

Portico Update

Many of you have now received information from Portico about health benefit rates for 2027. I want to acknowledge right away that this is difficult news.

Portico has announced a baseline **15% increase in the cost of ELCA-Primary health benefits for 2027**. For congregations already working hard to balance budgets—and for rostered ministers, lay employees, and families navigating rising costs—this is a significant increase. Portico has also announced some changes to member out-of-pocket expenses, while the employer contribution rate for disability and survivor benefits will decrease from 0.5% to 0% of defined compensation.

Why such a large increase? During the pandemic, lower health-care utilization allowed Portico to use reserves to keep rate increases relatively modest. In 2025, however, medical claims rose substantially, reducing those reserves and contributing to the larger increase for 2027.

Understanding the reason does not make the increase any easier. Many congregations are already facing tight budgets, and compensation and benefits are among their largest expenses. At the same time, providing access to good health care is an important part of caring faithfully for the people who serve our congregations and ministries. We should not minimize either reality.

I encourage councils, treasurers, rostered ministers, and other plan members to review the 2027 information carefully. Individual costs will vary depending on compensation, coverage level, and benefit option. Portico has placed detailed information about rates, deductibles, out-of-pocket limits, and benefit options in **myPortico**.

We are also working to schedule a **Zoom conversation with our Portico representative for congregational leaders and rostered ministers on September 10th @ 5 pm CDT**. We will share registration information as soon as those details are confirmed.

I wish I had easier news to share. We will continue to gather information, ask good questions, and accompany congregations as they work through what these changes mean for their ministries and their people.

+Peace,

Bishop Sue