

Meeting Location:
Board of Supervisors Chambers
2281 Tulare Street, Room 301
Fresno, CA 93721
August 21, 2026, 9:00 AM

AGENDA DATE: August 21, 2026

ITEM NUMBER: Item 13

SUBJECT: Receive Consultant's Plan Year 2026 Underwriting Renewal Report; Approve 2027 Anthem Medical, Dental, and Vision Plan Designs, Rates, and Fees; Authorize SJVIA Staff and Consultant to Finalize Kaiser and Stop Loss Renewal Terms; and Authorize SJVIA Staff to Execute All Related Agreements, Subject to Approval of SJVIA Counsel and Staff. (A) (I)

REQUEST: Receive the Consultant's Plan Year 2027 Renewal Report; approve the recommended Anthem medical, dental, and vision plan designs, rates, and fees; authorize Staff and the Consultant to finalize Kaiser and Stop Loss renewal terms; authorize Staff to execute all related agreements, subject to approval by SJVIA Counsel and Staff.

DESCRIPTION:

Based on the revised renewal projections, the recommended 2027 Medical, Dental, and Vision renewal reflects an overall increase of 16.55%, including increases of 17.23% for County of Fresno and 14.91% for County of Tulare participants.

The revised projections reflect plan design and cost containment strategies evaluated by USI and SJVIA staff, including the removal of AOM/GLP-1 coverage and implementation of plan design changes. These actions reduced the projected SJVIA renewal increase from 26.7% to 16.55% overall. The revised projections also include a strategy to provide access to AOM medications through a voluntary 98point6/Transcarent program. In addition, the Fresno County projections assume the use of approximately \$1.5 million in Gallagher

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settlement proceeds, subject to Board approval, to offset a portion of the County's 2027 renewal increase.

Key components of the revised renewal include:

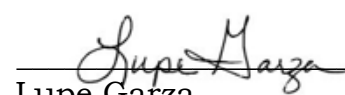
- Removal of AOM/GLP-1 coverage from the medical plans.
- Retention of the current Kaiser plan designs.
- Continuation of the negotiated 50% cap on the stop loss rate increase.

Staff will continue working with carriers and vendors to finalize Kaiser renewal rates, stop loss terms, and any remaining adjustments related to the AOM alternative program and will provide a final update at the next Board meeting.

FISCAL IMPACT/FINANCING:

Based on the revised 2027 renewal projections the estimated annual cost of the SJVIA medical program is \$182,501,860, representing an overall increase of 16.55%, or approximately \$25,913,276 annually. The projected annual cost for County of Fresno is \$129,357,996, representing an increase of 17.23%, while the projected annual cost for County of Tulare is \$53,143,864, representing an increase of 14.91%.

ADMINISTRATIVE SIGN-OFF:

Hollis Magill
SJVIA Manager

Lupe Garza
SJVIA Assistant Manager