



San Mateo County Schools Insurance Group

2026/2027

HCC Meeting

January 14, 2026

Christine Kerns
Katie Huddleston

Agenda



- ▶ Post Open Enrollment Information
- ▶ District Vendor/Carrier Feedback
- ▶ 2027 JPA Growth Initiatives
- ▶ Communications
- ▶ HCC 2027 Calendar
- ▶ Next Steps

Post Open Enrollment



➤ Kaiser

- All inquiries to run through benefits/HR/Payroll
- Send notification to Katie Huddleston
 - Will manage with Kaiser to obtain information
- Must have Medical Record Number (MRN) to register for Kaiser app

➤ UHC

- Send inquiries to Sara Gonzalez
 - Copy Katie Huddleston

➤ Dental/Vision

- Send inquiries concerning the invoice to Jim Harvath (PBIA) & Cathy Huynh (Alliant)
 - Copy Katie Huddleston
- If enrollment is reflected in BCC, but employees are indicating no coverage
 - Send email to Kaiser

2025 vs. 2026 Enrollment



2025

	TOTAL Enrollment per Carrier			
	Kaiser	Sutter Health	United Healthcare	Totals
Total Count	1870	123	193	2186
% by Carrier	86%	6%	9%	100%

Group	Enrollment Per Carrier			
	Kaiser	Sutter Health	United Healthcare	Medical Totals
Bayshore Elementary	38	0	2	40
Belmont-Redwood	294	44	37	375
Cabrillo Unified	260	15	3	278
Jefferson Elementary	487	19	33	539
Jefferson Union High	378	35	48	461
La Honda-Pescadero	40	0	4	44
Portolla Valley	42	9	10	61
SMCSIG Office	7	1	0	8
Alum Rock (affiliate)	152	0	10	162
EDCOE (affiliate)	63	0	0	63
Ohlone (affiliate)	109	0	0	109
Oak Grove (affiliate)	0	0	40	40
Washington (affiliate)	0	0	6	6

Group	Enrollment per carrier - All Districts with Affiliates			
	Kaiser	Sutter Health	United Healthcare	Medical Totals
SMCSIG Member Districts	1546	123	137	1806
%	82.7%	100.0%	71.0%	82.6%
Affiliate Districts	324	0	56	380
%	17.3%	0.0%	29.0%	17.4%
All	1870	123	193	2186
	85.5%	5.6%	8.8%	100.0%

2026

	TOTAL Enrollment per Carrier		
	Kaiser	United Healthcare	Totals
Total Count	1576	245	1821
% by Carrier	87%	13%	100%

Group	Enrollment Per Carrier		
	Kaiser	United Healthcare	Totals
Bayshore Elementary	39	2	41
Belmont-Redwood	230	79	309
Cabrillo Unified	225	16	241
Jefferson Elementary	424	42	466
Jefferson Union High	401	84	485
La Honda-Pescadero	44	4	48
Portola Valley	42	17	59
SMCSIG Office	5	1	6
EDCOE (affiliate)	82	0	82
Ohlone (affiliate)	84	0	84

Group	Enrollment per carrier - All Districts with Affiliates		
	Kaiser	United Healthcare	Medical Totals
SMCSIG Member District	1410	245	1655
%	89.5%	100.0%	90.9%
Affiliate Districts	166	0	166
%	10.5%	0.0%	9.1%
All	1576	245	1821
	86.5%	13.5%	100.0%

2026 Enrollment By Plan By District



Plan	Kaiser Enrollment by Plan									
	Bayshore	Belmont	Cabrillo	Jefferson Ele	Jefferson Uni	La Honda	Portola	SMCSIG	EDCOE	Ohlone
\$15 CalPERS "Lookalike"								5		
Traditional HMO \$20 High Plan w/ Chiro	39	108	215			36	26		22	56
Traditional HMO \$20 High Plan w/ \$250 IP				366	283					
Deductible HMO Plan \$20 Mid Plan w/ Chiro		86		44		6	3		25	12
Deductible HMO Plan \$40 Low Plan w/ Chiro		36	10	14	118	2	2		35	12
HDHP HMO w/ HSA No Chiro							11			4
Totals	39	230	225	424	401	44	42	5	82	84

Plan	United Healthcare (HMO) Enrollment by Plan									
	Bayshore	Belmont	Cabrillo	Jefferson Ele	Jefferson Uni	La Honda	Portola	SMCSIG	EDCOE	Ohlone
SV Advantage \$15 HMO G4U				11		1		1		
SV Advantage \$20 HMO GG4	2	31	16	19	62		9			
SV Alliance \$15 HMO GZ7		28								
Totals	2	59	16	30	62	1	9	1	0	0

Plan	United Healthcare (PPO) Enrollment by Plan									
	Bayshore	Belmont	Cabrillo	Jefferson Ele	Jefferson Uni	La Honda	Portola	SMCSIG	EDCOE	Ohlone
CA Select Plus - 90/60 PPO - DKSR				8			4			
CA Select Plus - 80/60 PPO - DKS6		20			15					
CA Select Plus - 70/50 PPO - DKS4						3	4			
CA Select Plus HDHP - HSA - ECU6				4	7					
Totals	0	20	0	12	22	3	8	0	0	0

UHC totals **2** **79** **16** **42** **84** **4** **17** **1** **0** **0**

Medical totals **41** **309** **241** **466** **485** **48** **59** **6** **82** **84**



- ▶ **Implementation of BCC**
 - Benefit administration platform
 - Buy-Up Services
 - COBRA
 - Retiree Billing
- ▶ **Streamlined payment process for Medical**
 - Invoice with employee enrollments will be provided to Member Districts
 - Invoice will also be provided to County Office of Education (COE)
 - COE will journal entry a payment for each Member District and issue payment to BCC
 - Districts to pay as billed and review future invoicing for adds and terminations
 - BCC will send one payment to the carriers
 - This will avoid any late payment notices
- ▶ **Implementation of PBIA for Dental & Vision**
 - Eligibility flows through BCC to PBIA
 - Invoicing emailed from PBIA to Member Districts
 - Member Districts pay as billed and review future invoicing for adds and terminations
 - PBIA will share the invoice with the COE who will follow the same payment process as Medical billing (outlined above)

Carrier & Vendor Feedback



Carrier/ Vendor Satisfaction

- ▼ **Medical**
 - Kaiser (Actives & Retirees w/o Medicare)
 - Sutter Health Plus (Actives & Retirees w/o Medicare)
 - United Healthcare (Actives & Retirees w/o Medicare)
 - Retiree First (Retirees 65+)
- ▼ **Delta Dental**
- ▼ **VSP**
- ▼ **MetLife - Life/AD&D**
- ▼ **Optum EAP**
- ▼ **TPAs**
 - BCC
 - Benefit Administration
 - COBRA
 - Retiree Billing
- ▼ **Alliant Service Team**

2027 JPA Growth Initiatives



2026 HCC Growth Initiatives

• San Mateo Foster City SD

- Met with Pat and labor groups
 - District is 34% Retiree & 80% Kaiser
 - Do not recommend that this District leaves CalPERS

• San Mateo County Office of Education

- Met with Kevin & requested census so we can provide demographic analysis

• San Mateo Union High SD

- District offers Kaiser & SHP
 - 58.5% Kaiser; 12.8% waivers, 9.1% retirees
 - Good risk profile (i.e. retirees & waivers) and good addition to the HCC (positive enrollment for UHC)
- Met with Lori Lu and provided comparison of District's current plans compared to HCC plan options
- Discussed pros/cons of HCC vs direct purchasing
- Follow-up request for Post OE/updated census, 2026 rates & plans
 - Will meet again before HCC renewal meetings begin



Future Viability of UHC as non-Kaiser Option

- With consolidation of SHP to UHC, SMCSIG remains at approximately the same percentage of Kaiser enrollment = 86.5%
 - The good news is that UHC membership grew from 8.8% to 13.5% eff 1/1/2026
 - We are hopeful that this membership growth helps UHC's ability to continue to offer coverage to SMCSIG Health Care Consortium
- HCC Discussion
 - How to shift more enrollment from Kaiser to UHC

2026 HCC Growth Initiatives

- 1st Quarter Webinar for CalPERS Districts
 - Overview of the HCC program & comparison to CalPERS plans, Retiree eligibility rules, administration, etc.
 - Request MyCalPERS census data to include Actives, waivers and retirees
 - For those interested, provide District-specific Demographic Analysis so we can identify Districts who has a good risk profile and would meet direct to market underwriting considerations:
 - No more than 60% Kaiser
 - No more than 20% Retiree
 - No more than 20% Waivers

Communications



Member District Communications

District Specific Communications

- ▶ Current
 - SMCSIG monthly newsletter
 - Alliant provides content 1st week of every month

 - Alliant Communications
 - Dental/Vision only - Bookshelf, Emails campaign on changes
 - HCC Districts
 - District-specific Communications (Benefit Guides)
 - District-specific Bookshelf
 - Email campaign



Member District Communications

Opportunities

- The following were requested at October 2025 HR meeting
 - Employee Facing Newsletter
 - Would like to click out to videos that share “general” information on benefits coverage
 - Employee webinars/informational sessions
 - Quarterly benefit meetings for employees
 - General in nature/small digestible information
 - Alliant Ideas for Discussion
 - Recorded presentations?
 - Carrier/Vendor spotlights on targeted topics
 - Short videos on benefits
 - Interest in wellness information or program

2027 HCC Calendar

HCC 2027 Calendar



SMCSIG - HCC Group 2026 Calendar	
JANUARY	
1/15/2026	Executive Committee Meeting
1/14/2026	HCC Meeting
	Provide OE enrollment results & analysis
	Request feedback from HCC member districts
	Discuss 2026 Plan Year calendar, i.e. market trends, carrier meetings, goals & objectives
FEBRUARY	
2/11/2026	HCC Meeting
	Topics TBD based on HCC Member District feedback from January meeting
MARCH	
3/5/2026	Executive Committee Meeting (preliminary DN-VS renewal)
3/11/2026	HCC Meeting
	2027 Plan Year - Prenewal Strategy Discussion
	Topics TBD based on HCC Member District feedback from January meeting
APRIL	
4/8/2025	HCC Meeting
	Market Trend
	HCC overview
	2027 Sustainability
	HCC recommendations for structural changes for 2027 & beyond
	CalPERS update
	HCC requested topics for upcoming meetings
	ACTION REQUESTED
	TBD
MAY	
5/21/2026	Executive Committee Meeting
5/13/2026	HCC Meeting
	Kaiser Utilization review
JUNE	
6/12/2026	JPA BOARD Meeting - finalize DN-VS renewal
6/10/2026	HCC Meeting

JULY	
7/8/2026	HCC Meeting
	Review carrier renewals, including enrollment by plan, carrier required plan design changes and 2027 initial renewal rates
	Review HCC Financial Report
	Review 2027 CalPERS Rates
	BCC Update
	ACTION REQUESTED:
	TBD
AUGUST	
8/12/2026	HCC Meeting
	Confirm 2027 renewals & subsidy
	Confirm 2027 plans & rates
	Review HCC Financial Report & discuss application of margin reserve for 2027 plan year
	ACTION REQUESTED:
	TBD
SEPTEMBER	
	HCC Meeting
	Finalize open enrollment (OE) process and OE communications
	ACTION REQUESTED:
	TBD
END OF OCTOBER THROUGH NOVEMBER	
	OPEN ENROLLMENT
DECEMBER	
TBD	HCC Meeting
	TBD

Additional 2026 SMCSIG Initiatives



SMCSIG Vision Program

- 22 Districts participating
- 7 Plans Offered

- **Vision Streamlining**
 - Current program provides administrative and underwriting challenges as there are member districts who have the same VSP plans but different rates
 - 2026 Recommendation & Opportunity
 - Realign SMCSIG Vision program as a true purchasing program, i.e. set plans & set rates
 - Continue with District direct payments

SMCSIG Wellness Program

- Recommendation & Opportunities
 - Survey Member Districts
 - Include the following key topics
 - Budget
 - Meaningful rewards
 - Incentives administered at the District Level
- Establish Wellness Program Goals
 - JPA vs. District Specific



SMCSIG 2026 Initiatives

SMCSIG Life Insurance Program Overview

- ▶ 13 Districts participating, including SMCSIG

MetLife Life Insurance

- ▶ Current program issues
 - Current SMCSIG MetLife Life Insurance program is NOT underwritten as a pool
 - Districts are not administering the program as the plan document outlines
- ▶ Recommendation & Opportunities
 - Realign program as a true purchasing program
 - Continue with direct district payments with carrier/vendor
 - Survey all SMCSIG member districts to determine interest in participating in SMCSIG pooled life program - and disability
 - Will include inquiry related to Long- & Short-Term Disability (LTD/STD)
 - Conduct comprehensive marketing to determine best carrier partnership
 - Present findings at May board meeting

Next Steps



Next Steps

- ▶ Topics for February HCC Meeting

- ▶ HCC Growth
 - Alliant to continue discussions with San Mateo Union High School District
 - Alliant to prepare invite and webinar content for CalPERS Districts (March)

- ▶ Employee-facing communications



CA License No. 0C36861

Thank you

