



Shared Strength · Trusted Care

2022-23 Annual Report

For Distribution



MISSION

To provide the best quality and structure of health benefits plans and services to our agency's employees by directly managing the costs and administration of those benefit plans through a cooperative pool in a manner that will be more efficient, economical, and competitive than what the market can offer through traditional insurance providers.

VISION

To provide the best and most affordable health benefit plans possible to local government agencies throughout the State of Idaho. To assist agencies to attract and retain quality employees in the local government sectors through the provision of affordable and quality health benefit plans.



103
Total Agencies
Retention: 100%

2,139
Total Employees
5,427
Total Members

\$35,219,344
Annual Budget

98%
Agency Participation
in Wellness
Screenings

\$629,192
Total Savings
from Programs

III-A AGENCIES

IDAHO CITIES

Aberdeen
American Falls
Arco
Athol
Blackfoot
Bonners Ferry
Cascade
Challis*
Council
Dalton Gardens
Declo
Donnelly
Dover
Downey
Dubois
Emmett
Franklin*
Firth
Fruitland
Garden City
Grangeville
Hayden
Homedale
Kamiah
Ketchum
Kooskia
Kootenai*
Lava Hot Springs
Malad*
Marsing
McCall
Menan
New Meadows
New Plymouth
Nezperce
Oakley
Orofino*
Parma
Paul
Payette
Potlatch
Preston
Rupert
Salmon
Shelley*
Star
St. Anthony

Tetonia*

Troy
Victor
Wilder

HIGHWAY DISTRICTS

Buhl
East Side
Filer
Ferdinand
Grangeville
Hillsdale
Keuterville
Minidoka
Power County
Worley

FIRST RESPONDERS

Bear Lake Co. Fire
Blackfoot Police & Fire
Buhl Fire*
Cascade Rural Fire
Eagle Fire
East Side Fire
Kootenai County EMS
Kootenai County Sheriff*
Kuna Fire
Marsing Fire
McCall Fire
Meadows Valley Rural Fire
Middleton Fire*
Minidoka County Fire
Nampa Fire
Nampa Police
Northern Lakes Fire
Sagle Fire
Sandpoint Fire
Shoshone County Fire #2
Spirit Lake Fire
St. Maries Fire
Star Fire
Teton County Fire & Rescue
Westside Fire

IRRIGATION DISTRICTS

Boise Kuna*

Lewiston Orchards
Minidoka

LIBRARY DISTRICT

American Falls

TRANSPORTATION AUTHORITY

Mountain Rides
S.P.O.T*

ABATEMENT DISTRICTS

Payette County Gopher
Twin Falls Pest

RECREATION DISTRICTS

Middleton Parks
Payette County

WATER & SEWER DISTRICTS

North Lake Recreation
Southside
Star Sewer

CEMETERY DISTRICTS

Marsing Homedale*

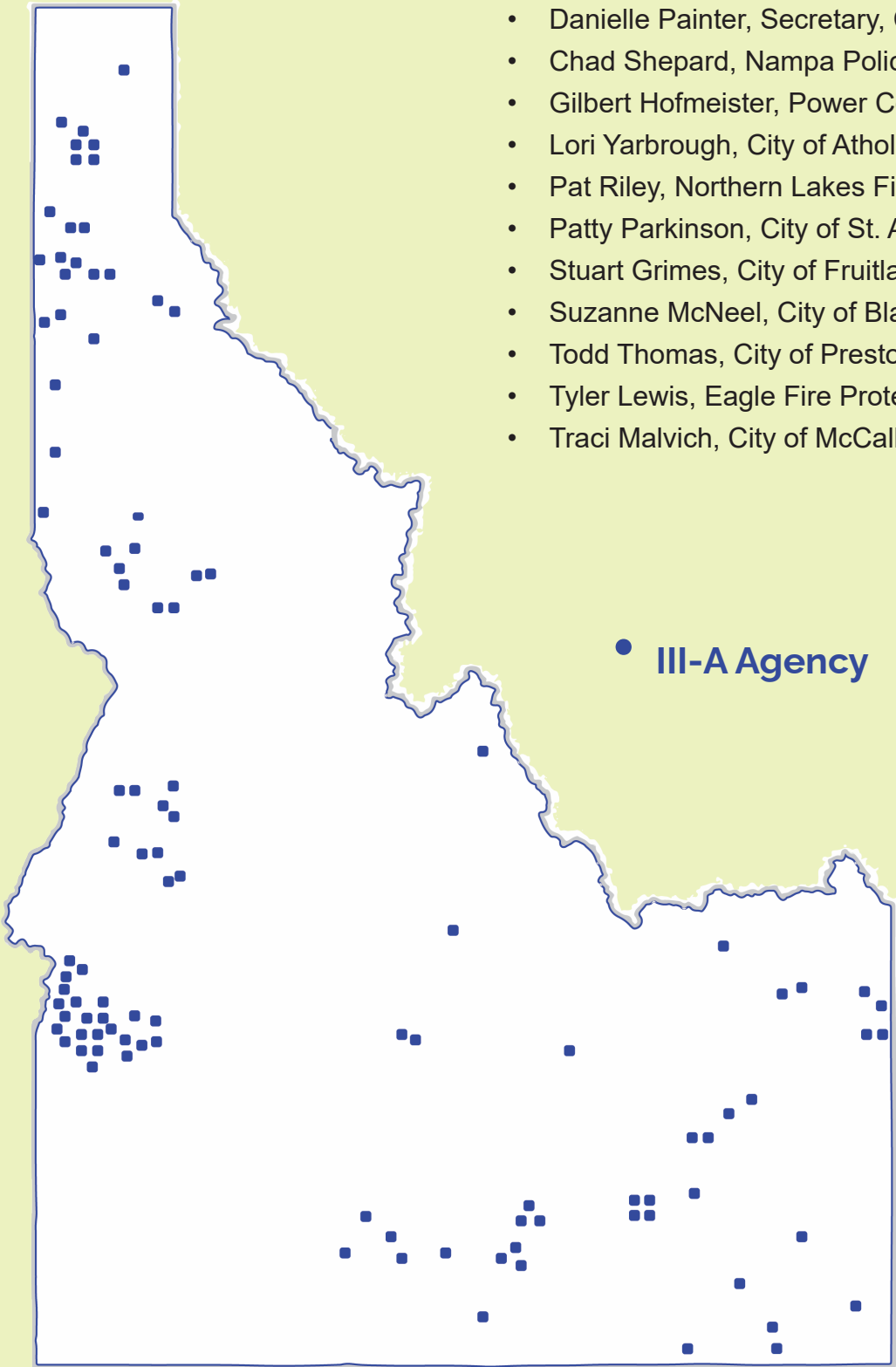
III-A

LHTAC

***New Agency**

BOARD OF TRUSTEES

- Dan Hammond, Chair, City of American Falls
- Ruth Bailes, Vice-Chair, Minidoka Irrigation District
- Danielle Painter, Secretary, City of New Plymouth
- Chad Shepard, Nampa Police Department
- Gilbert Hofmeister, Power County Highway District
- Lori Yarbrough, City of Athol
- Pat Riley, Northern Lakes Fire Protection District
- Patty Parkinson, City of St. Anthony
- Stuart Grimes, City of Fruitland
- Suzanne McNeel, City of Blackfoot
- Todd Thomas, City of Preston
- Tyler Lewis, Eagle Fire Protection District
- Traci Malvich, City of McCall



STAFF OPERATIONS



Amy Manning
Executive Director



Megan Smith
Wellness Manager &
Data Analyst



Susan Lasuen
Operations Manager



Nicole Tuttle
Benefits Manager



Kandice Dickinson Marketing
& Education Manager



Brooke Calton Administrative
Specialist

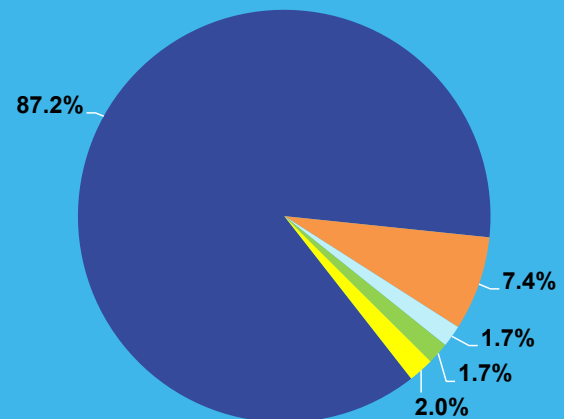


Tami Testa
Benefit Specialist

Administration and Operating Expenses:

- 22-23: -3%
- 21-22: -2%
- 20-21: -9%

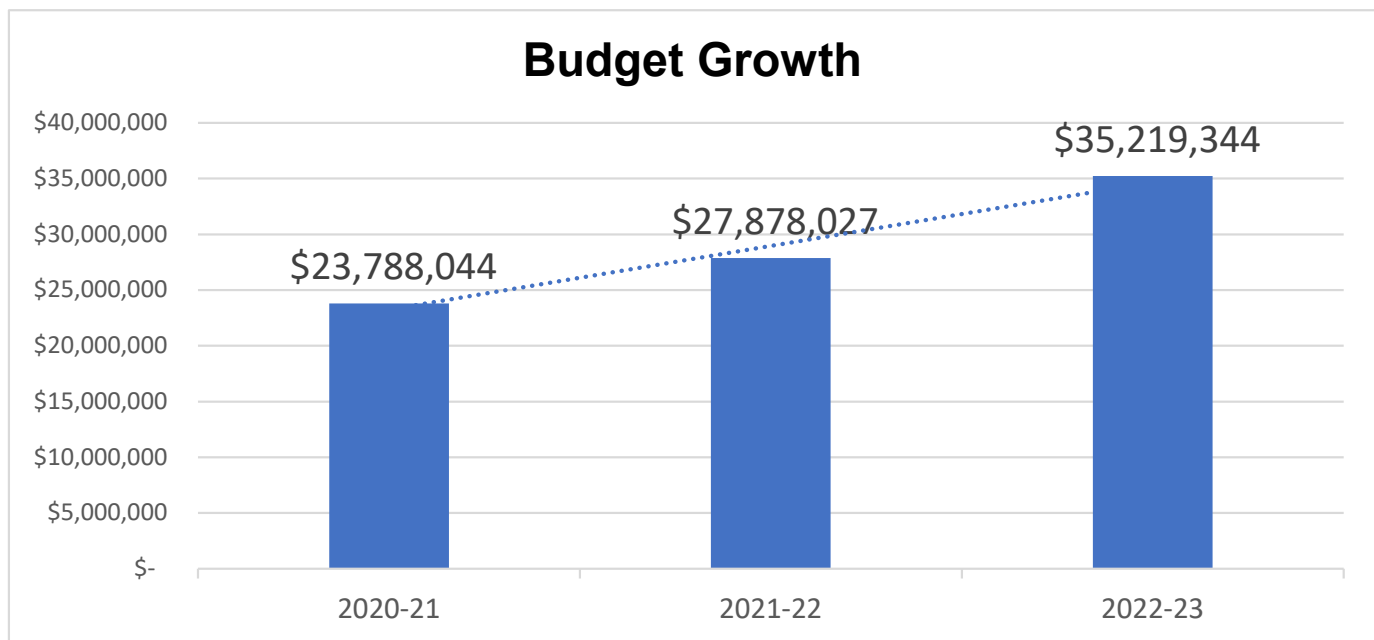
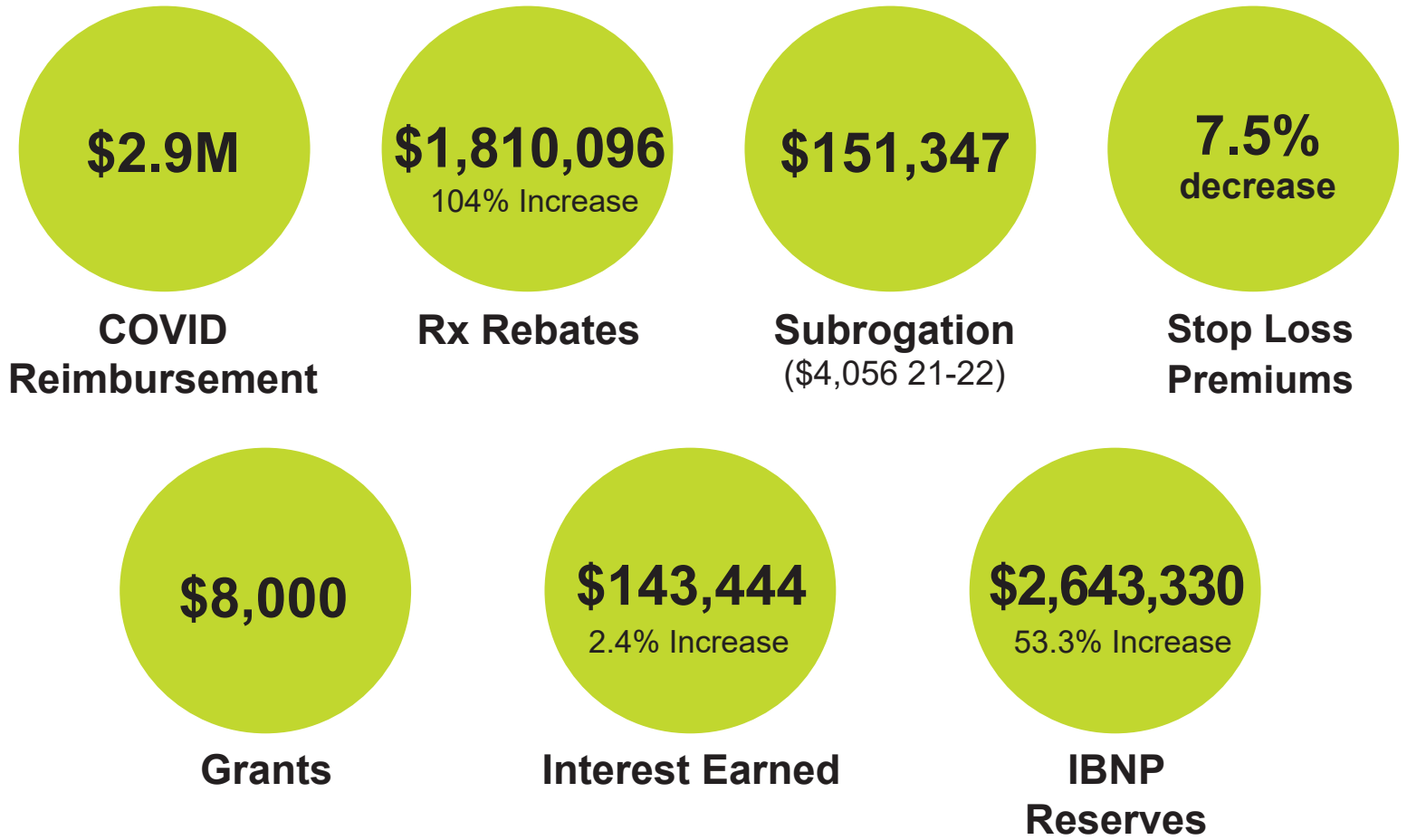
- Claims (All Benefits)
- TPA Administration
- Contractors
- Operations
- Staff



MEMBER RELATIONS

- Benefit Line calls: 2,217
- On-site annual reports: 75
- On-site benefit meetings: 87
- COBRA members: 31
- Retirees/agencies: 28/20
- Internally administered benefits: 10
- Conference sponsorships: 9
(IWUA, IRWA, Fire Chiefs, Police Chiefs, ICCTFOA, AIC, Fire Comm., IAHD, FLIP)

FINANCE



MEDICAL PLAN

57

Provided Ill-A Info

21

Rated

0

Dropped Benefits

12

Joined

	Ill-A Renewal	Trend
PY19	3.0%	6.5%
PY20	2.6%	7.0%
PY21	1.0%	6.0%
PY22	9.5%	6.0%
PY23	12.0%	6.5%

4

Declined Agencies

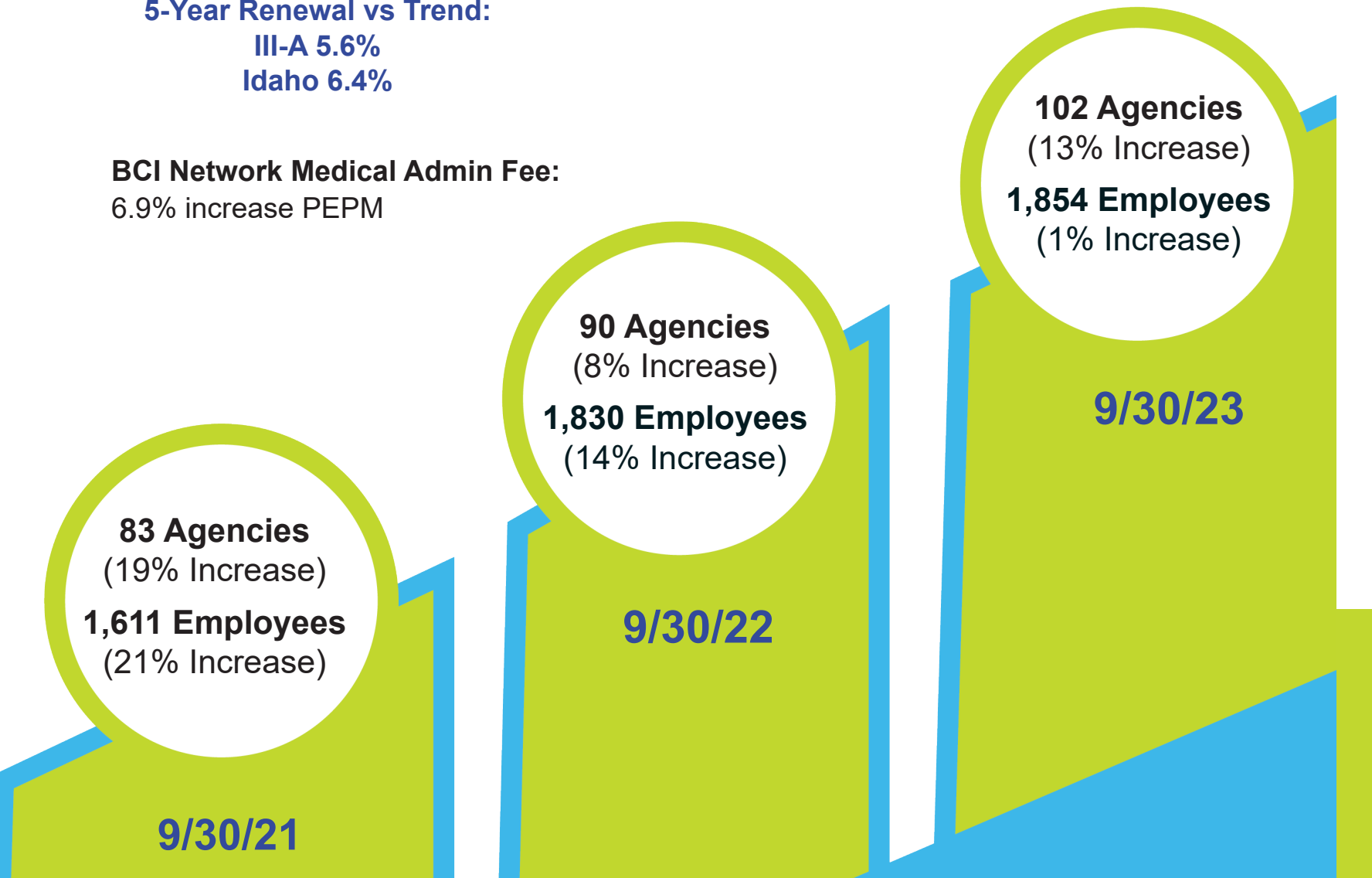
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Small Agencies Now Able to Offer Benefits

5-Year Renewal vs Trend:

Ill-A 5.6%
Idaho 6.4%

BCI Network Medical Admin Fee:
6.9% increase PEPM



HIGH CLAIMANTS

Member	Total Paid	Diagnosis
1	\$441,651	Cancer
2	\$417,487	Cancer
3	\$401,274	Autoimmune
4	\$385,705	Hemophilia
5	\$382,749	Autoimmune
6	\$381,955	Autoimmune
7	\$318,633	Autoimmune
8	\$259,069	Cancer
9	\$232,195	Cancer
10	\$224,774	Cancer
11	\$210,458	Autoinflammatory
12	\$186,823	Cancer
13	\$177,021	Spinal
14	\$170,107	Cardiac
15	\$156,879	Spinal
16	\$137,242	Autoimmune
17	\$130,386	Cardiac
18	\$124,385	Neurological
19	\$123,872	Cardiac
20	\$113,804	Cardiac
21	\$111,198	Autoimmune
22	\$109,652	Cardiac
23	\$101,328	Respiratory

\$5,298,646 Total Claims
(\$10,412) Stoploss Credits
\$5,288,234 Total Paid Less Stoploss

**3 Reached
Stop Loss**

**\$10,412
Stop Loss
Reimbursement**

**23 Member
Claims
Over \$100k**

**24 Care
Management
Members**

Past Plan Year High Claimant
Termed
Hit Stoploss (claims >\$400K)

Stop Loss Deductible: \$400,000 with \$50,000 Aggregate Corridor
**This report will not be final till 12/31/23 due to run out claims*

LIFE INSURANCE	2021	2022	2023	Totals
Total Paid Death Claims	\$20,000	\$60,000	\$0	\$80,000
Paid Premium	\$56,943	\$71,217	\$75,868	\$204,029
Loss Ratio	35%	84%	0%	39%
Average # of Lives	1,521	1,749	1,864	

MEDICAL PROGRAMS

Maternity

\$68,789
Estimated Savings

Medication Infusion

\$367,318
Estimated Savings

Telehealth

\$193,085
Estimated Savings
(Calls: 2,645)

Wondr Health

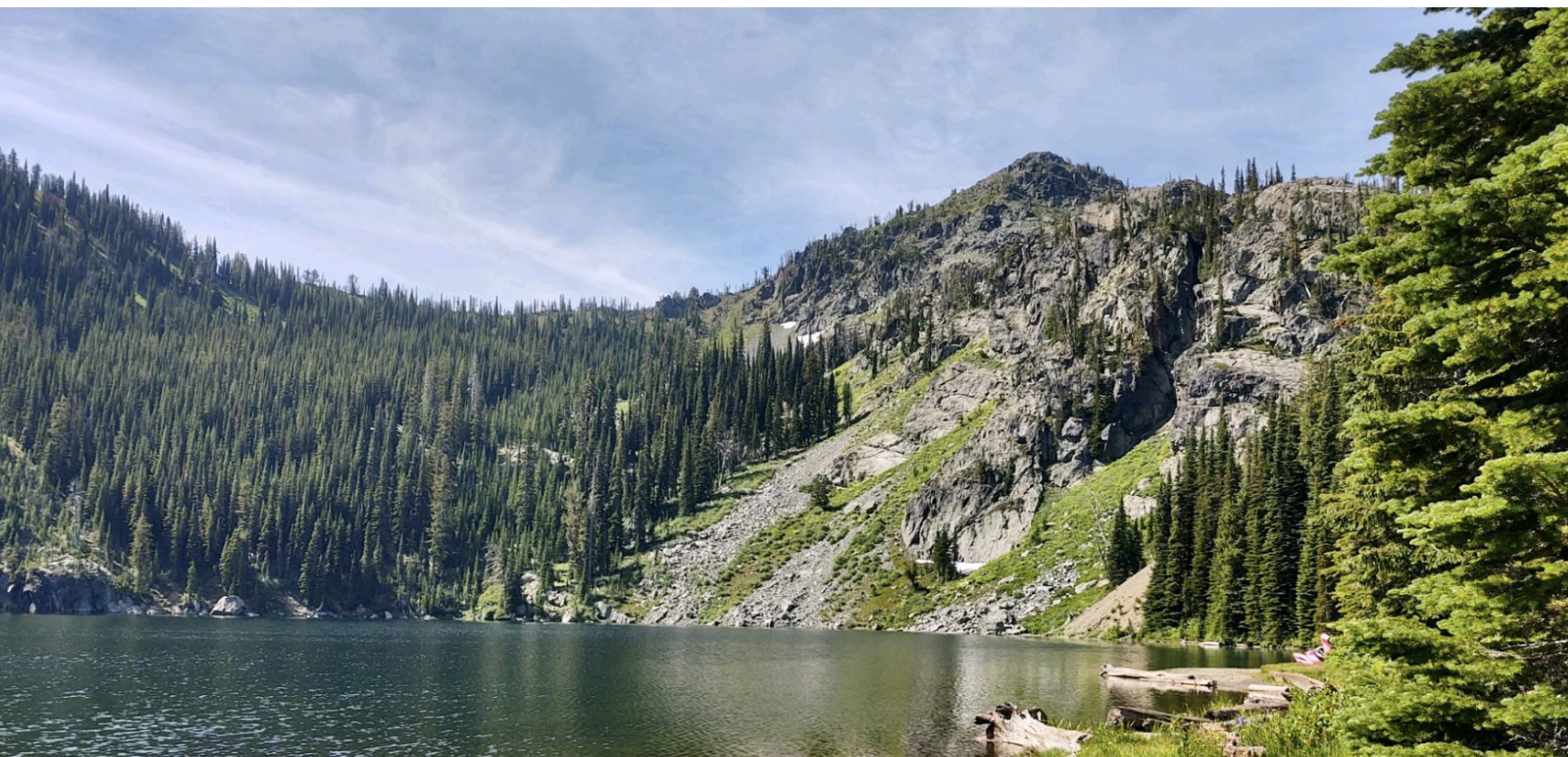
538 lbs Lost by Participants
846 Sessions Engaged

Tobacco Cessation

18 Members

Health Coaching

55 Members



WELLNESS SCREENINGS



1,047

Members (58%)
(7% increase from 21-22)

89

Agencies
(98% Participation)

4

Elevated PSA
(referred to Urologist for further eval of prostate)

4

Positive Cologuard
(all have/scheduled further eval via colonoscopies)

2

Type 2 Diabetes Dx

125

Elevated Lipid Panels

Nurse Practitioners made follow-up calls to all members with elevated results with recommendations on lifestyle changes, and if necessary, follow-up blood work, and/or medication prescribed or prescription modifications.

Dermatology Skin Checks

282

Members Screened

28

Agencies

10

Possible Melanomas

1

Stage 1 Melanoma
(lesion removed)

1

SCC
(cancerous and treated)

20

Non-Melanoma Skin Cancers

The Dermatologist PA made follow-up calls to all patients with higher risk conditions to ensure further exams/treatment were performed. These records were then handed off to the III-A Nurse Practitioners to confirm recommended treatment was completed and filed in the members electronic medical record.

DENTAL PLAN

972

Total Employees

10

Added

0

Dropped Benefits

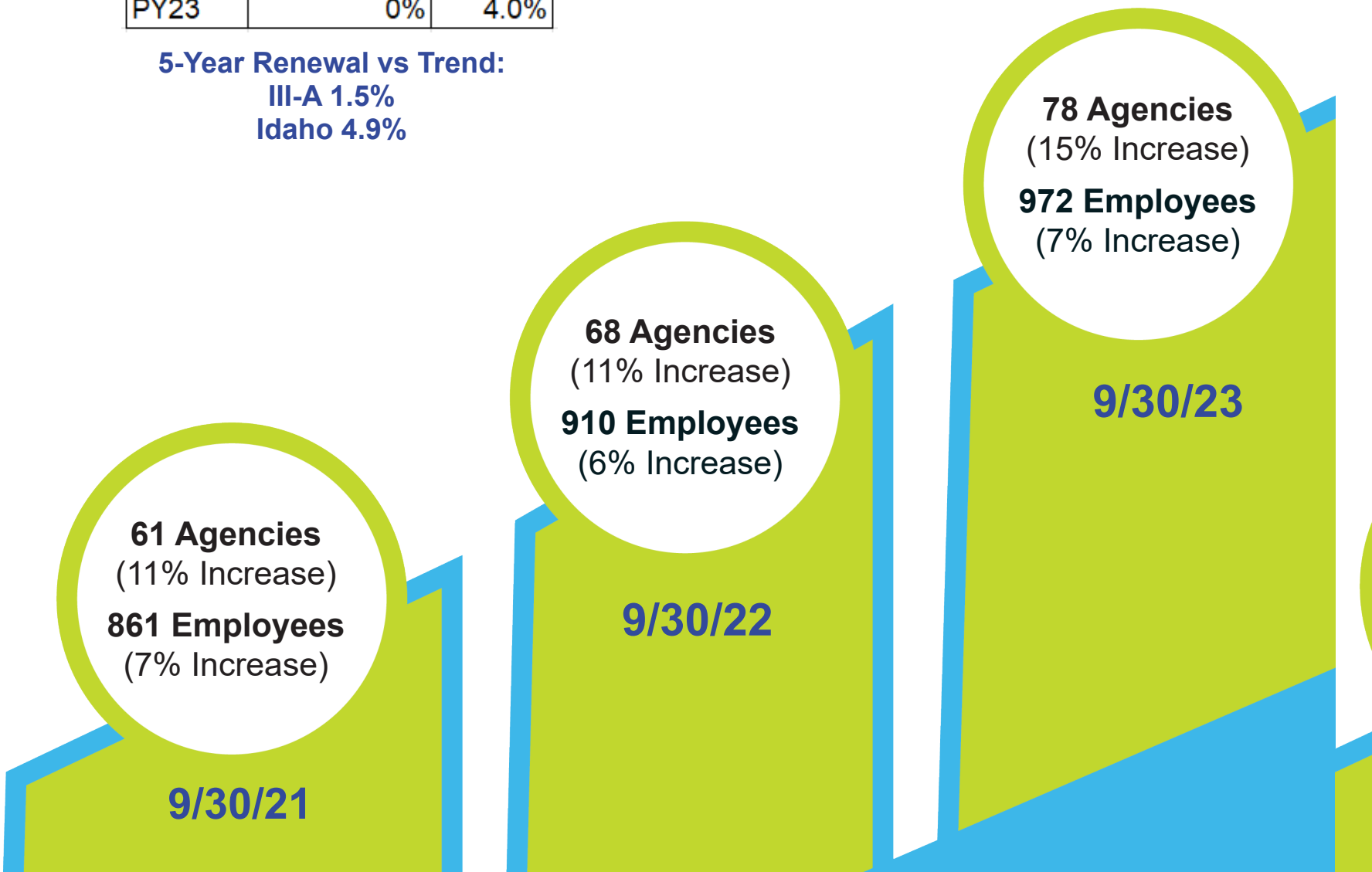
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Small Agencies Now Able to Offer Benefits

	III-A Renewal	Trend
PY19	0%	7.0%
PY20	3%	5.0%
PY21	0%	5.0%
PY22	4.36%	3.5%
PY23	0%	4.0%

BCI Network Dental Admin Fee:
0% increase PEPM

5-Year Renewal vs Trend:
III-A 1.5%
Idaho 4.9%



VISION PLAN

1,100

Total Employees

9

Added

0

Dropped Benefits

6

Small Agencies Now Able to Offer Benefits

	III-A Renewal	Trend
PY19	0%	3.0%
PY20	15%	5.0%
PY21	0%	5.0%
PY22	0%	5.0%
PY23	14.3%	5.0%

BCI Network Vision Admin Fee:
0% increase PEPM

5-Year Renewal vs Trend:
III-A 5.9%
Idaho 4.6%

64 Agencies
(10% Increase)
761 Employees
(7% Increase)

9/30/21

71 Agencies
(11% Increase)
970 Employees
(27% Increase)

9/30/22

80 Agencies
(13% Increase)
1,100 Employees
(13% Increase)

9/30/23

MENTAL HEALTH PLAN

2,139

Total Employees

6

Provided Ill-A Info

5

Joined

4

Agencies MH for Volunteers/Elected Officials

1,788

EAP Visits

239

EAP Member Utilization

46

EAP Unique Agency Utilization

13

Wellness Wednesday Webinars

502

Wellness Wednesday Webinar Participants
(108% Increase)

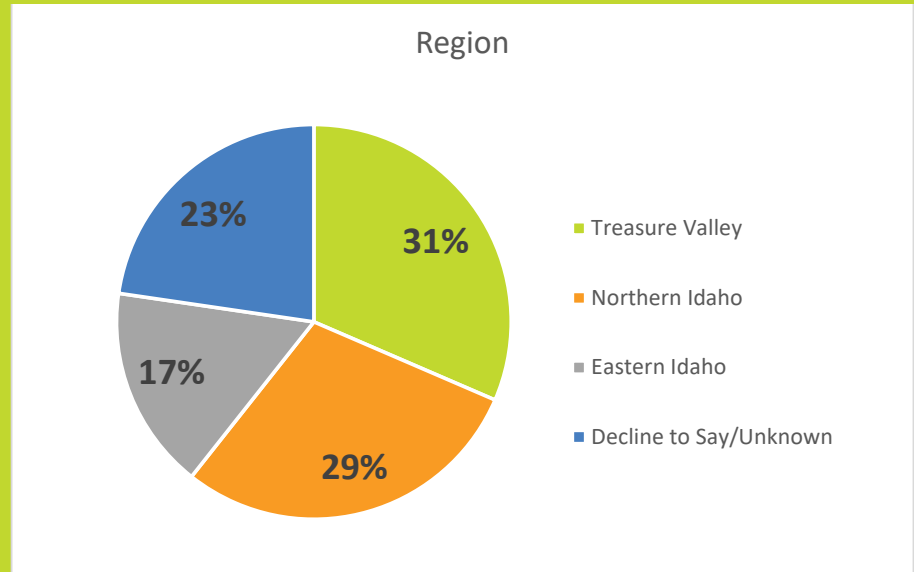


SHIFT WELLNESS



216 First Responder Helpline Calls
(37% increase)

5 First Responder Crisis Calls



26

First Responder MH Trainings

23

General Agency MH Trainings

7

Critical Incident Debriefs

3

Conference Trainings

21

Inpatient
Employee: 7
Spouse: 2
Child: 12

31%

Inpatient Increase

43%

Inpatient First Responders/ Dependents





LOOKING FORWARD . . .

- Reduction in Administration and Operation Costs (-6%)
- 2023-2024 Stop Loss Reduction PEPM (-11%)
- Specialty Medication Program (PAP)
- Exploring On-Site Mammogram Bus/HerScan Breast Ultrasound
- Expand Skin Checks at Wellness Screenings
- Digital Physical Therapy (Hinge Health)
- Diabetes Prevention Program
- Reduction in Professional/Third Party Fees
- Medical Weight Management Program
- New Employee