

# December 2, 2021, HBR Alert



## Updated Employer Premium Rates

On August 26, 2021, the State Health Plan (Plan) announced the 2022 premium rates and indicated the employer premiums may need to be adjusted once the budget was passed. There was a follow-up [HBR Alert](#) on August 30, 2021, adjusting the premium rate. Now that the state budget has passed, an additional adjustment to the employer premium rate is needed. **There are no changes to the subscriber rates.**

The new 2022 employer rates are as follows:

- Active Employer Contribution is **\$647.86**
- Retiree Employer Contribution is **\$380.92**
- Non-Permanent Full Time Employer Contribution is **\$177.07**

You probably noticed that there is no longer a *Medicare primary vs. non-Medicare primary* rate. Instead, there is an *active* and *retiree* rate. For 2022, the retiree rate will correspond to the Medicare rate for ESRD and the last month of active coverage when a member is retiring. The retiree rate will also be used for 12-Month RIF subscribers. Again, **there are no changes to the subscriber rates.**

### Last Month of Coverage for Retiring Subscriber

	Employer Contribution
Medicare Primary for Subscriber Only	\$380.92
Medicare Primary for Dependents Only	\$647.86

Medicare Primary for Subscriber & Dependents \$380.92

**ESRD**

**Employer Contribution**

ESRD/Medicare Primary for Subscriber Only \$380.92  
ESRD/Medicare Primary for Dependents Only \$647.86  
ESRD/Primary for Subscriber & Dependents \$380.92

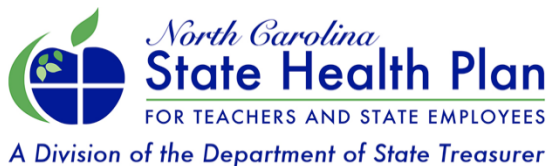
**12-Month RIF (Medicare no longer comes into play on the Employer rate)**

**Employer Contribution**

Subscriber Only \$380.92  
Subscriber & Dependents \$380.92

**2022 Premium Invoices**

Given the timing of the budget approval, the Plan was not able to implement these changes prior to the production of the January premium invoices. Therefore, the January premium invoices will be based on the rates provided on August 30, 2021. The February invoices, produced in January, will be based on the new rates. You will see the updated rate for February enrollment and a retro adjustment for the January enrollment. The March invoices, and those that follow throughout 2022, should be straightforward and will be based on the new, approved rates.



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