

MIIA Health Benefits Trust

Information Session

July 25, 2023

1. Welcome and Introductions

2. MIIA Health Benefits Trust Overview

- ✓ History and Structure
- ✓ MIIA “Member Driven” Model
- ✓ Customization and Flexibility
- ✓ Financial Stability
- ✓ Comprehensive Wellness and Cost Savings Programs

3. Member Engagement and Experience

4. Timeline and Process

History and Structure

Established
1992

More than
160
cities, towns and
local government
entities offer their
employees and
retirees insurance
coverage through
MIIA HBT

**One
of the
largest**
municipal
purchasing
collaboratives in
the country

Have partnered
with **Blue Cross
Blue Shield of
MA** for nearly
30+
years

Self-funded
trust providing
members
**full-insured
solutions**

MIIA Health Benefits Trust Overview

MIIA - Member Driven

Member Vision MIIA Vision:

High quality, affordable insurance and services.

Each member receives

a dedicated MIIA sales consultant and service representative

Access to MIIA's own **wellness programming**

3-year rate history:

Fiscal Year	Average	Minimum	Maximum
FY24	5.6%	1%	10.5%
FY23	3.7%	0%	7.5%
FY22	2.9%	-0.6%	6.8%

*FY22 premium credit: 100% of one full month active plan premium; FY21 premium credit: 50% of one full month active plan premium

Member Choice

- ✓ MIIA members customize their own health plans
- ✓ Over 100 different plan design options
- ✓ Access to the entire BCBSMA product portfolio
- ✓ Wellness offerings tailored to each member
- ✓ Rate development based on member's own claims experience
- ✓ Ability to manage different start dates for each municipality



MASSACHUSETTS

Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association.

Financial Stability

- ✓ Exceptionally healthy reserve levels
- ✓ Rating and reserve levels set by independent actuaries
- ✓ Rating uses a MIIA specific medical trend that is lower than the marketplace
- ✓ Premium holidays extended to all members in fiscal years 21 & 22, totaling over \$66 million dollars
- ✓ New members receive a “no greater than Trust average increase on first year renewal”



MASSACHUSETTS

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Comprehensive Wellness and Cost Savings Programs

- ✓ Hundreds of onsite and online programs available
- ✓ Wellness grants available for all members
- ✓ Disease and condition specific programs such as Abacus Disease Management, IMC Musculoskeletal Program, Robincare Cancer Care program etc.
- ✓ Smartshopper program which provides cash incentives for employees to seek lower cost care
- ✓ Post 65 Retiree Program



MIIA Health Benefits Trust Members

Amesbury	Dalton	Hopedale	Millville	Raynham CWD	Swansea
Amherst	Dalton Fire District	Hudson	Monterey	Reading	Swansea WD
Athol Royalston RSD	Danvers	Ipswich	Montgomery	Richmond	Taunton
Avon	Dartmouth	Lancaster	Nahant	Rockport	Templeton
Ayer Shirley	Dighton Rehoboth RSD	Lee	Nashoba RSD	Rowley	The Education
Barre	Dracut	Leicester	Nashoba Board of Health	Roylston	Cooperative
Becket	Dracut WSD	Leicester WSD	Newbury	Salem Beverly	Three Rivers FD
Berkley	Dunstable	Lincoln	Newburyport	Water	Tolland
Berkshire RPC	East Brookfield	Littleton	Norfolk	Sandisfield	Topsfield
Berlin	Egremont	Ludlow	North Adams	Sandwich	Townsend
Berlin-Boylston RSD	Essex	Lunenburg	North Brookfield	Saugus	Triton RSD
Blackstone	Farmington River RSD	Lunenburg Water District	Northern Middlesex COG	Scituate	Tyngsborough
Blackstone Millville RSD	Florida	Lynnfield Center WD	Northern Middlesex EC	Seekonk	Upton
Blandford	Foxborough	Lynnfield WD	Norwell	SEMRECC	Uxbridge
Boxford	Freetown	Manchester By The Sea	Oxford-Rochdale SD	Sherborn	Wales
Boylston	Freetown Lakeville RSD	Mansfield	Palmer Fire & Water	Shirley	Walpole
Brimfield	Georgetown	Masconomet RSD	Pathfinder VTS	Shirley WD	Warren
Bristol County Sheriff's	Granville	Mattapoissett	Paxton	Southbridge	Wenham
Brookfield	Greater Lawrence SD	Maynard	Peabody	STG RSD	West Boylston
Buckland	Hamilton	Marion	Petersham	Spencer	West Brookfield
Byfield Water District	Hampden County Retirement	Medfield	Pilgrim AC	Sterling	West Newbury
Carlisle	Hardwick	Mendon	Pittsfield	Sturbridge	Winchendon
Chelmsford	Harvard	Merrimac	Princeton	Sudbury WD	Woburn
Cherry Valley Rochdale	Haverhill Retirement Board	Middlesex County Sheriff	Quaboag RSD	Suffolk Co.	Worthington
Clarksburg	Hinsdale	Middleton	Ralph Mahar	Sunderland	Wrentham
Cohasset	Holden	Millbury		Sutton	WSD of Acton

For Members, By Members

- ✓ Provide strategic and collaborative planning sessions with PEC / IAC and Leadership
- ✓ Offer multi-year planning strategies to manage cost and evaluate product design
- ✓ Execute custom plans that meet the needs of each individual member
- ✓ Greatest choice in plan design of any provider or JPA
- ✓ Dedicated account executives and account service representatives
- ✓ Support HR in enrollment and daily activities
- ✓ Member portal, enrollment and benefit e-kits

July 1, 2024 Target Timeline

RFP issue: submit
census and claims
data to MIIA by:

08/01/2023

MIIA presentation of
offering to group and IAC
(if applicable) by:

9/22/2023

MIIA RFP
response by:

08/31/2023

Decision
deadline:

11/30/23

*Groups in a Joint Purchasing Arrangement may need to provide notice by 12/1/23 for 07/01/24 termination. These groups should issue RFP by 08/01/23.

New Member Engagement

- ❑ **Set up evaluation meeting in early July with MIIA Account Executive**
 - ❑ Discuss challenges, objective and potential solutions
- ❑ **Set up planning session with leadership, PEC or IAC in mid-July**
- ❑ **Gather evaluation data**
 - ❑ 24 months claims experience
 - ❑ 24 months large loss claims (over \$25,000)
 - ❑ Current member enrollment census
 - ❑ Current benefit plan summaries
- ❑ **Re-group to review analysis and findings**

Thank you!

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MIIA

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