



Report to the Governor, Legislature and
Joint Legislative Audit and Review
Committee

K-12 Employee Benefits—
Equity, Affordability, and the Impacts
of System Consolidation

June 1, 2015

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CHAPTER 1: EXECUTIVE SUMMARY

OVERVIEW

The Health Care Authority (HCA) is submitting this report as directed by Engrossed Substitute Senate Bill 5940, “An ACT Relating to public school employees’ insurance benefits.” This bill, enacted in 2012, stated in the intent section two major themes regarding K-12 employee health benefits:

- The state, school districts, and employees need better information and data to assess and make better health insurance purchasing decisions within the K-12 system.
- Affordability is a significant concern for all employees, especially for employees seeking full family insurance coverage, and the lowest-paid and part-time employees.

LEGISLATIVE CHARGE

ESSB 5940 specifically directs HCA to conduct an analysis of K-12 employee health benefits evaluating how greater equity between employee only and family health benefit plans can be achieved, recommend a target ratio to realize greater equity between premiums for family and employee only coverage tiers, and assess the advantages and disadvantages of consolidation of K-12 employee health benefit purchasing.

HCA was also tasked with assessing whether consolidated purchasing of K-12 employee benefits could make better progress on the four overarching legislative goals of ESSB 5940:

- Improve transparency of health benefit plan claims and financial data;
- Create greater affordability for full family coverage, and greater equity between premium costs for full family and employee only coverage for the same benefit plan;
- Promote health care innovations and cost savings, and significantly reduce administrative costs; and
- Provide greater parity in state allocations for state employee and K-12 employee health benefits.

This Executive Summary (Chapter 1) is followed by four additional chapters:

- the Consolidation Assessment (Chapter 2),
- an Implementation Plan and Proposed Timeline (Chapter 3),
- the Appendix for HCA’s work (Chapter 4), and
- the Financial Modeling report from Milliman (Chapter 5).

METHODOLOGY

HCA’s report is based on two years of K-12 health benefits data collected and reported by the Office of the Insurance Commissioner (OIC), as well as additional information provided by school districts.

HCA retained Milliman, an actuarial firm, to conduct comprehensive financial modeling of the benefits to help assess the legislative goals. HCA and Milliman developed six different consolidation scenarios that incorporated the following four policy variations: (1) pooling with the state employee benefit pool (PEBB), (2) standardization of benefits, (3) proration of employer premium contributions for part-time employees, and (4) variability of employer premium contribution percentages.

Based on the available data and applying the four policy variations, HCA and Milliman developed the following six scenarios (Table 1) to test the impacts of these policy variations, weighing the models against the actual data from the current system during the 2012-13 school year:

Table 1: Scenario Reference Table—Summary of Modeled Scenarios

	Scenario	Separate K-12 Pool	Standardized Benefits	Pro-Rated Part Time Contribution	Contribution % for Employee Portion of Baseline Plan Premium	Contribution % for Dependent Portion of Baseline Plan Premium
PEBB rules (no proration for part-timers)	1	No	Yes	No	15%	15%
	2	Yes	Yes	No	15%	15%
Part-time proration; variations in employee contribution	3a	Yes	No	Yes	15%	37.5%
	3b	Yes	No	Yes	12%	30%
	3c	Yes	No	Yes	10%	25%
Scenario 3a without proration	4	Yes	No	No	15%	37.5%

This table is also used as a reference on pages 27, 31, and 47.

HCA then used the Milliman data to assess and recommend the preferred equity level, and the advantages and disadvantages to consolidating under the six scenarios.

ESTABLISH A SPECIFIC TARGET TO REALIZE GREATER EQUITY

HCA was tasked with developing a target to realize greater equity between employee premium costs for full family and employee only coverage tiers for the same benefit plan. Specifically, HCA was to consider the appropriateness of a 3:1 ratio in which employee premiums for full family coverage would be no greater than three times the cost of employee only premiums.

HCA developed the Premium Equity Ratio (PER) measurement to assess whether the policy variations would create better equity than is available in the current system. Based upon the data from OIC, the PER for 2013 was about 10:1 for all K-12 employees (11:1 for certificated employees, and 9:1 for classified employees). Under all consolidation models tested for this report, the PER dropped significantly, ranging between 2.37:1 and 2.89:1.

In addition to assessing the equity between employee premiums, HCA also assessed the equity between plan values. Milliman calculated plan values using the Medical Benefit Relativity (MBR)—a measure that evaluates the relative richness of a benefit's plans against a baseline or standard plan. For this analysis the baseline used was the plan most commonly enrolled in by state employees (the Uniform Medical Plan). The baseline MBR for employee only plans was 1.009; for full family coverage, the MBR was 0.957, a difference of 0.052. Like the premium, the difference in the MBR between full family and employee only plans was reduced under all scenarios.

The analysis indicates a 3:1 ratio between employee premiums for full family and employee only coverage tiers for the same plan appears to be reasonable, equitable, and readily achievable under the modeled consolidation scenarios. Additionally, the value of the plans for the different coverage tiers becomes more equitable as well, which is nearly as important a consideration as equity in premium payments. As required by SB 5940, HCA recommends that a 3:1 ratio be the target for establishing greater equity between premium costs for full family coverage and employee only coverage for the same health benefit plan.

ADVANTAGES AND DISADVANTAGES OF CONSOLIDATION

HCA was tasked with studying the impacts to the State, local school districts, and K-12 employees if purchasing was consolidated under a new School Employees Benefits Board (SEBB) program or incorporated into the Public Employees Benefits Board (PEBB) program. HCA was directed to consider whether better progress on the legislative goals could be made through either of these consolidation strategies.

Table 2 (next page) shows the projected employer and employee contributions for each scenario, along with projected increases in enrollees and covered lives. It should be noted that the modeled financial results reported here are estimates and are therefore subject to uncertainty. Please refer to Chapter 5 for a detailed discussion of the modeling methodology and assumptions.

Table 2: Annual Costs, Enrollment, and Coverage

	Employer Contribution (in millions)		K-12 Employee Contribution (in millions)		Total K-12 Employees Covered		Estimated Add'l Covered Lives
Status Quo	\$805.8		\$201.0		101,470		--
Scenario 1	\$988.1	+\$182.3	\$179.7	-\$21.3	110,220	(+8,750)	30,232
Scenario 2	\$1,001.6	+\$195.8	\$182.2	-\$18.8	110,220	(+8,750)	30,232
Scenario 3a	\$836.8	+\$31.0	\$247.3	+\$46.3	104,997	(+3,527)	16,555
Scenario 3b	\$888.0	+\$82.2	\$219.0	+\$18.0	105,786	(+4,316)	22,225
Scenario 3c	\$922.3	+\$116.5	\$199.9	-\$1.1	106,312	(+4,842)	27,733
Scenario 4	\$904.7	+\$98.9	\$213.3	+\$12.3	108,384	(+6,914)	21,039

This table is also used as a reference on page 33.

CONSOLIDATION UNDER PEBB

MORE EQUITABLE FOR EMPLOYEES, BUT MORE COSTLY FOR EMPLOYERS AND MORE IMPACTS ON STATE/PEBB MEMBERS

The discussion regarding whether employees should be consolidated separately or with PEBB involves various impacts: (1) costs to the State, (2) impacts on districts and employees (both K-12 employees and state employees covered through PEBB), (3) the impact on employee enrollment in benefits coverage, and (4) the value of the plans that employees would be likely to select.

In order to analyze consolidation under PEBB, the first two of the six scenarios were developed.

- Scenario 1 consolidates all K-12 employees with the state employee population, standardizes the benefit offerings, sets eligibility at 0.5 Full Time Equivalent (FTE) status, and sets the employer/employee contribution split at 85/15 for all coverage tiers.
- Scenario 2 has identical policies but consolidates purchasing for the K-12 system in its own purchasing pool, separate from the pool used for state employees.

Financial modeling of these scenarios determined that consolidation of K-12 employees with PEBB creates a more affordable option for K-12 employees as well as greater equity between K-12 employee premiums for full family and employee only coverage tiers. The employee only coverage premium increased the least amount compared to the other scenarios (Scenarios 3a, 3b, 3c, and 4), and the full family coverage premium was reduced by the greatest amount.

Under these two consolidation scenarios, there is a benefit to employees and a cost to the employers. K-12 employees would spend around \$20M less if K-12 benefits purchasing was consolidated within PEBB. However, this requires the employer contribution to increase by nearly \$200M more for health benefits, due in large part to the additional enrollment and dependent coverage. Conservatively estimated, nearly 31,000 additional covered lives would be added. It

should be noted that Scenario 1 would have an impact on the PEBB population by increasing their total premium costs by 1.4% due to the differences in the anticipated health risks between K-12 and PEBB populations.

CONSOLIDATION UNDER SEBB

MORE EQUITABLE FOR EMPLOYEES; PROBABLY LESS COSTLY THAN PEBB OPTION WITH LESS IMPACT ON STATE/PEBB MEMBERS

The rest of the modeling (Scenarios 3a, 3b, 3c and 4) focuses on consolidation under a separate School Employees Benefit Board (SEBB). These scenarios assume that K-12 would be pooled separately under SEBB governance, without standardization of the benefit offerings. The variations between the models relate to whether the employer's benefit contribution amount is prorated based on part-time status (Scenario 3a and 4), and variations in the employer/employee contribution splits (Scenarios 3a, 3b, and 3c).

Overall, the financial modeling of these scenarios gave comparable results to the PEBB scenarios. Greater equity between premium costs for full family and employee only coverage tiers was achieved. While the ratios were somewhat higher than those for the PEBB scenarios, they were all below 3:1. K-12 employee contributions were also higher than those in the PEBB scenarios. Enrollment numbers, migration between coverage tiers, and the number of covered lives increased under all of these scenarios as well. The additional cost to the employer was more variable than under the PEBB scenarios, and the additional costs did not increase as much.

It should be noted that in every scenario, the reductions in family coverage rates that resulted in better equity and affordability for families were achieved, in part, through increases in the employer contribution and in K-12 employee only premium rates. That said, the increases in employee only rates were much smaller (and less significant) than the decreases in family premium rates.

Analysis of each of the scenarios included a breakdown between certificated and classified employees, as well as between full-time and part-time employees. The most notable variations were evidenced in impacts on part-time classified employees. Nearly half of classified employees are part-time, in contrast to less than 10 percent of certificated employees. As such, the results indicated that when the employer contribution was prorated based on the part-time status, there was a more pronounced impact on part-time classified employees in terms of premium costs, enrollment, and the relative value of plans these employees are likely to select. In scenarios without proration the part-time employees accounted for the biggest increases in enrollment and covered lives. While there were minimal differences between certificated and classified employees under the different scenarios, proration caused the greatest impact on classified employees because of the high proportion of part-timers.

CONCLUSION

In addition to equity and affordability, HCA considered the impacts that consolidation would have on transparency, promotion of health care innovation and cost savings, and administrative costs. HCA used its experience with PEBB to assess these areas. The OIC data collection process and district participation produced greater transparency. This can be continued with appropriate resources or can be accomplished through a consolidated approach. In the current K-12 system, both the carriers and the school districts have instituted and promoted a wide variety of innovations and cost saving measures. However, a consolidated system would allow for better coordination and implementation of these sorts of efforts. HCA, for example, has produced health care innovations that have resulted in better quality care and cost savings. As the statute requires, HCA developed a proposed timeline and implementation plan in order to determine the administrative costs and timeline for implementing and operating the consolidated purchasing systems for K-12 employee health benefits. This plan is detailed in Chapter 3.

While HCA is unable to estimate total savings resulting from a consolidated system, the agency expects that there would be administrative savings in terms of decreased costs for multiple districts administering multiple plans. Table 3 shows HCA’s estimates for administrative costs for consolidation under SEBB and PEBB for the next six fiscal years.

Table 3: Estimated Annual Costs for Consolidation Under SEBB and PEBB

	FY 16	FY 17	FY 18	FY 19	FY 20	FY 21
SEBB	\$8,536,540	\$9,538,745	\$7,912,870	\$7,384,745	\$7,340,745	\$7,326,745
PEBB	\$5,564,618	\$5,173,245	\$3,546,870	\$3,159,745	\$3,127,745	\$3,122,745

Shows estimated costs for implementation and administration. This table is also referenced on page 54.

HCA does not make a specific recommendation as to which policies should be enacted, or whether a consolidated system should be implemented. However, the model scenarios indicate that, in general, consolidation of the purchasing of K-12 employee health benefits would result in the stated legislative goals of ESSB 5940 and greater equity can be achieved. HCA recognizes that there are advantages and disadvantages to consolidation, and the policy variations impact K-12 employee groups differently.

As required by 5940, HCA presents this analysis as a tool for the Governor, the legislature, and the Joint Legislative Audit and Review Committee to use to assess and further report on the advantages and disadvantages to K-12 employees, local school districts, and the State. The next step in the process is for the Joint Legislative Audit and Review Committee to review this report and make recommendations to the legislature by December 2015.

CHAPTER 2: CONSOLIDATION ASSESSMENT

INTRODUCTION

Washington State provides health benefits to more than 100,000 public school employees in 295 school districts and nine educational service districts (called K-12 districts in this report). When employees' dependents are included, more than 200,000 people receive insurance through this system. In 2013, the state's investment in K-12 employee benefits totaled \$1.02 billion.

The current system is complex. Each district makes its own benefits purchasing decisions and establishes its own benefits packages; these benefits packages are an integral part of the collective bargaining process. Nine different insurance carriers provide 764 different medical plans. The system includes more than 1,000 benefits-funding pools. A single district can and often does have multiple bargaining units, multiple pools, and multiple plans.

Benefits packages for different types of employees—certificated vs. classified, full-time vs. part-time, and single individuals vs. those with families—differ dramatically from district to district and within a particular K-12 district.

In 2012, Governor Gregoire signed into law Engrossed Substitute Senate Bill 5940 (ESSB 5940), titled “AN ACT Relating to public school employees’ insurance benefits.” This bill directed the Health Care Authority (HCA) to submit a report evaluating how greater equity between the employee only and family health benefit plans for K-12 employees can be achieved, as well as reporting on the advantages and disadvantages of various consolidation options for K-12 employee health benefit purchasing. HCA submits this report in fulfillment of the Legislature’s directive in ESSB 5940.

“Recent work by the state auditor’s office and the state health care authority have advanced discussions throughout the state on opportunities to improve the [K-12 health insurance benefits] system and two major themes have emerged:

- The state, school districts, and employees need better information and data to make better health insurance purchasing decisions..., and
- Affordability is a significant concern for all employees, especially for employees seeking full family insurance coverage and for the lowest-paid and part-time employees.”

~ *Engrossed Substitute Senate Bill 5940 (ESSB 5940),
passed 2012 2nd Special Session*

KEY TERMS

Certificated employees “hold certificates as authorized by rule of the Washington professional educator standards board.” These employees are predominantly teachers.

Classified employees are employed in positions that do not require a certificate, such as para-educators, teacher’s aides, custodial staff, bus drivers, and administrative staff.

FTE is an abbreviation for *full-time equivalent*. Districts are allocated benefits funding for the total number of apportioned FTE positions within a district: many classified positions within districts are part-time.

Benefits fund pools are the accounts where districts hold unspent benefits money from employees who are ineligible for coverage or who waive insurance coverage. These funds are reallocated quarterly as reductions to covered employees’ premiums.

CURRENT K-12 SCHOOL EMPLOYEES BENEFITS STRUCTURES

The K-12 employee population differs significantly from the state employee population covered by PEBB. All eligible state employees are offered the same benefits packages; most work full-time. K-12 employees fall into two distinct groups: certificated employees, and classified staff. Part-time status for certificated and classified positions depends on the specific district; for the purposes of this report, part-time is anything less than 1.0 FTE. For the 2012-13 school year, school districts employed 65,581 certificated staff and 56,053 classified staff. 49 percent of the classified employees worked part-time; by contrast, only 8 percent of certificated employees worked part-time. There are additional differences between certificated and classified employees. A 2009 actuarial study found that certificated employees were 3.6 years younger than classified staff, earned 2.3 times more (an average of \$64,493 annually as compared to \$27,947), and retired six years earlier.

Washington has 295 school districts. Each district receives approximately 72 percent of its funding for employee benefits from the State, but is responsible for determining its own benefits packages. For the 2013-2015 biennium, the State allocated \$768 per month to districts for each funded full-time equivalent (FTE) certificated employee and \$884 per month for each FTE classified employee allocation.

Collective bargaining plays a large role in defining benefits packages within districts and determining the actual distribution of the benefit allocations. Certificated and classified employees have separate unions and within each union there may be multiple bargaining units. Employee contributions vary between districts and between bargaining units within a single district. The most significant variation is in the share of costs paid by employees who insure only themselves and those who insure their families. In 2013 the average monthly contribution for full-time employees covering only themselves was \$41 while employees selecting full family coverage paid an average monthly premium of \$477—nearly 11 times what individuals with employee only coverage paid. Part-time employees paid an average of \$71 for employee only coverage and \$545 for full family coverage, with employees paying more than 7.5 times more for full family than employee only coverage.

In many districts, the differences between employees' coverage extend beyond how much they pay to the relative *richness* of the benefits they receive. There are also differences in the richness of health plans—meaning the value of the benefits—between districts, between different employee classes within the same district, and between K-12 employees and state employees in the PEBB system. For the 2013-14 school year, the OIC reported that over half of the plans offered to K-12 employees were gold level plans, and over a third of the plans were platinum level. Reallocated pool funds make it possible for some employees—particularly employees who are paying for coverage only for themselves—to purchase richer plans and, sometimes, pay lower premiums, while employees with dependents often choose plans with a lower relative value while paying much higher premiums.

Legislative efforts to provide oversight for the administration of K-12 employee benefits and improve equity between employees insuring only themselves and those covering dependents began in 1988 with Engrossed Substitute House Bill 2038. ESSB 2038 directed HCA to evaluate K-12 employee benefits administration. The resulting report prompted Engrossed Substitute House Bill 2230 in 1990, which established annual reporting requirements for K-12 districts and their carriers.

ESHB 2230 also initiated a “pooling” mechanism, with the aim of minimizing differences in expenses for employees with and without covered dependents. State law now requires districts to “pool” benefits money not used by employees who are ineligible for benefits or waive coverage. These funds are redistributed to enrollees to subsidize their premium costs. Each fund operates differently, but in all cases the money is held in local funding pools until it is distributed to enrollees. Some districts reallocate the funds once a year; others redistribute the funds multiple times during each year. While these pools are tied to specific employee groups, they are strictly places to temporarily hold funds; they are not the same as insurers' risk pools.¹

The districts use nine different insurance carriers and 764 different plans. The most prevalent plan sponsor is Premera-WEA (Washington Education Association), which covers 55 percent of the State's K-12 employees—mostly certificated employees. Other carriers include Aetna, Group Health Cooperative, Kaiser Permanente, KPS Health Plans, Providence Health Plans, Regence BlueShield, and United Healthcare. Districts have the option of selecting the Public Employees Benefits Board (PEBB) as their carrier; approximately two percent do so. In 2013, K-12 districts paid a total of \$96.7 million (approximately 9.5%) in administrative fees to the carriers. \$6.6 million of these costs went to pay brokers' commissions, \$25.4 million was used to pay state premium taxes and other

Coverage richness describes the value of the benefits offered by a particular health insurance plan. The levels established by the Affordable Care Act (ACA) are:

- **Platinum** plans, which pay as much as 90% of medical expenses;
- **Gold** plans, which pay 80% of medical expenses;
- **Silver** plans, which pay 70% of medical expenses; and
- **Bronze** plans, which pay 60% of medical expenses.

Relative value is another term that is used to describe the differences between various health insurance plans.

¹ State Auditor's Office, K-12 Employee Benefits Performance Review, Feb. 2011, p. 6.

assessments, and \$64.6 million paid carriers' administrative costs.² Additionally, K-12 reported payments of \$4.6 million for external administration, \$2.2 million for internal administration, and \$20.3 million for additional compensation to brokers.

² Office of the Insurance Commissioner K-12 School District Health Benefits Information: Year 2 Report. Nov. 24, 2014. pp. 7-8.

ESSB 5940 AND ITS CONTEXT

AN OVERVIEW OF ESSB 5940

LEGISLATIVE GOALS

Within ESSB 5940, the legislature outlined four overarching goals it sought to achieve through the different components of the bill. These goals are:

1. Improve the transparency of health benefit plan claims and financial data to assure prudent and efficient use of taxpayers' funds at the state and local levels.
2. Create greater affordability for full family coverage and greater equity between premium costs for full family coverage and for employee only coverage for the same health benefit plan.
3. Promote health care innovations and cost savings, and significantly reduce administrative costs.
4. Provide greater parity in state allocations for state employee and K-12 employee health benefits.

HCA REPORTING REQUIREMENTS

Section 6 of ESSB 5940 tasks HCA with using the data collected by OIC to study and report on two areas related to K-12 employee benefits. First, HCA is to “establish a specific target to realize the goal of greater equity between premium costs for full family coverage and employee only coverage for the same health benefit plan.” The legislature specifically requests that HCA consider a 3:1 ratio between employee contributions for full family and employee only premiums.

HCA's report must also provide an analysis of the advantages and disadvantages that consolidation of K-12 employee health benefit purchasing could have—for the state, K-12 districts, and district employees—in achieving progress on ESSB 5940's legislative goals, including a comparative analysis of whether consolidation under a unique governance system or under the existing Public Employees Benefits Board (PEBB) program affords better progress on the legislative goals. In addition to consolidation of all K-12 employees, the report must include analysis of the merits of both consolidation scenarios if certificated employees and classified employees are considered as separate groups.

SCHOOL DISTRICT DIRECTIVES

In addition to HCA's reporting responsibility, ESSB 5940 directs school districts to modify their benefits agreements to require every employee to pay a minimum premium and ensure that employees selecting richer benefit plans pay higher premiums. School districts offering medical, vision, and dental benefits must include a high deductible health plan option with a health savings account. In addition, districts must offer at least one plan that is *not* a high deductible health plan offered in conjunction with a health savings account; the employee share of the premium cost for

this plan—regardless of whether the employee’s coverage includes dependents—must not exceed the share of premium costs paid by state employees. Districts are also required to make progress toward ensuring that full family coverage premiums are no more than three times the premiums paid by individuals selecting employee only coverage for the same plan.

ESSB 5940 also requires school districts and the carriers that provide benefits to school employees to submit annual reports to the Office of the Insurance Commissioner (OIC) describing their progress on each of the legislative goals—transparency, affordability and equity for families, innovation, and parity with state employee benefits plans—including detailed information about plan offerings, finances, and demographics for covered employees. K-12 districts must also submit a second report describing their efforts to reduce administrative costs, improve customer service, reduce differential premium rates between individual coverage and family coverage, and protect access for part-time employees.

AGENCY REPORTING DIRECTIVES

ESSB 5940 directs several state agencies to report on school employee health benefits: The OIC must collect data from K-12 districts and carriers, as described above, and must submit annual reports on the data by December 1 of each calendar year. To date, the OIC has published the first two annual reports. Links to these reports are provided in the Appendix. HCA is required to submit a report by June 1, 2015 analyzing the data from the OIC reports, evaluating various consolidation scenarios, and making a recommendation on ratios for premium costs for family and individual coverage. Finally, the Joint Legislative Audit and Review Committee (JLARC) is directed to review both OIC reports as well as the HCA report and submit a report to the legislature by December 31, 2015 on the progress school districts and benefit providers are making in meeting ESSB 5940’s legislative goals. In the 2015-16 school year, JLARC is tasked with determining which districts have met the requirements of RCW 28A.400.350 (5) and (6), rank ordering districts from highest to lowest in terms of their performance in meeting the requirements, allocating performance grants to districts for reductions in employee health insurance copayments and premiums, and making recommendations regarding districts and benefit providers that have not made adequate progress toward ESSB 5940’s goals.

ESSB 5940’S LINEAGE — PREVIOUS LEGISLATION AND REPORTS

This report is the latest in a series of reports on K-12 employee health benefits. The key reports in this history are described below.

1988 - ESHB 2038

Health Care Authority (published 1989)

Purpose: To determine how the State allocation for K-12 benefits is actually used; evaluate costs and benefits of incorporating K-12 employees into State employee insurance programs; and report on innovative benefit approaches used by districts that the State may want to adopt.

Data Source: Voluntary survey sent to districts and carriers. 141 of 296 school districts responded (55% of FTEs, 48% of districts), some carriers responded.

Key Findings:

- School district health plans are “richer” (by 8-12%) than the State Uniform Medical Plan.
- School districts use health plans that include cost containment provisions.
- Some districts fund “non-basic” benefits (i.e. cancer or intensive care insurance that provides for short term disability, usually in the form of cash payments).
- A complete analysis of demographic differences in expected health care costs was not possible with the available data; districts had difficulty providing the requested data.
- There is significant variation in employee payroll deduction requirements.
- Insurance benefits are an important bargaining issue.
- Significant savings on administrative expenses do not appear to be available.
- There is good availability of plans for all districts.

Appropriation: \$1,300,000 (for two different studies on health benefits).

1990 - ESHB 2230

Health Care Authority (published 1991)

Purpose: To study the impact of ESHB 2230’s changes to the K-12 employees benefits system; provide information to the Legislature and the executive branch to support future policy decisions; and provide information to school districts to inform their decisions about the use of state funds for insurance benefits, the types of benefits offered, and the distribution of state funds to employees.

Data Source: Voluntary requests to all districts for plan booklets, premium rates, eligibility provisions, demographic data, and payroll data. 121 of 295 districts responded, but only 105 sent adequate data (27% of FTEs, 35% of districts).

Key Findings:

- There are no significant differences between the demographics of state employees and K-12 employees who are eligible for benefits. The risk is slightly higher for *eligible* K-12 employees than state employees, but *covered* K-12 employees’ risks are significantly lower.
- School districts continue to offer richer medical plans than those offered to state employees, even after the implementation of this act.
- The legislation has been successful in ensuring that a greater proportion of district benefit funds are provided to employees with covered dependents.

Appropriation: \$500,000 (for ESHB 2230 and another unrelated study).

1994 - SHB 2443

Washington Health Services Commission

Purpose: To conduct a comprehensive analysis and make recommendations on the purchasing of state and school district employees benefits through health insurance cooperatives.

Data Source: *Not applicable*

Key Findings: *Report not completed; the Health Services Commission was repealed by ESHB 1046 prior to completion of this report.*

Appropriation: \$180,000

2004

Office of Financial Management

Purpose: To evaluate the cost and benefits of additional efforts aimed at encouraging K-12 employee collective bargaining units to elect coverage under PEBB-administered health care plans.

Data Source: N/A

Key Findings:

- Numerous hurdles must be overcome to make PEBB more attractive to K-12 employees than their current plans.
- PEBB offers some advantages when compared to the current K-12 system.
- The three major advantages are: (1) easier access and more accurate benefit information, (2) reduced administrative complexity, and (3) lower-cost plans.

Appropriation: \$40,000

2011

State Auditor's Office

Purpose: To examine the K-12 employee health benefit system, ascertain the current cost, and identify opportunities to reduce or contain future costs.

Data Source: Voluntary survey of school districts; 129 of 295 districts responded (68% of FTEs, 42% of districts).

Key Findings:

- Identified changes that would simplify and stabilize the health benefit system.
- Changes included (1) streamlining the system by simplifying the pooling process, (2) standardizing coverage levels for more affordable and higher quality medical benefits, and (3) restructuring the health benefit system into a consolidated self-funded system.
- Associated cost savings estimated at up to \$180 million per biennium.

Appropriation: No appropriation, included in their SAO budget.

2011 - 2ESHB 1087

Health Care Authority

Purpose: To develop a plan to implement a consolidated health benefits system for K-12 employees for the 2013-14 school year.

Data Sources: Washington School Information Processing Cooperative, Office of the Superintendent of Public Instruction, Regence BlueShield of Washington, Kaiser Permanente, and 175 of 295 school districts.

Deliverables:

- A design proposal and implementation plan for a consolidated purchasing system. The proposed system consolidated K-12 purchasing without combining it into PEBB.
- Financial modeling for proposed plans, based on available data.

Appropriation: \$1,200,000

METHODOLOGY

As much as possible, HCA has used quantitative analyses to respond to the Legislature’s questions. Past reports on K-12 employee health benefits lacked sufficient data to answer the legislative questions. ESSB 5940 required all school districts and their benefit providers to submit the required data to the Office of the Insurance Commissioner. As a result of this mandated reporting, OIC was able to collect data regarding K-12 employee health benefits. In November 2013, OIC released its report on the first year of data collection; 293 of 295 district and eight carriers submitted the required reports. The following November, OIC released its second report, with all 295 school districts and nine carriers submitting reports.

HCA retained Milliman, a Seattle-based actuarial firm, to analyze and perform financial modeling of a consolidated purchasing system based on several different consolidation policies.

DATA SOURCES

OIC provided HCA with the raw data from school districts after each annual report was released. OIC was not able to provide the raw data that was reported by the carriers because it lacked the statutory authority to disclose this particular data.

While OIC collected two years of data—2012-13 and 2013-14 school years—a complete set of data was available for only one year: the 2012-13 school year. This was because of the differences in reporting calendars for school districts and carriers and the report’s June 1 deadline, not because of differences in the data that was reported. School districts define the year based on their academic calendar (such as September through August), while carriers use a calendar year. Milliman was able to combine the two years of data to create a complete set of school district and carrier data for the 2012-2013 academic year.

Additional data was necessary to perform the level of analysis needed to consider the impacts that consolidation would have on K-12 employees, school districts, and the State. To this end, Milliman collected additional data on district employee counts, including FTE status, from the Office of the Superintendent of Public Instruction’s (OSPI) publicly available S275 reports. This information was used to validate the employment data collected by OIC.

In addition, HCA requested supplemental data from the Washington School Information Processing Cooperative (WSIPC) as well as from the school districts that do not use WSIPC Insurance Tracking.³ All districts provided the requested supplemental data. WSIPC provided HCA with employee-level data regarding health insurance enrollment, premiums, and employer contributions for all school districts that participate in WSIPC Insurance Tracking.

All data collected was validated and reconciled by Milliman and is described in further detail in Chapter 5 of this report.

³ WSIPC is an organization that provides an array of services to school districts, including tracking of employee health insurance plans, premiums, and contributions.

POLICY OPTIONS

HCA and Milliman worked together to articulate assumptions and caveats, which are listed in Chapter 5, and identify specific policy levers that could be varied to address the questions posed in ESSB 5940.

Four major levers were identified:

1. **Benefit Funding Pools.** ESSB 5940 directs HCA to consider combining each district's pools into a single statewide pool. For this lever, there are two possible policy options: creating a separate K-12 pool, or combining the K-12 employees with the state employee pool (PEBB).
2. **Standardized Benefits.** The models assume enrollment in either a standardized benefit—the existing PEBB Uniform Medical Plan (UMP) is used because it has the highest enrollment of plans offered to state employees—or in the K-12 employees' existing benefit packages. If implemented, employees will have a range of possible benefit packages available, similar to the current PEBB system. Since employees under the current PEBB system are responsible for the full difference between the UMP premium and the premium of the member's plan choice, HCA and Milliman modeled a standardized package of benefits.
3. **Prorated Contributions for Part-Time Employees.** Existing school district policies for covering part-time employees vary. Scenarios for this analysis include options to provide the full employer contribution for employees working at least half-time (as PEBB does) or to prorate the employer contribution based on the FTE level. If, for example, an employee is 0.8 FTE, the employer contribution would be reduced to 80% of what the full employer contribution is for full-time employees.
4. **Variations in employee premiums.** Scenarios were developed using 10%, 12%, and 15% for the employee portion of insurance premiums. The rate for the dependent portion was capped at 2½ times the employee portion (25%, 30%, and 37.5% respectively).
See the following explanation.

Typically, health insurance benefits are funded through contributions from both the employer and the employee. The total premium amount depends on the coverage tier elected by an employee, and whether he or she is also covering other family members.

The premium for an individual selecting employee only coverage might look like this:

Employer share	\$900
<u>+ Employee share</u>	<u>\$100</u>
Total premium	\$1,000

Employees' premium payments for dependent coverage tiers (spouse, children, or spouse and children) are usually a ratio of the employee-only premium. For instance, if employee only coverage is \$100, then family coverage might be 2½ times the employee only rate, or \$250.

An employee covering family members might have a premium payment that looks like this:

EMPLOYEE PREMIUM			DEPENDENT PREMIUM		
Employer share	\$900	+	\$900	=	\$1,800
+ Employee share	\$100	+	\$250	=	\$350
Total premium	\$1,000	+	\$1,150	=	\$2,150

CONSOLIDATED PURCHASING SYSTEM MODEL SCENARIOS

Using these four policy variables, HCA and Milliman developed six consolidation scenarios, based on the combinations that were most beneficial for all parties. (Some scenarios created unrealistic expenses for the State, employers, or K-12 employees.) Table 1 summarizes these scenarios.

Table 1: Scenario Reference Table—Summary of Modeled Scenarios

	Scenario	Separate K-12 Pool	Standardized Benefits	Pro-rated Part-time Contribution	Contribution % for Employee Portion of Baseline Plan Premium	Contribution % for Dependent Portion of Baseline Plan Premium
PEBB rules (no proration for part-timers)	1	No	Yes	No	15%	15%
	2	Yes	Yes	No	15%	15%
Part-time proration; variations in employee contribution	3a	Yes	No	Yes	15%	37.5%
	3b	Yes	No	Yes	12%	30%
	3c	Yes	No	Yes	10%	25%
Scenario 3a without proration	4	Yes	No	No	15%	37.5%

This table is also used as a reference on pages 10, 31, and 47.

Scenarios 1 and 2 model what would happen if all K-12 employees moved to the PEBB Uniform Medical Plan (UMP). Both scenarios use the PEBB eligibility rules: The full health benefit amount is available for any employee working half-time or more, and the employee’s dependent contribution is standardized at the same rate as his or her employee contribution rate (15%). In Scenario 1, K-12 employees are merged with the existing PEBB risk pool; in Scenario 2, K-12 employees are in their own pool. Administration under either scenario would be through PEBB.

Scenarios 3a, 3b, and 3c are based on the Premera-WEA Plan 2. All three scenarios use a prorated eligibility rule: Employees who work 0.5 FTE or more are eligible for the health benefit at a prorated amount based on their FTE level (prorated in tenths of an FTE). For this analysis, it was assumed that employees under 0.5 FTE that currently elect benefits will be grandfathered into the new system and treated as employees with 0.5 FTE. The difference between these scenarios is the percentage of the employee contribution toward both the employee and dependent portions of the

premium. These scenarios modeled employee contributions for the employee portion of the premium of 15%, 12%, and 10%; along with employee contributions for the dependent portion calculated at 2½ the employee portion, or 37.5%, 30%, and 25% respectively.

Lastly, Scenario 4 resembles Scenario 3a in all policy aspects except that there is no proration of the benefit amount for any eligible employee.

Milliman created financial models for each of these scenarios. Additionally, Milliman used the data to create a “status quo” scenario—representing K-12 employees’ current benefit plans if no policy changes were made—which served as a benchmark for determining a relative value for K-12 health plans for the 2012-13 school year for the various scenarios. The health benefits for Scenarios 3a, 3b, 3c, and 4 would be comparable to those in the status quo scenario.

The status quo, as well as each of Milliman’s modeled scenarios, is based on the 2012-13 school year, the time period of the collected data. The modeled scenarios represent the difference from the status quo (before policy change) that would have occurred had various policies been in place for the 2012-13 school year. While the financial model is not forward looking, it can be assumed that year-to-year impacts and changes to each scenario would be comparable to those in the current PEBB and K-12 benefit systems. Thus, if a consolidation scenario indicates a decrease in the employee contribution of the premium (compared to the status quo) for the modeling year, it is likely that implementation of the scenario in subsequent years would also result in a decrease in the employee contribution (again, compared to the status quo).

CHALLENGES AND LIMITATIONS

This section describes some of the challenges and limitations HCA and Milliman identified while developing this report, as well as efforts to minimize their impact.

DATA AVAILABILITY AND QUALITY

Data availability presented both challenges and limitations in the development of this report. OIC received more data for this report than had ever before been collected. However, the carriers raised issues regarding the release of the raw data—which they deemed proprietary—to HCA for analysis. HCA and Milliman relied on OIC’s aggregated reports for carrier data. Using this information, along with the raw data from school districts, Milliman was able to create a benchmark for health plans and conduct its analysis with only minor limitations on the model scenarios.

Since Milliman relied on data collected by multiple sources, they could not audit or verify this data. They did, however, perform a limited review of the data, making adjustments for quality and accounting for data gaps the review identified.

ADMINISTRATIVE COSTS

Based upon the available data, HCA and Milliman were unable to comprehensively determine the administrative costs for K-12 benefits. While data was reported concerning the carrier’s purported administrative costs, no consistent data was provided that showed the administrative costs on the school district level. HCA anticipates that the administrative costs to both the carriers and school districts would decrease as a result of the simplification and economies of scale in a consolidated purchasing system.

NON-MEDICAL BENEFITS

Health benefits can encompass a number of different types of insurance, such as vision, dental, medical, life, and long-term disability. OIC did not collect premium information for dental and vision coverage for their Year 1 report. Milliman was able to obtain data collected by WSIPC and the large school districts to estimate the impact of dental premiums upon the contribution splits for medical coverage. Vision, life, and long-term disability were not included in the analysis, and are therefore not considered in the scope of this report.

PEBB

A large portion of this report is based upon HCA’s experience with PEBB. The report’s analysis is based on the PEBB program as it exists today. Some changes are currently being made within PEBB; the most significant is the development of an Accountable Care Program (ACP) to be offered alongside current PEBB health plans. The ACP is a new coverage option for PEBB members that is designed to provide access to high-quality and timely health services at lower costs, with integrated care and assumed financial and clinical accountability. The availability of an ACP option for K-12 employees in a consolidated system could further impact both benefit costs and administrative costs. Evaluation of the advantages and disadvantages of ACPs or other future changes to state employees’ benefits is beyond the scope of this report.

K-12 RETIREES

Currently, benefit purchasing for K-12 retirees is done through PEBB, a remnant of policy from the State’s 1993 health care reforms. ESSB 5940 did not direct HCA to undertake any analysis regarding the disposition of the K-12 retiree population. Further, current statute leaves the decision regarding K-12 retirees to the discretion of the governing board. As such, HCA has not included any discussion or analysis regarding K-12 retirees in this report.

THE K-12 WORKFORCE

For the purposes of benefit administration, the state employees covered by PEBB are roughly two-thirds full-time and one-third part-time. . Most are employed within certain geographic regions and regardless of whether they are classified or exempt employees are eligible for the same benefits packages within their bargaining group.

Employees in the K-12 system are much more varied—in terms of the type of work they do, the number of hours they work each week, and the benefits packages that are available to them. These differences are summarized in Chart Set 1.

Chart Set 1: Relative numbers of K-12 certificated and classified employees, with full-time and part-time



Within PEBB, a standard 85/15 contribution formula, along with a \$10 spouse surcharge, is used for all coverage tiers. Within the K-12 system, coverage rates and formulas for individuals and families differ between districts, types of employees (certificated vs. classified, full-time vs. part-time), and bargaining units.

Under ESSB 5940, consolidation of benefits in a single K-12 system is intended to address inequities in the current system, particularly the inequities between employees who seek family coverage and those who need employee only coverage. Given current differences in employees’ K-12 benefits, the scenario models used in this study have varying impacts on different groups of employees. In the sections that follow, HCA has made an effort to provide an overall picture of how each scenario affects K-12 employees, as well as highlighting the differences in impacts for different groups or classes of employees.

AN EXAMINATION OF THE CONSOLIDATED PURCHASING SCENARIOS

Table 1: Scenario Reference Table—Summary of Modeled Scenarios

	Scenario	Separate K-12 Pool	Standardized Benefits	Pro-Rated Part Time Contribution	Contribution % for Employee Portion of Baseline Plan Premium	Contribution % for Dependent Portion of Baseline Plan Premium
PEBB rules (no proration for part-timers)	1	No	Yes	No	15%	15%
	2	Yes	Yes	No	15%	15%
Part-time proration; variations in employee contribution	3a	Yes	No	Yes	15%	37.5%
	3b	Yes	No	Yes	12%	30%
	3c	Yes	No	Yes	10%	25%
Scenario 3a without proration	4	Yes	No	No	15%	37.5%

This table is also used as a reference on pages 10, 27, and 47.

The following section details the findings from Milliman’s financial models for each scenario and summarizes Milliman’s results, which are included in full in Chapter 5. These results form the basis of the responses to the questions raised by the Legislature, particularly those related to employee affordability and parity between employees insuring only themselves and those covering family members. The discussion of legislative goals that follows these results explores these two areas, as well as addressing the advantages and disadvantages of consolidation.

The tables in this section give a high-level overview of the results of Milliman’s financial modeling. They show changes in premium costs to employers and employees, changes in the numbers of enrollees and covered lives, and differences in rates for individuals covering only themselves and those covering family members. In each table, the numbers in parentheses represent the change within each model from the status quo (before policy changes) scenario. In the tables, certificated and classified employees are treated as one group. Since the effects of a particular scenario may vary depending on whether an employee is certificated or classified, full-time or part-time, HCA has also included charts that highlight the differences in how these groups are affected by each of the scenarios.

The charts are organized like this:

All K-12	All Full-Time K-12	All Part-Time K-12
All Certificated	Full-Time Certificated	Part-Time Certificated
All Classified	Full-Time Classified	Part-Time Classified

The number of enrolled employees is based on the anticipated number of K-12 employees that would have elected to acquire health insurance through their employing district, and is calculated using Milliman’s industry and actuarial expertise. An employee is considered “covered” if he or she receives health benefits through his or her employing district. “Covered lives” refers to the number of both employees and dependents that receive health benefits through the district. The coverage approximations assume that employee-child coverage is a minimum of two covered lives and family coverage is a minimum of three covered lives. This approximation is conservative; the actual number of additional covered lives could be higher if more employees migrate to full family coverage. Milliman’s ability to forecast increases was limited by a lack of data regarding the number of dependents for K-12 employees.

All of the tables and charts present the *average* for the particular data set unless otherwise stated. The first row or column always shows the average for the current system (status quo), using data from the 2012-13 school year; the modeled scenarios show expected differences for the same year.

EFFECTS ON NUMBERS OF ENROLLEES AND NUMBERS OF COVERED LIVES

In all consolidation scenarios, there is an increase in the total number of covered employees and dependents (see Table 2).⁴ A primary driver for these increases is the greater affordability of coverage, particularly for families. Scenarios 1 and 2 net the largest increases in enrollees and covered lives, but all scenarios show increases in dependent coverage. (Additional migration details are found in Chapter 5.) In addition to increasing the numbers of employees who elect to enroll, models for some scenarios indicate that a significant number of currently covered employees are likely to migrate between coverage tiers. Finally, for all scenarios enrollment numbers for the employee only and employee-child coverage tiers were lower than before the policy change, and enrollment numbers for the employee-spouse and full family coverage tiers were higher than before the policy change.

⁴ No information is available about why K-12 employees choose to opt-out of enrolling; HCA and Milliman did not have information about whether these employees were uninsured, insured through a spouse or privately, or covered through Medicaid.

EFFECTS ON PREMIUM COSTS FOR EMPLOYERS AND EMPLOYEES

In addition to increases in enrollment and covered lives, Table 2 shows projected overall premium expenditures for employers and employees.

Table 2: Annual Costs, Enrollment, and Coverage

	Employer Contribution (in millions)		Employee Contribution (in millions)		Total Employees Covered		Estimated Add'l Covered Lives
Status Quo	\$805.8		\$201.0		101,470		--
Scenario 1	\$988.1	(+\$182.3)	\$179.7	(-\$21.3)	110,220	(+8,750)	30,232
Scenario 2	\$1,001.6	(+\$195.8)	\$182.2	(-\$18.8)	110,220	(+8,750)	30,232
Scenario 3a	\$836.8	(+\$31.0)	\$247.3	(+\$46.3)	104,997	(+3,527)	16,555
Scenario 3b	\$888.0	(+\$82.2)	\$219.0	(+\$18.0)	105,786	(+4,316)	22,225
Scenario 3c	\$922.3	(+\$116.5)	\$199.9	(-\$1.1)	106,312	(+4,842)	27,733
Scenario 4	\$904.7	(+\$98.9)	\$213.3	(+\$12.3)	108,384	(+6,914)	21,039

This table is also used as a reference on page 12.

Increases in the total employee contribution do not necessarily indicate that employees are forced to pay more. Some of these increases reflect increases in contribution rates for employee only coverage. Other reasons for increases in both the employee only contribution and the overall costs for premiums are increases in the numbers of enrolled employees and covered lives, as more employees opt-in and as individuals move between coverage tiers to add family members. These factors also affect the employers' total costs: since more employees are enrolled and more lives are covered, total employer costs—and overall costs (contributions from employers and employees)—increase in every scenario.

The **Per Employee Per Month (PEPM)** basis is the cost to either the employee or the employer for a month of health benefit coverage. The total annual premium would be the monthly PEPM times twelve.

For example, in the status quo model an employee's PEPM is \$165.

The annual premium cost for employees would be \$1,980.

$$\$165 \times 12 \text{ months} = \$1,980$$

Table 4 depicts the average employer/employee contribution split for an individual employee on a PEPM basis. The number in parentheses indicates the average change in the contribution amount from the current system.

Table 4: Employer/Employee Contributions

	Average Employer Contribution		Average Employee Contribution	
	PEPM	Percentage	PEPM	Percentage
Status Quo	\$662	80%	\$165	20%
Scenario 1	\$747 (+\$85)	85%	\$136 (-\$29)	15%
Scenario 2	\$757 (+\$95)	85%	\$138 (-\$27)	15%
Scenario 3a	\$664 (+\$2)	77%	\$196 (+\$31)	23%
Scenario 3b	\$699 (+\$37)	80%	\$173 (+\$8)	20%
Scenario 3c	\$723 (+\$51)	82%	\$157 (-\$8)	18%
Scenario 4	\$696 (+\$34)	81%	\$164 (-\$1)	19%

Shows contributions per employee per month (PEPM) and percentages.

There are two key observations in this table. First, in all consolidation models the employer would contribute a greater PEPM amount, ranging from \$2 to \$95 more, than in the current system. Four of the six scenarios would result in the average employee contributing between \$1 and \$29 less per month. For Scenarios 1 and 2, the decreased employee contribution is most significant, primarily due to the standardization of benefits and eligibility rules under PEBB.

For comparative purposes, Table 5 shows the average employer and employee contributions for PEBB. *This is not the funding rate used to determine the allocation for the legislative budget process; rather it is the employer/employee contribution for PEBB’s medical benefit only. As noted earlier, the K-12 and PEBB rates in this report exclude the cost of vision, life, and long-term disability insurance.*

Table 5: Employer/Employee Contributions for PEBB

	Average Employer Contribution		Average Employee Contribution	
	PEPM	Percentage	PEPM	Percentage
2010	\$666.43	89%	\$86.02	11%
2011	\$761.20	88%	\$101.86	12%
2012	\$762.75	85%	\$134.78	15%
2013	\$791.36	85%	\$139.19	15%
2014	\$792.01	85%	\$136.93	15%

Shows contributions per employee per month (PEPM) and percentages.

Table 6 shows the average employee premium contribution—the amount an employee pays each month—for employee only and family coverage tiers. The numbers in parentheses show the differences in premium costs from the current system.

Table 6: Employee Premium Contributions for Employee Only and Family Coverage Tiers

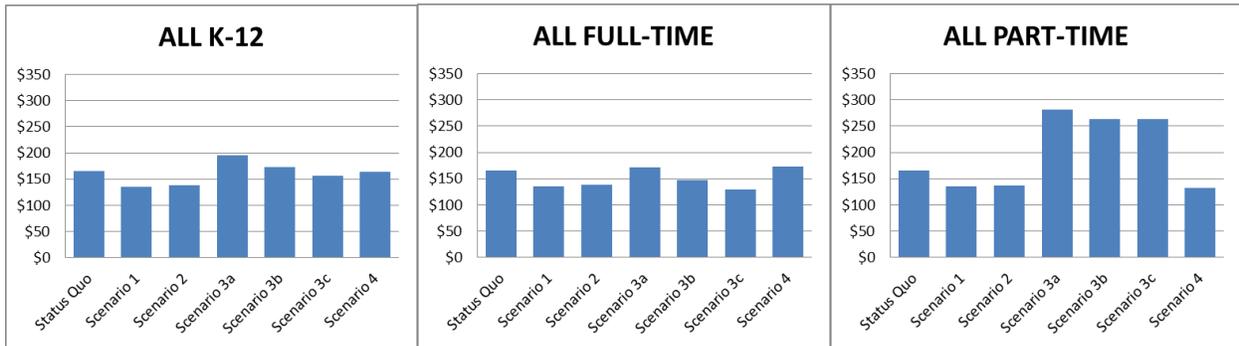
	Employee Only Tier				Family Tier			
	PEPM		Percentage		PEPM		Percentage	
Status Quo	\$48		7%		\$485		38%	
Scenario 1	\$81	(+\$33)	15%	(+8%)	\$234	(-\$251)	16%	(-22%)
Scenario 2	\$82	(+\$34)	15%	(+8%)	\$237	(-\$248)	16%	(-22%)
Scenario 3a	\$127	(+\$79)	20%	(+13%)	\$319	(-\$166)	25%	(-13%)
Scenario 3b	\$112	(+\$64)	17%	(+10%)	\$272	(-\$213)	21%	(-17%)
Scenario 3c	\$102	(+\$54)	16%	(+9%)	\$242	(-\$243)	19%	(-19%)
Scenario 4	\$101	(+\$53)	16%	(+9%)	\$271	(-\$214)	21%	(-17%)

Shows contributions per employee per month (PEPM) and percentages.

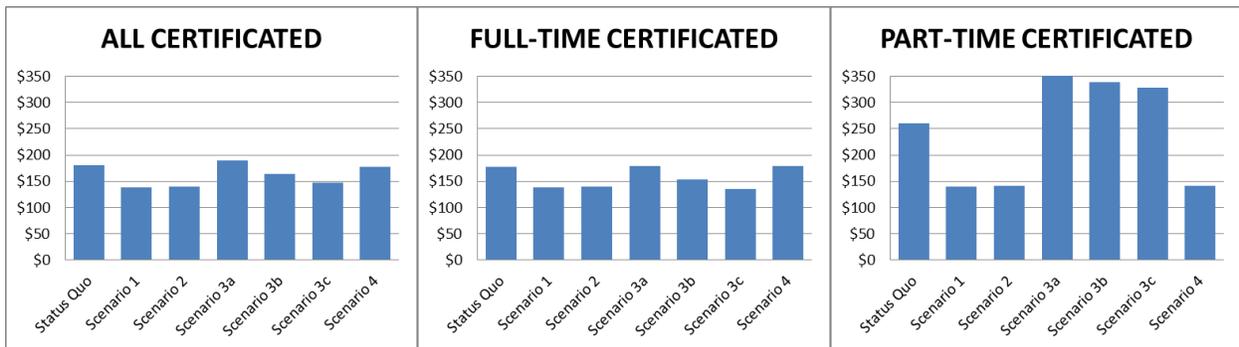
In every scenario, the monthly payment for employee only coverage increases and the monthly payment for family coverage decreases. Employee only contribution rate increases range from \$33 to \$79 per month—between 8 and 13 percent. In contrast, family coverage contribution rates decrease between \$166 and \$251 per month, or between 13% and 22%. This inverse relationship indicates how standardization of the benefit allocation structure impacts the employee premium contribution amounts from the least expensive coverage tier to the most expensive coverage tier. The net result of this shift is seen in the increased premium for employee only coverage and the decreased premium for full family coverage. While the increases and decreases for both populations are about a 2:1 ratio in opposite directions, the actual amounts are significantly different. Full family premiums reduce by an amount that is many times more than the respective increases for employee only premiums. As a point of contrast, for all PEBB health plans the employee premium contribution for all coverage tiers is set at 15% from the base plan (not including a \$10 spousal surcharge); this is reflected in Scenarios 1 and 2 which are modeled on PEBB.

Chart Set 2 depicts the employee contribution to the total premium for each scenario, broken out by type of employee (certificated vs. classified) and full-time vs. part-time status. These charts group together employees with and without dependents to calculate the average for all employees.

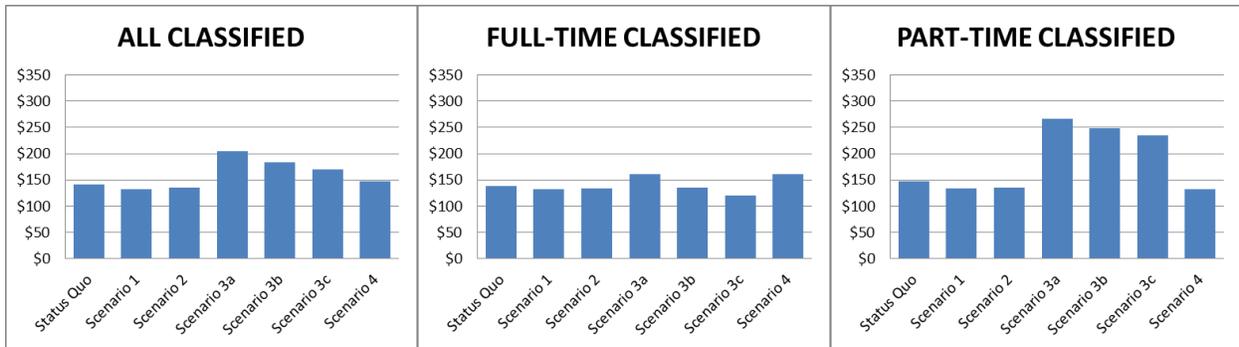
Chart Set 2: Employee Premium Contributions



All K-12 Employees



Certificated Employees



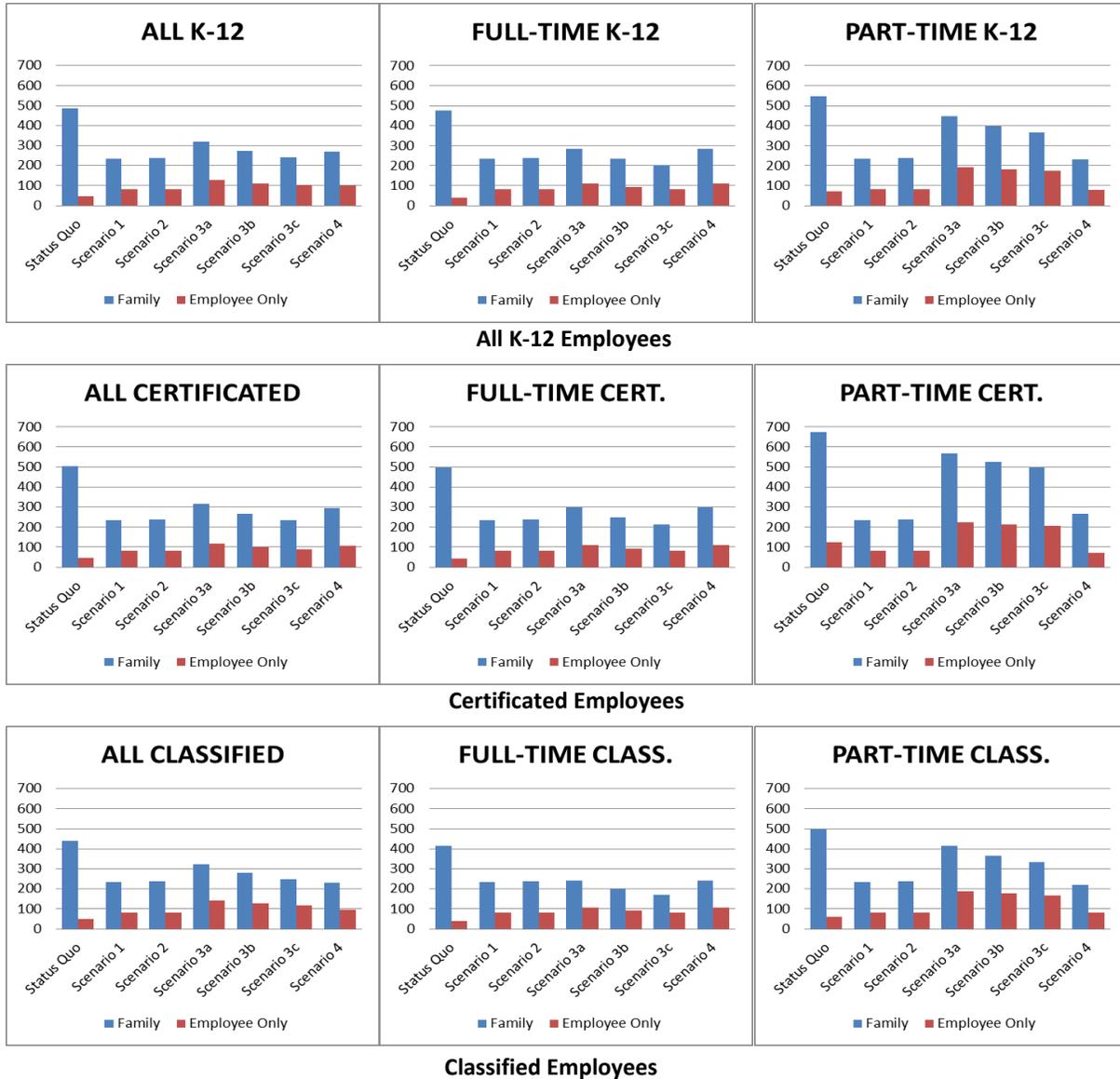
Classified Employees

Beyond the increased contribution rates for part-time employees in the prorated scenarios, there is no consistency in the changes across employee groups. It should be noted that, since these charts include the difference in what employees would choose to spend on their benefit tier election, they do not necessarily depict an increase in mandatory costs to employees. The increased amounts can most likely be attributed to employees electing higher coverage tiers, thereby increasing their contribution. The notable increase for part-time employees is because of the additional dependents being covered.

Chart Set 3 breaks out the average employee premium contribution for the employee only and family coverage tiers. The far left bar of each chart represents the average employee premium

contribution in the current system, while the remaining bars show increases and decreases in the average employee premium contribution.

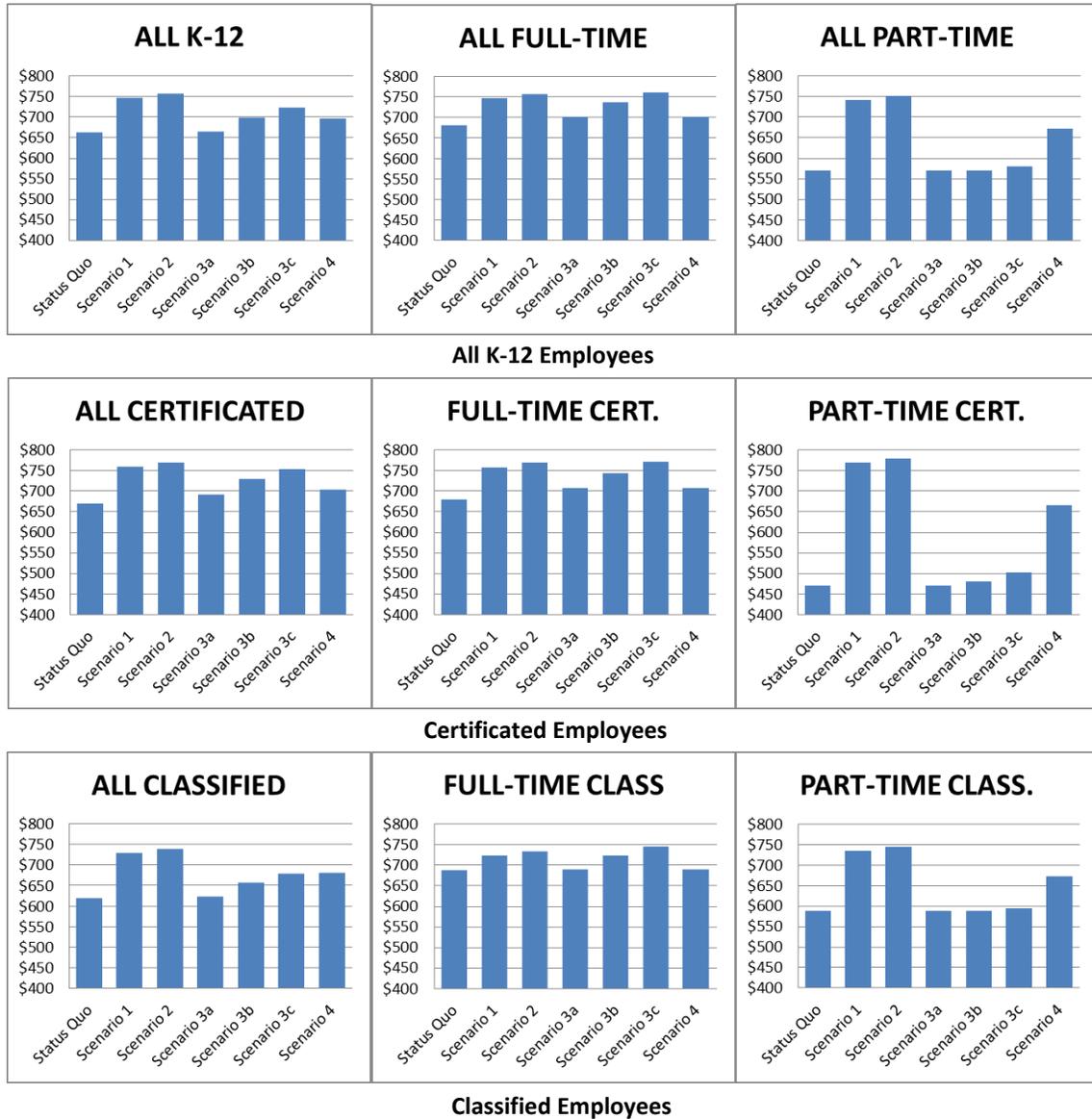
Chart Set 3: Employee Premium Contributions—Family Coverage vs. Employee Only



In Chart Set 3, there appear to be two interrelated trends. First, the average employee premium contribution for employee only coverage marginally increases in most scenarios. Second, across all employee groups, the average employee premium contribution for family coverage decreases; in most cases the decrease is significant. Across all groups, the decrease in the full family premiums is more significant than the increase in the employee only premium.

Finally, Chart Set 4 shows changes in the average employer premium contribution.

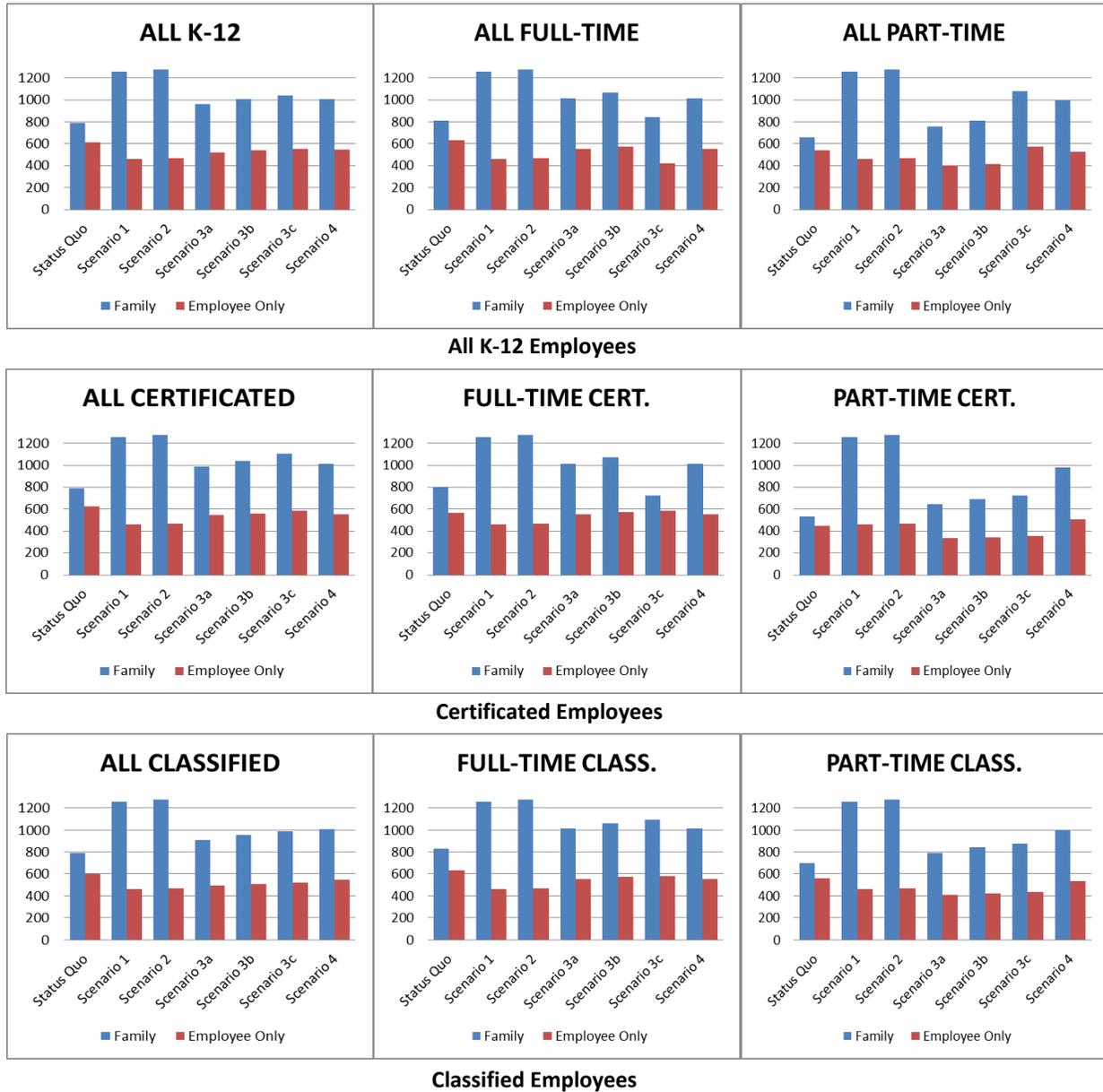
Chart Set 4: Employer Premium Contributions



The general trends in Chart Set 4 indicate that in the majority of scenarios the employer contributes a higher amount to the total premium than in the current system. There are a few proration scenarios for part-time employees, specifically part-time classified employees, where the employer would contribute less to the total premium than the current average.

Chart Set 5 shows the same information with the average employer premium contribution for employee only and family coverage tiers broken out. The far left bar of each chart represents the average employer premium contribution under the current system, while the remaining bars show increases and/or decreases in the average employer premium contribution for each scenario.

Chart Set 5: Employer Premium Contributions—Family Coverage vs. Employee Only



Like the Employee Premium Contribution charts, there appear to be two general trends. First, the average employer premium contribution for employee only coverage marginally decreases in most scenarios. Second, across all employee groups, the average employer premium contribution for family coverage increases, sometimes significantly. The impact on employer contributions is inverse to the impact on employee contributions. Generally, when the employee’s contribution decreases, the employer’s contribution increases; when the employee’s contribution increases, the employer’s usually decreases.

EFFECTS ON EQUITY IN PREMIUM PAYMENTS BETWEEN EMPLOYEE GROUPS

This study uses the Premium Equity Ratio (PER) to measure how well different policy variations address equity in premium contribution rates between different classes of employees.

The **Premium Equity Ratio (PER)** is the ratio of the monthly employee premium contribution for family coverage and employee only coverage.

Family premium = \$500 Employee only premium = \$50 <i>Families pay 10 times what people with individual coverage pay.</i> The PER is 10:1.	Family premium = \$250 Employee only premium = \$50 <i>Families pay 5 times what people with individual coverage pay.</i> The PER is 5:1.	Family premium = \$500 Employee-only premium = \$100 <i>Families pay 5 times what people with individual coverage pay.</i> The PER is 5:1.
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Table 7 shows the PER for each scenario. A higher PER indicates a bigger difference between the family and employee only coverage tiers; a lower PER indicates a more equitable difference between the family and employee only coverage tiers. The chart breaks out the PERs for certificated and classified employees, as well as showing the collective PER. For simplicity’s sake, the only number of the ratio that is shown is the family rate. So, for the current system, a ratio of 10.1:1—meaning that individuals with family coverage pay 10.1 times more than individuals with employee-only coverage—is shown in the table as 10.1.

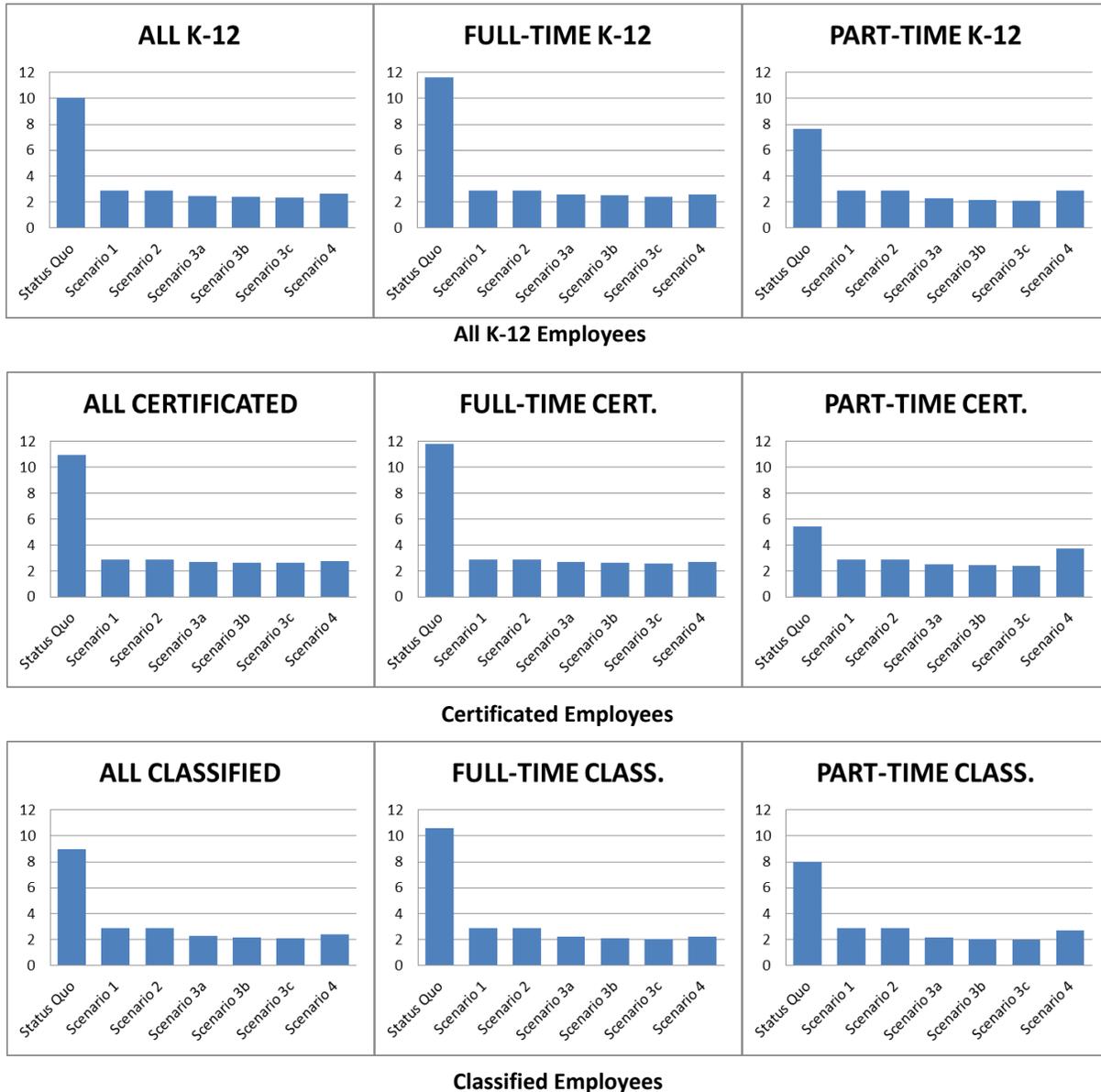
Table 7: Employee Only/Family Coverage Equity Ratios

	All Employees	Certificated Employees	Classified Employees
Status Quo	10.1	10.96	9.0
Scenario 1	2.89 (-7.21)	2.89 (-8.7)	2.89 (-6.11)
Scenario 2	2.89 (-7.21)	2.89 (-8.70)	2.89 (-6.11)
Scenario 3a	2.51 (-7.59)	2.73 (-8.22)	2.29 (-6.71)
Scenario 3b	2.43 (-7.68)	2.68 (-8.28)	2.20 (-6.80)
Scenario 3c	2.37 (-7.73)	2.62 (-8.33)	2.12 (-6.88)
Scenario 4	2.68 (-7.42)	2.76 (-8.20)	2.44 (-6.56)

Under every scenario there is a significant reduction in the ratio between the employee premium contributions for family coverage and employee only coverage. In fact, the difference between monthly premiums for family coverage and employee only coverage is less than 3:1 for all six of the modeled scenarios. For comparison, the PER between full family and employee only coverage tiers for PEBB employees is consistently around 3:1 as a result of the standardized employer/employee premium cost split for all benefit coverage tiers.

Chart Set 6 (on the next page) shows how the scenarios affect the PER for different employee groups.

Chart Set 6. Premium Equity Ratios



The charts indicate that the PER decreases across the board for all employee groups in all scenarios. For some employee groups—all full-time employees and all certificated employees—the decrease is more pronounced. The PER decreases the least for part-time certificated employees because average employee only premium contributions as well as family premium contributions in the current system are substantially higher for this group: The average family payment of \$674 and the employee only payment of \$124 result in a PER of 5.44.⁵ All scenarios meet or exceed the legislatively recommended 3:1 ratio.

⁵ See Appendix.

EFFECTS ON THE RICHNESS OF HEALTH BENEFITS FOR DIFFERENT EMPLOYEE GROUPS

Another important aspect of the consolidation model scenarios is what happens to the richness of the health plans employees select. Richness is determined by analyzing numerous aspects of a

Medical Benefit Relativity (MBR) describes the relative richness of a plan’s benefits. For this study, PEBB’s UMP was used as the base (a value of 1). If an employee purchased a plan that had richer benefits, the value would be more than 1; a plan with less rich benefits would be less than 1.

0.95 ←——— 1.0 —————→ 1.01
Less rich plan PEBB Richer plan

particular plan, including the deductible, co-pays, cost-sharing, and covered services. The higher the benefit richness, the better the plan is considered to be for the insured person. Calculation of a plan’s benefit richness is a technical process conducted by actuary firms.

For the consolidation model scenarios, the average benefit richness for plans in the current system was determined using Milliman’s Health Cost Guidelines. Milliman measured benefit richness in comparison to a plan with an established benefit ratio (the PEBB Uniform Medical Plan). Medical Benefit Relativity (MBR) is the ratio for quantifying differences in average

benefit richness. Table 8 shows the MBR—or relative richness—of the benefit plans employees are likely to select in each scenario against those employees are selecting in the current system.

Table 8: Medical Benefit Relativity

	Employee Only	Full Family
Status Quo	1.009	0.957
Scenario 1	1.000	1.000
Scenario 2	1.000	1.000
Scenario 3a	0.990	0.964
Scenario 3b	0.994	0.967
Scenario 3c	0.996	0.969
Scenario 4	0.995	0.968

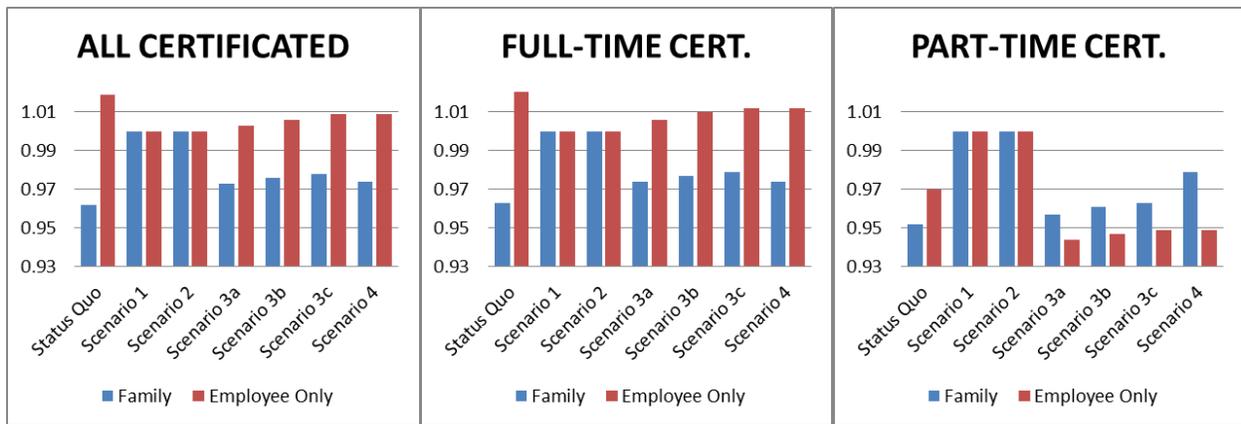
Within the existing system (status quo), the MBRs indicate that employees covering only themselves choose plans that have slightly richer benefits than the baseline, while employees covering families choose plans that are significantly less rich than the baseline. This difference can be largely attributed to employees’ price sensitivity. Since employees with families pay several hundred dollars in premiums each month, they often make the decision to minimize their costs by choosing a less expensive plan. In Scenarios 1 and 2, the MBR is 1 because the benefit offered is standardized with the plan that was used as a baseline, the PEBB Uniform Medical Plan (UMP).

Chart Set 7 depicts the MBR for different employee groups. The scale for all the groups is equalized to make it easier to make comparisons. An increase in the MBR from the current system indicates that, on average, employees are likely to select a plan with richer benefits; a decrease in the MBR from the status quo indicates that, on average, employees are likely to select a plan with less rich benefits.

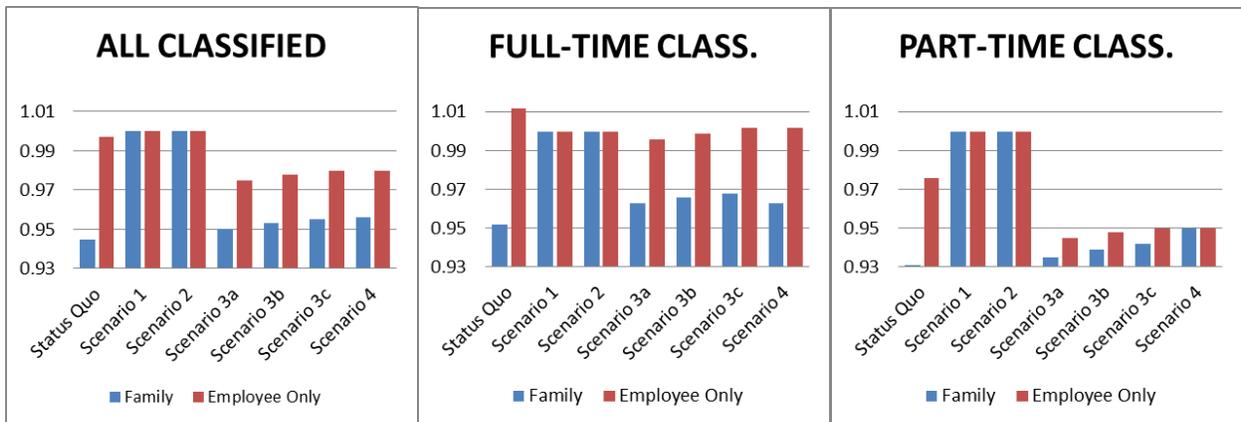
Chart Set 7. Medical Benefit Ratios



All K-12 Employees



Certificated Employees



Classified Employees

These charts illuminate several features of the models. First, the MBRs for Scenarios 1 and 2 (PEBB options) are the same for all employee groups and all coverage tiers. Since all employees in these scenarios would be merged into a single plan—the PEBB Uniform Medical Plan—the ratio for benefit richness is the same for everyone.

Second, on average, full-time employees who select employee only coverage would choose a plan with less richness than the average employee only plan in the current system. The primary reason for this change is the inverse relationship of the MBR to the change in the employee premium contribution; since the premium contribution for individuals seeking employee only coverage goes up in every scenario, the MBR is likely to go down.

Last, the average MBR for all employee groups that select family coverage increases in all scenarios. Again, this change is the result of an inverse relationship: since the premium contribution for those seeking family coverage goes down in all scenarios, the likelihood that enrollees will choose richer plans goes up.

LEGISLATIVE GOALS—DISCUSSION AND RECOMMENDATIONS

ESSB 5940 directs HCA to report on a number of issues pertaining to K-12 employee health benefits. The issues are split between two key areas: equity between the premium costs for employee only and family coverage, and the advantages and disadvantages of consolidating the purchasing of K-12 employee health benefits.

The legislation also directs school districts to make progress toward a 3:1 ratio between family and employee coverage, and asks HCA to assess whether this ratio is an appropriate target for K-12 benefit plans.

The consolidation scenarios, associated financial models, and underlying data provide a quantitative analysis of the equity and affordability issues. A discussion of the impacts of the various policy changes, drawing on each model's results, is included below.

Following the discussion of equity and affordability, advantages and disadvantages of consolidation in meeting the other legislative goals set in ESSB 5940—improved transparency, promotion of health care innovations and cost savings, and parity between state and K-12 employee allocations—are addressed. Benefits and costs to consolidation in these areas would be the same under any of the consolidation scenarios.

EQUITY

“...Create greater affordability for full family coverage and greater equity between premium costs for full family coverage and employee only coverage for the same health benefit...”

~ ESSB 5940, Sec. 1(2)(b)

As noted above, a key legislative concern within 5940 was the equity between premium costs for full family and employee only coverage. The legislature tasked HCA with establishing “a specific target to realize the goal of greater equity between premium costs for full family coverage and employee only coverage for the same health benefit plan.” In addition to establishing a target, HCA was instructed to consider the appropriateness of a 3:1 ratio between premium costs for full family and employee only coverage. HCA understood this request as pertaining to the employee contribution to the premium and not the total premium amount.

The primary tool used to analyze equity is the Premium Equity Ratio (PER). (See page 38 for a description of this measure.) Every consolidation scenario exceeded the 3:1 guideline, moving the PER from the 10.1:1 ratio of the current system to between 2.37 and 2.89 (see Table 7, page 40). Under any of the consolidated scenarios the employee premium for family coverage would not be more than three times the premium for employee only coverage for the same health benefit plan.

The change in the PER is not related solely to a reduction in the employee premium contribution for family coverage. In every scenario, the employee premium contribution for employee only coverage is also raised. The new PER reflects a shifting of premium payments between employees paying for

family coverage and those paying for employee only coverage. It should be noted that the rise in employee only premiums (8% to 13%, depending on the scenario) is significantly less than the decrease in family premiums (13% to 22%). All of the scenarios represent improvements in equity and affordability for family coverage. Before policy changes, employees pay an average of 7% of the premium for employee only coverage, but pay 38% of the premium for full family coverage. With the various policy changes, employees would pay between 15-20% of the premium for employee only coverage and 16-25% for full family coverage.

As a target for creating greater equity, a 3:1 ratio appears to be a realizable goal. All scenarios resulted in ratios better than 3:1 and some came closer to a 2:1 ratio. A specific ratio was not included as a policy variable; the improved equity ratios are a direct result of having standardized contributions between the coverage tiers and standardized premium percentages for employee and dependent portions of the premium.

In the current system the contribution for the dependent portion of the premium is substantially weighted toward the employee; percentages vary, depending on the districts' collective bargaining agreements. Policies in a consolidated system could allow for greater equity between the tiers by standardizing the employer contribution for the dependent portion of the premium. This is achieved through increased funding and setting higher employer allocations for dependent coverage tiers, along with a moderate increase in employee only contributions.

The other equity measure used in this analysis is the Medical Benefit Relativity (MBR) ratio, a comparative measurement that indicates the value, or relative richness, of different plans' benefits. (See page 42.) While the costs of employees' premiums can be altered through financial mechanisms, HCA also recognizes the need to determine how financial policy decisions would affect the value of the plans employees select. The analysis found that the average value of the employee only plans in the current system was significantly higher than the value of full family plans. Under all scenarios, the average MBR for full family plans increased from 0.957 to between 0.964 and 1.000. The average MBR for employee only plans decreased from 1.009 to between 0.990 and 1.000. Thus, any of the consolidation scenarios would allow for greater equity between the value of benefits that families and single employees receive.

HCA's Recommended Equity Target

HCA believes the 3:1 ratio is reasonable and equitable, especially given the resemblance of this ratio to the comparative PEBB ratio of its full family to employee only coverage tier premiums. However, HCA does not make a recommendation regarding the policies to enact in order to achieve this ratio; options include increasing employer contributions to dependents, increasing the percentage of employee contributions for employee only premiums, a combination of both, or some other policy.

ADVANTAGES AND DISADVANTAGES OF CONSOLIDATION

HCA used the six consolidation model scenarios to study the impact of consolidated purchasing on the K-12 system. These models were developed to help determine how variations in consolidation policies would affect K-12 certificated and classified employees—considered jointly or as separate groups—as well as assessing impacts on the State and local school districts.

There are two primary expense areas in benefit programs: benefit costs and administrative costs. Benefit costs are the costs to the State, local school districts and K-12 employees for benefits. Administrative costs are the costs required to administer the system, including managing the benefit acquisition process. The consolidation model scenarios address the benefit costs only. Administrative costs are discussed later in this report.

ESSB 5940 directs HCA to evaluate the impacts to the state, local school districts, and district employees of a consolidated system either under the existing PEBB program, or a single consolidated school employee health benefit purchasing system. HCA is also directed to evaluate the impacts to certificated and classified employees as separate groups within the existing PEBB program or in a separate system.

Each of these options is discussed here in the context of benefit costs. Additionally, for each of the consolidation variations the following legislative goals will be discussed: (1) affordability for full family coverage, (2) equity between premium costs for full family and employee only coverage, and (3) parity of allocations for state and K-12 employees for health benefits. As previously noted, progress toward the legislative goals is similar across all variations.

BENEFIT COSTS FOR CONSOLIDATED PURCHASING SYSTEMS

Table 1: Scenario Reference Table—Summary of Modeled Scenarios

	Scenario	Separate K-12 Pool	Standardized Benefits	Pro-Rated Part Time Contribution	Contribution % for Employee Portion of Baseline Plan Premium	Contribution % for Dependent Portion of Baseline Plan Premium
PEBB rules (no proration for part-timers)	1	No	Yes	No	15%	15%
	2	Yes	Yes	No	15%	15%
Part-time proration; variations in employee contribution	3a	Yes	No	Yes	15%	37.5%
	3b	Yes	No	Yes	12%	30%
	3c	Yes	No	Yes	10%	25%
Scenario 3a without proration	4	Yes	No	No	15%	37.5%

This table is also used as a reference on pages 10, 27, and 31.

Consolidation of K-12 within PEBB Program: Scenarios 1 & 2

“...Whether better progress on the legislative goals could be achieved by consolidating K-12 health insurance purchasing through the public employees’ benefits board program, and whether consolidation into the public employees’ benefit board program would be preferable to the creation of a consolidated school employees benefits purchasing plan.”

~ ESSB 5940, Sec. 6(2)(b)

HCA and Milliman developed two scenarios to analyze the impact of consolidating all K-12 employees under PEBB program governance. Under both scenarios, PEBB eligibility rules would apply to all K-12 employees, meaning that 0.5 FTE employees would be eligible for the full benefit amount. The difference between these two models is whether K-12 employees are combined with the existing PEBB benefit pool or consolidated into a separate benefit pool. Both models use the PEBB standardized ratio of 85%/15% for employer/employee contributions for all coverage tiers, per PEBB rules. For modeling purposes, the plans were standardized to the PEBB Uniform Medical Plan (UMP).

Financial modeling of both scenarios indicates that the total number of employees that would elect to get health insurance through their employer would increase by 8,750 employees. Part-time employees accounted for the vast majority of additional enrollees. The models also showed significant migration of employees up the coverage tiers. For instance, a sizeable portion of employees that elect employee only or employee-child coverage tiers under the current system would instead choose either employee-spouse or full family coverage. The increases in enrollment for both of these tiers are a result of the greater affordability of benefits for employees with families in both scenarios. Conservatively estimated, 31,000 additional covered lives would be added if either of these scenarios was implemented.

The average employee premium contribution for full family coverage is reduced significantly in both scenarios. While the average employee contribution for full family coverage in 2012-13 was \$485 PEPM, the premiums for these scenarios are \$234 and \$237. Thus, full family coverage becomes more affordable for employees with families under both scenarios, with the average employee saving approximately \$3,000 annually.

In addition to greater affordability for full family coverage, these consolidation models create better equity between full family and employee only coverage tiers. While the current K-12 system had a PER of 10.1:1 in 2012-13, the PER for Scenarios 1 and 2 is 2.89:1, less than the legislative target of 3:1.

In both scenarios the total employer (district) contribution increases. Consolidation within PEBB (Scenario 1) would result in \$182.3M in increased costs to the districts, while a separate pool under PEBB governance (Scenario 2) would result in \$195.8M in increased costs. This increase can be attributed to the standardized 85/15 split of the premium for all coverage tiers. Inversely, K-12 employees would see savings of \$21.3M and \$18.8M respectively.

Under Scenarios 1 and 2, the districts' contribution toward health benefits totals \$747 and \$757—\$85 and \$95 more than employer contributions under the existing K-12 benefits system. The average contribution the State made for state employees enrolled in the PEBB program in 2013 was \$791.36 PEPM; this contribution covers all health-related benefits, while the models for this study excluded vision, life, and disability benefits. The available data does not allow a true analysis of parity between state and K-12 employee rates because some benefits were not included in the models and the funding of K-12 benefits comes from several sources. However, it does give an indication of the increased allocation that would be needed in either of these consolidation scenarios.

Scenarios 1 and 2 represent significant improvements over the current system in K-12 employees' contribution percentages and premium costs. From a pure benefit-cost perspective, these scenarios would be most advantageous to K-12 employees, especially for employees with dependents. Since both these scenarios result in more covered lives than any of the other models, the costs to the districts are the highest for Scenarios 1 and 2; it is possible that other benefits to the districts could offset these additional costs.

SCENARIO 1 IMPACT TO PEBB MEMBERS

Under Scenario 1, which merges all K-12 employees into a single risk pool with the existing PEBB population, state employees covered by PEBB would experience an impact. Based upon the available data, HCA anticipates that, while there would be an average decrease in the premium costs for K-12 employees, the existing PEBB population would see an increase in their premium costs. The total premium costs for K-12 benefits would decrease approximately 1.3%, but total premium costs for PEBB benefits would increase 1.4% (which would be split between employers and employees based on the premium contribution percentage). This is due to differences in anticipated health risks between the K-12 and PEBB populations. Alternatively, there is no impact to PEBB members under the remaining scenarios.

Consolidation of K-12 into a Separate System: Scenarios 3a, 3b, 3c, & 4

"...Whether better progress on the legislative goals could be achieved through consolidation of school district health insurance purchasing through a single consolidated school employee health benefits purchasing plan."

~ ESSB 5940, Sec. 6(2)(a)

HCA and Milliman developed four scenarios to analyze a separate consolidation system for K-12 employees, to be governed by a governor-appointed School Employee Benefits' Board (SEBB). These scenarios assume that all K-12 employees would be included in a single risk pool.

Models 3a, 3b, and 3c show the potential impacts when the contribution percentage is changed between the employer and employee. Model 4 shows the cost differences that could be expected if the contribution for part-time employees is not prorated.

The financial models for all of these scenarios suggest that the total number of employees that would elect to get health insurance through their employment would increase. Increases in enrollment ranged from 3,500 additional enrollees (Scenario 3a) to nearly 7,000 additional enrollees (Scenario 4). Part-time employees account for the vast majority of additional enrollees. For all of these scenarios, there is also significant migration of employees up the coverage tiers. In particular, a sizeable portion of employees that elect employee only or employee-child coverage tiers in the current K-12 system would instead choose either employee-spouse or full family coverage. The increases in enrollment for both of these tiers are a result of the greater affordability of benefits for employees with families (ranging from 16,555 to 27,733 additional covered lives).

Under these scenarios, the average employee premium contribution for full family coverage was reduced from \$485 PEPM under the current system to \$319, \$272, \$242, and \$271 respectively for Scenarios 3a, 3b, 3c, and 4. As in Scenarios 1 and 2, full family coverage becomes significantly more affordable, resulting in average annual savings for employees of between \$2,000 and \$3,000 annually.

And again, in addition to greater affordability for full family coverage, these consolidation models create better equity between full family and employee only coverage tiers. Compared to the current system's PER of 10.1:1, the PER for each of these scenarios is less than the 3:1 ratio. In fact, the PER for all four scenarios—between 2.37 and 2.68—is even less than the PER for Scenarios 1 and 2.

Under these scenarios, the districts' contribution would be \$664, \$699, \$723, and \$696. These results are comparable to those noted for Scenarios 1 and 2, but there is less parity between the average employer contribution for these scenarios and the employees' rates—\$791.36 PEPM in 2013, including vision, life, and disability benefits, which are not included in this study's models.

The benefit costs for these four scenarios indicate increases in the total employer (district) contribution necessary for the benefits. Increases range from \$31M (Scenario 3a) to \$116.5M (Scenario 3c), depending largely on the premium split between the employer and employee contribution. As would be anticipated, the larger the employer premium contribution percentage, the larger the districts' costs for health benefits.

While the impacts of these scenarios in comparison to the current system are all similar, it is worth considering the impact of each of the two policy variables at work in these models separately. The Scenario 3 variations show the impacts that variable employee contributions have on premium costs and enrollments. As the employee contribution goes down, the percentage the districts pay—and the districts' costs—go up. The districts' costs also go up as the number of enrollees and covered lives increases, as they do in every scenario.

For Models 3a and 4, the policy variable at work is whether or not the employer contribution is prorated based on FTE level. The effects of proration—relative to a system without proration—are lower employer contributions, higher employee contributions, and a smaller increase in the number of covered lives. These policy differences affect part-time employees, with the likelihood that fewer part-time employees will elect to receive health benefits through the State if their contribution is prorated.

Similar to Scenarios 1 and 2, all four of these scenarios show significant improvements over the current system in employee premium costs and enrollment numbers. However, these scenarios are not as advantageous for K-12 employees overall as Scenarios 1 and 2—the average employee contribution is between 3 and 8 percentage points higher than the 15% rate in Scenarios 1 and 2.

Impacts on Certificated and Classified Employees

—Scenarios 1, 2, 3a, 3b, 3c, & 4

“...Whether certificated or classified employees, as separate groups, would be better served by purchasing health insurance through a single consolidated school employee health benefits purchasing plan or through participation in the public employees’ benefits board program.”
~ ESSB 5940, Sec. 6(2)(C)

HCA understood this question to have two potential meanings. One possible way to read this question is to consider the separate impacts on certificated and classified employees if all K-12 employee benefit purchasing was done by either a single consolidated system or through PEBB. However, it is also possible to assess the impacts of separately pooling certificated and classified employees under either a single consolidated system or PEBB. HCA and Milliman performed the analysis for both possible meanings.

HCA and Milliman analyzed this question using all six model scenarios. All assumptions for the specific scenarios remained, as did the employer contribution mechanism (proration/no proration). For this analysis, the data was modeled separately for certificated and classified employees, and the financial impacts for both groups were assessed.

Certificated Employees

In 2012-13, 60,001 certificated employees were enrolled in the K-12 benefit system. Each of the scenarios shows a slight increase in certificated employee enrollment, ranging from 711 (Scenario 3a) to 1,653 (Scenario 2). Compared to classified employees, there are far fewer certificated employees that do not have coverage through their employer (5,580). Because there is a smaller pool of unenrolled certificated employees, relatively low enrollment increases are expected. The trend of migration between the tiers for certificated employees reflects the overall migration for the entire K-12 population. However, since less certificated employees in the current system selected reduced coverage (employee only or employee-child coverage), the increases in migration were also smaller. The greatest migration occurred under Scenarios 1 and 2, the scenarios that offer the lowest employee contribution for the dependent portion of the premium.

There were minor variations between scenarios in the average employee contribution to the premium for full family coverage, however all scenarios had a lower average employee contribution for full family coverage than the current system. The average contribution in the current K-12 system for certificated employees for full family coverage was \$504 PEPM; under the scenarios there was a range of savings from \$187 (Scenario 3a) to \$268 (Scenario 3c). As a result, certificated employees that select full family coverage under these scenarios would save an average of between \$2,244 and \$3,216 annually.

The PER for certificated employees under the current system was 10.96:1, marginally higher than the average PER for all K-12 employees. As was the case for all employees, the average PER for certificated employees was below 3:1, with Scenario 3c—at 2.62:1—offering the lowest ratio. All scenarios would result in significantly more equitable premium costs between full family and employee only coverage tiers.

The benefit costs for the scenarios indicate an increase in the total employer (district) contribution for certificated employees' benefits. Consolidation under Scenarios 1 and 2 would have resulted in \$80M and \$88M, respectively, in increased costs. These increases can be attributed to the standardized 85/15 premium split for all coverage tiers under PEBB eligibility rules, as well as the increased numbers of enrollees and covered lives. Inversely, certificated employees would see savings of \$28.2M and \$26.7M respectively.

Benefit costs under Scenarios 3a, 3b, and 3c for the districts increased \$22.5M, \$50.8M, and \$69.3M respectively. Employees would spend \$8.1M more for Scenario 3a, but would spend \$10.5M and \$22.8M less under Scenarios 3b and 3c. Scenario 4 increases the employers' benefit costs by \$35.9M, with employees spending just \$201K less.

Consolidation of certificated employees as a separate group under the scenarios did not result in any significant differences from consolidation of all K-12 employees as a single group. Under Scenarios 2, 3a, 3b, 3c and 4, there was no difference between separate consolidation of certificated employees and consolidation of all K-12 employees. For Scenario 1 the premiums increase slightly across all coverage tiers, with increases ranging from \$8 to \$21 PEPM. There was no difference in the enrollment numbers under any scenario.

Classified Employees

41,469 classified employees were enrolled in K-12 benefit plans in 2012-13. Under each of the scenarios, there was a significant increase in enrollment, ranging from 2,816 (Scenario 3a) to 7,098 (Scenario 2). The increases are higher than those for certificated employees because one-quarter of all classified employees (14,584) currently waive coverage through their employer. The trend of classified employees' migration between coverage tiers reflects the migration trend for the K-12 population as a whole, with employees moving from employee only or employee-child coverage to employee-spouse and full family coverage tiers. Scenario 4 was the one exception, showing an increase of 468 in the number of employee only enrollees. The greatest migration occurred under Scenarios 1 and 2, the scenarios with the lowest employee contribution rates for the dependent portion of the premium.

While there were minor variations in the average employee contributions to the premium for full family coverage, all the scenarios have a significantly lower average employee contribution for full family coverage than the current system (\$441 PEPM). Savings range from \$118 (Scenario 3a) to \$209 (Scenario 4), resulting in annual savings for full family coverage of between \$1,416 and \$2,508.

The average PER for classified employees in the current system was 9:1, marginally lower than the average PER for all K-12 employees. As was the case for all employees, the average PER for the

scenarios for certificated employees was below 3:1, with the lowest ratio being found under Scenario 3c (2.12). Regardless of the scenario selected, all scenarios resulted in significantly more equitable premium costs for classified employees seeking full family coverage.

Consolidation under Scenarios 1 and 2 would have resulted in increased costs to employers of \$102M and \$108M. Benefit costs under Scenarios 3a, 3b, 3c, and 4 for the districts increased \$8.7M, \$31.7, \$47.0M, \$62.2M respectively. The higher district costs for Scenarios 1 and 2 can be attributed to the standardized 85/15 premium split for all coverage tiers under PEBB. Scenario 4 places more expense on the employer because part-time employees' contributions are not prorated. Classified employees would spend \$6.8M and \$8M more for the benefits under Scenarios 1 and 2; they would spend \$38.3M, \$28.5M, \$21.8M, and \$13M for Scenarios 3a, 3b, 3c, and 4. It should be noted that increased spending does not necessarily mean the cost to classified employees went up; some employees would likely decide to spend more by selecting higher coverage tiers than they purchase in the current system.

Consolidation of classified employees as a separate group under the scenarios did not result in any significant differences from consolidation of all K-12 employees as a single group. Under Scenarios 2, 3a, 3b, 3c and 4, there was no difference between separate consolidation and consolidation of all K-12 employees. For Scenario 1, the premiums increase slightly across all coverage tiers, with increases ranging from \$7 to \$20 PEPM. There were no differences in the enrollment numbers under any scenario.

TRANSPARENCY

"...Improve the transparency of health benefit plan claims and financial data to assure prudent and efficient use of taxpayers' funds at the state and local levels."

~ ESSB 5940, Sec. 1(2)(a)

While the data collected for this report made measurable assessment of employee affordability and equity possible, quantitative analysis of the other goals of ESSB 5940—transparency, promotion of health care innovation, and cost savings—was not possible. HCA is, however, able to provide a qualitative assessment of how a consolidated benefit system would fare in these areas.

There are currently 760 different K-12 employee health benefit plans within 295 school districts, encompassing hundreds of different benefit pools and collective bargaining agreements. Under 5940, reporting on specific data elements has begun through the OIC.

Progress could be made toward improving transparency of K-12 employee benefits through the consolidation scenarios. The proposed timeline for implementation builds in data and analytic capabilities to collect and report on all claims, enrollment, and other financial data of a consolidated system.

A consolidated system would be subject to closer oversight by the Legislature and Governor, and could be required to regularly compile and release reports and other information. Under a consolidated system, a greater level of transparency would be easier to achieve.

HEALTH CARE INNOVATIONS AND COST SAVINGS

“...Promote health care innovations and cost savings...”
 ~ ESSB 5940, Sec. 1(2)(c)

In the current health care environment, the ability to promote health care innovations and realize cost savings is critical in order to slow rising costs. OIC’s Year 2 report lists in detail the numerous efforts and achievements made by the carriers and by the school districts in response to the specific directives of ESSB 5940. HCA is also implementing significant innovation strategies aimed at increasing the quality of care and reducing unnecessary costs for both of its populations (PEBB and Apple Health/Medicaid). In recent years, HCA has rolled out Health Savings Accounts, value-based purchasing strategies, and a wellness program for the PEBB population. HCA is able to implement these strategies because of the consolidated purchasing systems it operates for both PEBB and Apple Health and would be able to extend this under a consolidated K-12 system. Similar innovations and cost-saving strategies in the current K-12 benefit system are not uniform and instead vary by health plan.

ADMINISTRATIVE COSTS

“...and significantly reduce administrative costs...”
 ~ ESSB 5940, Sec. 1(2)(a)

While the analysis performed by Milliman does not directly address the administrative costs of a consolidated program, HCA was able to develop a proposed timeline and implementation plan (Chapter 3), including an estimate of the administrative costs, based on its experience with the PEBB program.

The implementation plan assumes that the consolidated K-12 system would be governed by a newly created board, the School Employees Benefits Board (SEBB). Administration under SEBB would be similar to PEBB’s administrative structure and would have some shared operational components, but would function independently from PEBB. This system would be used for Scenarios 3a, 3b, 3c, and 4. For scenarios 1 and 2, K-12 purchasing is consolidated into the existing PEBB system.

Based on the implementation plan, HCA was able to estimate the annual costs of implementing and administering the two consolidation system variations (SEBB and PEBB). The estimated costs are presented in Table 3.

Table 3. Estimated Annual Costs for Consolidation Under SEBB and PEBB

	FY16	FY17	FY18	FY19	FY20	FY21
SEBB	\$8,536,540	\$9,538,745	\$7,912,870	\$7,384,745	\$7,340,745	\$7,326,745
PEBB	\$5,564,618	\$5,173,245	\$3,546,870	\$3,159,745	\$3,127,745	\$3,122,745

Shows estimated costs for implementation and administration. This table is also referenced on page 14.

OIC reported that for Year 2, the total reported administrative costs for the carriers were \$96.7M, or approximately 9.5% of the total reported premiums.

These costs are broken down as follows:

- \$6.6M for broker commissions,
- \$25.4M for state premium taxes and other assessments,
- \$64.6M for carrier administration, and
- \$0.2M for network access fees.

In its report, OIC noted that internal and external administrative cost data for K-12 school districts was inconsistently reported. Of 295 school districts, only 64 reported internal and/or external administrative costs. These 64 districts reported a cumulative total of \$4.6M for external administration and \$2.2M for internal administration. Details of these costs were not available; additionally, some districts use a third party administrator to assist with benefit administration in addition to or instead of internal administration. In addition to administrative costs, districts reported \$20.3M in broker fees. Since around 30 districts, including several large districts, did not report this information, the total for broker compensation is likely to be higher.

Because of the lack of data on districts' administrative costs, HCA cannot quantify the administrative cost savings that a consolidated system would create. It can be assumed that some administrative costs for enrollment and customer service would remain with school districts.

It can also be assumed that there would be administrative savings in a consolidated system since broker fees would be eliminated. Under either of the proposed consolidated administrative systems, HCA and the governing board would assume the role of the brokers and would be responsible for all procurement activities and benefit design.

Additional administrative cost savings may be achieved by the school districts as some administrative functions shift to HCA; however it was not possible to make any calculations on these potential savings. Administrative costs for carriers were not studied.

The total administrative savings from implementing either of the proposed consolidation systems is indeterminate. However, from the costs that have been identified, a consolidated system would present potential savings in brokers' fees for both the carriers and districts (\$6.6M and \$20.3M respectively), as well as potential savings for the districts in internal or external administrative costs.

CONCLUSIONS

PROGRESS TOWARD LEGISLATIVE GOALS

All of the consolidation model scenarios show improvements in affordability for full family coverage and closer parity between the allocations for state and K-12 employees. The financial models also demonstrate greater equity between full family and employee only coverage tiers through consolidation of benefit purchasing: regardless of the scenario, a 3:1 ratio between employees seeking family coverage and those seeking employee only coverage is achieved. Thus, HCA believes that a 3:1 ratio between family and individual coverage is equitable, reasonable, and readily achievable through consolidation.

HCA's analysis also indicates that there are opportunities to enhance progress toward the other legislative goals: transparency, promotion of innovations and cost savings, and reductions in administrative costs. The model scenarios indicate that, in general, consolidation of the purchasing of K-12 employee health benefits achieves progress toward these goals when measured against the current system.

Progress toward these legislative goals under any scenario will result in additional enrollment and increased numbers of covered lives. This increased utilization will also increase overall costs to employers.

CONSOLIDATION UNDER PEBB

The two scenario models (Scenarios 1 and 2) that consolidate K-12 under PEBB governance, using PEBB eligibility and contribution rules, result in the greatest advantages to K-12 employees in terms of premium costs and value, but this advantage comes at a significant cost to the State and districts. There is also an impact for PEBB members with total premium increases of 1.4%. Employees' premium contributions are reduced, employee and dependent coverage increases significantly, and premium costs are most affordable for dependent coverage. The equity ratio between full family and employee only coverage is the lowest of any of the models and exceeds the 3:1 ratio. However, the districts bear the biggest disadvantage in these models, with the cost increase to the employer contribution being the highest of any of the scenarios; a key reason for this increase in costs is the increase in covered lives, which is highest for Scenarios 1 and 2.

CONSOLIDATION UNDER SEBB

The consolidation scenario models under SEBB governance (scenarios 3a, 3b, 3c and 4) also make progress on the legislative goals. As in Scenarios 1 and 2, consolidation under SEBB creates greater equity between the plans by shifting some of the cost of dependent coverage tiers to the employee only tier and to the districts. These scenarios also give an indication of how varying the premium split between the employer and employee creates cost differences. In all of these scenarios, districts' spending is higher than it is in the current system, but it is not as high as Scenarios 1 and 2. Employee premiums increase or decrease depending on the contribution percentages, with varying impacts for individuals seeking employee only coverage and those seeking family coverage. The administration costs are marginally higher for SEBB operations, and K-12 employees would

have more representation and bargaining power with a separate board. PEBB members would likely not be impacted.

IMPACTS ON CERTIFICATED AND CLASSIFIED EMPLOYEE GROUPS

While consolidation, in all cases, achieves better progress toward the legislative goals set by ESSB 5940, there are some variances between the impacts on certificated and classified employees. In large part, these differences are due to the much higher number of part-time classified employees: while nearly half of classified employees are part-time, less than 10% of certificated employees are part-time. Thus, policies that affect part-time employees—specifically, those related to proration of the employer contribution based on FTE status—would primarily impact classified employees. Without proration, the number of classified employees that would elect benefits is substantially greater, as evidenced in Scenarios 1, 2, and 4. Aside from the proration issue, differences in the policy variations between certificated and classified employee groups are marginal.

CONSOLIDATED ADMINISTRATION

HCA has reported on two variations of consolidated administration, under PEBB governance and under a separate governance board called SEBB. Both of these consolidated systems would increase transparency of claims and financial data, establishing a single entity that is responsive to questions from the Governor, Legislature, employees, and taxpayers. In addition to greater transparency, a consolidated system would enhance the ability to promote health care innovations and cost savings throughout the entire K-12 benefit enrollee population.

IN CLOSING

The variations between the consolidation models give clear indications of the impacts that specific policy changes would have on the system. Since all of the models result in a premium equity ratio of less than 3:1 between family coverage and individual coverage, HCA believes that a ratio of 3:1 is equitable and achievable in a consolidated system. HCA does not make a specific recommendation as to whether a consolidated system should be implemented and which policies should be enacted, recognizing that there are advantages and disadvantages to consolidation—as well as the corresponding policy variables—and that these policies impact the various K-12 employee groups differently.

The agency presents this analysis as a tool to provide insights and a raised level of detail for Legislators, the Governor, and the people of Washington to use to assess the advantages and disadvantages to K-12 employees, local school districts, and the State should the legislature decide to implement a consolidated K-12 benefits purchasing system. The next step of the process is for the Joint Legislative Audit and Review Committee to review this report and make recommendations to the legislature by this December.

CHAPTER 3: IMPLEMENTATION PLAN AND PROPOSED TIMELINE

INTRODUCTION

ESSB 5940 asks for a proposed timeline for the implementation of any of HCA’s recommended actions. Currently, employee health benefits are purchased through each of 295 school districts. Implementation of a consolidated model for these 295 districts’ health benefit purchasing will require a significant amount of work, including building or expanding the governance system, readying districts and stakeholders for the change, and building the infrastructure to operate the program and prepare for initial enrollment.

In addition, the following activities must occur:

- Acquisition of adequate funding for implementation and operationalization;
- Passage of legislative changes and laws to allow for the consolidation model to be implemented, including those related to governance and collective bargaining; and
- Establishment of accountability systems and program leadership.

A minimum of 18 months is needed to implement the program and complete these activities.

The proposed timeline described in this section assumes that consolidated purchasing would be the responsibility of HCA. It also assumes that governance would either be under the Public Employee Benefits Board (PEBB) or under a new governance board created specifically for the K-12 consolidated purchasing system. While governance under PEBB is addressed in a later chapter, the implementation strategy discussed here focuses on the creation of a new governance board called the School Employee Benefit Board (SEBB).

The proposed timeline is based on the consolidation models that were developed to meet the legislative directives in ESSB 5940. It is designed to minimize impacts to the school districts’ administration, assess and mitigate risks, and, whenever possible, leverage existing systems to

PREREQUISITES FOR A SUCCESSFUL PROGRAM

In addition to the components outlined in this document an effective program requires:

- Shared vision and commitment among project executives and sponsors.
- Leadership capacity to address factors, internal and external, that will make or break program success.
- A focus on business readiness—starting with the business case and culminating with committed staff and partners.
- An integrated plan that is credible and achievable.
- A reliable program infrastructure that manages the “business of the program” and maximizes teams’ ability to deliver.

facilitate and expedite consolidation. Any changes to the consolidation models are likely to lead to a change in this implementation timeline.

This section will describe the assumptions, operational model, system requirements, schedule, and budget; it will also give an overview of how the transition will be managed. Except when otherwise noted, this document assumes that the primary implementation strategy components are the same for all consolidation models.

ASSUMPTIONS

The following assumptions were made based on existing information—from the *Financial Modeling* volume of this report and information in previous reports—on the K-12 benefits design and consolidation models. These assumptions will be revised as requirements and parameters of the K-12 consolidated purchasing system are developed.

POPULATION SERVED

- At its outset, the program will be limited to K-12 school districts. The size of this pool is estimated to be 125,000 employees.
- Initially, K-12 retirees (pre-Medicare and Medicare) will remain in the PEBB system.⁶

COVERAGE

- Purchasing through the consolidated models will include medical, dental, vision, and prescription benefits, as well as life and long-term disability insurance benefits.

ROLES AND RESPONSIBILITIES

- The Governor will appoint a governing body to develop requirements, inform stakeholder relations and communications, and develop the overall benefits design.
- HCA will manage the program—determining eligibility and payments to carriers, vendor management, and funding formulas—as well as developing a data warehouse with analytics for reporting on costs and enrollment. HCA will also support and coordinate change management activities for the program.
- School districts will manage their own customer service and front-end enrollment activities, with HCA providing additional support.
- HCA and the school districts will have respective responsibilities for compliance management. Districts will be responsible for assisting with eligibility determinations and verification, and providing data and reports to HCA.
- Carriers will report enrollment and payment to the state’s data warehouse, using a standardized interface.
- Washington School Information Processing Cooperative (WSIPC) and SunGard will continue to host services for their existing customers.

INFORMATION TECHNOLOGY (IT) SYSTEMS

⁶ There are approximately 4,000 K-12 Pre-Medicare retirees being served by PEBB. The actuarial modeling did not take into consideration the net effect should this population be shifted from PEBB into the K-12 consolidated system, because doing so would have required modelling of both systems to indicate the impact and was outside the scope of work for this report.

- A designated party (or parties) will develop and provide a web-based enrollment tool for school districts.
 - The tool will contain some basic eligibility rules but eligibility will be determined primarily by school districts.
 - The enrollment solution for WSIPC customers will be hosted and maintained by WSIPC.
 - The web-based enrollment tool for districts that do not use WSIPC or SunGard's services will be a packaged solution; it will not be customized.
- There will be additional data warehouse functionality within HCA.
- There will be a standard interface protocol developed between the web-based enrollment tool and the school districts' HR/payroll systems.
- There will be a standard interface between school districts' HRMS/payroll systems and the HCA's data warehouse.
- School districts will continue to use existing payroll systems to manage employee accounts and will pay the carriers directly. The districts will also be responsible for reporting demographic information to HCA.
- WSIPC customers that do not currently use insurance tracking functionality will be able to implement the functionality without additional cost, and with limited effort and resources.

SCHEDULE/TIMELINE

- A minimum of 18 months before the effective date of coverage is needed to implement the program.
- Implementation work may need to begin before the Board has been appointed to ensure that the program is available by the target date set by the Legislature.
- Procurement of a web-based enrollment solution will take approximately six months.

COSTS AND DECISION MAKING

- Implementation costs comprise state and school district costs for the design, development, rollout, and operational support for the program.
- The governance structure, once adopted, will centralize decision making and enable accountable and empowered program decision making.

OPERATIONS MODEL

Consolidated purchasing will leverage services and processes from both the school districts and HCA. HCA will provide benefit design, analysis, procurement and communications services, along with support and service to the districts. The school districts will administer their own finance, accounting and payroll systems, and will provide benefits administration services to their employees. They will no longer need to perform benefit design, detailed actuarial or claims analysis, or delivery of manual enrollment services.

Of the 295 school districts, approximately 290 partner with WSIPC, using its Information Technology (IT) systems platform for finance, accounting and payroll operations. Some of the remaining districts partner with SunGard for similar services; others use different IT platforms.

In addition to the continued use of K-12 districts' IT system platforms, a web-based enrollment system will be implemented, along with interfaces between districts, HCA, and carriers. HCA will develop a new data warehouse for decision support and analytics.

INFORMATION TECHNOLOGY SYSTEMS REQUIREMENTS

As shown in Figure 1 below, the State will need to develop, or partner with others to implement three new systems: (1) a web-based enrollment tool; (2) additional data interfaces between districts' IT systems and HCA, and carriers and HCA; and (3) a data warehouse within HCA.

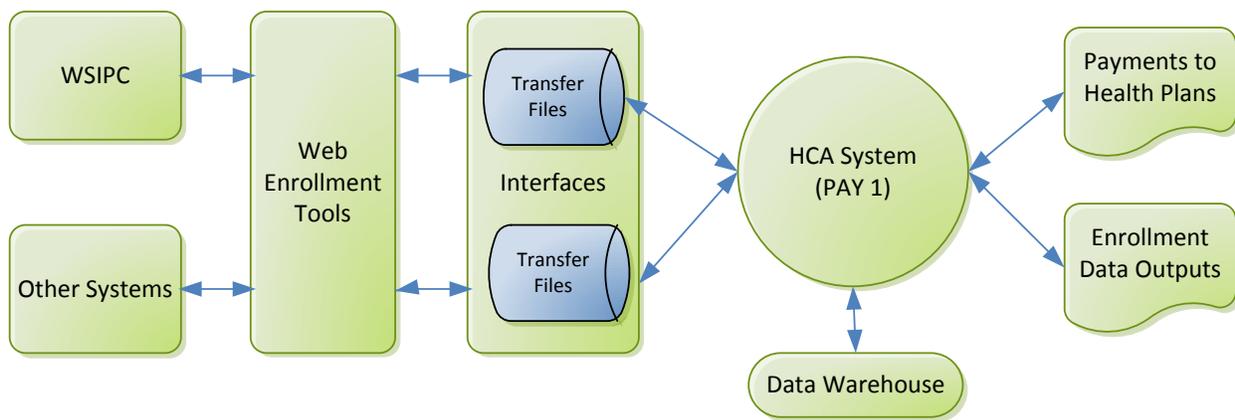


Figure 1: IT System overview for SEBB

Details about each of these systems are described on the next page.

WEB-BASED ENROLLMENT TOOLS

- **Purpose:** Provide an online benefits enrollment tool for all districts to eliminate paper-based enrollment. Website users will be able to learn about benefits, make elections, see payroll deductions, and submit their enrollment.
- **Owners:** WSIPC for participating K-12 districts, SunGard for their customers, and other IT systems.
- **Other Details:**
 - Volume: Approximately 110,000 during open enrollment.
 - Data: Required demographic data from districts' finance and payroll system, plans available, tiers, and premiums.
 - Capabilities: The system needs to calculate eligibility based upon established eligibility criteria. The data system could be designed to hold data transmission until it is approved and verified manually or automatically.
 - Current systems: Many districts use paper-based enrollment, followed by data entry into the district's system and subsequent data entry in insurance company systems.
 - Project Work: Stakeholding requirements, request for procurement and contract development, designing systems that can be used with different backend financing and payroll systems; development, testing, rollout and communications.

DATA WAREHOUSE

- **Purpose:** Serves as a decision support tool for HCA to analyze benefits data, enrollment information, costs, tiers and usage to support benefit plan design; provides financial data for districts; and provides reporting functions for the Legislature and stakeholders.
- **Owner:** HCA
- **Other Details:**
 - Volume: Records for 200,000-250,000 enrollees.
 - Current systems: Two current HCA data warehouses were explored as options. Since data requirements for SEBB will be different than PEBB, HCA proposes a separate K-12 warehouse.
 - Capacity: Storage needs for SEBB will be significant and are expected to continue to grow annually.
 - Staffing: Will require data analysts for data cleanup and review.
 - Project work: Stakeholding requirements; request for procurement and contract development; developing specifications; communicating with partners; data analysis; designing a system that can be used with different back-end finance and payroll systems; development; testing and rollout; and communications.

- Development strategy: Leverage current HCA model and use existing vendors to develop and host.
- Anticipated data fields: Enrollment data and employee demographics, rates and premiums, administrative costs, source of funding, FTE pro-ration, service/claim/encounter data with expenses, classified versus non-classified status, tier level (family, subscriber, etc.), cost share.

INTERFACES

- **Purpose:** Enable data exchange between all district systems and data warehouse, and between carriers and HCA.
- **Owners:** Distributed—WSIPC will own and maintain interfaces from their system, and SunGard will do the same. Carriers will own the interfaces from their systems to HCA.
- **Interfaces:**
 - With insurance carriers, actuary firms, front-end enrollment systems, and district finance and payroll systems.
 - WSIPC could automate this, circumventing the need for districts to send the data from the enrollment tool to Skyward/WSIPC.
- **Other Details**
 - Volume: Records for enrollees.
 - Quantity: There will be a significant volume of transferring data between systems—which will necessitate an interface from each district system (WSIPC, SunGard count as one each) to each carrier, from district platform to HCA and from each carrier to HCA.
 - Current systems: Varies; in some cases, districts still use paper-based systems.
 - Project work: Stakeholdering requirements; design of a system that can be used with different backend finance/payroll systems; development; testing and rollout; and communications.
 - Development: Includes work by WSIPC, HCA data warehouse vendors, SunGard, carriers, IT personnel from other districts.

OPERATIONAL IMPACTS TO STAKEHOLDERS

HCA recognizes that a consolidated system will necessitate changes in current roles and responsibilities, and will have significant impacts on school districts, partners, and HCA. K-12 districts' staffing ranges from 3 to nearly 5,000 full-time employees (FTEs), and the number of staff responsible for administering benefits within each district also varies widely. The discussion below generalizes district impacts and attempts to address the impact to the greatest number of districts, rather than focusing on the smallest or largest districts.

SCHOOL DISTRICT EMPLOYEES

As stated in the consolidation assessment section, HCA expects that a consolidated system will provide greater equity between the employee only and family coverage benefit tiers, and provide a wider range of options than many districts currently offer, though individuals selecting employee only coverage will pay somewhat higher premiums. Online enrollment tools may make enrollment easier for employees in districts that currently rely on a paper-based system.

SCHOOL DISTRICTS

Districts have responded positively to the idea of online enrollment tools. HCA expects that benefits communications in a consolidated system will improve in many districts, given the reduction in the numbers of plans, and the benefit of having carriers, HCA, and districts share communications responsibilities. Districts' administrative costs may also be reduced as paper-based systems are replaced with web-based enrollment and electronic data transfers, though the increased data charges for those electronic services are not identified in this report.

DISTRICTS CURRENTLY PARTICIPATING IN PEBB

K-12 school districts that currently participate in PEBB will transition to SEBB and join the governance structure that is established for the consolidated system.

DISTRICT IT STAFF

Impacts will vary, depending on each district's staffing and sophistication with IT systems. The proposed operational model of using existing district finance and payroll systems minimizes the level of change for IT teams. Depending on their current standards, some districts will need to review and clean up existing data. WSIPC provides support to their customers and has indicated its willingness to partner with HCA to deliver program updates; provide training; and build awareness through customer forums, annual meetings, and other types of outreach and support.

DISTRICT ADMINISTRATIVE STAFF

Payroll, finance, and/or HR teams are most likely to experience impacts. Replacement of manual data entry and paper transmittals to insurance companies with online enrollment and electronic data transfer should redirect staff administrative loads. HCA expects that the current administrative staff within each district will provide customer support through the implementation phase and the first years of operation. Payroll, benefits, and communications staff within districts will require support, education and tools for the new program. HCA expects to collaborate with the carriers, WSIPC, the ESD's, and other partners to provide this support. Additional information about impacts on districts' benefit offices and HCA are outlined in Tables 9 and 10.

Table 9: Impacts of Consolidation on School Districts and HCA—Part 1

	School Districts	HCA
Financial and Accounting Systems	Districts should not need to change their finance and payroll systems to support the new program design. They will need to ensure that the new benefit plan information tiers, deductions, and premiums are loaded into their payroll systems.	Since districts will administer their employees’ benefits and payroll deductions, the impact to HCA’s finance and accounting systems should be minimal.
Budgeting, Modeling, Benefit Design, and Decision Support	Districts will continue to budget, using the new program information to calculate benefits. Resource costs for benefit administration are expected to decrease. Districts currently have a number of parties involved in benefit design and decision-making, including brokers, HR staff, fiscal teams, the superintendent, and benefits committees. For many districts, the decision-making process will be streamlined.	Benefit design activities will be performed using a modeling system and tool, and supported by the data in the data warehouse. HCA will need to develop a modeling system and tool, like the modeling system it has for PEBB, based on the work done for this report and performed by an actuarial vendor in conjunction with HCA’s finance and procurement teams.
Information Systems for Data Exchange	Many districts do not have electronic data transfer with carriers; those that do will retire those systems when SEBB begins. Most of the districts that do not participate in PEBB pay carriers directly. None of the districts currently have electronic data transfer with HCA; with the new system, some districts will need this capacity.	As mentioned in the previous discussion on interfaces, no new internal school district systems will be required, but a set of new interfaces will need to be developed to support the program.
Program Performance Management and Auditing	It is standard benefits administration practice to review, audit, and reconcile benefit billing to ensure that only eligible employees are enrolled and appropriate payroll deductions are in place. Districts will continue to perform this work with the new program.	HCA will monitor program performance through analysis of the data warehouse records. Districts will continue to do their own auditing and verification, but will also be monitored by HCA.
Communications—Enrollment and Benefits	Districts will be supported by HCA and partners.	HCA currently uses a variety of communication methods and tools to provide benefits information to state employees, including benefit fairs, print materials, and web content. HCA will work in a similar fashion with districts and their employees.

Includes finance, budgeting, benefit design, information systems, program management, and communications.

Table 10: Impacts of Consolidation on School Districts and HCA—Part 2

	School Districts	HCA
Enrollment Process	Districts will manage the enrollment process as they currently do. Web enrollment should simplify the process and reduce resource costs for many districts. HCA expects that eligibility functionality will be included in web enrollment tools, eliminating additional work.	The consolidated program will rely primarily on web-based enrollment. Paper-based forms will be available, just as they are for PEBB, for employees without computer access.
Defining Eligibility	Districts will no longer be responsible for defining employee eligibility.	Eligibility guidelines will be determined by the Legislature and/or the SEBB governance body. HCA will implement eligibility rules that comport to the established criteria. The eligibility rules will be implemented in district enrollment systems.
Customer Services	Districts will continue to provide customer service to their employees for benefits-related questions.	HCA will provide support and service to district staff that provide benefits administration and customer service to employees. HCA will also work with carriers on standard benefits communications for districts.
Appeals	Employee eligibility appeals will be managed jointly by HCA and school districts.	Eligibility appeals will be handled by HCA, school districts, and carriers.
Rule-Making	Districts will no longer be responsible for developing and managing policies and rules related to benefit enrollment and eligibility.	HCA will develop and manage policies and rule-making services for the program regarding benefit enrollment and eligibility as needed to define and implement the system.

Includes enrollment process, eligibility, customer service, appeals, and rule-making.

IMPLEMENTATION RISKS ASSOCIATED WITH DEVELOPMENT OF A K-12 PURCHASING SYSTEM

Like any large and complex project, the K-12 consolidated purchasing system has associated risks. Given the potential magnitude of implementing a program of this scale, these risks—stemming from the complex stakeholder landscape and the number of school district systems and processes that will need to change—are significant.

We've assessed risks for this project in these areas: (1) overall risk profile, (2) stakeholder alignment, (3) leadership bandwidth, (4) business impact, and (5) ability to deliver.

The major unknowns affecting the risk profile include:

- The requirements defined for the program by an appointed governing board.
- The ability to structure a clear, efficient governance system that can make decisions in the timeframes required.
- The proposed solution for the web-based enrollment tool—including how much configuration will be required.
- The delineation of eligibility rules across the web-based enrollment tool and school districts' internal systems.
- School districts' ability to modify internal processes and systems to meet state reporting requirements.
- The integrity of data reported from school districts into a newly developed state data warehouse.

The project management plan will include ongoing work on risk identification, mitigation, issue escalation, and resolution. Table 10 highlights some of the typical risks seen in projects of similar size and complexity.

Table 11: Potential Risks to Consolidation and Ways to Reduce Risk

Potential Risk	Ways to Reduce Risk
The state is unable to scale up to provide the necessary operational support to each school district	<ol style="list-style-type: none"> 1. Flatten requirements as much as possible to reduce district costs. 2. Build a change readiness network to create ‘liaisons’ between the State and school districts. 3. Develop and support regional ‘super users’ who can acquire a deeper understanding of the K-12 benefit design and help neighboring districts.
The state is unable to provide operational support for districts that may implement the K-12 benefit design incorrectly.	<ol style="list-style-type: none"> 1. Increase review sessions with school districts. 2. Explore alternative pooling of expert resources who can help intervene and/or troubleshoot when school districts have problems. 3. Consider a testing or validation process to check school district plans.
The data warehouse is unusable due to data integrity issues resulting from the number of disparate systems sending data to the State.	<ol style="list-style-type: none"> 1. Focus on simplicity in initial data reporting requirements. 2. Plan for aggressive testing and readiness efforts. 3. Engage WSIPC for data analysis and clean-up/standardization.
The Legislature does not fully fund implementation and operation of the K-12 benefits program.	<ol style="list-style-type: none"> 1. Analyze how implementation could be narrowed if program is not fully funded. 2. Tie cost drivers to assumptions to identify specific program attributes that need to be changed to reduce costs. 3. Brainstorm alternative funding streams (if any).
The Legislature passes K-12 benefit legislation that cannot be easily implemented (e.g. unfeasible time frame, vague requirements, etc.).	<ol style="list-style-type: none"> 1. Tighten assumptions and make those assumptions known to the Legislature and the Governor’s Office.
The appointed governance board takes too long to develop and finalize requirements.	<ol style="list-style-type: none"> 1. Facilitate requirements sessions with the governance board. 2. Use an iterative approach—define the basic and universally agreed upon requirements first, then tackle potential areas of disagreement.
School districts are unable to implement required changes to systems and processes in sufficient time.	<ol style="list-style-type: none"> 1. Start conversations with school districts early in the planning lifecycle. 2. Develop an interface design team comprised of selected school districts and state personnel to develop a standard approach and design. 3. Create a funding and resource pool to help struggling school districts. 4. Develop an ‘early warning’ readiness system to identify school districts that are falling behind.
The web-based tool fails to produce enough online enrollment, increasing manual efforts in the first year.	<ol style="list-style-type: none"> 1. Start enrollment early. 2. Conduct dedicated workshops and online tools. 3. Market the availability and benefits of the online tool early and often.
Governance breaks down due to the desire to reach consensus and an inability to bring disparate views together in sufficient time.	<ol style="list-style-type: none"> 1. Create a clear line of authority. 2. Be transparent about how governance will work with all stakeholders. 3. Establish decision-making protocols. 4. Use external facilitation as needed to drive good governance behavior.

IMPLEMENTATION SCHEDULE

HCA has determined that development and implementation of a consolidated purchasing system will require a minimum of 18 months lead-time prior to the start of benefit coverage. It assumes that Year 1 includes passage of necessary legislation, that the legislation will be enacted into law by the end of June, and that development of the system can begin on July 1 of the next fiscal year.

School districts currently have different schedules for providing benefits. Many districts conduct open enrollment activities that begin in August and are synchronized with the school year, with benefits taking effect on October 1. Other districts manage the process on the same schedule as HCA, conducting open enrollment activities in October and November for an effective date of January 1.

HCA anticipates that the consolidated system would have a January 1 effective date for coverage, aligning with HCA's existing procurement and coverage systems and dates. This calendar also aligns with the majority of employer-sponsored health insurance coverage dates, making it possible for K-12 employee households with multiple insurance options to make insurance decisions on a synchronous basis.

Since a minimum of 18 months is needed to complete this work, HCA recommends development begin on July 1, with employee benefits beginning 18 months later on January 1.

The most significant work streams are:

- **Establishing governance:** Appointing a governing body; drafting a governing body charter; and establishing roles, processes, and responsibilities.
- **Developing business systems and operating protocols:** Acquiring data from the providers and school districts, and building a consolidated purchasing model for the system. (The Legislature will need to require districts and carriers to provide adequate data to HCA so these systems and protocols can be developed.)
- **Designing the benefits and developing a budget:** Developing the system, setting rates, providing projections to the Legislature, and designing benefits to meet participants' needs.
- **Procuring benefits:** Developing a Request for Procurement (RFP) format; identifying possible carriers; distributing the RFP; receiving and evaluating responses; selecting carriers; and negotiating contracts.
- **Developing technologies:** Contracting for and/or developing the data warehouse, online enrollment tool, and requirements and interfaces for data exchange.
- **Communications:** Creating awareness, understanding, and participation through district and employee communications.
- **Change management:** Building the infrastructure for implementation and facilitating change management.

PROGRAM IMPLEMENTATION

Initial steps for implementation include:

- hiring a project manager and program operations team;
- developing a detailed project plan and implementation schedule;
- developing a contingency plan, communication plan, and project charter; and
- updating and revising project risks, issues, and validating assumptions.

Figure 2 (next page) gives an overview of the project implementation plan and major work streams. It represents three main work streams, described below. These areas represent the interrelated activities needed to bring together the 295 school districts in the consolidated system.

GOVERNANCE, STAKEHOLDER COMMUNICATIONS, AND CHANGE MANAGEMENT

To make a change of this magnitude, effective stakeholder engagement is critical. This includes: identifying and assessing the current and desired future state of each of the program's key stakeholders; developing a change management plan to achieve the future state; and developing a communications and implementation plan designed to address each stakeholder's needs. HCA acknowledges that the various stakeholder groups will need different levels of support.

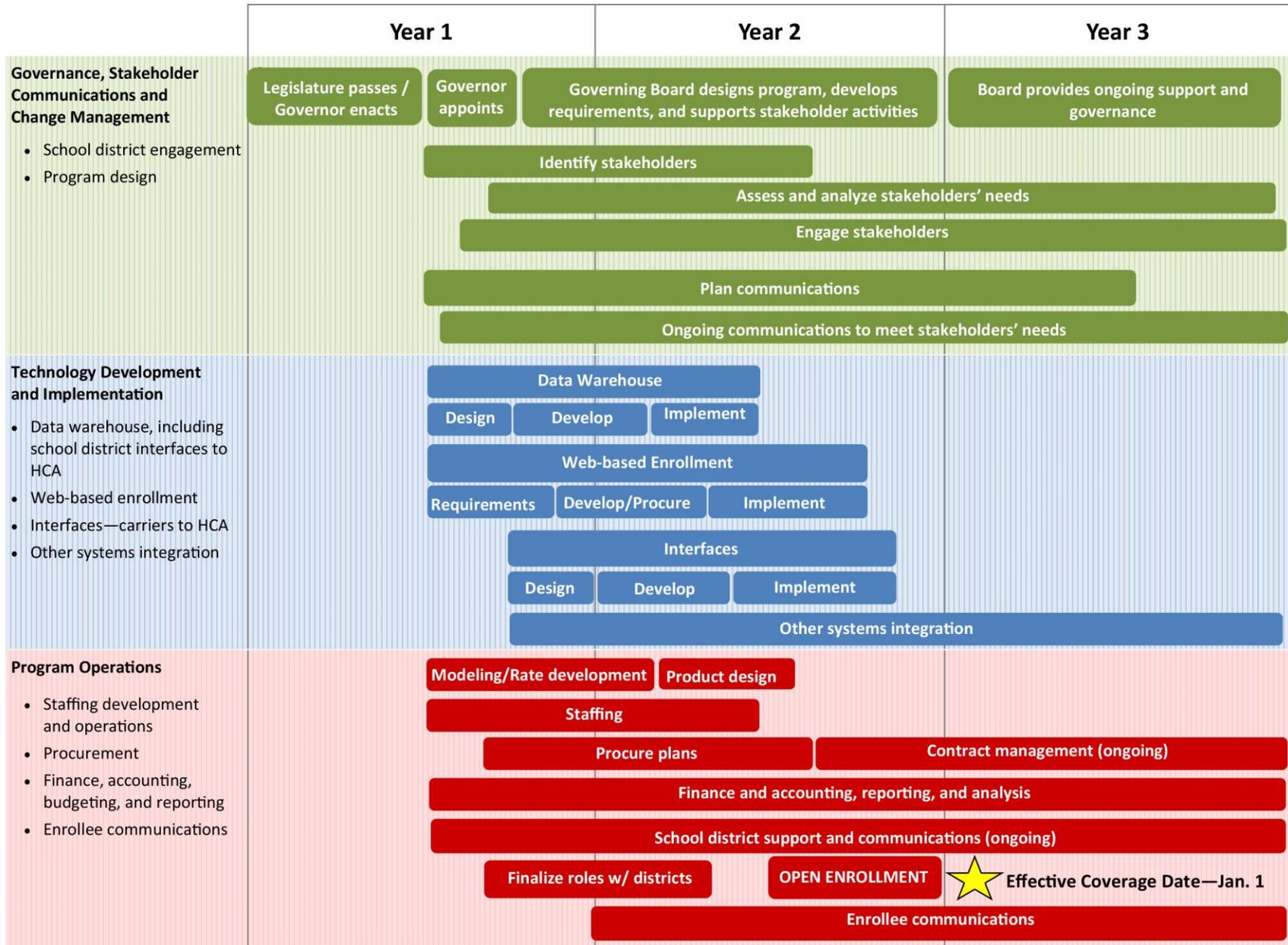
TECHNOLOGY DEVELOPMENT AND IMPLEMENTATION

The implementation strategy and operations of the new program will require new technologies, including: a web enrollment tool, additional data warehousing capabilities for decision support and analytics, and new IT interfaces between HCA, districts, and carriers.

PROGRAM OPERATIONS

Implementation of the program requires building an appropriate infrastructure, including hiring staff; designing products; setting up finance, accounting, and reporting systems; developing and negotiating contracts; defining roles and relationships between HCA and school districts establishing; and maintaining communications with districts, carriers, and enrollees. Once the consolidated system is operational, an annual process must be in place that includes assessing the current design; modeling processes and plans for the next year; and conducting activities related to procurement, planning, and execution for the next year's enrollment cycle.

Figure 2: Proposed Timeline



IMPLEMENTATION BUDGET

This section describes the budget requirements to develop and operate a consolidated system.

HCA recognizes that development of a consolidated purchasing system requires two distinct budgets: (1) an 18-month start-up budget to develop and implement the program, and (2) an ongoing operational budget. The Legislature will be responsible for funding the development costs, as well as operating costs when they set the biennium budget. To make this program successful, the Legislature will need to fund all the costs indicated in the budget: infrastructure development, resources to build the financial projection model, carrier procurement costs, staff and resources to conduct open enrollment, etc.

The consolidated system start-up budget is projected for FY 2016 and 2017, and the operational budget is projected for FY 2018 and 2019. These budgets were developed to inform decisions about program authorization. Additional budget details are provided in Appendix B.

BUDGET FOR PROGRAM STARTUP AND OPERATIONS

Table 12 is an estimated six-year budget for a consolidated purchasing system with coverage effective January 1, 2017. This date was chosen based upon an 18-month timeline beginning July 1, 2015. Should the coverage effective date change, the budget would also need to be changed.

Table 12: Program Startup and Operations Budget for SEBB

Expense Category	FY 16	FY 17	FY 18	FY 19	FY 20	FY 21
Salaries & Wages	\$1,842,000	\$2,638,000	\$2,386,000	\$2,314,000	\$2,314,000	\$2,314,000
Employee Benefits	597,000	896,000	815,000	791,000	791,000	791,000
Technology Implementation, Professional & Personal Service Contracts	5,040,540	4,409,745	2,675,870	2,363,745	2,363,745	2,363,745
Goods & Services	669,000	1,340,000	1,878,000	1,808,000	1,789,000	1,775,000
Travel	156,000	159,000	158,000	108,000	83,000	83,000
Capital Outlays	232,000	96,000	--	--	--	--
Total	\$8,536,540	\$9,538,745	\$7,912,870	\$7,384,745	\$7,340,745	\$7,326,745

IMPLEMENTATION OPTION 2: PEBB CONSOLIDATION

Prior to this section, the primary implementation assumption has been that the Legislature would consolidate all of K-12 benefit purchasing under a newly created governance board. The following section describes variations in the implementation strategy should the Legislature combine K-12 benefit purchasing under PEBB governance or choose to limit the purchasing consolidation to one group of K-12 employees, either classified or certificated.

While most of the needs and issues outlined in this document would not change under these scenarios, some assumptions and factors, as well as budget figures, would change. These are described on the next page.

REVISED ASSUMPTIONS

The following assumptions were made based on existing information—from the *Financial Modeling* volume of this report and information in previous reports—on the K-12 benefits design and consolidation models. These assumptions will be revised as requirements and parameters of the K-12 consolidated purchasing system are developed.

POPULATION SERVED

- Both pre-Medicare and Medicare K-12 retirees will remain in the PEBB risk pool until directed otherwise. K-12 districts will no longer submit a remittance to the HCA for K-12 retirees.

COVERAGE

- PEB eligibility rules will apply to all K-12 employees (0.5 FTE or greater are eligible for the full employer share).
- The same benefits will be available to both PEBB and K-12 populations.

ROLES AND RESPONSIBILITIES

- HCA will manage the program—determining eligibility and payments to carriers, vendor management, and funding formulas—as well as developing a data warehouse with analytics for reporting on costs and enrollment. HCA will also support and coordinate change management activities for the program.
- School districts will manage their own customer service and front-end enrollment activities, with HCA providing additional support.
- HCA and the school districts will have respective responsibilities for compliance management. Districts will be responsible for assisting with eligibility determinations and verification, and providing data and reports to HCA.
- Carriers will report enrollment and payments to the State’s data warehouse, using a standardized interface.

INFORMATION TECHNOLOGY (IT) SYSTEMS

- K-12 will use the same enrollment process that PEBB uses.
- There will be a standard interface between school districts’ HRMS/payroll systems and the State’s data warehouse.
- It is assumed that school districts will continue to use existing payroll systems to manage employee accounts and pay carriers directly. School districts will also be responsible for reporting payments made to carriers and other demographic information to HCA.
- WSIPC customers that do not currently use insurance tracking functionality will be able to implement the functionality without additional cost, and with limited effort and resources.

SCHEDULE/TIMELINE

- The required implementation time for the consolidation system is 18 months before the effective coverage date.

COSTS AND DECISION MAKING

- Implementation costs comprise state and school district costs for the design, development, rollout and operational support for the program.

IMPLEMENTATION SCHEDULE

Like the other scenarios, consolidation of K-12 benefits purchasing under PEBB requires an 18 month lead time prior to the start of benefit coverage.

School districts have different schedules for providing benefits. Many districts conduct open enrollment activities that begin in August and are synchronized with the school year, with benefits effective October 1. Other districts manage the process on the same schedule as HCA, conducting open enrollment activities in October and November for an effective date of January 1.

Under this scenario, all K-12 districts would have a January 1 effective date for coverage, aligning with the PEBB program.

Since a minimum of 18 months is needed to complete this work, HCA recommends development begin on July 1, with employee benefits beginning 18 months later on January 1.

The most significant work streams to build the program are:

- Revising current PEBB business systems and operating protocols to accommodate the added K-12 employees, including: acquiring data from the providers and school districts, and enhancing the current purchasing model to include K-12 employees. The Legislature will need to require that both K-12 districts and carriers provide adequate data to HCA.
- Developing a revised and enhanced budget, including: setting rates, providing projections to the Legislature, and designing benefits to meet participants’ needs.
- Procuring benefits, including: enhancing the Request for Procurement (RFP) format; identifying possible carriers; distributing the RFP; receiving and evaluating responses; selecting carriers; and negotiating contracts.
- Enhancing current technologies, including development of the data warehouse, online enrollment tool, and interfaces for data exchange.
- Creating awareness, understanding, and participation through school district and employee communications for enrollment.
- Building the infrastructure for making the change, and implementing change management activities.

IMPLEMENTATION AND OPERATIONS BUDGET

All of the budget assumptions described earlier in this document hold true for this scenario: Some costs are related to implementation while others are for ongoing operations. Some FTEs will be temporary project positions that will be phased out once initial development work is completed. Implementation begins on July 1, 2015 with an effective coverage date of January 1, 2017.

Table 13 shows the estimated six-year budget for consolidating K-12 benefits purchasing under PEBB.

Table 13: Program Startup and Operations Budget Under PEBB

Expense Category	FY 16	FY 17	FY 18	FY 19	FY 20	FY 21
Salaries & Wages	\$660,840	\$1,154,000	\$974,000	\$974,000	\$974,000	\$974,000
Employee Benefits	225,738	414,000	358,000	358,000	358,000	358,000
Technology Implementation, Professional & Personal Service Contracts	4,050,040	2,869,245	1,382,870	1,070,745	1,070,745	1,070,745
Goods & Services	240,000	481,000	674,000	649,000	642,000	637,000
Travel	156,000	159,000	158,000	108,000	83,000	83,000
Capital Outlays	232,000	96,000	--	--	--	--
Total	\$5,564,618	\$5,173,245	\$3,546,870	\$3,159,745	\$3,127,745	\$3,122,745

CONSOLIDATION OF ONLY CLASSIFIED OR CERTIFICATED EMPLOYEES

HCA was also asked to consider administration of a consolidated system where certificated and classified K-12 employees were grouped into separate purchasing pools. While this pooling effect creates some differences, as noted in the Consolidation Assessment section, administration depends on whether one or both groups would be administered under the PEBB program governance or under a new governance board. Depending on the governance, program administration would largely follow the implementation and operations plans discussed earlier. There would be a slight difference in the procurement costs since there would be two pools with separate procurement costs, but the differences otherwise would be nominal.

CHAPTER 4: APPENDIX

APPENDIX

LINKS TO PREVIOUS REPORTS

OIC REPORTS ON ESSB 5940

Year 1:

- Report: <http://oic.wa.gov/about-oic/commissioner-reports/documents/K-12Health-Benefits-Information-Data-Collection-Report.pdf>
- Exhibits: <http://oic.wa.gov/about-oic/commissioner-reports/documents/k-12-exhibits-04-03-2014.pdf>

Year 2:

- Report: <http://oic.wa.gov/about-oic/commissioner-reports/documents/y2-k12-data-report.pdf>
- Exhibits: <http://oic.wa.gov/about-oic/commissioner-reports/documents/y2-k12-data-exhibits.pdf>

AVAILABLE K-12 BENEFITS REPORTS:

- 2011 – State Auditor’s Office Performance Review: K-12 Employee Health Benefits
<http://www.k12.wa.us/Compensation/pubdocs/ar1004979stateauditorK12employeebenefits.pdf>
- 2011 – Washington State Health Care Authority: The K-12 Public School Employee Health Benefits Report
 - Executive Summary:
<http://digitalarchives.wa.gov/WA.Media/do/F214195C9172BAB39597210B895C1F80.pdf>
 - Volume 1 Design Proposal:
<http://digitalarchives.wa.gov/WA.Media/do/1D00ECEC4EBEDF0312F44705FB672687.pdf>
 - Volume 2 Implementation Planning:
<http://digitalarchives.wa.gov/WA.Media/do/1D00ECEC4EBEDF0312F44705FB672687.pdf>
 - Volume 3 Financial Modeling:
<http://digitalarchives.wa.gov/WA.Media/do/67D90121F549690FC4B78B9CBD2AB783.pdf>

DATA TABLES

The following tables are included:

- Premium Equity Ratio (PER)
- Employee Premium Contribution
- Employee Premium Contribution – Full Family/Employee Only Split
- Employer Premium Contribution
- Employer Premium Contribution – Full Family/Employee Only Split
- Medical Benefit Relativity
- Certificate/Classified Data
 - Enrollment
 - Certificate/Classified Enrollment Migration
 - Employee Contribution – Full Family
 - Premium Equity Ratio
 - Total Employer/Employee Contribution

PREMIUM EQUITY RATIO

	ALL	ALL FT	ALL PT	CERT	CERT FT	CERT PT	CLASS	CLASS FT	CLASS PT
Baseline	10.10	11.63	7.68	10.96	11.79	5.44	9.00	10.62	8.05
Scenario 1	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89
Δ	7.21	8.74	4.79	8.07	8.90	2.55	6.11	7.73	5.16
Scenario 2	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89
Δ	7.21	8.74	4.79	8.07	8.90	2.55	6.11	7.73	5.16
Scenario 3a	2.51	2.61	2.31	2.73	2.72	2.55	2.29	2.25	2.20
Δ	7.59	9.03	5.37	8.22	9.06	2.88	6.71	8.37	5.85
Scenario 3b	2.43	2.53	2.20	2.68	2.66	2.46	2.20	2.13	2.07
Δ	7.68	9.11	5.48	8.28	9.13	2.97	6.80	8.49	5.97
Scenario 3c	2.37	2.45	2.12	2.62	2.58	2.41	2.12	2.04	1.99
Δ	7.73	9.19	5.55	8.33	9.21	3.02	6.88	8.58	6.06
Scenario 4	2.68	2.61	2.91	2.76	2.72	3.73	2.44	2.25	2.72
Δ	7.42	9.03	4.76	8.20	9.06	1.70	6.56	8.37	5.33

EMPLOYEE PREMIUM CONTRIBUTION

	ALL	ALL FT	ALL PT	CERT	CERT FT	CERT PT	CLASS	CLASS FT	CLASS PT
Baseline	\$165	\$165	\$165	\$181	\$177	\$260	\$142	\$138	\$147
Scenario 1	136	136	135	138	138	140	133	132	134
Δ	\$29	\$29	\$30	\$43	\$39	\$120	\$9	\$6	\$13
Scenario 2	\$138	\$138	\$137	\$140	\$140	\$142	\$135	\$134	\$136
Δ	\$27	\$27	\$28	\$41	\$37	\$118	\$7	\$4	\$11
Scenario 3a	\$196	\$173	\$281	\$190	\$179	\$354	\$205	\$161	\$267
Δ	-\$31	-\$8	-\$116	-\$9	-\$2	-\$94	-\$63	-\$23	-\$120
Scenario 3b	\$173	\$148	\$263	\$164	\$153	\$339	\$184	\$136	\$248
Δ	-\$8	\$17	-\$98	\$17	\$24	-\$79	-\$42	\$2	-\$101
Scenario 3c	\$157	\$130	\$250	\$147	\$135	\$328	\$170	\$120	\$235
Δ	\$8	\$35	-\$85	\$34	\$42	-\$68	-\$28	\$18	-\$88
Scenario 4	\$164	\$173	\$133	\$177	\$179	\$141	\$148	\$161	\$132
Δ	\$1	-\$8	\$32	\$4	-\$2	\$119	-\$6	-\$23	\$15

K-12 Employee Benefits—Equity, Affordability, and the Impacts of System Consolidation

EMPLOYEE PREMIUM CONTRIBUTION EMPLOYEE ONLY/FULL FAMILY

	ALL K-12		FT K-12		PT K-12		ALL CERT.		FT CERT.		PT CERT.		ALL CLASS.		FT CLASS.		PT CLASS.	
	FF	EO	FF	EO	FF	EO	FF	EO	FF	EO	FF	EO	FF	EO	FF	EO	FF	EO
Baseline	\$485	\$48	\$477	\$41	\$545	\$71	\$504	\$46	\$495	\$42	\$675	\$124	\$441	\$49	\$414	\$39	\$499	\$62
Scenario 1	\$234	\$81	\$234	\$81	\$234	\$81	\$234	\$81	\$234	\$81	\$234	\$81	\$234	\$81	\$234	\$81	\$234	\$81
Δ	\$251	-\$33	\$243	-\$40	\$311	-\$10	\$270	-\$35	\$261	-\$39	\$441	\$43	\$207	-\$32	\$180	-\$42	\$265	-\$19
Scenario 2	\$237	\$82	\$237	\$82	\$237	\$82	\$237	\$82	\$237	\$82	\$237	\$82	\$237	\$82	\$237	\$82	\$237	\$82
Δ	\$248	-\$34	\$240	-\$41	\$308	-\$11	\$267	-\$36	\$258	-\$40	\$438	\$42	\$204	-\$33	\$177	-\$43	\$262	-\$20
Scenario 3a	\$319	\$127	\$284	\$109	\$446	\$193	\$317	\$116	\$297	\$109	\$569	\$223	\$323	\$141	\$243	\$108	\$414	\$188
Δ	\$166	-\$79	\$193	-\$68	\$99	-\$122	\$187	-\$70	\$198	-\$67	\$106	-\$99	\$118	-\$92	\$171	-\$69	\$85	-\$126
Scenario 3b	\$272	\$112	\$235	\$93	\$398	\$181	\$268	\$100	\$247	\$93	\$525	\$213	\$279	\$127	\$198	\$93	\$365	\$179
Δ	\$213	-\$64	\$242	-\$52	\$147	-\$110	\$236	-\$54	\$248	-\$51	\$150	-\$89	\$162	-\$78	\$216	-\$54	\$134	-\$117
Scenario 3c	\$242	\$102	\$203	\$83	\$367	\$173	\$236	\$90	\$214	\$83	\$497	\$206	\$250	\$118	\$169	\$83	\$334	\$168
Δ	\$243	-\$54	\$274	-\$42	\$178	-\$102	\$268	-\$44	\$281	-\$41	\$178	-\$82	\$191	-\$69	\$245	-\$44	\$165	-\$106
Scenario 4	\$271	\$101	\$284	\$109	\$230	\$79	\$295	\$107	\$297	\$109	\$265	\$71	\$232	\$95	\$243	\$108	\$220	\$81
Δ	\$214	-\$53	\$193	-\$68	\$315	-\$8	\$209	-\$61	\$198	-\$67	\$410	\$53	\$209	-\$46	\$171	-\$69	\$279	-\$19

EMPLOYER PREMIUM CONTRIBUTION

	ALL	ALL FT	ALL PT	CERT	CERT FT	CERT PT	CLASS	CLASS FT	CLASS PT
Baseline	\$662	\$683	\$571	\$670	\$680	\$471	\$620	\$689	\$590
Scenario 1	\$747	\$749	\$742	\$760	\$759	\$771	\$730	\$725	\$736
Δ	\$85	\$66	\$171	\$90	\$79	\$300	\$110	\$36	\$146
Scenario 2	\$757	\$759	\$752	\$771	\$770	\$781	\$740	\$735	\$746
Δ	\$95	\$76	\$181	\$101	\$90	\$310	\$120	\$46	\$156
Scenario 3a	\$664	\$703	\$520	\$693	\$709	\$449	\$625	\$690	\$534
Δ	\$2	\$20	-\$51	\$23	\$29	-\$22	\$5	\$1	-\$56
Scenario 3b	\$699	\$739	\$556	\$730	\$745	\$482	\$659	\$725	\$571
Δ	\$37	\$56	-\$15	\$60	\$65	\$11	\$39	\$36	-\$19
Scenario 3c	\$723	\$763	\$581	\$754	\$773	\$504	\$681	\$747	\$596
Δ	\$61	\$80	\$10	\$84	\$93	\$33	\$61	\$58	\$6
Scenario 4	\$696	\$703	\$673	\$705	\$709	\$667	\$682	\$690	\$673
Δ	\$34	\$20	\$102	\$35	\$29	\$196	\$62	\$1	\$83

K-12 Employee Benefits—Equity, Affordability, and the Impacts of System Consolidation

EMPLOYER PREMIUM CONTRIBUTION EMPLOYEE ONLY/FULL FAMILY

	ALL K-12		FT K-12		PT K-12		ALL CERT.		FT CERT.		PT CERT.		ALL CLASS.		FT CLASS.		PT CLASS.	
	FF	EO	FF	EO	FF	EO	FF	EO	FF	EO	FF	EO	FF	EO	FF	EO	FF	EO
Baseline	790	614	809	635	656	542	791	625	804	569	534	450	788	601	829	634	698	558
Scenario 1	1257	461	1257	461	1257	461	1257	461	1257	461	1257	461	1257	461	1257	461	1257	461
Δ	\$467	-\$153	\$448	-\$174	\$601	-\$81	\$466	-\$164	\$453	-\$108	\$723	\$11	\$469	-\$140	\$428	-\$173	\$559	-\$97
Scenario 2	1275	468	1275	468	1275	468	1275	468	1275	468	1275	468	1275	468	1275	468	1275	468
Δ	\$485	-\$146	\$466	-\$167	\$619	-\$74	\$484	-\$157	\$471	-\$101	\$741	\$18	\$487	-\$133	\$446	-\$166	\$577	-\$90
Scenario 3a	960	522	1015	556	759	400	989	544	1016	557	646	334	907	495	1013	554	788	411
Δ	\$170	-\$92	\$206	-\$79	\$103	-\$142	\$198	-\$81	\$212	-\$12	\$112	-\$116	\$119	-\$106	\$184	-\$80	\$90	-\$147
Scenario 3b	1010	539	1069	574	812	414	1043	562	1071	575	695	346	955	511	1062	571	842	425
Δ	\$220	-\$75	\$260	-\$61	\$156	-\$128	\$252	-\$63	\$267	\$6	\$161	-\$104	\$167	-\$90	\$233	-\$63	\$144	-\$133
Scenario 3c	1043	551	846	423	1078	574	1107	587	726	587	726	354	987	521	1094	583	876	434
Δ	\$253	-\$63	\$37	-\$212	\$422	\$32	\$316	-\$38	-\$78	\$18	\$192	-\$96	\$199	-\$80	\$265	-\$51	\$178	-\$124
Scenario 4	1011	550	1015	556	996	530	1013	553	1016	557	979	506	1006	545	1013	554	1001	534
Δ	\$221	-\$64	\$206	-\$79	\$340	-\$12	\$222	-\$72	\$212	-\$12	\$445	\$56	\$218	-\$56	\$184	-\$80	\$303	-\$24

K-12 Employee Benefits—Equity, Affordability, and the Impacts of System Consolidation

MEDICAL BENEFIT RELATIVITY

	ALL K-12		FT K-12		PT K-12		ALL CERT.		FT CERT.		PT CERT.		ALL CLASS.		FT CLASS.		PT CLASS.	
	EO	FF	EO	FF	EO	FF	EO	FF	EO	FF	EO	FF	EO	FF	EO	FF	EO	FF
Baseline	1.009	0.957	1.019	0.960	0.975	0.936	1.019	0.962	1.022	0.963	0.970	0.952	0.997	0.945	1.012	0.952	0.976	0.931
Scenario 1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Δ	-0.009	0.043	-0.019	0.040	0.025	0.064	-0.019	0.038	-0.022	0.037	0.030	0.048	0.003	0.055	-0.012	0.048	0.024	0.069
Scenario 2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Δ	-0.009	0.043	-0.019	0.040	0.025	0.064	-0.019	0.038	-0.022	0.037	0.030	0.048	0.003	0.055	-0.012	0.048	0.024	0.069
Scenario 3a	0.990	0.964	1.003	0.971	0.945	0.940	1.003	0.973	1.006	0.974	0.944	0.957	0.975	0.950	0.996	0.963	0.945	0.935
Δ	-0.019	0.007	-0.016	0.011	-0.030	0.004	-0.016	0.011	-0.016	0.011	-0.026	0.005	-0.022	0.005	-0.016	0.011	-0.031	0.004
Scenario 3b	0.991	0.967	1.006	0.975	0.948	0.944	1.006	0.976	1.010	0.977	0.947	0.961	0.978	0.953	0.999	0.966	0.948	0.939
Δ	-0.018	0.010	-0.013	0.015	-0.027	0.008	-0.013	0.014	-0.012	0.014	-0.023	0.009	-0.019	0.008	-0.013	0.014	-0.028	0.008
Scenario 3c	0.996	0.969	1.009	0.977	0.950	0.946	1.009	0.978	1.012	0.979	0.949	0.963	0.980	0.955	1.002	0.968	0.950	0.942
Δ	-0.013	0.012	-0.010	0.017	-0.025	0.010	-0.010	0.016	-0.010	0.016	-0.021	0.011	-0.017	0.010	-0.010	0.016	-0.026	0.011
Scenario 4	0.995	0.968	1.003	0.971	0.971	0.956	1.006	0.974	1.006	0.974	0.976	0.979	0.984	0.956	0.996	0.963	0.970	0.950
Δ	-0.014	0.011	-0.016	0.011	-0.004	0.020	-0.016	0.012	-0.016	0.011	0.006	0.027	-0.013	0.011	-0.016	0.011	-0.006	0.019

ENROLLMENT

	Cert	Δ	Class	Δ
Baseline	60,001	--	41,469	--
Scenario 1	61,664	1,663	48,567	7,098
Scenario 2	61,654	1,653	48,567	7,098
Scenario 3a	60,712	711	44,285	2,816
Scenario 3b	60,871	870	44,915	3,446
Scenario 3c	60,977	976	45,335	3,866
Scenario 4	61,262	1,261	47,121	5,652

CERTIFICATED MIGRATION

	EO	Δ	ES	Δ	EC	Δ	FF	Δ
Baseline	30,149	--	6,255	--	15,973	--	7,624	--
Scenario 1	27,506	-2,643	9,079	2,824	12,461	-3,512	12,605	4,981
Scenario 2	27,509	-2,640	9,079	2,824	12,461	-3,512	12,605	4,981
Scenario 3a	28,292	-1,857	7,944	1,689	13,872	-2,101	10,604	2,980
Scenario 3b	27,876	-2,273	8,323	2,068	13,402	-2,571	11,271	3,647
Scenario 3c	27,599	-2,550	8,575	2,320	13,088	-2,885	11,715	4,091
Scenario 4	28,729	-1,420	7,987	1,732	13,876	-2,097	10,670	3,046

CLASSIFIED MIGRATION

	EO	Δ	ES	Δ	EC	Δ	FF	Δ
Baseline	24,365	--	5,190	--	8,754	--	3,160	--
Scenario 1	23,804	-561	8,718	3,528	8,036	-718	8,009	4,849
Scenario 2	23,804	-561	8,718	3,528	8,036	-718	8,009	4,849
Scenario 3a	22,599	-1,766	7,301	2,111	8,324	-430	6,061	2,901
Scenario 3b	22,204	-2,161	7,773	2,583	8,228	-526	6,710	3,550
Scenario 3c	21,940	-2,425	8,088	2,898	8,164	-590	7,143	3,983
Scenario 4	24,833	468	7,532	2,342	8,383	-371	6,374	3,214

EMPLOYEE PREMIUM CONTRIBUTION FULL FAMILY

	CERTIFICATED	Δ
Baseline	\$504	
Scenario 1	\$234	-\$270
Scenario 2	\$237	-\$267
Scenario 3a	\$317	-\$187
Scenario 3b	\$268	-\$236
Scenario 3c	\$236	-\$268
Scenario 4	\$295	-\$209

EMPLOYEE PREMIUM CONTRIBUTION FULL FAMILY

	CLASSIFIED	Δ
Baseline	\$441	
Scenario 1	\$234	-\$207
Scenario 2	\$237	-\$204
Scenario 3a	\$323	-\$118
Scenario 3b	\$279	-\$162
Scenario 3c	\$250	-\$191
Scenario 4	\$232	-\$209

PREMIUM EQUITY RATIO - CERTIFICATED

	Cert EO	Cert FF	PER	Δ
Baseline	\$46	\$504	10.96	
Scenario 1	\$81	\$234	2.89	8.07
Scenario 2	\$82	\$237	2.89	8.07
Scenario 3a	\$116	\$317	2.73	8.22
Scenario 3b	\$100	\$268	2.68	8.28
Scenario 3c	\$90	\$236	2.62	8.33
Scenario 4	\$107	\$295	2.76	8.20

PREMIUM EQUITY RATIO - CLASSIFIED

	Class EO	CLASS FF	PER	Δ
Baseline	\$49	\$441	9.00	
Scenario 1	\$81	\$234	2.89	6.11
Scenario 2	\$82	\$237	2.89	6.11
Scenario 3a	\$141	\$323	2.29	6.71
Scenario 3b	\$127	\$279	2.20	6.80
Scenario 3c	\$118	\$250	2.12	6.88
Scenario 4	\$95	\$232	2.44	6.56

EMPLOYER PREMIUM CONTRIBUTION

	CERT	CLASS
Baseline	\$670	\$650
Scenario 1	\$760	\$730
Scenario 2	\$771	\$740
Scenario 3a	\$693	\$625
Scenario 3b	\$730	\$659
Scenario 3c	\$754	\$681
Scenario 4	\$705	\$682

EMPLOYER TOTAL CONTRIBUTION

	CERT	CLASS	Total	Δ Cert	Δ Class
Baseline	\$482,408,040	\$323,458,200	\$805,866,240		
Scenario 1	\$562,375,680	\$425,446,920	\$987,822,600	\$79,967,640	\$101,988,720
Scenario 2	\$570,422,808	\$431,274,960	\$1,001,697,768	\$88,014,768	\$107,816,760
Scenario 3a	\$504,880,992	\$332,137,500	\$837,018,492	\$22,472,952	\$8,679,300
Scenario 3b	\$533,229,960	\$355,187,820	\$888,417,780	\$28,908,360	\$31,729,620
Scenario 3c	\$551,719,896	\$370,477,620	\$922,197,516	\$69,311,856	\$47,019,420
Scenario 4	\$518,276,520	\$385,638,264	\$903,914,784	\$35,868,480	\$62,180,064

EMPLOYEE PREMIUM CONTRIBUTION

	CERT	CLASS
Baseline	\$181	\$142
Scenario 1	\$138	\$133
Scenario 2	\$140	\$135
Scenario 3a	\$190	\$205
Scenario 3b	\$164	\$184
Scenario 3c	\$147	\$170
Scenario 4	\$177	\$148

EMPLOYEE TOTAL CONTRIBUTION

	CERT	CLASS	Total	Δ Cert	Δ Class
Baseline	\$130,322,172	\$70,663,176	\$200,985,348		
Scenario 1	\$102,115,584	\$77,512,932	\$179,628,516	-\$28,206,588	\$6,849,756
Scenario 2	\$103,578,720	\$78,678,540	\$182,257,260	-\$26,743,452	\$8,015,364
Scenario 3a	\$138,423,360	\$108,941,100	\$247,364,460	\$8,101,188	\$38,277,924
Scenario 3b	\$119,794,128	\$99,172,320	\$218,966,448	-\$10,528,044	\$28,509,144
Scenario 3c	\$107,563,428	\$92,483,400	\$200,046,828	-\$22,758,744	\$21,820,224
Scenario 4	\$130,120,488	\$83,686,896	\$213,807,384	-\$201,684	\$13,023,720

CHAPTER 5: FINANCIAL MODELING

FINANCIAL MODELING IN SUPPORT OF K-12 PUBLIC SCHOOL EMPLOYEE BENEFITS



Financial Modeling in Support of HCA K-12 Public School Employee Health Benefits Report – ESSB 5940

4/27/2015

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EXECUTIVE SUMMARY

Milliman was retained by the Washington State Health Care Authority (HCA) to analyze data underlying the Washington K-12 health care benefit system and to perform financial modeling of a consolidated purchasing system for those benefits under several different sets of consolidation policies. This report contains the results of our analysis, as well as a discussion of the data collection, validation and modeling. The intended use of this report is to support the policy recommendations of the HCA in their response to requirements of ESSB 5940.

The Office of the Insurance Commissioner (OIC) collected health benefit data from Washington school districts and health insurers over a multi-year period. The data collected by OIC is unprecedented in scope, compared to previous efforts to study the K-12 health care benefit system. Data was collected for nearly every K-12 employee during the relevant time periods. Therefore for the purposes of the financial modeling described in this report, we consider the OIC data to be full and representative of the entire state.

The foundation of our financial models is employee-level data collected by OIC from school districts and provided to HCA. While this data included no information that would allow for the actual identification of any individual, it did provide essential member-level data such as benefit FTE status and actual FTE status. For each enrollee, the data identified the medical benefit plan selected, the enrollment coverage tier, the aggregate plan premiums, and the member payroll deduction.

Also critical to the analysis were data contributions by several large school districts and by the Washington School Information Processing Cooperative (WSIPC) on behalf of hundreds of small and medium sized school districts.

The following table shows counts of employees for the 2012-2013 school year by certificated/classified status and by Benefit FTE status.

**Table 1
Individual-Level Data
Employees by FTE Level and Employment Type**

Benefit FTE	All Employees			Employees with Medical Benefits		
	Certificated	Classified	Total	Certificated	Classified	Total
under 0.40	788	4,967	5,755	201	463	664
0.40 - 0.49	285	1,111	1,396	85	292	377
0.50 - 0.59	1,399	2,779	4,178	734	1,348	2,082
0.60 - 0.69	1,102	2,718	3,820	729	1,593	2,322
0.70 - 0.79	259	5,377	5,636	188	3,894	4,082
0.80 - 0.89	1,206	6,577	7,783	957	5,239	6,196
0.90 - 0.99	304	3,691	3,995	260	3,112	3,372
1.0	60,238	28,833	89,071	56,847	25,528	82,375
Total	65,581	56,053	121,634	60,001	41,469	101,470

The report section “Summaries of Enrollment, Premium, and Contribution Data” contains numerous tables that summarize the data from the 2012-2013 school year, based on the information received from the sources cited above.

FINANCIAL MODELING

The financial model created from the employee-level data described previously is intended to quantify the impact on enrollment, employer costs, and employee costs resulting from several policy scenarios related to a consolidated purchasing system. Note that this model uses the 2012-2013 school year to restate the employer and employee costs under different sets of consolidation policies. In addition, we have modeled the movement of members between products and enrollment coverage tiers that would result from these changes. In the context of this model, employer contributions reflect amounts paid by the school district employer, regardless of the source of these funds (State, local levy, federal, etc.).

At this time, the model is not a forward-looking projection. Such a forecast would require the incorporation of enrollment changes associated with the current school year open enrollment, revisions to carrier pricing strategies, cost trends, renegotiated local bargaining agreements, and many other factors for which we do not have recent data. Also, as the model is discussed below, it is important to keep in mind that no aggregate “savings” are projected as part of this modeling effort. Rather, costs are shifted, primarily between the Employee coverage tiers with dependents and the Employee Only coverage tier, between premiums and additional point-of-service cost-sharing in the chosen plan designs, and in some cases, between employer and employee. Due to data availability, this study was conducted with data for the 2012-2013 school year.

The following table summarizes the policy scenarios being modeled.

**Table 2
Summary of Policy Scenario**

Scenario	Separate K-12 Risk Pool	Standardized Benefits	Pro-Rated Part Time Contribution	Contribution % for Employee Portion of Baseline Plan Premium	Contribution % for Dependent Portion of Baseline Plan Premium
1	No	Yes	No	15%	15%
2	Yes	Yes	No	15%	15%
3a	Yes	No	Yes	15%	37.5%
3b	Yes	No	Yes	12%	30%
3c	Yes	No	Yes	10%	25%
4	Yes	No	No	15%	37.5%

Scenarios 1 and 2 involve applying current PEBB rules for benefit offerings, benefit eligibility, and employer contribution formulas to all K-12 employees. The only difference between Scenarios 1 and 2 is that in

Scenario 1, K-12 employees are merged with current state employees in a single risk pool, while in Scenario 2, K-12 employees are placed into their own K-12 risk pool.

Scenarios 3a, 3b, 3c, and 4 involve a consolidated system within HCA, but outside of the existing PEBB system for state employees. A standardized formula is used for calculation of the employer's contribution to medical premiums. Under these scenarios, we assume that employees will continue to have a wide range of the richness of possible benefit choices, as they do under the current system. In Scenarios 3a, 3b, and 3c, part time employees have their employer contribution pro-rated by the employee's benefit FTE status. Under Scenario 4, there is no pro-rating of employer contributions for part time employees, and part time employees over a certain FTE threshold are treated consistently with full time employees. Scenarios 3a, 3b, and 3c vary in the employer contribution formula. Each of the three scenarios has a different set of percentages for the employer contribution to premium.

We note that results for individual districts will vary, potentially significantly, from the Statewide analysis presented here. Appendix 3 includes summaries of financial results at the district level under each scenario.

KEY ASSUMPTIONS

The key assumptions in Scenarios 1 and 2 are as follows:

- All Employees with coverage move to the PEBB Uniform Medical Plan Classic (UMP). We are not modeling the dynamics of the PEBB procurement process or the full slate of benefits offered by PEBB.
- Benefit eligibility threshold of 0.5 FTE. Employees under the benefit eligibility threshold and currently with coverage have their benefits grandfathered.
- The premium ratios between coverage levels have been adjusted on a revenue-neutral basis to match PEBB's tier ratios of 1.00/1.75/2.00/2.75 for Employee Only/Employee Child/Employee Spouse/Employee Family.
- Part Time Employees do not have their benchmark employer contribution pro-rated by their Benefit FTE status.
- Benchmark Contribution Formula: Employee pays 15% of the medical premium, plus a \$10 PEPM spouse surcharge for employees in the Employee Spouse or Family tiers.
- In Scenario 1, K-12 employees and employees currently covered by PEBB (which is mostly made up of state employees, but also includes a small number of K-12 employees) are merged into a single risk pool. For the purposes of this report, we will refer to employees currently covered by PEBB as "state employees."
- In Scenario 2, K-12 employees are in a new, separate risk pool within PEBB.

The Key assumptions in Scenarios 3a, 3b, 3c and 4 are as follows:

- Baseline Plan: Premiums for Washington Education Association (WEA) Plan 2 are used as the baseline for the calculation of the employer financial contributions for benefits. K-12 health

insurance purchasing will be consolidated into a School Employee Benefits Board (SEBB) that is separate from PEBB.

- **Employer Contributions:** For full-time employees, the employee contributes a percentage of the premium for the employee only portion of their coverage under the baseline plan and a different percentage of the premium (2.5 times the percentage for the employee only portion) for the dependent portion of coverage under the baseline plan.
- **Employee Contributions for More Expensive Plans:** For employees selecting plans more expensive than the baseline plan, the employee is responsible for any differential in premium rates. In other words, if a richer plan is selected, employees pay the full difference between that plan's premium and the premium for the baseline plan.
- **Employee Contributions for Less Expensive Plans:** For employees selecting less expensive plans than the baseline plan, the employee benefits from the lower premiums, and the employee's contributions are correspondingly lower. Employee contributions for plans leaner than the baseline plan are set at a minimum of \$0 (i.e., no premium credits were assumed.)
- **Pro-Ration of Employer Contributions for Part-Time Employees:** In Scenarios 3a, 3b, and 3c, part time employees have their employer contributions pro-rated by the employee's benefit FTE status. For example, if a full time single employee would receive an employer contribution of \$650, an employee with 0.70 benefit FTE will receive an employer contribution of \$455 ($\$650 \times 70\%$). In Scenario 4, part time employees do not have their employer contributions pro-rated, and are therefore treated the same as full time employees.
- **Grandfathering of Part-Time Employees:** The model reflects grandfathering of benefit eligibility for any employees with FTE status of less than 0.5. We assumed that these employees would receive employer contributions at the same levels as employees with an FTE status of 0.5.
- **Waived Coverage:** For employees waiving medical coverage, we assumed no credits or other compensation.
- **Coverage Tier Migration:** We assumed that employees would migrate to richer or leaner benefit plans, based on the modeled employee contribution changes. We further assumed that employees would migrate between tiers, based on the changing employer contribution methodology.

RESULTS OF MODELED SCENARIOS

The following three tables summarize high-level results of the modeled scenarios.

Table 3
Annual Cost and Coverage
Dollar Amounts are in Millions

	Employer Contribution	Employee Contribution	Employees Covered
Before Policy Change	\$805.8	\$201.0	101,470
Scenario 1: Merged Risk Pool within PEBB	988.1	179.7	110,220
Scenario 2: Separate Risk Pool within PEBB	1,001.6	182.2	110,220
Scenario 3a: SEBB 15%/37.5%	836.8	247.3	104,997
Scenario 3b: SEBB 12%/30%	888.0	219.0	105,786
Scenario 3c: SEBB 10%/25%	922.3	199.9	106,312
Scenario 4: SEBB 15%/37.5% + No Pro-Rating	904.7	213.3	108,384

Table 4
Incremental Impact of Policy Change
Dollar Amounts are in Millions

	Additional Employer Contribution	Additional Employee Contribution	Additional Employees Covered
Scenario 1: Merged Risk Pool within PEBB	\$182.3	(\$21.3)	8,750
Scenario 2: Separate Risk Pool within PEBB	195.8	(18.8)	8,750
Scenario 3a: SEBB 15%/37.5%	31.0	46.3	3,527
Scenario 3b: SEBB 12%/30%	82.2	18.0	4,316
Scenario 3c: SEBB 10%/25%	116.5	(1.1)	4,842
Scenario 4: SEBB + No Pro-Rating	98.9	12.3	6,914

Table 5
Average Employer and Employee Contributions PEPM and Percentage

Scenario	Contribution Per Employee		Employee Contribution	
	Per Month (PEPM)		Percentage by Enrollment Tier*	
	Employer	Employee	Employee Only	Family Tier
Before Policy Change	\$662	\$165	7%	38%
Scenario 1: Merged Risk Pool within PEBB	747	136	15%	16%
Scenario 2: Separate Risk Pool within PEBB	757	138	15%	16%
Scenario 3a: SEBB 15%/37.5%	664	196	20%	25%
Scenario 3b: SEBB 12%/30%	700	173	17%	21%
Scenario 3c: SEBB 10%/25%	723	157	16%	19%
Scenario 4: SEBB 15%/37.5% + No Pro-Rating	696	164	16%	21%

*This is a combination of Part-Time and Full-Time employees, where Part-Time contributions are pro-rated based on Benefit FTE status. Hence, Scenario 3a has a 15% employee contribution, but the employee only contribution in the table shows 20%, given the mix of Part-Time and Full-Time employees.

DATA LIMITATIONS

While we believe that the data collected is representative of actual results from the relevant time periods, it is worth noting some of the limitations of the study.

- The model does not incorporate any of the administrative costs associated with running the current or the consolidated K-12 benefit programs. There is speculation that consolidated purchasing and administration can introduce efficiencies into the system and produce savings, but this report makes no attempt to quantify such savings.
- Labeling inconsistencies between school districts require judgment and estimation to create the consistencies needed for modeling. Variations in coding employee types, coverage tiers, benefit plans and FTE status are just a few examples. The development of coding standards would be an added value of a consolidated system and could potentially occur in the current system.
- A comprehensive understanding of future costs in a consolidated system should incorporate actual claim experience. The OIC public reports provided summaries regarding claim experience, but we were not able to include the data in our analysis because of the lack of detail in the OIC summaries. Additionally, we were unable to match the claim data from health insurers with data from the school districts.
- Significant uncertainty exists with respect to member behavior in a system with fairly dramatic changes in employee contributions, as contemplated in this analysis. We made assumptions regarding the number of employees who will add dependents as a result of lower dependent contributions and the number of employees who will seek coverage through the plan of a spouse as a result of higher Employee Only contributions. Reliable historical data for all districts is not available for non-covered dependents. We therefore used other limited sources of data to estimate the shifts between coverage tiers. We believe our model makes reasonable assumptions, but our point estimates could differ from actual results by a material amount.

CAVEATS, LIMITATIONS, AND CONSIDERATIONS

This report was commissioned by the Washington State Health Care Authority (HCA). This analysis is subject to the terms and conditions of the Contract between the Washington HCA and Milliman. We are members of the American Academy of Actuaries, and we meet the qualification standards for performing the analyses in this report. Milliman does not intend to endorse any product or to benefit any third party through this report; the report reflects the findings of the authors.

Any reader of this report must possess a certain level of expertise in areas relevant to this analysis to appreciate the significance of the assumptions and the impact of these assumptions on the illustrated results. The reader should be advised by their own actuaries or other qualified professionals competent in the subject matter of this report, so as to properly interpret the material. This analysis was developed to support HCA in their policy recommendations under ESSB 5940. It may not be appropriate for any other purpose.

The analysis in this report is based on K-12 data for the 2012-2013 school year, Milliman research, and our experience working with similar organizations. Actual experience will vary from our analysis for many reasons, including differences in enrollment patterns, in actual premium levels, and in employer funding

levels, as well as in other non-random and random factors. It is important that actual experience be monitored and that adjustments are made, as appropriate.

Our projected estimates are not predictions of the future; they are calculations based on the assumptions described. If the underlying data or other listings are inaccurate or incomplete, this analysis may also be inaccurate or incomplete. Emerging results should be carefully monitored with assumptions adjusted as appropriate.

RELIANCE ON DATA PROVIDED BY OTHERS

In performing our analysis, we relied on data and other information provided to us by the Office of the Insurance Commissioner (OIC), Washington HCA, the Washington Office of Superintendent of Public Instruction (OSPI), the Washington School Information Processing Cooperative (WSIPC), and individual K-12 school districts, for the 2012-2013 school year. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete.

We performed a limited review of the data used directly in our analysis for reasonableness and consistency. We noted several issues with the data. We have implemented modifications, where appropriate, and have attempted to account for gaps in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

K-12 HEALTH BENEFIT DATA

The Office of the Insurance Commissioner (OIC) collected health benefit data from Washington school districts and health insurers over a multi-year period. OIC has issued two public reports, for “Year 1” and “Year 2,” that summarize the data that has been collected. In addition to the public reports, OIC has shared employee-level databases of information collected from school districts with HCA for Year 1 and Year 2. The public summary reports and the employee-level databases are the basis of the financial modeling described in this report.

DATA COLLECTION TIME PERIODS – OIC DATA

Year 1 and Year 2 of the OIC Reports correspond to Calendar Years 2012 and 2013, respectively. Health benefits for K-12 employees generally follow a school year-based cycle. Employees choose their benefits at the beginning of the school year, which usually starts in September. The OIC reports summarize many key variables as of a single date. Some of the key variables are collected from school districts, and some of the key variables are collected from health insurers. The following table summarizes the time periods for data collection:

**Table 6
Time Periods for Data Collection**

OIC Report Year	Calendar Year	School Year represented in School District Data		School Year represented in Health Insurer Data
		School Year	Snapshot Date	
Year 1	2012	2012-2013	October 1, 2012	2011-2012
Year 2	2013	2013-2014	October 1, 2013	2012-2013

Much of financial modeling that we performed involved using data that was collected from both the school districts and from the health insurers. Within each report year, the school district data and the health insurer data represent different time periods. Therefore, there is only one overlapping school year (2012-2013) for which we have data from both the school districts (Year 1) and the health insurers (Year 2). The data from the 2012-2013 school year is the basis of our analysis and financial modeling described in this report.

DATA FROM OTHER SOURCES

In order to supplement the data provided by OIC, HCA collected a limited set of data from select school districts and the Washington School Information Processing Cooperative (WSIPC).

WSIPC is an organization that provides an array of services to Washington school districts, including tracking of employee health insurance plans, premiums and contributions. WSIPC provided HCA with employee-level data regarding health insurance enrollment, premiums, and employer contributions for all school districts that participate in WSIPC Insurance Tracking. The WSIPC data included over 250 different school districts, mostly small and medium sized districts.

In addition to the WSIPC data, HCA requested data from fourteen large Washington school districts that do not participate in WSIPC Insurance Tracking.

The health insurance enrollment, premium and contribution data that was collected from WSIPC and large school districts provided valuable information regarding dental and vision enrollment and premiums that are not included in the OIC reports. The WSIPC and large school district data was also used to validate the data included in the OIC reports.

We also used the publicly available S275 report that is annually published by the Washington Office of Superintendent of Public Instruction (OSPI). This report includes an employee-level database that includes employee counts by district and by FTE status. The information in the S275 report was used to validate the employment data collected by OIC.

VALIDATION AND REVIEW OF OIC DATA

We performed a series of checks and validation reviews on the data sources described above in order to confirm the validity, reasonableness and consistency of the data. In particular, we focused on the key data elements from the OIC reports that are used in the financial modeling. These key data elements, for each employee, are: enrolled health insurance plan, health insurance premium, employer contribution to health insurance premium, health insurance coverage tier (Employee Only, Employee plus Family, etc.), certificated/classified status, and benefit FTE. The following comparisons were made:

- The following data elements were compared by district between the employee-level data provided by OIC and the public summary reports published by OIC: employee counts, health insurance premium, employer contribution to premium, FTE status, and certificated/classified employee status.
- Employee counts, FTE status, and certificated/classified employee status by district were compared between the employee-level OIC data and the OSPI S275 database.
- Employee counts, health insurance premium, employer contribution to premium, and health insurance coverage tier by district were compared between the employee-level OIC data and the WSIPC/large district data described above.
- Data elements from the OIC report based on data collected from school districts were compared to data elements from the OIC report based on data collected from health insurers.

In the course of our review, several defects were identified. In some cases, we made adjustments to account for these defects, and in other cases we excluded the defective data from the analysis. We made the following substantial adjustments to the data:

- Swapped the employer contribution field and the employee contribution field for the Tacoma School District.
- Excluded employee data from Yakima School District because of clearly defective data that was inconsistent with other data sources.

PLAN MAPPING – OIC DATA

We were able to use the plan benefit design information and plan enrollment data that was collected from health insurers and summarized in the OIC reports to create a mapping between health plans as described in the health insurer data and health plans as described in the school district data. This mapping is important because it has allowed us to attach estimated medical benefit relative values (benefit relativities) to each K-12 employee.

Appendix 2 has additional information about how this plan mapping was done.

MEDICAL BENEFIT RELATIVITY ANALYSIS

Most school districts offer a range of benefit options to their employees. The benefits of these options vary significantly, from rich plans with low deductibles and few copays, to very lean plans with high deductibles and significant point-of-service cost sharing required of the members. The rich plans generally have a higher cost, while the leaner plans are less expensive. In order to adequately model the impact of proposed policy changes, we needed to be able to estimate the relative richness of each medical plan.

We conducted a study of the medical plan design information included in the OIC report. We used the Milliman Health Cost Guidelines to estimate the relative actuarial benefit value of each medical plan. Please see Appendix 1 for additional detail on the estimation of these benefit relativities.

DATA FOR DENTAL AND VISION BENEFITS

OIC did not collect premium information for dental and vision coverage for the Year 1 report. We used data collected from WSIPC and large school districts to estimate the impact of dental premiums upon employer and employee contributions for medical coverage. Vision coverage is not included in this analysis.

OVERVIEW OF CURRENT ENROLLMENT, PREMIUM, AND CONTRIBUTION DATA

On the next several pages, we have provided tables that summarize the enrollment, premiums and contribution data for the 2012-2013 school year, based on the employee-level OIC data.

SUMMARIES OF ENROLLMENT, PREMIUM, AND CONTRIBUTION DATA

The following exhibits summarize employee counts, health insurance premiums, employee contribution to premium, and average medical benefit relativity, by employee coverage tier, full time/part time status, and certificated/classified status. The top table of Table 7A summarizes this information for all employees. The middle and bottom tables summarize the same information for all full time employees and all part time employees, respectively. Tables 7B and 7C summarize the same information at the same level of detail, but are limited only to certificated employees and classified employees, respectively.

Note that the medical benefit relativities are Milliman estimates of the relative value of each employee's medical benefit plan. The benefit relativities are calculated with the PEBB UMP plan as 1.0. The calculation of these benefit relativities are described in greater detail in Appendix 1.

HIGH-LEVEL OBSERVATIONS

We note the following important observations concerning the data included in the following exhibits.

- **Employee Contribution Percentages by Tier:** The average employee with Employee Only coverage contributes 7% of the cost of coverage while the average employee with Family coverage contributes 38% of the cost of coverage.
- **Part Time employees:** There are about 27,000 part time classified employees, making up almost half of all classified employees. There are only about 5,000 part time certificated employees, and they make up less than 10% of certificated employees.
- **Average Benefit Relativities by Coverage Tier:** On average, employees with Employee Only coverage have the richest plans with an average benefit relativity of 1.009. On average, employees with Family coverage have the leanest plans, with an average benefit relativity of 0.957.

**Table 7A
Overview of Enrollment, Premium and Contribution Data
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only**

All Employees							
Medical Coverage Tier	Employees	Total Premium	Total Employee Contribution	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity ⁽¹⁾
Employee Only	54,514	\$432,813,906	\$31,077,262	\$662	\$48	7%	1.009
Employee Spouse	11,445	152,784,897	51,110,131	1,112	372	33%	0.971
Employee Child	24,727	256,151,132	55,982,985	863	189	22%	0.990
Family	10,784	165,044,862	62,824,003	1,275	485	38%	0.957
No Coverage	20,164	0	0	0	0	na	na
Subtotal - Covered Employees	101,470	\$1,006,794,798	\$200,994,382	\$827	\$165	20%	0.994
Total	121,634						

Full Time Employees							
Medical Coverage Tier	Employees	Total Premium	Total Employee Contribution	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity ⁽¹⁾
Employee Only	42,409	\$343,809,078	\$20,737,372	\$676	\$41	6%	1.019
Employee Spouse	9,519	128,282,064	41,896,615	1,123	367	33%	0.976
Employee Child	21,028	220,716,674	46,559,664	875	185	21%	0.996
Family	9,419	145,379,921	53,889,515	1,286	477	37%	0.960
No Coverage	6,696	0	0	0	0	na	na
Subtotal - Covered Employees	82,375	\$838,187,737	\$163,083,165	\$848	\$165	19%	1.001
Total	89,071						

Part Time Employees							
Medical Coverage Tier	Employees	Total Premium	Total Employee Contribution	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity ⁽¹⁾
Employee Only	12,105	\$89,004,828	\$10,339,891	\$613	\$71	12%	0.975
Employee Spouse	1,926	24,502,833	9,213,516	1,060	399	38%	0.947
Employee Child	3,699	35,434,458	9,423,321	798	212	27%	0.957
Family	1,365	19,664,942	8,934,489	1,201	545	45%	0.936
No Coverage	13,468	0	0	0	0	na	na
Subtotal - Covered Employees	19,095	\$168,607,061	\$37,911,217	\$736	\$165	22%	0.966
Total	32,563						

⁽¹⁾ Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

**Table 7B
Overview of Enrollment, Premium and Contribution Data
Based on 2012-2013 School Year
Certificated Employees
Medical Premium Only**

Certificated Employees							
	Employees	Total Premium	Total Employee Contribution	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity⁽¹⁾
Medical Coverage Tier							
Employee Only	30,149	\$242,650,226	\$16,797,050	\$671	\$46	7%	1.019
Employee Spouse	6,255	84,993,269	29,851,331	1,132	398	35%	0.976
Employee Child	15,973	166,505,499	37,778,352	869	197	23%	0.997
Family	7,624	118,453,980	46,100,962	1,295	504	39%	0.962
No Coverage	5,580	0	0	0	0	na	na
Subtotal - Covered Employees	60,001	\$612,602,973	\$130,527,695	\$851	\$181	21%	1.001
Total	65,581						

Full Time Certificated Employees							
	Employees	Total Premium	Total Employee Contribution	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity⁽¹⁾
Medical Coverage Tier							
Employee Only	28,356	\$230,306,728	\$14,137,203	\$677	\$42	6%	1.022
Employee Spouse	6,036	82,266,387	28,481,972	1,136	393	35%	0.977
Employee Child	15,194	159,184,472	34,909,597	873	191	22%	0.998
Family	7,261	113,186,378	43,160,872	1,299	495	38%	0.963
No Coverage	3,391	0	0	0	0	na	na
Subtotal - Covered Employees	56,847	\$584,943,965	\$120,689,644	\$857	\$177	21%	1.003
Total	60,238						

Part Time Certificated Employees							
	Employees	Total Premium	Total Employee Contribution	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity⁽¹⁾
Medical Coverage Tier							
Employee Only	1,793	\$12,343,498	\$2,659,847	\$574	\$124	22%	0.970
Employee Spouse	219	2,726,882	1,369,359	1,038	521	50%	0.956
Employee Child	779	7,321,027	2,868,755	783	307	39%	0.969
Family	363	5,267,602	2,940,090	1,209	675	56%	0.952
No Coverage	2,189	0	0	0	0	na	na
Subtotal - Covered Employees	3,154	\$27,659,008	\$9,838,051	\$731	\$260	36%	0.967
Total	5,343						

⁽¹⁾ Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

**Table 7C
Overview of Enrollment, Premium and Contribution Data
Based on 2012-2013 School Year
Classified Employees
Medical Premium Only**

Classified Employees							
	Employees	Total Premium	Total Employee Contribution	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity⁽¹⁾
Medical Coverage Tier							
Employee Only	24,365	\$190,163,681	\$14,280,213	\$650	\$49	8%	0.997
Employee Spouse	5,190	67,791,629	21,258,800	1,088	341	31%	0.965
Employee Child	8,754	89,645,633	18,204,633	853	173	20%	0.977
Family	3,160	46,590,882	16,723,041	1,229	441	36%	0.945
No Coverage	14,584	0	0	0	0	na	na
Subtotal - Covered Employees	41,469	\$394,191,825	\$70,466,687	\$792	\$142	18%	0.985
Total	56,053						

Full Time Classified Employees							
	Employees	Total Premium	Total Employee Contribution	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity⁽¹⁾
Medical Coverage Tier							
Employee Only	14,053	\$113,502,350	\$6,600,169	\$673	\$39	6%	1.012
Employee Spouse	3,483	46,015,677	13,414,643	1,101	321	29%	0.974
Employee Child	5,834	61,532,202	11,650,067	879	166	19%	0.988
Family	2,158	32,193,542	10,728,642	1,243	414	33%	0.952
No Coverage	3,305	0	0	0	0	na	na
Subtotal - Covered Employees	25,528	\$253,243,772	\$42,393,521	\$827	\$138	17%	0.996
Total	28,833						

Part Time Classified Employees							
	Employees	Total Premium	Total Employee Contribution	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity⁽¹⁾
Medical Coverage Tier							
Employee Only	10,312	\$76,661,331	\$7,680,044	\$620	\$62	10%	0.976
Employee Spouse	1,707	21,775,952	7,844,157	1,063	383	36%	0.946
Employee Child	2,920	28,113,431	6,554,566	802	187	23%	0.954
Family	1,002	14,397,340	5,994,399	1,197	499	42%	0.931
No Coverage	11,279	0	0	0	0	na	na
Subtotal - Covered Employees	15,941	\$140,948,053	\$28,073,166	\$737	\$147	20%	0.966
Total	27,220						

⁽¹⁾ Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

MARGINAL DEPENDENT CONTRIBUTIONS

For the purposes of this report, it is helpful to think about employee premiums in terms of two components: a portion of premium to cover the employee and a portion of premium to cover the employee's dependents. For example, a health insurer charges \$600 per month for Employee Only coverage and \$1,500 per month for Family coverage, which covers the employee's spouse and children. We would say that \$600 of the Family coverage premium goes to covering the employee, while the remaining \$900 of the premium goes to covering the employee's spouse and children.

Most school districts currently offer the same fixed dollar contribution to all similarly situated employees, regardless of dependent status. Indirectly, this means that employees with dependent coverage must pay all or most of the cost of dependent coverage. On average, the contribution percentage for the dependent portion of coverage in the 2012-2013 school year is 71%, as shown in Table 8 below.

By contrast, PEBB does not offer the same fixed dollar contribution to all similarly situated employees. When an employee chooses PEBB UMP, the employee pays 15% of the cost of coverage for both the component that covers the employee, and the component that covers the employee's dependents. Therefore, state employees covered by PEBB with dependents receive a larger dollar contribution for coverage than employees without dependents.

The policies of Scenarios 3 and 4 fall between the two extremes described above. Employees with dependents receive a greater dollar contribution from employers than employees without dependents. However, employees must contribute a larger percentage to the dependent component of premium than they do to the employee only component of premium.

The following table summarizes the average employee contribution percentage for the dependent portion of premium for the 2012-2013 school year, based on the average premiums summarized in the preceding exhibits, for each coverage tier.

Table 8
Marginal Dependent Contribution Percentages, 2012-2013 School Year

Medical Coverage Tier	Employees	Average Monthly Premium	Average Monthly Contribution		Contribution Percentage	
			Employee	Employer	Employee ⁽¹⁾	Dependents
Employee Only	54,514	\$662	\$48	\$614	7%	n/a
Employee Spouse	11,445	1,112	372	740	7%	72%
Employee Child	24,727	863	189	675	7%	70%
Family	10,784	1,275	485	790	7%	71%
All Dependent Tiers	46,956	\$1,019	\$302	\$717	7%	71%

⁽¹⁾ The contribution percentage to the Employee portion of premium for Dependent tiers is assumed to be equal to the employee contribution percentage for employees in the Employee Only tier.

FINANCIAL MODEL

OVERVIEW OF MODEL

The financial model created from the member-level data described previously is intended to estimate the impact on employee enrollment, employer costs, and employee costs resulting from several policy scenarios that represent possible designs of a consolidated purchasing system. Note that this model uses the 2012-2013 school year to restate the employer and employee costs under a uniform employer contribution approach. In addition, we have modeled the movement of members between products and tiers that would result from these changes.

At this time, the model is not a forward-looking projection. Such a forecast would require the incorporation of enrollment changes associated with the current school year open enrollment, revisions to carrier pricing strategies, cost trends, renegotiated local bargaining agreements, and many other factors for which we do not have recent data. Also, as the model is discussed below, it is important to keep in mind that no aggregate “savings” are projected as part of this modeling effort. Rather, costs are shifted, primarily between the employee tiers with dependents and the Employee Only tier, between premiums and additional point-of-service cost-sharing in the chosen plan designs, and in some cases, between employer and employee.

For each policy scenario, the following steps are reflected in the model.

- Step 1: 2012-2013 school year data, before changes implemented
- Step 2: Changes to Employee/Employer Contribution Methodology
- Step 3: Benefit Richness Adjustment. In policy scenarios with standardized benefits, all members are moved to the standard plan.
- Step 4: Migration of employees between coverage tiers

STEP 1: 2012-2013 SCHOOL YEAR DATA, BEFORE POLICY CHANGES

We start with the following information for the 2012-2013 school year, based on the same data that was summarized in the “Overview of Current Enrollment, Premium, and Contribution” section.

- Employees by Enrollment Coverage Tier
- Total Premium (Medical only)
- Employee Contribution
- Employee Contribution Percentage
- Average Medical Benefit Plan Relativity (Note that our analysis defined the actuarial value of the PEBB Uniform Medical Plan as a 1.00 factor. A richer benefit package, that is, one with less employee point-of-service cost-sharing requirements, would have a factor greater than 1.00. A leaner benefit package would have a factor less than 1.00. These actuarial values are based on Milliman analysis of the design of each plan.)

STEP 2: CHANGES TO EMPLOYEE/EMPLOYER CONTRIBUTION METHODOLOGY

Step 2 of the modeling process for each policy scenario implements a standardized formula for calculating employer and employee contributions. The formula varies by policy scenario, but the same principles apply for all scenarios. Each scenario assumes that for a baseline plan (WEA Plan 2), the employee will contribute a percentage (for example, this is 15% in Scenario 3a) of the premium cost for the employee only portion of coverage, and that the employee will contribute a different percentage (for example, this is 37.5% in Scenario 3a) of the premium cost for the dependent portion of coverage.

Baseline Employer Contribution – Based on WEA Plan 2

- WEA Plan 2 is used as the baseline plan for the calculation of the employer financial contributions for benefits.
- We assumed the employer would contribute a fixed percentage of the premiums for employees and a separate fixed percentage for dependents, based on the premiums for WEA Plan 2. For the Employee/Spouse, Employee/Child, and Family tiers, the dependent percentage contribution was applied to the marginal portion of the premium (e.g., the total premium less the employee only premium for the same plan).

Pro-ration of benchmark

Under most policy scenarios, the benchmark employer contribution is pro-rated by an employee's benefit FTE value after an adjustment to account for the employer contribution for non-medical benefits. In Scenarios 1, 2, and 4, employer contributions are not pro-rated for part time employees. Instead, in these scenarios, part time employees that are eligible for benefits receive a full employer contribution.

Coverage Tier Premium Relativities

In Scenarios 3 and 4 (the scenarios that do not attempt to re-create PEBB rules) we did not rebase the premium tier relativities for the baseline plan or for any other plans. The premium tier relativities for the PEBB plans are currently 1.0/2.0/1.75/2.75 (Employee Only, Employee/Spouse, Employee/Child(ren), and Family, respectively). There was significant variation in the tier relativities of the most popular plans in the data that we used in modeling. Given the contribution strategy described in this section, we anticipate that the rebasing of the tier relativities would have a minor impact on the overall results, but would materially impact select coverage tiers.

Grandfathering of Benefit Eligibility

The model reflects grandfathering of benefit eligibility for any employees with FTE status of less than 0.5. We do not have data for the 2012-2013 school year concerning the benefit eligibility FTE threshold. We therefore assumed that any employee currently receiving benefits would continue to be covered under any new policy and would receive employer contributions at the same levels as employees with an FTE status of 0.5. In the OIC data collected from the school districts, each employee has a benefit FTE level (between 0 and 1.0) but we do not have any information on the actual number of hours worked per week for each employee.

Assumed Employer Contributions for Other Plans

- **Employee Contributions for More Expensive Plans:** For employees selecting a plan more expensive than the baseline plan, we assumed that employees would be responsible for any differential in premium rates. In other words, if a richer plan were selected, employees would pay the full difference between that plan's premium and the premium for the baseline plan. The employer contribution would remain unchanged.
- **Employee Contributions for Less Expensive Plans:** For employees selecting less expensive plans than the baseline plan, we assumed that employees would benefit from the lower premiums, and their contributions would be correspondingly lower. We assumed that no employee contribution would be less than \$0 (i.e., no premium credits were assumed.)
- **Waived Coverage:** For employees waiving medical coverage, we assumed no credits or other compensation.

STEP 3: BENEFIT RICHNESS ADJUSTMENT AND STANDARDIZATION OF BENEFITS

We expect that if changes are made to the employee/employer contribution formula, then some employees will choose medical plans that are richer or leaner than their current plan, because the employee's contribution to premium has changed. In other words, if the change to the contribution formula makes coverage more affordable for some employees, then some of those employees will choose richer (and therefore more expensive) plans than their current selections. Similarly, if the change to the contribution formula makes coverage more expensive for some employees, then some of those employees will choose benefits that are less rich (and therefore less expensive) than their current selections.

We studied the relationship in the 2012-2013 school year between employee contribution percentages and medical benefit relativities. Based on this analysis, we made assumptions regarding the average change in benefit richness (the employee's buy-up or buy-down) given an increase or decrease in the employee's premium contribution as a percentage of total premium.

For Scenarios 1 and 2, this calculation is simple because all employees are moved to a standardized plan (we used PEBB UMP as this standard plan for our modeling). In reality, employees will be able to choose alternative offerings, similar to the current PEBB system. But because these choices represent a trade-off for employees between premiums and cost sharing, and do not impact employer contributions, we modeled this simplified scenario.

Any policy similar to Scenarios 1 and 2 will involve a procurement process for any health plans other than the UMP, similar to the current PEBB system. The current PEBB system for procurement includes the following :

- There is a fixed employer contribution per adult unit.
- Health insurers submit bids to provide coverage. These bids vary by plan and are normalized for the risk morbidity level of enrollees. Such a system rewards health insurers for delivery of efficient health care.
- Members bear the additional cost of choosing a health plan that is more expensive than UMP.

We assume that there is a one-to-one relationship between medical benefit relativities and medical premiums. In other words, if we assume that an employee's benefit relativity will increase by 1% because of changes to the contribution formula, then we assume that the employee's total premium will also increase by 1%. This assumption is followed under all policy scenarios, whether modeled plan changes are due to employee choice (Scenarios 3 and 4) or due to standardized benefits (Scenarios 1 and 2.)

Note that when employees choose a medical plan that is less rich, and therefore has a lower premium, than their current plan, this usually means that the employee is choosing a plan with greater member cost sharing (higher deductibles, higher coinsurance, etc.) Premium reductions can be somewhat illusory: what appears to be a reduction in overall cost can actually be nothing more than shifting costs from premiums to member point-of-service cost sharing.

STEP 4: MIGRATION BETWEEN COVERAGE TIERS

The last step of the model assumes that employees also migrate between coverage tiers, due to the changes in the employer/employee contribution formula. The key migration pathways are as follows:

- **Employee Only to Coverage with Dependents:** When coverage for dependents is made more affordable, some employees currently electing Employee Only coverage will choose to cover their dependents as well. A typical situation in which this change will occur is when an employee's children are currently covered on a spouse's plan and the family decides to cover the children under the K-12 employee's plan because of greater affordability.
- **No Coverage to Employee Only:** When coverage for part time Employee Only coverage is made more affordable, some employees without dependents will choose Employee Only coverage.
- **No Coverage to Dependent Tiers:** When coverage of dependents is made more affordable, especially for part time employees, some employees that do not currently elect coverage will choose to cover themselves and their dependents under the K-12 plan. The most typical situation in which this will occur is when an employee is currently covered as a dependent on their spouse's plan and the family decides to cover either the entire family, or the children under the K-12 plan.
- **Employee Child to Employee Family:** When coverage for dependents is made more affordable, some employees who are currently only covering themselves and their children under the K-12 plan will choose to cover their spouse as well.

The migration assumptions vary by scenario, depending on the policies being modeled. The resulting employee distribution by tier for any scenario can be seen in the summary exhibits for each policy scenario.

In Scenarios 1 and 2, the total premiums are re-distributed by tier to reflect PEBB's tier ratios of 1.00/1.75/2.00/2.75 for Employee Only/Employee Child/Employee Spouse/Employee Family.

SUMMARY OF FINANCIAL MODEL RESULTS

Using the model described above, six scenarios of varying policies were examined. Each is presented below, identifying how costs are shifted between participants. It should be noted again that premium reductions resulting from changes in benefit choices should not be considered to be savings as these are offset by members assuming greater cost sharing requirements in the plan choices. The table below, which is also shown in the Executive Summary, summarizes the policies being modeled by each scenario:

**Table 2
Summary of Policy Scenario**

Scenario	Separate K-12 Risk Pool	Standardized Benefits	Pro-Rated Part Time Contribution	Contribution % for Employee Portion of Baseline Plan Premium	Contribution % for Dependent Portion of Baseline Plan Premium
1	No	Yes	No	15%	15%
2	Yes	Yes	No	15%	15%
3a	Yes	No	Yes	15%	37.5%
3b	Yes	No	Yes	12%	30%
3c	Yes	No	Yes	10%	25%
4	Yes	No	No	15%	37.5%

The following three tables, also found in the Executive Summary, show the results of the financial model:

Table 3
Annual Cost and Coverage
Dollar Amounts are in Millions

	Employer Contribution	Employee Contribution	Employees Covered
Before Policy Change	\$805.8	\$201.0	101,470
Scenario 1: Merged Risk Pool within PEBB	988.1	179.7	110,220
Scenario 2: Separate Risk Pool within PEBB	1,001.6	182.2	110,220
Scenario 3a: SEBB 15%/37.5%	836.8	247.3	104,997
Scenario 3b: SEBB 12%/30%	888.0	219.0	105,786
Scenario 3c: SEBB 10%/25%	922.3	199.9	106,312
Scenario 4: SEBB 15%/37.5% + No Pro-Rating	904.7	213.3	108,384

Table 4
Incremental Impact of Policy Change
Dollar Amounts are in Millions

	Additional Employer Contribution	Additional Employee Contribution	Additional Employees Covered
Scenario 1: Merged Risk Pool within PEBB	\$182.3	(\$21.3)	8,750
Scenario 2: Separate Risk Pool within PEBB	195.8	(18.8)	8,750
Scenario 3a: SEBB 15%/37.5%	31.0	46.3	3,527
Scenario 3b: SEBB 12%/30%	82.2	18.0	4,316
Scenario 3c: SEBB 10%/25%	116.5	(1.1)	4,842
Scenario 4: SEBB + No Pro-Rating	98.9	12.3	6,914

Table 5
Average Employer and Employee Contributions PEPM and Percentage

Scenario	Contribution Per Employee		Employee Contribution	
	Per Month (PEPM)		Percentage by Enrollment Tier*	
	Employer	Employee	Employee Only	Family Tier
Before Policy Change	\$662	\$165	7%	38%
Scenario 1: Merged Risk Pool within PEBB	747	136	15%	16%
Scenario 2: Separate Risk Pool within PEBB	757	138	15%	16%
Scenario 3a: SEBB 15%/37.5%	664	196	20%	25%
Scenario 3b: SEBB 12%/30%	700	173	17%	21%
Scenario 3c: SEBB 10%/25%	723	157	16%	19%
Scenario 4: SEBB 15%/37.5% + No Pro-Rating	696	164	16%	21%

*Employee contribution percentages include both Part-Time and Full-Time employees. In the Scenario 3 series, contributions for Part-Time employees are pro-rated based on Benefit FTE status. Therefore, the modeled Employee Only contribution percentage will not match the contribution policy being modeled by each scenario.

It is important to note that the cost differences for employers and employees between Scenario 1, compared to Scenario 2, result in offsetting cost increases for the state and state employees in the PEBB program.

SCENARIO 1: CONSOLIDATION WITH PEBB STATE EMPLOYEE RISK POOL

Scenario 1 estimates the impact of moving all K-12 employees into the current PEBB system in a single merged risk pool with state employees. The following policies are modeled:

- Minimum benefit eligibility threshold of 0.5 FTE
- Employees under the benefit eligibility threshold and currently with coverage have their benefits grandfathered.
- All Employees with coverage move to PEBB UMP.
- Premiums are based on current employee premiums for K-12 employees and state employees. Current premiums for K-12 employees are adjusted for the difference in benefit richness between the current plan and PEBB UMP.
- The premium ratios between coverage levels have been adjusted on a revenue-neutral basis to match PEBB's tier ratios of 1.00/1.75/2.00/2.75 for Employee Only/Employee Child/Employee Spouse/Employee Family.
- Benchmark Contribution Formula: Employee covers 15% of the cost for medical premium, plus a \$10 PEPM spouse surcharge for employees in the Employee Spouse or Employee Family tiers.
- Part Time Employees do not have their benchmark employer contribution pro-rated by their Benefit FTE status.

- Dental coverage is assumed when enrolled in medical coverage.
- K-12 employees and state employees currently covered by PEBB are merged into a single risk pool.

The following table summarizes the estimated premiums for PEBB UMP, for both the K-12 and state employee populations if each population were in a separate risk pool. The K-12 premiums come from Scenario 2 (described below). The state employee premiums come from PEBB enrollment and premium data. The table shows the estimated premiums by tier if the two groups of employees were merged into a single risk pool.

Table 9
Scenario 1: PEBB Premium Rates
K-12 and State Employee Premiums

Washington K12 Employees	Scenario 2 Employees	Scenario 2 Premium	Required Premium	Rate Change
Employee Only	51,311	\$550	\$542	-1.3%
Employee Spouse	17,797	1,099	1,085	-1.3%
Employee Child	20,497	962	949	-1.3%
Family	20,613	1,512	1,491	-1.3%
Total	110,218	\$895	\$883	-1.3%

State Employees	2012-2013			
	Membership (10/1/12)	UMP Premium	Required Premium	Rate Change
Employee Only	44,641	\$535	\$542	1.4%
Employee Spouse	19,463	1,070	1,085	1.4%
Employee Child	14,746	936	949	1.4%
Family	26,042	1,471	1,491	1.4%
Total	104,892	\$923	\$936	1.4%

Combined Pool	Membership	Required Premium
Employee Only	95,952	\$542
Employee Spouse	37,260	1,085
Employee Child	35,243	949
Family	46,655	1,491
Total	215,110	\$909

The following set of tables summarizes 2012-2013 actual financial results and the estimated financial results under the policies modeled. The layout is very similar to the tables that summarized 2012-13 financial results: The first set of tables shows results for all employees, then all Full Time employees, then all Part Time employees. The next two sets of tables show the same information, but limited to Certificated and Classified employees.

A district-level summary of financial results under Scenario 1 can be found in Appendix 3A.

Table 10A
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 1 – PEBB Premium Rates

All Employees												
Medical Coverage Tier	Before Policy Change						After Policy Change					
	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit	Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit	Relativity (1)
Employee Only	54,514	\$662	\$48	7%	1.009	51,313	\$542	\$81	15%	1.000		
Employee Spouse	11,445	1,112	372	33%	0.971	17,798	1,085	173	16%	1.000		
Employee Child	24,727	863	189	22%	0.990	20,497	949	142	15%	1.000		
Family	10,784	1,275	485	38%	0.957	20,613	1,491	234	16%	1.000		
No Coverage	20,164	0	0	na	na	11,414	0	0	na	na		
Subtotal - Covered Employees	101,470	\$827	\$165	20%	0.994	110,220	\$883	\$136	15%	1.000		
Total	121,634					121,634						

Full Time Employees												
Medical Coverage Tier	Before Policy Change						After Policy Change					
	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit	Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit	Relativity (1)
Employee Only	42,409	\$676	\$41	6%	1.019	38,168	\$542	\$81	15%	1.000		
Employee Spouse	9,519	1,123	367	33%	0.976	13,180	1,085	173	16%	1.000		
Employee Child	21,028	875	185	21%	0.996	16,184	949	142	15%	1.000		
Family	9,419	1,286	477	37%	0.960	15,513	1,491	234	16%	1.000		
No Coverage	6,696	0	0	na	na	6,026	0	0	na	na		
Subtotal - Covered Employees	82,375	\$848	\$165	19%	1.001	83,045	\$885	\$136	15%	1.000		
Total	89,071					89,071						

Part Time Employees												
Medical Coverage Tier	Before Policy Change						After Policy Change					
	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit	Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit	Relativity (1)
Employee Only	12,105	\$613	\$71	12%	0.975	13,144	\$542	\$81	15%	1.000		
Employee Spouse	1,926	1,060	399	38%	0.947	4,618	1,085	173	16%	1.000		
Employee Child	3,699	798	212	27%	0.957	4,313	949	142	15%	1.000		
Family	1,365	1,201	545	45%	0.936	5,100	1,491	234	16%	1.000		
No Coverage	13,468	0	0	na	na	5,387	0	0	na	na		
Subtotal - Covered Employees	19,095	\$736	\$165	22%	0.966	27,176	\$877	\$135	15%	1.000		
Total	32,563					32,563						

(1) Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

Table 10B
Based on 2012-2013 School Year
Certificated Employees
Medical Premium Only
Scenario 1 – PEBB Premium Rates

Certificated Employees										
Medical Coverage Tier	Before Policy Change					After Policy Change				
	Average Monthly Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Average Monthly Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)
	Employee Only	30,149	\$671	\$46	7%	1.019	27,509	\$542	\$81	15%
Employee Spouse	6,255	1,132	398	35%	0.976	9,079	1,085	173	16%	1.000
Employee Child	15,973	869	197	23%	0.997	12,461	949	142	15%	1.000
Family	7,624	1,295	504	39%	0.962	12,605	1,491	234	16%	1.000
No Coverage	5,580	0	0	na	na	3,928	0	0	na	na
Subtotal - Covered Employees	60,001	\$851	\$181	21%	1.001	61,654	\$898	\$138	15%	1.000
Total	65,581					65,581				

Full Time Certificated Employees										
Medical Coverage Tier	Before Policy Change					After Policy Change				
	Average Monthly Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Average Monthly Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)
	Employee Only	28,356	\$677	\$42	6%	1.022	25,520	\$542	\$81	15%
Employee Spouse	6,036	1,136	393	35%	0.977	8,440	1,085	173	16%	1.000
Employee Child	15,194	873	191	22%	0.998	11,639	949	142	15%	1.000
Family	7,261	1,299	495	38%	0.963	11,587	1,491	234	16%	1.000
No Coverage	3,391	0	0	na	na	3,052	0	0	na	na
Subtotal - Covered Employees	56,847	\$857	\$177	21%	1.003	57,186	\$897	\$138	15%	1.000
Total	60,238					60,238				

Part Time Certificated Employees										
Medical Coverage Tier	Before Policy Change					After Policy Change				
	Average Monthly Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Average Monthly Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)
	Employee Only	1,793	\$574	\$124	22%	0.970	1,988	\$542	\$81	15%
Employee Spouse	219	1,038	521	50%	0.956	639	1,085	173	16%	1.000
Employee Child	779	783	307	39%	0.969	822	949	142	15%	1.000
Family	363	1,209	675	56%	0.952	1,018	1,491	234	16%	1.000
No Coverage	2,189	0	0	na	na	876	0	0	na	na
Subtotal - Covered Employees	3,154	\$731	\$260	36%	0.967	4,467	\$911	\$140	15%	1.000
Total	5,343					5,343				

(1) Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

Table 10C
Based on 2012-2013 School Year
Classified Employees
Medical Premium Only
Scenario 1 – PEBB Premium Rates

		Classified Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
	Employee Only	24,365	\$650	\$49	8%	0.997	23,804	\$542	\$81	15%	1.000
Employee Spouse	5,190	1,088	341	31%	0.965	8,718	1,085	173	16%	1.000	
Employee Child	8,754	853	173	20%	0.977	8,036	949	142	15%	1.000	
Family	3,160	1,229	441	36%	0.945	8,009	1,491	234	16%	1.000	
No Coverage	14,584	0	0	na	na	7,486	0	0	na	na	
Subtotal - Covered Employees	41,469	\$792	\$142	18%	0.985	48,567	\$863	\$133	15%	1.000	
Total	56,053					56,053					

		Full Time Classified Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
	Employee Only	14,053	\$673	\$39	6%	1.012	12,648	\$542	\$81	15%	1.000
Employee Spouse	3,483	1,101	321	29%	0.974	4,739	1,085	173	16%	1.000	
Employee Child	5,834	879	166	19%	0.988	4,545	949	142	15%	1.000	
Family	2,158	1,243	414	33%	0.952	3,926	1,491	234	16%	1.000	
No Coverage	3,305	0	0	na	na	2,975	0	0	na	na	
Subtotal - Covered Employees	25,528	\$827	\$138	17%	0.996	25,859	\$857	\$132	15%	1.000	
Total	28,833					28,833					

		Part Time Classified Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
	Employee Only	10,312	\$620	\$62	10%	0.976	11,156	\$542	\$81	15%	1.000
Employee Spouse	1,707	1,063	383	36%	0.946	3,979	1,085	173	16%	1.000	
Employee Child	2,920	802	187	23%	0.954	3,491	949	142	15%	1.000	
Family	1,002	1,197	499	42%	0.931	4,082	1,491	234	16%	1.000	
No Coverage	11,279	0	0	na	na	4,512	0	0	na	na	
Subtotal - Covered Employees	15,941	\$737	\$147	20%	0.966	22,708	\$870	\$134	15%	1.000	
Total	27,220					27,220					

(1) Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

SCENARIO 2: CONSOLIDATION UNDER PEBB WITH SEPARATE RISK POOL

Scenario 2 estimates the impact of moving all K-12 employees into the current PEBB system with current PEBB eligibility and employer/employee contribution formulas in a risk pool that is separate from state employees. The following policies are modeled:

- Benefit eligibility threshold of 0.5 FTE
- Employees under the benefit eligibility threshold and currently with coverage have their benefits grandfathered.
- All Employees with coverage move to PEBB UMP.
- Aggregate premiums are based on current employee premiums, adjusted for the difference in benefit richness between the current plan and PEBB UMP.
- The premium ratios between coverage levels have been adjusted on a revenue-neutral basis to match PEBB's tier ratios of 1.00/1.75/2.00/2.75 for Employee Only/Employee Child/Employee Spouse/Employee Family.
- Benchmark Contribution Formula: Employee covers 15% of the cost for medical premium, plus a \$10 PEPM spouse surcharge for employees in the Employee Spouse or Employee Family tiers.
- Part Time Employees do not have their benchmark employer contribution pro-rated by their Benefit FTE status.
- Dental coverage is assumed when enrolled in medical coverage.

The following set of tables summarizes 2012-2013 actual financial results and the estimated financial results under the policies modeled.

A district-level summary of financial results under Scenario 2 can be found in Appendix 3B.

Table 11A
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 2 – Separate Risk Pool within PEBB

All Employees											
Medical Coverage Tier	Before Policy Change					After Policy Change					
	Average	Average	Employee	Medical		Average	Average	Employee	Medical		
	Monthly	Employee	Contribution	Benefit		Monthly	Employee	Contribution	Benefit		
Employees	Premium	Contribution	Percentage	Relativity (1)	Employees	Premium	Contribution	Percentage	Relativity (1)	Employees	
Employee Only	54,514	\$662	\$48	7%	1.009	51,313	\$550	\$82	15%	1.000	
Employee Spouse	11,445	1,112	372	33%	0.971	17,798	1,099	175	16%	1.000	
Employee Child	24,727	863	189	22%	0.990	20,497	962	144	15%	1.000	
Family	10,784	1,275	485	38%	0.957	20,613	1,512	237	16%	1.000	
No Coverage	20,164	0	0	na	na	11,414	0	0	na	na	
Subtotal - Covered Employees	101,470	\$827	\$165	20%	0.994	110,220	\$895	\$138	15%	1.000	
Total	121,634					121,634					

Full Time Employees											
Medical Coverage Tier	Before Policy Change					After Policy Change					
	Average	Average	Employee	Medical		Average	Average	Employee	Medical		
	Monthly	Employee	Contribution	Benefit		Monthly	Employee	Contribution	Benefit		
Employees	Premium	Contribution	Percentage	Relativity (1)	Employees	Premium	Contribution	Percentage	Relativity (1)	Employees	
Employee Only	42,409	\$676	\$41	6%	1.019	38,168	\$550	\$82	15%	1.000	
Employee Spouse	9,519	1,123	367	33%	0.976	13,180	1,099	175	16%	1.000	
Employee Child	21,028	875	185	21%	0.996	16,184	962	144	15%	1.000	
Family	9,419	1,286	477	37%	0.960	15,513	1,512	237	16%	1.000	
No Coverage	6,696	0	0	na	na	6,026	0	0	na	na	
Subtotal - Covered Employees	82,375	\$848	\$165	19%	1.001	83,045	\$897	\$138	15%	1.000	
Total	89,071					89,071					

Part Time Employees											
Medical Coverage Tier	Before Policy Change					After Policy Change					
	Average	Average	Employee	Medical		Average	Average	Employee	Medical		
	Monthly	Employee	Contribution	Benefit		Monthly	Employee	Contribution	Benefit		
Employees	Premium	Contribution	Percentage	Relativity (1)	Employees	Premium	Contribution	Percentage	Relativity (1)	Employees	
Employee Only	12,105	\$613	\$71	12%	0.975	13,144	\$550	\$82	15%	1.000	
Employee Spouse	1,926	1,060	399	38%	0.947	4,618	1,099	175	16%	1.000	
Employee Child	3,699	798	212	27%	0.957	4,313	962	144	15%	1.000	
Family	1,365	1,201	545	45%	0.936	5,100	1,512	237	16%	1.000	
No Coverage	13,468	0	0	na	na	5,387	0	0	na	na	
Subtotal - Covered Employees	19,095	\$736	\$165	22%	0.966	27,176	\$889	\$137	15%	1.000	
Total	32,563					32,563					

(1) Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

**Table 11B
Based on 2012-2013 School Year
Certificated Employees
Medical Premium Only
Scenario 2 – Separate Risk Pool within PEBB**

		Certificated Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
Employee Only	30,149	\$671	\$46	7%	1.019	27,509	\$550	\$82	15%	1.000	
Employee Spouse	6,255	1,132	398	35%	0.976	9,079	1,099	175	16%	1.000	
Employee Child	15,973	869	197	23%	0.997	12,461	962	144	15%	1.000	
Family	7,624	1,295	504	39%	0.962	12,605	1,512	237	16%	1.000	
No Coverage	5,580	0	0	na	na	3,928	0	0	na	na	
Subtotal - Covered Employees	60,001	\$851	\$181	21%	1.001	61,654	\$911	\$140	15%	1.000	
Total	65,581					65,581					

		Full Time Certificated Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
Employee Only	28,356	\$677	\$42	6%	1.022	25,520	\$550	\$82	15%	1.000	
Employee Spouse	6,036	1,136	393	35%	0.977	8,440	1,099	175	16%	1.000	
Employee Child	15,194	873	191	22%	0.998	11,639	962	144	15%	1.000	
Family	7,261	1,299	495	38%	0.963	11,587	1,512	237	16%	1.000	
No Coverage	3,391	0	0	na	na	3,052	0	0	na	na	
Subtotal - Covered Employees	56,847	\$857	\$177	21%	1.003	57,186	\$910	\$140	15%	1.000	
Total	60,238					60,238					

		Part Time Certificated Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
Employee Only	1,793	\$574	\$124	22%	0.970	1,988	\$550	\$82	15%	1.000	
Employee Spouse	219	1,038	521	50%	0.956	639	1,099	175	16%	1.000	
Employee Child	779	783	307	39%	0.969	822	962	144	15%	1.000	
Family	363	1,209	675	56%	0.952	1,018	1,512	237	16%	1.000	
No Coverage	2,189	0	0	na	na	876	0	0	na	na	
Subtotal - Covered Employees	3,154	\$731	\$260	36%	0.967	4,467	\$923	\$142	15%	1.000	
Total	5,343					5,343					

(1) Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

Table 11C
Based on 2012-2013 School Year
Classified Employees
Medical Premium Only
Scenario 2 – Separate Risk Pool within PEBB

Classified Employees											
	Before Policy Change					After Policy Change					
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
Employee Only	24,365	\$650	\$49	8%	0.997	23,804	\$550	\$82	15%	1.000	
Employee Spouse	5,190	1,088	341	31%	0.965	8,718	1,099	175	16%	1.000	
Employee Child	8,754	853	173	20%	0.977	8,036	962	144	15%	1.000	
Family	3,160	1,229	441	36%	0.945	8,009	1,512	237	16%	1.000	
No Coverage	14,584	0	0	na	na	7,486	0	0	na	na	
Subtotal - Covered Employees	41,469	\$792	\$142	18%	0.985	48,567	\$875	\$135	15%	1.000	
Total	56,053					56,053					

Full Time Classified Employees											
	Before Policy Change					After Policy Change					
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
Employee Only	14,053	\$673	\$39	6%	1.012	12,648	\$550	\$82	15%	1.000	
Employee Spouse	3,483	1,101	321	29%	0.974	4,739	1,099	175	16%	1.000	
Employee Child	5,834	879	166	19%	0.988	4,545	962	144	15%	1.000	
Family	2,158	1,243	414	33%	0.952	3,926	1,512	237	16%	1.000	
No Coverage	3,305	0	0	na	na	2,975	0	0	na	na	
Subtotal - Covered Employees	25,528	\$827	\$138	17%	0.996	25,859	\$869	\$134	15%	1.000	
Total	28,833					28,833					

Part Time Classified Employees											
	Before Policy Change					After Policy Change					
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
Employee Only	10,312	\$620	\$62	10%	0.976	11,156	\$550	\$82	15%	1.000	
Employee Spouse	1,707	1,063	383	36%	0.946	3,979	1,099	175	16%	1.000	
Employee Child	2,920	802	187	23%	0.954	3,491	962	144	15%	1.000	
Family	1,002	1,197	499	42%	0.931	4,082	1,512	237	16%	1.000	
No Coverage	11,279	0	0	na	na	4,512	0	0	na	na	
Subtotal - Covered Employees	15,941	\$737	\$147	20%	0.966	22,708	\$882	\$136	15%	1.000	
Total	27,220					27,220					

(1) Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

SCENARIO 3A: CONSOLIDATION OUTSIDE OF PEBB WITH 15%/37.5% CONTRIBUTION FORMULA AND PRO-RATION OF PART TIME EMPLOYEE CONTRIBUTIONS

Scenario 3a uses WEA Plan 2 to calculate a set of employer benchmark contributions. The scenario reflects the following policies:

- Benefit eligibility threshold of 0.5 FTE
- Employees under the benefit eligibility threshold and currently with coverage have their benefits grandfathered.
- Benchmark Medical Plan: WEA Plan 2.
- Benchmark employer contribution is set based on the premiums by tier for the Benchmark Medical Plan.
- Benchmark contribution formula: Employee covers 15% of the cost for Employee Only component of medical premium. Employee covers 37.5% of the cost of Dependent component of medical premium.
- The benchmark contribution for part time employees is pro-rated by the employee's benefit FTE status.
- When an employee chooses a plan that is richer or leaner than the benchmark plan, the additional cost or savings goes to the employee.
- There is no refund for employees that choose a plan that is lean enough to reduce the employee contribution below \$0.
- Dental coverage is assumed when enrolled in medical coverage.

The following set of tables summarizes 2012-2013 actual financial results and the estimated financial results under the policies modeled.

A district-level summary of financial results under Scenario 3a can be found in Appendix 3C.

No scenarios with contribution formulas greater than 15% and 37.5% respectively for the employee and dependent components of premium were modeled because such a set of policies would result in making nearly all K-12 employees worse off, compared to the status quo.

Table 12A
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3a – SEBB – 15%/37.5%

All Employees												
	Before Policy Change						After Policy Change					
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)		Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
Employee Only	54,514	\$662	\$48	7%	1.009		50,891	\$649	\$127	20%	0.990	
Employee Spouse	11,445	1,112	372	33%	0.971		15,245	1,114	284	26%	0.974	
Employee Child	24,727	863	189	22%	0.990		22,196	857	202	24%	0.984	
Family	10,784	1,275	485	38%	0.957		16,664	1,279	319	25%	0.964	
No Coverage	20,164	0	0	na	na		16,637	0	0	na	na	
Subtotal - Covered Employees	101,470	\$827	\$165	20%	0.994		104,997	\$860	\$196	23%	0.983	
Total	121,634						121,634					

Full Time Employees												
	Before Policy Change						After Policy Change					
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)		Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
Employee Only	42,409	\$676	\$41	6%	1.019		39,872	\$665	\$109	16%	1.003	
Employee Spouse	9,519	1,123	367	33%	0.976		11,709	1,131	253	22%	0.983	
Employee Child	21,028	875	185	21%	0.996		18,130	873	185	21%	0.994	
Family	9,419	1,286	477	37%	0.960		13,065	1,299	284	22%	0.971	
No Coverage	6,696	0	0	na	na		6,295	0	0	na	na	
Subtotal - Covered Employees	82,375	\$848	\$165	19%	1.001		82,776	\$876	\$173	20%	0.993	
Total	89,071						89,071					

Part Time Employees												
	Before Policy Change						After Policy Change					
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)		Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
Employee Only	12,105	\$613	\$71	12%	0.975		11,019	\$593	\$193	33%	0.945	
Employee Spouse	1,926	1,060	399	38%	0.947		3,536	1,057	389	37%	0.945	
Employee Child	3,699	798	212	27%	0.957		4,066	786	280	36%	0.943	
Family	1,365	1,201	545	45%	0.936		3,600	1,205	446	37%	0.940	
No Coverage	13,468	0	0	na	na		10,342	0	0	na	na	
Subtotal - Covered Employees	19,095	\$736	\$165	22%	0.966		22,221	\$801	\$281	35%	0.944	
Total	32,563						32,563					

(1) Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

Table 12B
Based on 2012-2013 School Year
Certificated Employees
Medical Premium Only
Scenario 3a – SEBB – 15%/37.5%

		Certificated Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
	Employee Only	30,149	\$671	\$46	7%	1.019	28,292	\$660	\$116	18%	1.003
Employee Spouse	6,255	1,132	398	35%	0.976	7,944	1,139	277	24%	0.983	
Employee Child	15,973	869	197	23%	0.997	13,872	867	193	22%	0.995	
Family	7,624	1,295	504	39%	0.962	10,604	1,306	317	24%	0.973	
No Coverage	5,580	0	0	na	na	4,869	0	0	na	na	
Subtotal - Covered Employees	60,001	\$851	\$181	21%	1.001	60,712	\$883	\$190	21%	0.993	
Total	65,581					65,581					

		Full Time Certificated Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
	Employee Only	28,356	\$677	\$42	6%	1.022	26,660	\$666	\$109	16%	1.006
Employee Spouse	6,036	1,136	393	35%	0.977	7,474	1,145	265	23%	0.985	
Employee Child	15,194	873	191	22%	0.998	13,067	872	183	21%	0.998	
Family	7,261	1,299	495	38%	0.963	9,849	1,313	297	23%	0.974	
No Coverage	3,391	0	0	na	na	3,188	0	0	na	na	
Subtotal - Covered Employees	56,847	\$857	\$177	21%	1.003	57,050	\$888	\$179	20%	0.996	
Total	60,238					60,238					

		Part Time Certificated Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
	Employee Only	1,793	\$574	\$124	22%	0.970	1,632	\$557	\$223	40%	0.944
Employee Spouse	219	1,038	521	50%	0.956	470	1,039	468	45%	0.957	
Employee Child	779	783	307	39%	0.969	805	774	353	46%	0.959	
Family	363	1,209	675	56%	0.952	755	1,215	569	47%	0.957	
No Coverage	2,189	0	0	na	na	1,681	0	0	na	na	
Subtotal - Covered Employees	3,154	\$731	\$260	36%	0.967	3,662	\$803	\$354	44%	0.952	
Total	5,343					5,343					

(1) Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

Table 12C
Based on 2012-2013 School Year
Classified Employees
Medical Premium Only
Scenario 3a – SEBB – 15%/37.5%

Medical Coverage Tier	Classified Employees									
	Before Policy Change					After Policy Change				
	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)
Employee Only	24,365	\$650	\$49	8%	0.997	22,599	\$636	\$141	22%	0.975
Employee Spouse	5,190	1,088	341	31%	0.965	7,301	1,087	292	27%	0.964
Employee Child	8,754	853	173	20%	0.977	8,324	841	217	26%	0.966
Family	3,160	1,229	441	36%	0.945	6,061	1,230	323	26%	0.950
No Coverage	14,584	0	0	na	na	11,768	0	0	na	na
Subtotal - Covered Employees	41,469	\$792	\$142	18%	0.985	44,285	\$830	\$205	25%	0.968
Total	56,053					56,053				

Medical Coverage Tier	Full Time Classified Employees									
	Before Policy Change					After Policy Change				
	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)
Employee Only	14,053	\$673	\$39	6%	1.012	13,212	\$662	\$108	16%	0.996
Employee Spouse	3,483	1,101	321	29%	0.974	4,235	1,107	231	21%	0.979
Employee Child	5,834	879	166	19%	0.988	5,063	874	188	22%	0.984
Family	2,158	1,243	414	33%	0.952	3,216	1,256	243	19%	0.963
No Coverage	3,305	0	0	na	na	3,107	0	0	na	na
Subtotal - Covered Employees	25,528	\$827	\$138	17%	0.996	25,726	\$851	\$161	19%	0.987
Total	28,833					28,833				

Medical Coverage Tier	Part Time Classified Employees									
	Before Policy Change					After Policy Change				
	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)
Employee Only	10,312	\$620	\$62	10%	0.976	9,387	\$599	\$188	31%	0.945
Employee Spouse	1,707	1,063	383	36%	0.946	3,066	1,060	376	36%	0.943
Employee Child	2,920	802	187	23%	0.954	3,262	789	262	33%	0.939
Family	1,002	1,197	499	42%	0.931	2,845	1,202	414	34%	0.935
No Coverage	11,279	0	0	na	na	8,661	0	0	na	na
Subtotal - Covered Employees	15,941	\$737	\$147	20%	0.966	18,559	\$801	\$267	33%	0.942
Total	27,220					27,220				

(1) Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

SCENARIO 3B: CONSOLIDATION OUTSIDE OF PEBB WITH 12%/30% CONTRIBUTION FORMULA AND PRO-RATION OF PART TIME EMPLOYEE CONTRIBUTIONS

Scenario 3b uses WEA Plan 2 to calculate a set of employer benchmark contributions. The scenario reflects the following policies:

- Benefit eligibility threshold of 0.5 FTE
- Employees under the benefit eligibility threshold and currently with coverage have their benefits grandfathered.
- Benchmark Medical Plan: WEA Plan 2.
- Benchmark employer contribution is set based on the premiums by tier for the Benchmark Medical Plan.
- Benchmark contribution formula: Employee covers 12% of the cost for Employee Only component of medical premium. Employee covers 30% of the cost of Dependent component of medical premium.
- The benchmark contribution for part time employees is pro-rated by the employee's benefit FTE status.
- When an employee chooses a plan that is richer or leaner than the benchmark plan, the additional cost or savings goes to the employee.
- There is no refund for employees that choose a plan that is lean enough to reduce the employee contribution below \$0.
- Dental coverage is assumed when enrolled in medical coverage.

The following set of tables summarizes 2012-2013 actual financial results and the estimated financial results under the policies modeled.

A district-level summary of financial results under Scenario 3b can be found in Appendix 3D.

Table 13A
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3b – SEBB – 12%/30%

All Employees												
	Before Policy Change						After Policy Change					
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit	Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit	Relativity (1)
Employee Only	54,514	\$662	\$48	7%	1.009	1.009	50,080	\$651	\$112	17%	1.009	0.994
Employee Spouse	11,445	1,112	372	33%	0.971	0.971	16,096	1,117	244	22%	0.977	0.977
Employee Child	24,727	863	189	22%	0.990	0.990	21,630	859	176	21%	0.987	0.987
Family	10,784	1,275	485	38%	0.957	0.957	17,981	1,282	272	21%	0.967	0.967
No Coverage	20,164	0	0	na	na	na	15,848	0	0	na	na	na
Subtotal - Covered Employees	101,470	\$827	\$165	20%	0.994	0.994	105,786	\$872	\$173	20%	0.986	0.986
Total	121,634						121,634					

Full Time Employees												
	Before Policy Change						After Policy Change					
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit	Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit	Relativity (1)
Employee Only	42,409	\$676	\$41	6%	1.019	1.019	39,304	\$667	\$93	14%	1.006	1.006
Employee Spouse	9,519	1,123	367	33%	0.976	0.976	12,199	1,135	210	19%	0.986	0.986
Employee Child	21,028	875	185	21%	0.996	0.996	17,481	876	157	18%	0.997	0.997
Family	9,419	1,286	477	37%	0.960	0.960	13,881	1,304	235	18%	0.975	0.975
No Coverage	6,696	0	0	na	na	na	6,206	0	0	na	na	na
Subtotal - Covered Employees	82,375	\$848	\$165	19%	1.001	1.001	82,865	\$887	\$148	17%	0.996	0.996
Total	89,071						89,071					

Part Time Employees												
	Before Policy Change						After Policy Change					
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit	Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit	Relativity (1)
Employee Only	12,105	\$613	\$71	12%	0.975	0.975	10,776	\$595	\$181	30%	0.948	0.948
Employee Spouse	1,926	1,060	399	38%	0.947	0.947	3,897	1,061	351	33%	0.949	0.949
Employee Child	3,699	798	212	27%	0.957	0.957	4,148	789	259	33%	0.946	0.946
Family	1,365	1,201	545	45%	0.936	0.936	4,100	1,210	398	33%	0.944	0.944
No Coverage	13,468	0	0	na	na	na	9,642	0	0	na	na	na
Subtotal - Covered Employees	19,095	\$736	\$165	22%	0.966	0.966	22,921	\$819	\$263	32%	0.947	0.947
Total	32,563						32,563					

(1) Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

Table 13B
Based on 2012-2013 School Year
Certificated Employees
Medical Premium Only
Scenario 3b – SEBB – 12%/30%

		Certificated Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
	Employee Only	30,149	\$671	\$46	7%	1.019	27,876	\$662	\$100	15%	1.006
Employee Spouse	6,255	1,132	398	35%	0.976	8,323	1,142	235	21%	0.987	
Employee Child	15,973	869	197	23%	0.997	13,402	869	166	19%	0.999	
Family	7,624	1,295	504	39%	0.962	11,271	1,311	268	20%	0.976	
No Coverage	5,580	0	0	na	na	4,710	0	0	na	na	
Subtotal - Covered Employees	60,001	\$851	\$181	21%	1.001	60,871	\$894	\$164	18%	0.996	
Total	65,581					65,581					

		Full Time Certificated Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
	Employee Only	28,356	\$677	\$42	6%	1.022	26,280	\$668	\$93	14%	1.010
Employee Spouse	6,036	1,136	393	35%	0.977	7,796	1,149	222	19%	0.988	
Employee Child	15,194	873	191	22%	0.998	12,591	875	155	18%	1.001	
Family	7,261	1,299	495	38%	0.963	10,428	1,318	247	19%	0.977	
No Coverage	3,391	0	0	na	na	3,143	0	0	na	na	
Subtotal - Covered Employees	56,847	\$857	\$177	21%	1.003	57,095	\$898	\$153	17%	0.999	
Total	60,238					60,238					

		Part Time Certificated Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
	Employee Only	1,793	\$574	\$124	22%	0.970	1,596	\$559	\$213	38%	0.947
Employee Spouse	219	1,038	521	50%	0.956	527	1,042	435	42%	0.960	
Employee Child	779	783	307	39%	0.969	810	777	333	43%	0.961	
Family	363	1,209	675	56%	0.952	843	1,220	525	43%	0.961	
No Coverage	2,189	0	0	na	na	1,567	0	0	na	na	
Subtotal - Covered Employees	3,154	\$731	\$260	36%	0.967	3,776	\$821	\$339	41%	0.955	
Total	5,343					5,343					

(1) Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

Table 13C
Based on 2012-2013 School Year
Classified Employees
Medical Premium Only
Scenario 3b – SEBB – 12%/30%

		Classified Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
	Employee Only	24,365	\$650	\$49	8%	0.997	22,204	\$638	\$127	20%	0.978
Employee Spouse	5,190	1,088	341	31%	0.965	7,773	1,091	254	23%	0.967	
Employee Child	8,754	853	173	20%	0.977	8,228	843	194	23%	0.969	
Family	3,160	1,229	441	36%	0.945	6,710	1,234	279	23%	0.953	
No Coverage	14,584	0	0	na	na	11,138	0	0	na	na	
Subtotal - Covered Employees	41,469	\$792	\$142	18%	0.985	44,915	\$843	\$184	22%	0.971	
Total	56,053					56,053					

		Full Time Classified Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
	Employee Only	14,053	\$673	\$39	6%	1.012	13,024	\$664	\$93	14%	0.999
Employee Spouse	3,483	1,101	321	29%	0.974	4,403	1,111	189	17%	0.982	
Employee Child	5,834	879	166	19%	0.988	4,890	877	162	18%	0.987	
Family	2,158	1,243	414	33%	0.952	3,453	1,260	198	16%	0.966	
No Coverage	3,305	0	0	na	na	3,063	0	0	na	na	
Subtotal - Covered Employees	25,528	\$827	\$138	17%	0.996	25,770	\$861	\$136	16%	0.990	
Total	28,833					28,833					

		Part Time Classified Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
	Employee Only	10,312	\$620	\$62	10%	0.976	9,180	\$601	\$176	29%	0.948
Employee Spouse	1,707	1,063	383	36%	0.946	3,370	1,064	338	32%	0.947	
Employee Child	2,920	802	187	23%	0.954	3,338	793	240	30%	0.943	
Family	1,002	1,197	499	42%	0.931	3,257	1,207	365	30%	0.939	
No Coverage	11,279	0	0	na	na	8,075	0	0	na	na	
Subtotal - Covered Employees	15,941	\$737	\$147	20%	0.966	19,145	\$819	\$248	30%	0.945	
Total	27,220					27,220					

(1) Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

SCENARIO 3C: CONSOLIDATION OUTSIDE OF PEBB WITH 10%/25% CONTRIBUTION FORMULA AND PRO-RATION OF PART TIME EMPLOYEE CONTRIBUTIONS

Scenario 3c uses WEA Plan 2 to calculate a set of employer benchmark contributions. The scenario reflects the following policies:

- Benefit eligibility threshold of 0.5 FTE
- Employees under the benefit eligibility threshold and currently with coverage have their benefits grandfathered.
- Benchmark Medical Plan: WEA Plan 2.
- Benchmark employer contribution is set based on the premiums by tier for the Benchmark Medical Plan.
- Benchmark contribution formula: Employee covers 10% of the cost for Employee Only component of medical premium. Employee covers 25% of the cost of Dependent component of medical premium.
- The benchmark contribution for part time employees is pro-rated by the employee's benefit FTE status.
- When an employee chooses a plan that is richer or leaner than the benchmark plan, the additional cost or savings goes to the employee.
- There is no refund for employees that choose a plan that is lean enough to reduce the employee contribution below \$0.
- Dental coverage is assumed when enrolled in medical coverage.

The following set of tables summarizes 2012-2013 actual financial results and the estimated financial results under the policies modeled.

A district-level summary of financial results under Scenario 3c can be found in Appendix 3E.

Table 14A
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3c – SEBB – 10%/25%

All Employees												
Medical Coverage Tier	Before Policy Change						After Policy Change					
	Employees	Average	Average	Employee	Medical	Relativity (1)	Employees	Average	Average	Employee	Medical	
		Monthly	Employee	Contribution	Benefit			Monthly	Employee	Contribution	Benefit	
	Premium	Contribution	Percentage			Premium	Contribution	Percentage				
Employee Only	54,514	\$662	\$48	7%	1.009	49,539	\$653	\$102	16%	0.996		
Employee Spouse	11,445	1,112	372	33%	0.971	16,663	1,119	219	20%	0.979		
Employee Child	24,727	863	189	22%	0.990	21,252	861	159	19%	0.989		
Family	10,784	1,275	485	38%	0.957	18,858	1,285	242	19%	0.969		
No Coverage	20,164	0	0	na	na	15,322	0	0	na	na		
Subtotal - Covered Employees	101,470	\$827	\$165	20%	0.994	106,312	\$880	\$157	18%	0.987		
Total	121,634					121,634						

Full Time Employees												
Medical Coverage Tier	Before Policy Change						After Policy Change					
	Employees	Average	Average	Employee	Medical	Relativity (1)	Employees	Average	Average	Employee	Medical	
		Monthly	Employee	Contribution	Benefit			Monthly	Employee	Contribution	Benefit	
	Premium	Contribution	Percentage			Premium	Contribution	Percentage				
Employee Only	42,409	\$676	\$41	6%	1.019	38,925	\$669	\$83	12%	1.009		
Employee Spouse	9,519	1,123	367	33%	0.976	12,526	1,138	183	16%	0.988		
Employee Child	21,028	875	185	21%	0.996	17,049	878	138	16%	0.999		
Family	9,419	1,286	477	37%	0.960	14,425	1,307	203	16%	0.977		
No Coverage	6,696	0	0	na	na	6,146	0	0	na	na		
Subtotal - Covered Employees	82,375	\$848	\$165	19%	1.001	82,925	\$893	\$130	15%	0.998		
Total	89,071					89,071						

Part Time Employees												
Medical Coverage Tier	Before Policy Change						After Policy Change					
	Employees	Average	Average	Employee	Medical	Relativity (1)	Employees	Average	Average	Employee	Medical	
		Monthly	Employee	Contribution	Benefit			Monthly	Employee	Contribution	Benefit	
	Premium	Contribution	Percentage			Premium	Contribution	Percentage				
Employee Only	12,105	\$613	\$71	12%	0.975	10,613	\$596	\$173	29%	0.950		
Employee Spouse	1,926	1,060	399	38%	0.947	4,137	1,064	328	31%	0.951		
Employee Child	3,699	798	212	27%	0.957	4,203	791	245	31%	0.949		
Family	1,365	1,201	545	45%	0.936	4,433	1,213	367	30%	0.946		
No Coverage	13,468	0	0	na	na	9,176	0	0	na	na		
Subtotal - Covered Employees	19,095	\$736	\$165	22%	0.966	23,387	\$831	\$250	30%	0.949		
Total	32,563					32,563						

(1) Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

Table 14B
Based on 2012-2013 School Year
Certificated Employees
Medical Premium Only
Scenario 3c – SEBB – 10%/25%

		Certificated Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
Employee Only	30,149	\$671	\$46	7%	1.019	27,599	\$664	\$90	14%	1.009	
Employee Spouse	6,255	1,132	398	35%	0.976	8,575	1,144	208	18%	0.989	
Employee Child	15,973	869	197	23%	0.997	13,088	871	147	17%	1.001	
Family	7,624	1,295	504	39%	0.962	11,715	1,314	236	18%	0.978	
No Coverage	5,580	0	0	na	na	4,604	0	0	na	na	
Subtotal - Covered Employees	60,001	\$851	\$181	21%	1.001	60,977	\$901	\$147	16%	0.998	
Total	65,581					65,581					

		Full Time Certificated Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
Employee Only	28,356	\$677	\$42	6%	1.022	26,027	\$670	\$83	12%	1.012	
Employee Spouse	6,036	1,136	393	35%	0.977	8,011	1,151	194	17%	0.990	
Employee Child	15,194	873	191	22%	0.998	12,274	877	136	15%	1.003	
Family	7,261	1,299	495	38%	0.963	10,814	1,321	214	16%	0.979	
No Coverage	3,391	0	0	na	na	3,112	0	0	na	na	
Subtotal - Covered Employees	56,847	\$857	\$177	21%	1.003	57,126	\$905	\$135	15%	1.001	
Total	60,238					60,238					

		Part Time Certificated Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
Employee Only	1,793	\$574	\$124	22%	0.970	1,572	\$560	\$206	37%	0.949	
Employee Spouse	219	1,038	521	50%	0.956	564	1,044	413	40%	0.962	
Employee Child	779	783	307	39%	0.969	814	778	320	41%	0.963	
Family	363	1,209	675	56%	0.952	901	1,223	497	41%	0.963	
No Coverage	2,189	0	0	na	na	1,491	0	0	na	na	
Subtotal - Covered Employees	3,154	\$731	\$260	36%	0.967	3,852	\$832	\$328	39%	0.957	
Total	5,343					5,343					

(1) Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

Table 14C
Based on 2012-2013 School Year
Classified Employees
Medical Premium Only
Scenario 3c – SEBB – 10%/25%

		Classified Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
Employee Only	24,365	\$650	\$49	8%	0.997	21,940	\$639	\$118	18%	0.980	
Employee Spouse	5,190	1,088	341	31%	0.965	8,088	1,093	230	21%	0.969	
Employee Child	8,754	853	173	20%	0.977	8,164	844	178	21%	0.971	
Family	3,160	1,229	441	36%	0.945	7,143	1,237	250	20%	0.955	
No Coverage	14,584	0	0	na	na	10,718	0	0	na	na	
Subtotal - Covered Employees	41,469	\$792	\$142	18%	0.985	45,335	\$851	\$170	20%	0.973	
Total	56,053					56,053					

		Full Time Classified Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
Employee Only	14,053	\$673	\$39	6%	1.012	12,899	\$666	\$83	12%	1.002	
Employee Spouse	3,483	1,101	321	29%	0.974	4,515	1,113	163	15%	0.984	
Employee Child	5,834	879	166	19%	0.988	4,775	879	144	16%	0.989	
Family	2,158	1,243	414	33%	0.952	3,611	1,263	169	13%	0.968	
No Coverage	3,305	0	0	na	na	3,034	0	0	na	na	
Subtotal - Covered Employees	25,528	\$827	\$138	17%	0.996	25,799	\$867	\$120	14%	0.991	
Total	28,833					28,833					

		Part Time Classified Employees									
		Before Policy Change					After Policy Change				
Medical Coverage Tier	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	
Employee Only	10,312	\$620	\$62	10%	0.976	9,041	\$602	\$168	28%	0.950	
Employee Spouse	1,707	1,063	383	36%	0.946	3,573	1,067	314	29%	0.949	
Employee Child	2,920	802	187	23%	0.954	3,389	795	226	28%	0.945	
Family	1,002	1,197	499	42%	0.931	3,532	1,210	334	28%	0.942	
No Coverage	11,279	0	0	na	na	7,684	0	0	na	na	
Subtotal - Covered Employees	15,941	\$737	\$147	20%	0.966	19,536	\$831	\$235	28%	0.948	
Total	27,220					27,220					

(1) Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

SCENARIO 4: CONSOLIDATION OUTSIDE OF PEBB WITH 15%/37.5% CONTRIBUTION FORMULA AND NO PRO-RATION OF PART TIME EMPLOYEE CONTRIBUTIONS

Scenario 4 is exactly the same as Scenario 3a, except that part time employees receive a full time contribution rather than having the employer contribution pro-rated by the employee's benefit FTE status. Scenario 4 uses WEA Plan 2 to calculate a set of employer benchmark contributions. The scenario reflects the following policies:

- Benefit eligibility threshold of 0.5 FTE
- Employees under the benefit eligibility threshold and currently with coverage have their benefits grandfathered.
- Benchmark Medical Plan: WEA Plan 2.
- Benchmark employer contribution is set based on the premiums by tier for the Benchmark Medical Plan.
- Benchmark contribution formula: Employee covers 15% of the cost for Employee Only component of medical premium. Employee covers 37.5% of the cost of Dependent component of medical premium.
- The benchmark contribution for part time employees is *NOT* pro-rated by the employee's benefit FTE status.
- When an employee chooses a plan that is richer or leaner than the benchmark plan, the additional cost or savings goes to the employee.
- There is no refund for employees that choose a plan that is lean enough to reduce the employee contribution below \$0.
- Dental coverage is assumed when enrolled in medical coverage.

The following set of tables summarizes 2012-2013 actual financial results and the estimated financial results under the policies modeled.

A district-level summary of financial results under Scenario 4 can be found in Appendix 3F.

Table 15A
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 4 – SEBB 15%/37.5% + No Pro-Rating

All Employees										
Medical Coverage Tier	Before Policy Change					After Policy Change				
	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees
	Employees	Premium	Contribution	Percentage	Relativity (1)	Employees	Premium	Contribution	Percentage	Relativity (1)
Employee Only	54,514	\$662	\$48	7%	1.009	53,561	\$651	\$101	16%	0.995
Employee Spouse	11,445	1,112	372	33%	0.971	15,519	1,117	244	22%	0.977
Employee Child	24,727	863	189	22%	0.990	22,259	860	177	21%	0.988
Family	10,784	1,275	485	38%	0.957	17,044	1,282	271	21%	0.968
No Coverage	20,164	0	0	na	na	13,250	0	0	na	na
Subtotal - Covered Employees	101,470	\$827	\$165	20%	0.994	108,384	\$860	\$164	19%	0.987
Total	121,634					121,634				

Full Time Employees										
Medical Coverage Tier	Before Policy Change					After Policy Change				
	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees
	Employees	Premium	Contribution	Percentage	Relativity (1)	Employees	Premium	Contribution	Percentage	Relativity (1)
Employee Only	42,409	\$676	\$41	6%	1.019	39,872	\$665	\$109	16%	1.003
Employee Spouse	9,519	1,123	367	33%	0.976	11,709	1,131	253	22%	0.983
Employee Child	21,028	875	185	21%	0.996	18,130	873	185	21%	0.994
Family	9,419	1,286	477	37%	0.960	13,065	1,299	284	22%	0.971
No Coverage	6,696	0	0	na	na	6,295	0	0	na	na
Subtotal - Covered Employees	82,375	\$848	\$165	19%	1.001	82,776	\$876	\$173	20%	0.993
Total	89,071					89,071				

Part Time Employees										
Medical Coverage Tier	Before Policy Change					After Policy Change				
	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees
	Employees	Premium	Contribution	Percentage	Relativity (1)	Employees	Premium	Contribution	Percentage	Relativity (1)
Employee Only	12,105	\$613	\$71	12%	0.975	13,689	\$609	\$79	13%	0.971
Employee Spouse	1,926	1,060	399	38%	0.947	3,810	1,075	216	20%	0.961
Employee Child	3,699	798	212	27%	0.957	4,129	803	143	18%	0.962
Family	1,365	1,201	545	45%	0.936	3,980	1,226	230	19%	0.956
No Coverage	13,468	0	0	na	na	6,955	0	0	na	na
Subtotal - Covered Employees	19,095	\$736	\$165	22%	0.966	25,608	\$806	\$133	17%	0.966
Total	32,563					32,563				

(1) Medical Benefit Relativities are calculated relative to the PEBS UMP plan. The PEBS UMP plan has a 1.0 relativity.

Table 15B
Based on 2012-2013 School Year
Certificated Employees
Medical Premium Only
Scenario 4 – SEBB 15%/37.5% + No Pro-Rating

Certificated Employees										
Medical Coverage Tier	Before Policy Change					After Policy Change				
	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)
Employee Only	30,149	\$671	\$46	7%	1.019	28,729	\$660	\$107	16%	1.004
Employee Spouse	6,255	1,132	398	35%	0.976	7,987	1,140	262	23%	0.985
Employee Child	15,973	869	197	23%	0.997	13,876	868	181	21%	0.997
Family	7,624	1,295	504	39%	0.962	10,670	1,308	295	23%	0.974
No Coverage	5,580	0	0	na	na	4,319	0	0	na	na
Subtotal - Covered Employees	60,001	\$851	\$181	21%	1.001	61,262	\$882	\$177	20%	0.995
Total	65,581					65,581				

Full Time Certificated Employees										
Medical Coverage Tier	Before Policy Change					After Policy Change				
	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)
Employee Only	28,356	\$677	\$42	6%	1.022	26,660	\$666	\$109	16%	1.006
Employee Spouse	6,036	1,136	393	35%	0.977	7,474	1,145	265	23%	0.985
Employee Child	15,194	873	191	22%	0.998	13,067	872	183	21%	0.998
Family	7,261	1,299	495	38%	0.963	9,849	1,313	297	23%	0.974
No Coverage	3,391	0	0	na	na	3,188	0	0	na	na
Subtotal - Covered Employees	56,847	\$857	\$177	21%	1.003	57,050	\$888	\$179	20%	0.996
Total	60,238					60,238				

Part Time Certificated Employees										
Medical Coverage Tier	Before Policy Change					After Policy Change				
	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)	Employees	Average Monthly Premium	Average Employee Contribution	Employee Contribution Percentage	Medical Benefit Relativity (1)
Employee Only	1,793	\$574	\$124	22%	0.970	2,069	\$577	\$71	12%	0.976
Employee Spouse	219	1,038	521	50%	0.956	513	1,064	211	20%	0.980
Employee Child	779	783	307	39%	0.969	809	796	149	19%	0.985
Family	363	1,209	675	56%	0.952	822	1,244	265	21%	0.979
No Coverage	2,189	0	0	na	na	1,130	0	0	na	na
Subtotal - Covered Employees	3,154	\$731	\$260	36%	0.967	4,213	\$808	\$141	17%	0.979
Total	5,343					5,343				

(1) Medical Benefit Relativities are calculated relative to the PEBB UMP plan. The PEBB UMP plan has a 1.0 relativity.

Table 15C
Based on 2012-2013 School Year
Classified Employees
Medical Premium Only
Scenario 4 – SEBB 15%/37.5% + No Pro-Rating

Classified Employees										
Medical Coverage Tier	Before Policy Change					After Policy Change				
	Average	Average	Employee	Medical	Employees	Average	Average	Employee	Medical	Employees
	Monthly	Employee	Contribution	Benefit		Monthly	Employee	Contribution	Benefit	
Employees	Premium	Contribution	Percentage	Relativity (1)	Premium	Contribution	Percentage	Relativity (1)		
Employee Only	24,365	\$650	\$49	8%	0.997	24,833	\$640	\$95	15%	0.984
Employee Spouse	5,190	1,088	341	31%	0.965	7,532	1,093	225	21%	0.970
Employee Child	8,754	853	173	20%	0.977	8,383	847	170	20%	0.973
Family	3,160	1,229	441	36%	0.945	6,374	1,238	232	19%	0.956
No Coverage	14,584	0	0	na	na	8,932	0	0	na	na
Subtotal - Covered Employees	41,469	\$792	\$142	18%	0.985	47,121	\$830	\$148	18%	0.976
Total	56,053					56,053				

Full Time Classified Employees										
Medical Coverage Tier	Before Policy Change					After Policy Change				
	Average	Average	Employee	Medical	Employees	Average	Average	Employee	Medical	Employees
	Monthly	Employee	Contribution	Benefit		Monthly	Employee	Contribution	Benefit	
Employees	Premium	Contribution	Percentage	Relativity (1)	Premium	Contribution	Percentage	Relativity (1)		
Employee Only	14,053	\$673	\$39	6%	1.012	13,212	\$662	\$108	16%	0.996
Employee Spouse	3,483	1,101	321	29%	0.974	4,235	1,107	231	21%	0.979
Employee Child	5,834	879	166	19%	0.988	5,063	874	188	22%	0.984
Family	2,158	1,243	414	33%	0.952	3,216	1,256	243	19%	0.963
No Coverage	3,305	0	0	na	na	3,107	0	0	na	na
Subtotal - Covered Employees	25,528	\$827	\$138	17%	0.996	25,726	\$851	\$161	19%	0.987
Total	28,833					28,833				

Part Time Classified Employees										
Medical Coverage Tier	Before Policy Change					After Policy Change				
	Average	Average	Employee	Medical	Employees	Average	Average	Employee	Medical	Employees
	Monthly	Employee	Contribution	Benefit		Monthly	Employee	Contribution	Benefit	
Employees	Premium	Contribution	Percentage	Relativity (1)	Premium	Contribution	Percentage	Relativity (1)		
Employee Only	10,312	\$620	\$62	10%	0.976	11,620	\$615	\$81	13%	0.970
Employee Spouse	1,707	1,063	383	36%	0.946	3,297	1,077	217	20%	0.958
Employee Child	2,920	802	187	23%	0.954	3,320	805	142	18%	0.957
Family	1,002	1,197	499	42%	0.931	3,158	1,221	220	18%	0.950
No Coverage	11,279	0	0	na	na	5,824	0	0	na	na
Subtotal - Covered Employees	15,941	\$737	\$147	20%	0.966	21,396	\$805	\$132	16%	0.963
Total	27,220					27,220				

(1) Medical Benefit Relativities are calculated relative to the PEBA UMP plan. The PEBA UMP plan has a 1.0 relativity.

CONSOLIDATION SCENARIOS IN WHICH CERTIFICATED AND CLASSIFIED EMPLOYEES HAVE SEPARATE RISK POOLS

All of the scenarios considered above involve consolidation of health care purchasing for all K-12 employees. ESSB 5940 also asks HCA to evaluate whether certificated and classified employees would be better served by separate consolidated purchasing policies.

Before looking at results, there is one key issue to address. The OIC report did not summarize claims experience separately for certificated and classified populations. 2012-2013 premium rates were, in most cases, set by health insurers based on a risk pool that included both certificated and classified employees. Therefore the 2012-2013 premiums that serve as the basis of this report do not separately reflect differences in the underlying health care needs of the certificated and classified populations. The observations in this report make it appear that certificated and classified employees have similar expected costs on a per employee basis. If the state decides to pursue a policy that separately consolidates the certificated and classified populations, then we suggest that the state perform a detailed study of the underlying claims experience of the certificated and classified populations so that refined premium estimates can be made.

- If any of the sets of policies in Scenarios 3a, 3b, 3c or 4 are applied only to a single group of employees (classified or certificated), then the financial results that are reported separately for classified and certificated employees in the preceding pages are applicable, subject to the caveats in the preceding paragraph.
 - In other words, if the state decides to maintain current school district policies for certificated employees, and to move classified employees into a consolidated system with the policies of Scenario 3a, then it would be appropriate to use the “Before Policy Change” financial results for certificated employees and the “After Policy Change” financial results for classified employees to estimate the total costs, contributions and enrollment of such a set of policies. The modeled financial results of such a scenario would give an approximate picture of what would happen under such a policy, subject to the caveats in the paragraph above.
- The following table shows a high-level estimate of financial results if certificated and employees were separately merged into the PEBB state employee risk pool, in line with Scenario 1.

Table 16
Merge PEBB State Employee Risk Pool with either Certificated or Classified

Certificated K-12 Employees

Coverage Tier	Number of Employees		Monthly Premium, Separate Risk Pools		Monthly Premium, Merged Risk Pools
	State Employees	Certificated K-12	State Employees	Certificated K-12	
Employee Only	44,641	27,509	\$535	\$550	\$540
Employee Spouse	19,463	9,079	1,070	1,100	1,081
Employee Child	14,746	12,461	936	962	946
Employee Family	26,042	12,605	1,471	1,512	1,486
Total	104,892	61,654	\$923	\$911	\$919

Classified K-12 Employees

Coverage Tier	Number of Employees		Monthly Premium, Separate Risk Pools		Monthly Premium, Merged Risk Pools
	State Employees	Classified K-12	State Employees	Classified K-12	
Employee Only	44,641	23,804	\$535	\$549	\$539
Employee Spouse	19,463	8,718	1,070	1,099	1,079
Employee Child	14,746	8,036	936	962	944
Employee Family	26,042	8,009	1,471	1,511	1,483
Total	104,892	48,567	\$923	\$875	\$908

- The following table shows a high-level estimate of financial results if classified and certificated employees were separately put into their own risk pools with PEBB policies, in line with Scenario 2.

Table 17
Certificated and Classified have separate risk pool with PEBB policies

Coverage Tier	Number of Employees		Monthly Premium, Separate Risk Pools	
	Certificated	Classified	Certificated	Classified
Employee Only	27,509	23,804	\$550	\$549
Employee Spouse	9,079	8,718	1,100	1,099
Employee Child	12,461	8,036	962	962
Employee Family	12,605	8,009	1,512	1,511
Total	61,654	48,567	\$911	\$875

Again, it is important to emphasize that the previous two tables are based on 2012-2013 premium rates, which were calculated based on combining certificated and classified employees. If certificated and classified employees are in separate risk pools, it is possible that the two populations have different expected claims costs and therefore would have different premium rates than the values shown above.

ADDITIONAL IMPORTANT CONSIDERATIONS

SELF FUNDING AND RISK IN A CONSOLIDATED SYSTEM

Under any consolidated system, the state will have a choice regarding how medical claims will be paid. One option is for the state to self-fund the medical plans and pay providers on a claim-by-claim basis, likely through a third party administrator. This is similar to how the PEBB UMP is currently administered. The other option is for the plans to be fully insured, in which case the state would pay a premium to health insurance companies in exchange for coverage of members. Most school districts currently follow this fully insured approach. PEBB currently uses a hybrid approach in administering benefits for state employees. State employees have a choice between the UMP medical plan and other medical plans. The UMP is self-insured, while the other medical plan offerings are fully insured.

Presumably under Scenario 1, where the K-12 and state employee risk pools are merged, the state would choose to continue to follow the hybrid approach of the existing state employee system. But under any of the other scenarios considered in this report, the state will have flexibility in determining the funding approach.

We did not analyze these issues in depth, as this discussion is somewhat outside of the scope of this report, but we want to make note of a couple of important points concerning funding.

- **Uncertainty Regarding Claims and Administrative Costs:** If the state decides to self-fund the benefits, there is significant risk associated with mis-estimation of the program costs, as well as uncertainty regarding future administrative costs. To a certain extent, these risks and uncertainties exist today, under the current PEBB system. However, the risks would be magnified for a consolidated K-12/state employee risk pool, especially in the early years of the system. A few of the factors contributing to the uncertainty are:
 - A change in employer contribution levels (to match the current PEBB employer contributions) would significantly increase the employer contribution for many employees. We expect that the policies discussed in this report will cause many K-12 employees to cover additional dependents. In addition, some employees who are currently waiving coverage would elect coverage under the consolidated system. Because of these changes, there is a significant likelihood that additional employees and dependents will be covered. We have made our best estimate of the number of additional employees and dependents that will be covered by each policy scenario. However, it is important to recognize that there is significant uncertainty in these estimates.
 - The data underlying our analysis is several years old and does not account for changes between the 2012-2013 school year and now.
- Most of the data that underlies this report is premium information, rather than claims data. The OIC reports include summaries of claims data, but those summaries do not have sufficient detail to produce a meaningful forward-looking projection of future claim costs.
- **Premium Stabilization Reserve:** If the state decides to self-fund the benefits, then the state must set up a surplus reserve account in order to cover the possibility of actual costs being higher than projected costs. PEBB has a Premium Stabilization Reserve established for this purpose. The start-

up costs of such a surplus reserve account are significant. Note that this surplus reserve account is not a reserve to pay claims that are Incurred But Not Reported (IBNP). A reserve to pay IBNP claims will be established with a withhold from the funding rate of the consolidated system and will not require any start-up costs. The PEBB Premium Stabilization Reserve has recently ranged from approximately 7% to 9% of projected claim costs. Assuming claim costs of roughly \$1 billion, a Premium Stabilization Reserve of \$70 to \$90 million would be required at the start of the consolidated program.

ADMINISTRATIVE COSTS

This report does not analyze administrative costs under the current system, or under any potential consolidated system. The summarized administrative costs included in the OIC reports showed significant variation between health plans in per-member administrative cost levels. Based on our review of the administrative data, we had concerns that not all administrative costs are reflected in these reports and that the data does not provide a credible basis for a detailed administrative cost projection.

In general, health plans with significant enrollment are able to take advantage of their scale and typically have lower per-member administrative costs (as compared to smaller health plans). In a consolidated system, it is possible that the state will be able to reduce per-member administrative costs to levels similar to those of K-12 health plans with large enrollment. However, there would likely be additional start-up administrative costs in the early years of a consolidated system.

Under the current system, school district employees may currently spend a significant amount of time doing work related to health benefits. Under a consolidated system, there would likely be a reduction in the amount of time required to administer health benefits. However, since few K-12 employees are dedicated solely to benefit administration, these reductions are unlikely to result in tangible dollar savings. Rather, the most likely result is a small decrease in the amount of time and resources dedicated to benefit administration. This will likely free up employees to spend more time on other valuable job-related duties.

CURRENT K-12 EARLY RETIREES

Currently, K-12 employees that retire before Medicare eligibility can receive health insurance through PEBB. These employees are currently in the same PEBB risk pool as state employees. Although we did not model the impact explicitly, it is likely that under any K-12 consolidation policy, the K-12 early retirees would be moved from the PEBB risk pool into the newly-established K-12 risk pool. For Calendar Year 2013, there was an average of about 4,200 K-12 retirees receiving coverage through PEBB. Their average claim cost was \$924 per subscriber per month. We estimate that the total claim costs for these early retirees is roughly \$47 million.

In Scenario 1, since the K-12 and PEBB systems would be consolidated, there would be no impact from the early retirees.

In the other scenarios, moving the early retirees into the K-12 system would have the following impacts:

- The average per-subscriber claim cost for PEBB employees would be marginally lowered (by less than 1%), since the K-12 early retirees have a higher per-subscriber claim cost than the active employees.

- The average per-subscriber claim cost for the K-12 pool would be marginally increased (by less than 1%), as the K-12 early retirees have a higher per-subscriber claim cost than the active employees.
- The current K-12 remittance is a payment from school districts to PEBB to cover the difference in expected cost between state employees covered by PEBB and K-12 early retirees covered by PEBB. If the K-12 early retirees are moved into a consolidated K-12 risk pool, then the remittance payment would transfer from the PEBB program to the K-12 pool.

APPENDIX 1: MEDICAL PLAN BENEFIT RELATIVITIES

Modeling changes to employee and employer contributions under the prescribed methodologies contained in the financial model required the computation of relative values of each of the health plan offerings. These relative values reflect the covered services, the point-of-service cost-sharing requirements (deductibles, copays, etc.), and the impact that these cost-sharing requirements have on the utilization of services. We made the following assumptions in creating the plan benefit relativities:

- **Milliman Health Cost Guidelines (HCGs):** We developed the benefit relativities using the HCGs. The HCGs provide a flexible but consistent basis for the determination of claim costs for a wide variety of health benefit plans. These rating structures are used to anticipate future claim levels, evaluate past experience and establish interrelationships between different health coverages.

The Milliman HCGs are developed as a result of Milliman's continuing research on healthcare costs. They were first developed in 1954 and have been updated and expanded annually since then. These guidelines are continually monitored as we use them in measuring the experience or evaluating the rates of our clients and as we compare them to other data sources.

The HCGs are a cooperative effort of all Milliman health actuaries and represent a combination of our experience, research and judgment. An extensive amount of data is used in developing these guidelines, including published and unpublished data. In most instances, cost assumptions are based upon our evaluation of several data sources and, hence, are not specifically attributable to a single source. Since these guidelines are a proprietary document of Milliman, they are only available for release to specific clients that lease these guidelines and to Milliman consulting health actuaries.

- **Benefit Plan Designs:** We analyzed the plan designs that were summarized in the OIC reports, based on data collected from health insurers.
- **Demographic Assumptions:** We used the Milliman HCG standard demographics in our analysis, which represent the age and gender distribution of a typical commercial population.
- **Utilization and Cost Assumptions:** The starting utilization and allowed cost per service assumptions are based on the 2014 Milliman HCGs and actuarial judgment. We adjusted our models using geographic adjustments, to reflect anticipated utilization and cost levels in the Statewide Washington area.
- **Out-of-Network Assumptions:** For PPO plans, we blended in the in-network and out-of-network claim costs using typical commercial assumptions.
- **Trend Assumptions:** We used the CY 2014 Milliman HCGs and applied no trend factors in our analysis.
- **Assumed Reimbursement:** In our analysis, we used typical commercial reimbursement levels, based on Milliman research and actuarial judgment.
- **Degree of Healthcare Management (DoHM) Assumptions:** Milliman uses a DoHM to approximate the utilization management level of a healthcare delivery system. A DoHM of 0% represents a loosely managed healthcare delivery system, while a DoHM of 100% represents a well managed delivery system.

The well managed utilization and average charge targets in the HCGs represent potential cost levels for managed care plans that optimally apply utilization management principles across all categories of care. In most areas of the United States, actual successes in utilization management have been primarily in the area of inpatient care, with much less success in managing outpatient hospital and office-based care. However, some managed care plans have been successful in managing ambulatory care as well.

In our analysis, we used a DoHM of 25% for in-network services and 0% for out-of-network services.

- **Simplifying Assumptions:** In order to expedite our analysis, we made simplifying assumptions regarding the pricing of specific benefits. The summarized benefit designs in the OIC reports provided only high-level details and it was necessary to make simplifying assumptions regarding member cost-sharing levels. We believe that these simplifying assumptions have a minimal impact on the overall results.
- **Administration/Risk/Profit Margin:** We conducted our analysis using only the projected medical costs for each benefit plan design and excluded the impact of administrative costs and risk/profit margin.

Medical benefit values were calculated relative to the PEBB Uniform Medical Plan (UMP). The benefit relativity for PEBB UMP is 1.0. A plan with a benefit relativity of 1.02 is estimated to be 2% richer than PEBB UMP. A plan with a benefit relativity of 0.97 is estimated to be 3% less rich than PEBB UMP.

APPENDIX 2: MEDICAL PLAN MAPPING

OIC's comprehensive data collection effort included data from school districts and health insurers. In our analysis, we created a mapping/crosswalk between the school district data and the health insurer data. A few of the complexities in this analysis are as follows:

- In the OIC published report, the health insurers' data had plan identification numbers, which were standardized across school districts, such as "Plan 270". Each plan number represented a unique benefit plan offering from a given health insurer.
- In the OIC published report, the school district data benefit plans were identified using names such as "SD Plan 0501." Since the data was being collected from different sources, the "SD Plan" numbers did not correspond to the health insurer plan numbers.
- As a part of our analysis, we received supplemental employee-level data collected by OIC from school districts and provided to HCA. While this data included no information that would allow for the actual identification of any individual, it did provide essential member-level data that was needed for our report (e.g., benefit FTE status, medical benefit plan, enrollment coverage tier, and employee/employer contributions).

Within this supplemental data, the plan names in the school district data were not standardized across school districts. For example, the same plan may be referred to as "PREMERA PL 2" and "BLUE CROSS MEDICAL PLAN 2" in the data for two different school districts. Both of the plan names (as well as many other variations) refer to the same plan in the health insurer's data.

We used the following methodology to create the mapping:

- We used the enrollment data from the school district and health insurer data as a key item in our analysis. Each school district had a list of plan names, as well as employer enrollment counts by plan. Similarly, the health insurer data listed its version of plan IDs and employee counts by plan. By matching the enrollment by plan and school district in the two datasets, we were able to assign plan names to the health insurer plan IDs.
- Once we determined that a particular insurer plan ID corresponded to a given plan (such as WEA Plan 2), we were able to map the insurer plan ID to all school district data that was identified as "WEA 2" or a similar plan name.
- We applied actuarial judgment and made reasonable assumptions in the mapping, as many school districts offer multiple plans with similar enrollment, and the timing between the school district data and the health insurer data did not correspond directly.

In almost all of the school districts, we were able to map the vast majority of plans between the two data sources. For a few of the school districts, there was a significant discrepancy between the enrollment data and plan listings between the school district and health insurer data, so it was not possible to create a reasonable mapping of benefit plans. In these few situations, we assigned the benefit plans the average benefit relativity across all K-12 employees.

APPENDIX 3: FINANCIAL MODELING RESULTS BY SCHOOL DISTRICT

Appendix 3 shows the financial modeling results at a district level. These appendices are intended to provide directional and high-level anticipated impacts by school district, regarding which districts and employees might anticipate the biggest impact under the different policies.

These appendices are as follows:

- Appendix 3A: District-Level Results for Scenario 1
- Appendix 3B: District-Level Results for Scenario 2
- Appendix 3C: District-Level Results for Scenario 3a
- Appendix 3D: District-Level Results for Scenario 3b
- Appendix 3E: District-Level Results for Scenario 3c
- Appendix 3F: District-Level Results for Scenario 4

These appendices are designed to show the change in employer spend, employee contribution, and covered employees under the different policies.

As noted previously in our report, our analysis is based on a snapshot of data for the 2012-2013 school year. Enrollment, premium rates, and contribution rates have likely changed over time. In our modeling at the school district level, we applied the assumptions (as described earlier in this report) to the detailed school-district level data. In aggregate, we believe our results are reasonable. However, there may be some school districts with demographic distributions, benefit plan designs, and/or employer/employee contributions that vary significantly from the statewide averages. In these instances, because it was not possible to scrutinize each assumption as it pertained to each school district, the modeled results may vary significantly.

In addition, any issues with the underlying data by school district will affect the results shown on these exhibits. We reviewed the reported school district data for reasonableness but did not audit the data, and any inconsistencies or inaccuracies in the underlying data will affect the particular results. These appendices should be reviewed in light of the underlying assumptions in this report, and the results should be viewed with caution and in terms of the directionality of results, rather than as projected specific impacts to each school district.

**Appendix 3A
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 1 - PEBB Premium Rates**

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
1	Aberdeen School District	\$3,190,530	\$3,539,166	\$348,635	\$8	\$81	\$73	\$42	\$81	\$39	\$356	\$234	-\$122	\$583	\$234	-\$349	399	418	\$19
2	Adna School District	263,404	509,092	245,688	64	81	17	0	81	81	426	234	-192	517	234	-284	32	48	16
3	Almira School District	154,950	239,487	84,537	114	81	-33	239	81	-158	217	234	16	289	234	-55	17	22	5
4	Anacortes School District	1,983,174	2,470,268	487,095	29	81	53	23	81	58	356	234	-122	n/a	234	n/a	250	280	30
5	Arlington School District	3,862,386	4,894,255	1,031,869	41	81	41	102	81	-20	341	234	-107	494	234	-260	475	508	33
6	Asotin-Anatone School District	524,196	482,690	(41,506)	47	81	34	109	81	-28	n/a	234	n/a	n/a	234	n/a	59	71	12
7	Auburn School District	10,198,729	13,652,368	3,453,639	63	81	18	116	81	-34	727	234	-493	670	234	-437	1,437	1,537	100
8	Bainbridge Island School District	2,838,857	4,009,705	1,170,847	59	81	22	170	81	-89	639	234	-406	883	234	-649	380	428	48
9	Battle Ground School District	9,418,089	11,140,810	1,722,721	20	81	61	54	81	28	n/a	234	n/a	n/a	234	n/a	1,156	1,256	100
10	Bellevue School District	15,643,516	20,222,573	4,579,057	37	81	44	81	81	0	425	234	-192	617	234	-384	1,988	2,171	183
11	Bellingham School District	8,776,372	10,962,016	2,185,645	35	81	46	88	81	-7	563	234	-329	907	234	-674	1,105	1,195	90
12	Benge School District	31,046	56,891	25,845	17	81	64	n/a	81	n/a	n/a	234	n/a	n/a	234	n/a	4	6	2
13	Bethel School District	12,062,988	14,747,240	2,684,252	54	81	27	120	81	-39	486	234	-253	647	234	-413	1,522	1,686	164
14	Bickleton School District	190,976	185,556	(5,420)	n/a	81	n/a	n/a	81	n/a	417	234	-183	n/a	234	n/a	13	14	1
15	Blaine School District	1,986,681	2,298,954	312,273	37	81	44	71	81	11	454	234	-220	689	234	-456	225	242	17
16	Boistfort School District	91,781	116,884	25,103	32	81	49	0	81	81	n/a	234	n/a	n/a	234	n/a	14	15	1
17	Bremerton School District	4,227,587	4,984,072	756,485	8	81	74	36	81	45	664	234	-430	667	234	-433	521	576	55
18	Brewster School District	837,332	952,980	115,648	21	81	61	141	81	-60	330	234	-97	n/a	234	n/a	111	115	4
19	Bridgeport School District	646,712	889,958	243,246	61	81	20	97	81	-15	466	234	-233	n/a	234	n/a	95	101	6
20	Brinnon School District	72,830	98,057	25,226	32	81	49	91	81	-9	286	234	-52	n/a	234	n/a	11	12	1
21	Burlington-Edison School District	3,177,840	4,280,731	1,102,891	32	81	49	74	81	7	497	234	-263	797	234	-563	410	452	42
22	Camas School District	4,973,706	6,594,265	1,620,559	3	81	79	107	81	-25	403	234	-169	540	234	-306	585	658	73
23	Cape Flattery School District	722,670	787,791	65,121	18	81	63	77	81	5	n/a	234	n/a	n/a	234	n/a	88	99	11
24	Carbonado School District	169,727	196,993	27,266	34	81	47	n/a	81	n/a	605	234	-372	n/a	234	n/a	21	24	3
25	Cascade School District	970,110	1,384,390	414,280	32	81	49	39	81	43	478	234	-245	n/a	234	n/a	133	150	17
26	Cashmere School District	1,062,700	1,541,290	478,591	102	81	-21	287	81	-206	206	234	27	340	234	-106	126	135	9
27	Castle Rock School District	1,169,309	1,425,222	255,913	18	81	64	96	81	-14	486	234	-252	216	234	18	148	162	14
28	Centerville School District	124,529	135,957	11,428	0	81	81	n/a	81	n/a	n/a	234	n/a	n/a	234	n/a	10	13	3
29	Central Kitsap School District	8,142,984	10,372,383	2,229,399	41	81	40	80	81	1	n/a	234	n/a	n/a	234	n/a	1,098	1,201	103
30	Central Valley School District	9,872,331	13,113,368	3,241,036	39	81	42	111	81	-30	681	234	-447	672	234	-438	1,305	1,453	148
31	Centralia School District	2,874,750	3,776,108	901,359	45	81	36	51	81	30	514	234	-280	391	234	-157	374	421	47
32	Chehalis School District	2,288,108	2,969,907	681,799	14	81	67	55	81	27	454	234	-220	748	234	-515	294	329	35
33	Cheney School District	3,372,290	4,211,891	839,601	90	81	-8	112	81	-30	508	234	-274	334	234	-101	440	477	37
34	Chewelah School District	725,970	993,382	267,412	33	81	48	76	81	5	345	234	-112	n/a	234	n/a	96	109	13
35	Chimacum School District	872,704	1,158,728	286,024	31	81	50	57	81	25	n/a	234	n/a	n/a	234	n/a	111	131	20
36	Clarkston School District	2,526,167	3,075,146	548,979	15	81	66	115	81	-33	283	234	-50	206	234	28	307	330	23
37	Cle Elum-Roslyn School District	696,241	955,008	258,766	83	81	-1	n/a	81	n/a	687	234	-454	n/a	234	n/a	95	97	2
38	Clover Park School District	10,527,574	11,297,271	769,698	20	81	61	207	81	-125	639	234	-405	846	234	-612	1,269	1,333	64
39	Colfax School District	539,342	631,578	92,236	45	81	37	54	81	27	n/a	234	n/a	n/a	234	n/a	64	72	8
40	College Place School District	759,499	958,586	199,087	12	81	69	3	81	78	n/a	234	n/a	n/a	234	n/a	99	108	9
41	Colton School District	170,283	239,753	69,470	49	81	32	46	81	36	n/a	234	n/a	n/a	234	n/a	25	29	4
42	Columbia (Stevens) School District	256,748	372,566	115,819	94	81	-12	64	81	17	319	234	-85	72	234	162	30	35	5
43	Columbia (Walla Walla) School District	791,016	1,047,576	256,560	13	81	68	45	81	37	274	234	-40	348	234	-114	96	111	15
44	Colville School District	1,484,710	1,864,039	379,329	14	81	67	35	81	47	490	234	-257	122	234	111	190	211	21
45	Concrete School District	508,510	734,389	225,880	49	81	32	132	81	-51	513	234	-279	917	234	-683	65	84	19

Appendix 3A
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 1 - PEBB Premium Rates

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
46	Conway School District	343,025	412,123	69,099	11	81	70	54	81	27	n/a	234	n/a	268	234	-34	45	49	4
47	Cosmopolis School District	129,654	173,757	44,103	11	81	70	0	81	81	243	234	-9	256	234	-23	17	20	3
48	Coulee-Hartline School District	295,625	399,323	103,698	95	81	-14	n/a	81	n/a	293	234	-59	n/a	234	n/a	33	37	4
49	Coupeville School District	742,372	876,312	133,941	15	81	66	90	81	-9	378	234	-145	577	234	-344	87	96	9
50	Crescent School District	330,614	390,559	59,945	0	81	81	13	81	69	308	234	-75	11	234	222	39	46	7
51	Creston School District	204,849	242,585	37,736	85	81	-4	112	81	-31	160	234	74	n/a	234	n/a	27	29	2
52	Curlew School District	233,849	310,093	76,244	52	81	30	13	81	68	0	234	234	734	234	-500	29	33	4
53	Cusick School District	392,327	448,205	55,878	39	81	42	71	81	10	n/a	234	n/a	n/a	234	n/a	45	50	5
54	Darrington School District	484,540	588,227	103,687	81	81	0	n/a	81	n/a	211	234	23	n/a	234	n/a	50	54	4
55	Davenport School District	498,087	703,504	205,417	37	81	44	196	81	-115	644	234	-410	n/a	234	n/a	63	67	4
56	Dayton School District	408,506	602,180	193,674	33	81	49	5	81	77	n/a	234	n/a	n/a	234	n/a	58	66	8
57	Deer Park School District	1,740,852	2,800,835	1,059,983	35	81	46	69	81	12	444	234	-210	143	234	91	234	305	71
58	Dieringer School District	1,150,068	1,498,424	348,356	13	81	68	7	81	74	227	234	7	4	234	229	139	164	25
59	Dixie School District	67,539	89,131	21,592	11	81	71	87	81	-6	n/a	234	n/a	n/a	234	n/a	8	10	2
60	East Valley School District (Spokane)	3,692,421	4,595,968	903,547	47	81	34	42	81	39	464	234	-230	346	234	-113	486	524	38
61	East Valley School District (Yakima)	2,272,711	2,757,897	485,186	39	81	43	136	81	-55	468	234	-235	0	234	234	285	300	15
62	Eastmont School District	4,436,437	4,448,400	11,963	136	81	-55	21	81	60	341	234	-108	337	234	-103	564	606	42
63	Easton School District	182,400	188,547	6,147	78	81	4	n/a	81	n/a	234	234	0	n/a	234	n/a	19	19	0
64	Eatonville School District	1,535,559	1,737,831	202,272	25	81	56	55	81	26	536	234	-302	488	234	-254	195	195	0
65	Edmonds School District	16,477,096	17,913,246	1,436,150	35	81	47	60	81	21	462	234	-228	557	234	-323	1,942	2,045	103
66	Ellensburg School District	2,316,008	3,161,399	845,390	43	81	38	119	81	-38	560	234	-326	555	234	-321	325	346	21
67	Elma School District	1,620,242	1,743,591	123,349	4	81	78	0	81	81	271	234	-37	534	234	-300	184	200	16
68	Endicott School District	167,405	275,658	108,254	84	81	-3	23	81	58	206	234	28	339	234	-105	21	28	7
69	Entiat School District	369,883	482,493	112,610	76	81	5	61	81	20	n/a	234	n/a	n/a	234	n/a	43	50	7
70	Enumclaw School District	3,101,273	3,994,317	893,044	35	81	46	42	81	39	515	234	-282	889	234	-655	400	452	52
71	Ephrata School District	1,795,269	2,260,782	465,513	42	81	40	0	81	81	513	234	-279	n/a	234	n/a	235	248	13
72	Evaline School District	31,474	69,596	38,123	74	81	8	n/a	81	n/a	n/a	234	n/a	n/a	234	n/a	6	8	2
73	Everett School District	17,770,108	18,245,956	475,848	92	81	-11	169	81	-87	214	234	19	325	234	-91	1,597	1,786	189
74	Evergreen School District (Clark)	18,486,602	23,888,434	5,401,833	60	81	22	43	81	38	733	234	-500	757	234	-523	2,458	2,668	210
75	Evergreen School District (Stevens)	31,696	42,636	10,939	0	81	81	n/a	81	n/a	n/a	234	n/a	n/a	234	n/a	5	5	0
76	Federal Way School District	16,703,073	19,793,943	3,090,869	38	81	43	76	81	6	721	234	-487	836	234	-602	2,177	2,382	205
77	Ferndale School District	3,938,138	5,220,936	1,282,798	32	81	49	11	81	70	375	234	-141	537	234	-303	503	575	72
78	Fife School District	2,528,030	2,794,948	266,917	130	81	-48	105	81	-24	626	234	-393	642	234	-408	328	328	0
79	Finley School District	784,695	916,159	131,464	45	81	36	57	81	24	n/a	234	n/a	n/a	234	n/a	98	108	10
80	Franklin Pierce School District	6,240,030	7,283,924	1,043,894	8	81	74	17	81	65	367	234	-133	259	234	-25	810	855	45
81	Freeman School District	676,696	1,058,947	382,251	73	81	8	119	81	-38	509	234	-275	430	234	-196	95	113	18
82	Garfield School District	168,484	306,106	137,622	122	81	-40	128	81	-47	581	234	-348	984	234	-751	25	32	7
83	Glenwood School District	153,857	187,152	33,295	15	81	66	86	81	-4	n/a	234	n/a	n/a	234	n/a	21	25	4
84	Goldendale School District	912,041	1,091,566	179,525	14	81	68	n/a	81	n/a	568	234	-335	n/a	234	n/a	103	114	11
85	Grand Coulee Dam School District	724,623	941,427	216,804	26	81	56	60	81	22	399	234	-166	n/a	234	n/a	98	105	7
86	Grandview School District	2,998,812	3,399,050	400,238	40	81	41	97	81	-16	276	234	-42	572	234	-338	358	371	13
87	Granger School District	1,877,372	1,580,083	(297,289)	49	81	32	10	81	71	n/a	234	n/a	n/a	234	n/a	181	182	1
88	Granite Falls School District	1,688,946	1,914,989	226,043	39	81	42	25	81	56	234	234	0	430	234	-196	178	204	26
89	Grapeview School District	158,063	209,471	51,408	11	81	70	n/a	81	n/a	566	234	-332	n/a	234	n/a	22	22	0
90	Great Northern School District	61,954	120,749	58,796	19	81	63	n/a	81	n/a	n/a	234	n/a	n/a	234	n/a	8	15	7

Appendix 3A
Washington Health Care Authority
K-12 Financial Model
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All Employee Types
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Scenario 1 - PEBB Premium Rates

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
91	Green Mountain School District	135,375	187,660	52,285	39	81	43	0	81	81	234	234	0	n/a	234	n/a	19	20	1
92	Griffin School District	544,617	735,262	190,645	86	81	-5	106	81	-25	465	234	-231	491	234	-257	70	77	7
93	Harrington School District	241,451	292,868	51,417	61	81	20	207	81	-126	n/a	234	n/a	n/a	234	n/a	28	30	2
94	Highland School District	1,002,730	1,242,346	239,616	41	81	40	65	81	17	488	234	-254	n/a	234	n/a	135	143	8
95	Highline School District	16,046,407	17,560,720	1,514,312	44	81	38	30	81	52	609	234	-375	647	234	-413	2,056	2,131	75
96	Hockinson School District	1,283,942	1,327,043	43,101	7	81	75	0	81	81	535	234	-302	n/a	234	n/a	135	147	12
97	Hood Canal School District	311,452	370,102	58,649	58	81	23	0	81	81	n/a	234	n/a	n/a	234	n/a	40	45	5
98	Hoquiam School District	1,552,458	2,025,087	472,629	9	81	72	66	81	16	344	234	-110	431	234	-197	196	224	28
99	Index School District	32,714	65,431	32,717	92	81	-10	n/a	81	n/a	n/a	234	n/a	n/a	234	n/a	5	8	3
100	Issaquah School District	12,622,495	15,139,549	2,517,055	16	81	65	66	81	15	557	234	-323	673	234	-439	1,716	1,779	63
101	Kahlotus School District	131,559	203,636	72,077	76	81	5	0	81	81	513	234	-279	n/a	234	n/a	17	20	3
102	Kalama School District	560,226	769,362	209,136	50	81	31	92	81	-10	n/a	234	n/a	n/a	234	n/a	67	84	17
103	Keller School District	89,342	91,837	2,495	0	81	81	32	81	49	n/a	234	n/a	n/a	234	n/a	11	12	1
104	Kelso School District	3,504,157	4,940,339	1,436,182	52	81	30	114	81	-33	654	234	-420	887	234	-654	472	552	80
105	Kennewick School District	12,534,019	15,452,044	2,918,025	39	81	43	38	81	44	372	234	-138	481	234	-248	1,528	1,690	162
106	Kent School District	20,677,708	23,693,565	3,015,856	26	81	55	50	81	31	n/a	234	n/a	n/a	234	n/a	2,585	2,865	280
107	Kettle Falls School District	653,071	817,432	164,360	42	81	40	58	81	23	n/a	234	n/a	n/a	234	n/a	80	94	14
108	Kiona-Benton City School District	1,110,260	1,292,026	181,766	90	81	-9	117	81	-36	707	234	-473	891	234	-657	146	146	0
109	Kittitas School District	586,356	945,049	358,693	58	81	23	75	81	7	189	234	45	213	234	20	75	81	6
110	Klickitat School District	117,827	209,223	91,396	68	81	14	46	81	35	147	234	87	n/a	234	n/a	21	23	2
111	La Center School District	827,709	1,124,164	296,456	38	81	43	0	81	81	473	234	-239	n/a	234	n/a	102	112	10
112	La Conner School District	738,299	963,388	225,089	17	81	64	46	81	35	381	234	-147	657	234	-423	92	102	10
113	LaCrosse School District	146,399	263,193	116,794	0	81	81	91	81	-10	0	234	234	745	234	-511	19	27	8
114	Lake Chelan School District	1,161,305	1,624,127	462,822	12	81	69	87	81	-6	485	234	-252	557	234	-324	150	163	13
115	Lake Quinalt School District	306,741	405,420	98,679	0	81	81	15	81	66	402	234	-168	612	234	-378	34	37	3
116	Lake Stevens School District	5,753,149	6,686,496	933,348	57	81	24	51	81	31	n/a	234	n/a	n/a	234	n/a	705	787	82
117	Lake Washington School District	17,963,102	21,770,944	3,807,842	28	81	54	77	81	4	580	234	-346	562	234	-328	2,353	2,479	126
118	Lakewood School District	1,713,762	2,238,430	524,668	19	81	62	132	81	-50	633	234	-400	1,101	234	-867	221	259	38
119	Lamont School District	62,006	90,772	28,766	112	81	-30	282	81	-201	n/a	234	n/a	481	234	-247	8	10	2
120	Liberty School District	471,004	718,479	247,475	49	81	33	137	81	-55	721	234	-487	516	234	-283	65	78	13
121	Lind School District	286,421	356,578	70,157	76	81	5	112	81	-31	685	234	-452	519	234	-285	36	39	3
122	Longview School District	5,314,032	6,152,140	838,107	34	81	47	35	81	47	573	234	-339	332	234	-98	682	708	26
123	Loon Lake School District	140,380	218,529	78,149	36	81	45	88	81	-7	540	234	-306	n/a	234	n/a	19	24	5
124	Lopez School District	317,416	461,416	144,000	23	81	58	86	81	-4	277	234	-44	n/a	234	n/a	41	50	9
125	Lyle School District	234,144	225,561	(8,584)	14	81	67	8	81	73	1,164	234	-931	n/a	234	n/a	28	28	0
126	Lynden School District	2,185,311	3,028,098	842,787	14	81	67	48	81	33	466	234	-233	167	234	67	299	330	31
127	Mabton School District	926,616	1,045,345	118,729	0	81	81	6	81	75	686	234	-453	576	234	-343	100	102	2
128	Mansfield School District	201,005	285,836	84,831	92	81	-10	268	81	-186	243	234	-9	n/a	234	n/a	22	26	4
129	Manson School District	675,100	952,874	277,774	5	81	77	12	81	70	593	234	-359	1,309	234	-1,075	90	102	12
130	Mary M Knight School District	216,844	257,482	40,638	14	81	67	n/a	81	n/a	667	234	-434	n/a	234	n/a	26	27	1
131	Mary Walker School District	593,117	794,661	201,544	58	81	24	75	81	6	250	234	-16	398	234	-165	77	83	6
132	Marysville School District	8,532,210	9,949,652	1,417,443	27	81	55	81	81	0	541	234	-308	867	234	-633	1,043	1,119	76
133	McCleary School District	291,210	310,406	19,196	7	81	75	43	81	38	n/a	234	n/a	n/a	234	n/a	38	39	1
134	Mead School District	7,369,928	9,522,892	2,152,964	23	81	58	65	81	16	507	234	-273	536	234	-302	924	1,027	103
135	Medical Lake School District	1,533,755	2,010,162	476,406	73	81	8	107	81	-26	502	234	-268	332	234	-99	183	220	37

Appendix 3A
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 1 - PEBB Premium Rates

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
136	Mercer Island School District	2,910,541	4,044,251	1,133,710	43	81	38	114	81	-33	568	234	-334	568	234	-334	396	445	49
137	Meridian School District	1,294,405	1,717,913	423,508	36	81	45	22	81	59	473	234	-240	598	234	-364	168	189	21
138	Methow Valley School District	573,838	807,998	234,159	0	81	81	0	81	81	0	234	234	0	234	234	68	81	13
139	Mill A School District	88,780	130,594	41,814	n/a	81	n/a	n/a	81	n/a	650	234	-416	261	234	-27	8	11	3
140	Monroe School District	4,305,480	5,353,001	1,047,521	50	81	31	70	81	12	437	234	-204	346	234	-113	557	599	42
141	Montesano School District	1,065,194	1,340,832	275,638	12	81	69	45	81	36	268	234	-34	631	234	-397	131	144	13
142	Morton School District	328,242	495,249	167,007	35	81	46	55	81	26	539	234	-305	110	234	123	42	54	12
143	Moses Lake School District	6,772,842	7,878,938	1,106,096	12	81	70	50	81	31	688	234	-454	448	234	-214	818	885	67
144	Mossyrock School District	460,392	600,734	140,342	60	81	21	84	81	-3	n/a	234	n/a	n/a	234	n/a	65	70	5
145	Mount Adams School District	1,009,989	1,216,298	206,309	38	81	43	n/a	81	n/a	598	234	-365	n/a	234	n/a	133	138	5
146	Mount Baker School District	1,973,304	2,806,160	832,856	2	81	79	13	81	68	46	234	188	373	234	-140	226	245	19
147	Mount Pleasant School District	29,391	23,201	(6,190)	0	81	81	n/a	81	n/a	n/a	234	n/a	n/a	234	n/a	3	3	0
148	Mount Vernon School District	5,731,187	6,954,443	1,223,257	17	81	64	35	81	47	467	234	-234	613	234	-379	731	776	45
149	Mukilteo School District	11,709,895	13,177,656	1,467,762	6	81	76	52	81	29	550	234	-316	734	234	-500	1,382	1,511	129
150	Naches Valley School District	1,171,517	1,311,153	139,636	21	81	60	8	81	74	307	234	-74	261	234	-27	136	149	13
151	Napavine School District	588,824	738,075	149,251	12	81	69	21	81	61	139	234	95	195	234	39	77	85	7
152	Naselle-Grays River Valley School District	462,993	503,232	40,238	23	81	58	27	81	55	33	234	201	161	234	72	46	56	10
153	Nespelem School District	178,484	229,110	50,626	141	81	-60	14	81	67	n/a	234	n/a	n/a	234	n/a	26	27	1
154	Newport School District	834,218	1,151,169	316,950	70	81	11	50	81	31	550	234	-316	1,123	234	-889	120	131	11
155	Nine Mile Falls School District	1,129,185	2,057,011	927,825	0	81	81	38	81	43	236	234	-3	472	234	-238	144	161	17
156	Nooksack Valley School District	1,515,712	2,178,309	662,597	34	81	48	60	81	21	492	234	-259	722	234	-489	199	226	27
157	North Beach School District	664,278	790,218	125,941	26	81	55	28	81	54	178	234	55	n/a	234	n/a	76	86	10
158	North Franklin School District	1,769,349	2,281,667	512,318	43	81	38	45	81	36	n/a	234	n/a	n/a	234	n/a	237	259	22
159	North Kitsap School District	4,739,697	6,491,164	1,751,467	14	81	68	33	81	48	571	234	-337	408	234	-174	629	729	100
160	North Mason School District	1,861,923	2,000,080	138,157	27	81	54	13	81	69	n/a	234	n/a	n/a	234	n/a	212	230	18
161	North River School District	138,284	131,291	(6,994)	73	81	9	330	81	-248	n/a	234	n/a	n/a	234	n/a	19	19	0
162	North Thurston Public Schools	10,673,618	12,998,235	2,324,617	48	81	34	40	81	41	489	234	-255	244	234	-11	1,344	1,425	81
163	Northport School District	339,858	349,741	9,883	18	81	64	n/a	81	n/a	220	234	14	n/a	234	n/a	36	38	2
164	Northshore School District	14,582,256	18,506,760	3,924,504	48	81	34	n/a	81	n/a	497	234	-263	n/a	234	n/a	1,890	2,051	161
165	Oak Harbor School District	3,903,452	4,724,409	820,957	22	81	60	65	81	17	414	234	-180	529	234	-295	477	518	41
166	Oakesdale School District	206,676	304,223	97,547	0	81	81	n/a	81	n/a	39	234	195	n/a	234	n/a	23	30	7
167	Ocean Beach School District	841,509	1,026,206	184,697	75	81	6	73	81	9	737	234	-504	249	234	-15	114	123	9
168	Ocosta School District	683,278	805,847	122,569	12	81	69	199	81	-118	704	234	-471	n/a	234	n/a	87	92	5
169	Odessa School District	314,730	426,359	111,628	23	81	58	17	81	64	481	234	-247	n/a	234	n/a	40	45	5
170	Okanogan School District	967,566	1,227,477	259,911	26	81	55	13	81	68	330	234	-96	n/a	234	n/a	129	144	15
171	Olympia School District	6,784,338	7,742,710	958,372	27	81	55	28	81	54	458	234	-224	358	234	-124	876	896	20
172	Omak School District	742,065	720,474	(21,590)	52	81	30	143	81	-62	n/a	234	n/a	n/a	234	n/a	105	112	7
173	Onalaska School District	685,950	948,627	262,677	40	81	41	26	81	55	428	234	-194	486	234	-252	94	98	4
174	Onion Creek School District	101,376	138,232	36,856	114	81	-33	n/a	81	n/a	268	234	-34	n/a	234	n/a	11	13	2
175	Orcas Island School District	608,091	926,009	317,918	24	81	57	151	81	-70	442	234	-209	621	234	-387	81	93	12
176	Orchard Prairie School District	77,975	77,341	(633)	0	81	81	108	81	-27	n/a	234	n/a	n/a	234	n/a	9	10	1
177	Orient School District	103,108	192,963	89,854	51	81	30	144	81	-63	222	234	12	571	234	-337	12	19	7
178	Orondo School District	232,530	298,867	66,337	85	81	-3	n/a	81	n/a	853	234	-619	n/a	234	n/a	34	35	1
179	Oroville School District	705,102	660,125	(44,977)	24	81	57	n/a	81	n/a	137	234	97	n/a	234	n/a	78	79	1
180	Orting School District	1,576,461	1,974,288	397,827	24	81	58	34	81	47	493	234	-259	509	234	-275	201	221	20

Appendix 3A
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 1 - PEBB Premium Rates

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
181	Othello School District	3,297,222	3,914,353	617,131	10	81	72	46	81	36	239	234	-6	313	234	-79	423	450	27
182	Palisades School District	71,400	89,143	17,743	n/a	81	n/a	n/a	81	n/a	236	234	-2	n/a	234	n/a	7	7	0
183	Palouse School District	185,150	331,048	145,898	15	81	66	286	81	-205	321	234	-88	n/a	234	n/a	24	33	9
184	Pasco School District	12,263,582	15,616,992	3,353,410	56	81	25	97	81	-16	481	234	-247	584	234	-350	1,658	1,784	126
185	Pateros School District	280,849	359,417	78,568	39	81	42	21	81	60	507	234	-273	n/a	234	n/a	38	43	5
186	Paterson School District	105,027	180,243	75,216	0	81	81	44	81	38	169	234	64	343	234	-109	15	20	5
187	Pe Ell School District	335,936	445,008	109,072	12	81	70	12	81	69	272	234	-39	n/a	234	n/a	42	52	10
188	Peninsula School District	5,785,728	7,834,430	2,048,702	69	81	12	68	81	13	729	234	-495	699	234	-465	807	898	91
189	Pioneer School District	658,343	808,074	149,731	30	81	51	44	81	37	614	234	-380	647	234	-414	87	95	8
190	Pomeroy School District	391,882	525,027	133,144	16	81	65	14	81	68	469	234	-236	n/a	234	n/a	41	59	18
191	Port Angeles School District	2,980,707	3,717,010	736,304	42	81	40	0	81	81	472	234	-238	n/a	234	n/a	389	410	21
192	Port Townsend School District	1,102,938	1,491,889	388,950	17	81	64	50	81	31	463	234	-229	578	234	-344	144	160	16
193	Prescott School District	278,064	252,403	(25,661)	0	81	81	n/a	81	n/a	n/a	234	n/a	n/a	234	n/a	33	36	3
194	Prosser School District	2,774,776	3,411,255	636,479	6	81	75	48	81	33	496	234	-262	715	234	-482	328	367	39
195	Pullman School District	1,927,094	2,329,935	402,841	42	81	40	35	81	46	293	234	-60	256	234	-23	248	268	20
196	Puyallup School District	12,523,334	17,561,997	5,038,663	113	81	-31	129	81	-48	468	234	-234	576	234	-342	1,701	1,956	255
197	Queets-Clearwater School District	89,448	113,230	23,782	7	81	74	220	81	-138	n/a	234	n/a	161	234	73	12	13	1
198	Quilcene School District	263,305	354,689	91,384	76	81	6	2	81	79	238	234	-4	0	234	234	39	42	3
199	Quillayute Valley School District	1,173,794	1,383,356	209,562	55	81	27	108	81	-26	683	234	-449	625	234	-392	160	164	4
200	Quincy School District	2,768,395	3,100,644	332,249	16	81	65	63	81	18	342	234	-108	586	234	-353	327	342	15
201	Rainier School District	622,580	830,502	207,922	41	81	40	43	81	38	692	234	-459	362	234	-128	79	92	13
202	Raymond School District	650,621	669,700	19,079	4	81	78	6	81	75	203	234	30	n/a	234	n/a	77	82	5
203	Reardan-Edwall School District	476,736	691,112	214,376	14	81	67	57	81	25	n/a	234	n/a	n/a	234	n/a	63	74	11
204	Renton School District	11,759,217	14,321,247	2,562,030	16	81	66	54	81	28	611	234	-378	594	234	-360	1,544	1,674	130
205	Republic School District	289,412	494,619	205,207	73	81	9	83	81	-1	n/a	234	n/a	n/a	234	n/a	43	56	13
206	Richland School District	7,790,352	10,147,201	2,356,849	38	81	44	65	81	16	618	234	-384	524	234	-290	1,030	1,150	120
207	Ridgefield School District	1,163,051	1,440,846	277,796	32	81	49	115	81	-34	404	234	-170	1,211	234	-977	138	145	7
208	Ritzville School District	443,066	682,267	239,201	n/a	81	n/a	n/a	81	n/a	201	234	33	n/a	234	n/a	49	55	6
209	Riverside School District	1,395,845	1,540,786	144,941	74	81	7	82	81	-1	222	234	12	251	234	-17	158	170	12
210	Riverview School District	2,185,867	2,915,558	729,692	36	81	45	120	81	-39	525	234	-291	880	234	-646	293	329	36
211	Rochester School District	1,545,012	1,904,027	359,014	45	81	36	-5	81	86	377	234	-144	336	234	-102	198	208	10
212	Roosevelt School District	47,815	43,061	(4,754)	0	81	81	0	81	81	n/a	234	n/a	n/a	234	n/a	6	7	1
213	Rosalia School District	234,529	321,316	86,787	55	81	26	107	81	-26	766	234	-533	708	234	-474	36	36	0
214	Royal School District	1,416,534	2,000,408	583,874	11	81	71	n/a	81	n/a	602	234	-368	n/a	234	n/a	188	190	2
215	San Juan Island School District	660,213	1,089,862	429,649	107	81	-25	122	81	-41	345	234	-111	495	234	-261	99	112	13
216	Satsop School District	48,709	71,559	22,851	0	81	81	0	81	81	709	234	-475	n/a	234	n/a	6	8	2
217	Seattle Public Schools	41,102,757	48,329,827	7,227,070	27	81	55	121	81	-39	557	234	-324	846	234	-613	5,350	5,517	167
218	Sedro-Woolley School District	3,287,849	4,251,536	963,686	42	81	40	37	81	45	486	234	-252	314	234	-80	423	478	55
219	Selah School District	2,658,903	3,624,331	965,428	29	81	52	52	81	30	693	234	-459	749	234	-516	363	407	44
220	Selkirk School District	288,693	402,839	114,145	31	81	51	156	81	-74	300	234	-66	n/a	234	n/a	33	41	8
221	Sequim School District	2,273,849	2,863,725	589,876	55	81	26	78	81	3	189	234	45	87	234	146	289	311	22
222	Shaw Island School District	32,339	61,505	29,166	9	81	73	41	81	41	158	234	76	n/a	234	n/a	5	6	1
223	Shelton School District	3,783,627	4,491,720	708,092	44	81	37	51	81	30	590	234	-356	507	234	-273	505	531	26
224	Shoreline School District	6,879,017	9,251,454	2,372,437	24	81	58	56	81	25	417	234	-183	438	234	-205	899	1,016	117
225	Skamania School District	60,183	96,788	36,605	0	81	81	129	81	-48	920	234	-686	n/a	234	n/a	8	9	1

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		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
226	Skykomish School District	150,520	176,776	26,256	13	81	68	n/a	81	n/a	357	234	-124	n/a	234	n/a	19	20	1
227	Snohomish School District	7,677,580	9,311,366	1,633,786	47	81	34	71	81	11	444	234	-210	598	234	-364	897	990	93
228	Snoqualmie Valley School District	3,884,312	4,890,941	1,006,629	22	81	60	98	81	-17	628	234	-394	761	234	-527	499	551	52
229	Soap Lake School District	490,292	546,091	55,800	22	81	59	55	81	26	711	234	-477	n/a	234	n/a	61	64	3
230	South Bend School District	667,710	835,616	167,905	58	81	23	94	81	-13	507	234	-273	540	234	-306	89	94	5
231	South Kitsap School District	7,699,582	8,666,465	966,883	46	81	35	56	81	25	532	234	-298	241	234	-7	897	974	77
232	South Whidbey School District	1,206,498	1,555,422	348,925	33	81	48	79	81	2	638	234	-405	623	234	-390	157	169	12
233	Southside School District	148,362	198,128	49,766	37	81	44	n/a	81	n/a	239	234	-5	n/a	234	n/a	20	21	1
234	Spokane School District	24,304,992	31,352,991	7,047,999	120	81	-39	158	81	-77	828	234	-595	768	234	-535	2,973	3,348	375
235	Sprague School District	143,127	232,745	89,618	15	81	67	98	81	-16	487	234	-253	834	234	-600	21	23	2
236	St. John School District	224,942	386,445	161,503	107	81	-25	98	81	-17	214	234	19	417	234	-184	25	37	12
237	Stanwood-Camano School District	3,561,991	4,327,180	765,188	40	81	41	48	81	33	n/a	234	n/a	n/a	234	n/a	445	490	45
238	Star School District	32,941	46,211	13,270	0	81	81	4	81	77	n/a	234	n/a	1,532	234	-1,298	5	6	1
239	Starbuck School District	38,721	40,362	1,641	19	81	63	n/a	81	n/a	n/a	234	n/a	n/a	234	n/a	5	5	0
240	Stehekin School District	17,967	16,849	(1,118)	n/a	81	n/a	n/a	81	n/a	n/a	234	n/a	n/a	234	n/a	1	2	1
241	Steilacoom Hist. School District	2,027,889	2,267,069	239,181	3	81	79	0	81	81	340	234	-106	380	234	-146	241	261	20
242	Steptoe School District	62,714	101,987	39,273	147	81	-66	267	81	-186	367	234	-134	665	234	-432	8	9	1
243	Stevenson-Carson School District	979,390	1,104,180	124,790	8	81	73	25	81	57	580	234	-346	293	234	-59	108	118	10
244	Sultan School District	1,531,703	1,961,656	429,953	32	81	49	100	81	-19	586	234	-353	631	234	-397	203	214	11
245	Summit Valley School District	81,090	113,395	32,304	0	81	81	169	81	-88	n/a	234	n/a	n/a	234	n/a	11	13	2
246	Sumner School District	5,895,860	8,142,866	2,247,006	50	81	31	52	81	30	489	234	-255	438	234	-204	836	914	78
247	Sunnyside School District	5,547,933	6,288,375	740,443	34	81	47	n/a	81	n/a	585	234	-352	n/a	234	n/a	736	747	11
248	Tacoma School District	26,627,389	30,616,597	3,989,208	89	81	-8	171	81	-90	233	234	1	329	234	-95	2,860	3,066	206
249	Taholah School District	293,911	355,684	61,773	42	81	40	1	81	80	775	234	-542	n/a	234	n/a	38	41	3
250	Tahoma School District	5,197,950	6,678,606	1,480,657	37	81	44	51	81	30	450	234	-217	322	234	-88	703	756	53
251	Tekoa School District	215,653	348,097	132,443	7	81	75	120	81	-39	523	234	-289	737	234	-504	26	34	8
252	Tenino School District	1,014,381	1,128,691	114,310	5	81	76	4	81	77	288	234	-54	134	234	99	118	126	8
253	Thorp School District	151,697	227,387	75,691	26	81	56	2	81	79	n/a	234	n/a	n/a	234	n/a	22	25	3
254	Toledo School District	531,305	769,898	238,593	31	81	50	67	81	14	547	234	-313	95	234	139	71	82	11
255	Tonasket School District	1,089,974	1,380,292	290,318	28	81	54	71	81	10	309	234	-76	666	234	-432	133	143	10
256	Toppenish School District	3,633,868	3,781,433	147,565	15	81	66	n/a	81	n/a	270	234	-36	0	234	234	408	413	5
257	Touchet School District	115,519	279,410	163,891	55	81	26	n/a	81	n/a	470	234	-237	n/a	234	n/a	31	32	1
258	Toutle Lake School District	492,289	696,730	204,441	51	81	31	89	81	-8	395	234	-162	554	234	-320	70	76	6
259	Trout Lake School District	149,608	157,323	7,716	0	81	81	n/a	81	n/a	658	234	-424	n/a	234	n/a	16	16	0
260	Tukwila School District	2,316,680	2,495,292	178,612	14	81	68	0	81	81	620	234	-386	n/a	234	n/a	286	300	14
261	Tumwater School District	5,004,740	6,289,762	1,285,022	35	81	46	106	81	-24	n/a	234	n/a	n/a	234	n/a	649	743	94
262	Union Gap School District	529,805	633,604	103,800	55	81	27	82	81	-1	246	234	-12	n/a	234	n/a	72	74	2
263	University Place School District	3,689,564	4,359,907	670,344	10	81	72	41	81	40	462	234	-229	554	234	-321	494	494	0
264	Valley School District	648,599	808,216	159,617	54	81	28	31	81	51	209	234	25	65	234	169	81	87	6
265	Vancouver School District	16,857,097	21,414,673	4,557,577	30	81	52	94	81	-12	709	234	-476	744	234	-510	2,239	2,406	167
266	Vashon Island School District	1,119,816	1,408,404	288,587	90	81	-8	71	81	11	635	234	-401	968	234	-735	146	163	17
267	Wahkiakum School District	466,021	626,442	160,421	68	81	13	220	81	-139	255	234	-21	386	234	-153	47	62	15
268	Wahluke School District	2,084,095	2,253,400	169,305	50	81	31	n/a	81	n/a	276	234	-43	n/a	234	n/a	250	252	2
269	Waitsburg School District	285,718	355,924	70,206	23	81	58	81	81	1	594	234	-360	n/a	234	n/a	38	40	2
270	Walla Walla Public Schools	6,042,711	6,725,121	682,410	34	81	48	40	81	41	344	234	-110	494	234	-260	711	752	41

Appendix 3A
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 1 - PEBB Premium Rates

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
271	Wapato School District	3,138,049	3,391,777	253,728	14	81	67	n/a	81	n/a	222	234	12	n/a	234	n/a	373	374	1
272	Warden School District	1,199,668	1,488,333	288,665	4	81	77	n/a	81	n/a	260	234	-26	n/a	234	n/a	131	136	5
273	Washougal School District	2,245,820	2,672,151	426,330	31	81	51	14	81	67	732	234	-498	752	234	-519	289	324	35
274	Washtucna School District	145,812	250,256	104,445	41	81	41	292	81	-211	894	234	-661	797	234	-563	22	27	5
275	Waterville School District	291,004	457,944	166,940	4	81	77	0	81	81	83	234	151	n/a	234	n/a	41	47	6
276	Wellpinit School District	492,047	552,355	60,308	18	81	63	n/a	81	n/a	37	234	197	n/a	234	n/a	65	67	2
277	Wenatchee School District	6,321,740	8,347,501	2,025,761	19	81	62	85	81	-4	583	234	-349	695	234	-461	843	923	80
278	West Valley School District (Spokane)	3,680,544	4,964,051	1,283,507	22	81	59	73	81	9	471	234	-237	550	234	-316	409	456	47
279	West Valley School District (Yakima)	3,695,699	4,700,682	1,004,983	31	81	51	48	81	33	443	234	-209	477	234	-244	466	504	38
280	White Pass School District	432,592	583,764	151,172	18	81	63	31	81	50	355	234	-122	825	234	-591	58	69	11
281	White River School District	2,844,509	3,582,517	738,007	39	81	42	35	81	46	550	234	-316	574	234	-340	363	402	39
282	White Salmon Valley School District	938,472	1,209,455	270,983	22	81	59	130	81	-49	646	234	-412	696	234	-462	117	131	14
283	Wilbur School District	322,194	391,901	69,706	110	81	-29	139	81	-57	268	234	-34	654	234	-421	40	43	3
284	Willapa Valley School District	326,485	459,774	133,290	66	81	15	8	81	74	0	234	234	n/a	234	n/a	42	53	11
285	Wilson Creek School District	237,353	274,096	36,744	0	81	81	n/a	81	n/a	0	234	234	n/a	234	n/a	32	33	1
286	Winlock School District	603,072	833,836	230,764	12	81	69	14	81	67	605	234	-371	383	234	-149	78	92	14
287	Wishkah Valley School District	181,839	236,263	54,424	0	81	81	0	81	81	0	234	234	n/a	234	n/a	23	28	5
288	Wishram School District	169,563	209,910	40,348	0	81	81	n/a	81	n/a	81	234	153	n/a	234	n/a	20	20	0
289	Woodland School District	1,949,836	2,472,990	523,153	9	81	73	73	81	9	615	234	-381	275	234	-41	244	277	33
290	Yakima School District	n/a	n/a	n/a	n/a	81	n/a	n/a	81	n/a	n/a	234	n/a	n/a	234	n/a	0	0	0
291	Yelm School District	4,419,235	5,023,395	604,160	14	81	67	57	81	25	419	234	-185	521	234	-287	518	565	47
292	Zillah School District	1,034,348	1,292,971	258,623	10	81	72	9	81	72	244	234	-10	238	234	-4	139	145	6

Appendix 3B
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 2: Separate Risk Pool within PEBB

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
1	Aberdeen School District	\$3,190,530	\$3,587,378	\$396,848	\$8	\$82	\$74	\$42	\$82	\$40	\$356	\$237	-\$119	\$583	\$237	-\$346	399	418	19
2	Adna School District	263,404	516,027	252,623	64	82	18	0	82	82	426	237	-189	517	237	-281	32	48	16
3	Almira School District	154,950	242,750	87,800	114	82	-32	239	82	-157	217	237	19	289	237	-52	17	22	5
4	Anacortes School District	1,983,174	2,503,919	520,746	29	82	54	23	82	59	356	237	-119	n/a	n/a	n/a	250	280	30
5	Arlington School District	3,862,386	4,960,927	1,098,541	41	82	42	102	82	-19	341	237	-104	494	237	-257	475	508	33
6	Asotin-Anatone School District	524,196	489,265	(34,931)	47	82	36	109	82	-27	n/a	n/a	n/a	n/a	n/a	n/a	59	71	12
7	Auburn School District	10,198,729	13,838,347	3,639,618	63	82	19	116	82	-33	727	237	-490	670	237	-434	1,437	1,537	100
8	Bainbridge Island School District	2,838,857	4,064,327	1,225,469	59	82	23	170	82	-88	639	237	-403	883	237	-646	380	428	48
9	Battle Ground School District	9,418,089	11,292,575	1,874,486	20	82	62	54	82	29	n/a	n/a	n/a	n/a	n/a	n/a	1,156	1,256	100
10	Bellevue School District	15,643,516	20,498,054	4,854,538	37	82	45	81	82	1	425	237	-189	617	237	-381	1,988	2,171	183
11	Bellingham School District	8,776,372	11,111,346	2,334,974	35	82	47	88	82	-6	563	237	-326	907	237	-671	1,105	1,195	90
12	Benge School District	31,046	57,666	26,620	17	82	65	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4	6	2
13	Bethel School District	12,062,988	14,948,133	2,885,145	54	82	28	120	82	-38	486	237	-250	647	237	-410	1,522	1,686	164
14	Bickleton School District	190,976	188,084	(2,892)	n/a	n/a	n/a	n/a	n/a	n/a	417	237	-180	n/a	n/a	n/a	13	14	1
15	Blaine School District	1,986,681	2,330,271	343,590	37	82	46	71	82	12	454	237	-217	689	237	-453	225	242	17
16	Boistfort School District	91,781	118,476	26,695	32	82	50	0	82	82	n/a	n/a	n/a	n/a	n/a	n/a	14	15	1
17	Bremerton School District	4,227,587	5,051,968	824,381	8	82	75	36	82	46	664	237	-427	667	237	-430	521	576	55
18	Brewster School District	837,332	965,962	128,630	21	82	62	141	82	-59	330	237	-94	n/a	n/a	n/a	111	115	4
19	Bridgeport School District	646,712	902,082	255,370	61	82	21	97	82	-14	466	237	-229	n/a	n/a	n/a	95	101	6
20	Brinnon School District	72,830	99,392	26,562	32	82	50	91	82	-8	286	237	-49	n/a	n/a	n/a	11	12	1
21	Burlington-Edison School District	3,177,840	4,339,045	1,161,205	32	82	50	74	82	9	497	237	-260	797	237	-560	410	452	42
22	Camas School District	4,973,706	6,684,095	1,710,389	3	82	80	107	82	-24	403	237	-166	540	237	-303	585	658	73
23	Cape Flattery School District	722,670	798,522	75,852	18	82	64	77	82	6	n/a	n/a	n/a	n/a	n/a	n/a	88	99	11
24	Carbonado School District	169,727	199,676	29,949	34	82	48	n/a	n/a	n/a	605	237	-369	n/a	n/a	n/a	21	24	3
25	Cascade School District	970,110	1,403,249	433,139	32	82	50	39	82	44	478	237	-241	n/a	n/a	n/a	133	150	17
26	Cashmere School District	1,062,700	1,562,286	499,587	102	82	-20	287	82	-205	206	237	30	340	237	-103	126	135	9
27	Castle Rock School District	1,169,309	1,444,637	275,328	18	82	65	96	82	-13	486	237	-249	216	237	21	148	162	14
28	Centerville School District	124,529	137,809	13,280	0	82	82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10	13	3
29	Central Kitsap School District	8,142,984	10,513,681	2,370,697	41	82	41	80	82	2	n/a	n/a	n/a	n/a	n/a	n/a	1,098	1,201	103
30	Central Valley School District	9,872,331	13,292,004	3,419,672	39	82	43	111	82	-29	681	237	-444	672	237	-435	1,305	1,453	148
31	Centralia School District	2,874,750	3,827,548	952,799	45	82	37	51	82	31	514	237	-277	391	237	-154	374	421	47
32	Chehalis School District	2,288,108	3,010,365	722,256	14	82	68	55	82	28	454	237	-217	748	237	-511	294	329	35
33	Cheney School District	3,372,290	4,269,267	896,977	90	82	-7	112	82	-29	508	237	-271	334	237	-98	440	477	37
34	Chewelah School District	725,970	1,006,914	280,944	33	82	49	76	82	6	345	237	-109	n/a	n/a	n/a	96	109	13
35	Chimacum School District	872,704	1,174,513	301,809	31	82	51	57	82	26	n/a	n/a	n/a	n/a	n/a	n/a	111	131	20
36	Clarkston School District	2,526,167	3,117,037	590,870	15	82	68	115	82	-32	283	237	-47	206	237	31	307	330	23
37	Cle Elum-Roslyn School District	696,241	968,017	271,776	83	82	0	n/a	n/a	n/a	687	237	-451	n/a	n/a	n/a	95	97	2
38	Clover Park School District	10,527,574	11,451,168	923,594	20	82	62	207	82	-124	639	237	-402	846	237	-609	1,269	1,333	64
39	Colfax School District	539,342	640,182	100,840	45	82	38	54	82	28	n/a	n/a	n/a	n/a	n/a	n/a	64	72	8
40	College Place School District	759,499	971,645	212,145	12	82	70	3	82	79	n/a	n/a	n/a	n/a	n/a	n/a	99	108	9
41	Colton School District	170,283	243,019	72,736	49	82	33	46	82	37	n/a	n/a	n/a	n/a	n/a	n/a	25	29	4
42	Columbia (Stevens) School District	256,748	377,642	120,894	94	82	-11	64	82	18	319	237	-82	72	237	165	30	35	5
43	Columbia (Walla Walla) School District	791,016	1,061,847	270,831	13	82	69	45	82	38	274	237	-37	348	237	-111	96	111	15
44	Colville School District	1,484,710	1,889,431	404,722	14	82	68	35	82	48	490	237	-254	122	237	114	190	211	21
45	Concrete School District	508,510	744,394	235,884	49	82	33	132	82	-50	513	237	-276	917	237	-680	65	84	19

Appendix 3B
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 2: Separate Risk Pool within PEBB

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
46	Conway School District	343,025	417,737	74,713	11	82	71	54	82	28	n/a	n/a	n/a	268	237	-31	45	49	4
47	Cosmopolis School District	129,654	176,124	46,470	11	82	71	0	82	82	243	237	-6	256	237	-20	17	20	3
48	Coulee-Hartline School District	295,625	404,763	109,138	95	82	-12	n/a	n/a	n/a	293	237	-56	n/a	n/a	n/a	33	37	4
49	Coupeville School District	742,372	888,250	145,878	15	82	67	90	82	-7	378	237	-142	577	237	-340	87	96	9
50	Crescent School District	330,614	395,879	65,265	0	82	82	13	82	70	308	237	-72	11	237	225	39	46	7
51	Creston School District	204,849	245,890	41,041	85	82	-3	112	82	-30	160	237	77	n/a	n/a	n/a	27	29	2
52	Curlew School District	233,849	314,317	80,468	52	82	31	13	82	69	0	237	237	734	237	-497	29	33	4
53	Cusick School District	392,327	454,311	61,984	39	82	43	71	82	11	n/a	n/a	n/a	n/a	n/a	n/a	45	50	5
54	Darrington School District	484,540	596,240	111,700	81	82	1	n/a	n/a	n/a	211	237	26	n/a	n/a	n/a	50	54	4
55	Davenport School District	498,087	713,087	215,000	37	82	45	196	82	-114	644	237	-407	n/a	n/a	n/a	63	67	4
56	Dayton School District	408,506	610,383	201,877	33	82	50	5	82	78	n/a	n/a	n/a	n/a	n/a	n/a	58	66	8
57	Deer Park School District	1,740,852	2,838,989	1,098,138	35	82	47	69	82	14	444	237	-207	143	237	94	234	305	71
58	Dieringer School District	1,150,068	1,518,836	368,768	13	82	69	7	82	75	227	237	10	4	237	232	139	164	25
59	Dixie School District	67,539	90,346	22,806	11	82	72	87	82	-5	n/a	n/a	n/a	n/a	n/a	n/a	8	10	2
60	East Valley School District (Spokane)	3,692,421	4,658,576	966,155	47	82	35	42	82	40	464	237	-227	346	237	-109	486	524	38
61	East Valley School District (Yakima)	2,272,711	2,795,466	522,755	39	82	44	136	82	-54	468	237	-232	0	237	237	285	300	15
62	Eastmont School District	4,436,437	4,508,998	72,561	136	82	-54	21	82	61	341	237	-104	337	237	-100	564	606	42
63	Easton School District	182,400	191,115	8,715	78	82	5	n/a	n/a	n/a	234	237	3	n/a	n/a	n/a	19	19	0
64	Eatonville School District	1,535,559	1,761,504	225,945	25	82	57	55	82	27	536	237	-299	488	237	-251	195	195	0
65	Edmonds School District	16,477,096	18,157,269	1,680,173	35	82	48	60	82	22	462	237	-225	557	237	-320	1,942	2,045	103
66	Ellensburg School District	2,316,008	3,204,465	888,457	43	82	39	119	82	-36	560	237	-323	555	237	-318	325	346	21
67	Elma School District	1,620,242	1,767,343	147,101	4	82	79	0	82	82	271	237	-34	534	237	-297	184	200	16
68	Endicott School District	167,405	279,414	112,009	84	82	-2	23	82	59	206	237	31	339	237	-102	21	28	7
69	Entiat School District	369,883	489,066	119,183	76	82	6	61	82	21	n/a	n/a	n/a	n/a	n/a	n/a	43	50	7
70	Enumclaw School District	3,101,273	4,048,730	947,457	35	82	47	42	82	40	515	237	-279	889	237	-652	400	452	52
71	Ephrata School District	1,795,269	2,291,579	496,310	42	82	41	0	82	82	513	237	-276	n/a	n/a	n/a	235	248	13
72	Evaline School District	31,474	70,545	39,071	74	82	9	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6	8	2
73	Everett School District	17,770,108	18,494,511	724,403	92	82	-10	169	82	-86	214	237	22	325	237	-88	1,597	1,786	189
74	Evergreen School District (Clark)	18,486,602	24,213,853	5,727,252	60	82	23	43	82	39	733	237	-497	757	237	-520	2,458	2,668	210
75	Evergreen School District (Stevens)	31,696	43,216	11,520	0	82	82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5	5	0
76	Federal Way School District	16,703,073	20,063,585	3,360,511	38	82	44	76	82	7	721	237	-484	836	237	-599	2,177	2,382	205
77	Ferndale School District	3,938,138	5,292,058	1,353,920	32	82	50	11	82	71	375	237	-138	537	237	-300	503	575	72
78	Fife School District	2,528,030	2,833,022	304,991	130	82	-47	105	82	-23	626	237	-390	642	237	-405	328	328	0
79	Finley School District	784,695	928,640	143,945	45	82	37	57	82	25	n/a	n/a	n/a	n/a	n/a	n/a	98	108	10
80	Franklin Pierce School District	6,240,030	7,383,149	1,143,119	8	82	75	17	82	66	367	237	-130	259	237	-22	810	855	45
81	Freeman School District	676,696	1,073,373	396,676	73	82	10	119	82	-37	509	237	-272	430	237	-193	95	113	18
82	Garfield School District	168,484	310,276	141,792	122	82	-39	128	82	-46	581	237	-345	984	237	-748	25	32	7
83	Glenwood School District	153,857	189,701	35,844	15	82	67	86	82	-3	n/a	n/a	n/a	n/a	n/a	n/a	21	25	4
84	Goldendale School District	912,041	1,106,436	194,395	14	82	69	n/a	n/a	n/a	568	237	-332	n/a	n/a	n/a	103	114	11
85	Grand Coulee Dam School District	724,623	954,251	229,629	26	82	57	60	82	23	399	237	-163	n/a	n/a	n/a	98	105	7
86	Grandview School District	2,998,812	3,445,353	446,542	40	82	42	97	82	-15	276	237	-39	572	237	-335	358	371	13
87	Granger School District	1,877,372	1,601,608	(275,764)	49	82	33	10	82	72	n/a	n/a	n/a	n/a	n/a	n/a	181	182	1
88	Granite Falls School District	1,688,946	1,941,076	252,130	39	82	43	25	82	57	234	237	3	430	237	-193	178	204	26
89	Grapeview School District	158,063	212,325	54,262	11	82	71	n/a	n/a	n/a	566	237	-329	n/a	n/a	n/a	22	22	0
90	Great Northern School District	61,954	122,394	60,441	19	82	64	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8	15	7

Appendix 3B
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 2: Separate Risk Pool within PEBB

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
91	Green Mountain School District	135,375	190,216	54,841	39	82	44	0	82	82	234	237	3	n/a	n/a	n/a	19	20	1
92	Griffin School District	544,617	745,278	200,661	86	82	-4	106	82	-23	465	237	-228	491	237	-254	70	77	7
93	Harrington School District	241,451	296,858	55,407	61	82	21	207	82	-125	n/a	n/a	n/a	n/a	n/a	n/a	28	30	2
94	Highland School District	1,002,730	1,259,269	256,540	41	82	41	65	82	18	488	237	-251	n/a	n/a	n/a	135	143	8
95	Highline School District	16,046,407	17,799,940	1,753,532	44	82	39	30	82	53	609	237	-372	647	237	-410	2,056	2,131	75
96	Hockinson School District	1,283,942	1,345,121	61,178	7	82	76	0	82	82	535	237	-298	n/a	n/a	n/a	135	147	12
97	Hood Canal School District	311,452	375,143	63,691	58	82	24	0	82	82	n/a	n/a	n/a	n/a	n/a	n/a	40	45	5
98	Hoquiam School District	1,552,458	2,052,674	500,216	9	82	74	66	82	17	344	237	-107	431	237	-194	196	224	28
99	Index School District	32,714	66,322	33,608	92	82	-9	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5	8	3
100	Issaquah School District	12,622,495	15,345,787	2,723,293	16	82	66	66	82	16	557	237	-320	673	237	-436	1,716	1,779	63
101	Kahlotus School District	131,559	206,410	74,851	76	82	7	0	82	82	513	237	-276	n/a	n/a	n/a	17	20	3
102	Kalama School District	560,226	779,843	219,617	50	82	32	92	82	-9	n/a	n/a	n/a	n/a	n/a	n/a	67	84	17
103	Keller School District	89,342	93,088	3,746	0	82	82	32	82	50	n/a	n/a	n/a	n/a	n/a	n/a	11	12	1
104	Kelso School District	3,504,157	5,007,639	1,503,482	52	82	31	114	82	-32	654	237	-417	887	237	-651	472	552	80
105	Kennewick School District	12,534,019	15,662,538	3,128,519	39	82	44	38	82	45	372	237	-135	481	237	-245	1,528	1,690	162
106	Kent School District	20,677,708	24,016,329	3,338,621	26	82	56	50	82	32	n/a	n/a	n/a	n/a	n/a	n/a	2,585	2,865	280
107	Kettle Falls School District	653,071	828,567	175,496	42	82	41	58	82	24	n/a	n/a	n/a	n/a	n/a	n/a	80	94	14
108	Kiona-Benton City School District	1,110,260	1,309,627	199,366	90	82	-8	117	82	-34	707	237	-470	891	237	-654	146	146	0
109	Kittitas School District	586,356	957,923	371,567	58	82	25	75	82	8	189	237	48	213	237	24	75	81	6
110	Klickitat School District	117,827	212,073	94,246	68	82	15	46	82	37	147	237	90	n/a	n/a	n/a	21	23	2
111	La Center School District	827,709	1,139,478	311,769	38	82	44	0	82	82	473	237	-236	n/a	n/a	n/a	102	112	10
112	La Conner School District	738,299	976,512	238,213	17	82	65	46	82	36	381	237	-144	657	237	-420	92	102	10
113	LaCrosse School District	146,399	266,778	120,379	0	82	82	91	82	-9	0	237	237	745	237	-508	19	27	8
114	Lake Chelan School District	1,161,305	1,646,251	484,946	12	82	70	87	82	-4	485	237	-249	557	237	-321	150	163	13
115	Lake Quinalt School District	306,741	410,943	104,202	0	82	82	15	82	68	402	237	-165	612	237	-375	34	37	3
116	Lake Stevens School District	5,753,149	6,777,583	1,024,434	57	82	25	51	82	32	n/a	n/a	n/a	n/a	n/a	n/a	705	787	82
117	Lake Washington School District	17,963,102	22,067,518	4,104,416	28	82	55	77	82	5	580	237	-343	562	237	-325	2,353	2,479	126
118	Lakewood School District	1,713,762	2,268,923	555,161	19	82	63	132	82	-49	633	237	-397	1,101	237	-864	221	259	38
119	Lamont School District	62,006	92,009	30,002	112	82	-29	282	82	-199	n/a	n/a	n/a	481	237	-244	8	10	2
120	Liberty School District	471,004	728,267	257,262	49	82	34	137	82	-54	721	237	-484	516	237	-280	65	78	13
121	Lind School District	286,421	361,436	75,014	76	82	6	112	82	-29	685	237	-448	519	237	-282	36	39	3
122	Longview School District	5,314,032	6,235,947	921,915	34	82	49	35	82	48	573	237	-336	332	237	-95	682	708	26
123	Loon Lake School District	140,380	221,506	81,126	36	82	46	88	82	-5	540	237	-303	n/a	n/a	n/a	19	24	5
124	Lopez School District	317,416	467,701	150,286	23	82	59	86	82	-3	277	237	-41	n/a	n/a	n/a	41	50	9
125	Lyle School District	234,144	228,633	(5,511)	14	82	68	8	82	74	1,164	237	-928	n/a	n/a	n/a	28	28	0
126	Lynden School District	2,185,311	3,069,348	884,037	14	82	68	48	82	34	466	237	-230	167	237	70	299	330	31
127	Mabton School District	926,616	1,059,585	132,969	0	82	82	6	82	77	686	237	-450	576	237	-339	100	102	2
128	Mansfield School District	201,005	289,730	88,725	92	82	-9	268	82	-185	243	237	-6	n/a	n/a	n/a	22	26	4
129	Manson School District	675,100	965,854	290,754	5	82	78	12	82	71	593	237	-356	1,309	237	-1,072	90	102	12
130	Mary M Knight School District	216,844	260,990	44,146	14	82	68	n/a	n/a	n/a	667	237	-431	n/a	n/a	n/a	26	27	1
131	Mary Walker School District	593,117	805,486	212,369	58	82	25	75	82	7	250	237	-13	398	237	-162	77	83	6
132	Marysville School District	8,532,210	10,085,191	1,552,981	27	82	56	81	82	1	541	237	-305	867	237	-630	1,043	1,119	76
133	McCleary School District	291,210	314,635	23,425	7	82	76	43	82	39	n/a	n/a	n/a	n/a	n/a	n/a	38	39	1
134	Mead School District	7,369,928	9,652,617	2,282,689	23	82	59	65	82	17	507	237	-270	536	237	-299	924	1,027	103
135	Medical Lake School District	1,533,755	2,037,545	503,790	73	82	9	107	82	-25	502	237	-265	332	237	-96	183	220	37

Appendix 3B
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Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
136	Mercer Island School District	2,910,541	4,099,344	1,188,803	43	82	39	114	82	-31	568	237	-331	568	237	-331	396	445	49
137	Meridian School District	1,294,405	1,741,315	446,910	36	82	46	22	82	60	473	237	-237	598	237	-361	168	189	21
138	Methow Valley School District	573,838	819,005	245,166	0	82	82	0	82	82	0	237	237	0	237	237	68	81	13
139	Mill A School District	88,780	132,373	43,593	n/a	n/a	n/a	n/a	n/a	n/a	650	237	-413	261	237	-24	8	11	3
140	Monroe School District	4,305,480	5,425,922	1,120,442	50	82	32	70	82	13	437	237	-203	346	237	-110	557	599	42
141	Montesano School District	1,065,194	1,359,097	293,904	12	82	70	45	82	37	268	237	-31	631	237	-394	131	144	13
142	Morton School District	328,242	501,996	173,753	35	82	47	55	82	27	539	237	-302	110	237	127	42	54	12
143	Moses Lake School District	6,772,842	7,986,269	1,213,427	12	82	71	50	82	32	688	237	-451	448	237	-211	818	885	67
144	Mossyrock School District	460,392	608,917	148,525	60	82	22	84	82	-2	n/a	n/a	n/a	n/a	n/a	n/a	65	70	5
145	Mount Adams School District	1,009,989	1,232,867	222,878	38	82	44	n/a	n/a	n/a	598	237	-362	n/a	n/a	n/a	133	138	5
146	Mount Baker School District	1,973,304	2,844,387	871,083	2	82	80	13	82	69	46	237	191	373	237	-137	226	245	19
147	Mount Pleasant School District	29,391	23,517	(5,874)	0	82	82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3	3	0
148	Mount Vernon School District	5,731,187	7,049,180	1,317,993	17	82	65	35	82	48	467	237	-231	613	237	-376	731	776	45
149	Mukilteo School District	11,709,895	13,357,168	1,647,274	6	82	77	52	82	30	550	237	-313	734	237	-497	1,382	1,511	129
150	Naches Valley School District	1,171,517	1,329,014	157,497	21	82	61	8	82	75	307	237	-71	261	237	-24	136	149	13
151	Napavine School District	588,824	748,129	159,305	12	82	70	21	82	62	139	237	98	195	237	42	77	85	7
152	Naselle-Grays River Valley School District	462,993	510,087	47,094	23	82	59	27	82	56	33	237	204	161	237	76	46	56	10
153	Nespelem School District	178,484	232,231	53,747	141	82	-59	14	82	69	n/a	n/a	n/a	n/a	n/a	n/a	26	27	1
154	Newport School District	834,218	1,166,850	332,632	70	82	12	50	82	32	550	237	-313	1,123	237	-886	120	131	11
155	Nine Mile Falls School District	1,129,185	2,085,032	955,847	0	82	82	38	82	44	236	237	0	472	237	-235	144	161	17
156	Nooksack Valley School District	1,515,712	2,207,983	692,271	34	82	49	60	82	22	492	237	-256	722	237	-486	199	226	27
157	North Beach School District	664,278	800,983	136,705	26	82	56	28	82	55	178	237	59	n/a	n/a	n/a	76	86	10
158	North Franklin School District	1,769,349	2,312,749	543,400	43	82	39	45	82	37	n/a	n/a	n/a	n/a	n/a	n/a	237	259	22
159	North Kitsap School District	4,739,697	6,579,590	1,839,892	14	82	69	33	82	49	571	237	-334	408	237	-171	629	729	100
160	North Mason School District	1,861,923	2,027,326	165,403	27	82	55	13	82	70	n/a	n/a	n/a	n/a	n/a	n/a	212	230	18
161	North River School District	138,284	133,079	(5,205)	73	82	10	330	82	-247	n/a	n/a	n/a	n/a	n/a	n/a	19	19	0
162	North Thurston Public Schools	10,673,618	13,175,302	2,501,685	48	82	35	40	82	42	489	237	-252	244	237	-8	1,344	1,425	81
163	Northport School District	339,858	354,505	14,647	18	82	65	n/a	n/a	n/a	220	237	17	n/a	n/a	n/a	36	38	2
164	Northshore School District	14,582,256	18,758,868	4,176,612	48	82	35	n/a	n/a	n/a	497	237	-260	n/a	n/a	n/a	1,890	2,051	161
165	Oak Harbor School District	3,903,452	4,788,767	885,315	22	82	61	65	82	18	414	237	-177	529	237	-292	477	518	41
166	Oakesdale School District	206,676	308,368	101,692	0	82	82	n/a	n/a	n/a	39	237	198	n/a	n/a	n/a	23	30	7
167	Ocean Beach School District	841,509	1,040,185	198,676	75	82	8	73	82	10	737	237	-501	249	237	-12	114	123	9
168	Ocosta School District	683,278	816,825	133,547	12	82	70	199	82	-117	704	237	-468	n/a	n/a	n/a	87	92	5
169	Odessa School District	314,730	432,167	117,437	23	82	59	17	82	66	481	237	-244	n/a	n/a	n/a	40	45	5
170	Okanogan School District	967,566	1,244,198	276,632	26	82	56	13	82	69	330	237	-93	n/a	n/a	n/a	129	144	15
171	Olympia School District	6,784,338	7,848,184	1,063,847	27	82	56	28	82	55	458	237	-221	358	237	-121	876	896	20
172	Omak School District	742,065	730,289	(11,776)	52	82	31	143	82	-61	n/a	n/a	n/a	n/a	n/a	n/a	105	112	7
173	Onalaska School District	685,950	961,549	275,600	40	82	42	26	82	56	428	237	-191	486	237	-249	94	98	4
174	Onion Creek School District	101,376	140,115	38,739	114	82	-32	n/a	n/a	n/a	268	237	-31	n/a	n/a	n/a	11	13	2
175	Orcas Island School District	608,091	938,624	330,533	24	82	58	151	82	-68	442	237	-206	621	237	-384	81	93	12
176	Orchard Prairie School District	77,975	78,395	420	0	82	82	108	82	-26	n/a	n/a	n/a	n/a	n/a	n/a	9	10	1
177	Orient School District	103,108	195,591	92,483	51	82	31	144	82	-62	222	237	15	571	237	-334	12	19	7
178	Orondo School District	232,530	302,938	70,409	85	82	-2	n/a	n/a	n/a	853	237	-616	n/a	n/a	n/a	34	35	1
179	Oroville School District	705,102	669,117	(35,985)	24	82	58	n/a	n/a	n/a	137	237	100	n/a	n/a	n/a	78	79	1
180	Orting School District	1,576,461	2,001,183	424,721	24	82	59	34	82	48	493	237	-256	509	237	-272	201	221	20

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					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
181	Othello School District	3,297,222	3,967,676	670,454	10	82	73	46	82	37	239	237	-3	313	237	-76	423	450	27
182	Palisades School District	71,400	90,358	18,958	n/a	n/a	n/a	n/a	n/a	n/a	236	237	1	n/a	n/a	n/a	7	7	0
183	Palouse School District	185,150	335,558	150,407	15	82	67	286	82	-204	321	237	-85	n/a	n/a	n/a	24	33	9
184	Pasco School District	12,263,582	15,829,733	3,566,151	56	82	26	97	82	-14	481	237	-244	584	237	-347	1,658	1,784	126
185	Pateros School District	280,849	364,313	83,464	39	82	43	21	82	61	507	237	-270	n/a	n/a	n/a	38	43	5
186	Paterson School District	105,027	182,699	77,672	0	82	82	44	82	39	169	237	68	343	237	-106	15	20	5
187	Pe Ell School District	335,936	451,071	115,134	12	82	71	12	82	70	272	237	-36	n/a	n/a	n/a	42	52	10
188	Peninsula School District	5,785,728	7,941,154	2,155,426	69	82	13	68	82	15	729	237	-492	699	237	-462	807	898	91
189	Pioneer School District	658,343	819,082	160,739	30	82	52	44	82	38	614	237	-377	647	237	-411	87	95	8
190	Pomeroy School District	391,882	532,179	140,297	16	82	66	14	82	69	469	237	-233	n/a	n/a	n/a	41	59	18
191	Port Angeles School District	2,980,707	3,767,645	786,938	42	82	41	0	82	82	472	237	-235	n/a	n/a	n/a	389	410	21
192	Port Townsend School District	1,102,938	1,512,212	409,273	17	82	65	50	82	32	463	237	-226	578	237	-341	144	160	16
193	Prescott School District	278,064	255,841	(22,223)	0	82	82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	33	36	3
194	Prosser School District	2,774,776	3,457,725	682,949	6	82	76	48	82	34	496	237	-259	715	237	-479	328	367	39
195	Pullman School District	1,927,094	2,361,675	434,581	42	82	41	35	82	47	293	237	-56	256	237	-20	248	268	20
196	Puyallup School District	12,523,334	17,801,235	5,277,901	113	82	-30	129	82	-46	468	237	-231	576	237	-339	1,701	1,956	255
197	Queets-Clearwater School District	89,448	114,772	25,324	7	82	75	220	82	-137	n/a	n/a	n/a	161	237	76	12	13	1
198	Quilcene School District	263,305	359,521	96,216	76	82	7	2	82	80	238	237	-1	0	237	237	39	42	3
199	Quillayute Valley School District	1,173,794	1,402,201	228,406	55	82	28	108	82	-25	683	237	-446	625	237	-389	160	164	4
200	Quincy School District	2,768,395	3,142,882	374,488	16	82	66	63	82	19	342	237	-105	586	237	-350	327	342	15
201	Rainier School District	622,580	841,816	219,236	41	82	41	43	82	39	692	237	-456	362	237	-125	79	92	13
202	Raymond School District	650,621	678,823	28,202	4	82	79	6	82	76	203	237	33	n/a	n/a	n/a	77	82	5
203	Reardan-Edwall School District	476,736	700,527	223,790	14	82	68	57	82	26	n/a	n/a	n/a	n/a	n/a	n/a	63	74	11
204	Renton School District	11,759,217	14,516,337	2,757,120	16	82	67	54	82	29	611	237	-375	594	237	-357	1,544	1,674	130
205	Republic School District	289,412	501,357	211,945	73	82	10	83	82	0	n/a	n/a	n/a	n/a	n/a	n/a	43	56	13
206	Richland School District	7,790,352	10,285,430	2,495,079	38	82	45	65	82	17	618	237	-381	524	237	-287	1,030	1,150	120
207	Ridgefield School District	1,163,051	1,460,474	297,424	32	82	50	115	82	-33	404	237	-167	1,211	237	-974	138	145	7
208	Ritzville School District	443,066	691,561	248,495	n/a	n/a	n/a	n/a	n/a	n/a	201	237	36	n/a	n/a	n/a	49	55	6
209	Riverside School District	1,395,845	1,561,775	165,930	74	82	8	82	82	0	222	237	15	251	237	-14	158	170	12
210	Riverview School District	2,185,867	2,955,276	769,409	36	82	46	120	82	-38	525	237	-288	880	237	-643	293	329	36
211	Rochester School District	1,545,012	1,929,964	384,952	45	82	37	-5	82	87	377	237	-140	336	237	-99	198	208	10
212	Roosevelt School District	47,815	43,648	(4,167)	0	82	82	0	82	82	n/a	n/a	n/a	n/a	n/a	n/a	6	7	1
213	Rosalia School District	234,529	325,693	91,164	55	82	27	107	82	-25	766	237	-529	708	237	-471	36	36	0
214	Royal School District	1,416,534	2,027,659	611,125	11	82	72	n/a	n/a	n/a	602	237	-365	n/a	n/a	n/a	188	190	2
215	San Juan Island School District	660,213	1,104,708	444,496	107	82	-24	122	82	-40	345	237	-108	495	237	-258	99	112	13
216	Satsop School District	48,709	72,534	23,826	0	82	82	0	82	82	709	237	-472	n/a	n/a	n/a	6	8	2
217	Seattle Public Schools	41,102,757	48,988,198	7,885,441	27	82	56	121	82	-38	557	237	-321	846	237	-609	5,350	5,517	167
218	Sedro-Woolley School District	3,287,849	4,309,452	1,021,603	42	82	41	37	82	46	486	237	-249	314	237	-77	423	478	55
219	Selah School District	2,658,903	3,673,704	1,014,801	29	82	53	52	82	31	693	237	-456	749	237	-513	363	407	44
220	Selkirk School District	288,693	408,326	119,633	31	82	52	156	82	-73	300	237	-63	n/a	n/a	n/a	33	41	8
221	Sequim School District	2,273,849	2,902,736	628,887	55	82	27	78	82	4	189	237	48	87	237	149	289	311	22
222	Shaw Island School District	32,339	62,343	30,004	9	82	74	41	82	42	158	237	79	n/a	n/a	n/a	5	6	1
223	Shelton School District	3,783,627	4,552,908	769,280	44	82	38	51	82	31	590	237	-353	507	237	-270	505	531	26
224	Shoreline School District	6,879,017	9,377,481	2,498,465	24	82	59	56	82	26	417	237	-180	438	237	-202	899	1,016	117
225	Skamania School District	60,183	98,107	37,924	0	82	82	129	82	-47	920	237	-683	n/a	n/a	n/a	8	9	1

Appendix 3B
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 2: Separate Risk Pool within PEBB

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
					Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time					
		Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change
226	Skykomish School District	150,520	179,184	28,664	13	82	69	n/a	n/a	n/a	357	237	-121	n/a	n/a	n/a	19	20	1
227	Snohomish School District	7,677,580	9,438,210	1,760,630	47	82	35	71	82	12	444	237	-207	598	237	-361	897	990	93
228	Snoqualmie Valley School District	3,884,312	4,957,568	1,073,256	22	82	61	98	82	-16	628	237	-391	761	237	-524	499	551	52
229	Soap Lake School District	490,292	553,531	63,239	22	82	60	55	82	27	711	237	-474	n/a	n/a	n/a	61	64	3
230	South Bend School District	667,710	846,999	179,289	58	82	25	94	82	-12	507	237	-270	540	237	-303	89	94	5
231	South Kitsap School District	7,699,582	8,784,523	1,084,941	46	82	36	56	82	26	532	237	-295	241	237	-4	897	974	77
232	South Whidbey School District	1,206,498	1,576,611	370,113	33	82	49	79	82	3	638	237	-401	623	237	-387	157	169	12
233	Southside School District	148,362	200,827	52,465	37	82	45	n/a	n/a	n/a	239	237	-2	n/a	n/a	n/a	20	21	1
234	Spokane School District	24,304,992	31,780,095	7,475,103	120	82	-37	158	82	-76	828	237	-592	768	237	-532	2,973	3,348	375
235	Sprague School District	143,127	235,915	92,789	15	82	68	98	82	-15	487	237	-250	834	237	-597	21	23	2
236	St. John School District	224,942	391,710	166,768	107	82	-24	98	82	-16	214	237	22	417	237	-181	25	37	12
237	Stanwood-Camano School District	3,561,991	4,386,126	824,135	40	82	42	48	82	34	n/a	n/a	n/a	n/a	n/a	n/a	445	490	45
238	Star School District	32,941	46,841	13,900	0	82	82	4	82	78	n/a	n/a	n/a	1,532	237	-1,295	5	6	1
239	Starbuck School District	38,721	40,912	2,191	19	82	64	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5	5	0
240	Stehekin School District	17,967	17,078	(889)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1	2	1
241	Steilacoom Hist. School District	2,027,889	2,297,953	270,064	3	82	80	0	82	82	340	237	-103	380	237	-143	241	261	20
242	Steptoe School District	62,714	103,377	40,662	147	82	-65	267	82	-185	367	237	-131	665	237	-428	8	9	1
243	Stevenson-Carson School District	979,390	1,119,222	139,832	8	82	75	25	82	58	580	237	-343	293	237	-56	108	118	10
244	Sultan School District	1,531,703	1,988,379	456,676	32	82	50	100	82	-18	586	237	-350	631	237	-394	203	214	11
245	Summit Valley School District	81,090	114,939	33,849	0	82	82	169	82	-87	n/a	n/a	n/a	n/a	n/a	n/a	11	13	2
246	Sumner School District	5,895,860	8,253,792	2,357,931	50	82	32	52	82	31	489	237	-252	438	237	-201	836	914	78
247	Sunnyside School District	5,547,933	6,374,038	826,106	34	82	49	n/a	n/a	n/a	585	237	-349	n/a	n/a	n/a	736	747	11
248	Tacoma School District	26,627,389	31,033,670	4,406,282	89	82	-7	171	82	-89	233	237	4	329	237	-92	2,860	3,066	206
249	Taholah School District	293,911	360,530	66,618	42	82	41	1	82	81	775	237	-539	n/a	n/a	n/a	38	41	3
250	Tahoma School District	5,197,950	6,769,585	1,571,636	37	82	45	51	82	31	450	237	-214	322	237	-85	703	756	53
251	Tekoa School District	215,653	352,839	137,185	7	82	76	120	82	-37	523	237	-286	737	237	-501	26	34	8
252	Tenino School District	1,014,381	1,144,067	129,685	5	82	77	4	82	78	288	237	-51	134	237	102	118	126	8
253	Thorp School District	151,697	230,485	78,788	26	82	57	2	82	80	n/a	n/a	n/a	n/a	n/a	n/a	22	25	3
254	Toledo School District	531,305	780,386	249,081	31	82	51	67	82	15	547	237	-310	95	237	142	71	82	11
255	Tonasket School District	1,089,974	1,399,095	309,120	28	82	55	71	82	11	309	237	-73	666	237	-429	133	143	10
256	Toppenish School District	3,633,868	3,832,945	199,077	15	82	67	n/a	n/a	n/a	270	237	-33	0	237	237	408	413	5
257	Touchet School District	115,519	283,216	167,697	55	82	27	n/a	n/a	n/a	470	237	-234	n/a	n/a	n/a	31	32	1
258	Toutle Lake School District	492,289	706,221	213,933	51	82	32	89	82	-6	395	237	-159	554	237	-317	70	76	6
259	Trout Lake School District	149,608	159,466	9,859	0	82	82	n/a	n/a	n/a	658	237	-421	n/a	n/a	n/a	16	16	0
260	Tukwila School District	2,316,680	2,529,284	212,604	14	82	69	0	82	82	620	237	-383	n/a	n/a	n/a	286	300	14
261	Tumwater School District	5,004,740	6,375,444	1,370,704	35	82	48	106	82	-23	n/a	n/a	n/a	n/a	n/a	n/a	649	743	94
262	Union Gap School District	529,805	642,235	112,431	55	82	28	82	82	0	246	237	-9	n/a	n/a	n/a	72	74	2
263	University Place School District	3,689,564	4,419,300	729,736	10	82	73	41	82	41	462	237	-225	554	237	-318	494	494	0
264	Valley School District	648,599	819,226	170,627	54	82	29	31	82	52	209	237	28	65	237	172	81	87	6
265	Vancouver School District	16,857,097	21,706,394	4,849,297	30	82	53	94	82	-11	709	237	-472	744	237	-507	2,239	2,406	167
266	Vashon Island School District	1,119,816	1,427,589	307,773	90	82	-7	71	82	12	635	237	-398	968	237	-732	146	163	17
267	Wahkiakum School District	466,021	634,976	168,955	68	82	14	220	82	-138	255	237	-18	386	237	-150	47	62	15
268	Wahluke School District	2,084,095	2,284,097	200,002	50	82	32	n/a	n/a	n/a	276	237	-40	n/a	n/a	n/a	250	252	2
269	Waitsburg School District	285,718	360,773	75,055	23	82	59	81	82	2	594	237	-357	n/a	n/a	n/a	38	40	2
270	Walla Walla Public Schools	6,042,711	6,816,733	774,023	34	82	49	40	82	42	344	237	-107	494	237	-257	711	752	41

Appendix 3B
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 2: Separate Risk Pool within PEBB

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
271	Wapato School District	3,138,049	3,437,981	299,932	14	82	68	n/a	n/a	n/a	222	237	15	n/a	n/a	n/a	373	374	1
272	Warden School District	1,199,668	1,508,607	308,940	4	82	78	n/a	n/a	n/a	260	237	-23	n/a	n/a	n/a	131	136	5
273	Washougal School District	2,245,820	2,708,552	462,732	31	82	52	14	82	69	732	237	-495	752	237	-516	289	324	35
274	Washtucna School District	145,812	253,665	107,854	41	82	42	292	82	-210	894	237	-658	797	237	-560	22	27	5
275	Waterville School District	291,004	464,183	173,179	4	82	78	0	82	82	83	237	154	n/a	n/a	n/a	41	47	6
276	Wellpinit School District	492,047	559,880	67,833	18	82	64	n/a	n/a	n/a	37	237	200	n/a	n/a	n/a	65	67	2
277	Wenatchee School District	6,321,740	8,461,215	2,139,474	19	82	63	85	82	-3	583	237	-346	695	237	-458	843	923	80
278	West Valley School District (Spokane)	3,680,544	5,031,674	1,351,129	22	82	61	73	82	10	471	237	-234	550	237	-313	409	456	47
279	West Valley School District (Yakima)	3,695,699	4,764,717	1,069,018	31	82	52	48	82	34	443	237	-206	477	237	-240	466	504	38
280	White Pass School District	432,592	591,716	159,124	18	82	64	31	82	51	355	237	-119	825	237	-588	58	69	11
281	White River School District	2,844,509	3,631,319	786,810	39	82	44	35	82	47	550	237	-313	574	237	-337	363	402	39
282	White Salmon Valley School District	938,472	1,225,931	287,459	22	82	60	130	82	-47	646	237	-409	696	237	-459	117	131	14
283	Wilbur School District	322,194	397,239	75,045	110	82	-28	139	82	-56	268	237	-31	654	237	-418	40	43	3
284	Willapa Valley School District	326,485	466,038	139,553	66	82	16	8	82	75	0	237	237	n/a	n/a	n/a	42	53	11
285	Wilson Creek School District	237,353	277,830	40,478	0	82	82	n/a	n/a	n/a	0	237	237	n/a	n/a	n/a	32	33	1
286	Winlock School District	603,072	845,195	242,123	12	82	70	14	82	68	605	237	-368	383	237	-146	78	92	14
287	Wishkah Valley School District	181,839	239,482	57,643	0	82	82	0	82	82	0	237	237	n/a	n/a	n/a	23	28	5
288	Wishram School District	169,563	212,770	43,207	0	82	82	n/a	n/a	n/a	81	237	156	n/a	n/a	n/a	20	20	0
289	Woodland School District	1,949,836	2,506,678	556,842	9	82	74	73	82	10	615	237	-378	275	237	-38	244	277	33
290	Yakima School District	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0	0	0
291	Yelm School District	4,419,235	5,091,826	672,591	14	82	68	57	82	26	419	237	-182	521	237	-284	518	565	47
292	Zillah School District	1,034,348	1,310,584	276,236	10	82	73	9	82	73	244	237	-7	238	237	-1	139	145	6

Appendix 3C
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3a: SEBB - 15%/37.5%

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
1	Aberdeen School District	\$3,190,530	\$3,160,911	-\$29,619	\$8	\$86	\$77	\$42	\$170	\$128	\$356	\$214	-\$142	\$583	\$408	-\$175	399	407	8
2	Adna School District	263,404	326,661	63,257	64	110	45	0	0	0	426	319	-107	517	222	-295	32	38	6
3	Almira School District	154,950	180,387	25,436	114	292	178	239	405	166	217	0	-217	289	106	-183	17	19	2
4	Anacortes School District	1,983,174	2,118,768	135,594	29	103	75	23	154	130	356	139	-217	n/a	n/a	n/a	250	262	12
5	Arlington School District	3,862,386	4,010,332	147,946	41	148	107	102	220	119	341	173	-168	494	312	-182	475	488	13
6	Asotin-Anatone School District	524,196	356,327	(167,869)	47	228	182	109	273	164	n/a	n/a	n/a	n/a	n/a	n/a	59	64	5
7	Auburn School District	10,198,729	11,865,152	1,666,423	63	110	47	116	183	67	727	359	-367	670	485	-186	1,437	1,478	41
8	Bainbridge Island School District	2,838,857	3,100,155	261,298	59	175	115	170	264	94	639	343	-296	883	695	-188	380	399	19
9	Battle Ground School District	9,418,089	9,013,896	(404,193)	20	94	74	54	217	163	n/a	n/a	n/a	n/a	n/a	n/a	1,156	1,196	40
10	Bellevue School District	15,643,516	17,012,347	1,368,831	37	98	61	81	162	81	425	225	-201	617	422	-196	1,988	2,060	72
11	Bellingham School District	8,776,372	9,547,767	771,396	35	111	76	88	199	111	563	268	-296	907	734	-173	1,105	1,142	37
12	Benge School District	31,046	40,087	9,041	17	89	72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4	5	1
13	Bethel School District	12,062,988	12,783,754	720,766	54	112	58	120	217	96	486	363	-123	647	638	-9	1,522	1,592	70
14	Bickleton School District	190,976	155,404	(35,572)	n/a	n/a	n/a	n/a	n/a	n/a	417	637	220	n/a	n/a	n/a	13	14	1
15	Blaine School District	1,986,681	1,977,854	(8,827)	37	150	113	71	192	122	454	332	-122	689	523	-166	225	232	7
16	Boistfort School District	91,781	105,799	14,018	32	52	20	0	0	0	n/a	n/a	n/a	n/a	n/a	n/a	14	14	0
17	Bremerton School District	4,227,587	4,312,063	84,476	8	92	84	36	213	177	664	380	-284	667	519	-148	521	544	23
18	Brewster School District	837,332	872,568	35,236	21	72	52	141	326	185	330	132	-198	n/a	n/a	n/a	111	113	2
19	Bridgeport School District	646,712	750,921	104,209	61	88	27	97	117	21	466	103	-363	n/a	n/a	n/a	95	97	2
20	Brinnon School District	72,830	73,213	383	32	95	63	91	168	77	286	0	-286	n/a	n/a	n/a	11	11	0
21	Burlington-Edison School District	3,177,840	3,493,583	315,743	32	103	70	74	178	104	497	209	-288	797	614	-183	410	426	16
22	Camas School District	4,973,706	5,105,823	132,117	3	85	82	107	204	98	403	344	-59	540	549	9	585	614	29
23	Cape Flattery School District	722,670	618,547	(104,123)	18	150	132	77	174	97	n/a	n/a	n/a	n/a	n/a	n/a	88	92	4
24	Carbonado School District	169,727	169,105	(622)	34	133	98	n/a	n/a	n/a	605	276	-329	n/a	n/a	n/a	21	22	1
25	Cascade School District	970,110	1,086,267	116,156	32	71	39	39	64	26	478	163	-315	n/a	n/a	n/a	133	140	7
26	Cashmere School District	1,062,700	1,201,687	138,988	102	268	166	287	441	154	206	0	-206	340	191	-149	126	130	4
27	Castle Rock School District	1,169,309	1,178,624	9,316	18	94	76	96	258	163	486	276	-210	216	126	-90	148	153	5
28	Centerville School District	124,529	96,591	(27,938)	0	95	95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10	11	1
29	Central Kitsap School District	8,142,984	8,612,132	469,148	41	73	32	80	118	38	n/a	n/a	n/a	n/a	n/a	n/a	1,098	1,142	44
30	Central Valley School District	9,872,331	10,931,580	1,059,248	39	125	86	111	203	91	681	357	-324	672	447	-225	1,305	1,363	58
31	Centralia School District	2,874,750	2,992,152	117,403	45	133	87	51	206	155	514	231	-283	391	281	-110	374	392	18
32	Chehalis School District	2,288,108	2,413,370	125,261	14	96	81	55	176	122	454	210	-244	748	553	-195	294	308	14
33	Cheney School District	3,372,290	3,599,586	227,296	90	128	38	112	224	112	508	317	-191	334	327	-8	440	455	15
34	Chewelah School District	725,970	708,924	(17,046)	33	89	56	76	256	180	345	130	-216	n/a	n/a	n/a	96	101	5
35	Chimacum School District	872,704	840,631	(32,073)	31	126	95	57	215	159	n/a	n/a	n/a	n/a	n/a	n/a	111	119	8
36	Clarkston School District	2,526,167	2,542,941	16,773	15	106	91	115	296	181	283	82	-201	206	270	65	307	317	10
37	Cle Elum-Roslyn School District	696,241	881,189	184,948	83	74	-9	n/a	n/a	n/a	687	388	-299	n/a	n/a	n/a	95	96	1
38	Clover Park School District	10,527,574	10,358,213	(169,360)	20	143	123	207	327	120	639	354	-285	846	623	-222	1,269	1,297	28
39	Colfax School District	539,342	500,825	(38,517)	45	148	103	54	201	147	n/a	n/a	n/a	n/a	n/a	n/a	64	67	3
40	College Place School District	759,499	683,138	(76,361)	12	96	84	3	239	235	n/a	n/a	n/a	n/a	n/a	n/a	99	103	4
41	Colton School District	170,283	171,106	823	49	89	39	46	62	16	n/a	n/a	n/a	n/a	n/a	n/a	25	26	1
42	Columbia (Stevens) School District	256,748	296,432	39,685	94	165	72	64	193	129	319	196	-123	72	727	655	30	32	2
43	Columbia (Walla Walla) School District	791,016	825,754	34,738	13	102	89	45	142	97	274	168	-106	348	171	-177	96	102	6
44	Colville School District	1,484,710	1,500,902	16,193	14	104	90	35	241	207	490	214	-276	122	227	104	190	198	8
45	Concrete School District	508,510	580,173	71,663	49	138	89	132	258	126	513	274	-239	917	695	-222	65	72	7

Appendix 3C
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3a: SEBB - 15%/37.5%

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
46	Conway School District	343,025	348,150	5,126	11	94	82	54	193	139	n/a	n/a	n/a	268	55	-213	45	47	2
47	Cosmopolis School District	129,654	130,026	372	11	76	65	0	202	202	243	0	-243	256	374	118	17	18	1
48	Coulee-Hartline School District	295,625	346,328	50,703	95	265	170	n/a	n/a	n/a	293	1	-292	n/a	n/a	n/a	33	35	2
49	Coupeville School District	742,372	766,507	24,136	15	127	112	90	237	147	378	148	-230	577	402	-175	87	91	4
50	Crescent School District	330,614	302,101	(28,513)	0	123	123	13	159	146	308	390	82	11	1	-10	39	42	3
51	Creston School District	204,849	203,004	(1,845)	85	123	38	112	183	71	160	324	165	n/a	n/a	n/a	27	28	1
52	Curlew School District	233,849	193,711	(40,138)	52	90	38	13	312	299	0	321	321	734	888	154	29	31	2
53	Cusick School District	392,327	345,150	(47,177)	39	222	183	71	256	185	n/a	n/a	n/a	n/a	n/a	n/a	45	47	2
54	Darrington School District	484,540	492,305	7,765	81	295	214	n/a	n/a	n/a	211	16	-195	n/a	n/a	n/a	50	52	2
55	Davenport School District	498,087	581,570	83,483	37	137	100	196	348	152	644	274	-370	n/a	n/a	n/a	63	65	2
56	Dayton School District	408,506	431,603	23,097	33	71	38	5	45	41	n/a	n/a	n/a	n/a	n/a	n/a	58	61	3
57	Deer Park School District	1,740,852	1,904,498	163,647	35	130	95	69	164	95	444	166	-278	143	39	-103	234	262	28
58	Dieringer School District	1,150,068	1,189,605	39,536	13	92	79	7	168	161	227	68	-158	4	32	28	139	149	10
59	Dixie School District	67,539	41,433	(26,107)	11	105	95	87	352	265	n/a	n/a	n/a	n/a	n/a	n/a	8	9	1
60	East Valley School District (Spokane)	3,692,421	3,892,636	200,215	47	121	73	42	191	149	464	208	-256	346	210	-137	486	501	15
61	East Valley School District (Yakima)	2,272,711	2,418,713	146,001	39	109	70	136	171	35	468	379	-90	0	0	0	285	291	6
62	Eastmont School District	4,436,437	4,074,085	(362,353)	136	239	103	21	150	129	341	164	-177	337	244	-93	564	580	16
63	Easton School District	182,400	178,431	(3,969)	78	281	203	n/a	n/a	n/a	234	22	-212	n/a	n/a	n/a	19	19	0
64	Eatonville School District	1,535,559	1,566,060	30,501	25	88	63	55	164	108	536	277	-259	488	411	-76	195	195	0
65	Edmonds School District	16,477,096	16,174,229	(302,867)	35	134	99	60	213	153	462	268	-194	557	477	-80	1,942	1,988	46
66	Ellensburg School District	2,316,008	2,592,672	276,663	43	109	66	119	187	68	560	253	-306	555	327	-228	325	333	8
67	Elma School District	1,620,242	1,467,415	(152,827)	4	100	96	0	189	189	271	99	-172	534	582	48	184	190	6
68	Endicott School District	167,405	187,173	19,769	84	183	99	23	192	169	206	0	-206	339	140	-199	21	24	3
69	Entiat School District	369,883	355,522	(14,362)	76	224	148	61	114	52	n/a	n/a	n/a	n/a	n/a	n/a	43	46	3
70	Enumclaw School District	3,101,273	3,224,009	122,736	35	97	62	42	204	162	515	365	-150	889	767	-121	400	421	21
71	Ephrata School District	1,795,269	1,962,547	167,278	42	115	73	0	112	112	513	201	-311	n/a	n/a	n/a	235	241	6
72	Evaline School District	31,474	42,122	10,649	74	45	-29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6	7	1
73	Everett School District	17,770,108	15,558,514	(2,211,594)	92	137	45	169	195	27	214	493	279	325	572	247	1,597	1,672	75
74	Evergreen School District (Clark)	18,486,602	21,077,967	2,591,365	60	100	40	43	123	79	733	494	-239	757	544	-213	2,458	2,545	87
75	Evergreen School District (Stevens)	31,696	32,004	307	0	9	9	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5	5	0
76	Federal Way School District	16,703,073	17,406,215	703,141	38	107	69	76	232	156	721	387	-333	836	714	-122	2,177	2,258	81
77	Ferndale School District	3,938,138	4,021,967	83,829	32	106	73	11	125	114	375	277	-98	537	418	-119	503	531	28
78	Fife School District	2,528,030	2,625,651	97,620	130	195	65	105	210	105	626	331	-296	642	530	-112	328	328	0
79	Finley School District	784,695	701,241	(83,454)	45	125	80	57	233	176	n/a	n/a	n/a	n/a	n/a	n/a	98	102	4
80	Franklin Pierce School District	6,240,030	6,405,057	165,027	8	63	55	17	155	139	367	139	-228	259	167	-91	810	829	19
81	Freeman School District	676,696	782,632	105,936	73	104	31	119	226	106	509	176	-333	430	300	-130	95	102	7
82	Garfield School District	168,484	195,538	27,054	122	127	5	128	239	111	581	487	-95	984	863	-122	25	28	3
83	Glenwood School District	153,857	139,765	(14,093)	15	82	66	86	168	82	n/a	n/a	n/a	n/a	n/a	n/a	21	22	1
84	Goldendale School District	912,041	980,661	68,621	14	75	62	n/a	n/a	n/a	568	414	-154	n/a	n/a	n/a	103	108	5
85	Grand Coulee Dam School District	724,623	817,495	92,873	26	76	50	60	0	-60	399	111	-289	n/a	n/a	n/a	98	101	3
86	Grandview School District	2,998,812	3,010,752	11,941	40	118	77	97	170	73	276	337	61	572	491	-81	358	363	5
87	Granger School District	1,877,372	1,412,170	(465,201)	49	259	210	10	347	337	n/a	n/a	n/a	n/a	n/a	n/a	181	182	1
88	Granite Falls School District	1,688,946	1,605,419	(83,527)	39	179	139	25	153	128	234	336	102	430	217	-213	178	188	10
89	Grapeview School District	158,063	190,062	31,999	11	45	33	n/a	n/a	n/a	566	218	-348	n/a	n/a	n/a	22	22	0
90	Great Northern School District	61,954	51,440	(10,514)	19	90	71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8	11	3

Appendix 3C
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
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Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
91	Green Mountain School District	135,375	152,527	17,152	39	93	54	0	0	0	234	0	-234	n/a	n/a	n/a	19	19	0
92	Griffin School District	544,617	593,866	49,249	86	177	90	106	261	155	465	189	-276	491	279	-212	70	73	3
93	Harrington School District	241,451	231,692	(9,759)	61	259	198	207	387	180	n/a	n/a	n/a	n/a	n/a	n/a	28	29	1
94	Highland School District	1,002,730	992,796	(9,934)	41	107	65	65	258	194	488	181	-307	n/a	n/a	n/a	135	138	3
95	Highline School District	16,046,407	15,646,200	(400,207)	44	118	74	30	242	213	609	296	-313	647	557	-90	2,056	2,089	33
96	Hockinson School District	1,283,942	1,191,055	(92,888)	7	133	127	0	211	211	535	407	-128	n/a	n/a	n/a	135	140	5
97	Hood Canal School District	311,452	294,779	(16,674)	58	86	28	0	126	126	n/a	n/a	n/a	n/a	n/a	n/a	40	42	2
98	Hoquiam School District	1,552,458	1,590,751	38,293	9	91	82	66	204	138	344	183	-161	431	307	-123	196	207	11
99	Index School District	32,714	30,034	(2,679)	92	102	11	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5	6	1
100	Issaquah School District	12,622,495	13,347,875	725,381	16	78	61	66	213	147	557	240	-317	673	538	-135	1,716	1,744	28
101	Kahlotus School District	131,559	150,967	19,408	76	126	51	0	160	160	513	174	-339	n/a	n/a	n/a	17	18	1
102	Kalama School District	560,226	566,258	6,032	50	118	67	92	212	120	n/a	n/a	n/a	n/a	n/a	n/a	67	74	7
103	Keller School District	89,342	71,261	(18,080)	0	190	190	32	98	66	n/a	n/a	n/a	n/a	n/a	n/a	11	12	1
104	Kelso School District	3,504,157	3,726,806	222,650	52	130	79	114	279	165	654	373	-281	887	694	-193	472	503	31
105	Kennewick School District	12,534,019	12,998,589	464,570	39	94	56	38	165	127	372	279	-92	481	367	-114	1,528	1,593	65
106	Kent School District	20,677,708	18,922,736	(1,754,972)	26	110	83	50	210	160	n/a	n/a	n/a	n/a	n/a	n/a	2,585	2,696	111
107	Kettle Falls School District	653,071	608,152	(44,920)	42	119	77	58	167	109	n/a	n/a	n/a	n/a	n/a	n/a	80	85	5
108	Kiona-Benton City School District	1,110,260	1,170,482	60,221	90	158	68	117	244	127	707	410	-297	891	664	-227	146	146	0
109	Kititas School District	586,356	666,324	79,968	58	213	155	75	322	248	189	0	-189	213	114	-99	75	77	2
110	Klickitat School District	117,827	148,207	30,380	68	36	-32	46	91	45	147	0	-147	n/a	n/a	n/a	21	22	1
111	La Center School District	827,709	928,653	100,944	38	105	67	0	76	76	473	290	-183	n/a	n/a	n/a	102	106	4
112	La Conner School District	738,299	752,625	14,326	17	105	88	46	278	232	381	172	-209	657	529	-128	92	96	4
113	LaCrosse School District	146,399	168,877	22,478	0	49	49	91	178	87	0	0	0	745	588	-156	19	22	3
114	Lake Chelan School District	1,161,305	1,288,814	127,509	12	103	91	87	154	67	485	242	-243	557	402	-155	150	155	5
115	Lake Quinalt School District	306,741	315,127	8,386	0	56	56	15	298	283	402	316	-86	612	617	6	34	35	1
116	Lake Stevens School District	5,753,149	5,179,922	(573,226)	57	157	100	51	216	165	n/a	n/a	n/a	n/a	n/a	n/a	705	738	33
117	Lake Washington School District	17,963,102	19,562,484	1,599,382	28	80	52	77	195	118	580	278	-302	562	570	8	2,353	2,406	53
118	Lakewood School District	1,713,762	1,790,615	76,852	19	105	86	132	271	140	633	351	-282	1,101	993	-107	221	236	15
119	Lamont School District	62,006	58,993	(3,014)	112	148	36	282	513	231	n/a	n/a	n/a	481	451	-30	8	9	1
120	Liberty School District	471,004	554,707	83,703	49	98	49	137	273	136	721	390	-331	516	295	-222	65	70	5
121	Lind School District	286,421	303,762	17,341	76	146	69	112	216	104	685	400	-285	519	622	103	36	37	1
122	Longview School District	5,314,032	5,455,045	141,013	34	112	78	35	203	168	573	261	-312	332	159	-173	682	693	11
123	Loon Lake School District	140,380	135,496	(4,884)	36	162	126	88	157	69	540	270	-271	n/a	n/a	n/a	19	21	2
124	Lopez School District	317,416	326,861	9,445	23	4	-19	86	120	35	277	376	99	n/a	n/a	n/a	41	44	3
125	Lyle School District	234,144	214,597	(19,547)	14	73	58	8	241	232	1,164	734	-430	n/a	n/a	n/a	28	28	0
126	Lynden School District	2,185,311	2,293,570	108,259	14	45	31	48	177	128	466	211	-255	167	212	45	299	311	12
127	Mabton School District	926,616	909,729	(16,887)	0	182	182	6	199	193	686	455	-231	576	413	-163	100	101	1
128	Mansfield School District	201,005	222,753	21,748	92	289	197	268	542	275	243	0	-243	n/a	n/a	n/a	22	23	1
129	Manson School District	675,100	752,284	77,184	5	84	80	12	103	91	593	268	-325	1,309	1,013	-296	90	95	5
130	Mary M Knight School District	216,844	235,770	18,926	14	84	70	n/a	n/a	n/a	667	458	-209	n/a	n/a	n/a	26	26	0
131	Mary Walker School District	593,117	649,283	56,166	58	140	83	75	174	99	250	0	-250	398	163	-236	77	79	2
132	Marysville School District	8,532,210	8,542,117	9,907	27	132	106	81	207	125	541	290	-251	867	650	-217	1,043	1,073	30
133	McCleary School District	291,210	237,314	(53,897)	7	104	97	43	175	132	n/a	n/a	n/a	n/a	n/a	n/a	38	39	1
134	Mead School District	7,369,928	7,683,151	313,223	23	120	97	65	195	130	507	312	-195	536	412	-124	924	965	41
135	Medical Lake School District	1,533,755	1,564,811	31,056	73	151	78	107	252	144	502	340	-162	332	640	308	183	197	14

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Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
136	Mercer Island School District	2,910,541	3,381,279	470,738	43	81	37	114	227	113	568	301	-267	568	379	-189	396	416	20
137	Meridian School District	1,294,405	1,433,809	139,405	36	70	34	22	185	163	473	244	-229	598	441	-157	168	177	9
138	Methow Valley School District	573,838	552,362	(21,477)	0	94	94	0	93	93	0	130	130	0	0	0	68	73	5
139	Mill A School District	88,780	86,198	(2,582)	n/a	n/a	n/a	n/a	n/a	n/a	650	491	-159	261	396	135	8	9	1
140	Monroe School District	4,305,480	4,254,625	(50,855)	50	134	84	70	240	170	437	205	-232	346	274	-72	557	573	16
141	Montesano School District	1,065,194	1,098,822	33,628	12	87	75	45	142	96	268	285	17	631	397	-234	131	136	5
142	Morton School District	328,242	361,356	33,114	35	96	60	55	288	233	539	413	-126	110	82	-29	42	47	5
143	Moses Lake School District	6,772,842	6,758,942	(13,900)	12	134	123	50	196	146	688	373	-314	448	276	-172	818	844	26
144	Mossyrock School District	460,392	467,814	7,423	60	93	33	84	179	95	n/a	n/a	n/a	n/a	n/a	n/a	65	67	2
145	Mount Adams School District	1,009,989	1,115,765	105,776	38	87	49	n/a	n/a	n/a	598	264	-335	n/a	n/a	n/a	133	135	2
146	Mount Baker School District	1,973,304	1,886,698	(86,607)	2	85	83	13	153	140	46	49	3	373	461	88	226	234	8
147	Mount Pleasant School District	29,391	24,960	(4,431)	0	212	212	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3	3	0
148	Mount Vernon School District	5,731,187	5,830,832	99,645	17	79	62	35	171	136	467	257	-210	613	456	-156	731	749	18
149	Mukilteo School District	11,709,895	11,298,102	(411,793)	6	118	112	52	203	150	550	338	-212	734	618	-116	1,382	1,433	51
150	Naches Valley School District	1,171,517	1,107,081	(64,436)	21	180	159	8	108	100	307	144	-163	261	153	-109	136	141	5
151	Napavine School District	588,824	576,227	(12,597)	12	91	79	21	231	210	139	0	-139	195	222	27	77	80	3
152	Naselle-Grays River Valley School District	462,993	364,199	(98,794)	23	154	131	27	284	257	33	257	224	161	816	655	46	50	4
153	Nespelem School District	178,484	175,510	(2,974)	141	194	53	14	111	97	n/a	n/a	n/a	n/a	n/a	n/a	26	26	0
154	Newport School District	834,218	962,146	127,927	70	110	40	50	129	79	550	145	-405	1,123	880	-243	120	125	5
155	Nine Mile Falls School District	1,129,185	1,413,370	284,185	0	75	75	38	181	143	236	38	-199	472	260	-212	144	151	7
156	Nooksack Valley School District	1,515,712	1,718,972	203,260	34	55	21	60	164	103	492	273	-220	722	560	-163	199	210	11
157	North Beach School District	664,278	637,845	(26,433)	26	92	66	28	132	104	178	251	73	n/a	n/a	n/a	76	80	4
158	North Franklin School District	1,769,349	1,750,572	(18,777)	43	99	56	45	198	153	n/a	n/a	n/a	n/a	n/a	n/a	237	246	9
159	North Kitsap School District	4,739,697	5,088,519	348,821	14	96	83	33	181	148	571	245	-326	408	303	-104	629	669	40
160	North Mason School District	1,861,923	1,558,565	(303,358)	27	167	140	13	215	202	n/a	n/a	n/a	n/a	n/a	n/a	212	220	8
161	North River School District	138,284	135,804	(2,480)	73	123	51	330	326	-4	n/a	n/a	n/a	n/a	n/a	n/a	19	19	0
162	North Thurston Public Schools	10,673,618	11,370,368	696,750	48	94	46	40	176	136	489	225	-263	244	358	113	1,344	1,380	36
163	Northport School District	339,858	319,484	(20,374)	18	111	93	n/a	n/a	n/a	220	162	-57	n/a	n/a	n/a	36	37	1
164	Northshore School District	14,582,256	16,074,471	1,492,215	48	96	49	n/a	n/a	n/a	497	232	-265	n/a	n/a	n/a	1,890	1,954	64
165	Oak Harbor School District	3,903,452	4,132,995	229,542	22	102	80	65	205	141	414	201	-213	529	429	-99	477	494	17
166	Oakesdale School District	206,676	200,567	(6,110)	0	72	72	n/a	n/a	n/a	39	320	281	n/a	n/a	n/a	23	26	3
167	Ocean Beach School District	841,509	919,945	78,436	75	135	60	73	141	68	737	357	-380	249	0	-249	114	118	4
168	Ocosta School District	683,278	712,778	29,500	12	101	88	199	280	81	704	364	-341	n/a	n/a	n/a	87	89	2
169	Odessa School District	314,730	317,085	2,355	23	130	107	17	116	99	481	212	-269	n/a	n/a	n/a	40	42	2
170	Okanogan School District	967,566	953,357	(14,209)	26	76	50	13	125	111	330	94	-237	n/a	n/a	n/a	129	135	6
171	Olympia School District	6,784,338	6,771,133	(13,204)	27	90	64	28	178	150	458	212	-245	358	233	-125	876	884	8
172	Omak School District	742,065	621,939	(120,126)	52	104	52	143	239	96	n/a	n/a	n/a	n/a	n/a	n/a	105	108	3
173	Onalaska School District	685,950	769,513	83,563	40	98	58	26	97	71	428	169	-259	486	312	-173	94	95	1
174	Onion Creek School District	101,376	111,302	9,926	114	292	178	n/a	n/a	n/a	268	0	-268	n/a	n/a	n/a	11	12	1
175	Orcas Island School District	608,091	729,166	121,075	24	97	73	151	208	57	442	180	-263	621	421	-200	81	86	5
176	Orchard Prairie School District	77,975	58,025	(19,949)	0	90	90	108	264	156	n/a	n/a	n/a	n/a	n/a	n/a	9	9	0
177	Orient School District	103,108	98,147	(4,961)	51	222	171	144	462	318	222	0	-222	571	567	-4	12	15	3
178	Orondo School District	232,530	269,376	36,846	85	102	17	n/a	n/a	n/a	853	436	-416	n/a	n/a	n/a	34	35	1
179	Oroville School District	705,102	639,506	(65,596)	24	99	75	n/a	n/a	n/a	137	431	294	n/a	n/a	n/a	78	78	0
180	Orting School District	1,576,461	1,634,553	58,092	24	107	83	34	162	128	493	237	-257	509	448	-60	201	209	8

**Appendix 3C
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3a: SEBB - 15%/37.5%**

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
181	Othello School District	3,297,222	3,373,875	76,653	10	90	80	46	103	57	239	252	12	313	41	-272	423	434	11
182	Palisades School District	71,400	80,955	9,555	n/a	n/a	n/a	n/a	n/a	n/a	236	40	-196	n/a	n/a	n/a	7	7	0
183	Palouse School District	185,150	221,312	36,162	15	52	37	286	277	-9	321	210	-111	n/a	n/a	n/a	24	27	3
184	Pasco School District	12,263,582	13,515,867	1,252,285	56	112	55	97	149	52	481	268	-213	584	251	-333	1,658	1,708	50
185	Pateros School District	280,849	274,842	(6,007)	39	105	66	21	175	154	507	260	-247	n/a	n/a	n/a	38	40	2
186	Paterson School District	105,027	105,061	34	0	41	41	44	148	105	169	0	-169	343	172	-171	15	17	2
187	Pe Ell School District	335,936	329,220	(6,716)	12	76	64	12	80	68	272	227	-45	n/a	n/a	n/a	42	46	4
188	Peninsula School District	5,785,728	6,703,150	917,422	69	94	25	68	189	121	729	429	-300	699	536	-163	807	844	37
189	Pioneer School District	658,343	681,910	23,567	30	97	67	44	150	106	614	466	-148	647	406	-242	87	90	3
190	Pomeroy School District	391,882	320,012	(71,871)	16	188	171	14	264	250	469	628	158	n/a	n/a	n/a	41	48	7
191	Port Angeles School District	2,980,707	3,326,834	346,128	42	99	58	0	26	26	472	179	-293	n/a	n/a	n/a	389	398	9
192	Port Townsend School District	1,102,938	1,215,926	112,987	17	107	90	50	140	90	463	209	-254	578	330	-248	144	150	6
193	Prescott School District	278,064	238,618	(39,446)	0	111	111	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	33	35	2
194	Prosser School District	2,774,776	2,782,581	7,805	6	106	100	48	169	121	496	392	-103	715	533	-182	328	343	15
195	Pullman School District	1,927,094	1,924,011	(3,083)	42	136	94	35	149	114	293	88	-205	256	87	-170	248	256	8
196	Puyallup School District	12,523,334	14,440,435	1,917,101	113	128	15	129	204	75	468	389	-78	576	473	-103	1,701	1,804	103
197	Queets-Clearwater School District	89,448	82,922	(6,526)	7	75	68	220	363	144	n/a	n/a	n/a	161	0	-161	12	12	0
198	Quilcene School District	263,305	294,764	31,459	76	113	37	2	0	-2	238	0	-238	0	0	0	39	40	1
199	Quillayute Valley School District	1,173,794	1,316,387	142,593	55	101	46	108	227	120	683	301	-381	625	431	-194	160	162	2
200	Quincy School District	2,768,395	2,713,260	(55,134)	16	123	107	63	164	100	342	200	-142	586	303	-283	327	333	6
201	Rainier School District	622,580	698,826	76,246	41	108	66	43	138	94	692	337	-356	362	77	-285	79	84	5
202	Raymond School District	650,621	619,190	(31,431)	4	81	77	6	113	106	203	208	5	n/a	n/a	n/a	77	79	2
203	Reardan-Edwall School District	476,736	466,889	(9,848)	14	89	75	57	122	66	n/a	n/a	n/a	n/a	n/a	n/a	63	67	4
204	Renton School District	11,759,217	12,054,680	295,462	16	91	76	54	202	149	611	307	-304	594	441	-153	1,544	1,595	51
205	Republic School District	289,412	321,252	31,840	73	112	39	83	132	50	n/a	n/a	n/a	n/a	n/a	n/a	43	48	5
206	Richland School District	7,790,352	8,399,868	609,516	38	108	71	65	191	126	618	305	-313	524	335	-189	1,030	1,077	47
207	Ridgefield School District	1,163,051	1,254,912	91,861	32	83	51	115	268	153	404	230	-174	1,211	983	-228	138	141	3
208	Ritzville School District	443,066	543,462	100,396	n/a	n/a	n/a	n/a	n/a	n/a	201	0	-201	n/a	n/a	n/a	49	52	3
209	Riverside School District	1,395,845	1,337,901	(57,944)	74	158	84	82	237	155	222	287	65	251	431	180	158	163	5
210	Riverview School District	2,185,867	2,445,269	259,403	36	98	62	120	173	53	525	254	-271	880	588	-291	293	307	14
211	Rochester School District	1,545,012	1,625,644	80,632	45	101	56	-5	164	169	377	197	-180	336	207	-129	198	202	4
212	Roosevelt School District	47,815	37,942	(9,873)	0	87	87	0	121	121	n/a	n/a	n/a	n/a	n/a	n/a	6	6	0
213	Rosalia School District	234,529	280,317	45,789	55	69	14	107	171	64	766	359	-407	708	536	-172	36	36	0
214	Royal School District	1,416,534	1,716,891	300,356	11	0	-10	n/a	n/a	n/a	602	333	-269	n/a	n/a	n/a	188	189	1
215	San Juan Island School District	660,213	802,465	142,252	107	151	45	122	174	51	345	103	-242	495	270	-225	99	104	5
216	Satsop School District	48,709	44,266	(4,443)	0	87	87	0	148	148	709	426	-283	n/a	n/a	n/a	6	7	1
217	Seattle Public Schools	41,102,757	44,213,392	3,110,635	27	91	65	121	240	119	557	243	-314	846	695	-152	5,350	5,417	67
218	Sedro-Woolley School District	3,287,849	3,555,051	267,202	42	127	85	37	161	125	486	200	-286	314	217	-97	423	445	22
219	Selah School District	2,658,903	2,959,461	300,557	29	96	66	52	150	98	693	365	-328	749	512	-238	363	380	17
220	Selkirk School District	288,693	302,232	13,538	31	83	52	156	186	30	300	319	20	n/a	n/a	n/a	33	36	3
221	Sequim School District	2,273,849	2,376,172	102,323	55	91	36	78	199	120	189	118	-71	87	0	-87	289	298	9
222	Shaw Island School District	32,339	31,340	(999)	9	187	178	41	165	124	158	0	-158	n/a	n/a	n/a	5	5	0
223	Shelton School District	3,783,627	4,066,513	282,886	44	110	66	51	137	86	590	258	-332	507	216	-291	505	515	10
224	Shoreline School District	6,879,017	6,875,522	(3,495)	24	111	87	56	193	137	417	230	-186	438	350	-89	899	945	46
225	Skamania School District	60,183	78,237	18,053	0	41	41	129	319	190	920	531	-389	n/a	n/a	n/a	8	9	1

Appendix 3C
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
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Medical Premium Only
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Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
226	Skykomish School District	150,520	153,410	2,890	13	77	64	n/a	n/a	n/a	357	53	-304	n/a	n/a	n/a	19	19	0
227	Snohomish School District	7,677,580	7,761,296	83,716	47	111	64	71	195	124	444	349	-95	598	406	-192	897	933	36
228	Snoqualmie Valley School District	3,884,312	4,091,699	207,387	22	96	74	98	214	116	628	401	-227	761	600	-161	499	520	21
229	Soap Lake School District	490,292	486,851	(3,440)	22	107	84	55	394	339	711	744	33	n/a	n/a	n/a	61	62	1
230	South Bend School District	667,710	737,840	70,130	58	129	71	94	180	86	507	234	-273	540	558	18	89	91	2
231	South Kitsap School District	7,699,582	7,581,969	(117,613)	46	190	144	56	212	156	532	275	-257	241	122	-120	897	931	34
232	South Whidbey School District	1,206,498	1,345,893	139,395	33	107	74	79	173	94	638	338	-300	623	349	-274	157	162	5
233	Southside School District	148,362	169,852	21,490	37	60	23	n/a	n/a	n/a	239	80	-159	n/a	n/a	n/a	20	20	0
234	Spokane School District	24,304,992	25,830,924	1,525,932	120	188	68	158	275	117	828	525	-304	768	660	-109	2,973	3,122	149
235	Sprague School District	143,127	161,272	18,145	15	31	16	98	211	113	487	145	-341	834	849	15	21	22	1
236	St. John School District	224,942	249,396	24,454	107	284	178	98	474	376	214	10	-205	417	242	-175	25	30	5
237	Stanwood-Camano School District	3,561,991	3,356,777	(205,214)	40	118	77	48	218	170	n/a	n/a	n/a	n/a	n/a	n/a	445	463	18
238	Star School District	32,941	24,600	(8,341)	0	301	301	4	167	163	n/a	n/a	n/a	1,532	1,178	-354	5	5	0
239	Starbuck School District	38,721	31,928	(6,793)	19	90	71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5	5	0
240	Stehekin School District	17,967	12,364	(5,603)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1	1	0
241	Steilacoom Hist. School District	2,027,889	1,999,578	(28,311)	3	79	76	0	44	44	340	251	-89	380	251	-129	241	250	9
242	Steptoe School District	62,714	73,961	11,246	147	324	177	267	442	175	367	97	-270	665	490	-175	8	8	0
243	Stevenson-Carson School District	979,390	943,380	(36,011)	8	87	79	25	172	148	580	446	-134	293	263	-30	108	112	4
244	Sultan School District	1,531,703	1,675,065	143,362	32	103	71	100	215	115	586	320	-267	631	400	-231	203	208	5
245	Summit Valley School District	81,090	66,249	(14,842)	0	86	86	169	268	98	n/a	n/a	n/a	n/a	n/a	n/a	11	12	1
246	Sumner School District	5,895,860	6,765,554	869,693	50	97	46	52	90	38	489	172	-317	438	189	-249	836	867	31
247	Sunnyside School District	5,547,933	5,902,808	354,875	34	93	59	n/a	n/a	n/a	585	271	-314	n/a	n/a	n/a	736	741	5
248	Tacoma School District	26,627,389	26,998,334	370,946	89	90	1	171	179	8	233	293	61	329	514	185	2,860	2,945	85
249	Taholah School District	293,911	317,212	23,301	42	109	67	1	377	376	775	383	-392	n/a	n/a	n/a	38	39	1
250	Tahoma School District	5,197,950	5,439,914	241,964	37	110	73	51	160	109	450	197	-253	322	168	-154	703	725	22
251	Tekoa School District	215,653	257,798	42,144	7	56	50	120	212	92	523	307	-216	737	720	-18	26	29	3
252	Tenino School District	1,014,381	995,630	(18,752)	5	91	86	4	162	157	288	146	-142	134	43	-92	118	121	3
253	Thorp School District	151,697	152,495	798	26	73	47	2	51	48	n/a	n/a	n/a	n/a	n/a	n/a	22	23	1
254	Toledo School District	531,305	580,015	48,710	31	91	59	67	218	151	547	252	-295	95	0	-95	71	75	4
255	Tonasket School District	1,089,974	1,144,287	54,312	28	124	96	71	184	113	309	199	-110	666	439	-227	133	137	4
256	Toppenish School District	3,633,868	3,499,364	(134,504)	15	93	78	n/a	n/a	n/a	270	358	88	0	1,157	1,157	408	410	2
257	Touchet School District	115,519	163,989	48,470	55	20	-35	n/a	n/a	n/a	470	0	-470	n/a	n/a	n/a	31	31	0
258	Toutle Lake School District	492,289	526,215	33,926	51	114	63	89	207	119	395	121	-274	554	433	-121	70	72	2
259	Trout Lake School District	149,608	147,999	(1,609)	0	95	95	n/a	n/a	n/a	658	543	-115	n/a	n/a	n/a	16	16	0
260	Tukwila School District	2,316,680	2,276,449	(40,231)	14	95	82	0	170	170	620	365	-255	n/a	n/a	n/a	286	292	6
261	Tumwater School District	5,004,740	4,794,185	(210,555)	35	130	95	106	226	121	n/a	n/a	n/a	n/a	n/a	n/a	649	686	37
262	Union Gap School District	529,805	552,707	22,902	55	105	51	82	140	58	246	0	-246	n/a	n/a	n/a	72	73	1
263	University Place School District	3,689,564	3,852,228	162,664	10	68	58	41	167	126	462	175	-287	554	374	-181	494	494	0
264	Valley School District	648,599	658,368	9,769	54	126	72	31	203	172	209	46	-163	65	353	288	81	83	2
265	Vancouver School District	16,857,097	18,496,992	1,639,895	30	104	74	94	192	99	709	372	-337	744	514	-230	2,239	2,305	66
266	Vashon Island School District	1,119,816	1,222,421	102,605	90	149	59	71	234	163	635	322	-313	968	1,010	41	146	153	7
267	Wahkiakum School District	466,021	477,079	11,058	68	310	242	220	489	268	255	59	-196	386	258	-128	47	53	6
268	Wahluke School District	2,084,095	2,090,165	6,070	50	72	22	n/a	n/a	n/a	276	193	-84	n/a	n/a	n/a	250	251	1
269	Waitsburg School District	285,718	323,362	37,643	23	77	54	81	132	52	594	236	-358	n/a	n/a	n/a	38	39	1
270	Walla Walla Public Schools	6,042,711	5,767,332	(275,379)	34	103	69	40	141	101	344	246	-98	494	407	-87	711	727	16

Appendix 3C
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		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
271	Wapato School District	3,138,049	3,094,312	(43,737)	14	66	51	n/a	n/a	n/a	222	278	56	n/a	n/a	n/a	373	374	1
272	Warden School District	1,199,668	1,325,910	126,242	4	207	203	n/a	n/a	n/a	260	0	-260	n/a	n/a	n/a	131	133	2
273	Washougal School District	2,245,820	2,237,276	(8,544)	31	98	67	14	238	224	732	425	-306	752	1,191	439	289	303	14
274	Washtucna School District	145,812	165,664	19,852	41	102	61	292	414	121	894	439	-455	797	658	-139	22	24	2
275	Waterville School District	291,004	317,786	26,782	4	54	50	0	48	48	83	0	-83	n/a	n/a	n/a	41	43	2
276	Wellpinit School District	492,047	493,585	1,537	18	62	43	n/a	n/a	n/a	37	87	50	n/a	n/a	n/a	65	66	1
277	Wenatchee School District	6,321,740	6,848,048	526,308	19	96	77	85	175	90	583	281	-302	695	510	-185	843	874	31
278	West Valley School District (Spokane)	3,680,544	3,982,026	301,482	22	68	46	73	167	95	471	400	-71	550	592	42	409	427	18
279	West Valley School District (Yakima)	3,695,699	4,078,073	382,374	31	117	86	48	149	101	443	198	-245	477	255	-223	466	481	15
280	White Pass School District	432,592	446,615	14,023	18	64	45	31	170	138	355	367	12	825	968	142	58	63	5
281	White River School District	2,844,509	2,989,995	145,486	39	128	89	35	173	137	550	266	-284	574	438	-136	363	379	16
282	White Salmon Valley School District	938,472	1,042,011	103,539	22	88	66	130	191	61	646	442	-204	696	462	-234	117	123	6
283	Wilbur School District	322,194	329,748	7,553	110	275	164	139	251	112	268	0	-268	654	362	-292	40	41	1
284	Willapa Valley School District	326,485	304,198	(22,287)	66	108	41	8	130	123	0	194	194	n/a	n/a	n/a	42	46	4
285	Wilson Creek School District	237,353	247,702	10,350	0	11	11	n/a	n/a	n/a	0	0	0	n/a	n/a	n/a	32	32	0
286	Winlock School District	603,072	664,169	61,097	12	94	82	14	76	62	605	294	-311	383	240	-143	78	84	6
287	Wishkah Valley School District	181,839	159,649	(22,190)	0	48	48	0	190	190	0	89	89	n/a	n/a	n/a	23	25	2
288	Wishram School District	169,563	180,896	11,333	0	45	45	n/a	n/a	n/a	81	0	-81	n/a	n/a	n/a	20	20	0
289	Woodland School District	1,949,836	1,913,507	(36,330)	9	103	94	73	242	169	615	394	-221	275	310	35	244	257	13
290	Yakima School District	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0	0	0
291	Yelm School District	4,419,235	4,195,387	(223,848)	14	118	104	57	229	172	419	359	-60	521	459	-62	518	537	19
292	Zillah School District	1,034,348	1,060,833	26,485	10	62	53	9	116	107	244	16	-228	238	187	-51	139	141	2

Appendix 3D
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3b: SEBB 12/30

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
1	Aberdeen School District	\$3,190,530	\$3,346,818	\$156,287	\$8	\$69	\$60	\$42	\$158	\$115	\$356	\$172	-\$184	\$583	\$351	-\$232	399	408	9
2	Adna School District	263,404	349,923	86,519	64	94	30	0	0	0	426	276	-150	517	171	-347	32	40	8
3	Almira School District	154,950	190,965	36,015	114	275	161	239	391	152	217	0	-217	289	76	-213	17	19	2
4	Anacortes School District	1,983,174	2,246,172	262,999	29	87	59	23	140	117	356	114	-242	n/a	n/a	n/a	250	265	15
5	Arlington School District	3,862,386	4,214,196	351,810	41	131	91	102	208	106	341	150	-192	494	265	-229	475	491	16
6	Asotin-Anatone School District	524,196	364,042	(160,154)	47	212	165	109	260	151	n/a	n/a	n/a	n/a	n/a	n/a	59	65	6
7	Auburn School District	10,198,729	12,617,067	2,418,337	63	93	31	116	170	55	727	303	-424	670	446	-224	1,437	1,487	50
8	Bainbridge Island School District	2,838,857	3,311,299	472,442	59	158	99	170	253	83	639	295	-344	883	647	-236	380	403	23
9	Battle Ground School District	9,418,089	9,457,428	39,339	20	77	57	54	204	151	n/a	n/a	n/a	n/a	n/a	n/a	1,156	1,206	50
10	Bellevue School District	15,643,516	18,106,372	2,462,856	37	83	46	81	151	70	425	171	-254	617	371	-246	1,988	2,077	89
11	Bellingham School District	8,776,372	10,130,272	1,353,901	35	101	66	88	188	100	563	212	-351	907	687	-220	1,105	1,150	45
12	Benge School District	31,046	42,709	11,662	17	72	55	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4	5	1
13	Bethel School District	12,062,988	13,627,728	1,564,741	54	96	42	120	206	85	486	307	-179	647	601	-47	1,522	1,608	86
14	Bickleton School District	190,976	167,901	(23,075)	n/a	n/a	n/a	n/a	n/a	n/a	417	568	151	n/a	n/a	n/a	13	14	1
15	Blaine School District	1,986,681	2,112,387	125,706	37	138	101	71	181	110	454	267	-187	689	469	-221	225	233	8
16	Boistfort School District	91,781	110,173	18,392	32	40	8	0	0	0	n/a	n/a	n/a	n/a	n/a	n/a	14	14	0
17	Bremerton School District	4,227,587	4,613,909	386,322	8	76	68	36	201	164	664	321	-343	667	464	-203	521	549	28
18	Brewster School District	837,332	914,883	77,551	21	57	37	141	317	175	330	105	-225	n/a	n/a	n/a	111	113	2
19	Bridgeport School District	646,712	784,533	137,822	61	71	9	97	104	7	466	76	-390	n/a	n/a	n/a	95	98	3
20	Brinnon School District	72,830	76,143	3,313	32	84	52	91	158	67	286	0	-286	n/a	n/a	n/a	11	11	0
21	Burlington-Edison School District	3,177,840	3,726,588	548,748	32	90	58	74	166	92	497	155	-342	797	561	-236	410	430	20
22	Camas School District	4,973,706	5,470,953	497,247	3	68	66	107	194	87	403	288	-115	540	502	-38	585	620	35
23	Cape Flattery School District	722,670	644,625	(78,046)	18	133	114	77	165	89	n/a	n/a	n/a	n/a	n/a	n/a	88	93	5
24	Carbonado School District	169,727	179,272	9,545	34	115	81	n/a	n/a	n/a	605	202	-403	n/a	n/a	n/a	21	22	1
25	Cascade School District	970,110	1,138,295	168,185	32	58	26	39	60	21	478	134	-345	n/a	n/a	n/a	133	142	9
26	Cashmere School District	1,062,700	1,255,422	192,722	102	251	149	287	428	141	206	0	-206	340	151	-188	126	131	5
27	Castle Rock School District	1,169,309	1,261,968	92,659	18	77	59	96	246	151	486	230	-256	216	69	-147	148	155	7
28	Centerville School District	124,529	102,761	(21,768)	0	77	77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10	11	1
29	Central Kitsap School District	8,142,984	9,016,060	873,076	41	57	16	80	105	25	n/a	n/a	n/a	n/a	n/a	n/a	1,098	1,152	54
30	Central Valley School District	9,872,331	11,674,724	1,802,393	39	108	69	111	190	79	681	305	-376	672	402	-270	1,305	1,376	71
31	Centralia School District	2,874,750	3,177,953	303,203	45	116	70	51	195	144	514	192	-322	391	239	-152	374	396	22
32	Chehalis School District	2,288,108	2,566,327	278,218	14	79	65	55	165	110	454	176	-278	748	512	-236	294	311	17
33	Cheney School District	3,372,290	3,818,172	445,882	90	112	22	112	212	100	508	270	-238	334	288	-46	440	458	18
34	Chewelah School District	725,970	744,054	18,084	33	76	42	76	247	171	345	107	-238	n/a	n/a	n/a	96	102	6
35	Chimacum School District	872,704	883,437	10,733	31	109	78	57	202	146	n/a	n/a	n/a	n/a	n/a	n/a	111	120	9
36	Clarkston School District	2,526,167	2,675,329	149,162	15	91	76	115	285	170	283	62	-221	206	236	30	307	319	12
37	Cle Elum-Roslyn School District	696,241	936,217	239,976	83	56	-26	n/a	n/a	n/a	687	327	-360	n/a	n/a	n/a	95	96	1
38	Clover Park School District	10,527,574	10,993,049	465,476	20	126	106	207	318	112	639	305	-334	846	579	-267	1,269	1,303	34
39	Colfax School District	539,342	528,011	(11,330)	45	131	86	54	188	134	n/a	n/a	n/a	n/a	n/a	n/a	64	68	4
40	College Place School District	759,499	711,581	(47,919)	12	80	68	3	228	225	n/a	n/a	n/a	n/a	n/a	n/a	99	103	4
41	Colton School District	170,283	179,547	9,264	49	71	22	46	54	8	n/a	n/a	n/a	n/a	n/a	n/a	25	27	2
42	Columbia (Stevens) School District	256,748	317,555	60,808	94	148	54	64	179	115	319	139	-180	72	693	621	30	32	2
43	Columbia (Walla Walla) School District	791,016	875,624	84,608	13	85	72	45	130	85	274	132	-142	348	143	-205	96	103	7
44	Colville School District	1,484,710	1,596,025	111,315	14	87	73	35	231	196	490	170	-320	122	183	60	190	200	10
45	Concrete School District	508,510	627,696	119,186	49	123	74	132	246	114	513	230	-283	917	634	-283	65	74	9

Appendix 3D
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3b: SEBB 12/30

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
46	Conway School District	343,025	367,783	24,758	11	77	65	54	180	125	n/a	n/a	n/a	268	0	-268	45	47	2
47	Cosmopolis School District	129,654	136,700	7,046	11	61	50	0	188	188	243	0	-243	256	337	81	17	18	1
48	Coulee-Hartline School District	295,625	359,737	64,112	95	248	153	n/a	n/a	n/a	293	0	-293	n/a	n/a	n/a	33	35	2
49	Coupeville School District	742,372	814,606	72,235	15	112	97	90	224	134	378	115	-264	577	333	-244	87	91	4
50	Crescent School District	330,614	319,086	(11,528)	0	108	108	13	149	137	308	321	13	11	0	-11	39	42	3
51	Creston School District	204,849	211,483	6,634	85	106	21	112	169	57	160	290	130	n/a	n/a	n/a	27	28	1
52	Curlew School District	233,849	206,295	(27,554)	52	78	27	13	303	290	0	286	286	734	854	120	29	31	2
53	Cusick School District	392,327	362,071	(30,255)	39	205	166	71	246	175	n/a	n/a	n/a	n/a	n/a	n/a	45	47	2
54	Darrington School District	484,540	516,815	32,275	81	279	198	n/a	n/a	n/a	211	0	-211	n/a	n/a	n/a	50	52	2
55	Davenport School District	498,087	615,190	117,102	37	120	82	196	338	141	644	231	-413	n/a	n/a	n/a	63	65	2
56	Dayton School District	408,506	449,709	41,203	33	56	23	5	40	36	n/a	n/a	n/a	n/a	n/a	n/a	58	62	4
57	Deer Park School District	1,740,852	2,028,503	287,651	35	115	80	69	152	84	444	144	-300	143	8	-135	234	268	34
58	Dieringer School District	1,150,068	1,258,525	108,457	13	75	62	7	157	149	227	54	-173	4	0	-4	139	151	12
59	Dixie School District	67,539	42,607	(24,932)	11	88	78	87	342	255	n/a	n/a	n/a	n/a	n/a	n/a	8	9	1
60	East Valley School District (Spokane)	3,692,421	4,110,364	417,943	47	104	57	42	178	136	464	179	-285	346	174	-172	486	505	19
61	East Valley School District (Yakima)	2,272,711	2,569,456	296,744	39	92	53	136	161	25	468	319	-149	0	0	0	285	293	8
62	Eastmont School District	4,436,437	4,298,315	(138,122)	136	224	87	21	140	119	341	130	-211	337	207	-130	564	584	20
63	Easton School District	182,400	187,416	5,016	78	264	187	n/a	n/a	n/a	234	3	-231	n/a	n/a	n/a	19	19	0
64	Eatonville School District	1,535,559	1,652,564	117,005	25	77	52	55	152	97	536	216	-320	488	363	-125	195	195	0
65	Edmonds School District	16,477,096	17,143,232	666,136	35	121	86	60	201	140	462	212	-250	557	430	-127	1,942	1,998	56
66	Ellensburg School District	2,316,008	2,750,772	434,763	43	93	49	119	175	56	560	212	-347	555	277	-278	325	335	10
67	Elma School District	1,620,242	1,550,503	(69,739)	4	84	80	0	176	176	271	81	-189	534	535	1	184	192	8
68	Endicott School District	167,405	198,840	31,436	84	166	82	23	182	159	206	0	-206	339	81	-257	21	24	3
69	Entiat School District	369,883	370,524	641	76	207	131	61	104	42	n/a	n/a	n/a	n/a	n/a	n/a	43	46	3
70	Enumclaw School District	3,101,273	3,446,136	344,863	35	80	45	42	191	149	515	312	-203	889	722	-167	400	425	25
71	Ephrata School District	1,795,269	2,058,221	262,952	42	99	58	0	100	100	513	165	-348	n/a	n/a	n/a	235	242	7
72	Evaline School District	31,474	44,060	12,587	74	33	-41	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6	7	1
73	Everett School District	17,770,108	16,700,448	(1,069,660)	92	127	35	169	184	15	214	431	217	325	516	191	1,597	1,689	92
74	Evergreen School District (Clark)	18,486,602	22,521,374	4,034,772	60	85	25	43	111	68	733	428	-306	757	494	-263	2,458	2,565	107
75	Evergreen School District (Stevens)	31,696	32,377	681	0	3	3	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5	5	0
76	Federal Way School District	16,703,073	18,611,094	1,908,021	38	90	52	76	218	143	721	325	-396	836	663	-172	2,177	2,276	99
77	Ferndale School District	3,938,138	4,289,561	351,423	32	92	59	11	115	103	375	232	-143	537	368	-169	503	538	35
78	Fife School District	2,528,030	2,777,838	249,807	130	178	49	105	197	92	626	275	-351	642	464	-178	328	328	0
79	Finley School District	784,695	729,777	(54,919)	45	108	63	57	221	164	n/a	n/a	n/a	n/a	n/a	n/a	98	103	5
80	Franklin Pierce School District	6,240,030	6,718,525	478,495	8	47	39	17	143	127	367	116	-251	259	124	-134	810	833	23
81	Freeman School District	676,696	839,175	162,479	73	93	20	119	214	95	509	144	-365	430	244	-186	95	104	9
82	Garfield School District	168,484	211,752	43,268	122	115	-6	128	229	101	581	440	-142	984	819	-165	25	28	3
83	Glenwood School District	153,857	144,709	(9,148)	15	66	51	86	153	68	n/a	n/a	n/a	n/a	n/a	n/a	21	23	2
84	Goldendale School District	912,041	1,045,988	133,948	14	59	46	n/a	n/a	n/a	568	342	-226	n/a	n/a	n/a	103	109	6
85	Grand Coulee Dam School District	724,623	860,111	135,488	26	60	35	60	0	-60	399	81	-318	n/a	n/a	n/a	98	102	4
86	Grandview School District	2,998,812	3,200,471	201,659	40	102	61	97	157	60	276	278	2	572	429	-143	358	364	6
87	Granger School District	1,877,372	1,470,752	(406,619)	49	243	194	10	339	328	n/a	n/a	n/a	n/a	n/a	n/a	181	182	1
88	Granite Falls School District	1,688,946	1,721,092	32,146	39	162	123	25	141	116	234	284	51	430	176	-254	178	191	13
89	Grapeview School District	158,063	198,943	40,880	11	31	19	n/a	n/a	n/a	566	181	-385	n/a	n/a	n/a	22	22	0
90	Great Northern School District	61,954	52,607	(9,346)	19	72	54	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8	11	3

Appendix 3D
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All Employee Types
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Scenario 3b: SEBB 12/30

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
91	Green Mountain School District	135,375	157,708	22,333	39	76	37	0	0	0	234	0	-234	n/a	n/a	n/a	19	19	0
92	Griffin School District	544,617	626,609	81,992	86	160	74	106	248	142	465	162	-303	491	234	-256	70	73	3
93	Harrington School District	241,451	246,169	4,718	61	242	181	207	375	168	n/a	n/a	n/a	n/a	n/a	n/a	28	29	1
94	Highland School District	1,002,730	1,047,659	44,930	41	90	48	65	248	183	488	147	-340	n/a	n/a	n/a	135	139	4
95	Highline School District	16,046,407	16,602,962	556,554	44	101	57	30	230	200	609	239	-370	647	506	-141	2,056	2,097	41
96	Hockinson School District	1,283,942	1,260,965	(22,977)	7	117	110	0	197	197	535	334	-202	n/a	n/a	n/a	135	141	6
97	Hood Canal School District	311,452	306,351	(5,102)	58	71	12	0	115	115	n/a	n/a	n/a	n/a	n/a	n/a	40	43	3
98	Hoquiam School District	1,552,458	1,696,801	144,343	9	74	65	66	192	126	344	142	-201	431	269	-162	196	209	13
99	Index School District	32,714	30,214	(2,499)	92	89	-2	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5	6	1
100	Issaquah School District	12,622,495	14,126,586	1,504,091	16	62	45	66	202	135	557	194	-363	673	489	-185	1,716	1,750	34
101	Kahlotus School District	131,559	157,117	25,558	76	109	33	0	152	152	513	144	-368	n/a	n/a	n/a	17	18	1
102	Kalama School District	560,226	596,592	36,367	50	101	51	92	197	106	n/a	n/a	n/a	n/a	n/a	n/a	67	75	8
103	Keller School District	89,342	73,405	(15,937)	0	173	173	32	92	60	n/a	n/a	n/a	n/a	n/a	n/a	11	12	1
104	Kelso School District	3,504,157	3,992,589	488,432	52	113	62	114	269	155	654	323	-331	887	649	-239	472	510	38
105	Kennewick School District	12,534,019	13,873,183	1,339,164	39	78	39	38	153	115	372	228	-144	481	315	-167	1,528	1,607	79
106	Kent School District	20,677,708	19,825,758	(851,950)	26	93	67	50	198	147	n/a	n/a	n/a	n/a	n/a	n/a	2,585	2,721	136
107	Kettle Falls School District	653,071	636,469	(16,602)	42	102	61	58	155	97	n/a	n/a	n/a	n/a	n/a	n/a	80	87	7
108	Kiona-Benton City School District	1,110,260	1,239,328	129,067	90	142	51	117	231	114	707	348	-359	891	610	-281	146	146	0
109	Kittitas School District	586,356	687,518	101,161	58	196	138	75	308	234	189	0	-189	213	100	-113	75	78	3
110	Klickitat School District	117,827	151,327	33,500	68	19	-48	46	75	29	147	0	-147	n/a	n/a	n/a	21	22	1
111	La Center School District	827,709	979,998	152,289	38	92	54	0	72	72	473	235	-238	n/a	n/a	n/a	102	107	5
112	La Conner School District	738,299	795,721	57,422	17	90	73	46	267	221	381	151	-230	657	480	-177	92	97	5
113	LaCrosse School District	146,399	181,246	34,847	0	39	39	91	168	77	0	0	0	745	536	-209	19	23	4
114	Lake Chelan School District	1,161,305	1,357,676	196,371	12	87	75	87	144	57	485	209	-277	557	362	-196	150	156	6
115	Lake Quinalt School District	306,741	338,229	31,488	0	45	45	15	287	272	402	244	-158	612	573	-39	34	35	1
116	Lake Stevens School District	5,753,149	5,413,821	(339,327)	57	140	83	51	204	153	n/a	n/a	n/a	n/a	n/a	n/a	705	745	40
117	Lake Washington School District	17,963,102	20,775,193	2,812,091	28	64	37	77	182	105	580	224	-355	562	518	-44	2,353	2,418	65
118	Lakewood School District	1,713,762	1,917,378	203,615	19	89	70	132	260	129	633	293	-340	1,101	953	-148	221	239	18
119	Lamont School District	62,006	61,903	(104)	112	130	19	282	505	223	n/a	n/a	n/a	481	414	-67	8	9	1
120	Liberty School District	471,004	600,351	129,347	49	83	34	137	263	126	721	327	-394	516	223	-293	65	71	6
121	Lind School District	286,421	323,730	37,309	76	128	52	112	206	94	685	351	-335	519	576	57	36	37	1
122	Longview School District	5,314,032	5,771,194	457,162	34	95	61	35	190	155	573	220	-353	332	107	-224	682	695	13
123	Loon Lake School District	140,380	141,624	1,245	36	148	112	88	150	62	540	195	-345	n/a	n/a	n/a	19	21	2
124	Lopez School District	317,416	347,775	30,360	23	2	-21	86	109	23	277	307	29	n/a	n/a	n/a	41	45	4
125	Lyle School District	234,144	226,703	(7,441)	14	57	42	8	230	221	1,164	661	-504	n/a	n/a	n/a	28	28	0
126	Lynden School District	2,185,311	2,436,985	251,674	14	40	26	48	166	117	466	166	-300	167	168	1	299	314	15
127	Mabton School District	926,616	975,408	48,791	0	165	165	6	183	177	686	381	-305	576	355	-221	100	101	1
128	Mansfield School District	201,005	229,637	28,632	92	272	180	268	532	265	243	0	-243	n/a	n/a	n/a	22	24	2
129	Manson School District	675,100	801,130	126,031	5	68	63	12	92	80	593	208	-384	1,309	977	-332	90	96	6
130	Mary M Knight School District	216,844	250,220	33,376	14	69	55	n/a	n/a	n/a	667	384	-283	n/a	n/a	n/a	26	27	1
131	Mary Walker School District	593,117	685,643	92,526	58	123	65	75	162	87	250	0	-250	398	109	-289	77	80	3
132	Marysville School District	8,532,210	9,074,256	542,047	27	116	89	81	194	113	541	244	-297	867	593	-274	1,043	1,080	37
133	McCleary School District	291,210	244,520	(46,690)	7	86	80	43	162	119	n/a	n/a	n/a	n/a	n/a	n/a	38	39	1
134	Mead School District	7,369,928	8,183,626	813,697	23	103	80	65	184	119	507	268	-239	536	372	-164	924	974	50
135	Medical Lake School District	1,533,755	1,676,109	142,353	73	135	62	107	241	133	502	296	-205	332	602	270	183	201	18

Appendix 3D
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3b: SEBB 12/30

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
136	Mercer Island School District	2,910,541	3,609,306	698,765	43	65	21	114	215	101	568	247	-321	568	335	-233	396	420	24
137	Meridian School District	1,294,405	1,529,292	234,888	36	62	26	22	174	152	473	188	-285	598	385	-213	168	179	11
138	Methow Valley School District	573,838	572,933	(906)	0	78	78	0	82	82	0	116	116	0	0	0	68	74	6
139	Mill A School District	88,780	94,414	5,634	n/a	n/a	n/a	n/a	n/a	n/a	650	418	-232	261	342	81	8	9	1
140	Monroe School District	4,305,480	4,494,198	188,718	50	117	67	70	230	161	437	166	-271	346	242	-104	557	577	20
141	Montesano School District	1,065,194	1,174,420	109,226	12	72	59	45	128	82	268	228	-40	631	345	-286	131	137	6
142	Morton School District	328,242	394,182	65,940	35	80	45	55	277	221	539	339	-200	110	44	-67	42	48	6
143	Moses Lake School District	6,772,842	7,207,927	435,085	12	118	106	50	184	134	688	312	-375	448	226	-222	818	850	32
144	Mossyrock School District	460,392	486,310	25,918	60	76	16	84	167	83	n/a	n/a	n/a	n/a	n/a	n/a	65	67	2
145	Mount Adams School District	1,009,989	1,176,100	166,111	38	71	33	n/a	n/a	n/a	598	210	-389	n/a	n/a	n/a	133	135	2
146	Mount Baker School District	1,973,304	1,968,548	(4,756)	2	77	75	13	141	128	46	37	-9	373	415	42	226	235	9
147	Mount Pleasant School District	29,391	26,349	(3,041)	0	194	194	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3	3	0
148	Mount Vernon School District	5,731,187	6,202,139	470,952	17	63	46	35	159	124	467	206	-262	613	402	-211	731	753	22
149	Mukilteo School District	11,709,895	12,086,223	376,328	6	102	96	52	190	137	550	273	-277	734	565	-169	1,382	1,444	62
150	Naches Valley School District	1,171,517	1,171,334	(183)	21	164	143	8	97	89	307	112	-196	261	120	-141	136	142	6
151	Napavine School District	588,824	606,166	17,342	12	74	62	21	221	201	139	0	-139	195	174	-21	77	81	4
152	Naselle-Grays River Valley School District	462,993	387,894	(75,099)	23	137	114	27	272	245	33	223	190	161	776	615	46	51	5
153	Nespelem School District	178,484	180,285	1,802	141	177	35	14	103	89	n/a	n/a	n/a	n/a	n/a	n/a	26	27	1
154	Newport School District	834,218	1,011,811	177,592	70	98	27	50	118	68	550	118	-432	1,123	836	-286	120	126	6
155	Nine Mile Falls School District	1,129,185	1,466,257	337,072	0	65	65	38	169	130	236	21	-215	472	216	-256	144	152	8
156	Nooksack Valley School District	1,515,712	1,838,696	322,984	34	50	16	60	151	91	492	220	-272	722	506	-216	199	212	13
157	North Beach School District	664,278	673,738	9,460	26	78	52	28	118	90	178	207	28	n/a	n/a	n/a	76	81	5
158	North Franklin School District	1,769,349	1,819,622	50,272	43	83	40	45	186	141	n/a	n/a	n/a	n/a	n/a	n/a	237	248	11
159	North Kitsap School District	4,739,697	5,432,152	692,455	14	80	66	33	169	136	571	205	-366	408	257	-150	629	678	49
160	North Mason School District	1,861,923	1,626,565	(235,358)	27	151	124	13	202	190	n/a	n/a	n/a	n/a	n/a	n/a	212	221	9
161	North River School District	138,284	140,789	2,505	73	106	33	330	314	-16	n/a	n/a	n/a	n/a	n/a	n/a	19	19	0
162	North Thurston Public Schools	10,673,618	12,067,946	1,394,329	48	78	30	40	163	122	489	182	-307	244	304	60	1,344	1,389	45
163	Northport School District	339,858	336,849	(3,009)	18	95	78	n/a	n/a	n/a	220	122	-98	n/a	n/a	n/a	36	37	1
164	Northshore School District	14,582,256	16,840,225	2,257,969	48	81	34	n/a	n/a	n/a	497	173	-324	n/a	n/a	n/a	1,890	1,968	78
165	Oak Harbor School District	3,903,452	4,379,347	475,895	22	86	64	65	193	129	414	166	-247	529	366	-162	477	498	21
166	Oakesdale School District	206,676	215,412	8,735	0	55	55	n/a	n/a	n/a	39	255	216	n/a	n/a	n/a	23	26	3
167	Ocean Beach School District	841,509	978,771	137,262	75	119	44	73	129	57	737	283	-454	249	0	-249	114	118	4
168	Ocosta School District	683,278	758,288	75,011	12	83	71	199	269	69	704	290	-415	n/a	n/a	n/a	87	89	2
169	Odessa School District	314,730	334,252	19,522	23	112	89	17	105	88	481	175	-306	n/a	n/a	n/a	40	42	2
170	Okanogan School District	967,566	994,410	26,844	26	62	35	13	110	96	330	69	-261	n/a	n/a	n/a	129	136	7
171	Olympia School District	6,784,338	7,141,034	356,697	27	74	47	28	166	138	458	177	-281	358	177	-181	876	886	10
172	Omak School District	742,065	634,493	(107,572)	52	88	36	143	229	86	n/a	n/a	n/a	n/a	n/a	n/a	105	108	3
173	Onalaska School District	685,950	806,631	120,681	40	82	42	26	90	64	428	141	-287	486	254	-232	94	96	2
174	Onion Creek School District	101,376	116,766	15,390	114	275	161	n/a	n/a	n/a	268	0	-268	n/a	n/a	n/a	11	12	1
175	Orcas Island School District	608,091	778,719	170,628	24	84	60	151	199	48	442	134	-308	621	360	-261	81	87	6
176	Orchard Prairie School District	77,975	59,191	(18,784)	0	73	73	108	253	145	n/a	n/a	n/a	n/a	n/a	n/a	9	9	0
177	Orient School District	103,108	106,021	2,913	51	205	154	144	454	310	222	0	-222	571	518	-53	12	15	3
178	Orondo School District	232,530	284,142	51,613	85	89	4	n/a	n/a	n/a	853	362	-490	n/a	n/a	n/a	34	35	1
179	Oroville School District	705,102	673,889	(31,213)	24	83	59	n/a	n/a	n/a	137	381	244	n/a	n/a	n/a	78	78	0
180	Orting School District	1,576,461	1,730,826	154,365	24	90	67	34	150	116	493	202	-291	509	408	-101	201	211	10

Appendix 3D
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3b: SEBB 12/30

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
181	Othello School District	3,297,222	3,567,710	270,488	10	74	64	46	94	48	239	206	-33	313	9	-303	423	436	13
182	Palisades School District	71,400	85,480	14,080	n/a	n/a	n/a	n/a	n/a	n/a	236	0	-236	n/a	n/a	n/a	7	7	0
183	Palouse School District	185,150	237,217	52,067	15	35	19	286	266	-20	321	162	-159	n/a	n/a	n/a	24	28	4
184	Pasco School District	12,263,582	14,319,438	2,055,856	56	95	38	97	138	41	481	228	-253	584	218	-366	1,658	1,719	61
185	Pateros School District	280,849	287,454	6,605	39	89	49	21	163	142	507	235	-272	n/a	n/a	n/a	38	40	2
186	Paterson School District	105,027	111,443	6,416	0	24	24	44	138	94	169	0	-169	343	117	-226	15	18	3
187	Pe Ell School District	335,936	347,658	11,722	12	59	48	12	71	58	272	184	-88	n/a	n/a	n/a	42	47	5
188	Peninsula School District	5,785,728	7,167,196	1,381,468	69	79	10	68	176	108	729	368	-361	699	485	-214	807	852	45
189	Pioneer School District	658,343	725,524	67,181	30	81	51	44	140	95	614	412	-202	647	343	-304	87	91	4
190	Pomeroy School District	391,882	341,073	(50,809)	16	172	155	14	252	238	469	556	86	n/a	n/a	n/a	41	49	8
191	Port Angeles School District	2,980,707	3,492,412	511,705	42	83	41	0	16	16	472	148	-323	n/a	n/a	n/a	389	400	11
192	Port Townsend School District	1,102,938	1,298,948	196,010	17	90	73	50	129	79	463	169	-294	578	271	-307	144	152	8
193	Prescott School District	278,064	246,910	(31,154)	0	94	94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	33	35	2
194	Prosser School District	2,774,776	2,978,255	203,478	6	89	83	48	157	109	496	326	-170	715	483	-233	328	347	19
195	Pullman School District	1,927,094	2,018,215	91,122	42	123	81	35	139	104	293	69	-224	256	59	-197	248	258	10
196	Puyallup School District	12,523,334	15,485,128	2,961,794	113	113	1	129	192	63	468	326	-142	576	423	-153	1,701	1,827	126
197	Queets-Clearwater School District	89,448	83,729	(5,719)	7	58	51	220	354	135	n/a	n/a	n/a	161	0	-161	12	12	0
198	Quilcene School District	263,305	305,282	41,977	76	97	22	2	0	-2	238	0	-238	0	0	0	39	41	2
199	Quillayute Valley School District	1,173,794	1,391,387	217,592	55	84	30	108	216	109	683	247	-436	625	368	-258	160	162	2
200	Quincy School District	2,768,395	2,867,620	99,225	16	106	90	63	150	87	342	164	-178	586	245	-341	327	334	7
201	Rainier School District	622,580	751,106	128,526	41	92	50	43	127	83	692	292	-400	362	14	-348	79	85	6
202	Raymond School District	650,621	655,050	4,428	4	64	60	6	97	91	203	160	-43	n/a	n/a	n/a	77	79	2
203	Reardan-Edwall School District	476,736	486,828	10,091	14	72	58	57	114	57	n/a	n/a	n/a	n/a	n/a	n/a	63	68	5
204	Renton School District	11,759,217	12,825,591	1,066,373	16	75	59	54	190	136	611	255	-357	594	395	-198	1,544	1,606	62
205	Republic School District	289,412	338,487	49,075	73	96	23	83	122	39	n/a	n/a	n/a	n/a	n/a	n/a	43	49	6
206	Richland School District	7,790,352	8,958,916	1,168,564	38	91	54	65	179	114	618	259	-359	524	284	-240	1,030	1,088	58
207	Ridgefield School District	1,163,051	1,328,582	165,531	32	66	34	115	257	142	404	186	-218	1,211	947	-263	138	142	4
208	Ritzville School District	443,066	562,556	119,490	n/a	n/a	n/a	n/a	n/a	n/a	201	0	-201	n/a	n/a	n/a	49	52	3
209	Riverside School District	1,395,845	1,413,674	17,829	74	143	69	82	225	143	222	245	23	251	399	148	158	164	6
210	Riverview School District	2,185,867	2,606,208	420,341	36	81	45	120	162	42	525	209	-316	880	534	-345	293	311	18
211	Rochester School District	1,545,012	1,715,363	170,351	45	88	43	-5	150	155	377	158	-220	336	155	-180	198	203	5
212	Roosevelt School District	47,815	38,759	(9,056)	0	70	70	0	105	105	n/a	n/a	n/a	n/a	n/a	n/a	6	6	0
213	Rosalia School District	234,529	295,720	61,191	55	54	-2	107	159	52	766	285	-481	708	480	-228	36	36	0
214	Royal School District	1,416,534	1,801,007	384,473	11	0	-11	n/a	n/a	n/a	602	259	-342	n/a	n/a	n/a	188	189	1
215	San Juan Island School District	660,213	849,344	189,131	107	135	29	122	162	40	345	70	-274	495	238	-257	99	105	6
216	Satsop School District	48,709	46,559	(2,149)	0	70	70	0	142	142	709	352	-357	n/a	n/a	n/a	6	7	1
217	Seattle Public Schools	41,102,757	46,567,114	5,464,357	27	80	53	121	229	109	557	194	-364	846	650	-197	5,350	5,432	82
218	Sedro-Woolley School District	3,287,849	3,774,282	486,433	42	110	68	37	150	114	486	165	-320	314	185	-129	423	450	27
219	Selah School District	2,658,903	3,159,048	500,145	29	79	50	52	139	87	693	312	-381	749	464	-285	363	384	21
220	Selkirk School District	288,693	324,042	35,349	31	65	35	156	178	23	300	260	-40	n/a	n/a	n/a	33	37	4
221	Sequim School District	2,273,849	2,495,279	221,431	55	76	21	78	187	109	189	95	-94	87	0	-87	289	300	11
222	Shaw Island School District	32,339	32,660	321	9	170	161	41	157	116	158	0	-158	n/a	n/a	n/a	5	6	1
223	Shelton School District	3,783,627	4,303,422	519,794	44	93	49	51	124	73	590	214	-375	507	155	-352	505	518	13
224	Shoreline School District	6,879,017	7,324,834	445,817	24	94	70	56	183	127	417	191	-226	438	310	-128	899	955	56
225	Skamania School District	60,183	83,624	23,441	0	24	24	129	308	179	920	458	-462	n/a	n/a	n/a	8	9	1

Appendix 3D
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3b: SEBB 12/30

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
226	Skykomish School District	150,520	161,270	10,749	13	59	46	n/a	n/a	n/a	357	0	-357	n/a	n/a	n/a	19	20	1
227	Snohomish School District	7,677,580	8,313,558	635,978	47	94	47	71	182	111	444	290	-154	598	355	-243	897	942	45
228	Snoqualmie Valley School District	3,884,312	4,376,953	492,641	22	84	63	98	202	104	628	331	-297	761	546	-216	499	524	25
229	Soap Lake School District	490,292	511,080	20,788	22	92	69	55	383	328	711	672	-39	n/a	n/a	n/a	61	62	1
230	South Bend School District	667,710	784,552	116,841	58	112	54	94	169	74	507	181	-326	540	505	-35	89	91	2
231	South Kitsap School District	7,699,582	8,037,081	337,499	46	174	128	56	201	145	532	232	-300	241	91	-150	897	938	41
232	South Whidbey School District	1,206,498	1,430,859	224,361	33	92	59	79	160	81	638	286	-352	623	297	-326	157	163	6
233	Southside School District	148,362	178,289	29,927	37	49	11	n/a	n/a	n/a	239	57	-183	n/a	n/a	n/a	20	21	1
234	Spokane School District	24,304,992	27,855,124	3,550,132	120	172	52	158	263	104	828	451	-378	768	607	-161	2,973	3,155	182
235	Sprague School District	143,127	171,666	28,539	15	25	10	98	201	104	487	120	-366	834	805	-29	21	22	1
236	St. John School District	224,942	267,304	42,362	107	267	161	98	460	362	214	0	-214	417	189	-229	25	31	6
237	Stanwood-Camano School District	3,561,991	3,491,157	(70,834)	40	101	60	48	206	157	n/a	n/a	n/a	n/a	n/a	n/a	445	467	22
238	Star School District	32,941	25,734	(7,207)	0	285	285	4	162	158	n/a	n/a	n/a	1,532	1,141	-392	5	5	0
239	Starbuck School District	38,721	32,894	(5,827)	19	72	54	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5	5	0
240	Stehekin School District	17,967	13,543	(4,424)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1	1	0
241	Steilacoom Hist. School District	2,027,889	2,112,263	84,375	3	64	61	0	39	39	340	209	-131	380	215	-164	241	252	11
242	Steptoe School District	62,714	79,576	16,861	147	307	160	267	429	162	367	23	-345	665	442	-223	8	8	0
243	Stevenson-Carson School District	979,390	1,008,927	29,536	8	70	62	25	160	136	580	375	-205	293	227	-66	108	113	5
244	Sultan School District	1,531,703	1,778,328	246,625	32	86	54	100	202	102	586	269	-318	631	347	-284	203	209	6
245	Summit Valley School District	81,090	68,380	(12,711)	0	68	68	169	255	86	n/a	n/a	n/a	n/a	n/a	n/a	11	12	1
246	Sumner School District	5,895,860	7,123,382	1,227,522	50	81	31	52	81	29	489	145	-345	438	144	-294	836	874	38
247	Sunnyside School District	5,547,933	6,202,013	654,080	34	77	43	n/a	n/a	n/a	585	229	-356	n/a	n/a	n/a	736	742	6
248	Tacoma School District	26,627,389	28,831,943	2,204,555	89	72	-17	171	167	-4	233	237	4	329	465	136	2,860	2,964	104
249	Taholah School District	293,911	338,670	44,759	42	92	50	1	368	367	775	309	-466	n/a	n/a	n/a	38	39	1
250	Tahoma School District	5,197,950	5,761,336	563,386	37	93	57	51	150	98	450	165	-285	322	135	-187	703	730	27
251	Tekoa School District	215,653	275,958	60,305	7	46	39	120	197	78	523	246	-277	737	665	-73	26	30	4
252	Tenino School District	1,014,381	1,054,891	40,510	5	78	73	4	150	145	288	106	-182	134	0	-134	118	122	4
253	Thorp School District	151,697	158,935	7,239	26	59	34	2	46	44	n/a	n/a	n/a	n/a	n/a	n/a	22	23	1
254	Toledo School District	531,305	618,814	87,509	31	75	44	67	208	141	547	202	-345	95	0	-95	71	76	5
255	Tonasket School District	1,089,974	1,208,686	118,712	28	106	79	71	172	101	309	167	-142	666	371	-295	133	138	5
256	Toppenish School District	3,633,868	3,686,512	52,644	15	78	63	n/a	n/a	n/a	270	308	38	0	1,123	1,123	408	411	3
257	Touchet School District	115,519	165,170	49,651	55	13	-42	n/a	n/a	n/a	470	0	-470	n/a	n/a	n/a	31	32	1
258	Toutle Lake School District	492,289	552,293	60,004	51	97	47	89	196	107	395	97	-298	554	395	-159	70	73	3
259	Trout Lake School District	149,608	157,670	8,062	0	77	77	n/a	n/a	n/a	658	471	-187	n/a	n/a	n/a	16	16	0
260	Tukwila School District	2,316,680	2,407,572	90,892	14	79	65	0	157	157	620	305	-315	n/a	n/a	n/a	286	293	7
261	Tumwater School District	5,004,740	5,019,997	15,257	35	113	78	106	214	109	n/a	n/a	n/a	n/a	n/a	n/a	649	694	45
262	Union Gap School District	529,805	574,136	44,331	55	90	35	82	128	46	246	0	-246	n/a	n/a	n/a	72	73	1
263	University Place School District	3,689,564	4,052,772	363,208	10	51	41	41	155	113	462	139	-323	554	327	-227	494	494	0
264	Valley School District	648,599	687,641	39,042	54	111	57	31	191	160	209	37	-173	65	294	229	81	84	3
265	Vancouver School District	16,857,097	19,700,836	2,843,740	30	87	57	94	179	86	709	318	-391	744	468	-276	2,239	2,320	81
266	Vashon Island School District	1,119,816	1,304,553	184,737	90	133	43	71	221	150	635	269	-365	968	955	-13	146	155	9
267	Wahkiakum School District	466,021	521,990	55,969	68	293	225	220	476	255	255	0	-255	386	197	-189	47	54	7
268	Wahluke School District	2,084,095	2,201,286	117,191	50	62	11	n/a	n/a	n/a	276	144	-133	n/a	n/a	n/a	250	251	1
269	Waitsburg School District	285,718	338,523	52,804	23	62	39	81	121	40	594	162	-432	n/a	n/a	n/a	38	39	1
270	Walla Walla Public Schools	6,042,711	6,125,488	82,777	34	86	52	40	129	89	344	198	-146	494	352	-141	711	731	20

Appendix 3D
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3b: SEBB 12/30

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
271	Wapato School District	3,138,049	3,239,656	101,607	14	50	36	n/a	n/a	n/a	222	236	14	n/a	n/a	n/a	373	374	1
272	Warden School District	1,199,668	1,379,535	179,867	4	190	186	n/a	n/a	n/a	260	0	-260	n/a	n/a	n/a	131	134	3
273	Washougal School District	2,245,820	2,382,061	136,240	31	83	52	14	228	214	732	370	-361	752	1,158	406	289	307	18
274	Washtucna School District	145,812	178,316	32,504	41	85	44	292	403	111	894	365	-529	797	617	-180	22	24	2
275	Waterville School District	291,004	325,057	34,053	4	38	34	0	40	40	83	0	-83	n/a	n/a	n/a	41	44	3
276	Wellpinit School District	492,047	516,200	24,153	18	50	32	n/a	n/a	n/a	37	70	33	n/a	n/a	n/a	65	66	1
277	Wenatchee School District	6,321,740	7,294,373	972,633	19	80	60	85	165	80	583	229	-354	695	462	-232	843	881	38
278	West Valley School District (Spokane)	3,680,544	4,302,888	622,343	22	55	33	73	156	83	471	331	-140	550	532	-18	409	431	22
279	West Valley School District (Yakima)	3,695,699	4,326,835	631,136	31	100	69	48	135	87	443	165	-278	477	218	-260	466	484	18
280	White Pass School District	432,592	475,640	43,048	18	50	32	31	158	127	355	321	-34	825	934	109	58	64	6
281	White River School District	2,844,509	3,172,086	327,577	39	112	73	35	161	126	550	226	-324	574	383	-191	363	382	19
282	White Salmon Valley School District	938,472	1,116,928	178,456	22	72	49	130	179	49	646	370	-275	696	408	-288	117	124	7
283	Wilbur School District	322,194	348,164	25,970	110	258	147	139	238	100	268	0	-268	654	294	-360	40	41	1
284	Willapa Valley School District	326,485	314,749	(11,736)	66	92	25	8	121	113	0	166	166	n/a	n/a	n/a	42	47	5
285	Wilson Creek School District	237,353	253,365	16,013	0	0	0	n/a	n/a	n/a	0	0	0	n/a	n/a	n/a	32	33	1
286	Winlock School District	603,072	711,949	108,877	12	78	66	14	68	54	605	244	-360	383	198	-185	78	85	7
287	Wishkah Valley School District	181,839	166,470	(15,369)	0	32	32	0	178	178	0	54	54	n/a	n/a	n/a	23	25	2
288	Wishram School District	169,563	184,632	15,070	0	28	28	n/a	n/a	n/a	81	0	-81	n/a	n/a	n/a	20	20	0
289	Woodland School District	1,949,836	2,044,862	95,026	9	87	79	73	230	157	615	344	-271	275	268	-7	244	260	16
290	Yakima School District	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0	0	0
291	Yelm School District	4,419,235	4,478,258	59,023	14	101	87	57	217	160	419	304	-115	521	408	-113	518	541	23
292	Zillah School District	1,034,348	1,104,086	69,738	10	46	37	9	104	95	244	9	-234	238	151	-87	139	142	3

Appendix 3E
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3c: SEBB 10/25

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
1	Aberdeen School District	\$3,190,530	\$3,473,713	\$283,183	\$8	\$58	\$49	\$42	\$150	\$107	\$356	\$143	-\$212	\$583	\$313	-\$270	399	410	11
2	Adna School District	263,404	365,991	102,587	64	84	20	0	0	0	426	247	-179	517	136	-381	32	41	9
3	Almira School District	154,950	196,245	41,295	114	264	150	239	382	142	217	0	-217	289	56	-233	17	20	3
4	Anacortes School District	1,983,174	2,328,415	345,241	29	77	48	23	131	108	356	98	-258	n/a	n/a	n/a	250	267	17
5	Arlington School District	3,862,386	4,349,876	487,490	41	120	80	102	199	98	341	134	-207	494	237	-257	475	493	18
6	Asotin-Anatone School District	524,196	368,953	(155,243)	47	201	154	109	252	143	n/a	n/a	n/a	n/a	n/a	n/a	59	65	6
7	Auburn School District	10,198,729	13,131,260	2,932,530	63	82	19	116	162	47	727	265	-462	670	420	-250	1,437	1,494	57
8	Bainbridge Island School District	2,838,857	3,457,042	618,185	59	147	88	170	246	76	639	263	-376	883	614	-269	380	406	26
9	Battle Ground School District	9,418,089	9,746,692	328,603	20	66	45	54	196	142	n/a	n/a	n/a	n/a	n/a	n/a	1,156	1,212	56
10	Bellevue School District	15,643,516	18,838,228	3,194,712	37	74	36	81	143	62	425	136	-290	617	342	-275	1,988	2,087	99
11	Bellingham School District	8,776,372	10,530,453	1,754,081	35	94	59	88	181	92	563	176	-387	907	656	-251	1,105	1,155	50
12	Benge School District	31,046	44,464	13,418	17	61	43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4	5	1
13	Bethel School District	12,062,988	14,205,560	2,142,572	54	85	31	120	199	78	486	270	-216	647	576	-72	1,522	1,618	96
14	Bickleton School District	190,976	176,316	(14,660)	n/a	n/a	n/a	n/a	n/a	n/a	417	522	104	n/a	n/a	n/a	13	14	1
15	Blaine School District	1,986,681	2,204,943	218,262	37	130	93	71	173	102	454	224	-230	689	433	-257	225	235	10
16	Boistfort School District	91,781	113,074	21,293	32	33	1	0	0	0	n/a	n/a	n/a	n/a	n/a	n/a	14	14	0
17	Bremerton School District	4,227,587	4,820,269	592,682	8	66	58	36	192	156	664	281	-383	667	428	-239	521	552	31
18	Brewster School District	837,332	942,921	105,589	21	48	28	141	310	169	330	87	-243	n/a	n/a	n/a	111	113	2
19	Bridgeport School District	646,712	806,624	159,912	61	60	-2	97	95	-2	466	58	-408	n/a	n/a	n/a	95	98	3
20	Brinnon School District	72,830	78,122	5,292	32	76	44	91	151	60	286	0	-286	n/a	n/a	n/a	11	11	0
21	Burlington-Edison School District	3,177,840	3,873,101	695,260	32	83	50	74	158	84	497	131	-366	797	525	-271	410	433	23
22	Camas School District	4,973,706	5,720,782	747,076	3	57	55	107	186	80	403	251	-152	540	471	-68	585	624	39
23	Cape Flattery School District	722,670	662,144	(60,526)	18	121	103	77	160	83	n/a	n/a	n/a	n/a	n/a	n/a	88	94	6
24	Carbonado School District	169,727	186,282	16,555	34	104	70	n/a	n/a	n/a	605	153	-453	n/a	n/a	n/a	21	22	1
25	Cascade School District	970,110	1,172,993	202,883	32	50	18	39	56	18	478	114	-364	n/a	n/a	n/a	133	143	10
26	Cashmere School District	1,062,700	1,283,862	221,163	102	240	138	287	419	132	206	0	-206	340	129	-210	126	132	6
27	Castle Rock School District	1,169,309	1,319,204	149,896	18	65	47	96	238	143	486	199	-287	216	31	-185	148	155	7
28	Centerville School District	124,529	106,894	(17,635)	0	66	66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10	12	2
29	Central Kitsap School District	8,142,984	9,269,575	1,126,591	41	47	6	80	96	16	n/a	n/a	n/a	n/a	n/a	n/a	1,098	1,159	61
30	Central Valley School District	9,872,331	12,181,321	2,308,989	39	97	58	111	182	70	681	270	-411	672	374	-298	1,305	1,385	80
31	Centralia School District	2,874,750	3,304,483	429,733	45	104	59	51	188	137	514	166	-348	391	211	-180	374	399	25
32	Chehalis School District	2,288,108	2,669,172	381,063	14	69	55	55	158	103	454	153	-300	748	485	-264	294	313	19
33	Cheney School District	3,372,290	3,966,221	593,931	90	101	12	112	203	92	508	239	-269	334	266	-68	440	460	20
34	Chewelah School District	725,970	767,776	41,805	33	66	33	76	241	165	345	93	-253	n/a	n/a	n/a	96	103	7
35	Chimacum School District	872,704	910,266	37,562	31	98	67	57	194	137	n/a	n/a	n/a	n/a	n/a	n/a	111	122	11
36	Clarkston School District	2,526,167	2,763,275	237,108	15	81	66	115	278	163	283	49	-234	206	216	10	307	320	13
37	Cle Elum-Roslyn School District	696,241	973,107	276,866	83	45	-38	n/a	n/a	n/a	687	286	-401	n/a	n/a	n/a	95	96	1
38	Clover Park School District	10,527,574	11,425,729	898,155	20	115	95	207	313	106	639	272	-367	846	549	-297	1,269	1,307	38
39	Colfax School District	539,342	545,628	6,286	45	119	74	54	180	126	n/a	n/a	n/a	n/a	n/a	n/a	64	68	4
40	College Place School District	759,499	729,262	(30,238)	12	69	57	3	222	218	n/a	n/a	n/a	n/a	n/a	n/a	99	104	5
41	Colton School District	170,283	185,191	14,909	49	60	10	46	48	2	n/a	n/a	n/a	n/a	n/a	n/a	25	27	2
42	Columbia (Stevens) School District	256,748	331,974	75,226	94	137	43	64	170	106	319	101	-218	72	671	599	30	33	3
43	Columbia (Walla Walla) School District	791,016	909,353	118,337	13	73	60	45	122	77	274	108	-166	348	124	-224	96	104	8
44	Colville School District	1,484,710	1,661,366	176,657	14	75	61	35	223	189	490	140	-350	122	153	31	190	201	11
45	Concrete School District	508,510	659,910	151,401	49	113	64	132	239	107	513	202	-311	917	593	-324	65	75	10

Appendix 3E
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3c: SEBB 10/25

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
46	Conway School District	343,025	379,391	36,367	11	65	54	54	171	116	n/a	n/a	n/a	268	0	-268	45	47	2
47	Cosmopolis School District	129,654	141,205	11,552	11	51	40	0	179	179	243	0	-243	256	313	57	17	18	1
48	Coulee-Hartline School District	295,625	366,095	70,470	95	237	142	n/a	n/a	n/a	293	0	-293	n/a	n/a	n/a	33	35	2
49	Coupeville School District	742,372	847,359	104,988	15	103	88	90	215	125	378	92	-286	577	288	-290	87	92	5
50	Crescent School District	330,614	330,418	(196)	0	97	97	13	144	131	308	272	-36	11	0	-11	39	43	4
51	Creston School District	204,849	217,086	12,237	85	94	9	112	159	47	160	267	107	n/a	n/a	n/a	27	28	1
52	Curlew School District	233,849	214,786	(19,063)	52	71	20	13	297	284	0	264	264	734	832	98	29	31	2
53	Cusick School District	392,327	372,075	(20,252)	39	194	155	71	239	168	n/a	n/a	n/a	n/a	n/a	n/a	45	48	3
54	Darrington School District	484,540	529,439	44,899	81	267	186	n/a	n/a	n/a	211	0	-211	n/a	n/a	n/a	50	52	2
55	Davenport School District	498,087	637,829	139,742	37	109	71	196	331	134	644	202	-442	n/a	n/a	n/a	63	65	2
56	Dayton School District	408,506	461,493	52,987	33	47	14	5	37	33	n/a	n/a	n/a	n/a	n/a	n/a	58	62	4
57	Deer Park School District	1,740,852	2,108,714	367,862	35	105	70	69	145	76	444	129	-315	143	0	-143	234	272	38
58	Dieringer School District	1,150,068	1,301,355	151,287	13	64	51	7	149	142	227	44	-183	4	0	-4	139	152	13
59	Dixie School District	67,539	43,352	(24,187)	11	77	66	87	335	248	n/a	n/a	n/a	n/a	n/a	n/a	8	9	1
60	East Valley School District (Spokane)	3,692,421	4,256,478	564,056	47	94	46	42	171	129	464	160	-304	346	151	-196	486	507	21
61	East Valley School District (Yakima)	2,272,711	2,671,434	398,723	39	81	42	136	154	18	468	279	-189	0	0	0	285	294	9
62	Eastmont School District	4,436,437	4,448,200	11,763	136	213	77	21	133	112	341	107	-234	337	185	-152	564	587	23
63	Easton School District	182,400	190,802	8,402	78	253	175	n/a	n/a	n/a	234	0	-234	n/a	n/a	n/a	19	19	0
64	Eatonville School District	1,535,559	1,709,741	174,182	25	70	45	55	145	89	536	175	-360	488	331	-157	195	195	0
65	Edmonds School District	16,477,096	17,799,371	1,322,275	35	112	78	60	192	132	462	174	-288	557	399	-158	1,942	2,005	63
66	Ellensburg School District	2,316,008	2,857,150	541,142	43	82	38	119	168	49	560	185	-375	555	248	-307	325	336	11
67	Elma School District	1,620,242	1,606,329	(13,914)	4	73	70	0	168	168	271	69	-201	534	504	-30	184	193	9
68	Endicott School District	167,405	206,531	39,126	84	155	71	23	175	152	206	0	-206	339	42	-296	21	25	4
69	Entiat School District	369,883	378,550	8,667	76	195	119	61	97	35	n/a	n/a	n/a	n/a	n/a	n/a	43	47	4
70	Enumclaw School District	3,101,273	3,599,122	497,849	35	70	35	42	182	140	515	277	-238	889	691	-197	400	428	28
71	Ephrata School District	1,795,269	2,122,285	327,015	42	89	47	0	94	94	513	140	-373	n/a	n/a	n/a	235	243	8
72	Evaline School District	31,474	45,115	13,642	74	25	-49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6	7	1
73	Everett School District	17,770,108	17,476,096	(294,012)	92	120	28	169	177	8	214	390	176	325	480	155	1,597	1,701	104
74	Evergreen School District (Clark)	18,486,602	23,487,000	5,000,399	60	75	16	43	104	61	733	383	-350	757	460	-297	2,458	2,578	120
75	Evergreen School District (Stevens)	31,696	32,584	888	0	0	0	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5	5	0
76	Federal Way School District	16,703,073	19,438,770	2,735,697	38	79	41	76	210	134	721	283	-438	836	630	-206	2,177	2,288	111
77	Ferndale School District	3,938,138	4,472,523	534,385	32	82	50	11	108	96	375	203	-173	537	335	-201	503	542	39
78	Fife School District	2,528,030	2,881,540	353,510	130	167	38	105	188	83	626	238	-388	642	420	-222	328	328	0
79	Finley School District	784,695	748,107	(36,588)	45	97	52	57	214	157	n/a	n/a	n/a	n/a	n/a	n/a	98	103	5
80	Franklin Pierce School District	6,240,030	6,920,858	680,829	8	37	30	17	135	119	367	100	-267	259	107	-151	810	835	25
81	Freeman School District	676,696	877,215	200,519	73	85	13	119	207	87	509	123	-386	430	217	-213	95	105	10
82	Garfield School District	168,484	223,079	54,595	122	108	-14	128	223	95	581	408	-173	984	790	-194	25	29	4
83	Glenwood School District	153,857	147,905	(5,952)	15	56	41	86	144	58	n/a	n/a	n/a	n/a	n/a	n/a	21	23	2
84	Goldendale School District	912,041	1,086,988	174,947	14	50	36	n/a	n/a	n/a	568	295	-274	n/a	n/a	n/a	103	110	7
85	Grand Coulee Dam School District	724,623	888,786	164,164	26	51	25	60	0	-60	399	61	-338	n/a	n/a	n/a	98	102	4
86	Grandview School District	2,998,812	3,330,377	331,565	40	91	51	97	149	51	276	238	-38	572	388	-184	358	365	7
87	Granger School District	1,877,372	1,508,039	(369,333)	49	232	183	10	333	323	n/a	n/a	n/a	n/a	n/a	n/a	181	182	1
88	Granite Falls School District	1,688,946	1,799,159	110,213	39	151	112	25	133	108	234	251	17	430	156	-273	178	192	14
89	Grapeview School District	158,063	204,815	46,752	11	23	11	n/a	n/a	n/a	566	156	-410	n/a	n/a	n/a	22	22	0
90	Great Northern School District	61,954	53,356	(8,598)	19	61	42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8	12	4

Appendix 3E
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3c: SEBB 10/25

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
91	Green Mountain School District	135,375	161,055	25,680	39	66	27	0	0	0	234	0	-234	n/a	n/a	n/a	19	19	0
92	Griffin School District	544,617	649,040	104,423	86	149	63	106	240	134	465	144	-321	491	205	-286	70	74	4
93	Harrington School District	241,451	254,889	13,438	61	231	170	207	367	160	n/a	n/a	n/a	n/a	n/a	n/a	28	29	1
94	Highland School District	1,002,730	1,084,148	81,418	41	78	37	65	240	176	488	127	-360	n/a	n/a	n/a	135	139	4
95	Highline School District	16,046,407	17,256,489	1,210,082	44	89	46	30	222	192	609	201	-408	647	472	-174	2,056	2,102	46
96	Hockinson School District	1,283,942	1,306,028	22,086	7	106	99	0	188	188	535	284	-251	n/a	n/a	n/a	135	141	6
97	Hood Canal School District	311,452	314,001	2,548	58	61	3	0	107	107	n/a	n/a	n/a	n/a	n/a	n/a	40	43	3
98	Hoquiam School District	1,552,458	1,769,534	217,076	9	63	54	66	184	118	344	116	-228	431	243	-188	196	211	15
99	Index School District	32,714	30,322	(2,392)	92	80	-12	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5	7	2
100	Issaquah School District	12,622,495	14,654,968	2,032,473	16	51	34	66	194	128	557	163	-394	673	456	-217	1,716	1,755	39
101	Kahlotus School District	131,559	161,192	29,634	76	97	21	0	147	147	513	125	-388	n/a	n/a	n/a	17	19	2
102	Kalama School District	560,226	616,809	56,583	50	90	40	92	188	96	n/a	n/a	n/a	n/a	n/a	n/a	67	76	9
103	Keller School District	89,342	74,835	(14,506)	0	161	161	32	88	56	n/a	n/a	n/a	n/a	n/a	n/a	11	12	1
104	Kelso School District	3,504,157	4,174,815	670,659	52	102	51	114	262	148	654	290	-364	887	618	-269	472	515	43
105	Kennewick School District	12,534,019	14,466,359	1,932,340	39	67	28	38	144	107	372	193	-178	481	283	-198	1,528	1,617	89
106	Kent School District	20,677,708	20,419,668	(258,040)	26	82	56	50	190	139	n/a	n/a	n/a	n/a	n/a	n/a	2,585	2,738	153
107	Kettle Falls School District	653,071	653,606	534	42	92	50	58	148	90	n/a	n/a	n/a	n/a	n/a	n/a	80	87	7
108	Kiona-Benton City School District	1,110,260	1,286,062	175,801	90	131	41	117	222	105	707	307	-400	891	574	-317	146	146	0
109	Kittitas School District	586,356	700,178	113,822	58	184	126	75	299	225	189	0	-189	213	91	-123	75	78	3
110	Klickitat School District	117,827	153,264	35,437	68	9	-58	46	63	18	147	0	-147	n/a	n/a	n/a	21	22	1
111	La Center School District	827,709	1,014,272	186,563	38	83	45	0	69	69	473	198	-275	n/a	n/a	n/a	102	108	6
112	La Conner School District	738,299	823,726	85,427	17	80	63	46	259	213	381	136	-244	657	468	-189	92	97	5
113	LaCrosse School District	146,399	189,736	43,337	0	33	33	91	161	70	0	0	0	745	501	-244	19	23	4
114	Lake Chelan School District	1,161,305	1,404,202	242,897	12	75	63	87	137	50	485	187	-299	557	335	-223	150	157	7
115	Lake Quinalt School District	306,741	354,035	47,294	0	38	38	15	280	265	402	196	-206	612	543	-69	34	36	2
116	Lake Stevens School District	5,753,149	5,567,432	(185,717)	57	129	72	51	195	144	n/a	n/a	n/a	n/a	n/a	n/a	705	750	45
117	Lake Washington School District	17,963,102	21,582,377	3,619,275	28	55	28	77	174	97	580	189	-391	562	485	-77	2,353	2,426	73
118	Lakewood School District	1,713,762	2,005,201	291,439	19	78	59	132	253	122	633	254	-379	1,101	926	-175	221	242	21
119	Lamont School District	62,006	63,830	1,824	112	120	8	282	500	218	n/a	n/a	n/a	481	389	-91	8	9	1
120	Liberty School District	471,004	632,088	161,084	49	73	24	137	256	119	721	285	-436	516	175	-341	65	72	7
121	Lind School District	286,421	337,425	51,004	76	117	41	112	199	87	685	318	-367	519	545	26	36	37	1
122	Longview School District	5,314,032	5,983,239	669,207	34	84	50	35	181	146	573	193	-380	332	83	-248	682	697	15
123	Loon Lake School District	140,380	145,829	5,450	36	138	102	88	146	58	540	146	-394	n/a	n/a	n/a	19	22	3
124	Lopez School District	317,416	362,198	44,783	23	0	-23	86	101	15	277	260	-17	n/a	n/a	n/a	41	46	5
125	Lyle School District	234,144	234,643	499	14	48	33	8	223	214	1,164	612	-552	n/a	n/a	n/a	28	28	0
126	Lynden School District	2,185,311	2,534,364	349,053	14	36	22	48	158	110	466	137	-329	167	140	-27	299	316	17
127	Mabton School District	926,616	1,020,426	93,810	0	154	154	6	172	166	686	331	-355	576	316	-260	100	101	1
128	Mansfield School District	201,005	232,704	31,700	92	260	169	268	526	258	243	0	-243	n/a	n/a	n/a	22	24	2
129	Manson School District	675,100	834,313	159,214	5	57	52	12	85	73	593	169	-424	1,309	953	-356	90	96	6
130	Mary M Knight School District	216,844	259,974	43,131	14	61	46	n/a	n/a	n/a	667	335	-333	n/a	n/a	n/a	26	27	1
131	Mary Walker School District	593,117	707,717	114,600	58	111	54	75	154	79	250	0	-250	398	74	-325	77	80	3
132	Marysville School District	8,532,210	9,437,946	905,736	27	105	78	81	186	104	541	213	-328	867	555	-312	1,043	1,084	41
133	McCleary School District	291,210	249,205	(42,005)	7	75	68	43	154	110	n/a	n/a	n/a	n/a	n/a	n/a	38	39	1
134	Mead School District	7,369,928	8,519,578	1,149,650	23	92	69	65	177	112	507	238	-269	536	349	-187	924	980	56
135	Medical Lake School District	1,533,755	1,750,876	217,120	73	125	52	107	233	126	502	267	-235	332	577	245	183	203	20

Appendix 3E
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3c: SEBB 10/25

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
136	Mercer Island School District	2,910,541	3,763,694	853,153	43	54	11	114	208	94	568	211	-357	568	310	-258	396	423	27
137	Meridian School District	1,294,405	1,592,601	298,197	36	57	21	22	166	144	473	154	-319	598	348	-250	168	180	12
138	Methow Valley School District	573,838	586,410	12,571	0	68	68	0	75	75	0	107	107	0	0	0	68	75	7
139	Mill A School District	88,780	100,064	11,284	n/a	n/a	n/a	n/a	n/a	n/a	650	370	-280	261	306	45	8	9	1
140	Monroe School District	4,305,480	4,654,215	348,735	50	106	56	70	224	154	437	141	-297	346	223	-124	557	579	22
141	Montesano School District	1,065,194	1,226,104	160,910	12	61	49	45	119	73	268	190	-78	631	310	-320	131	138	7
142	Morton School District	328,242	416,687	88,444	35	69	34	55	269	214	539	289	-249	110	25	-85	42	49	7
143	Moses Lake School District	6,772,842	7,510,781	737,939	12	107	95	50	176	126	688	272	-416	448	201	-247	818	854	36
144	Mossyrock School District	460,392	497,272	36,880	60	66	6	84	160	75	n/a	n/a	n/a	n/a	n/a	n/a	65	68	3
145	Mount Adams School District	1,009,989	1,216,729	206,740	38	60	22	n/a	n/a	n/a	598	174	-425	n/a	n/a	n/a	133	136	3
146	Mount Baker School District	1,973,304	2,024,006	50,701	2	71	69	13	133	120	46	29	-17	373	384	11	226	237	11
147	Mount Pleasant School District	29,391	27,287	(2,103)	0	183	183	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3	3	0
148	Mount Vernon School District	5,731,187	6,447,102	715,915	17	52	35	35	151	116	467	175	-293	613	368	-245	731	755	24
149	Mukilteo School District	11,709,895	12,608,175	898,280	6	91	86	52	181	129	550	238	-312	734	530	-204	1,382	1,452	70
150	Naches Valley School District	1,171,517	1,211,432	39,915	21	153	132	8	90	82	307	101	-207	261	98	-163	136	143	7
151	Napavine School District	588,824	626,255	37,431	12	63	51	21	215	195	139	0	-139	195	142	-54	77	81	4
152	Naselle-Grays River Valley School District	462,993	404,048	(58,945)	23	125	102	27	264	237	33	200	167	161	749	588	46	51	5
153	Nespelem School District	178,484	183,377	4,894	141	165	24	14	98	84	n/a	n/a	n/a	n/a	n/a	n/a	26	27	1
154	Newport School District	834,218	1,045,299	211,081	70	89	19	50	111	61	550	102	-448	1,123	807	-315	120	126	6
155	Nine Mile Falls School District	1,129,185	1,492,831	363,646	0	59	59	38	160	122	236	18	-218	472	190	-283	144	153	9
156	Nooksack Valley School District	1,515,712	1,921,495	405,783	34	46	12	60	143	82	492	185	-307	722	470	-252	199	214	15
157	North Beach School District	664,278	698,078	33,800	26	68	42	28	109	82	178	177	-1	n/a	n/a	n/a	76	81	5
158	North Franklin School District	1,769,349	1,863,034	93,684	43	73	30	45	177	132	n/a	n/a	n/a	n/a	n/a	n/a	237	249	12
159	North Kitsap School District	4,739,697	5,665,858	926,160	14	69	56	33	161	128	571	179	-392	408	233	-175	629	684	55
160	North Mason School District	1,861,923	1,670,747	(191,176)	27	141	114	13	194	181	n/a	n/a	n/a	n/a	n/a	n/a	212	222	10
161	North River School District	138,284	143,536	5,252	73	94	22	330	305	-24	n/a	n/a	n/a	n/a	n/a	n/a	19	19	0
162	North Thurston Public Schools	10,673,618	12,538,825	1,865,207	48	67	19	40	154	114	489	153	-336	244	273	29	1,344	1,394	50
163	Northport School District	339,858	348,629	8,771	18	85	67	n/a	n/a	n/a	220	95	-125	n/a	n/a	n/a	36	37	1
164	Northshore School District	14,582,256	17,302,826	2,720,570	48	71	24	n/a	n/a	n/a	497	147	-350	n/a	n/a	n/a	1,890	1,978	88
165	Oak Harbor School District	3,903,452	4,545,987	642,534	22	75	54	65	186	121	414	143	-271	529	324	-204	477	501	24
166	Oakesdale School District	206,676	225,621	18,945	0	44	44	n/a	n/a	n/a	39	211	172	n/a	n/a	n/a	23	27	4
167	Ocean Beach School District	841,509	1,018,216	176,707	75	108	33	73	122	49	737	234	-504	249	0	-249	114	119	5
168	Ocosta School District	683,278	789,535	106,257	12	72	59	199	261	62	704	240	-464	n/a	n/a	n/a	87	90	3
169	Odessa School District	314,730	344,360	29,630	23	101	78	17	98	81	481	150	-331	n/a	n/a	n/a	40	43	3
170	Okanogan School District	967,566	1,020,139	52,572	26	53	27	13	100	86	330	52	-278	n/a	n/a	n/a	129	137	8
171	Olympia School District	6,784,338	7,388,279	603,942	27	63	37	28	158	130	458	154	-304	358	139	-218	876	887	11
172	Omak School District	742,065	642,080	(99,985)	52	77	26	143	222	79	n/a	n/a	n/a	n/a	n/a	n/a	105	109	4
173	Onalaska School District	685,950	830,511	144,561	40	72	32	26	85	59	428	122	-306	486	215	-271	94	96	2
174	Onion Creek School District	101,376	118,890	17,514	114	264	150	n/a	n/a	n/a	268	0	-268	n/a	n/a	n/a	11	12	1
175	Orcas Island School District	608,091	809,830	201,739	24	75	51	151	193	43	442	121	-321	621	319	-302	81	87	6
176	Orchard Prairie School District	77,975	59,897	(18,077)	0	62	62	108	245	137	n/a	n/a	n/a	n/a	n/a	n/a	9	9	0
177	Orient School District	103,108	111,539	8,431	51	194	143	144	448	304	222	0	-222	571	486	-85	12	16	4
178	Orondo School District	232,530	294,214	61,685	85	80	-4	n/a	n/a	n/a	853	313	-540	n/a	n/a	n/a	34	35	1
179	Oroville School District	705,102	697,113	(7,989)	24	72	48	n/a	n/a	n/a	137	348	211	n/a	n/a	n/a	78	78	0
180	Orting School District	1,576,461	1,795,880	219,418	24	79	56	34	143	109	493	179	-314	509	381	-127	201	212	11

Appendix 3E
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Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
181	Othello School District	3,297,222	3,695,208	397,986	10	63	54	46	88	42	239	176	-64	313	0	-313	423	438	15
182	Palisades School District	71,400	87,426	16,026	n/a	n/a	n/a	n/a	n/a	n/a	236	0	-236	n/a	n/a	n/a	7	7	0
183	Palouse School District	185,150	247,999	62,849	15	24	9	286	259	-27	321	131	-191	n/a	n/a	n/a	24	29	5
184	Pasco School District	12,263,582	14,864,014	2,600,432	56	84	27	97	131	35	481	201	-280	584	195	-388	1,658	1,726	68
185	Pateros School District	280,849	295,933	15,084	39	78	39	21	155	133	507	219	-288	n/a	n/a	n/a	38	41	3
186	Paterson School District	105,027	115,692	10,665	0	15	15	44	130	86	169	0	-169	343	80	-262	15	18	3
187	Pe Ell School District	335,936	360,232	24,296	12	49	37	12	64	52	272	156	-116	n/a	n/a	n/a	42	47	5
188	Peninsula School District	5,785,728	7,486,398	1,700,670	69	68	-1	68	167	99	729	327	-402	699	450	-249	807	858	51
189	Pioneer School District	658,343	753,795	95,452	30	71	40	44	133	88	614	376	-238	647	318	-329	87	91	4
190	Pomeroy School District	391,882	355,550	(36,333)	16	161	144	14	244	230	469	507	38	n/a	n/a	n/a	41	50	9
191	Port Angeles School District	2,980,707	3,602,676	621,969	42	72	30	0	9	9	472	128	-343	n/a	n/a	n/a	389	401	12
192	Port Townsend School District	1,102,938	1,354,288	251,350	17	79	62	50	122	72	463	142	-321	578	230	-348	144	153	9
193	Prescott School District	278,064	251,958	(26,106)	0	83	83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	33	35	2
194	Prosser School District	2,774,776	3,112,659	337,882	6	78	72	48	150	101	496	281	-215	715	449	-267	328	349	21
195	Pullman School District	1,927,094	2,081,991	154,897	42	114	72	35	133	98	293	56	-237	256	41	-215	248	259	11
196	Puyallup School District	12,523,334	16,162,934	3,639,600	113	103	-9	129	185	56	468	294	-174	576	390	-186	1,701	1,842	141
197	Queets-Clearwater School District	89,448	84,168	(5,281)	7	48	40	220	348	129	n/a	n/a	n/a	161	0	-161	12	12	0
198	Quilcene School District	263,305	312,101	48,796	76	87	11	2	0	-2	238	0	-238	0	0	0	39	41	2
199	Quillayute Valley School District	1,173,794	1,441,877	268,082	55	73	19	108	209	101	683	211	-472	625	325	-300	160	163	3
200	Quincy School District	2,768,395	2,967,798	199,404	16	95	78	63	142	79	342	140	-202	586	214	-372	327	335	8
201	Rainier School District	622,580	785,388	162,808	41	81	40	43	122	78	692	263	-430	362	0	-362	79	86	7
202	Raymond School District	650,621	679,350	28,729	4	53	49	6	86	80	203	128	-75	n/a	n/a	n/a	77	80	3
203	Reardan-Edwall School District	476,736	498,791	22,055	14	61	47	57	108	52	n/a	n/a	n/a	n/a	n/a	n/a	63	69	6
204	Renton School District	11,759,217	13,352,397	1,593,180	16	63	48	54	182	128	611	220	-392	594	365	-229	1,544	1,614	70
205	Republic School District	289,412	350,182	60,771	73	85	12	83	115	32	n/a	n/a	n/a	n/a	n/a	n/a	43	50	7
206	Richland School District	7,790,352	9,339,227	1,548,875	38	80	43	65	172	106	618	228	-389	524	252	-272	1,030	1,095	65
207	Ridgefield School District	1,163,051	1,367,209	204,158	32	61	29	115	250	135	404	157	-247	1,211	923	-287	138	142	4
208	Ritzville School District	443,066	569,354	126,288	n/a	n/a	n/a	n/a	n/a	n/a	201	0	-201	n/a	n/a	n/a	49	52	3
209	Riverside School District	1,395,845	1,464,152	68,308	74	134	60	82	217	135	222	217	-6	251	377	126	158	165	7
210	Riverview School District	2,185,867	2,715,869	530,002	36	70	34	120	156	36	525	179	-347	880	498	-381	293	313	20
211	Rochester School District	1,545,012	1,775,434	230,422	45	79	34	-5	140	145	377	131	-246	336	121	-215	198	204	6
212	Roosevelt School District	47,815	39,280	(8,535)	0	58	58	0	94	94	n/a	n/a	n/a	n/a	n/a	n/a	6	6	0
213	Rosalia School District	234,529	306,234	71,705	55	43	-12	107	152	45	766	236	-530	708	443	-265	36	36	0
214	Royal School District	1,416,534	1,857,361	440,827	11	0	-11	n/a	n/a	n/a	602	210	-391	n/a	n/a	n/a	188	189	1
215	San Juan Island School District	660,213	879,266	219,054	107	125	18	122	156	33	345	48	-297	495	216	-278	99	106	7
216	Satsop School District	48,709	48,116	(592)	0	58	58	0	139	139	709	302	-407	n/a	n/a	n/a	6	7	1
217	Seattle Public Schools	41,102,757	48,130,931	7,028,173	27	72	45	121	222	102	557	160	-397	846	620	-226	5,350	5,442	92
218	Sedro-Woolley School District	3,287,849	3,919,442	631,593	42	99	58	37	143	106	486	142	-344	314	171	-143	423	453	30
219	Selah School District	2,658,903	3,294,554	635,650	29	68	39	52	132	80	693	277	-416	749	433	-317	363	387	24
220	Selkirk School District	288,693	338,887	50,194	31	55	24	156	173	17	300	220	-79	n/a	n/a	n/a	33	37	4
221	Sequim School District	2,273,849	2,572,888	299,039	55	67	12	78	181	102	189	79	-110	87	0	-87	289	301	12
222	Shaw Island School District	32,339	33,551	1,212	9	158	150	41	151	111	158	0	-158	n/a	n/a	n/a	5	6	1
223	Shelton School District	3,783,627	4,462,555	678,928	44	82	38	51	116	65	590	185	-404	507	121	-386	505	519	14
224	Shoreline School District	6,879,017	7,630,030	751,013	24	83	60	56	177	121	417	165	-252	438	284	-154	899	962	63
225	Skamania School District	60,183	86,897	26,714	0	13	13	129	301	172	920	410	-510	n/a	n/a	n/a	8	9	1

Appendix 3E
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3c: SEBB 10/25

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
226	Skykomish School District	150,520	165,422	14,902	13	48	35	n/a	n/a	n/a	357	0	-357	n/a	n/a	n/a	19	20	1
227	Snohomish School District	7,677,580	8,691,028	1,013,448	47	83	36	71	173	103	444	250	-194	598	322	-276	897	947	50
228	Snoqualmie Valley School District	3,884,312	4,568,170	683,858	22	78	56	98	194	96	628	286	-343	761	509	-252	499	527	28
229	Soap Lake School District	490,292	527,204	36,912	22	82	59	55	376	320	711	623	-88	n/a	n/a	n/a	61	62	1
230	South Bend School District	667,710	815,300	147,589	58	100	43	94	161	67	507	146	-362	540	469	-71	89	92	3
231	South Kitsap School District	7,699,582	8,338,926	639,344	46	164	118	56	194	138	532	203	-329	241	77	-164	897	943	46
232	South Whidbey School District	1,206,498	1,486,961	280,464	33	83	50	79	152	73	638	252	-386	623	277	-346	157	164	7
233	Southside School District	148,362	183,957	35,595	37	41	4	n/a	n/a	n/a	239	40	-199	n/a	n/a	n/a	20	21	1
234	Spokane School District	24,304,992	29,247,736	4,942,744	120	161	41	158	254	95	828	401	-427	768	572	-196	2,973	3,178	205
235	Sprague School District	143,127	178,785	35,658	15	21	7	98	195	98	487	104	-383	834	774	-59	21	22	1
236	St. John School District	224,942	277,455	52,513	107	256	150	98	450	352	214	0	-214	417	173	-244	25	31	6
237	Stanwood-Camano School District	3,561,991	3,575,737	13,746	40	90	49	48	198	149	n/a	n/a	n/a	n/a	n/a	n/a	445	470	25
238	Star School District	32,941	26,497	(6,444)	0	273	273	4	158	154	n/a	n/a	n/a	1,532	1,116	-417	5	5	0
239	Starbuck School District	38,721	33,511	(5,210)	19	61	42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5	5	0
240	Stehekin School District	17,967	14,354	(3,613)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1	1	0
241	Steilacoom Hist. School District	2,027,889	2,188,299	160,410	3	54	51	0	36	36	340	181	-159	380	191	-189	241	253	12
242	Steptoe School District	62,714	82,223	19,509	147	296	149	267	421	154	367	0	-367	665	410	-255	8	8	0
243	Stevenson-Carson School District	979,390	1,052,536	73,146	8	58	50	25	153	129	580	327	-254	293	202	-91	108	114	6
244	Sultan School District	1,531,703	1,848,629	316,926	32	75	43	100	193	93	586	235	-352	631	311	-320	203	209	6
245	Summit Valley School District	81,090	69,755	(11,335)	0	57	57	169	247	78	n/a	n/a	n/a	n/a	n/a	n/a	11	12	1
246	Sumner School District	5,895,860	7,362,670	1,466,810	50	72	21	52	75	24	489	126	-363	438	114	-324	836	879	43
247	Sunnyside School District	5,547,933	6,403,489	855,557	34	67	33	n/a	n/a	n/a	585	201	-384	n/a	n/a	n/a	736	743	7
248	Tacoma School District	26,627,389	30,076,239	3,448,851	89	61	-29	171	159	-12	233	197	-35	329	433	104	2,860	2,976	116
249	Taholah School District	293,911	353,366	59,455	42	80	39	1	363	362	775	260	-515	n/a	n/a	n/a	38	40	2
250	Tahoma School District	5,197,950	5,974,198	776,248	37	83	46	51	142	91	450	144	-307	322	118	-203	703	733	30
251	Tekoa School District	215,653	287,488	71,834	7	38	32	120	188	68	523	210	-313	737	628	-110	26	30	4
252	Tenino School District	1,014,381	1,093,609	79,227	5	69	64	4	142	138	288	79	-208	134	0	-134	118	122	4
253	Thorp School District	151,697	162,818	11,121	26	50	24	2	43	40	n/a	n/a	n/a	n/a	n/a	n/a	22	24	2
254	Toledo School District	531,305	645,208	113,903	31	65	34	67	201	134	547	169	-378	95	0	-95	71	77	6
255	Tonasket School District	1,089,974	1,252,245	162,271	28	95	67	71	164	93	309	146	-164	666	326	-340	133	138	5
256	Toppenish School District	3,633,868	3,809,117	175,249	15	67	52	n/a	n/a	n/a	270	275	5	0	1,101	1,101	408	411	3
257	Touchet School District	115,519	165,488	49,969	55	11	-45	n/a	n/a	n/a	470	0	-470	n/a	n/a	n/a	31	32	1
258	Toutle Lake School District	492,289	569,750	77,461	51	86	36	89	189	100	395	81	-314	554	370	-184	70	73	3
259	Trout Lake School District	149,608	164,187	14,579	0	66	66	n/a	n/a	n/a	658	423	-235	n/a	n/a	n/a	16	16	0
260	Tukwila School District	2,316,680	2,496,970	180,290	14	68	55	0	148	148	620	264	-355	n/a	n/a	n/a	286	294	8
261	Tumwater School District	5,004,740	5,163,006	158,266	35	101	66	106	206	101	n/a	n/a	n/a	n/a	n/a	n/a	649	699	50
262	Union Gap School District	529,805	588,266	58,461	55	80	25	82	121	38	246	0	-246	n/a	n/a	n/a	72	73	1
263	University Place School District	3,689,564	4,183,158	493,594	10	42	32	41	147	105	462	115	-347	554	299	-256	494	494	0
264	Valley School District	648,599	706,986	58,387	54	101	48	31	184	153	209	30	-179	65	254	190	81	84	3
265	Vancouver School District	16,857,097	20,518,831	3,661,734	30	76	46	94	171	77	709	282	-427	744	439	-305	2,239	2,329	90
266	Vashon Island School District	1,119,816	1,361,150	241,333	90	122	32	71	212	141	635	234	-401	968	918	-51	146	156	10
267	Wahkiakum School District	466,021	550,781	84,760	68	282	214	220	467	246	255	0	-255	386	156	-230	47	55	8
268	Wahluke School District	2,084,095	2,275,972	191,878	50	55	5	n/a	n/a	n/a	276	111	-165	n/a	n/a	n/a	250	252	2
269	Waitsburg School District	285,718	348,528	62,810	23	53	29	81	113	32	594	112	-482	n/a	n/a	n/a	38	39	1
270	Walla Walla Public Schools	6,042,711	6,367,962	325,252	34	74	41	40	122	82	344	166	-178	494	319	-175	711	733	22

Appendix 3E
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 3c: SEBB 10/25

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
271	Wapato School District	3,138,049	3,332,494	194,445	14	40	26	n/a	n/a	n/a	222	208	-14	n/a	n/a	n/a	373	374	1
272	Warden School District	1,199,668	1,400,193	200,525	4	179	174	n/a	n/a	n/a	260	0	-260	n/a	n/a	n/a	131	134	3
273	Washougal School District	2,245,820	2,481,994	236,174	31	72	42	14	221	207	732	333	-398	752	1,136	384	289	309	20
274	Washtucna School District	145,812	186,973	41,162	41	74	33	292	396	104	894	316	-578	797	590	-207	22	25	3
275	Waterville School District	291,004	329,870	38,866	4	28	23	0	35	35	83	0	-83	n/a	n/a	n/a	41	44	3
276	Wellpinit School District	492,047	531,569	39,522	18	42	24	n/a	n/a	n/a	37	58	21	n/a	n/a	n/a	65	66	1
277	Wenatchee School District	6,321,740	7,598,137	1,276,397	19	69	50	85	159	73	583	194	-389	695	431	-264	843	886	43
278	West Valley School District (Spokane)	3,680,544	4,507,179	826,634	22	46	24	73	149	76	471	286	-185	550	492	-58	409	434	25
279	West Valley School District (Yakima)	3,695,699	4,490,567	794,868	31	89	58	48	126	78	443	144	-299	477	193	-284	466	486	20
280	White Pass School District	432,592	495,609	63,017	18	41	23	31	151	119	355	290	-65	825	912	87	58	64	6
281	White River School District	2,844,509	3,296,575	452,065	39	101	62	35	153	118	550	200	-350	574	346	-228	363	384	21
282	White Salmon Valley School District	938,472	1,166,297	227,825	22	61	39	130	171	41	646	323	-323	696	372	-324	117	125	8
283	Wilbur School District	322,194	359,107	36,913	110	247	136	139	230	91	268	0	-268	654	249	-405	40	41	1
284	Willapa Valley School District	326,485	321,789	(4,696)	66	81	15	8	115	107	0	147	147	n/a	n/a	n/a	42	48	6
285	Wilson Creek School District	237,353	255,317	17,964	0	0	0	n/a	n/a	n/a	0	0	0	n/a	n/a	n/a	32	33	1
286	Winlock School District	603,072	743,725	140,653	12	67	55	14	63	48	605	211	-393	383	186	-197	78	86	8
287	Wishkah Valley School District	181,839	171,038	(10,801)	0	22	22	0	170	170	0	31	31	n/a	n/a	n/a	23	26	3
288	Wishram School District	169,563	187,113	17,550	0	17	17	n/a	n/a	n/a	81	0	-81	n/a	n/a	n/a	20	20	0
289	Woodland School District	1,949,836	2,135,564	185,727	9	76	68	73	222	150	615	310	-304	275	239	-35	244	262	18
290	Yakima School District	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0	0	0
291	Yelm School District	4,419,235	4,672,459	253,224	14	90	76	57	208	152	419	268	-151	521	374	-147	518	544	26
292	Zillah School District	1,034,348	1,130,391	96,043	10	36	26	9	97	87	244	5	-239	238	137	-101	139	142	3

Appendix 3F
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 4: SEBB 15%/37.5% + No Pro-Rating

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
1	Aberdeen School District	\$3,190,530	\$3,374,565	\$184,034	\$8	\$85	\$77	\$42	\$63	\$20	\$356	\$214	-\$142	\$583	\$211	-\$372	399	414	15
2	Adna School District	263,404	368,335	104,932	64	109	45	0	0	0	426	319	-107	517	0	-517	32	44	12
3	Almira School District	154,950	197,115	42,164	114	291	177	239	309	70	217	0	-217	289	3	-286	17	21	4
4	Anacortes School District	1,983,174	2,257,552	274,378	29	103	75	23	83	59	356	139	-217	n/a	n/a	n/a	250	274	24
5	Arlington School District	3,862,386	4,280,958	418,572	41	147	107	102	110	9	341	173	-168	494	140	-354	475	501	26
6	Asotin-Anatone School District	524,196	402,223	(121,973)	47	228	181	109	152	43	n/a	n/a	n/a	n/a	n/a	n/a	59	68	9
7	Auburn School District	10,198,729	12,789,201	2,590,471	63	110	47	116	82	-34	727	359	-368	670	195	-476	1,437	1,515	78
8	Bainbridge Island School District	2,838,857	3,655,333	816,476	59	174	115	170	109	-61	639	343	-297	883	336	-547	380	418	38
9	Battle Ground School District	9,418,089	9,780,362	362,273	20	94	74	54	83	29	n/a	n/a	n/a	n/a	n/a	n/a	1,156	1,235	79
10	Bellevue School District	15,643,516	18,496,453	2,852,937	37	98	61	81	52	-29	425	225	-201	617	191	-426	1,988	2,134	146
11	Bellingham School District	8,776,372	10,219,922	1,443,550	35	111	76	88	40	-48	563	267	-296	907	342	-565	1,105	1,176	71
12	Benge School District	31,046	40,164	9,118	17	89	72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4	5	1
13	Bethel School District	12,062,988	13,688,771	1,625,784	54	112	58	120	85	-36	486	363	-124	647	239	-408	1,522	1,648	126
14	Bickleton School District	190,976	161,025	(29,951)	n/a	n/a	n/a	n/a	n/a	n/a	417	636	219	n/a	n/a	n/a	13	14	1
15	Blaine School District	1,986,681	2,131,826	145,146	37	150	113	71	56	-14	454	332	-122	689	263	-427	225	238	13
16	Boistfort School District	91,781	106,860	15,078	32	52	20	0	0	0	n/a	n/a	n/a	n/a	n/a	n/a	14	14	0
17	Bremerton School District	4,227,587	4,769,695	542,108	8	92	84	36	63	27	664	380	-284	667	248	-419	521	564	43
18	Brewster School District	837,332	887,659	50,326	21	72	52	141	70	-71	330	132	-198	n/a	n/a	n/a	111	114	3
19	Bridgeport School District	646,712	784,861	138,149	61	88	27	97	52	-45	466	103	-363	n/a	n/a	n/a	95	100	5
20	Brinnon School District	72,830	87,697	14,867	32	95	63	91	26	-64	286	0	-286	n/a	n/a	n/a	11	11	0
21	Burlington-Edison School District	3,177,840	3,948,267	770,427	32	103	70	74	37	-37	497	209	-289	797	314	-482	410	443	33
22	Camas School District	4,973,706	5,863,806	890,100	3	85	82	107	74	-32	403	343	-60	540	275	-265	585	643	58
23	Cape Flattery School District	722,670	676,641	(46,030)	18	150	132	77	81	4	n/a	n/a	n/a	n/a	n/a	n/a	88	97	9
24	Carbonado School District	169,727	169,431	(296)	34	132	98	n/a	n/a	n/a	605	276	-330	n/a	n/a	n/a	21	23	2
25	Cascade School District	970,110	1,118,252	148,142	32	71	39	39	34	-5	478	163	-315	n/a	n/a	n/a	133	147	14
26	Cashmere School District	1,062,700	1,294,517	231,818	102	268	166	287	312	25	206	0	-206	340	6	-333	126	133	7
27	Castle Rock School District	1,169,309	1,334,696	165,387	18	94	76	96	97	1	486	275	-211	216	0	-216	148	159	11
28	Centerville School District	124,529	99,910	(24,619)	0	94	94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10	12	2
29	Central Kitsap School District	8,142,984	9,010,702	867,718	41	73	32	80	53	-27	n/a	n/a	n/a	n/a	n/a	n/a	1,098	1,176	78
30	Central Valley School District	9,872,331	12,062,260	2,189,929	39	125	86	111	103	-8	681	357	-324	672	204	-468	1,305	1,424	119
31	Centralia School District	2,874,750	3,337,376	462,626	45	132	87	51	93	42	514	230	-284	391	156	-235	374	412	38
32	Chehalis School District	2,288,108	2,649,179	361,071	14	96	81	55	75	21	454	209	-244	748	292	-456	294	322	28
33	Cheney School District	3,372,290	3,891,569	519,279	90	128	38	112	114	3	508	317	-191	334	239	-96	440	469	29
34	Chewelah School District	725,970	820,005	94,035	33	89	56	76	51	-25	345	129	-216	n/a	n/a	n/a	96	106	10
35	Chimacum School District	872,704	966,185	93,481	31	126	95	57	91	34	n/a	n/a	n/a	n/a	n/a	n/a	111	127	16
36	Clarkston School District	2,526,167	2,721,132	194,964	15	106	91	115	123	8	283	82	-201	206	0	-206	307	325	18
37	Cle Elum-Roslyn School District	696,241	882,889	186,647	83	74	-9	n/a	n/a	n/a	687	388	-299	n/a	n/a	n/a	95	96	1
38	Clover Park School District	10,527,574	10,821,756	294,182	20	143	122	207	97	-110	639	354	-285	846	313	-533	1,269	1,318	49
39	Colfax School District	539,342	551,984	12,643	45	148	103	54	100	46	n/a	n/a	n/a	n/a	n/a	n/a	64	70	6
40	College Place School District	759,499	806,018	46,519	12	96	84	3	50	47	n/a	n/a	n/a	n/a	n/a	n/a	99	106	7
41	Colton School District	170,283	178,596	8,313	49	88	39	46	50	4	n/a	n/a	n/a	n/a	n/a	n/a	25	28	3
42	Columbia (Stevens) School District	256,748	342,065	85,318	94	165	71	64	83	19	319	196	-123	72	223	151	30	34	4
43	Columbia (Walla Walla) School District	791,016	906,174	115,158	13	102	89	45	71	27	274	168	-106	348	71	-276	96	108	12
44	Colville School District	1,484,710	1,706,052	221,342	14	104	90	35	90	55	490	214	-276	122	0	-122	190	207	17
45	Concrete School District	508,510	677,998	169,489	49	138	89	132	143	11	513	273	-240	917	517	-400	65	80	15

Appendix 3F
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 4: SEBB 15%/37.5% + No Pro-Rating

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
46	Conway School District	343,025	383,304	40,279	11	94	82	54	74	20	n/a	n/a	n/a	268	0	-268	45	48	3
47	Cosmopolis School District	129,654	148,384	18,730	11	76	65	0	87	87	243	0	-243	256	0	-256	17	19	2
48	Coulee-Hartline School District	295,625	346,996	51,371	95	265	170	n/a	n/a	n/a	293	1	-292	n/a	n/a	n/a	33	36	3
49	Coupeville School District	742,372	825,269	82,898	15	127	112	90	122	33	378	148	-230	577	326	-251	87	94	7
50	Crescent School District	330,614	329,813	(801)	0	123	123	13	19	6	308	390	81	11	0	-11	39	44	5
51	Creston School District	204,849	213,340	8,491	85	123	38	112	103	-9	160	324	164	n/a	n/a	n/a	27	28	1
52	Curlew School District	233,849	279,875	46,026	52	90	38	13	83	70	0	320	320	734	404	-330	29	32	3
53	Cusick School District	392,327	391,590	(737)	39	222	183	71	82	11	n/a	n/a	n/a	n/a	n/a	n/a	45	49	4
54	Darrington School District	484,540	499,191	14,651	81	295	214	n/a	n/a	n/a	211	16	-195	n/a	n/a	n/a	50	53	3
55	Davenport School District	498,087	606,807	108,720	37	137	100	196	139	-57	644	274	-370	n/a	n/a	n/a	63	66	3
56	Dayton School District	408,506	458,491	49,985	33	71	38	5	15	11	n/a	n/a	n/a	n/a	n/a	n/a	58	64	6
57	Deer Park School District	1,740,852	2,164,938	424,086	35	130	94	69	94	25	444	166	-278	143	0	-143	234	291	57
58	Dieringer School District	1,150,068	1,306,944	156,876	13	92	79	7	87	80	227	68	-159	4	0	-4	139	159	20
59	Dixie School District	67,539	60,956	(6,583)	11	105	95	87	122	35	n/a	n/a	n/a	n/a	n/a	n/a	8	10	2
60	East Valley School District (Spokane)	3,692,421	4,168,037	475,616	47	121	73	42	94	52	464	208	-256	346	0	-346	486	516	30
61	East Valley School District (Yakima)	2,272,711	2,520,499	247,788	39	109	70	136	71	-65	468	378	-90	0	0	0	285	297	12
62	Eastmont School District	4,436,437	4,323,026	(113,411)	136	239	103	21	75	54	341	164	-177	337	172	-165	564	598	34
63	Easton School District	182,400	181,775	(625)	78	281	203	n/a	n/a	n/a	234	22	-212	n/a	n/a	n/a	19	19	0
64	Eatonville School District	1,535,559	1,647,938	112,379	25	88	63	55	38	-17	536	276	-259	488	119	-369	195	195	0
65	Edmonds School District	16,477,096	16,971,462	494,366	35	134	99	60	77	17	462	268	-194	557	244	-313	1,942	2,019	77
66	Ellensburg School District	2,316,008	2,871,542	555,534	43	109	66	119	59	-60	560	253	-307	555	167	-388	325	342	17
67	Elma School District	1,620,242	1,638,975	18,733	4	100	96	0	82	82	271	98	-172	534	217	-317	184	197	13
68	Endicott School District	167,405	221,338	53,934	84	183	98	23	16	-7	206	0	-206	339	0	-339	21	27	6
69	Entiat School District	369,883	379,404	9,521	76	223	147	61	29	-32	n/a	n/a	n/a	n/a	n/a	n/a	43	48	5
70	Enumclaw School District	3,101,273	3,642,598	541,325	35	96	61	42	88	46	515	365	-151	889	545	-343	400	441	41
71	Ephrata School District	1,795,269	1,988,872	193,602	42	115	73	0	38	38	513	201	-312	n/a	n/a	n/a	235	244	9
72	Evaline School District	31,474	44,786	13,312	74	45	-29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6	7	1
73	Everett School District	17,770,108	16,778,146	(991,963)	92	137	45	169	115	-54	214	493	279	325	376	51	1,597	1,748	151
74	Evergreen School District (Clark)	18,486,602	22,240,092	3,753,490	60	100	40	43	35	-8	733	493	-240	757	360	-397	2,458	2,621	163
75	Evergreen School District (Stevens)	31,696	32,065	369	0	9	9	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5	5	0
76	Federal Way School District	16,703,073	19,234,078	2,531,004	38	107	69	76	100	24	721	387	-334	836	405	-431	2,177	2,341	164
77	Ferndale School District	3,938,138	4,537,114	598,976	32	106	73	11	41	30	375	276	-99	537	259	-278	503	561	58
78	Fife School District	2,528,030	2,726,415	198,384	130	195	65	105	113	8	626	330	-296	642	412	-230	328	328	0
79	Finley School District	784,695	778,600	(6,095)	45	124	79	57	105	48	n/a	n/a	n/a	n/a	n/a	n/a	98	106	8
80	Franklin Pierce School District	6,240,030	6,762,191	522,161	8	63	55	17	59	43	367	139	-228	259	54	-204	810	845	35
81	Freeman School District	676,696	929,467	252,771	73	104	31	119	91	-28	509	176	-333	430	172	-258	95	110	15
82	Garfield School District	168,484	256,832	88,348	122	127	5	128	85	-43	581	486	-95	984	437	-548	25	31	6
83	Glenwood School District	153,857	154,659	802	15	81	66	86	81	-5	n/a	n/a	n/a	n/a	n/a	n/a	21	24	3
84	Goldendale School District	912,041	982,552	70,511	14	75	62	n/a	n/a	n/a	568	414	-155	n/a	n/a	n/a	103	111	8
85	Grand Coulee Dam School District	724,623	837,276	112,653	26	76	50	60	0	-60	399	111	-289	n/a	n/a	n/a	98	104	6
86	Grandview School District	2,998,812	3,171,686	172,875	40	117	77	97	107	10	276	337	61	572	331	-241	358	368	10
87	Granger School District	1,877,372	1,443,147	(434,224)	49	259	210	10	59	49	n/a	n/a	n/a	n/a	n/a	n/a	181	182	1
88	Granite Falls School District	1,688,946	1,736,718	47,771	39	179	139	25	81	56	234	335	102	430	98	-331	178	199	21
89	Grapeview School District	158,063	190,429	32,365	11	44	33	n/a	n/a	n/a	566	218	-348	n/a	n/a	n/a	22	22	0
90	Great Northern School District	61,954	51,539	(10,415)	19	90	71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8	14	6

Appendix 3F
Washington Health Care Authority
K-12 Financial Model
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Scenario 4: SEBB 15%/37.5% + No Pro-Rating

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
91	Green Mountain School District	135,375	159,564	24,189	39	93	54	0	0	0	234	0	-234	n/a	n/a	n/a	19	19	0
92	Griffin School District	544,617	659,127	114,510	86	176	90	106	154	48	465	188	-276	491	0	-491	70	76	6
93	Harrington School District	241,451	283,078	41,627	61	259	198	207	244	37	n/a	n/a	n/a	n/a	n/a	n/a	28	30	2
94	Highland School District	1,002,730	1,129,829	127,099	41	107	65	65	67	2	488	180	-307	n/a	n/a	n/a	135	141	6
95	Highline School District	16,046,407	17,147,287	1,100,879	44	117	74	30	96	66	609	296	-314	647	324	-323	2,056	2,113	57
96	Hockinson School District	1,283,942	1,231,923	(52,020)	7	133	127	0	143	143	535	407	-129	n/a	n/a	n/a	135	144	9
97	Hood Canal School District	311,452	320,246	8,794	58	86	28	0	45	45	n/a	n/a	n/a	n/a	n/a	n/a	40	44	4
98	Hoquiam School District	1,552,458	1,829,486	277,028	9	91	82	66	65	-1	344	183	-161	431	110	-321	196	219	23
99	Index School District	32,714	30,092	(2,622)	92	102	11	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5	7	2
100	Issaquah School District	12,622,495	14,242,971	1,620,476	16	78	61	66	71	4	557	240	-317	673	273	-400	1,716	1,763	47
101	Kahlotus School District	131,559	158,754	27,195	76	126	50	0	0	0	513	174	-339	n/a	n/a	n/a	17	19	2
102	Kalama School District	560,226	616,074	55,849	50	117	67	92	133	41	n/a	n/a	n/a	n/a	n/a	n/a	67	81	14
103	Keller School District	89,342	75,399	(13,943)	0	190	190	32	67	34	n/a	n/a	n/a	n/a	n/a	n/a	11	12	1
104	Kelso School District	3,504,157	4,489,549	985,392	52	130	78	114	95	-19	654	373	-281	887	327	-560	472	536	64
105	Kennewick School District	12,534,019	14,187,121	1,653,102	39	94	56	38	74	36	372	279	-93	481	205	-276	1,528	1,657	129
106	Kent School District	20,677,708	20,847,061	169,353	26	109	83	50	92	42	n/a	n/a	n/a	n/a	n/a	n/a	2,585	2,807	222
107	Kettle Falls School District	653,071	682,710	29,639	42	119	77	58	77	19	n/a	n/a	n/a	n/a	n/a	n/a	80	91	11
108	Kiona-Benton City School District	1,110,260	1,242,967	132,707	90	158	67	117	126	9	707	409	-298	891	384	-507	146	146	0
109	Kittitas School District	586,356	727,434	141,078	58	212	155	75	215	140	189	0	-189	213	0	-213	75	80	5
110	Klickitat School District	117,827	154,066	36,239	68	36	-32	46	61	15	147	0	-147	n/a	n/a	n/a	21	23	2
111	La Center School District	827,709	952,884	125,175	38	105	67	0	0	0	473	290	-183	n/a	n/a	n/a	102	110	8
112	La Conner School District	738,299	852,593	114,294	17	105	88	46	94	47	381	171	-209	657	226	-431	92	100	8
113	LaCrosse School District	146,399	206,265	59,866	0	49	49	91	3	-88	0	0	0	745	281	-463	19	25	6
114	Lake Chelan School District	1,161,305	1,399,833	238,528	12	103	91	87	47	-40	485	242	-244	557	0	-557	150	160	10
115	Lake Quinalt School District	306,741	364,290	57,549	0	56	56	15	80	65	402	316	-86	612	192	-420	34	36	2
116	Lake Stevens School District	5,753,149	5,791,053	37,904	57	157	100	51	91	40	n/a	n/a	n/a	n/a	n/a	n/a	705	771	66
117	Lake Washington School District	17,963,102	20,741,653	2,778,551	28	80	52	77	77	0	580	277	-302	562	351	-210	2,353	2,450	97
118	Lakewood School District	1,713,762	2,072,574	358,811	19	105	86	132	135	3	633	351	-282	1,101	511	-590	221	251	30
119	Lamont School District	62,006	75,325	13,318	112	147	36	282	219	-63	n/a	n/a	n/a	481	0	-481	8	9	1
120	Liberty School District	471,004	626,454	155,450	49	98	49	137	105	-31	721	389	-331	516	262	-254	65	75	10
121	Lind School District	286,421	331,132	44,711	76	145	69	112	113	1	685	399	-286	519	269	-250	36	38	2
122	Longview School District	5,314,032	5,814,953	500,920	34	112	78	35	94	59	573	261	-312	332	0	-332	682	703	21
123	Loon Lake School District	140,380	151,197	10,817	36	162	126	88	103	15	540	269	-271	n/a	n/a	n/a	19	23	4
124	Lopez School District	317,416	370,925	53,510	23	4	-19	86	0	-86	277	376	98	n/a	n/a	n/a	41	48	7
125	Lyle School District	234,144	232,876	(1,268)	14	72	58	8	58	49	1,164	733	-431	n/a	n/a	n/a	28	28	0
126	Lynden School District	2,185,311	2,684,478	499,167	14	45	31	48	20	-28	466	211	-255	167	72	-94	299	324	25
127	Mabton School District	926,616	953,069	26,453	0	182	181	6	155	149	686	454	-232	576	180	-396	100	102	2
128	Mansfield School District	201,005	241,014	40,009	92	288	197	268	313	45	243	0	-243	n/a	n/a	n/a	22	25	3
129	Manson School District	675,100	850,228	175,128	5	84	80	12	44	32	593	267	-325	1,309	470	-839	90	100	10
130	Mary M Knight School District	216,844	236,225	19,381	14	84	70	n/a	n/a	n/a	667	457	-210	n/a	n/a	n/a	26	26	0
131	Mary Walker School District	593,117	725,109	131,992	58	140	83	75	43	-32	250	0	-250	398	0	-398	77	82	5
132	Marysville School District	8,532,210	9,174,369	642,159	27	132	105	81	111	30	541	290	-252	867	418	-449	1,043	1,103	60
133	McCleary School District	291,210	259,657	(31,553)	7	104	97	43	55	12	n/a	n/a	n/a	n/a	n/a	n/a	38	39	1
134	Mead School District	7,369,928	8,554,980	1,185,052	23	120	97	65	90	25	507	312	-195	536	190	-346	924	1,007	83
135	Medical Lake School District	1,533,755	1,816,736	282,981	73	151	78	107	101	-7	502	340	-162	332	241	-92	183	212	29

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Row	School District	Annual Employer Spend			Average Monthly Employee Contribution												Covered Employees		
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
136	Mercer Island School District	2,910,541	3,687,753	777,212	43	81	37	114	81	-33	568	301	-267	568	157	-411	396	435	39
137	Meridian School District	1,294,405	1,581,892	287,488	36	70	34	22	57	35	473	244	-230	598	188	-410	168	185	17
138	Methow Valley School District	573,838	598,528	24,689	0	94	94	0	36	36	0	130	130	0	0	0	68	78	10
139	Mill A School District	88,780	102,939	14,158	n/a	n/a	n/a	n/a	n/a	n/a	650	490	-160	261	155	-106	8	10	2
140	Monroe School District	4,305,480	4,751,194	445,714	50	134	83	70	82	12	437	205	-233	346	91	-256	557	590	33
141	Montesano School District	1,065,194	1,188,888	123,695	12	87	75	45	67	21	268	285	17	631	220	-411	131	141	10
142	Morton School District	328,242	440,856	112,614	35	96	60	55	108	52	539	412	-126	110	0	-110	42	52	10
143	Moses Lake School District	6,772,842	7,301,529	528,687	12	134	123	50	101	51	688	373	-315	448	142	-306	818	871	53
144	Mossyrock School District	460,392	502,351	41,959	60	93	33	84	47	-38	n/a	n/a	n/a	n/a	n/a	n/a	65	69	4
145	Mount Adams School District	1,009,989	1,117,916	107,927	38	87	49	n/a	n/a	n/a	598	263	-335	n/a	n/a	n/a	133	137	4
146	Mount Baker School District	1,973,304	2,075,001	101,697	2	85	83	13	36	23	46	49	3	373	156	-217	226	241	15
147	Mount Pleasant School District	29,391	25,008	(4,383)	0	211	211	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3	3	0
148	Mount Vernon School District	5,731,187	6,397,060	665,873	17	79	62	35	73	38	467	257	-211	613	253	-360	731	766	35
149	Mukilteo School District	11,709,895	12,623,683	913,788	6	118	112	52	80	28	550	337	-212	734	314	-420	1,382	1,485	103
150	Naches Valley School District	1,171,517	1,194,420	22,903	21	180	159	8	25	18	307	144	-163	261	85	-176	136	147	11
151	Napavine School District	588,824	642,799	53,975	12	91	79	21	46	26	139	0	-139	195	0	-195	77	83	6
152	Naselle-Grays River Valley School District	462,993	433,541	(29,452)	23	154	131	27	121	95	33	257	224	161	389	228	46	54	8
153	Nespelem School District	178,484	181,541	3,057	141	193	52	14	56	42	n/a	n/a	n/a	n/a	n/a	n/a	26	27	1
154	Newport School District	834,218	1,055,295	221,076	70	110	40	50	66	16	550	145	-405	1,123	448	-674	120	129	9
155	Nine Mile Falls School District	1,129,185	1,517,182	387,996	0	75	75	38	91	53	236	38	-199	472	42	-430	144	158	14
156	Nooksack Valley School District	1,515,712	1,981,431	465,719	34	55	21	60	23	-37	492	272	-220	722	292	-430	199	221	22
157	North Beach School District	664,278	686,592	22,315	26	92	66	28	51	23	178	251	73	n/a	n/a	n/a	76	84	8
158	North Franklin School District	1,769,349	1,894,821	125,471	43	99	56	45	93	48	n/a	n/a	n/a	n/a	n/a	n/a	237	254	17
159	North Kitsap School District	4,739,697	5,771,154	1,031,457	14	96	83	33	60	27	571	245	-326	408	99	-309	629	708	79
160	North Mason School District	1,861,923	1,684,809	(177,114)	27	167	140	13	86	73	n/a	n/a	n/a	n/a	n/a	n/a	212	226	14
161	North River School District	138,284	138,420	136	73	123	51	330	118	-212	n/a	n/a	n/a	n/a	n/a	n/a	19	19	0
162	North Thurston Public Schools	10,673,618	11,954,416	1,280,798	48	93	46	40	87	47	489	225	-264	244	198	-46	1,344	1,404	60
163	Northport School District	339,858	320,100	(19,758)	18	110	93	n/a	n/a	n/a	220	162	-58	n/a	n/a	n/a	36	38	2
164	Northshore School District	14,582,256	16,105,465	1,523,209	48	96	49	n/a	n/a	n/a	497	232	-265	n/a	n/a	n/a	1,890	2,018	128
165	Oak Harbor School District	3,903,452	4,299,078	395,626	22	102	80	65	107	43	414	201	-213	529	270	-259	477	508	31
166	Oakesdale School District	206,676	224,670	17,994	0	72	72	n/a	n/a	n/a	39	320	280	n/a	n/a	n/a	23	28	5
167	Ocean Beach School District	841,509	977,108	135,599	75	135	60	73	72	-1	737	356	-381	249	0	-249	114	121	7
168	Ocosta School District	683,278	745,630	62,353	12	100	88	199	96	-103	704	363	-341	n/a	n/a	n/a	87	91	4
169	Odessa School District	314,730	358,381	43,651	23	129	106	17	42	25	481	212	-269	n/a	n/a	n/a	40	44	4
170	Okanogan School District	967,566	1,050,314	82,748	26	76	50	13	57	43	330	93	-237	n/a	n/a	n/a	129	141	12
171	Olympia School District	6,784,338	7,273,833	489,495	27	90	63	28	73	45	458	212	-246	358	103	-255	876	892	16
172	Omak School District	742,065	664,434	(77,631)	52	104	52	143	106	-37	n/a	n/a	n/a	n/a	n/a	n/a	105	111	6
173	Onalaska School District	685,950	817,844	131,895	40	98	58	26	22	-4	428	169	-259	486	139	-347	94	97	3
174	Onion Creek School District	101,376	111,516	10,140	114	291	177	n/a	n/a	n/a	268	0	-268	n/a	n/a	n/a	11	13	2
175	Orcas Island School District	608,091	834,795	226,704	24	97	73	151	96	-54	442	179	-263	621	242	-378	81	91	10
176	Orchard Prairie School District	77,975	61,928	(16,046)	0	90	90	108	73	-35	n/a	n/a	n/a	n/a	n/a	n/a	9	10	1
177	Orient School District	103,108	158,789	55,681	51	222	171	144	176	32	222	0	-222	571	192	-379	12	18	6
178	Orondo School District	232,530	273,519	40,989	85	102	17	n/a	n/a	n/a	853	436	-417	n/a	n/a	n/a	34	35	1
179	Oroville School District	705,102	640,739	(64,363)	24	99	75	n/a	n/a	n/a	137	430	294	n/a	n/a	n/a	78	78	0
180	Orting School District	1,576,461	1,786,173	209,711	24	106	83	34	73	38	493	236	-257	509	195	-314	201	217	16

Appendix 3F
Washington Health Care Authority
K-12 Financial Model
Based on 2012-2013 School Year
All Employee Types
Medical Premium Only
Scenario 4: SEBB 15%/37.5% + No Pro-Rating

Row	School District	Annual Employer Spend			Average Monthly Employee Contribution									Covered Employees					
		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
181	Othello School District	3,297,222	3,548,667	251,445	10	89	80	46	47	1	239	251	12	313	0	-313	423	445	22
182	Palisades School District	71,400	81,111	9,711	n/a	n/a	n/a	n/a	n/a	n/a	236	40	-196	n/a	n/a	n/a	7	7	0
183	Palouse School District	185,150	274,229	89,079	15	52	37	286	51	-236	321	210	-112	n/a	n/a	n/a	24	31	7
184	Pasco School District	12,263,582	14,399,722	2,136,140	56	111	55	97	72	-25	481	267	-214	584	92	-492	1,658	1,758	100
185	Pateros School District	280,849	309,924	29,075	39	105	65	21	54	33	507	259	-248	n/a	n/a	n/a	38	42	4
186	Paterson School District	105,027	131,960	26,933	0	41	41	44	21	-23	169	0	-169	343	0	-343	15	19	4
187	Pe Ell School District	335,936	366,915	30,979	12	76	64	12	30	18	272	227	-46	n/a	n/a	n/a	42	50	8
188	Peninsula School District	5,785,728	7,339,619	1,553,891	69	94	25	68	92	24	729	429	-300	699	307	-392	807	879	72
189	Pioneer School District	658,343	757,277	98,934	30	97	67	44	71	26	614	465	-149	647	270	-377	87	93	6
190	Pomeroy School District	391,882	389,433	(2,449)	16	187	171	14	131	117	469	627	158	n/a	n/a	n/a	41	55	14
191	Port Angeles School District	2,980,707	3,369,044	388,337	42	99	57	0	0	0	472	178	-293	n/a	n/a	n/a	389	405	16
192	Port Townsend School District	1,102,938	1,346,590	243,651	17	107	90	50	68	18	463	209	-254	578	180	-398	144	157	13
193	Prescott School District	278,064	239,078	(38,986)	0	110	110	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	33	36	3
194	Prosser School District	2,774,776	3,104,822	330,045	6	106	100	48	70	22	496	392	-104	715	242	-473	328	359	31
195	Pullman School District	1,927,094	2,114,591	187,497	42	136	94	35	50	15	293	88	-205	256	0	-256	248	264	16
196	Puyallup School District	12,523,334	16,219,430	3,696,096	113	128	15	129	86	-43	468	389	-79	576	205	-371	1,701	1,903	202
197	Queets-Clearwater School District	89,448	87,891	(1,557)	7	75	68	220	113	-107	n/a	n/a	n/a	161	0	-161	12	12	0
198	Quilcene School District	263,305	303,820	40,516	76	113	37	2	0	-2	238	0	-238	0	0	0	39	42	3
199	Quillayute Valley School District	1,173,794	1,344,196	170,401	55	101	46	108	41	-67	683	301	-382	625	277	-348	160	163	3
200	Quincy School District	2,768,395	2,882,411	114,016	16	123	107	63	74	10	342	200	-142	586	182	-405	327	339	12
201	Rainier School District	622,580	754,407	131,827	41	108	66	43	52	9	692	336	-356	362	0	-362	79	89	10
202	Raymond School District	650,621	631,470	(19,151)	4	81	77	6	57	51	203	208	4	n/a	n/a	n/a	77	80	3
203	Reardan-Edwall School District	476,736	507,702	30,965	14	89	75	57	33	-24	n/a	n/a	n/a	n/a	n/a	n/a	63	72	9
204	Renton School District	11,759,217	13,536,951	1,777,733	16	91	76	54	65	11	611	307	-305	594	196	-398	1,544	1,648	104
205	Republic School District	289,412	372,993	83,581	73	112	39	83	7	-76	n/a	n/a	n/a	n/a	n/a	n/a	43	53	10
206	Richland School District	7,790,352	9,291,930	1,501,579	38	108	71	65	86	21	618	304	-313	524	135	-389	1,030	1,126	96
207	Ridgefield School District	1,163,051	1,302,839	139,789	32	83	51	115	64	-52	404	230	-174	1,211	443	-767	138	143	5
208	Ritzville School District	443,066	544,510	101,444	n/a	n/a	n/a	n/a	n/a	n/a	201	0	-201	n/a	n/a	n/a	49	54	5
209	Riverside School District	1,395,845	1,442,201	46,357	74	158	84	82	116	34	222	287	64	251	148	-103	158	168	10
210	Riverview School District	2,185,867	2,702,717	516,850	36	98	62	120	65	-55	525	254	-271	880	297	-582	293	322	29
211	Rochester School District	1,545,012	1,730,315	185,303	45	101	56	-5	79	84	377	197	-180	336	0	-336	198	206	8
212	Roosevelt School District	47,815	39,797	(8,018)	0	87	87	0	87	87	n/a	n/a	n/a	n/a	n/a	n/a	6	6	0
213	Rosalia School District	234,529	308,138	73,609	55	69	14	107	26	-81	766	359	-407	708	275	-433	36	36	0
214	Royal School District	1,416,534	1,720,201	303,667	11	0	-10	n/a	n/a	n/a	602	332	-269	n/a	n/a	n/a	188	189	1
215	San Juan Island School District	660,213	914,173	253,961	107	151	44	122	86	-36	345	103	-242	495	106	-388	99	110	11
216	Satsop School District	48,709	50,617	1,908	0	87	87	0	44	44	709	425	-284	n/a	n/a	n/a	6	8	2
217	Seattle Public Schools	41,102,757	46,470,143	5,367,386	27	91	65	121	55	-65	557	243	-314	846	304	-543	5,350	5,482	132
218	Sedro-Woolley School District	3,287,849	3,856,900	569,051	42	127	85	37	84	47	486	200	-286	314	85	-228	423	467	44
219	Selah School District	2,658,903	3,316,510	657,607	29	96	66	52	63	11	693	364	-329	749	178	-572	363	399	36
220	Selkirk School District	288,693	328,118	39,424	31	83	52	156	58	-98	300	319	19	n/a	n/a	n/a	33	40	7
221	Sequim School District	2,273,849	2,527,341	253,492	55	91	36	78	81	2	189	118	-71	87	0	-87	289	307	18
222	Shaw Island School District	32,339	49,457	17,118	9	187	178	41	0	-41	158	0	-158	n/a	n/a	n/a	5	6	1
223	Shelton School District	3,783,627	4,312,404	528,777	44	110	66	51	71	20	590	257	-332	507	76	-430	505	526	21
224	Shoreline School District	6,879,017	7,966,541	1,087,524	24	111	87	56	66	10	417	230	-187	438	149	-290	899	992	93
225	Skamania School District	60,183	83,823	23,639	0	41	41	129	112	-17	920	530	-390	n/a	n/a	n/a	8	9	1

Appendix 3F
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		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
226	Skykomish School District	150,520	158,276	7,755	13	77	63	n/a	n/a	n/a	357	53	-304	n/a	n/a	n/a	19	20	1
227	Snohomish School District	7,677,580	8,541,523	863,943	47	111	63	71	88	17	444	349	-95	598	247	-351	897	971	74
228	Snoqualmie Valley School District	3,884,312	4,613,886	729,573	22	95	74	98	75	-23	628	401	-227	761	334	-427	499	540	41
229	Soap Lake School District	490,292	496,156	5,864	22	106	84	55	193	138	711	743	32	n/a	n/a	n/a	61	63	2
230	South Bend School District	667,710	794,120	126,410	58	129	71	94	82	-12	507	233	-274	540	271	-270	89	93	4
231	South Kitsap School District	7,699,582	7,858,879	159,298	46	190	144	56	96	40	532	274	-257	241	61	-180	897	955	58
232	South Whidbey School District	1,206,498	1,406,908	200,410	33	107	74	79	83	3	638	337	-301	623	226	-397	157	166	9
233	Southside School District	148,362	170,180	21,818	37	60	23	n/a	n/a	n/a	239	80	-159	n/a	n/a	n/a	20	21	1
234	Spokane School District	24,304,992	28,763,818	4,458,825	120	188	68	158	145	-13	828	524	-305	768	356	-413	2,973	3,271	298
235	Sprague School District	143,127	204,117	60,991	15	31	16	98	28	-70	487	145	-342	834	434	-399	21	23	2
236	St. John School District	224,942	320,366	95,424	107	284	177	98	399	301	214	10	-205	417	8	-409	25	35	10
237	Stanwood-Camano School District	3,561,991	3,655,468	93,476	40	117	77	48	91	43	n/a	n/a	n/a	n/a	n/a	n/a	445	480	35
238	Star School District	32,941	36,083	3,142	0	301	301	4	59	55	n/a	n/a	n/a	1,532	664	-868	5	5	0
239	Starbuck School District	38,721	37,751	(970)	19	90	71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5	5	0
240	Stehekin School District	17,967	12,388	(5,579)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1	1	0
241	Steilacoom Hist. School District	2,027,889	2,060,269	32,380	3	79	76	0	9	9	340	250	-90	380	0	-380	241	256	15
242	Steptoe School District	62,714	91,526	28,812	147	324	177	267	299	32	367	97	-270	665	113	-552	8	9	1
243	Stevenson-Carson School District	979,390	1,043,787	64,397	8	87	79	25	68	43	580	446	-134	293	112	-181	108	116	8
244	Sultan School District	1,531,703	1,802,447	270,744	32	103	71	100	100	0	586	319	-267	631	143	-488	203	212	9
245	Summit Valley School District	81,090	87,983	6,892	0	85	85	169	103	-66	n/a	n/a	n/a	n/a	n/a	n/a	11	13	2
246	Sumner School District	5,895,860	7,212,257	1,316,397	50	97	46	52	32	-20	489	172	-317	438	0	-438	836	898	62
247	Sunnyside School District	5,547,933	5,914,190	366,257	34	93	59	n/a	n/a	n/a	585	271	-314	n/a	n/a	n/a	736	744	8
248	Tacoma School District	26,627,389	28,385,494	1,758,105	89	90	1	171	66	-105	233	293	60	329	268	-61	2,860	3,021	161
249	Taholah School District	293,911	325,722	31,810	42	109	67	1	88	87	775	383	-392	n/a	n/a	n/a	38	40	2
250	Tahoma School District	5,197,950	5,793,696	595,746	37	110	73	51	71	20	450	197	-253	322	54	-268	703	745	42
251	Tekoa School District	215,653	303,738	88,084	7	56	50	120	111	-9	523	307	-216	737	483	-254	26	32	6
252	Temino School District	1,014,381	1,058,823	44,441	5	91	86	4	90	86	288	146	-142	134	0	-134	118	124	6
253	Thorp School District	151,697	175,384	23,687	26	73	47	2	0	-2	n/a	n/a	n/a	n/a	n/a	n/a	22	24	2
254	Toledo School District	531,305	675,739	144,434	31	90	59	67	50	-17	547	251	-296	95	0	-95	71	80	9
255	Tonasket School District	1,089,974	1,242,232	152,258	28	124	96	71	64	-7	309	199	-110	666	351	-315	133	141	8
256	Toppenish School District	3,633,868	3,525,279	(108,590)	15	93	78	n/a	n/a	n/a	270	358	88	0	648	648	408	411	3
257	Touchet School District	115,519	164,305	48,786	55	20	-35	n/a	n/a	n/a	470	0	-470	n/a	n/a	n/a	31	32	1
258	Toutle Lake School District	492,289	599,063	106,774	51	114	63	89	63	-26	395	121	-274	554	0	-554	70	74	4
259	Trout Lake School District	149,608	154,404	4,796	0	94	94	n/a	n/a	n/a	658	542	-115	n/a	n/a	n/a	16	16	0
260	Tukwila School District	2,316,680	2,308,512	(8,168)	14	95	81	0	42	42	620	364	-255	n/a	n/a	n/a	286	297	11
261	Tumwater School District	5,004,740	5,350,155	345,415	35	130	95	106	113	8	n/a	n/a	n/a	n/a	n/a	n/a	649	724	75
262	Union Gap School District	529,805	569,546	39,741	55	105	51	82	80	-2	246	0	-246	n/a	n/a	n/a	72	74	2
263	University Place School District	3,689,564	4,096,007	406,444	10	67	58	41	54	13	462	175	-287	554	177	-377	494	494	0
264	Valley School District	648,599	707,419	58,820	54	126	72	31	86	55	209	46	-163	65	208	144	81	85	4
265	Vancouver School District	16,857,097	20,067,739	3,210,642	30	104	74	94	93	0	709	372	-338	744	306	-438	2,239	2,372	133
266	Vashon Island School District	1,119,816	1,318,563	198,746	90	148	59	71	108	37	635	322	-313	968	764	-205	146	159	13
267	Wahkiakum School District	466,021	565,819	99,798	68	310	241	220	370	149	255	59	-196	386	69	-317	47	59	12
268	Wahluke School District	2,084,095	2,100,315	16,220	50	72	22	n/a	n/a	n/a	276	192	-84	n/a	n/a	n/a	250	251	1
269	Waitsburg School District	285,718	333,694	47,975	23	77	54	81	0	-80	594	236	-358	n/a	n/a	n/a	38	40	2
270	Walla Walla Public Schools	6,042,711	6,198,792	156,082	34	102	69	40	62	22	344	246	-98	494	223	-271	711	744	33

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		Before Policy	After Policy	Change	Employee Only - Full Time			Employee Only - Part Time			Employee + Family - Full Time			Employee + Family - Part Time			Before Policy	After Policy	Change
					Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change	Before Policy	After Policy	Change			
271	Wapato School District	3,138,049	3,100,278	(37,771)	14	66	51	n/a	n/a	n/a	222	278	56	n/a	n/a	n/a	373	374	1
272	Warden School District	1,199,668	1,328,467	128,799	4	207	202	n/a	n/a	n/a	260	0	-260	n/a	n/a	n/a	131	135	4
273	Washougal School District	2,245,820	2,549,290	303,470	31	98	67	14	63	49	732	425	-307	752	684	-68	289	316	27
274	Washtucna School District	145,812	219,397	73,585	41	102	61	292	184	-108	894	439	-455	797	224	-572	22	26	4
275	Waterville School District	291,004	333,872	42,868	4	53	49	0	0	0	83	0	-83	n/a	n/a	n/a	41	46	5
276	Wellpinit School District	492,047	494,536	2,489	18	61	43	n/a	n/a	n/a	37	87	50	n/a	n/a	n/a	65	66	1
277	Wenatchee School District	6,321,740	7,573,098	1,251,358	19	96	77	85	61	-24	583	281	-302	695	255	-440	843	907	64
278	West Valley School District (Spokane)	3,680,544	4,404,928	724,383	22	68	46	73	22	-51	471	400	-72	550	415	-135	409	447	38
279	West Valley School District (Yakima)	3,695,699	4,296,736	601,037	31	117	86	48	77	29	443	198	-245	477	138	-339	466	496	30
280	White Pass School District	432,592	537,552	104,960	18	64	45	31	69	37	355	367	11	825	434	-391	58	67	9
281	White River School District	2,844,509	3,261,495	416,986	39	128	89	35	82	47	550	266	-284	574	214	-360	363	394	31
282	White Salmon Valley School District	938,472	1,143,924	205,452	22	88	66	130	53	-77	646	441	-205	696	195	-501	117	128	11
283	Wilbur School District	322,194	357,584	35,390	110	275	164	139	116	-22	268	0	-268	654	279	-375	40	42	2
284	Willapa Valley School District	326,485	331,258	4,773	66	107	41	8	19	12	0	193	193	n/a	n/a	n/a	42	51	9
285	Wilson Creek School District	237,353	248,180	10,828	0	11	11	n/a	n/a	n/a	0	0	0	n/a	n/a	n/a	32	33	1
286	Winlock School District	603,072	746,134	143,062	12	94	82	14	23	9	605	293	-311	383	0	-383	78	89	11
287	Wishkah Valley School District	181,839	178,088	(3,751)	0	48	48	0	46	46	0	89	89	n/a	n/a	n/a	23	27	4
288	Wishram School District	169,563	181,245	11,682	0	45	45	n/a	n/a	n/a	81	0	-81	n/a	n/a	n/a	20	20	0
289	Woodland School District	1,949,836	2,255,548	305,712	9	103	94	73	93	20	615	393	-221	275	0	-275	244	271	27
290	Yakima School District	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0	0	0
291	Yelm School District	4,419,235	4,694,129	274,894	14	118	104	57	96	39	419	358	-61	521	216	-305	518	555	37
292	Zillah School District	1,034,348	1,122,537	88,189	10	62	52	9	26	17	244	16	-228	238	0	-238	139	143	4