

Rancho Santiago CCD Joint Benefits Committee

Date: April 2, 2026

Presenter:

April Shoeleh, Sales Executive

Kim Gleeson, Assistant Vice President



Agenda

Update on Medical Marketing Review Process

Medical Marketing Timeline

Discussion Items

UPDATE ON MEDICAL MARKETING REVIEW PROCESS

Medical Marketing Timeline

February 12, 2026

JBC Meeting #1

- Overview of Marketing & Timeline
- Schedule JBC #2

March/April 2026

- RFP Released March 16th
- Work with Carrier/Pools Markets to Finalize Quotes

May 7, 2026

JBC Meeting #3

May 21, 2026 – May 2026

JBC Meeting #4

Finalist Interviews

April 2, 2026

JBC Meeting #2

Mid - April 2026

Proposals Due with Illustrative Rates

- Review & Analyze All Proposals (Keenan)

Mid - August 2026

JBC Meeting #6

JBC to cast vote on JBC recommendation to the Chancellor

Late July 2026

JBC Meeting #5

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

Early & Late – September 2026

- Board Decision – September 14th
- Finalize Renewal/Transition

Update on Medical Marketing Review Process

- Prepare the committee for the upcoming May 7 and May 21 medical marketing review meetings
- Review what to expect during both May meetings
- Walk through how the May meetings will be structured
- Confirm expected timing for Townhall date announcements
- Discuss the purpose and structure of the employee Townhalls
- Provide an in-depth review of disruption analysis and continuity of care considerations

What to expect during the May 7th meeting

- **Review of Medical Market Results**, including:
 - Benefit comparisons across markets
 - Evaluation of potential network disruptions
 - Review of proposed rates
- **Committee Action:** Members will be asked to vote to narrow the list of finalists down to 2–3 potential markets.

What to expect during the May 21st meeting

- **Finalist Interviews**

- Each finalist will deliver a 30-minute presentation, followed by 15 minutes of Q&A
- The meeting will be conducted via Zoom

- **Committee Action:**

- The Committee will be asked to vote on the finalist(s) to recommend moving forward
- This recommendation will allow union membership sufficient time to:
 - Research potential disruption
 - Provide feedback to union leadership
 - Participate in a formal vote

- **Employee Evaluation Period:**

- The timeline is designed to provide a 60-day evaluation window for RSCCD employees during June and July 2026 to review options and make informed decisions

Townhall Planning Overview: Timeline, Purpose, and Format

- **Committee Decision:**
 - The Committee will select the finalist(s) to move forward in the process.
- **Scheduling and Coordination:**
 - Dates and availability for the Townhalls will be confirmed following finalist selection.
- **Townhall Meetings:**
 - A total of three Benefits Town Halls will be conducted:
 - Benefits Town Hall #1: Late May
 - Benefits Town Hall #2: Early June
 - Benefits Town Hall #3: Late June / Early July
- **Employee Communications:**
 - A flyer and formal communication piece will be developed and distributed, including Townhall dates and times.
- **Post-Townhall Follow-Up:**
 - Questions and feedback from each Townhall will be compiled into a consolidated Q&A document and made available to employees.

What is Disruption In Healthcare?

- **Provider Network Access Disruption**

- Disruption are changes that impact healthcare access, costs, or provider networks for employees and employers.
- For the 2024 marketing analysis supporting the 2025 plan year, Aetna's network demonstrated an estimated 4% provider disruption, affecting 58 members whose primary physicians—primarily affiliated with UC Irvine Medical Group—are not contracted within the Aetna network

- **Managing Disruption**

- Proactive management with communication, support, and plan selection balances financial goals and employee wellbeing.

Types of Disruption

- **Cost Disruption**

- Cost disruption arises from increased deductibles, copays, or prescription drug expenses despite stable premiums.

- **Member Experience Disruption**

- Experience disruption involves administrative complexity and emotional challenges with unfamiliar healthcare rules and systems.

- **Interconnected Disruption Effects**

- Disruptions in access, cost, and experience often overlap, impacting member perceptions of benefit value.

Key Areas of Disruption in Health Plans

- **Provider Disruption**

- Occurs when physicians or hospitals are removed from network, impacting member access and costs.

- **Prescription Drug Disruption**

- Changes in drug formularies and utilization requirements affect member medication access and expenses.

- **Plan Design Disruption**

- Adjustments to deductibles, copays, and benefits alter member financial responsibilities significantly.

Why Managing Disruption Matters



Proactive Disruption Management

Anticipating disruption helps protect care continuity and maintain employee trust effectively.



Transparent Communication

Clear communication reduces surprises and improves acceptance among employees during changes.



Disruption as Opportunity

Viewing disruption strategically enables sustainable, employee-centered benefits and continuous improvement.

Continuity of Care

Ensuring uninterrupted access to medically necessary treatment during provider or plan changes

What It Means

- Allows members to continue receiving care with an out-of-network provider for a limited period when:
 - A provider leaves the network
 - A member switches plans
 - Coverage changes mid-treatment

Who It Helps

- Members in active treatment, including: Pregnancy and postpartum care, Cancer treatment, Chronic or complex medical conditions, Post-surgical follow-up, Behavioral health treatment

Why it Matters

- Reduces disruption in critical care
- Protects members from gaps between diagnoses, treatment plans, and provider transitions
- Supports better health outcomes and patient experience

Plan Considerations

- Approval depends on medical necessity and condition type
- Coverage is typically temporary (e.g., 30–90 days)

MEDICAL MARKETING TIMELINE

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JBC Meeting #1

Item	Detail
Purpose	Planning for 2026 Medical Marketing
Date	February 12, 2026
Keenan Responsibility	February 2026 – Gather Census/Claims data and perform Finalization and Release of RFP March/April 2026 – Work with Carrier/Pool markets on questions April 15, 2026 – 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 2026 Medical Marketing timeline.

Important Item: *As a result of the due date for the RFP being outside of 6 months from the 1/1/2027 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	Update on Medical Marketing Review Process
Date	April 2, 2026
Keenan Responsibility	Managing the Marketing Process
JBC Responsibility	No Action will be taken by JBC. This meeting is informational and designed to provide transparency and communication of the 2026 Medical Marketing Process.

JBC Meeting #3

Item	Detail
Purpose	Presentation of Medical Marketing Results based on Illustrative Quotes
Date	May 7, 2026
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 #4

Item	Detail
Purpose	Carrier/Pool Finalist Interviews
Date	May 21, 2026
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 #3
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 2026.

JBC Meeting #5

Item	Detail
Purpose	Presentation of Fiscal Impact with Final Rates from Selected Finalists and ASCIP Renewal
Date	Late July 2026
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 #6

Item	Detail
Purpose	Vote by JBC on Recommendation to RSCCD Board
Date	Mid August 2026
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 14 th , 2026
JBC Responsibility	The JBC will be asked to cast their votes on the JBC recommendation to the RSCCD Chancellor

Additional Timeline Details

- September 14th, 2026
 - Board Meeting identified for Board Vote on 2026 Medical Marketing
- Mid - September 2026
 - Finalize Renewal/Transition
 - ASCIP Notice of Withdrawal Deadline (9/30/26)
 - Implementation of New Plans
 - Preparation for Open Enrollment
- October 2026: Open Enrollment
- December 2026: Confirm Carriers Have Received EDI File with Enrollment
- January 2027: New Plan Year Begins

QUESTIONS?