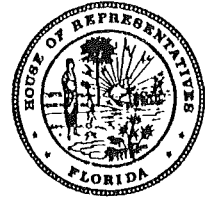


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MEMORANDUM

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TO: Consensus Estimating Conference Principals and Participants

FROM: Pam Johnson *PJ*

SUBJECT: State Employees' Health Insurance, Post-Session Outlook

DATE: June 24, 1991

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Attached for your information is the post-session outlook for the State Employees' Health Insurance Trust Fund, including all changes made by the Legislature.

**Florida Consensus Estimating Conference  
State Employees' Health Insurance  
Executive Summary**

The attached tables contain the outlook for the State Employees' Health Insurance Trust Fund for 1990-91, 1991-92, and 1992-93. The projections reflect the changes made during the 1991 Legislative session, outlined below.

**Premiums**

		<u>Old</u>	<u>New</u>
Family	State	\$184.20	\$227.54
	Employee	\$ 85.46	\$ 92.30
	Total	\$269.66	\$319.84
Individual	State	\$ 97.80	\$114.70
	Employee	\$ 23.76	\$ 25.66
	Total	\$121.56	\$140.36

State premiums increase effective 7/1/91, employee premiums effective 1/1/92.

**Prescription Drug Program**

Effective 7/1/91, the copayment for brand name drugs will increase to \$11.00 for both card and mail order purchases, while the copayment for generic drugs will increase to \$5.00 for both card and mail order purchases.

**Physician office visits**

Effective 1/1/92, calendar year deductibles will be replaced by a \$10 per visit fee for preferred provider care (PPC) and a \$20 per visit fee for non-PPC care for all defined physician and physician-related services and office visits, not including well baby care. Copayments are applied after the per visit deductible.

**Per admission hospital fees**

Per admission fees for hospital in-patient care are increased, effective 7/1/91, from \$50 to \$100 for PPC providers, and from \$200 to \$250 for non-PPC providers, with no calendar year deductible.

**Physical Examinations**

A \$100 per calendar year physical examination benefit is provided for each employee covered under the State Group Health Self-Insurance Plan. Mobile health examinations will no longer be provided.

**Maximum out-of-pocket expenses**

Effective 1/1/92, maximum annual out-of-pocket expenses are increased from \$1500 to \$2500.

State Employees' Health Insurance Trust Fund  
 Analysis of Income and Expenses  
 1990-91

	March 199 Estimate	June 1991 Estimate	Difference
BEGINNING BALANCE	\$21.7	\$21.7	\$0.0
<hr/>			
INCOME			
<hr/>			
Retired Teachers Appropriation	\$3.9	\$3.9	\$0.0
Premiums--State	\$231.7	\$231.7	\$0.0
Premiums--Employees	\$75.6	\$75.6	\$0.0
Premiums--Medicare Patients	\$10.0	\$10.0	\$0.0
Premiums--Other Non-employees	\$12.3	\$12.3	\$0.0
Interest	\$1.0	\$1.0	\$0.0
Transfer from Pretax Trust Fund	\$6.0	\$6.0	\$0.0
Direct Appropriation--GR	\$15.2	\$15.2	\$0.0
Direct Appropriation--Trust	\$8.9	\$8.9	\$0.0
Other (COB's, audits and overpayment returns)	\$6.2	\$6.2	\$0.0
TOTAL INCOME	\$370.8	\$370.8	\$0.0
<hr/>			
EXPENDITURES			
<hr/>			
Blue Cross/Blue Shield Administered Claims	\$254.9	\$254.9	\$0.0
Prescription Drug Program Claims and Administration	\$42.5	\$42.5	\$0.0
HMO Payments	\$71.5	\$71.5	\$0.0
Blue Cross/Blue Shield Administration	\$5.9	\$5.9	\$0.0
Mobile Health Examinations	\$1.8	\$1.8	\$0.0
Division of State Employees' Insurance Administration	\$2.7	\$2.7	\$0.0
TOTAL EXPENDITURES	\$379.3	\$379.3	\$0.0
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ENDING BALANCE	\$13.2	\$13.2	\$0.0
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State Employees' Health Insurance Trust Fund  
 Analysis of Income and Expenses  
 1991-92

	March 199 Estimate	<i>Post Session</i> June 1991 Estimate	Difference
BEGINNING BALANCE	\$13.2	\$13.2	\$0.0
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INCOME			
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Retired Teachers Appropriation	\$3.9	\$3.9	\$0.0
Premiums--State	\$237.7	\$287.5	\$49.8
Premiums--Employees	\$78.6	\$81.7	\$3.1
Premiums--Medicare Patients	\$10.4	\$10.4	\$0.0
Premiums--Other Non-employees	\$12.7	\$14.7	\$2.0
Interest	\$1.0	\$1.0	\$0.0
Transfer from Pretax Trust Fund	\$6.0	\$6.0	\$0.0
Other (COB's, audits and overpayment returns)	\$6.2	\$6.2	\$0.0
 TOTAL INCOME	 \$356.5	 \$411.4	 \$54.9
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EXPENDITURES			
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Blue Cross/Blue Shield Administered Claims	\$300.5	\$295.3	(\$5.2)
Prescription Drug Program Claims and Administration	\$47.5	\$39.0	(\$8.5)
HMO Payments	\$79.0	\$79.0	\$0.0
Blue Cross/Blue Shield Administration	\$6.2	\$6.2	\$0.0
Mobile Health Examinations	\$3.1	\$0.0	(\$3.1)
Division of State Employees' Insurance Administration	\$3.0	\$3.0	\$0.0
 TOTAL EXPENDITURES	 \$439.3	 \$422.5	 (\$16.8)
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ENDING BALANCE	(\$69.6)	\$2.1	\$71.7
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State Employees' Health Insurance Trust Fund  
 Analysis of Income and Expenses  
 1992-93

	March 199 Estimate	June 1991 Estimate	Difference
BEGINNING BALANCE	(\$69.6)	\$2.1	\$71.7
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INCOME			
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Retired Teachers Appropriation	\$3.9	\$3.9	\$0.0
Premiums--State	\$247.2	\$299.5	\$52.3
Premiums--Employees	\$81.7	\$88.2	\$6.5
Premiums--Medicare Patients	\$10.8	\$10.8	\$0.0
Premiums--Other Non-employees	\$13.2	\$15.5	\$2.3
Interest	\$1.0	\$1.0	\$0.0
Transfer from Pretax Trust Fund	\$6.0	\$6.0	\$0.0
Other (COB's, audits and overpayment returns)	\$6.2	\$6.2	\$0.0
 TOTAL INCOME	 \$370.0	 \$431.1	 \$61.1
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EXPENDITURES			
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Blue Cross/Blue Shield Administered Claims	\$359.4	\$347.1	(\$12.3)
Prescription Drug Program Claims and Administration	\$56.0	\$47.2	(\$8.8)
HMO Payments	\$92.3	\$92.3	\$0.0
Blue Cross/Blue Shield Administration	\$6.4	\$6.4	\$0.0
Mobile Health Examinations	\$3.5	\$0.0	(\$3.5)
Division of State Employees' Insurance Administration	\$3.3	\$3.3	\$0.0
 TOTAL EXPENDITURES	 \$520.9	 \$496.3	 (\$24.6)
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ENDING BALANCE	(\$220.5)	(\$63.1)	\$157.4
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