

## Vermont District FY19 Health Care Expenditures vs. Governor's Target

### Act 85 Legislative Targets (from Sec H.6):

- Employer (district or SU) contributes 80% of the cost of the premium for the VEHI Gold Consumer-Driven Health Plan (CDHP) with employees responsible for the balance
- Employer contributes to employee's out-of-pocket (OOP) expenses in via a health savings account (HSA) or health reimbursement arrangement (HRA\*) the following amounts:

Individual: \$2,100

2-person: \$4,200

Family: \$3,800

\*If using an HRA, employee bears first-dollar responsibility for the full amount of OOP expenses for which they are responsible: \$400/\$800/\$1200. Assume 75% of agreements would use an HRA and 25% an HSA

### FY19 Employer Contribution (Legislative Target)

	OOP contribution per person	Count	Usage factor	Total OOP Contribution
Singles	2,100	5,041	60%	6,351,660
Two-person	4,200	4,264	60%	10,745,280
Family	3,800	5,310	60%	12,106,800
				<b>29,203,740</b>
			FY19 Districts Premium Share	<b>153,407,122</b>
			<b>Total District Contribution</b>	<b>182,610,862</b>

### FY19 Employer Contribution (Actual):

	OOP Contribution per Plan	Count	Usage factor	Total OOP Contribution
Singles	2,200	5,041	70%	7,763,140
Two-person/Family	4,400	9,574	70%	29,487,920
				<b>37,251,060</b>
			FY19 Districts Premium Share	<b>157,242,300</b>
			<b>Total District Contribution</b>	<b>194,493,360</b>

## Tax Rate Impact of Unrealized Savings:

Projected FY19 Total District Contribution	194,493,360
Scott Proposal Total District Contribution	182,610,862
Delta	11,882,498
Rate impact	~1.5 cents
Considering VEHI Reserve usage	19,882,498
Rate impact up to	~2.5 cents

## Settlements through 10/17/2017 from Vermont Educational Health Benefits Commission (VEHCB) Presentation:

- Settlements impact all or part of FY18 and all of FY19
- All Vermont settlements expire between 7/19 and 9/1/19

SU/District	Health care "base" plan	EE Premium %		FY18 OOP	
		FY17	FY18	1st \$, last \$, or mixed	HRA, HSA, or both
Add/RutIndSU	Gold CDHP	13.5	20	1st \$	HRA
2Riv Mt. Holly	Gold CDHP	15	20	1st \$	both
2Riv U#39	Gold CDHP	15	20	1st \$	both
2Rivers Ludlow	Gold CDHP	15	20	1st \$	both
ANWSU	Gold CDHP	15	20	1st \$	HRA
Cal North SU	Gold CDHP	15	20	1st \$	
HannafordTech	Gold CDHP	15	20	1st \$	HRA
Montpelier	Gold CDHP	15	20	last \$	HRA
Two Rivers SU	Gold CDHP	15	20	1st \$	both
MMMUSD	Gold CDHP	15	19	1st \$	HRA
2Riv Cavendish	Gold CDHP	16	20	1st \$	both
Grand Isle SU	Gold CDHP	17.25	20	mixed	HRA
RiverValleyTech	Gold CDHP	16.5	18	mixed	HRA
So. Burl	Gold CDHP	17	20	1st \$	both
Wash So. SU	Gold CDHP	15	17	1st \$	HRA
Springfield	Gold CDHP	16.5	19	1st \$	HRA
ANESU	Gold CDHP	15	17	1st \$	HRA
OESU WaitsRv	Gold CDHP	18.5	20	last \$	HRA
Burlington	Gold CDHP	17	19	1st \$	HRA
2Riv ChestAndv	Gold CDHP	18.5	20	1st \$	both
2Riv GnMtn#35	Gold CDHP	18.5	20	1st \$	both
Orleans SWSU	Gold CDHP	12	13	1st \$	HRA
EssexCalSU	Gold CDHP	14	15	1st \$	
OrangeSoWest	Gold CDHP	14	15	1st \$	HRA
ACSU/Midd	Gold CDHP	15	16	1st \$	HRA
CSSD	Gold CDHP	15	16	mixed	HRA
Norwich	Gold CDHP	15	16	1st \$	HRA
FNWSU	Gold CDHP	18.5	20	mixed	HRA
OrangeNoSU	Gold CDHP	19	19	1st \$	HRA
WashCenSU	Gold CDHP	15	15	1st \$	HRA
OESU Bradford	Gold CDHP	18	20	last \$	both
OESU Newbury	Gold CDHP	18	20	last \$	both
OESU Oxbow	Gold CDHP	18	20	last \$	both
FNESU	Gold CDHP	17	20	0\$	HRA
FWSU	Gold CDHP	20	20	1st \$	HRA
FCentralSU	Gold CDHP	19	20	0\$	HSA
OESU Thetford	Gold CDHP	18	16	last \$	HRA
Blue Mtn	Gold CDHP	20	15	last \$	HRA