Today’s Panel Discussion

- Common Obstacles for Health Pools
- Cost Containment Strategies
- Outcomes
- Getting Started
Your Panelists

- **Intergovernmental Personnel Benefit Cooperative (IPBC)**
  - Dave Cook: Executive Director

- **Businessolver**
  - Ty Arlint: Vice President, Associations & Resellers

- **Gallagher Benefit Services**
  - Lisa Yefsky: Area Executive Vice President, Affiliate Business

What’s Standing Between You and Program Innovation?

6 Key Obstacles

- Strapped Budgets
- Talent Droughts
- Squeezed Resources
- Innovation Gap
- Legacy / High Cost Technology Upgrades
- ACA, COBRA, Governance & Risk Mitigation

= Dream Benefits Program
Intergovernmental Personnel Benefit Cooperative (IPBC)

- Established in 1979 – 40 years old
- Growth strategy
- IPBC has grown from 65 – 133 members in 5 years
- 16 additional prospective members in the wings
- Average Trend 4% lower rate increase per year than the market

Cost Containment Strategies – Operating Expenses

- Review Vendors Periodically (stop loss, dental and life providers, network optimization, intentional contract negotiation, accountants etc.)
- PBM Management
- Review Offerings
  - Wellbeing & Engagement
  - Members Reward
  - Cholesterol and / or Diabetes Management
  - Health Advocate Initiatives
Cost Containment - Contract Planning

2018 Activity for 2018 Contract
- IPBC
  - Renegotiate: Ben Admin (Businesses) Benefit Consultants (Collingher), Executive Administration (DCC Management)
- GSS
  - RFP: Stop Loss (Options), PBM (Express Scripts)

2019 Activity for 2020 Contract
- IPBC
  - RFP: Audit (Sikkich)
- GSS
  - RFP: Medical Administration (UHC, TSD), Life (Standard)

2020 Activity for 2021 Contract
- IPBC
  - RFP: Accounting (Miller Cooper)
- GSS
  - N/A

2021 Activity for 2022 Contract
- IPBC
  - RFP: Ben Admin (Businessolver)
- GSS
  - RFP: PBM (TBD)

Cost Containment Strategies - Fraud, Waste & Abuse

- Dependent Eligibility Audit
- Opioid Management
- One Wallet Approach
  - Communication Strategy
  - Contribution Strategy
- The Case for Eligibility Management & Claims Savings
- Shift to Electronic Benefits Administration
Relieving the Administration Burden

Eliminate risk from your pool by automating the variables of your program.

- Consistency in rules
- Accuracy in bills
- Transparency into program

Case Study: IPBC’s Outcomes

- Items uncovered by implementing benefits administration platform
  - Inactive Members not Terminated and/or in Wrong Plan
  - Members Enrolled in Duplicate Plans
  - Medicare Members Incorrectly Coded
- Significant $$$ savings shifting the pool from paper to electronic administration & processes (ROI 3:1)
- Claims savings additional
IPBC’s Lessons Learned

- Be Strategic
- Be a Leader – Don’t be Afraid to Lead the Pack
- Review Options and Don’t be Afraid to Make Changes
- Engage Membership in Decision Making and What Their Responsibilities Are
- Communicate, Communicate and Communicate More

Case Study: Head of the Class

Company Snapshot

- Educational benefits
  Cooperative
- Onboarding more than 70+ groups to date on the Benefitsolver platform
- Group covers 18,000+ lives across 94 school districts

Take a closer look at how one pooled group was able to streamline workflow and simplify the billing and reconciliation process by partnering with Businessolver. This education co-op stopped payment leakage, prevented potential data inaccuracies, and ultimately, leaders were a bit shocked at the amount saved by our solution.
Case Study: Head of the Class

Challenge
- This group was using all paper and manual enrollment processes. Employees at each district utilized paper to choose benefit elects, and were manually entered by each district’s HR Staff, resulting in huge risk and time issues. Not only was the enrollment process a hassle, but, their manual billing process and payment processes were confusing and inconsistent.

Solution
- The Billing System will automatically adjust an invoice with debits and credits based off changes to elections made on the employee record and reconcile appropriately to the specific vendor’s billing rules and retro windows. Due to this automation we were able to save hundreds of administrative hours across the cooperative over the span of a year.

Results
- This group experienced a total estimated annual savings of nearly $2 million in its first year using the online benefits & billing administration platform.

How to Get Started - Assessing Your Situation
- Put Together a Strategic Plan for the Future
- Review Organizational Structure to Ensure It Meets Your Needs
- Solicit Member Involvement
- Plan for the Future