

9. What is Chapter 78?

- Chapter 78 is a law that took effect in the 2011-12 school year. It requires public school employees to pay a portion of their health insurance premiums. Prior to this law, public school employees were required to pay 1.5% of their base salary towards insurance costs.
- The total amount that an employee contributes is a combination of how much they pay and the healthcare plan that they choose. The employee contribution has a four year phase-in period.
- During year one of the Chapter 78, the employee pays one quarter of the employee contribution requirement. That percent was increased in equal amounts for the next three years. In year four, the employee pays the entire contribution percentage as designated in Chapter 78.

For Example:

- The average contribution made by a member of the Clinton Township Education Association is 16%. The Board of Education pays 84% towards the employee's contribution.
- The national average for employee contribution towards the premium is almost 30%, as reported by the Henry Kaiser Family Foundation – 2017 Employer Health Benefits Survey, published on September 19, 2017.