



Open Enrollment Results – FY25

July 22, 2024
Updated August 26, 2024



Executive Summary

- All health plan rates increased by 27% effective July 1, 2024
 - Compared to July 2023, the Highmark Comp PPO family plan saw a decrease of -3.0% whereas there were slight increases in the other Comp PPO tiers. The Highmark First State Basic plans saw increases ranging from 0.1% for employee coverage to 4.4% for employee & child coverage. (Updated August 26, 2024)
 - 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 total contracts 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 increased by 5.6%

All Benefit Plans

2024 OE Membership Changes - Enrollment for July 2024				
	June Subscribers	New July Subscribers	Total July Subscribers	Change from June
Highmark*	35,746	1,031	35,845	0.3%
Aetna	12,249	850	12,457	1.7%
Delta	41,523	971	42,494	2.3%
Dominion	3,422	135	3,176	-7.2%
EyeMed	20,321	342	20,663	1.7%
Securian Accident	3,823	770	4,593	20.1%
Securian Critical Illness	3,751	739	4,490	19.7%
Securian GUL	12,244	624	12,868	5.1%
ASI Flex	8,454	1,677	8,407	-0.6%

*Updated August 26, 2024

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%
Totals	12,249	850	12,457	1.7%

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	12,737	415	12,899	1.3%
Comp PPO- EE&SP	3,857	81	3,868	0.3%
Comp PPO-EE& Child	7,910	146	7,960	0.6%
Comp PPO- Family	6,612	98	6,415	-3.0%
FSB PPO- EE Only	2,782	183	2,784	0.1%
FSB PPO- EE&SP	422	26	433	2.6%
FSB PPO-EE& Child	856	51	894	4.4%
FSB PPO- Family	570	31	592	3.9%
Totals	35,746	1,031	35,845	0.3%

*Updated August 26, 2024

ASIFlex Plans

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

Vision Plans

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

Securian Accident

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

Securian Critical Illness

2024 OE Membership Changes - Enrollment for July 2024				
	June Subscribers	New July Subscribers	Total July Subscribers	Change from June
Critical Illness \$30,000	2,684	564	3,248	21.0%
Critical Illness \$15,000	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
Total	12,244

GUL Spouse Life Elections

Election	Total
\$10K	1,291
\$20K	1,755
Total	3,046

GUL Child Life Elections

Election	Total
\$10K	2,208
\$20K	1,454
Total	3,662

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
Total	12,868				

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
Total	3,085				

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
Total	3,751				