

## **Insurance Meeting**

**July 8, 2025; 11:00am; Aspen Conference Room**

Present: Luke Diekhans, Tom Cabbage, Craig Nichols, Chris Cloutier, Lisa Wiley, Pam Ramsted, Nick Herd, Ruth Uecker, Brian Patrick, Heather Hoyer, Mike Bonville, Sarah Harne, Joe Vance and Heather Spurzem. Absent were Alex Rosenleaf, Stephanie Olson, and Amy Hollenback.

Mike Bonville, with Alliant, started his presentation. The GFPS health plan is still being impacted by the Change Healthcare data breach in Q1 2024. Many large claims from the last plan year were paid during this plan year making our loss ratio skewed. The 2024 plan year looked better than it was and the 2025 plan year looked worse than it is. Mike went through the experience of the plan and showed the committee exactly how our plan has been affected by that data breach.

Mike then went on to talk about our current Third-Party Administrator (TPA), Lucent Healthcare. Lucent has underperformed as the TPA which has impacted plan members. Their communication with members, providers, and GFPS representatives have been lacking. The Lucent team assigned to GFPS continues to turn over. This poor customer service leads to less-than-ideal member experience.

Due to the underperformance of Lucent, two other TPA's were looked at. Those two were First Choice and EBMS. Mike listed the pros and cons of the two TPA's being considered and went over those with the insurance committee. After hearing and seeing the difference in the two plans, one stood out more than the other.

Tom Cabbage motioned Great Falls Public Schools to switch TPA's from Lucent to First Choice. Craig Nichols seconded the motion. All present voting members were in favor.

Plan experience was then gone over again. It was recommended that a 12.5% increase be budgeted this next plan year just because of the lag in claims and the effect it's had in the last two years.

Craig Nichols motioned for 13% increase for next year. Pam Ramsted seconded the motion. Six of eight committee members voted yes. The committee will send a recommendation to the school board asking that the GFPS employee insurance plan be switched to First Choice Healthcare and that a 13% increase be put into place for the next plan year starting October 1<sup>st</sup>.

Our next meeting will be after open enrollment has been completed.

The meeting was adjourned.