



The Trustees of the ICSVEBA understand the importance of keeping members informed of plan updates and changes and are excited to provide you with this month's Highlights newsletter to keep you informed of essential plan information. Please see the updates and "highlights" below and contact your Human Resources Department with any questions!

**Why does my health plan premium keep going up?**

Health care costs for hospitals, doctors, prescription drugs and other health care services continue to increase year over year. This is due partly to inflation (how much more services cost one year versus the next) costs also go up when individuals use more health care services than expected or when they require expensive care. Finally, factors such as an aging population, chronic health conditions (such as diabetes and heart disease) and changes in how providers deliver care also affect the rising cost of healthcare.

Higher insurance premiums for health, cars and homes are all being driven by a mix of factors, including changing regulations, changing human behavior and a changing climate. Insurers have to balance the need for adequate reserves for claims, maintained profitability and affordable coverage for consumers.

**How does ICSVEBA keep health plan premiums from increasing?**

- Adjust deductibles, copays, and coinsurances. These are all costs that you pay up front to a medical provider. By raising these costs slightly, you can lower monthly premiums (some more drastically than others)

ICSVEBA is proud to work towards lower premiums than the National Average, and from year to year the plans are evaluated in many aspects to

**How can I control my individual health care costs?**

- Utilize telemedicine, access preventative services, utilize generic prescriptions, use in-network providers, access urgent care over emergency room, and "know before you go" when it comes to planned health care.

10 Year Avg	4%	6.2%
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