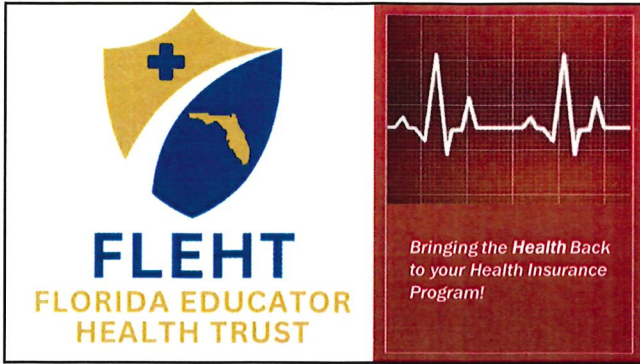


12/9/25 - Workshop handout
#2. 26-3491 by
M. Goldrick

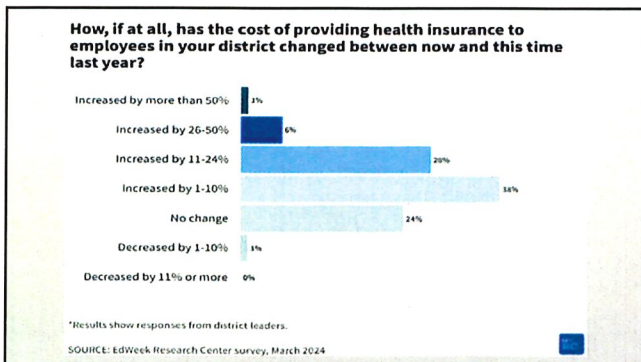


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Health Insurance Trends

▪According to the National Council on Teacher Quality* (January 2024), while the overall cost of living in the United States has increased by 17% since 2018, the cost of health insurance premiums has increased by 45%.

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Background of FLEHT?

The Florida Educator Health Trust (FLEHT) is formerly known as the FSHIP program as established by the Florida School Board Insurance Trust (FSBIT) in 2009.

FSBIT operates under the Florida School Boards Association (FSBA)

In April 2025, FSHIP became FLEHT under the Florida Association of District School Superintendents (FADSS)

The sole purpose of FLEHT, is to provide a health insurance trust for school districts, that brings buying power, transparency, efficiency, and long-term savings to participating districts, while putting school districts in control of their programs.

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What is FLEHT?

The Florida Educator Health Trust (FLEHT a non-profit) is the premier solution to sustainable savings and value in serving employees through health insurance plans provided by Florida school districts. With the traditional marketplace in the health insurance space consisting of complicated formulas, vague or hidden commissions, many times filled with undisclosed backend retention bonuses for agents and brokers, allow FLEHT to show your district a transparent way forward!

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School District Participants

- Over 37,000 school district employees
- Hendry
- Hardee
- DeSoto
- Polk
- Brevard
- Okeechobee
- Madison
- Dixie
- Nassau
- Baker
- Hamilton
- Highlands
- Charlotte
- Okaloosa

Florida Educator Health Trust




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**ENGAGED
WITH MORE
THAN 25
ADDITIONAL
FLORIDA
SCHOOL
DISTRICTS**

**Florida Educator
Health Trust**



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Why FLEHT?

- Transparency, control, accountability, and engagement that supercharge district savings
- Economy of scale-Buying Power
- Financial stability through minimizing year-to-year volatility
- Health plan rehabilitation for struggling programs
- Claims reduction services and sharing of best practices
- 112.08 compliance verification
- Share in dividend program through risk sharing with individual district protection
- Stop loss premium reduction and stabilization
- Reduced district procurement and operational costs

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Who is Eligible to Join FLEHT?

- All Florida school districts that are members of the Florida Association of District School Superintendents (FADSS) are eligible to participate.
- School districts that are already self-insured or willing to transition to a self-insured program.
- District leadership and school boards that are motivated to engage in long term solutions for their health insurance programs.

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How to Participate in FLEHT

- School board must adopt participation agreement
- District must be or become self-insured
- Establish a district transition plan into FLEHT (assistance available through a short-term transition contract with Avall Benefits based on individual district need)
- District formally enters FLEHT
- Each superintendent is a member/trustee of FLEHT

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What Can the District Expect?

- Education on the value of actively managing a self-insurance program
- Savings 7%-12% on total spend when transitioning from a fully-insured health insurance plan to self-insured inside of FLEHT
- Savings of 7%-13% active inside FLEHT within 1-3 years, compared to staying independently self-insured without FLEHT
- Industry leading assistance with data analysis and application
- Wellness support to maximize health plan outcomes
- Performance audits of contract effectuation delivered by the agent/broker to ensure ROI and protect the district

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Five Unique FLEHT Facts

1. A properly managed self-insured program inside of FLEHT will always net savings over time when compared to a fully-insured district program.
2. Current independently self-insured districts outside of FLEHT will benefit from joining FLEHT directly from the services, checks and balances, economy of scale, and risk sharing only available within the FLEHT program.
3. The FLEHT program capitalizes on specialization of skills, eradicating conflicts of interest, and sharing of best practices.
4. FLEHT operates in a controlled environment where layers of costs are not driven on percentages of premium and profit margins, but rather a flat PEPM.
5. FLEHT's direct obligation and fiduciary duty is to the district and not a company.

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FLEHT Partners and Operational Components

- **FADSS**- Provides administrative services to FLEHT (Executive Director) and oversees contracts with vendors who support the FLEHT program
- **Avall Analytics**- Provides program management through checks and balances, best practices, compliance with F.S. 112.08, auditor general compliance, and contract management for vendors inside FLEHT
- **Alliant**- Provides actuarial services for members, provides funding recommendations, places stop-loss insurance, and houses the data warehouse
- **FSBIT**- Serves as the accounting arm of FLEHT

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Member District Program Benefits:

- Controlled by District School Superintendents
- Access to FLEHT's risk sharing program
- Member District has complete autonomy over full employee benefits program
- Exclusive expert support available for engagement into FLEHT
- Economy of scale purchasing for maximum savings
- Accounting services and billing consolidation to reduce District workload
- Actuarial services, financial reporting and funding recommendations
- Annual analysis and marketing of medical, pharmacy and stop loss programs
- Annual repricing of medical and pharmacy claims to ensure maximum savings
- Independent oversight and audits for State, Federal and Local compliance
- Best practices analysis and audits
- Procurement services, contract negotiations and vendor contract management
- Conflict of interest control for full transparency to District
- FSBIT cooperation for accounting and consulting services
- Consolidated Data Warehouse for maximum efficiency

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Questions



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