



# Why the PEIP Pool is an Ideal Partner for your group



- Over the last ten years of renewals the PEIP pool has averaged a 2.5% increase!! As of 4/1/19, the pool is up to 132 schools, 335 total groups with more than 19,000 contracts, approximately 40,000 members.

July Group Average		January Group Average	
July, 2010	+8.0%		
July, 2011	-6.6%		
July, 2012	-3.3%		
July, 2013	+6.0%	January, 2013	+5.0%
July, 2014	+1.9%	January, 2014	+.5%
July, 2015	+2.0%	January, 2015	+2.4%
July, 2016	+5.9%	January, 2016	+5.5%
July, 2017	+1.3%	January, 2017	+3.5%
July, 2018	+3.9%	January, 2018	+.2%
July, 2019	+3.7%	January, 2019	+2.5%
<b>Combined Pool Average rate increase = 2.5%</b> <b>Average increase including plan design changes = 3%</b>			

- PEIP is a self-funded trust plan administered by the state of MN. PEIP leverages off of the state's 50,000 employees to create a unique plan design which offers a great deal of transparency and flexibility. Because of our pooling structure, PEIP offers the advantages of self-funding (lower administration costs) without the claims volatility.
- The tiered clinic model actually reduces claims costs by incenting members to use the most efficient clinics. The use of tiered primary care cost levels has delivered excellent results (demonstrated in favorable renewals) along with low fixed costs/expenses.
- Under PEIP each employee can select from three different plan designs and three excellent networks (HealthPartners, Blue Cross, and Preferred One).

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