

Health Insurance Plans

Health Insurance Policy Workshop
July 27th, 2009

Plans for Active Employees

- Blue Cross Blue Shield
Master Health Plus
Blue Care Elect (PPO)
Network Blue (HMO)
- Harvard Pilgrim Health Care
HPHC HMO
- The cost sharing for these plans is 85%/15%

Plans for Retirees

- **Under 65 and non-medicare-eligible**
Subscribe to the same plans as active employees, at 50% cost sharing rate.
- **65+ Medicare Eligible**
Subscribe to Medicare
Eligible for premium based supplemental plans at 50% cost sharing rate.

Medicare Supplemental Plans

- Medex
84% Enrolled
\$5,000 per year 50%/50% Cost Share
- Harvard First Seniority Freedom
6% Enrolled
\$2,800 per year 50%/50% Cost Share
- Tufts
11% Enrolled
\$2,000 per year 50%/50% Cost Share

History of Plans

- Historically, employees and non-medicare retirees could select from BCBS Master Health Plus and Harvard's HMO.
- FY '05 – Added BCBS HMO *Network Blue*
- FY '08 – Added BCBS PPO *Blue Care Elect*

Subscribers

Benefit Eligible	880
Number not Subscribing	125
Percentage non subscribing	14%

Percentage of Non-Medicare employees and retirees in each plan

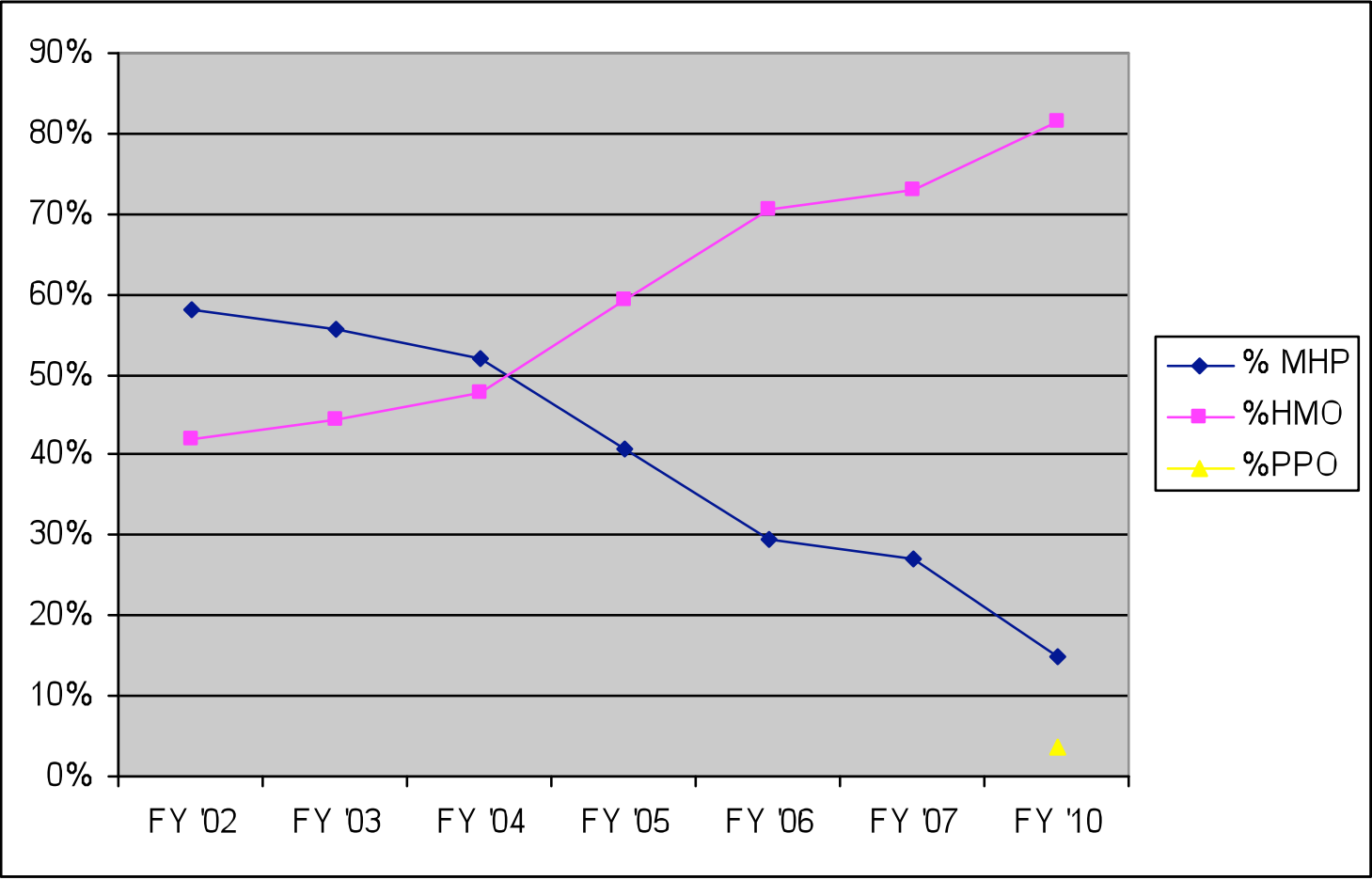
	BCBS MHP	BCBS PPO	BCBS HMO	HCHP HMO
Number of Subscribers	143	24	337	363
Percentage	16%	3%	40%	41%

Comparison: FY '04 – FY '09

Percentage of Non-Medicare employees and retirees in each plan

	FY '04		FY '09	
Total	846		867	
BCBS MHP	441	52%	143	16%
Total HMOs	405	48%	700	81%
PPO			24	3%

Changes in Enrollment – MHP vs. HMO



Comparison: FY '04 – FY '10 Annual Cost for Family Plan

	FY '04	FY '10	Increase
MHP Family	\$8,988	\$28,572	Tripled
HMO Family	\$7,788	\$15,480	Doubled

Changes in Pricing

