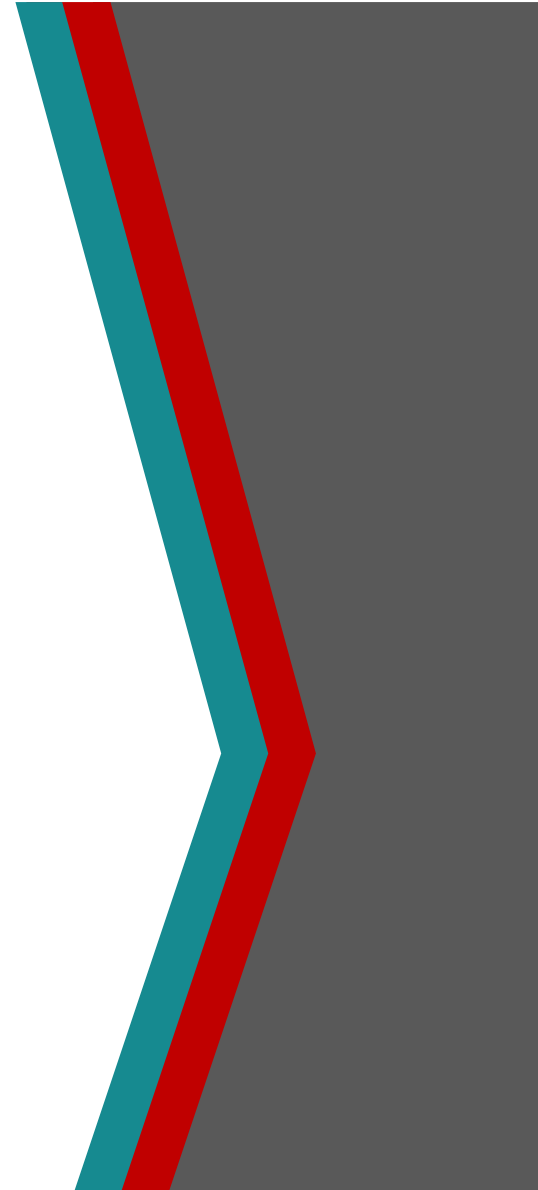


# ASCIP Health Benefits

Shabbir Ahmed  
Executive Director of Health Benefits

Cheryl Jackson  
Benefits Service Consultant

05/21/2026



# Discussion Topics

- ASCIP Basics
- Benefits & Rate Change History
- Support & Value Adds

# Discussion Topics: ASCIP BASICS



# ASCIP BASICS



- Risk Sharing Joint Powers Authority
  - Non-Profit
  - No Internal sales or retention incentives
  - No incentive to raise rates
  - Transparent
- 135 Districts in Property & Liability, Workers' Compensation, Health Benefits
- 63 HB member districts, and 66,000 members
  - Medical, Dental, Vision, Life, Disability, EAP
  - Anthem, Blue Shield, Kaiser, UHC

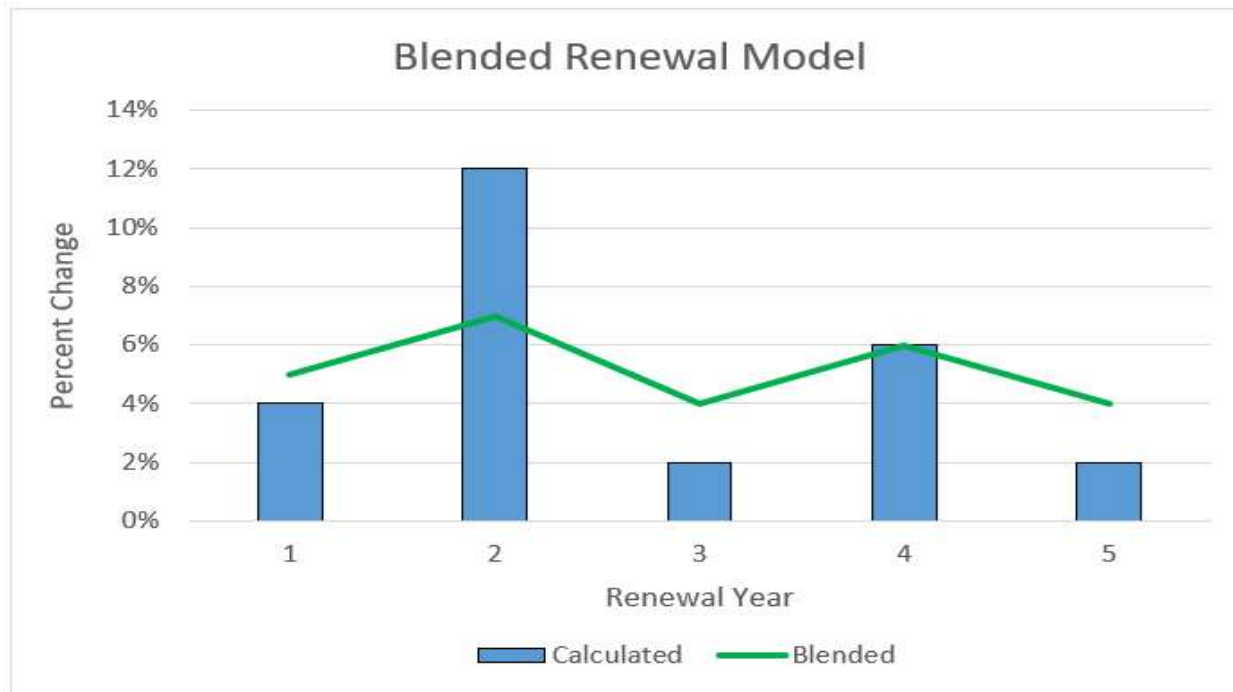
# Program Funding

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%

# Discussion Topics: Health Benefits



# Anthem Blue Cross

## Blue Cross HMO Premier 10

- Cal Year Ded: None
- Out of Pocket Maximum:
  - \$1,000 Individual
  - \$2,000 Family
- Copays:
  - PCP/SCP: \$10
  - ER: \$100
- Rx Copay:
  - \$5/15/30

## Anthem PPO 90 / 70

- Cal Year Ded:
  - \$250 Individual
  - \$500 Family
- Out of Pocket Maximum:
  - Individual: InNet \$1,000 / OutNet \$3,000
  - Family: InNet \$2,000 / OutNet \$6,000
- Copays:
  - PCP/SCP: \$20
  - ER: \$50
- Rx Copay:
  - \$5/15/30

# Kaiser HMO

- Cal Year Ded: None
- Out of Pocket Maximum:
  - \$1,500 Individual
  - \$3,000 Family
- Copays:
  - PCP/SCP: \$10
  - ER: \$35
- Rx Copay:
  - \$5/10

# Discussion Topics: ASCIP Rate History

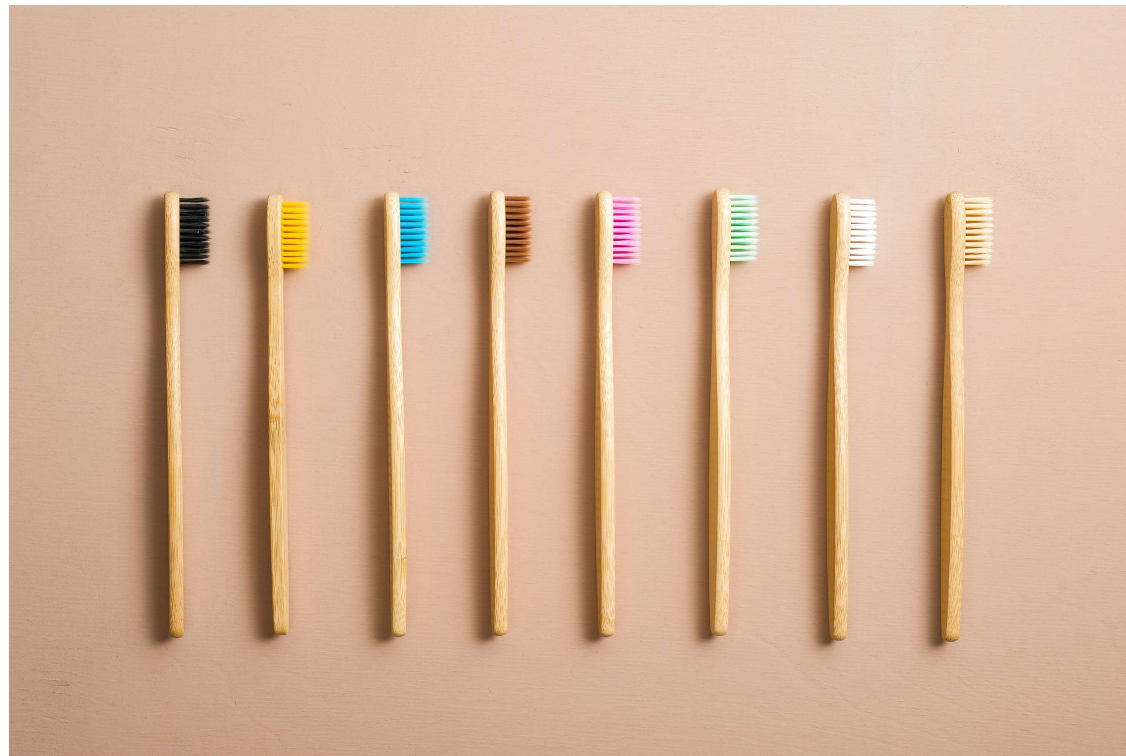


# RSCCD Rate Change History

	<b>Anthem PPO</b>	<b>Anthem HMO</b>	<b>Kaiser HMO</b>	<b>Delta Care</b>
<b>2017</b>	<b>3.5%</b>	<b>3.5%</b>		<b>0.0%</b>
<b>2018</b>	<b>1.0%</b>	<b>4.0%</b>	<b>New</b>	<b>0.0%</b>
<b>2019</b>	<b>4.0%</b>	<b>4.0%</b>	<b>-3.0%</b>	<b>1.0%</b>
<b>2020</b>	<b>4.5%</b>	<b>4.5%</b>	<b>-1.3%</b>	<b>0.0%</b>
<b>2021*</b>	<b>0.1%</b>	<b>6.4%</b>	<b>11.7%</b>	<b>0.0%</b>
<b>2022</b>	<b>3.0%</b>	<b>3.0%</b>	<b>7.0%</b>	<b>2.0%</b>
<b>2023</b>	<b>0.0%</b>	<b>0.0%</b>	<b>6.4%</b>	<b>0.0%</b>
<b>2024</b>	<b>7.0%</b>	<b>7.0%</b>	<b>8.2%</b>	<b>0.0%</b>
<b>2025</b>	<b>1.7%</b>	<b>1.7%</b>	<b>5.4%</b>	<b>0.0%</b>
<b>2026</b>	<b>9.0%</b>	<b>15.0%</b>	<b>8.6%</b>	<b>0.0%</b>
<b>Ave 2017-2026</b>	<b>3.4%</b>	<b>4.9%</b>	<b>5.4%</b>	<b>0.3%</b>
<b>Average 2022-2026</b>	<b>4.1%</b>	<b>5.3%</b>	<b>7.1%</b>	<b>0.4%</b>

\*Moved Medicare enrollees to Companion Care Medicare Supp Plan

# ASCIP Value Adds



## ASCIP HB Advantage: Value Adds



**Hinge Heath:** Home Based Physical Therapy



**Health Advocate:** Medical Bill Review / Care Coordination



**Nox Health:** Sleep Disorder Treatment



**Life Line Health Screenings**

# Sleep Charge Administered by NOX

## 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

All we do is sleep®

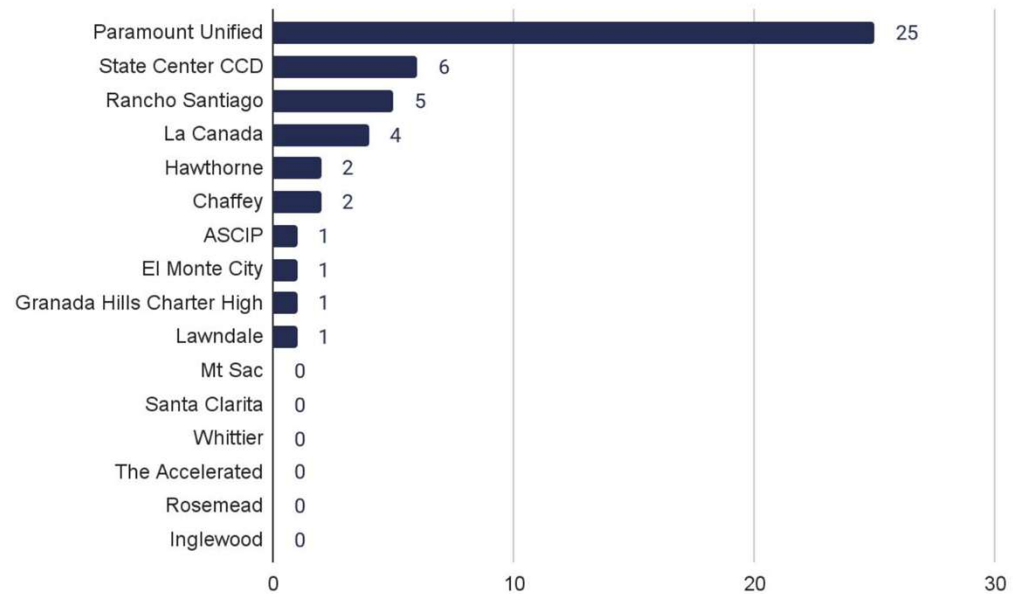
# NOX Q1 2026 Utilization Report

48 members on Sleep Apnea Treatment

Members achieve a 95% reduction in breathing interruption

Average AHI pretreatment: 21.3

Average AHI post treatment: 1.0



# Health Advocate

**Caring for you  
in all ways. Always.<sup>SM</sup>**

Alliance of Schools for Cooperative Insurance Programs (ASCIP) | May 22nd...



# Health Advocate Services

- Pricing Transparency
- Medical Bill Review
- Benefits Navigation
- Second Opinion  
Coordination
- Provider Finder
- Health Advocacy
- Rx Shopper



# New Wellness Program: Life Line Screening



# Preventive Care Screenings

## VIP Total Wellness Package Included Screenings:

### Signature Cardiovascular Disease & Stroke Risk Screenings

- ✓ Carotid Artery
- ✓ Abdominal Aortic Aneurysm Test
- ✓ Peripheral Artery Disease Screening
- ✓ Atrial Fibrillation Test

### Chronic Disease Package<sup>1</sup>

- ✓ Heart Disease
- ✓ Heart Failure
- ✓ Stroke
- ✓ Diabetes
- ✓ Chronic Obstructive Pulmonary Disease (COPD)<sup>2</sup>
- ✓ Lung Cancer<sup>2</sup>

### Men's & Women's Essential Health

- | Women:                                     | Men:                                       |
|--|--|
| ✓ Liver                                    | ✓ Liver                                    |
| ✓ Kidney                                   | ✓ Kidney                                   |
| ✓ Thyroid                                  | ✓ Testosterone                             |
| ✓ Osteoporosis Risk Screening              | ✓ Prostate Cancer                          |
| ✓ A1C                                      | ✓ A1C                                      |
| ✓ Colorectal Cancer Screening <sup>3</sup> | ✓ Colorectal Cancer Screening <sup>3</sup> |

# 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

Questions?

# Questions?

## ASCIP's Health Benefits Team

ALLIANCE OF  
SCHOOLS FOR  
COOPERATIVE  
INSURANCE  
PROGRAMS



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