

SEBB Program Fact Sheet

About us

What is the School Employees Benefits Board (SEBB) Program?

Starting January 1, 2020, all Washington State school districts, educational service districts (ESDs), and charter schools will receive health and other insurance benefits for their eligible employees through the SEBB Program. Benefits available through the SEBB Program will replace the health and insurance benefits currently provided by school districts, ESDs, and charter schools (SEBB organizations).

How will the SEBB Program be governed?

- The **School Employees Benefits Board (SEB Board)** will design and approve insurance benefit plans for the SEBB Program, and establish eligibility criteria for participation in these plans.
- The **Washington State Health Care Authority (HCA)** purchases health care for more than 2 million Washington residents through Apple Health (Medicaid), the Public Employees Benefits Board (PEBB) Program, and starting in 2020, the SEBB Program.
- The **Office of Financial Management (OFM)** provides information, fiscal services, and policy support that the Governor, Legislature, and state agencies need to serve the people of Washington State. OFM will represent the Governor in the bargaining process with unions for the employer's contribution toward school employees' health care benefits.

Background

How were the SEB Board and SEBB Program created?

- The SEB Board and SEBB Program were created by Engrossed House Bill (EHB) 2242, and signed into law on July 6, 2017.
- Engrossed Substitute Senate Bill (ESSB) 6241, signed into law on March 23, 2018, amends and clarifies EHB 2242.

HCA 20-0005 (6/18)

- The SEBB Program is separate and independent from the Public Employees Benefits Board (PEBB) Program, though HCA administers both programs.

Why was the SEBB Program created?

The SEBB Program was created to:

- Promote more transparency and accountability in state expenditures for school employee benefits.
- Eliminate differences in school employee benefit offerings and make them more affordable to employees with dependents.
- Consolidate collective bargaining for school employee benefits.

Roles and responsibilities

What is the SEB Board responsible for?

The SEB Board meets regularly to study statewide insurance matters and discuss best practices for designing a set of cost-efficient, value-based insurance offerings for SEBB Program enrollees and their dependents.

The SEB Board's statutory duties are to:

- Study matters regarding health care coverage and other types of insurance.
- Develop plans that include comprehensive, evidence-based health care benefits.
- Authorize premium contributions to encourage cost-effective health care systems.
- Determine terms and conditions of eligibility criteria, enrollment policies, and the scope of coverage.
- Establish penalties for when an employer fails to comply with the terms and conditions.
- Participate with the HCA in approving plan specifications and carrier selection, to leverage efficient purchasing through coordination with the Public Employees Benefits Board (PEB Board).

What is the HCA responsible for?

The HCA will:

- Procure for and administer insurance coverage under the SEBB Program.
- Propose rules for the SEBB Program, with input from the public and policies approved by the SEB Board.
- Provide information and technical and administrative assistance to the SEB Board.
- Provide guidance to SEBB organizations for making eligibility determinations.
- Create communications for SEBB organizations and members.

What is OFM responsible for?

The state (through OFM) will bargain with a single coalition of union representatives for the employer's contribution toward school employees' health care benefits. The first collective bargaining process occurs July 1 through September 30, 2018, for SEBB Program benefits starting January 1, 2020.

Enrollment

When will enrollment begin in the SEBB Program?

Open enrollment for the SEBB Program begins in fall 2019, for coverage starting January 1, 2020. The exact start and end dates of open enrollment will be determined and shared well in advance, along with information about the benefit options, plans, and monthly premiums.

Eligibility

Who's covered?

An estimated 250,000 to 300,000 employees and their eligible dependents in Washington State's 295 school districts, nine educational service districts (ESDs), and 12 charter schools (with one more to open in 2019) may be covered. This includes:

- Certificated and classified employees anticipated to work at least 630 hours per school year.
- Legal spouses and state-registered domestic partners.
- Children up to age 26.
- Children of any age with disabilities.
- Extended dependents.

Benefits

What types of benefits will the SEBB Program offer?

Benefits are currently under development through the end of 2018. Beginning January 1, 2020, SEBB Program benefits may include:

- Fully insured medical plans that include prescription-drug benefits (like those offered through commercial medical insurance carriers).
- Self-insured medical plans that include prescription-drug benefits and dental plans (similar to the Uniform Medical Plan and Uniform Dental Plan currently offered through the PEBB Program).
- Fully insured dental plans (similar to the plans offered through the PEBB Program).
- Vision benefits.
- Life and accidental death and dismemberment (AD&D) insurance coverage.
- Short- and long-term disability insurance.
- Medical flexible spending arrangement (FSA).
- Dependent Care Assistance Program (DCAP).

Will my school district have to purchase benefits through the SEBB Program?

Yes. Starting January 1, 2020, all school districts, ESDs, and charter schools must offer the benefit plans available under the SEBB Program. This includes SEBB organizations that currently participate with the PEBB Program.

Can my school district offer any benefits after January 1, 2020?

School districts, ESDs, and charter schools may offer benefits as long as they are outside the authority of the SEB Board and HCA's responsibility for the salary reduction plan. They must annually report their benefit offerings to the SEB Board and HCA for review and evaluation beginning in fall 2019.

Plan costs

Will employees' health care costs increase under the SEBB Program?

The answer will be different for everyone. It depends on:

- What you currently pay for benefits, the type of plan you have, and whether you cover dependents.
- Your future decisions about plan selection and dependent coverage under the SEBB Program.

HCA will share cost information and monthly premiums after contracts are in place and the SEB Board votes on premium costs in mid-2019.

Learn more

Visit www.hca.wa.gov/sebb to:

- See the SEB Board's latest announcements.
- Find updates on benefit plans and offerings.
- Sign up for email alerts.