

2023 Employee Premiums Methodology Comparison

	2023 Bid Rate	State Index Rate Methodology (85% Weighted Average)		Employer Medical Contribution Methodology (85% Benchmark)	
		2023 Employer Contribution (SIR)	2023 Employee Contribution (Single Subscriber)	2023 Employer Contribution (EMC)	2023 Employee Contribution (Single Subscriber)
Kaiser NW Classic	\$837	\$665	\$172	\$680	\$157
Kaiser NW CDHP	\$690	\$665	\$25	\$680	\$14*
Kaiser WA Classic	\$832	\$665	\$167	\$680	\$152
Kaiser WA Value	\$759	\$665	\$94	\$680	\$79
Kaiser WA SoundChoice	\$711	\$665	\$46	\$680	\$31
Kaiser WA CDHP	\$690	\$665	\$25	\$680	\$14*
UMP Classic	\$800	\$665	\$135	\$680	\$120
UMP Plus	\$762	\$665	\$97	\$680	\$82
UMP Select	\$724	\$665	\$59	\$680	\$44
UMP CDHP	\$694	\$665	\$29	\$680	\$14

*In no instance with the employee contribution be less than 2% the EMC

Key Points

- Agreeing to change how the employer contribution is calculated, increases the state's contribution overall
 - By eliminating the weighted average that includes lower cost plans, the proposed EMC model will always produce a higher employer contribution than the existing SIR model.
- The proposed employer contribution benchmark focuses on the flagship, most popular UMP offering available nationwide with long-standing stable benefits
- In 2023 employee premiums would have been lower for all plans