

SUBMITTAL TO THE BOARD OF SUPERVISORS
COUNTY OF RIVERSIDE, STATE OF CALIFORNIA



ITEM: 3.41
(ID # 22727)

MEETING DATE:
Tuesday, August 29, 2023

FROM : HUMAN RESOURCES:

SUBJECT: HUMAN RESOURCES: Dental, and Vision Plan Rates; Benefit Changes for Active Employees and Retirees for the 2024 Calendar Year, All Districts. [Total Cost - \$15,756,100, 100% Employee and Retiree Dental and Vision Premiums]

RECOMMENDED MOTION: That the Board of Supervisors:

1. Approve the 2024 Dental and Vision plan rates listed in Attachments A and B for active employees and early retirees. CalPERS monthly plan rates are provided for information purposes only in Attachment C.

ACTION: Policy

Michael Bowers

Michael Bowers, HR Director

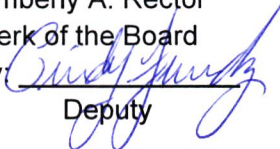
8/17/2023

MINUTES OF THE BOARD OF SUPERVISORS

On motion of Supervisor Spiegel, seconded by Supervisor Perez and duly carried by unanimous vote, IT WAS ORDERED that the above matter is approved as recommended.

Ayes: Jeffries, Spiegel, Perez, Washington, and Gutierrez
Nays: None
Absent: None
Date: August 29, 2023
xc: H.R.

Kimberly A. Rector
Clerk of the Board

By: 
Deputy

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| FINANCIAL DATA | Current Fiscal Year: | Next Fiscal Year: | Total Cost: | Ongoing Cost |
|--|-----------------------------|--------------------------|---------------------------------------|---------------------|
| COST | \$7,878,050 | \$7,878,050 | \$15,756,100 | \$ |
| NET COUNTY COST | \$ | \$ | \$ | \$ |
| SOURCE OF FUNDS: Employee and Retiree Health Premiums | | | Budget Adjustment: No | |
| | | | For Fiscal Year: 23/24 – 24/25 | |

C.E.O. RECOMMENDATION: Approve

BACKGROUND:

Summary

The County contracts with the CalPERS Health Program to provide medical coverage for County employees and retirees. To assist employees and retirees with the cost of health benefits, the County provides Flexible Benefit Credits and a retiree medical contribution. The Flexible Benefit Credit amount is determined by the applicable Memorandum of Understanding (MOU) governing each bargaining unit, Management Resolution for unrepresented employees or the Ordinance 440 for the Resident Physicians and Pharmacy Residents classifications. The retiree medical contribution is based on the Minimum Contribution amount as prescribed in the Government Code section 22892 of the Public Employees' Medical and Hospital Care Act (PEMHCA). The contribution is adjusted annually to reflect any changes in the medical care component of the Consumer Price Index-Urban (CPI-U), or the amount prescribed by the Memorandum of Understanding or resolution for the retirees bargaining unit or employee resolution at the time of their retirement.

Health Plan Rates and Plan Design

Active Employee and Early Retiree Medical Rates

The CalPERS Board of Administration approved medical plan premiums for calendar year 2024 at an overall premium rate increase of 10.77%. CalPERS reported the primary driver of the premium increases is rising costs due to high medical inflation. The national healthcare trend is projected at 7% in 2024 with industry citing increases are associated with high inflation along with increased wages and workforce shortages as primary cost drivers.

Dental Plans

For Dental Health Maintenance Organization (DHMO) and Dental Preferred Provider Organizations (DPPO) plans, the current national trend rates are at 3.9% for DHMOs and 4.8% for PPOs. These factors are also not adjusted for regional differences nor for fully insured plans.

Delta Dental continues to offer the largest national dental provider network with a full range of dental care programs. Under the Delta Dental plan, employees and retirees have the option to select a DHMO or DPPO plan design.

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Dental Plan Reserves

Human Resources has reviewed and finalized fund balance reserves for the County's self-insured dental plans: Local Advantage, Local Advantage Blythe, and Delta Dental PPO. These plans have accumulated excess reserve balances that can only be used to benefit the participants of these plans.

The County will utilize and apply the excess reserve amounts to cover recommended rate increases as calculated in the renewal. These actions will maintain premiums for employees and retirees in plan year 2024 and deplete excess reserves to a reasonable reserve balance sufficient to cover future claims Incurred But Not Reported (IBNR) and claim run-out expenses.

It is recommended that the County use reserves as indicated for the 2024 plan year and reevaluate the plan reserves next summer in preparations for the 2025 plan year. Once excess dental plan reserves are depleted, dental rates are expected to increase in the 2025 plan year due to the benefit enhancements that were added to the dental plans in the 2022 plan year.

Delta Dental PPO

The Delta Dental PPO and Premier plan features freedom of choice to visit any dentist and receive lower out-of-pocket cost when services are provided by contract providers. Delta Dental continues to successfully manage the County's dental plans and expand their network with new and local service providers throughout Riverside County. Currently, there are 11,946 participants enrolled in the Delta PPO plan option, which is a combined total of active employees and retirees.

Actuaries initially recommended a rate increase of 11.7% for the self-funded PPO plan. However, excess plan reserves will be used to cover the recommended increase, which will result in a rate pass to participants in 2024 plan year. In addition, excess plan reserves will be used to cover the costs of the additional benefits enhancements during the 2024 plan year.

Delta Care HMO

DeltaCare is the dental DHMO plan which features set copays, no annual deductibles, and no maximums for in-network benefits. Many diagnostic and preventative services are available at no cost or with very low copays. Presently, there are 7,453 participants enrolled in the Delta DHMO plan option, which is a combined total of active employees and retirees. There are no plan design changes proposed to the DeltaCare HMO plan for the 2024 plan year. There will be no rate increase for the 2024 plan year due to the DHMO rates guaranteed for a three-year rate period (01/01/2023 – 12/31/2025).

Local Advantage Plus and Local Advantage Blythe

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The Local Advantage Plus and Local Advantage Blythe are self-funded (Exclusive Provider Organizations (EPO)) plans that utilize local providers including Riverside Dental Group and Hospitality Dental group. Presently, there are 810 participants enrolled in the Local Advantage Plus and 22 participants enrolled in the Local Advantage Blythe plans, which is a combined total of active employees and retirees.

Plan reserves will be used to cover the recommended rate increase, which will result in a rate pass to participants for 2024. In addition, excess plan reserves will be used to cover the additional costs of plan benefits enhancements during the 2024 plan year.

Vision Plans

The Vision Services Plan (VSP) is an employer paid self-funded program available to Elected Officials, employees covered by the Exempt Management, Management, Confidential, and Unrepresented Resolution, Resident Physicians and Pharmacy Residents classifications, and employees in bargaining units of the Riverside County Deputy District Attorney Association (RCDDAA) and Law Enforcement Management Unit (LEMU). There are 2,755 employees enrolled in the VSP plan.

The actuarial recommended rate of \$14.30 was effective July 1, 2023 for eligible employees per month to cover the cost of this plan.

The EyeMed Vision Care (EyeMed) is a voluntary vision program offered to employees covered by the Service Employee' International Union (SEIU), Local 721, the Laborers' International Union of North America (LIUNA), Local 777, and the Riverside Sheriffs' Association Public Safety (PSU) Units. There are 11,931 active employees and 2,356 early retirees enrolled in the MES plans.

There is no change in plan design for the vision plans for the 2024 Plan Year. There will be no rate increase for the 2024 plan year due to the rates guaranteed for a four-year rate period (01/01/2023 – 12/31/2026).

CalPERS

The CalPERS Health Program offers more medical options and a variety of choices of plan types to County employees. Plan changes for the 2024 plan year:

Health Net SmartCare of California will no longer be part of CalPERS health plan offerings.

CalPERS members can make changes to their health plan choices during the annual Open Enrollment period, which is scheduled for September 18 to October 13, 2023. The CalPERS medical plan rates are listed in the Attachment C for information and comparative purposes only. The County is included in Region 3 under the CalPERS Health Program.

Regions

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Region 1 – Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba

Region 2 – Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura

Region 3 – Los Angeles, Riverside, and San Bernardino

Impact on Residents and Businesses

There is no impact to residents or businesses in the County of Riverside.

Contract History and Price Reasonableness

The annual cost of dental and vision plans for active employees and retirees is estimated to remain the same at \$15 million in plan year 2024. This estimate is based on current enrollments and is the amount County active employees and retirees will pay towards premiums in 2024. The standing cost is a result of the dental and vision rate guarantees.

If approved, plan rates will be communicated to employees and retirees during the County's annual Open Enrollment period, which is scheduled for September 18, 2023, through October 13, 2023, for active employees and retirees.

ATTACHMENTS

- A. Dental Plan Monthly Rates (Actives and Retirees)
- B. Vision Plan Monthly Rates (Actives and Retirees)
- C. CalPERS Plan Monthly Rates (Informational Purposes Only)


Alonzo Barrera, Principal Management Analyst 8/21/2023

County of Riverside
2024
County Dental Plan Renewal Rates
Actives and Retirees

Attachment A

| | Total Enrollment | 2023 Renewal | 2024 Renewal | Monthly Dollar Change | Percent change |
|--|------------------|------------------------|------------------------|-----------------------|----------------|
| Local Advantage - Plus | | | | | |
| Single | 481 | \$32.26 | \$32.26 | \$0.00 | 0% |
| Two-Party | 168 | \$61.50 | \$61.50 | \$0.00 | 0% |
| Family | 161 | \$91.50 | \$91.50 | \$0.00 | 0% |
| Sub-Total | 810 | \$40,580.56 | \$40,580.56 | \$0.00 | 0% |
| Local Advantage - Blythe | | | | | |
| Single | 9 | \$20.98 | \$20.98 | \$0.00 | 0% |
| Two-Party | 7 | \$32.02 | \$32.02 | \$0.00 | 0% |
| Family | 6 | \$50.36 | \$50.36 | \$0.00 | 0% |
| Sub-Total | 22 | \$715.12 | \$715.12 | \$0.00 | 0% |
| Delta USA DHMO - High Option Plan (10A) | | | | | |
| Single | 4114 | \$21.62 | \$21.62 | \$0.00 | 0% |
| Two-Party | 1690 | \$32.98 | \$32.98 | \$0.00 | 0% |
| Family | 1649 | \$51.86 | \$51.86 | \$0.00 | 0% |
| Sub-Total | 7453 | \$230,198.02 | \$230,198.02 | \$0.00 | 0% |
| Delta Dental PPO | | | | | |
| Single | 6212 | \$45.00 | \$45.00 | \$0.00 | 0% |
| Two-Party | 2888 | \$78.00 | \$78.00 | \$0.00 | 0% |
| Family | 2846 | \$115.00 | \$115.00 | \$0.00 | 0% |
| Sub-Total | 11946 | \$832,094.00 | \$832,094.00 | \$0.00 | 0% |
| ANNUAL TOTAL | 20231 | \$13,243,052.40 | \$13,243,052.40 | \$0.00 | 0% |

County of Riverside
2024 County Vision Plan Renewal Rates
Actives and Retirees

Attachment B

| | Active Enrollment | 2023 Renewal | 2024 Renewal | Monthly Dollar Increase | Percent Increase |
|---|-------------------|-----------------------|-----------------------|-------------------------|------------------|
| EyeMed Vision Care Plan 2 - Hardware only (Active Employees) | | | | | |
| Single | 334 | \$7.22 | \$7.22 | \$0.00 | 0% |
| Two-Party | 83 | \$11.50 | \$11.50 | \$0.00 | 0% |
| Family | 86 | \$15.88 | \$15.88 | \$0.00 | 0% |
| Sub-Total | 503 | \$4,731.66 | \$4,731.66 | \$0.00 | 0% |
| EyeMed Vision Care Plan 1 - Exam & Hardware (Active Employees) | | | | | |
| Single | 6664 | \$8.56 | \$8.56 | \$0.00 | 0% |
| Two-Party | 2060 | \$12.92 | \$12.92 | \$0.00 | 0% |
| Family | 2704 | \$17.48 | \$17.48 | \$0.00 | 0% |
| Sub-Total | 11428 | \$130,924.96 | \$130,924.96 | \$0.00 | 0% |
| VSP | | | | | |
| Self-Funded Fee | | 12% of claims | 12% of claims | N/A | N/A |
| Recommended funding level | 2755 | \$15.93 | \$14.30 | (\$1.63) | -10% |
| Sub-Total | 2755 | \$43,887.15 | \$39,396.50 | (\$4,490.65) | -10% |
| EyeMed Vision Care Retiree Plan | | | | | |
| Single | 1342 | \$10.17 | \$10.17 | \$0.00 | 0% |
| Two-Party | 862 | \$19.48 | \$19.48 | \$0.00 | 0% |
| Family | 152 | \$25.84 | \$25.84 | \$0.00 | 0% |
| Sub-Total | 2356 | \$34,367.58 | \$34,367.58 | \$0.00 | 0% |
| Annual Total | 17042 | \$2,566,936.20 | \$2,513,048.40 | (\$53,887.80) | -2% |

July Board of Administration Offsite

**Proposed Regional 2024 Premiums Per Subscriber Per Month (PSPM)
One Risk Pool Three-Year Phase In with PPO Benefit Design Changes**

| Basic Plans | 2023 | | | 2024 | | | Percent Change |
|---|------------|------------|------------|------------|------------|------------|----------------|
| | Single | 2-Party | Family | Single | 2-Party | Family | |
| Basic Premiums - Region 1 | | | | | | | |
| Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba | | | | | | | |
| Anthem Blue Cross Select HMO | \$1,128.83 | \$2,257.66 | \$2,934.96 | \$1,138.86 | \$2,277.72 | \$2,961.04 | 0.89% |
| Anthem Blue Cross Traditional HMO | 1,210.71 | 2,421.42 | 3,147.85 | 1,339.70 | 2,679.40 | 3,483.22 | 10.65% |
| Anthem EPO Del Norte | 1,200.12 | 2,400.24 | 3,120.31 | 1,314.27 | 2,628.54 | 3,417.10 | 9.51% |
| Blue Shield Access+ HMO | 1,035.21 | 2,070.42 | 2,691.55 | 1,076.84 | 2,153.68 | 2,799.78 | 4.02% |
| Blue Shield Trio HMO | 888.94 | 1,777.88 | 2,311.24 | 946.84 | 1,893.68 | 2,461.78 | 6.51% |
| Kaiser Permanente | 913.74 | 1,827.48 | 2,375.72 | 1,021.41 | 2,042.82 | 2,655.67 | 11.78% |
| PERS Gold | 825.61 | 1,651.22 | 2,146.59 | 914.82 | 1,829.64 | 2,378.53 | 10.81% |
| PERS Platinum | 1,200.12 | 2,400.24 | 3,120.31 | 1,314.27 | 2,628.54 | 3,417.10 | 9.51% |
| UnitedHealthcare SignatureValue Alliance | 1,044.07 | 2,088.14 | 2,714.58 | 1,091.13 | 2,182.26 | 2,836.94 | 4.51% |
| UnitedHealthcare SignatureValue Harmony | N/A | N/A | N/A | 937.39 | 1,874.78 | 2,437.21 | N/A |
| Western Health Advantage HMO | 760.17 | 1,520.34 | 1,976.44 | 807.23 | 1,614.46 | 2,098.80 | 6.19% |
| Basic Premiums - Region 2 | | | | | | | |
| Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura | | | | | | | |
| Anthem Blue Cross Select HMO | \$765.37 | \$1,530.74 | \$1,989.96 | \$807.71 | \$1,615.42 | \$2,100.05 | 5.53% |
| Anthem Blue Cross Traditional HMO | 935.12 | 1,870.24 | 2,431.31 | 1,034.38 | 2,068.76 | 2,689.39 | 10.61% |
| Blue Shield Access+ HMO | 842.61 | 1,685.22 | 2,190.79 | 869.14 | 1,738.28 | 2,259.76 | 3.15% |
| Blue Shield Trio HMO | 760.71 | 1,521.42 | 1,977.85 | 810.24 | 1,620.48 | 2,106.62 | 6.51% |
| Health Net Salud y Más | 698.91 | 1,397.82 | 1,817.17 | 684.77 | 1,369.54 | 1,780.40 | (2.02%) |
| Kaiser Permanente | 756.21 | 1,512.42 | 1,966.15 | 904.95 | 1,809.90 | 2,352.87 | 19.67% |
| PERS Gold | 695.93 | 1,391.86 | 1,809.42 | 799.44 | 1,598.88 | 2,078.54 | 14.87% |
| PERS Platinum | 1,014.80 | 2,029.60 | 2,638.48 | 1,151.50 | 2,303.00 | 2,993.90 | 13.47% |
| Sharp Performance Plus | 764.96 | 1,529.92 | 1,988.90 | 833.24 | 1,666.48 | 2,166.42 | 8.93% |
| UnitedHealthcare SignatureValue Alliance | 793.63 | 1,587.26 | 2,063.44 | 837.88 | 1,675.76 | 2,178.49 | 5.58% |
| UnitedHealthcare SignatureValue Harmony | 781.58 | 1,563.16 | 2,032.11 | 792.65 | 1,585.30 | 2,060.89 | 1.42% |
| Basic Premiums - Region 3 | | | | | | | |
| Los Angeles, Riverside and San Bernardino | | | | | | | |
| Anthem Blue Cross Select HMO | \$737.91 | \$1,475.82 | \$1,918.57 | \$841.13 | \$1,682.26 | \$2,186.94 | 13.99% |
| Anthem Blue Cross Traditional HMO | 942.73 | 1,885.46 | 2,451.10 | 1,012.67 | 2,025.34 | 2,632.94 | 7.42% |
| Blue Shield Access+ HMO | 738.29 | 1,476.58 | 1,919.55 | 756.65 | 1,513.30 | 1,967.29 | 2.49% |
| Blue Shield Trio HMO | 661.49 | 1,322.98 | 1,719.87 | 704.69 | 1,409.38 | 1,832.19 | 6.53% |
| Health Net Salud y Más | 606.34 | 1,212.68 | 1,576.48 | 630.13 | 1,260.26 | 1,638.34 | 3.92% |
| Kaiser Permanente | 754.64 | 1,509.28 | 1,962.06 | 865.41 | 1,730.82 | 2,250.07 | 14.68% |
| PERS Gold | 680.37 | 1,360.74 | 1,768.96 | 785.28 | 1,570.56 | 2,041.73 | 15.42% |
| PERS Platinum | 992.59 | 1,985.18 | 2,580.73 | 1,131.47 | 2,262.94 | 2,941.82 | 13.99% |
| UnitedHealthcare SignatureValue Alliance | 790.46 | 1,580.92 | 2,055.20 | 826.44 | 1,652.88 | 2,148.74 | 4.55% |
| UnitedHealthcare SignatureValue Harmony | 713.55 | 1,427.10 | 1,855.23 | 734.76 | 1,469.52 | 1,910.38 | 2.97% |
| Basic Premiums - Out of State | | | | | | | |
| Kaiser Permanente Out of State | \$1,155.43 | \$2,310.86 | \$3,004.12 | \$1,312.45 | \$2,624.90 | \$3,412.37 | 13.59% |
| PERS Platinum | 1,003.90 | 2,007.80 | 2,610.14 | 1,146.86 | 2,293.72 | 2,981.84 | 14.24% |

July Board of Administration Offsite

2024 Associations (ASN) Plan Premiums Per Subscriber Per Month (PSPM)

| Basic Plans | 2023 | | | 2024 | | | Percent Change ¹ |
|--------------------|----------|------------|------------|----------|------------|------------|-----------------------------|
| | Single | 2-Party | Family | Single | 2-Party | Family | |
| CAHP | \$768.67 | \$1,492.25 | \$1,951.73 | \$845.54 | \$1,641.48 | \$2,146.90 | 10.00% |
| CCPOA North | 928.26 | 1,861.19 | 2,512.99 | 992.57 | 1,990.33 | 2,687.43 | 6.93% |
| CCPOA South | 765.32 | 1,535.24 | 2,074.72 | 818.30 | 1,641.73 | 2,218.70 | 6.92% |
| PORAC State | 775.00 | 1,525.00 | 2,000.00 | 853.00 | 1,708.00 | 2,220.00 | 10.06% |
| PORAC Region 1 | 825.00 | 1,875.00 | 2,300.00 | 931.00 | 2,117.00 | 2,651.00 | 12.85% |
| PORAC Region 2 | 820.00 | 1,650.00 | 2,100.00 | 926.00 | 1,863.00 | 2,371.00 | 12.93% |
| PORAC Region 3 | 820.00 | 1,600.00 | 2,100.00 | 926.00 | 1,863.00 | 2,371.00 | 12.93% |
| PORAC Out of State | 935.00 | 1,899.00 | 2,250.00 | 1,056.00 | 2,144.00 | 2,540.00 | 12.94% |

ASN Basic Weighted Average

9.73%

| Medicare Plans | 2023 | | | 2024 | | | Percent Change ¹ |
|--------------------|----------|----------|------------|----------|------------|------------|-----------------------------|
| | Single | 2-Party | Family | Single | 2-Party | Family | |
| CAHP | \$518.96 | \$958.27 | \$1,218.41 | \$570.85 | \$1,054.10 | \$1,340.26 | 10.00% |
| CCPOA North | 401.00 | 799.00 | 1,197.00 | 424.48 | 848.96 | 1,273.44 | 5.86% |
| CCPOA South | 401.00 | 799.00 | 1,197.00 | 424.48 | 848.96 | 1,273.44 | 5.86% |
| PORAC State | 465.00 | 1,030.00 | 1,395.00 | 465.00 | 1,030.00 | 1,395.00 | 0.00% |
| PORAC Region 1 | 465.00 | 1,030.00 | 1,395.00 | 465.00 | 1,030.00 | 1,395.00 | 0.00% |
| PORAC Region 2 | 465.00 | 1,030.00 | 1,395.00 | 465.00 | 1,030.00 | 1,395.00 | 0.00% |
| PORAC Region 3 | 465.00 | 1,030.00 | 1,395.00 | 465.00 | 1,030.00 | 1,395.00 | 0.00% |
| PORAC Out of State | 465.00 | 1,030.00 | 1,395.00 | 465.00 | 1,030.00 | 1,395.00 | 0.00% |

ASN Medicare Weighted Average

5.98%

| Combination Plans | 2024 | | | | | |
|--------------------|------------------------------------|--------------------------------------|--|------------------------------------|--------------------------------------|--|
| | Subscriber in M & 1 Dependent in B | Subscriber in M & 2+ Dependents in B | Subscriber in M, 1 Dependent in B & 1 Dependent in M | Subscriber in B & 1 Dependent in M | Subscriber in B & 2+ Dependents in M | Subscriber in B, 1 Dependent in B & 1 Dependent in M |
| CAHP | \$1,366.79 | \$1,872.21 | \$1,559.52 | \$1,328.79 | \$1,614.95 | \$1,834.21 |
| CCPOA North | 1,422.24 | 2,119.34 | 1,846.72 | 1,417.05 | 1,835.53 | 2,414.81 |
| CCPOA South | 1,247.91 | 1,824.88 | 1,672.39 | 1,242.78 | 1,661.26 | 2,066.21 |
| PORAC State | 1,320.00 | 1,832.00 | 1,542.00 | 1,318.00 | 1,883.00 | 1,832.00 |
| PORAC Region 1 | 1,651.00 | 2,185.00 | 1,564.00 | 1,396.00 | 1,961.00 | 2,185.00 |
| PORAC Region 2 | 1,402.00 | 1,910.00 | 1,538.00 | 1,391.00 | 1,956.00 | 1,910.00 |
| PORAC Region 3 | 1,402.00 | 1,910.00 | 1,538.00 | 1,391.00 | 1,956.00 | 1,910.00 |
| PORAC Out of State | 1,553.00 | 1,949.00 | 1,426.00 | 1,521.00 | 2,086.00 | 1,949.00 |

¹ Percent Change column represents the change based only on Single Party premiums from 2023 to 2024.