



Group Medical Insurance

Mrs. Alison Sims

Evaluating the Path Forward

A focused review of our current model, changes in TRS ActiveCare, and factors that will inform a recommendation in November.



Abilene ISD Medical Insurance Today

2,184
employees

1,611
enrolled in AISD
medical

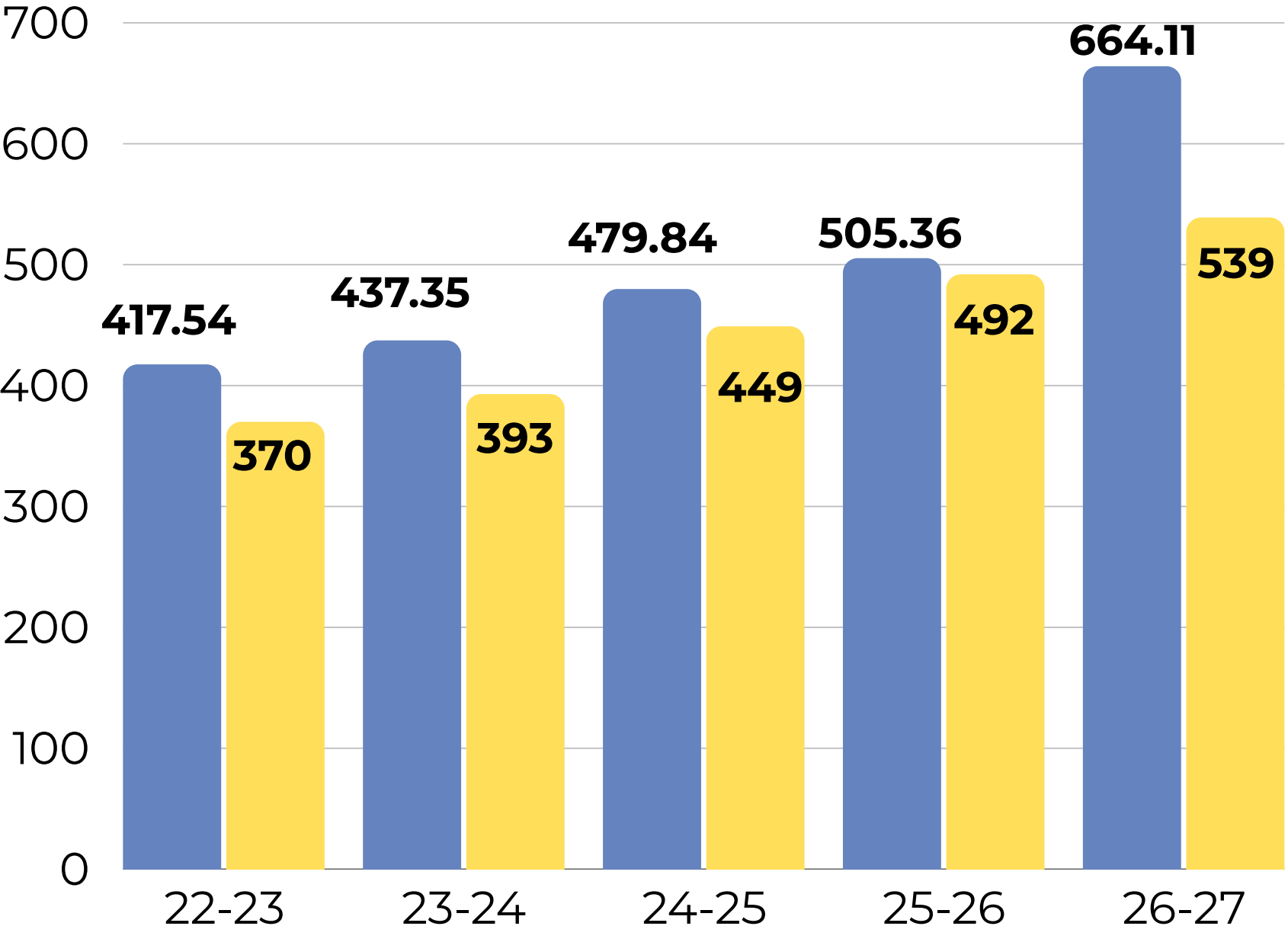
\$510
monthly AISD
contribution

250%
stop-loss
percentage hit this
summer

**Our current model provides some flexibility, but also
leaves the district exposed to our own claims experience.**



Historical Premiums - Abilene ISD vs. TRS



AISD
+\$247.57
increase from 2022-23 to 2026-27

TRS
+\$169
increase from 2022-23 to 2026-27



What has changed since we left TRS Active Care?

Then	Now
Premiums were on the rise	Premiums have risen, but not as quickly as AISD's plan
Unknown if state legislature would provide financial assistance	SB 1444 was passed in 2021 keeping premiums lower
Premiums were set state-wide	Premiums are set by Region



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Current AISD Model vs. TRS ActiveCare

AISD

Claims drive cost

Our claims experience directly affects plan cost.

Higher exposure

Exposure to high-cost claimants remains local.

More flexibility

Greater ability to design the plan locally.

TRS

Risk pooling

Risk is spread across a larger state pool

Regional Pricing

Premiums set by region.

Standard Structure

Plan structure is more standardized.



Current AISD Plan Compared to TRS

	Total Premium	Deductible	Maximum Out of Pocket	Co-pay	Pharmacy	Generic Drug Cost
BCBSTX	\$664	\$6,000	\$10,000	20% after deductible	Integrated with medical	\$20
2026-2027 TRS ActiveCare	\$539	\$2,500	\$8,050	\$30/\$70	Integrated with medical	\$15

Additional Information About TRS ActiveCare Re-Entry

Year 1 - effective 9/1/2027

**Region rate + up to 15% of the regional
rate**

Year 2 - effective 9/1/2028

**Region rate + up to 15% of the regional
rate**

**Year 3 - effective 9/1/2029 and
beyond
same rate as the region**

**Potential Cost of
Year 1**

**\$681.84 / monthly
(lowest cost plan)**

**Current lowest
cost plan**

\$664 / monthly



Decision Criteria

Employee Affordability

Financial Sustainability

Risk Management

Recruitment and Retention



The Path Forward

Board Input

Questions, feedback,
discussions

November Board Meeting

Bring a
recommendation
to the Board

December 31

If returning to TRS
for the **2027-2028**
plan year, notify by
deadline

Requires 5
year
commitment