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Medical Insurance Premiums
January 1, 2003 to June 30, 2003

Study by Rose Lee Portillo - 702-240-6571
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Public retirees from the State of Nevada who are receiving retirement income from the Public Employees' Retirement System are all eligible to purchase medical insurance from the Public Employees' Benefits Program.
However, there is a great inequity in that some of these retirees are being characterized differently and are, therefore, paying different premiums for the same insurance.
Those characterized as State Retirees are being subsidized and premiums adjusted with taxpayer money while those characterized as Non-State Retirees have not been given this advantage.
These figures are in the 2003 Enrollment Guide, pg. 10,11,and 12; and in the 2002 Enrollment Papers.

Public retirees characterized as State Retirees	Monthly premium after the State subsidy	Adjustment 20 or more years service	Final Monthly premium paid by retiree	Annual Premium paid by retiree	Below is the **additional amount** paid per year by those categorized as Non-State retirees.
Self-Funded State PPO					
Retiree Non-medicare - 20 years of service	$104.55	($98.96)	$5.59	$67.08	
Retiree + Spouse Non-medicare - 20 years of service	$406.74	($98.96)	$307.78	$3,693.36	
The additional savings of $98.96 is for those who retired after 1994					
Health Plan of Nevada HMO					
Retiree Non-medicare - 20 years of service	$0.00	($98.96)	$0.00	$0.00	
Retiree + Spouse Non-medicare - 20 years of service	$200.40	($98.96)	$101.44	$1,217.28	
Public retirees characterized as Non-State Retirees					
Self-Funded State PPO					
Retiree	$711.67	$0.00	$711.67	$8,540.04	$8,472.96
Retiree + Spouse	$1,435.34	$0.00	$1,435.34	$17,224.08	$13,530.72
Health Plan of Nevada HMO					
Retiree	$258.77	$0.00	$258.77	$3,105.24	$3,105.24
Retiree + Spouse	$475.79	$0.00	$475.79	$5,709.48	$4,492.20

The following shows a comparison of 2002 to 2003 premiums for the same retirees of PERS.

Public retirees characterized as State Retirees	2002 Annual Premium <65,without medicare	2003 Annual Premium	**Difference from 2002 to 2003**	
Self-Funded State PPO				
Retiree - non Medicare	$644.40	$67.08	savings of ($577.32)	Public documents are needed to find out why there are these **savings (???) in 2003.**
Retiree + Spouse - non Medicare	$4,480.80	$3,693.36	savings of ((787.44)	
Health Plan of Nevada HMO				
Retiree - non Medicare	$0.00	$0.00	$0.00	
Retiree + Spouse - non Medicare	$2,740.08	$1,217.28	savings of ($1,522.80)	
Public retirees characterized as Non-State Retirees				Public documents are neede[c] to find out why there are these **unbelievable increases.**
Self-Funded State PPO				
Retiree - non Medicare	$4,165.32	$8,540.04	**increase of $4,374.72**	
Retiree + Spouse - non Medicare	$8,102.64	$17,224.08	**increase of $9,121.44**	
Health Plan of Nevada HMO				
Retiree - non Medicare	$3,239.76	$3,105.24	correction of $134.52	Proper separation of plan fund[s] and experience ratings.
Retiree + Spouse - non Medicare	$6,060.36	$5,709.48	correction of $350.88	

ASSEMBLY WAYS AND MEANS
DATE: 3-17-03 ROOM: 3137 EXHIBIT F
SUBMITTED BY: Stephen Augspurger/CCASA