

# Rate and Risk Comparison

prepared by Jim Stark

District	Premium per month	Deductible	Stop-loss for Hospital & lab	Doctor co- pay	Rx co-pay	Risk Factor	Cost: Annual Premium	Risk: % above or below avg	Cost: % above or below avg
Minidoka SH #1	\$569.00	\$1,500.00	\$4,000.00	\$360.00	\$230.00	\$6,090.00	\$6,828.00	-5.0%	7.8%
Minidoka SH #3HSA	\$434.50	\$4,500.00	\$4,500.00	\$480.00	\$600.00	\$10,080.00	\$5,214.00	57.3%	-17.7%
Middleton PI A HSA	\$417.25	\$3,000.00	\$5,800.00	\$400.00	\$160.00	\$9,360.00	\$5,007.00	46.1%	-21.0%
Middleton PI B PPO	\$439.60	\$2,000.00	\$5,000.00	\$360.00	\$120.00	\$7,480.00	\$5,275.20	16.7%	-16.7%
Butte Co-RBS	\$582.33	\$1,000.00	\$3,500.00	\$360.00	\$230.00	\$5,090.00	\$6,987.96	-20.6%	10.3%
Blaine Co. Sch Dist-BC	\$680.50	\$300.00	\$1,800.00	\$240.00	\$255.00	\$2,595.00	\$8,166.00	-59.5%	28.9%
Sugar-Salem	\$506.95	\$2,000.00	\$3,500.00	\$360.00	\$160.00	\$6,020.00	\$6,083.40	-6.1%	-4.0%
Teton-BC	\$561.06	\$3,000.00	\$4,500.00	\$360.00	\$176.00	\$8,036.00	\$6,732.72	25.4%	6.3%
Shelley-BC	\$498.50	\$2,000.00	\$3,500.00	\$360.00	\$210.00	\$6,070.00	\$5,982.00	-5.3%	-5.6%
Boise-RBS	\$552.00	\$500.00	\$2,500.00	\$320.00	\$230.00	\$3,550.00	\$6,624.00	-44.6%	4.6%
Preston BC PPO	\$502.70	\$750.00	\$1,500.00	\$430.00	\$410.00	\$3,090.00	\$6,032.40	-51.8%	-4.8%
Preston BC PPO	\$485.00	\$1,000.00	\$2,500.00	\$430.00	\$410.00	\$4,340.00	\$5,820.00	-32.3%	-8.1%
Preston BC HSA	\$391.20	\$3,000.00	\$4,500.00	\$420.00	\$410.00	\$8,330.00	\$4,694.40	30.0%	-25.9%
Nampa RBS	\$511.35	\$2,000.00	\$4,500.00	\$420.00	\$330.00	\$7,250.00	\$6,136.20	13.1%	-3.1%
Jefferson BC	\$531.56	\$3,000.00	\$2,500.00	\$480.00	\$216.00	\$6,196.00	\$6,378.72	-3.3%	0.7%
Highland BC-PPO	\$645.70	\$1,000.00	\$2,500.00	\$240.00	\$195.00	\$3,935.00	\$7,748.40	-38.6%	22.3%
Highland-BC-HSA	\$490.10	\$3,000.00	\$5,800.00	\$320.00	\$480.00	\$9,600.00	\$5,881.20	49.8%	-7.2%
Lapwai-BC	\$693.90	\$500.00	\$2,000.00	\$240.00	\$160.00	\$2,900.00	\$8,326.80	-54.7%	31.5%
Idaho Falls BC PPO	\$541.10	\$3,000.00	\$4,500.00	\$480.00	\$480.00	\$8,460.00	\$6,493.20	32.0%	2.5%
Idaho Falls BC HSA	\$522.80	\$3,000.00	\$5,800.00	\$420.00	\$480.00	\$9,700.00	\$6,273.60	51.4%	-1.0%
<b>Average</b>						\$6,408.60	\$6,334.26		

Risk factor is based on max for ded & stop-loss, and utilization--while not an accurate estimate of OOP, it reflects risk.

The Blue Cross State Wide Claims report indicates an average of 12 Dr. visits and 12 prescriptions per year, with 2/3 generic.

This report estimates average generic at \$18 and average non-generic at \$80.

Most of these rates are for 2015-16, Middleton is 2016-17, Minidoka 2017-18

HSA plans: Dr. & Rx co-pay require meeting deductible first