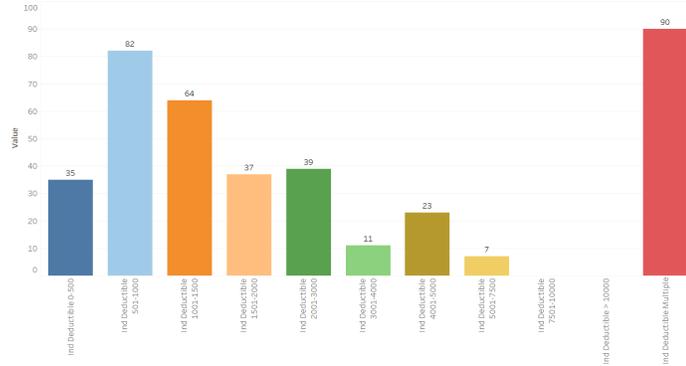




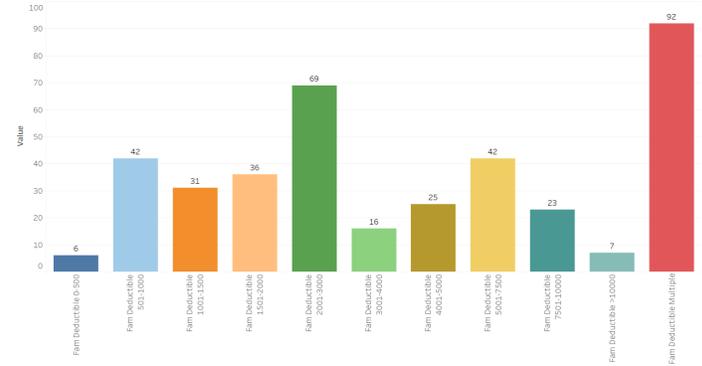
KASB Health Insurance Survey Report

Ted Carter, Research Specialist
November, 2017

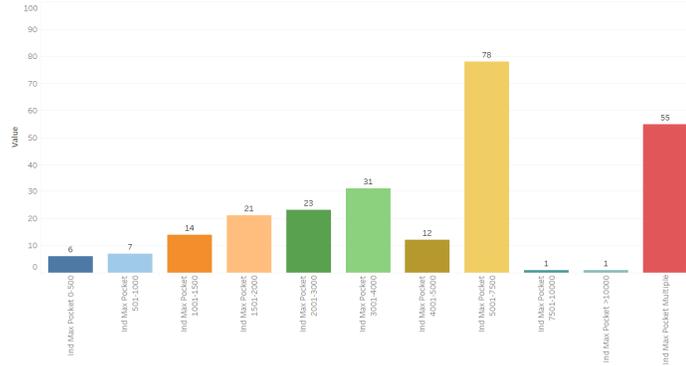
What is the deductible for an individual plan?



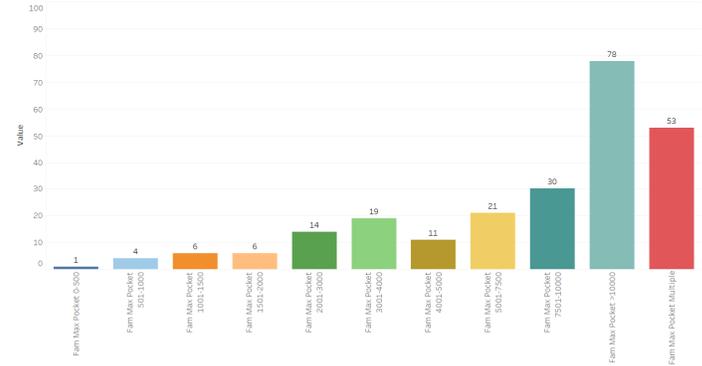
What is the deductible for a family plan?



What is the maximum out-of-pocket for an individual plan?



What is the maximum out-of-pocket for a family plan?



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Introduction

This report contains information gathered from an anonymous survey submitted to all Kansas Public School Districts in the fall of 2017 related to Health Insurance. 137 responses were received, which represents approximately 47.9% of the 286 Public School Districts in Kansas.

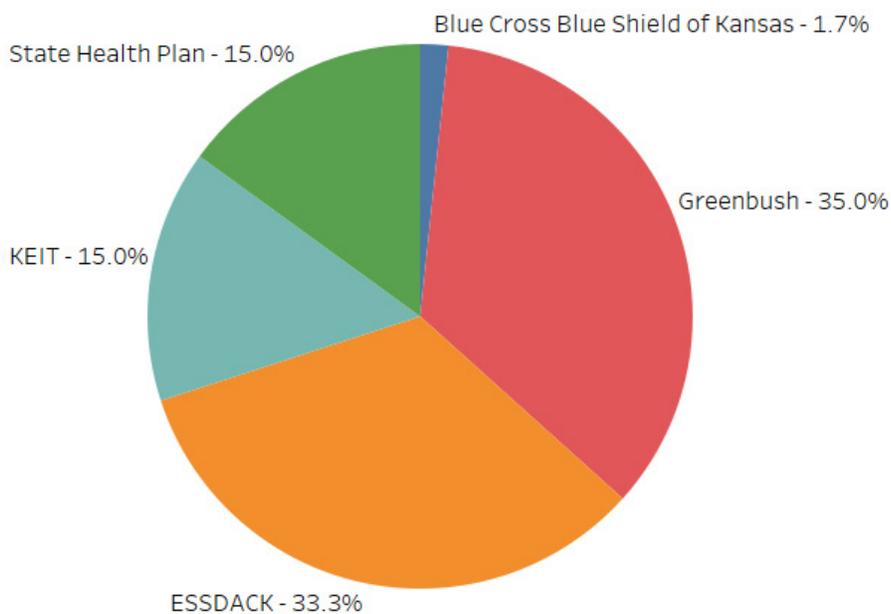
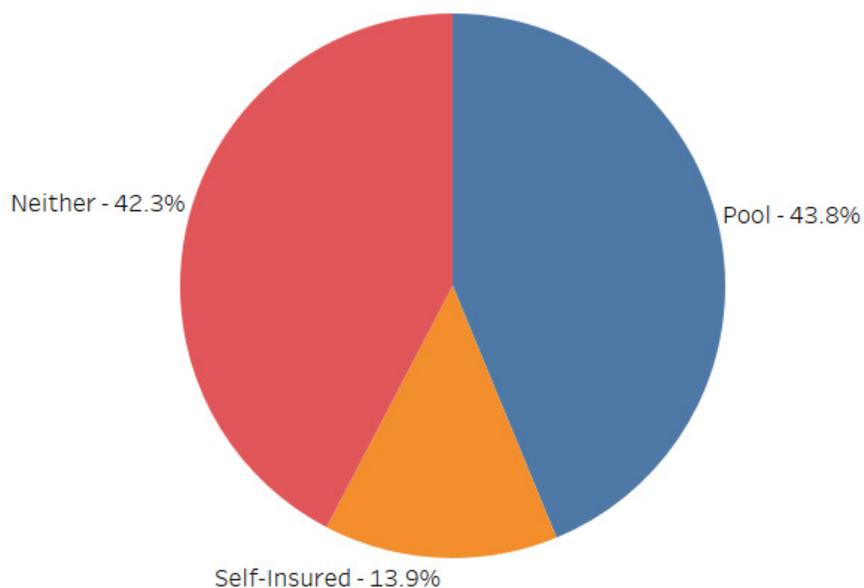
Note that many of these questions were asked in an open-ended format, and the categories were constructed after based on the responses.

Are you part of a pool, or self-insured?

Forty-four percent of the respondents who answered this question indicated they were part of a pool, fourteen percent said they were self-insured, and 42 percent indicated they were neither part of a pool nor self-insured.

If you are a member of a pool, which one?

Of those indicating they were part of a pool, 35 percent indicated they were with Greenbush, 33 percent with ESSDACK, 16 percent with the state health plan, 5 percent with KEIT, and 2 percent with Blue Cross Blue Shield of Kansas.

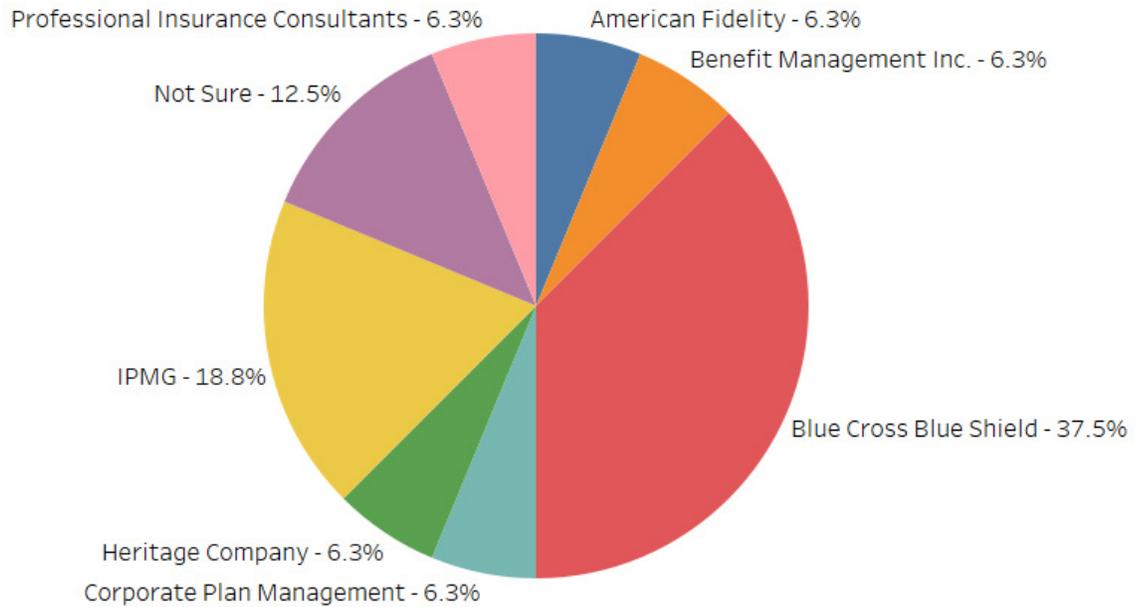


Self Insurance

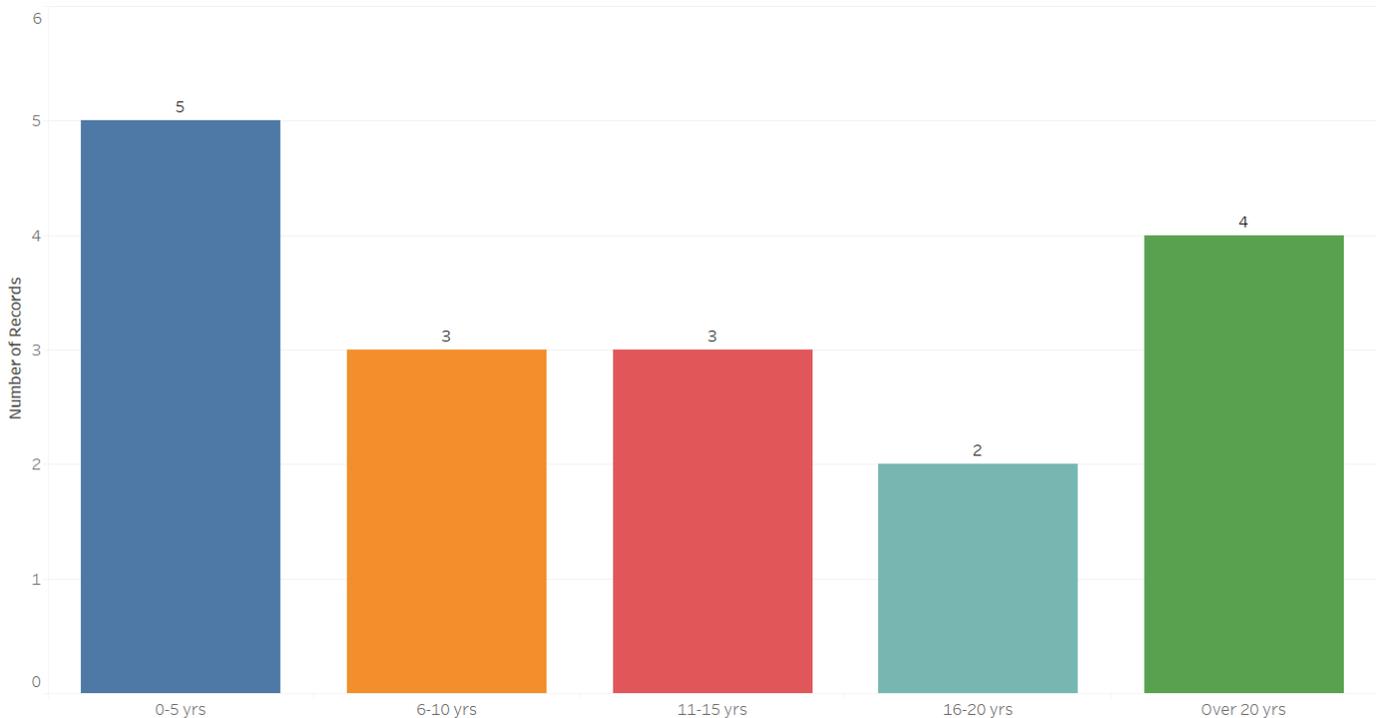
When asked “If self-insured, how long have you been?” five respondents indicated they had been for 0-5 years, three said 6-10 years, three said 11-15 years, two said 16 to 20 years, and four indicated they had been self-insured for over 20 years.

When asked “If self-insured, who supports you with Third-Party Administrator (TPA) services?” almost 40 percent indicated that Blue Cross Blue Shield provided TPA services, followed by almost 20 percent with IPMG. Thirteen percent were not sure, and then one responded each responded with

Professional Insurance Consultants, Heritage Company, Corporate Plan Management, Benefit Management Inc., and American Fidelity.



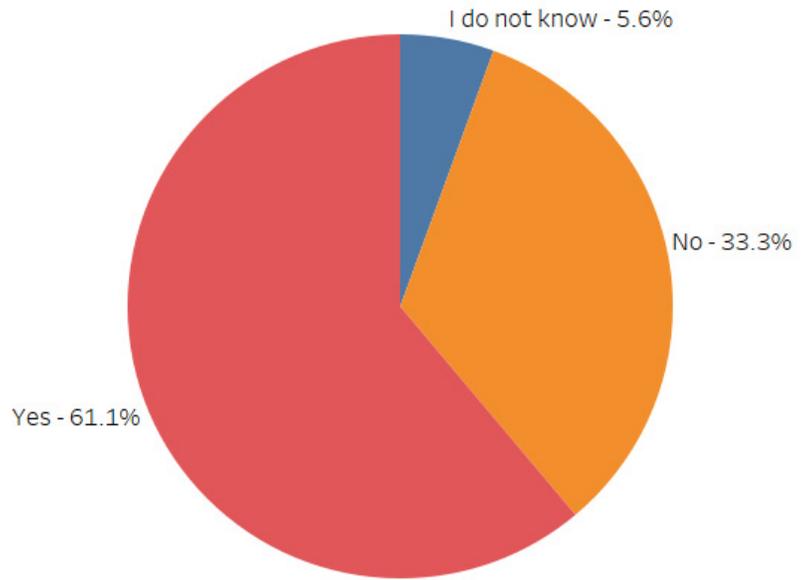
If self-insured, how long have you been?



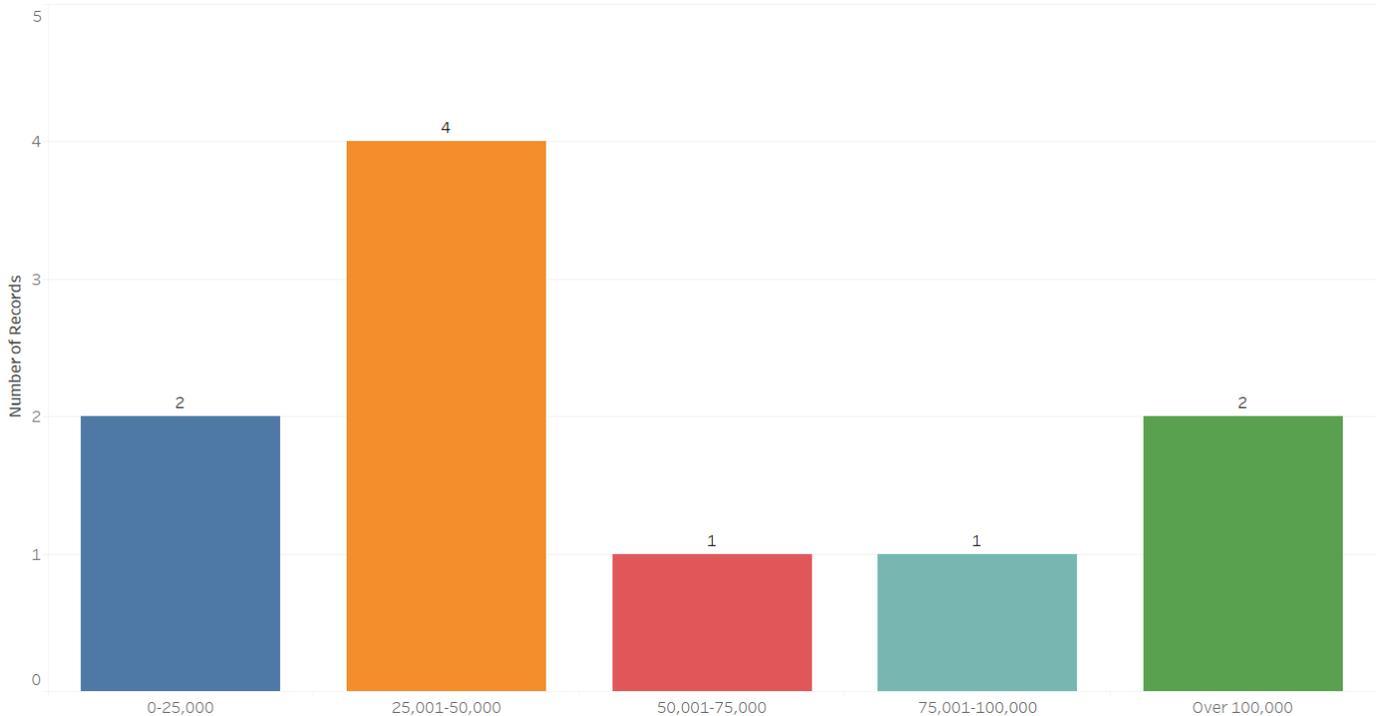
Stop Loss Insurance

Of those that responded to the question “Do you have stop loss insurance,” 61 percent indicated “Yes,” 33 percent indicated “No,” and 6 percent indicated they did not know.

The most commonly reported threshold for Stop-Loss Insurance was between \$25,001 and \$50,000 (4 responses), followed by \$0 to \$25,000 (2) and over \$100,000 (2), then \$50,001 to \$75,000 (1) and \$75,001 to \$100,000 (1).



If you have stop loss insurance, what is the threshold?



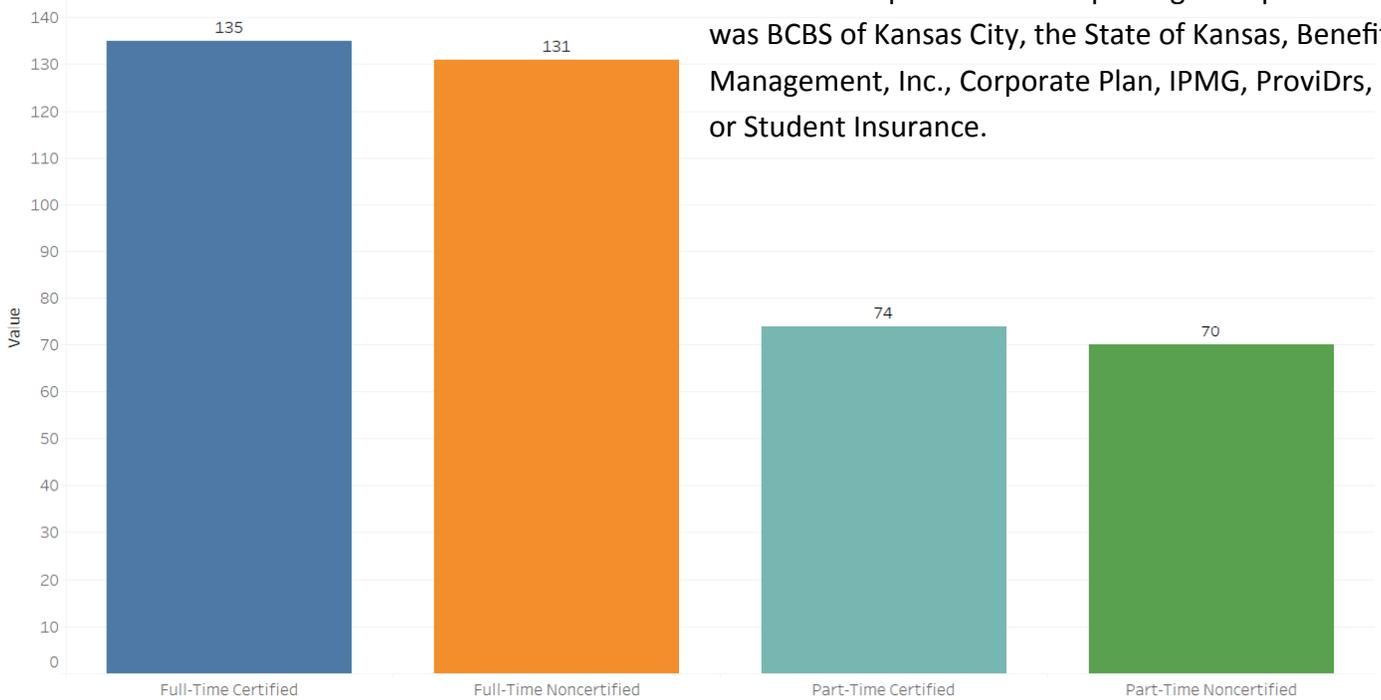
Insurance Offered

99 percent of respondents (135) respondents indicated they offered insurance to full-time certified staff, 96 percent (131) offer it to full-time non-certified staff, 54 percent (74) offer it to part-time certified staff, and 51 percent (70) offer it to part-

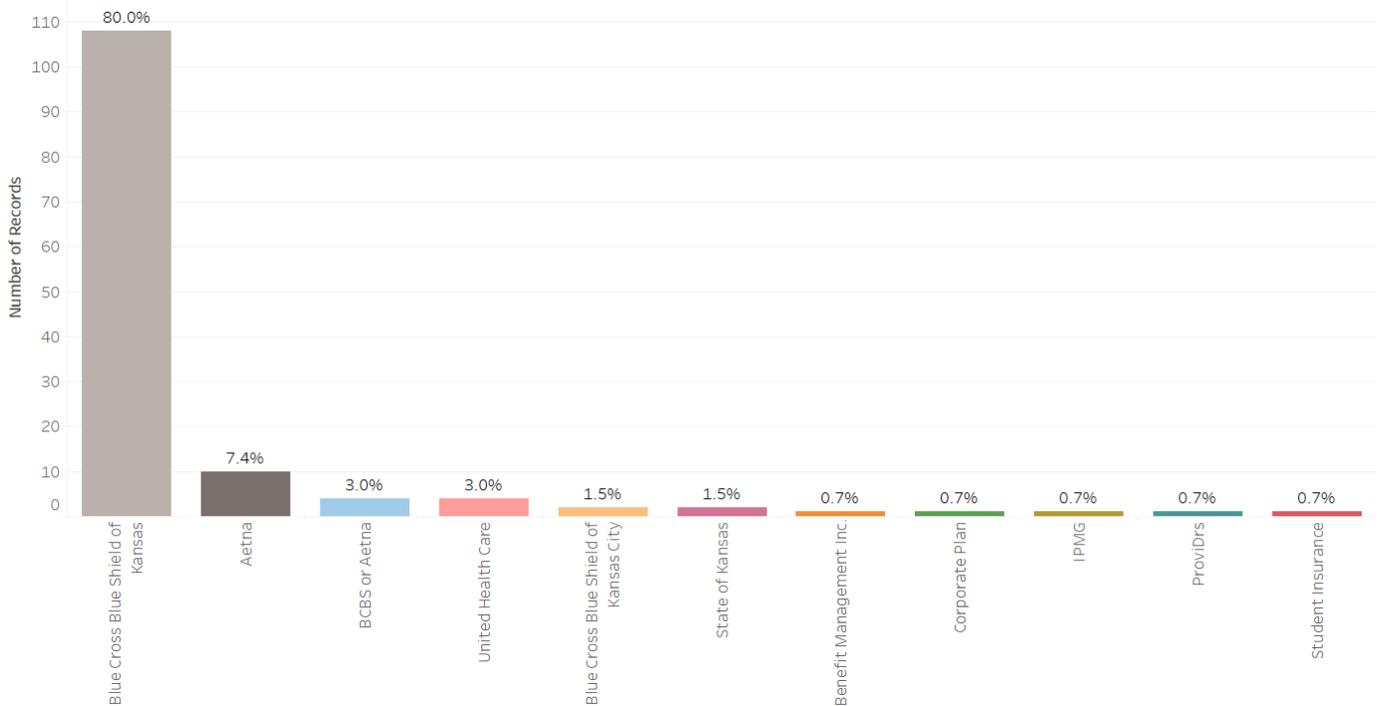
time noncertified staff.

When asked who districts use for insurance service providers, 80 percent (108) indicated that they used Blue Cross and Blue Shield of Kansas, followed by 7 percent (10) reporting Aetna, 3 percent (4) reporting either BCBS of Kansas or Aetna, 3 percent (4) reporting United Health Care as their provider, and less than two percent each reporting their provider was BCBS of Kansas City, the State of Kansas, Benefit Management, Inc., Corporate Plan, IPMG, ProviDrs, or Student Insurance.

To whom do you offer insurance within your district?

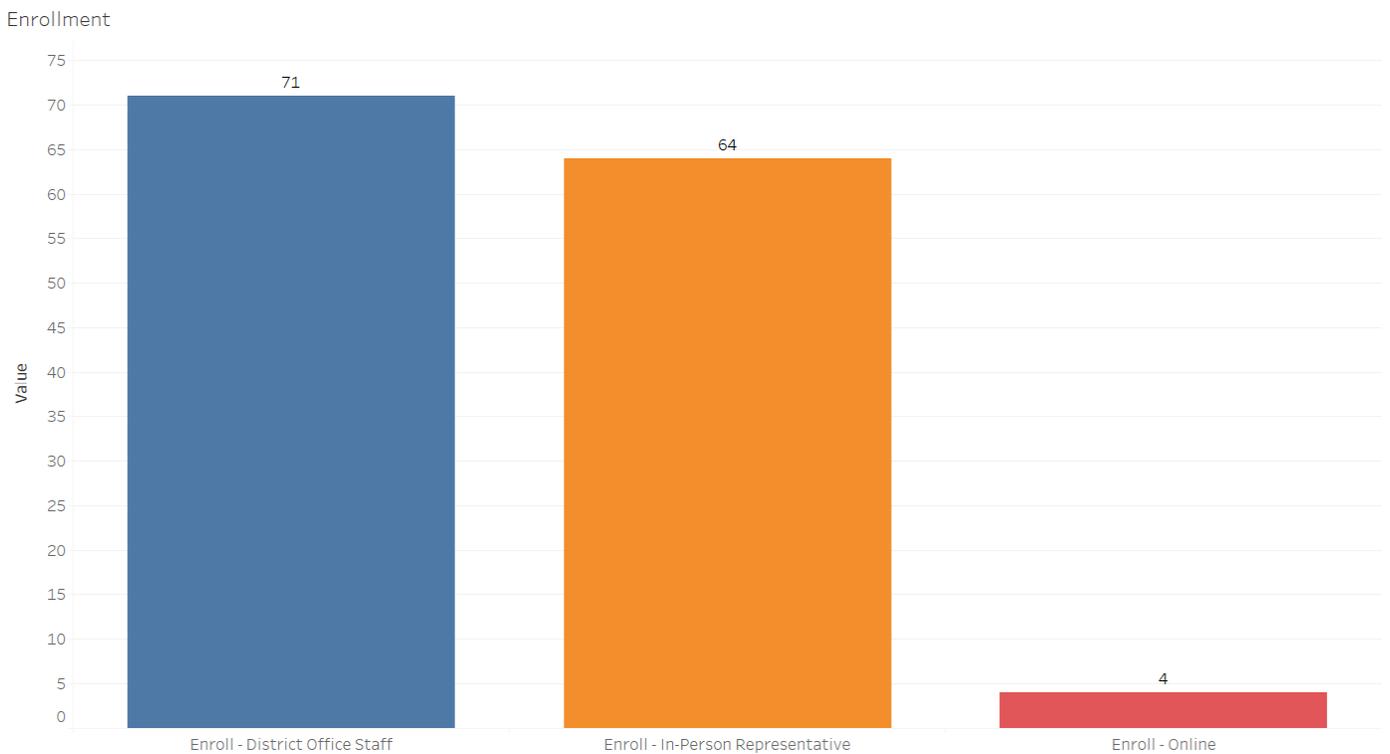


Who is your Insurance Service Provider?



Enrollment

When asked how employees were enrolled for insurance, 52 percent (71) indicated that district office staff enrolled new employees, 47 percent (64) reported that an in-person representative from the insurance service provider enrolled new employees, and 3 percent (4) indicated that new employees enroll online.



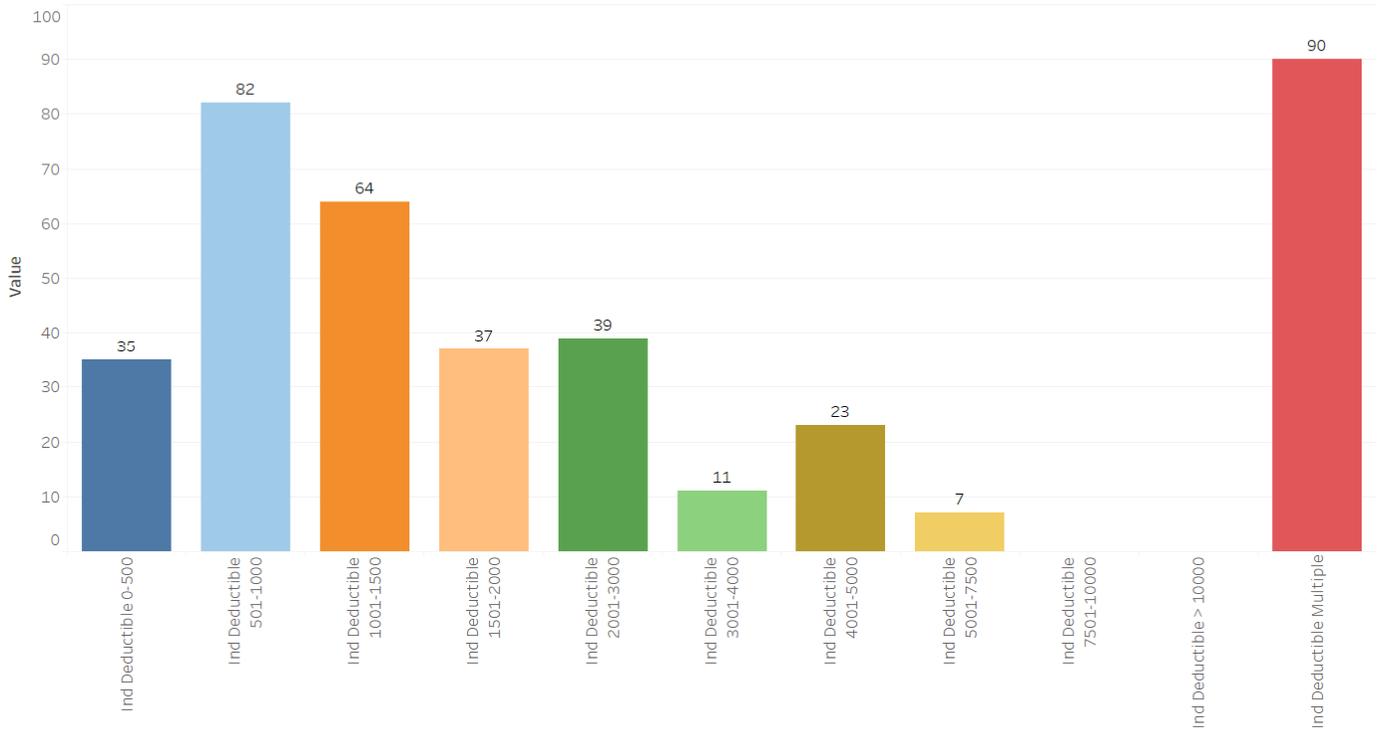
Deductibles

Most who responded to the questions regarding deductibles indicated that they had two or more options.

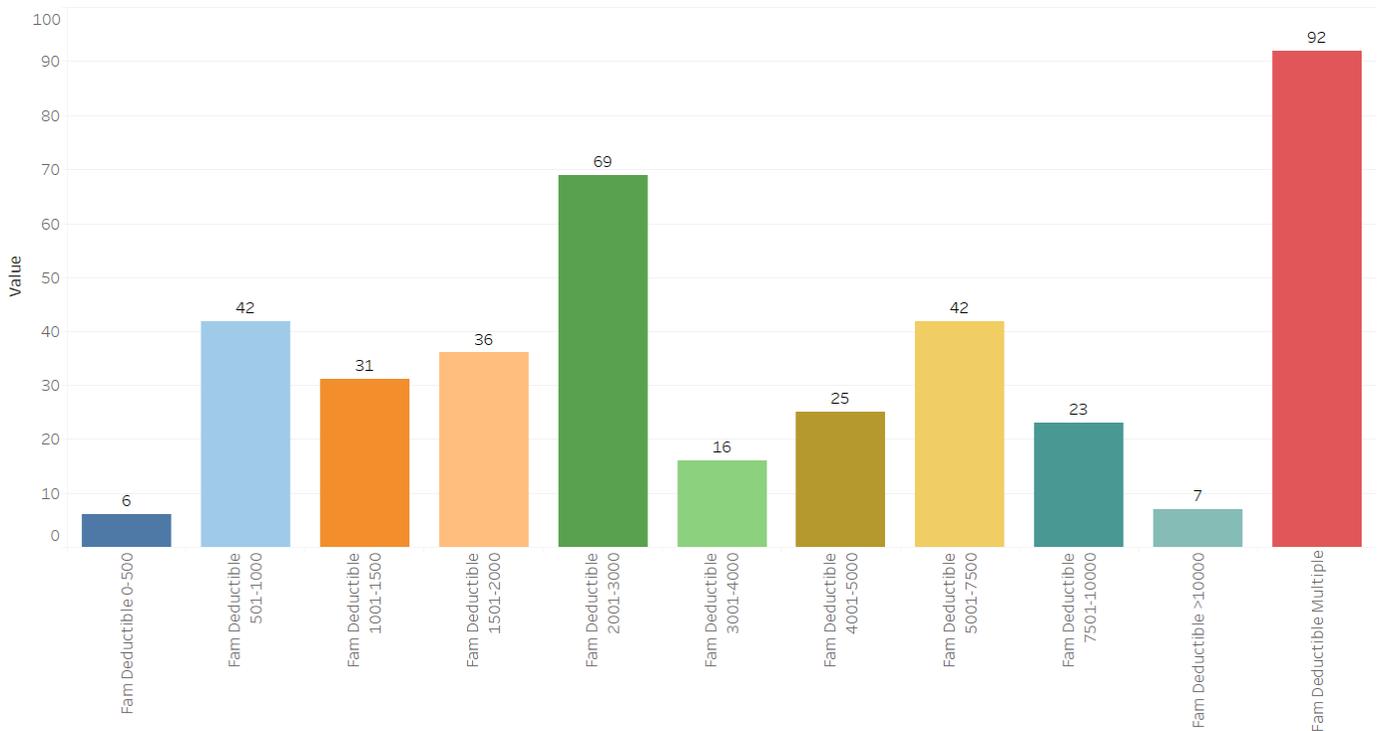
The most common deductible for individual insur-

ance plans was between \$501 and \$1,000. The most common deductible for family insurance plans was between \$2,001 and \$3,000.

What is the deductible for an individual plan?



What is the deductible for a family plan?

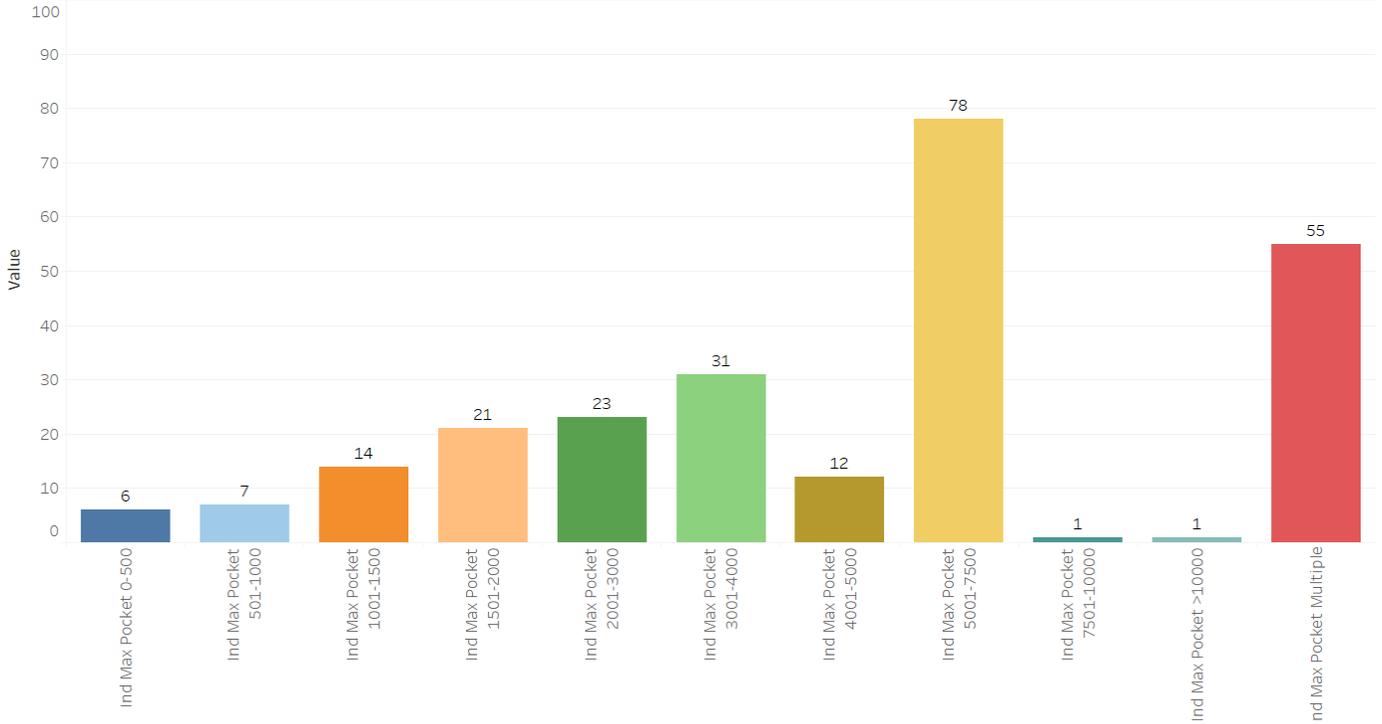


Max out of Pocket

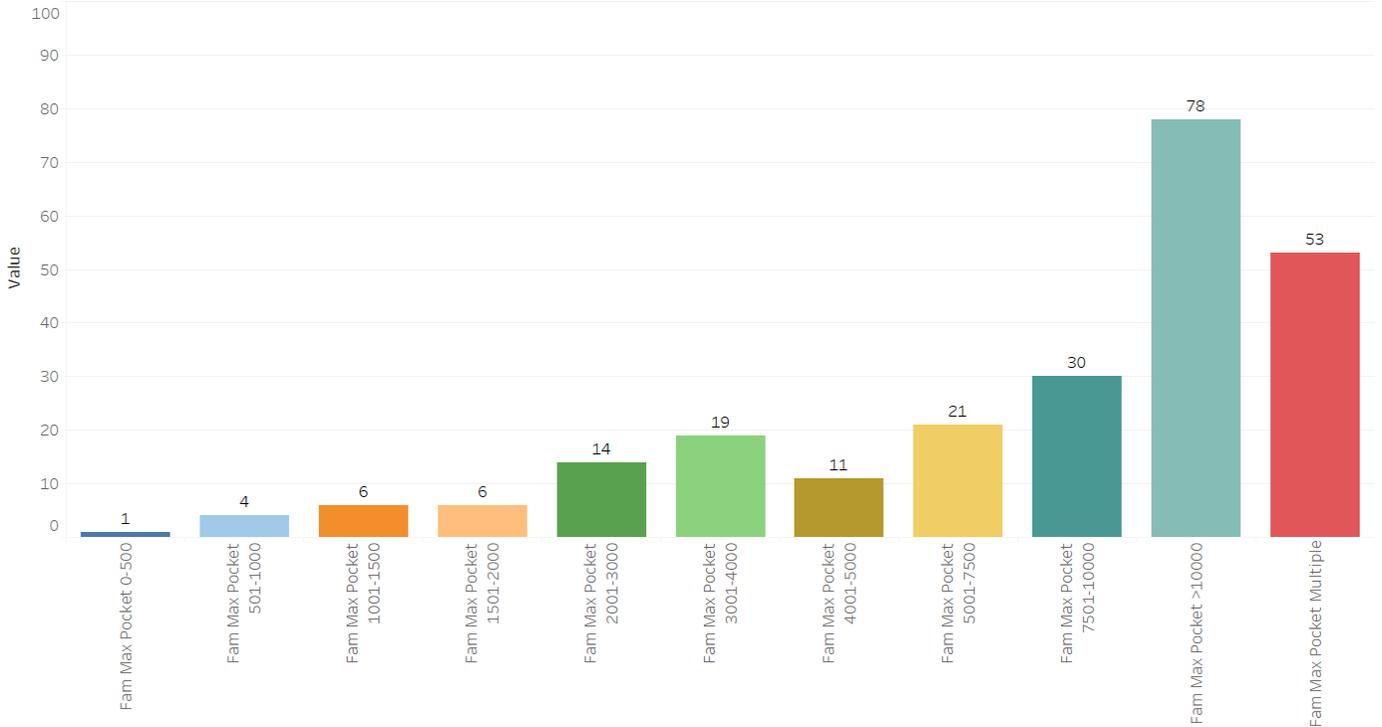
Fewer who responded to the questions regarding max out-of-pocket amounts indicated that they had two or more options than did for the deductible amounts.

The most common out of pocket maximum for individuals was between \$5,001 and \$7,500. The most common out of pocket maximum for families was greater than \$10,000.

What is the maximum out-of-pocket for an individual plan?



What is the maximum out-of-pocket for a family plan?

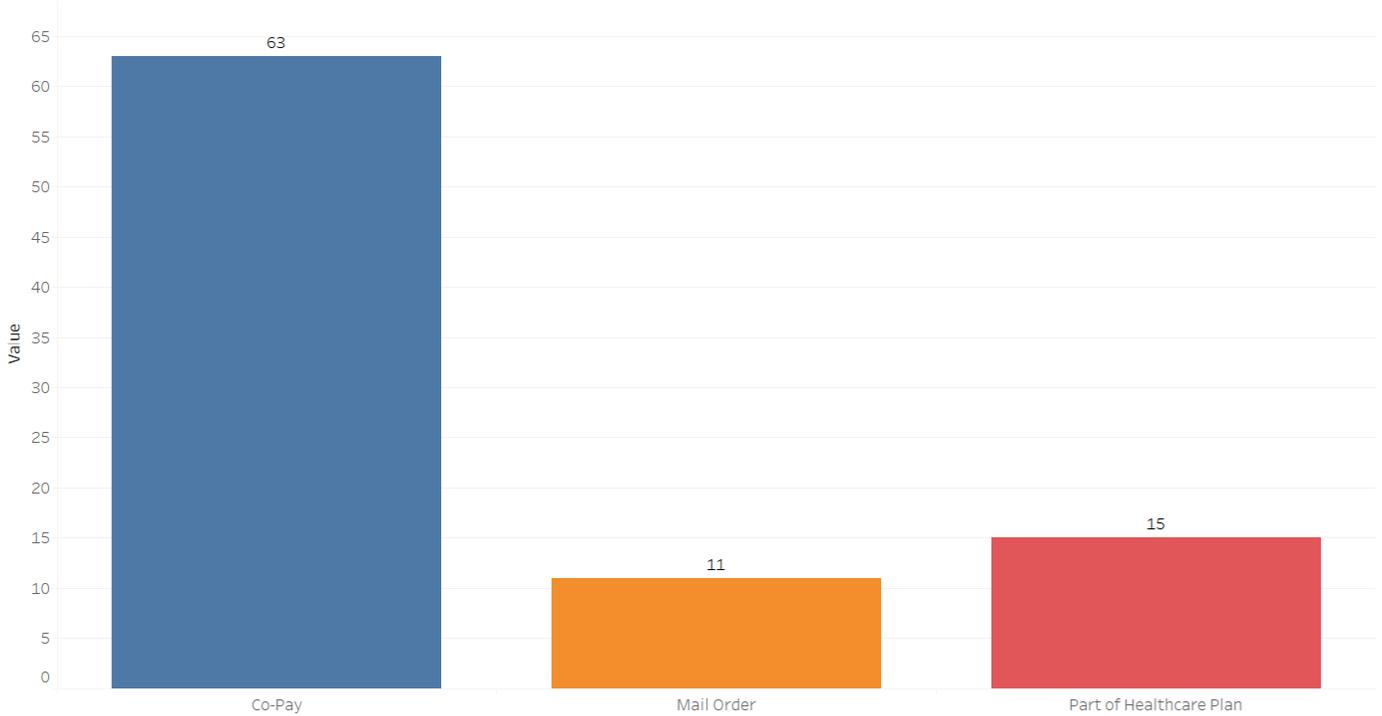


Prescription Drugs

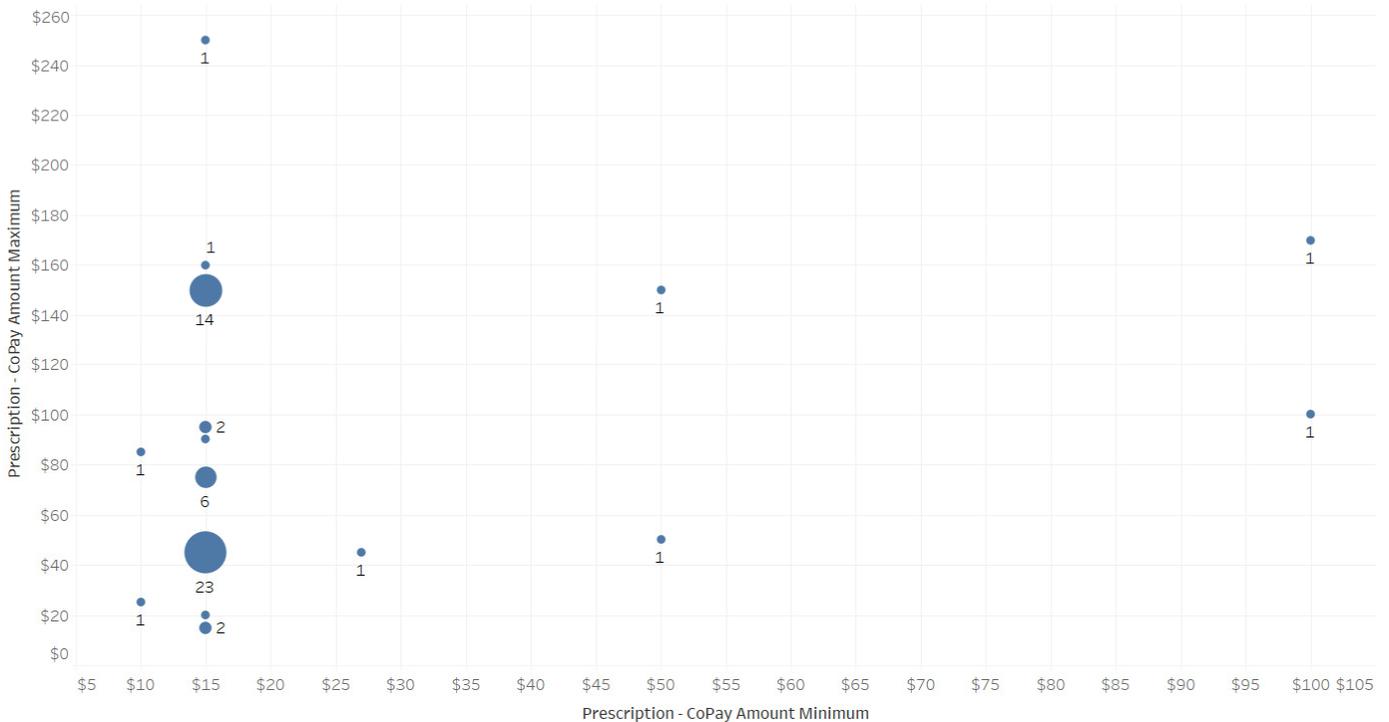
46 percent of districts indicated they offered a co-pay prescription drug plan. Eight percent indicated they offered a mail-order plan. Eleven percent indicated that prescription drug benefits were included as part of the district's healthcare plan.

In terms of copay amounts, the most common range reported was between \$15 and \$45, but the minimum amount was reported as low as \$10 and as high as \$100, and the maximum copay amount was reported between \$25 and \$250.

Do you offer a prescription drug benefit?



Minimum and Maximum reported Co-Pay Amounts for Prescription Drugs

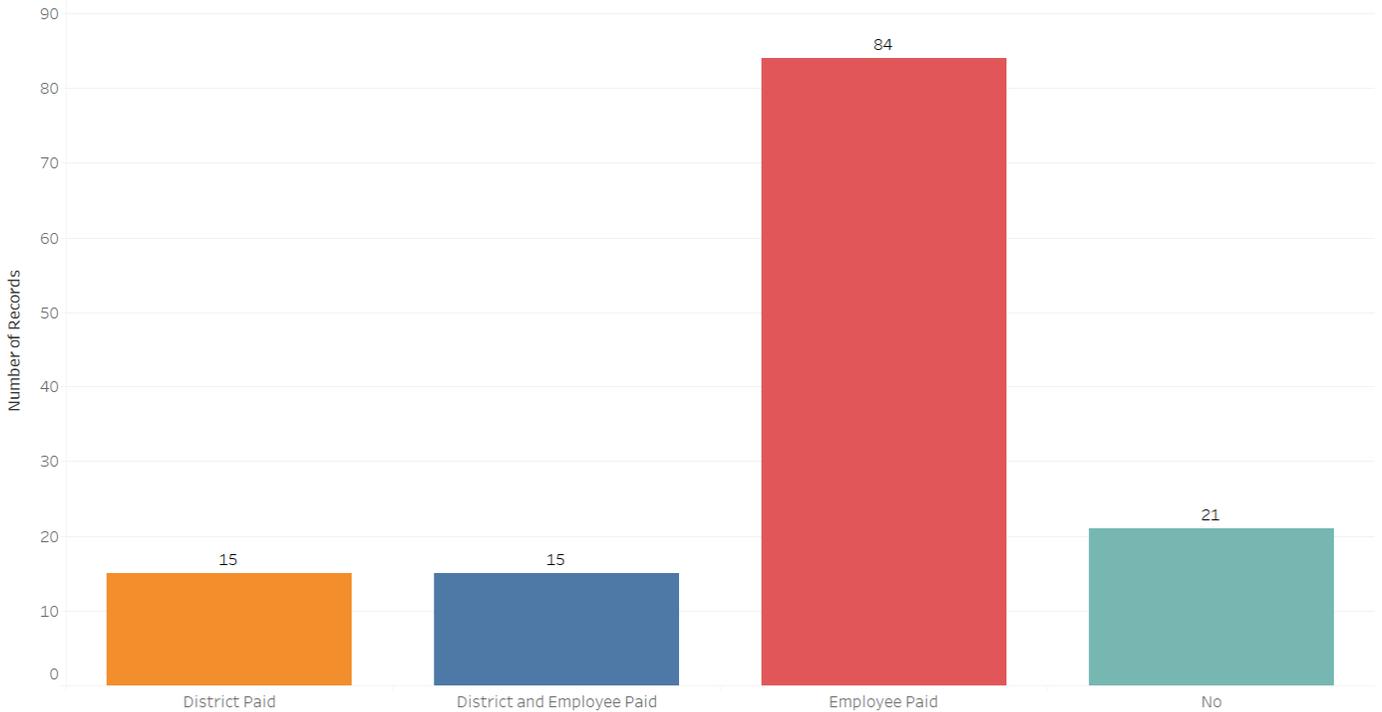


Dental and Vision

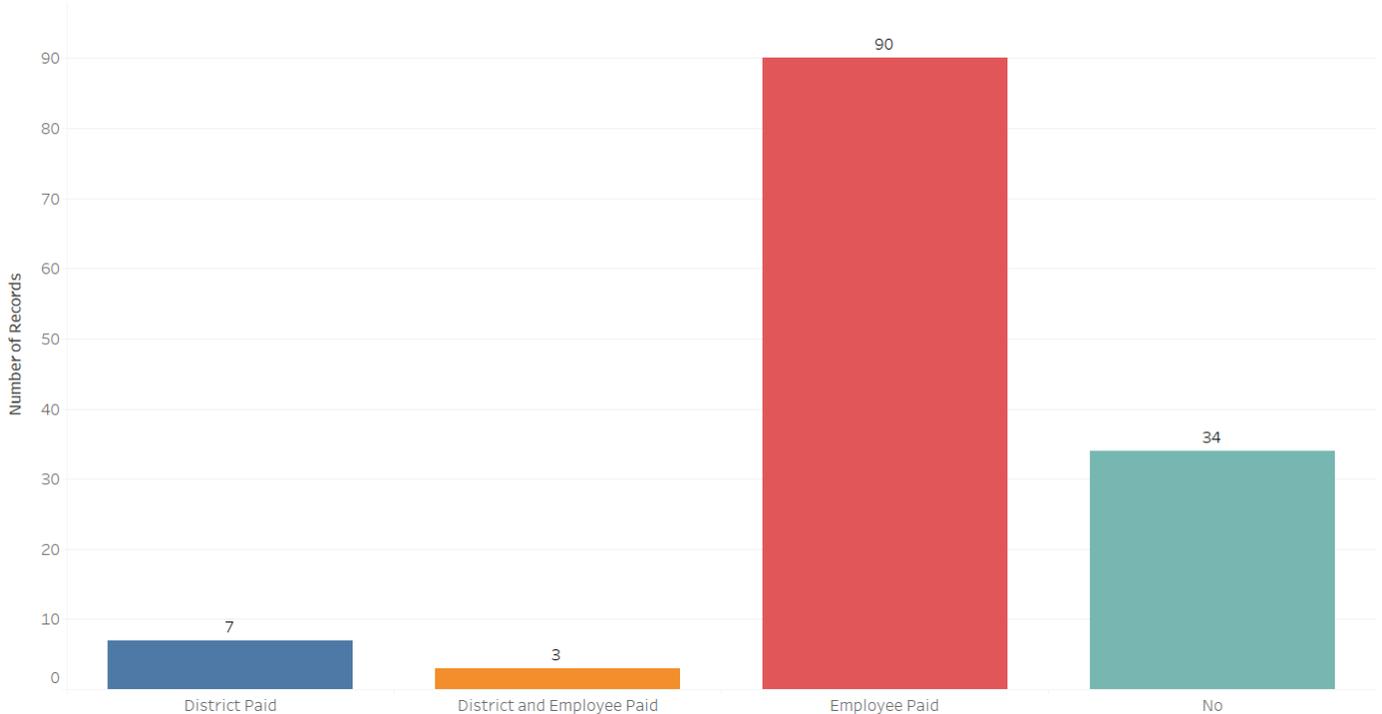
61 percent of districts reported an employee-paid dental plan, and 66 percent reported an employee-paid vision plan. In terms of district-paid plans, 11 percent reported such plans for dental and 5 percent for vision. 11 percent of districts reported a com-

binated employee and district paid plan for dental, and 2 percent reported such a plan for vision.

Are dental benefits provided?



Are vision benefits provided?



Employer Contribution

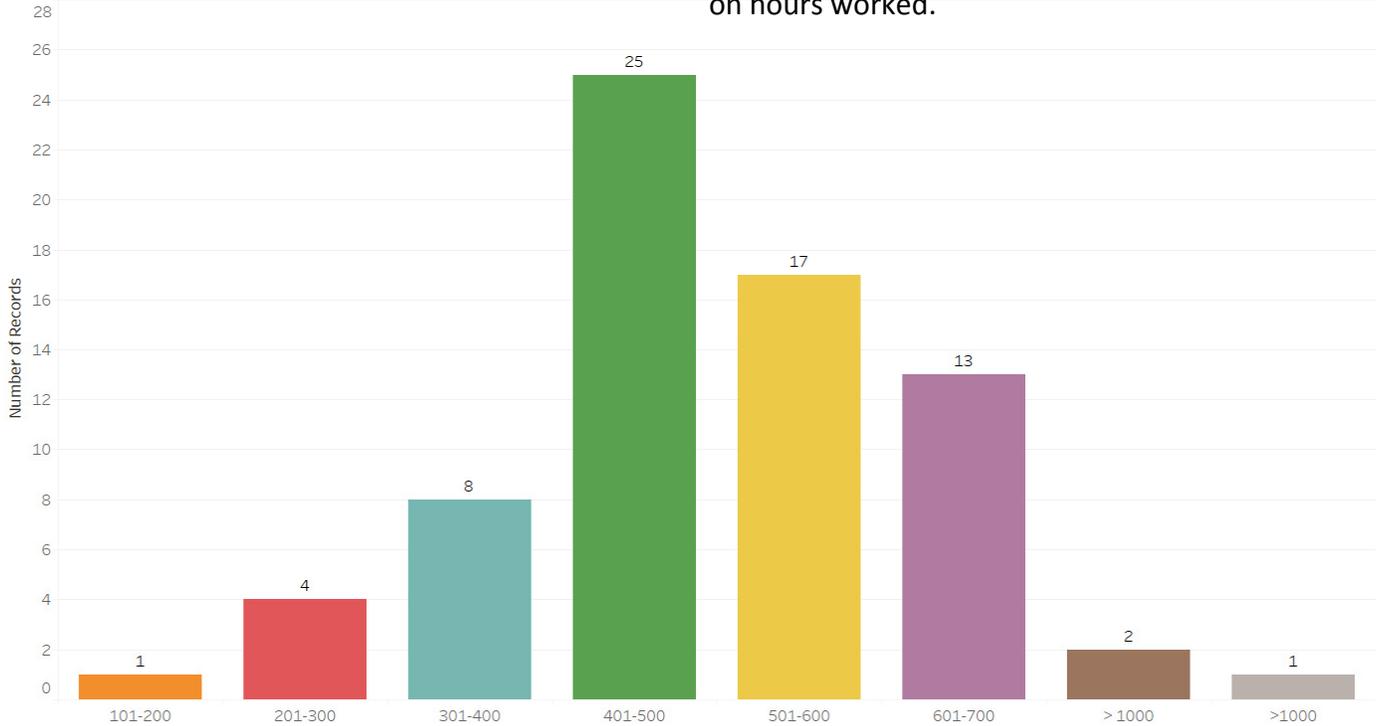
When reporting employer contributions, districts either reported a dollar amount or a percent of the total premium.

The most commonly reported dollar amount was be-

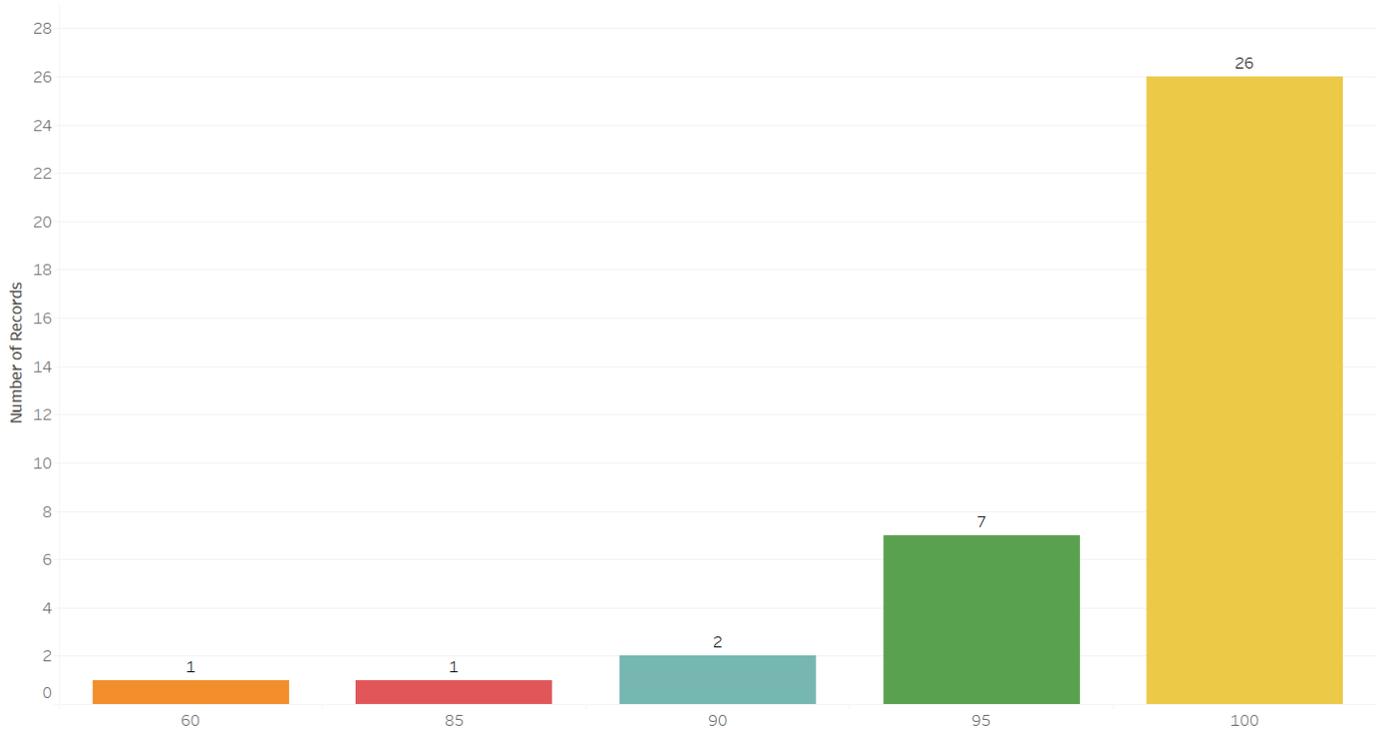
tween \$401 and \$500 per employee. The most commonly reported percent was 100% for the employee.

82 districts (60 percent) indicated that the employer contribution was the same for all employees. 20 districts (15 percent) indicated the amount or percent of contribution differed by job classification, and 38 districts (28 percent) indicated that it differed based on hours worked.

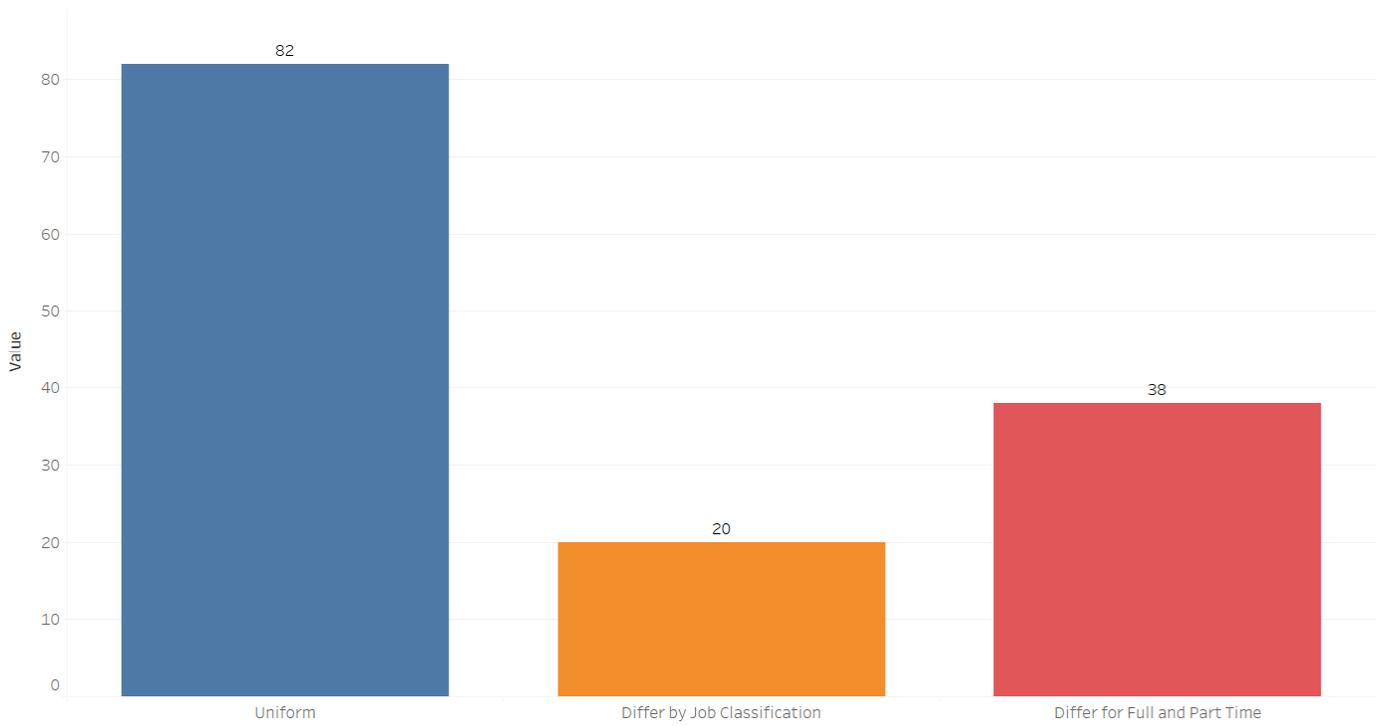
What is the amount of your employer contribution?



What is the percent of your employer contribution?



Is the employer contribution the same for all employees?



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