# Insure Montana Governing Board Meeting
March 21, 2006

**Roll Call:**

**Members Present:**
Cliff Larsen
Kate Wilson
Gail Briese-Zimmer
Connie Welsh
Christian Mackay
Jim Edwards
Bob Marsenich
Emily Lipp Sirota
Erin McGowan

**Staff Present:**
State Auditor John Morrison
Todd Lovshin
Lisa Crowley
Wendy Theodore
Christina Goe
Jarel LaPan

**Members Excused:**
None

Cliff began the meeting at 1:05 pm, and turned the floor over to State Auditor John Morrison, who thanked everyone for their expertise and hard work to get the Program going. The Auditor also read a couple letters from businesses who were extremely grateful to be enrolled in the Program.

Roll call was done on site, with all members present.

Cliff recommended motion (32106-1) to accept agenda as presented. Motion presented and accepted by all.

Cliff recommended motion (32106-2) to accept minutes from Dec. 13/05 meeting. Motion presented and accepted.

**Insurance Pool & Tax Credit Status:**
Cliff turned the floor over to Todd to discuss overall update on the enrollment process and an update on numbers to date and projections.

Todd reviewed the enrollment update, stating the take up rate is good partly due to the rates, and also the premium incentive and assistance payments. Lisa went over the purchasing pool enrollment to date. Discussion followed regarding reasons for declining and the average rate quoted.

Todd reviewed the purchasing pool status report and projections as of March 7th. He also talked about the program applications, low rate of ineligibles, and tax credit certificates and tax advisory from Department of Revenue. Wendy relayed the tax credit statistics.

Discussion followed regarding tax credit figures, fiscal year implications, and number of businesses that can be enrolled.

**Biennial Budget Overview/Transfer Remaining Purchasing Pool Funds to Tax Credit Section:**
Todd explained the projections of purchasing pool budget and requested transfer of remaining unexpended purchasing pool funds to tax credit section in June before fiscal year end.
Discussion followed regarding expending 90% of the benefit budget, budget office meeting, sustainability, 60/40 division, fiscal year budget, impacts and implications, surveys, and alternatives.

Motion (32106-3) to request the transfer of unexpended purchasing pool funds to the tax credit side of the program was made and accepted by all.

2:15 – Cliff advised a 15-minute recess.

2:35 – Meeting re-adjourned.

**Additional Plan Discussion:**
Todd went over existing plans and recommended the Board look into offering a higher deductible/lower premium amount plan for implementation in July/06 or January/07.
Discussion followed regarding affordability, percentage difference between plans, HAS, preventive wellness, prescriptions covered, lifetime benefits, and legality.

Cliff assigned Todd to work with Blue Cross Blue Shield to explore 2 new plans and give examples to the Board at a future meeting.

Todd said the staff would send a survey to businesses that declined to enroll in the purchasing pool to determine reasons why they declined, and he would report this information to the Board.

Cliff asked for any comments from the public.  There were none.

**Review of Plan of Operation:**
Todd reported that the Plan of Operation has been filed with the Commissioner and approved with the new name of Insure Montana.  He stated that new items need to be included and developed. Cliff stated that the Plan is a guiding document that required annual review, performance and accountability features.  Cliff asked for volunteers to form a subgroup to bring back recommendations to the Board.  Connie, Kate, Gail, Emily, and Erin volunteered.  Cliff appointed Kate as chairperson of the subgroup.

Todd stated that the Department of Administration has determined the Program is a component unit of State Government.

Cliff asked for commentary from public. There was none.

**Future Meeting Calendar Approval:**
Todd stated that three meeting were required for the remainder of 2006: (1) May 4th before new fiscal year; (2) Aug. 10 – before renewal period; and (3) Nov. 14 – after election. Recommendation of 1:00 – 4:00 was made.

Cliff motioned (32106-4) to approve schedule and carried.

Recommendation made that if a rate change is made by BlueCross Blue Shield, a Board meeting or subcommittee meeting may be needed before Oct. 1st.

**Website Review:**
Jarel gave a visual presentation of the new/revised website.

Cliff asked for any comments from the public. Kris Wilkinson from the Legislative Division stated that Insure Montana could not carry forward funds to the next fiscal year for benefits and claims.

3:42 – Meeting adjourned.