



A Survey of Health Insurance Premiums in URJ Congregations for CCAR Rabbis

A partnership project of the Union for Reform Judaism and
the Central Conference of American Rabbis

Issue Date: July 2013

Introduction

This report on health insurance premiums from the Union for Reform Judaism (URJ) and the Central Conference of American Rabbis (CCAR) relies upon data submitted by URJ congregations and CCAR Rabbis in response to a voluntary survey. The survey was conducted for the URJ and CCAR by the Reform Pension Board (RPB), and the data were compiled by an independent actuarial firm, Buck Consultants LLC (“Buck”).

To maintain confidentiality of congregations and rabbis, the RPB and Buck maintained control of the individual data with the names of congregations and rabbis throughout the process. No data reflecting individual participants were revealed to the URJ or the CCAR.

What is in this report?

The data presented in this report are based upon information obtained by the RPB from approximately 331 congregations and rabbis. Buck has assured the URJ and CCAR that this is a statistically significant number of respondents as approximately 45% of the CCAR rabbis serving URJ congregations who participate in the biennial salary study are represented. Results in this report contain information for full-time senior and solo rabbis, assistant rabbis and associate rabbis in congregations that offer to pay health insurance premiums and the percentage of the premium actually paid.

The report focuses only on health insurance premiums. It does not contain data regarding the myriad other factors involved in health insurance such as co-pays, deductibles, limits of liability, and so forth. This survey also does not take into consideration other factors such as years in a particular position or number of years in the rabbinate, nor does it analyze the difference between senior rabbi and associate or the rabbis in larger congregations. It is our plan that this information will be included in future surveys.

How to understand the study

The data in this report are presented by congregational size in two ways. First, according to the placement categories utilized by the Joint Commission on Rabbinical Placement of the URJ,

CCAR, and HUC-JIR (contained in Attachment A). Second, by specific congregational sizes (in Attachment B) in order to provide more discrete data points.

What are the two key factors presented in this report?

This report provides information about two key factors impacting the health insurance premiums:

1. The percentage of congregations that offer to pay health insurance premiums for:
 - Rabbis alone
 - Rabbinic spouses/partners
 - Rabbinic families
2. The percentage of the insurance premium paid.

How is the key information then broken down for my Congregation or Rabbi?

By the size of your congregation. As mentioned, sizes of congregations are presented in two ways (one way in Attachment A and one way in Attachment B):

Attachment A. By congregational size according to the URJ/CCAR/HUC-JIR Joint Placement Commission categories.

- A size: 0 to 300 member units
- B size: 301 to 599 member units
- C size: 600 to 999 member units
- D size: 1000 plus member units

Attachment B. By more discrete congregational sizes.

- Under 150
- 151 to 250
- 251 to 400
- 401 to 600
- 601 to 800
- 801 to 1000
- 1001 to 1200
- 1201 to 1800
- 1801 and Over

What does the study indicate?

This study indicates:

- The vast majority of congregations offer to pay for all or part of the rabbi's health insurance premiums.

- 95% of congregations offer to pay for rabbis
- 87% of congregations offer to pay for rabbis' spouse/partner
- 86% of congregations offer to pay for rabbis' family
- The percentage of congregations that offer to pay all or part of health insurance premiums increases according to congregational sizes.

For example, for rabbis only:

- D size: 100% offer to pay
- C size: 96% offer to pay
- B size: 96% offer to pay
- A size: 88% offer to pay

For rabbinic spouse/partner:

- D size: 94% offer to pay
- C size: 86% offer to pay
- B size: 91% offer to pay
- A size: 78% offer to pay

For rabbinic family:

- D size: 93% offer to pay
- C size: 84% offer to pay
- B size: 91% offer to pay
- A size: 74% offer to pay

- Of those congregations that actually pay for all or part of their rabbi's health insurance premiums, the majority pay 100% of the insurance premium.
 - For rabbis, 100% of the premium is paid by 62% of the congregations
 - For rabbis' spouses/partners, 100% of the premium is paid by 58% of the congregations
 - For rabbis' families, 100% of the premium is paid by 60% of the congregations

Please see Attachment A and B for greater detail. (Note: There are congregations (5%) that offer to pay for all or part of the rabbi's health insurance but do not do so for various reasons such as, the rabbi is covered elsewhere. We do not have data that includes this subset and therefore, the data included herein does not reflect that group.)

Congregations Living Jewish Values

We want to praise our Reform congregations for living the core Jewish values the Reform Movement has articulated in many resolutions advocating for health insurance for all. We have

repeatedly cited Maimonides' teaching that health care is first on the list of important communal services (*Mishneh Torah, Hilchot Dc'ot* 4:23). See for example URJ resolutions on health care in 2007, 1993, 1987 and 1975; CCAR resolutions in 1998, 1991, 1976 and 1945. The Women of Reform Judaism summarized it well saying (1999) that "health care is not just another line item on the budget, rather it is about saving and improving lives." Furthermore, this important value has been imbedded in the next generation of Reform Jews; as it says in the 2005 NFTY Resolution "*R'fuah Sh'leimah: Renewal of Mind, Body, and Spirit*": "the Reform movement continues to strive for sound health care policy that fairly and equitably distributes medical resources and keeps our nation in good health."

Conclusion

It is our hope that you find this information useful. If you have any questions, please contact either the CCAR or the URJ.

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Attachment A

Health Insurance Premiums for

**Rabbi
Rabbi's Spouse/Partner
Rabbi's Family**

All Data Presented By

Congregational Size

**According to the
URJ/CCAR/HUC-JIR Joint Placement Commission Categories.**

A size congregations: 0 to 300 member units

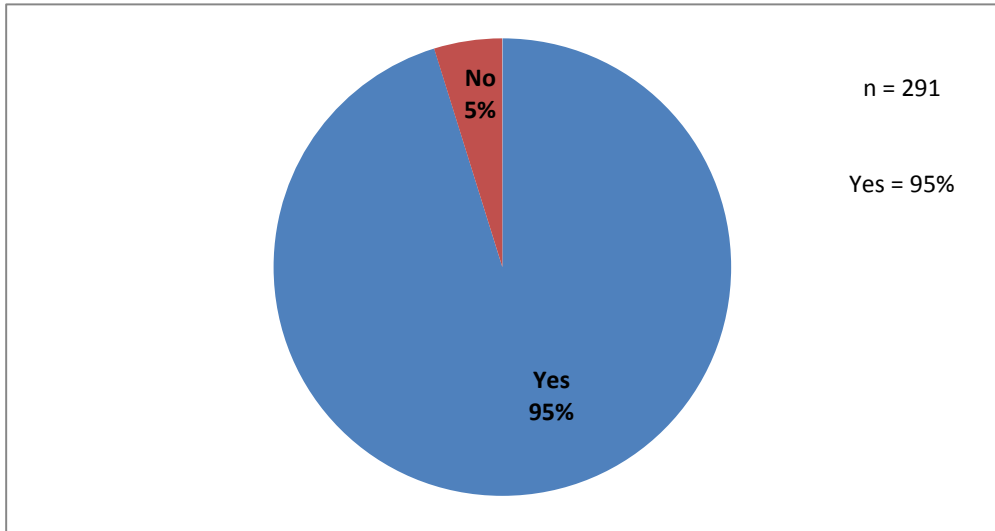
B size congregations: 301 to 599 member units

C size congregations: 600 to 999 member units

D size congregations: 1000 plus member units

Rabbi's Health Insurance Premium
According to Placement Categories

**Percentage of Congregations/Organizations that offer
to pay for all or part of Rabbi's Health Insurance Premium**



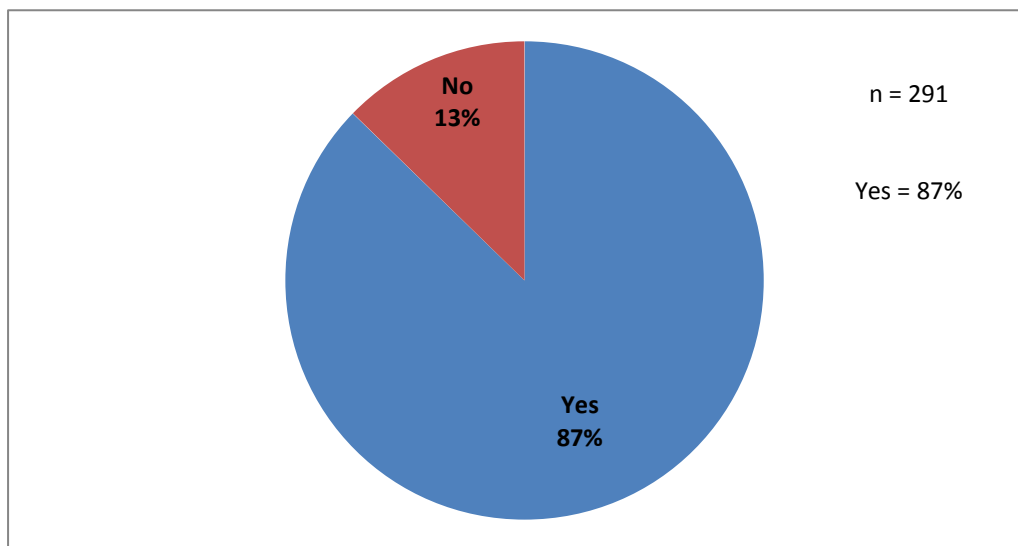
Breakdown by Congregation Size

	<u>A Category</u> (to 300 family units)	<u>B Category</u> (301-599 family units)	<u>C Category</u> (600-999 family units)	<u>D Category</u> (1000 plus family units)	<u>Total</u>
Average Percent that Offer to Pay	88%	96%	96%	100%	95%
Percent of Premium Paid					
100%	69%	63%	58%	62%	62%
85-99%	10%	10%	27%	19%	17%
70-84%	2%	16%	8%	19%	12%
60-69%	5%	5%	2%	0%	3%
50-59%	0%	0%	0%	0%	0%
0-49%	2%	3%	0%	0%	1%
Unknown	12%	3%	5%	0%	4%

* There is a difference between those congregations that offer to pay (95%) and those that actually pay (80%). This can be explained by some rabbis who decline coverage because they receive it from other sources and by some rabbis who are paid in a "lump sum" and allocate the payments themselves.

Rabbi's Spouse/Partner's Health Insurance Premium
According to Placement Categories

**Percentage of Congregations/Organizations that offer
to pay for all or part of Rabbi's Spouse/Partner's Health Insurance Premium**



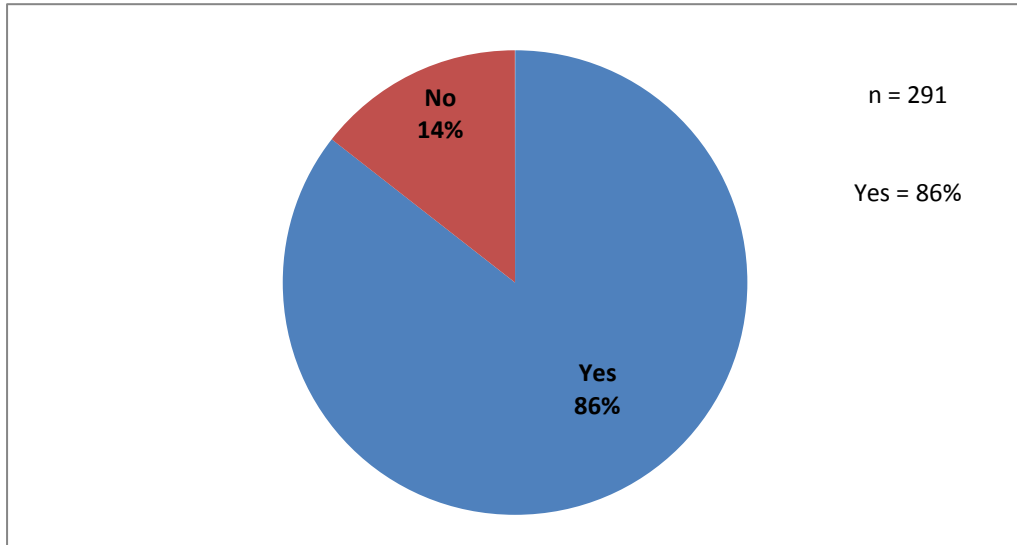
Breakdown by Congregation Size

	A Category (to 300 family units)	B Category (301-599 family units)	C Category (600-999 family units)	D Category (1000 plus family units)	Total
Average Percent that Offer to Pay	78%	91%	86%	94%	87%
Percent of Premium Paid					
100%	61%	58%	64%	52%	58%
85-99%	18%	15%	24%	11%	17%
70-84%	4%	13%	9%	22%	13%
60-69%	4%	2%	0%	0%	1%
50-59%	0%	4%	2%	11%	5%
0-49%	4%	2%	0%	4%	2%
Unknown	11%	6%	0%	0%	3%

* There is a difference between those congregations that offer to pay (87%) and those that actually pay (62%). This can be explained by some rabbis who decline coverage because they receive it from other sources and by some rabbis who are paid in a "lump sum" and allocate the payments themselves.

Rabbi's Family Health Insurance Premium
According to Placement Categories

**Percentage of Congregations/Organizations that offer
to pay for all or part of Rabbi's Family Health Insurance Premium**



Breakdown by Congregation Size

	A Category (to 300 family units)	B Category (301-599 family units)	C Category (600-999 family units)	D Category (1000 plus family units)	Total
Average Percent that Offer to Pay	74%	91%	84%	93%	86%
Percent of Premium Paid					
100%	65%	60%	63%	54%	60%
85-99%	17%	14%	26%	10%	16%
70-84%	4%	14%	7%	21%	13%
60-69%	4%	2%	2%	0%	2%
50-59%	0%	4%	2%	12%	5%
0-49%	0%	2%	0%	4%	2%
Unknown	9%	4%	0%	0%	2%

* There is a difference between those congregations that offer to pay (86%) and those that actually pay (58%). This can be explained by some rabbis who decline coverage because they receive it from other sources, some rabbis who are paid in a "lump sum" and allocate the payments themselves and some rabbis with no family members eligible for coverage.

Attachment B

Health Insurance Premiums for

**Rabbi
Rabbi's Spouse/Partner
Rabbi's Family**

All Data Presented By

Congregational Size

In More Discrete Categories

Congregations under 150 member units

Congregations 151 to 250 member units

Congregations 251 to 400 member units

Congregations 401 to 600 member units

Congregations 601 to 800 member units

Congregations 801 to 1000 member units

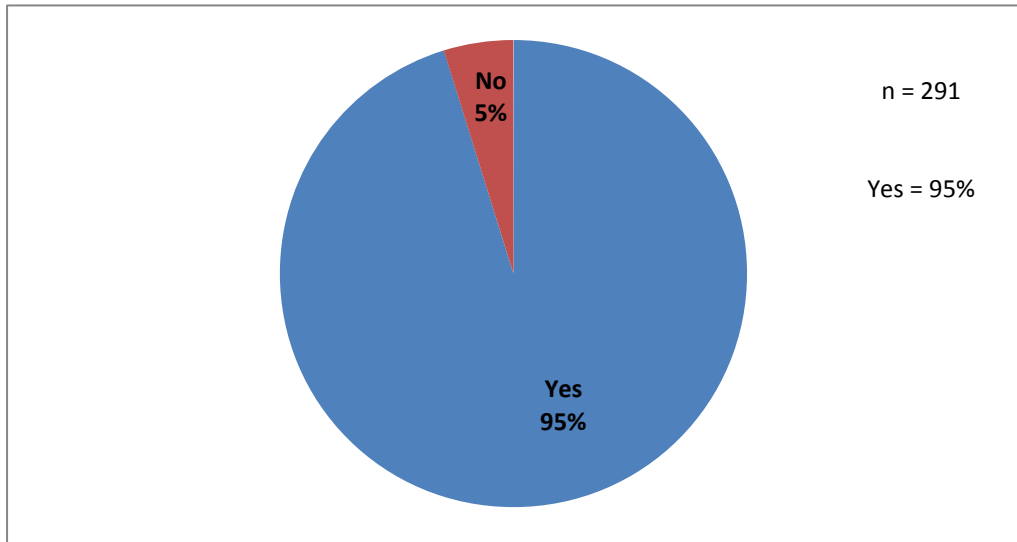
Congregations 1001 to 1200 member units

Congregations 1201 to 1800 member units

Congregations 1801 and over member units

Rabbi's Health Insurance Premium
According to Congregation Size

**Percentage of Congregations/Organizations that offer
to pay for all or part of Rabbi's Health Insurance Premium**



Breakdown by Congregation Size

	<u>Under 150</u>	<u>151-250</u>	<u>251-400</u>
Average Percent that Offer to Pay	83%	91%	97%
Percent of Premium Paid			
100%	75%	68%	57%
85-99%	6%	9%	7%
70-84%	0%	5%	25%
60-69%	0%	5%	4%
50-59%	0%	0%	0%
0-49%	6%	0%	4%
Unknown	13%	14%	4%

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	<u>401-600</u>	<u>601-800</u>	<u>801-1000</u>
Average Percent that Offer to Pay	95%	96%	96%
Percent of Premium Paid			
100%	67%	56%	59%
85-99%	13%	21%	37%
70-84%	8%	12%	4%
60-69%	8%	3%	0%
50-59%	0%	0%	0%
0-49%	3%	0%	0%
Unknown	3%	9%	0%

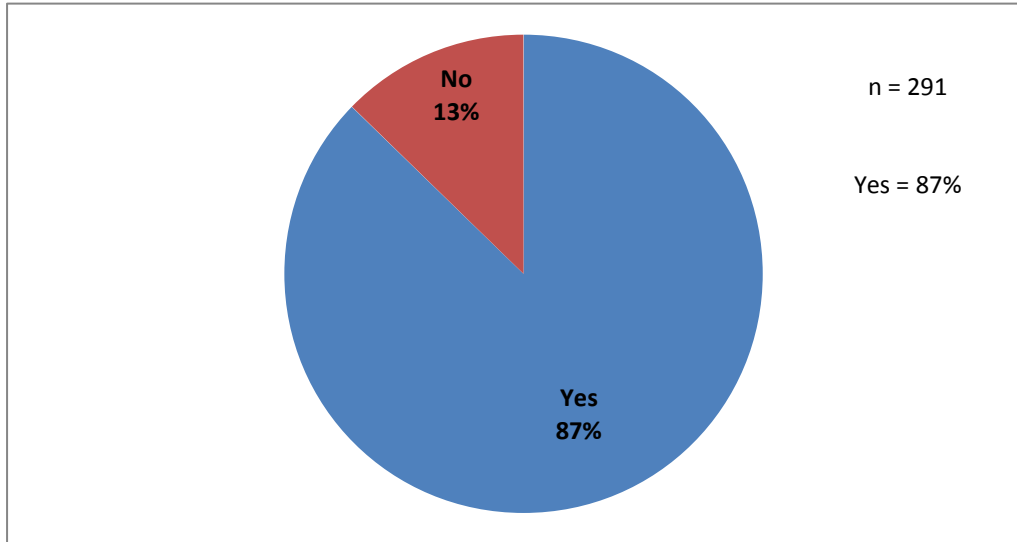
	<u>1001-1200</u>	<u>1201-1800</u>	<u>1801 & over</u>
Average Percent that Offer to Pay	100%	100%	100%
Percent of Premium Paid			
100%	58%	70%	54%
85-99%	25%	20%	15%
70-84%	17%	10%	31%
60-69%	0%	0%	0%
50-59%	0%	0%	0%
0-49%	0%	0%	0%
Unknown	0%	0%	0%

	<u>Total</u>
Average Percent that Offer to Pay	95%
Percent of Premium Paid	
100%	62%
85-99%	17%
70-84%	12%
60-69%	3%
50-59%	0%
0-49%	1%
Unknown	4%

* There is a difference between those congregations that offer to pay (95%) and those that actually pay (80%). This can be explained by some rabbis who decline coverage because they receive it from other sources and by some rabbis who are paid in a "lump sum" and allocate the payments themselves.

Rabbi's Spouse/Partner's Health Insurance Premium
According to Congregation Size

**Percentage of Congregations/Organizations that offer
to pay for all or part of Rabbi's Spouse/Partner's Health Insurance Premium**



Breakdown by Congregation Size

	<u>Under 150</u>	<u>151-250</u>	<u>251-400</u>
Average Percent that Offer to Pay	67%	88%	92%
Percent of Premium Paid			
100%	78%	65%	48%
85-99%	11%	12%	17%
70-84%	0%	6%	17%
60-69%	0%	0%	4%
50-59%	0%	0%	9%
0-49%	0%	6%	4%
Unknown	11%	12%	0%

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	<u>401-600</u>	<u>601-800</u>	<u>801-1000</u>
Average Percent that Offer to Pay	89%	83%	89%
Percent of Premium Paid			
100%	59%	62%	65%
85-99%	19%	19%	30%
70-84%	9%	14%	4%
60-69%	3%	0%	0%
50-59%	0%	5%	0%
0-49%	0%	0%	0%
Unknown	9%	0%	0%

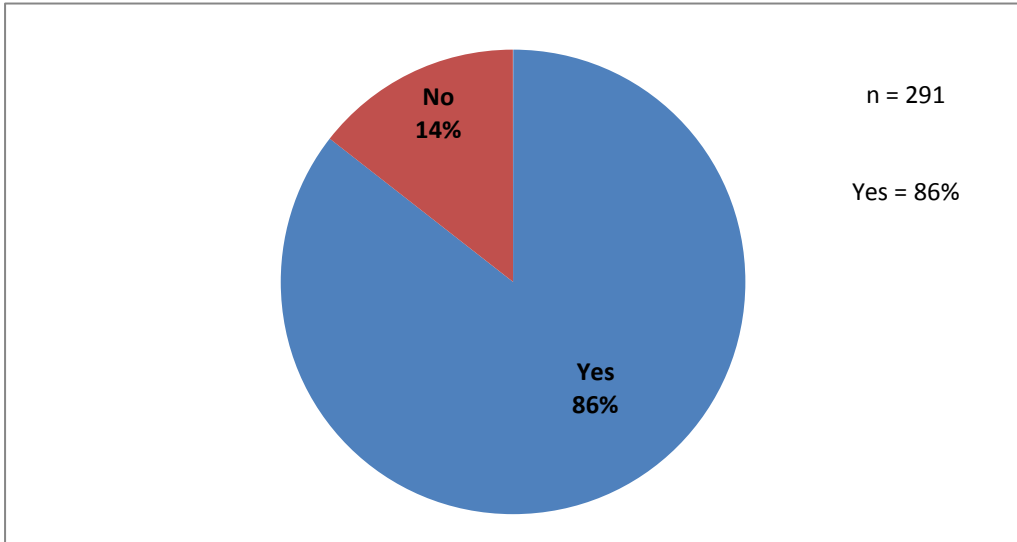
	<u>1001-1200</u>	<u>1201-1800</u>	<u>1801 & over</u>
Average Percent that Offer to Pay	86%	94%	100%
Percent of Premium Paid			
100%	33%	50%	61%
85-99%	33%	9%	4%
70-84%	22%	9%	35%
60-69%	0%	0%	0%
50-59%	11%	23%	0%
0-49%	0%	9%	0%
Unknown	0%	0%	0%

	<u>Total</u>
Average Percent that Offer to Pay	87%
Percent of Premium Paid	
100%	58%
85-99%	17%
70-84%	13%
60-69%	1%
50-59%	5%
0-49%	2%
Unknown	3%

* There is a difference between those congregations that offer to pay (87%) and those that actually pay (62%). This can be explained by some rabbis who decline coverage because they receive it from other sources and by some rabbis who are paid in a "lump sum" and allocate the payments themselves.

Rabbi's Family Health Insurance Premium
According to Congregation Size

**Percentage of Congregations/Organizations that offer
to pay for all or part of Rabbi's Family's Health Insurance Premium**



Breakdown by Congregation Size

	<u>Under 150</u>	<u>151-250</u>	<u>251-400</u>
Average Percent that Offer to Pay	67%	78%	92%
Percent of Premium Paid			
100%	75%	75%	42%
85-99%	13%	8%	17%
70-84%	0%	8%	17%
60-69%	0%	0%	4%
50-59%	0%	0%	8%
0-49%	0%	0%	4%
Unknown	13%	8%	8%

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	<u>401-600</u>	<u>601-800</u>	<u>801-1000</u>
Average Percent that Offer to Pay	89%	81%	89%
Percent of Premium Paid			
100%	65%	58%	65%
85-99%	16%	21%	30%
70-84%	10%	11%	4%
60-69%	3%	5%	0%
50-59%	0%	5%	0%
0-49%	0%	0%	0%
Unknown	6%	0%	0%

	<u>1001-1200</u>	<u>1201-1800</u>	<u>1801 & over</u>
Average Percent that Offer to Pay	86%	94%	96%
Percent of Premium Paid			
100%	33%	50%	67%
85-99%	33%	9%	0%
70-84%	22%	9%	33%
60-69%	0%	0%	0%
50-59%	11%	23%	0%
0-49%	0%	9%	0%
Unknown	0%	0%	0%

	<u>Total</u>
Average Percent that Offer to Pay	86%
Percent of Premium Paid	
100%	60%
85-99%	16%
70-84%	13%
60-69%	2%
50-59%	5%
0-49%	2%
Unknown	2%

* There is a difference between those congregations that offer to pay (86%) and those that actually pay (58%). This can be explained by some rabbis who decline coverage because they receive it from other sources, some rabbis who are paid in a "lump sum" and allocate the payments themselves and some with no family members eligible for coverage.

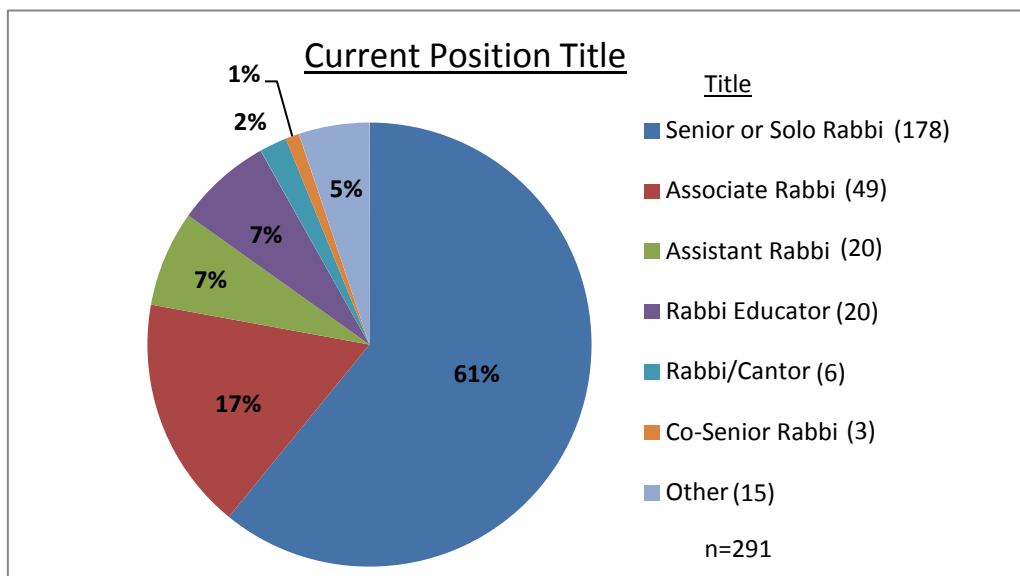
Attachment C

Demographic Background of Rabbis in Survey

The RPB also collected certain demographic information about the rabbis who are included in the Survey of Health Insurance Premiums. This includes data on:

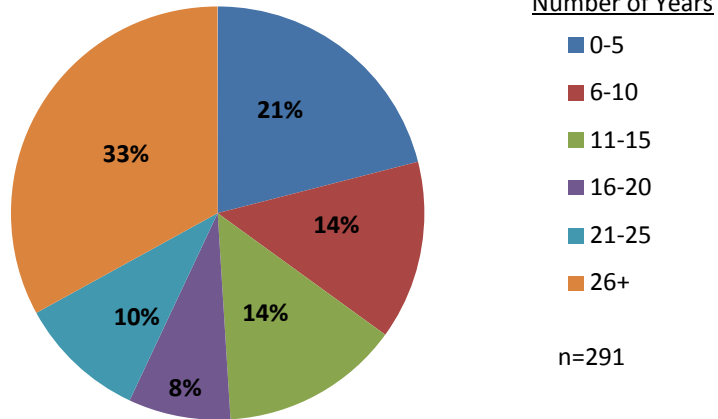
- The current position/title of the rabbi
- The number of years since the ordination of each rabbi
- The number of years each rabbi has been in the same congregation
- The number of years the rabbi has been in his or her current position.

The collected information is presented below, in summary form, to provide the reader with a more comprehensive picture of the rabbis included in the Survey. This data was not correlated by Buck Institute with the specific respondents or with the specific congregation in which health insurance is offered or with the percentage of the premium paid. In the future, it is our intent that this information be correlated with both the URJ/CCAR Salary Study and future benefits analysis.

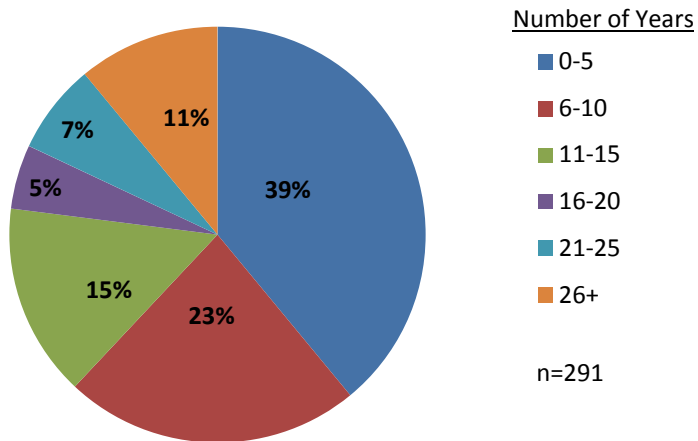


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Number of Years Since Ordination



Number of Years in the Same Congregation



Number of Years Rabbi Has Been in Current Position

