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# **State Employees' Group Health Self-Insurance Trust Fund**

## **Report on Caseload and Trends**

**For the Fiscal Years Ending June 30, 2025 through June 30, 2030**

**February 24, 2025, by the  
Self-Insurance Estimating Conference**

Prepared by: Florida Department of Management Services  
Division of State Group Insurance

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# STATE EMPLOYEES' GROUP HEALTH SELF-INSURANCE TRUST FUND

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## **EXECUTIVE SUMMARY**

The Florida Division of State Group Insurance (the Division) prepared an Outlook for the State Employees' Group Health Self-Insurance Trust Fund (Trust Fund) for the fiscal years (FY) ending June 30, 2025, through June 30, 2030. The Outlook is prepared to assist in the State's planning and budgeting in accordance with section 216.136(9), Florida Statutes.

This report focuses on projected enrollment and claims growth trends used to prepare the Financial Outlook. Upon adoption, this report will be a component of the Financial Outlook.

The Outlook builds on the financial and enrollment data presented in the August 2024 Report on the Financial Outlook, henceforth referred to as the Prior Outlook.

## **ENROLLMENT**

The changes in enrollment between July 2024 and December 2024 reflect a net decrease of 198 contracts, or 0.1% of total subscribers. Enrollment in PPO plans increased by 205 subscribers, or 0.2%, and HMO plan enrollment decreased by 461 subscribers, or 0.5%. Active subscriber enrollment increased by 47 subscribers, or 0.03%, and the net change in non-active membership was a decrease of 245 subscribers, or 0.79%.

During the 2025 Open Enrollment, approximately 175,240 Active (Non-OPS) employees were offered coverage, compared to 154,354 offered coverage during the 2024 Open Enrollment. An additional 19,598 employees paid from Other Personal Services (OPS) funds were offered coverage, compared to 18,152 offered coverage during the 2024 Open Enrollment.

Final 2025 Open Enrollment numbers reflect that 156,779 (89.50%) of the eligible Active (Non-OPS) employees elected coverage, of which 70,939 (45.25%) enrolled in Individual coverage, 80,153 (51.12%) enrolled in Family coverage, and 5,687 (3.63%) enrolled in Spouse coverage. Active (Non-OPS) enrollment in PPO plans was 47.46%, and 52.54% enrolled in HMO plans. A total of 6,087 (31.11%) of the eligible OPS employees elected coverage, of which 4,168 (68.47%) enrolled in Individual coverage; 1,867 (30.67%) enrolled in Family coverage, and 52 (0.85%) enrolled in Spouse coverage. OPS enrollment in PPO plans was 54.08% and 45.92% enrolled in HMO plans.

The changes in FY24-25 enrollment between July 2024 outlook and January 2025 outlook reflect a net increase of 384 contracts, or 0.21% of total subscribers. Enrollment in PPO plans increased by 1,379 subscribers, or 1.55%, and HMO plan enrollment decreased by 778 subscribers, or 0.85%. Active subscriber enrollment increased by 2,526 subscribers, or 1.68%, and the net change in non-active membership was a decrease of 2,142 subscribers, or -6.53%.

Enrollment patterns for FY 2025-26 through FY 2029-30 reflect an average annual increase of 819 subscribers for Active coverage, compared to an increase of 521 subscribers in the Prior Outlook. Early Retiree enrollment is projected to decrease an average of 86 subscribers annually, compared to an increase of 12 subscribers projected in the Prior Outlook. Enrollment in the Medicare coverage categories, including the MAPD Plans, is expected to increase by an average of 32 subscribers annually, compared to an increase of 544 subscribers projected in the Prior Outlook. Total enrollment is projected to increase by an average of 751 subscribers annually throughout the forecast period, compared to an increase of 1,078 subscribers annually, as projected in the Prior Outlook.

As of January 2025, approximately 7,431 subscribers (7,292 active employees) were enrolled in a High Deductible Health Plan (3.83% of total enrollment). Active employees account for 98.13% of these subscribers, of which 98.54% are participating in the integrated state-sponsored Health Savings Account (HSA) offering.

A total of 28,529 eligible employees, or 14.63%, opted out of enrollment in the Program, with 33.5% of those employees in OPS positions. The Prior Outlook reflected that 18.31% of eligible employees opted out of coverage and 39.72% were in OPS positions.

As directed in Chapter 2024-230 (HB 5101), enrollment for FY 2024-25 had an increase in enrollment starting in January 2025 due to the addition of the Florida Colleges System (FCS) to the State Group Insurance Program which comprises 28 state colleges throughout Florida. The impact of adding the FCS enrollment was 19,334 as compared to 19,155 subscribers projected in prior conference.

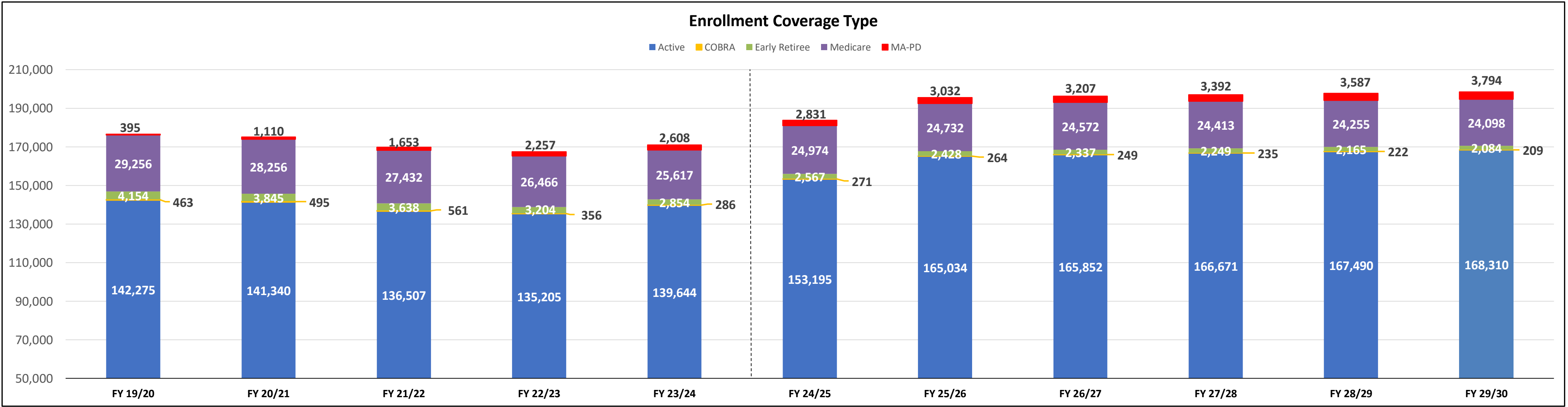
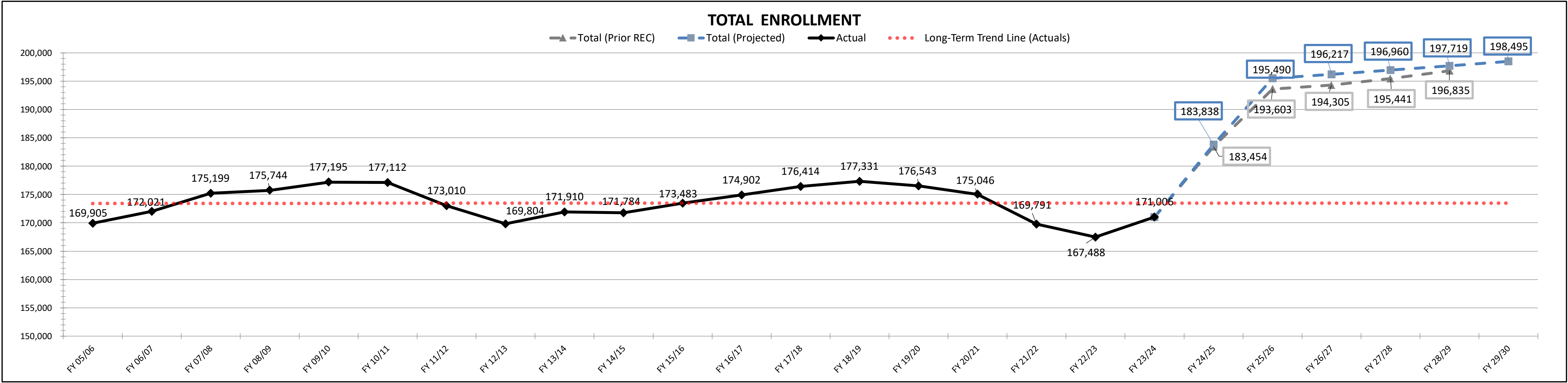
STATE EMPLOYEES' GROUP HEALTH SELF-INSURANCE TRUST FUND

Exhibit I

Enrollment Outlook by Fiscal Year

Changes to Conference Forecast - January 2025 Compared to July 2024

		FY 2024-25			FY 2025-26			FY 2026-27			FY 2027-28			FY 2028-29			FY 2029-30		
		July '24	Jan '25	Diff.	July '24	Jan '25	Diff.	July '24	Jan '25	Diff.	July '24	Jan '25	Diff.	July '24	Jan '25	Diff.	July '24	Jan '25	Diff.
Average Enrollment by Plan	PPO Standard	84,555	85,612	1,057	90,096	92,598	2,502	90,223	93,040	2,817	91,074	93,484	2,410	91,330	93,930	2,600	-	94,378	94,378
	PPO HDHP	4,666	4,989	323	4,969	5,686	717	4,976	5,806	830	5,023	5,929	906	5,036	6,055	1,019	-	6,183	6,183
	HMO Standard	89,538	88,574	(964)	93,260	92,095	(1,165)	93,388	92,042	(1,346)	93,193	91,989	(1,204)	93,871	91,936	(1,935)	-	91,883	91,883
	HMO HDHP	1,647	1,833	186	1,725	2,079	354	1,735	2,122	387	1,738	2,166	428	1,755	2,211	456	-	2,257	2,257
	MA-PD	3,048	2,831	(218)	3,553	3,032	(521)	3,983	3,207	(776)	4,413	3,392	(1,021)	4,843	3,587	(1,256)	-	3,794	3,794
	Total	183,454	183,838	384	193,603	195,490	1,887	194,305	196,217	1,912	195,441	196,960	1,519	196,835	197,719	884	-	198,495	198,495
Average Enrollment by Coverage Type	Active (Non-OPS) Standard	138,740	141,005	2,265	146,146	151,790	5,644	146,341	152,427	6,086	146,778	153,060	6,282	147,544	153,688	6,144	-	154,311	154,311
	Active (Non-OPS) HDHP	5,688	6,216	528	6,031	7,175	1,144	6,046	7,368	1,322	6,090	7,566	1,476	6,116	7,769	1,653	-	7,978	7,978
	OPS Standard	5,735	5,496	(239)	6,038	5,595	(443)	6,051	5,590	(461)	6,074	5,585	(489)	6,106	5,580	(526)	-	5,575	5,575
	OPS HDHP	506	478	(28)	539	474	(65)	541	467	(74)	547	460	(87)	551	453	(98)	-	446	446
	COBRA	256	271	15	268	264	(4)	268	249	(19)	270	235	(35)	271	222	(49)	-	209	209
	Early Retiree	2,833	2,567	(266)	2,989	2,428	(561)	2,995	2,337	(658)	3,009	2,249	(760)	3,025	2,165	(860)	-	2,084	2,084
	Medicare	26,648	24,974	(1,674)	28,039	24,732	(3,307)	28,080	24,572	(3,508)	28,260	24,413	(3,847)	28,379	24,255	(4,124)	-	24,098	24,098
	MA-PD	3,048	2,831	(218)	3,553	3,032	(521)	3,983	3,207	(776)	4,413	3,392	(1,021)	4,843	3,587	(1,256)	-	3,794	3,794
Total		183,454	183,838	384	193,603	195,490	1,887	194,305	196,217	1,912	195,441	196,960	1,519	196,835	197,719	884	-	198,495	198,495



STATE EMPLOYEES' GROUP HEALTH SELF-INSURANCE TRUST FUND

Enrollment Outlook by Fiscal Year

FCS and Traditional Population Breakout

Changes to Conference Forecast - January 2025 Compared to July 2024

DSGI Current Agencies		FY 2024-25			FY 2025-26			FY 2026-27			FY 2027-28			FY 2028-29			FY 2029-30		
		July '24	Jan '25	Diff.	July '24	Jan '25	Diff.	July '24	Jan '25	Diff.	July '24	Jan '25	Diff.	July '24	Jan '25	Diff.	July '24	Jan '25	Diff.
Average Enrollment by Plan	PPO Standard	79,169	79,679	510	79,335	80,564	1,229	79,452	80,947	1,495	80,240	81,332	1,092	80,438	81,719	1,281	-	82,108	82,108
	PPO HDHP	4,426	4,453	27	4,478	4,600	122	4,485	4,714	229	4,529	4,832	303	4,544	4,953	409	-	5,075	5,075
	HMO Standard	85,673	85,661	(12)	85,536	86,186	650	85,667	86,104	437	85,491	86,022	531	86,207	85,940	(267)	-	85,858	85,858
	HMO HDHP	1,561	1,687	125	1,554	1,784	230	1,564	1,825	261	1,568	1,868	301	1,584	1,912	328	-	1,956	1,956
	MA-PD	3,047	2,826	(222)	3,551	3,022	(529)	3,981	3,197	(784)	4,412	3,381	(1,031)	4,841	3,576	(1,265)	-	3,782	3,782
Total		173,877	174,305	428	174,453	176,156	1,703	175,149	176,788	1,639	176,239	177,435	1,196	177,614	178,099	485	-	178,780	178,780
Average Enrollment by Coverage Type	Active (Non-OPS) Standard	130,939	132,892	1,953	130,941	135,333	4,392	131,123	135,889	4,766	131,525	136,440	4,915	132,265	136,989	4,724	-	137,531	137,531
	Active (Non-OPS) HDHP	5,391	5,585	194	5,434	5,896	462	5,450	6,083	633	5,492	6,275	783	5,519	6,471	952	-	6,674	6,674
	OPS Standard	5,436	4,788	(648)	5,441	4,159	(1,282)	5,454	4,147	(1,307)	5,477	4,135	(1,342)	5,510	4,123	(1,387)	-	4,111	4,111
	OPS HDHP	480	428	(52)	486	373	(113)	488	365	(123)	493	358	(135)	497	350	(147)	-	343	343
	COBRA	243	269	27	241	261	20	242	246	4	243	232	(11)	245	219	(26)	-	206	206
	Early Retiree	2,685	2,558	(127)	2,693	2,410	(283)	2,700	2,319	(381)	2,714	2,231	(483)	2,730	2,146	(584)	-	2,065	2,065
	Medicare	25,657	24,959	(697)	25,666	24,703	(963)	25,712	24,542	(1,169)	25,884	24,383	(1,501)	26,008	24,225	(1,782)	-	24,068	24,068
	MA-PD	3,047	2,826	(222)	3,551	3,022	(529)	3,981	3,197	(784)	4,412	3,381	(1,031)	4,841	3,576	(1,265)	-	3,782	3,782
Total		173,878	174,305	427	174,453	176,156	1,703	175,149	176,788	1,639	176,239	177,435	1,196	177,615	178,099	485	-	178,780	178,780
Florida College System		FY 2024-25			FY 2025-26			FY 2026-27			FY 2027-28			FY 2028-29			FY 2029-30		
		July '24	Jan '25	Diff.	July '24	Jan '25	Diff.	July '24	Jan '25	Diff.	July '24	Jan '25	Diff.	July '24	Jan '25	Diff.	July '24	Jan '25	Diff.
Average Enrollment by Plan	PPO Standard	5,386	5,933	547	10,761	12,034	1,273	10,771	12,093	1,322	10,834	12,152	1,318	10,892	12,211	1,319	-	12,270	12,270
	PPO HDHP	240	536	296	492	1,086	595	491	1,092	601	494	1,097	603	492	1,102	610	-	1,108	1,108
	HMO Standard	3,865	2,913	(952)	7,725	5,909	(1,815)	7,721	5,938	(1,783)	7,702	5,967	(1,735)	7,664	5,996	(1,668)	-	6,025	6,025
	HMO HDHP	86	146	60	171	295	124	171	297	126	171	298	128	171	299	128	-	301	301
	MA-PD	1	5	4	2	10	8	2	10	8	2	11	10	2	11	9	-	12	12
Total		9,577	9,533	(44)	19,150	19,334	184	19,156	19,429	273	19,202	19,525	323	19,221	19,620	399	-	19,715	19,715
Average Enrollment by Coverage Type	Active (Non-OPS) Standard	7,801	8,113	312	15,205	16,457	1,252	15,218	16,538	1,320	15,253	16,620	1,367	15,279	16,699	1,420	-	16,780	16,780
	Active (Non-OPS) HDHP	297	631	334	597	1,279	682	596	1,285	689	598	1,291	693	597	1,298	701	-	1,304	1,304
	OPS Standard	299	708	409	597	1,436	839	597	1,443	846	597	1,450	853	596	1,457	861	-	1,464	1,464
	OPS HDHP	26	50	24	53	101	48	53	102	49	54	102	48	54	103	49	-	103	103
	COBRA	13	2	(11)	27	3	(24)	26	3	(23)	27	3	(24)	26	3	(23)	-	3	3
	Early Retiree	148	9	(139)	296	18	(278)	295	18	(277)	295	18	(277)	295	19	(276)	-	19	19
	Medicare	991	15	(976)	2,373	29	(2,344)	2,368	30	(2,339)	2,376	30	(2,346)	2,372	30	(2,342)	-	30	30
	MA-PD	1	5	4	2	10	8	2	10	8	2	11	10	2	11	9	-	12	12
Total		9,576	9,533	(43)	19,150	19,334	184	19,156	19,429	273	19,202	19,525	323	19,221	19,620	399	-	19,715	19,715
Combined Total		FY 2024-25			FY 2025-26			FY 2026-27			FY 2027-28			FY 2028-29			FY 2029-30		
		July '24	Jan '25	Diff.	July '24	Jan '25	Diff.	July '24	Jan '25	Diff.	July '24	Jan '25	Diff.	July '24	Jan '25	Diff.	July '24	Jan '25	Diff.
Average Enrollment by Plan	PPO Standard	84,555	85,612	1,057	90,096	92,598	2,502	90,223	93,040	2,817	91,074	93,484	2,410	91,330	93,930	2,600	-	94,378	94,378
	PPO HDHP	4,666	4,989	323	4,969	5,686	717	4,976	5,806	830	5,023	5,929	906	5,036	6,055	1,019	-	6,183	6,183
	HMO Standard	89,538	88,574	(964)	93,260	92,095	(1,165)	93,388	92,042	(1,346)	93,193	91,989	(1,204)	93,871	91,936	(1,935)	-	91,883	91,883
	HMO HDHP	1,647	1,833	186	1,725	2,079	354	1,735	2,122	387	1,738	2,166	428	1,755	2,211	456	-	2,257	2,257
	MA-PD	3,048	2,831	(218)	3,553	3,032	(521)	3,983	3,207	(776)	4,413	3,392	(1,021)	4,843	3,587	(1,256)	-	3,794	3,794
Total		183,454	183,838	384	193,603	195,490	1,887	194,305	196,217	1,912	195,441	196,960	1,519	196,835	197,719	884	-	198,495	198,495
Average Enrollment by Coverage Type	Active (Non-OPS) Standard	138,740	141,005	2,265	146,146	151,790	5,644	146,341	152,427	6,086	146,778	153,060	6,282	147,544	153,688	6,144	-	154,311	154,311
	Active (Non-OPS) HDHP	5,688	6,216	528	6,031	7,175	1,144	6,046	7,368	1,322	6,090	7,566	1,476	6,116	7,769	1,653	-	7,978	7,978
	OPS Standard	5,735	5,496	(239)	6,038	5,595	(443)	6,051	5,590	(461)	6,074	5,585	(489)	6,106	5,580	(526)	-	5,575	5,575
	OPS HDHP	506	478	(28)	539	474	(65)	541	467	(74)	547	460	(87)	551	453	(98)	-	446	446
	COBRA	256	271	15	268	264	(4)	268	249	(19)	270	235	(35)	271	222	(49)	-	209	209
	Early Retiree	2,833	2,567	(266)	2,989	2,428	(561)	2,995	2,337	(658)	3,009	2,249	(760)	3,025	2,165	(860)	-	2,084	2,084
	Medicare	26,648	24,974	(1,674)	28,039	24,732	(3,307)	28,080	24,572	(3,508)	28,260	24,413	(3,847)	28,379	24,255	(4,124)	-	24,098	24,098
	MA-PD	3,048	2,831	(218)	3,553	3,032	(521)	3,983	3,207	(776)	4,413	3,392	(1,021)	4,843	3,587	(1,256)	-	3,794	3,794
Total		183,454	183,838	384	193,603	195,490	1,887	194,305	196,217	1,912	195,441	196,960	1,519	196,835	197,719	884	-	198,495	198,495