



**Alliance of Schools
for Cooperative
Insurance Programs**

A California Public Agency

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Aug 19, 2019

TO: ASCIP Health Benefits Member Contacts

FROM: Dan Sanger, Executive Director of Health Benefits

DS

RE: Health Benefits Renewals and Program Announcements for 2019/20

Dear ASCIP Health Benefits Member:

As we complete the thirteenth year of ASCIP's Health Benefits program, we thank you for your continued participation and for the trust that you have placed in ASCIP. At year end, all of ASCIP's health plans are running smoothly with positive equity balances. Below is an outline of the premium changes for 2019/20.

Health Benefits Renewal and Program Announcements for 2019/20

UnitedHealthcare

The rate change for the UnitedHealthcare HMO and PPO plans is 4.0%. This year UHC began offering its Harmony performance HMO network option as a strategy to keep costs down without compromising coverage. In addition, members may choose to join ASCIP's self-funded PPO and HMO plans which have been trending below industry average for several years. Coverage for preventive services are consistent with the provisions of healthcare reform, and no plan changes are expected.

Kaiser Permanente

The rate change for the Kaiser HMO pool is -1.29%. Actual rate changes by district can vary slightly because of changes in demographics and plan design. Coverage for preventive services are consistent with the provisions of healthcare reform, and no plan changes are expected.

Anthem/Blue Cross and Blue Shield

The PPO and HMO rate change range for districts with Anthem or Blue Shield is 3% to 7%. We're pleased to offer rate changes in our self-funded plans that are once again below industry trends, and we hope that our prevention, pricing transparency and alternative care delivery programs will help reduce future health care costs.

Delta Dental PPO and DeltaCare HMO

ASCIP's dental PPO rate change range is -3.0% to 2.0%, and the dental HMO rates are flat this year with no changes. The dental PPO pool continues to run well so we've again taken the opportunity to make some modest premium adjustments based on district-specific claims trends. We continue to offer PPO plans with different coverage levels and price points to meet the budget requirements of our districts.

Vision Service Plan

ASCIP's VSP rate change range is -3.0% to 2.0%. The vision PPO pool continues to run well so we've again taken the opportunity to make some modest premium adjustments based on district-specific claims trends. This year we've increased the coverage for standard progressive lenses to be the same as non-progressive lenses (i.e., with no additional cost).

Ancillary Programs

ASCIP's Life & Disability rate change is 0%. Voya Financial has consistently been able to save districts 10% on their Life and Disability premiums while matching all key provisions of current benefits. Voya now offers an Employee Assistance Programs (EAP) through Compsych. Life/AD&D premium savings can be applied to the EAP rate to yield a very affordable value add for district employees.

Value Added Programs

COBRA and Retiree Billing Administration

ASCIP offers COBRA Administration services through P&A Group, and Retiree Billing Administration through Pinnacle Claims Management. COBRA administration and Retiree Billing can be quite complex and administratively burdensome, and we hope you take advantage of the discounted bulk rate that ASCIP negotiated on behalf of its members.

Thank you again for your participation in ASCIP's programs. If you are interested in the new low-cost medical options, COBRA administration, Retiree Billing, or you just have questions about the ACA, please don't hesitate to call us at (562) 404-8029.