

## **Insure Montana Conference Call Meeting - December 21 2011**

**Voting Board present:** Betty Beverly

**Voting Board present by phone:** Erin McGowan-Fincham, Katherine Buckley-Patton, John Thomas, Amanda Harrow, David Kendall

**Governor's Representative:** Jessica Rhoades

**State of Montana staff:** Jill Sark, David Dachs, Helen Taffs

**BCBS Representative:** Ginger Lindsey

Erin called the meeting to order at 1:01 pm.

Jill Sark informed the Board that the vision provider, VSP, had printed materials to inform the pool of the new vision benefit. These materials were printed prior to the full Board meeting of December 6, 2011, and include information regarding the \$15 per person incentive for the vision plan. At the December 6th meeting, the Board had voted to rescind the \$15 incentive; therefore, VSP will have to re-print the materials and the mailing will be delayed until early January 2012. VSP has indicated a willingness to re-print without charge.

The Board voted to approve the incentive in June 2011, as recorded in the minutes. If every eligible member takes advantage of the vision benefit, the total cost will be \$41,220; based on expected uptake, the total cost of the incentive is estimated to be around \$20,000. This will leave a remaining balance in the reserve account of \$788,000, which is sufficient to pay for stop-loss coverage in 2013.

Jill reminded the Board that vision exams assist with early detection of serious health issues, and the incentives will encourage members who otherwise would not see a health care provider to be evaluated. Early detection of issues can reduce health care costs and save the program money. VSP has agreed to share data, so if an issue is detected, case management can be triggered.

Dave Kendall stated that since the data analysis RFP had been tabled, the Board should revisit the idea of having Dr. Axelrod and BCBS do some data analysis. Jill suggested this be a topic for discussion at the March 2012 Board meeting.

Dave Kendall and Jessica asked about the Insure Montana budget shortfall, and where the money for this had come from. Jill explained that the reserve account is totally separate from the Insure Montana budget. It consists of premiums that BCBS has agreed to return to Insure Montana for the benefit of the members. Jessica stated that she didn't feel that vision exams were a good use of funds. Betty reminded the Board that they had already approved and contracted for the vision exams, and she moved that the Board go forward with the vision incentives as previously decided by the Board in June 2011. Jill stated that early detection benefits the membership through lower rates and reduced claims. Ginger said that BCBS case management does act on information received. Dave Kendall asked if referrals could be tracked along with projected savings for purposes of accountability. Ginger said the

referrals are logged and records are kept, including whether or not case management was accepted by the member. Erin agreed that accountability is important. Erin asked how the Board came to the decision regarding the incentive and the amount. Jill cited the June 6, 2011 minutes which were approved at the December meeting. Jim Edwards had suggested the \$15 amount. Erin said that the Board decided in the December meeting that the free exam was enough of a benefit, but based on information presented today, it might be better to keep the \$15 incentive.

Katherine asked if there was an additional benefit of a vision exam versus an annual physical. Jill responded that members who don't go in for a physical may go for an eye exam. Betty said among the population she works with, free physicals are only 30% utilized. Dave Kendall added that physicals can actually be less productive than vision: they are more costly; fewer conditions are found; and more false-positive results occur. John added that out-of-pocket costs such as co-payments and deductibles can be barriers which prevent people from seeking care. Vision exams will help Insure Montana to manage risk and cost. Erin asked John if the incentive will get people to use the vision exams. John stated that prior to providing the incentive, the state of Montana had very low participation in the free health screenings; by adding the \$5 per month premium discount, HCBD was able to increase participation to over 50%.

Dave Kendall seconded Betty's motion that the Board go forward with the vision incentives as previously decided by the Board in June 2011. Public comment was invited. Seeing none, the Board took a roll call vote. The motion passed unanimously.

Betty moved to adjourn; Katherine seconded the motion, and the meeting was adjourned at 1:30 pm.