Health Insurance Committee

Kalispell Public Schools

Date: May 17, 2018

4:00pm FHS Conference Room

**Members:** Judd Nyberg, Dawn Ann Anderson, Greg Letourneau, Lisa Lykins - Chair, Mike Lincoln, Mike Thiel, Niki Dykstra, Sylvia Heselwood, Warren Lane, Alex Schaeffer, Karen Mainolfi, Jack Fallon, Kris Hursh, Paul Dougherty, Anne Castren

**Advisors:**Gwyn Andersen, Tracy Scott, Mark Flatau, Braumlee Boyce,

**Consultant:** Scott Hass-Wells Fargo; Luann Tufts

**AGENDA**

**Financial Report: Gwyn Andersen**

Gwyn did not attend so the district insurance financials were not reviewed by her.

**Open Enrollment Update: Braumlee Boyce**

OE is going well. Braumlee has gotten lots of positive feedback from staff regarding site visits

 prior to OE. There have been 14 drops so far, but she anticipates more when OE closes.

**Current financial update Scott Haas**

**Stop loss renewal progress – HM initial renewal came in at +38%**

USI historical underwriting calculates the need for a 9.2% increase

Underwriting module has been shared with HM and HM is meeting with FCH medical

management team to review risk of current high claimants

Revised HM renewal +28%

RFP has been issued - due back 5/22/18

Renewal rates were built with a 10% margin

6 large claims remaining - one is a long term claim that PHIA will pursue reimbursement

 on. This may take 12-24 months.

**Summary of meeting with FCH scheduled for May 14 in Seattle**

Scott met with FCH Monday. FCH has a tool for pricing medical procedures that is built into

 our costs

FCH and USI are working with KRMC to bundle case rates

 targeting 25 surgical opportunities by frequency & maternity

**Delta Dental renewal proposal –** not recommending a change in dental at this time

**Timeline and action steps with KRMC-summary by date of meetings so far, topics of**

**meetings and any progress that has been made thus far**

Need a committee rep to attend meetings with the hospital

The new KRMC CEO vision realizes that they need to clean house @ KRMC and she is receptive to our requests.

Scott suggested we reach out to the independent group *Glacier Medical Group* in WF to propose working together.

**Implementing Bundles-Thoughts / recommendations? Negotiate with other hospitals on elective procedures, what is the process and do we include in our SPD? Anything else that won’t cost us money upfront that we could do to save our plan some money?**

-Must provide options for members with incentives even if this means going region wide

-Scott has these incentives established and will share a copy

-Tracy wants clear, concise tables and timelines for meetings and plans. Scott will send those

 in order to roll out a plan when teachers return

-Telemedicine is an alternative to hard-to-access primary care visits with no additional cost

PEPM. FCH and KRMC have telemedicine options

-Dr on Demand = $49 charge (this oop expense goes toward deductible) KRMC has this too.

-Veza Health is a billings MT company run by Cory Cook in partnership with John Hopkins

University to explore alternative therapies to implement prior to surgery. The national

 estimate is that 30% of all surgical procedures are not medically necessary and that alternative therapies

 -Book suggestion = *Unaccountable* by Martin Makary

**OTHER**

-Scott and Gwyn will meet at the end of the plan year to reconcile district #5 numbers with USI

P&L statement.

-Scott will come to the valley for 304 days in July to keep the process moving forward and not lose

momentum.

-Plan for the 3rd or 4th week of July after financials come out.

-He will create baseline to start the 18-19 plan yea**r**

-Lisa Lykins is stepping down as chair of the district insurance committee effective immediately.

-Paul Dougherty will be taking over as chair