

DEPARTMENT OF ADMINISTRATION

OFFICE OF GROUP INSURANCE (OGI)

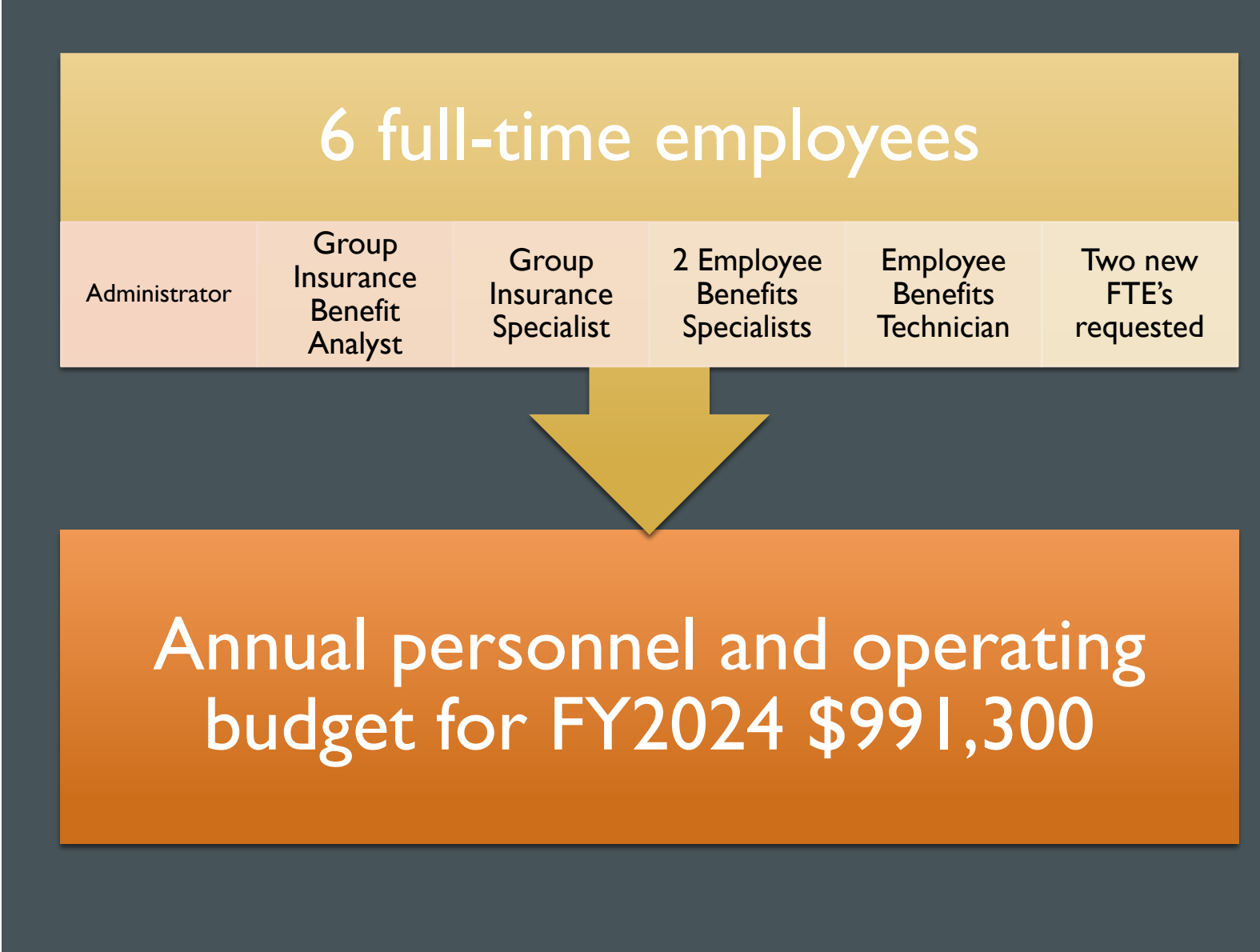
CEC COMMITTEE ~ JANUARY 15, 2024

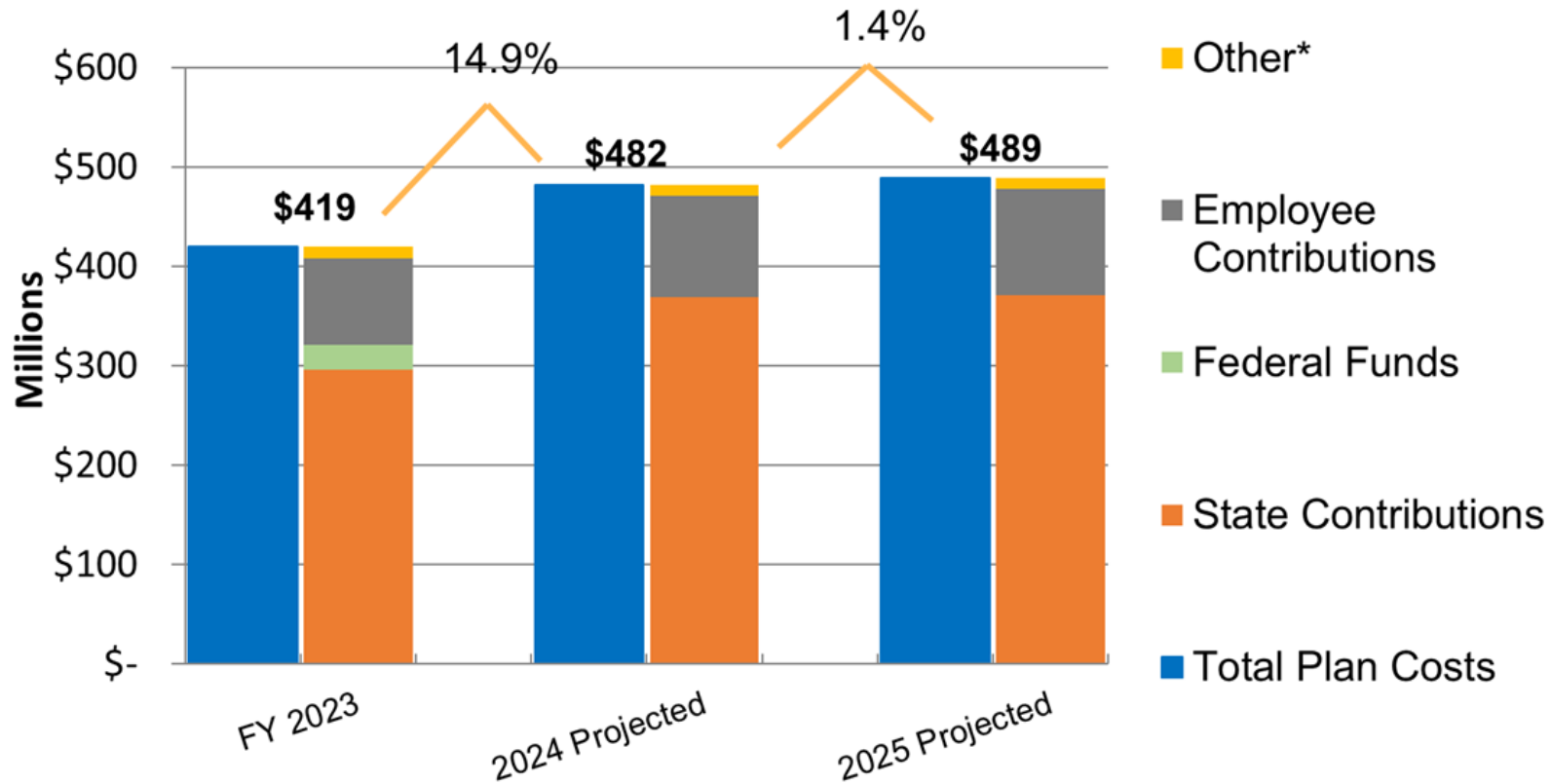
# ENABLING STATUTES

## ■ I.C. 67-5760 – 67-5772

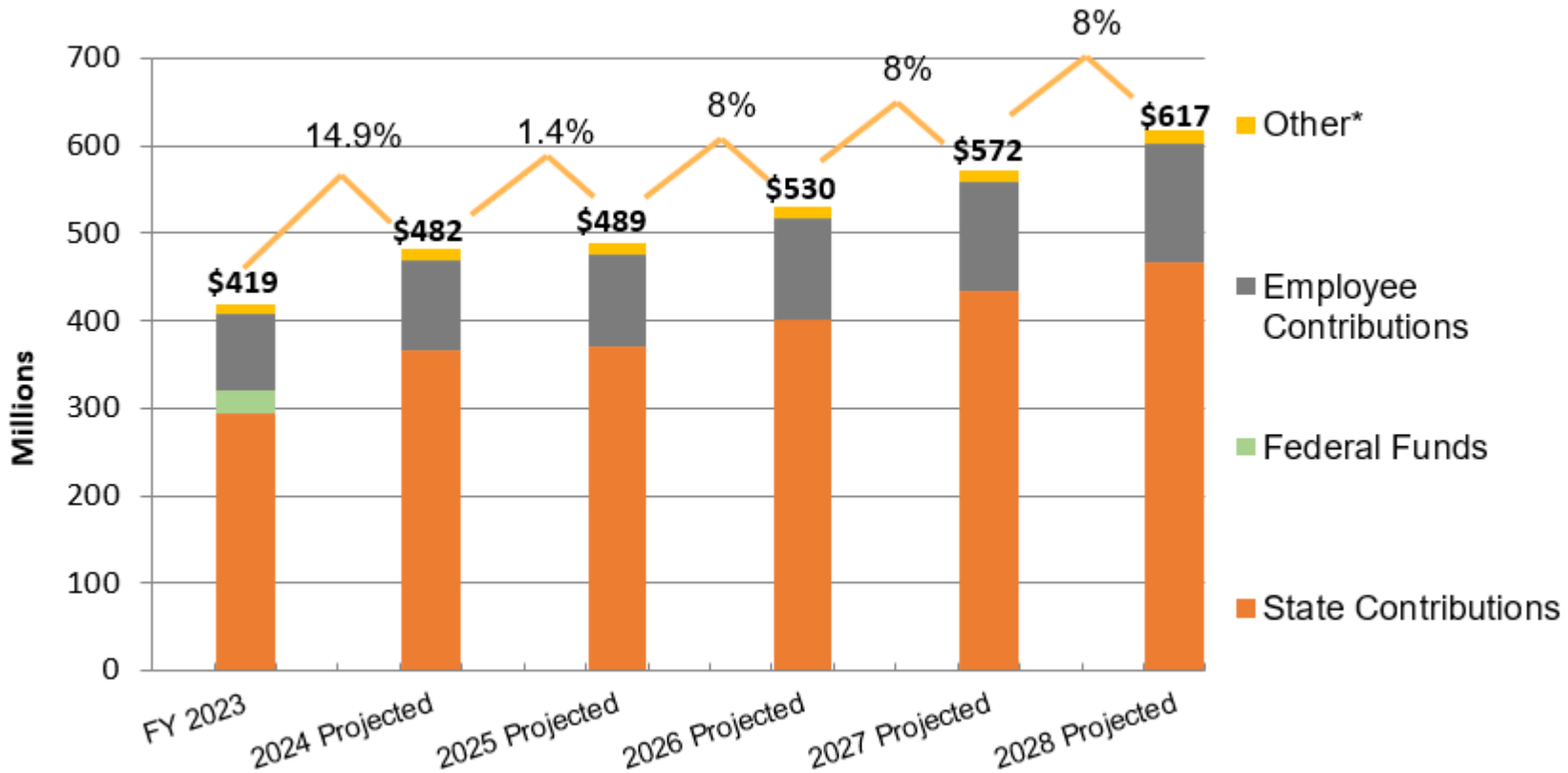
- Powers and duties
- Objectives and considerations
- Provide insurance to school districts
- Retiree medical eligibility and subsidy
- Perpetual appropriation
- Group Insurance Advisory Committee (GIAC)
  - Website: <https://ogi.idaho.gov/group-insurance-advisory-committee/>

OFFICE OF  
GROUP  
INSURANCE





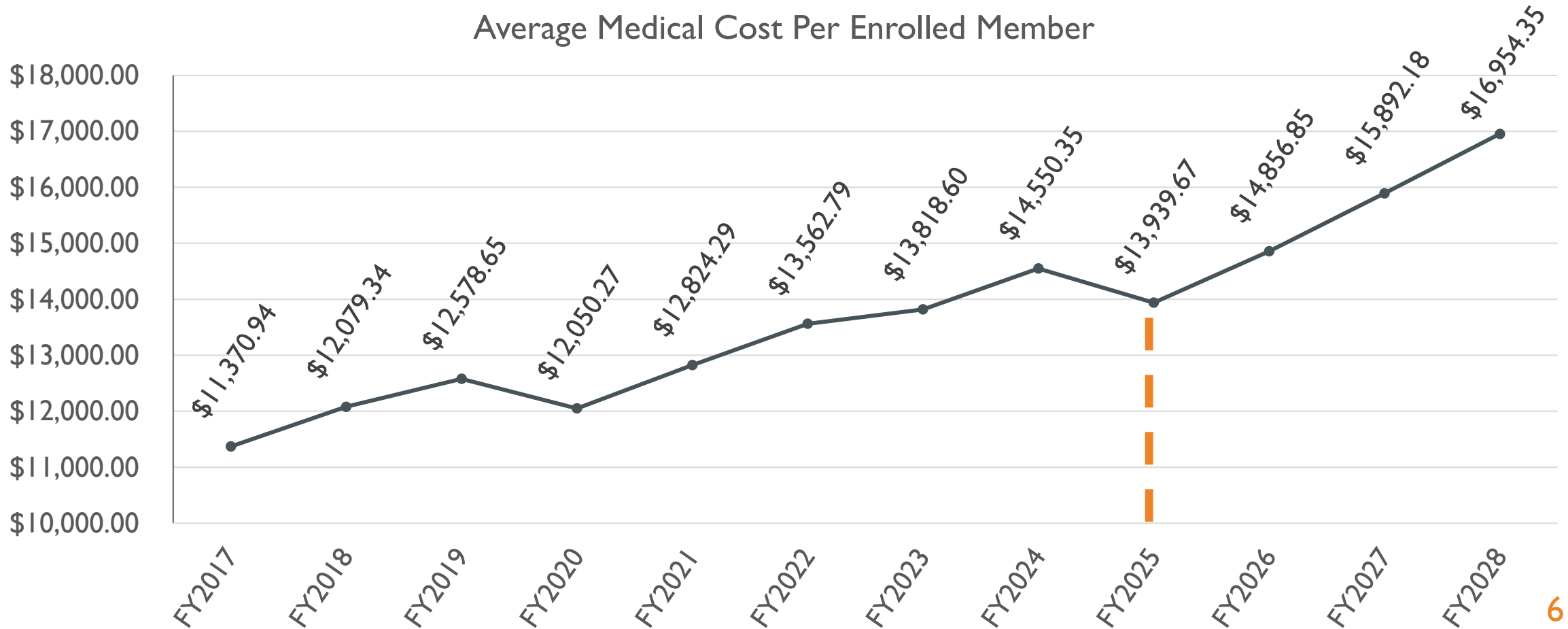
**PROJECTED  
FY26 COSTS  
WITH NEW  
CARRIER**



LOOKING  
INTO THE  
FUTURE

# AVERAGE COST PER ACTIVE EMPLOYEE ENROLLED IN MEDICAL

Average Medical Cost Per Enrolled Member



## HOW WE FUND THE PLAN & OGI

1. The Legislature appropriates funding for every benefit eligible FTE to be collected by OGI
2. The appropriation formula is:
  - + Dollars to pay medical and dental claims & administration costs; the statutory retiree premium subsidy; Health Savings Account (HSA) contributions; and the OGI operating budget.
  - Available dollars from appropriations for eligible employees who waive medical and/or dental coverage (Sweep)
  - Available dollars from reserves in excess of our 10% contingency requirement

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= Appropriation

# LBB APPROPRIATION COMPONENTS

<b>Employer-Paid Health Insurance per Eligible Employee</b>				
	<b>FY 2023 Appropriation</b>	<b>FY 2024 Appropriation</b>	<b>FY 2025 10% Contractual Minimum</b>	<b>FY 2025 Governor Recommendation</b>
Health Insurance (medical, dental)	\$15,220	\$15,310	\$14,157	\$14,157
Retiree Subsidy	\$97	\$65	\$49	\$49
State HSA Contribution	\$0	\$50	\$37	\$37
Administrative Costs	\$41	\$39	\$47	\$47
Proposed Use of "Sweep" Funding	(\$1,162)	(\$1,186)	(\$1,115)	(\$1,115)
Proposed Use of Reserve Funding	(\$1,696)	(\$524)	(\$1,699)	(\$180)
<b>Annual Appropriation</b>	<b>\$12,500</b>	<b>\$13,750</b>	<b>\$11,480</b>	<b>\$13,000</b>



## REGENCE BLUESHIELD OF IDAHO (RBSI) INFORMATION

- Regence is a nonprofit mutual health insurer. It serves more than 296,000 people across the state. RBSI is one of only three “Idaho domiciled” health insurers according to the Idaho Secretary of State
- RBSI is headquartered in Lewiston, since 1946
- RBSI has a corporate office in Boise, and satellite offices in Pocatello and Couer d’Alene
- RBSI employs over 600 people in Idaho
- RBSI is guided by 100% Idaho-based board of directors
- RBSI’s Idaho network includes 454 in-network facilities (including ALL of Idaho’s Acute Care and Critical Access hospitals) and more than 13,200 providers

## ❖ Current Benefit/Vendor

- Three plans offered
- Deductibles
- Copays
- Vision serviced by VSP
- Prenatal Health Program
- Employee Wellness Program
- BPA as the EAP provider
- MDLive as the telehealth provider
- Livongo as the Diabetes Management program
- BCI Standard Formulary
- ChoiceDocs Limited Network (BCI Propriety program)

## ❖ New Benefit/Vendor

- Stays the same
- Stays the same
- Stays the same
- Stays the same
- Similar program available
- Similar program enhanced with incentives
- ComPysch will now service the EAP
- Doc on Demand will now service telehealth
- Omada will now service the Diabetes Mgmt Program
- Regence Standard Formulary (there will be differences)
- Offering does not exist at Regence
- Digital Musculoskeletal Program (Hinge)
- Behavioral Health Digital Network Extenders

\* Not a complete list of programs from either carrier

# WHAT DOES THIS MEAN OPERATIONALLY TO IMPLEMENT

- OGI works with:
  - 3 online enrollment platforms
    - Luma, Employee Navigator and Nampa School District
    - Any agency not using one of these platforms utilizes a paper applications; about half the population
  - 56 payroll systems
    - Luma is one of them
    - Governor has recommended \$80k line item for SCO programming for updates
- Open Enrollment is April 22 – May 10



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<https://ogi.idaho.gov>

# BENEFITS PACKAGE

## ■ Active employee medical, pharmacy & dental

- PPO, Traditional, HDHP plan options
- Vision benefit
- Prescription drug coverage
- Employee assistance program (EAP)
- Wondr weight management
- Livongo diabetes management
- Case Management & Care Management
- Cost Advisor/Transparency Tools
- 24/7 Nurse Advice Line
- Identity theft protection
- Telemedicine

## ■ Basic life insurance & disability

- Short and long-term disability
- Employee term Life and dependent life
- Accidental death and dismemberment
- Voluntary term life (VTL)

## ■ Retiree medical & pharmacy

- Limited eligibility

## ■ Flexible spending accounts (FSA)

- Health care flexible spending accounts
- Daycare flexible spending accounts

## ■ Health Savings Accounts (HSA)

## CARES & ARPA FUNDING RECAP

- FY21, \$10 M to the Office of Group Insurance for direct reimbursement for COVID-19 costs for state employees and their dependents; claims incurred after March 1, 2020
- FY21, additional approx. \$3 M in additional CARES funding was reimbursed in June 2021
- FY23, \$25 M in funds for unreimbursed claims. As of 12/31, \$16.4 M have been accounted for and anticipated to be fully expended by June 30, 2023
- FY24, \$21 M Legislature funded ARPA funds
- FY25, Returning the \$21 M in ARPA funds from FY24