

# SHBP

## GEORGIA'S STATE HEALTH BENEFIT PLAN

# 665K

### COVERED LIVES



IN 2019

Provides health care coverage for state employees, teachers, school staff, retirees, and dependents



Three vendors offer seven total plans:

- Anthem (HMO, HRA, Medicare Advantage (MA))
- UnitedHealthcare (HMO, HDHP, MA)
- Kaiser Permanente (Regional HMO)



67% of SHBP members choose Anthem

With dependents included, Anthem provides healthcare to 74% of covered lives under SHBP.



35% of enrolled members are retirees

This population accounts for only 22% of SHBP claims expenses.



50% of members are active teachers and school staff

When adding in retired teachers and staff, a total of 74% of SHBP members are from local schools.



## \$3.8 billion annual budget

SHBP is funded by a combination of employer contributions (\$2.9 billion) and monthly member premiums (\$847 million).

Between 2015 and 2020, the average active member monthly premium increased by **\$9.11**, with no changes occurring in 2019 or 2020.



1%

The FY 2020 budget decreased the employer contribution by 1%.

The SHBP Reserve Fund balance is used to fund other post-employment benefit (OPEB) liabilities.



## \$2.7 billion in reserves

### Employer

### Contribution Rates

**\$945** Teachers & public school employees

**\$843** Library employees

**29.45%** State employees

## 2021 PLAN CHANGES

- Average rate increase of **5%** for active members (or an average increase of **\$11.33** per month)
- Lowest individual plan: **\$61.83**  
Lowest child(ren) plan: **\$126.57**  
Lowest family plan: **\$261.98**
- First increase in active member rates since **2018**.
- No changes to co-pays, co-insurance, or deductibles.

### New Benefits



Pharmacy case management



Down-tiering insulin to improve affordability



Unwinding Anxiety, a digital mindfulness program



### MEDICARE ADVANTAGE

SHBP offers Medicare-eligible members Medicare Advantage (MA) plan options from Anthem and UnitedHealthcare, which include Medicare Parts A, B, and D. In 2019, 124,400 were covered under MA.

### 2021 Monthly Rates

The lowest MA Standard plan: **\$0**

The lowest MA Premium plan: **\$148.22**