

Rancho Santiago CCD Joint Benefits Committee

Date: February 15, 2024

Presenter:

Jeffrey Mizokawa, Vice President – Schools Practice Leader

April Shoeleh, Account Executive

Kim Gleeson, Assistant Vice President



Agenda

District / JBC / Keenan's Roles

Overview of Marketing Process

Medical Marketing Timeline

Discussion Items

Keenan Core Brokerage & Consulting Services



Program Evaluation

- Pooled vs. Direct Purchase
- Plan Design Review
- Provider Network
- Employee Benefit Survey



Marketing/ Negotiations

- Review of carrier proposals
- Carrier and Pool/JPA Negotiations
- Full managing of program marketing efforts



Committee Support

- Develop Agendas
- Facilitate Committee Meetings
- Perform Committee research and education
- Track and record Committee decisions



Program Administration

- Open Enrollment Support
- Development of Benefit Education Materials
- Claims Support/Resolution

Keenan's Role as your Broker



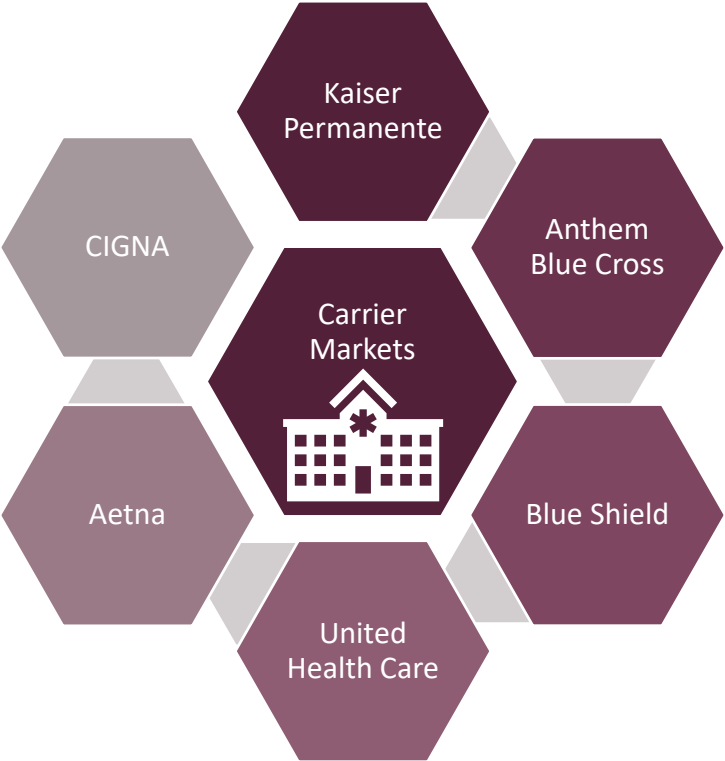
- Assist RSCCD in finding the best fit for members and **educate** committee members on the impacts and potential disruption resulting from changes to benefits



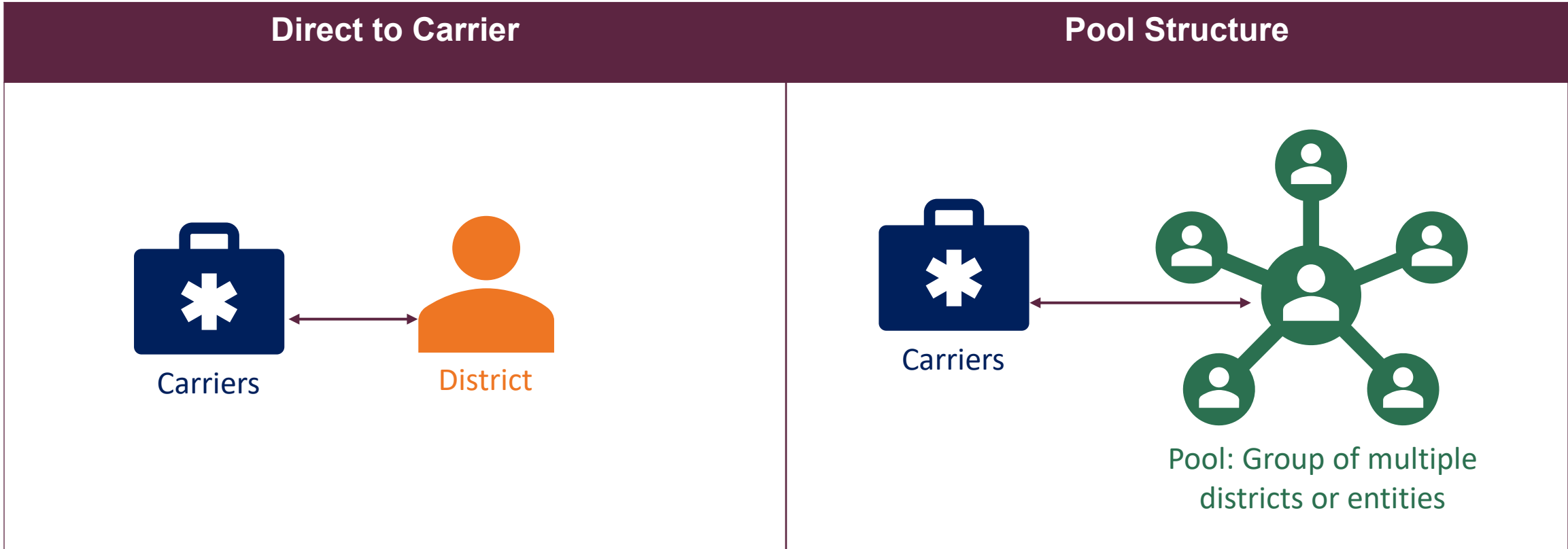
- This allows the Insurance Committee to have the information needed to make decisions

OVERVIEW OF MARKETING PROCESS

The Marketplace: School Pools and Carriers



The Marketplace: Pools and Carriers Explained



Major Considerations when Marketing

#1: Purchasing Power – The Power of Size



#2: Kaiser Concentration – Break-In/Break-Away Policy



#3: Markets – Pools vs. Direct

Kaiser Break In/Break Out Explained

- Break In/Break Out rules defined by Kaiser state a district will leave ASCIP with their ASCIP renewal rate for up to 6 to 18 months.
- The district will adopt the Plan Designs and Rates of their group on a stand-alone basis or of the pool the district joins; Rates are subject to change after the initial 6 to 18 months and are not guaranteed.
- The District will take the ASCIP rate and renewal, however, the plan is underwritten based on the design of the new placement. Thus, there could be either an increase or decrease to the Kaiser rate during the break-in period to reflect the new plan design and accounts for increases or decreases in coverage.

More Considerations When Marketing



Structure:

Pool Size, Growth, History, Financial Position, Office Location



Underwriting:

Rating, Renewing, Equities, Deficits, Experience, Active EE's, Retirees, Dependents



Plan Design:

Union & District Choice, Pool Choice, Contract Year, Carriers



Agreements & Bylaws:

Representation, Local, Labor, Management, Appointed, Provisions, Pool Fees, Commissions



Consulting & Service:

Local Consultant/Service, No Designated Service Representatives, Education – Benefit Administration, Benefits Committee, Legislation, Compliance



Administration:

Paper, Electronic, EE Advocacy, Open Enrollment, EE Communications, Retirees



Cost Containment:

Wellness, Performance Networks, Health Reimbursement Accounts, Health Savings Accounts, Pharmacy Programs

The Marketplace: Pools, Trusts & JPAs

Pool	Carriers	Renewal Date	Waivers/ Opt-outs
ASCIP - Alliance of Schools for Cooperative Insurance Programs (JPA)	Kaiser, Anthem, Blue Shield, United Healthcare	10/1 or 1/1	Sometimes
CSEBA - California Schools Employee Benefits Association (JPA)	Kaiser, Blue Shield	10/1	Yes – Service Fee
CVT - California Valued Trust (Trust)	Kaiser, Blue Shield, Anthem, Aetna	10/1	Grandfathered – no new
REEP - Regional Employer/ Employee Partnership for Benefits (JPA)	Kaiser, Anthem	7/1	Yes
SISC - Self-Insured Schools of California (JPA)	Kaiser, Blue Shield, Anthem	10/1	No – Anchor Bronze Plan
VEBA - Voluntary Employees Beneficiary Association (Trust)	Kaiser, CIGNA, United Healthcare	10/1 or 1/1	No

The Marketplace: Pool Summary and Governance

Pool	Governance (based on publicly posted information)
ASCIP (JPA)	ASCIP is governed by a 13-member Board of Directors called the Executive Committee. The Executive Committee has representation from the following membership categories: K-12; K-8; Community Colleges; Joint Powers Authorities; and Charter Schools. Members of the Executive Committee are required to be full-time employees of an active ASCIP member agency participating in ASCIP's Property/Liability program.
CSEBA (JPA)	13-member Executive Committee by election of their representatives
CVT (Trust)	Decision control by Trust Board made up of equal number of labor and management representatives, not individual Employer members. CVT is governed by a 12-member board of trustees.
REEP (JPA)	Decision control by JPA Board made up of representatives from each member employer (district). Labor has opportunity to sit on the Board of Directors, Insurance Advisory Committee, and Executive Committee.
SISC (JPA)	Decision control by JPA Board made up of representatives from each member employer (district). Employer names the representative(s). If a new group joins SISC JPA they are not guaranteed a seat on the board – only if a position is vacant or becomes vacant.
VEBA (Trust)	Decision control by Trust Board made up of equal number of labor and management representatives, not individual Employer members.

Medical Marketing Quote Request

Quote #1

- All Benefit Eligible Active Employees and Early Retirees

Quote #2

- Quote #2(a) - All Benefit Eligible Active Employees and Early Retirees except CSEA 579
- Quote #2(b) - All CSEA 579 Benefit Eligible Active Employees and Early Retirees

JOINT BENEFITS COMMITTEE 2025 MEDICAL MARKETING TIMELINE

Medical Marketing Timeline

February 2024

JBC Meeting #1

- Finalize RFP Documents
- RFP Released

March/April 2024

- Work with Carrier/Pools Markets to Finalize Quotes

Early – May 2024

JBC Meeting #2

Mid/Late – May 2024

JBC Meeting #3

Late - April 2024

Proposals Due with Illustrative Rates

- Review & Analyze All Proposals (Keenan)

Mid - August 2024

JBC Meeting #5

June/July 2024

JBC Meeting #4

- Allow membership to research
- Finalize Rates for Carriers/Pools

Early & Late – September 2024

- Board Decision – September 9th
- Finalize Renewal/Transition

JBC Meeting #1

Item	Detail
Purpose	Planning for 2024 Medical Marketing
Date	February 15 th , 2024
Keenan Responsibility	February 2024 – Gather Census/Claims data and perform Finalization and Release of RFP March/April 2024 – Work with Carrier/Pool markets on questions April 26 th , 2024 – Final Date for Submission of RFP Responses
JBC Responsibility	No Action will be taken by JBC. This meeting is informational and designed to provide transparency and communication of the 2024 Medical Marketing timeline.

Important Item: *As a result of the due date for the RFP being outside of 6 months from the 1/1/2025 effective date we would like the JBC to be prepared that the rates provided in the RFP responses could be “illustrative” and may not be “binding & final”.*

JBC Meeting #2

Item	Detail
Purpose	Presentation of Medical Marketing Results based on Illustrative Quotes
Date	Early May 2024
Keenan Responsibility	Assess the proposals and develop the comparison tools to provide critical insights related to (i) Benefit Comparison (ii) Network Disruption (iii) Fiscal Implications (<i>potentially illustrative</i>)
JBC Responsibility	The JBC will be asked to vote to narrow down the list of finalists to ideally 2-3 potential markets

JBC Meeting #3

Item	Detail
Purpose	Carrier/Pool Finalist Interviews
Date	Mid-Late May 2024
Keenan Responsibility	Keenan will work with RSCCD HR team to schedule finalist interviews for the 2-3 potential markets selected by the JBC during JBC Meeting #2
JBC Responsibility	The JBC will be asked to vote on which finalist or finalists they would like to recommend moving forward so that union membership will have sufficient time to research disruption and provide union leadership their feedback and conduct a vote. This timeline has been designed to provide a 60 day window for RSCCD employees to evaluate their options during the months of June and July 2024.

JBC Meeting #4

Item	Detail
Purpose	Presentation of Fiscal Impact with Final Rates from Selected Finalists and ASCIP Renewal
Date	Late July 2024
Keenan Responsibility	Work with finalists to obtain final binding quotes and perform a fiscal comparison against the ASCIP Renewal to provide transparency and education on fiscal impacts
JBC Responsibility	No Action will be taken by JBC. This meeting is informational and designed to provide transparency and final confirmation of the fiscal impacts of RFP finalist market options.

JBC Meeting #5

Item	Detail
Purpose	Vote by JBC on Recommendation to RSCCD Board
Date	Mid August 2024
Keenan Responsibility	Keenan will work with RSCCD HR Office to facilitate meeting for JBC membership to cast final votes on recommendation to be presented to RSCCD Board on September 9 th , 2024
JBC Responsibility	The JBC will be asked to cast their votes on the JBC recommendation to the RSCCD Board

Additional Timeline Details

- September 9th, 2024
 - Board Meeting identified for Board Vote on 2024 Medical Marketing
- Mid - September 2024
 - Finalize Renewal/Transition
 - ASCIP Notice of Withdrawal Deadline (9/30/24)
 - Implementation of New Plans
 - Preparation for Open Enrollment
- October 2024: Open Enrollment
- December 2024: Confirm Carriers Have Received EDI File with Enrollment
- January 2025: New Plan Year Begins

QUESTIONS?