

How the State Health Plan Measures Up



The State Health Plan is a self-funded insurance plan. That means employees' and employers' premiums are held in a trust fund, which pays for claims.

The South Carolina Public Employee Benefit Authority (PEBA) regularly benchmarks the State Health Plan against other public and private sector insurance plans.

As you can see in the charts below, the State Health Plan compares favorably in cost while maintaining value.

State Health Plan versus national trends

Net expenditure growth

While health care costs continue to rise, we aim to ensure our costs aren't going up as much as those of our peers. The target is to maintain net expenditure growth at least two points below benchmark.

	Benchmark	State Health Plan
2015	7.2%	7.9%
2016	6.9%	0.2%
2017	6.6%	2.4%
2018	7.4%	3.4%
2019	6.6%	2.3% ¹
5-year average (2015-2019)	6.9%	3.2%

¹Incurred in nine months; paid in nine months.

2019 Average monthly total premiums¹

The State Health Plan is a value for both employees and employers.

	Single	Family
State Health Plan	\$500	\$1,305
Large public and private sector employers²	\$640	\$1,807
Public and private sector in South³	\$620	\$1,758
Public employers	\$711	\$1,880
Private - manufacturing	\$592	\$1,725
Private - financial services	\$651	\$1,884

¹Average monthly total premiums in Preferred Provider Organization (PPO) plans. Premiums include employee and employer contributions.

²Large public and private sector employers: ≥ 200 employees in public and private sectors.

³Public and private sector employers in South include Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia.

2019 Average annual deductible¹

The State Health Plan's average annual deductible is at least half of that of our peers.

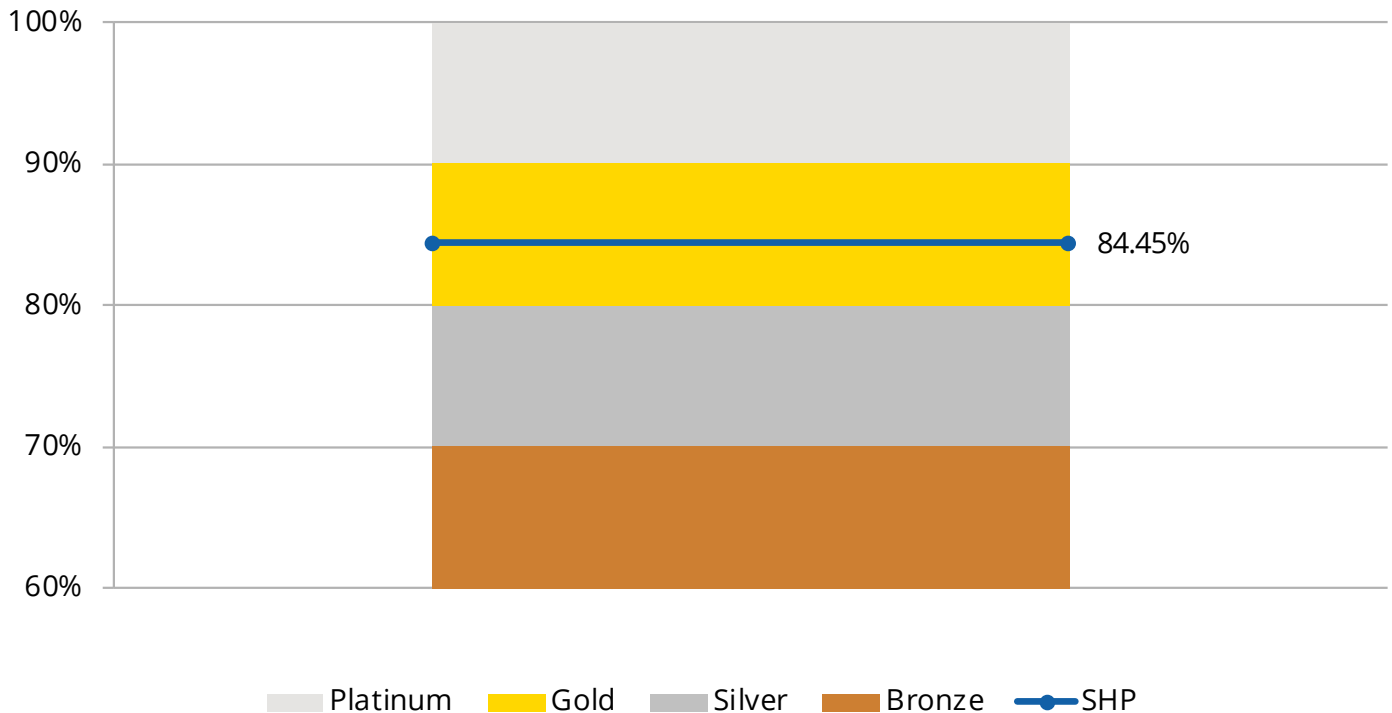
	Single
State Health Plan	\$490
Large public and private sector employers²	\$986
All employers	\$1,206

¹Average annual deductible in Preferred Provider Organization (PPO) plans.

²Large public and private sector employers: ≥ 200 employees in public and private sectors.

Actuarial value as of June 2018

On average, the State Health Plan covers nearly 85 percent of the average cost for covered benefits. Subscribers pay roughly 15 percent of the average cost.



PEBA Perks

The State Health Plan offers a variety of value-based benefits. Employees can visit a network provider or pharmacy to take advantage of these benefits at no cost. These benefits can help make it easier for employers and their families to stay healthy.



- Preventive screening;
- Flu vaccine;
- Adult vaccinations;
- Well-child benefits (exams and immunizations);
- Colorectal cancer screening;
- Cervical cancer screening;
- No-Pay Copay;
- Mammography;
- Diabetes education;
- Tobacco cessation;
- Breast pump; and
- Lactation consultations through Blue CareOnDemand.

For more details about PEBA Perks, visit www.PEBAperks.com.