

Red Wing Public Schools
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School Board Meeting Agenda Item

Topic: Health Insurance Plans for 2021
 Contact(s):
 Presenter(s): Jackie Paradis, Business Manager

Nature of Action Requested by Board

Board action
 Board information or scheduled report

Background Information

In compliance in the Health Insurance Transparency Act (HITA), the District issued an RFP for health insurance in July of 2020. The Labor Management Committee (LMC) reviewed the results of the RFP and is recommending the board approve Blue Cross Blue Shield as the District's insurance provider for health insurance for calendar year 2021. Rates are listed below.

Health Plan	2020 Health Partners Monthly Premium	2021 BCBS Monthly Premium	% increase/decrease
Single \$3,000	\$626.58	\$695.00	10.92%
Family \$6,000	\$1,572.18	\$1,743.86	10.92%
Single \$5,000	\$551.51	\$615.00	11.51%
Family \$10,000	\$1,383.83	\$1,543.13	11.51%
Single \$350	\$809.33	\$920.77	13.77%
Family \$350	\$2,030.70	\$2,310.37	13.77%
Medicare Cost Plan	\$386.60	\$277.00	-28.35%
Medicare Supplement	\$386.60	\$342.00	-11.54%

Note: Single and Family \$350 health insurance plans are only available to the retirees who are currently enrolled. No additional employees may enroll in those plans. Medicare Cost plan is available to retirees who reside in Aitkin, Carlton, Cook, Goodhue, Itasca, Kanabec, Koochiching, Lake, Le Sueur, McLeod, Mille Lacs, Pine, Pipestone, Rice, Rock, Sibley, St. Louis, Stevens, Traverse, or Yellow Medicine Counties. The Medicare Supplement (Plan N) is available outside those areas.

If approved, the District would also move the Wellness Incentive Program and the HRA funds managed by Health Partners. The Well@Work Clinic is on a separate agreement with Health Partners.

Recommendation

I move to approve Blue Cross Blue Shield as the District's health insurance provider for calendar year 2021.