

**Notes** - KPS Insurance Committee Meeting - 9/30/2021

Meeting called to order: 4:05pm - FHS North Flex Room

**Attendance:** (in-person) Dawn Ann Anderson, Kris Hursh, Jack Fallon, (Remote) Scott Haas, Alex Schaeffer, Braumlee Boyce, David Barr, Gwyn Andersen, Luann Tufts, Tracy Scott, Kirsten Pevey.

**Dawn Ann** asked about **membership**, we will wait to see what movement happens. There are some open positions on the committee, one being in the classified group.

She asked about setting meeting **calendar** dates for the coming plan year. Flex room is booked for October 28, but it will be changed. It was decided to have the next three meetings on the first Thursday of each month, so November 4 (this was later amended due to parent/teacher conferences on Nov 4), December 2 and January 6. We can revisit the timing as the year goes along, but first Thursday looks good for now.

**Gwyn** reported on the **District Financials**. July & August cash flow was devastating because we don't collect premiums, we just pay claims. Once the premiums start coming in from plan participants the numbers will look better.

**Scott** discussed his reports. He first covered the **Profit & Loss Report**. Scott's numbers differ from the district financials, based on enrollment numbers and Rx rebates. \$1.1 Million includes stop loss reimbursement of \$80k. He asked, should that \$80k be in the 21/22 plan year? Were they paid in 20/21 plan year? Stop loss comes in later, usually. Claims and stop loss reimbursements happened in this year, not last. He talked about misc fees, stop loss premiums are a big cost, consulting and everything \$1.3 Million, underwriting gain. \$419k in non-medical.

Jack Fallon would like to see dental shown separately to compare better with KPS financial reporting. That pertains to the Profit & Loss Report Scott discussed.

**June 21 report** - Large claims, the number of people are down, but the money paid out is up considerably. Large claims are at a 201.7% loss ratio. Large magnitude of claims. There are large claims continuing into this year.

**August 21 report** - Starting the year off pretty well so far. We already have three large claims starting out this year. Two are ongoing and one is new. Already \$270k paid on these.

**MedImpact Assist Copay Assistance report** - the district has already saved \$10,233 from this program in just the two months. That is a 21.7% savings.

RFPs (Request for Proposals) - five went out. Life/Disability - currently VOYA, TPA - currently First Choice, they cover medical and dental. To go out soon, coverages we now have and who we are sending to. Also Rx benefits. One deadline is October 11.  
Bring info for carve out for mental health - major spike in claims for mental health help.

**Tracy** asked if this is a nationwide trend or are we just seeing that spike.

Scott said that it is happening everywhere. Yes, our group too. More than \$100k claims here and blowing up nationally. Qualifying for inpatient treatment needs to be suicidal/homicidal - this is a very serious problem.

Mental health and substance abuse treatment have seen big spikes since March 2020.

End of October, ask for RFPs to come back. They will come in phases. Life, PDM. TPA RFP will be more laborious, it has a deadline of December 1.

District/Committee to make decisions in January/February to be ready for May open enrollment and July 1 start date.

**Braumlee** reported on enrollment. October 2021 there are 578 employees/retirees participating in the plan. Comparing previous enrollment: October 2020 561 participants, and June 2021 560 participants. We have an increase in employees and access to the clinic was very important to our employees/retirees.

CareHere was bought out by Premise Health. There will be a new app and portal - we will go live January 17, 2022.

**Kris** asked about data that CareHere already has on patients - Braumlee said that it will all transfer over to Premise. The person in charge of us, is also in charge of the state of Montana.

Our next meeting will be November 4. Dawn Ann will confirm the location.

Kris moved and Jack seconded adjournment of the meeting at 4:41pm.

Notes taken by Kris Hursh.