Mandated employees are employees who work 1500 hours or more per year (30 hours per week). The same level of coverage must be offered to all mandated employees, lay and ordained. This is known as Parity.

The Episcopal Church Medical Trust offers a Three Tiered Level Health Insurance Plans. The Three Tiers are: Single Coverage, Single plus One Dependent Coverage (Spouse or One Child or Partner) and Family Coverage (3 or more people in a family).

Parishes and missions shall pay 100% of the single coverage health insurance premium from the Episcopal Medical Trust (The Church Pension Group) offered during the calendar year for all mandated employees.

If spouses, partners or dependents require medical coverage, Parishes and Missions shall pay 100% of the premium for Single Coverage for all mandated employees plus 85% of the premium for the Tier plus One Dependent Coverage.

If medical coverage is provided for the family, Parishes and missions shall pay 100% of the premium for Single Coverage for all mandated employees plus 75% of the premium for the Tier Family Coverage.

If a Parish or Mission offers a High Deductible Health Plan to the mandated employees, a Health Savings Account (HSA) must be opened by and for the employee. For each year that a High Deductible Health Plan is chosen, Parishes and Missions must contribute an amount equal to the deductible in the first year and 1/3 of the deductible amount in all subsequent years.

Furthermore, the Health Savings Account (HSA) uses pre-tax dollars and at a minimum the Parish and Mission must deposit these payments on a quarterly or monthly basis.

This Diocesan health insurance policy is a minimum baseline. Parishes and Missions can pay up to a 100 percent level.
DENOMINATIONAL HEALTH PLAN:

42 Ms. Helen Durany, Assistant to the Canon to the Ordinary, presented the report of the
43 Denominational Health Plan Committee; An extended discussion of the issue and of the
44 proposed resolution included in the report followed. Concern was expressed about the effect
of
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10 implementation on the Diocese of Colorado. It was reported that Ms. Lee had suggested
2 deferring consideration until after the coming General Convention. The Rev. Andrews said that
3 the reason for doing it now is for parishes and missions to have direction. Bishop O'Neil said
4 that there were two issues, justice and cost.
5
6 A motion was made by the Rev. Campbell and seconded by Mr. Poley regarding the
7 Denominational Health Plan mandated by Resolution A177 of the 2009 General Convention.
An
8 extended discussion then took place, and several amendments were proposed and withdrawn.
9 The final text of the motion is as follows:
10
11 In order to fulfill the requirements of the Denominational Health Plan
12 established by Resolution A177 of the 2009 General Convention, Be it
13 resolved:
14
15 Parishes and missions shall pay 100% of the health insurance premium of the
16 least expensive Episcopal Medical Trust plan available in their area, or
17 equivalent benefits, for all mandated employees. Mandated employees are
18 employees who work 1,500 or more hours per year. If spouses / dependents
19 require coverage not available elsewhere, parishes and missions shall pay
20 85% of the premium for coverage of all mandated employees with one
21 dependent or 75% of the premium for coverage of families. The same level of
22 coverage must be offered to all mandated employees, lay and ordained.
23 Additionally, if the church offers a High Deductible plan with a Health
24 Savings Account it must contribute an amount equal to the deductible in the
25 first year and 1/3 of the deductible in subsequent years.
26
27 The motion was approved unanimously.
ADOPTED BY THE STANDING COMMITTEE AT ITS MAY 2012 MEETING:

Parishes and missions shall pay 100% of the health insurance premium of the least expensive Episcopal Medical Trust plan available in their area, or equivalent benefits, for all mandated employees. Mandated employees are clergy and lay employees who work 1,500 or more hours per year. If spouses / dependents require coverage not available elsewhere, parishes and missions shall pay 85% of the premium for coverage of all mandated employees with one dependent or 75% of the premium for coverage of families. The same level of coverage must be offered to all mandated employees, lay and ordained. Additionally, if the church offers a High Deductible plan with a Health Savings Account it must contribute an amount equal to the deductible in the first year and 1/3 of the deductible in subsequent years.

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PROPOSED REVISED POLICY:

Purpose and Scope: In 2009, the General Convention adopted Resolution A177, which established policies governing the Denominational Health Plan administered by the Church Pension Fund, and amended Section I.8.1 of the Canons of the Episcopal Church. In 2012, the General Convention adopted Resolution B026, which made only one substantive change to Resolution A177, providing that within each Diocese, parity in cost-sharing shall be achieved between their clergy and lay employees as soon as possible, but no later than December 31, 2015. The purpose of this resolution is to establish policies implementing these resolutions for the Diocese of Colorado. These policies are mandatory for all parishes and missions of the Diocese of Colorado; they are voluntary for all special congregations and Diocesan Institutions. These policies
establish minimum requirements; individual parishes or missions may exceed these requirements. Except as provided herein, these policies are effective January 1, 2013.

Definitions: As used in this document,

1. "Denominational Health Plan" means the health plan designed and administered by the Trustees and officers of The Church Pension Fund through the Episcopal Church Medical Trust.

2. "Mandated employees" are all clergy and lay employees who work 1,500 or more hours per year.

Policies:

1. Access: Parishes and missions shall provide the same access to coverage for all mandated employees.

2. Required source: Parishes and missions may offer coverage only through the Denominational Health Plan.

2. Cost sharing: Parishes and missions shall pay 100% of the health insurance premium of the least expensive Denominational Health Plan available in their area, or equivalent benefits, for all mandated clergy employees. If spouses / dependents of mandated clergy employees require coverage not available elsewhere, parishes and missions shall pay 85% of the premium for coverage of all mandated clergy employees with one dependent or 75% of the premium for coverage of families. Additionally, if the church offers a High Deductible plan with a Health Savings Account, it must contribute an amount equal to the deductible in the first year and 1/3 of the deductible in subsequent years. Effective no later than January 1, 2016, the cost-sharing policies of the parish or mission shall be the same for all mandated lay and clergy employees.
THE DENOMINATIONAL HEALTH PLAN
FOR
THE EPISCOPAL CHURCH


Here are some key points:

- The Medical Trust will provide benefits under the Denominational Health Plan.
- All dioceses, parishes, and missions must be enrolled in the Medical Trust by the end of 2012.
- Equal access must be provided to lay and clergy employees.
- Coverage for employees who work 30 hours per week is mandated by this resolution. Currently, of the approximately 6,950 lay employees of The Episcopal Church in this category, 4% have no medical benefit coverage.
- Employees who work 20 hours per week are still eligible for coverage.
- Individuals may opt out of the plan if they have other coverage.
- This is not a single plan design. There will be choices among networks and plan designs, i.e. deductibles and co-pays.
- Each diocese will develop minimum guidelines for cost-sharing between employers and employees. The same guidelines will apply to both clergy and lay employees. One example is that a minimum requirement could be that the church pays 85% of family coverage and the individual 15%. Another is that the requirement be for the church to pay 100% of individual coverage.
- Each diocese will decide whether other diocesan institutions should be required to participate in the Denominational Health Plan.

The guidelines to be developed by the diocese will require conversation among a variety of people throughout the diocese. If you would like to be part of this conversation, please contact Helen Breyfogle in the Office of the Bishop at 303-837-1173 or hbrejfogle@coloradodiocese.org.