

PLEASE POST AS SOON AS POSSIBLE

Public Hearing Notice 668

2023 Employee Health Insurance

June 3, 2022

In compliance with the Denver Revised Municipal Code (the “DRMC”) of the City and County of Denver (the “City”), section 18-2, subsection (a), part (3), the Career Service Board hereby gives notice that a public hearing will be conducted regarding the proposed health insurance plans for the 2023 plan year beginning on January 1, 2023.

The City’s Employee Health Insurance Committee (the “Committee”), established by DRMC section 18-181, is responsible for advising the Career Service Board and the Office of Human Resources Executive Director regarding any recommended changes to the employee medical, life, dental and long-term disability insurance benefit programs. Eligible employees are those defined in DRMC section 18-171(3).

For the 2023 plan year, the Committee recommends the following:

1. As requested by the staff of the Denver Health Medical Plan, eliminate Denver Health Medical plan as a contracted insurance provider.
2. Continue to partner with Kaiser Permanente and United HealthCare, and as the City’s remaining contracted medical insurance providers.
3. The City should continue to offer one high deductible health plan (HDHP) and one deductible HMO (DHMO) per health insurance provider, for a total of four medical plans.
 - a. For Civilian and Sheriff employees, the City should continue to subsidize the monthly medical premiums as follows:
 - i. For enrollees in the HDHP plans, the City should continue to pay monthly: 94.5% of the employee only premium, 87% of the employee plus spouse premium, 89.5% of the employee plus child(ren) premium and 84.5% of the family premium.
 - ii. For enrollees in the deductible HMO plans, the City should continue to pay monthly: 84% of the employee only premium, 76.5% of the employee plus spouse premium, 79% of the employee plus child(ren) premium and 74% of the family premium.

b. Increase employee deductible and out-of-pocket maximums for HDHP enrollees. Deductibles will be set to the minimum deductible amount as required by IRS Revenue Procedure 2022-24 to maintain the city’s HSA-compatible HDHP.

- i. Deductible amounts will change as follows:
 - 1. Individual enrollee: \$1,450 to \$1,500
 - 2. Family enrollee: \$2,900 to \$3,000
- ii. Out-of-pocket maximum will change as follows:
 - 1. Individual enrollee: \$2,900 to \$3,000
 - 2. Family enrollee: \$5,800 to \$6,000

4. The Committee shall implement the following 2023 medical premium increases necessary to cover expected overall increases in medical costs:

	Tier	City Share	2022 Employee Monthly Cost	2023 Employee Monthly Cost	Monthly Increase
UHC DHMO	Employee Only	84%	\$118.08	\$124.69	\$6.61
	Employee + Spouse	76.50%	\$381.54	\$402.91	\$21.37
	Employee + Children	79%	\$309.96	\$327.32	\$17.36
	Family	74%	\$614.01	\$648.40	\$34.39
Kaiser DHMO	Employee Only	84%	\$97.36	\$110.02	\$12.66
	Employee + Spouse	76.50%	\$314.61	\$355.50	\$40.89
	Employee + Children	79%	\$255.58	\$288.80	\$33.22
	Family	74%	\$506.30	\$572.10	\$65.80
UHC HDHP	Employee Only	95%	\$39.13	\$41.32	\$2.19
	Employee + Spouse	87%	\$203.47	\$214.87	\$11.40
	Employee + Children	90%	\$149.40	\$157.77	\$8.37
	Family	85%	\$352.88	\$372.64	\$19.76
Kaiser HDHP	Employee Only	95%	\$28.06	\$31.70	\$3.64
	Employee + Spouse	87%	\$145.89	\$164.86	\$18.97
	Employee + Children	90%	\$107.12	\$121.05	\$13.93
	Family	85%	\$252.97	\$285.86	\$32.89

5. The Committee recommends no changes to the city’s health savings account match, wellness incentive or to carriers, premiums, or plan designs for dental, vision, disability, or life insurance for 2023.

A Career Service Board Hearing regarding Public Hearing Notice 668 is scheduled for **Thursday, June 16, 2022**. The public hearing starts **at 9:00 am.** in the Webb Building, CS Hearing Office - Webb Building, 1st Floor, at 201 W. Colfax Ave, Denver CO 80202.

If anyone wishes to be heard by the Board on this item, please contact George Branchaud at (720) 913-5650 or at george.branchaud@denvergov.org no later than 12:00 p.m. on Monday, June 14, 2022 to get on the agenda.

You are encouraged to submit written comments regarding the subject matter of your testimony by this time in order for the Board to have adequate time to consider your input.