

Holiday Inn Express
4250 Legion Lane
Casper, WY 82609
8:00am
May 1, 2015

MEETING MINUTES

BOARD MEMBERS IN ATTENDANCE:

Don Stauffenberg-Chair	Donald Dorn	Jamie LaValley
Tanya Allee	David Hornbeck	Bill Korhonen
Grant Christensen	Gary Wolfe	

ABSENT:

Rick Magstadt

OTHERS PRESENT:

Mary Ellen Young – Executive Director
Helen L. Jerome – Administrative Assistant, Gillette Office
Mackenzie Williams-AG Rep
Jeanine Honadel-EBMS Account Manager
Terry Hogan-EBMS Legal Director

1. Call to Order and Roll Call: 8:04 PM Don Stauffenberg
2. Approval of January 21, 2014 minutes Don Stauffenberg
Donald Dorn made the motion to approve the minutes. Gary Wolfe seconded the motion. Motion carried
3. Approval of March Financials Don Stauffenberg
Jamie LaValley made the motion to approve the financials. Tanya Allee seconded the motion. Motion carried.
4. Presentation from EBMS-Janean Honadel Mary Ellen Young
And Terri Hogan
HSA Criteria-
 - The current plan is not HSA compliant with HSA's so that everyone with an HSA had to be dropped from the program. What options do we have that we can consider that will be compliant with HSA's? Our plan covers expenses related to cardiovascular, musculoskeletal, hearing and respiratory which are broad ranges.
 - The claims benefits we offer for hearing, pulmonary, cardiac or musculoskeletal conditions and prescription drugs are to board to be eligible for an HSA. If we changed the benefits to cover only one or two specific conditions in each category, the IRS might make it compatible with an HSA. The Board and the benefits offered are governed by statute which would have to be changed through the legislature. It is highly doubtful that the miners or the legislatures would want to cut back on the benefits offered so that a miner would be able to utilize the MHB benefits and an HSA. Imposing our own deductible may be an option to allow the IRS to allow the MHB benefits and an HSA, but there is no guarantee.
 - What is a Medical Savings Account (MSA) and would it be something to consider? MSAs works a lot like a health savings account and Archer Health Savings account are for smaller employers. Retiree Medical Allowance (RMA) accounts will need to be investigated as to what their criteria is since it is new. RMA's are funded by the employer and not the employee and a person needs to retire in order to receive this account to cover insurance premiums and copays. Are Health Savings Accounts (HRA's) compatible with our plan? EBMS will have their legal department check on this as well.

- Could the board provide a plan option that is HSA compliant? We probably need legal advice and someone versed in the IRS and HSA and how they work.
 - What would the plan look like?
2. The board is considering not paying for sleep studies and CPAPS. How do we prove its work related (weight/age/stress/comorbid diseases)? Primary insurance doesn't typically provide great coverage. Does not fall under the typical respiratory conditions otherwise seen in the mining industry.
- Sleep apnea machines and supplies do not relate to conditions from mining. The cost to cover these is high approx. 42K. In order for cost savings it might be that we drop coverage of this condition since it is more due to age and weight. If a doctor would state that it is related to pulmonary fibrosis then it would be related to mining. There are more and more physicians tying sleep apnea to shift work syndrome which would make it covered. It is recommended that we watch it for the next 12 months to know what the diagnoses are and to see if more shift work codes are established. Perhaps we need to set up a standard for utilization of the c pap machines in order for them to continue getting the benefit.
3. Deductibles:
- Can the board impose a deductible on their benefits? Yes, we can but do we want to do it – maybe. Some high level dollars savings 500 approx. \$952,263 savings . 1000 claims \$1,404,142 savings. There were only 5 that hit the 5K maximum. If we did our \$500 deductible or if we say that we will not pay until your company's deductible has been met. We want to get the money to those who need it the most. Can these types of things be changed by policy or do they need to be changed by rules? The best way to go is always by rule. I think it could be done by policy until someone complains. There is more risk by policy than by rule.
 - Considering the deductible on their primary plan may be high, then they have to meet another deductible on the Miner's plan what's the point – they may not even want to use it.
 - What about not allowing program funds to be used to assist with meeting primary plan deductibles? Jana processes numerous claims to assist members with meeting their deductibles (on qualifying expenses only). Miners' rely on this assistance.
 - Money saving, Yes; Member Friendly No.
 - Report on what savings would be seen if deductibles are imposed based on past years' experience.
 - Note: The plan always pays the provider directly.
4. Benefits based on Years of Service
- Can EBMS process different benefit plan maximums on members based on their years of service. (*This plan pays after any other coverage (except Medicare) and only up to a limited amount of \$5,000.*) For example: Those miners with less than 5 years would be put in a Division 100 and those with 5 years or more would be put in a Division 500. Let's say that those in the Division 100 would only have \$500 a year available and those in the 500 Division have the full \$5,000 available. We need the Division 100 benefits updated every year, or the first claim submitted every year until they reach their 5 years of employment. Would this be possible?
 - There are already issues with hire dates and what about continuous coverage requirements?
 - Too complicated to administer could result in inconsistency, confusion, frustration
5. Utilization Reports
- EBMS provides an executive summary and we need the reports to be done on a calendar year not a fiscal year. 2014 year number 1 claim was for lab & x-rays, 2nd is auditory (hearing aids) and chiropractic, physical therapy, prescriptions.

- Perhaps a report needs to be considered quarterly so that things can be followed up on. Janine would like to see an audit done to see if there are things slipping through that should not have been paid.

IV. Old Business:

A. Executive Director's Report/Programs

Mary Ellen

- See attached report

B. 2015/2016 Budget – Exception Request status

Mary Ellen/Don

- Increase is due to becoming state employees and there was no problem with getting it approved.

C. Questions: If our benefits were paid to the miner instead of the Provider, Would they be taxable to the miner?

- No, it would not be a taxable event for the miner since it's paid by the health plan.

E. Concerning using 2014/2015 funds to pay 2016/2017 expenses.

- Jeannie Burton told me on 2/13/2015 that this has been correct.

F. Rules status

Don/Mackenzie

- Chapter 2: Draft done on 4/27/2015 is the revised chapter trying to make it less confusing. The definitions were reiterated for occasional, incidental and processing or conversion facility and are the only definitions appearing in Chapter 2.
- Benefit Programs: we eliminated numbers and will be covered by policy with approval of a vote and changed with approval of the board.
- Registration: took out part that said that we had to work at a mine for 12 consecutive months and moved that condition to the policies.
- Eligibility: Reworked in verbage to make it clearer
- Acceptance of Claims: Numbers were eliminated so that we can manage the funds better.
- Payment of Accepted Claims: No change
- Denial of Registration, Services or Benefits: Took the procedure that we had and worked up a new process for denial of registration, services of benefits.
- Mackenzie will work with Mary Ellen to get everything worked up to send for approval. The two members on the review committee are not allowed to take part of the body that makes the final decision. The RC has a separate AG rep rather than our AG rep.
- Don would like to move forward with the rule making process. With an intended statement of reason Don Grant/Tanya motion passed.
- Chapter 1: changes were minor.
- Section 3: Citation – took out this . Definitions were taken out. Section 6 became section 5, etc. and subsection c was revised. LSO had no comments with this chapter only chapter 2.
- Bill Korhonen made the motion to submit both chapters at the same time. Don Dorn seconded the motion. Motion carried.

V. New Business

• Status of Rock Springs office

Mary Ellen

- Had over 40 applicants for the position in Rock Springs. Mary Ellen is doing telephone interviews next week. Manpower is set up to do skills testing and background checks.
- If we continue to have problems with the RS office then we could utilize that time by adding full time person in Gillette. Grant Christianson stated the due to the history of the miner's hospital in Rock Springs it is nice to have an office there. Don Stauffenberg doesn't believe that we should throw away money in order to maintain the RS office. Don Stauffenberg thinks that we would be hard pressed to eliminate the office completely.
- Mary Ellen believes that we have some good applicants at this time.
- Applicants for Board opening

- Bill Korhonen is retiring from the board and was thanked for his service to the board.

VI. Public Sounding

- None

VII. Adjournment & Next Meeting

- August 7th – Ramkota, Casper, WY 8 am
- 11:05 am adjourned Bill/Gary