

**Presentation to the
Arkansas Public School Employee Insurance
Task Force**

November 13, 2013

By Shelley Smith

First, a “throw back Thursday” photo...

October 2012





Survey of Public School Employees

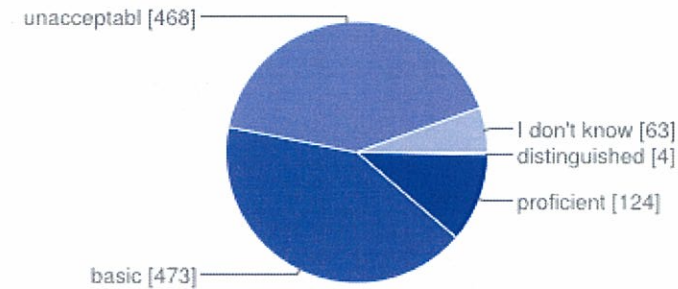
This survey was distributed statewide in an effort to obtain statistical data from school personnel with regards to their health insurance plans, and their experiences with Employees Benefits Division.

Responses are organized as follows:

- **Domain 1: EBD knowledge of health insurance policy details.**
- **Domain 2: EBD customer service.**
- **Domain 3: EBD communication.**
- **Domain 4: EBD management of taxpayer funds.**
- **Suggested solutions to long-standing, unsolved problems.**
- **Personal observations, questions, and comments.**

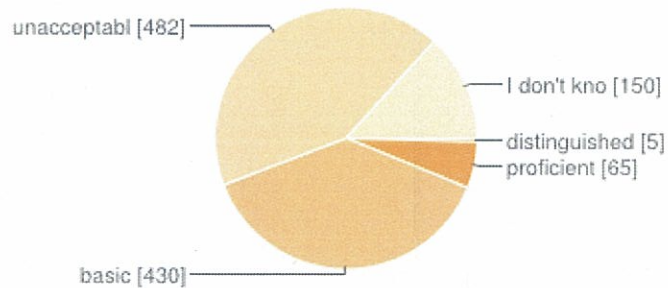
1,132 responses

DOMAIN 1: KNOWLEDGE OF HEALTH INSURANCE POLICIES. Consistency and accuracy of responses given by EBD to questions & requests for information



| | | |
|---------------|-----|-----|
| distinguished | 4 | 0% |
| proficient | 124 | 11% |
| basic | 473 | 42% |
| unacceptable | 468 | 41% |
| I don't know | 63 | 6% |

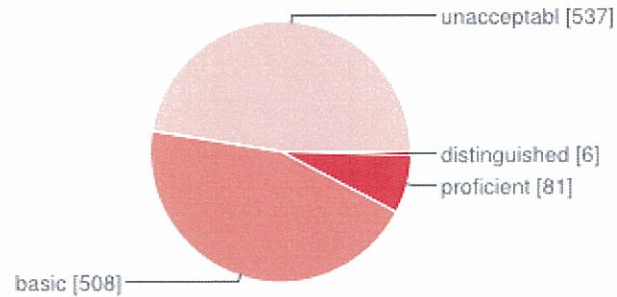
EBD knowledge of PSE rules and requirements, especially with regards to differences between PSE and ASE



| | | |
|---------------|-----|-----|
| distinguished | 5 | 0% |
| proficient | 65 | 6% |
| basic | 430 | 38% |
| unacceptable | 482 | 43% |
| I don't know | 150 | 13% |

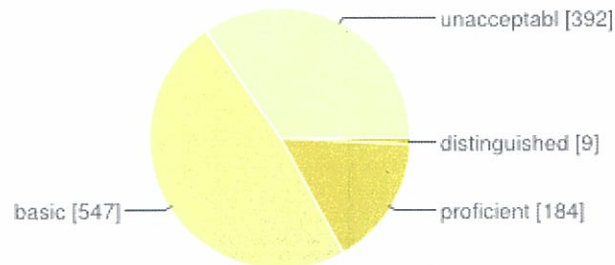
DOMAIN 2: CUSTOMER SERVICE

Evidence of organization and efficiency within the agency



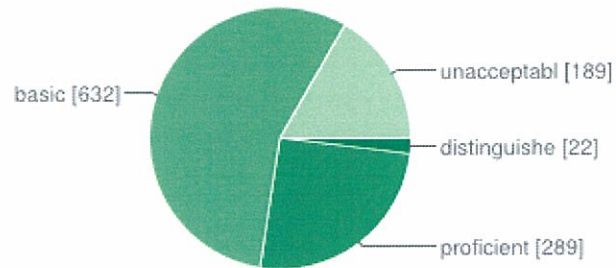
| | | |
|---------------|-----|-----|
| distinguished | 6 | 1% |
| proficient | 81 | 7% |
| basic | 508 | 45% |
| unacceptable | 537 | 47% |

Maintaining accurate records.



| | | |
|---------------|-----|-----|
| distinguished | 9 | 1% |
| proficient | 184 | 16% |
| basic | 547 | 48% |
| unacceptable | 392 | 35% |

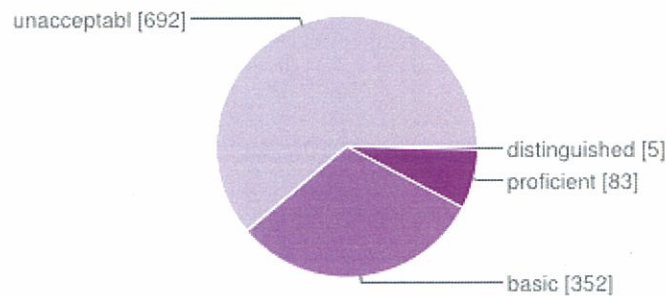
Courteous and professional customer service representatives



| | | |
|---------------|-----|-----|
| distinguished | 22 | 2% |
| proficient | 289 | 26% |
| basic | 632 | 56% |
| unacceptable | 189 | 17% |

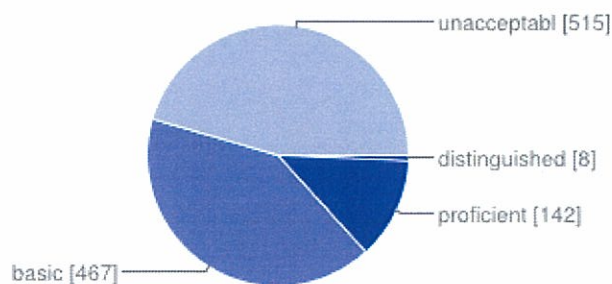
DOMAIN 3: COMMUNICATION

Clear and timely information provided regarding upcoming changes



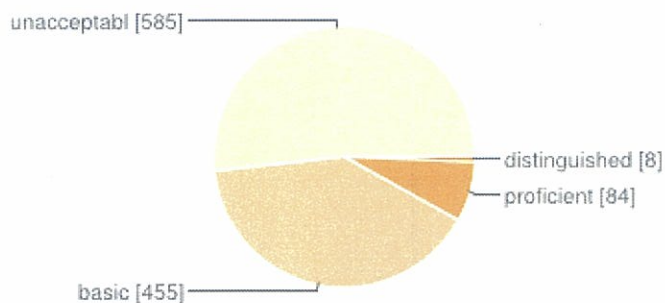
| | | |
|---------------|-----|-----|
| distinguished | 5 | 0% |
| proficient | 83 | 7% |
| basic | 352 | 31% |
| unacceptable | 692 | 61% |

Letters, forms, etc. sent out at appropriate times with their deadlines for submission clearly stated



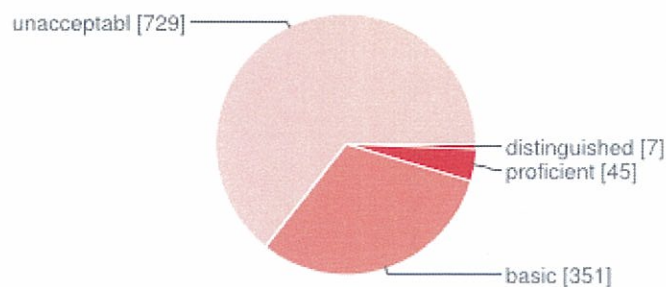
| | | |
|---------------|-----|-----|
| distinguished | 8 | 1% |
| proficient | 142 | 13% |
| basic | 467 | 41% |
| unacceptable | 515 | 45% |

Multiple appropriate forms of communication utilized (letter, email, phone calls)



| | | |
|---------------|-----|-----|
| distinguished | 8 | 1% |
| proficient | 84 | 7% |
| basic | 455 | 40% |
| unacceptable | 585 | 52% |

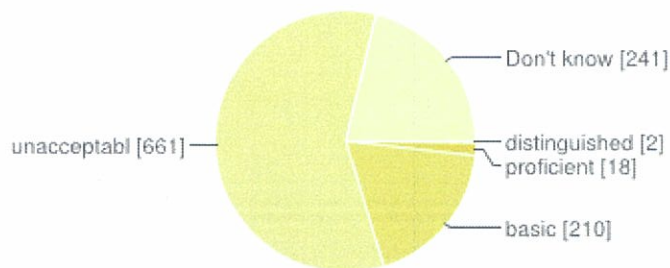
Clear and detailed information provided on pharmaceutical benefits & changes



| | | |
|---------------|-----|-----|
| distinguished | 7 | 1% |
| proficient | 45 | 4% |
| basic | 351 | 31% |
| unacceptable | 729 | 64% |

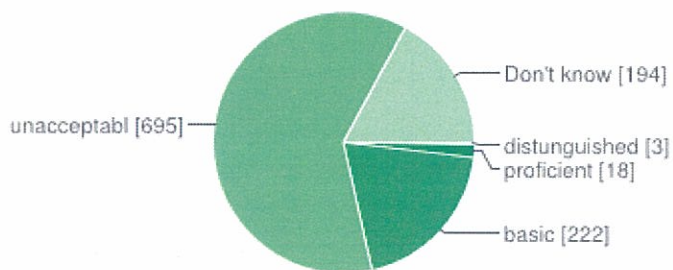
DOMAIN 4: MANAGEMENT OF TAXPAYER FUNDS.

Transparency of process for billing/contracting services



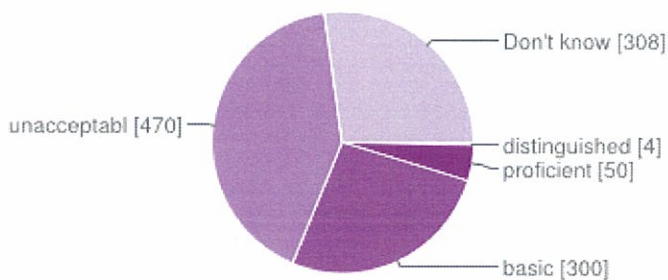
| | | |
|---------------|-----|-----|
| distinguished | 2 | 0% |
| proficient | 18 | 2% |
| basic | 210 | 19% |
| unacceptable | 661 | 58% |
| Don't know | 241 | 21% |

Accuracy of facts and figures presented to public, such as the exact number of PSE active members, transparency in accounting practices.



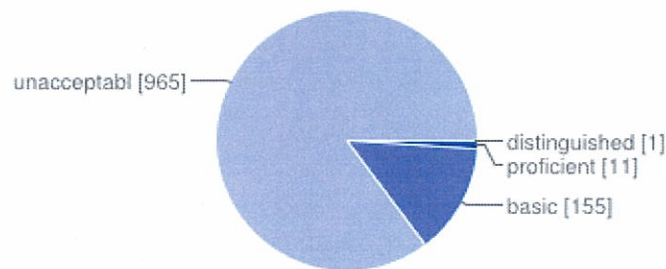
| | | |
|---------------|-----|-----|
| distinguished | 3 | 0% |
| proficient | 18 | 2% |
| basic | 222 | 20% |
| unacceptable | 695 | 61% |
| Don't know | 194 | 17% |

Streamlining of processes dealing with district bookkeepers/financial managers



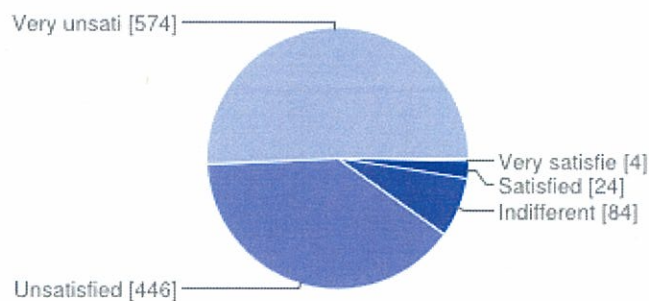
| | | |
|---------------|-----|-----|
| distinguished | 4 | 0% |
| proficient | 50 | 4% |
| basic | 300 | 27% |
| unacceptable | 470 | 42% |
| Don't know | 308 | 27% |

Reasonable and affordable insurance options for PSE tax payers



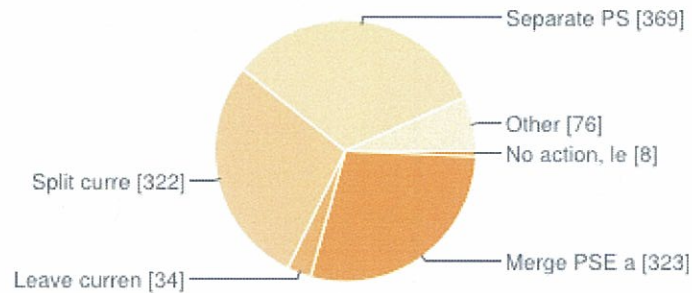
| | | |
|---------------|-----|-----|
| distinguished | 1 | 0% |
| proficient | 11 | 1% |
| basic | 155 | 14% |
| unacceptable | 965 | 85% |

Overall, what is your level of satisfaction with EBD and their management of your health insurance plan.



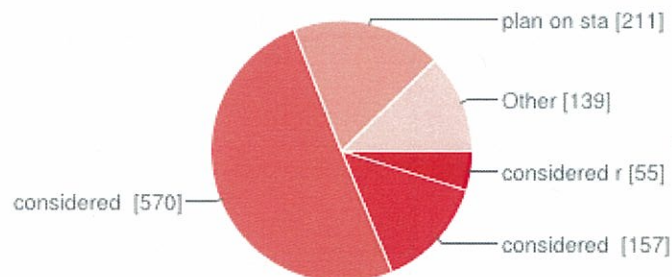
| | | |
|------------------|-----|-----|
| Very satisfied | 4 | 0% |
| Satisfied | 24 | 2% |
| Indifferent | 84 | 7% |
| Unsatisfied | 446 | 39% |
| Very unsatisfied | 574 | 51% |

SOLUTIONS: Please indicate which of the following options you feel is the best solution to this current problem.



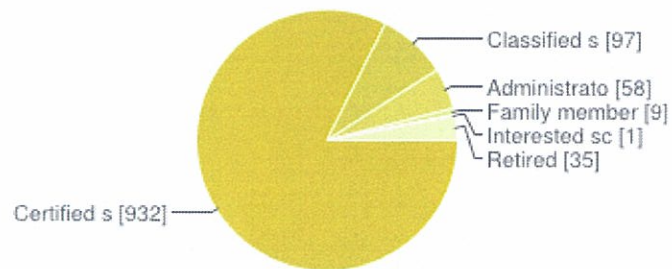
| | | |
|---|-----|-----|
| No action, leave it like it is. | 8 | 1% |
| Merge PSE and ASE health insurance plans into one larger group | 323 | 29% |
| Leave current State and Public Life & Health Insurance "EBD" board intact; overhaul EBD agency. | 34 | 3% |
| Split current board into two, one for PSE and one for ASE; Overhaul EBD agency. | 322 | 28% |
| Separate PSE from current plan, create an independent plan for districts to opt into. | 369 | 33% |
| Other | 76 | 7% |

In light of recent actions and issues concerning EBD and health insurance, have you...



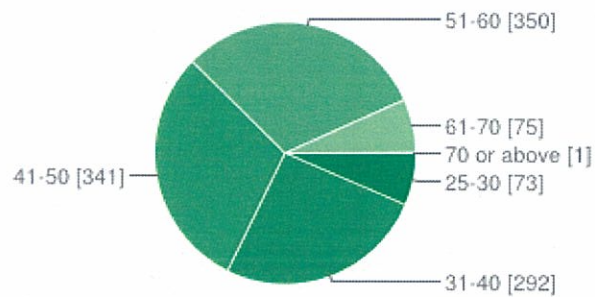
| | | |
|--|-----|-----|
| considered retiring this year? | 55 | 5% |
| considered retiring within the next 3 years? | 157 | 14% |
| considered leaving the education profession? | 570 | 50% |
| plan on staying no matter what. | 211 | 19% |
| Other | 139 | 12% |

Please indicate your status



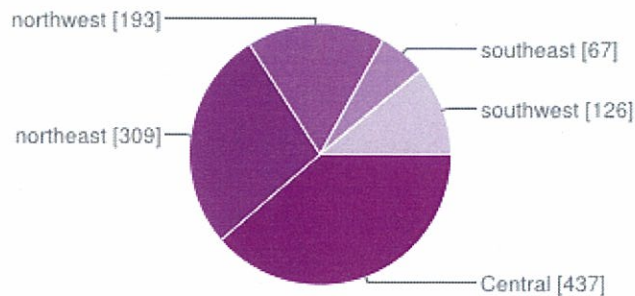
| | | |
|--|------------|------------|
| Certified staff (teacher, speech therapist, counselor, etc.) | 932 | 82% |
| Classified staff (para-pro, secretary, bus driver, etc.) | 97 | 9% |
| Administrator (principal, superintendent, etc.) | 58 | 5% |
| Family member of employee | 9 | 1% |
| Interested school patron | 1 | 0% |
| Retired | 35 | 3% |

What is your age range?



| | | |
|-------------|------------|------------|
| 25-30 | 73 | 6% |
| 31-40 | 292 | 26% |
| 41-50 | 341 | 30% |
| 51-60 | 350 | 31% |
| 61-70 | 75 | 7% |
| 70 or above | 1 | 0% |

In what region of Arkansas do you live?



| | | |
|-----------|-----|-----|
| Central | 437 | 39% |
| northeast | 309 | 27% |
| northwest | 193 | 17% |
| southeast | 67 | 6% |
| southwest | 126 | 11% |

Questions from public school employees:

1. *Is it legal to deny health insurance coverage as punishment if employees do not have a health savings account?*
2. *Is it legal to change pharmaceutical benefits during the plan year? (For example, actions such as dropping certain medicines from the plan, or not notifying employees of changes.)*
3. *Is it legal to require documentation of eligibility for dependents and spouses, yet still drop them without warning even if documentation has been provided?*
4. *Is it legal to require the wellness check up, but not be able to verify that it has been approved before the deadline to have it is over? (Thereby causing the loss of the wellness discount...no way to have the correct check up for the plan year.)*
5. *Is it legal to deny medicines or treatment prescribed by a physician, stating that it is not "best practice"? This amounts to practicing medicine without a license.*
6. *Is it acceptable for EBD to not be able to answer the question "How many active PSE are there?" (Answers have ranged from 46,000 to 61,000 within a year, as per task force and AS&PSE Insurance board meeting minutes.)*
7. *If these items are indeed legal or acceptable, are they ETHICAL? Are they APPROPRIATE? Is this how school employees should be treated?*
8. *Is there any plan to investigate, overhaul, or otherwise correct the serious issues present within the EBD?*

The following comments were added to the survey in a box labeled "Please add your comments and questions that are not covered on this survey."

Give me Obamacare! It stinks but is better than what I pay for now!!

I have absolutely zero faith in EBD. As a lifelong resident of Arkansas I am embarrassed that our state leaders allow this to continue year after year.

I feel that since we are somewhat state employees we should be treated as such and receive the same benefits as other state employees. Our salary is paid from taxpayers money just like police, fire, and other state employees. As the daughter of a retired police officer I know the disparity.

EBD has been a nightmare for me. There is no reason for our premiums to be so high with the lowest benefits I know of. My healthcare or lack thereof has drained my finances. The legislature and board oy made this year worse.

When I have had to call EBD, the people I talk to have been very helpful. However, this year I don't think I know enough to call and ask a question. For instance, we've been told the open enrollment period is 9/1/14 - 9/30/14, but I have received NO information from EBD or my district.

Educators are not highly paid anyway, and to expect them to teach and pay for insurance for their families with the proposed plan simply isn't realistic. I teach an intro to education class for one of the local colleges, and after we review the teacher salaries/insurance rates I often have several students change their mind and decide that other fields are much more appealing. Without a fix to the system, we will continue to lose people that would make excellent educators simply because they cannot afford to go into the field of education.

A copay of \$50 for a specialist and then a 20% co-insurance on top of that is ridiculous. It makes it hard for people of lower incomes to be able to afford to truly take care of their health. Just imagine needing to see a cardiologist \$50 dollars, then needing tests - such as EKG, Ultrasound, stress test and/or blood work. The patient could easily owe \$250 or more for that visit. When you only bring home \$1000 dollars a month, that is 1/4 of a paycheck. Because my spouse makes just enough more than me, we don't qualify for any sort of assistance. We are fully responsible for ourselves. So, how am I supposed to pay this \$250 out of my \$1000 paycheck and still manage to put food on my table and keep the lights on and gas in my car so that I can get to work to just keep barely getting by as it is. Then, what would happen if I had to have surgery. Wow, not far from homeless as I see it. It is time to make this thing fair. There is not that big of a difference in the salaries of teachers and most state employees. Consider the amount of money a school paraprofessional versus the amount of money a clerk in a health unit makes. I would bet that the clerk in the health unit makes more but gets a much better deal on her insurance. Wake up people! It is time to make things fair for all of us. The people taking care of your children are just as important as the people fixing your roads.

Every year it gets more expensive with fewer benefits. I'm losing money yearly instead of making money. It is a shame that our retired PSE are getting even a bigger shaft!

Left hand never seems to know what the right hand is doing. Three calls in two days yielded different responses to same issues with each of three people I talked to. This has happened for last three years. No one seems to know what the correct process is.

We cannot be fairly treated or represented by those who have NO IDEA, nor any concern of how we are affected.

It took me three tries to finally get my deductions corrected after I retired. The third time I took my documented faxes to Teacher Retirement in Little Rock. The lady contacted EBD and got it right that time. This was over a period of 2 1/2 months. Typical for EBD. I've watched the FMS List Serve month after month where EBD has had conflicts with totals a school provides. An internal overhaul is needed.

I constantly fight with insurance to cover my claims or approve medications. We had a banner year medically and met both of our deductibles, but we are now buried in medical bills. I cannot afford to pay the premiums for the gold plan as my husband has been unable to work this year due to illness. I feel stuck and may lose my home because I cannot afford both medical bills/insurance and my mortgage on a teacher's salary. Two small examples of insurance letting me down: they still refuse to pay for any diabetic medication except metformin for my husband despite the fact that two doctors have told them he has kidney disease and metformin is very damaging to your kidneys. Secondly, he is currently on home IV. The insurance will not pay for home health to come administer the IV, so I had to learn how to do it daily. Ridiculous coverage at ridiculous prices.

How much worse could PSE fare in the insurance marketplace? And why is BC/BS the main choice?

Competition can surely be a free market incentive in the insurance industry, but not seeing it.

They argue over everything and I wonder at how little they pay why I even have them. Insurance costs a ton and I pay a ton in medical bills too.

I think it is CRAZY that some of us are healthy so have no need to go to the doctor so we will be penalized \$75 a month unless we go get a wellness check.... Which my doctor's office tells me will cost me \$70 out of my pocket....just doesn't make sense

Any government run organization is inefficient and leads to wasted taxpayer money. The best option is to allow teachers a voucher which can be used to purchase insurance on the market.

Our insurance plan is unacceptable, outrageously expensive and poorly managed. The excuse that we earn more than state employees so we can afford to pay more is ridiculous. I don't know how it got so bad. We lived in Texas and for many years before coming back to Arkansas. Comparing our insurance to what I had in Texas is depressing. In Texas it was not cheap but I rarely had an out of pocket expense.

We will continue losing good teachers to nearby states as our salaries and benefits are pitiful.

The constant inconsistencies offered by Bob Alexander are unacceptable. There is no accountability from this division to PSE members. I am most saddened by the Task Force and its lack of true concern and knowledge of what we are and face.

I avoid going to the doctor for the sake of knowing that I cannot afford to under the plan I am on. If I go up a plan, I cannot afford the monthly cost. I don't win either way.

I don't understand why some prescriptions can be cheaper without insurance than with insurance. Who gets the extra money? It doesn't make sense.

EBD has managed my plan but the prices are ridiculous. I'm single and almost can't afford it.

I do NOT understand why teachers should not be included in the state employee insurance pool. I have worked in 4 states and ALL except Arkansas put teachers and state employees in the same pool. The insurance rates are much LOWER for teachers when they are included as state employees.

They have treated us like stepchildren and continue to do dirty business, I think, just to spite PSE's. It's a shame so many, including myself, are considering leaving the education field just because of the EBD debacle. And, politicians are no better. They know our insurance benefits are a hot mess and do nothing for us. Shame on all of you!

I have met the requirement for a wellness visit this year but have not been granted the \$75 discount yet. My husband and I both signed the affidavit confirming that my husband does not have health insurance (he is self-employed) and is eligible to be covered on my policy. Our district bookkeeper has not been notified of that.

I will be leaving the profession next year if things do not change. And I LOVE the kids, but hate the disrespect our government and public shows to teachers.

If the board members had the same insurance coverage that school teachers have, would they be satisfied? I highly doubt it! Please put yourself in our shoes and rethink your decisions. The decisions you make may not be life changing for you....but it certainly is for us!

1. You need a doctorate in accounting to understand our EOB's. 2. There is no such thing as a low co pay on the gold plan. 3. It is firmly my opinion that Bob Alexander is not being honest with the task force and the fact that he makes decisions about our plans and money frighten me. 4. I have been in a position that EBD determined my treatment against my doctor's wishes. (Cancer). Unfortunately for EBD, I survived. I don't understand why rates go up, deductibles increase and coverage decreases. Teacher's salaries stay the same.

Haven't got any information on the new pharmacy plan or what is covered although I have heard that there are changes in the plan. I called last year and left a voice mail about my blood pressure medication not being covered anymore and did not ever receive a call back from them - I tried to call again and voice mail box was full.

Rates are ridiculous. The EBD is staffed by idiots.

I would add that I have a deep concern over stories of dropping certain prescription coverage any time during a plan year. This is unethical, because knowledge of an rx being dropped may have affected a person's plan choice. Such as, an expensive and covered rx would allow someone to quickly reach the deductible on bronze BUT when it is dropped mid plan year, it is no longer counted towards the deductible. Maybe this person would have chosen gold if he had known. Make sense? Not good info. Unethical.

I feel I should have an option that is cheaper than the highest price plan and be allowed to opt out of things like maternity benefits and mental health benefits.

I think teachers and local schools should manage their own care. We need more options outside of blue cross blue shield

My monthly bill at the pharmacy has become ridiculous! I have had 3 separate drugs prescribed that cost \$189.00 and more! My gastroenterologist told me that PSE insurance was the same as Medicaid! He told me anything he prescribed that would actually help my problem would probably not be covered. He said if I quit, I would not be under all of the stress that has been put upon public educators and that alone would probably greatly improve my condition. I take it that he has the same opinion of PSE insurance as many of us do.

I have been provided absolutely no information on this topic. Any information I have gleaned has been from my own research or from what I've heard on TV. I do not even have words for how disappointed I feel in the public, and our elected officials for not standing up for teachers in our state. We stand up for your kids everyday!

I'm currently sitting on two deteriorating medical issues because of cost. I was initially waiting until 2015 changes but they are no better. Unreal.

I am truly embarrassed to 'admit' to friends in our new state home (yep, left profession AND state) what a mess our AR teachers insurance is in. Time was I proudly proclaimed my profession. Sad switch of events for me. Our children are who will pay the true price for so many teachers leaving the field. Legislators, time will come when you have to REALLY EXPLAIN this MESS!

If I could find a job outside of teaching that would pay the same but had better insurance, I would take it. I am literally bringing home LESS money now than I was 8 years ago and the majority of it has to do with insurance hikes and the fact I have not gotten a raise in that amount of time...and the sad thing is I KNOW I was called to be a teacher...heartbreaking...

It seems that no matter how much I paid last year, which was A LOT because of surgery, it seems I never met a deductible. I will never get this paid off. I had the premium plan!

It is sad what teachers are paid and what we pay for insurance for the coverage available. It should be equal across the board for ASE and PSE.

Rates are way too high and benefits are way too low. People who won't work have much better insurance coverage for free.

Quit raising our prices and lowering our benefits.

I do not understand why legislators have allowed the EBD to continue to mismanage PSE insurance plans. I have researched the audits from as far back as 1995 and there were many times that auditors noted problems which were not addressed or dealt with correctly by EBD. We cannot continue to add money to the PSE insurance plan as a short-term fix. The system is broken and it is time to dissolve the EBD. The sooner the better!

In the new equivalent to bronze plan, the deductible went up about \$5000 from \$3000 to \$8000. I don't know of any teacher who would have \$8000 that they could pay out of pocket if something bad happened to them. This deductible has gone up every year, as well as the cost of the insurance.

We need cheaper and better ins. I can't afford it anymore! I hate Ins. at this public school! I need Prescription plan! None is even offered to me anymore! I can't afford the most expensive plan for me and my kids. I can't afford IT!! I'm VERY UNSATISFIED with the public school INSURANCE!!!!!!!!!!!!!!!!!!!!!!

I paid to have my policy reinstated on Sept 1st but EBD is so far behind in paperwork that this didn't happen! With what I pay in health insurance, I should be prorated a refund!!!!!!

Insurance with the school only works if you are healthy. If you have an illness or a sick child, then you are up a creek. As a parent with a special needs child, and a chronic illness, I am in trouble!!!

I believe the overall quality and ability of those going into the education profession will diminish. Our brightest scholars will be dissuaded to pursue education jobs due to many drawbacks in the current profession. Toward the top of the list of educational career woes, you will find EBD related insurance issues.

Get rid of Bob Alexander and realign the EBD Board so that we have adequate representation for the PSE. It is like taxation without representation. I think BC/BS is lining some official pockets...especially Bob's.

Public school employees cannot afford the current plan. How is it possible that state employees get such a better plan than school employees? How is it possible that Mississippi, Tennessee and many other states do so much better for their teachers? Something is benefiting someone somewhere and it's not the teachers.

Teachers are not considered state employees...I do not understand we teach in schools and are mandated by the state department to teach certain standards. Our teaching license is from The State of Arkansas. This is totally ridiculous! I believe teachers should get the same rates on any insurance a state employee gets.

I resigned last school Year because of rising premiums and impending increases in deductibles. My salary was 15000 as a para pro, bronze was the only option for me to insure my family. It no longer made sense for to stay at a job that I loved so I started my job search last spring. My family doctor was frustrated with treatment options and medications for my family that he knew that we couldn't afford because the out of pocket expense was so great. More than one medical professional has made the comment that our insurance was "a joke". My fear is that there will be fewer students entering the teaching profession and that the state will be unable to retain the good teachers that they have.

We need a benefit rich option for a reasonable price! if WE WERE IN THE PRIVATE SECTOR THIS IS WHAT WOULD BE AVAILABLE TO US!

Unfair to PSE's. Too expensive. Rx tier system makes life-saving meds unaffordable. A disgrace to treat public servants important to kids and public this way.

It is criminal what EBD is doing to educators in regards to health insurance. Something must be done or there will be no teachers in the future. Educators are already grossly underpaid, but now it is becoming that qualified people literally cannot afford to be in education. It is a joke. Something must be done before it is too late.

We are forced to make decisions about our HSAs and URM accounts in the spring while EBD doesn't come out with the rates until the fall. Without the rates you can't make a sound decision on how much to put in the account.

Lord help us - there are too many problems in education with too few people with good answers or solutions.

I feel EBD has taken care of state employees and not public school employees. I feel the board has consistently ignored serious issues and is overall uneducated in the field of insurance and its administration. I feel the EBD board is more interested in maintaining their positions than an insurance that is affordable for teachers.

Teachers are paid very little compared to other professionals with our level of education. It is shameful the legislature is forcing us to have to choose between basic needs and insurance. You can do better. We are not state employees. We work for the local school districts. Local school districts need to do more. The Governor can't fire us, but the local board can. The problem is not EBD. The problem is the local districts

All school employed should have free medical considering low salaries and future world leaders we prepare plus all of the unpaid time that is spent and out of pocket money that is spent to try to ensure a better future for everyone.

If a representative cannot answer a question about coverage over the phone they need to give you another option so that one can get answers. Supervisory staff or someone with more knowledge would be good. I was left with question unanswered about out of state care if not available in state.

I am a new employee and have yet to use the insurance. I did sign up for dental and eye but not health insurance because I have coverage with my husband. I marked "proficient" and "I don't know"

WE ARE TEACHERS, NOT DOCTORS. IT'S RIDICULOUS HOW MUCH WE PAY IN INSURANCE EACH MONTH. JUST UNACCEPTABLE!

I have been satisfied to pay for the Gold plan to cover my health expenses, but I am NOT willing to pay MORE than what I currently pay, for LESS services, and I do not like any plan that is currently being offered, but I know I cannot afford a private plan without district contribution, and will not qualify on the exchange. No matter what I will pay MORE for less services.

I only hate that my husband died before any significant changes were made. He was very passionate about trying to find a solution of the insurance debacle. Hopefully some changes will be made and soon.

Bob Anderson and the EBD have got to go!!! He states inaccurate facts time and time again with no recourse! I left the Information Technology field to teach and share my passion for technology with the generations to come... I question on a daily basis how much longer I can "afford" to teach!

Why is there such a major difference in the cost for public school employees as compared to state employees?

I have opted out of the system starting in January. Coverage doesn't cover any of my actual needs. Co pay and deductible are ridicules.

I can no longer afford to teach and provide for my family medical needs...

I am tired of wasted money mailing me the EXACT SAME INFORMATION TWO WEEKS APART! This is a senseless MISUSE of money in the form of the paper, printing ink, and postage. And yes, I checked; there was NO difference in what was sent!

More expensive Less coverage

Disgusted with our unfair treatment with insurance. Thinking now that we are not important to the state.

I believe the best option is to split the PSE/ASE plan and board. I know funding is the biggest issue, be it the state district funding the premium.

Two complaints: Making teachers file appeals for the wellness exams they've had, then making them wait months and months for EBD to find proof when proof has been submitted is ridiculous. Teachers give so much time, effort, and money above and beyond what is required, and then get taken advantage of with insurance premiums and discounts that require an act of Congress to get. My son is a state employee and receives the VERY SAME insurance as teachers, however his policy for family is three times less expensive as the teachers policies. Why?

Absolutely unfair for State Employees & School Employees to be treated so differently. No. I live in north central Arkansas - that was not an option to choose.

Self-insuring was always a bad idea. Arkansas teachers deserve better. The larger the pool, the better the rates.

We have got to stop looking for temporary band-aids to this problem. When teachers have to choose to get insurance or eat, that is a major problem in this state. Get this fixed. Now.

First time in my life that I have no health insurance as neither does my family based on my pay it's insurance or bills and groceries I just pray no one gets sick until we figure out what we are going to do and what we can afford

On top of the high monthly rates and deductibles for such little coverage, I am very disgusted that I am being forced to drop my husband from my family plan because his employer also offers a terrible insurance policy.

We need more affordable insurance

Personally I am out of the fray thus far but who knows when my situation may change, based on the horror stories I have heard?! Teachers deserve affordable insurance and outstanding insurance representation -- and don't seem to deserve that, if current treatment is an indication.

Every year rates/deductible goes up benefits go down. Every year unacceptable changes. At the very least ASE and PSE should be EXACTLY same.

Disgusted with a system that considers us state employees and tells us what to teach, how we are being evaluated in our job, and makes rules to govern what friends we have in social media and any other "ethical concerns", yet turns around and says we are not state employees and funds the state employees FAR beyond what they fund us at - making insurance for our FAMILIES unaffordable, if that is the only insurance we have. We don't make a whole lot to start with and then NEVER make much if we remain classroom teachers. Insurance costs are going to force many out!

EBD should be dismantled. No private company would allow such mismanagement to endure and teachers have no control over their benefits.

I require repeated treatment for a medical situation. It is expensive. EVERY single time I get denied and have to fight to get it paid by insurance. It doesn't seem to matter who I call, I am always told I need to contact the other side (EBD vs. health advantage). It is ridiculous!!!!

I don't feel like the teachers that are using the plan responsibly are being rewarded. We are all being penalized for the unhealthy who are soaking the plan dry. I feel like I'm healthy and don't need the

insurance anymore. I don't want to pay for the unhealthy teachers anymore. The deductible and premium are too high for me to feel like I'm not paying for only myself and my children who are healthy. I am better off paying the less than \$100 fine for not having insurance than to pay the outrageous deductible and high copays.

Just received a letter letting me know that some of my children's medications will not be covered or applied to my deductible. Also my insurance deductible will change from 3000.00 to 8500.00 in January with less coverage for pharmacy and medical. I thought that Gov. Beebe was going to help the PSE but it doesn't look that happened. It's very sad that the lowest paid profession in AR has the worst insurance! Our government officials should be ashamed!!!!

There needs to be some way to create an affordable healthcare system for teachers. This is a crisis form everyone in education.

The instability of this situation is creating a nightmare for all of us including my own doctor. Our health care professionals should not be subjected to this.

Our rates are too high to be educators! We should be afforded the same rates as other State employees!!!

We had relied on my husband's job for insurance for 13 years. it was less than \$300/mo. with far better coverage than any PSE plans. He lost his job in April and we had to go on PSE insurance. \$800 more per month for less coverage. So not only did we lose his income, but our costs went up \$800/month.

Ridiculous!

EBD has done everything it can to fail. No member education, failure to maintain funding and using rates to fix a failing system. Now EBD wants to take over our HSA funds? Isn't the dollar we give them monthly for the privilege of having the HSA enough? Isn't it time to stop throwing good money after bad? Get rid of EBD and allow the district to find their own health plan.

We pay too much for our insurance policy not to have more in put into it. Teachers should be treated fairly. I never know how much my medicine will cost till I am told when I pay for it at the counter. I cannot imagine retiring & having to come up with over \$650.00 a month for my Insurance. This is terrible & should be changed immediately. If it means firing the people in charge of the way this program is run, so be it. This is not FAIR!!!

Other companies have better plans than what the teachers have. We have too many teachers in Arkansas not to have a group plan better than what we are being offered. Our insurance needs to change, for the better. Certainly not what it is now.

This is crazy. Work hard all day, bust my butt for very little pay, what I do make goes to pay outrageous insurance rates. Just stupid. Got to find a job where my efforts are appreciated.

It may be time to just push the system into the private market or the ACA Market Place.

Too many to list here

I feel like I cannot go see a doctor when needed because of the expense that is NOT covered.

Every time I go to the doctor or pick up my meds, it seems that the rules have changed. It is not right.

PSE should not have to choose between which prescription drugs they can afford each month. We shouldn't have to pay 2/3 of our salary for health insurance. Arkansas school districts are already rated as

one of the lowest paid teachers/school employees in the nation. If the state expects to retain and recruit excellent staff they should value their employees by rewarding them rather than punishing them. Doctors and pharmacists are astounded at how bad our coverage is. They are also in disbelief when we tell them what we pay in rates and deductibles. Our legislators should hang their heads in shame at the poor benefits package they offer school employees. EBD needs a major overhaul with competent people heading it up.

There is a lack of transparency for a public entity and an extreme lack of dissemination of information that I would be ashamed if I were a part of it. Two of my necessary medications were disallowed without any warning...just 'boom' I went to have them filled and get hit with an astronomical bill. Why are we paying these outrageous premiums and deductibles if what we need is not covered? I would like to know whose pockets are being lined with the 'savings' these disallowed medications and medical procedures are freeing up.

Need to be replaced

Working to pay insurance! What's the point?

Stripping away patients ability to purchase needed medications is shameful and unacceptable. How dare you EBD Board members! How do you sleep at night? Tax payers should be paying all of a teachers insurance, instead we pay much more than other state employees. This system is completely unfair and unjust. Please clean it up!

I am on my third new prescription in a year because the plan keeps adding the version I switch to their non-covered list. I bought my medicine from Canada this time. 1/3 of the price. This is crazy!!!!

I was a Health Insurance Representative and School Bookkeeper for 20 years and experienced the many faces of the school employee insurance. The last several years have been the worst for insurance premium cost, coverage, communication to insureds, treatment of school employees by EBD and basically every realm of the whole "shebang"! It is a sad day for Public School Employees!

Public school employees should have the same benefit rates for the same coverages.

Help us!!!! This is all ridiculous!!!!

I was in retail management for 12 years before leaving the profession and returning to school. I understand not only the needs of value added returns and actuarial price controls but personnel and liabilities (expenses) as well. EBD needs to be sanctioned, the ENTIRE existing system needs to be liquidated, the proceeds need to be used to supplement a private option for all PSE and ASE (don't merge, start from scratch for both.) Finally make all teachers (especially retirees) eligible for public assistance (including Medicaid where applicable) based upon net income rather than gross. My net is 2/3rds of my gross and even with a Masters I don't make that much to begin with.

I have yet to determine if EBD is completely incompetent at what they do or if they are completely competent at fraud. It can only be one of the two. The state legislature is very nearly proving they are just as incompetent or complicit by allowing the EBD to continue to destroy the insurance benefits of Arkansas educators.

Prices make it hard to ever make retirement possible. Not allowing spouses on our policies is just rotten business.

I am not enrolled in health care plan with EBD. Have other insurance.

I have family members who are ASE and they have always been better informed, better treated and had better rates and services. We all provide a service for the State of Arkansas and there should be no have and have-not groups. The EBD should be ashamed of themselves.

I have serious concerns about our prescription drug program. Because of having a seizure, serious digestive issues and ADHD my medications needed are not covered by our current plan. The ones covered insurance pays a bare minimum. One script was over \$700! Something needs to be done to assist people who are required to take certain medications and need insurance to assist with the prices. A suggestion is a physician authorization as to why certain meds are required.

The information provided to employees is unacceptable. The constant changing of information and fees does not allow for the proper budgeting and planning necessary to live on a budget, which is necessary for me because of my pay. The cost for medical insurance and services is very confusing and becoming more so with each change. In addition, finding someone who can explain it to me is very difficult. I am not mentally challenged. I am a highly educated professional with a M.Ed. It should not be this difficult to get accurate, easy to understand, timely information.

On solutions, I voted to merge the plans, however I also think EBD should be overhauled if that is done, as well. No matter what solution is decided on, that needs to happen.

it does not matter what the cost of a policy is if it does not cover anything. I plan to say good by to teaching (at least in Arkansas)

I am just weary of trying to wade through this colossal mess!

Jerry Noble gave the EBD the solution. They are too narcissistic to listen.

I think a class action settlement is in order.

They take too long making decisions - they are inefficient!! Appeal process is ridiculous! They won't even accept the wellness visit documentation that they required! Not covering prescriptions is unacceptable! PSE Insurance is a racket. Needs an overhaul. I have seen it eat up teacher salaries for years. Hard to get up and work twice as hard for less money every year in addition to the demonization teachers are put through when they question why their paycheck has decreased. The answer must be that they are greedy because surely it can't be that they are having difficulties making ends meet with no raises, and skyrocketing insurance rates as well as cutting benefits said insurance is showed to provide.

Not at all happy that I can no longer carry my spouse on my policy...what if we do not like the company that his employer offers? We have no choice and that is not a place where I like to find myself nor my family members.

School employees should have a better insurance policy than it has now. It should be equal to other state employees.

It takes almost 1/2 of my retirement benefits to pay for my insurance, and I have the highest deductible possible, which is also a hardship on me.

I am a member of ARTS because I am retired. I am updated on some things through that agency, but there are some things we need to know that isn't stated in the ARTS items. I think EBD doesn't consider

retired teachers at all. We don't even get the wellness benefit and our insurance is higher than an active employee.

There has to be a better way for insurance. I'm a single mother of 3 boys and have no choice but take school insurance. So basically it has come down to paying for insurance and not buying food. Something wrong with this. 500 dollars a month for insurance. That's crazy for a single parent.

You don't want my comments, I m a Christian

I don't understand why our premiums are so much higher than the state employers. It's not fair.

We deserve the same affordable policy as the ASE. We do not deserve to pay much high premiums for less coverage. EBD is a waste of money and space. Fix the problem right the first time and you won't have a huge mess on your hands. I have worked my entire life and do not deserve the treatment by EBD and those who run it.

I had a horrible experience with them! The wrong insurance card was used to file medical claims and they did nothing about it. I was left to pay 1000's of dollars because they didn't catch the problem or when was brought to their attention swept it under the rug. I had no one else to go too. I felt hopeless and helpless. The plan has had so many increases and benefit reductions in the last three years, I can't even begin to comprehend what is what anymore. The salaries of most Arkansas teachers is exceptionally low, (though some are paid well above average) the point is, each year a teacher is supposed to make just a little more money, the sad reality is that the past few years teachers make less money each year, because of health insurance increases. The lack of information put out by the EBD is despicable. Using fear tactics with monstrous increases to get us to feel good about any increase that is less than projected is a horrible PR tactic. Finally, if the EBD can't figure out how to run this plan effectively, maybe it's time to give it up to someone that can.

Why has there not been a criminal investigation of Bob Alexander and the EBD?

My premium is too high. My co-pays for specialty doctors is too high. My prescriptions are too high also. I would like something to be done about the high premium for retired people.

Insurance cost is too high and coverage is ever-changing. I have lowest coverage because it is all I can afford with current pay and family size but it covers almost nothing. As a result my medical bills are so high I cannot afford basic medical care and prescriptions to maintain my health. This will have serious long-term effects on my health. With my current level of education it may be more cost effective for me to seek employment outside of the field of education. I am a special education teacher.

I have to drop my spouse... We can only afford one deductible and now we are forced to meet 2 or pay for the premium policy. We have 3 children 4 and under, we are going to be broke!!! We decided on a family bronze plan last year as it was the most cost effective for our family. I had always carried Gold individual, or gold w/children before and my husband just wasn't covered. I feel the state of Arkansas doesn't care. I am very dissatisfied with EBD, premiums, and our options. Now we will be in another financial bind.

I have called them more times than I care to admit!!!! Poor advice and incorrect information have about sent me over the edge. It makes me ill to discuss insurance!!!

If the state adds so much to our health insurance payment - why is it still so high? Mine is higher than my husband who works for a hospital and he gets nothing added.

I think that if a married couple is employed by the same district, the district contribution for both should be applied to one plan, rather than force them to buy two separate plans and have to meet too desperate deductibles on what often is limited insurance at best.

We SERIOUSLY need help!

For the people who provide such a vital service to the citizens of this state to be treated with such callous disregard when it comes to health security is inexcusable. As a single person with no dependents and few health issues I have not been forced to make hard choices between health care and basic necessities but I have friends who have. Teaching is stressful enough without additional worry heaped on us.

We were told the reason our insurance was going so high was because of so many extraordinarily large claims, such as preemie babies and retirees with major health issues. I do NOT believe that PSE has more instances of this than ASE, or any other large group of employees.

I feel there has been gross mismanagement for multiple years leading up to the current crisis. There were warnings that went largely unheeded and it appears that no one is being held accountable, which I find highly ironic, since PSEs are being held to unattainable accountability standards!

Is terrible when I, a professional with three degrees, must hold an internal debate about whether I will see a doctor or not when I am ill. I have the money to go, but I feel the more I use the "insurance" I pay for, the more I fund the terrible decision-makers of the EBD. I use my "insurance" for my free wellness visit and for my free birth control. I never imagined that health insurance would be one of the biggest worries of my career.

EBD should be cast out and replaced with a proven manager of health insurance. Consider this a vote of no confidence in the ability of EBD to manage the funds and accounts. We're tired of the pathetic excuses and blaming of teachers for not merging the ASE and PSE pools. Some of those explanations are borderline offensive.

Why can't the PSE group have the same coverage and benefits as ASE? This seems to be a reasonable question. The amount of the difference in premiums and coverage is absurd. Please work to reconcile these great differences.

EBD has failed the public school employees. What has been done to us should be an embarrassment to our state.

If the premiums don't decrease next year, I will be leaving my current position for one that has affordable insurance. I'm not alone. Many of us will either leave, retire, or get insurance somewhere else. I have also spoken to numerous future teachers and have informed them about this situation. They are either going into a different field of study, or will get private insurance.

When I have tried to call them, the phone rings and rings and no one ever answers. So I can't say how knowledgeable or professional or accurate they are.

Due to the increasing cost of health insurance, I am now bringing home less money than I did five years ago. How is one supposed to keep up the continuous increase in the cost of living, when the cost of our insurance premiums skyrocket to the point that it is almost unaffordable to remain in this profession?

Insurance covers nothing and I'm paying for everything. What's the sense of having it? I will leave the profession is something doesn't change.

I think cutting the part time peoples insurance was the sorriest think they could have done. I hope every bus driver in the state quits the first of the year when they all lose their benefits.

I am a retired special education teacher and if I had not maintained records any better than EBD does I would have probably been in court dealing with lawsuits!!?

Plans for PSE are unreasonable considering we are state employees too. Something must be done, to insure my entire family on the middle level plan would take the majority of my monthly pay not including deductible or any other day to day expenses. Please fix ASAP

Rates are ridiculous. They go up every year for family. It became so expensive that I had to switch to higher deductible. Then my son became ill and now I owe thousands of dollars for deductible and co-pays. Now the deductibles and copays are just increasing more! And even the premium has a deductible and copay! Teachers deserve better! We don't get paid near enough and most of our check goes for insurance!

For my last Dr. visit where I received an injection for poison ivy, I received three different insurance statements showing different amounts owed. I have gone to the doctor twice in the last year and both times paid my co-pay (gold plan), then had to pay additional amounts because of constant changes in what is covered and what is not. Going to the doctor or getting a prescription filled is a gamble every time, because the coverage seems to be constantly changing. I find this to be totally unacceptable. We chose our plan during open enrollment based on benefits, our ages (50 and 51), and family medical history. To have the plan continue to change after enrollment ended is wrong. I am not at all happy!

EBD needs to be replaced!

It is ridiculous that I cannot take care of my needs myself. Before my divorce 2 years ago, I was paying less per quarter for a family of 5 with AR BC/BS than personal Gold coverage each month. I can no longer afford that because of 2 children in college...now I have the Bronze/classic or the "Get Hit by the Bus" plan.

I will never understand how PSE can have the huge membership that we have and still have such high rates for insurance and much smaller groups have lower rates and better benefits. I do not believe that "there are more unhealthy women in the group" excuse. That is discriminatory. I also think that someone/group is getting kickbacks or something from this or there would be better options. EBD has not given clear answers or plans. There are several very knowledgeable people who have viable sounding plans; listen to them.

Explain why we have to go from no deductible on the Gold plan to a \$1000 deductible beginning in January! There must be better plans out there somewhere!

I am very troubled with the idea that other state employees receive the same benefits with much lower premiums. The message that sends a very negative message to school employees.

I believe we will soon have a shortage of people going into the field of education in Arkansas. I believe we will see many leaving. School counselors can make more money and get better benefits if they become site-based counselors, work for agencies off campus, or go into private practice.

none

Do not understand the lack of equity between ASE and PSE. Arkansas legislature's commitment to education is vacant and transparent. Gutting what is already useless, dismal professional development funds to stave off red ink in PSE health insurance tells me all I need to know. There is no commitment to education in our legislature. Who is surprised, only 25% of our legislatures valued higher education enough to pursue education after high school. Teachers who have reached to top tier of the pay scale, some after 15 years earn a pay cut every year as the insurance premiums increase. That means its time to look for other work.

Very sad when the profession of teaching will decline because one cannot survive in today's economy. The responsibilities in this profession greatly outweigh the benefits.....teachers are not asking for much....they want to work and educate children which they chose because they are passionate about their careers but cannot survive with the income and current benefit packages. Very sad and disappointing.

I am just tired of paying sky high rates to cover an uninsured spouse; why are we not covered under the same plan as the state employees??

My insurance Is More Than My Pension, Which Is Insane. My Physician co-Pays Have Doubled, My Pharmaceutical co-Pays Have Increased, And Several Medicines And Treatments Have Become Excluded. I Do Not Qualify For The Affordable Healthcare, Because My Treatment Would Not Be Covered, And My Doctor Advised I Would Be Dismissed As A Patient.

It's always gotten worse every year, but this is a new low. Begged to merge with State Ins. for years, but NOT if they merge our retirement! There are better PRIVATE insurance options! No excuse for a group this size. Why can't the teachers group go non-profit?

Combine state employee coverage and teacher coverage to the state coverage and at their rates. State should contribute the same amounts for both state and teacher insurance. It might be in the best interest to shop around for other health insurance.

I think School employees should have better Insurance than what is being offered. It should be equal as to the State Employees.

Something must be done soon

I am unhappy with the price increases. I have had to drop to the bronze level to afford insurance coverage and I feel that it is not really a good plan. I am upset that all of the plans are changing again and probably will continue to change and premiums increase each year but my pay doesn't.

The Public School Employee health insurance debacle is causing financial stress to thousands of Arkansas families like mine. My husband and I both gave up careers in higher ed to teach high school, because we felt that we could have a greater impact on the lives of AR's students at this level. With the cut in pay and now astronomical increases in health insurance costs (especially in light of the decreasing services and coverage we get despite rising costs) makes me, at times, truly regret my decision. Now, as I advise university students who work with me during their internship (student teaching) each year, I counsel them not only on pedagogy and content, but also on considering family finances in light of our current health insurance plan before committing to a job in public education. To put in simply, I am

encouraging them, if they decide to continue seeking a career in education, to look for teaching jobs in neighboring states where they will be better cared for and more highly respected. Arkansas' teachers cannot continue to work on the front lines with the state's children without adequate, affordable health insurance. This truly is a public health issue for our state. As workers at the "front line" of virus outbreaks and really any illness that goes around, and who work with vulnerable populations (kids catch germs so easily!) we need to be able to take care of our health! It is also an issue of providing adequate education to the state's children. How can we recruit the best teachers for our children when we cannot offer them adequate care and compensation? Don't the state's children deserve to have the best teachers we are able to recruit, who are healthy and well cared for, who are able to manage their medical conditions to be able to come to school every day to teach, and who have adequate health insurance to see doctors when needed? This is a slippery slope that concerns much more than the pocket books of teachers or school districts. For the sake of the children in Arkansas and the general well-being of the state, public school teachers need access to adequate and affordable health insurance, so that we can be well and continue helping Arkansas' children achieve academic excellence! Please support public school employees and the future of our schools. Treat public school employees equally as other state employees. We need health care just as they do. The current division between plans is inexcusable!

I have been sickened by the dropping of medications from insurance. I am paying 300 dollars a month for a medicine for my son that my insurance once covered and then dropped. (There is no equivalent) Even worse, it doesn't count at all toward my deductible. I actually feel ill thinking about all those years I poured money into PSE (on the gold plan) but was VERY conservative about going to the doctor, hospital, etc. Where did that get me???

I am relatively healthy and rarely have a claim on my health insurance yet every year my rates go up! I feel being forced to have a wellness check for a discount on my premium is a violation. In addition my biggest concern is that the base salary for teachers has been stagnant for years. We have not seen a suitable increase in salary to help with insurance premiums or cost in living. My net salary is less than past years due to this!

Children of Arkansas deserve better than this, they are the ones who will pay the price. Weaken this basic building block of society and brace yourself for the long term consequences...it's going to suck.

The cost isn't main issue. On one front we're state employees on the other we're not. I'm so glad I don't have a family to add to my plan.

The EBD's management of benefits, policies, and communication is unsatisfactory.

Both my wife and I are teachers. We can't both stay in education with the insurance rates going in the direction they are going. Trying to figure out which one of us is going to leave the profession that we love.

The only thing that scares me more than PSE insurance costs are the retired PSE costs!!!

I long for the days our LOCAL districts answered questions and handled all insurance issues (good or bad). The state level is not personal. It's too "Big Government" like. There is no control for local employees. My voice is lost, because insurance is handled on a much larger scale. I'd like to know the cost to run the PSE/EBD agency vs. locally run. We could funnel this savings back into the high cost of health care premiums.

EBD is ruining our school insurance program!!!

Help! My husband and I are both PSEs. We can't afford for our insurance premiums to continue to rise and our benefits to continue to decrease. We've already had to stop purchasing our son's growth hormone because we can't afford it. Since he doesn't produce growth hormone, he may not grow another inch and he's only 14, currently 5'2". We need a reasonable rate with reasonable benefits.

In no other profession have insurance rates risen so high without a salary increase to offset the hike.

Certified teachers do not even receive a cost of living raise, yet we are expected to pay more at the pump and in the grocery store right along with every other citizen. Even minimum wage has increased proportionally more than teachers' salaries in the last five years! We are a profession that earns college degrees, pays for and are expected to "pass" state and national tests to receive a license, and must complete professional development hours during our "off" time. We should be paid as much as other professions who are required to do the same!

Ridiculous! Care about teachers or I'm out!

This insurance does me little good. Two of the prescriptions I take cost me \$500/month out of pocket because the insurance doesn't cover them. When I called they told me the meds were not "best practice" How can they know best practice for me? Are they practicing medicine without a license? My doctor prescribed these meds because he knows what is best practice for me. And now add a \$1000 to the former gold plan? And raise the premium? Ridiculous and unaffordable.

As a PSE with a family to insure the "option" offered for families are hardly options when you must live on a teacher's salary. By percentages we spend more for health insurance than we do for housing, and that is on the Bronze/Classic plan. Not acceptable.

I cannot believe that public education is in the state that it is now. Teachers are not respected and this insurance situation is just one part of the problem. I honestly cannot recommend a career in teaching or any part of education. So so sad!!

I have family coverage under the Bronze level. I have worked to try to build as much money as possible this year in my health savings account. I was insured under my husband's employer last year. He took a new job and had no coverage so we all had to move to my coverage. I had to get a wellness checkup in August 2014 because last year's wellness checkup was covered under my husband's insurance. There was no record on PSE insurance. I owed nothing after last year's visit. The bronze level lists a wellness visit as being covered. I owe \$58.59 after the insurance discount due to routine blood tests (CBC, Lipid panel and Comprehensive Metabolic) being denied. After reading comments from the Facebook page, I told my doctor what was covered. He refused to only perform those tests (urinalysis and cholesterol) because those tests are too limited. He had never heard that a wellness check-up would have limitations. I feel that the wellness visit with 100% coverage was falsely "advertised".

We pay more for less each year. Our insurance choices are sad.

Always asking for more money for less and less coverage. and deductibles are always going up. I am sure people get tired of paying more and always getting less.

Teachers are undervalued in their profession.

EBD has mismanaged our funds. They knew we were in trouble and did nothing to search out solutions in advance. Why would we keep this group in charge of something so vital to our livelihoods? I did not earn a college degree and work all of these years so that I can give all of my money to EBD to pay insurance companies. If other states can offer their teachers viable solutions, then why can't Arkansas?

I do appreciate the fact that I have insurance so that I won't be fined by the government; however, I think it is sad that I am only considered a state employee when whoever is in charge wants to tell me how to do my job, but I am not a state employee when receiving health benefits. My husband is a farmer, has a private insurance plan, pays lower premiums, and receives better benefits than I do as a "professional" who spent thousands of dollars to earn a degree to help children. It makes me wonder why anyone would ever be encouraged to become a teacher.

The cost I am paying does not match the coverage I have. My sister works for the U of A Extension and she has better insurance at a lower rate and has less out of pocket. Her husband runs a grader for the county and has twice the insurance I do at less than half the cost. This is ridiculous when we as teachers do not get paid a professionals pay and yet we get double the cost on insurance.

Very disappointed that Public School Employees pay much more than State Employees for the same insurance and benefits. Just found out that my current deductible will go from 3000.00 a year to 8500.00 and premiums will be higher. All of the plans for the PSE pay very little for Attention Deficit Medication after the deductible has been met. I currently pay 500.00 a month for 2 prescriptions of this medication for my children. One year ago, I paid 50.00. This is just crazy!!! Why can't our state do something to help one of the lowest paid professions in AR?

Fortunately my husband has insurance I could change to when the changes implemented. I do however live in constant fear of him losing his job and what we would do. And we are reasonably healthy. For a professional that holds a master's degree and deals with the special education kiddos no one wants to deal with, it is simply pathetic that my slightly above minimum wage earning husband has better and more inexpensive insurance than I do.

Why does our insurance HAVE to change? I liked my plan. I thought that I could keep it. Why am I going from no deductible to a \$1,000 deductible??? I thought we wouldn't have to make ANY changes if we already had health insurance.