

## **PUBLIC EMPLOYEES BENEFITS BOARD (PEBB)/HEALTH CARE AUTHORITY (HCA)**

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### **Financial Assistance Programs and/or Employment Standards**

- The PEBB offers several programs that pay benefits or otherwise provide financial assistance directly to individuals.

PEBB programs provide medical, dental, long term disability, and life insurance, as well as optional products, to employees of state government and higher education. Specified other employer groups may participate under certain conditions. These include K-12 school districts, educational service districts, political subdivisions, and employee organizations representing state civil service workers. Retirees and dependents are also eligible.

Benefit-related activities include making decisions on the terms and conditions of participation and coverage and designing the benefit plans. Premium-related activities include approving contributions.

PEBB makes the decisions as to the terms and conditions of participation and coverage, the benefit plans, and contributions. HCA is the administering agency.

Insurance coverage is purchased through competitive bid and is available through a number of private insurance companies. In addition, the HCA self-insures and administers the Uniform Medical Plan. The benefits and premiums vary with each plan. The insurer deals with issues such as specific benefits, whether a medical provider contracts with the plan, and the drug formulary.

- PEBB/HCA do not administer or enforce any employment standards.
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### **Other Programs**

Other programs administered by the HCA include:

- The Basic Health Plan offers health care coverage through private health plans for Washington residents who meet income criteria.
- The Community Health Services Program funds not-for-profit community clinics and offers other services.
- The Health Insurance Partnership will begin providing publicly subsidized health insurance options for small employers in January 2009.

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