

## 2020 Employee Health Insurance Survey Results

### Questions:

1. Did you attend the employee health insurance informational meeting on October 9, 2019?

Yes	38	66.7%
No	16	28.1%
No, I am already familiar with PEIP plans.	<u>3</u>	5.3%
	57	

2. Based on what you learned or already knew, which plan do you prefer?

Our current plan with the SWWC Cooperative	16	28.1%
PEIP (Public Employees Insurance Plan)	33	57.9%
No preference	<u>8</u>	14.0%
	57	

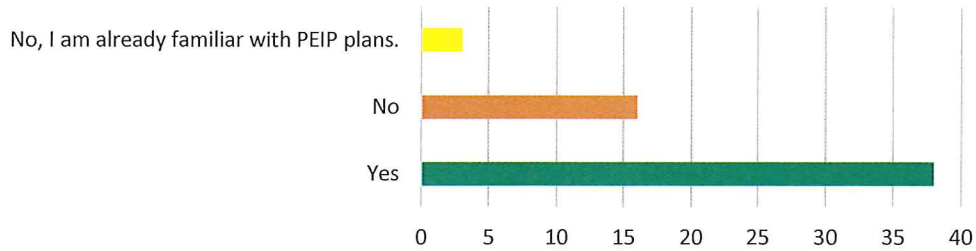
3. Do you currently have health insurance through the City of Marshall?

Yes	55	96.5%
No	<u>2</u>	3.5%
	57	

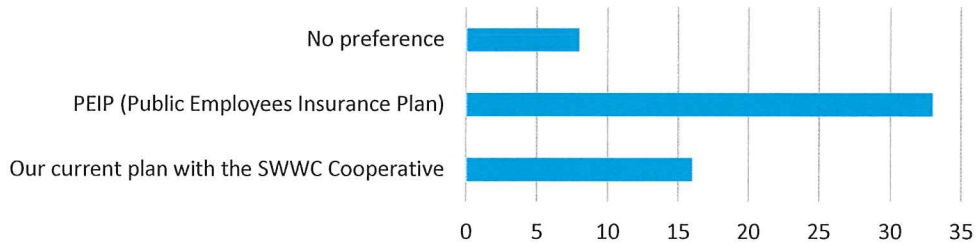
4. The City's wellness program is beneficial to me and I would like the program to continue.

Yes	29	50.9%
No	<u>28</u>	49.1%
	57	

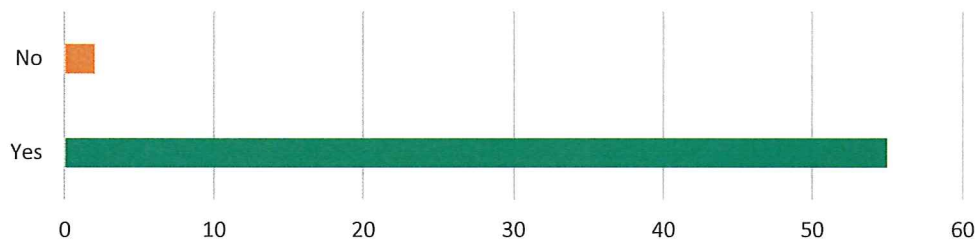
### Did you attend the health insurance informational meeting on October 9, 2019?



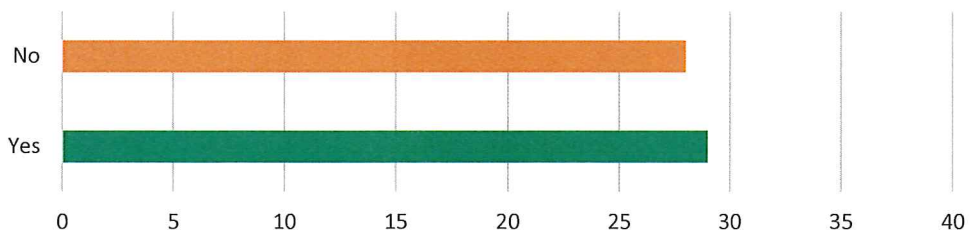
### Based on what you learned or already knew, which plan do you prefer?



### Do you currently have health insurance through the City of Marshall?



### The City's wellness program is beneficial to me and I would like the program to continue.



## 2020 Employee Insurance Survey Comments

Q1	Q2	Q5
1 No	SWWC	I have concerns with networks, consent for referral, tiered drugs
2 Yes	PEIP	On paper, I believe that PEIP looks like the better plan, but it makes me nervous because it is a new system, and I hope that I'm seeing the big picture and not missing anything. I hope that someone who has more knowledge of these programs is able to analyze them both to make sure we are comparing apples to apples.
3 Yes	PEIP	keep up the good work!
4 Yes	SWWC	The answers I chose were based on the low premium for a very high deductible plan as well as the extra \$500 from the wellness program. For a healthy individual they are very similar. The PEIP plan would be better suited for families or individuals who regularly receive care.
5 Yes	PEIP	hard to make a decision with another option in the works-- don't have all the facts at this time
6 No	PEIP	Na
7 Yes	PEIP	The wellness program is nice but i would rather have lower premiums.
8 Yes	PEIP	this issue comes down to cost the annual flu shot is great, the bio metric screening is great, getting the financial incentive to participate in both is not needed, I believe these could continue through our actual wellness committee/city budget not paid for by coop if all agree it is a positive deal for employees, that being said the city does need to be with the COOP due to wellness incentives
9 Yes	SWWC	Thank you for your time !
10 No	SWWC	SWWC-Local provider
11 Yes	PEIP	Health Insurance is a benefit to the employee and should be used as a tool to retain and attract professional to our organisation. If administration and the council expect the best out of our employees then the council should offer the best when it comes to health insurance. For people that utilize the City's health insurance plan PEIP is, without a question, the best option.

- 12 No PEIP I have hit my \$10,000/ yr. family deductible the last three years due to unavoidable circumstances. After paying the family premium of \$266.06/ mo. and putting in the max allowable \$384.60/ mo. into HSA for a total monthly cost for health coverage of \$650.66, I am still in the hole. I won't be able to afford another \$10,000 deductible next year if needed. I remember when the City used to pay the majority, if not all of the premium costs and provided more than \$2,000/ year into HSA accounts. Just four years ago employees were paying \$36.50/ mo. premiums for family coverage on the 5000/10000 plan, while the City was paying \$1093.00/ mo. to cover the employees remaining premium. From those numbers, it appears the City covered 97% of the employees premium, while the employee covered 3%. Additionally, in 2015 the City contributed \$3,152.40 annually into the employees HSA account. 2016 premiums: City covered 92%, Employee 8%. 2017 premiums: City covered 90%, Employee 10%. 2018 premiums: City covered 88%, Employee 12%. In 2019, the employee is now paying \$266.06/ mo. for family coverage premiums, while the City is covering \$1,432.44/ mo. In 2019 the employee is covering roughly 16% of the premium, while the City had dropped to covering 84%. Additionally, between 2016 and 2019 the City has dropped employee's annual HSA contributions to \$2,000/ yr. When looking at the premium increase from 2015 to 2016, the City covered roughly 67% of the increase, while the employee covered 33%. 2016-2017 premium increase, City - 60%, Employee - 40%. 2017-2018 increase, City 60%, Employee - 40%. 2018 - 2019 increase, City - 50%, Employee - 50%. It appears the trend is moving towards the employee covering more cost each year. Wondering if there is a better insurance plan with better deductibles that keeps the employee costs or at least the % of premium the employee is required to cover more stable? Also, if the City is saving money by selecting a certain insurance plan, can that money be put back to cover more of the premiums? Or if the City is saving money by not contributing as much into employees HSA accounts, can that money be used to cover more of the premium costs?
- 13 No SWWC I was in Sioux Falls fro a doctor appointment wed. Did it get recorded so I can view it?
- 14 Yes PEIP If there are significant saving for the city by switching to PEIP - it would be nice to see those saving shared up front with the employees.
- 15 No PEIP The current level of my employer's contribution to my plan is much appreciated and needed.
- 16 Yes PEIP Welness committee should just go back to chili cook offs!
- 17 No No Pref Bring back the discounts on gym membership and get rid of the Target giftcards. You literally can lie on sharecare and get giftcards.
- 18 Yes PEIP If PEIP is chosen, are the BCBS benefits the same under PEIP as they are through SWWC?

- 19 Yes SWWC do not care for peips 2 year commitment or the restrictions on providers, what if want a second opinion?
- 20 Yes PEIP The wellness program is o.k. but not necessary.
- 21 Yes SWWC We appreciate the City contributing to our Health Insurance, it is very much appreciated!!
- 22 Yes PEIP It's beneficial BUT it's not a deal breaker (wellness program). I'd rather save a couple thousand every year than get \$750.

Individual Responses--Sorted

Response	Attend mtg	Pref	City Insurance	Wellness
	Q1	Q2	Q3	Q4
7	Yes	SWWC	Yes	Yes
9	Yes	SWWC	Yes	Yes
28	Yes	SWWC	Yes	Yes
30	Yes	SWWC	Yes	Yes
41	Yes	SWWC	Yes	Yes
46	Yes	SWWC	Yes	Yes
48	Yes	SWWC	Yes	Yes
53	Yes	SWWC	Yes	Yes
56	Yes	SWWC	Yes	Yes
26	Yes	SWWC	Yes	No
49	Yes	SWWC	Yes	No
5	Yes	PEIP	Yes	Yes
13	Yes	PEIP	Yes	Yes
22	Yes	PEIP	Yes	Yes
25	Yes	PEIP	Yes	Yes
32	Yes	PEIP	Yes	Yes
36	Yes	PEIP	Yes	Yes
44	Yes	PEIP	Yes	Yes
52	Yes	PEIP	Yes	Yes
57	Yes	PEIP	Yes	Yes
1	Yes	PEIP	Yes	No
2	Yes	PEIP	Yes	No
4	Yes	PEIP	Yes	No
8	Yes	PEIP	Yes	No
11	Yes	PEIP	Yes	No
12	Yes	PEIP	Yes	No
15	Yes	PEIP	Yes	No
19	Yes	PEIP	Yes	No
20	Yes	PEIP	Yes	No
23	Yes	PEIP	Yes	No
24	Yes	PEIP	Yes	No
27	Yes	PEIP	Yes	No
34	Yes	PEIP	Yes	No
38	Yes	PEIP	Yes	No
43	Yes	PEIP	Yes	No
50	Yes	PEIP	Yes	No
45	Yes	PEIP	No	No
31	Yes	No Pref	Yes	Yes
37	No, familiar w PEIP	PEIP	Yes	Yes
18	No, familiar w PEIP	PEIP	Yes	No
39	No, familiar w PEIP	PEIP	Yes	No
3	No	SWWC	Yes	Yes
29	No	SWWC	Yes	Yes
51	No	SWWC	Yes	Yes
55	No	SWWC	Yes	Yes
35	No	SWWC	Yes	No
14	No	PEIP	Yes	Yes
16	No	PEIP	Yes	Yes
33	No	PEIP	Yes	No
47	No	PEIP	Yes	No
6	No	No Pref	Yes	Yes
42	No	No Pref	Yes	Yes
54	No	No Pref	Yes	Yes
10	No	No Pref	Yes	No
21	No	No Pref	Yes	No
40	No	No Pref	Yes	No
17	No	No Pref	No	No