



Shared Strength • Trusted Care

2024-25 Annual Report





MISSION

Provide the best quality and structure of health benefits to our agencies by managing the costs and administration of those benefits through a cooperative pool in a manner that is more efficient, economical and competitive than traditional insurance providers.

VISION

To provide the best and most affordable health benefits to eligible local government agencies throughout the State of Idaho.

To assist agencies to attract and retain quality employees in the local government sectors through affordable and quality health benefit plans.

To establish the III-A as the leading governmental health benefit pool in the State of Idaho, becoming the gold standard for health care.

124
Total Agencies

2,565
Total Employees
6,476
Total Members

\$42,448,790
Annual Budget

95%
Agency Participation
in Wellness
Screenings

\$4,257,477
Total Estimated
Program Savings

III-A AGENCIES

CITIES

Aberdeen
American Falls
Arco
Athol
Bellevue
Blackfoot
Bonners Ferry
Cascade
Challis
Cottonwood
Council
Dalton Gardens
Declo
Donnelly
Dover
Downey
Emmett
Firth
Franklin
Fruitland
Garden City
[Genesee*](#)
Grangeville
Hayden
Hayden Lake
Homedale
Kamiah
[Kendrick*](#)
Ketchum
Kooskia
Kootenai
Lava Hot Springs
Malad
Marsing
McCall
Menan
Middleton
New Meadows
New Plymouth
Nezperce
Oakley
Orofino
Parma
Paul
[Pierce*](#)
Potlatch
Preston
Rathdrum**
Rupert
Salmon

Shelley
St. Anthony
St Maries
Star
[Teton*](#)
Tetonia
Troy
Victor
Weippe
[Wilder*](#)
[Winchester*](#)

HIGHWAY DISTRICTS

Buhl
[Clearwater*](#)
East Side
Ferdinand
Filer
[Golden Gate*](#)
Grangeville
Hillsdale
Keuterville
Minidoka County
Power County
[Prairie*](#)
[Raft River*](#)
[Union*](#)
[Weiser Valley*](#)
Worley

FIRST RESPONDERS

Bear Lake Fire
Blackfoot Police & Fire
Buhl Fire
Canyon County Ambulance
Cascade Rural Fire
Eagle Fire District
East Side Fire
Kootenai County EMS
Kootenai County Sheriff**
Kuna Fire
Madison Fire
Marsing Fire
McCall Fire
Meadows Valley Fire
Mica Kidd Island Fire District
Middleton Fire
Minidoka Fire
Nampa Fire
Nampa Police
Northern Lakes Fire

Oneida County Sheriff**
Sagle Fire
[Salmon River Ambulance**](#)
Shoshone Fire #2
Spirit Lake Fire
St. Maries Fire
Star Fire
Teton Fire
Westside Fire
Worley Fire

IRRIGATION DISTRICTS

Black Canyon Irrigation
Boise Kuna Irrigation
King Hill Irrigation
LOID
Minidoka Irrigation

LIBRARY DISTRICT

American Falls

TRANSPORTATION

LHTAC
Mountain Rides
S.P.O.T

ABATEMENT DISTRICT

Twin Falls Pest

RECREATION DISTRICTS

Greater Middleton Parks
Payette County

WATER & SEWER DISTRICTS

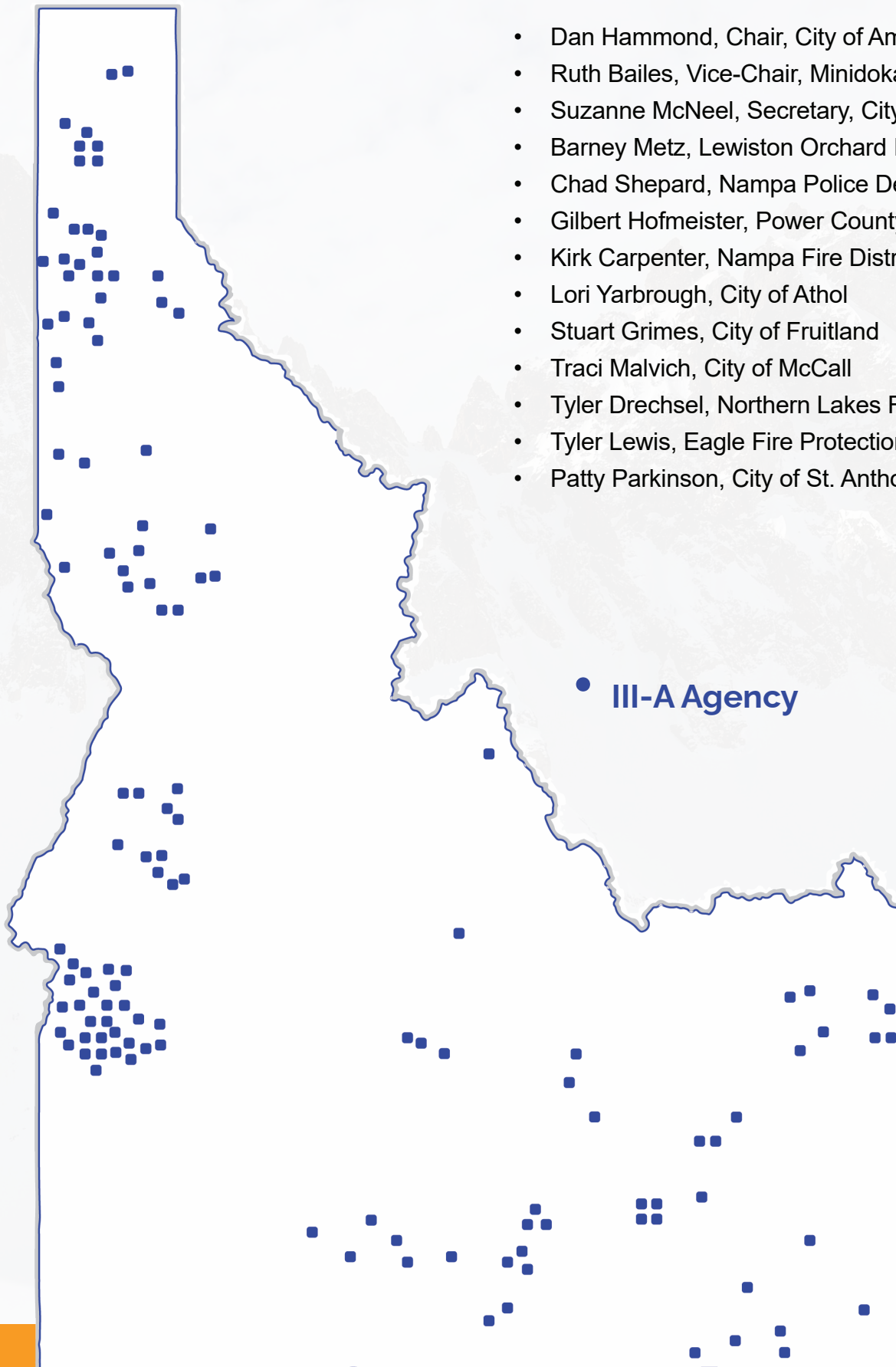
Hayden Lake Sewer
North Lake Sewer & Water
Southside Water & Sewer
Star Sewer & Water

CEMETERY DISTRICTS

Marsing Homedale
Star

[New Agencies*](#)
Mental Health Only**

BOARD OF TRUSTEES



- Dan Hammond, Chair, City of American Falls
- Ruth Bailes, Vice-Chair, Minidoka Irrigation District
- Suzanne McNeel, Secretary, City of Blackfoot
- Barney Metz, Lewiston Orchard Irrigation District
- Chad Shepard, Nampa Police Department
- Gilbert Hofmeister, Power County Highway District
- Kirk Carpenter, Nampa Fire District
- Lori Yarbrough, City of Athol
- Stuart Grimes, City of Fruitland
- Traci Malvich, City of McCall
- Tyler Drechsel, Northern Lakes Fire Protection District
- Tyler Lewis, Eagle Fire Protection District
- Patty Parkinson, City of St. Anthony

• III-A Agency

THE III-A TEAM



Amy Manning
Executive Director



Megan Lockwood
Wellness & Data Director



Susan Lasuen
Operations Director



Alaysia Wallace
Benefits Specialist



Karen Drown
Financial Specialist



Hana Waters
Senior Benefits Specialist



Kandice Bieker
Marketing Manager

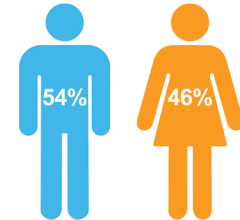
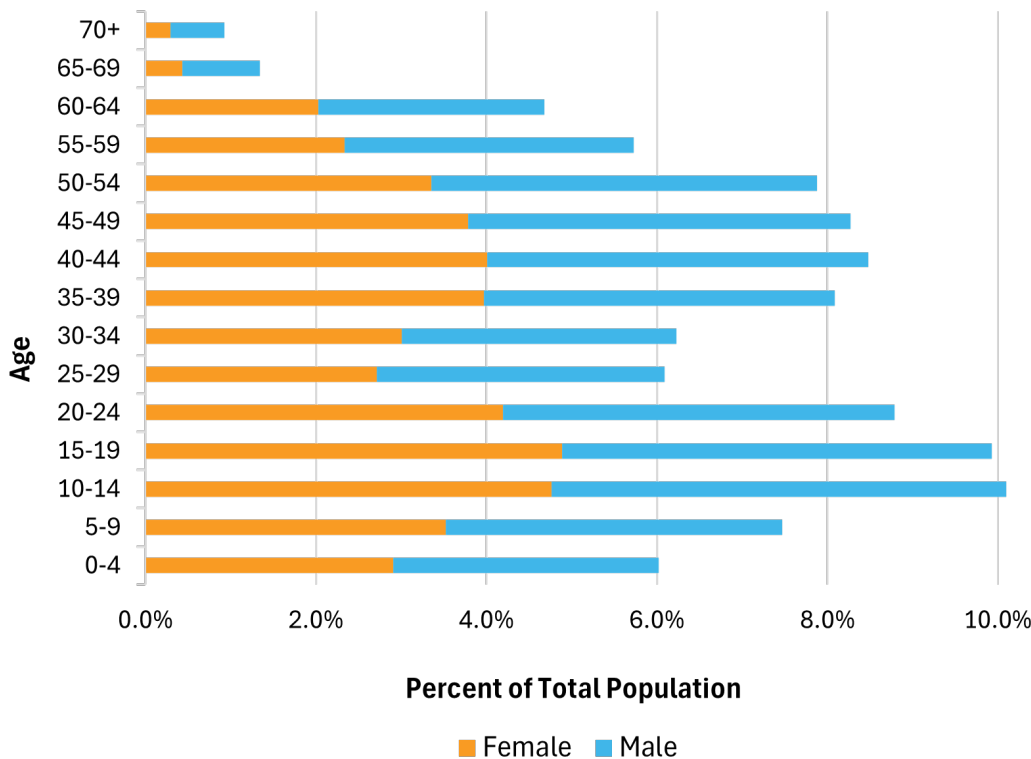


Nicole Tuttle
Benefits Manager



Tami Testa
Benefits Manager

MEMBER RELATIONS



Benefit Line Calls: 8,013

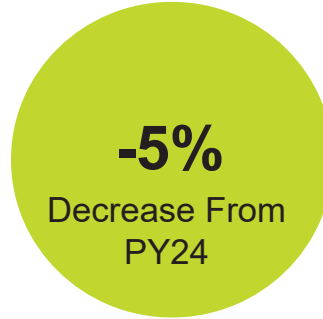
Conference Sponsorships:

- Idaho Water Users
- Idaho Rural Water
- Idaho Fire Chiefs
- Idaho Chiefs of Police
- Idaho City Clerks, Treasurers, and Finance Officers
- Idaho State Fire Commissioners'
- Idaho Association of Highway Districts
- Public Sector HR
- Association of Idaho Cities
- Southwest Idaho EMS & Fire

FINANCE



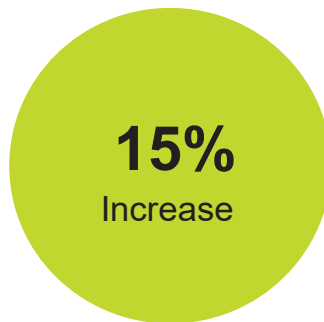
Rx Rebates



Rx PEPM



Interest Earned

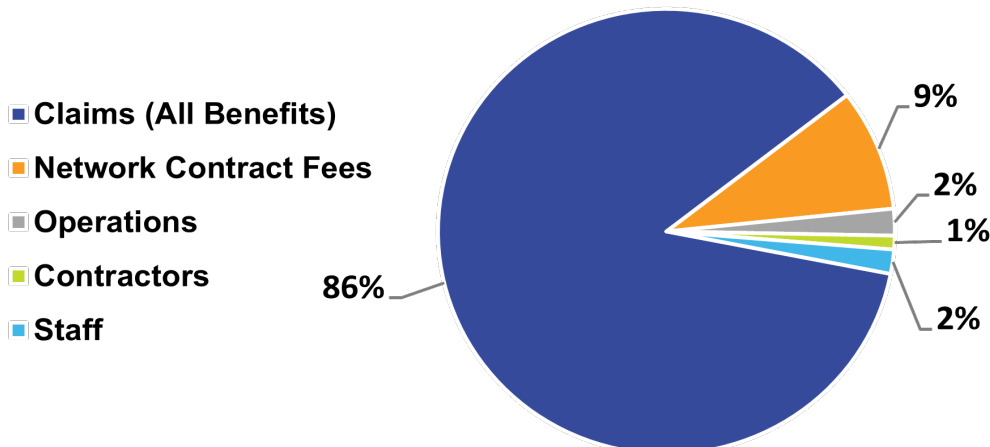


**Stop Loss
Catastrophic Coverage**



**IBNP Reserves
Required by DOI**

Budget Distribution



Administration and Operating Expenses:

- PY25: 1%
- PY24: 2%
- PY23: -3%
- PY22: -2%

MEDICAL & RX PLAN

54

Provided Ill-A
Info

42

Rated

0

Dropped
Benefits

12

Joined

	Ill-A Renewal	Trend
PY19	3.0%	7.0%
PY20	2.6%	7.0%
PY21	1.0%	6.0%
PY22	9.5%	6.0%
PY23	12.0%	6.5%
PY24	6.1%	7.1%
PY25	7.5%	7.1%

7-Year Renewal vs Trend:
Ill-A 6.0%
Idaho 6.7%

10

Declined
Agencies

4

Small Agencies
Now Able to
Offer Benefits

118 Agencies
(7% Increase)

2,140 Employees
(3% Increase)

9/30/25

110 Agencies
(8% Increase)

2,076 Employees
(12% Increase)

9/30/24

102 Agencies
(13% Increase)

1,854 Employees
(1% Increase)

9/30/23

HIGH CLAIMANTS & STOP LOSS

Stop Loss Deductible: \$475,000 with \$50,000 Aggregate Corridor

Member	Total Paid	Pending Reimbursements
1	\$630,984	(105,984)
2	\$522,250	(47,250)
3	\$478,407	(3,407)
4	\$477,277	(2,277)
5	\$385,553	
6	\$372,471	
7	\$347,722	
8	\$324,814	
9	\$303,072	
10	\$269,971	
11	\$257,371	
12	\$250,067	
13	\$228,011	
14	\$210,965	
15	\$201,239	
16	\$199,025	
17	\$190,261	
18	\$186,499	
19	\$174,810	
20	\$174,161	
21	\$165,485	
22	\$150,649	
23	\$147,107	
24	\$136,181	
25	\$135,276	
26	\$126,721	
27	\$118,137	
28	\$114,645	
29	\$114,450	
30	\$108,943	
31	\$107,413	
32	\$102,514	
\$7,712,452		(\$158,918)

	Hit Stoploss (claims >\$475K)
	Past Plan Year High Claimant
Bold Red	Termed

\$1.1M

Melanoma Spend
(High Claimants)

\$935K

Cardiac Spend
(High Claimants)

\$1.9M

**Non-Melanoma
Oncology Spend**
(High Claimants)

Prior Year High Claimants			
Year	Members	% of Membership	% of Total Claims
PY22	27	0.6%	29%
PY23	25	0.5%	22%
PY24	33	0.6%	30%
PY25	32	0.6%	22%

*This report will not be final until 12/31/25 due to run out claims.

MEDICAL & RX PROGRAMS

SmithRx Connect Programs

Copay, Patient Assistance, International
Sourcing, Mail Order, Cost Plus Drugs

\$2,999,650
Estimated Savings

Medication Infusion

BCI to SmithRx Shift

\$87,933
Estimated Savings

Potential Connect Program Savings:

\$447,157
(52 Members)

Telehealth

24/7 Care Access

\$771,110
Estimated Savings
(Calls: 5,318)

Hinge Health

At-home Virtual Physical Therapy

\$290,687
Estimated Savings

Wondr Health

Digital Weight Loss Program

890 lbs Lost

Maternity

Saint Alphonsus Preferred Care

\$108,097
Estimated Savings

Health Coaching

Telephonic Lifestyle Support

33 Members

Total Estimated Program Savings: \$4,257,477

WELLNESS SCREENINGS

1,230

Screened
(37% of Eligible Members)

104

Agencies
(95% Participation)

18

Elevated PSA

2

Positive Cologuards

221

Elevated A1C

474

Elevated Lipid Panels

Nurse Practitioners and staff followed up with members who had elevated results to ensure appropriate next steps.



Dermatology Skin Checks

568

Members Screened

2

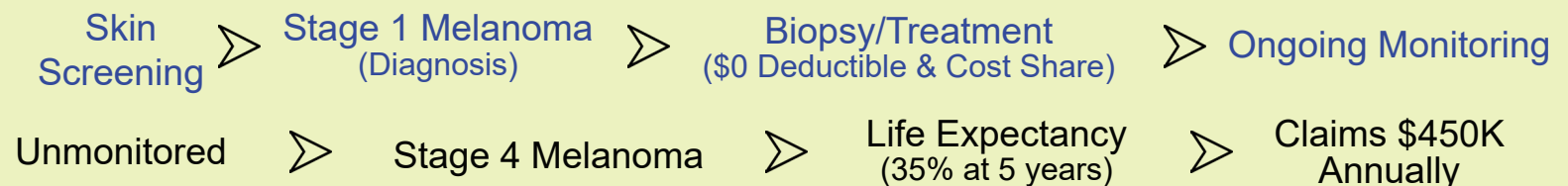
Melanoma

31

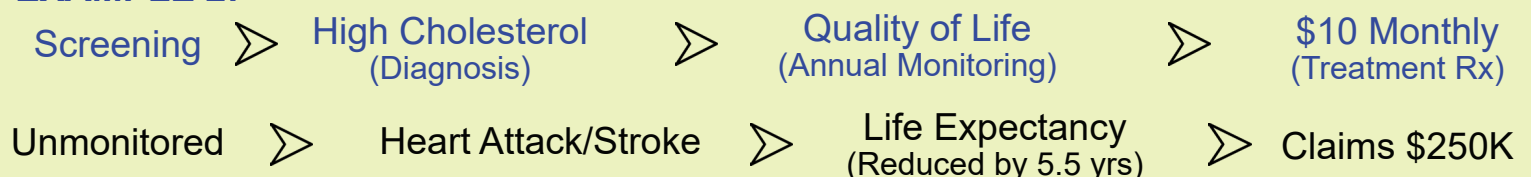
Non-Melanoma Skin Cancers

Dermatologist PA's made follow-up calls to all members with higher risk conditions to ensure further evaluations were performed.

EXAMPLE 1:



EXAMPLE 2:



DENTAL PLAN

1,521

Total
Employees

12

Added

0

Dropped
Benefits

4

Small Agencies Now
Able to Offer Benefits

	III-A Renewal	Trend
PY19	0.0%	7.0%
PY20	3.0%	5.0%
PY21	0.0%	5.0%
PY22	4.4%	3.5%
PY23	0.0%	4.0%
PY24	0.0%	4.9%
PY25	0.0%	5.0%

7-Year Renewal vs Trend:
III-A 1.1%
Idaho 4.9%

78 Agencies
(15% Increase)
972 Employees
(7% Increase)

9/30/23

86 Agencies
(10% Increase)
1,075 Employees
(11% Increase)

9/30/24

98 Agencies
(14% Increase)
1,521 Employees
(41% Increase)

9/30/25

VISION PLAN

1,517

Total
Employees

8

Added

0

Dropped
Benefits

4

Small Agencies Now
Able to Offer Benefits

	III-A Renewal	Trend
PY19	0.0%	3.0%
PY20	15%	5.0%
PY21	0.0%	5.0%
PY22	0.0%	5.0%
PY23	14.3%	5.0%
PY24	0.0%	4.6%
PY25	0.0%	5.0%

7-Year Renewal vs Trend:
III-A 4.2%
Idaho 4.7%

98 Agencies
(9% Increase)
1,517 Employees
(24% Increase)

9/30/25

90 Agencies
(13% Increase)
1,226 Employees
(11% Increase)

9/30/24

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

9/30/23

MENTAL HEALTH PLAN

10

**Agencies Providing
Mental Health to
Volunteers/Elected
Officials**

3,022

EAP Visits
(8% Increase in
Utilization)

18

Inpatient
(40% Decrease)

12 Members:

- Employee: 3
- Spouse: 3
- Child (under 26): 6



86

**Mental Health &
Wellness Trainings**

- Onsite & Virtual
- Wellness Wednesday Webinars
- Mindful Monday
- Peer Support
- Conferences

124 Agencies
(9% Increase)

2,565 Employees
(5% Increase)

9/30/25

114 Agencies
(11% Increase)

2,448 Employees
(14% Increase)

9/30/24

103 Agencies

2,139 Employees

9/30/23

FIRST RESPONDER WELLNESS

250

**First Responder
Helpline Calls**
(12% Increase)

8

**First Responder
Crisis Calls**

21

**Critical Incident
Debriefs**
(200% Increase)

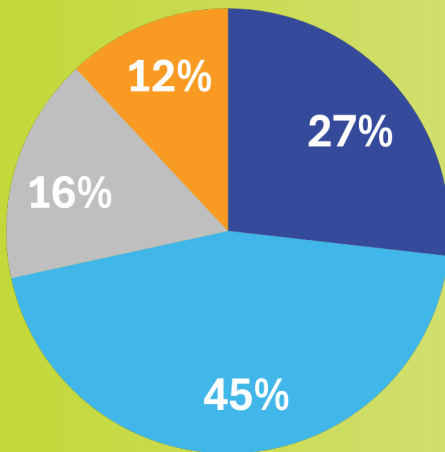
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Wellness While Working

Provides employees with ongoing training opportunities and access to III-A EAP mental health providers, equipping staff with resources and strategies to enhance their overall well-being.

Calls by Region:

- Treasure Valley
- Northern Idaho
- Eastern Idaho
- Decline to State/Unknown





CALL TO ACTION!

- **Consider Medicare as Primary for Eligible Spouses** – Spouses may enroll in Medicare as their primary medical coverage while retaining III-A Internal Benefits for additional support.
- **Promote Annual Wellness Screenings** – Encourage employees to identify risks early and reduce avoidable high-cost claims.
- **Encourage Enrollment in SmithRx Programs** – Support the use of alternative sourcing, mail-order, and generic/preferred medications to maximize savings.
- **Report Major Accidents to III-A** – Ensures proper claims management, including Third Party Liability or Workers' Compensation.
- **Select a Wellness Champion** – Appoint a team member to lead the charge, inspire participation, and promote the health of employees and their families.
- **Share III-A Resources** – Distribute communications and tools to all employees to increase awareness and engagement.