



Department of Transformation and Shared Services
Governor Asa Hutchinson
Secretary Mitch Rouse
Director Jake Bleed

July 11, 2022

Sen. Jason Rapert, Co-Chair
Rep. Deborah Ferguson, Co-Chair
ALC – Employees Benefits Divisions Oversight Subcommittee
Arkansas Legislative Council
Room B, MAC
Little Rock, AR 72201

Dear Chairs,

Pursuant to Act 1004 of 2021, Sec. 1 (e)(3), the following actions of the Board of Finance are submitted for the approval of the Arkansas Legislative Council.

The Board of Finance voted to adopt insurance premium rates for members of the Arkansas State Employees and Public-School Employees for the calendar year beginning Jan. 1, 2023.

These measures were adopted by the board on July 11, 2022, nine days in advance of the next scheduled meeting of the EBD Subcommittee of the legislative council. As a result, the agency was unable to submit these items prior to the ten-day submission deadline established under the subcommittee's rules.

The timely adoption of rates will be necessary to effectively communicate the effect of any changes to rates which may result prior to the start of the next calendar year. Pursuant to the subcommittee's rules, I ask that the subcommittee consider these items in order to avoid delay in implementation.

Sincerely,

A handwritten signature in black ink that reads "Jake Bleed".

Jake Bleed
Director, TSS-EBD

Arkansas State Employees - Summary

Plan	2022 EE Count	2022 EE Cont	2022 Base Rates	2023 EE Cont	2023 Base Rates	2023 EE Cont (% Change)	2023 Base Rates (% Change)
Actives with Wellness							
Premium							
Employee Only	9,060	\$176.20	\$572.88	\$172.00	\$547.78	-2.4%	-4.4%
Employee + Spouse	1,134	\$503.26	\$1,289.37	\$494.22	\$1,369.45	-1.8%	6.2%
Employee + Child(ren)	3,544	\$301.70	\$962.28	\$309.74	\$1,040.78	2.7%	8.2%
Family	1,022	\$628.76	\$1,678.74	\$630.52	\$1,862.45	0.3%	10.9%
Classic							
Employee Only	1,155	\$106.68	\$498.05	\$98.70	\$476.23	-7.5%	-4.4%
Employee + Spouse	110	\$341.04	\$1,110.93	\$320.24	\$1,190.58	-6.1%	7.2%
Employee + Child(ren)	347	\$181.78	\$831.14	\$180.18	\$904.84	-0.9%	8.9%
Family	171	\$416.12	\$1,444.00	\$400.26	\$1,619.18	-3.8%	12.1%
Basic							
Employee Only	1,156	\$0.00	\$439.57	\$0.00	\$420.32	N/A	-4.4%
Employee + Spouse	100	\$209.22	\$971.75	\$180.22	\$1,050.80	-13.9%	8.1%
Employee + Child(ren)	175	\$84.84	\$728.80	\$76.36	\$798.60	-10.0%	9.6%
Family	106	\$242.80	\$1,260.97	\$214.60	\$1,429.08	-11.6%	13.3%
Actives without Wellness							
Premium							
Employee Only	2,506	\$226.20	\$572.88	\$172.00	\$547.78	-24.0%	-4.4%
Employee + Spouse	542	\$553.26	\$1,289.37	\$494.22	\$1,369.45	-10.7%	6.2%
Employee + Child(ren)	858	\$351.70	\$962.28	\$309.74	\$1,040.78	-11.9%	8.2%
Family	549	\$678.76	\$1,678.74	\$630.52	\$1,862.45	-7.1%	10.9%
Classic							
Employee Only	405	\$156.68	\$498.05	\$98.70	\$476.23	-37.0%	-4.4%
Employee + Spouse	65	\$391.04	\$1,110.93	\$320.24	\$1,190.58	-18.1%	7.2%
Employee + Child(ren)	103	\$231.78	\$831.14	\$180.18	\$904.84	-22.3%	8.9%
Family	72	\$466.12	\$1,444.00	\$400.26	\$1,619.18	-14.1%	12.1%
Basic							
Employee Only	365	\$50.00	\$439.57	\$0.00	\$420.32	-100.0%	-4.4%
Employee + Spouse	36	\$259.22	\$971.75	\$180.22	\$1,050.80	-30.5%	8.1%
Employee + Child(ren)	45	\$134.84	\$728.80	\$76.36	\$798.60	-43.4%	9.6%
Family	35	\$292.80	\$1,260.97	\$214.60	\$1,429.08	-26.7%	13.3%
Non-Medicare Eligible							
Premium							
Retiree Only	1,473	\$308.40	\$572.88	\$322.08	\$986.00	4.4%	72.1%
Retiree + NME Spouse	224	\$789.37	\$1,289.37	\$830.80	\$1,972.01	5.2%	52.9%
Retiree + Child(ren)	96	\$569.89	\$962.28	\$591.34	\$1,353.01	3.8%	40.6%
Retiree + NME Spouse +	46	\$1,050.84	\$1,678.74	\$1,081.06	\$2,339.02	2.9%	39.3%

Retiree + ME Spouse	159	\$595.93	\$1,023.37	\$618.17	\$1,469.05	3.7%	43.6%
Retiree + ME Spouse +	12	\$857.42	\$1,412.77	\$887.30	\$1,836.06	3.5%	30.0%
Retiree + ME Spouse (MAPD)	N/A	N/A	N/A	\$338.64	\$1,151.31	N/A	N/A
Retiree + ME Spouse + Child(ren) (MAPD)	N/A	N/A	N/A	\$607.92	\$1,518.32	N/A	N/A
Classic							
Retiree Only	64	\$238.89	\$498.05	\$234.59	\$857.21	-1.8%	72.1%
Retiree + Spouse	16	\$627.12	\$1,110.93	\$637.27	\$1,714.43	1.6%	54.3%
Retiree + Child(ren)	3	\$449.96	\$831.14	\$451.68	\$1,176.28	0.4%	41.5%
Family	4	\$838.18	\$1,444.00	\$835.35	\$2,033.50	-0.3%	40.8%
Basic							
Retiree Only	54	\$183.46	\$439.57	\$165.34	\$756.57	-9.9%	72.1%
Retiree + Spouse	7	\$495.33	\$971.75	\$482.03	\$1,513.14	-2.7%	55.7%
Retiree + Child(ren)	2	\$353.00	\$728.80	\$339.95	\$1,038.18	-3.7%	42.5%
Family	4	\$664.87	\$1,260.97	\$637.64	\$1,794.75	-4.1%	42.3%
Medicare Eligible (ME)							
Primary Plan - Current							
Retiree Only	8,222	\$193.12	\$450.49	\$211.85	\$483.05	9.7%	7.2%
Retiree + NME Spouse	253	\$674.09	\$1,097.53	\$720.46	\$1,469.06	6.9%	33.9%
Retiree + Child(ren)	55	\$454.61	\$802.15	\$480.83	\$850.06	5.8%	6.0%
Retiree + NME Spouse +	15	\$935.56	\$1,449.18	\$970.63	\$1,836.07	3.7%	26.7%
Retiree + ME Spouse	2,637	\$462.65	\$900.98	\$507.52	\$966.10	9.7%	7.2%
Retiree + ME Spouse +	32	\$724.14	\$1,252.63	\$776.53	\$1,333.11	7.2%	6.4%
Medicare Eligible (ME)							
MAPD - New Offering*							
Retiree Only	0	\$193.12	N/A	\$16.53	\$165.31	-91.4%	N/A
Retiree + NME Spouse	0	\$674.09	N/A	\$525.31	\$1,151.32	-22.1%	N/A
Retiree + Child(ren)	0	\$454.61	N/A	\$285.86	\$532.32	-37.1%	N/A
Retiree + NME Spouse +	0	\$935.56	N/A	\$775.57	\$1,518.33	-17.1%	N/A
Retiree + ME Spouse	0	\$462.65	N/A	\$33.06	\$330.62	-92.9%	N/A
Retiree + ME Spouse +	0	\$724.14	N/A	\$302.43	\$697.63	-58.2%	N/A
*2022 Contributions based on the current offering							

Arkansas Public-School Employees - Summary

Plan	2022 EE Count	2022 EE Cont	2022 Base Rates	2023 EE Cont	2023 Base Rates	2023 EE Cont (% Change)	2023 Base Rates (% Change)
Actives with Wellness							
Premium							
Employee Only	9,554	\$233.46	\$668.00	\$221.10	\$489.36	-5.3%	-26.7%
Employee + Spouse	174	\$881.20	\$1,618.83	\$806.66	\$1,150.00	-8.5%	-29.0%
Employee + Child(ren)	1,790	\$520.54	\$1,183.95	\$496.95	\$954.25	-4.5%	-19.4%
Family	326	\$883.44	\$1,910.92	\$848.74	\$1,614.89	-3.9%	-15.5%
Classic							
Employee Only	12,452	\$96.02	\$394.73	\$94.83	\$425.44	-1.2%	7.8%
Employee + Spouse	1,258	\$404.62	\$897.07	\$386.95	\$999.78	-4.4%	11.4%
Employee + Child(ren)	5,634	\$208.42	\$660.49	\$215.40	\$829.61	3.3%	25.6%
Family	2,624	\$408.32	\$1,152.22	\$414.77	\$1,403.95	1.6%	21.8%
Basic							
Employee Only	3,150	\$61.26	\$328.71	\$54.31	\$375.49	-11.3%	14.2%
Employee + Spouse	187	\$322.78	\$728.45	\$291.61	\$882.41	-9.7%	21.1%
Employee + Child(ren)	513	\$171.86	\$546.47	\$161.38	\$732.21	-6.1%	34.0%
Family	282	\$325.62	\$900.69	\$306.68	\$1,239.13	-5.8%	37.6%
Actives without Wellness							
Premium							
Employee Only	2,607	\$283.46	\$668.00	\$221.10	\$489.36	-22.0%	-26.7%
Employee + Spouse	85	\$931.20	\$1,618.83	\$806.66	\$1,150.00	-13.4%	-29.0%
Employee + Child(ren)	433	\$570.54	\$1,183.95	\$496.95	\$954.25	-12.9%	-19.4%
Family	183	\$933.44	\$1,910.92	\$848.74	\$1,614.89	-9.1%	-15.5%
Classic							
Employee Only	2,718	\$146.02	\$394.73	\$94.83	\$425.44	-35.1%	7.8%
Employee + Spouse	434	\$454.62	\$897.07	\$386.95	\$999.78	-14.9%	11.4%
Employee + Child(ren)	1,011	\$258.42	\$660.49	\$215.40	\$829.61	-16.6%	25.6%
Family	1,152	\$458.32	\$1,152.22	\$414.77	\$1,403.95	-9.5%	21.8%
Basic							
Employee Only	957	\$111.26	\$328.71	\$54.31	\$375.49	-51.2%	14.2%
Employee + Spouse	88	\$372.78	\$728.45	\$291.61	\$882.41	-21.8%	21.1%
Employee + Child(ren)	135	\$221.86	\$546.47	\$161.38	\$732.21	-27.3%	34.0%
Family	165	\$375.62	\$900.69	\$306.68	\$1,239.13	-18.4%	37.6%
Non-Medicare Eligible (NME)							
Retirees							
Premium							
Retiree Only	315	\$641.14	\$657.74	\$601.18	\$880.85	-6.2%	33.9%
Retiree + NME Spouse	13	\$1,457.18	\$1,593.95	\$1,384.57	\$1,761.70	-5.0%	10.5%
Retiree + Child(ren)	6	\$1,192.60	\$1,165.75	\$1,104.50	\$1,213.61	-7.4%	4.1%
Retiree + NME Spouse + Child(ren)	1	\$2,008.64	\$1,881.55	\$1,871.20	\$2,094.47	-6.8%	11.3%
Retiree + ME Spouse	65	\$795.12	\$886.31	\$762.11	\$1,118.70	-4.2%	26.2%

Retiree + ME Spouse + Child(ren)	5	\$1,346.58	\$1,394.32	\$1,265.47	\$1,451.46	-6.0%	4.1%
Retiree + ME Spouse (MAPD)	N/A	N/A	N/A	\$609.68	\$966.16	N/A	N/A
Retiree + ME Spouse + Child(ren) (MAPD)	N/A	N/A	N/A	\$1,113.68	\$1,299.74	N/A	N/A
Classic							
Retiree Only	2,056	\$273.30	\$388.66	\$277.46	\$765.79	1.5%	97.0%
Retiree + Spouse	304	\$565.78	\$883.27	\$612.46	\$1,531.58	8.3%	73.4%
Retiree + Child(ren)	69	\$469.82	\$650.33	\$485.58	\$1,055.09	3.4%	62.2%
Family	47	\$746.20	\$1,134.50	\$791.00	\$1,820.88	6.0%	60.5%
Basic							
Retiree Only	454	\$148.50	\$323.65	\$154.70	\$675.89	4.2%	108.8%
Retiree + Spouse	71	\$269.72	\$717.26	\$329.75	\$1,351.77	22.3%	88.5%
Retiree + Child(ren)	19	\$238.52	\$538.08	\$268.93	\$931.22	12.7%	73.1%
Family	19	\$335.72	\$886.85	\$408.05	\$1,607.11	21.5%	81.2%
Medicare Eligible (ME) Retirees							
Primary Plan - Current Offering							
Retiree Only	14,049	\$100.78	\$231.98	\$110.89	\$237.85	10.0%	2.5%
Retiree + NME Spouse	94	\$783.92	\$896.01	\$783.92	\$1,118.70	0.0%	24.9%
Retiree + Child(ren)	10	\$757.10	\$865.35	\$544.22	\$571.43	-28.1%	-34.0%
Retiree + NME Spouse + Child(ren)	3	\$1,521.48	\$1,739.02	\$1,383.88	\$1,454.46	-9.0%	-16.4%
Retiree + ME Spouse	1,226	\$263.04	\$423.65	\$271.82	\$475.69	3.3%	12.3%
Retiree + ME Spouse + Child(ren)	2	\$888.58	\$1,015.64	\$769.96	\$808.45	-13.3%	-20.4%
Medicare Eligible (ME) Retirees							
MAPD - New Offering*							
Retiree Only	0	\$100.78	\$231.98	\$8.53	\$85.31	-91.5%	N/A
Retiree + NME Spouse	0	\$783.92	\$896.01	\$715.32	\$966.16	-8.8%	N/A
Retiree + Child(ren)	0	\$757.10	\$865.35	\$398.94	\$418.89	-47.3%	N/A
Retiree + NME Spouse + Child(ren)	0	\$1,521.48	\$1,739.02	\$1,239.92	\$1,301.92	-18.5%	N/A
Retiree + ME Spouse	0	\$263.04	\$423.65	\$17.06	\$170.62	-93.5%	N/A
Retiree + ME Spouse + Child(ren)	0	\$888.58	\$1,015.64	\$480.19	\$504.20	-46.0%	N/A
*2022 Contributions based on the current offering							