

## Analysis of Potential for Savings on Teacher Health Insurance Costs Under 4 Scenario Projections

	<u>Note</u>	<u>MMDS Share</u>	<u>Employee Share</u>
<b>Current MTI Teachers Health Insurance Costs</b>	<b>1</b>	<b>\$ 24,285,961</b>	<b>\$ 1,693,839</b>
<b>Scenario 1 Health Insurance Costs (MMSD Projected Premiums; With Employee Share)</b>	<b>1,2,3,5</b>	<b>\$ 19,062,350</b>	<b>\$ 863,097</b>
<b><i>Potential Scenario 1 Savings Over Current Costs</i></b>		<b>\$ 5,223,611</b>	<b>\$ 830,742</b>
<b>Scenario 2 Health Insurance Costs (MMSD Projected Premiums; No Employee Share)</b>	<b>1,2,3</b>	<b>\$ 19,925,704</b>	<b>\$ -</b>
<b><i>Potential Scenario 2 Savings Over Current Costs</i></b>		<b>\$ 4,360,257</b>	<b>\$ 1,693,839</b>
<b>Scenario 3 Health Insurance Costs (State Emp Plan Premiums; With Employee Share)</b>	<b>1,2,4,5</b>	<b>\$ 23,184,541</b>	<b>\$ 1,049,768</b>
<b><i>Potential Scenario 3 Savings Over Current Costs</i></b>		<b>\$ 1,101,420</b>	<b>\$ 644,071</b>
<b>Scenario 4 Health Insurance Costs (State Emp Plan Premiums; No Employee Share)</b>	<b>1,2,4</b>	<b>24234566</b>	<b>\$ -</b>
<b><i>Potential Scenario 4 Savings Over Current Costs</i></b>		<b>\$ 51,395</b>	<b>\$ 1,693,839</b>

### Scenario Notes

1) MTI Teachers Bargaining Unit Only Enrollment in Health Plans

2412

2) MMSD Projected Sample Mix of Enrollees if Offered All Local HMOs:

COMPCAREBLUE SOUTHEAST	5%
DEAN HEALTH PLAN	25%
GHC-SOUTH CENTRAL	30%
MERCYCARE HEALTH PLAN	5%
PHYSICIANS PLUS	25%
UNITY-COMMUNITY	5%
UNITY-UW HEALTH	5%

3) Scenario 1 & 2 Premiums are based on current MMSD GHC Premiums Times OtherHMO/GHC Premium Ratio from State Employee Plan (*Currently MMSD GHC Monthly Premiums are \$807 and \$302; State Employee Plan GHC Monthly Premiums are \$974 and \$391*)

4) Scenario 3 & 4 are based on State Employee Plan Total Premiums from [http://www.bussvc.wisc.edu/ecbs/sgh-uw1332\(1\)-2005-rates-full-time-ee.html](http://www.bussvc.wisc.edu/ecbs/sgh-uw1332(1)-2005-rates-full-time-ee.html)

5) Scenario 1 & 3 are based on Employees contributing Premium Costs in excess of GHC Premium Amount

Excel Spreadsheets with Calculations supporting this summary are available from kjjakob at gmai\_dot\_com