

Northern Plains Insurance Pool

Minutes

August 25, 2016

Members Present:

Dean Christensen
Brice Christensen

Angela Arlt
Gary Leighton

Sheila Beermann
Kristi Lewis

David Hutchison

Others Present:

Sarah Delaney
Jim Holbeck

Samantha Thomas
Lisa Carlson

Teagan Molden

Chairman D. Christensen called the meeting to order at 10:00 am on Thursday, August 25, 2016 at Howalt+McDowell Insurance, Cherapa Place in Sioux Falls, SD.

Discussion regarding ASBSD and NPIP potential merger. Jim Holbeck present as representative for ASBSD pool and discussion.

Motion by Sheila Beermann and second by Gary Leighton to approve the agenda. All present voting in favor, motion carried.

Minutes from July 14, 2016 reviewed. Motion by Gary Leighton, second by Dave Hutchison. All present voting in favor, motion carried.

Lisa Carlson present to address current media coverage regarding Sanford Health Plan network announcement. Based on the announcement Sanford Health Plan is putting together a Q&A for members addressing any questions or concerns. Currently to date this announcement only impacts Sanford providers withdrawing from the Avera and Dakotacare network. The pool currently utilizes the TLC network for members to have access to Avera providers, and as of to date that access will not change. Will closely monitor any changes that may occur in the future and alert the pool of any impact. Two key providers that Sanford will pay attention to are Avera McGreevy and Orthopedic Institute. Sanford Health Plan and MMA will collaborate to have communication sent out to all of their schools regarding this announcement. Asked Lisa Carlson to provide a list of current schools accessing/utilizing the Avera McGreevy facilities. Discussed network discounts for NPIP compared to ASBSD. Sarah Delaney will order a report to confirm what the current discounts are in place with Sanford providers.

Sarah Delaney addressed the network announcement and feels this will provide a better position when the pool goes out to market. With network announcement MMA will also focus marketing efforts with schools that are direct with Dakotacare.

Financial update provided by Brice Christensen. Provided balance sheet, expenditure summary, and revenue summary through the end of July 2016. Indicated that Merle Krull consulting invoice has not yet been paid. MMA will take as action item to have paid as soon as possible. Sarah Delaney noted that the tax issue has been resolved. Any past tax paid has been reimbursed and going forward tax will not be included in consulting invoice. Kristi motion to approve financial reports, Sheila Beermann second. All in agreement, motion carried.

Administrative update by MMA. Indicated have ordered official NPIP letterhead for the pool. Confirmed that MMA will be sponsoring the annual meeting in Huron including conference space, lunch, and hotel accommodations for the board. MMA may have an updated agreement that will need to be signed adding the annual meeting sponsorship. Sarah Delaney indicated that Sanford Health Plan will begin to send regular claim reports to MMA and Sarah will begin to do modeling.

Samantha Thomas provided update regarding school visits and in-service meetings. Indicated had traveled to over 50 schools and put on about 2,500 miles in the two weeks traveling with Merle Krull. School feedback regarding the transition and move to self-funding seemed very positive. Indicated plan of action would be to meet each school where they were at personally and provide education to be ready to go self-funded for 7/1/2017.

Samantha Thomas provided Unum update. Unum is currently in the process of creating separate divisions for each school that is current enrolled in life insurance. Will provide education to schools regarding billing and updated processes in hopes to create a quicker turnaround. Will continue to evaluate the need to move from self-bill to list bill. Will market Unum life insurance and voluntary life insurance along with health insurance at the beginning of the new year.

Teagan Molden provided a website update highlighting updates to the website and items that will be updated in the future. Will keep at top of mind different ways to get the website out to schools. Samantha Thomas mentioned potential ad that will appear in the new education directory.

Sarah Delaney provided Hitesman & Wold status update. Provided notes from 7/28/2016 meeting with Hitesman & Wold and key items that came out of the meeting. Confirmed that feel have the right team in place. Believe the trust will be set-up above and beyond the minimum requirements. Indicated that the VEBA is no longer a necessary due to establishing a 115 trust as part of legal documentation process. Mentioned that non-profit groups would not be good prospects for the pool in the future due to being subject to ERISA laws. Reviewed timeline, draft Joint Venture Agreement, and draft bylaws from Hitesman & Wold, and made notes regarding necessary changes or questions. MMA team will send comments to Hitesman & Wold and obtain updated drafts and clarification for questions.

Dave Hutchison motion to adjourn, Sheila Beermann second, all present in agreement, motion carried. Meeting adjourned 1:37pm.