



HERNANDO SCHOOL DISTRICT

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Health Care Plan for 2027

May 26, 2026

Parallel Process to Inform Decision Making

Florida Blue (FB) Does Renewal Process for Fully Insured

- Get a quote from FB for being fully insured again for 2027
- Provides data* to Alliant
- Provide self insured quote with FB acting ASO, PBM, and Stop/Loss Carrier

FLEHT (Avail, Alliant) Supports Self Insurance Planning

- Builds recommendations for funding based on a variety of confidence levels.
- Acts as Purchasing Agent for different parts of plan design and develops recommendations.
- Meets with stakeholders to build understanding



Next Steps

- Meetings with Florida Blue, FLEHT, Avail, Alliant to build recommendations and offers. (May to August)
- Meetings with Insurance Committee for decision about recommendation to bring to School Board (July/August)
- School Board Workshop (July/August) to review Insurance Committee recommendation and all details and have Board give direction
- School Board Regular Meeting (August/September) Board decision
- Open Enrollment (October/November)



Benefits to Being Self Insured

- No State Taxes needing to be paid which are built into fully insured rates
- Profit for Insurance Company built into rate of fully insured plan becomes Board's money to reallocate.
- Able to leverage competition for different parts of plan (ASO, PBM, Stop/Loss, etc)
- Own our data so we make better informed decisions.



Benefits to Joining Health Trust (FLEHT)

- Increased members leverages buying power. Currently 60,000 and growing members compared to our 3,000 employees.
- Under the umbrella of FADSS. We have a voice.
- Compliance and vendor management support.
- Actuarial and Accounting Support through FSBIT and Alliant.
- Risk Sharing options in the future which will further reduce costs.
- Clinic planning options through Marsh who have contracted with FLEHT.




Nuances of First Year

- Likely to start with Florida Blue as ASO + to minimize change in networks or covered drugs for employees.
- We have already discovered strength of network for our area through last two bid processes.
- Able to start from current plans.
- It takes the first year to come into full possession of our data.



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Learn it. Love it. Live it.

A stylized logo consisting of two overlapping shapes. The left shape is a light green semi-circle with a rectangular notch on its right side. The right shape is a light blue semi-circle with a rectangular notch on its left side. The two shapes overlap in the center, creating a white space where the text is located.

Timeline Questions?



General Questions?



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