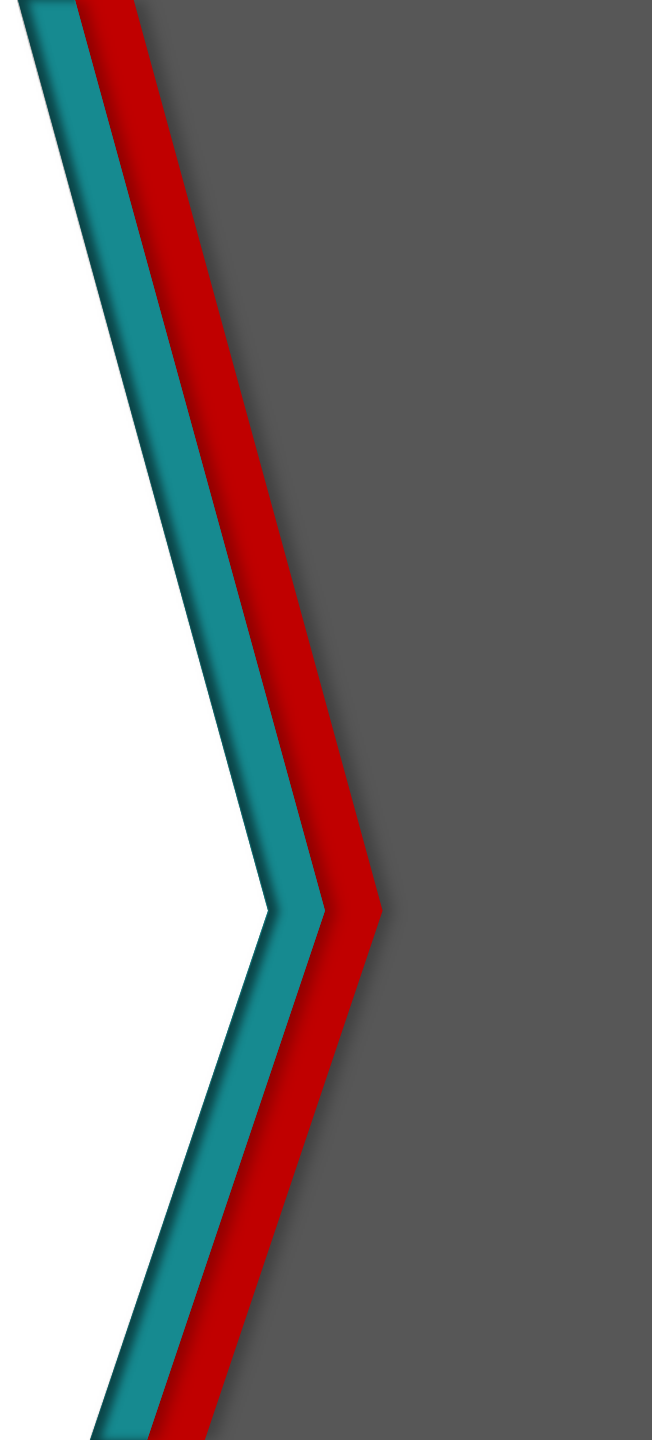
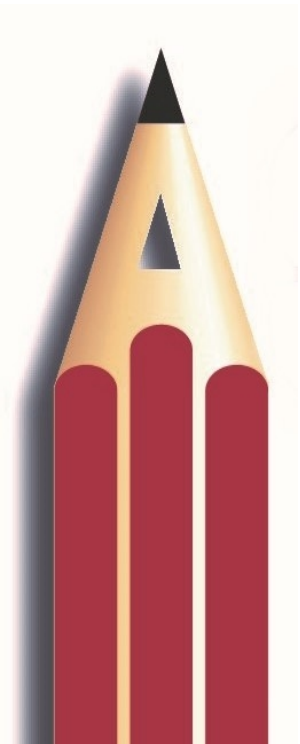


# ASCIP Health Benefits

Shabbir Ahmed  
Executive Director of Health Benefits

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Employee Benefits Consultant

5/31/2024



# Discussion Topics

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

# Discussion Topics

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Pool Mechanics & Cost Strategy

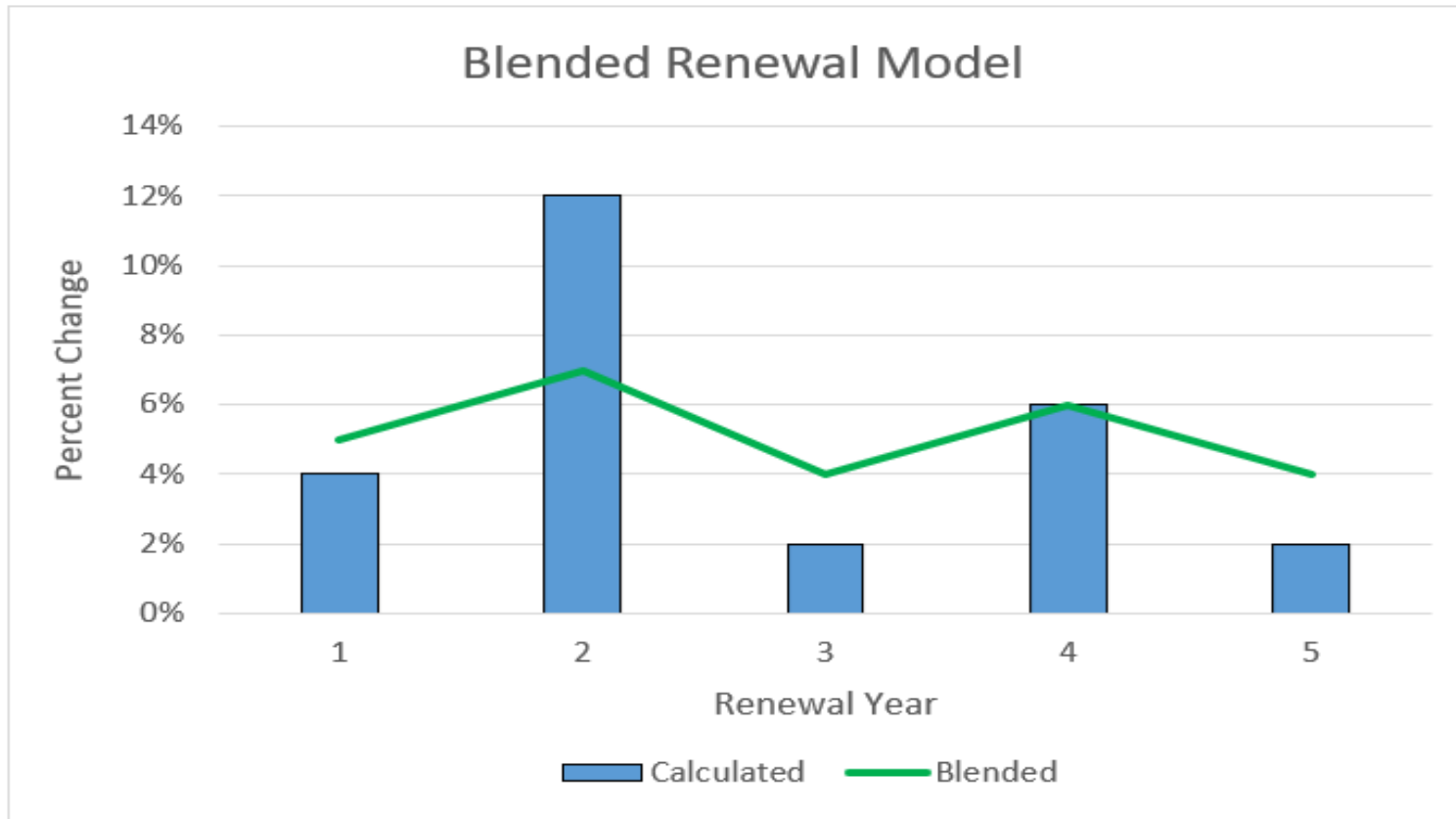
# Program Funding

Carrier/Coverage	Funding
<b>Anthem &amp; Blue Shield Medical HMO &amp; PPO</b> <b>Navitus Health Solutions (Rx)</b> Delta Dental PPO VSP Vision PPO	Self-Funded
<b>Kaiser</b> UnitedHealthcare HMO & PPO <b>Delta Care DHMO</b> 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

# Self-Funded Pools - Blended Renewals

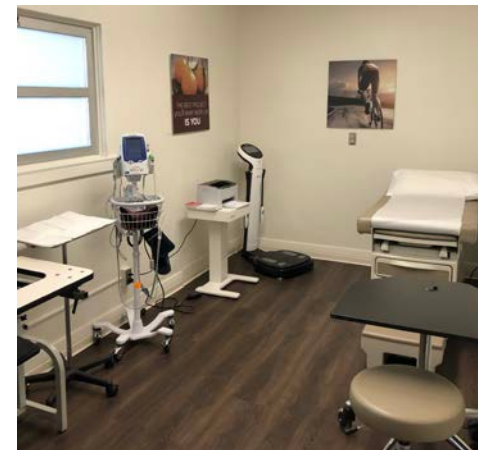


Calculated Renewal Range: 2% to 12%

Blended Renewal Range: 4% to 7%

# 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

# 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

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- 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

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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

# RSCCD

## Health Benefits

### Premium Rebate History

<b>Rebate Fiscal Year</b>	<b>Medical Rebate</b>	<b>Dental Rebate</b>	<b>Vision Rebate</b>	<b>TOTAL</b>
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
<b>TOTAL</b>	<b>\$ 2,754,215</b>	<b>\$ 252,399</b>	<b>\$ 19,787</b>	<b>\$ 3,026,401</b>

# Discussion Topics

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Support & Value Adds

# ASCIP Support

- Open Enrollment Meetings
- Health Fairs
- Escalated Member Issues
  - Customer Service -> District Benefits Staff / Health Advocate -> 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

# 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.



# Offered 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

# 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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