

This is Phil Arnott for community comment on K INS radio.

In a very interesting article that was recently published by the Associated Press I chose to talk about that topic which is health insurance plans offered to state employees in California.

The article states that health coverage in California is generous with government picking up a large share of deductibles and co-pays. The report was really made by the pew charitable trusts and the John and Catherine MacArthur foundation in a survey of state government health insurance plans nationwide it found that state plans paid on average 92% of the typical enrollee's health care costs, which is equivalent to the best platinum plans that one can purchase on one of the new health insurance exchanges.

The report states that in California, as pew found, 95% of the workers were covered for their health insurance costs and that 68% had no annual deductible. Nationwide the report said that the average monthly premium for a state government healthcare plan in 2013 was \$963 with the state's top 84% of that cost and the workers paying only 16%.

In California, the average monthly premium in 2013 was \$1092 with the state paying 77% and the employee paying only 23%.

In the private sector companies have been shifting more and more of the healthcare costs to employees as health insurance costs rise, offering higher deductible plans and requiring greater co-pays for visits to primary care providers and specialists.

The pew report sought to quantify for the first time, stayed employees healthcare costs nationwide, which it said is second to Medicaid in the amount of money state government spend on healthcare. Pew researchers said direct comparisons between states are difficult because different factors are in play, including wide differences in the cost of healthcare delivery across the country and in the age and health of people in the insurance plans, but it concluded that California did the most for its state employees in healthcare coverage.

I leave you with a point to ponder: don't you think that with the financial problems that the state of California is having that health care costs should be scrutinized?

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