



Educators Health Alliance Sets 2027-28 School Year Rates

Claim trends result in higher-than-normal increase

Lincoln, NE – Oct. 29, 2026 – The premiums for the 2027-28 school year will increase 12.9% overall for the medical and dental insurance plans used by nearly every Nebraska school district, following action by the Educators Health Alliance (EHA), a consortium of three statewide school groups that manages the plan. Medical insurance rates will increase by 13.2% on average, and dental insurance rates will increase by 4.7% from the 2026-27 rate level. Retirees will see higher increases as their claims have been consistently higher than active employee claims.

“In the last few years, the overall health insurance industry has seen the highest claim trends in decades, driven by new medications, treatments and advancements in technology,” said Isau Metes, EHA board chair and NSEA executive director. “EHA was not able to avoid that problem. Faced with a challenging situation, the three associations that make up the EHA came together with a shared purpose: to secure the best rates and benefits possible from the options presented by Blue Cross and Blue Shield of Nebraska. We took that responsibility seriously, knowing these decisions affect educators, their families and the school districts that employ them.”

Metes also noted that there will be some benefit changes made in 2027-28.

“In order to reduce the premium increase to some extent, we had to also make some benefit changes,” Metes said. “We had to make some changes to deductibles and out-of-pocket maximums and pharmacy copays. We were able to maintain zero copays for mental health and substance abuse visits and did not increase the copay for primary care visits.”

Mike Dulaney, executive director of the Nebraska Council of School Administrators, said the board has spent months evaluating the plan's performance.

“The EHA Board takes its responsibility very seriously,” Dulaney said. “Health-plan costs are difficult to predict with precision. We look at historical claims, emerging trends, actual utilization and the changing cost of care. We continually monitor the plan and adjust our projections as the experience develops. The important decisions meant to balance the needs of both school districts and plan members require us also to consider both the immediate financial impact and what is needed to sustain the plan over time.”

“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. “While the rate and benefit decisions made for the 2027-28 plan year were difficult, we

feel these decisions will allow us to get back ahead of the claim curve that brought on this higher-than-normal increase.”

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 92,000 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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