

STATE HEALTH PLAN TALKING POINTS

The state of Montana implemented reference-based pricing for its employee health plan in 2016. Comparing the two plans is impossible because of significant differences in the states and in their demographics.

- » North Carolina and Montana are very different in their populations, healthcare delivery system and state health plan makeup and design.
- » The SHP proposal is promising up to 177% of Medicare for most providers, while Montana's reference price is 243% of Medicare.
- » Montana's state health plan serves about 33,000 state employees, retirees and dependentsⁱ while North Carolina has 496,000 active employees and dependents and another 225,000 retirees on its state health plan.ⁱⁱ
- » Montana also charges non-Medicare retirees \$1231/month for medical coverage,ⁱⁱⁱ while North Carolina charges non-Medicare retirees \$50/month, the same as employees.
- » Montana, a Medicaid expansion state with around 1 million residents, has 50 hospitals, 48 of which are critical access hospitals. North Carolina, a non-expansion state with more than 10 million residents, has 130 hospitals, of which 21 are critical access hospitals.



SOURCES

ⁱ Montana State Government <http://benefits.mt.gov/Resources/About-HCBD>

ⁱⁱ North Carolina State Health Plan <https://www.shpnc.org/about-us/who-we-are>

ⁱⁱⁱ State of Montana Open Enrollment booklet
http://benefits.mt.gov/Portals/195/OpenEnrolment_Booklet_Retiree_2019_Final.pdf

