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For Immediate Release

Health Insurance Premium Increase for Nebraska Schools Bucks National Trend

Educators Health Alliance increase is only 1.9 percent, takes effect today

September 1, 2015 -- Increases of from 12 to 31 percent for individual health insurance policies in Nebraska are slated for 2016, according to a Sept. 1, 2015, Omaha World-Herald report.

Meanwhile, rates for the Educators Health Alliance health care plan used by nearly every Nebraska school district increased by only 1.9 percent, effective today.

“This marks the 13th consecutive year our rate increases have been less than 10 percent,” said Neal Clayburn, chair of the EHA board of directors. “That we have kept the increases well below national cost trends points to the efficacy of our collaborative approach to providing health care coverage for more than 400 school groups.”

The EHA plan’s 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.

Clayburn said several factors contribute to the EHA’s ability to continually achieve rate increases that fall well below the national rate of medical inflation. He said “the wise use of medical services and maintenance of healthy practices by plan members; EHA’s extensive 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,” combine to keep rates at a minimum.

EHA premiums increased by 1.9 percent for all rate and benefit categories beginning Sep. 1, 2015. This includes all medical and dental plans, as well as active employee and early retiree categories. There are no changes made to the EHA available plan deductibles, coinsurance, or copays for the 2015-16 plan year.

The EHA plan’s insurance coverage with Blue Cross Blue Shield of Nebraska includes more than 77,000 education employees, early retirees and their dependents. 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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