

TRS ActiveCare Considers Plan Changes for 2015-2016



Are You Kidding Me! I can't cover my husband anymore? And I lose my doctor too? What kind of plan is this!

"There are no easy solutions to address the affordability of TRSActiveCare. Each solution could have a perceived negative impact on someone, either in terms of cost or restricted choice. The Legislature may want to consider combining several of the options to increase the continuing affordability of TRS-ActiveCare." – TRS Affordability Study

The Teacher Retirement System of Texas (TRS) has issued an affordability study of the TRS ActiveCare program for Texas school districts.

The study affords five plan change options to be considered for 2015-2016 plan year:

1. Throw more taxpayer money into the program
2. Implement a high deductible plan with a Health Savings Account as *the only plan option* for Texas school districts.
3. Implement an EPO as *the only plan option* (narrow network with no out-of-network benefits)
4. Eliminate uniform statewide benefits levels
5. Eliminate spouse coverage

It is worth noting that only about 60 percent of Texas school employees are enrolled in ActiveCare. (90 percent of the state's school districts participate, but those not opting in include some of the state's largest districts, such as Houston and Austin ISDs.)

The TRS Board of Trustees will meet June 11-13, 2015 to determine rates and plan design adoption for plan year 2015-2016.

See full report here: (start at page 38)

http://www.trs.state.tx.us/about/documents/trscare_sustainability_trs_activecare_affordability.pdf