



Board Approves Educators Health Alliance 2015-16 Rates and Benefits

EHA premium rates for the Blue Cross and Blue Shield of Nebraska (BCBSNE) health care plan used by nearly every Nebraska school district will increase by 1.9 percent for all benefit options on Sept. 1, 2015. The Board of Directors of the Educators Health Alliance approved the renewal rates and benefits on Friday, Oct. 24, 2014.

When the 2015-16 plan year starts on Sept. 1, 2015, it will mark the 13th consecutive year the rate increases have been less than 10 percent. The rate increases in 2011-12, 2012-13, 2013-14 and 2014-15 were 0.0 percent, 2.99 percent, 6.4 percent and 2.3 percent respectively. The EHA has kept the increases well below national trends.

“Several factors contributed to the EHA’s ability to achieve a rate increase below medical inflation,” said Neal Clayburn, EHA board chair. “The wise use of medical services and maintenance of healthy practices by our members has resulted in favorable claim experience. Additional factors include the work of BCBSNE, the ongoing dependent eligibility verification, the EHA wellness program and the collaboration of the three associations that govern the plan: the Nebraska School Boards Association, Nebraska Council of School Administrators and the Nebraska State Education Association.”

Premium rates will increase by 1.9 percent for all rate and benefit categories. This includes all medical and dental plans as well as active employee and early retiree categories.

There will be no changes made to the EHA available plan deductibles, coinsurance, or copays for the 2015-16 plan year.

“The EHA continues to work diligently to achieve rate stability and increases below health insurance industry averages,” said Clayburn. “In addition to good management of the plan, utilization substantially affects rates. Our members are making smart health care choices and that is reflected in continued favorable experience with regard to utilization.”

The EHA plan’s insurance coverage with Blue Cross Blue Shield of Nebraska includes more than 70,000 education employees, early retirees and their dependents in more than 400 school groups. NSEA formed the statewide health care network 45 years ago. A 12-member board representing NSEA, the Nebraska Association of School Boards and the Nebraska Council of School Administrators now governs the health care plan.

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