



Shared Strength · Trusted Care

2023-24 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.

114
Total Agencies
Retention: 100%

2,448
Total Employees
6,440
Total Members

\$37,686,976
Annual Budget

98%
Agency Participation
in Wellness
Screenings

\$2,267,178
Total Savings
from Programs

III-A AGENCIES

IDAHO CITIES

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

Shelley
Star
St. Anthony
St. Maries*
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
Canyon County Ambulance*
Cascade Rural Fire
Eagle Fire
East Side Fire
Kootenai County EMS
Kootenai County Sheriff
Kuna Fire
Marsing Fire
Mica Kidd Island Fire*
McCall Fire
Meadows Valley Rural Fire
Middleton Fire
Minidoka County Fire
Nampa Fire
Nampa Police
Northern Lakes Fire
Oneida County Sheriff & Probation*
Sagle Fire
Sandpoint Fire
Shoshone County Fire #2
Spirit Lake Fire
St. Maries Fire
Star Fire

Teton County Fire & Rescue
Weiser Fire*
Westside Fire
Worely Fire*

IRRIGATION DISTRICTS

Black Canyon*
Boise Kuna
King Hill*
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

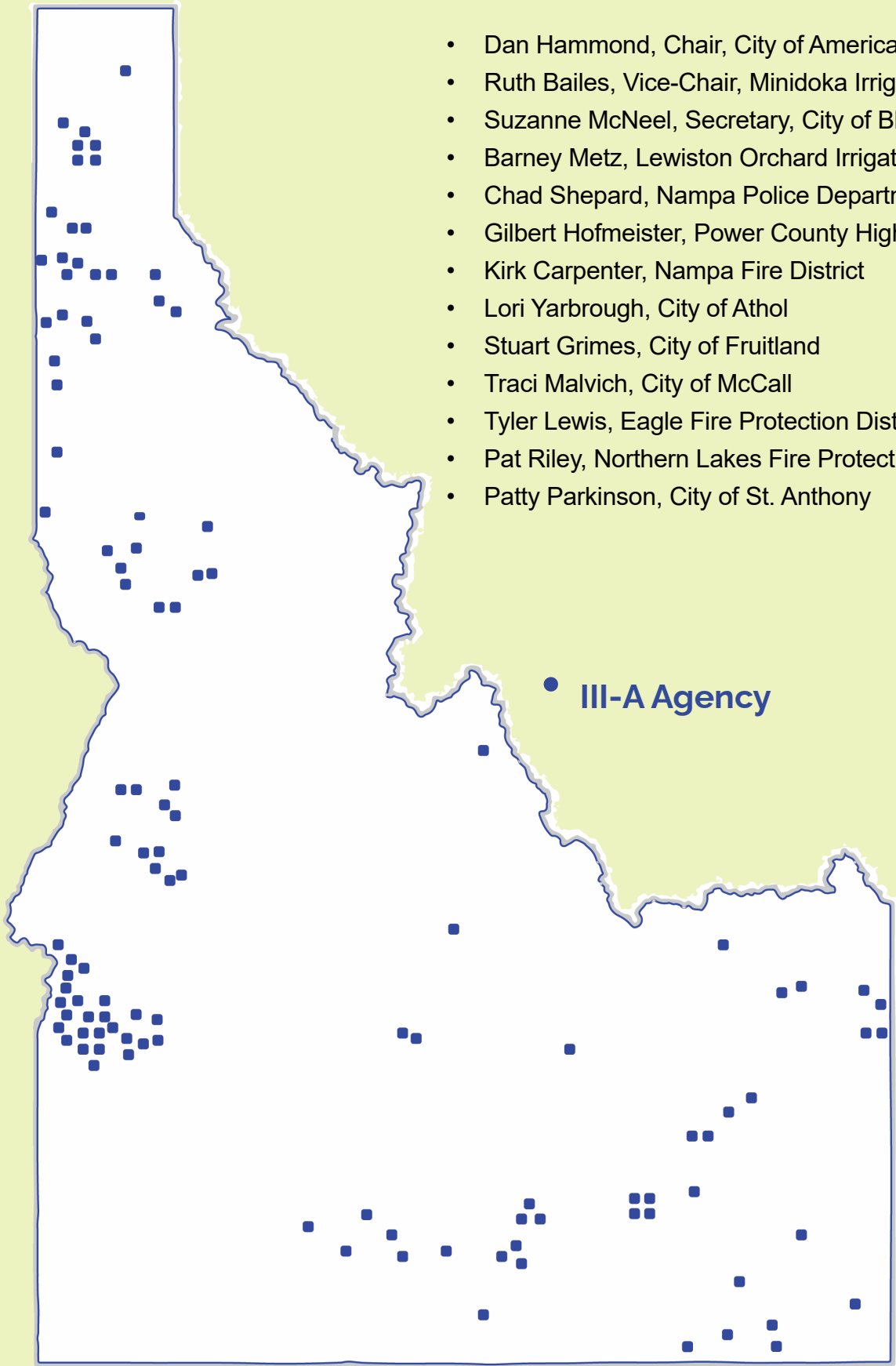
Marsing Homedale
Star*

OTHER

III-A
LHTAC

*NEW AGENCIES

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 Lewis, Eagle Fire Protection District
- Pat Riley, Northern Lakes Fire Protection District
- Patty Parkinson, City of St. Anthony

THE III-A TEAM



Amy Manning
Executive Director



Megan Smith
Wellness & Data Director



Susan Lasuen
Operations Director



Alaysia Wallace
Benefits Specialist



Brooke Calton
Administrative Specialist



Hana Waters
Senior Benefits Specialist



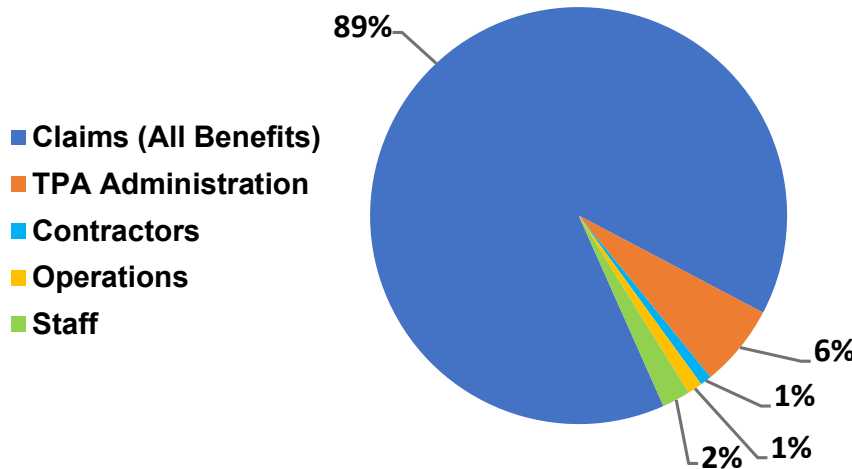
Kandice Dickinson
Marketing & Education Manager



Nicole Tuttle
Benefits Manager



Tami Testa
Benefits Manager



Administration and Operating Expenses:

- 23-24: 2%
- 22-23: -3%
- 21-22: -2%
- 20-21: -9%

MEMBER RELATIONS

- **Benefit Line calls:** 5,536
- **Internally administered benefits:** 11
- **Conference sponsorships:** 11
 - Idaho Water Users Association
 - Idaho Rural Water Association (Spring/Fall)
 - Idaho Fire Chiefs Association
 - Idaho Chiefs of Police Association
- Idaho City Clerks, Treasurers, and Finance Officers Association
- Idaho State Fire Commissioners' Association
- Idaho Association of Highway Districts
- Female Leadership in Policing
- Public Sector HR Association
- Idaho Counseling Association
- Association of Idaho Cities

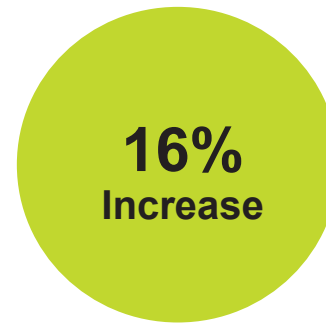
FINANCE



Rx Rebates



Subrogation



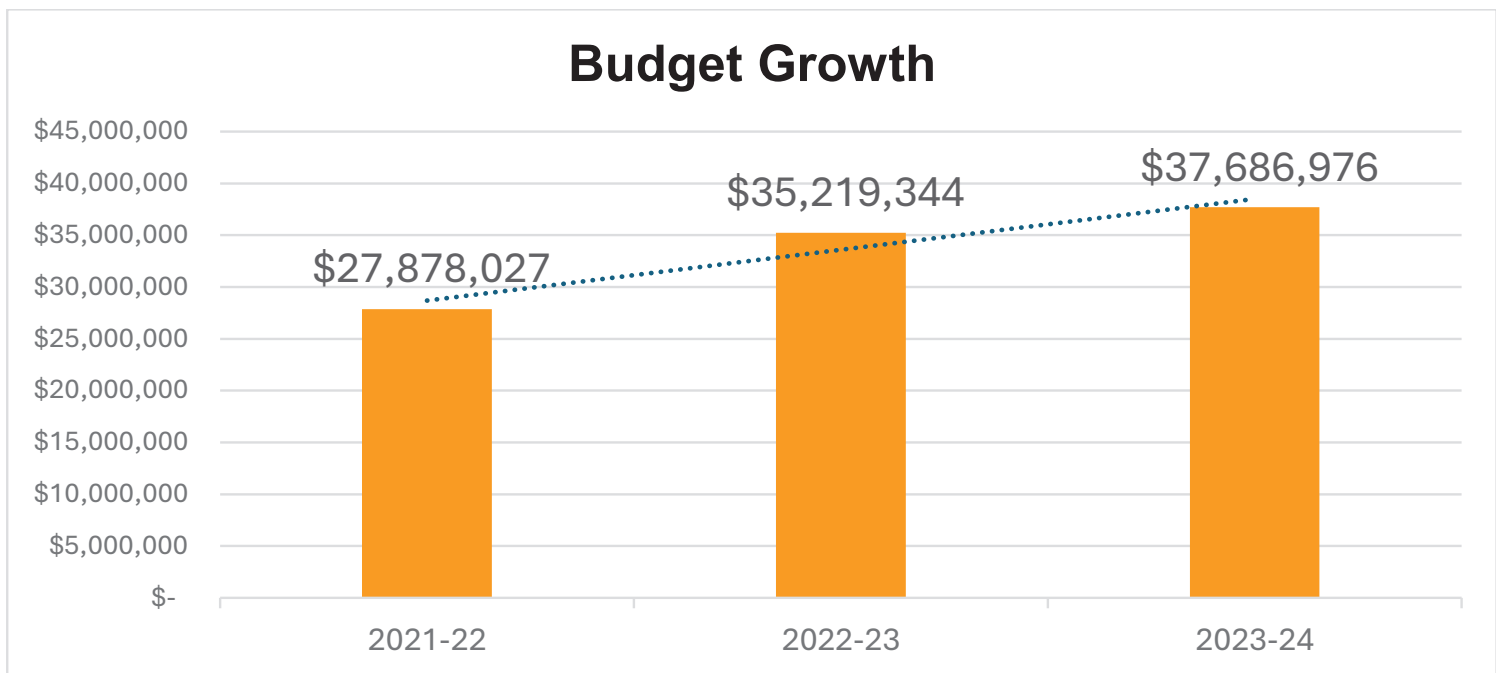
**Stop Loss
Premiums**



Interest Earned



IBNP Reserves



MEDICAL PLAN

46

Provided III-A Info

25

Rated

0

Dropped Benefits

12

Joined

	III-A Renewal	Trend
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%

5

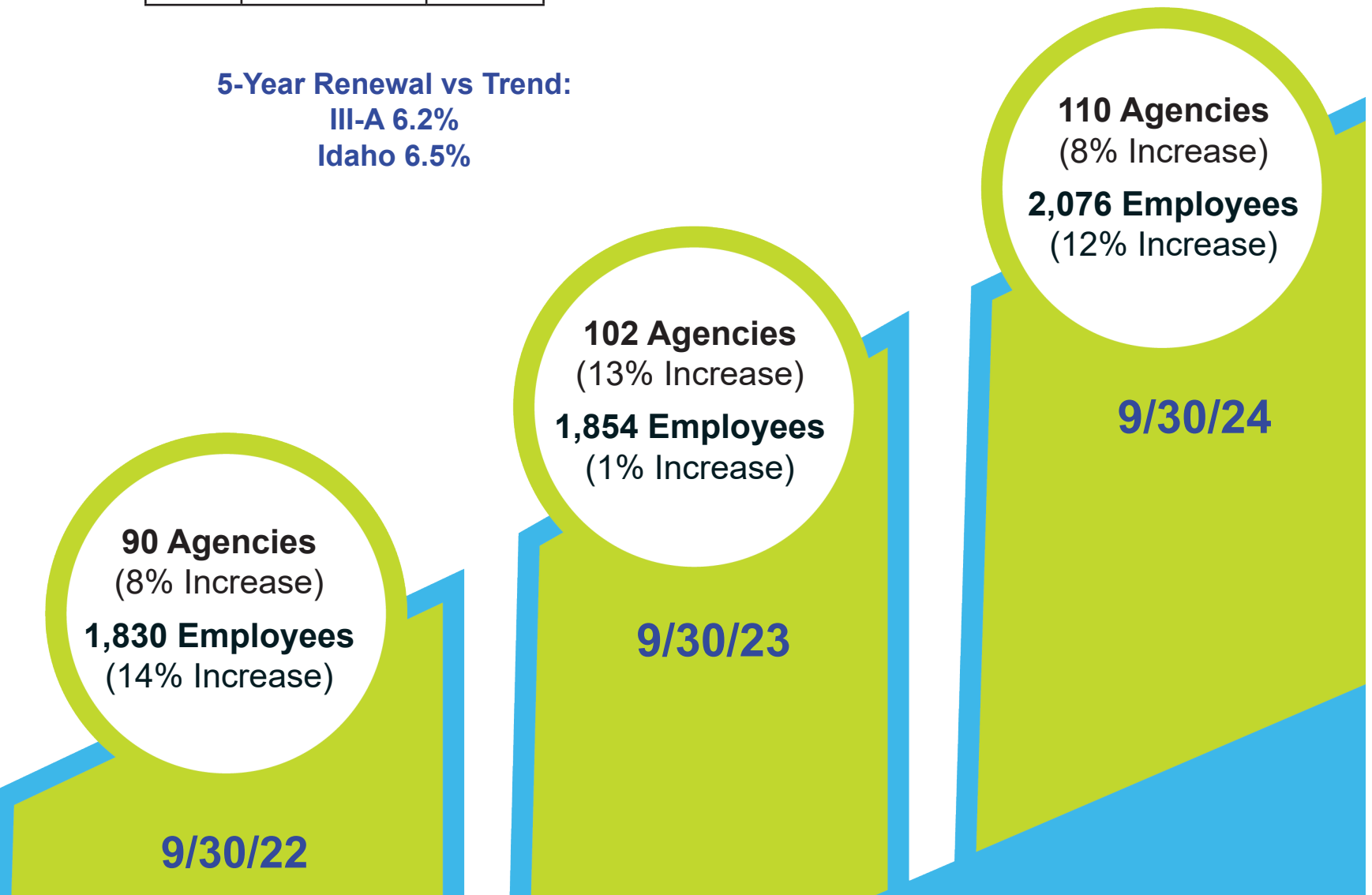
Declined Agencies

1

Small Agencies Now Able to Offer Benefits

5-Year Renewal vs Trend:

III-A 6.2%
Idaho 6.5%



HIGH CLAIMANTS & STOP LOSS

Stop Loss Deductible: \$450,000 with \$50,000 Aggregate Corridor

Member	Total Paid	Stop Loss Reimbursement	Pending Reimbursements
1	\$4,183,032	(\$3,407,411)	(\$809,235)
2	\$778,002		(\$328,002)
3	\$516,591		NA: \$600K Laser
4	\$513,030		(\$63,030)
5	\$398,433		
6	\$385,721		
7	\$361,562		
8	\$264,105		
9	\$253,610		
10	\$238,944		
11	\$212,848		
12	\$210,914		
13	\$206,464		
14	\$206,204		
15	\$185,417		
16	\$182,445		
17	\$178,852		
18	\$178,246		
19	\$166,365		
20	\$160,345		
21	\$154,246		
22	\$147,167		
23	\$141,153		
24	\$126,634		
25	\$123,988		
26	\$116,239		
27	\$114,344		
28	\$112,421		
29	\$111,640		
30	\$107,677		
31	\$104,299		
\$11,140,939		(\$3,407,411)	(\$1,200,267)

	Past Plan Year High Claimant
Bold Red	Termed
	Hit Stop Loss (claims >\$450K)

2022-2023 Comparison: 23 members, total paid: \$5,298,646

*This report will not be final until 12/31/24 due to run out claims.

MEDICAL PROGRAMS

Maternity

\$157,232
Estimated Savings

Medication Infusion

\$300,122
Estimated Savings

Telehealth

\$305,505
Estimated Savings
(Calls: 4,185)

Digital Physical Therapy

\$422,940 Estimated Savings
226 Members
8,903 Sessions

Rx Patient Assistance/ Co-Pay Assistance Program

\$1,081,379 Actual Savings
(93% of projection)

Wondr Health

2,010 lbs Lost
Wondr Health: 255 Members
Wondr Advanced: 11 Members
2,256 Sessions

Tobacco Cessation

3 Members

Health Coaching

52 Members

TOTAL ESTIMATED SAVINGS \$2,267,178

WELLNESS SCREENINGS

1,172

Members (56%)
(12% increase from 22-23)

101

Agencies
(98% Participation)

3

Elevated PSA

3

Positive Cologuards

1

Type 2 Diabetes Dx

138

Elevated Lipid Panels



Nurse Practitioners and staff made follow-up calls to all members with elevated results.

Dermatology Skin Checks

427

Members Screened

101

Agencies

4

Possible Melanomas

2

Stage 1 Melanoma
(Lesion removed)

15

Non-Melanoma
Skin Cancers

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



DENTAL PLAN

1,075

Total Employees

4

Added

0

Dropped Benefits

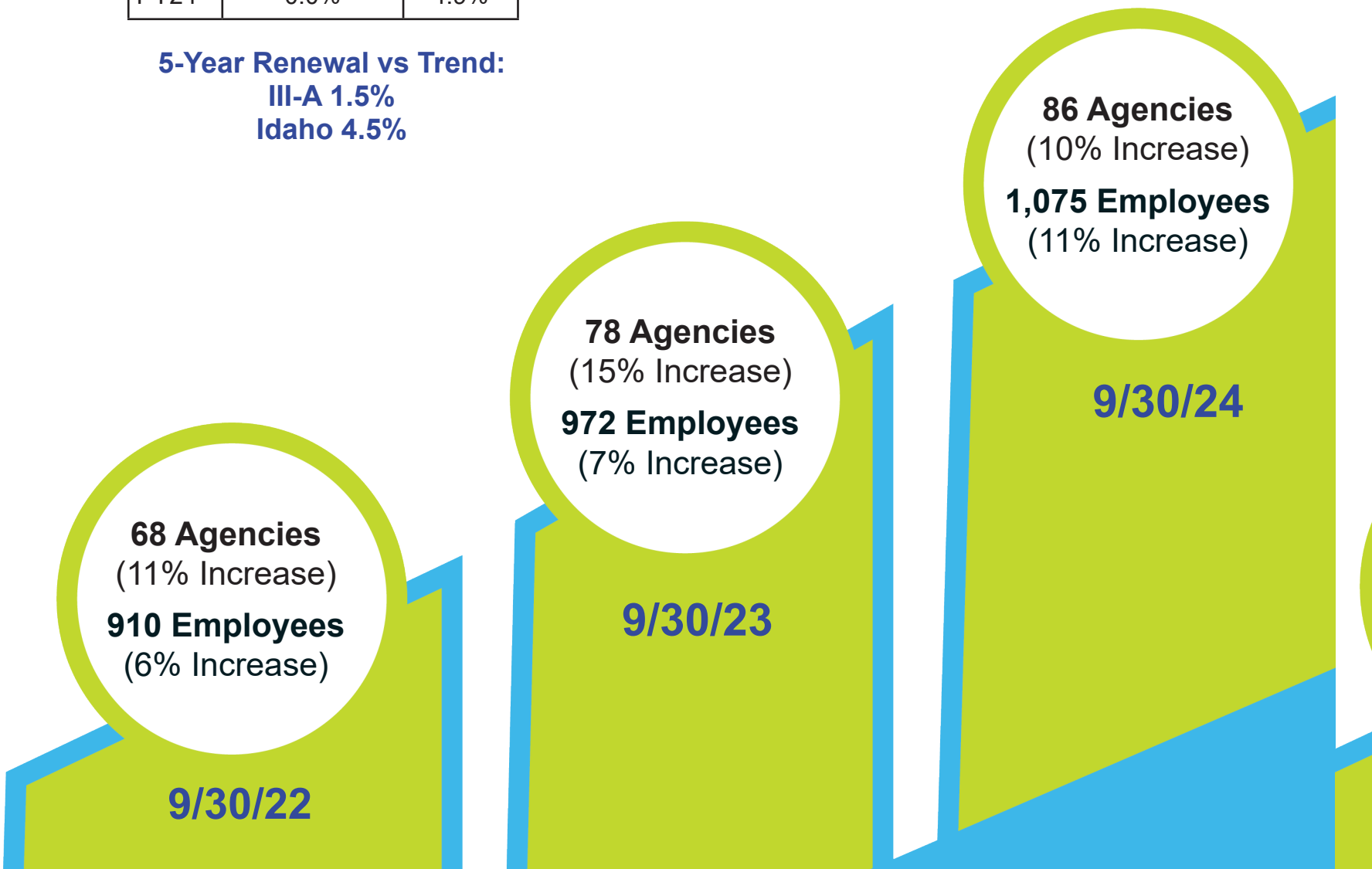
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Small Agencies Now Able to Offer Benefits

	III-A Renewal	Trend
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%

5-Year Renewal vs Trend:

III-A 1.5%
Idaho 4.5%



VISION PLAN

1,226

Total Employees

3

Added

0

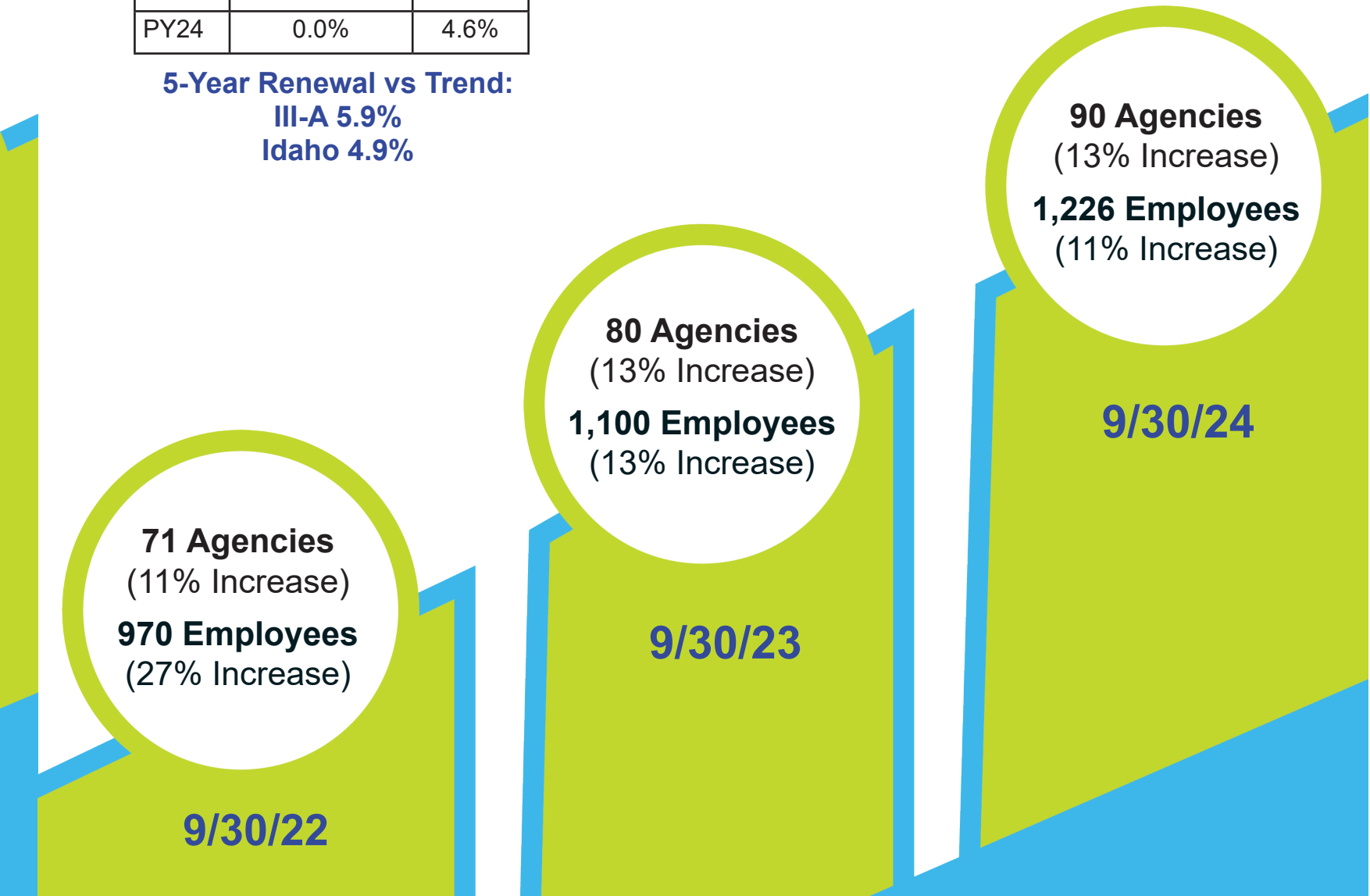
Dropped Benefits

1

Small Agencies Now Able to Offer Benefits

	III-A Renewal	Trend
PY20	15.0%	5.0%
PY21	0.0%	5.0%
PY22	0.0%	5.0%
PY23	14.3%	5.0%
PY24	0.0%	4.6%

5-Year Renewal vs Trend:
III-A 5.9%
Idaho 4.9%



MENTAL HEALTH PLAN

2,448

Total Employees

5

**Provided Ill-A
Info**

3

Joined

8

**Agencies MH for
Volunteers/Elected
Officials**

283

**EAP
Providers**

2,794

EAP Visits

68

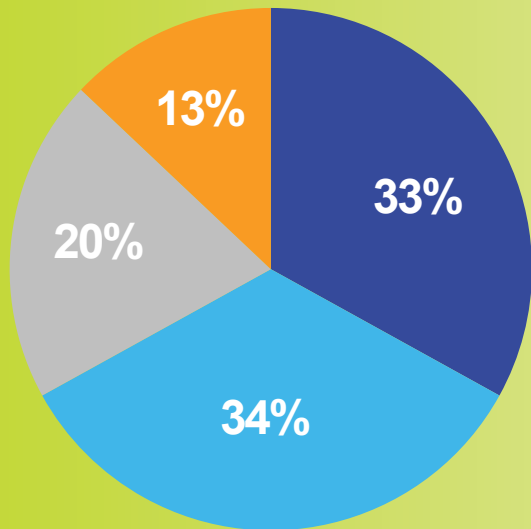
**Onsite Mental Health
& Wellness Trainings**

533

**Wellness
Wednesday Webinar
Participants
(108% Increase)**



MENTAL HEALTH PLAN



Calls by Region:

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

224

First Responder Helpline Calls

(4% increase)

5

First Responder
Crisis Calls

7

Critical Incident
Debriefs

30

Inpatient
(43% increase)
Employee: 11
Spouse: 3
Child (under 26): 16

48

EAP
First Responder
Providers





LOOKING FORWARD . . .

- Reduction in Professional/Third Party Fees
- SmithRx - Amazon, Mark Cuban Pharmacy
- 15-Minute Mindful Mondays (first Monday of each month)
- CPAP & BiPAP Program
- New Financial Institution
- New Accounting Software
- Website Redesign
- New Enrollment/Billing Software
- Regional Mental Health Wellness Teams