

SEBB Update 4.30.18

SEB Board approves benefit election period, premium tier ratios

On April 30, 2018, the School Employees Benefits Board (SEB Board) voted on resolutions to establish:

- The timeline for when school employees must elect benefits through the School Employees Benefits Board (SEBB) Program.
- The tiers for health benefits and ratios used to determine school employees' premium contributions.

These resolutions will apply to eligible employees of K-12 school districts, educational service districts (ESDs), and charter schools who will receive their health insurance benefits through the SEBB Program starting January 1, 2020.

Resolutions

Benefit Election Period (SEBB 2018-13)

A school employee's enrollment elections, including an election to waive SEBB medical if allowed, must be received no later than 31 days after the date the school employee becomes eligible for an employer contribution for SEBB benefits.

SEBB Program Premium Structure (SEBB 2018-14)

Within the premium structure for SEBB benefits, where there is both an employer and employee premium contribution, there will be four tier categories. The premium tier ratio (and the employee's premium contribution) for each tier category will be:

Tier Category	Premium Tier Ratio
Subscriber only	1.00
Subscriber and any child(ren)	1.75
Subscriber and spouse/state-registered domestic partner	2.00
Subscriber, spouse/state-registered domestic partner, and any child(ren)	3.00

This premium tier ratio sets the limit for premiums for a subscriber, spouse/state-registered domestic partner, and any child(ren) to no more than three times the premium amount for subscriber-only coverage. See the SEBB Frequently Asked Questions page at www.hca.wa.gov/sebb-faq for more information.

Next steps

The Health Care Authority (HCA) will continue to work with school districts, ESDs, charter schools, and other stakeholders to help inform them on the new funding structure for the SEBB Program.

Benefit procurement work is also progressing. In early April, HCA released Requests for Information for fully insured medical and vision insurance carriers to provide information about the benefits they currently offer to K-12 school districts. HCA will use this data to assist

with the upcoming procurements for fully insured medical and vision benefits. HCA plans to release the short- and long-term disability insurance Requests for Proposals (RFPs) in early May, followed by the fully insured medical and vision RFPs in June.

What's next

The SEB Board meets on May 30, 2018 and may vote on resolutions presented at the April 30 meeting to:

- Prohibit dual enrollment in SEBB benefits.
- Define “tobacco products” and “tobacco use” as they relate to premium surcharges.
- Establish what happens when a school employee does not attest to tobacco use and spouse or state-registered domestic partner coverage, and whether they will pay the premium surcharges.

Visit www.hca.wa.gov/sebb for more information.