



**Q What is the North Dakota Public Health Insurance Trust?**

**A** The North Dakota Public Health Insurance Trust (NDPHIT) is a self-funded medical insurance program that is owned by its members (ND public entities: cities, counties, municipalities, school districts), which means assets and surpluses are owned and retained by trust members as opposed to being owned by an insurance carrier or other 3rd-party. NDPHIT provides ND public entities with more control over their health insurance and employee benefit programs, as well as improved rate stability, efficiency and better employee choice.

**Q What are the benefits of participating in the Trust?**

- A**
- **Competitive pricing and benefits:** NDPHIT member groups get competitive group insurance rates based upon a large group purchasing pool, easier participation requirements, and more flexibility to cover existing health conditions.
  - **Ease of administration:** Billing is consolidated for all NDPHIT lines of coverage, and NDPHIT member groups have access to an online enrollment platform and powerful reporting tools. Additionally, benefit communication pieces, enrollment technology, and access to employee benefit counselors at initial open enrollment is provided at no cost and coordinated for Trust member groups and employees.
  - **Local oversight and local support:** The NDPHIT Board of Trustees is represented by ND member groups, who are always focused on the core mission of the Trust to provide competitive and affordable health care and benefit program offerings to its members.
  - **Better employee experience and choice:** Dental, vision, life, and many other ancillary products are available at large group discounted rates and without minimum participation requirements.
  - **Non-grandfathered health plans with NDPHIT** provide over 125 preventative services at no cost to the member like annual physicals, colonoscopies, mammograms, child immunizations, etc.
  - **The NDPHIT Wellness Program** provides employees and dependents with access to health coaching for a variety of health concerns, as well as a robust reward program that encourages members to work toward achieving better overall health.
  - **NDPHIT partners with best-in-class service providers** to provide an overall more comprehensive benefit program solution.

**Q How many groups/individuals are currently participating in NDPHIT, and what can we expect if we join?**

**A** In 2021, NDPHIT subscribed 92 unique political subdivisions and school districts representing just under 7,000 total members. All 92 member groups that have joined NDPHIT to date have come in with a discount to existing premiums (-1% to -2%). This includes closely mirrored plan designs (deductibles, co-pays, co-insurance) as well as several important plan enhancements like preventive care services added with no cost sharing to members. The Trust is financially sound and has already delivered impressive results for its members. The 33 political subdivisions that initiated the Trust in January, 2021 received a flat (0%) renewal for the 2022 plan year. This means that these member groups are now paying less in medical premiums than they were 2 years ago, which is extremely rare with medical/Rx trend averaging close to 8% annually nationwide!

\* (Important note: in moving off a "grandfathered" plan, there are some adjustments that are important to understand, such as combined medical and Rx out-of-pocket maximums in addition to enhancements like preventive care services being added).