

2027 Health Insurance Premium Update

Effective January 1, 2027, the Mississippi State and School Employees' Health Insurance Plan will implement a 6.5% premium rate increase for all health coverage options. Review your 2027 cost and any coverage changes during October open enrollment.

What this means for your cost

Your monthly cost depends on your coverage tier, Base or Select plan, and Legacy or Horizon classification. The 6.5% increase applies to plan premiums; it does not mean every employee's payroll deduction will increase by exactly 6.5%. Employee-only Base coverage remains \$0 for active employees.

2027 monthly employee costs

Coverage tier	Base Legacy and Horizon	Select Legacy	Select Horizon
Employee only	\$0	\$20	\$56
Employee + spouse	\$597	\$703	\$737
Employee + spouse and child(ren)	\$910	\$1,016	\$1,050
Employee + one child	\$156	\$262	\$295
Employee + children	\$397	\$500	\$534

Amounts shown are the employee portion per month, not the total premium or a per-paycheck deduction.

Legacy generally means initial eligible employment before January 1, 2006; Horizon means initial employment on or after that date. Prior eligible public employment may affect your classification. Contact HRM if you are unsure which applies to you.

Review your elections by October 31

Health plan open enrollment runs October 1–31, 2026. You may change between Base and Select coverage, add dependents, or cancel coverage. Changes take effect January 1, 2027. If you make no changes, your current coverage will carry forward at the applicable 2027 rates.

Questions and assistance

Contact the Office of Human Resources Management for help reviewing your coverage, employee cost, or enrollment changes. Review your budget now so you are prepared for the January rates.

Official rate sheets and coverage information: www.dfa.ms.gov/rates-and-coverage

Sources: Mississippi DFA September 2026 Know Your Benefits newsletter and 2027 monthly premium rate sheet.