School District Decision/Discussion Guide (FY27)

How to Calculate the Buy-In:
New school districts must pay a one-time buy-in to the State's health plan reserves. This amount includes both medical and dental reserves. The total due is calculated with the school district's total Benefit-Eligible employee count, not only those who are enrolled in the district's insurance, and an actuarially determined buy-in amount.

Example of FY27 Buy-In				
Benefit Eligible Employees		Amount per EE*		One-Time Buy-In
40	x	$2,180.00	=	**$87,200.00**

**$2,180.00 = $2085.00 (medical buy-in) + $95.00 (dental buy-in)*

Monthly Employer (ER) Premiums Model:
Following the buy-in, new school districts will apply a Pay-for-Only Enrolled premium model. Unlike the buy-in, this amount is the employer's share of premiums for only those employees who are enrolled in medical, dental, or both. For simplicity, the example below assumes all 30 enrolled employees are enrolled in both medical and dental plans.

Example of FY27 "Pay-for-ONLY Enrolled" Premium Model			
Total Benefit Eligible EEs		Monthly ER Contribution**	Total/Month
Enrolled Employees	30	$1,463.90	$43,917.00
Eligible but waived EEs	10	$0.00	$0.00
			$43,917.00

***1,463.90 = $1,437.14 (medical ER premium) + $26.76 (dental ER premium)*

Premiums Collection Process:
Monthly premiums must be received by OGI by the 5th of each month. Late payments may result in a financial penalty, up to and including removal from the State's plan.

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. All new districts are required to use the State's designated online enrollment platform.

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.