



## Open Enrollment Results – FY25

July 22, 2024



# Executive Summary

- All health plan rates increased by 27% effective July 1, 2024
  - Compared to July 2023, Highmark plans saw increases in the Comp PPO plan ranging from just under 5% for family coverage to 8.7% for employee & spouse
  - Highmark First State Basic saw double digit increases from 11.7% for employee only to 19% for employee & child coverage
  - Consistent with recent Open Enrollments, Aetna HMO enrollment continues to decline, however, Aetna CDH Gold enrollment increased from 4% for employee/spouse to 11.6% for employee & child coverage.
  - Aetna HMO enrollment has declined from 11,045 members from the FY19 plan year, which is a 23.3% decrease
- Despite network expansion, the DHMO plan saw a 7% decrease over July 2023 and the DPPO plan enrollment increased by just over 2%
- Vision plans saw a shift from the low (-4.8%) to the high plan (+8.9%) for an overall increase of just under 2%
- Accident Coverage grew by 27% (low) and 18% (high) and Critical Illness by 21% (\$30K) and 16% (\$15K) for an overall 20% increase in both programs
- Group Universal Life coverage increased by 624 subscribers (5%) over July 2023. Nearly 57% of these enrollments elected 1x annual salary and 23% elected 6x annual salary. The majority of new enrollments electing spouse and child coverage chose the higher \$20K coverage option
- FSA – Health Care enrollments maintained the 30% enrollment growth from July 2023 when the one-time \$125 employer contribution was offered. Dependent Care enrollment declined by 5.6%

# All Benefit Plans

<b>2024 OE Membership Changes - Enrollment for July 2024</b>				
	<b>June Subscribers</b>	<b>New July Subscribers</b>	<b>Total July Subscribers</b>	<b>Change from June</b>
<b>Highmark</b>	33,256	2,552	<b>35,817</b>	7.7%
<b>Aetna</b>	12,249	850	<b>12,457</b>	1.7%
<b>Delta</b>	41,523	971	<b>42,494</b>	2.3%
<b>Dominion</b>	3,422	135	<b>3,176</b>	-7.2%
<b>EyeMed</b>	20,321	342	<b>20,663</b>	1.7%
<b>Securian Accident</b>	3,823	770	<b>4,593</b>	20.1%
<b>Securian Critical Illness</b>	3,751	739	<b>4,490</b>	19.7%
<b>Securian GUL</b>	12,244	624	<b>12,868</b>	5.1%
<b>ASI Flex</b>	8,454	1,677	<b>8,407</b>	-0.6%

# Appendix

# Aetna Plans

## 2024 OE Membership Changes - Enrollment for July 2024

	June Subscribers	New July Subscribers	Total July Subscribers	Change from June
Aetna CDH Gold- EE Only	1,630	165	1,743	6.9%
Aetna CDH Gold- EE& SP	429	26	446	4.0%
Aetna CDH Gold- EE& Child	947	113	1,057	11.6%
Aetna CDH Gold- Family	706	67	745	5.5%
Aetna HMO- EE Only	3,453	213	3,430	-0.7%
Aetna HMO- EE& SP	1,032	47	1,003	-2.8%
Aetna HMO- EE & Child	2067	117	2053	-0.7%
Aetna HMO- Family	1985	102	1980	-0.3%
<b>Totals</b>	<b>12,249</b>	<b>850</b>	<b>12,457</b>	<b>1.7%</b>

# Highmark Plans

2024 OE Membership Changes - Enrollment for July 2024				
	June Subscribers	New July Subscribers	Total July Subscribers	Change from June
Comp PPO- EE Only	12,082	822	12,904	6.8%
Comp PPO- EE&SP	3,555	310	3,865	8.7%
Comp PPO-EE& Child	7,396	544	7,940	7.4%
Comp PPO- Family	6,119	297	6,416	4.9%
FSB PPO- EE Only	2,489	281	2,779	11.7%
FSB PPO- EE&SP	364	68	432	18.7%
FSB PPO-EE& Child	748	142	890	19.0%
FSB PPO- Family	503	88	591	17.5%
<b>Totals</b>	<b>33,256</b>	<b>2,552</b>	<b>35,817</b>	<b>7.7%</b>

# ASIFlex Plans

<b>2024 OE Membership Changes - Enrollment for July 2024</b>				
	<b>June Subscribers</b>	<b>New July Subscribers</b>	<b>Total July Subscribers</b>	<b>Change from June</b>
<b>Health Care FSA</b>	8,236	1,677	8,221	-0.2%
<b>Dependent Care FSA</b>	782	149	826	5.6%

# Vision Plans

<b>2024 OE Membership Changes - Enrollment for July 2024</b>				
	<b>June Subscribers</b>	<b>New July Subscribers</b>	<b>Total July Subscribers</b>	<b>Change from June</b>
<b>State Low Plan</b>	10,692	-518	10,174	-4.8%
<b>State High Plan</b>	9,629	860	10,489	8.9%



# Securian Accident

<b>2024 OE Membership Changes - Enrollment for July 2024</b>				
	<b>June Subscribers</b>	<b>New July Subscribers</b>	<b>Total July Subscribers</b>	<b>Change from June</b>
<b>Accident Low Plan</b>	934	253	1,187	27.1%
<b>Accident High Plan</b>	2,889	517	3,406	17.9%

# Securian Critical Illness

<b>2024 OE Membership Changes - Enrollment for July 2024</b>				
	<b>June Subscribers</b>	<b>New July Subscribers</b>	<b>Total July Subscribers</b>	<b>Change from June</b>
<b>Critical Illness \$30,000</b>	2,684	564	3,248	21.0%
<b>Critical Illness \$15,000</b>	1,067	175	1,242	16.4%

# Securian Group Universal Life (GUL)

## State of Delaware Enrollment Activity As of 06/01/2024

### GUL Member Elections

Election	Total
1x	2,634
2x	1,603
3x	4,153
4x	685
5x	426
6x	2,219
\$200K	524
<b>Total</b>	<b>12,244</b>

### GUL Spouse Life Elections

Election	Total
\$10K	1,291
\$20K	1,755
<b>Total</b>	<b>3,046</b>

### GUL Child Life Elections

Election	Total
\$10K	2,208
\$20K	1,454
<b>Total</b>	<b>3,662</b>

## As of 07/01/2024

### GUL Member Elections

Election	Total	New contracts	Existing contracts	Increases	Decreases
1x	2,882	355	2,503	0	24
2x	1,655	61	1,499	76	19
3x	4,176	63	4,052	56	5
4x	746	49	663	30	4
5x	464	31	410	19	4
6x	2,389	141	2,205	43	0
\$200K	556	9	508	38	1
<b>Total</b>	<b>12,868</b>				

### GUL Spouse Life Elections

Election	Total	New contracts	Existing contracts	Increases	Decreases
\$10K	1,288	8	1,279	0	1
\$20K	1,797	51	1,744	2	0
<b>Total</b>	<b>3,085</b>				

### GUL Child Life Elections

Election	Total	New contracts	Existing contracts	Increases	Decreases
\$10K	2,218	42	2,174	0	2
\$20K	1,533	76	1,444	13	0
<b>Total</b>	<b>3,751</b>				