

Comparison of Health Insurance 2014/2015

All numbers are in millions of dollars

PLAN PERFORMANCE

Year	Medical	Rx:	HSA/HRA	Total
2014	10.7	4.1	0	14.8
2015	7.8	3.1	2.7	13.6

Out of Pocket spend by employees

Employee Premiums

2014 3.5

2015 3.2

Employee additional Costs (deductible, coinsurance, copays etc)

2014 2.4

2015 3.9

Note: In 2015 WKU paid some of the additional cost through the HSA/HRA contributions

A more in depth analysis: Winners and Losers

This analysis includes deductible, coinsurance, copays, premiums, and HSA/HRA contributions

Does not include anything that was not part of the plan (dental, drugs outside the plan etc)

We have a total of 2,373 contracts in 2015

Out of these we can only use about 1500 for a comparison because data for both years.

tier status unchanged.

68% (1,021 contracts) incurred less cost in total OOP in 2015 vs. 2014

95% accepted the Top Life Pledge

32% (482 contracts) incurred more cost in total OOP in 2015 vs. 2014

84% accepted the Top Life Pledge

Problems to access the total cost share between WKU and employees

We do not know how much of the HSA money has been spent. Thus we do not know how much of the 3.9 million of additional costs comes from employees and how much comes from WKU.