

Health Care Plan Update

April 5, 2021

Human Resources Office

EL PASO INDEPENDENT
SCHOOL DISTRICT



Health Care Plan Update

- Current Employee Enrollment
- TRS Active Care Update
- Administration Recommendation
- Budget Forecast



Employee Enrollment

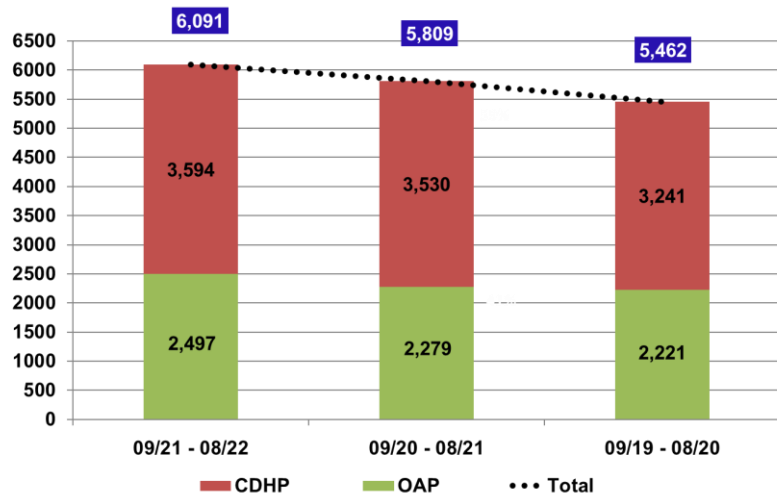
| Payroll Deduction Summary | | |
|------------------------------|------------|-------------------|
| EPISD CDHP | Enrollment | PY21-22 Deduction |
| Employee Only | 2,573 | \$0.00 |
| Employee & Spouse | 103 | \$434.00 |
| Employee & Children | 817 | \$129.00 |
| Employee & Family | 101 | \$743.00 |
| EPISD Traditional PPO | | |
| Employee Only | 1,882 | \$33.00 |
| Employee & Spouse | 47 | \$826.00 |
| Employee & Children | 519 | \$322.00 |
| Employee & Family | 49 | \$990.00 |

6,091 = Total Enrollment

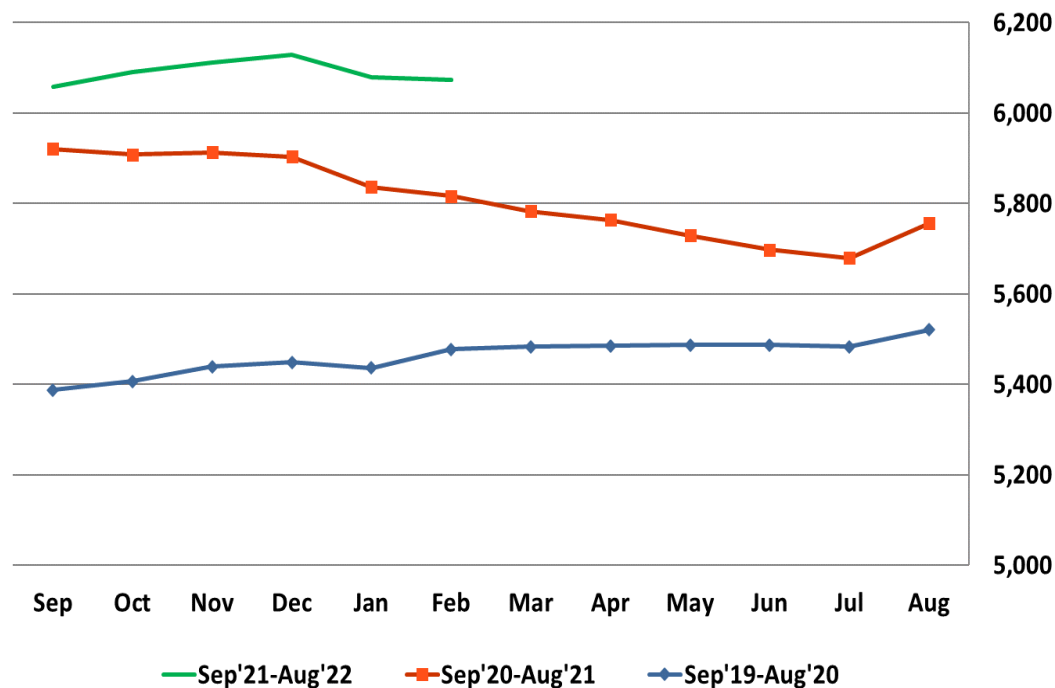


Historical Employee Enrollment

E.P.I.S.D Average Medical Enrollment by Plan
Employee



Historical Employee Enrollment



TRS Active Care Status

- Participation Ends 8/31/2022
- 360 Employees Currently Enrolled
- 2022-2023 Employee Options
 - Cigna CDHP
 - Cigna Traditional
 - Waive Coverage



Recommendations

- Continue Funding the Health Plan at the Budgeted Rate of \$511 Per Eligible Employee Per Month
- Increase the Health Savings Account District Contribution to \$1,000 from \$300 Per Year
- HSA Contributions Not Subject to Tax
- Adjust Payroll Deductions as Illustrated (next slide)



Employee Payroll Deductions

| Payroll Deduction Summary | | | | |
|------------------------------|------------|----------------------|----------------------|--------------------------------|
| EPISD CDHP | Enrollment | PY21-22 Deduction | PY22-23 Deduction | Monthly Deduction Change |
| Employee Only | 2,573 | \$0.00 | \$0.00 | \$0.00 |
| Employee & Spouse | 103 | \$434.00 | \$477.40 | \$43.40 |
| Employee & Children | 817 | \$129.00 | \$129.00 | \$0.00 |
| Employee & Family | 101 | \$743.00 | \$786.40 | \$43.40 |
| EPISD Traditional PPO | | | | |
| Employee Only | 1,882 | \$33.00 | \$39.60 | \$6.60 |
| Employee & Spouse | 47 | \$826.00 | \$991.20 | \$165.20 |
| Employee & Children | 519 | \$322.00 | \$322.00 | \$0.00 |
| Employee & Family | 49 | \$990.00 | \$1,155.20 | \$165.20 |
| | | | | |



Budget Forecast

| BUDGETED / PROJECTED REVENUES | |
|--------------------------------------|---------------------|
| EPISD BUDGETED CONTRIBUTIONS | \$59,510,000 |
| PAYROLL DEDUCTION CONTRIBUTIONS | \$6,500,328 |
| RX REBATES | \$6,000,000 |
| TOTAL REVENUES | \$72,010,328 |
| | |
| PROJECTED EXPENSES | |
| ADMINISTRATIVE EXPENSE | \$3,186,864 |
| REINSURANCE EXPENSE | \$2,748,357 |
| CLAIMS EXPENSE | \$53,656,205 |
| HEALTH SAVINGS ACCOUNT CONTRIBUTIONS | \$4,000,000 |
| TOTAL EXPENSES | \$63,591,426 |
| | |
| NET INCOME/LOSS | \$8,418,902 |
| | |



Region 19 Contribution Comparison

| | El Paso ISD | Canutillo ISD | Clint ISD | San Elizario ISD | Socorro ISD | Ysleta ISD |
|---|-------------|---------------|--------------|------------------|-------------|------------|
| Carrier | Cigna | BCBS-TX | Health Smart | Aetna | Cigna | Aetna |
| Employer Monthly Contribution | \$511.00 | \$623.00 | \$321.00 | \$550.00 | \$575.00 | \$512.91 |
| HSA Employer ANNUAL Contribution | \$1,000.00 | \$600.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| MONTHLY DEDUCTIONS | | | | | | |
| CDHP-Employee ONLY Deduction | \$0.00 | \$0.00 | \$25.00 | \$0.00 | \$60.00 | \$28.00 |
| Standard-Employee ONLY Deduction | \$39.60 | \$163.00 | \$68.00 | \$156.00 | \$160.00 | \$217.00 |



2022-2023 Health Plan Proposal

Advantages

- HSA Increase to \$1,000
- 2 Medical Plan Options
 - Cigna CDHP
 - Cigna Traditional
- No Change to Deductible & Out of Pocket
- No Change to Benefits Coverage
- No Impact to Employee & Children Tier

Drawbacks

- Some Increase to Employee Deductions

