

Yuba County Health Insurance


By Gary Stucky, Executive Director

In light of the rising cost of health insurance the YCEA, Local #1 leadership has been discussing alternative health insurance options. Yuba County currently provides health insurance through CalPERS, but has been increasingly dissatisfied with CalPERS policies that restrict access to utilization information and their policies with respect to regional premiums. When CalPERS announced their rate increases for calendar year 2016, it became clear that YCEA and the County needed to convene the Health Insurance Committee to begin looking at viable options.

Initially, the County wanted to move quickly with reviewing the options and contemplated giving CalPERS notice of withdrawal. CalPERS's policy provides a 60 day window period for participating agencies to give notice of their intent to withdraw by the end of the calendar year. Once this notice is given, CalPERS is willing to provide experience data, but the withdrawal is final and cannot be rescinded. It is also CalPERS policy that agencies, which withdraw from the CalPERS health insurance program, are barred from reentering the program for five years.

The Committee recognizes the need to consider viable options, but strongly recommended against serving notice of withdrawal before agreeing upon a viable option. The County has agreed to the Committee's recommendation and will not be issuing the notice of withdrawal. The committee will continue their work and is currently, studying information provided by the San Joaquin Valley Insurance Authority (SJVIA) and the County Supervisors Association of California – Excess Insurance Authority (CSAC-EIA). Once we have more detail and information we will be calling a membership meeting to discuss these options and seek further direction.

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