



Health Insurance Renewal for 2026-27

School Board Presentation
March 3, 2026

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Health Insurance Renewal

- As a self-insured district, we are subject to the Health Insurance Transparency and Accountability (HITA) statutory requirement.
 - At least every 2 years we must seek bids from at least three carriers, no less than 90 days before the expiration of the existing contract.
- We received final proposals from 4 carriers.
- The Insurance Committee met on February 11 and 18 to review the proposals in length and unanimously voted to continue with our current Health Insurance Administrator, Blue Cross Blue Shield (BCBS) of MN.



Rate Recommendation

- Because we are self-insured, premiums are not set by an insurance carrier, they are set based on our actual claims experience and projected costs.
- Over the past year, we have seen increased claims activity and higher-cost claims.
- In order to responsibly manage risk and maintain an adequate reserve, we are recommending a 13% premium increase.



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2026-27 Premium Increase

	2025-26			2026-27		
Plan	Overall Premium	Monthly District Contribution	Monthly Employee Premium	Overall Premium	Monthly District Contribution	Monthly Employee Premium
Single	\$918.72	\$918.72	\$0.00	\$1,039.00	\$979.00	\$60.00
Family	\$2,621.45	\$2,122.68	\$498.77	\$2,963.00	\$2,294.00	\$669.00



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Questions