

COUNTY OF SISKIYOU

Board of Supervisors

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October 21, 2025

Via Electronic Mail Only

Donald B. Moulds, Ph.D.
CalPERS Chief Health Director
400 Q Street
Sacramento, CA 95811
don.moulds@calpers.ca.gov

Subject: Concerns About Blue Shield Insurance and Employee Care

Dear Director Moulds,

The Siskiyou County Board of Supervisors would like to express concerns regarding serious issues employees have experienced with the County's new health insurance plan through Blue Shield, which became active on January 1, 2025. These problems have become so widespread that the Board felt it necessary to raise awareness and request your assistance in addressing them.

In the months following the transition, employees seeking care frequently reported that their insurance appeared inactive or that they were not enrolled in coverage. As a result, many were forced to cancel or delay treatments and, in some cases, pay out of pocket for services that should have been covered. Additional issues included receiving medical ID cards with incorrect information and deductibles being calculated incorrectly due to inaccurate policy numbers. Together, these problems have caused significant stress, financial hardship, and delays in care for affected employees.

Additionally, an ongoing concern is the noticeable increase in claim denials compared to previous years. These denials have introduced extra approval requirements for doctor-prescribed tests and treatments, resulting in delayed care, higher out-of-pocket costs, and considerable frustration for staff. Employees are now facing hurdles that did not exist under the prior plan, disrupting timely access to necessary medical care. For those relying on prompt treatment for serious or chronic conditions, these denials and delays can have life-and-death consequences.

This year, Siskiyou County employees have not received the same level of care and responsiveness that they experienced under the previous plan, and this decline is unacceptable. The Board is deeply concerned that denied claims, delayed treatments, and administrative errors are putting employees and their families' health and well-being at risk. This matter is urgent and time sensitive for our employees and their families. We respectfully request that CalPERS work with Blue Shield and Included Health to ensure access to care, reliable claims processing, and meaningful member support.

Sincerely,

Nancy Ogren, Chair Siskiyou County Board of Supervisors

> CC: Siskiyou County Board of Supervisors Rural County Representatives of California Shaw Yoder Antwih Schmelzer & Lange Assemblymember Heather Hadwick California State Association of Counties

Senator Megan Dahle

Jess Harris District 1