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# **State Employees' Group Health Self-Insurance Trust Fund**

## **Report on Caseload and Trends**

**For the Fiscal Years Ending June 30, 2026 through June 30, 2031**

**December 17, 2025, by the  
Self-Insurance Estimating Conference**

Prepared by: Florida Department of Management Services  
Division of State Group Insurance

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# STATE EMPLOYEES' GROUP HEALTH SELF-INSURANCE TRUST FUND

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## EXECUTIVE SUMMARY

The Florida Division of State Group Insurance (the Division) will prepare an Outlook for the State Employees' Group Health Self-Insurance Trust Fund (Trust Fund) for the fiscal years (FY) ending June 30, 2026, through June 30, 2031. The Outlook is prepared to assist in the State's planning and budgeting in accordance with section 216.136(9), Florida Statutes.

This report focuses on projected enrollment and claims growth trends used to prepare the Financial Outlook. Upon adoption, this report will be a component of the Financial Outlook.

The Outlook builds on the financial and enrollment data presented in the August 2025 Report on the Financial Outlook, henceforth referred to as the Prior Outlook.

## ENROLLMENT

The changes in enrollment between June 2025 and October 2025 reflect a net increase of 39 contracts, or 0.02% of total subscribers. Enrollment in PPO plans increased by 436 subscribers, or 0.45%, and HMO plan enrollment decreased by 421 subscribers, or 0.45%. Active subscriber enrollment increased by 39 subscribers, or 0.02%. Non-active membership, while it varied by coverage, remained the same on a total basis.

Based on preliminary 2026 Open Enrollment results, approximately 176,554 Active (Non-OPS) employees were offered coverage, compared to 175,240 offered coverage during the 2025 Open Enrollment. An additional 17,267 employees paid from Other Personal Services (OPS) funds were offered coverage, compared to 19,598 offered coverage during the 2025 Open Enrollment.

Preliminary 2026 Open Enrollment results reflect that 158,262 (89.64%) of the eligible Active (Non-OPS) employees elected coverage, of which 71,389 (45.11%) enrolled in Individual coverage, 81,156 (51.28%) enrolled in Family coverage, and 5,717 (3.61%) enrolled in Spouse coverage. Active (Non-OPS) enrollment in PPO plans was 47.55%, and 52.45% enrolled in HMO plans. A total of 6,694 (38.77%) of the eligible OPS employees elected coverage, of which 4,610 (68.87%) enrolled in Individual coverage; 2,019 (30.16%) enrolled in Family coverage, and 65 (0.97%) enrolled in Spouse coverage. OPS enrollment in the PPO plans was 55.89% and 44.11% enrolled in the HMO plans.

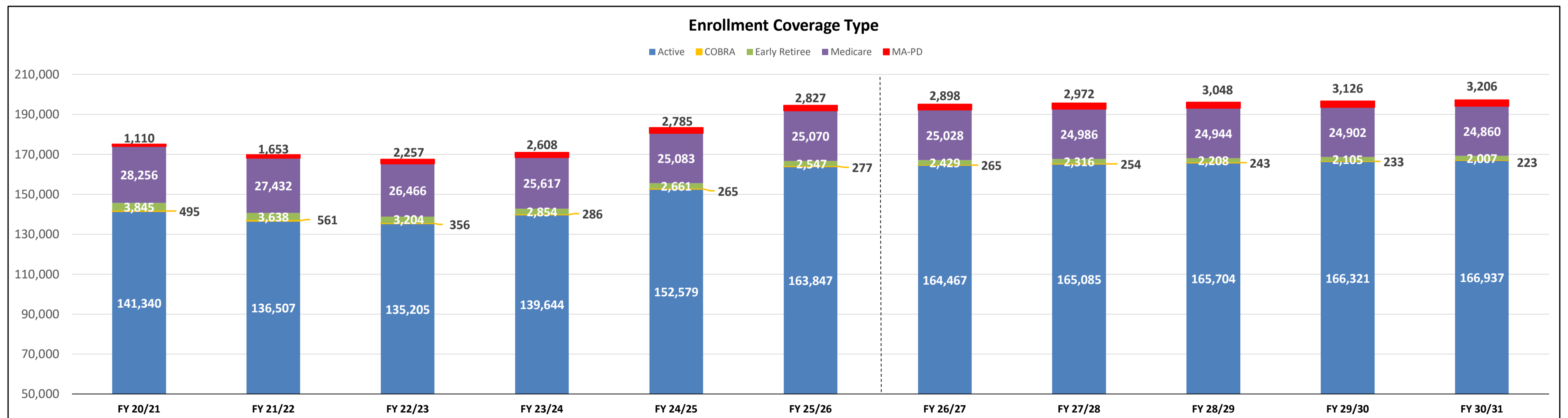
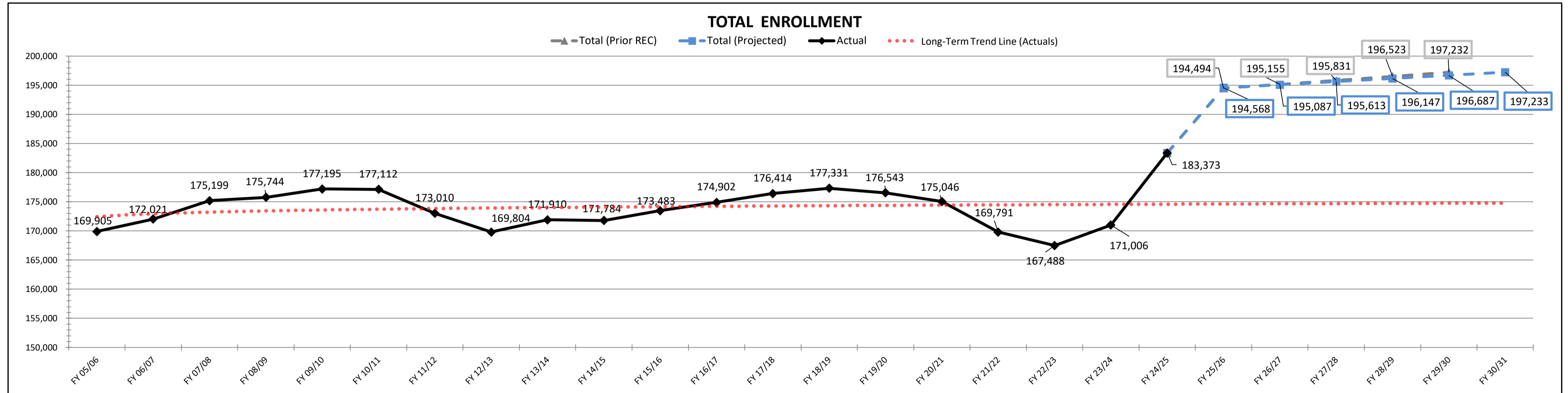
FY 2025-26 enrollment reflects a blend of actual enrollment counts for July through October 2025 and preliminary 2026 Open Enrollment counts. The changes in FY 2025-26 enrollment between the Prior Outlook and the January 2026 Outlook reflect a net increase of 74 contracts, or 0.04% of total subscribers, mainly driven by a slightly higher High-Deductible Health Plan (HDHP) plan enrollment than projected. Enrollment in PPO plans decreased by 509 subscribers, or 0.52%, and HMO plan enrollment increased by 694 subscribers, or 0.71% driven by increased enrollment in the HMO plans with preliminary 2026 Open Enrollment elections. Active subscriber enrollment increased by 83 subscribers, or 0.05%, and the net change in non-active membership was a decrease of 9 subscribers, or 0.03%. Overall, enrollment is expected to grow by approximately 0.3% from FY 2025-26 to FY 2026-27 which is consistent with the projected growth in the Prior Outlook as well as historical enrollment growth.

Enrollment patterns for FY 2026-27 through FY 2030-31 reflect an average annual increase of 618 subscribers for Active coverage, compared to an increase of 778 subscribers in the Prior Outlook. Early Retiree enrollment is projected to decrease an average of 108 subscribers annually, compared to a decrease of 100 subscribers projected in the Prior Outlook. COBRA enrollment is projected to decrease by an average of 11 subscribers annually, compared to a decrease of 12 subscribers projected in the Prior Outlook. Enrollment in the Medicare coverage categories, including the MAPD Plans, is expected to increase by an average of 34 subscribers annually, compared to an increase of 19 subscribers projected in the Prior Outlook driven by Medicare enrollees. MA-PD enrollment is expected to continue to rise over time, but it appears that the increase will be at a lower level than projected in the Prior Outlook. Total enrollment is projected to increase by an average of 533 subscribers annually throughout the forecast period, compared to an increase of 685 subscribers annually, as projected in the Prior Outlook.

Based on preliminary 2026 Open Enrollment results, approximately 7,906 subscribers (7,781 active employees) were enrolled in a High-Deductible Health Plan (4.05% of total enrollment). With the inclusion of the Florida College System (FCS), the HDHP plans have seen increased enrollment compared to historical DSGI enrollment patterns. Enrollment in the HDHP plans is expected to continue to increase over time but at a more gradual pace. Active employees account for 98.42% of these subscribers, of which 96.65% are participating in the integrated state-sponsored Health Savings Account (HSA) offering. A total of 34,618 eligible employees, or 17.73%, opted out of enrollment in the Program, with 39.95% of those employees in OPS positions. The Prior Outlook reflected that 16.4% of eligible employees opted out of coverage and 37.8% were in OPS positions.

**STATE EMPLOYEES' GROUP HEALTH SELF-INSURANCE TRUST FUND**  
**Exhibit I**  
**Enrollment Outlook by Fiscal Year**  
**Changes to Conference Forecast - January 2026 Compared to August 2025**

	FY 2025-26			FY 2026-27			FY 2027-28			FY 2028-29			FY 2029-30			FY 2030-31		
	Aug '25	Jan '26	Diff.	Aug '25	Jan '26	Diff.	Aug '25	Jan '26	Diff.	Aug '25	Jan '26	Diff.	Aug '25	Jan '26	Diff.	Aug '25	Jan '26	Diff.
<b>Average Enrollment by Plan</b>																		
PPO Standard	91,977	91,368	(609)	92,368	91,865	(503)	92,760	92,364	(396)	93,154	92,866	(288)	93,550	93,371	(179)	-	93,878	93,878
PPO HDHP	5,644	5,744	100	5,766	5,801	35	5,891	5,859	(32)	6,019	5,918	(101)	6,150	5,977	(173)	-	6,037	6,037
HMO Standard	91,857	92,467	610	91,789	92,315	526	91,721	92,163	442	91,653	92,012	359	91,585	91,861	276	-	91,710	91,710
HMO HDHP	2,078	2,162	84	2,122	2,208	86	2,167	2,255	88	2,213	2,303	90	2,260	2,352	92	-	2,402	2,402
MA-PD	2,938	2,827	(111)	3,110	2,898	(212)	3,292	2,972	(320)	3,484	3,048	(436)	3,687	3,126	(561)	-	3,206	3,206
<b>Total</b>	<b>194,494</b>	<b>194,568</b>	<b>74</b>	<b>195,155</b>	<b>195,087</b>	<b>(68)</b>	<b>195,831</b>	<b>195,613</b>	<b>(218)</b>	<b>196,523</b>	<b>196,147</b>	<b>(376)</b>	<b>197,232</b>	<b>196,687</b>	<b>(545)</b>	-	<b>197,233</b>	<b>197,233</b>
<b>Average Enrollment by Coverage Type</b>																		
Active (Non-OPS) Standard	150,600	150,256	(344)	151,197	150,671	(526)	151,786	151,077	(709)	152,370	151,477	(893)	152,949	151,868	(1,081)	-	152,250	152,250
Active (Non-OPS) HDHP	7,132	7,144	12	7,327	7,365	38	7,528	7,593	65	7,734	7,828	94	7,946	8,070	124	-	8,320	8,320
OPS Standard	5,557	5,831	274	5,551	5,811	260	5,545	5,791	246	5,539	5,771	232	5,533	5,751	218	-	5,731	5,731
OPS HDHP	475	616	141	468	620	152	461	624	163	454	628	174	447	632	185	-	636	636
COBRA	255	277	22	242	265	23	230	254	24	219	243	24	208	233	25	-	223	223
Early Retiree	2,598	2,547	(51)	2,491	2,429	(62)	2,389	2,316	(73)	2,291	2,208	(83)	2,197	2,105	(92)	-	2,007	2,007
Medicare	24,939	25,070	131	24,769	25,028	259	24,600	24,986	386	24,432	24,944	512	24,265	24,902	637	-	24,860	24,860
MA-PD	2,938	2,827	(111)	3,110	2,898	(212)	3,292	2,972	(320)	3,484	3,048	(436)	3,687	3,126	(561)	-	3,206	3,206
<b>Total</b>	<b>194,494</b>	<b>194,568</b>	<b>74</b>	<b>195,155</b>	<b>195,087</b>	<b>(68)</b>	<b>195,831</b>	<b>195,613</b>	<b>(218)</b>	<b>196,523</b>	<b>196,147</b>	<b>(376)</b>	<b>197,232</b>	<b>196,687</b>	<b>(545)</b>	-	<b>197,233</b>	<b>197,233</b>



**STATE EMPLOYEES' GROUP HEALTH SELF-INSURANCE TRUST FUND**  
**Enrollment Outlook by Fiscal Year**  
**FCS and Traditional Population Breakout**  
**Changes to Conference Forecast - January 2026 Compared to August 2025**

DSGI Current Agencies		FY 2025-26			FY 2026-27			FY 2027-28			FY 2028-29			FY 2029-30			FY 2030-31		
		Aug '25	Jan '26	Diff.	Aug '25	Jan '26	Diff.	Aug '25	Jan '26	Diff.	Aug '25	Jan '26	Diff.	Aug '25	Jan '26	Diff.	Aug '25	Jan '26	Diff.
<b>Average Enrollment by Plan</b>	PPO Standard	80,569	79,998	(571)	80,913	80,451	(462)	81,259	80,906	(353)	81,605	81,363	(242)	81,953	81,824	(129)	-	82,286	82,286
	PPO HDHP	4,590	4,689	99	4,707	4,742	35	4,828	4,796	(32)	4,952	4,851	(101)	5,078	4,905	(173)	-	4,961	4,961
	HMO Standard	86,412	87,045	633	86,322	86,872	550	86,231	86,699	468	86,141	86,527	386	86,050	86,355	305	-	86,182	86,182
	HMO HDHP	1,788	1,873	85	1,831	1,917	86	1,874	1,963	89	1,919	2,010	91	1,965	2,058	93	-	2,107	2,107
	MA-PD	2,938	2,827	(111)	3,110	2,898	(212)	3,292	2,972	(320)	3,484	3,048	(436)	3,687	3,126	(561)	-	3,206	3,206
	<b>Total</b>	<b>176,296</b>	<b>176,432</b>	<b>136</b>	<b>176,883</b>	<b>176,880</b>	<b>(3)</b>	<b>177,484</b>	<b>177,336</b>	<b>(148)</b>	<b>178,101</b>	<b>177,799</b>	<b>(302)</b>	<b>178,733</b>	<b>178,268</b>	<b>(465)</b>	<b>-</b>	<b>178,742</b>	<b>178,742</b>
<b>Average Enrollment by Coverage Type</b>	Active (Non-OPS) Standard	133,850	133,598	(252)	134,379	133,949	(430)	134,899	134,291	(608)	135,413	134,625	(788)	135,922	134,952	(970)	-	135,267	135,267
	Active (Non-OPS) HDHP	5,796	5,812	16	5,986	6,028	42	6,181	6,251	70	6,381	6,481	100	6,588	6,717	129	-	6,962	6,962
	OPS Standard	5,454	5,697	243	5,447	5,676	229	5,441	5,655	214	5,434	5,635	201	5,428	5,614	186	-	5,594	5,594
	OPS HDHP	466	604	138	459	607	148	452	611	159	445	615	170	438	619	181	-	623	623
	COBRA	255	277	22	242	265	23	230	254	24	219	243	24	208	233	25	-	223	223
	Early Retiree	2,598	2,547	(51)	2,491	2,429	(62)	2,389	2,316	(73)	2,291	2,208	(83)	2,197	2,105	(92)	-	2,007	2,007
	Medicare	24,939	25,070	131	24,769	25,028	259	24,600	24,986	386	24,432	24,944	512	24,265	24,902	637	-	24,860	24,860
	MA-PD	2,938	2,827	(111)	3,110	2,898	(212)	3,292	2,972	(320)	3,484	3,048	(436)	3,687	3,126	(561)	-	3,206	3,206
<b>Total</b>	<b>176,296</b>	<b>176,432</b>	<b>136</b>	<b>176,883</b>	<b>176,880</b>	<b>(3)</b>	<b>177,484</b>	<b>177,336</b>	<b>(148)</b>	<b>178,101</b>	<b>177,799</b>	<b>(302)</b>	<b>178,733</b>	<b>178,268</b>	<b>(465)</b>	<b>-</b>	<b>178,742</b>	<b>178,742</b>	
<b>Florida College System</b>		<b>FY 2025-26</b>			<b>FY 2026-27</b>			<b>FY 2027-28</b>			<b>FY 2028-29</b>			<b>FY 2029-30</b>			<b>FY 2030-31</b>		
		<b>Aug '25</b>	<b>Jan '26</b>	<b>Diff.</b>	<b>Aug '25</b>	<b>Jan '26</b>	<b>Diff.</b>	<b>Aug '25</b>	<b>Jan '26</b>	<b>Diff.</b>	<b>Aug '25</b>	<b>Jan '26</b>	<b>Diff.</b>	<b>Aug '25</b>	<b>Jan '26</b>	<b>Diff.</b>	<b>Aug '25</b>	<b>Jan '26</b>	<b>Diff.</b>
<b>Average Enrollment by Plan</b>	PPO Standard	11,408	11,370	(38)	11,455	11,414	(41)	11,501	11,458	(43)	11,549	11,503	(46)	11,597	11,547	(50)	-	11,592	11,592
	PPO HDHP	1,054	1,055	1	1,059	1,059	-	1,063	1,063	-	1,067	1,067	-	1,072	1,072	0	-	1,076	1,076
	HMO Standard	5,445	5,422	(23)	5,467	5,443	(24)	5,490	5,464	(26)	5,512	5,485	(27)	5,535	5,506	(29)	-	5,528	5,528
	HMO HDHP	290	289	(1)	291	291	-	293	292	(1)	294	293	(1)	295	294	(1)	-	295	295
	MA-PD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>18,198</b>	<b>18,136</b>	<b>(62)</b>	<b>18,272</b>	<b>18,207</b>	<b>(65)</b>	<b>18,347</b>	<b>18,277</b>	<b>(70)</b>	<b>18,422</b>	<b>18,348</b>	<b>(74)</b>	<b>18,499</b>	<b>18,419</b>	<b>(80)</b>	<b>-</b>	<b>18,491</b>	<b>18,491</b>
<b>Average Enrollment by Coverage Type</b>	Active (Non-OPS) Standard	16,750	16,658	(92)	16,818	16,722	(96)	16,887	16,786	(101)	16,957	16,852	(105)	17,027	16,916	(111)	-	16,983	16,983
	Active (Non-OPS) HDHP	1,336	1,332	(4)	1,341	1,337	(4)	1,347	1,342	(5)	1,353	1,347	(6)	1,358	1,353	(5)	-	1,358	1,358
	OPS Standard	103	134	31	104	135	31	104	136	32	105	136	31	105	137	32	-	137	137
	OPS HDHP	9	12	3	9	13	4	9	13	4	9	13	4	9	13	4	-	13	13
	COBRA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Early Retiree	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Medicare	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	MA-PD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>18,198</b>	<b>18,136</b>	<b>(62)</b>	<b>18,272</b>	<b>18,207</b>	<b>(65)</b>	<b>18,347</b>	<b>18,277</b>	<b>(70)</b>	<b>18,422</b>	<b>18,348</b>	<b>(74)</b>	<b>18,499</b>	<b>18,419</b>	<b>(80)</b>	<b>-</b>	<b>18,491</b>	<b>18,491</b>	
<b>Combined Total</b>		<b>FY 2025-26</b>			<b>FY 2026-27</b>			<b>FY 2027-28</b>			<b>FY 2028-29</b>			<b>FY 2029-30</b>			<b>FY 2030-31</b>		
		<b>Aug '25</b>	<b>Jan '26</b>	<b>Diff.</b>	<b>Aug '25</b>	<b>Jan '26</b>	<b>Diff.</b>	<b>Aug '25</b>	<b>Jan '26</b>	<b>Diff.</b>	<b>Aug '25</b>	<b>Jan '26</b>	<b>Diff.</b>	<b>Aug '25</b>	<b>Jan '26</b>	<b>Diff.</b>	<b>Aug '25</b>	<b>Jan '26</b>	<b>Diff.</b>
<b>Average Enrollment by Plan</b>	PPO Standard	91,977	91,368	(609)	92,368	91,865	(503)	92,760	92,364	(396)	93,154	92,866	(288)	93,550	93,371	(179)	-	93,878	93,878
	PPO HDHP	5,644	5,744	100	5,766	5,801	35	5,891	5,859	(32)	6,019	5,918	(101)	6,150	5,977	(173)	-	6,037	6,037
	HMO Standard	91,857	92,467	610	91,789	92,315	526	91,721	92,163	442	91,653	92,012	359	91,585	91,861	276	-	91,710	91,710
	HMO HDHP	2,078	2,162	84	2,122	2,208	86	2,167	2,255	88	2,213	2,303	90	2,260	2,352	92	-	2,402	2,402
	MA-PD	2,938	2,827	(111)	3,110	2,898	(212)	3,292	2,972	(320)	3,484	3,048	(436)	3,687	3,126	(561)	-	3,206	3,206
	<b>Total</b>	<b>194,494</b>	<b>194,568</b>	<b>74</b>	<b>195,155</b>	<b>195,087</b>	<b>(68)</b>	<b>195,831</b>	<b>195,613</b>	<b>(218)</b>	<b>196,523</b>	<b>196,147</b>	<b>(376)</b>	<b>197,232</b>	<b>196,687</b>	<b>(545)</b>	<b>-</b>	<b>197,233</b>	<b>197,233</b>
<b>Average Enrollment by Coverage Type</b>	Active (Non-OPS) Standard	150,600	150,256	(344)	151,197	150,671	(526)	151,786	151,077	(709)	152,370	151,477	(893)	152,949	151,868	(1,081)	-	152,250	152,250
	Active (Non-OPS) HDHP	7,132	7,144	12	7,327	7,365	38	7,528	7,593	65	7,734	7,828	94	7,946	8,070	124	-	8,320	8,320
	OPS Standard	5,557	5,831	274	5,551	5,811	260	5,545	5,791	246	5,539	5,771	232	5,533	5,751	218	-	5,731	5,731
	OPS HDHP	475	616	141	468	620	152	461	624	163	454	628	174	447	632	185	-	636	636
	COBRA	255	277	22	242	265	23	230	254	24	219	243	24	208	233	25	-	223	223
	Early Retiree	2,598	2,547	(51)	2,491	2,429	(62)	2,389	2,316	(73)	2,291	2,208	(83)	2,197	2,105	(92)	-	2,007	2,007
	Medicare	24,939	25,070	131	24,769	25,028	259	24,600	24,986	386	24,432	24,944	512	24,265	24,902	637	-	24,860	24,860
	MA-PD	2,938	2,827	(111)	3,110	2,898	(212)	3,292	2,972	(320)	3,484	3,048	(436)	3,687	3,126	(561)	-	3,206	3,206
<b>Total</b>	<b>194,494</b>	<b>194,568</b>	<b>74</b>	<b>195,155</b>	<b>195,087</b>	<b>(68)</b>	<b>195,831</b>	<b>195,613</b>	<b>(218)</b>	<b>196,523</b>	<b>196,147</b>	<b>(376)</b>	<b>197,232</b>	<b>196,687</b>	<b>(545)</b>	<b>-</b>	<b>197,233</b>	<b>197,233</b>	