
DEPARTMENT OF ADMINISTRATION OFFICE OF GROUP INSURANCE

CEC COMMITTEE ~ JANUARY 8, 2019



-
- Jennifer Pike, Administrator
 - Bryan Mooney, Dept of Administration Director
 - Keith Reynolds, Deputy Director/CFO
 - Sarah Hilderbrand, Purchasing Administrator

OFFICE OF GROUP INSURANCE

- 5 full-time employees
 - Administrator
 - Contract Manager
 - Group Insurance Specialist
 - Employee Benefits Specialist
 - Employee Benefits Technician
- Annual personnel and operating budget for FY2019 \$847,100

ENABLING STATUTES AND RULES

- I.C. 67-5760 – 67-5772
 - Powers and duties
 - Objectives and considerations
 - Retiree medical eligibility and subsidy
 - Perpetual appropriation
 - Group Insurance Advisory Committee (GIAC)
 - Website: <https://ogi.idaho.gov/group-insurance-advisory-committee/>
- IDAPA 38-03-01 – Group Insurance Rules

LINES OF COVERAGE

- Active employee medical & dental
 - Vision benefit
 - Prescription drug coverage
 - Employee assistance program (EAP)
 - Disease management programs
 - Telemedicine (MDLive)
 - Case Management
 - Cost Advisory/Transparency Tools
 - Wellness/well-being resources
- Retiree medical
- Basic life insurance
 - Short and long-term disability
 - Accidental death and dismemberment
 - Voluntary term life
- Flexible spending accounts (FSA)

FY2019 SIGNIFICANT PLAN DETAILS

- Voluntary mail order Rx



- Medical and behavioral health telehealth

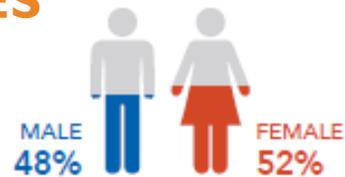
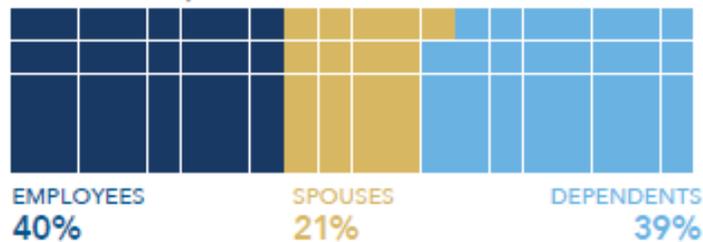


MEDICAL PLAN MEMBERSHIP OVERVIEW

AVERAGE MEMBERSHIP **ACTIVE EMPLOYEES**

46,490

▲ 0.9% above prior

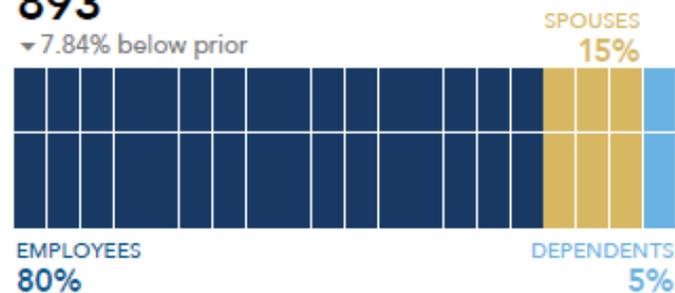


RETIREES

AVERAGE MEMBERSHIP

893

▼ 7.84% below prior



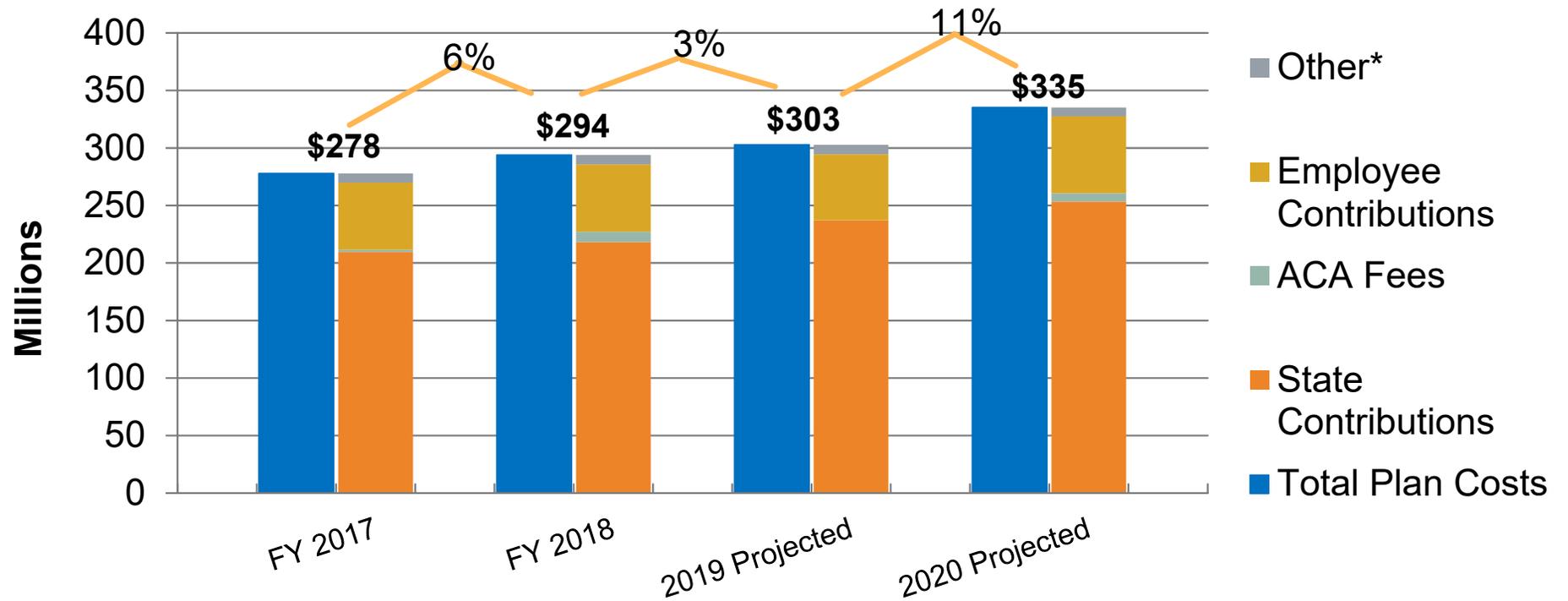
“GRANDFATHERED” STATUS

- Plan that existed before March 23, 2010
- Mandatory changes included:
 - Removal of lifetime limits and maximums
 - Coverage for dependents to age 26
 - Removal of pre-existing condition exclusions
- Minimal flexibility in cost-shifting to members
- Plan design can never reduce benefits

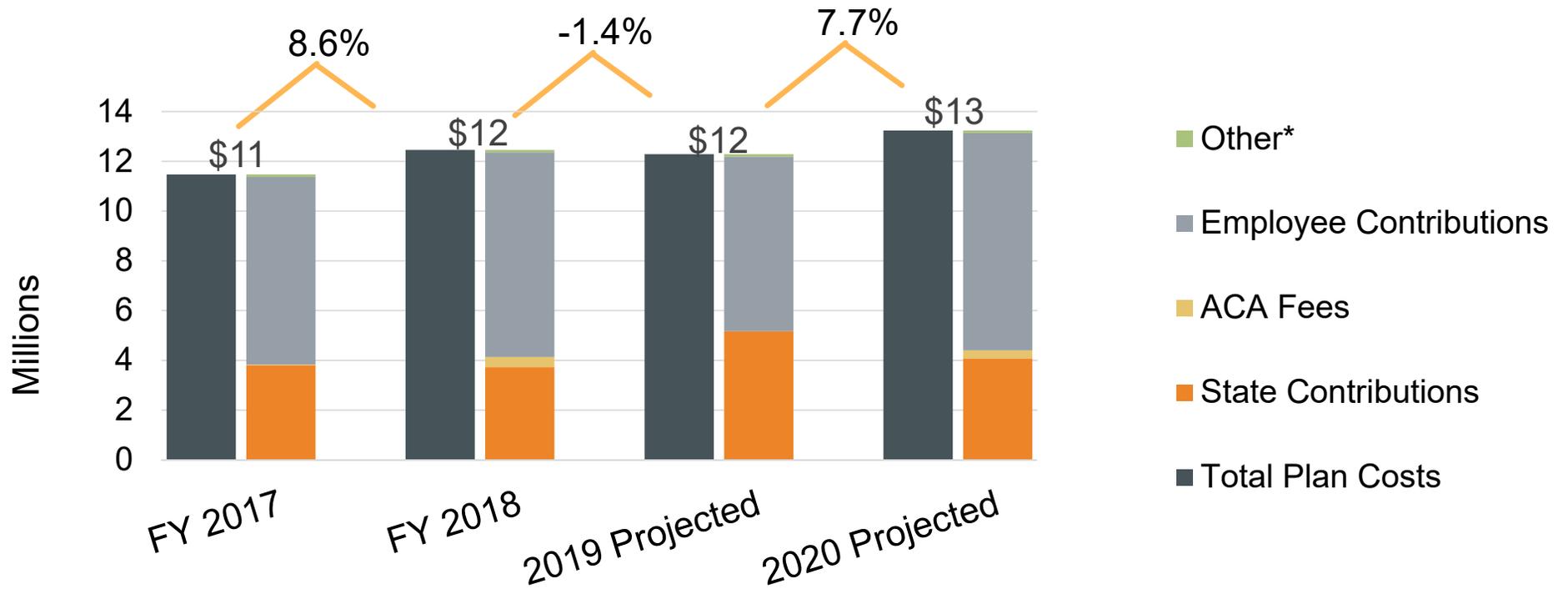
PROJECTION METHODOLOGY

- Actual claims experience
 - Industry trend (Milliman Health Cost Guidelines™)
 - Reserve requirements
 - Reserve balance (funds held by OGI)
 - Enrollment
 - Benefit changes
 - Health Care Reform related fees
- Projections conducted in May and November

PROJECTED MEDICAL PLAN COSTS



PROJECTED DENTAL PLAN COSTS



MEDICAL & DENTAL RESERVES



GOVERNOR'S APPROPRIATION RECOMMENDATION

FY2019 Medical & Dental Appropriation = \$11,650

Active Medical Appropriation \$10,890

Active Dental Appropriation \$ 130

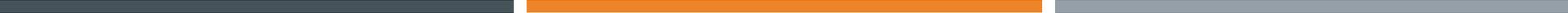
Final FY2020 Appropriation \$11,020

-5%



PROJECTS IN THE WORKS

- Medical Request for Proposal (RFP)
 - Data from the Request for Information (RFI)
 - Division of Purchasing administering the RFP
 - RFP oversight board comprised of the Group Insurance Advisory Committee (GIAC)
 - Timeline in compliance with H715



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