FY2027 Health Insurance Forecast

October Enrollment

Plan Name	Enrollment	Indiv/Family	# of Months	Monthly Rate	Employer Monthly Cost	Employer Annual Cost	Employee Monthly Cost	Employee Annual Cost	Total Annual Cost	Employee %
Blue Care Elect PPO	27	I	12	$ 1,281	$ 641	$ 207,587	$ 641	$ 207,587	$ 415,173	50%
$500/$1,000 Deductible	16	F	12	$ 3,335	$ 1,667	$ 320,127	$ 1,667	$ 320,127	$ 640,254	50%
Access Blue NE Saver HD	13	I	12	$ 1,128	$ 699	$ 109,096	$ 429	$ 66,865	$ 175,961	62%
$2,000/$4,000 Deductible	22	F	12	$ 2,934	$ 1,819	$ 480,274	$ 1,115	$ 294,361	$ 296,181	62%
Network Blue NE HMO	98	I	12	$ 1,268	$ 786	$ 924,810	$ 482	$ 566,819	$ 1,491,630	62%
$500/$1,000 Deductible	133	F	12	$ 3,300	$ 2,046	$ 3,265,023	$ 1,254	$ 2,001,143	$ 5,266,166	62%
Network Blue Select LTD	5	I	12	$ 1,104	$ 684	$ 41,050	$ 419	$ 25,160	$ 66,210	62%
$500/$1,000 Deductible	5	F	12	$ 2,871	$ 1,780	$ 106,788	$ 1,091	$ 65,451	$ 172,239	62%
Network Blue Select LTD	1	I	12	$ 981	$ 608	$ 7,301	$ 373	$ 4,475	$ 11,776	62%
$2,000/$4,000 Deductible	2	F	12	$ 2,553	$ 1,583	$ 37,985	$ 970	$ 23,281	$ 61,267	62%
MEDEX 2 (Retiree)	298	I	6	$ 498	$ 249	$ 445,221	$ 249	$ 445,221	$ 890,442	50%
CY 2026 Rates	298	I	6	$ 548	$ 274	$ 489,743	$ 274	$ 489,743	$ 979,486	50%
	620									
					Total Annual Employer Cost	**$ 6,435,006**				

FY27 Health Insurance Budget Components	
Budget based on current headcount	$6,435,006
Additional funding for headcount fluctuations	$200,000.00
HSA match - Individual ($1,000/current individual headcount on high deductible)	$16,000
HSA match - Individual ($2,000/current family headcount on high deductible)	$48,000
MassHealth Fees	$10,000
Cook & Company Consultant Fee	$10,500
Total FY27 Health Insurance Budget Proposal	**$6,719,506**

11/20/2025