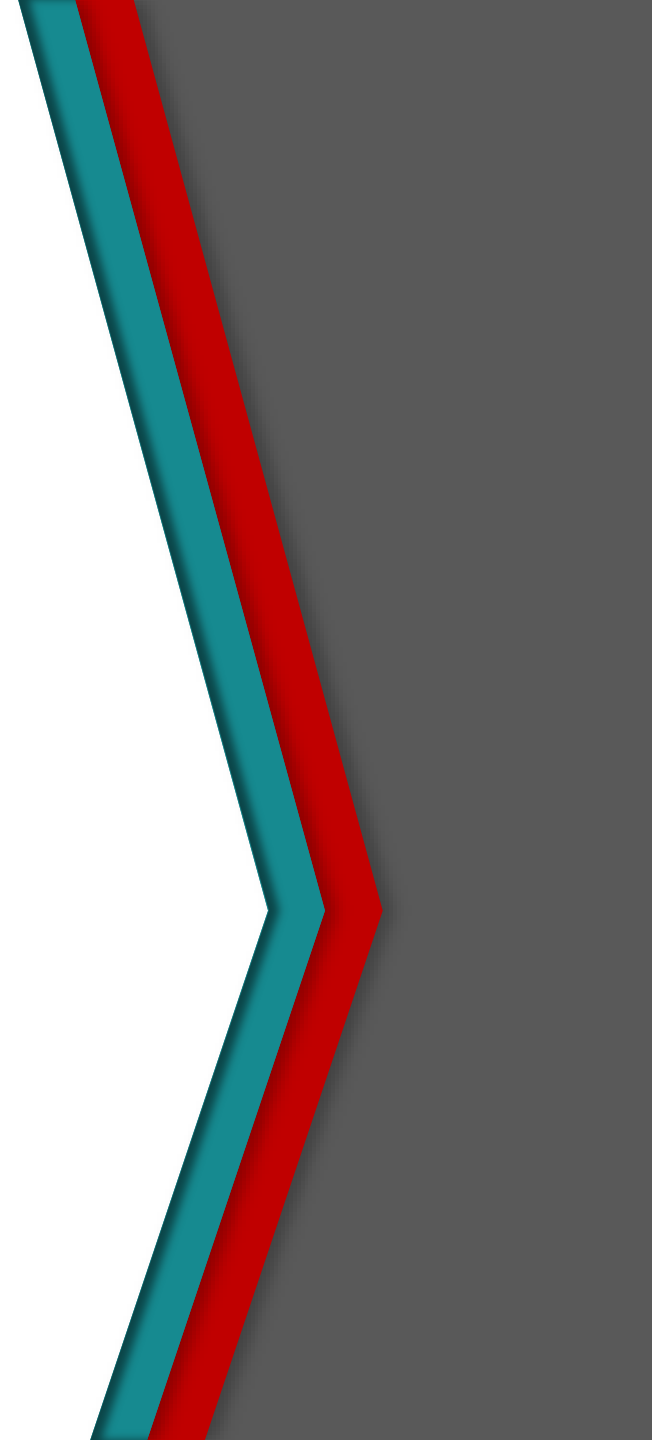
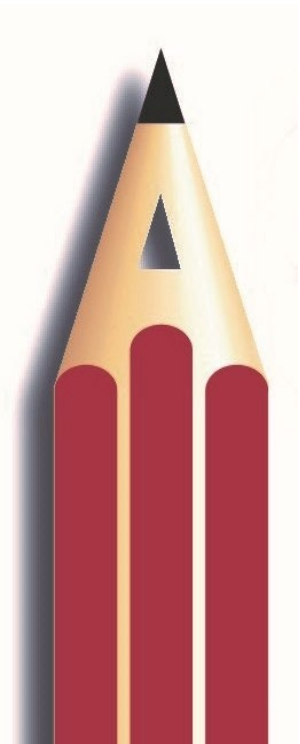


ASCIP Health Benefits

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Executive Director of Health Benefits

Cheryl Jackson
Benefit Services Consultant

7/11/2024



Discussion Topics

- ASCIP Basics
- Results & Rate Change History
- Value Adds
- Q & A

Discussion Topics

ASCIP Basics

ASCIP Basics

- Non-Profit
 - Premium surplus used to reduce rates, fund new programs or returned to district
 - No Internal sales or retention incentives
 - No incentive to raise rates or write bad risk
- Transparent
 - ASCIP shares available claims
- Long Term Rate stability
 - Renewals blended with total pool experience
 - Pool member selectivity

Discussion Topics

Results & Rate Change History

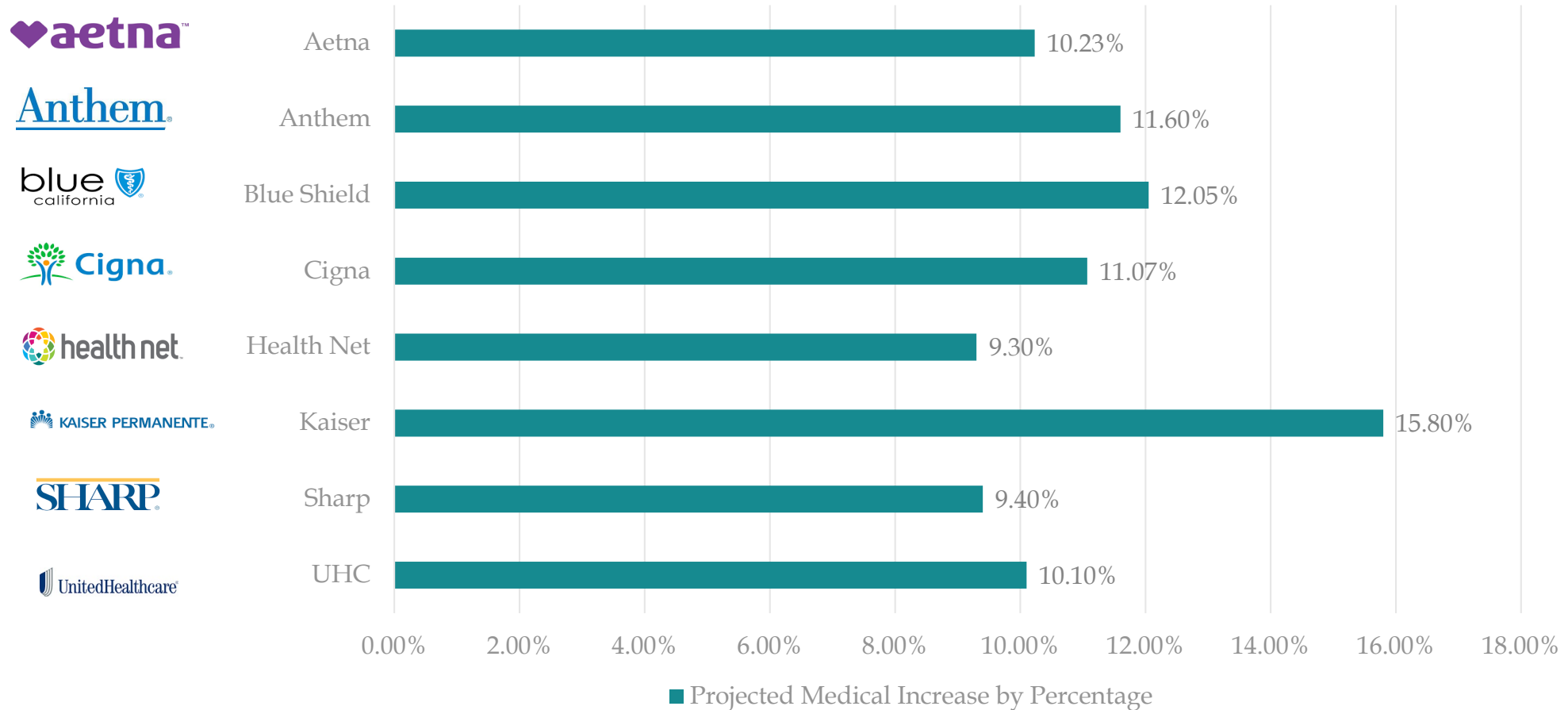
RSCCD Rate Change History

	Anthem PPO	Anthem HMO	Kaiser	Delta Care
2017	3.5%	3.5%		0.0%
2018	1.0%	4.0%	New	0.0%
2019	4.0%	4.0%	-3.0%	1.0%
2020	4.5%	4.5%	-1.3%	0.0%
2021*	0.1%	6.4%	11.7%	0.0%
2022	3.0%	3.0%	0.7%	2.0%
2023	0.0%	0.0%	6.4%	0.0%
2024	7.0%	7.0%	8.2%	0.0%
2025	1.7%	1.7%	5.4%	0.0%
Avg 2017-25	2.8%	3.8%	4.0%	0.3%
Avg 2022-25	2.9%	2.9%	5.2%	0.5%

*Moved Medicare enrollees to Companion Care Medicare Supp Plan

Projected Medical Increases 2024-2025 – CA Major Carriers

Projected Medical Increase by Percentage



RSCCD

Health Benefits

Premium Rebate History

Rebate Fiscal Year	Health Benefits Rebate
2018 - 2019	\$403,528
2019 - 2020	\$907,126
2020 - 2021	\$673,313
2021 - 2022	\$1,042,434
2022 - 2023	\$354,951
Total	\$3,381,352

Discussion Topics

Value Adds

ASCIP Value Adds

- Employee Assistance Program – Anthem
- Home Based Physical Therapy* - Hinge Health
- Cancer Centers of Excellence*
- Mental Health Care Coordination – Care Solace

*Included with PPO plans

Offered in 2024

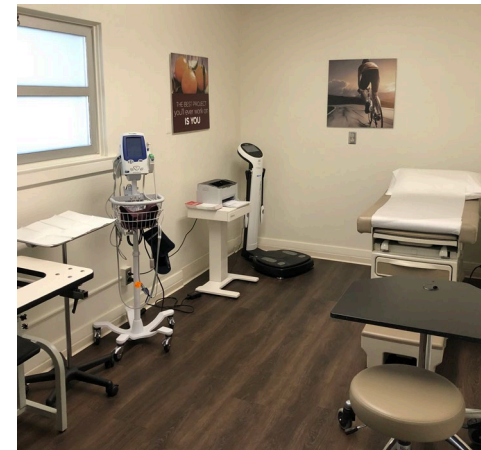
Nox Health Sleep Treatment Program

- Insomnia and Sleep Apnea strongly linked to heart disease, diabetes, obesity, cancer risk, poor immune function and mental health disorders.
- Free for adults enrolled on Anthem or Kaiser through ASCIP.
- Expected positive return on investment through medical cost savings.



Cost Strategy: Prevention and Early Detection / Primary Care

	Traditional	ASCIP
Clinical Outcomes	Wellness & Annual Physicals	Early Detection via Mobile Health Screens with Imaging
Primary Care	Medical Office Patient Load 3,000+ Prescription & Referral	Onsite Clinic Patient Load 700 Care & Coordination



RSCCD Onsite Health Screen Results

Spring 2016

Participants	High Cholesterol / % on Meds	Undiagnosed Diabetics	Abnormal EKG	Abnormal Carotid Ultrasound	Abdominal Aortic Aneurysms
579	44% / 22%	12	31	5	2

No Cost to RSCCD -- Funded with ASCIP Pool Equity

Takeaways

Transparent and Non-Profit

- ASCIP shares available claims and returns surplus premiums
- No incentive to raise rates or write bad risk

Rate Stability

- Long-term view with renewals blended with total pool experience
- Pool has performed well over many years

Q & A

ASCIP's Health Benefits Team

ALLIANCE OF
SCHOOLS FOR
COOPERATIVE
INSURANCE
PROGRAMS



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