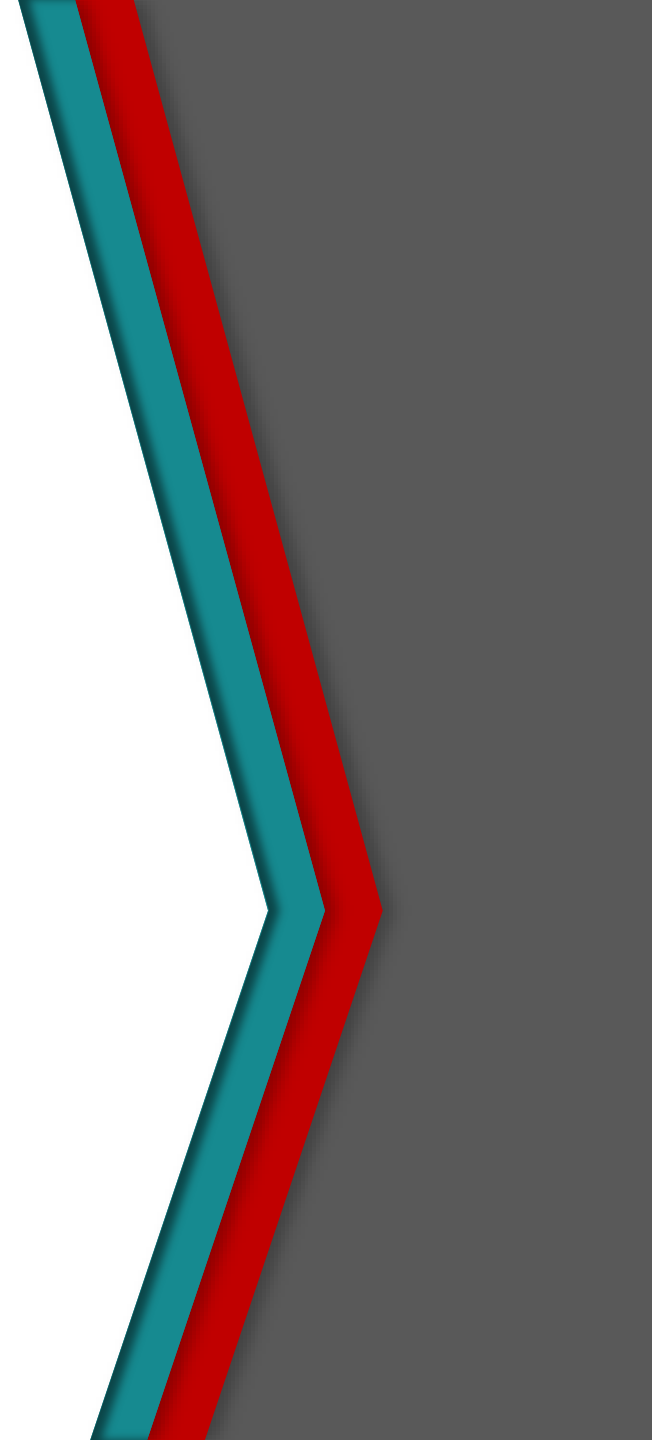
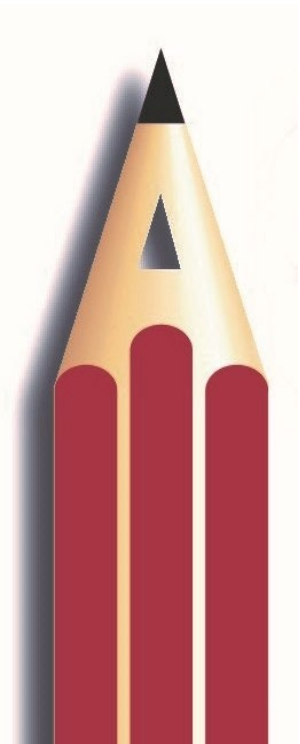


ASCIP Health Benefits

Shabbir Ahmed
Executive Director of Health Benefits

Cheryl Jackson
Benefits Service Consultant

05/29/2026



Discussion Topics

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

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
 - ASCIP shares available claims
- Long Term Rate stability
 - Renewals blended with total pool experience
 - Pool member selectivity



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



ASCIP Renewal Calendar

Self-funded pool
projections released

January 1 renewals
released



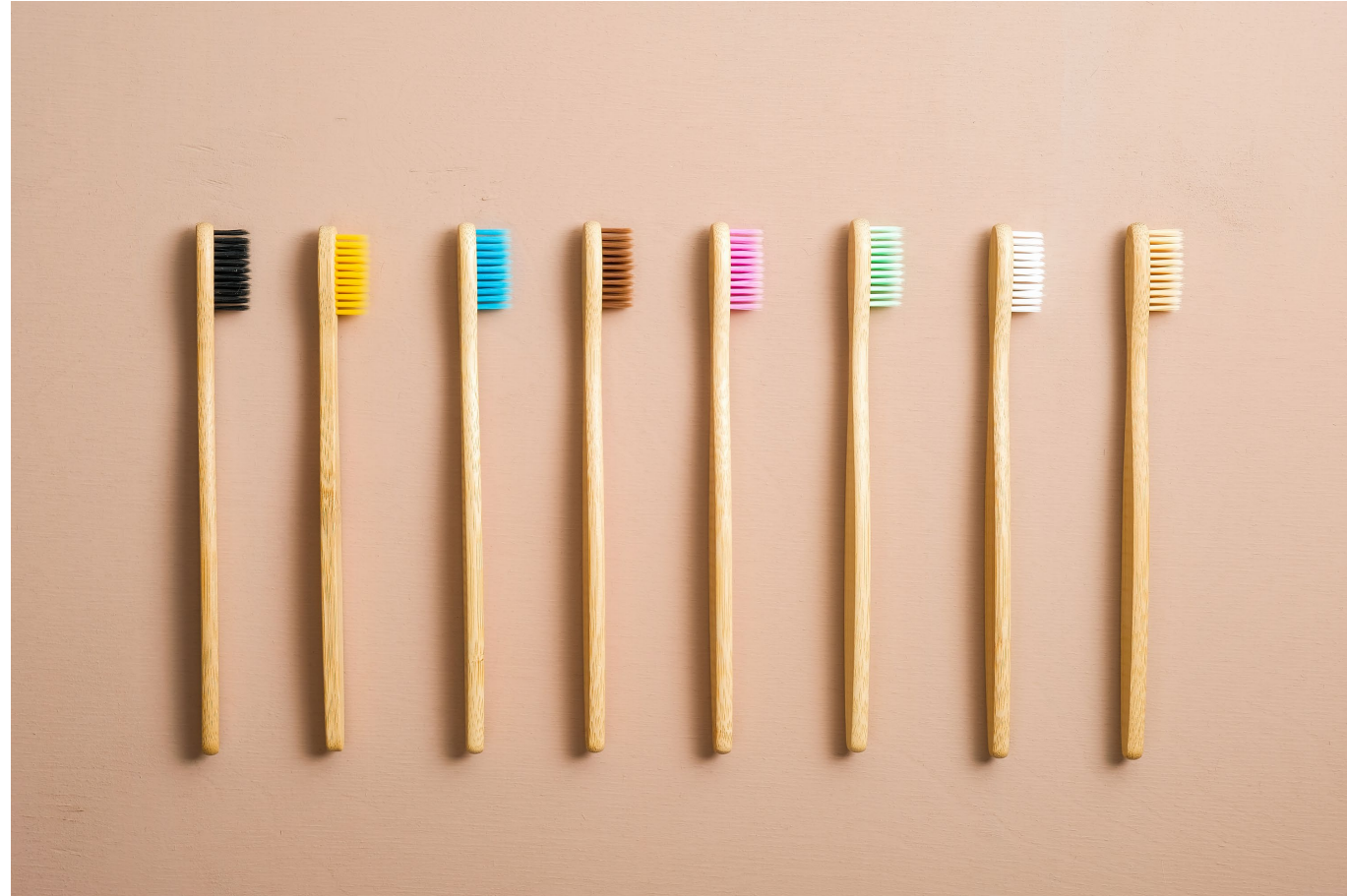
October 1 renewals
released

RSCCD Rate Change History

	Anthem PPO	Anthem HMO	Kaiser HMO	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%	7.0%	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%
2026	9.0%	15.0%	8.6%	0.0%
Ave 2017-2026	3.4%	4.9%	5.4%	0.3%
Average 2022-2026	4.1%	5.3%	7.1%	0.4%

*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

Health Advocate



**Caring for you
in all ways. Always.SM**

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



 **HealthAdvocateSM**

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 Package¹

- ✓ Heart Disease
- ✓ Heart Failure
- ✓ Stroke
- ✓ Diabetes
- ✓ Chronic Obstructive Pulmonary Disease (COPD)²
- ✓ Lung Cancer²

Men's & Women's Essential Health

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

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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