NCSC26

BY THE NATIONAL ALLIANCE FOR PUBLIC CHARTER SCHOOLS

NCSC 2026 BREAKOUT SESSION

Innovation with Healthy Results

Derek Dailey

Chief Executive Officer, Charter Schools Fund

CHARTER SCHOOLS FUND

HEALTHCARE AND EMPLOYEE BENEFITS

WHAT'S DRIVING HEALTHCARE COST INCREASES

Prescription Drug Inflation

Specialty drugs and GLP-1s are driving double-digit increases in pharmacy spend.

Increased Utilization

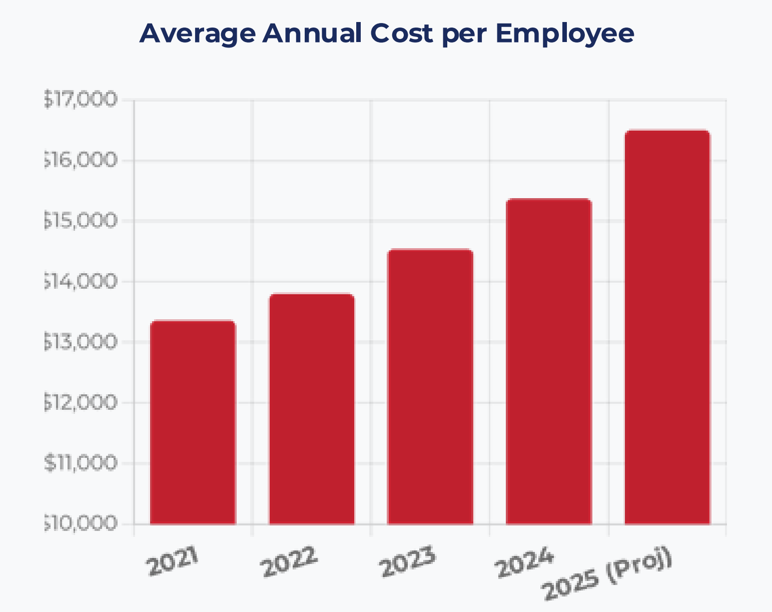
Post-pandemic catch-up care and higher frequency of high-cost claims.

Provider Consolidation

Hospital system mergers reduce competition, driving up unit costs for care.

General Medical Inflation

Labor shortages and supply chain issues increasing the baseline cost of care.



Traditional insurance treats charter schools like ***high-risk businesses***.

We built a national pool to stop volatile renewals.

Built BY charter schools, FOR charter schools.

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www.CharterSchools.Fund | (502) 395-0737 | Info@CharterSchools.Fund

87

AVG. ENROLLED EMPLOYEES

$1.6M

AVERAGE PREMIUM

74%

OF ALL SUBMISSIONS QUOTED

CHARTER SCHOOLS FUND

HEALTHCARE AND EMPLOYEE BENEFITS

Charter School Demographics

A comparative look at the demographic and claims differences between charter schools and traditional public schools.

	Charter Schools	Public Schools	Change
Average Age:	40.15	47.32	+ 17.86%
Female %:	66.29%	70.49%	+ 6.34%
Dependent Ratio:	1.81	2.58	+ 42.82%
Medical Claims PEPM:	$832.74	$1,484.03	+ 78.21%
Rx Claims PEPM:	$189.50	$288.90	+ 52.45%
Large Claimants (>100K):	0.4878%	1.8083%	+ 270.71%

Who We Are

The Charter Schools Fund is a national health insurance pool designed specifically for charter schools across the United States.

By pooling resources, we help schools manage healthcare costs while providing robust coverage for their employees. With regulatory oversight ensuring stability and accountability, we enable schools to predict and control their health insurance expenses.

Why Choose Us?

Cost Control

Schools can predict and control healthcare costs. We minimize unnecessary premium expenses that go to insurance companies.

Plan Flexibility

Members choose from several carriers and plan designs. The wide variety satisfies employees of all different needs.

Save With Lower Claims

With careful claims management, the Charter Schools Fund issues dividends to member groups based on plan performance.

Risk Management

The Charter Schools Fund is protected for individual members and the fund overall through comprehensive reinsurance.

Charter Schools Fund Metrics

Experiencing rapid national growth while maintaining a stable, predictable demographic profile for our member schools.

Membership Growth

July 1, 2026		Sept 1, 2026
5,398	→ **+83.2%**	**9,889**
Total Members		Total Members

Member Demographics

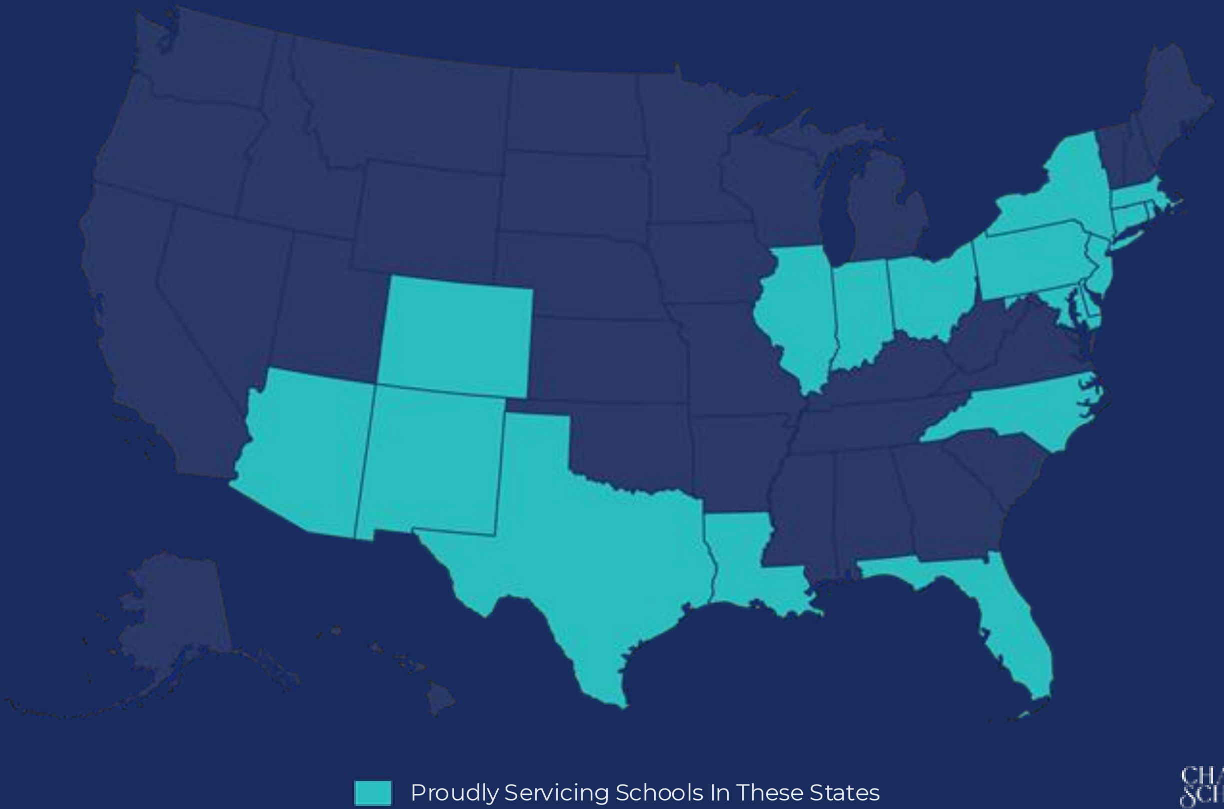
32	**31**	**1.93**
Average Female Employee Age	Average Male Employee Age	Dependent Ratio

Where We Are

The Charter Schools Fund is expanding rapidly across the nation. We are licensed and able to offer coverage in every state.

Through our state association endorsements and sponsorships, we are constantly expanding.

Licensed in All 50 States



Partners & Sponsorships

We are proud to partner with leading charter school associations and organizations across the nation to support educators and staff.

Our Providers

The Charter Schools Fund partners with top-tier national carriers to ensure you have access to the best care anywhere in the country.

- Medical
- Prescription
- Dental
- Vision

Plan Designs (Medical)

We offer 9 different plan designs to groups around the US (a 10th plan for NJ-only groups).
Members have the option of choosing whether they want to participate with BCBS PPO, Aetna PPO, and/or Cigna PPO.

Plan	10	15	1015	NJ ONLY	2040	3050	3060	3570	4585	HSA
IN NETWORK										
Deductible	0	0	0	0	500/1500	1000/2000	1500/3000	3000/6000	4500/9000	6000/12k
PCP Copay	10	15	10	10	20	30	30	35	45	Ded/Coins
Specialist Copay	10	15	15	15	40	50	60	70	85	Ded/Coins
Emergency Room	25	50	125	125	150	250	300	400	500	Ded/Coins
Coinsurance	100%	100%	100%	100%	100%	100%	90%	80%	80%	100%
Max Out Of Pocket	400/1k	400/1k	500/1k	500/1k	1500/3k	2500/7.5k	4000/8k	6000/12k	7150/14.3k	6000/12k
OUT-OF-NETWORK										
Deductible	100/250	100/250	350/700	350/700	1500/4.5k	3500/10.2k	4500/9k	6000/12k	10k/20k	16k/32k
Coinsurance	80%	70%	70%	70%	70%	70%	60%	60%	50%	50%
PRESCRIPTION DRUG										
Deductible	$0	$0	$0	$0	$0	$0	$0	$0	$0	Medical
Tier 1 (Generic)	$3	$3	$5	$5	10	10	15	15	5	Ded/Coins
Tier 2 (Preferred)	$10	$10	$10	$10	25	35	50	50	N/A	N/A

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Plan Designs (Dental)

We offer 3 different dental PPO plan designs using the Delta Dental national network from which members can choose.

Plan Name	PPO 1500	PPO 2000	PPO 2500
IN NETWORK			
Max Benefit	1,500	2,000	2,500
Annual Deductible	0 / 0	0 / 0	0 / 0
Preventive	100%	100%	100%
Basic	80%	90%	90%
Major	50%	60%	60%
Orthodontics	No	50% to 2,000	50% to 2,500
Covered for adults?	N/A	Children (19) Only	Children & Adults
OUT-OF-NETWORK			
Max Benefit	1,500	2,000	2,500
Annual Deductible	50 / 150	50 / 150	50 / 150
Deductible Waived for	Preventive & Diagnostic	Preventive & Diagnostic	Preventive & Diagnostic
Preventive	100%	100%	100%
Basic	80%	80%	90%
Major	50%	50%	60%
Orthodontics	No	50% to 2,000	50% to 2,500
Covered for adults?	N/A	Children (19) Only	Children & Adults

Plan Designs (Vision)

We offer 2 different vision plans by Eyemed, the nation's largest vision insurance company for members to choose.

Plan Name	130	200
IN NETWORK		
Frame Allowance	130	200
Contact Lens Allowance	130	200
Frequency (Exam / Frames / Contacts)	12 / 24 / 12	12 / 12 / 12
Exam Copay	10	0
Material Copay	25	0
OUT-OF-NETWORK		
Exam Reimbursement	Up to 40	Up to 40
Frame Reimbursement	Up to 65	Up to 100
Contact Lens Reimbursement	Up to 65	Up to 100
Lenses		
Single	Up to 30	Up to 30
Bifocal	Up to 50	Up to 50
Trifocal	Up to 70	Up to 70
Progressive	Up to 50	Up to 50

Wellness & Incentives

Flexible Structure.

Measurable Outcomes.

$20 / Month

Cashback incentive per employee for completing verified wellness activities.

Automatic enrollment for all members on medical or prescription coverage — at no cost to schools or members.

Activities are easily verified via app, wearables, or geo-fenced check-ins.

Delivered in partnership with the **Life Time Fitness** online app.

Employee Assistance Program (EAP) included for confidential support with everyday challenges.

Measurable ROI: engagement, participation, and ROI metrics are tracked and reported back to the school.

Underwriting

We use claims experience, and on all groups, we use Gradient AI to get data to help our underwriting team determine the risk profile of groups.

This also helps to protect the current membership against catastrophic and/or adverse claims.

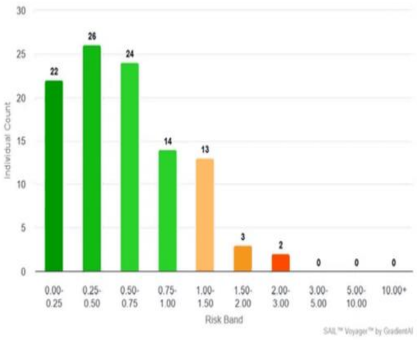
SAIL™ Score 0.65 RiskHalos™ 60%

Morbidity Score 0.70 RiskHalos™ 60%

Cost Projections Group = $509,080

SAIL™ Risk Distribution

Table Chart

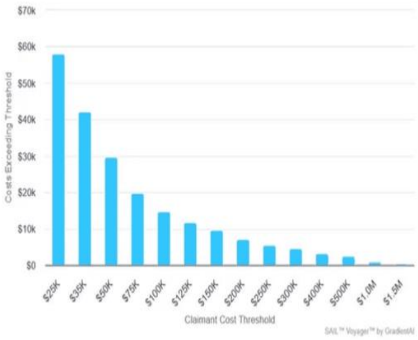


High Cost Drugs

High Cost Drug	Cost Range	Most Recent Time Frame	# of Members
EYLEA	$10k-$25k	2-4y	1 to 3
WEGOVY	$10k-$25k	2-4y	1 to 3
VICTOZA	$10k-$25k	2-4y	1 to 3
AZMIRO	$10k-$25k	>=4y	1 to 3

Predicted Claimant Costs Above Threshold

Table Chart



High Cost Claimants - Expected Costs

Table Chart

Expected Cost Range	Individuals	Expected Cost	% of Total Projection
<10k	99	$427,280	84%
10k-25k	5	$81,800	16%
25k-50k	0	$0	0%
50k-100k	0	$0	0%
100k+	0	$0	0%
Group Cost Projection	104	$509,080	

Condition Categories

Category	Most Recent Time Frame	Estimated % impact on cost	No. of Members
Rheumatoid arthritis and related disease	1-2y	4%	1 to 3
Respiratory failure; insufficiency; arrest	2-4y	3%	1 to 3
Septicemia	2-4y	3%	1 to 3
Pleurisy, pleural effusion and pulmonary collapse	2-4y	2%	1 to 3
Gastroduodenal ulcer	2-4y	2%	1 to 3

Stop Loss Threshold Risk Scores

Threshold	Demo	Morbidity	SAIL™
25K	0.87	0.40	0.35
35K	0.87	0.37	0.32
50K	0.87	0.34	0.30
75K	0.87	0.31	0.27
100K	0.87	0.30	0.26
125K	0.87	0.29	0.26
150K	0.87	0.29	0.25
200K	0.87	0.28	0.25
250K	0.87	0.28	0.25
300K	0.87	0.28	0.25

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-11.3%

AVERAGE QUOTED SAVINGS

From Current Providers

CHARTER SCHOOLS FUND

HEALTHCARE AND EMPLOYEE BENEFITS

SUCCESS STORIES: REINVESTING SAVINGS

When healthcare costs are stabilized, the savings get passed directly to where they belong: the students and the staff.

Competitive Salaries & Reduced Turnover

Attracting and retaining top-tier educators by offering better pay and comprehensive benefits.

Intervention Programs

Funding critical tutoring, special education, and mental health resources.

Better Operations

Upgrading classroom technology, facilities, and daily school operations.

Enriching Kids' Lives

Expanding arts, athletics, and after-school programs that make learning fun.

HOW WE CAN HELP YOU

1

Share Your Data

Provide your current census data, benefit plan summaries, and renewal information to our underwriting team.

2

Get a Custom Proposal

Receive tailored plan designs and competitive rates built specifically for your school's unique demographic profile.

3

Join the Pool

Gain immediate financial stability, top-tier carrier access, and start reinvesting your savings back into your students.

Take control of your budget today.

CONTACT US

See how we can help you save on insurance to do more for teachers and kids.

EMAIL

mpresutti@charterschools.fund

PHONE

502.395.0737

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