

Summary of NDPERS Renewal Options for 2025-2027

NDPERS currently offers a Grandfathered (GF) PPO plan that includes portions of the Affordable Care Act (ACA) mandated benefits. To prepare for the biennium renewal discussion, Sanford Health Plan has calculated the impact of multiple changes to this plan. The impacts provided are built from the rates of the current biennium and do not reflect the July 2025 renewal.

Rate Impact of enhancements to Grandfathered Plan

Increasing Coverage of Birth Control to 100% (eliminating cost share)	0.21%
Adding Smoking Cessation benefits	0.01%
Increasing coverage for Preventive Colonoscopies to 100% (eliminating cost share)	0.24%

Plan design options to lower costs while maintaining Grandfathered status

	Plan Year			
	2009-2011 **	2017-2025	2025-2027 Option 1	2025-2027 Option 2
PPO Office Visit	\$ 25	\$ 30	\$ 35	\$ 40
PPO ER	\$ 50	\$ 60	\$ 70	\$ 80
PPO IND DED	\$ 400	\$ 500	\$ 550	\$ 600
PPO FAM DED	\$ 1,200	\$ 1,500	\$ 1,700	\$ 1,800
PPO COIN	80-20%	80-20%	80-20%	80-20%
PPO IND MOOP*	\$ 1,150	\$ 1,500	\$ 1,700	\$ 1,800
PPO FAM MOOP*	\$ 2,300	\$ 3,500	\$ 3,600	\$ 3,700
Basic Office Visit	\$ 30	\$ 35	\$ 40	\$ 45
Basic ER	\$ 50	\$ 60	\$ 70	\$ 80
Basic IND DED	\$ 400	\$ 500	\$ 550	\$ 600
Basic FAM DED	\$ 1,200	\$ 1,500	\$ 1,700	\$ 1,800
Basic COIN	75-25%	75-25%	75-25%	75-25%
Basic IND MOOP*	\$ 1,650	\$ 2,000	\$ 2,400	\$ 2,600
Basic FAM MOOP*	\$ 3,700	\$ 4,500	\$ 5,000	\$ 5,600
% Change			-0.5%	-0.9%

*Maximum Out-Of-Pocket (MOOP) values calculated on Deductible & Coinsurance. Does not include Copays.

**To maintain GF status benefit changes must be based on 2010 Benefits

Any plan design change(s) would need to be evaluated by legal counsel to validate it does not impact NDPERS PPO Grandfathered status.