

Northern Plains Insurance Pool
Minutes
February 2, 2016

Chairman Dean Christensen called the meeting to order at 2:00 p.m. on Tuesday, February 2, 2016 at the Ramkota Hotel in Pierre, SD.

Board Members Present: Dean Christensen, Kristi Lewis, David Hutchison, Susan Kurtz, and Joel Jorgenson.

Others Present: Merle Krull, Catrina Brown via conference call, Dan Guericke, Sarah Delaney, Jason Hubers, Lisa Carlson, and Jimmy Schneider.

Motion was made by Kristi Lewis and seconded by David Hutchison to approve the agenda.

Financial report was given by Dan Guericke of Mid-Central Educational Cooperative. Chairman Christensen asked the finance committee if anything needed be discussed and no discussion was held. Motion was made by Susan Kurtz and seconded by David Hutchison to approve the treasurer's report. All aye. Motion carried.

Motion was made by Joel Jorgenson and seconded by Kristi Lewis to approve the January 15, 2016 minutes. All aye. Motion carried.

Discussion was held on the webpage that will be set up for the insurance pool. Kristi Lewis would like any information that anyone would like on the webpage sent to her.

Discussion was held on the membership meeting that will be on January 20, 2016 in Huron, SD at the Huron Event Center. All input that was received from this meeting was very positive. There were three schools that did not attend the meeting: Marion, Summit, and White River. Dean and Catrina have both reached out to the schools if they would like the information that was presented at the meeting and no one has contacted either of them. Discussion was held on if the pool decides to go self-funded and is over funded in a year. If the pool is over funded, then the pool could see a decrease in premiums the next year. There is no excise premium refunded with self-funding.

An update was given on the search for a new agent to replace Merle Krull. The board feels like it is not a good idea to hire someone until we know what direction the pool is going. Chairman Christensen has had discussions with Merle about helping us out for a few months after July 1 and Merle agreed to help us out if we need it. Merle named a few schools that he is worried about that may leave the pool but that may change after the pool decides what direction they are going to take.

Discussion was held on the initiated measure 17. Chairman Christensen attended a meeting in Sioux Falls that was held to figure out how to amend or appeal the initiated measure. The group was wondering if we would have a member school in our pool that would be interested in testifying. The passage of Initiated Measure 17 harmed SD consumers who were aggressively misled to believe the law would result in absolute patient choice, regardless of insurance, with no cost consequences. In reality, IM17 provided South Dakotans no affirmative rights and compromised their ability to choose health insurance that most closely meets their needs and budgets.

Discussion was held on preparation for the annual meeting which will be held on March 24, 2016 at the Huron Event Center in Huron, SD. The board will meet the night before like past years and then the annual meeting will be held the next day. There are three board terms that are up this year: Angela Arlt, Gary Leighton, and Joel Jorgenson. An email will be sent out to the schools asking for nominations for these positions and also an email to the three to see if they are interested in running again. Discussion was held on the Mid Central Coop schools and how they will vote. In past years, the schools only had one voting member. This year with the circumstances the board feels that when voting for the direction the pool should go, that all the Mid Central Coop schools should get their own vote. The voting for the board terms will stay with having one voting member, Dan Guericke. Dan Guericke will explain this to all the schools that are in the coop. A designated voting card will be made up for each school that is in the pool.

Chairman Christensen will be setting up a meeting soon on the rate renewal with Sarah Delaney and Jason Hubers.

Sanford felt that the membership meeting that was held on January 20, 2016 went very well and as of now they had nothing new to report.

Next board meeting will be held March 24, 2016 in Huron, SD at the Huron Event Center.

Motion was made by Joel Jorgenson and seconded by David Hutchison to adjourn at 3:28 p.m. All aye. Motion carried.