

# ***Comparing PEBB and OEBB***



**Damian Brayko  
Deputy Director, PEBB & OEBB**

# What is the OEBB Renewal Cycle?

## Study

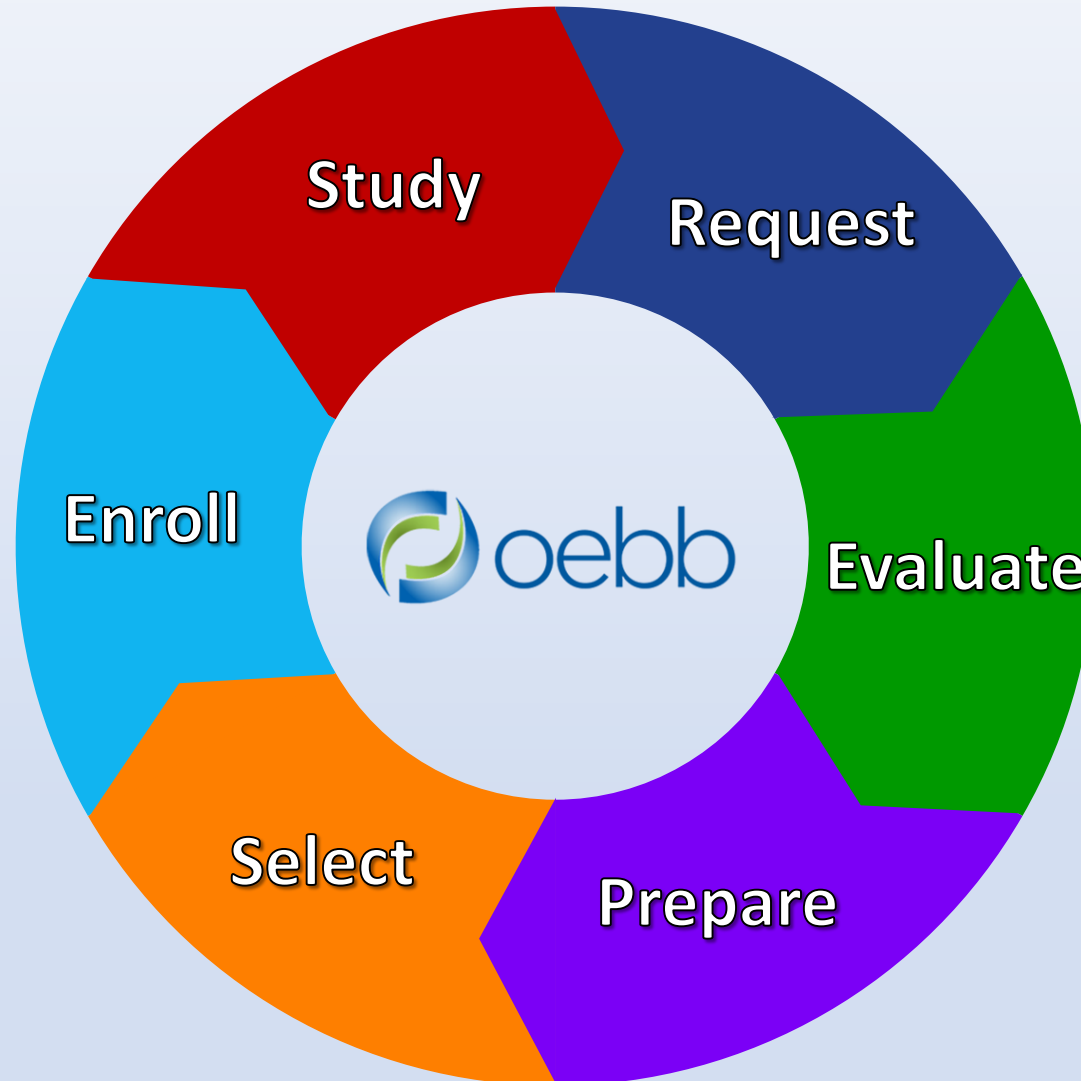
Key drivers of costs evaluated; programs to improve member health reviewed; new value-added services investigated.

## Enroll

Members enroll in plans of their choice, and the entities are invoiced accordingly.

## Select

Entities select which plans to offer to employees as well as developing their contribution strategy.



## Request

Request for renewal rates sent along with requests for new programs and benefits or changes to existing programs and benefits

## Evaluate

Explore adding new programs and improving/adding benefits or eliminating programs and reducing/eliminating benefits depending on the rate increase.

## Prepare

Prepare communications to entities and members, modify systems as needed and finalize premiums.

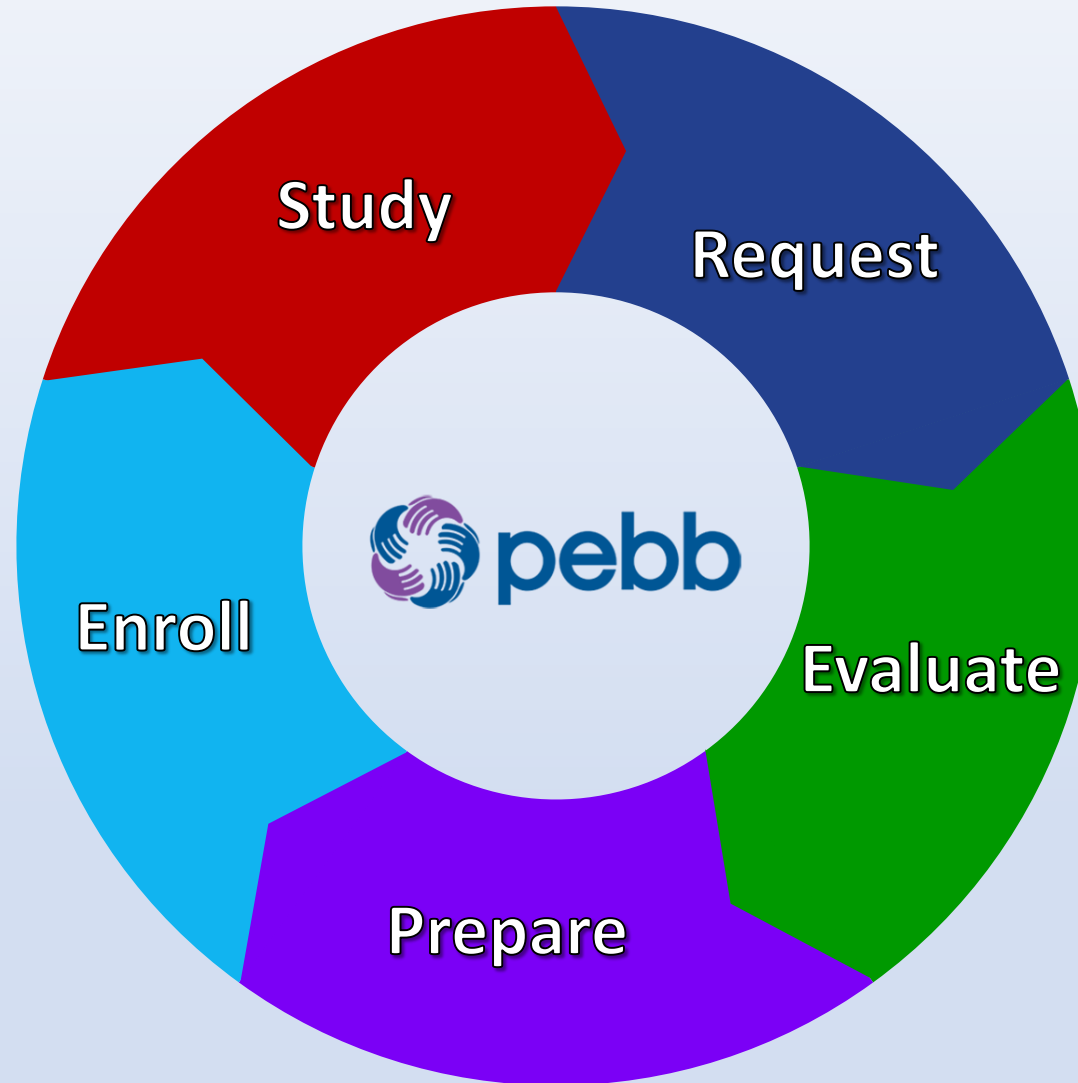
# What is the PEBB Renewal Cycle?

## Study

Key drivers of costs evaluated; programs to improve member health reviewed; new value-added services investigated.

## Enroll

Members enroll in plans of their choice, and the entities are invoiced accordingly.



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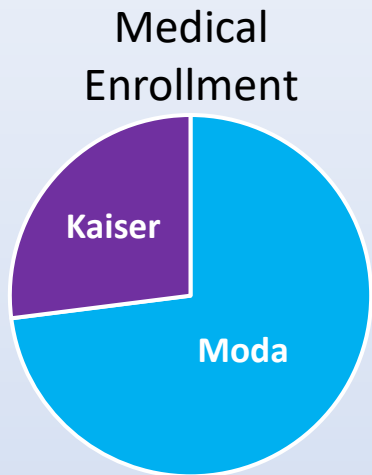
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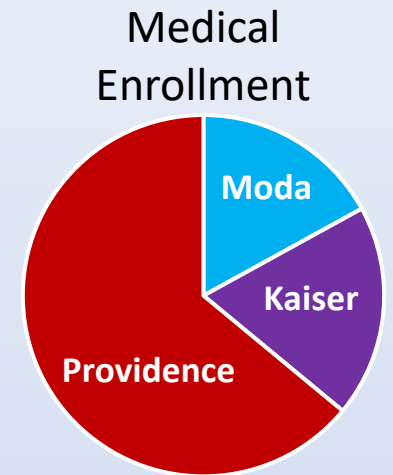
Prepare communications to members, modify systems as needed and finalize premiums.

# How different are the plan offerings?

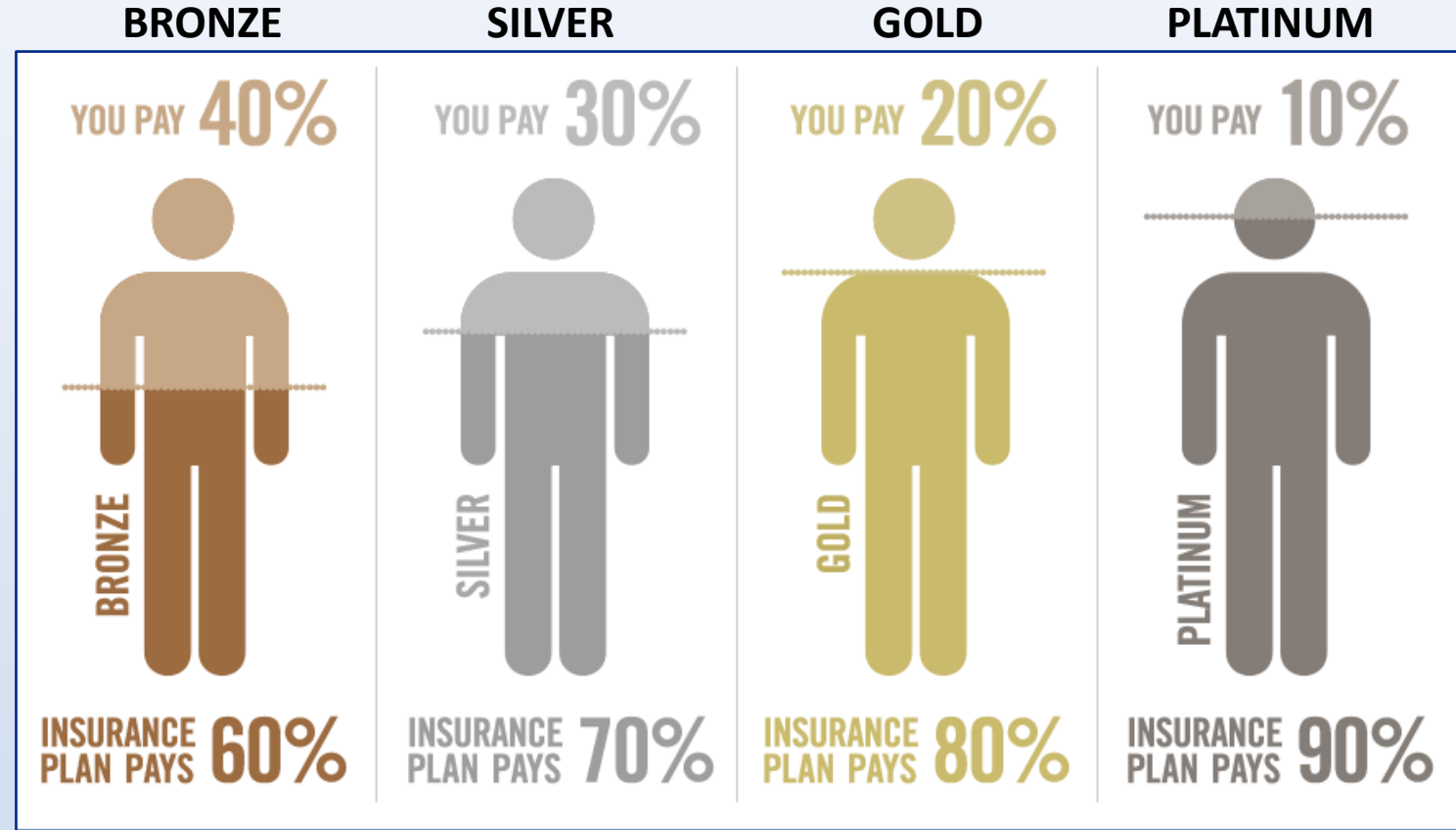


OEBB Plans	
Moda Medical	7
Kaiser Medical	4
Delta Dental (Moda)	5
Willamette Dental	1
Kaiser Dental	1
VSP Vision	2
Kaiser Vision	1
Moda Vision	3

PEBB Plans	
Moda Medical	1
Kaiser Medical	2
Providence Medical	2
Delta Dental	2
Willamette Dental	1
Kaiser Dental	1
VSP Vision	2
Kaiser Vision	1*



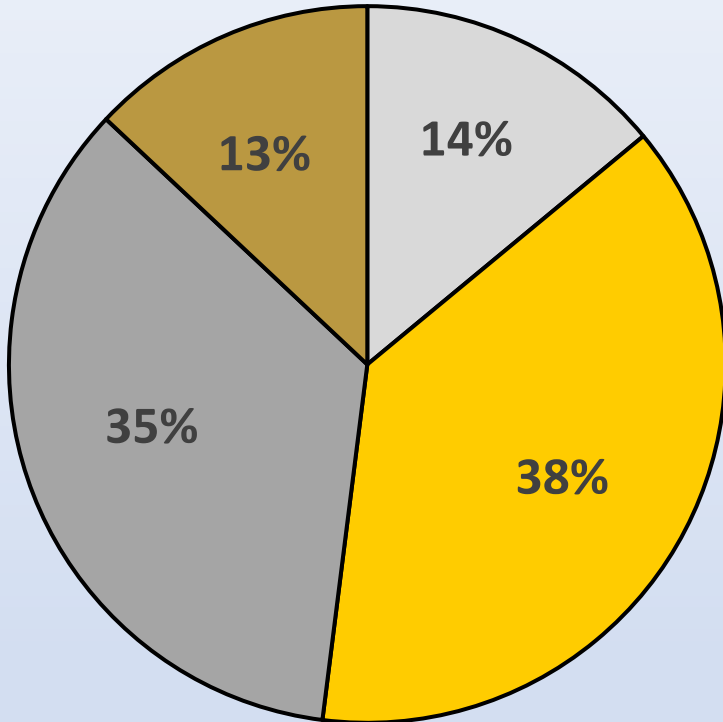
# How rich are the benefits?



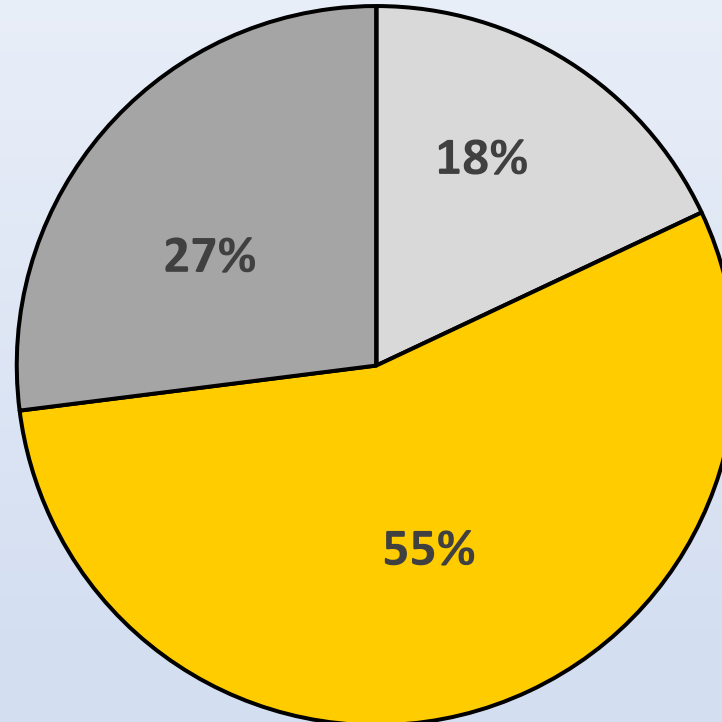
Cost When You Get Care	\$\$\$\$	\$\$\$	\$\$	\$
Monthly Premium Cost	\$	\$\$	\$\$\$	\$\$\$\$

# *How rich are the benefits?*

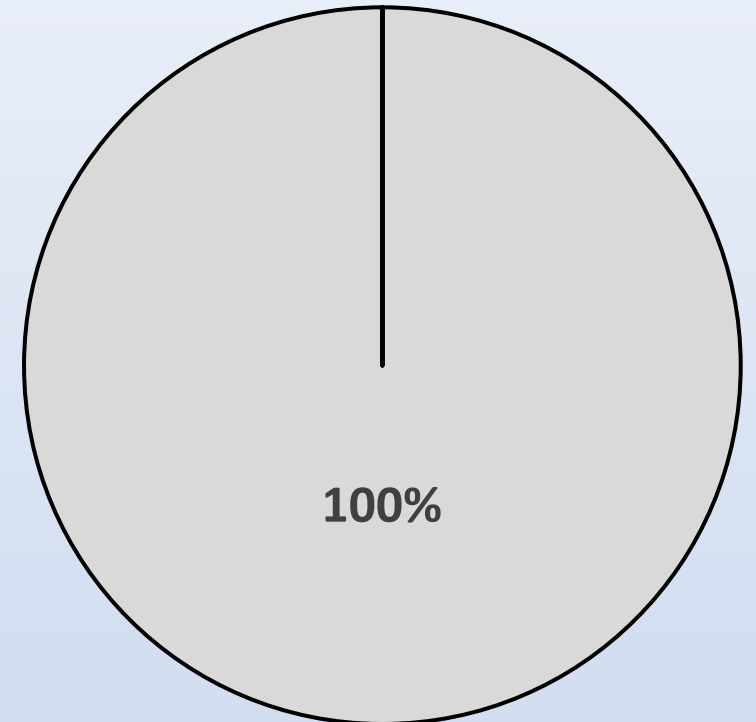
**Small Group**



**OEBB**



**PEBB**



Platinum Gold Silver Bronze



# *How different are the contributions?*



**Agencies pay 95% or 99%, and universities pay 95% or 97%, depending on plan choice.**

**PEBB is not involved in any collective bargaining but can easily calculate the exact premium cost to the employees due to the known contribution percentages.**

**PEBB can directly communicate the employee cost during the open enrollment process.**


**Each employer determines a flat dollar contribution amount, most are collectively bargained.**

**OEBB is not involved in any collective bargaining and does not know the premium cost to the employees.**

**OEBB must rely on each separate entity to communicate the employee cost during the open enrollment process.**



# *How healthy are the members?*

	<b>PEBB PY 2023</b>	<b>OEBB PY 2022-23</b>
<b>Total Allowed Claims*</b>	<b>\$1,121,335,133</b>	<b>\$830,616,924</b>
<b>Employees</b>	<b>56,201</b>	<b>56,616</b>
<b>Total Members</b>	<b>140,013</b>	<b>135,892</b>
<b>Monthly Claims Per Member</b>	<b>\$667.40</b>	<b>\$509.36</b>
 <b>Estimated Risk</b>	<b>9% <i>HIGHER</i> than average</b>	<b>12% <i>LOWER</i> than average</b>

*\*Allowed claims are before member cost-share.*

# Challenge: The Cost of Healthcare

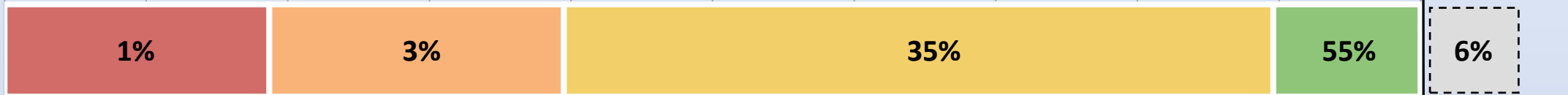
Extreme High Moderate Low No Claims

1% of the population accounts for around 20% of the cost

PEBB percent of members driving costs:



OEBB percent of members driving costs:

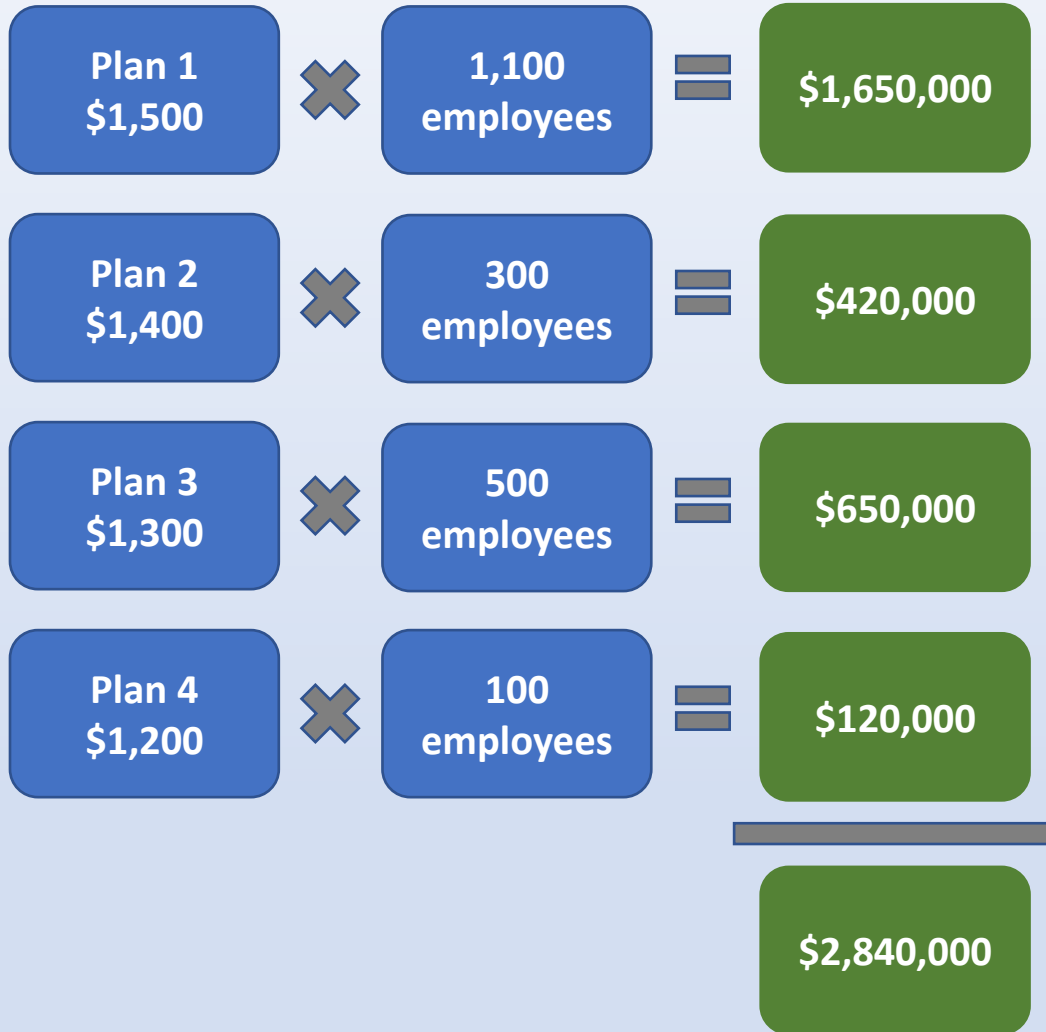


40% of the cost is driven by 4%-5% of the members

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

Percentage of Total Allowed Claims Costs

# Getting to the 3.4% . . .



# Getting to the 3.4% . . .





# Getting to the 3.4% . . .



# Getting to the 3.4% . . .



# Comparing PEBB and OEGB

		
<b>Plan Year</b>	January 1—December 31	October 1—September 30
<b>Employers</b>	100+ state agencies, universities, state lottery, semi-independent agencies	260+ school districts, community colleges, education service districts, and counties
<b>Enrollment</b>	155,446 total medical members enrolled	151,549 total medical members enrolled
<b>Insurance Type</b>	80% self funded, 20% fully insured	100% fully insured
<b>Board</b>	2 State Mgmt, 2 SEIU, 1 AFSCME, 1 Represented Employee (Non AFSCME, Non SEIU), 1 Director OHA*, 1 HPA Administrator*, 1 Senator, 1 Representative	2 District Board, 2 District Mgmt, 1 OSEA, 2 OEA, 1 Health Policy, 1 Local Gov't Mgmt, 1 Local Gov't Non-Mgmt, 1 Classified Staff, 1 Non-Mgmt Non-Represented
<b>Employer Contribution</b>	Agencies pay 95% or 99%, and universities pay 95% or 97%, depending on plan choice	Each employer determines a flat dollar contribution amount
<b>Plan Offerings</b>	IRS Section 125 Cafeteria Plan—all employers must offer all plans to all employees	Operates like an “Exchange of Plans” where each employer can choose to offer a subset of plans, or all plans, to employees



**Questions?**

**Thoughts?**