



The chart above compares the cumulative growth rate in health insurance premiums nationally and in the two state employee health plans, the Montana University System Group Benefit Plan (MUSGBP) and the State Employee Group Benefit Plan (SEGBP).

Single and Family Coverage

For both state plans the percentage of single only coverage is about 50%. The other 50% are in rate tiers comprised of employees that also cover spouses and or families. To compare the aggregate premium of the state plans to the national average the chart uses a weighted average calculation combining the single and family coverage increases in premium costs from 2004-2014.

Cost Increases in Montana

SEGBP and MUSGBP increases were driven by a higher number of large claims, expanded access to health care due to state employee health centers, and cost increases in hospitals and pharmacy specialty drugs. MUSGBP also found that elimination of lifetime limits was also part of the increased costs, where expensive care is utilized by high risk individuals and may not have been afforded prior to the Affordable Care Act.