## Paraeducator Deductible Assistance Program

SURVEY RESULTS \& FUNDING FORMULA

## Background

Fiscal year 2024/2025 Implementer included the following provisions related to para educator health coverage assistance.

- A stipend to assist with the cost of deductibles for those in a high deductible health plan through the Comptroller's Office
- A study to determine a long-term/sustainable assistance program for para educators to find and access health coverage
- Outreach and assistance to enroll para educators through Access Health and the covered Connecticut program or Medicaid through the Office of Health Strategy


## Primary goals

- DISTRIBUTE FUNDS TO ALL ELIGIBLE PARAPROFESSIONALS
- DISTRIBUTE FUNDS BASED ON NEED
- (deductible - employer contribution $=$ need)
- DISTRIBUTE ALL AVAILABLE FUNDS
- ADMINISTRATIVE SIMPLICITY


## Timeline

July 2023

- Survey Boards of Education - send out survey to collect needed information about Para health plan coverage


## August 2023

- Review survey results and establish distribution formula based upon eligible paras and outstanding need

September 2023

- Distribute Funds to qualifying BOEs for deposit into Para HSA accounts
- Require distribution and completion of attestation form by October $1^{\text {st }}$


## Survey Statistics

Response Rate: 100\%

Paraeducators eligible for health benefits: 11,064
Paraeducators not eligible for health benefits: 1,193
TOTAL: 12,257

Number of eligible paras not on BOE health insurance: 5,332
Number of eligible paras on BOE health insurance: 5,732
Number of eligible paras on BOE health insurance with HDHP with HSA: 4,166 (73\%)

## Formula

Uses the amount of deductible paras are responsible for after BOE assistance to determine payments based on coverage

$\left.$|  | Weighted Amt <br> Para Responsible <br> for | Number of Paras |
| :--- | :---: | ---: | ---: | | Average Individual |
| :---: |
| Para Cut | \right\rvert\,

Each para will receive a stipend equivalent to approximately $73 \%$ of their outstanding deductible after employer contribution

## Payments

| Payments |  |  |  |
| :--- | :---: | :---: | :---: |
|  | Least | Average | Most |
| Single | $\$ 214$ | $\$ 1,282$ | $\$ 3,696$ |
| Dual | $\$ 429$ | $\$ 1,536$ | $\$ 3,696$ |
| Family | $\$ 429$ | $\$ 1,794$ | $\$ 3,696$ |
| Other | $\$ 739$ | $\$ 739$ | $\$ 739$ |

## Questions?

