

MISSOURI
DEPARTMENT OF
NATURAL RESOURCES


Mike Kehoe
Governor

Kurt U. Schaefer
Director

MEMORANDUM
2026-007

DATE: September 9, 2025

TO: All Soil and Water Conservation Districts

FROM: Jim Plassmeyer, Director 
Soil and Water Conservation Program

SUBJECT: 2026 Health Insurance Rates

For calendar year 2026, the Soil and Water Conservation Program will continue to provide health insurance grant allocations to Soil and Water Conservation Districts (SWCDs) for select plans offered through Missouri Consolidated Health Care Plan (MCHCP). The plans that are available for SWCD employees in 2026 are the same as the plans offered in 2025, however the cost has risen by 11.7%. Soil and Water Conservation District employees that are paid for at least 1,560 hours from state funds are eligible for health insurance through MCHCP. Employees must choose either the PPO 750 or PPO 1250 plan.

The Soil and Water Conservation Program (SWCP) will provide increased funding to cover most of the higher cost, but employees will see a small increase in their portion of the premiums. The program will provide \$920 per month, per employee, regardless of the plan the employee chooses. Additionally, the program will provide a stipend of \$600 per month for any employee that has family members covered on their MCHCP plan, regardless of the number of family members covered. These increases will result in at least an additional \$270,000 being provided for district employee health insurance stipends over the next year. This is on top of the \$2.5 million already budgeted. The chart below details the portion of the health insurance premium available through district grants and the part paid by the employee.



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	Total Monthly Premium	Monthly State Portion of Premium	Monthly Employee Premium	State Provided Yearly Cost Per Employee
PPO 750	\$1,100.66	\$920	\$180.66	\$11,040
PPO 1250	\$1,038.15	\$920	\$118.15	\$11,040
PPO 750 Without Contraceptives	\$1,094.68	\$920	\$174.68	\$11,040
PPO 1250 Without Contraceptives	\$1,032.50	\$920	\$112.50	\$11,040

Open enrollment for SWCD employees is October 1st through October 31st. Please remember, if your district has employees that choose not to participate in the MCHCP health insurance plans offered, they will still need to complete the open enrollment forms and indicate that they do not wish to participate. For specific information regarding the PPO 750 and the PPO 1250 plans, please refer to the MCHCP website at mchcp.org.

If you have any questions, please contact Jake Wilson at the Soil and Water Conservation Program, P.O. Box 176, Jefferson City, MO 65102-0176, by telephone at 573-522-8281, or by email at jake.wilson@dnr.mo.gov. Thank you.