

Insurance Presentations November 2016

(Were open to all members)

Three Main Concerns IAC hears from membership:

1. Cost
2. Members can't opt-out of insurance
3. PPO has Blue Distinction Plus

Current Health Care Selections by TVEA members

*750 Members in PPO

*464 Members in HMO/Kaiser

*56 Members in Anchor Bronze

1270 Total Members taking insurance

McGregor & Associates - VEBA

1. Largest pool in So. CA 120,000 members
2. Renewal History
 - 2017 4.9%
 - 2016 8.2%
 - 2015 3.03%
 - 2014 8.2%
 - 2013 6.78%
3. 100% participation unless spouse can show proof of insurance
4. United Health Care for medical
5. Allowed to take:
 - 2 PPO plans
 - 2 HMO plans
 - 2 Kaiser plans
 - Bronze plan available only for non-benefitted employees

CA Schools Employee Benefit Association (CSEBA)

1. 16,241 members in medical plan

2. Renewal History

	PPO	HMO	Kaiser
2016	18.5%	14.89%	1.74%
2015	5.0%	7.5%	2.0%
2014	11.7%	9.7%	6.2%
2013	13.5%	8.5%	8.5%
2012	0.0%	-1%	.8%

3. 100% participation unless spouse can show proof of insurance

4. Didn't know who carrier would be for 2017/2018

 Anthem Blue Cross/Blue Shield

5. Allowed to take

 2 PPO

 2 HMO

 2 Kaiser hi/lo

 1 HSA

 Also had non traditional Blue Shield Plans - pilot program

Keenan & Associates -REEP

1. 12,700 members
 - *PPO -900 members
 - *HMO - 3,900 members
 - *Kaiser - 7,900 members
2. Renewal History

	PPO	HMO	Kaiser
2016	14.71%	7.13%	1.83%
2015	5.92%	22.0%	5.92%
2014	19.95%	2.0%	3.48%
2013	8.8%	8.8%	8.80%
2012	3.95%	3.95%	7.66%
3. 100% participation unless spouse can show proof of insurance
4. United Health Care/Anthem Blue Cross
5. Allowed to take:
 - 3 PPO plans
 - 2 HSA
 - 3 HMO plans
 - 4 Kaiser plans

CA Valued Trust - CVT

1. 148,000 members

2. Renewal History

	PPO	HMO	Kaiser
2016	10.71%	5.5%	8.95%
2015	.2%	3.8%	0%
2014	1.8%	7.5%	.5%
2013	4.9%	5.1%	.7%
2012	-3.8%	N/A	2.2%

3. 100% participation

4. Anthem Blue Cross

5. Allowed to take:

7 PPO plans

3 HMO plans

5 Kaiser plans

1 Bronze plan HMO

SISC

1. Largest school funded pool in CA

385,591 members

2. Renewal History

	PPO	HMO	Kaiser
2016	3.0%	3.0%	3.0%
2015	2.8%	2.8%	2.8%
2014	6.6%	6.6%	.8%
2013	8.2%	8.2%	9.9%
2012	8.3%	8.3%	5.5%

3. 100% participation

4. Anthem Blue Cross

5. Allowed to take:

4 PPO plans

1 HMO plans

1 Kaiser plans

1 Bronze plan

Currently going out to bid with:

- *Keenan & Associates -REEP
- *McGregor % Associates -VEBA
(presentations in early March)
- *SISC Renewals come in late April
- *May get CVT bid in May/Early June
- *Decided against (CSEBA)