

FOR DISCUSSION PURPOSES ONLY

JFO DRAFT

TOTAL PREMIUM ESTIMATES (Est. 2018)

	Single	Single+1	Single+child	Family	
Based on MEPS	\$563	\$1,146	\$1,086	\$1,582	
Based on Kaiser/HRET	\$577	\$1,155	\$1,114	\$1,619	
VT DOL Survey	\$599	\$1,112	\$1,066	\$1,471	
<i>Exchange Plans (2018)</i>					
2nd Lowest Cost Silver Plan	\$505	\$1,011	\$976	\$1,420	MVP Silver HDHP
Most Expensive Silver Plan	\$571	\$1,143	\$1,103	\$1,606	BCBSVT Silver HDHP
Lowest Cost Gold Plan	\$569	\$1,137	\$1,097	\$1,598	MVP Gold HDHP

EMPLOYEE SHARE %

	Single	Single+1	Single+child	Family	
Based on MEPS	22%	26%	22%	27%	
Based on Kaiser/HRET	18%	N/A	N/A	30%	
Based on VT DOL Survey	22%	29%	26%	31%	
State Employee Plan	20%	20%		20%	
VEHI Teachers Plan	18%	18%		18%	Unweighted

EMPLOYEE SHARE \$

	Single	Single+1	Single+child	Family
Based on MEPS	\$124	\$301	\$239	\$421
Based on Kaiser/HRET	\$105	N/A	N/A	\$493
Based VT DOL Survey	\$133	\$318	\$272	\$452

Notes:

MEPS - Medical Expenditure Panel Survey data (2016) grown by 3.2% (single) to 3.3% (single+1 and family) based on growth in average annual worker premiums between 2011 - 2016 according to MEPS.

Kaiser/HRET - Kaiser Family Foundation and Health Research & Education Trust 2017 Employer Health Benefits Survey. Grown by 3.5% based on average 5 year growth in annual worker premiums using Kaiser/HRET data (2017)

VT DOL Survey - Vermont Employer Health Benefits Survey (June 2015), University of Massachusetts Medical School, grown by 3.5% based on average 5 year growth in annual worker premiums using Kaiser/HRET data (2017)