



Shared Strength · Trusted Care

2021-22 Annual Report

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.

The last two years have been difficult for health trusts and insurance companies across the country. The direct and indirect costs of the pandemic took a toll.

The III-A staff has continued to be proactive and innovative to help reduce the impact of the pandemic and high claimants. I appreciate the opportunity to share the program information and data contained in the annual report.

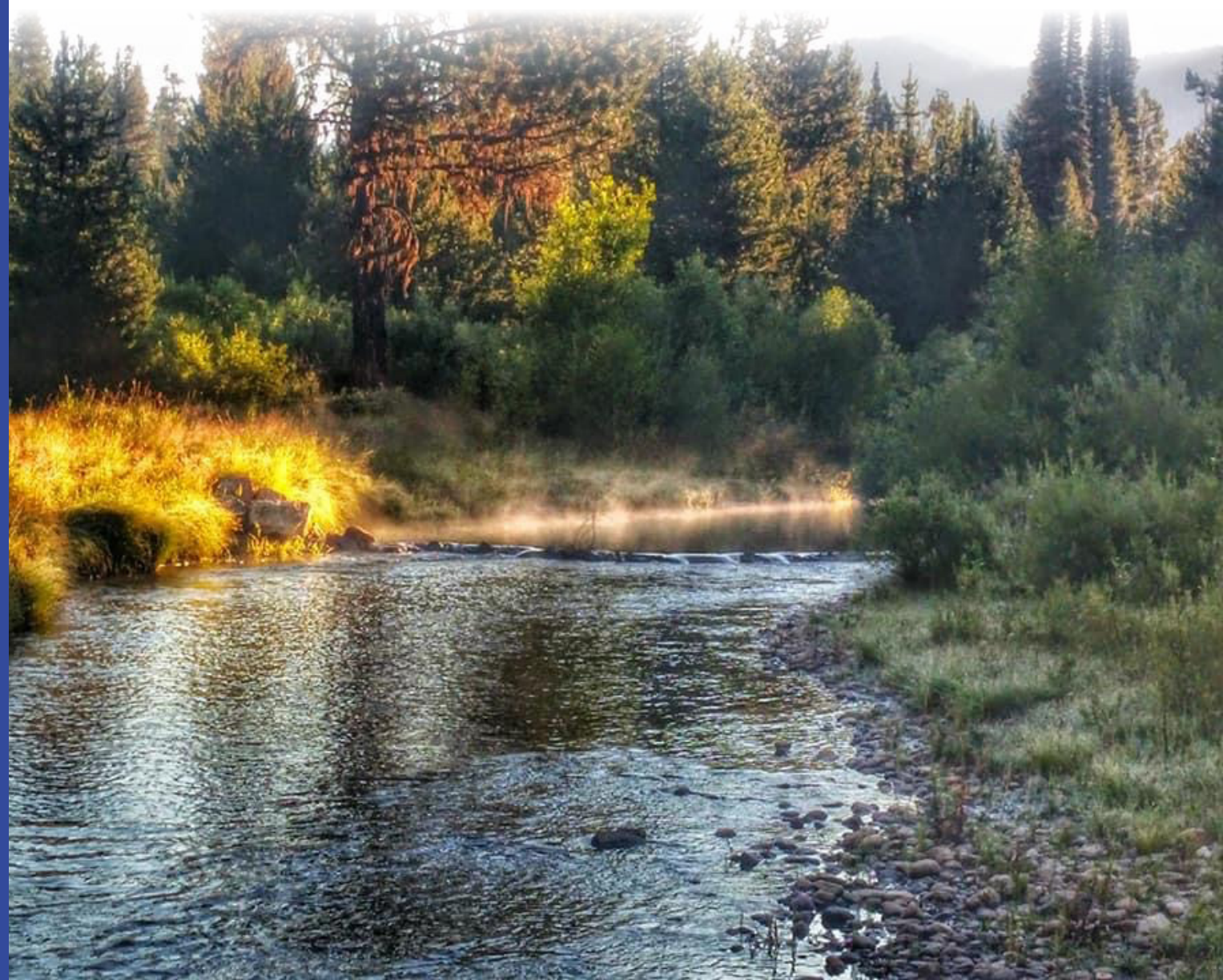
As always, we remain committed to providing:

- Exceptional, gold standard care to each member
- Enhanced, innovative benefits
- Strategic, planned growth to protect our agencies
- Fiscally responsible, transparent operations

Thank you for trusting the III-A team with caring for your team!



III-A Executive Director



AT A GLANCE

MEMBERSHIP

5,285

GROWTH

+8% Agencies

PROGRAMS SAVINGS

\$638,550

FINANCE

\$5,519,257

Total Liabilities and Net Position

III-A AGENCIES (95)

CITIES

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

St. Anthony
Tetonia
Troy
Victor
Wilder

FIRST RESPONDERS

Bear Lake Co. Fire
Blackfoot Police & Fire
Cascade Rural Fire
Eagle Fire
East Side Fire
Kootenai County EMS
Kuna Fire
Marsing Fire
McCall Fire
Meadows Valley Rural 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
Tetonia
Westside Fire

IRRIGATION DISTRICTS

Lewiston Orchards Irrigation
Minidoka Irrigation

LIBRARY DISTRICT

American Falls Library

HIGHWAY DISTRICTS

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

TRANSPORTATION AUTHORITY

Mountain Rides
Selkirk Pend Oreille Transit

ABATEMENT DISTRICTS

Payette County Gopher
Twin Falls Pest Abatement

RECREATION DISTRICTS

Middleton Parks & Recreation
Payette County Recreation

WATER & SEWER DISTRICTS

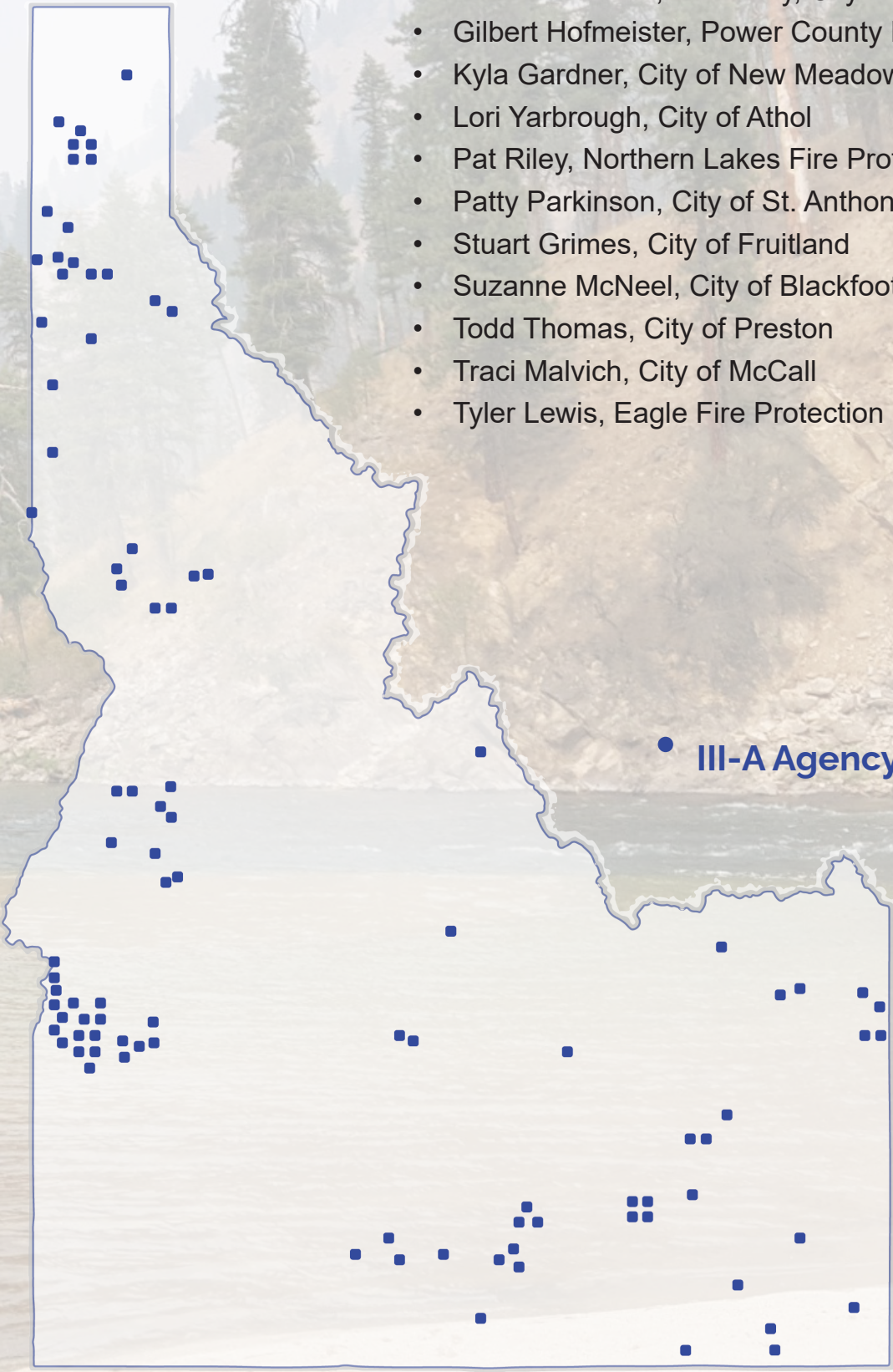
North Lake Rec. Sewer & Water
Southside Water & Sewer
Star Sewer & Water

LHTAC

III-A

BOARD OF TRUSTEES

- Dan Hammond, Chair, City of American Falls
- Ruth Bailes, Vice-Chair, Minidoka Irrigation District
- Danielle Painter, Secretary, City of New Plymouth
- Gilbert Hofmeister, Power County Highway District
- Kyla Gardner, City of New Meadows
- 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
- Traci Malvich, City of McCall
- Tyler Lewis, Eagle Fire Protection District



*"Outstanding coverage, extra benefits,
and best of all is the preventative measures
to help members get and stay healthy."*

YOUR III-A TEAM



Amy Manning, Executive Director

Director of the Trust, Strategic Planning, Budget Creation/Oversight, Program Development, Growth and Membership, Board of Trustees and Committee Meetings/ Issues, Contact for DOI, Contractors, TPAs, and On-site Annual Reports



Susan Lasuen, Operations Manager

Rating/Implementation of New Agencies, Financial Reports, COBRA Administration and Retiree Program, Bill Approval Process, Invoice Payments/ Budget Tracking, Payment/Tracking of Internal Claims, Policies and Manuals, Agency Billing, and On-site Annual Reports



Megan Smith, Wellness Manager & Data Analyst

Medical, Dental, Vision & Prescription Claims, Reports for Trustees and Committees, Benefit Utilization Reports, Rate Impact, Processing of Claims Reports, Payments, and Wellness Programs



Kandice Dickinson, Marketing & Education Manager

Marketing and Public Relations, Administrative Assistant, Programs Promotion, Creation of Educational Materials, Website, Social Media, Newsletter, and Staff Training



Nicole Tuttle, Benefits Manager

Medical, Dental, Vision and Rx Claims Issues, Member PA Issues, Benefits Meetings, Open Enrollment Meetings, Research New Benefits, Acupuncture Provider Network, Review of TPA and PBM Plan Documents, EAP Program and Mental Health Training Coordinator



Brooke Calton, Benefits Specialist

Medical, Dental, Vision and Rx Claims issues, Member PA Issues, Open Enrollment Meetings, Benefit Meetings, ACU Provider Network, and Forms Processing

STAFF OPERATIONS

- Total hours worked: 11,979 (7% more than FT)
- Miles traveled: 28,878
- Conferences attended: 8
- Staff training: SIIA, HIPAA, Community Leadership Program, and Mental Health First Aid
- Grants received: \$3,500 Fire Chiefs
- Administration and Operating Expenses
 - 20-21: -9%
 - 21-22: -2%

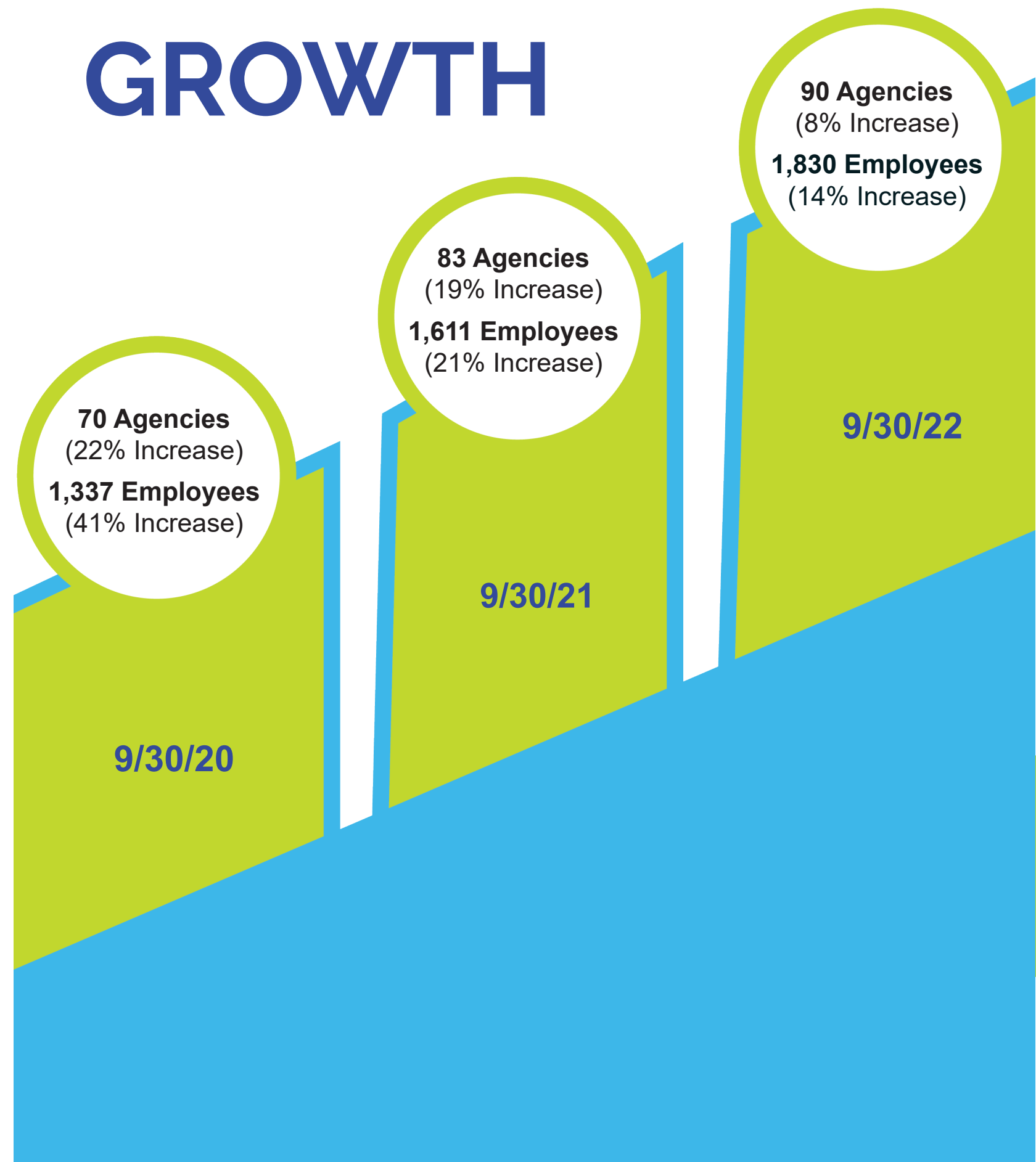


MEMBER RELATIONS

- Serving: 5,285 members 24/7
- Benefit Line calls: 1,429
- On-site agency meetings: 172
- COBRA members: 38
- Retirees: 31
- Internally administered benefits: 9
- On-site benefits meetings: 81



GROWTH



AGENCY STATS

38	26	7	0
Provided III-A Info	Rated	Joined	Dropped Benefits
1	2	0	1
Added Dental	Added Vision	Added Orthodontia	Small Agencies Now Able to Offer Benefits

"If you ever have a spot on your Board, I would gladly serve on it to support what you have built with III-A. You are amazing and the organization is everything health insurance should be."

"...We have always been so happy and satisfied with our coverage and their service. Anytime we have needed their assistance, they are there and take care of us quickly and easily. They have been the best partners..."

"Wonderful customer service and support for administrative and member questions and needs."

PROGRAMS

Maternity

\$40,700
Estimated Savings

Rx Mail-Orders

202
Member
Utilization

Medication Infusion Benefit

\$482,810
Estimated Savings

Telehealth

\$115,040
Estimated
Savings

Wellness Wednesdays (Webinars)

241
Registered
Participants

91% Plan to
Implement
Something They
Have Learned

95% Participants Found
Content Very Helpful or
Extremely Helpful

*"We were enjoying lunch
as a TEAM while listening.
Several of us were taking
notes. Thanks for all you
do for us!"*

Wondr Health Weight Loss

709 lbs
Lost by
Participants

1,624
Sessions
Engaged

WELLNESS

80
(96%)
Agencies

Wellness
Screening
Participation

824
(51%)
Members

Wellness
Screening
Participation

(5% decrease
from 20-21)

64
Members

Health Coaching
Participation

21
Members

Tobacco
Cessation
Program
Participation

257 Mental Health Sessions

Provided members resources on Ill-A's EAP Program.



"After I got my results from the wellness screening, and spoke with the provider, I knew I had to make lifestyle changes or I was going to soon need a few prescriptions. I had elevated cholesterol, triglyceride, and my A1C was creeping up there. I really didn't want to start medication so I decided to take matters into my hands and use my resources. I joined the Wond'r Health Program and started exercising regularly. I've lost 25 lbs and feel the best I have in years. I am excited to see my blood results this coming Fall to see how they compare. I am very thankful for these wellness programs that the Ill-A provides." -Ill-A Member

WELLNESS SCREENINGS HIGHLIGHTS

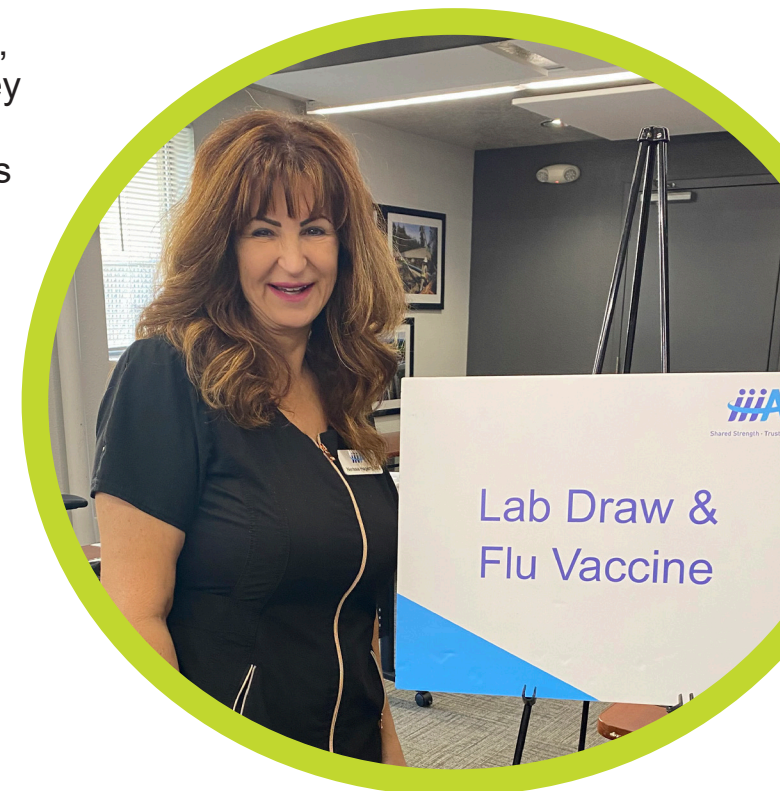
FINDINGS:

- Ill-A providers referred 2 positive Cologuards, 7 elevated PSA, and 3 abnormal GFR (Kidney function) for further testing.
- Through blood work, a Hashimoto's diagnosis was made and treated, and a parathyroid tumor was found and treated.

TOP CONDITIONS DETERMINED:

- Elevated Cholesterol or Triglycerides: **over 300 members**
- Overweight or Obesity: **over 300 members**
- Elevated A1C: **180 members**
- Hypertension: **78 members**
- Thyroid Abnormality: **57 members**

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



EAP

EAP Visits

1,688

Agencies Utilized
Shift Wellness
Trainings
(CISD 3)

18

206

Providers

36

First
Responder
Providers

2

Agencies
Purchased
EAP for their
Volunteers

First
Responder
Helpline Calls

158

61% Increased
Utilization

First
Responder
Crisis Calls

25

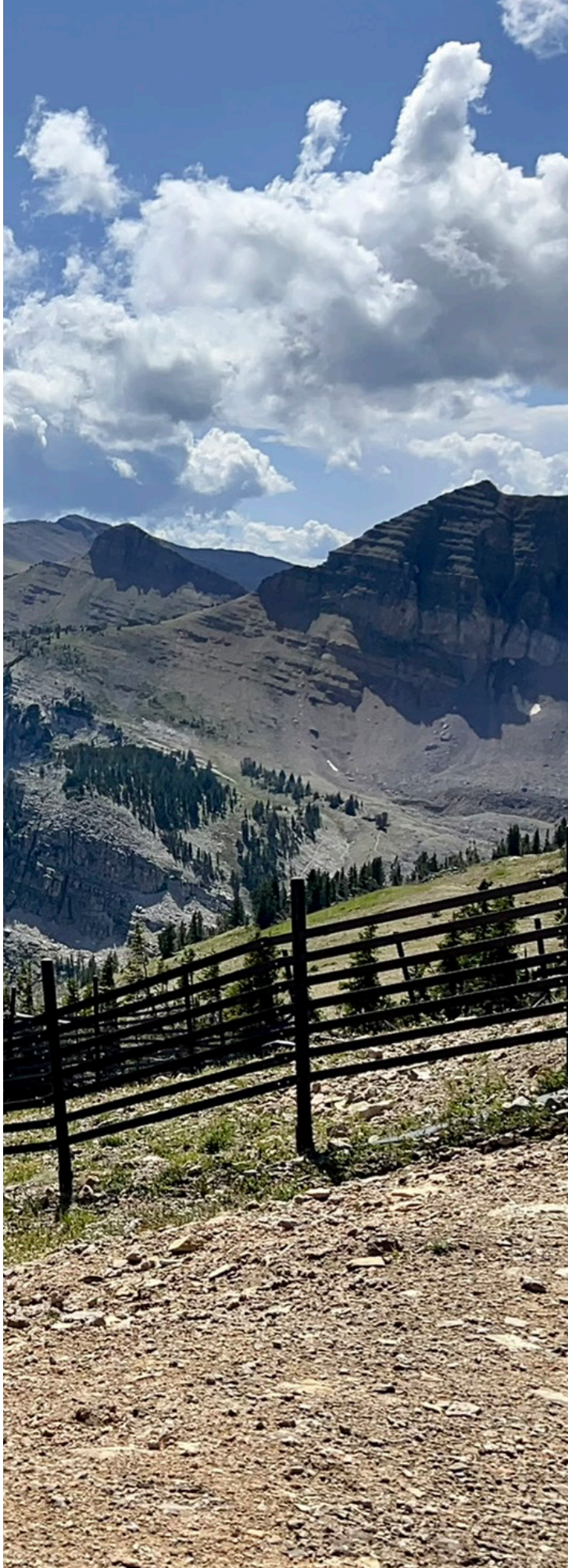
Total
Members
Inpatient

16

1.7% Decrease
Utilization

INPATIENT DETAILS:

Enrollee: 5
Spouse: 2
Child: 9



FINANCE



IBNP
Reserves



CD Interest
Earned



Rx Rebates

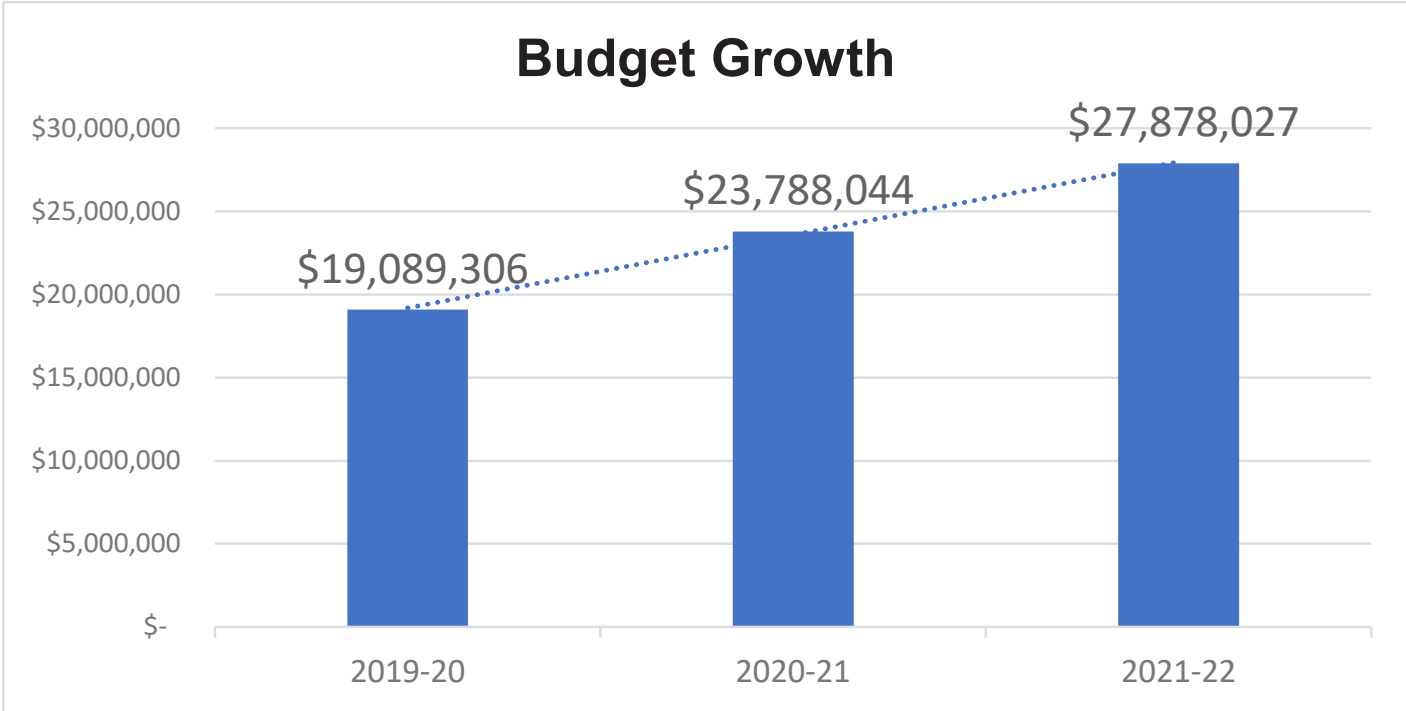
BCI Medical, Dental, Vision Admin Fee: 2% increase PEPM

Specific Stop Loss Fee: (-)16.3% reduction PEPM over PY 2020-21



Renewal vs Inflation Rate (Trend):

III-A 5.6%
Idaho 6.82%



HIGH CLAIMANTS (Over \$100k)

Member	Relationship	Total Paid	Diagnosis
1	Member	\$711,219	Cancer
2	Member	\$636,246	COVID-19
3	Member	\$505,801	Cancer
4	Member	\$499,728	Cancer
5	Member	\$443,841	Sepsis
6	Member	\$375,189	Cancer
7	Member	\$321,463	Cancer
8	Member	\$285,849	Cancer
9	Member	\$259,966	Cancer
10	Member	\$221,194	Cancer
11	Member	\$213,414	Cancer
12	Member	\$184,274	Cancer
13	Member	\$168,767	MS
14	Member	\$168,484	Cardiovascular
15	Member	\$162,013	Genetic Disorder
16	Member	\$156,438	Inflammatory Disease
17	Member	\$154,885	Cardiovascular
18	Member	\$153,846	MSK
19	Member	\$143,126	MSK
20	Member	\$134,012	Neurological Disorder
21	Member	\$116,163	Neurological Disorder
22	Member	\$110,460	Cardiovascular
23	Member	\$106,630	MS
24	Member	\$105,386	Neuromuscular Dysfunction
25	Member	\$105,268	Cyst
		<u>\$6,443,660</u>	Total Claims

Past high claimant
Bold Red Termed

2 Members with
Pending Claims
(>\$375k)

LOOKING FORWARD . . .

- Reduction in administration and operation costs (-3%)
- Utilize grant writer to find available grants for III-A Programs
- 2022-2023 Stop Loss Reduction PEPM -13.4% (national average expected to be a 17% increase)
- Maintenance prescription review - savings opportunities
- Exploring On-Site Mammogram Bus
- Implementing skin checks at Wellness Screenings with a Dermatologist PA
- Utilize NPs for case management
- Subrogation
- Pursuing COVID Reimbursement from the State of Idaho



