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Educators Health Alliance Sets 2025-26 School Year Rates

Overall premium increase of 5.49% continues single-digit streak

Lincoln, NE – Oct. 30, 2024 – There will be an overall increase of 5.49% in premiums next year for the medical and dental insurance plans used by nearly every Nebraska school district, following action by the Educators Health Alliance (EHA) Board of Directors. The EHA is a consortium of three statewide public school groups that manages the plan. All medical insurance rates and dental insurance rates for active employees and retirees will increase 5.49% from the 2024-25 rate level.

“While our medical claims have increased in the most recent months, we are comfortable approving a rate increase below some of the industry surveys we have seen,” said Trish Guinan, EHA Board Chair and NSEA Executive Director. “Given the rate of inflation over the last few years, we are pleased we’ve been able to maintain our streak of more than 20 years without a double-digit increase in rates, and to average an increase of 4.77% for the last decade.”

Guinan said the one benefit change made for 2025-26 is an increase in the out-of-pocket maximums.

“We believe it is important to minimize the change in benefits to our members. While we were able to maintain our deductible offerings for the sixth plan year in a row, we did make a change to the out-of-pocket maximums in order to reduce the rate increase,” said Guinan.

The successful rollout of the alternate network product offering to all districts in areas of the state where network competition exists will be continued in the 2025-26 plan year.

Guinan said the single-digit increase in premium rates is made possible due to several factors, including:

- The implementation of several new programs to manage pharmacy costs;
- Programs designed to assist in the management of chronic and emerging diseases; and
- Holding the line on health and administrative cost increases.

“The EHA Board has taken some strategic actions to manage our claim costs, especially with respect to the expansion of a diabetes claim management program to pre-diabetics and the launch of a new program to manage musculoskeletal claims,” said Beth Kernes Krause, EHA Vice Chair and Auburn Public Schools Board of Education member.

“The EHA Board takes its responsibility for plan oversight very seriously,” said Dr. Michael Dulaney, executive director of the Nebraska Council of School Administrators. “We believe the rate and benefit decisions reached for the 2025-26 plan year will allow the EHA to continue to provide a quality, affordable health insurance plan well into the future.”

“The EHA Board understands the financial concerns of our members as well as the fiscal constraints facing school districts,” said Colby Coash, associate executive director of the Nebraska Association of School Boards. “With 90,000 members in the plan, EHA has the largest risk pool in the state, which allows more predictability and stability in rates. This benefits both districts and individuals and their families.”

The Educators Health Alliance is a non-profit corporation that was created to procure quality, affordable healthcare insurance for Nebraska educational employees. The rates set by the EHA Board are for the Blue Cross and Blue Shield of Nebraska (BCBSNE) healthcare plan used by more than 400 public school districts and affiliate groups in the state. The plan is governed by a 12-member board representing the Nebraska Association of School Boards, the Nebraska Council of School Administrators, and the Nebraska State Education Association. More than 90,000 Nebraskans are covered by the plan, making it the largest health plan in the state.

Find more information at <https://www.ehaplan.org/>

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Contact: Trish Guinan, EHA Chair, 402-475-7611, trish.guinan@nsea.org