

HEALTHCARE PROPOSAL

On Tuesday, October 21st, the County Board of Supervisors voted to allocate \$10M to defray Ventura County Medical premium increases, bringing the increases down to 12.5% as opposed to 27.5%. But this is still a double-digit increase, and it still puts a massive burden on County workers.

Rate Increases

These are the rates for 2026 >>.

In 2026, the plans will increase by the bi-weekly amount to the right >>.

County's Proposal

Enrollment	EE	EE + 1	EE + 2
2026 - Revised 10-21-25 VCHCP HMO	\$463.99	\$927.02	\$1,204.84
Blue Shield Access + HMO	\$493.79	\$986.59	\$1,282.28
Blue Shield Trio	\$378.01	\$755.05	\$981.27
Blue Shield HDHP PPO	\$607.06	\$1,148.52	\$1,492.38
Dental	\$23.33	\$44.47	\$67.24
Vision	\$2.03	\$3.66	\$5.24

Percent Increase '25 to '26	
VCHCP HMO	12.5%
Blue Shield Access + HMO	12.1%
Blue Shield Trio	9.8%
Blue Shield HDHP PPO	16.7%

2025				Proposed 2026				Proposed Change from 2025 to 2026			
Level of Coverage		EE	EE + 1	EE + 2+	EE	EE + 1	EE + 2+	EE	EE + 1	EE + 2+	
Flex Credit		\$ 509	\$ 779	\$ 983	\$ 519	\$ 835	\$ 1,073	\$ 10	\$ 56	\$ 90	
		(Surplus) or Out of Pocket after Flex									
Plan Provider											
VCHCP HMO		\$ (72.16)	\$ 91.27	\$ 157.54	\$ (29.65)	\$ 140.15	\$ 204.32	\$ 42.51	\$ 48.88	\$ 46.78	
Blue Shield Access+ HMO		\$ (44.09)	\$ 147.41	\$ 230.53	\$ 0.15	\$ 199.72	\$ 281.76	\$ 44.24	\$ 52.31	\$ 51.23	
Blue Shield Trio		\$ (140.57)	\$ (45.54)	\$ (20.32)	\$ (115.63)	\$ (31.82)	\$ (19.25)	\$ 24.94	\$ 13.72	\$ 1.07	
Blue Shield HDHP PPO		\$ 47.50	\$ 251.41	\$ 365.31	\$ 113.42	\$ 361.65	\$ 491.86	\$ 65.92	\$ 110.24	\$ 126.55	

*Including Dental and Vision Premiums