

MBA Health Plan Update for 2027

Effective January 1, 2027, all MBA Health Plan options will be offered through Kaiser Permanente (“Kaiser”). The current arrangement, under which plans are offered through both Kaiser and Providence, will end because Providence has announced its intention to exit the health insurance market as of January 1, 2027.

In preparation for this change, the MBA Health Plan completed a thorough request-for-proposal (RFP) process focused on securing high-value health coverage, a variety of plan designs, and a comprehensive statewide provider network. The other carriers contacted through the RFP process declined to submit a proposal that would replace Providence while retaining Kaiser as a participating carrier. After careful consideration, the MBA Health Plan Trustees determined that continuing with Kaiser as the sole carrier represents the best available option for the MBA Health Plan.

The transition to a Kaiser-only model is an important change for the MBA Health Plan. While Kaiser represents the best available option for 2027, the Trustees will continue to actively explore opportunities to add additional carriers in future plan years. This includes evaluating the insurance market, provider access, costs, plan offerings, and member needs to identify options that provide greater choice and flexibility for participating firms and members.

Under this new arrangement, Kaiser will be the sole health plan carrier offered through the MBA Health Plan, however there are plan options that include access to care outside of the Kaiser system. We understand that changes to employee health benefits require thoughtful planning, and we are committed to working collaboratively with participating firms and providing timely information and support throughout the transition.

2027 Renewal Rates, plan summaries, and other resources will be shared by October 15, 2026. The Open Enrollment period is November 1-30, 2026, and the enrollment deadline is December 1, 2026. Additional dates and overall timeframes are included in the attached FAQ.

The 2027 Kaiser medical plans will include the following options:

- **Deductible HMO Plans:** Access to Kaiser providers and facilities.
- **Dual Choice PPO Plans:** Access to the First Choice PPO Network, allowing members to receive care from PPO providers and facilities in addition to Kaiser providers and facilities.
- **PPO Plus Plans:** Access to the First Choice PPO Network for organizations and individuals located outside Kaiser’s service area.

Kaiser offers several advantages for MBA Health Plan members, including flexible plan options that allow individuals to seek care from non-Kaiser physicians and facilities. As an integrated health care organization, Kaiser coordinates health coverage, medical providers, pharmacies, and electronic health records within a single system. This integrated approach simplifies access to care, communication with providers, prescription management, and treatment coordination. Kaiser also offers digital tools, preventive-care resources, and a range of plan options designed to meet the varying needs and preferences of employees and their families.

Consolidating the MBA Health Plan with Kaiser will allow firms and employees to work with one established carrier and access a consistent set of benefits, resources, and support services.

For additional information, please review the accompanying Frequently Asked Questions and Member Resource Guide. These materials provide further details about the transition, plan options, provider access, available resources, and next steps. We encourage you to share these resources with your employees. We will continue to share updates as additional information becomes available.

Please direct questions regarding the transition to Stephanie Carpentier at Stephanie.Carpentier@alliant.com or Tracey Davis at Tracey.Davis@alliant.com.