



State Health Plan benchmarks

February 2018

State Health Plan enrollment¹

As of February 2018

Subscribers		
Subscribers		278,087
Actives	189,241	
Retirees	85,180	
Others	3,666	
Spouses		81,488
Children		131,244
Total covered lives		490,819

Active subscribers	
State agencies	35,308
Higher education	25,837
School districts	86,734
Local subdivisions	32,854
Other	8,508
Total active subscribers	189,241

Retirees	
Medicare	65,488
Non-Medicare	19,692
Total retirees	85,180

¹Represents enrollment in the State Health Plan, the MUSC Health Plan and TRICARE.

State Health Plan participating employers

As of February 2018

State agencies	83
Higher education	27
School districts	92
Local subdivisions	464
Other	26
Total employers	692

State Health Plan versus national trends

	Public and private sector insurance plans ¹	State Health Plan ²
2013	5.6%	4.0%
2014	8.1%	-1.4%
2015	8.5%	8.9%
2016	7.5%	4.6%
2017	9.3%	5.0% (12/12) ³
5-year average (2013-2017)	7.8%	4.2%

Data from the most recent Segal Health Plan Cost Trend Survey

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).

³"12/12" means incurred in 12 months; paid in 22 months

2016 average annual gross plan cost per active employee¹

	Amount ²
State Health Plan	\$10,085
Public employers	\$13,342
Private – manufacturing	\$12,711
Private – financial services	\$11,965
All employers	\$11,391
Employers – 500+	\$12,235
Employers – 20k+	\$11,969
South ³	\$11,033

Data from 2016 Mercer National Survey of Employer-sponsored Health Plans

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

2017 average monthly total premiums

Totals include employee and employer contributions

	Single	Family
State Health Plan	\$461	\$1,207
Large public and private sector employers ¹	\$583	\$1,646
Public and private sector in South ²	\$541	\$1,502
Public employers	\$594	\$1,519
Private – manufacturing	\$575	\$1,667
Private – financial services	\$579	\$1,656

Data from the Kaiser Family Foundation Employer Health Benefits 2017 Annual Survey

¹Large public and private sector employers: ≥ 200 employees in public and private sectors

²Public 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

2017 average annual deductible

	Amount
State Health Plan	\$445
Large public and private sector employers ¹	\$856
Public and private sector employers in South ²	\$1,149

Data from the Kaiser Family Foundation Employer Health Benefits 2017 Annual Survey

¹Large public and private sector employers: ≥ 200 employees in public and private sectors

²Public 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 composite monthly premiums¹

Compared to other state employee health plans

	Employer	Employee	Total
State Health Plan	\$533.25	\$159.71	\$692.96
South ²	\$726.00	\$186.19	\$912.19
United States	\$890.87	\$181.02	\$1,072.89

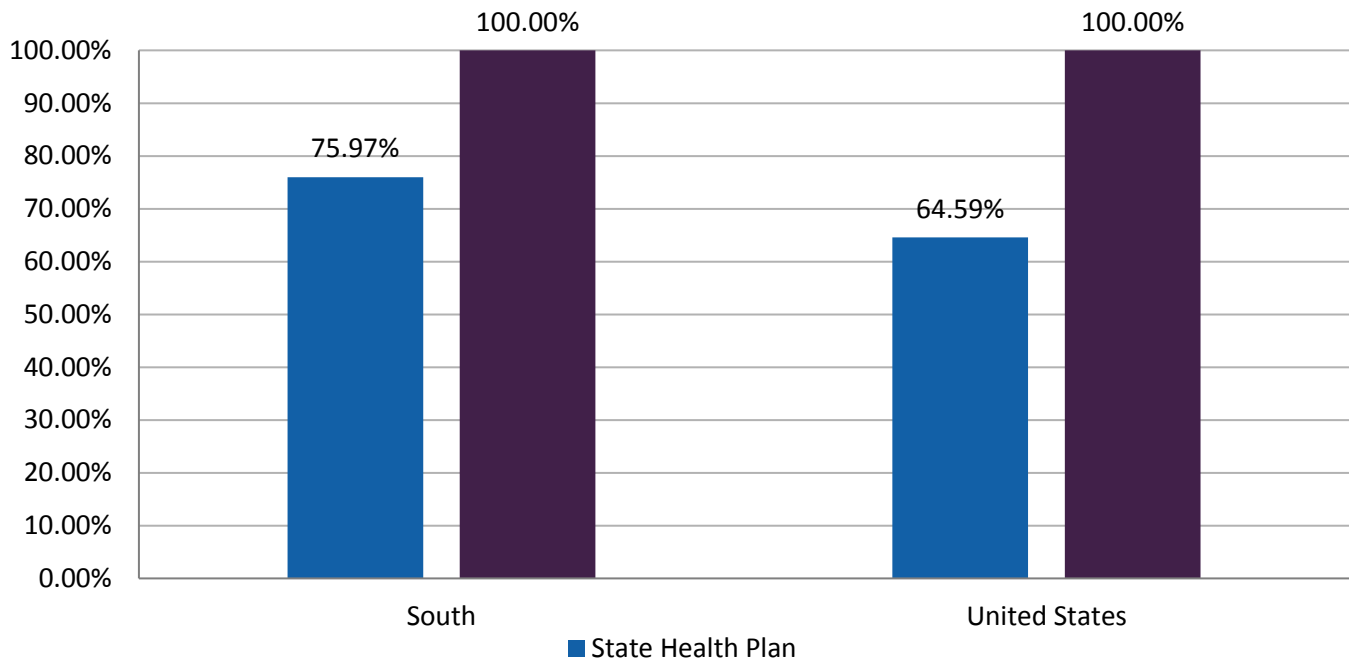
Data from the 2018 PEBA 50-State Survey of State Employee Health Plans

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

2018 State Health Plan composite monthly premiums as a percentage of regional and national averages¹

Compared to other state employee health plans



Data from the 2018 PEBA 50-State Survey of State Employee Health Plans

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