

CY2026 Breakdown of Health Plan Premiums/Spend for Medicare Retirees and the State

Premium Distribution

As of February 2026, there are **28,127** total Medicare Retirees enrolled in the GHIP.

Of this total:

- **15,967 (56.8%) are paying 0% of the health plan premium**
 - Retiree pays \$0.00 per month
 - State pays \$361.78 - \$638.12 per month
- **1045 (3.71%) benefit from Double State Share***
 - Retiree pays \$0.00 - \$25.00 per month
 - State pays \$343.70- \$638.12 per month
- **8,411 (29.9%) are paying 5% of the health plan premium**
 - Retiree pays \$18.08 - \$31.90 per month
 - State pays \$343.70 - \$606.22 per month
- **1,666 (5.9%) are paying 25% of the health plan premium**
 - Retiree pays \$90.45 - \$159.53 per month
 - State pays \$271.33 - \$478.59 per month
- **844 (3%) are paying 50% of the health plan premium**
 - Retiree pays \$180.89 - \$319.06 per month
 - State pays \$180.89 - \$319.06 per month
- **194 are paying the full premium (0.69%)**
 - Retiree pays \$347.20 - \$638.12 per month
 - State pays \$0.00 per month (based on having fewer than required years of State service)

For 25,423 Medicare retirees (90.4%), the State is paying 95 - 100% of the Premium with retirees paying 0 - 5%.

** Double State Share is a benefit available only to two State of Delaware employees and/or State of Delaware pensioners who were both employed (in a benefit eligible position) by or retired (receiving a pension check) from the State of Delaware prior to January 1, 2012 AND were married to one another prior to January 1, 2012.*