



PART**TN****ERS** **FOR HEALTH**



Benefits
Administration

Benefits by the Numbers

Costs, Contributions and
Scenario Planning



PARTNERS FOR HEALTH



Benefits
Administration

Jessica Crosby
Outreach Director

Jennifer Gourley
Director of Financial
Management

The Power of Planning

News

Specialty drugs now consume over half of total drug spend

FINANCE

US health spending set to reach \$9T by 2034: CMS report

Public Opinion Poll

Published On April 21, 2026

Affordable Health Care is Out of Reach For People

In U.S., GLP-1 Usage Reaches New High

Americans' use of GLP-1 injectables for weight loss has nearly quadrupled since 2024

Reading the Horizon

- Inflation and labor costs
- Aging population
- Prevalence of chronic conditions
- High-cost claims
- GLP-1s for weight loss
- Specialty prescriptions
- High-cost therapies
- Health system consolidation and private equity investment
- Medicaid and ACA cuts, tariffs and No Surprises Act impacts
- Fraud, waste and abuse

Understanding Cost Drivers

Price

- Total amount a health care provider or supplier requires as payment for a healthcare item or service
- Cost of labor and supplies, new-to-market brand and specialty drugs and market consolidation leading to reduced competition

Utilization

- Volume and intensity of healthcare items and services used
- Increasing demand for services and support for those services, and higher uptake in brand and specialty drugs

Mix

- Shift in price, volume and intensity of healthcare items and services
- Increase in higher-intensity and more costly drugs and services, demand from higher-risk populations, and more outpatient and emergency room visits

Evaluating Our Options



Review actuarial values, or the percentage of total average costs for medical and pharmacy benefits that the Plans pay



Consider historical performance, forecasted medical and pharmacy expenses, and the impact of general inflation



Leverage excess reserves to avoid large fluctuations



Adjust tiers and network surcharges to reflect cost experience



Evaluate and implement benefit design changes

Setting the Course for 2027



- Maintaining meaningful benefits for our members with no increase in member cost-share
- Copays, deductibles and coinsurance will remain the same
- No changes in coverage or member cost-share for GLP-1s for weight loss

**Aggregate Local Education
plan premium increase
of 8.7%**

**Aggregate Local Government
plan premium increase
of 10.5%**

New Premium Contribution Calculator



Compare Our Plans

Use this tool to estimate the employer contribution toward the Partners for Health insurance premiums.

2027 Monthly Premium Estimate Calculator

Plan year:

Use this calculator to estimate your agency's monthly and annual health insurance premium costs under the Partners for Health program. Build your estimate by adding employee groups — a group is any set of employees who share the same plan, coverage level and agency contribution.

- **Plan year:** The calculator defaults to 2027 premium rates. If you'd like to compare against 2026 rates, use the plan year toggle above — switching years automatically recalculates all groups without requiring you to re-enter your data.
- **Agency type and network:** Select your agency type (Local Education or Local Government) and your preferred carrier network. The network you choose determines which premium rates apply.
- **Plan option:** Choose the health plan (e.g., Premier PPO, Standard PPO, Limited PPO, Local CDHP/HSA or Copay PPO) that applies to this group of employees. Note that the Copay PPO is only available in plan year 2027 on BlueCross BlueShield Network S.
- **Coverage level:** Select whether employees in this group cover themselves only or also include a spouse and/or children.
- **Number of employees:** Enter how many employees belong to this group. Repeat the process to add additional groups with different plans or coverage levels.
- **Agency contribution:** Enter either the percentage of the premium your agency covers or a fixed monthly dollar amount per employee. The calculator will compute what remains as the employee's share.

To compare different scenarios — for example, different plan mixes or contribution levels — use the **+ New Scenario** button to add a second scenario. Each scenario has its own set of employee groups. The **Scenario Comparison** table at the bottom updates automatically as you build each scenario. Use **Download CSV** to export all scenarios at once.

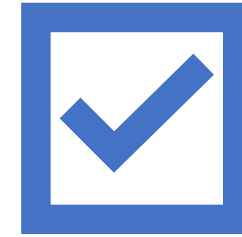
- Choose a set dollar amount or percentage contribution based on the agency's decision and budget
- While all plans must be offered, agencies have the flexibility to vary funding by plan, coverage tier and network

<https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/monthly-premium-estimate-calculator.html>

Maximize Your Benefits Value



Take advantage of resources like the employee assistance program, wellness and included benefits extras



Knowing what is available helps you get the greatest value from your health plan

Benefits Designed for Real Life



Preventive care
focus and broad
support for ongoing
conditions



Access to behavioral
health services and
emotional wellbeing
resources

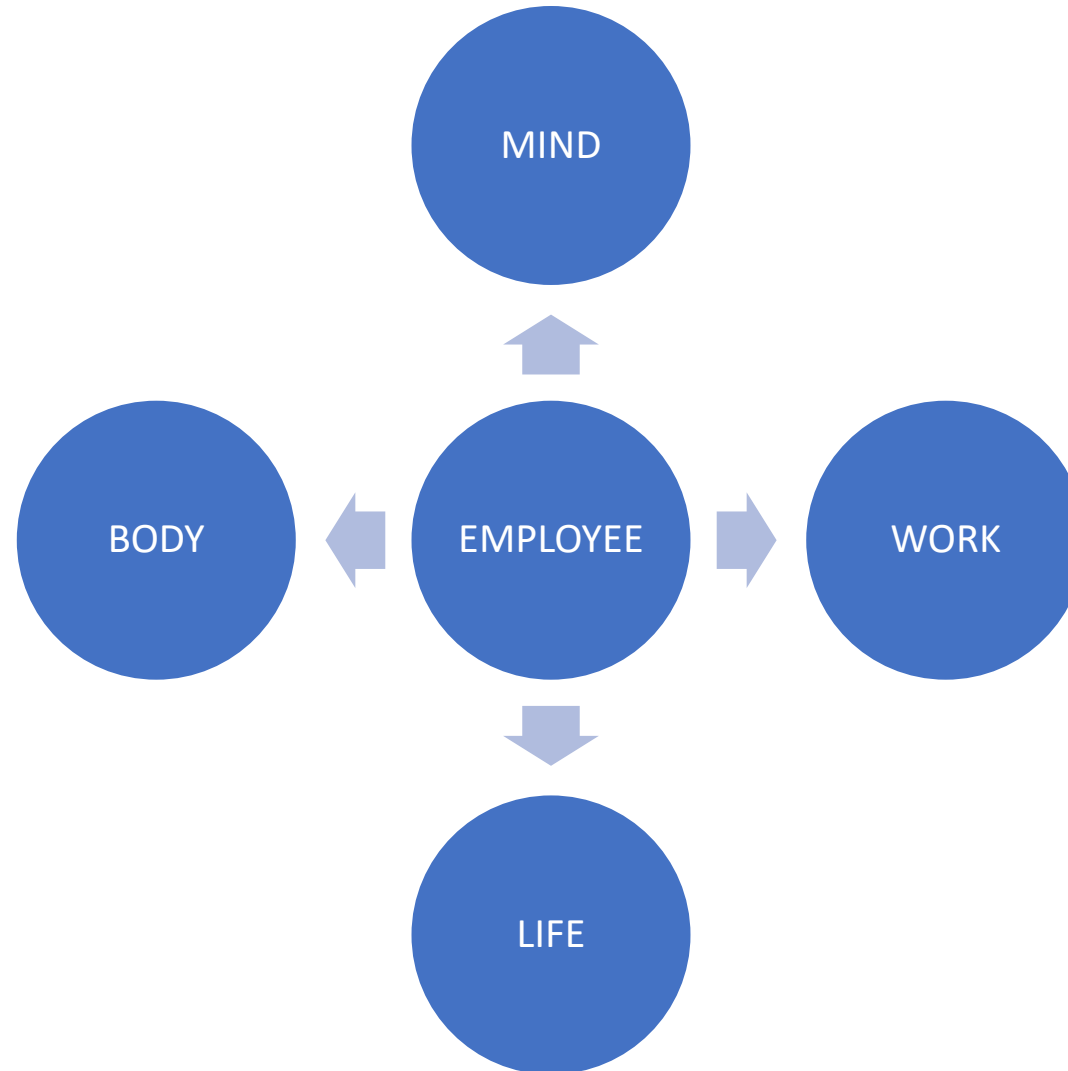


Programs that
support employees
and their families –
beyond the doctor's
office



Clear plan
communications and
decision support
during annual
enrollment

Total Employee Support



Confidential Resources for Members



- **24/7 Counseling Support** – Speak with a licensed professional anytime
- **Trauma and Crisis Support** – Specialized help for those directly impacted
- **Grief and Loss Resources** – Guidance and tools to help you process and heal
- **Community Referrals** – Assistance connecting with local services and support networks
- **Here4TN Emotional Wellbeing Solutions** – When you're ready, Here4TN offers counseling services with visits available in person, by phone or virtually

Employee Assistance Program

**PARTNERS
FOR HEALTH**

**4Here
TN**
Support For Your Life



**Child, family and parenting
support services**



Education resources



**Adult care and eldercare
support services**



**Chronic illness and condition
support services**



Personal services



Legal services



Financial services

Here4TN managed by Optum



- Starting in 2027, up to 8 free counseling sessions for you and your eligible dependents per topic, per year
- Confidential behavioral and substance use services
- Manager resources for workplace issues
- Training programs
- Critical Incident Response Service

Call Here4TN 24/7
855-Here4TN (855-437-3486)
Live chat M-F 8:30 am-3:00 pm (CT)
here4tn.com

Tools & Resources



Virtual visits

Connect online with the right care for you, right at home. Talk to a licensed therapist or psychiatrist online.

[Explore virtual visits >](#)



Talkspace online therapy

Connect virtually with a licensed, network therapist, with real-time audio/video appointments.

[More information >](#)



Calm and Calm Health

Find your way to less stress, better sleep and a happier, healthier you.

[Find out more >](#)



Take Charge at Work

Designed to help working adults with depression find better work-life balance so they can get back to feeling productive and enjoying their lives.

[See program details >](#)

Legal, Mediation, & Financial Services

Legal

- One 60-minute telephonic or in-person consultation per issue per year at no cost to you
- Ongoing representation by an attorney at a 25% discounted rate

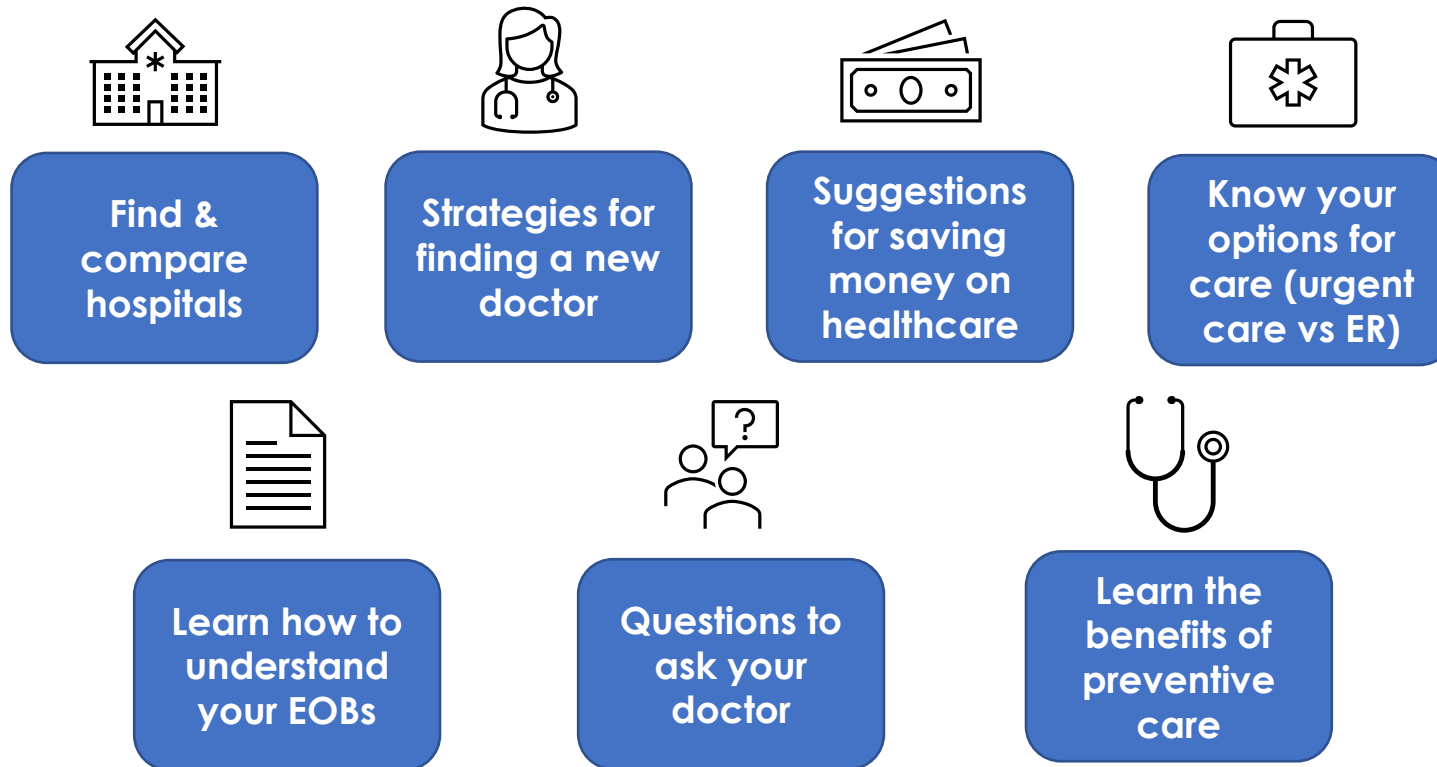
Mediation

- Access to professional mediators
- One 30-minute telephonic or in-person consultation per issue per year at no cost to you
- Ongoing representation by a mediator at a 25% discounted rate

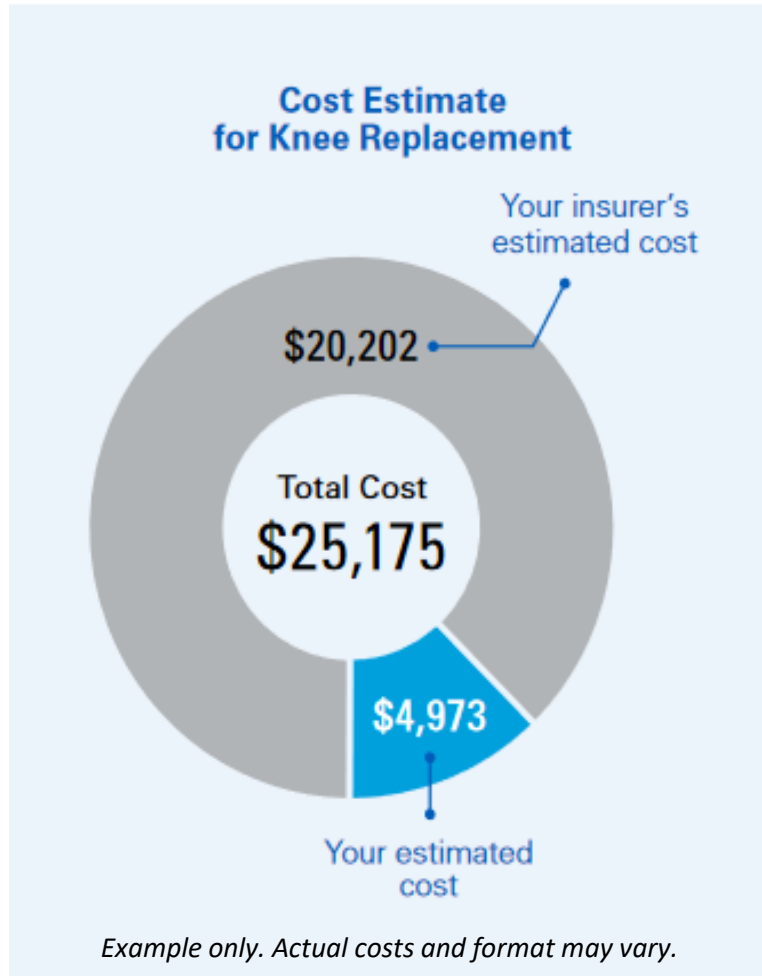
Financial

- Access to a money coach
- 2 calls with a money coach (30 minutes in length) per issue per year
- 100% confidential

Resources to help you make informed, smarter healthcare decisions



Cost Transparency Tools



- Healthcare cost estimator tools available if members log into their BCBST or Cigna member account
- Plan members can obtain cost estimates to help decide which provider and which facility is best
- Allows the member to compare the cost of services from one provider at different facilities or one facility from different providers



Wellness Program



Manage stress



Eat healthier



Focus on fitness



Quit tobacco



And more

**PARTNERS
FOR HEALTH**

 **sharecare**

Wellness Program



Custom timeline

Once the RealAge Test is complete, you will get personalized tips, recommendations and content.



Benefits hub

Review and learn about all your benefits from one easy login.



Targeted goals + tracking

Assess your health, set goals, track progress and more.



Motivational content

Join fun challenges to stay motivated and create healthy habits.



Discover your community

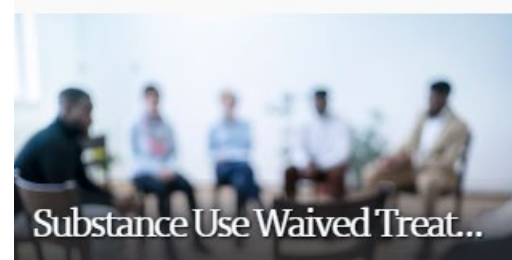
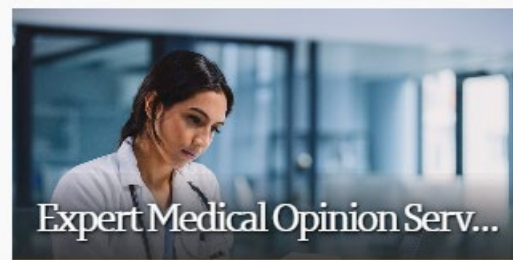
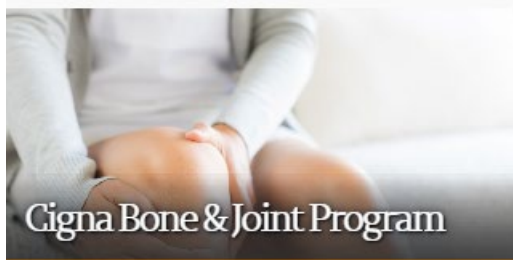
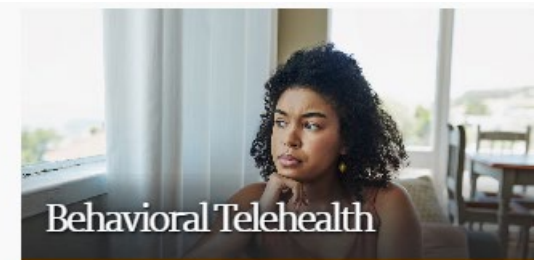
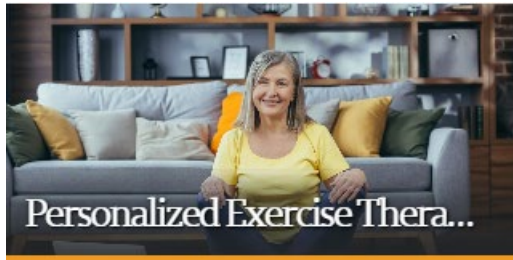
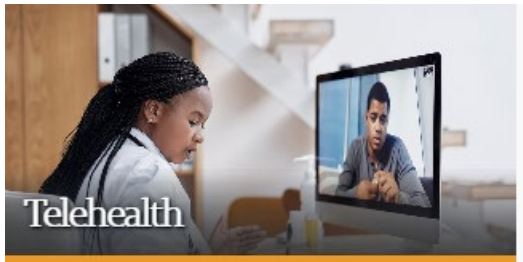
Learn about your community's well-being and find new places to visit nearby, including parks, gyms and more.



Personalized coaching + support

You will have access to personal health coaching or guided programs focused on weight management, anxiety, chronic condition management and more.

Included Benefits Extras



Member Discounts

- Exclusive discounts from **30,000+** local and national offers
- https://stateoftennessee.formstack.com/forms/member_discount

verizon[✓]



AT&T



COSTCO
WHOLESALE



REGAL[™]

enterprise
rent-a-car



Benefits Administration

The power of planning lies in understanding today's realities, anticipating tomorrow's challenges, and making informed decisions that drive long-term stability



PARTNERS FOR HEALTH



Department of
**Finance &
Administration**

Benefits
Administration

Jessica Crosby
Outreach Director
Jessica.Crosby@tn.gov
615-761-4264

Jennifer Gourley
Director of Financial
Management
Jennifer.Gourley@tn.gov
615-767-2634



partnersforhealthtn



tnpartnersforhealth

Sources

- Aon Consulting, Inc.
- [Private Sector Health Care Prices—Defining The Terms Of The Policy Debate](#); Erin C. Fuse Brown; January 23, 2023
- [The US Health Spending Problem Is Still About Prices](#); Irene Papanicolas, Jonathan Cylus, and Luca Lorenzoni; February 18, 2026
- [Public Opinion Poll: Affordable Health Care is Out of Reach For People](#); April 21, 2026
- [Specialty drugs now consume over half of total drug spend](#); Kristen Smithberg; April 27, 2026
- [For Retirees, Healthcare Costs Are Eating 1 in Every 6 Dollars](#); Trina Paul; May 26, 2026
- [US health spending set to reach \\$9T by 2034: CMS report](#); Paige Minemyer; June 24, 2026
- [In U.S., GLP-1 Usage Reaches New High](#); Dan Witters; July 7, 2026