



**Colorado Charter Schools  
Annual Conference**  
February 25-27, 2026  
Denver Marriott Tech Center

**FORWARD  
TOGETHER**   
**2026**

*"If you want to go fast, go alone.  
If you want to go far, go together."  
— African proverb*



# Insurance Risk Management: Larger Health Insurance Increases in 2026?

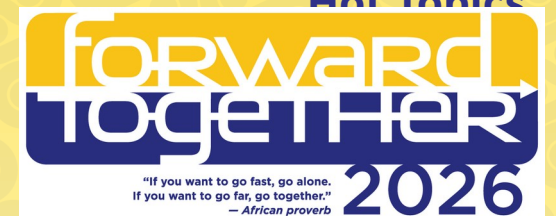
**Gary Clark, Senior Vice President  
HUB International**

**Eric Slinger, Senior Vice President  
Hub International**

Larkspur  
February 27, 2026 | 11:00-  
12:00PM  
Hot Topics



Colorado League of  
Charter Schools



“  
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conference  
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Colorado Charter Schools  
Annual Conference  
January 21-22, 2026  
Colorado Convention Center

**FORWARD  
TOGETHER**  
2026

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# Thank you.

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Colorado League of  
Charter Schools



We make it our priority to **advocate** for high-quality public **charter schools** across Colorado.



Be a part of the  
action.  
**CLCS**  
**Action**

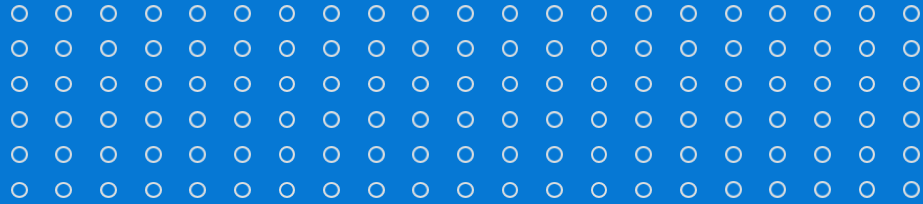


Risk & Insurance | Employee Benefits | Retirement & Private Wealth

# 2026 Conference Session

Larger Health Insurance Increases in 2026?

# 1



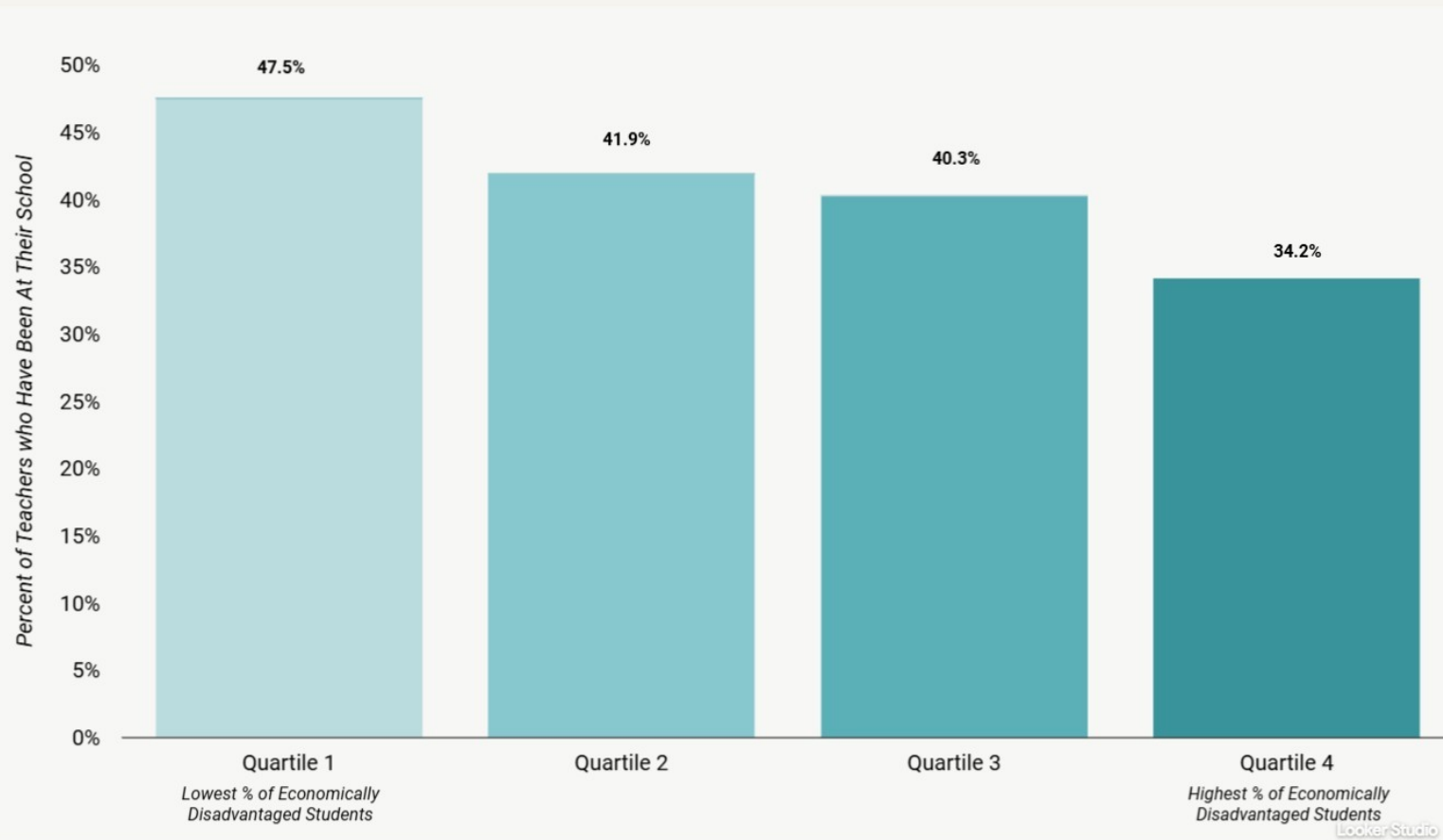
## Attraction & Retention Trends

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# Retaining Experienced Talent is Crucial for Charter Schools

Figure 5: Percent of Teachers in 2023-24 Who Have Been at Their School for at Least Five Years



We know that experienced teachers positively impact student achievement.

Teacher retention is critical to your mission

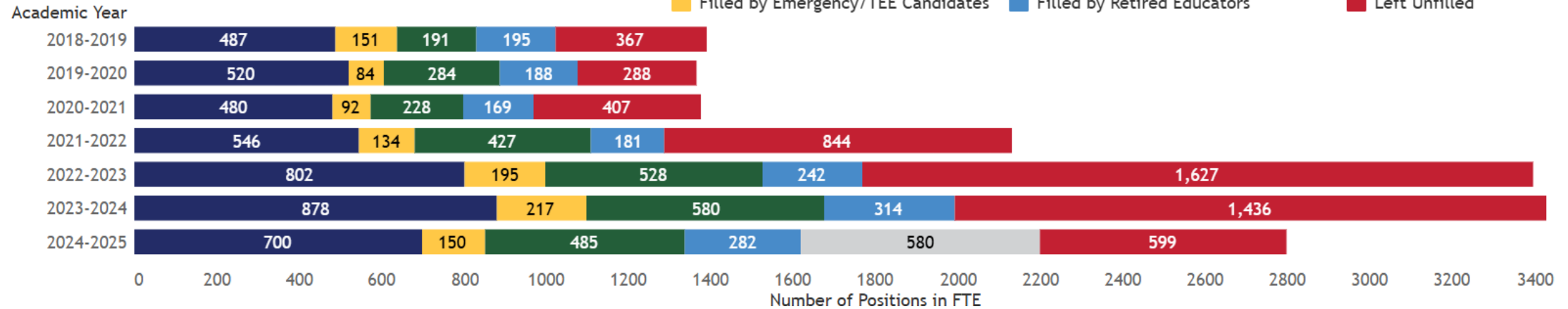
Understanding your current employees and what they value is crucial to retaining experienced talent in your network.

# How were teacher vacancies filled?

## Shortage Mechanisms by Academic Year

Hiring Mechanism <sup>U</sup>

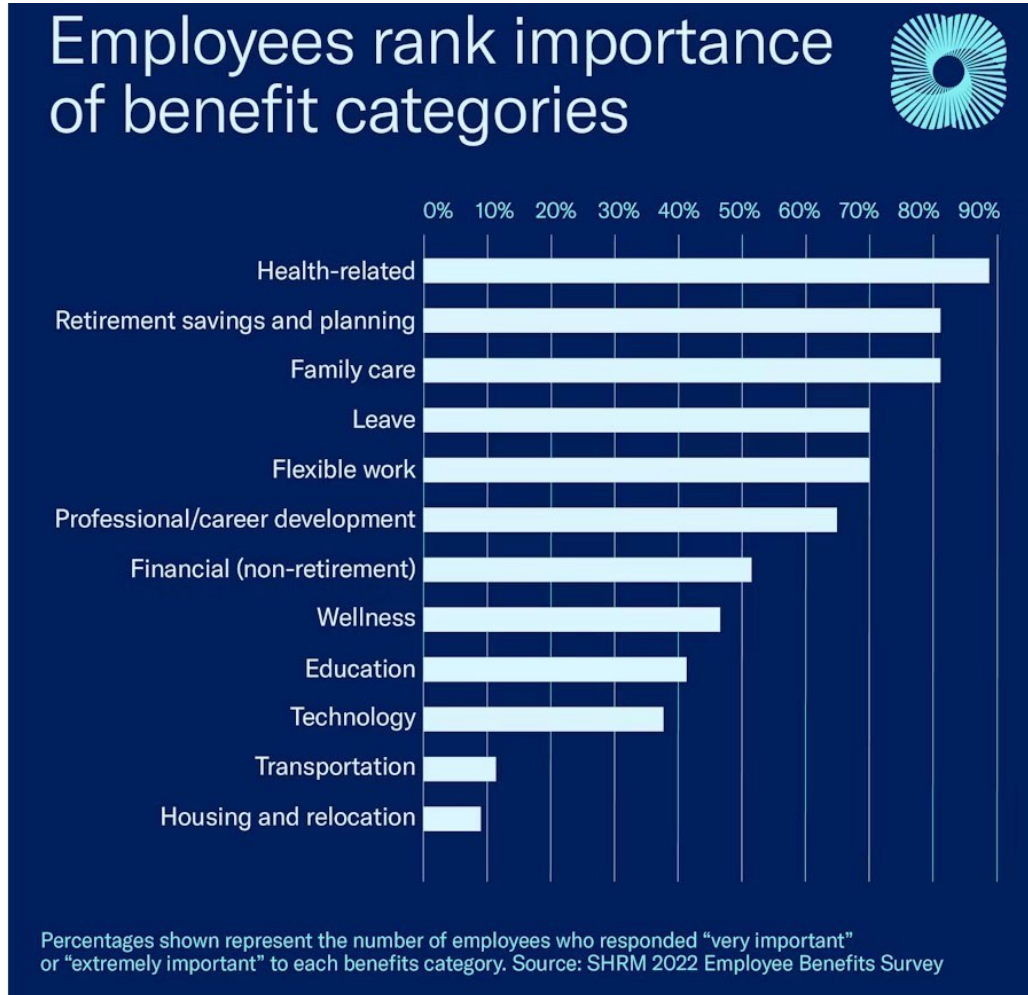
- Filled by Alternative Candidates
- Filled by Long-Term Substitutes
- Filled by Other Mechanism
- Filled by Emergency/TEE Candidates
- Filled by Retired Educators
- Left Unfilled



Colorado launched a comprehensive teacher database this year that has helped us understand our state’s retention trends better than ever before: (source: <https://www.9news.com/article/news/education/colorado-launches-teacher-retention-database-to-help-track-combat-teacher-shortage/73-ae2bd173-76fa-4d4a-ae7c-c9380a9e2d1f>)

- For the past school year, Colorado had around 2,800 teacher vacancies. About 600 (21.4% - or slightly more than 1 in 5) of those jobs were never filled.
- Shortages persist in every content area across districts
- Special Education teacher shortages persist at higher rates
- 10% of teachers are not showing up year to year (meaning 10% are leaving their roles and not taking other teacher roles in the state). Over five years, it is about a third of teachers disappearing from the Colorado educator database.

# Data Shows that Employees Value Health Benefits

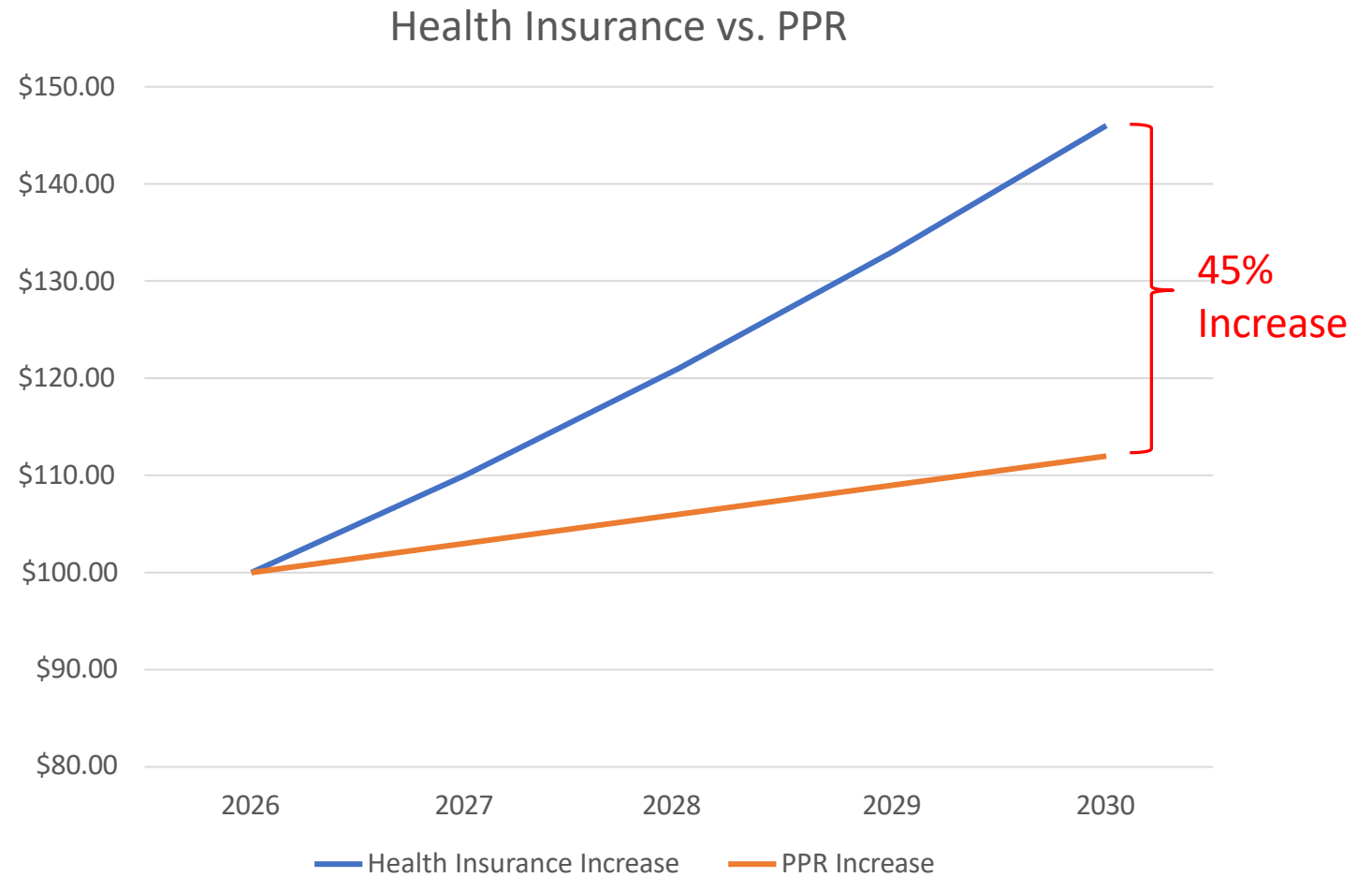


- 88% of employees rank healthcare as their most important consideration when looking at benefit offerings.
- We also know that health care benefits is one of the top budget items for charter schools as an essential part of compensation for employees.
- Ensuring that your benefit offerings are relevant, comprehensive, and responsible is crucial to attracting and retaining top talent.

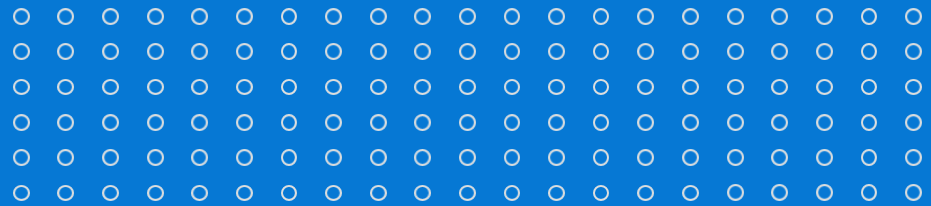
• Source: <https://www.uschamber.com/health-care/new-survey-shows-health-benefits-rank-most-important-to-employees>



Rising health insurance cost is a threat to competitive salaries



# 2



## Health Insurance Trends

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# SB 24-073 Colorado Small Group Market

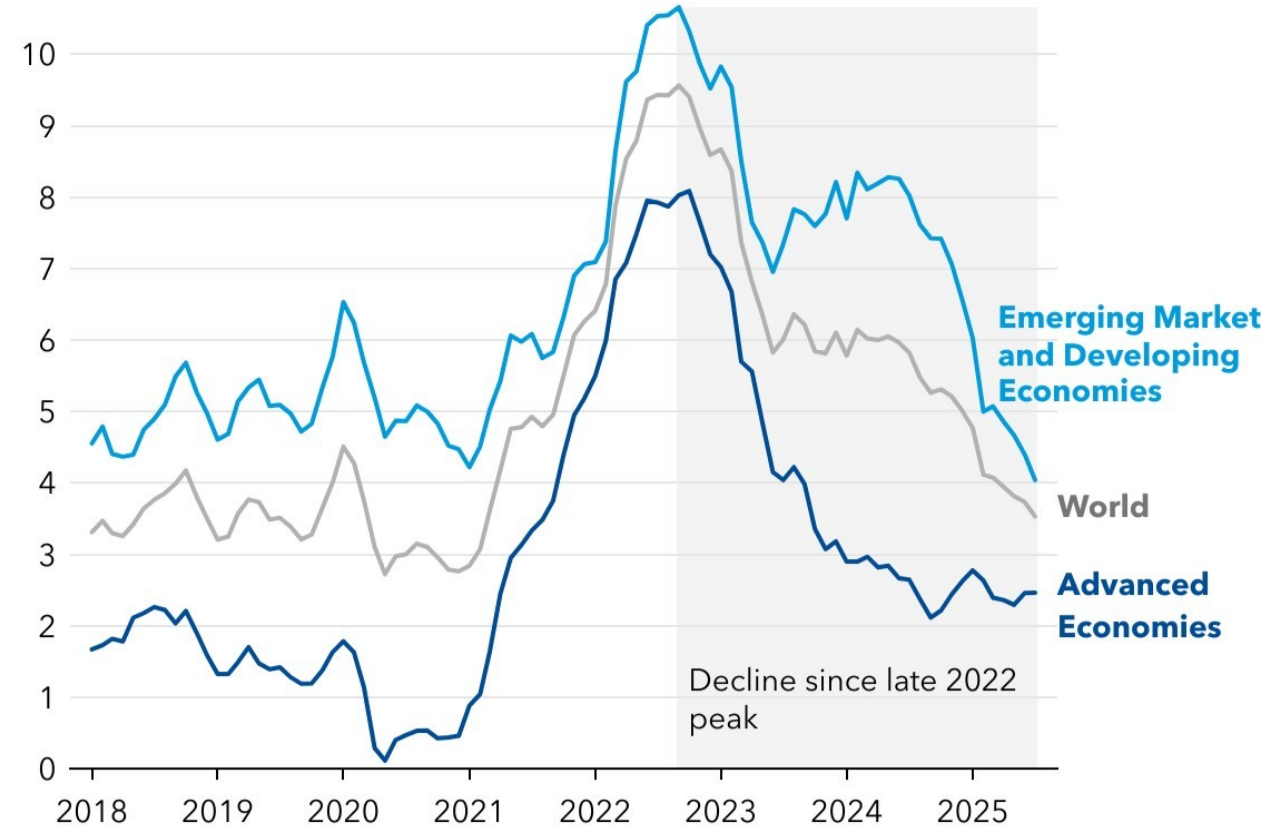
- Prior to 2026, Colorado state law defined a "small employer" as having between one and 100 employees in a calendar year.
- Effective January 1, 2026, the act amends the definition to define a "small employer" as any person that employs an average of at least one but not more than 50 employees during a calendar year.
- An impacted employer may elect to keep their small group health benefit plan for 5 years after the date of issuance. Some guidelines exist as to the degree that employer can make plan design changes in that time.
- Once an employer elects to enter the large group health benefit market, the employer may not return to the small group health benefit market within the 5-year period.

# What drives the cost of health insurance?

- Most health insurance premium paid annually goes toward the cost of health care claims incurred by insured members.
- *Confidential* contracts between the insurance companies and health care providers and drug companies determine the amount paid for each service or prescription drug.
- How much leverage do the insurance carriers have to negotiate a good deal for you?
- Higher contracted payments for services are often driven by market clout, not quality.

# Annual Inflation Slows Down Globally

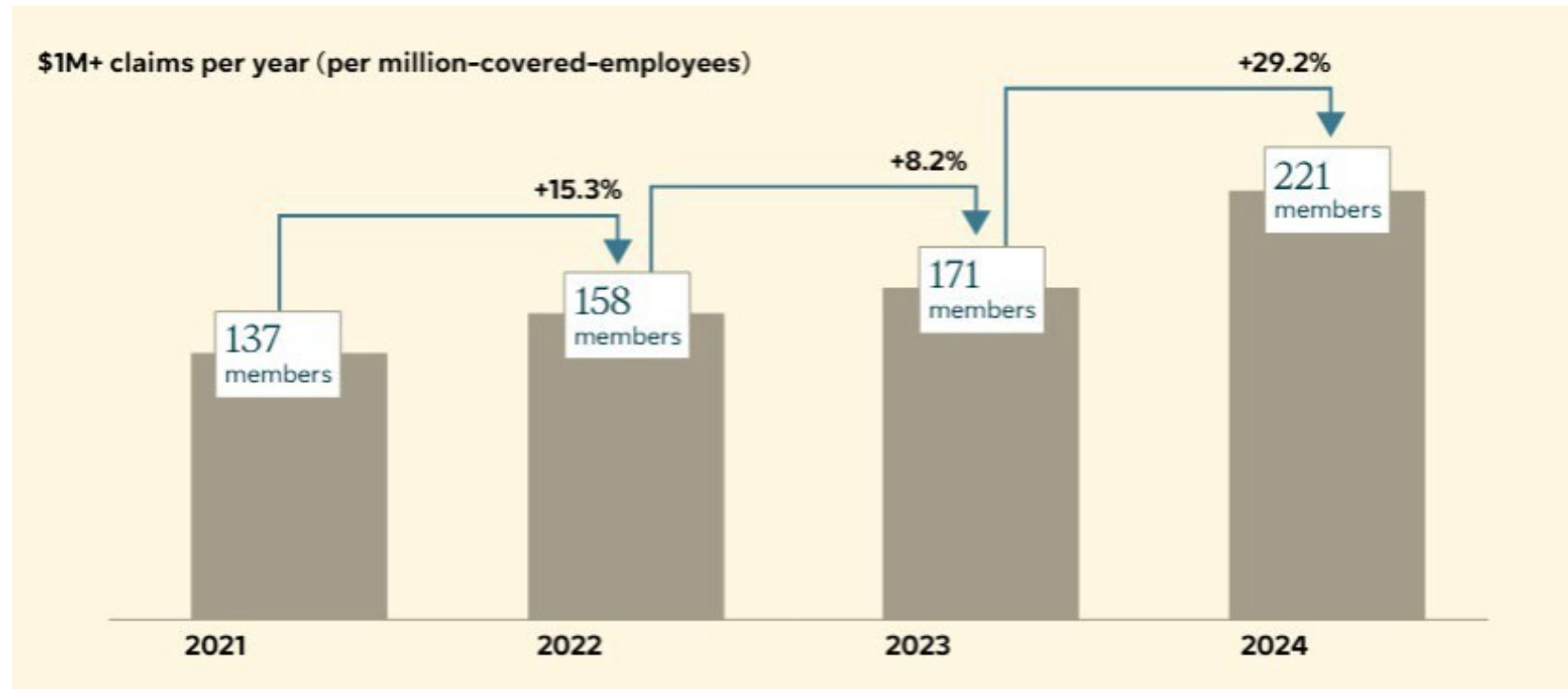
Annual Inflation (12-Month Change), Percent



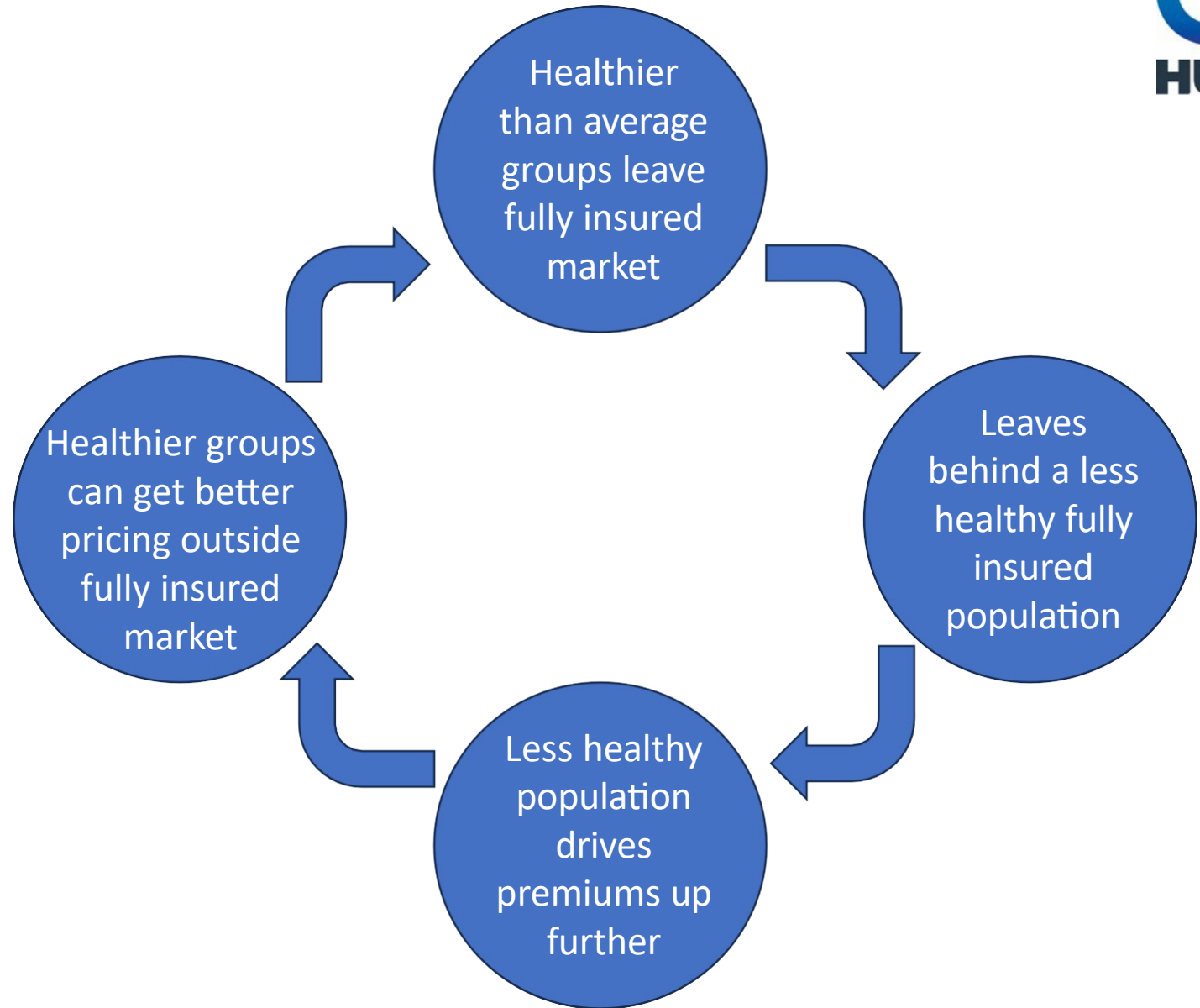
Delayed impact of 2022-2023 inflation is hitting in 2026

Source: IMF CPI Dataset. Note: The aggregated annual inflation is calculated using a geometrically weighted average of officially disseminated indexes, with annual PPP-adjusted GDP lagged by one year as weights.

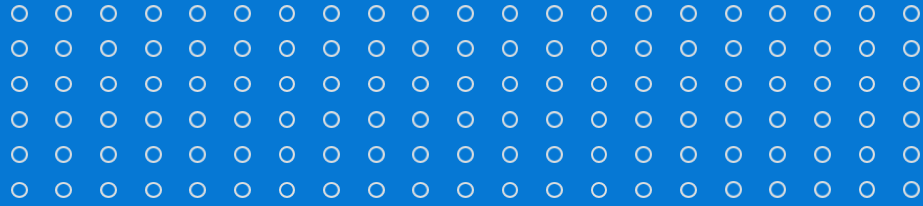
\$1M claimants  
have doubled  
since 2021



Healthy groups  
fleeing  
structures that  
don't reward  
them



# 3

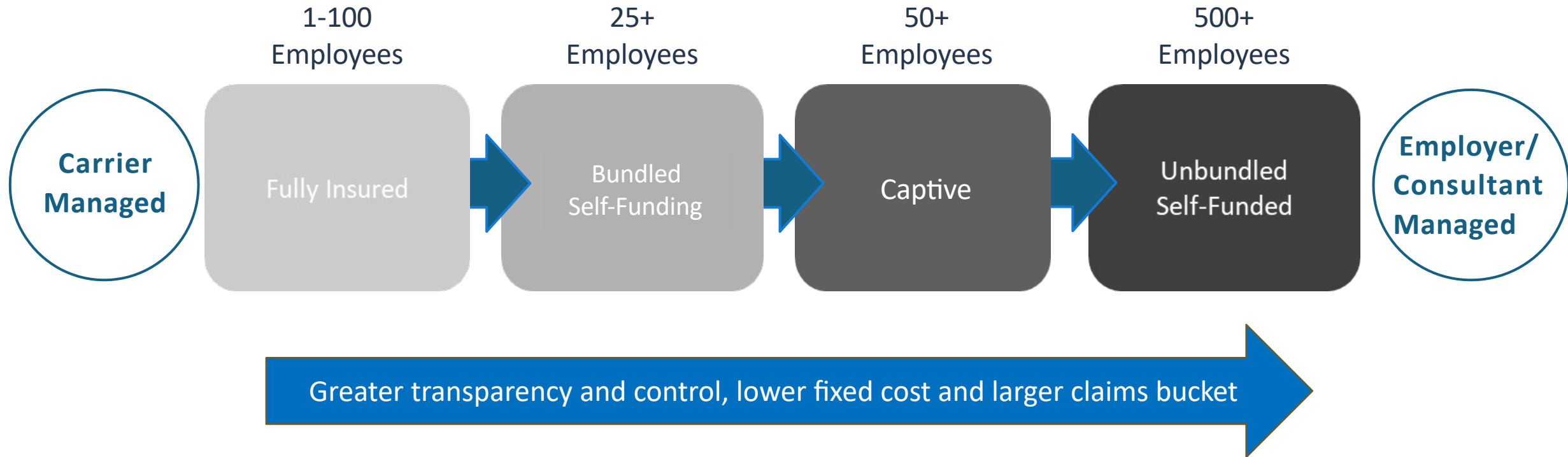


## Available Solutions

Self-Funding



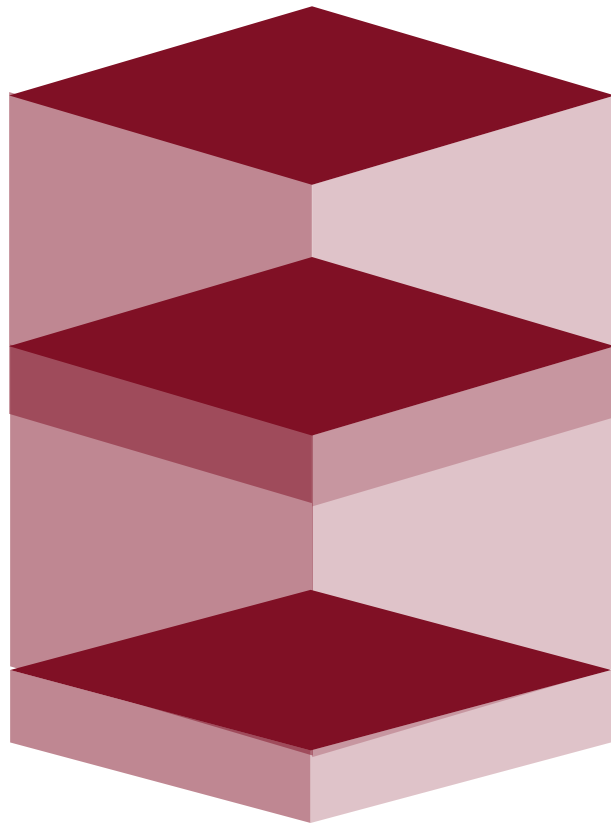
# Structure Pathway



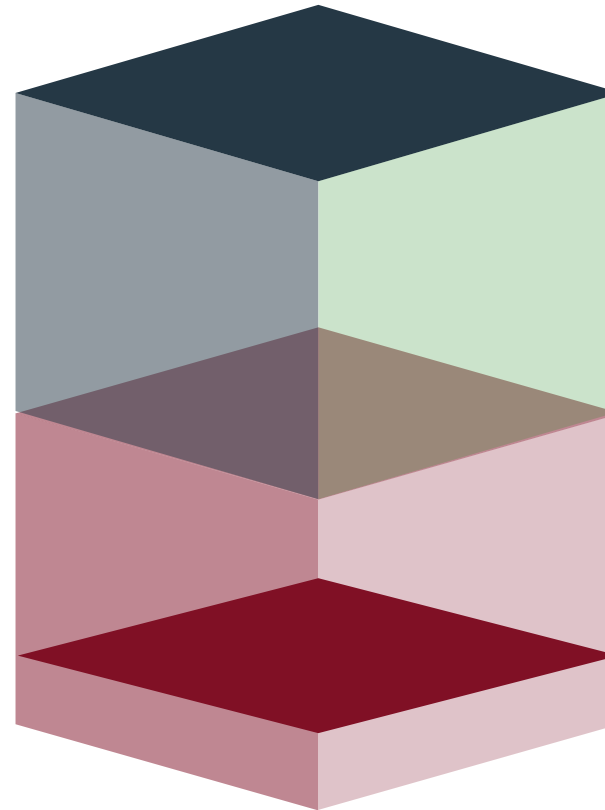
When charter schools minimize their **FIXED COST** and manage claims to keep them low, they can win at health insurance.

# Structure Differences

Fully Insured Structure



Partially Self-Funded Structure



←Claims→

←Reinsurance→

← Administration→

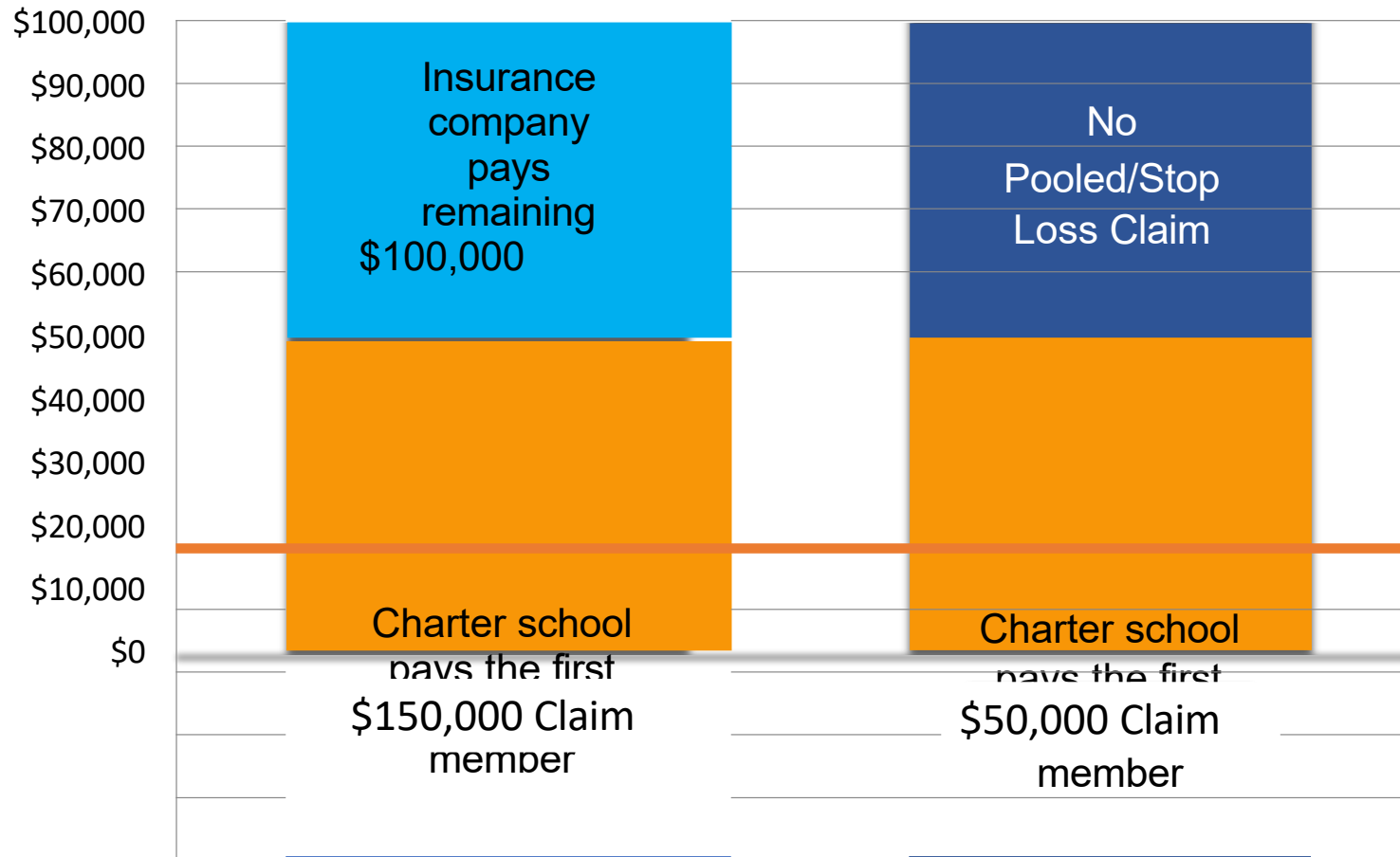
# Individual Claimant Limit



Stop Loss Limit of \$50,000

An employer limits exposure from a single person through Individual Stop Loss.

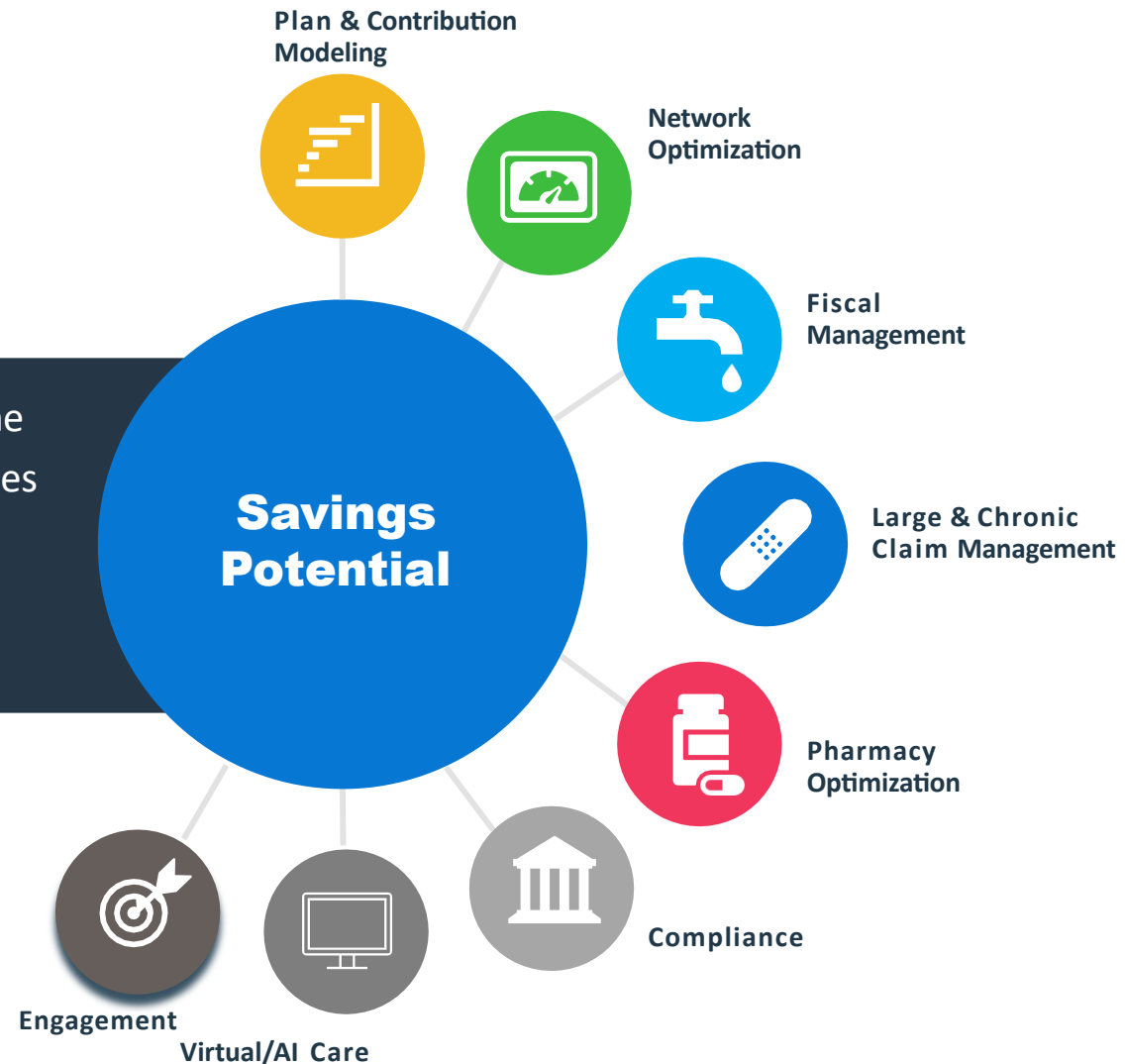
This is also the maximum amount any single person can count toward the employer's Aggregate Maximum liability



Charter Schools Individual Stop Loss Limit is \$50,000

# Claim Management Tools

Optimizing each component of the healthcare delivery system provides integrated savings on claims, administration and stop loss insurance protection.



# Claim Management is Key

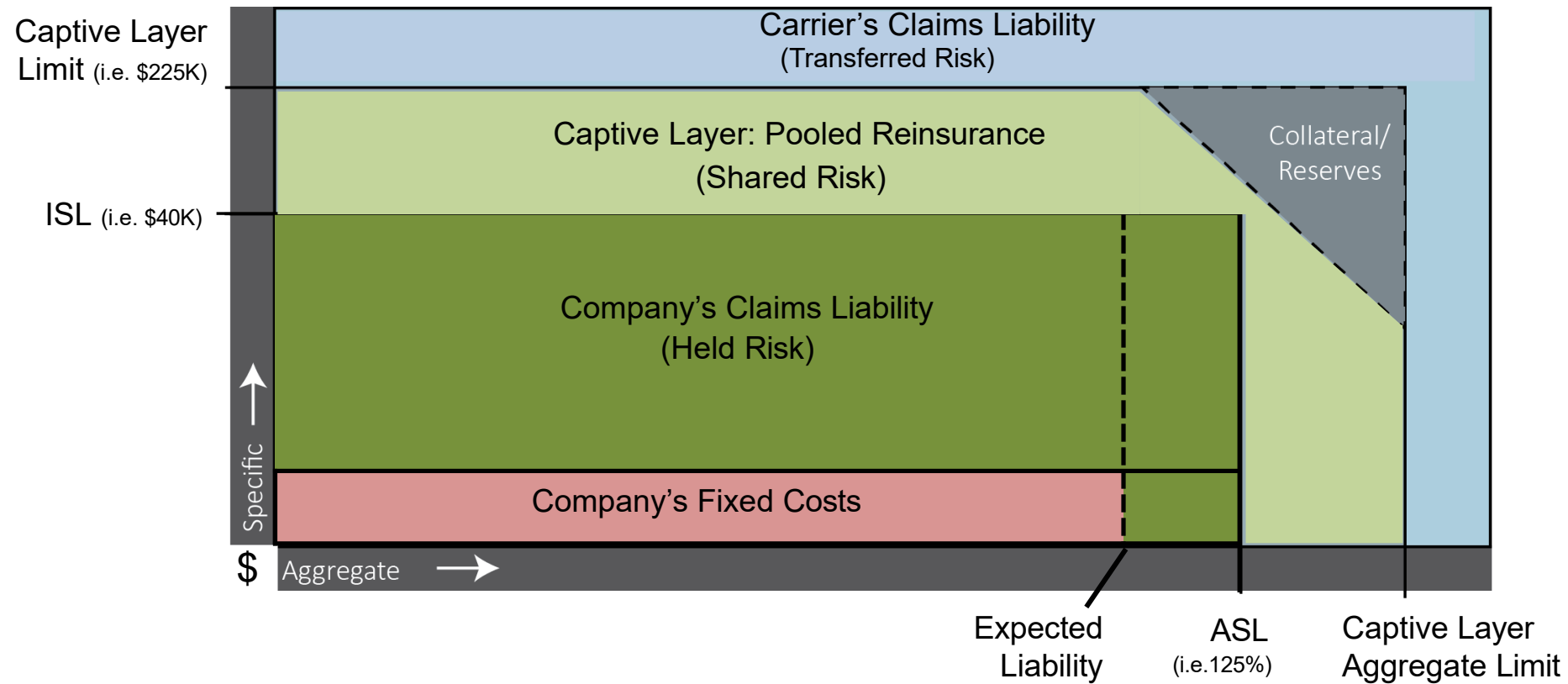
The availability and effectiveness of **Cost Management Levers** are dependent on the selected **Structure**.

Self-funded structures allow for the greatest flexibility and management of liability.

## \$=Claims Savings

Claim Management Strategy	Potential Cost Savings by Structure		
	Fully Insured	Bundled Self-Funded	Unbundled Self-Funded
Value/Reference Based Pricing	Not Available	Not Available	\$\$\$\$\$
Quality Provider Incentives	\$	\$\$	\$\$\$\$
Payment Integrity Reviews	Not Available	Not Available	\$\$\$
High Performance Networks	\$	\$	\$
Direct Contracting	Not Available	Not Available	\$
Rx Patient Assistance Program	Not Available	Not Available	\$\$\$
PBM Carveout	Not Available	Not Available	\$\$
Rx Contract Changes	Not Available	\$	\$
Condition Specific Point Solutions	\$	\$	\$\$
Direct Primary Care	\$	\$	\$\$
Voluntary Wellness Program	\$	\$	\$
Incentive-Based Wellness Program	\$	\$	\$

# Captive Structure

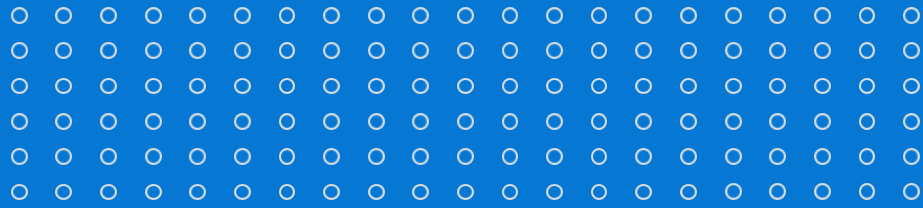


# A Charter's Experience

	<b>Net Claims Surplus:</b> <i>Amount of your budgeted claim dollars that were NOT spent</i>	<b>Captive Layer Payments:</b> <i>Amounts paid by captive layer for your members</i>	<b>Rx Rebates:</b> <i>Amount you received from contractual Rx rebates</i>	<b>Captive Layer Surplus:</b> <i>Amount of Captive Layer returned to you</i>
<b>2019-2020 Total*</b>	\$0.00	\$91,368.95	\$409.00	\$0.00
<b>2021Total</b> ✓	\$78,976.93	\$81,104.86	\$4,087.00	\$15,946.00
<b>2022Total</b>	\$109,862.29	\$7,353.45	\$14,745.00	-\$23,424.00
<b>2023Total</b> ✓	\$138,974.52	\$87,736.80	\$26,420.21	\$67,209.00
<b>2024Total</b> ✓	\$0.00	\$3,503.19	\$29,874.35	\$123,512.00
<b>2025Total</b>	\$18,484.00	\$3,503.19	\$18,128.34	TBD
<b>Year over Year Total</b>	<b>\$346,297.74</b>	<b>\$274,570.44</b>	<b>\$93,663.90</b>	<b>\$183,243.00</b>

**\$623,204.64** (Claims Surplus + Rx Rebates + Captive Layer Return)

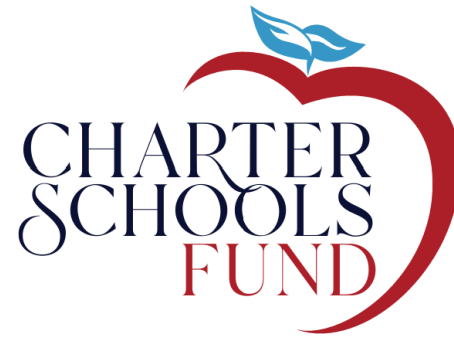
# 3



## Available Solutions

Other Solutions





- Medical



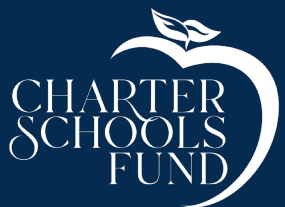
- Prescription



- Dental



- Vision



# WHY EXTENSISHR'S SCHOOLCLOUD?



## HR Services

- ✓ HR Management & Guidance
- ✓ Payroll & Tax
- ✓ Performance Management
- ✓ Culture-Building Consulting
- ✓ Compensation Consulting



## Benefits Services

- ✓ Healthcare Benefits
- ✓ ACA Compliance Services
- ✓ Life, Disability, Dental, and Vision
- ✓ 401(k) & Other Savings Plans
- ✓ Voluntary & Complimentary Benefits



## Risk & Compliance

- ✓ Risk Management
- ✓ Compliance Services
- ✓ Employer Protection Program (EPP)
- ✓ Workers' Compensation
- ✓ State Unemployment Insurance & Management

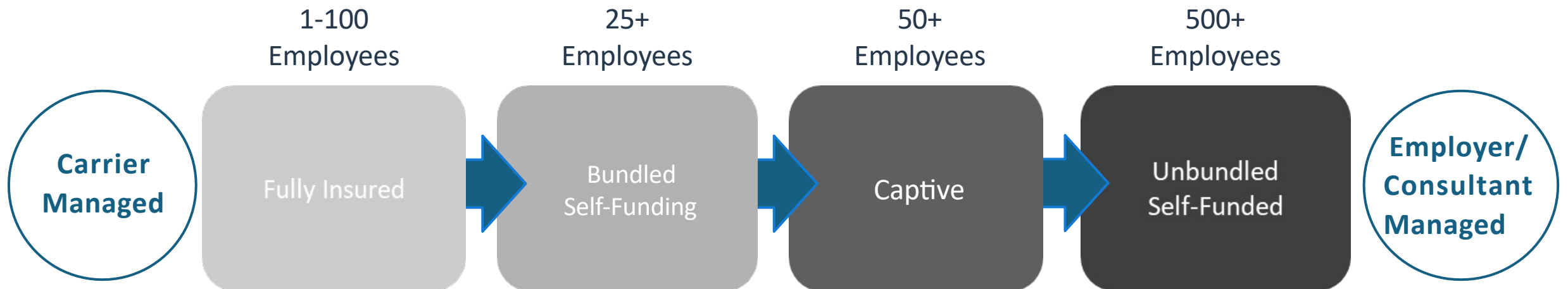
## Your Vision. Our Expertise. A Dedicated Team for Strategic & Operational Excellence.

- ✓ IRS Certified PEO (CPEO), ESAC, and CI Accredited
- ✓ Dedicated Service Team (Including a School Account Manager)
- ✓ White-Glove Support from an Experienced Service Team
- ✓ SHRM-Certified HR Professionals
- ✓ Customer Service: < 10-Second Response Time | 95% Solved Day Of
- ✓ SchoolCloud™ Technology Platform
- ✓ Includes Time & Labor (TL) & Leave of Absence (LOA) Software
- ✓ Employee Benefits Developed with the Employee Lifecycle in Mind
- ✓ Potential Cost Savings



# Winning at Health Insurance: Next steps

- 1) Develop a workgroup
- 2) Identify the options that are available for your school
- 3) Understand the mechanics of the different solutions (renewals, etc)
- 4) Obtain quotes for those that work well for your school
- 5) Create a timeline to execute your long-term strategy





Risk & Insurance | Employee Benefits | Retirement & Private Wealth

# Thank You!

**“  
Your  
feedback  
helps us all  
move forward  
together**



**Colorado League of  
Charter Schools**



Each time you take the survey you can enter to win prizes