

Wind River Casino Hotel
Riverton, WY
August 11, 2017
MINUTES

- I. Call to Order at 9:05am and Roll Call Don Stauffenberg
- Present: Elwood Birch, Donald Dorn, Jeffery Harrington, John Hastert, Jamie LaValley, Rick Magstadt, Don Stauffenberg
 - Absent: Terry Donaldson, no representative from CCMH at the present time
 - Others Present: Mary Ellen Young, Helen Jerome, Ronda Strother, Misha Westby, Donna Truitt-EBMS Account Manager
- II. EBMS Guest Mary Ellen Young
- Donna Truitt – EBMS Account Manager was asked by Mary Ellen to see if we can do some changes in order to decrease the expenses we pay out for benefits that are currently set at \$5,000 for Medical and \$2,000 for Hearing Aids. Since many companies have gone to a high deductible we have seen skyrocketing expenses. There was much discussion on various options and whether or not they were administratively possible and did not show preference to holders on different insurance policies and/or age.
 - Option 1 – Members would have to pay their deductible before we paid anything.
 - The member would have to pay their primary insurance deductible before they receive any benefits from MHB. A lot of these deductibles are \$1,500 and over. Deductible information can be extracted from the miner's EOB's as their claims come in as it states on the EOB about how much of their deductible is met. Would this be administratively possible? Payments of claims would be determined for each claim, making it very labor intensive for the claims processor.
 - Option 2 – We implement our own deductible.
 - The member would have to pay our deductible of \$2,500 before they receive any benefits from MHB. This would hurt those on Medicare, Medicaid, and disability. Those are the groups that need our benefits that most. While this would be administratively possible, it goes against the mission statement of the board.
 - Option 3 – Different caps for those with private insurance and those without.
 - Capping benefits to members having private or company sponsored insurance at \$2,500 and those with no insurance, Medicare, or Disability keep the cap at \$5,000. Both our Attorney General representative and our EBMS account manager's opinions were that they may be seen as discriminatory.
 - Option 4 – Cut the maximum benefits available for all.
 - We would cut our maximum benefits to \$2,500 instead of \$5,000. We would save money on those that are maxing out their current benefits, but we would also impact those that rely on us for necessary expenses such as prescriptions.
 - Option 4 – 1st Dollar Benefit (2x2x3 plan)

- This option would provide the first \$2,000 benefit to all miners and then impose a \$2,000 deductible. When a miner meets our \$2,000 deductible he/she would then be eligible for the additional \$3,000. This option would allow all miners to have a \$2,000 benefit upfront and benefit the vast majority of all miners. Donna gave us a handout that showed a savings of \$660,000 from the 2016 year and a savings of \$367,000 for the first 6 months of 2017.
 - Rick Magstadt made the motion that we will go with the 1st Dollar Benefit plan to be effective 1/1/2018 and apply only to the Miner's Medical Assistance Program and not impacting the hardship division. Elwood Birch seconded the motion. Motion carried.
 - Don Dorn asked for the number of people that do not have any primary insurance. Donna assured him that yes, she can get those numbers for us.
 - To address the potential short term need of more money in our current Budget, the board has requested Senator Hastert draft a bill for the 2018 legislative session to add more money to our 2018 Budget so that we don't have a shortfall. Don Dorn made the motion to put the bill forward. Seconded by Jeffery Harrington. Motion carried. The board did not budget the full amount of funds available for the 2017/18 Budget so there is money available, but it must have Legislative approval.
- III. Approval of June 9th Board Meeting Minutes:
- John made the motion to approve the minutes. Don Dorn Seconded the motion. Motion carried.
- IV. Approval of July 3, 2017 Financials:
- Jamie made the motion to approve the financials. Elwood seconded the motion. Motion carried.
- V. Old Business
- Executive Director's Report/Programs Mary Ellen Young
 - i. 2019/2020 Budget – The budget has been written with an exception request of \$1,817,332 which will nearly max out the amount we are allowed to budget. We can budget 5% of the Miners Income Fund and the Permanent land fund.
 - ii. There was discussing about changing our Statute so that the board can submit a B-11 if our financial requests are within the 5%. If this is taken forward it will be in the 2019 Legislative session since the 2018 session is a Budget session.
 - Auditing Claims – results Mary Ellen & Helen
 - i. Helen Jerome reported that to date 1,535 letters have been sent out with 1,091 received back, 286 outstanding and 158 have been terminated for not returning their forms.
 - Procedure when benefits are denied Misha Westby
 - i. There are procedures on page 2-4 of our rules. If the Executive Director is going to deny a claim or eligibility the review committee will look at the facts presented to them and either agree or disagree. If it is decided that they disagree with the decision of the Executive Director the benefits or eligibility will be allowed. If the review committee agrees the member will be sent a letter to that fact and the member will have 15 days to appeal the decision. If the member decides to appeal it then it will go to the AG office

which will look at the facts and state their opinion. The review committee consists of the Executive Director, and two board members.

- ii. It is imperative that the Review Board not discuss any cases or decisions with others, including board members.
- We have a claim that the miner is in litigation with Workman's Compensation about paying. We initially paid the claim. Legal is asking if the miner wins the case would we accept partial repayment for the claim. Don Dorn made the motion to have WC pay back the full amount. Elwood Birch seconded the motion. Motion carried.

VI. New Business

Don Stauffenberg

- Motion made by Don Dorn to make some additions to New Business. Seconded Motion carried.
 - Don Stauffenberg talked about grooming someone to take over the Chairman position next year since his last term on the board expired in 2019. He would like to see someone step forward saying that they would be willing to take over the Chairmanship thus giving that person time to learn the ropes.
 - Mary Ellen needs to see about replacing the position on the board vacated by Tanya Allen, the Campbell County Hospital Representative.
- VII. Public Sounding
- None
- VIII. Adjournment & Next Meeting
- Next meeting to be held in Cheyenne during Legislature, February 15th, 2018.
 - Adjourned. John/Don