



HEALTH POLICY AND ANALYTICS
Public Employees' Benefit Board

Kate Brown, Governor



2018 PEBB Post Open Enrollment Report
April 16, 2019
PB Attachment 4

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PEBB Total Medical Enrollment – Plan Years 2018 and 2019

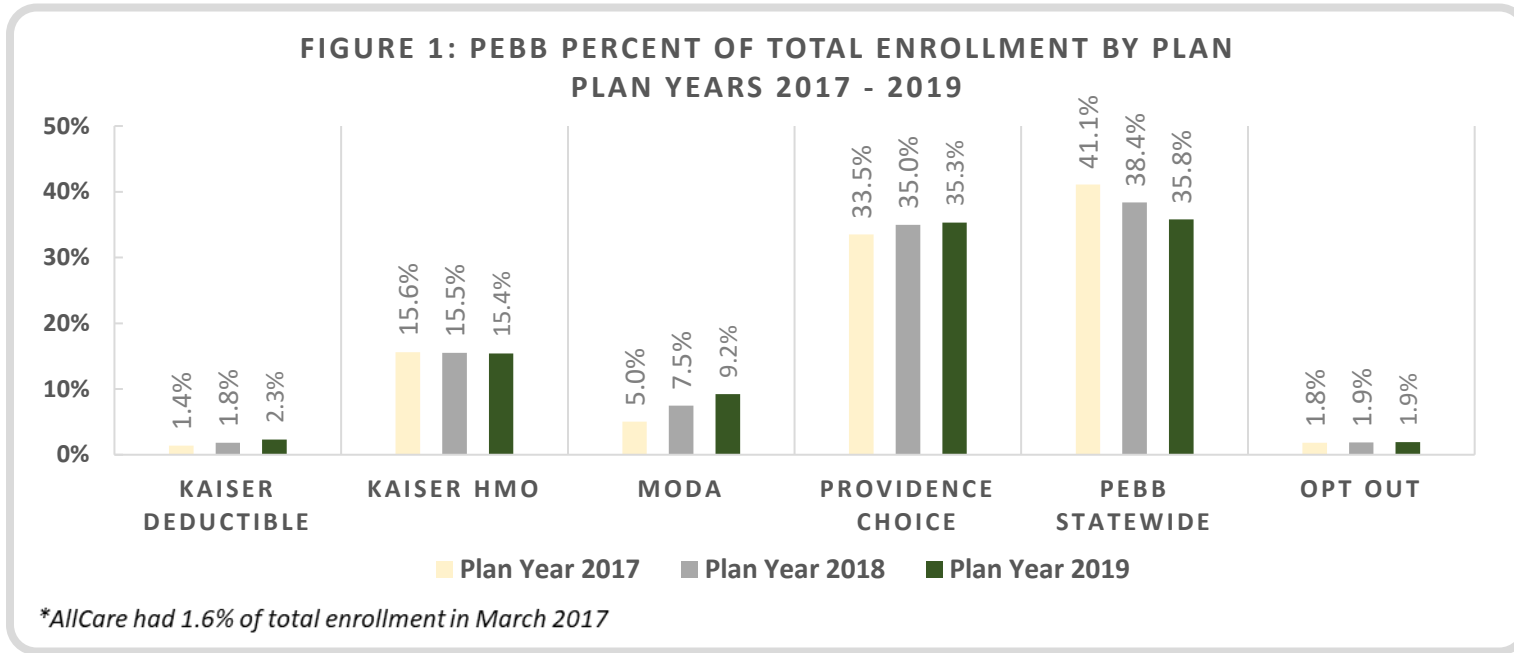
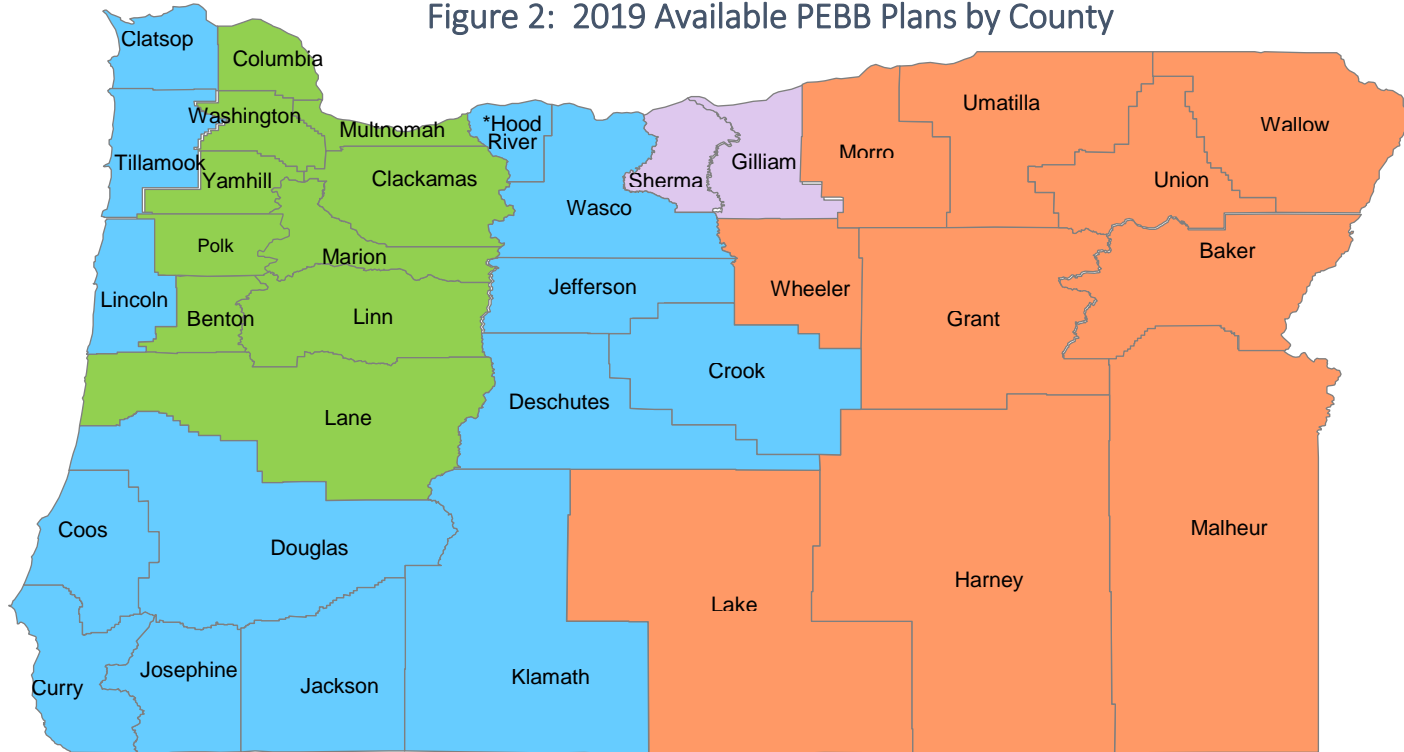


TABLE 1

Plan	PLAN YEAR 2018				PLAN YEAR 2019				% Change
	Subscribers	Dependents	Total	% of Total	Subscribers	Dependents	Total	% of Total	
Kaiser Deductible	1,166	1,333	2,499	1.8%	1,518	1,707	3,225	2.3%	29.1%
Kaiser HMO	8,045	13,285	21,330	15.5%	8,236	13,248	21,484	15.4%	0.7%
Moda	3,810	6,504	10,314	7.5%	4,883	8,028	12,911	9.2%	25.2%
Providence Choice	18,573	29,643	48,216	35.0%	19,221	30,108	49,329	35.3%	2.3%
PEBB Statewide	19,649	33,207	52,856	38.4%	18,823	31,196	50,019	35.8%	(5.4%)
Medical Opt Out	2,577	0	2,577	1.9%	2,686	0	2,686	1.9%	4.2%
Total	53,820	83,972	137,792		55,367	84,287	139,654		

PEBB Medical Plans Available by County

Figure 2: 2019 Available PEBB Plans by County



***Kaiser is offered in one zip code in Hood River County**

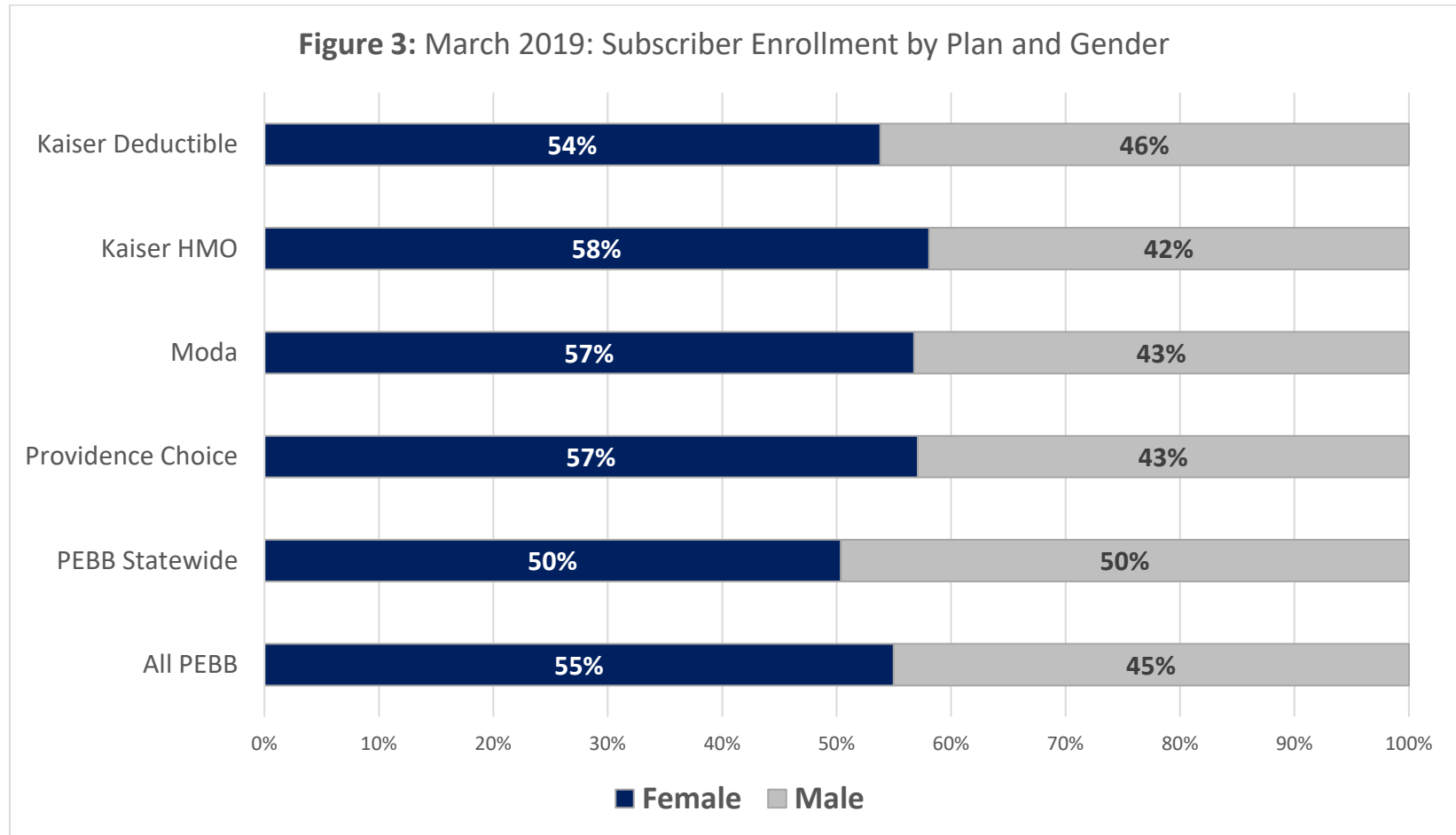
Percent of Enrollment	Plans Available
14%	PEBB Statewide (47%), Providence Choice (34%), Moda Synergy (19%)
76%	PEBB Statewide (30%), Kaiser (23%), Providence Choice (39%), Moda Synergy (7%)
< 1%**	PEBB Statewide (83%), Moda Summit (13%)
6%	PEBB Statewide (66%), Providence Choice (21%), Moda Summit (13%)

**County is based on home zip. Employees may choose a plan in their work zip.

4% of members with home addresses in Morrow/Gilliam counties are enrolled in Providence Choice.

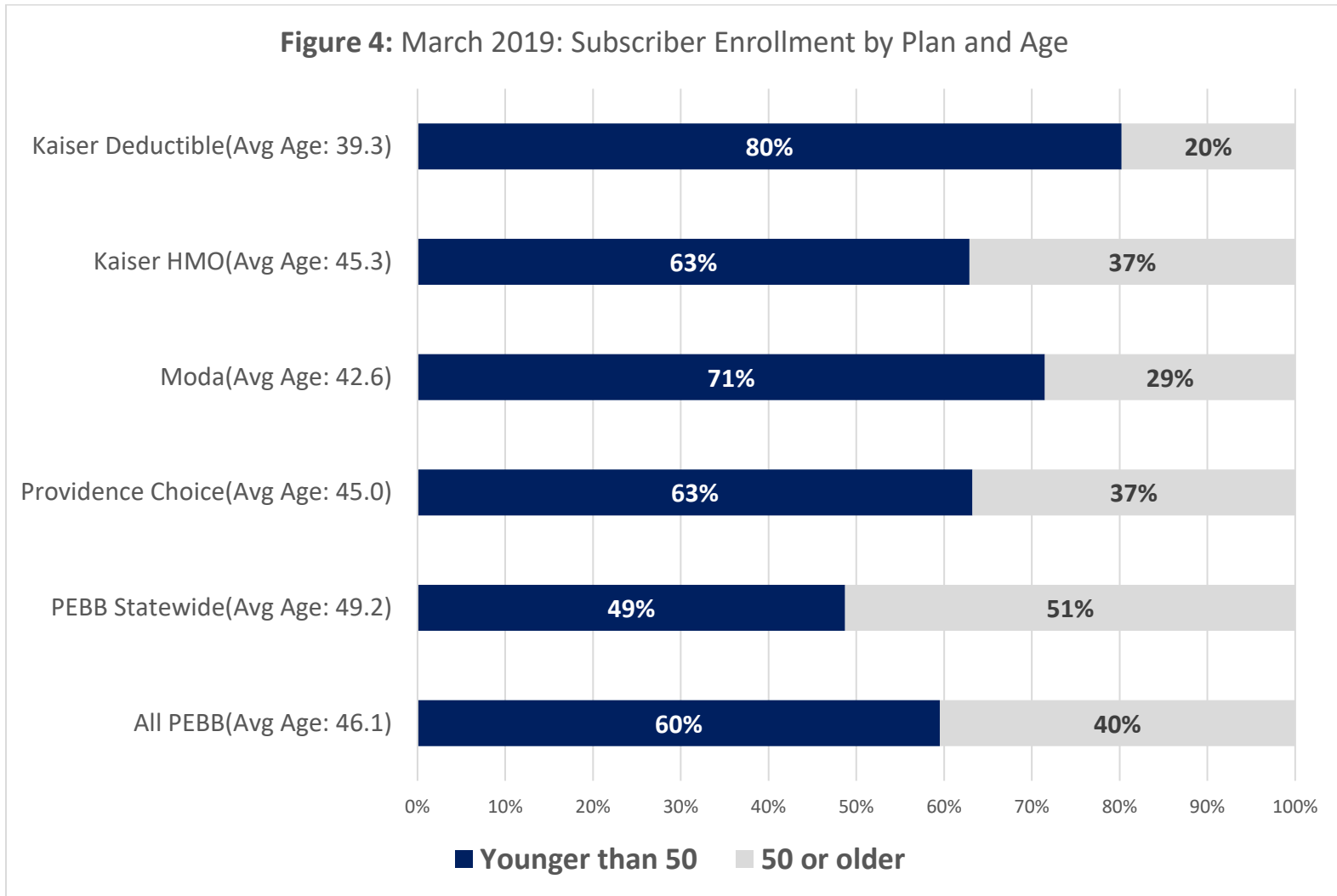
3% of members live outside of Oregon. 63% are enrolled in PEBB Statewide, 18% in Kaiser, 13% in Providence Choice, and 6% in Moda.

PEBB Subscriber Enrollment by Plan & Gender



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PEBB Subscriber Enrollment by Plan & Age



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PEBB Total Enrollment by Tier

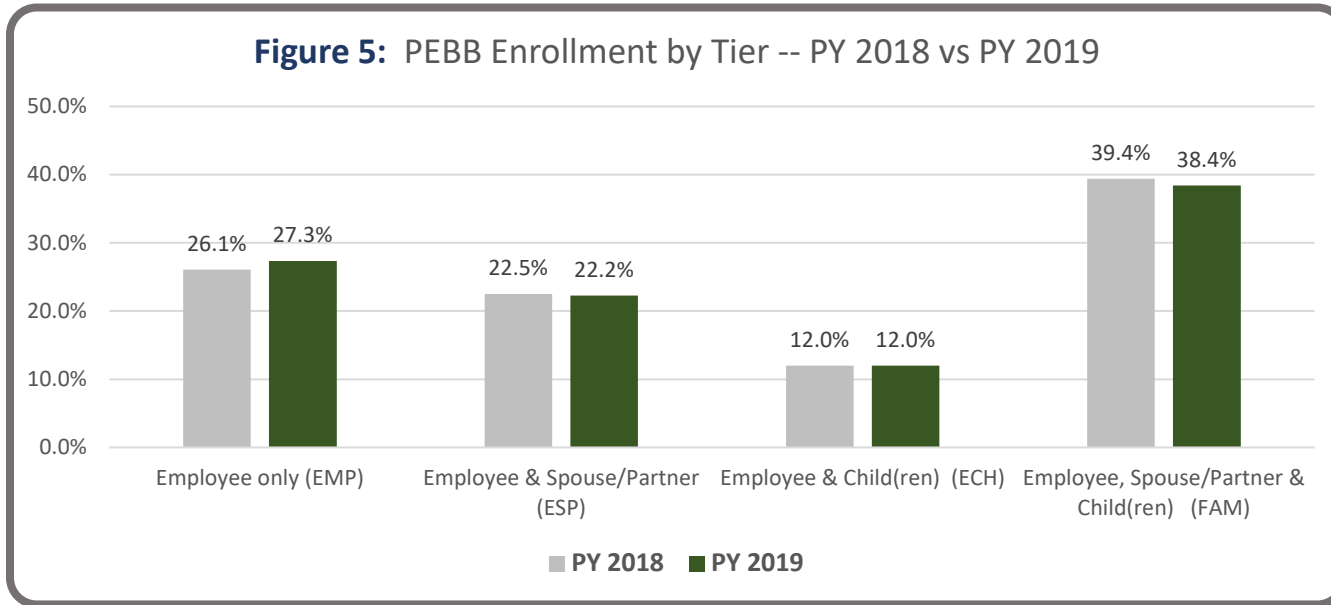
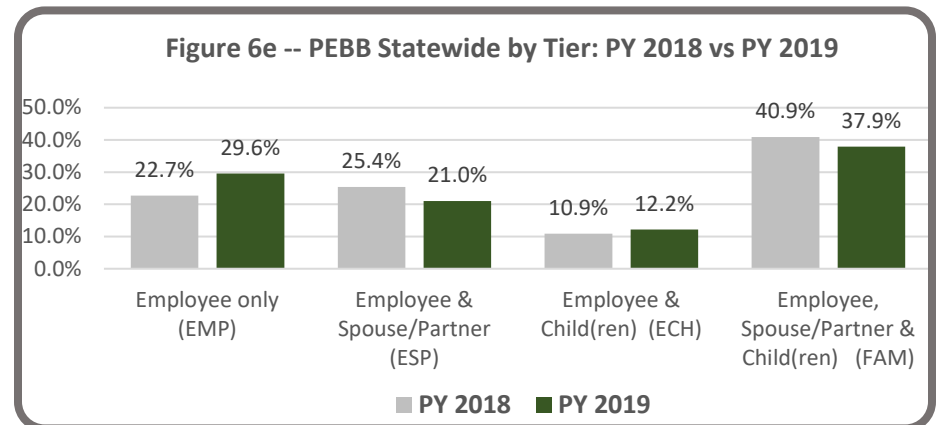
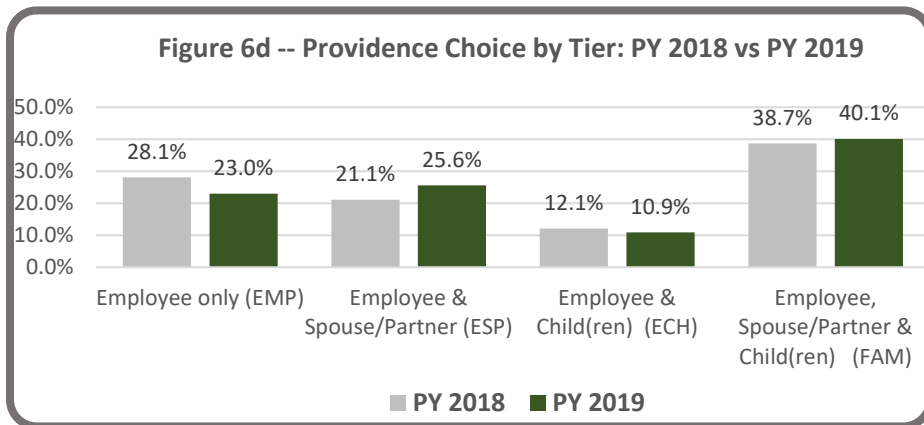
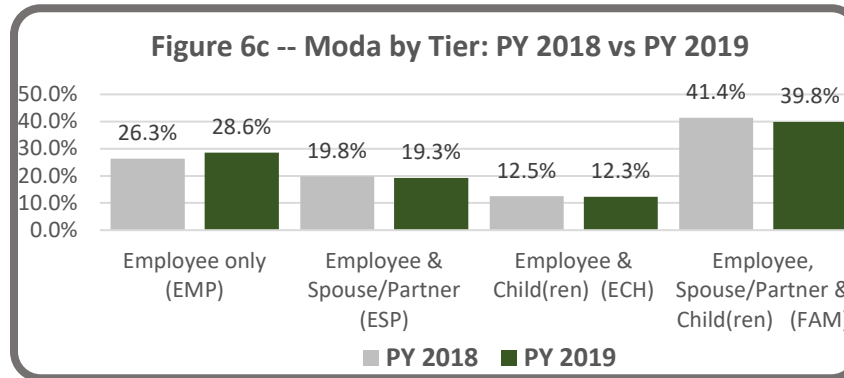
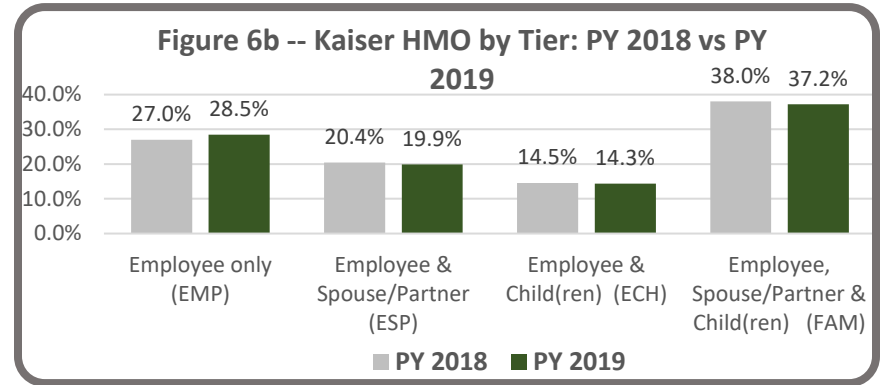
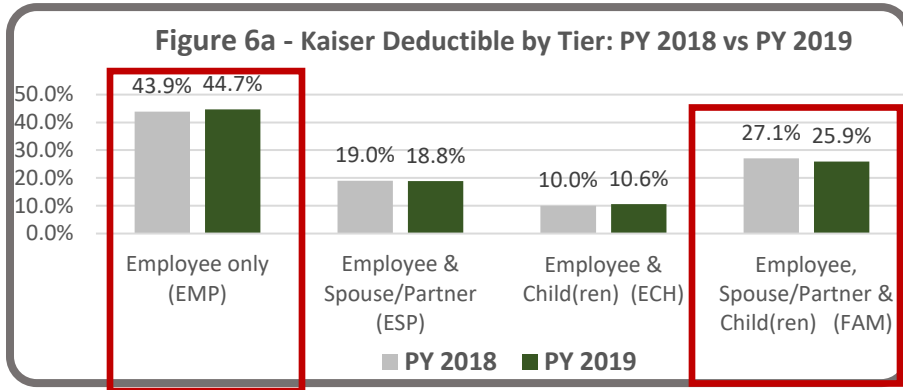


TABLE 2

Tier	PY 2018	% of Total	PY 2019	% of total
Employee only (EMP)	13,364	26.1%	14,400	27.3%
Employee & Spouse/Partner (ESP)	11,537	22.5%	11,716	22.2%
Employee & Child(ren) (ECH)	6,147	12.0%	6,326	12.0%
Employee, Spouse/Partner & Child(ren) (FAM)	20,182	39.4%	20,222	38.4%
Total	51,230		52,664	

PEBB Post Open Enrollment Summary Report – March 2019

Enrollment by Plan and Tier



2018 State Employee Share of Total Rate: Full-Time Active

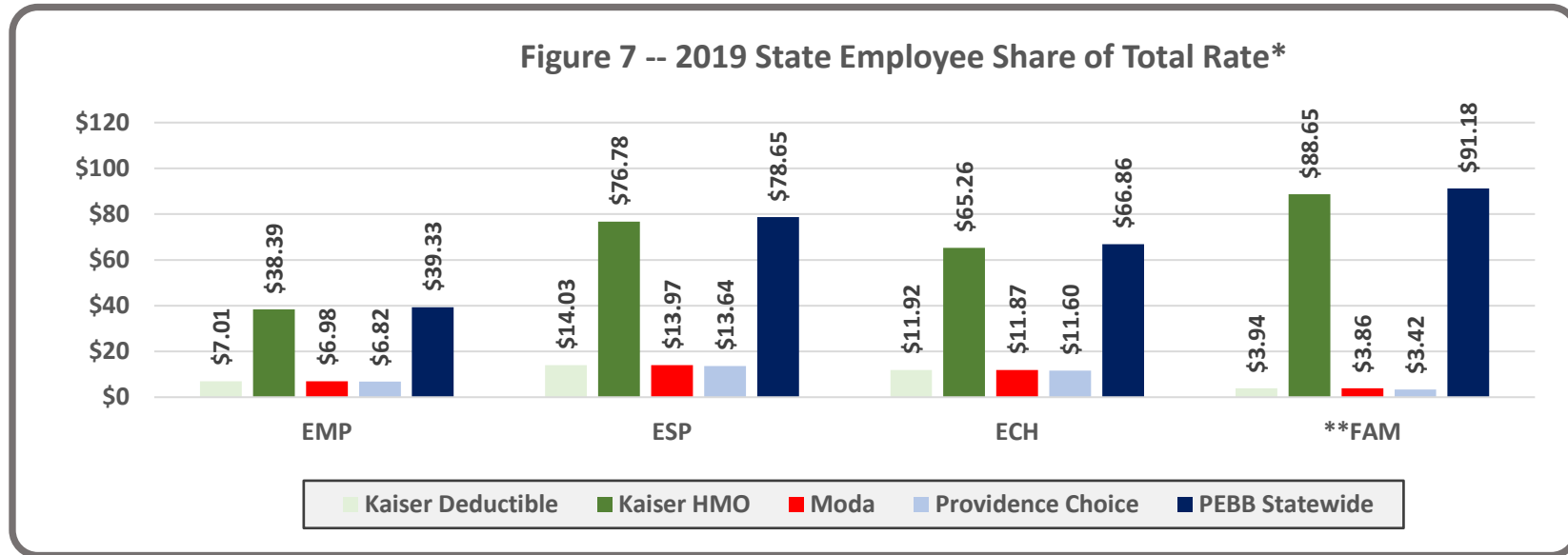


TABLE 3

Tier Code	Tier Description	Kaiser Deductible	Kaiser HMO	Moda	Providence Choice	PEBB Statewide
EMP	Employee only	\$7.01	\$38.39	\$6.98	\$6.82	\$39.33
ESP	Employee & Spouse/Partner	\$14.03	\$76.78	\$13.97	\$13.64	\$78.65
ECH	Employee & Child(ren)	\$11.92	\$65.26	\$11.87	\$11.60	\$66.86
**FAM	**Employee, Spouse/Partner & Child(ren)	\$3.94	\$88.65	\$3.86	\$3.42	\$91.18

*Employee share percentages of the total rate are 1% for Kaiser Deductible, Moda, and Providence Choice; 5% for Kaiser HMO and PEBB Statewide. These may not apply to all state employees.

**As part of adjusting the tier structure, employees enrolled in a family tier have a family tier subsidy approved by the PEBB Board. This subsidy is \$15.00 for 2019 and reduces the employee share for those employees enrolled in a family tier medical plan.

PEBB Post Open Enrollment Summary Report – March 2019
2018 University Employee Share of Total Rate: Full-Time Active

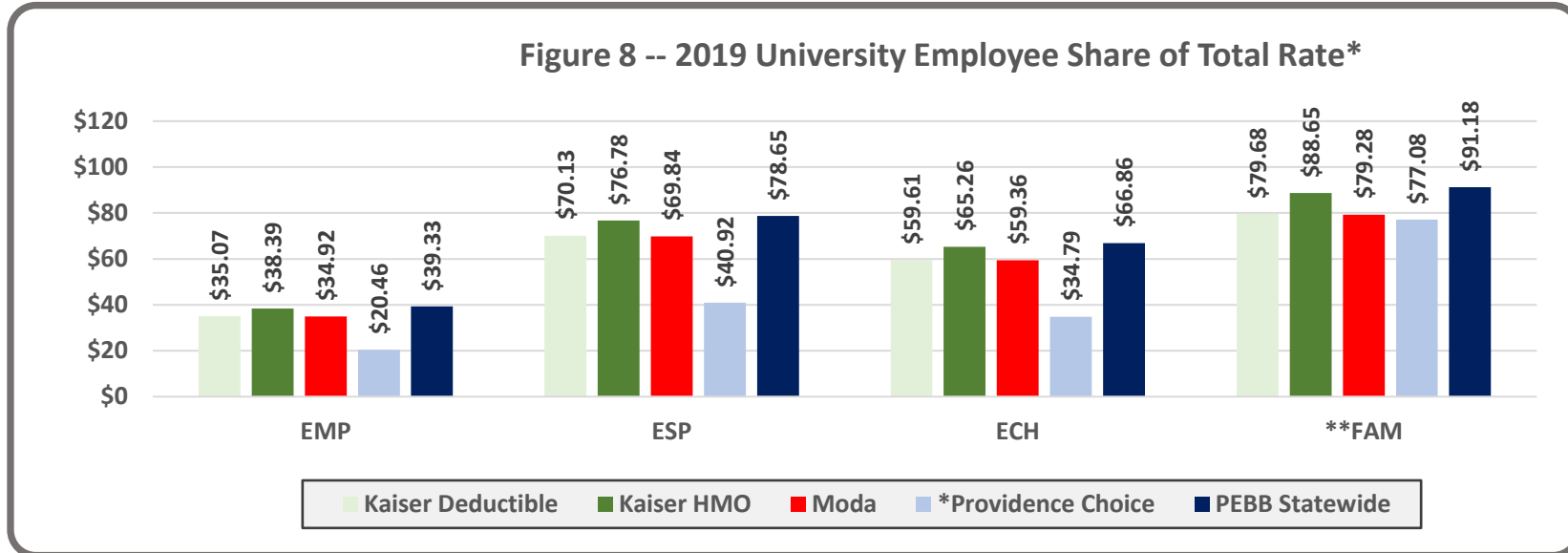


TABLE 4

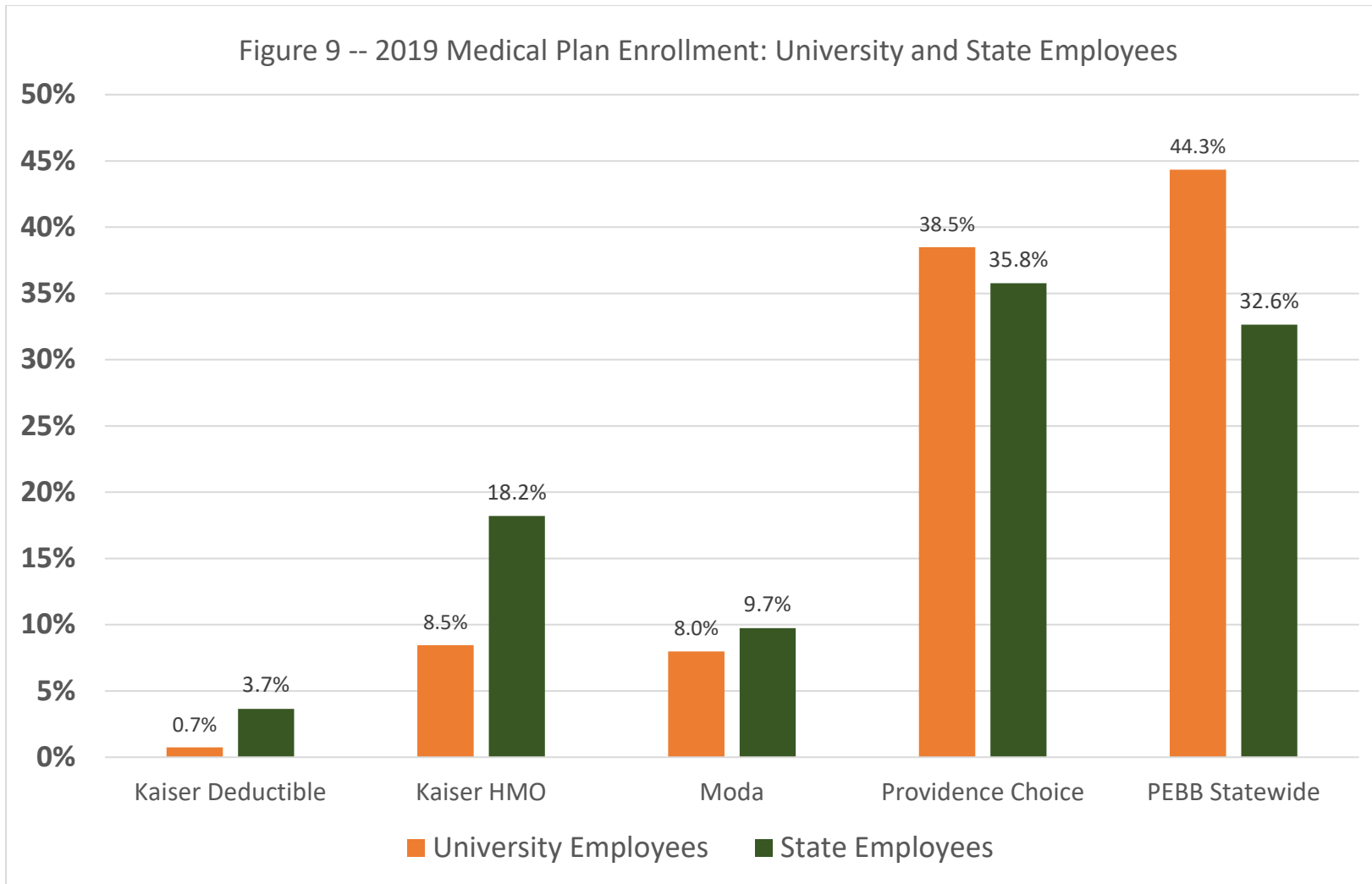
Tier Code	Tier Description	Kaiser Deductible (5%)	Kaiser HMO (5%)	Moda (5%)*	Providence Choice (3% / 5%)*		PEBB Statewide (5%)
					3%	5%	
EMP	Employee only	\$35.07	\$38.39	\$34.92	\$20.46	\$34.10	\$39.33
ESP	Employee & Spouse/Partner	\$70.13	\$76.78	\$69.84	\$40.92	\$68.21	\$78.65
ECH	Employee & Child(ren)	\$59.61	\$65.26	\$59.36	\$34.79	\$57.98	\$66.86
**FAM	**Employee, Spouse/Partner & Child(ren)	\$94.68	\$88.65	\$94.28	\$55.25	\$92.08	\$91.18

*The chart above show employee share rates of 3% for Providence Choice and 5% for all other plans. Some university staff are not eligible for the 3% share. The table above shows both the 3% and 5% share for Providence Choice.

Employee share percentages of the total rate are 3% if the employee enrolls in the lowest cost premium plan in the county in which they live or work; otherwise the employee share is 5%. Providence Choice is the lowest cost premium plan in all Oregon counties except Sherman & Gilliam where Moda is the lowest cost premium plan. These may not apply to all university employees.

**As part of adjusting the tier structure, employees enrolled in a family tier have a family tier subsidy approved by the PEBB Board. This subsidy is \$15.00 for 2019 and reduces the employee share for those employees enrolled in a family tier medical plan.

2019 State Employee & University Medical Plan Selection



PEBB Post Open Enrollment Summary Report – March 2019

2019 Medical Plan Migration

Number of Subscribers

TABLE 5A

2018 Plan ↓	2019 Plan					Sept 2018 Total
	Kaiser Deductible	Kaiser HMO	Moda	Providence Choice	PEBB Statewide	
Kaiser Deductible	1,114	86	18	48	5	1,271
Kaiser HMO	71	7,460	48	139	39	7,757
Moda	15	25	3,609	178	72	3,899
Providence Choice	57	129	298	17,182	444	18,110
PEBB Statewide	14	54	293	660	17,673	18,694
Jan2018 total >>	1,271	7,754	4,266	18,207	18,233	49,731
# increase/decrease	0	-3	+367	+97	-461	
% increase/decrease	0.0%	0.0%	+9.4%	+3.0%	(2.5%)	

Percent of Subscribers

TABLE 5B

2018 Plan ↓	2019 Plan					Sept 2018 Total
	Kaiser Deductible	Kaiser HMO	Moda	Providence Choice	PEBB Statewide	
Kaiser Deductible	88%	7%	1%	4%	0%	1,271
Kaiser HMO	1%	96%	1%	2%	1%	7,757
Moda	0%	1%	93%	5%	2%	3,899
Providence Choice	0%	1%	2%	95%	2%	18,110
PEBB Statewide	0%	0%	2%	4%	95%	18,694
	1,271	7,754	4,266	18,207	18,233	49,731
↑ Jan 2019 Totals ↑						

Migration numbers include only those subscribers who are enrolled in a medical plan in both September 2018 and January 2019.

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New Enrollee Plan Choices: October 2018 – January 2019

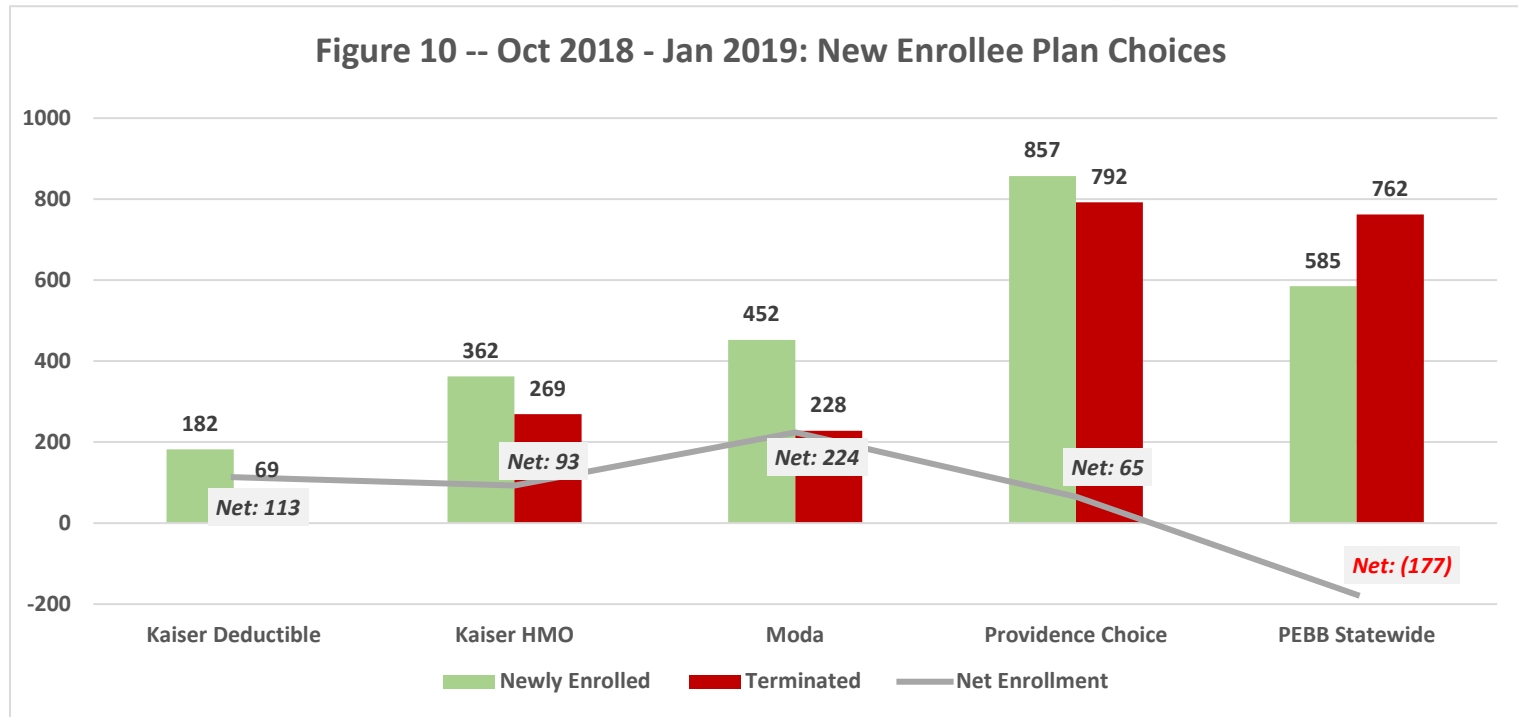


TABLE 6: Percent and Average Age of New Enrollments and Terminations – Oct 2018 – Jan 2019

Plan	NEW ENROLLMENTS		TERMINATIONS	
	% of New Enrollments	Avg Age of New Enrollments	% of Terminations	Avg Age of Terminations
Kaiser Deductible	7%	34.6	3%	37.9
Kaiser HMO	15%	37.3	13%	44.4
Moda	19%	37.7	11%	37.1
Providence Choice	35%	38.0	37%	42.7
PEBB Statewide	24%	40.7	36%	49.2

2019 Total Average Premium Rate

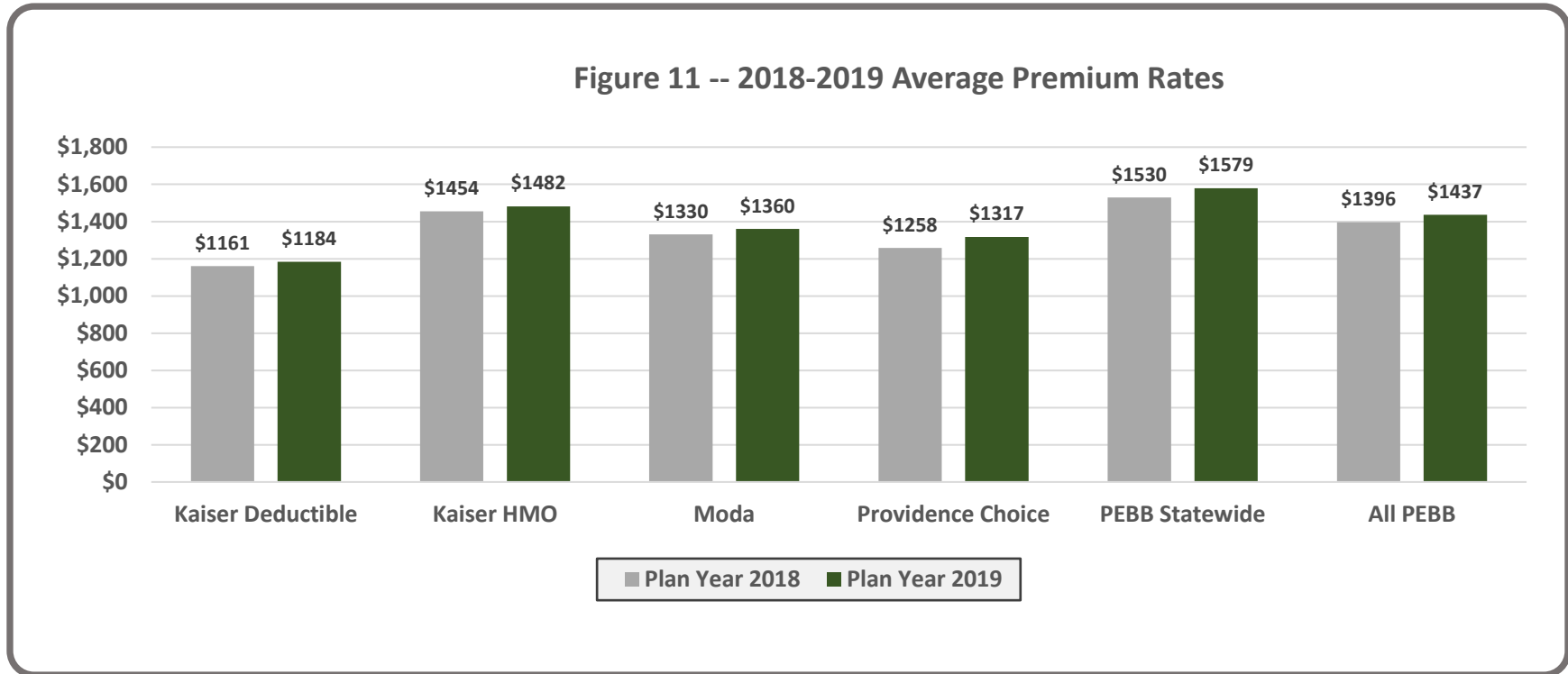
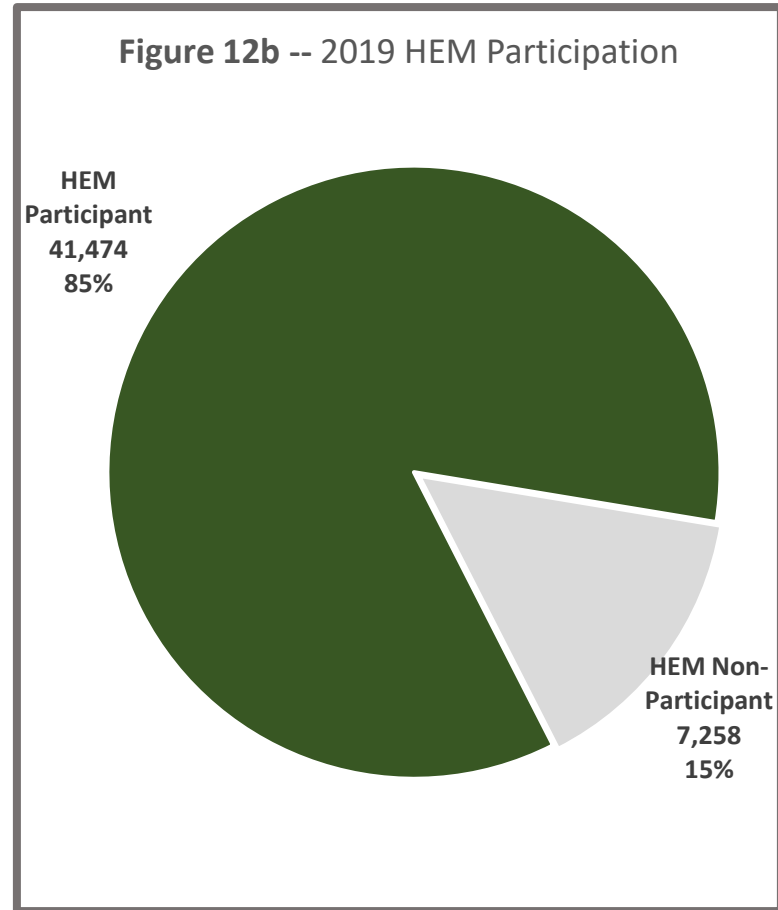
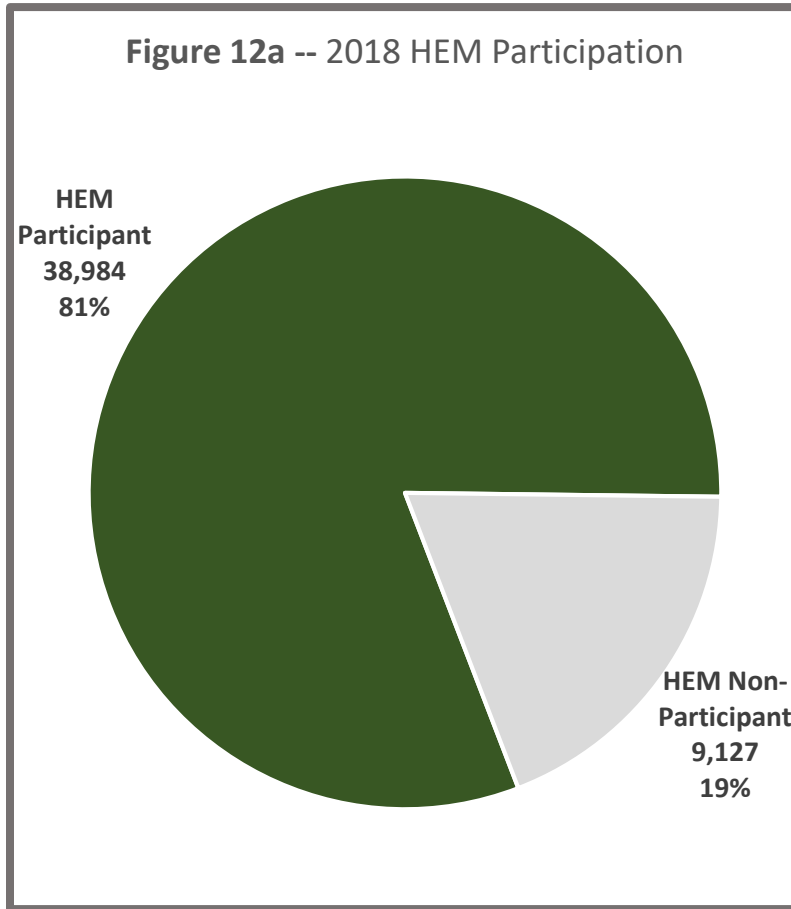


TABLE 7

Plan	Plan Year 2018		Plan Year 2019		
	Subscribers	Avg Mthly Premium Per Subscriber	Subscribers	Avg Mthly Premium Per Subscriber	% Premium Increase
Kaiser Deductible	1,166	\$1161	1,518	\$1184	2.0%
Kaiser HMO	8,044	\$1454	8,234	\$1482	1.9%
Moda	3,808	\$1330	4,881	\$1360	2.2%
Providence Choice	18,571	\$1258	19,217	\$1317	4.7%
PEBB Statewide	19,641	\$1530	18,814	\$1579	3.2%
All PEBB	51,230	\$1396	52,664	\$1437	2.9%

*Total Rate includes vendor rate + admin fees – 1.5% PEBB buy down for HB2391 tax

HEM Participation



***No Health Assessment Defaults**

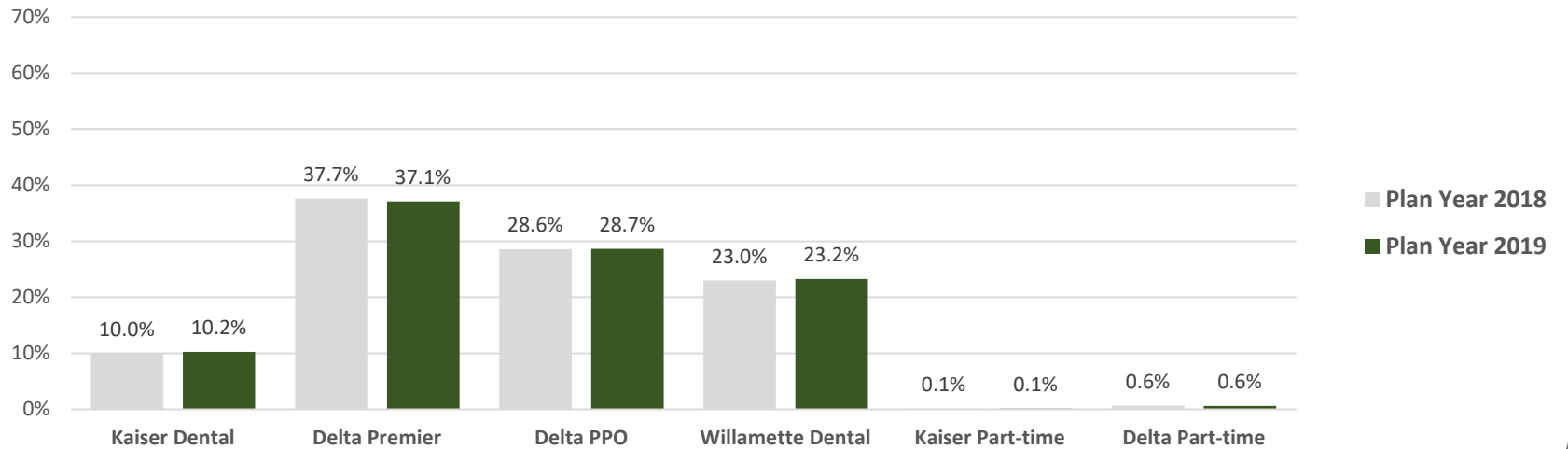
In 2018, 6651 members who elected to participate in HEM did not complete their health assessment and were defaulted to HEM non-participant and the higher deductible option of their medical plan. In 2019, 4904 members who elected to participate in HEM did not complete their health assessment.

PEBB Post Open Enrollment Summary Report – March 2019

PEBB Total Dental Enrollment – Plan Years 2018 and 2019

TABLE 8	Plan Year 2018				Plan Year 2019				% change
	Subscribers	Dependents	Total	% of Total	Subscribers	Dependents	Total	% of Total	
Kaiser Dental	5,522	8,168	13,690	10.0%	5,845	8,371	14,216	10.2%	3.8%
Delta Dental Premier	19,285	32,209	51,494	37.7%	19,446	32,047	51,493	37.1%	(0.0%)
Delta Dental PPO	14,875	24,241	39,116	28.6%	15,330	24,437	39,767	28.7%	1.7%
Willamette Dental	11,637	19,771	31,408	23.0%	12,188	20,073	32,261	23.2%	2.7%
Kaiser Dental Part-time	63	92	155	0.1%	65	85	150	0.1%	(3.2%)
Delta Dental Part-time	358	514	872	0.6%	359	512	871	0.6%	(0.1%)
Total	51,740	84,995	136,735		53,233	85,525	138,758		1.5%

Figure 13 -- PEBB Percent of Total Dental Enrollment by Plan: Plan Years 2018 and 2019



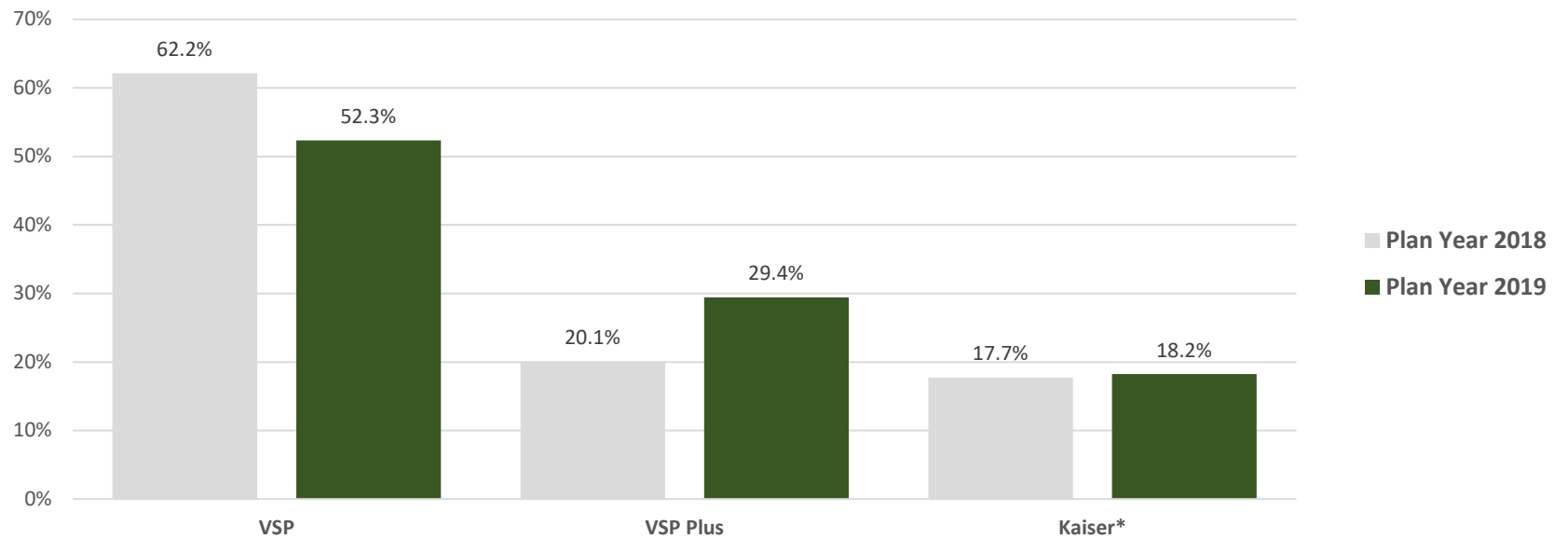
PEBB Post Open Enrollment Summary Report – March 2019

PEBB Total Vision Enrollment – Plan Years 2018 and 2019

TABLE 9	Plan Year 2018				Plan Year 2019				% change
	Subscribers	Dependents	Total	% of Total	Subscribers	Dependents	Total	% of Total	
VSP	31,279	50,982	82,261	62.2%	26,973	43,016	69,989	52.3%	(14.9%)
VSP Plus	10,109	16,511	26,620	20.1%	15,108	24,234	39,342	29.4%	47.8%
Kaiser*	9,074	14,397	23,471	17.7%	9,615	14,755	24,370	18.2%	3.8%
Total	50,462	81,890	132,352		51,696	82,005	133,701		1.0%

*Vision benefit for Kaiser is through Kaiser full-time medical plans

Figure 14 -- PEBB Percent of Total Vision Enrollment by Plan: Plan Years 2018 and 2019



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PEBB – Optional Benefit Enrollment & Surcharges

TABLE 10 Company/Plan	Plan Year 2017		Plan Year 2018		Plan Year 2019	
	Enrolled	% of Eligibles	Enrolled	% of Eligibles	Enrolled	% of Eligibles
The Standard Insurance Company						
Employee Optional Life	30,946	57.3%	30,656	56.8%	31,180	56.1%
Spouse/Partner Optional Life	14,790	27.4%	14,510	26.9%	14,337	25.8%
Dependent Life	23,807	44.1%	23,608	43.7%	23,518	42.3%
Accidental Death & Dismemberment	25,892	47.9%	25,925	48.0%	26,493	47.7%
Short Term Disability	28,089	52.0%	28,304	52.4%	29,002	52.2%
Long Term Disability	27,996	51.8%	27,840	51.6%	28,249	50.9%
UNUM Long Term Care						
Employee Long Term Care	2,358	4.4%	2,307	4.3%	2,315	4.2%
Spouse/Partner Long Term Care	303	0.6%	254	0.5%	219	0.4%
ASI Flex FSA and Pre-tax Commuter						
Health Care Flexible Spending Account	9,531	17.6%	10,474	19.4%	11,033	19.9%
Dependent Care Flexible Spending Account	1,686	3.1%	1,838	3.4%	1,900	3.4%
Parking	764	1.4%	899	1.7%	1,023	1.8%
Transportation	348	0.6%	351	0.7%	377	0.7%
Surcharges						
Spouse/Partner -- Other Group Surcharge (\$50 per month)	4,635	14.5%	4,810	15.2%	5,176	16.2%
Tobacco Use – 1 Person Surcharge (\$25 per month)	3,198	5.9%	3,052	5.7%	3,059	5.5%
Tobacco Use – 2 Person Surcharge (\$50 per month)	600	1.1%	557	1.0%	546	1.0%