



HEALTH INSURANCE RATES



3 SIGNIFICANT FACTORS



Increased Costs

New Medications / New Uses

PA 152 Hard Cap



COSTS

Things. Cost. More.

Eggs

Airplane Tickets

Vehicles

Healthcare Services

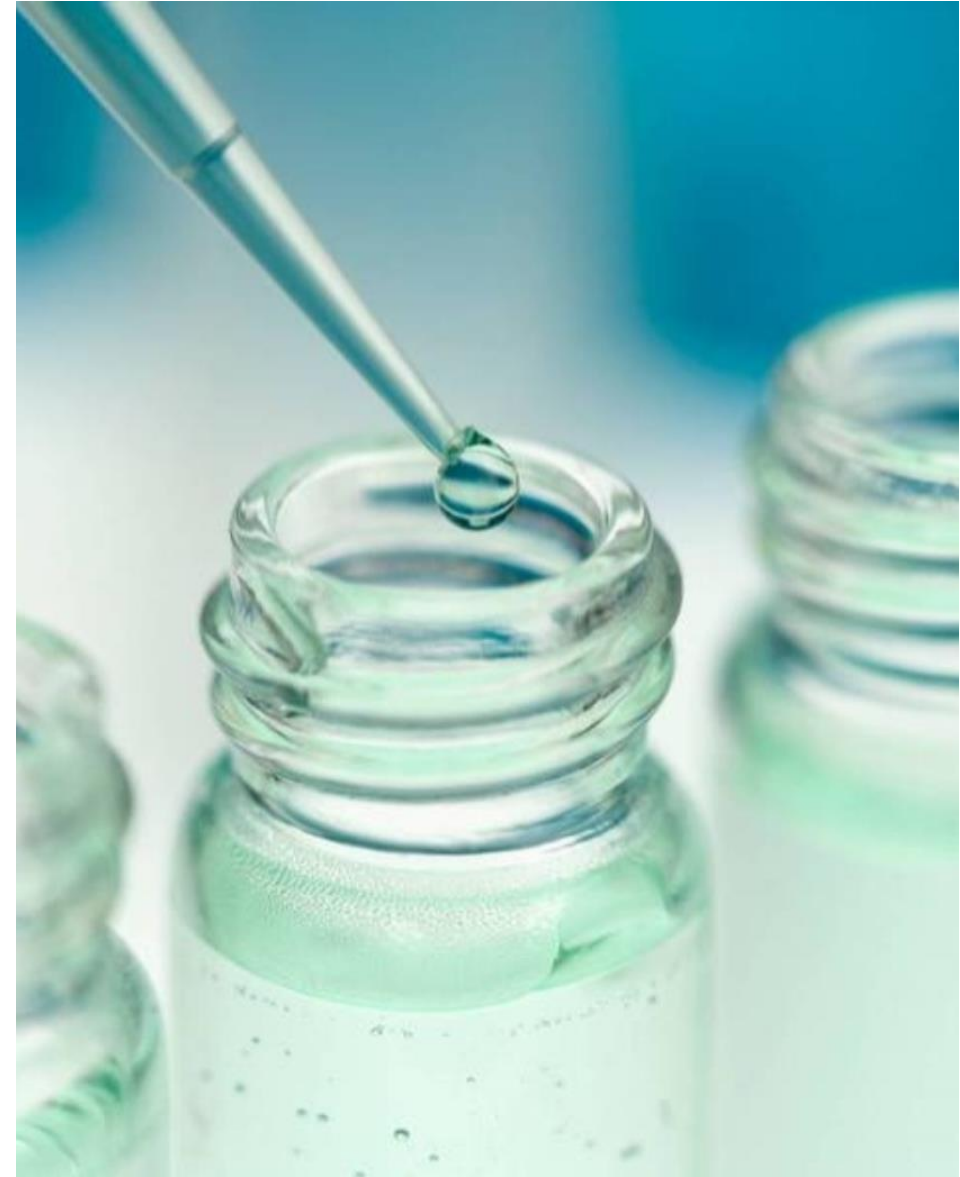


NEW MEDICATIONS NEW USES

GLP-1's - \$1,300/mo.
Diabetes

Weight loss
Alzheimer's
Parkinsons
Cardiovascular issues
Sleep Apnea
Kidney Disease.....

New = No Generics



PA 152 HARD CAP

Publicly Funded Health Insurance Contribution Act

- Sets a limit on the amount a public employer may contribute to a medical benefit plan.
- Genesee County negotiated with our Unions, the Hard Cap option.





PA 152 HARD CAP



- Allows employer to pay up to the Hard Cap.
- Cap set by the Michigan Department of Treasury.
 - Medical Care Component of the US Consumer Price index

HISTORY OF PA 152 INCREASES

2017 **3.3%**

2018 **3.4%**

2019 **1.9%**

2020 **2.0%**

2021 **3.3%**

2022 **3.7%**

2023 **1.3%**

2024 **4.1%**



2025 HARD CAP INCREASE



0.2% increase from 2024 rates



2025 HEALTHCARE COSTS



Genesee County 13.29%

Other Public Employers 15-20%





HISTORIC MONTHLY EMPLOYEE CONTRIBUTIONS										
	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
ASR Buy-Up										
Single	\$126.23	\$37.23	\$45.68	NA	NA	NA	NA	NA	NA	NA
2-Person	\$263.99	\$77.86	\$95.53	NA	NA	NA	NA	NA	NA	NA
Family	\$344.27	\$101.53	\$124.58	NA	NA	NA	NA	NA	NA	NA
ASR Base										
Single	\$31.59	\$0.00	\$0.00	NA	NA	NA	NA	NA	NA	NA
2-Person	\$66.07	\$0.00	\$0.00	NA	NA	NA	NA	NA	NA	NA
Family	\$86.16	\$0.00	\$0.00	NA	NA	NA	NA	NA	NA	NA
BCBSM										
Single	NA	NA	NA	\$235.83	\$40.16	\$127.88	\$72.56	\$36.52	\$83.88	\$134.62
2-Person	NA	NA	NA	\$492.09	\$83.16	\$306.92	\$145.12	\$73.06	\$167.75	\$269.22
Family	NA	NA	NA	\$645.47	\$111.20	\$383.64	\$198.08	\$99.72	\$228.99	\$367.48
HAP HMO										
Single	NA	NA	NA	\$0.00	\$0.00	\$18.12	\$23.14	\$41.06	\$71.14	\$79.28
2-Person	NA	NA	NA	\$0.00	\$0.00	\$43.50	\$46.28	\$82.08	\$142.23	\$158.50
Family	NA	NA	NA	\$0.00	\$0.00	\$54.38	\$62.18	\$112.06	\$194.16	\$216.36
HAP PPO										
Single	NA	NA	NA	\$7.98	\$0.00	\$30.78	\$53.50	\$80.18	\$107.24	\$116.86
2-Person	NA	NA	NA	\$16.69	\$0.00	\$73.88	\$107.02	\$160.34	\$214.44	\$233.68
Family	NA	NA	NA	\$21.77	\$0.00	\$92.36	\$146.08	\$218.86	\$292.71	\$318.98
Hard Cap Increase	0.20%	4.10%	1.30%	3.70%	3.30%	2.00%	1.90%	3.40%	3.30%	2.50%

HEALTHCARE COALITION

- Collaborative Approach
- Monitoring Trends and Utilization
- Evaluating Options

GOAL

Maintain meaningful healthcare
at an affordable cost

