

Survey Results (Included Responses)



Insurance & Human Resources

Go to Individual Complete Responses:

Show respondent's emails.

[INCLUDED RESPONSES](#)

[EXCLUDED RESPONSES](#)

Included Respondents: 289

Excluded Respondents: 0

- [Cross Tabulate](#)
Cross reference multiple questions
- [Download Results](#)
Receive results in spreadsheet format

Report created on: Tuesday, April 11, 2006 10:19:00 AM

The results of your survey are displayed below. If your survey includes text responses, click the "View" button to read individual results. To exclude a particular response, click the Included Responses button. You can then view the set of individual responses that are currently included and select those you wish to exclude. Results below contain only Included responses

[EXCLUDE BLANK RESPONSES](#)

Launch Date	03/28/2006 - 1:10 PM
Modified Date	
Close Date	
Email Invites	0
Visits	356
Partials	0
Completes	289

Responses: Completes only Partials only Completes & Partials

MSBO is conducting this brief survey to gather information for our members on the state of health insurance and the premiums paid by both employees and districts. This information has many potential uses in our legislative efforts, as well as understanding the nature of the changing health insurance market in shcools.

The usefulness of the survey is directly related to the number of schools that respond. We appreciate your support and assistance!










NO DISTRICT-SPECIFIC INFORMATION WILL BE RELEASED.

Please complete and submit this survey by april 7, 2006.










1. Please enter your 5-digit district code.

[VIEW](#) 284 Responses




What health insurance programs are utilized by your district for
2. teachers? Please check all that apply.

	Number of Responses	Response Ratio
MESSA Super Care 	142	50%
MESSA Care Choices 	136	48%
BCBS Traditional 	15	5%
BCBS HMO (e.g., Blue Care Network) 	2	1%
BCBS PPO (e.g., Community Blue) 	42	15%
SET SEG 	9	3%
Self-insured 	19	7%
HMO/PPO other than BCBS 	9	3%
VIEW Other, Please Specify 	46	16%

What health insurance programs are utilized by your district for
3. administrators? Please check all that apply.



	Number of Responses	Response Ratio
MESSA Super Care 	74	26%
MESSA Care Choices 	92	32%
BCBS Traditional 	18	6%
BCBS HMO (e.g., Blue Care Network) 	3	1%
BCBS PPO (e.g., Community Blue) 	72	25%
SET SEG 	31	11%
Self-insured 	31	11%
HMO/PPO other than BCBS 	17	6%
VIEW Other, Please Specify 	54	19%

What health insurance programs are utilized by your district for
4. support staff? Please check all that apply.







	Number of Responses	Response Ratio
MESSA Super Carp 	80	29%
MESSA Care Choices 	118	43%
BCBS Traditional 	21	8%

BCBS HMO (e.g., Blue Care Network)		12	4%
BCBS PPO (e.g., Community Blue)		69	25%
SET SEG		19	7%
Self-insured		34	12%
HMO/PPO other than BCBS		28	10%

5. Has your district added any new insurance carriers since 2000?

		Number of Responses	Response Ratio
Yes		132	46%
No		153	54%
Total		285	100%

6. If yes, which carriers have you added? Please check all that apply

		Number of Responses	Response Ratio
MESSA Super Care		4	3%
MESSA Care Choices		44	32%
BCBS Traditional		2	1%
BCBS HMO (e.g., Blue Care Network)		4	3%
BCBS PPO (e.g., Community Blue)		41	30%
SET SEG		13	10%
Self-insured		12	9%
HMO/PPO other than BCBS		12	9%
VIEW Other, Please Specify		43	32%



7. Since 2000, has your district:

The top percentage indicates total respondent ratio; the bottom number represents actual number of respondents selecting the option

	1 Yes	2 No
1. Increased co-pays for doctor's visits?	34% 93	66% 184
2. Increased deductibles?	54% 153	46% 128
3. Instituted premium caps (either a % or \$ amount)?	41% 110	59% 157
4. Changed insurance plans within the same carrier?	74% 210	26% 73
5. Instituted a cafeteria plan?	30% 77	70% 179
6. Increased co-pays for prescriptions?	78% 222	22% 64

7. Reduced or eliminated benefits for certain employees?	33%	67%
	89	183

Do you solicit bids for insurance in preparation for or as part of
8. contract negotiations?

	Number of Responses	Response Ratio
Yes 	131	46%
No 	156	54%
Total	287	100%

Do you have a current employee (collective bargaining) contract in
9. place?

	Number of Responses	Response Ratio
Yes 	258	90%
No 	29	10%
Total	287	100%

10. If yes, what is the year of your current collective bargaining agreement?

[VIEW](#) 255 Responses

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REPORT OVERVIEW



Insurance & Human Resources

Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

Each individual respondent is referenced under the # column.

What health insurance programs are utilized by your district for teachers? Please check all 2. that apply.

#	Response
1	BCBS Blue Choice (POS)
2	MEBS PPO
3	Dual funded BCBS PPO + self-insured wrap
4	Messa Choices II
5	Pharmacare for prescriptions
6	MESSA - VSP, Life and LTD
7	Healthplus of Michigan
8	MESSA Choices II
9	BCBS TriMed
10	MESSA Tri-Med
11	MESSA TRI MED
12	Dual Insured/totally self funded/cap on premium
13	MESSA Tri-Med
14	Express Scripts for Prescription Coverage
15	MESSA TRI-MED
16	MESSA Tri Med
17	Self Insured for Dental and Vision
18	MESSA Tri-Med
19	We do not employ teachers
20	Swartz Creek Health Care Plan
21	negotiating at this time
22	MESSA TRI-MED

- 23 MESSA - Tri-Med & Super Q
- 24 MESSA TRI-MED
- 25 Tri-Med for probationary
- 26 MESSA Choices II
- 27 MESSA Tri Med
- 28 M-Care
- 29 MESSA CHOICES II
- 30 As of 7/1/06 Flex Blue PPO in an HRA arrangement
- 31 MESSA TRI-MED
- 32 We have adm svc contract - self ins. w/ stop loss
- 33 Choices 2
- 34 Teachers pay \$75.11 per month for their MESSA PAK
- 35 MESSA Tri-Med
- 36 we have a cafeteria plan
- 37 Blue Cross Partially self insured
- 38 MESSA Tri-Med
- 39 MESSA Tri-Med
- 40 MESSA Tri-Med
- 41 MESSA Tri-Med
- 42 MESSA Tri-Med
- 43 Choices II
- 44 BCBS HDHP w/HSA acct
- 45 MESSA Tri-Med
- 46 MESSA Pak

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What health insurance programs are utilized by your district for administrators? Please check **3**.all that apply.

#	Response
1	BCBS Blue Choice (POS)
2	West Michigan Health Trust
3	Changing July 1, 2006 to an HRA w/BCBS
4	Dual funded BCBS PPO + self-insured wrap
5	Messa Choices II
6	Pharamacare for prescriptions
7	MESSA - VSP, Life and LTD
8	Healthplus of Michigan
9	Priority Health POS and HMO
10	BCBS TriMed
11	We are looking at WMHIP for all administrators.
12	WMHIP
13	Dual Insured/totally self funded
14	MEBS wrap PPO and Traditional plans
15	New Set-Seg (HSA program)
16	Unitl June 1 and they will move to SET-SEG
17	WHIP Western Michigan Insurance Pool
18	Express Scripts for Prescription Coverage
19	HSA w/BCBS PPO High Deductible Plan
20	MESSA TRI-MED
21	MEBS
22	Sef Insured for Dental and Vision

- 23 Priority Health POS
- 24 MESSA Tri-Med
- 25 Self Insured - West Michigan Health Insurance Pool
- 26 Swartz Creek Health Care Plan
- 27 West Michigan Health Insurance Pool (MEEWA)
- 28 MEBS BCBS
- 29 negotiating at this time
- 30 MESSA TRI-MED
- 31 MESSA - Tri-Med & Super Q
- 32 MESSA TRI-MED
- 33 Messa until 5/31/06; SET SEG begins 6/01/06
- 34 MESSA Choices II
- 35 Currently looking into Set Seg Flexible Blue
- 36 Switching to Set HSA eff. 7/1/06
- 37 High deductible with and HSA
- 38 M-Care
- 39 MESSA CHOICES II
- 40 As of 7/1/06 Flex Blue PPO in an HRA arrangement
- 41 MESSA TRI-MED
- 42 BCBS FLEXIBLE BLUE 2
- 43 Adm service contract with stop loss
- 44 WMHIP
- 45 Choices 2
- 46 our cafeteria plan has been in place since 1996
- 47 Blue Cross Partially self insured
- 48 Priority POS
- 49 WMHIP
- 50 MESSA Tri-Med
- 51 MESSA Tri-MED until 6/1/06
- 52 MESSA Tri-Med
- 53 BCBS HDHP w/HSA acct
- 54 WMHIP

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6. If yes, which carriers have you added? Please check all that apply

#	Response
1	BCBS Blue Choice (POS)
2	West Michigan Health Insurance WmHIP
3	West Michigan Health Insurance Pool
4	Messa Choices II
5	BCBS of Pittsburgh (Steelworkers), (support staff)
6	Pharmacare for prescriptions
7	Priority Health POS and HMO
8	WMHIP
9	MEBS wrap PPO and Traditional plans
10	MESSA Tri-Med, New Set-Seg HSA program
11	WHIP
12	Express Scripts for Prescription Coverage
13	Priority Health, MEBS
14	MESSA Tri-Med
15	Pharmacare for prescription drugs
16	West Mi Health Ins Pool
17	West Michigan Health Insurance Pool
18	West Michigan Health Insurance Pool (MEEWA)
19	MEBS BCBS
20	BCBS of Pittsburg (USWA)
21	MESSA TRI-MED
22	MESSA Tri-Med for Support Staff

- 23 BCBSM PPA AND FLEXIBLE BLUE (HDHP)
- 24 Tri-Med for all probationary employees
- 25 MEBS
- 26 set for vision, dental, etc only with admin
- 27 Paraprofessionals, Cafe, and Bus purchase own
- 28 PHP Southern Michigan (Jackson area)
- 29 MEBBS
- 30 MESSA TRI-MED
- 31 BCBS FLEXIBLE BLUE 2
- 32 WMHIP
- 33 BAC for self funding
- 34 Our cap on premiums started before 2000
- 35 MESSA Tri-Med
- 36 Blue Cross Partially self insured
- 37 Priority Health POS
- 38 WMHIP
- 39 MICHIGAN TEAMSTERS WELFARE FUND
- 40 Purchasing the plan through a local agent.
- 41 Spectera for vision through SETSEG
- 42 BCBS PPO Community Blue 1 - Bus Drivers
- 43 WMHIP

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10. If yes, what is the year of your current collective bargaining agreement?

#	Response
1	04-05 to 06-07 for teachers, 05-06 to 06-07 Support
2	expires 6/30/06
3	2005
4	2005-2007
5	expires 2007
6	2005-06 through 2006-07
7	2005-2007
8	2006
9	CEA (expires 2006) - Admin Group (expires (2006)
10	2005-2007
11	2004-2007
12	2009
13	expires summer 2006
14	ends 2006
15	2004-2006; we begin negotiations this spring
16	expires June 30, 2006
17	Ending 06-30-06
18	Teacher's 2008, All others 2006
19	Support group 2004, Teachers 2005, admin. 2005
20	2nd year. Will start negotiations spring of 2007
21	All agreements end this fiscal year
22	7/1/02 through 6/30/06

23 2004 -2007
24 through 06/07
25 July 1, 2005 - June 30, 2007 for both LEA & LESPA
26 2007
27 2006
28 2006
29 Teachers '08 Support none in place beyond '06
30 Expires 8/15/06
31 2005-06, 2006-07 (Teachers)
32 2006/2008
33 2005-2010
34 2004 - 2007
35 2006
36 2005-06
37 3
38 2005/2006
39 Teachers Only until 2007
40 teachers 05-06
41 Expires effective 2008/09
42 2006
43 2005/06
44 1st year
45 Teachers expire June 2006, Support Staff 2005
46 2006
47 It will expire 06/30/2006
48 2005-2007
49 Expires 6/30/06
50 2005 through 2007
51 through 2006-07
52 August 2005 through August 2006
53 3rd year of 3 years
54 Final Year for all of them
55 2004-2007
56 year 3 of 3
57 3 year CBA signed August, 2005
58 August 2006
59 2006
60 June 2006
61 2005/06 through 2006/07
62 2004-2007 for teachers and support staff
63 two expire June 30, 2006; two expire June 30, 2007
64 Expires End of 2005-2006 School Year
65 2004-05
66 2004-2007
67 June 30, 2008
68 2nd Year
69 2007
70 ends this year
71 2005-2008

72 2006
73 2003-2006
74 Most expire June 30, 2006.
75 calendar year 2006
76 expires 6/30/2006
77 2005
78 2nd year out of a 3 year agreement
79 Contract expires 6/30/06
80 2005-2007
81 2004-2006
82 Teachers - Sept 2005 through Aug 2008
83 2005-2007
84 expires 6-30-06 for all groups
85 2006
86 6/30/06
87 2nd year of 3 year
88 last year - expiration 6/30/06
89 2006-07
90 FY 2006 and 2007
91 contract expires 6/30/2007
92 expires June 30, 2006
93 2008
94 All contracts end 2005/06 school year.
95 July 1, 2005 through June 30, 2008
96 2003
97 through 2006-2007
98 7/1/04 thru 6/30/07
99 2007
100 expired 2005
101 6/30/06
102 2006
103 Runs through 2007
104 Teachers & admin 2004-07, all others 2003-06
105 2004-2006
106 2005-2006
107 Teachers through 07-08, other groups 05-06
108 05-06 / 06-07
109 Thru 2007 with an opener on salary only
110 The two that remain open expired 6/2005
111 asuming #9 applies to teachers we have 6 groups
112 2004-2007
113 2007
114 Expires June 2007
115 2008
116 expires August 30, 2006
117 2007 & 2008
118 2005/2006
119 2004-07
120 We are non-union

121 June 30, 2006
122 to be negotiated for 2006-07
123 the contract is up summer 2006
124 FOR BENEFITS GOOD THRU 2009-10
125 2006
126 August 2006
127 2003-2007
128 Sept, 2003 - Aug 31, 2007
129 Teachers-yr 1 of 2. Admin yr 1 of 3, Support-2of4
130 June 30, 2006
131 2005-2008
132 Current through 6/30/06
133 expires June 30, 2006
134 2nd year of 3 year agreement, wage reopener for 07
135 2006-2007
136 2005-06
137 2005/2006
138 2006
139 2nd of a three year agreement
140 expires 2008
141 2005-2006
142 Both support staff and teachers end 6/30/06
143 2007
144 Expires June 30, 2006
145 Expires 6-30-2006
146 Expires June 30, 2007
147 2004-05
148 2006
149 Last year of 3 years
150 8/31/06
151 teacher contract ends august 2007
152 2006
153 Our agreement expires 6/30/06
154 7/1/05 thru 6/30/08
155 2005-2007
156 2005-2007
157 ends in July 2007
158 expires this summer
159 July 2006
160 2005-2006; 2006-2007
161 2004-2008 - all 6 unions
162 2007
163 2007
164 2005-06
165 Teacher-8/06; support-8/07
166 2006
167 Teachers-yr 2 of 3: cust yr 3 of 3, sec yr 5 of 6
168 2007
169 2005-2006

170 September 1, 2003 - August 31, 2006
171 Sept 06-Aug 09 Salaries/benefits negotiate each yr
172 2005-2008
173 Teachers up to June 2007, support expires June 06
174 teachers 8/30/06 support staff 6/30/06
175 Ratified 3/27/06 - 05-06 through 08-09 with tchrs.
176 2007
177 Support Staff - 6/30/06 Teachers - 8/31/08
178 Tchr. Negotiations are underway for 2006-08
179 2004
180 7-1-2005 to 7-1-2007
181 Teachers 2005-2006 Support Staff 2005-2007
182 expires June 2006
183 July 1, 2004 - June 30, 2007
184 4TH AND FINAL YEAR
185 Year 1 of 3
186 Settled in 2004, expires June, 2006
187 year 2 or 3
188 2006
189 Have several different agreements
190 2002-2006
191 2005-06
192 2006
193 2005-2006
194 3-year contracts expire 6/30/06 & 6/30/07
195 2008
196 2007
197 2005 thru 2007
198 2007
199 Good through 2006-07
200 July 1, 2005 - June 30, 2006
201 Expires Aug 2006 for Teachers, June 2007 for sup.
202 In general June 30 2007
203 Support ends 8-31-06 Teachers end 8-31-07
204 expires 6/30/07 with a 06-07 wage opener
205 2006, and 2007
206 2004 thru August 31, 2007
207 MEA 7/1/04 - 6/30/07 and MESPA 7/1/05 - 6/30/07
208 Teachers and support staff expire June 30, 2007.
209 2007
210 2005/06
211 2006
212 last year
213 expires 6/30/06
214 2006
215 FY 2006
216 2006-2007
217 2005-2006
218 2005-2007 expires 6/30/07

219 first
220 2 of 3 - expires 8/07
221 2006
222 JUNE 30, 2006
223 2006
224 2004-07 Teachers/Support/Trans, 2004-08 Admin/Food
225 2nd of a 3 year - it ends on June 30, 2007
226 2006 for all collective bargaining agreements
227 Teachers...year 2 or 3. Support staff...year 3 of
228 2006
229 2007
230 2007
231 2005-06
232 2004-2007
233 6/30/07
234 ends June 2006
235 Teachers 2006, Support Staff 2007
236 june 30 2006
237 June 30 2006
238 2005-2007
239 2005-2007
240 expires June 2006
241 2005-06
242 2005-2007
243 2008
244 7/1/2004 - 6/30/2008, w/ annual economic reopeners
245 2003-2008
246 2008
247 1 of 1
248 2003 - August 2006 (teachers)
249 1st
250 2005-2006
251 2005-2008
252 2005-06 for teachers
253 Teachers are through 06-07, all others 05-06.
254 through August 2006
255 expires 2007 though health benefits extended to 08

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