

Meeting Summary for HCC Meeting

Quick recap

The meeting focused on reviewing the challenges and issues encountered during the recent open enrollment process, including discussion about each vendor/carrier, i.e. UHC, Kaiser and BCC. Participants discussed the proactive measures taken in 2025 to prepare for 2026 as well as the steps taken to consolidate carriers, consolidate plan options, rate, and benefit administrative changes. The group discussed the 2025 administrative delays and technical issues that occurred and there was an emphasis on the 2026 process to ensure a smoother 2027 Open Enrollment, i.e. earlier dates for 2027 Open Enrollment, Benefits Administrative sites already built, file feed issues are resolved, updates to already existing communications, etc. The group also explored the sustainability of the HCC pooled purchasing program, discussing the balance between Kaiser and United Healthcare enrollment to ensure viable plan options for all members. Concerns were raised about the high Kaiser enrollment percentage and the challenges of maintaining a diverse plan mix. The conversation ended with an agreement to further discuss strategies for improving the program's sustainability.

Next steps

- Alliant will create and send a draft communication to HCC member districts that will outline UHC resources, prescription drug formulary information. **Email will request feedback before finalizing for all to use for District employee communication.**
- Alliant will schedule March meeting with Portola Valley USD to discuss change to BCC Employee Self-Service
- Alliant will send DRAFT Agenda for March 11 HCC meeting & **will request feedback to finalize**
 - **Note: Agenda will include overview of each carrier's renewal guidelines for SMCSIG, potential use of margin for improved service, JPA growth initiatives,**
- Alliant will send 2-11-2026 meeting notes
- Alliant will provide expanded CalPERS plan comparison to include non-Kaiser plans/rates

Reminders

- All Districts – Review monthly invoices and employee listings for accuracy to ensure correct billing & membership

- All Districts – Complete CMS reporting for Medicare and Medicaid by March 1, 2026 (see instructions included in Heather’s email)

Summary

2026 Medical Plan Transitions & 2027 Open Enrollment Preparations

The meeting focused on addressing post-open enrollment issues and discussing proactive measures taken last year. Alliant reviewed the team's efforts to address all individual and district-specific issues and expressed understanding of the frustration shared by the HCC member districts.

Alliant outlined the 2025 efforts, i.e. consolidation of SHP & United Healthcare, the dissolution of the United Healthcare Canopy Network, and the change to BCC for benefits administration, which involved building eight individual district sites. Discussion also included that the 2025 preparations would allow for earlier 2027 open enrollment dates and smoother processes in 2026.

Alliant explained that the carriers view SMCSIG as one entity and require that all enrollment files are processed together. For this reason, files for Districts who had Open Enrollment finalized before the deadline could not be processed until ALL HCC Districts had completed their final review.

The district’s requested that Alliant provide detailed differences in any future benefit plan comparisons as the districts lacks the expertise to fully understand complex benefit plans.

United Healthcare and Kaiser Data Challenges

The team discussed issues with United Healthcare file processing, where incorrect PCP information led to auto-assignment problems and delayed card distribution. Districts reported that while most technical glitches have been resolved, they continue to receive individual member issues related to prescription formulary changes. Alliant shared that they have secured additional support from United Healthcare, including a new dedicated team to assist with prescription approvals and prior authorizations.

Kaiser issues were related to late notice that the Kaiser enrollment file had not been loaded timely as it was sent to the wrong person. Alliant intervened as soon as they were aware so that enrollments could be loaded as soon as possible.

BCC Issues

The team discussed ongoing issues with BCC, particularly regarding data accuracy and billing concerns. Connie reported that an employee's enrollment was incorrectly charged to their previous district which leads to a lack of confidence in the software. Alliant shared that BCC has provided a \$3,000 credit towards implementation fees, Reece echoed concerns about employee frustration and suggested exploring the use of available margins to enhance resources and prevent similar problems in the future, while emphasizing the need for solutions-oriented approaches moving forward.

Alliant outlined that the 2025 efforts will only need to be updated and that the 2027 Open Enrollment period can occur earlier in the year to ensure a smooth process in 2026 for the 2027 plan year. Additionally, Alliant and BCC can begin Employee Self-Service set up for Districts who are not yet using this feature early in 2026. SMCSIG appreciated everyone's efforts and suggested providing resources for districts to better communicate with and address member concerns.

2026 HCC Enrollment Summary and 2027 Renewal

Alliant presented enrollment data showing 87% Kaiser and 13% UnitedHealthcare coverage, explaining the consolidation of Sutter Health to UnitedHealthcare. They highlighted that UnitedHealthcare had previously shared their concern regarding unmet growth expectations, the SHP consolidation provides a stronger negotiating position for the future. The discussion focused on the challenges of maintaining a viable non-Kaiser option within the purchasing pool. The conversation ended with a comparison of Kaiser rates to CalPERS, demonstrating that HCC subsidized rates are lower for similar plan designs.

JPA Health Insurance Plan Review

The HCC discussed future viability plan options for the future, i.e. prioritizing low Kaiser rates or maintaining a balanced mix of plan options. The group discussed the need to grow UHC enrollment to ensure its sustainability. The conversation ended with plans to continue the sustainability discussion at the March 11th HCC meeting.