



MEMORANDUM 2019 - 7

TO: Political Subdivision Employers Participating in the NDPERS Group Health Insurance
FROM: NDPERS Group Insurance
DATE: September 30, 2019
SUBJECT: NDPERS High Deductible Health Plan (HDHP) Option for Political Subdivisions

The NDPERS Board recently approved offering the NDPERS High Deductible Health Plan (HDHP) to eligible large political subdivisions effective January 1, 2020. NDPERS encourages participating large employers to read the following sections carefully as their organization considers this new option.

Requirements to participate

To be eligible to participate in the NDPERS HDHP, your organization must meet the definition of a large employer under North Dakota state law and the Affordable Care Act (ACA) – *minimum of 51 employees*. If your organization does not meet this requirement, then it is not eligible to participate in the NDPERS HDHP.

Considerations of electing the NDPERS HDHP

Any eligible large employer electing to join the NDPERS HDHP **must understand** the following:

1. **The election impacts all of your employees participating in NDPERS group health insurance.** All participating employees would transition to the NDPERS HDHP on the date the plan becomes effective for your organization. *Refer to NDCC 54-52.1-18.*
2. **It is a year-long commitment.**
 - a. Your organization will need to sign an amendment to the current administrative agreement with NDPERS.
 - b. As the employer, your organization can only elect to participate or discontinue participation in the HDHP on a calendar-year basis. The amendment must be received by NDPERS **no later than November 15** prior to the January 1 effective date.
3. **NDPERS will not administer a Health Savings Account (HSA) on behalf of the employer.** *Refer to NDCC 54-52.1-18.*
4. **There are additional restrictions when losing eligibility or discontinuing participation.**
 - a. **If your organization ceases to be an eligible large employer**, your NDPERS HDHP agreement will terminate and you will not be eligible to participate in any NDPERS group health insurance plans.
 - b. **If your organization discontinues participation in the NDPERS HDHP but remains a large employer**, you would only be eligible to participate in the NDPERS Non-Grandfathered PPO/Basic Plan – if electing to stay with the NDPERS group health insurance. You will no longer be eligible to participate in the Grandfathered PPO/Basic Plan.

More information on the NDPERS HDHP is available

View the [Certificate of Insurance \(COI\)](#), [Summary of Benefits & Coverage \(SBC\)](#), and *current* premiums:

High Deductible Health Plan Premiums Based on Participation in Wellness Program		
Level of Coverage	With Approved Wellness Program	Without Wellness Program
Single	\$657.42	\$664.00
Family	\$1,589.38	\$1,605.28

If your organization is interested in joining the NDPERS HDHP administered by Sanford Health Plan, contact Rebecca Fricke at 701.328.3978 or rfricke@nd.gov.

Rebecca Fricke
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