



BOARD OF DIRECTORS

GARRY BREDEFELD

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PETE VANDER POEL

Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721

AGENDA DATE: July 18, 2025

ITEM NUMBER: Item 12

SUBJECT: Receive Update on Plan Year 2026 Dental Marketing (I)

PURPOSE: That the Board receive a summary of the 2026 Dental RFP process conducted by Keenan on behalf of SJVIA. The RFP was initiated to evaluate competitive options for both Dental PPO and DHMO plans for the upcoming plan year.

DESCRIPTION:

Keenan conducted a Dental Request for Proposal (RFP) on behalf of SJVIA to evaluate competitive options for both DPPO and DHMO dental plans for the 2026 plan year. Five carriers submitted proposals, with four fully evaluated across key areas including provider network strength, administrative capabilities, financial cost, and performance guarantees. All DPPO carriers were able to match the current benefit design with minor adjustments, and the evaluation included a detailed analysis of in-network coverage, out-of-network exposure, and projected costs. Based on combined scores, Carrier 853 received the highest overall ranking.

For the DHMO plan, limited data availability restricted the depth of analysis, particularly around network and pricing comparisons. However, all carriers attempted to replicate the current plan design, and Keenan assessed DHMO network strength by estimating overlap with PPO providers. Only three carriers offered performance guarantees for the DHMO plan. The 2026 PPO plan is projected to cost approximately \$5.81 million, while the DHMO plan is estimated at \$830,709.

AGENDA: San Joaquin Valley Insurance Authority

DATE: July 18, 2025

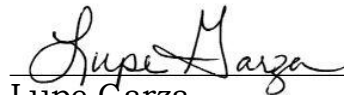
FISCAL IMPACT/FINANCING:

This report is presented for informational purposes only; staff will return with a recommendation for board action at a future meeting.

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager