



December 2016

Creation of the Plan

- In the past the program was fully insured and Blue Cross of Idaho was the health insurance provider.
- Changes to the health insurance landscape have put new pressures on all of us. The challenge to provide valuable benefits for employees and their families, while keeping benefit costs down for schools on limited budgets, led to a new solution with a Self-funded Benefit Trust.
- The Trust now operates a self-funded health benefit plan, managed by a Board of Trustees. Self-funding provides savings and creates other advantages for participating schools.
- The Trust began paying claims on September 1, 2015.

Self Funded VS Fully Insured

ISDC Self-funded Benefit Trust

- Manages the Health Plan
 - Is the Insurer
 - Determines Coverage Options
 - Approves Annual Contribution Rates
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- One of the main reasons for self funding is to avoid and/or reduce insurer profits that may be hidden in the premiums. Those insurer profits can be between 5-15%. The Trust gets to keep all of the excess contributions in good years, and the Trust pays less than it would otherwise year over year. Moreover, the Trust has more control over plan design and administration to help control costs.

Statutory Authority

- The Trust was created pursuant to Idaho Code Title 41, Chapter 40.

Health Insurance Services

- The plan provides medical, pharmacy, vision and dental insurance to its members. Vision and Dental are separate elections and not required. There are 17 health plan options and various options within the plans (copays, deductibles, out of pocket max, etc.).

Board of Trustees

- Jerry Evans
- Jim Cobble
- Jim Reed
- Darren Uranga
- Gordon Woolley

Benefits Manager

Debbie Hainke

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2016 Renewal

- Renewal Increase was 5.8%
- All Plans are ACA Compliant
- Addition of a new plan offer;
\$5000 Deductible (HSA)

Information Collected

- Enrollment Statistics
- Medical, Pharmacy, Dental and Vision Claims Paid Total, PEPM and PMPM
- Detail on Claims over \$100,000 which excludes PHI

Thank you!

Questions?