

AGRIP Governance Conference 2020

AZ School Boards Association Insurance Trust

Innovative Partnerships

Improving Member's Health and Your Budget

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Arizona School Boards Association Insurance Trust (ASBAIT)

- Founded in 1983 – **38-year** track record of success
- ASBAIT is the **largest** group health pool in Arizona
- **126** member districts (school districts, community colleges, associations of school districts)
- Governed by 9 Trustees inclusive of **superintendents, business managers** and **school board members**, appointed by the ASBA board
- **20,000** enrolled
- 9 health care plans (6 PPO, 3 HDHP) with **richest** coverage available
- Dental, vision, life insurance
- **Mexico** network

Arizona School Boards Association Insurance Trust (ASBAIT)

- Well managed – **92%** of premiums go to claims (8% admin. costs)
- \$125M in annual contributions, \$22M in reserves
- Cost containment: 10-year pool average **4.6% increase**
- Annual Members Benefits Conference



MISSION

The mission of the Arizona School Boards Association Insurance Trust (ASBAIT) is to set the standard for service, benefits, and affordability for health care of Arizona's school employees and their dependents.



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The Journey Improved Member Health Cost Savings

- Wellness Campaigns**
32% participation
- Rx Clinical Programs** including Rx Smart Savings
Employee Assistance Program (6%)
- Teladoc** – 93% employee satisfaction
* 9.1% annual utilization (4-5% national avg.)
* \$1.2M annual savings (cost avoidance)
- Disease Management / Maternity Management, Nurse Health Coaching** (11% engagement, \$100 incentive)
- Personal Health Coaching**
* Case Management (\$4.6M annual savings)
* Precertification (\$2M annual savings)
- Annual **Onsite Biometric Testing** (15%), **Onsite Mammogram** (1,266) & **Flu Shot** Clinics (4,313)

**But, we can do more
We must innovate...** 4

Teladoc Partnership



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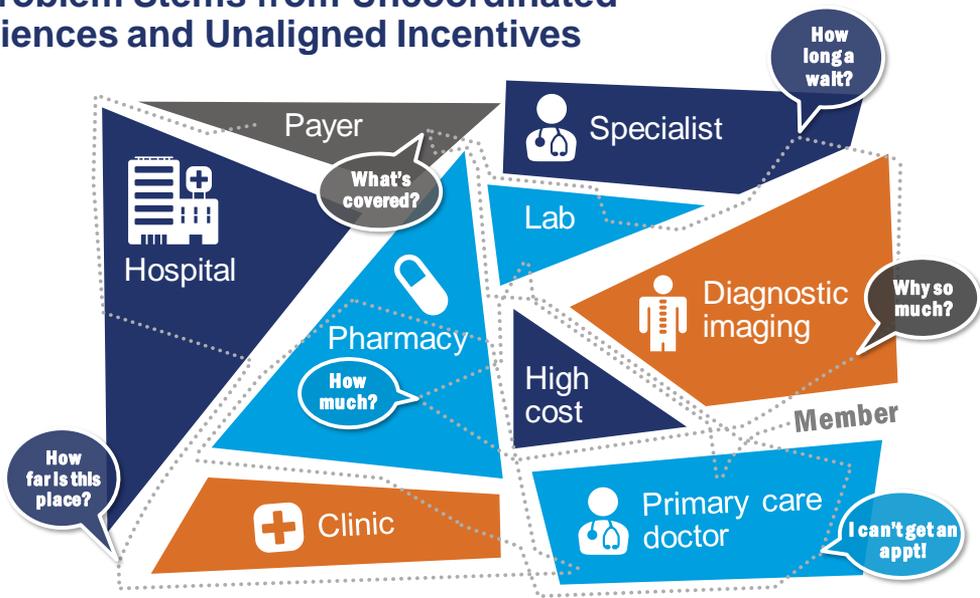
Banner|Aetna

- Added in 2018
- **Innovation** - alignment and coordination between provider (**Banner**) and insurer (**Aetna**) produce better, more efficient healthcare at **12-15% savings on claim costs**
- Healthcare costs **savings** = more \$ for **instructional** purposes
- Healthier teacher **impact and influence** peers and students
- **Expanded network** of providers
- **11 of 14** top ranked hospitals in AZ in **Banner** network (per US News ranking)





The Problem Stems from Uncoordinated Experiences and Unaligned Incentives



The Banner|Aetna mission: An exceptional member experience



Unique **local** care delivery model personalized around our members



Affordable, sustainable, transparent pricing through internal financial alignment



Platform for technological **innovation** to improve member experience



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Revolutionizing health care together



New insurance company. Fully insured and self-funded.
Statewide Health plan | Covering over 325,000 members as of August 2019.

 **Banner**[®]
Care management and network optimization



aetna[®]
Traditional insurance functions

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Maricopa, Pinal & Pima counties - Two robust network options

Broad network	Performance network
3,950+ Primary care docs	2,440+ Primary care docs
19,150+ Specialists	13,000+ Specialists
58 Hospitals	27 Hospitals
Market leading discounts	Potential 8-14%* savings over Aetna's broad network

Some providers practice solely within a facility setting and are not available to members for appointment.

- Banner Health Network
- Cardon's Children's Medical Center
- MD Anderson Cancer Center
- HonorHealth & ICP
- New Chandler Banner Hospital coming in 2020
- Banner University Medical Center Tucson
- Tucson Medical Center
- TMCOne
- El Rio Health
- AZ Community Physicians

*Actual results may vary. Comparison is to Aetna's broad network plans. Savings may be less when compared to other value-based network plans.



Multi-disciplinary care team

Holistic care teams focused on those most at risk

Care teams focus on the top 5% of members that generate more than 50% of costs.

We provide both clinical care and in-home social assessments and accommodations.



Our Combined Values = Long-Term Member Health & Well-being



Our partnerships are revolutionizing health care with expanded capabilities enabling ASBAIT to continue setting the standard for service, benefits and affordability for the Arizona school employees and their dependents.

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Challenges

- Network Change (BC/BS to Aetna & Banner|Aetna)
 - Informational meetings with members & brokers
 - Communication hurdles for members IN & OUT of Banner|Aetna network
 - Personalized disruption reports to member districts
 - Lags in setting target & realizing direct & indirect savings
- Additional Premium for Teladoc
 - Nominal cost with proven ROI
- Apprehension with Telemedicine
 - Success stories from members



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QUESTIONS



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Thank you

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