

## EXPLANATION OF EXPERIENCE RATING IN THE STATE HEALTH PLAN

**OPTIONAL**  
Counties  
Municipalities

**NON-OPTIONAL**  
State  
School Districts  
Higher Education

Not experienced rated

These are experienced rated

Divided into 3 sub-groups

**Small Group**  
Less than 100 covered

**Medium Group**  
Between 100 to 500 covered  
lives

**Large Group**  
More than 500 covered lives

Premiums are based on the aggregate claims of everyone in the group.

Premiums are based on:  
50% of the entire groups' claims, and  
50% of each individual entity's claims

Premiums are based only on each individual entity's claims

### **Bamberg County Calculation:**

PMPY = Per Member, Per Year

Our PMPY cost is \$12,755.67. This is based on past two years of claims, i.e. years 2016 and 2017.

Total paid for Bamberg claims for these years was \$3.4 million.  
All of Medium Group PMPY was \$4,759.10

Thus, our blended PMPY is \$8,757.38 ( $\$12,755.67 + \$4,759.10 = \$17,514.77$ . Then divide this by 2 = \$8,757.38

Take \$8,757.38 and divide it by the PMPY of all the Non-Optionals which is \$4,738.30.

Result is 1.84, meaning that our blended claims are 1.84 times larger than the claims of the Non-Optional Group.

The factor, called the "Load Factor" is capped at 1.50.

## PEBA EXPERIENCE RATING/LOAD FACTOR RESEARCH

SC COUNTIES- (46)	CURRENT LOAD FACTOR
Population Over 200,000	
BERKELEY	No Load Factor/ Not with PEBA Insurance
CHARLESTON	1.073
GREENVILLE	No Load Factor/ Not with PEBA Insurance
HORRY	1.000
LEXINGTON	No Load Factor/ Not with PEBA Insurance
RICHLAND	No Load Factor/ Not with PEBA Insurance
SPARTANBURG	1.000
YORK	1.000
Population 100,001 - 200,000	
AIKEN	No Load Factor/ Not with PEBA Insurance
ANDERSON	1.019
BEAUFORT	No Load Factor/ Not with PEBA Insurance
DORCHESTER	1.180
FLORENCE	1.006
PICKENS	No Load Factor/ Not with PEBA Insurance
SUMTER	1.097
Population 50,001 – 100,000	
CHEROKEE	1.000
DARLINGTON	1.120
GEORGETOWN	Not with PEBA Insurance – Self Insured
GREENWOOD	1.000
KERSHAW	1.000
LANCASTER	1.003
LAURENS	1.219
OCONEE	No Load Factor/ Not with PEBA Insurance
ORANGEBURG	1.209
Population 25,001 – 50,000	
CHESTER	1.006
CHESTERFIELD	1.000
CLARENDON	1.035
COLLETON	1.000
DILLON	1.073
EDGEFIELD	1.000
JASPER	1.092
MARION	1.068
MARLBORO	1.160
NEWBERRY	1.000
UNION	1.265
WILLIAMSBURG	1.000
Population 25,000 & Under	
ABBEVILLE	1.000
ALLENDALE	1.000
<b>BAMBERG</b>	<b>1.500</b>
BARNWELL	1.000
CALHOUN (No Load Factor)	Private Insurance Carrier/ since 2011 (Plan Benefits, Lexington, SC)
FAIRFIELD	1.008
HAMPTON	1.086
LEE	1.009
McCORMICK	1.000
SALUDA	1.000

SOUTH CAROLINA PUBLIC EMPLOYEE BENEFIT AUTHORITY  
 INSURANCE BENEFITS  
 ACTIVE INSURANCE SYSTEM

INSURANCE RATES FOR: BAMBERG COUNTY COUNCIL

SUBSCRIBER TYPE: ACTIVE - REGULAR  
 HEALTH PLAN: STANDARD

RATE SCHEME: 00

EFF DATE	CURRENT		PREVIOUS1		PREVIOUS2	
LOAD FACTOR	01/01/2019		01/01/2018		01/01/2017	
	1.500		1.500		1.000	
CATEGORY	EMPLOYEE	EMPLOYER	EMPLOYEE	EMPLOYER	EMPLOYEE	EMPLOYER
SUBSCRIBER	146.52	604.06	146.52	562.44	97.68	362.98
SUBS/SPOUSE	380.04	1196.52	380.04	1114.08	253.36	718.98
SUBS/CHILD	215.80	927.10	215.80	863.22	143.86	557.10
FAMILY	459.84	1498.08	459.84	1394.86	306.56	900.18