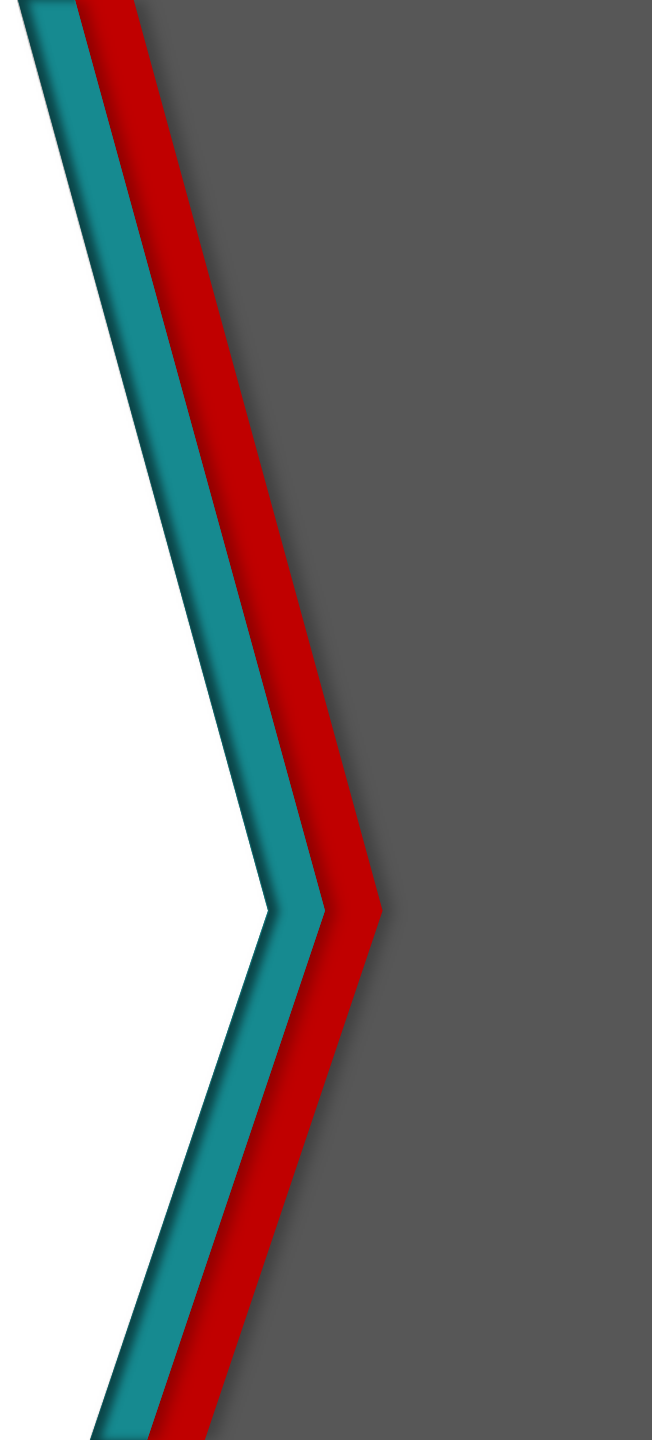
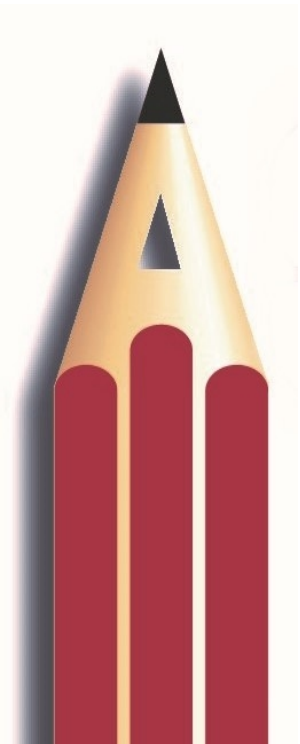


ASCIP Health Benefits

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Executive Director of Health Benefits

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9/12/2023



Discussion Topics

- Pool Mechanics & Cost Strategy
- Results & Rate Change History
- Support & Value Adds

Discussion Topics

Pool Mechanics & Cost Strategy

Program Funding

Carrier/Coverage	Funding
Anthem & Blue Shield Medical HMO & PPO Navitus Health Solutions (Rx) Delta Dental PPO VSP Vision PPO	Self-Funded
Kaiser UnitedHealthcare HMO & PPO Delta Care DHMO Voya Financial Life & Disability	Fully Insured

Self-Funded: ASCIP sets the new and renewal rates. District-specific rates and renewal trends are unique. *Premium surpluses used to buy down rates, fund new programs or are returned to pool members.*

Fully-Insured: Carrier negotiates the new and renewal rates. District-specific rates are unique, but renewal trends are uniform for all districts with that carrier

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

Coming in 2024

Nox Health Sleep Treatment Program

End-to-end, behavioral approach to good sleep



Education



- Sleep education, webinars, campaigns
- Learn about sleep and the impact it has on your overall health and wellbeing

Engagement



- Take your **Sleep Checkup**
- Receive your personalized sleep report to learn about your current sleep **duration, timing and quality** and how we can help
- Access **Sleep Life Learning Center**

Activation



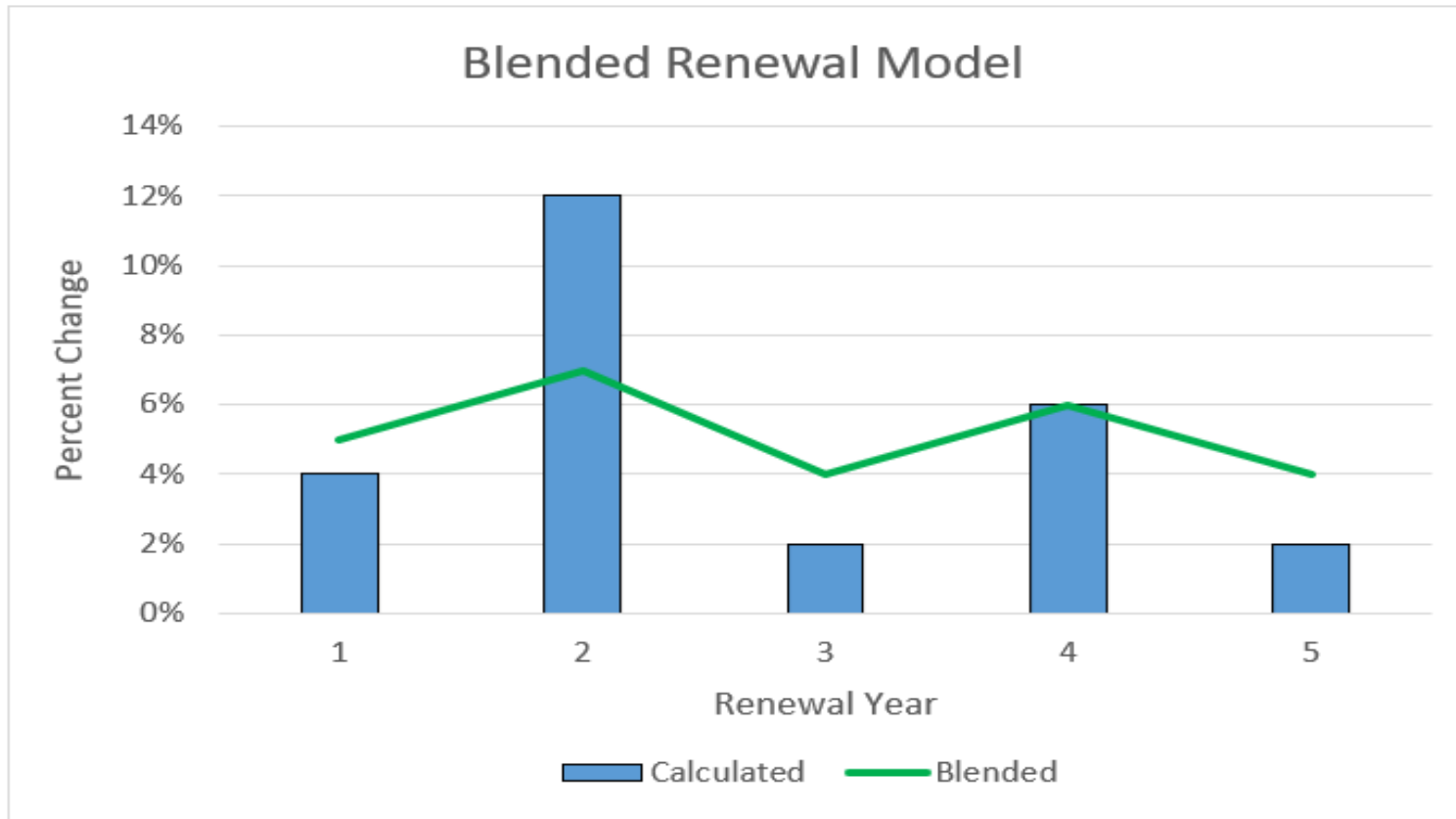
- Evaluate your risk factors
- Speak to a **board certified sleep physician** and determine a course of action
- Receive testing and diagnosis for any sleep disorders, such as sleep apnea, insomnia, restless legs syndrome
- Build a **personalized treatment plan** with your care and clinical team

Outcomes



- Receive ongoing behavioral and medical care
- Clinical algorithms detect issues with treatment, driving human interactions with specialists
- Find what you deserve..... healthy sleep

Self-Funded Pools - Blended Renewals



Calculated Renewal Range: 2% to 12%

Blended Renewal Range: 4% to 7%

ASCIP is Two Pools in One

Partnership with SISC

- Blues admin fees based on the combined enrollment of both pools combined
- Fraud, waste & abuse studies based on larger sample size
- Similar value-adds
- Independent pools in all other respects:
 - ASCIP rates & renews independently
 - Different claims sharing policies
 - Different renewal methodology

ASCIP Advantages

- Claims data sharing with self-funded programs
 - Pool members can validate appropriateness of renewal rates
- 100% participation not required
- No exit or re-entry barriers
 - Submit retractable exit notification 90 days prior to renewal

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%
Average	2.9%	4.1%	3.8%	0.4%

*Moved Medicare enrollees to Companion Care Medicare Supp Plan

RSCCD

Health Benefits

Premium Rebate History

Rebate Fiscal Year	Medical Rebate	Dental Rebate	Vision Rebate	TOTAL
2018-2019	\$ 386,449	\$ 15,103	\$ 1,976	\$ 403,528
2019-2020	\$ 836,118	\$ 63,683	\$ 7,325	\$ 907,126
2020-2021	\$ 606,028	\$ 63,059	\$ 4,226	\$ 673,313
2021-2022	\$ 925,621	\$ 110,554	\$ 6,259	\$ 1,042,434
TOTAL	\$ 2,754,215	\$ 252,399	\$ 19,787	\$ 3,026,401

Discussion Topics

Support & Value Adds

ASCIP Support

- Open Enrollment Meetings
- Health Fairs
- Escalated Member Issues
 - Customer Service -> District Benefits Staff -> ASCIP
- Administrative Assistance (billing & eligibility)



ASCIP Support

- Benefit Information Guides
- Regulatory Support
 - PCORI fee calculations, Medicare Part D Notices
- Claims Reports



ASCIP Value Adds

- Employee Assistance Program - Anthem
- Home Based Physical Therapy* - Hinge Health
- Cancer Centers of Excellence*
- Mental Health Care Coordination – Care Solace
- Retiree Billing - Pinnacle
- COBRA Administration – P&A Group

*Included with PPO plans

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

No Downside

- No exit barriers
- Premiums net rebates should be close to costs over time

Questions?

ASCIP's Health Benefits Team

ALLIANCE OF
SCHOOLS FOR
COOPERATIVE
INSURANCE
PROGRAMS



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