

# Regarding the “Pay Up” Premiums That Weren’t Asked for and Senate Bill 57

(<https://sdlegislature.gov/Session/Bill/22037/210663>)

## REAL Answers to What Kind of ‘Choices’ Would You Like in Your State Health Insurance Plan or Offering?

### (OR What Do South Dakota State Government Employees REALLY Want From Their Healthcare Plan?)

Comments from SDSEO Facebook, <https://www.facebook.com/my.SDSEO>

- For hearing aids to be covered and a long-term care option.
  - I was shocked to discover hearing aids weren't covered and don't understand why they aren't. It's certainly a health issue.
  - Same with vasectomies. They cover IUD and birth control, but not a vasectomy. It's got to be cheaper for an insurance company than paying for a pregnancy.
  - My husband lost his hearing in one ear due to an infection so we were researching options. It's shocking and we were further shocked to discover our insurance didn't cover them.
- Hearing aids should be covered by insurance. At Human Services we have programs that support people who are hearing impaired or deaf. Yet it's not an option for coverage for my child's hearing aids and exams without a secondary insurance.
- Keep it the way it was.
- Better prescription prices for long-term conditions.
- The system we have now isn't the best, but it's better than what the new proposed plans are. Just leave it alone.
- Better prescription drug plans. As a diabetic, the cost of insulin is nuts. It's hard enough to afford with insurance so I am thankful I am not paying 1000's of dollars a month out of pocket.
- I'm curious why are they increasing our cost and lowering the amount they contribute to the HSA? That is a double hit.
- Keep it as is. Better than all of the plans they are proposing. Office co-pays would be nice, we had that for a time years ago.
- I don't want more "choices"! Leave the way it was. \$0 cost for state employees. If you have to raise prices then raise it on the dependents and the spouse premiums.
- I don't want more "choices". This is health care. Necessary things should just be covered at a reasonable cost. As we get more "choice", the quality of the plans decreases or costs increase (both in some cases). The addition of premiums for employees opens the door for future premium increases and the deductibles are already going up every year.
- Premium free for employee regardless of the plan chosen.
- Premiums that aren't a 1/4 of your salary. There is no way a "raise" is going to cover any of the additional costs of these plans.

- Our insurance to remain free.
- I understand these choices may be better for families but what about single employee plans. The closest plan to what I have now will cost me just under \$100 a month when now it's \$0. Not even counting the increased deductible. That will take all but a few dollars of my raise in July. I am actually worse off with these new options.
- Basic health with reasonable deduction, prescription coverage, flex options of added items and affordable coverage for retirees.
- Keep the plans as they are is a much better option than what the new plans cover! Also going through comparing and understanding the differences between 4 plans adds unnecessary complexity to employees rather than keeping it simple with 1 low deductible and 1 high deductible plan.
- Free health coverage for employees. Offer family coverage and Deductible needs to be reasonable.
- I definitely miss the \$300 deductible it used to be when I started in 2009!!
- The people of the state of South Dakota benefit greatly from the hard work and dedication displayed by employees of the state. I receive superb service from staff at agencies I contact. I get prompt, personal answers in response to calls and questions. State employees work under some of the least desirable circumstances - from guarding prisoners to keeping our roads safe. From keeping families together to providing opportunities for people from all socio-economic backgrounds. We smile at visitors and make their stays pleasant so that they want to come back and visit...and even decide to move here. It is not too much, therefore, to reimburse these citizen-employees with fair and equitable pay AND health benefits. We understand that the health care industry is a behemoth and costs can be out of control. If the state wants to offer us "choices," the choice shouldn't be between paying huge out-of-pocket expenses and receiving essentially no raise...or a using a "larger" raise and receive terrible health insurance. We're talking about investing in the future of South Dakota. This state is built by some very good people doing hard work. If we want to be proud of our state we need to have the state invest in us.
- I just wish there was a better way to pay for things. I am sick of breaking even with raises. I APPRECIATE the raises you fight for more than you can know, but the increase I will be paying on the next most affordable plan for my family due to these new plans will barely cover the increase. This allows no adjustments for me to accommodate inflation of prices elsewhere in my life. It has been this way every year and when there is no raise - we take a loss. My family meets out OOPM (out of pocket max) every year. We have complex medical needs. Previously, to get max benefit for my family we max on HSA, and max FSA (we use after deductible to pay medical expenses.) It takes \$445 out of my paycheck - it still leaves \$500 uncovered to reach OOPM which is another half paycheck . \$445 was the max you could take out for the HD plan with max benefits... it's not half of my paycheck, but its close. Total was cost for that plan (premiums + OOPM )was \$11,125 last year- that is what we paid between premiums and various ways of paying the medical bills (FSA, HSA, or after tax \$\$). Now the plan best for us (Jefferson - lowest OOPM always wins) one has an FSA- so all tax savings on the \$7100 previously allowed on the HSA is gone. HSA are federally regulated so there is little the plan can do. FSA allows 3250, but that leaves \$4750 uncovered I will have to save after taxes - a

huge amount to me (over 10% of my take home) but still too low to write off when my spouse and I do taxes. This plan (premiums + OOPM) will cost us \$12,340 throughout the year. My raise barely covers this difference so there is actually no increase in the amount of \$\$ I will have available to me or ability to adjust to rising costs elsewhere. My paychecks will be larger since I cannot contribute to an HSA, but more taxes will be taken since the savings I had on the HSA money is no longer there- so less \$\$ will end up in my pocket and I am guessing that amount would negate the rest of the raise received this year. I will have to make my own savings plan to help pay medical bills - the \$4750 uncovered. For a family like mine that will need to pay up to the OOPM and take all benefits offered this is the lowest yearly cost. Next is Washington at \$12,436 - more out of your paycheck (\$449) but you get tax savings on the HSA. I AM thankful that ALL plans allow prescriptions to roll up into their deductible. Prescriptions are 30-40% of our cost. We don't mind paying our fair share- we understand that our needs are different. But in a world where we have the technology and medicine and science to allow people like my 6 year old son, who has a lifelong genetic condition, to live a normal, healthy life, it is hard to accept the financial crippling that comes from being pocketbook stagnant in a world that demands more and more living costs. These plans made us question if this job was a sustainable one. We love living here. We love the people, I love my job, my family is here. I don't want to move. But how can I keep working in a job where the benefit increases take all the benefit of the pay increases? I think these plans are about as good as you could do switching to another provider, but the state should do a better job of ensuring raises are not just there to compensate for benefit increases.

## STATE HEALTH PLAN LINKS

- Current Health Plan - <https://bhr.sd.gov/benefits/active/health-plans/health-plan-options/>
  - 2-plan comparison chart - <https://bhr.sd.gov/benefits/FY21Files/FY21DecisionGuideComp.pdf>
- Proposed Health Plans - <https://bhr.sd.gov/newplans/index.html>
  - 46 FAQs - <https://bhr.sd.gov/newplans/FY22HealthPlansFAQ.pdf>
  - 4-plan premium comparison chart - <https://bhr.sd.gov/newplans/AllPremiums.pdf>