

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 1st

PRESENTATION TITLE

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

	Weighted Amt Para Responsible for	Number of Paras	Average Individual Para Cut
Single	\$1,098.39	2,055	\$809.57
Dual	\$2,142.46	892	\$1,579.10
Family	\$2,172.23	1,174	\$1,601.04
Other	\$1,000.00	45	\$737.05
	\$6,413	4,166	\$1,181.69

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?