

Present: Mike Thiel, Nikki Dykstra, Mark Flatau, Scott Haas, Tracy Scott, Braumlee Boyce, Paul Dougherty - Chair, Jack Fallon, Mike Thiel, Greg Letourneau, Jack Fallon, Dawn Ann Anderson, Lynn Ogden-Rider

**Opened at 4:01 PM**

**USI Financial Underwriting Analysis with Scott Haas**

- Looking at the claims per plan year, we are spending 7.3% this year compared to last
- We have not hit stop-loss YET
  - Moderate increase in large claims in recent months
- We are running good so far this year with regards to large claims and revenue increases
- Every month we get closer to July 1, 2019, we gain a clearer a picture of state of health plans
- Total medical plan costs:
  - 7.06% difference
  - Operating at 96.37% of budget
  - These are headed in the right direction
- Large Claims
  - One new large claim
    - Will hit stop-loss soon
  - Four old claims, which are long term claims
  - First Choice Health Medical Management Call
    - No real traffic, hopefully things remain largely quiet
- Dental Claims
  - “Running hot”
  - We may need to increase dental revenue
    - Perhaps contract with Delta Dental?
      - Do we want to RFP?
      - Could we potentially look at directly contracting with dental providers?
    - Scott and USI will look at dental use, see where members are taking their business
- Prescription Drugs
  - Lot of specialty drug costs, which seem to follow refill patterns.
  - Many of this traffic is going thru KRH and FCH will begin incentivizing members to seek prescriptions from other providers
    - FCH will contact these members by February 15

**Potential Changes to Plans with Tracy Scott**

- Health of plans are good--no changes to plan structure
  - Rates TBD

**Stop-Loss renewal with Scott Haas**

- Anticipate stop-loss renewal information by the end of March
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**Billing Discrepancies with Scott Haas and Braumlee Boyce**

- Area clinics are declaring themselves “walk-in clinics” rather than urgent care

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- These are billed differently
  - Only MedNorth is an “urgent care” clinic in Kalispell
  - Looking into other clinics in county
- So billing has actually been “accurate”
  - FCH has not updated all its provider codes, so there needs to be an adjustment on the TPA network side to better portray true functionality

### **Tiered Provider Information with Scott Haas and Braumlee Boyce**

- Summary plan descriptions are being compiled
  - Because FCH would charge for a mid-year plan change, we will roll this out on July 1st
    - In addition, HR will proliferate information ahead of plan changes

### **First Choice Health Review with Braumlee Boyce**

- Dr. Robinson is becoming more proactive
- Randy Smith is now in Seattle so he’s closer to the head quarters
- \$10,000 credit for digital enrollment portal on next bill
- We need to have a sit down to make sure KPS and FCH are on the same page with regards to plan management and use

### **Information Roll Out with Braumlee Boyce**

- Good initial feedback
  - Members are catching on to wise consumerism
- Videos will be posted on HR website

**Meeting adjourned at 5:20 PM**

**Next meeting February 28, 4PM and back in the FHS Conference Room**