



The Episcopal Diocese of San Diego

2083 Sunset Cliffs Boulevard
San Diego, CA 92107

619-291-5947

RESOLUTION 2019-10-02 Changes to the Denominational Health Plan Policy Recommended by the Personnel and Finance Committees

Resolved: That the Executive Council of The Diocese of San Diego approve the following plan selection to the denominational health plan policy. The committees recommend no changes from the plans that are offered for 2019.

Resolved: That the bishop's staff in consultation with the appropriate committees revise the wording of the recommendation that was part of the 2019 resolution and present that as a separate resolution at a later date.

Resolved: That the diocese offer the following health insurance plans for 2020:

Anthem BCBS CDHP 15/HSA
Anthem BCBS CDHP 20/HSA
Kaiser EPO High Option
Kaiser EPO 80
Anthem BCBS PPO 90
Anthem BCBS MSP PPO 90
EAP
Preventive Dental
Basic Dental-50/150
Dental & Orthodontics-25/75

EXPLANATION

1. At the 2009 General Convention, The Episcopal Church passed resolution A177 with two key components:
 - a) Parity is required between clergy and lay employees
 - b) All churches and dioceses must use the Church Pension Group Medical Trust for their health insurance.
2. During 2010, the bishop convened a denominational health policy task force to recommend to diocesan convention a diocesan denominational health policy that was in compliance with the general convention resolution. The committee had a number of listening sessions to gather the will of the diocese and to communicate the recommendation. Their work culminated in the recommendation of resolution 12-09, which was passed at the February 2012 diocesan convention. The plan called for a base plan to be the basic EPO Health Plan which has been the Aetna plan. The



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Aetna EPO was not offered in 2017 nor were the other EPO plans administered by United Health Care.

3. Health Insurance costs continue to rise and are becoming unsustainable for both the church and the employees who are required to fund their family's insurance.
4. Consumer driven health plans (CDHP), formerly known as high deductible health plans (HDHP) coupled with a health savings account (HSA) is gaining popularity among dioceses.
5. Employees that need family coverage are most at risk with the rise in health insurance costs. This is particularly true with DHP since it does not have age banded rates. Young priests and lay employees are more likely to have families and are having to pay for their family's coverage at the rates that reflect the costs of providing insurance to older individuals. This matter will be discussed in future meetings of the finance committee.
6. Premium increases from 2019 to 2020 are from 6.5-7.0% (other than preventative dental, which is 11.65%).

Signed

Daryl E. Pralle

Title

Secretary of Convention

Date

10/5/19



Plan Selections

Diocese of San Diego (1150)

Effective Date: 2020-01-01

Rate Tiers: 3

Rx Option: Standard

Last Modified: 2019-08-05 11:16:08

Option 1

Plan Name	Plan Code	Enroll Total	2019 Rates					2020 Rates					2020 Election
			Single	Plus Sps	Plus Child	Family	Final % Chg	Single	Plus Sps	Plus Child	Family	Final % Chg	
Anthem BCBS BlueCard MSP PPO 90	MS10	4	777	1399	1399	2176	6.07	828	1490	1490	2318	6.54	✓
Anthem BCBS BlueCard PPO 90	MPP2	21	972	1750	1750	2722	6.00	1035	1863	1863	2898	6.47	✓
Anthem BCBS CDHP-15/HSA	MHDG	18	802	1444	1444	2246	6.53	858	1544	1544	2402	6.96	✓
Anthem BCBS CDHP-20/HSA	MHDE	12	685	1233	1233	1918	7.52	733	1319	1319	2052	6.99	✓
EAP	MEAP		5	5	5	5	0.00	4	4	4	4	-20.00	✓
Kaiser EPO High	MKE0	9	1004	1807	1807	2811	6.00	1069	1924	1924	2993	6.47	✓
Kaiser Permanente EPO 80 Plan	MKL0	8	855	1539	1539	2394	7.01	911	1640	1640	2551	6.55	✓
Anthem BCBS BlueCard MSP PPO 100	MSG9							898	1616	1616	2514	6.53	
Anthem BCBS BlueCard MSP PPO 70	MS12							685	1233	1233	1918	6.56	
Anthem BCBS BlueCard MSP PPO 80	MS11							751	1352	1352	2103	6.54	
Anthem BCBS BlueCard PPO 100	MPP1							1107	1993	1993	3100	6.57	
Anthem BCBS BlueCard PPO 70	MPP4							855	1539	1539	2394	6.50	
Anthem BCBS BlueCard PPO 80	MPP3							939	1690	1690	2629	6.43	
Anthem BCBS CDHP-40/HSA	MHBR							664	1195	1195	1859	7.46	
Kaiser CDHP-20/HSA	MHDK							737	1327	1327	2064	5.47	
Preventive Dental	DDPV	3	43	77	77	120	10.16	48	86	86	134	11.65	✓
Basic Dent-50/150	DD50	51	63	113	113	176	4.84	64	115	115	179	1.66	✓
Dent&Ortho-25/75	DD25	16	83	149	149	232	4.99	85	153	153	238	2.57	✓