

City of Rochester Hills

PA152 Analysis - Active Employees

Hard Cap Analysis

2023

2023 HAP Negotiated Active Rates				
Hard Cap:	Enrollment ¹		Monthly Hard Cap Rate ²	
	Single	51	\$616.62	
Hard Cap:	Two Person	37	\$1,289.55	
	Family	99	\$1,681.70	

Aggregate Hard Cap: \$2,947,796

Active Plans:	Enrollment		Monthly Rate ³	Over/Under Hard Cap	20%
Core HMO HSA	Single	22	\$690.25	\$73.63	\$138.05
	Two Person	11	\$1,552.58	\$263.03	\$310.52
	Family	50	\$1,724.66	\$42.96	\$344.93
PPO	Single	5	\$633.10	\$16.48	\$126.62
	Two Person	6	\$1,456.13	\$166.58	\$291.23
	Family	11	\$1,646.06	-\$35.64	\$329.21
Buy Up PPO H.S.A.	Single	1	\$738.89	\$122.27	\$147.78
	Two Person	3	\$1,664.43	\$374.88	\$332.89
	Family	8	\$1,851.09	\$169.39	\$370.22
Buy Up HMO	Single	23	\$696.49	\$79.87	\$139.30
	Two Person	17	\$1,601.91	\$312.36	\$320.38
	Family	30	\$1,810.86	\$129.16	\$362.17

Total Annual	187	\$3,199,491	\$251,695	\$639,898
--------------	------------	--------------------	------------------	------------------

Renewal Opt Out Core Buy Up Contributions	\$59,565
--------------------------------------------------	-----------------

¹ Enrollment reflects HAP 2023 renewal counts

² 2023 State of Michigan Hard Caps - Single: \$7,399.47 Two Person: \$15,474.60 Family: \$20,180.43

³ Monthly Rates include taxes & H.S.A. Funding (where applicable)