



# State Health Plan benchmarks

February 2018

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

As of February 2018

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

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

Retirees	
Medicare	65,488
Non-Medicare	19,692
<b>Total retirees</b>	<b>85,180</b>

<sup>1</sup>Represents 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
<b>Total employers</b>	<b>692</b>

## State Health Plan versus national trends

	Public and private sector insurance plans <sup>1</sup>	State Health Plan <sup>2</sup>
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) <sup>3</sup>
5-year average (2013-2017)	7.8%	4.2%

Data from the most recent Segal Health Plan Cost Trend Survey

<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 22 months

## 2016 average annual gross plan cost per active employee<sup>1</sup>

	Amount <sup>2</sup>
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 <sup>3</sup>	\$11,033

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

<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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## 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 <sup>1</sup>	\$583	\$1,646
Public and private sector in South <sup>2</sup>	\$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

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

<sup>2</sup>Public 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 <sup>1</sup>	\$856
Public and private sector employers in South <sup>2</sup>	\$1,149

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

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

<sup>2</sup>Public 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 premiums<sup>1</sup>

## Compared to other state employee health plans

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

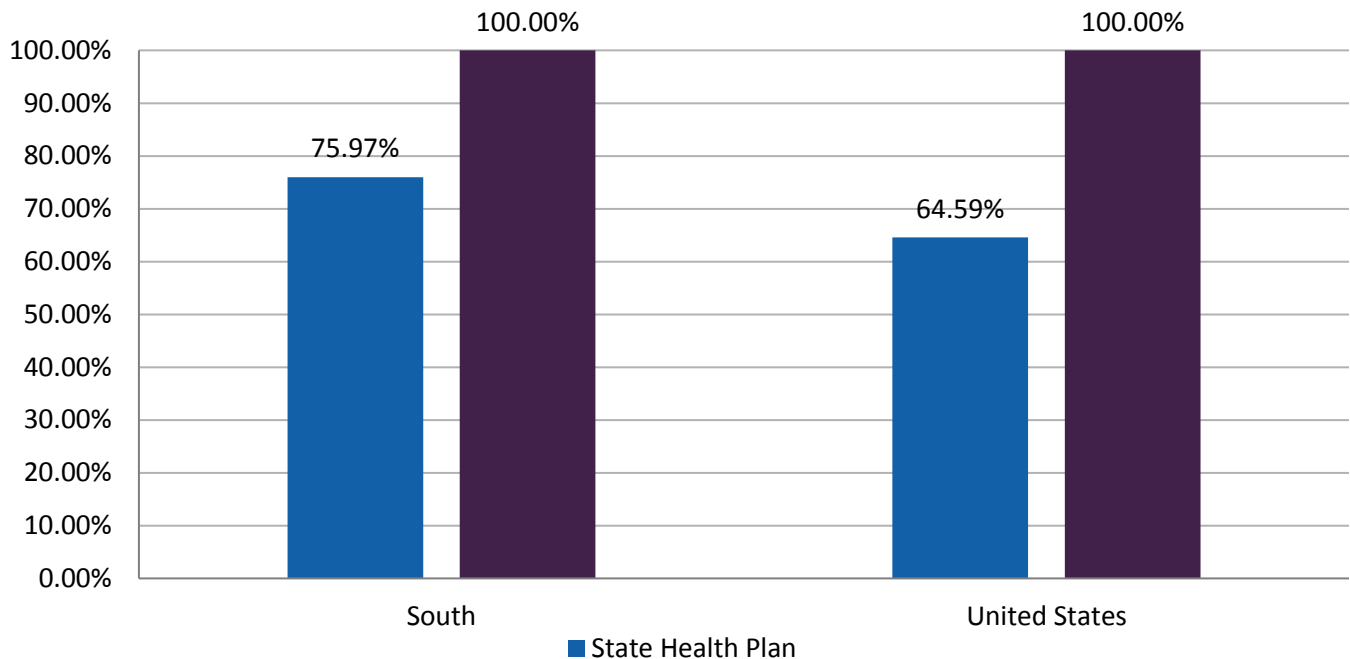
Data from the 2018 PEBA 50-State Survey of State Employee Health Plans

<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, 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 averages<sup>1</sup>

## Compared to other state employee health plans



Data from the 2018 PEBA 50-State Survey of 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, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia