

Health Insurance Committee Minutes October 1, 2020

Present: Judd Nyberg, Dawn Ann Anderson, Jack Fallon, Kris Hursh, Paul Dougherty - Chair, Lynne Ogden-Rider, Hollis May, Cindy Jones, Chere' Hobbs, Rose Ann Clark, Kirsten Pevey, David Barr, Dallas Stuker, Braumlee Boyce, Ursula Wilde, Diane Morton Stout, Micah Hill, Gwyn Andersen, Tracy Scott, Scott Hass, Luann Tufts, Mark Carlson (CareHere)

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Opened at 4:09PM

Plan Experience with Scott Haas

- In May, with the shelter in place orders, we saw limited use of the plan. June, July, and August saw the normalization of that as members utilized health care
- Rolling 12, 7.9% increase, but as the usage swings back to baseline levels this will moderate.
- July saw beginning of increased funding.
- Average monthly claims starting to drop despite June and July.
- RX continues to climb.
 - Some of the speciality drugs driving this will go generic, offering some cost relief.
- Cindy Jones: Will Large claims come back?
 - Yes, some will.

CareHere Utilization with Jack

- About 64.7% utilization.
 - Good, but not great.
 - Increase utilization means each office visit becomes cheaper to plan.
 - Average 65% utilization per month
- Mark Carlson, CareHere: Most expensive day of any clinic is day one, costs subside as clinic is utilized.

Dental Administration with Scott Haas

- Scott Haas has been working on the dental plan with Tracy Scott and Braumlee.
- Currently, we are self insured for dental and this managed by First Choice Health.
 - Status quo for years.
 - ~\$50-65 PEPM
- We have no provider network in place so the plan and members have paid top market pricing without reductions.
 - When repricing our claims against the Ameritas dental network, claims would decrease 30%, assuming all claims were hypothetically within the network.
 - Potential savings of \$120,000 per year
- Ameritas has 28 network providers in Flathead and Lake Counties.
 - USI has identified 19 of our current highly utilized dentists outside this network. Ameritas has approached them.
- Gwyn Andersen: Very hard to get into a dentist, making this change might cause too much anxiety if the change was effective Jan 1.
 - Scott: Valid Concern
- Ameritas would use district's leverage to bring in independent providers into the network.

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- Total cost reductions: \$58k0122k per year
- Ameritas has offered a “no loss, no gain” transition. Any usage after July 1 would be honored. Current out of network dentists could still be used, but consumer would be balance billed.
- Motion to table by Lynne Ogden, 2nd by Kris Hurs, passes unanimously.

CancerCare

- Starting to roll out to members

Cancer data in the Flathead by First Choice Health

- FCH would charge \$2,500-\$4,400 for report.
- We have a very high incidence rate of cancers in the valley, the information would be made available to the state and local health department.
- A lot of our cancers are preventable, a prevention campaign can be waged via the clinic.
- Jack Fallon motions to go ahead with report. Dawn Ann Anderson 2nds, motion carries unanimously. Will take 2-3 weeks from FCH.

KRH with Scott Haas

- Looking at a proposal to reduce charge at the medical and health center. FCH is modelling this. Potential for a 7% reduction,
- Kim Oliver from FCH will give a half-hour presentation on this at the next meeting.
- Speciality RX: nothing new to report, hopefully more finalized by January 1

Jack Fallon motions to adjourn. Kris Hursh seconds, motion passes. 5:18 PM

Next meeting October 22, 4 PM