



WASHINGTON STATE
UNIVERSITY

2024 Open Enrollment



Thinking About Options You May Not Have
Considered Before



Premium Changes

The Health Care Authority provided information on premiums changes for 2024 earlier this month. HRS sent direct email to all employees early September and October, and some separate emails to Vancouver employees.

The Uniform Medical plans will see most premiums decrease. The Kaiser WA plan premiums will all be increasing, and the Kaiser NW plans will have significant increases in premiums overall.

Three informational sessions for Vancouver have been held, and system-wide presentations are starting this week.



2023/2024 Premiums

Plan Name	EE Only	EE & Sp / Partner	EE & Child(ren)	Full Family
	2023 / 2024	2023 / 2024	2023 / 2024	2023 / 2024
Kaiser NW Classic	\$172 / \$331	\$354 / \$662	\$301 / \$579	\$483 / \$910
Kaiser NW CDHP	\$25 / \$195	\$60 / \$390	\$44 / \$341	\$79 / \$536
UMP Classic	\$135 / \$124	\$280 / \$248	\$236 / \$217	\$381 / \$341
UMP CDHP	\$29 / \$35	\$68 / \$70	\$51 / \$61	\$90 / \$96
UMP Select	\$59 / \$59	\$128 / \$118	\$103 / \$103	\$172 / \$162
UMP Plus	\$97 / \$109	\$204 / \$218	\$170 / \$191	\$277 / \$300
Kaiser WA Classic	\$167 / \$226	\$344 / \$452	\$292 / \$396	\$469 / \$622
Kaiser WA CDHP	\$25 / \$26	\$60 / \$52	\$44 / \$46	\$79 / \$72
Kaiser WA Value	\$94 / \$211	\$198 / \$422	\$165 / \$369	\$269 / \$580
Kaiser WA SoundChoice	\$46 / \$69	\$102 / \$138	\$81 / \$121	\$137 / \$190



Kaiser NW and Kaiser WA Premium Changes

Kaiser has stated the premiums are increasing due to:

- Inflation and supply chain disruptions
- Increased demand for care and services following the lock-down and pandemic
- Labor shortages for hospital and providers
- Provider challenges because of pressure on costs to deliver care



What Does WSU Pay Towards Medical Premiums

- WSU pays \$1145 a month for each benefit-eligible employee.
 - This covers the majority of the medical premium, all of the dental premium, and the basic life and long term disability coverage.
- The Health Care Authority applies the pooled employer contributions to pay:

Employee Only	\$702.00
Employee & Spouse/Partner	\$1404.00
Employer & Child(ren)	\$1228.50
Full Family	\$1930.50



Negotiating Process for Medical Premiums

WSU's benefits are part of the state's Public Employee Benefit package and are negotiated at the state level by the Health Care Authority on behalf of all Washington Higher Education Institutions and General Government agencies as a group benefits package. Premium changes go into effect the first of the calendar year.

The Employer Contributions are approved by the State Legislators, based on information provided by the Health Care Authority. Changes go into effect the first of the fiscal year.



Medical Enrollment Statewide

1.79% - Kaiser NW; 62.09% - UMP; 26.24% - Kaiser WA; 9.88% - Waived

	EE Only	EE & Child(ren)	EE & Sp/Partner	Full Family
Kaiser NW Classic	39	10	22	21
Kaiser NW CDHP	15	3	4	4
UMP Classic	1371	502	366	630
UMP CDHP	369	114	102	218
UMP Select	213	31	31	54
UMP Plus	44	7	13	27
Kaiser WA Classic	287	58	75	94
Kaiser WA CDHP	149	28	23	55
Kaiser WA Value	396	110	113	249
Kaiser WA Sound Choice	74	9	8	1



Medical Enrollment in the Vancouver Area

33% in Kaiser NW, 59% in Uniform Medical, and 8% have waived coverage.

	Kaiser NW Classic	Kaiser NW CDHP	UMP Classic	UMP CDHP	UMP Select	Waived Medical
EE Only	39	15	73	14	6	30
EE and Child(ren)	10	3	18	5	0	
EE and Spouse/RDP	22	4	29	4	2	
Full Family	21	4	45	14	2	



Plan Comparison Tool

The HCA 2024 Plan Coverage Comparison chart is available at

<https://fortress.wa.gov/hca/pebbhealthplan/compare.aspx>



Plan Benefit Changes

Changes to Medical Plans Only

No Changes are occurring to Dental, Life or Long Term Disability Coverage

Health savings accounts (HSAs) contributions are increasing to \$4,150 for employee only and \$8,300 for families

Flexible spending arrangements (FSAs), Medical and Limited contributions are increasing to \$3,050

Medical FSA contribution of \$250 in January 2024 for eligible represented employees earning less than \$60K a year

SmartHealth: Will be administered by WebMD starting in January 2024



Uniform Plan Benefit Changes

CDHP Deductible increasing to \$1,600/EE only and \$3,200/families.

Hearing Aids: \$3,000 per ear for prescribed hearing aids, every 3 years.

COVID-19 test kits: Two over-the-counter COVID-19 test kits per month, up to \$12 per test kit.

UMP Plus—University of Washington Medicine Accountable Care Network (ACN: Expanding to Benton and Franklin counties, and leaving Kitsap County (will need to change plan)

MultiCare Capital Medical Center will no longer participate in the Centers of Excellence (COE) Program for spine care. Virginia Mason Medical Center will continue to offer the COE Program for knee and hip joint replacement and spine care.



Kaiser WA Benefit Changes

CDHP Deductible increasing to \$1,600/EE only and \$3,200/families.

Copays: The copays for many services are changing. Details will be available on KPWA website and future OE information from HCA and WSU.

Hearing Aids: \$3,000 per ear for prescribed hearing aids, every 36 months.

First Fill maintenance drugs program will be removed.

Chiropractic, acupuncture, and massage: 24 visits per year for each benefit (instead of 10 chiropractic, 12 acupuncture, and 16 massage, or combined with therapy limit).

Treatment for metabolic disorders, including phenylketonuria (PKU) will be added to coverage.



Kaiser NW Benefit Changes

CDHP Deductible increasing to \$1,600/EE only and \$3,200/families.

Hearing Aids: \$3,000 per ear for prescribed hearing aids, every 36 months.



What are the main differences between Kaiser NW and UMP?

Kaiser NW

- Must see a Kaiser NW provider only
- Must receive a referral to see specialist
- Must use a Kaiser NW pharmacy
- After deductible is met, normally you pay a **co-pay** = a set dollar amount per covered visit

Uniform Medical Plan

- Can see any provider, except a designated Kaiser NW provider
- Specialist referrals are not necessary in all cases
- Can use any pharmacy
- After deductible is met, normally you pay a co-insurance amount = 15% portion of the allowed benefit



Main Focus Topics During Open Enrollment



Comparing Kaiser Plans to Uniform Plans

CDHPs with associated Health Savings Accounts

2024 Benefit Plan Changes

Flexible Spending Accounts





Questions?

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