

Insure Montana Board Meeting Minutes

October 2, 2014

Board Members present – John Thomas and Carol Roy

Board Members present via telephone – David Kendall, Susan Witte, Tim O’Leary, and Katherine Buckley-Patton

Insure Montana staff present – Jill Sark, Renee Little, Stephanie Witham, Mike Paterson, Ecko Edwards, and Pam Koenig

Interested parties present – Rick Yearry, Lacey Pickett, Mark Walters, Michael Kakuk, Greg Dahl, and Adam Schaffer.

- I. Call to order – 9:06 a.m.
- II. Insure Montana staff changes – Jill Sark reported that October 3, 2014 will be her last day with Insure Montana and that Pam Koenig has been asked to take on the management responsibilities.
- III. Board Member Update – David Kendall has been reappointed to the board and there are no current vacancies.
- IV. Meeting Minute Approvals – Minutes for June 24, 2014, July 22, 2014, and July 28, 2014 were sent out for review. David Kendall made a motion to approve as presented; Susan Witte seconded the motion, no public comment, all board members voted in favor of passing the motion.
- V. Financial /Statistical Reports – Jill Sark gave an overview of the Insure Montana FY15 budget, it is estimated that the program will spend 94.47% of the budget by fiscal year end. Insure Montana statistics were provided, the Purchasing Pool currently has 572 businesses participating, the Tax Credit program has 567 participating, and there are 173 businesses on the programs wait list. A handout was provided showing the number of participants that have utilized the VSP benefit, and The VSP budget was also discussed and there is a projected \$34,172.35 that will remain in the budget for the 2014 contract year with VSP.
- VI. Audit Report – Stephanie Witham discussed the income audit statistics and provided a handout. Overall there were 180 income audits completed with a total savings to the IM program of \$1,560.76.
- VII. Database Report – Ecko Edwards discussed briefly the database changes that are taking place that will impact the calculation and online renewals.
- VIII. RFP Update- Jill Sark indicated that two health insurance companies responded to the RFP, Blue Cross Blue Shield and Pacific Source, both carriers have met the minimum requirements and scoring will be finalized in the near future. The State procurement office will contact the companies and contracts may be signed with both companies and implemented for January 2015. This will give participating groups two carriers to select their health plans from.
- IX. Legislation Update – Adam Schafer, the Deputy Insurance Commissioner, gave the board an overview of the upcoming legislative bills that are being drafted by the Commissioner’s office and a handout was provided and available at request. He explained that a bill for the Insure Montana program is still being discussed and he indicated that there are conversations with the governor’s

office and other stakeholders regarding funding and continuation of the program, he said he would have more of an update at the December 2014 meeting.

- X. RSR Account Expenditure Recommendation- The board had a discussion regarding the RSR money that is available and what it may be used for. Michael Kakuk an attorney from the CSI discussed what the money can be used for. A few ideas were talked about, one being having a contract for the 2015 calendar year with VSP to offer a vision benefit for the purchasing pool groups again. Another idea was to purchase a dental benefit, but due to the RFP process John Thomas didn't feel there was enough time to explore that option. Tim O'Leary expressed his opinion on how he felt it was important for a dental benefit to be included in the coverage, but that he understood the short time frame. Mark Walters brought up a point that the reserve funds are overpaid premiums and should be returned to the policy holders in some way. This topic is being researched and Pam Koenig will update the board and schedule a conference call in the month of October to get a vote on the usage as there was not a quorum to decide on October 2, 2014.
- XI. Future Planning Discussion – Pam Koenig will schedule a conference call meeting prior to the December meeting to discuss the RSR funds. Adam Schafer will give the board an update regarding the funding of the program once the Governor's budget is released at the December meeting.
- XII. Next Meeting – December 9, 2014
- XIII. Adjourn – 10:20 a.m.