

Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 West Burrel Avenue
Visalia, CA 93291

AGENDA DATE: August 22, 2025

ITEM NUMBER: Item 16

SUBJECT: Receive Consultant's Plan Year 2026 Underwriting Renewal Report, Approve 2026 Plan Designs, Rates and Fees, Authorize Consultant and SJVIA Staff to Negotiate Agreements and President to Execute Agreements, Subject to Approval of SJVIA Counsel and Staff (A)

REQUEST(S): That the Board finalize and approve Plan Year 2026 plan designs, rates, and fees, authorize consultant and SJVIA staff to negotiate agreements, and President to execute agreements subject to approval of SJVIA counsel and staff.

DESCRIPTION:

Keenan has prepared the attached report for the SJVIA's 2026 health plan contract renewal. The final renewal report updates the plan experience by one month, utilizing 12 months of data through June 2025. Working with the SJVIA vendor partners and both counties, Keenan considered the following renewal factors:

- Individual rate adjustment based on plan experience (loss ratio)
- New Plan and Plan Design Changes
- Underwriting credit for interest income
- Retro-arrangement for Tulare County

Without consideration for plan design changes and the retro-arrangement, the plan year 2026 renewal cost adjustment for medical/prescription drug, dental, and vision by entity and SJVIA overall are as follows:

- County of Fresno 3.29%
- County of Tulare 17.29%
- SJVIA 7.14%

AGENDA: San Joaquin Valley Insurance Authority

DATE: August 22, 2025

FISCAL IMPACT/FINANCING:

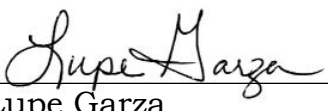
The SJVIA 2026 renewal impact increases the annual cost to each entity and the SJVIA as follows:

Fresno County:	\$ 3,527,697
Tulare County:	\$ 7,013,658
SJVIA:	\$10,541,355

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager