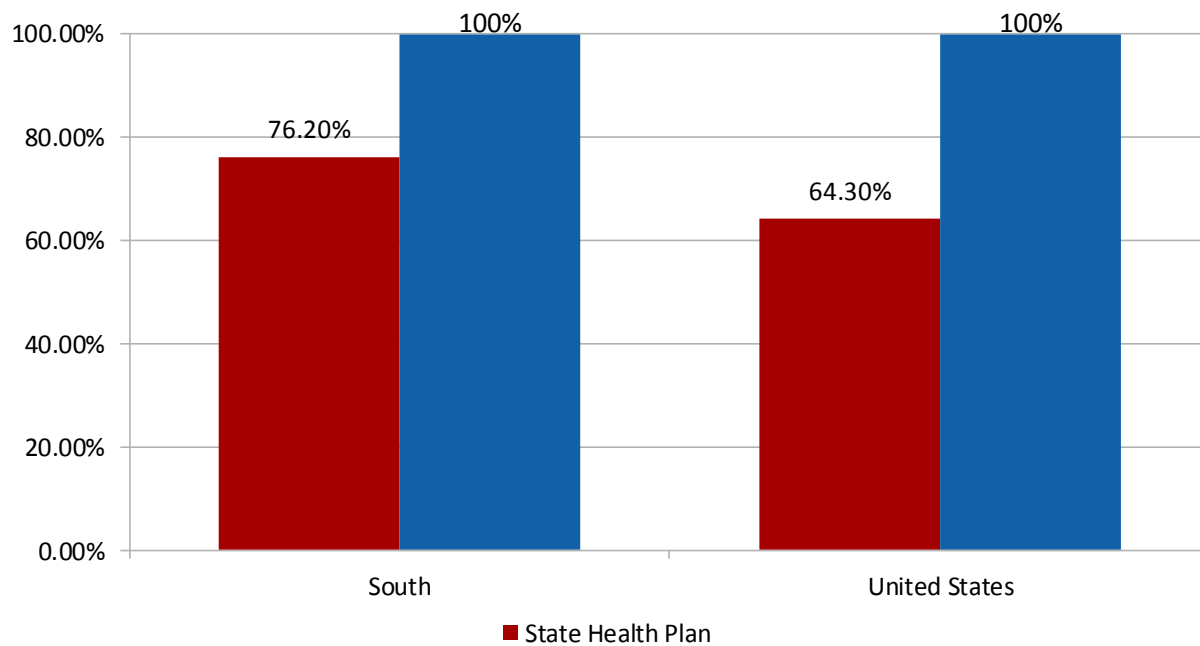
	Employer	Employee	Total
State Health Plan	\$516.12	\$159.88	\$676.00
South <sup>2</sup>	\$704.17	\$182.55	\$886.72
United States	\$867.33	\$184.55	\$1,051.84

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

<sup>2</sup>South: Includes Alabama, Arkansas, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia

## 2017 State Health Plan composite monthly premiums as a percentage of regional and national averages<sup>1</sup>

Data from the PEBA 50-State Survey of State Employee Health Plans  
**Compared to other state employee health plans**



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

<sup>2</sup>South: Includes Alabama, Arkansas, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia