

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.

North Dakota Public Employees Retirement System
Request for Proposals - Health Plan Administrator
D5.1 PLAN DESIGN CHANGE ACTUARIAL IMPACTS

YOUR COMPANY NAME:

- IN THE YELLOW BOXES, PROVIDE THE RATE IMPACT FOR THE PROPOSED PLAN DESIGN CHANGES ILLUSTRATED BELOW ON A PERCENT REDUCTION BASIS

Plan Design Change Value	N/A - Current		-5.9%		-7.9%		-8.3%	
Plan Design Provisions	Existing PPO/Basic/ Grandfathered		Option 1 Non-Grandfathered		Option 2 Non-Grandfathered		Option 3 Non-Grandfathered	
	PPO	Basic	PPO	Basic	PPO	Basic	PPO	Basic
Single Deductible	\$500	\$500	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Family Deductible	\$1,500	\$1,500	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Single Coinsurance/Max	80%/ \$1,000	75%/ \$1,500	80% \$1,750	75% \$2,250	80% \$2,750	75% \$3,250	80% \$4,000	75% \$4,500
Family Coinsurance/Max	80%/ \$2,000	75%/ \$3,000	80% \$3,500	75% \$4,500	80% \$5,500	75% \$6,500	80% \$8,000	75% \$9,000
Single Maximum Out of Pocket	\$1,500	\$2,000	\$2,750	\$3,250	\$3,750	\$4,250	\$5,000	\$5,500
Family Maximum Out of Pocket	\$3,500	\$4,500	\$6,500	\$7,500	\$8,500	\$9,500	\$11,000	\$12,000
Office Visit Copayment	\$30	\$35	\$30	\$35	\$30	\$35	\$30	\$35
Emergency Room Copayment	\$60	\$60	\$60	\$60	\$60	\$60	\$60	\$60
Preventive Care	\$30 Copay	\$35 Copay	100%	100%	100%	100%	100%	100%
Formulary Generic	\$7.50/88%	\$7.50/88%	\$10	\$10	\$10	\$10	\$10	\$10
Formulary Brand	\$25/75%	\$25/75%	\$25/75%	\$25/75%	\$25/75%	\$25/75%	\$25/75%	\$25/75%
Non-Formulary Drugs	\$30/50%	\$30/50%	\$30/50%	\$30/50%	\$30/50%	\$30/50%	\$30/50%	\$30/50%
Coinsurance Max	\$1,200	\$1,200	Part of Medical	Part of Medical	Part of Medical	Part of Medical	Part of Medical	Part of Medical

**High-deductible plan not shown since no design changes are contemplated*

NDPERS Employees & Retirees that met their Contract Out of Pocket Maximums

Year	State Employee or Early Retiree	Type of Coverage	Total # of Employees/Retirees with coverage**	Did not meet Out of Pocket Maximum	Met Out of Pocket maximum	% of Total Employees/Retirees that met Out of Pocket maximum
2022	State Employee	Grandfathered PPO	16,065	15,004	*1,061	7%
2022	State Employee	HDHP	909	819	90	10%
2022	Early Retiree	Grandfathered PPO	533	435	*98	18%
2023	State Employee	Grandfathered PPO	15,789	14,67	*1,112	7%
2023	State Employee	HDHP	1,119	998	121	11%
2023	Early Retiree	Grandfathered PPO	460	368	*92	20%

***Grandfathered PPO plan does not include copays in the out of pocket maximum. Value only includes deductibles and coinsurance values paid by employee/retiree.**

****Employees & Retirees that had individual or family coverage for a minimum of 1 month during the year.**