

Educator Group Insurance Program (EGIP) Questions about premium levels - 2026

A frequently asked question is: What will the premium levels be in a future statewide EGIP pool? Multiple factors can affect a premium and some of those factors would be determined as a bill progresses. A premium estimate can't be created until it's known who's in the pool, the period of time it covers, and the necessary usage data is collected.

The language of a bill that passes matters:

- The specific language, requirements and funding are all variables that could affect a premium.
- EGIP would be larger (approx. 100k) and more efficient than SEGIP or PEIP, so a comparison is only that, showing examples from other pools.

VERY IMPORTANT for making comparisons:

- When making a comparison of premium cost, it's essential to understand plan designs affects that cost.
- If a plan has higher deductibles or out of pocket maximums, which create higher costs for the user, it may lead to changes in the premium when compared to other plans. Other plan aspects like clinic availability, prescription costs, and more will also affect premiums.
- It's essential that when comparing premiums that they are compared to plans of similar/same design.
- SEGIP (State Employee Group Insurance Program) contains approximately 53,000 state employees with similar health usage characteristics as school employees. It is a mandatory pool and would remain separate.
- PEIP (Public Employee Group Insurance Program) contains approximately 17,000 employees and is a voluntary pool including schools, cities and counties. PEIP would merge into EGIP.

For comparison only: SEGIP Advantage High plan premiums for 2026 and the PEIP HSA Compatible plan average premium for 2026 for the January pool only (13,753 employees), are listed below. Both examples below list cost level 2 deductibles and out-of-pocket maximum levels. Complete plan documents are available [SEGIP webpage](#).

Local	Insurance Company (employee choice)	Plan Name	Single In Network Deductible	Family In Network Deductible	Single In Network Max Out of Pocket	Family In Network Max Out of Pocket
SEGIP 2026	Blue Cross Blue Shield or HealthPartners	Advantage High	400	800	1700 + RX 1050	3400 + RX 2100
PEIP 2026 Cost level 2	Blue Cross Blue Shield or HealthPartners	HSA Compatible (High Deductible)	2250	4500	3250	6500

Local	Insurance Company (employee choice)	Plan Name	Total Annual Single Premium Cost	Total Annual Family Premium Cost
SEGIP 2026	Blue Cross Blue Shield or HealthPartners	Advantage High	\$11,748	\$34,548
PEIP January Pool Average 2026	Blue Cross Blue Shield or HealthPartners	HSA Compatible (High Deductible)	\$9,108	\$24,317

Questions about our campaign to win a statewide health insurance pool for all educators?
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