



SEBC and SEBC Subcommittee Meetings (September 2026 Updates) *Get the Facts on What's Happening*

As the “administrative arm” of the State Employee Benefits Committee (SEBC), the Statewide Benefits Office (SBO), Department of Human Resources (DHR) is providing the following frequently asked questions document as a resource to employees and retirees, which includes facts on what’s being discussed related to the Group Health Insurance Plan (GHIP) at the SEBC and SEBC Subcommittee meetings and actions taken by the SEBC.

Learn more about the SEBC and SEBC Subcommittees, including committee members, meetings schedules, meeting recordings and meeting materials by visiting the [SEBC page](#) of SBO’s website. Each meeting is open to the public and provides an opportunity for public comment. In addition, suggestions, comments, and/or concerns can be sent to the SEBC at sebc@delaware.gov.

Frequently Asked Questions:

Subcommittee Updates

Q. What is the status of the SEBC Subcommittees?

A. At the August 24, 2026 meeting, the Committee reviewed and discussed resolutions to establish two new Subcommittees. The proposed subcommittee structure is designed to align directly with and help operationalize the FY26-FY29 GHIP Strategic Framework approved at the April 20, 2026 SEBC meeting. Upon discussion, the Committee decided to continue to revise the resolutions and bring them back for a vote in a future meeting.

To review the Strategic Framework as well as the strategies and tactics for each goal, please visit: [GHIP Strategic Framework FY2026 – FY2029](#).

Legislative Updates

Q. What is the projected impact of Senate Substitute 2 for Senate Bill 1 (SS2 for SB1) on the GHIP?

A. At the August 24, 2026 meeting, the SEBC reviewed projected costs and savings associated with implementation of SS2 for SB1, which establishes new primary care investment requirements and reference-based pricing requirements for certain hospital services.

Under the law, the GHIP will be required to gradually increase the percentage of medical spending directed to primary care, ultimately reaching 11.5%. The law also establishes limits on the amount certain Delaware hospitals may be paid for specified services based on a percentage of Medicare rates. These reference-based pricing requirements begin July 1, 2029 and become more restrictive over time.

The projections estimate that the increased primary care investment will initially result in additional GHIP costs. In FY29, the estimated additional cost is approximately \$10.2 million. Beginning in FY30, however, projected savings from the hospital payment limits and improved primary care management are expected to exceed the additional primary care investment. By FY35, the projected annual savings are approximately \$108.6 million, with cumulative projected savings of approximately \$336.9 million from FY29 through FY35.

The projections assume that increased investment in primary care will help reduce other health care costs over time through improved care management and disease prevention. They also estimate savings from the hospital payment limits established by the law. These estimates are intended to provide directional insight into the potential financial impact of the law on the GHIP. Actual costs and savings will depend on several factors and may differ from the projections.

Benefits Update

Q. What changes to the Coordination of Benefits policies were approved at the August meeting?

A. At the August meeting, the Committee reviewed and approved proposed revisions to the State of Delaware Spousal Coordination of Benefits (SCOB) policy and a new Pensioner Coordination of Benefits (PCOB) policy. The SBO solicited feedback on the proposed revisions from SBO staff, including the customer service and the coordination of benefits teams and the Office of Pensions staff, including the benefits team. In addition, the proposed revisions were reviewed by the SBO’s Deputy Attorney General (DAG). The intention of both policies is to ensure fiscal responsibility for the State of Delaware GHIP when other employers are offering healthcare benefits to their employees and retirees.

The SCOB policy first became effective with the State of Delaware on January 1, 1993 for a spouse who is eligible for health care coverage through the spouse’s own employer. The proposed SCOB policy revisions include updating the policy format to align with state regulations and/or Medicare COB rules, replacing terms to align with language used in the Delaware Code, adding definitions and clarification language, adding language to align potential benefit offerings with market changes, and removing language that is no longer relevant. The effective date of the updated SCOB policy will be January 1, 2027.

The new PCOB policy will also become effective with the State of Delaware on July 1, 2027. The policy applies to all eligible pensioners enrolled under the State plan who were first employed on or after January 1, 2015 and will be used to determine a pensioner’s eligibility for primary coverage under the State plan. The new PCOB policy includes the definition of a pensioner, administration of the policy, coordination and coverage, determination of full-time employment, determination of contribution requirement, payment of benefits, and eligibility determination.

Request for Proposals (RFP) Updates

Q. What is the status of the calendar year 2026 Request for Proposals (RFPs)?

A. The SBO is managing three RFPs at various stages. The chart below details each RFPs’ status, upcoming actions involving SBO, SEBC, Proposal Review Committees (PRCs) or Proposal Evaluation Teams (PETs), as well as the anticipated contract effective dates.

Request for Proposals (RFPs)	Pharmacy Benefit Management (PBM) Services	Medical Third-Party Administrator (TPA)	Dental Insurance
Current Stage	The PBM RFP was posted for solicitation on March 25, 2026 following SEBC approval. The Intent to Submit Proposals deadline was April 1, and proposals were received from the following 10 vendors: Capital Rx, CVS Caremark, Express Scripts, Highmark BCBS, LucyRx Health	The SEBC voted to approve the Medical TPA RFP at the April 20, 2026 meeting. The RFP was released on May 13, 2026 and the Intent to Submit Proposals deadline was May 27, 2026 at 11:00 am. The deadline for bid responses was June 30, 2026 at 1:00 pm and proposals were	The Dental RFP was posted for solicitation on May 28, 2026 following SEBC approval. The Intent to Submit Proposals deadline was June 11, 2026 at 11:00 am. The deadline for bid responses was July 13, 2026 at 1:00 pm and proposals were received from the following

	Solutions, MedImpact Healthcare Systems, Optum Rx, Rightway Healthcare, SmithRx, and Vivid Clear Rx. The proposals have been reviewed against SEBC's approved minimum requirements and the following five vendors were determined to have met the minimum qualifications and will move forward in the process: CVS Caremark, Lucy Rx Health Solutions, MedImpact Healthcare Systems, Optum Rx, And VividClear Rx.	received from Aetna and Highmark. The proposals have been reviewed against SEBC's approved minimum requirements and both vendors were determined to have met the minimum qualifications and will move forward in the process.	vendors: Delta Dental of Delaware, Dominion National, Humana Insurance Company, Metropolitan Life Insurance Company, Sun Life Assurance Company of Canada, and United Concordia. Proposals are being reviewed against the SEBC's approved minimum requirements.
Next Steps	The PBM Proposal Review Committee will begin convening in August to review finalist proposals, conduct vendor interviews, score proposals, and develop a recommendation to the Committee.	The Medical TPA Proposal Review Committee will begin convening in September to review finalist proposals, conduct vendor interviews, score proposals, and develop a recommendation to the Committee.	Upon determination of meeting the minimum requirements, vendors will move forward in the process. The Dental Benefit Proposal Evaluation Team will begin convening in October to review finalist proposals, conduct vendor interviews, score proposals, and develop a recommendation to the Committee.
Anticipated Contract Effective Date	July 1, 2027	July 1, 2027	July 1, 2027