

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

**Opened at 4:06 PM**

### **USI Experience Reports with Scott Haas**

- Overall plan:
  - Expenditures down 1.5% July-January
  - Budget is up 5.2% due in part to plan restructuring in 2018
  - Claims down 9.29%
  - Total plan cost is down 8.35%
  - Experience continues to improve!
- Large claims:
  - No Stop-Loss demonstrated yet, but have filed for reimbursement
  - 5 large claims last month, up to 6 now
- “Still knocking on wood, still optimistic” - Scott Haas
- Pharmacy Utilization
  - Generic usage ~88.6% of total drug use, increasing
    - Generic cost per prescription is trending down which is good
  - Brand usage ~11-12% of total, largely flat though down from 20%
    - More volatile trends, perhaps due to refill cycles
  - Specialty drugs ~1.2% of usage, very flat
    - Cost per prescription is trending up, however overall trends over last several months are dropping off
    - Utilization of specialty drugs driving overall prescription drug costs
  - Is it possible to break down cost/utilization per member?
    - USI will run those numbers

### **Employee Assistance Programs (EAP's)**

- Embedded via life insurance
- Not a lot of use
  - 22 encounters, not necessarily 22 individuals
- Should this be an HR communication topic?
  - Braumlee Boyce refers Plan 1 members to counselor, as per plan structure
  - EAP's more for Plan 2 members
- A local EAP has approached us
- At some point, we will need to do more to focus on mental health and substance abuse protocols within our plan designs and implementation

### **Information Roll out**

- Next year's benefit summary is beginning to take shape
  - Early drafts require clean up and consolidation of tiered provider incentives
  - Formatting requires work
- Rather than jump ahead on that information now, we will begin frontloading employees about potential for tiered providers and likelihood of on-site providers
  - Paul Dougherty will draft survey questions to distribute to committee before submitting to general membership

### **FLEX Changes**

- Changing to July 1 plan year
  - Important to alert FLEX users of change to reschedule appointments etc. in interim

### **Contract Updates (Various) with Scott Haas**

- In talks with various providers for on-site care
- Care Here!
  - State of Montana On-Site clinic provider
  - Potential for consortium with local city governments
    - Local school districts hesitant to get in on ground floor
  - Historically, USI clients who utilize such a system see real benefits and returns at 80% utilization rates
    - Utilization require to break even?
      - 65% to break even - Erik Davis
      - 80% the ideal
  - Hours of Operation?
    - A lot depends on structure of who will be using care
    - Care Here! Would adjust and monitor
  - Care Here! Proposal does not include initial building costs or necessarily family usage
    - Typical building costs ~\$80,000 - \$100,00
      - Clear idea of costs for first year of operation
      - 6 months to build out
  - Important to have the right staff at these kind of institutions
- KRH proposal
  - We need more from KRH in terms of raw numbers and management styles
- Concerns about future costs, volatility from providers
- This could be the beginning of important partnerships both within Flathead Valley and beyond
  - Need greater understanding of potential local partners
- Next steps:
  - Scott Haas will inquire about more advanced and revised quote from KRH
    - We need more info by March 15
  - Will KPS require more information with regards to requests for proposals and qualifications to remain compliant with state laws and regulations?
    - Gwyn Anderson will inquire
      - Potential for interlocal agreements to allow local entities to take advantage of previous local governments' vetting processes

**Meeting adjourned at 5:55 PM**

**Next meeting March 21, 4PM and back in the FHS Conference Room**