

***Idaho School Benefit Trust
Board of Trustees Business Meeting Minutes
Thursday, March 14, 2024, at 9:30am
777 S Latah, Boise***

Attendees

Trustees: Gordon Woolley, Wil Overgaard, Gaylen Smyer, Chuck Kinsey, Darren Uranga

ISDC Staff: Debbie Hainke, Dale Layne

The Murray Group: Chad Murray, Dave Larsen, Nellie Armstrong

Blue Cross Staff: Jennifer Faltings

Called to Order

The meeting was called to order at 9:30 am on Thursday, March 14, 2024

Executive Session

Chuck Kinsey moved to go into Executive Session at 9:30 am. Wil Overgaard seconded the motion. Motion carried.

The Executive Session ended at 10:00 am.

Meeting Minutes

Meeting minutes from 2/20/24 & 2/29/24 were reviewed. Wil Overgaard moved to approve the minutes. Darren Uranga seconded the motion. Motion carried.

Financials

The budget vs actual financials were reviewed. Wil Overgaard moved to approve the financial report, Chuck Kinsey seconded the motion. Motion carried.

The CPA invoice was presented and reviewed. Chuck Kinsey moved to approve the invoice. Wil Overgaard seconded the motion. Motion carried.

Renewal

The renewal rate suggested by Milliman after a thorough analysis is 7.7% for medical. No increase for dental or vision. Wil Overgaard moved to approve the rate increase. Chuck Kinsey seconded the motion. Motion carried. Debbie Hainke sent the rate certification to the Dept. of Insurance following the motion.

Dale Layne

Dale provided an update of what he is hearing during the legislative session. There are no final decision from the legislature at this time. Dale also notified the Board that IASA will be selling the building that the ISDC and ISBT office is in. Dale is researching options for office space.

Debbie Hainke

CDs

The ISBT has a CD maturing April 8th. CapEd will notify Debbie of current rates to maximize the return on a new CD. 24-month CDs usually have the best rate.

1099s

Debbie asked the Trustees to confirm that they received their 2023 1099s. They have been received. Debbie will work with Harris CPAs to send 1099 miscellaneous for 2024.

April Meeting

We will not be having a meeting in April.

Meeting adjourned at 11:30 am

Next meeting May 23rd, 2024

Chairman

Forster Woolley

Date 5/23/24

***Idaho School Benefit Trust
Board of Trustees Business Meeting Minutes
Thursday, April 25th, 2024, at 9:30 am
Conference Call***

Attendees

Trust Members: Gordon Woolley, Gaylen Smyer, Wil Overgaard, Darren Uranga

ISDC Staff: Debbie Hainke

Blue Cross Staff: Jennifer Faltings, Lianna Jacks

The Murray Group: Dave Larsen

The meeting was called to order at 9:30 am on Thursday, April 25th, 2024.

Cassia School District

The medical quote for Cassia School District was reviewed and discussed. Gordon Woolley moved to extend the quote offer. Darren Uranga seconded the motion. Motion carried.

Marsing School District

The medical quote for Marsing School District was reviewed and discussed. Marsing had moved to the state plan and would now like to come back to the ISBT. Gaylen Smyer moved to extend the quote offer. Wil Overgaard seconded the motion. Motion carried.

The dental quote for Marsing School District was reviewed and discussed. Wil Overgaard moved to extend the quote offer. Gaylen Smyer seconded the quote. Motion carried.

Idaho Arts Charter

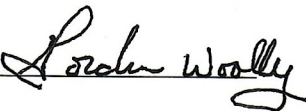
The medical and dental quotes for Idaho Arts Charter were reviewed and discussed. Gaylen Smyer moved to extend the quote offer. Wil Overgaard seconded the motion. Motion carried.

Adjourn

Gaylen Smyer moved to adjourn the meeting at 10:00 am.

Darren Uranga seconded the motion. Meeting adjourned.

Idaho School Benefit Trust Chairman



Date 5/22/24

***Idaho School Benefit Trust
Board of Trustees Business Meeting Minutes
Thursday, May 2, 2024, at 9:30 am
Conference Call***

Attendees

Trust Members: Gordon Woolley, Wil Overgaard, Darren Uranga, Chuck Kinsey

ISDC Staff: Debbie Hainke

Blue Cross Staff: Jennifer Faltings, Leeanna Jack

Acrisure: Dave Larsen, Chad Murray, Nellie Armstrong

The meeting was called to order at 9:30 am on Thursday, May 2, 2024.

Twin Falls School District

The medical quote for Twin Falls School District was reviewed and discussed. Chuck Kinsey moved to extend the quote offer. Darren Uranga seconded the motion. Motion carried.

Preston School District

The dental quote for Preston School District was reviewed and discussed. Wil Overgaard moved to extend the quote offer. Chuck Kinsey seconded the motion.

Elevate Academy Eastern Idaho

The medical and dental quotes for Elevate Academy were reviewed and discussed. Chuck Kinsey moved to extend the quote offer. Wil Overgaard seconded the motion. Motion carried.

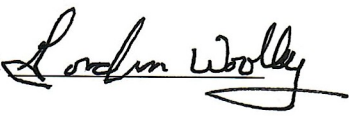
Lapwai School District

The medical and dental quotes for Lapwai School District were reviewed and discussed. Wil Overgaard moved to extend the quote offer. Darren Uranga seconded the motion. Motion carried.

Adjourn

Chuck Kinsey moved to adjourn the meeting at 10:15 am.

Wil Overgaard seconded the motion. Meeting adjourned.

Idaho School Benefit Trust Chairman  Date 5/22/24

***Idaho School Benefit Trust
Board of Trustees Business Meeting Minutes
Thursday, May 30, 2024, at 9:30 am
Conference Call***

Attendees

Trust Members: Gordon Woolley, Gaylen Smyer, Darren Uranga, Wil Overgaard, Chuck Kinsey

ISDC Staff: Debbie Hainke

Blue Cross Staff: Jennifer Faltings, Leeanna Jack

Acrisure: Chad Murray, Nellie Armstrong, Dave Larsen

The meeting was called to order at 9:30 am on Thursday, May 30, 2024.

Richfield School District

The medical quote for Richfield School District was reviewed and discussed. Gaylen Smyer moved to offer the quote to the district. Chuck Kinsey seconded the motion. Motion carried.

Gaylen Smyer moved to adjourn at 10:24 am. Darren Uranga seconded the motion. Meeting adjourned.

Idaho School Benefit Trust Chairman *Gordon Woolley* Date 5/22/24

***Idaho School Benefit Trust
Board of Trustees Business Meeting Minutes
Thursday, May 16, 2024, at 9:30 am
Conference Call***

Attendees

Trust Members: Gordon Woolley, Gaylen Smyer, Darren Uranga, Wil Overgaard

ISDC Staff: Debbie Hainke

Blue Cross Staff: Jennifer Faltings, Leeanna Jack, Adrienne Ries

Acrisure: Chad Murray, Nellie Armstrong

The meeting was called to order at 9:30 am on Thursday, May 16, 2024.

Freemont School District

The medical quote for Freemont School District was revisited after the current carrier's renewal was presented. Gaylen Smyer moved to extend the quote offer. Wil Overgaard seconded the motion. Motion carried.

West Jefferson School District

The medical quote for West Jefferson School District was revisited. They will be renewing with their current carrier. No action was taken.

Middleton School District

The dental quote for Middleton School District was reviewed and discussed. Gaylen Smyer moved to extend the quote offer. Chuck Kinsey seconded the motion. Motion carried.

Rolling Hills Public Charter

The medical quote for the Rolling Hills Public Charter was reviewed and discussed. Wil Overgaard moved to extend the quote offer. Chuck Kinsey seconded the motion. Motion carried.

Grace School District

The medical quote for Grace School District was reviewed and discussed. Gaylen Smyer moved to extend the quote offer. Darren Uranga seconded the motion. Motion carried.

Kootenai Classical Academy

The medical quote for Kootenai Classical Academy was reviewed and discussed. Darren Uranga moved to extend the quote offer. Chuck Kinsey seconded the motion. Motion carried.

Twin Falls School District

The medical quote was revisited with a slightly lower rate due to a modified plan design. The school district will decide next week. No action was taken since ISBT had previously made a motion to offer the quote.

Nellie asked that ISBT consider allowing BCI to quote 2 groups, Wallace School District and Fruitland School District. The schools will likely request a quote from ISBT after 2 years to come back into the Trust with a

more lower rate if their experience is better. Chuck Kinsey moved to allow BCI to quote the groups. Gaylen Smyer seconded the motion. Motion carried.

Wil Overgaard moved to adjourn at 10:24 am. Gaylen Smyer seconded the motion. Meeting adjourned.

Idaho School Benefit Trust Chairman London Woolley Date 5/22/24

***Idaho School Benefit Trust
Board of Trustees Business Meeting Minutes
Thursday, July 18, 2024, at 9:30 am
Conference Call***

Attendees

Trust Members: Gordon Woolley, Gaylen Smyer, Wil Overgaard, Chuck Kinsey

ISDC Staff: Debbie Hainke

Blue Cross Staff: Jennifer Faltings, Leeanna Jack

Acrisure: Chad Murray, Dave Larsen

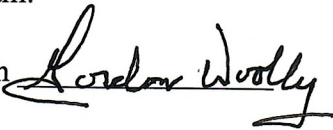
The meeting was called to order at 9:30 am on Thursday, July 18, 2024.

Chief Tahgee Elementary Academy

The medical quote for Chief Tahgee Elementary Academy was reviewed and discussed. Gaylen Smyer moved to offer the quote to the district. Chuck Kinsey seconded the motion. Motion carried.

The meeting was adjourned at 9:45 am.

Idaho School Benefit Trust Chairman



Date 8/22/24

***Idaho School Benefit Trust
Board of Trustees Business Meeting Minutes
Thursday, August 23, 2024, at 11:00 am
Conference Call***

Attendees

Trust Members: Gordon Woolley, Gaylen Smyer, Wil Overgaard, Chuck Kinsey

ISDC Staff: Debbie Hainke

Blue Cross Staff: Jennifer Faltings

Acrisure: Chad Murray, Dave Larsen

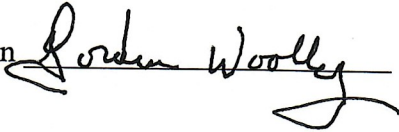
The meeting was called to order at 11:00 am on Wednesday, August 23, 2024.

Moscow School District

The medical quote for Moscow School District was reviewed and discussed. Chuck Kinsey moved to offer the quote to the district. Gaylen Smyer seconded the motion. Motion carried.

The meeting was adjourned at 11:19 am.

Idaho School Benefit Trust Chairman



Date 9/18/24

***Idaho School Benefit Trust
Board of Trustees Business Meeting Minutes
Wednesday, September 18, 2024, at 9:30am
2929 W Navigator***

Attendees

Trustees: Gordon Woolley, Wil Overgaard, Chuck Kinsey, Darren Uranga

ISDC Staff: Debbie Hainke, Dale Layne

Acrisure (The Murray Group): Dave Larsen, Nellie Armstrong (Zoom)

Blue Cross Staff: Jennifer Faltings

Called to Order

The meeting was called to order at 9:30 am on Wednesday, September 18, 2024

Meeting Minutes

Meeting minutes from 5/22/24, 5/30/24, 7/18/24 and 8/23/24 were reviewed. Wil Overgaard moved to approve the minutes. Chuck Kinsey seconded the motion. Motion carried.

Financials

August and year to date budget vs actual financials were reviewed. Chuck Kinsey moved to approve the financials. Wil Overgaard seconded the motion. Motion carried.

The CPA invoice was not presented.

Acrisure & Blue Cross

Programs Overview

ScriptSourcing

International mail order: most prescriptions are sent out of Canada currently. There is zero copay to the member as an incentive. Districts inform members of availability through marketing information sent to the districts. A US physician must prescribe the medication, and the prescription must be for 3 months. Script Sourcing will request identification from the member and then 3-4 weeks later, the member will receive the medication in the mail. It is required that the member had to have taken the prescription at least once prior to fill. ScriptSourcing will verify that. ScriptSourcing advocates that assist members in the initial set up are based in the US. Once Acrisure has accurate data from BCI, they will provide an eligibility file to ScriptSourcing so they can reach out to eligible members. The cost to the plan is a % of savings. Since the inception of the program, the plan has saved over \$700k in drug costs.

We Care

We Care is a risk transfer arrangement. This program includes medical and pharmacy. Generally, this is for a diagnosis that has claims over \$150k. Once a high-cost member is identified, the process begins to give them the option of moving to another carrier. Acrisure looks at cost of care to determine if the member would be a good fit for this program. The district is contacted for permission to reach out to the members and explain the

program. Some districts want to be involved in the initial contact, some do not. The incentive for the member to opt in would be that they would receive a prepaid credit card that would pay for their entire deductible, out of pocket maximum and copays so that the member has no out of pocket expense. The amount may vary depending on the plan the member is placed on. The first \$50k is the Trust's responsibility. After that, the fee is 25% of savings. There is a cap on the savings of \$400k. This covers the fee for service and the deductible, oop, copays, etc. The ISBT individual stoploss is 2 million dollars. Nellie works with the district on each individual case.

Diagnostic Imaging

Doesn't require members to engage. It is done behind the scenes. This process determines if diagnostic imaging is medically necessary. There is a ppm cost to the plan.

Diabetes Prevention Program

For members who are at risk of type 2 Diabetes. This is an educational program and is available online. The members would work with a coach to get a personalized program. If the member engages, the plan cost is \$150 per engaged member.

Musculoskeletal Plus

This is a peer-to-peer review. When BCI receives a pre-authorization request for a MSK surgery, there is a specialist to review the necessity of MSK surgery prior to approval.

Hinge Health

Online personalized therapy program to address chronic pain. Representatives from Hinge Health will be at our October meeting.

WondR Health

It is a program designed to change behavior and mindset toward nutrition. There is no cost to member.

Behavioral Health Management

Utilization Management, Transitions of Care, Care Management for complex behavioral health/substance abuse. The program helps in locating the correct facility for appropriate treatment.

Medical Loss Ratio

104%

Dale Layne

The Idaho School District Council will have a few board members leaving and replacements have been determined. Current board members are listed below:

Region 1 - Todd Howard

Region 2 - Tana Kellogg - Replaced Michael Garrett

Region 3 - Wade Wilson - Replaced Eric Pingrey

Region 4 - Luke Schroder - Replaced Tim Perrigot

Region 5 - Mark Kress

Region 6- Shane Williams

Executive Session

Wil Overgaard moved to go into executive session at 12:00 pm. Chuck Kinsey seconded the motion. Motion carried.

Wil Overgaard moved to end the executive session at 12:17 pm. Chuck Kinsey seconded the motion. Motion carried.

Debbie Hainke

Training Topics

The ISBT meetings will include training as time allows. Some training suggestions are listed below. Debbie asked if anyone had further suggestions to email her.

PBMs and Rebates

Review BCI contract

Relationship with DOI

Review of some insurance terms; HMO, PPO, Co-pay, deductible, etc.

Review most popular plan options

October Meeting

Hinge Health will attend the October 24th Board meeting. Script Sourcing will present at a future date possibly the February joint meeting with ISDC.

Vacation

Debbie will be on vacation with no email or voicemail access September 23 – 27th and November 18-22.

Annual Officer Election

Darren Uranga moved to elect Gordon Woolley as Chairman and Chuck Kinsey as Vice-Chairman. Wil Overgaard seconded the motion. Motion carried.

ETC

ETC, our vendor for 1094-1095 filing, will continue with the same rates if accepted. Chuck Kinsey moved to approve ETC to continue these services at the same rate for the next two years. Darren Uranga seconded the motion, motion carried.

Adjourn

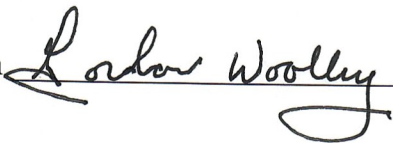
Wil Overgaard moved to adjourn the meeting at 12:35 pm. Darren Uranga seconded the motion. Motion carried.

Next Meetings

October 24th

December 5th

Chairman



Date 10/24/24

***Idaho School Benefit Trust
Board of Trustees Business Meeting Minutes
Thursday, October 24, 2024, at 9:30am
2929 W Navigator Drive, Meridian***

Attendees

Trustees: Gordon Woolley, Wil Overgaard, Chuck Kinsey, Darren Uranga (Zoom), Gaylen Smyer (Zoom)

ISDC Staff: Debbie Hainke, Dale Layne

Hinge Health: Vince

Acrisure (The Murray Group): Dave Larsen, Nellie Armstrong, Chad Murray

Blue Cross Staff: Jennifer Faltings

Called to Order

The meeting was called to order at 9:30 am on Thursday, October 24, 2024

Meeting Minutes

Meeting minutes from 9/18/24 were reviewed. Chuck Kinsey moved to approve the minutes. Wil Overgaard seconded the motion. Motion carried.

Hinge Health

Vince from Hinge Health provided program education and an annual report on engagement in the program.

Financials

September year to date budget vs actual financials were reviewed. Gaylen Smyer moved to approve the financials. Chuck Kinsey seconded the motion. Motion carried.

The CPA invoice was not presented.

Acrisure & Blue Cross

Nellie provided examples of how WeCare will impact ISBT members. Acrisure is still working with Blue Cross to get accurate data to move forward with WeCare.

Nellie will be presenting ISBT programs at the November 6th ISDC meeting.

Blue Cross

The large claim report was presented. We are processing run out claims through November for the schools that left ISBT. Seven of the large claimants are with school districts that left the Trust as of 8/31/24.

Dale Layne

Dale reminded the Board of changes in the ISDC Board of Directors. Dale & Debbie will have a booth at the ISBA conference November 6th.

Executive Session

Wil Overgaard moved to go into executive session at 12:35 pm. Chuck Kinsey seconded the motion. Motion carried.

Chuck Kinsey moved to end the executive session at 1:26 pm. Wil Overgaard seconded the motion. Motion carried.

Debbie Hainke

Our December meetings will be December 5th (in person) and January 9th (Zoom).

Debbie & Nellie will work on a satisfaction survey to be sent to participating groups over the holidays. Prior to distribution to groups, the survey will be sent to the Board for review and to brokers as prior notification.

Vacation

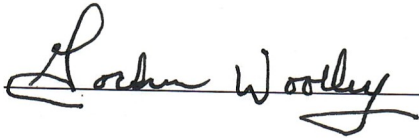
Debbie will be on vacation with no email or voicemail access November 15-22.

Adjourn

Gaylen Smyer moved to adjourn the meeting at 1:26 pm. Wil Overgaard seconded the motion. Motion carried.

Next Meetings; December 5th, January 9th

Chairman



Date 12/05/24