

Florida Counties Comparison of Health Plan Types and Premiums

County	Population	# of Employees	Plan Type	Fully-Insured or Self Insured	On-site Medical Clinic	Domestic Partner Benefit
Leon	272,497	1,600	HMO and PPO	Insured CHP, BCBS	no	no
Alachua	243,779	1,000	HMO and PPO	Self-Insured BCBS	no	yes
Lake	276,783	850	HMO and PPO	Self-Insured BCBS	no	no
Manatee	304,364	1700	PPO	Self-Insured	no	no
Osceola	255,903	2,500	HMO and PPO	Self-Insured Cigna	no	no
St. Lucie	259,315	651	PPO, EPO	Self-Insured BCBS	yes	no
Okaloosa	192,672	1100	PPO	Fully-Insured, BCBS	no	no
Sarasota	379,386	2,400	POS	Self-Insured, Aetna	yes, occupational	no
Escambia*	306,642	1,100	PPO	Fully-Insured, BCBS	yes, opens Oct 2010	no
Pasco	424,355	2000	HMO, POS	Fully-Insured, United Health	no	no
Seminole	420,667	1250	POS	Self-Insured BCBS	no	no

* Escambia County offers other plan types and designs with different rate structures

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County		Employee Cost			Employer Cost			Total Cost					
		EMP	EMP+1	FAM	EMP	EMP+1	FAM	EMP	EMP+1	FAM			
Leon	HMO	\$48.78	\$100.98	\$129.28	\$439.09	\$908.94	\$1,163.52	\$487.87	\$1,009.92	\$1,292.80			
	PPO	\$48.78	\$100.98	\$129.28	\$439.09	\$908.94	\$1,163.52	\$487.87	\$1,009.92	\$1,292.80			
Alachua	HMO	\$54.54	\$260.58	\$367.40	\$308.98	\$608.98	\$857.37	\$363.52	\$868.60	\$1,224.72			
	PPO	\$51.38	\$245.60	\$346.26	\$291.24	\$573.02	\$807.98	\$342.62	\$818.62	\$1,154.24			
Lake	HMO	\$52.50	\$0	\$226.38	\$308.98	\$0	\$857.37	\$448.50	\$0	\$1,083.75			
	PPO	\$69.30	\$0	\$273.92	\$403.00	\$0	\$984.00	\$472.30	\$0	\$1,257.92			
Manatee	PPO	\$50.00	N/A	\$298.78	\$533.06	N/A	\$1,186.86	\$583.06	N/A	\$1,485.64			
Osceola	HMO	\$0	\$105.94	\$318.10	\$391.76	\$636.00	\$778.86	\$391.76	\$741.94	\$1,096.96			
	PPO	\$113.59	\$318.36	\$636.31	\$391.76	\$591.24	\$778.21	\$505.35	\$909.60	\$1,414.52			
St. Lucie	PPO	\$40.00	N/A	\$40.00	\$648.34	N/A	\$1,010.64	\$688.34	N/A	\$1,050.64			
	EPO	\$60.00	N/A	\$60.00	\$648.14	N/A	\$1,020.86	\$708.14	N/A	\$1,080.86			
Okaloosa	PPO	\$40.00	\$95.00	\$105.00	\$850.22	\$1,670.78	\$1,806.74	\$890.22	\$1,765.78	\$1,911.74			
	HRA	\$25.00	\$80.00	\$85.00	\$796.86	\$1,545.99	\$1,611.02	\$821.86	\$1,692.83	\$1,696.02			
Sarasota		EMP	EMP+SP	EMP+CH	FAM	EMP	EMP+SP	EMP+CH	FAM	EMP	EMP+SP	EMP+CH	FAM
	POS	\$61.40	\$337.68	\$287.48	\$411.36	\$469.24	\$469.24	\$469.24	\$469.24	\$530.64	\$806.90	\$756.72	\$880.60
Escambia*	PPO	\$26.74	\$179.02	\$160.10	\$221.44	\$388.94	\$784.28	\$764.19	\$1,108.48	\$415.68	\$963.30	\$924.29	\$1,329.92
Pasco	HMO	\$0	\$420.48	\$294.32	\$809.40	\$525.00	\$525.00	\$525.00	\$525.00	\$525.00	\$945.48	\$819.32	\$1,334.40
	OPEN HMO	\$0	\$389.80	\$267.74	\$766.12	\$508.00	\$508.00	\$508.00	\$508.00	\$508.00	\$897.80	\$775.74	\$1,274.12
	POS	\$0	\$304.42	\$193.76	\$645.64	\$461.00	\$461.00	\$461.00	\$461.00	\$461.00	\$765.42	\$654.76	\$1,106.64
Seminole	POS, Base	\$0	\$281.38	\$259.94	\$549.76	\$479.33	\$760.72	\$739.25	\$1,029.08	\$479.33	\$1,042.10	\$999.19	\$1,578.84
	POS, Prem	\$232.30	\$471.32	\$404.52	\$845.18	\$479.33	\$760.72	\$739.25	\$1,029.08	\$711.64	\$1,232.04	\$1,143.78	\$1,874.26

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