

School District Decision/Discussion Guide

How to Calculate the Buy-In:

Districts must pay a one-time buy-in to the State's health plan reserve. A fund has been set aside at the State Department of Education (SDE) to pay this amount. The total due is calculated with the Benefit-Eligible employee count, not just those currently enrolled on the district's insurance, and an actuarially determined buy-in amount.

Benefit Eligible Employees		FY23 One-time Buy-In		
40	x	\$3,465	=	\$138,600

The Office of Group Insurance (OGI) will facilitate the funds transfer directly from SDE.

Which Premium Model to Use:

Districts can choose from two different premium models: Pay for All Eligible or Pay for Only Enrolled. The difference in the model is the employer share of premiums. Once selected, districts cannot change their premium model until the following year.

Example of "Pay for All ELIGIBLE" Model (a.k.a. Sweep Model)

Full-Time	Monthly Employer Contribution		
Enrolled Employees	30	\$1,068.82	\$32,064.60
Eligible but waived EEs	10	\$1,068.82	\$10,688.20
			\$42,752.80

Example of "Pay for ONLY Enrolled" Model

Full-Time	Monthly Employer Contribution		
Enrolled Employees	30	\$1,177.46	\$35,323.80
Eligible but waived EEs	0		\$0.00
			\$35,323.80

Premiums Collection Process:

Monthly premium must be received by OGI by the 5th of each month.

Districts can:

- Collect premium from employees the month prior to coverage and remit to OGI, or
- Pay OGI at the beginning of the month then collect the premium from employees on the paycheck later that same month.

Keep in mind, it will be the responsibility of the district HR office to reconcile any missed or overpaid premiums based on a monthly report from the carrier via OGI. Extensive training will be provided on how to handle this process.

Keep in mind, premiums will change every year for July coverage. For those who pay other than the 1st of the month, the premiums will change in June for July's coverage.

Timeline for Transition:

Districts can begin working with OGI immediately upon completion of the MOU. Commitments for a September 1 start must be made by June 1 as the enrollment window for a September 1 start will be conducted July 15 – August 15 using the State's online enrollment platform, Employee Navigator.

Executing the MOU:

The draft MOU has been posted on the OGI website homepage, <https://ogi.idaho.gov/>. A custom MOU will be created for each district, but this should be reviewed by your district as part of the process. The final version will be signed by the district and the Director of the Department of Administration. Final signed copies will be returned to the district for record keeping.