

UUA Investigates Health Insurance Plan

Lynn Dash, District Compensation Consultant, provides the following update on a possible health insurance plan to be provided by the Unitarian Universalist Association.

The UUA has been looking at many ways to offer a health insurance plan to congregations and related UU employers. Offering a dependable and affordable health plan may be the most significant service the UUA can offer our congregations and those who work for them. Forty-eight million Americans are without health insurance and about 400 of these persons work for UU congregations.

The UUA Trustees voted on January 22nd to consider approving a self-funded health insurance program at their meeting next April. Enrollment in such a plan would be open to ministers and church staff, and UUA and district staff, who work at least 1,000 hours per year, plus self-employed community ministers and staff of camp and conference centers. If approved, the plan will be rolled out at the June 2006 General Assembly and publicized through all the UUA's channels of communication.

As of February 1st, it looks like the UUA could offer a standard PPO plan with the largest national network of physicians and hospitals, plus a High Deductible Plan with lower premiums that could be linked to a Health Savings Account. Employer-congregations would likely pay 80 percent of the premiums, with the remaining 20 percent paid by the enrollees.

Since the UUA is unable to subsidize a health plan from endowment income, the premiums would have to carry the claims and operating costs. Whether this plan will materialize therefore depends upon having enough persons to actually enroll. Actuaries estimate that about 500 enrollees and dependents would be needed for the plan to go head. With sufficient enrollment, the plan could be approved in October to begin operations in January 2007. If the needed enrollment does not materialize in October, the proposal will have to be withdrawn.

So, watch for the announcement in June. Meanwhile review your, or your congregation's, plan and consider how wonderful it will be if we work together to offer affordable health insurance to all who serve us so well.

Also--Lynn is updating the list of "Fair Compensation--Committed" and "Fair Compensation--Practicing" congregations. If you wish to participate, please check to see that your questionnaire for certification, or recertification, has been sent in. In addition, please feel free to contact Lynn with any questions about the program, or about your own congregation's situation.

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