

SEBAC HEALTH INSURANCE FAQ 2022

Last Updated: July 25, 2022

Why did I see an increase in my premium share for my health insurance?	<p>Our premium shares are a percentage of overall claims costs. Every year, except for two in the past 20 years, our plan has seen claims costs go up, although typically less than other plans do. Premium share increases are in response to those increased costs and inflation and reflect the previous year's plan usage and costing projected out over the next twelve months. That formula produced projected claims cost increases for the plan year starting 7/1/22 as compared to 7/1/21.</p>
Did all the different plan choices go up by the same percentage?	<p>In most cases, yes. For further information on your specific plan choice, please reach out to your union steward or staff representative.</p>
How does COVID influence my 2022 rate increase?	<p>Direct COVID costs in 2020 and 2021 were largely funded by the federal government. However, the 2021 plan year was heavily influenced by the pandemic since so many plan members deferred nonemergency care in 2020, resulting in an influx of usage for 2021 and 2022. Unfortunately, holding off on care often led to more severe treatment requirements, also adding to the costing. Hopefully these increases will moderate this year, resulting in a lower claims cost increase, and therefore a lower premium share increase for July of 2023.</p>
What if I want to change my plan now?	<p>The elections you make at open enrollment or when you're first eligible for coverage are in effect through June 30, 2023. If you have a qualifying status change, you may be able to change your elections mid-year (see Eligibility).</p>
Am I able to enroll myself in one option and my eligible family member in another?	<p>No. You and the family members you enroll must all have the same medical option and/or the same dental option (unless you have a family member who is also a state employee). However, you can enroll certain family members in medical and different family members in dental. For example, you can enroll yourself and your child for medical, but yourself only for dental. To enroll an eligible family member in a plan, you must enroll as well again unless that family member is also a state employee.</p>
Did my medical coverage change at all?	<p>None of the standard plans changed. What is covered under each of those offered healthcare plans did not change, but the names did. There was a change in the optional narrow network plan which was designed to make it more attractive to state</p>

	<p>employees. Each plan offers different advantages. To help choose which plan might be best for you, use the Medical Decision Guide. You can also contact a personal Health Navigator for help choosing the best medical plan for you and your enrolled family members.</p>
What is the cost of HEP?	<p>The Health Enhancement Program (HEP) is a program designed to encourage healthcare maintenance care to promote health. There is no cost to enroll. If you do not enroll in HEP, you will pay an additional \$46.15 per paycheck for the cost of coverage. If you are non-compliant with HEP there is an additional \$350 per individual (\$1,400 per family) maximum added to your annual deductible. You can learn more about HEP HERE. The vast majority of state employees sign up for, and are compliant, with the HEP. Of those who are non-compliant, the vast majority become compliant shortly thereafter and are able to regain the benefits of the HEP.</p>
How are SEBAC members fighting to prevent future rate increases?	<p>Our joint healthcare cost containment committee has been a national model in restraining the growth of healthcare costs without reducing benefits or access, and while actually improving the health of state employees. While every plan experiences rate increases, SEBAC members through their political actions have been supportive of efforts to prevent insurance and pharmaceutical companies from profiteering and unduly increasing the cost of health insurance on the backs of working families. We will continue to fight for better health and health care for our members and for all working families.</p>