



**Minutes of Board of Trustees**

**Meeting**

**FINAL**

**Thursday, February 27, 2025 8:00 AM**

**Work Session**

**The following Trustees were present and a quorum was met:**

<b>Ryan Hackmann, Chairperson</b>	<b>Desert View Schools</b>
<b>David Coolidge, Vice-Chairperson</b>	<b>City of Winslow</b>
<b>Linda Watson, Treasurer</b>	<b>City of Page</b>
<b>Gary Neiss</b>	<b>Town of Carefree</b>
<b>Jessica Vaughan</b>	<b>Town of Eagar</b>
<b>Misty Hatch</b>	<b>City of Holbrook</b>
<b>Eric Lillis</b>	<b>Kingman Academy of Learning</b>
<b>Kristie Allen</b>	<b>Pine-Strawberry Water Improvement District</b>
<b>Megan Poe</b>	<b>Town of Parker</b>
<b>Danielle Nelson</b>	<b>City of Safford</b>
<b>Katie Melser</b>	<b>Town of Snowflake</b>
<b>Kelsi Miller</b>	<b>Town of Springerville</b>
<b>Gus Lundberg</b>	<b>Town of Taylor</b>
<b>Pamela Galvan</b>	<b>City of Williams</b>

**The following Alternate Trustees were present:**

<b>Kristen Krey</b>	<b>Town of Carefree</b>
<b>Kara Solis</b>	<b>Town of Eagar</b>
<b>Randy Sullivan</b>	<b>City of Holbrook</b>
<b>Amy Hunt</b>	<b>Kingman Academy of Learning</b>
<b>Rachell French</b>	<b>City of Page</b>
<b>Nora Yackley</b>	<b>Town of Parker</b>
<b>Morgan Motz</b>	<b>Pine-Strawberry Water Improvement District</b>
<b>Brian Richards</b>	<b>Town of Snowflake</b>
<b>Heidi Wink</b>	<b>Town of Springerville</b>
<b>Cindy Lee</b>	<b>City of St. Johns</b>
<b>Marcie Pawlik</b>	<b>Town of Taylor</b>
<b>Sandy Jones</b>	<b>Town of Wellton</b>
<b>Kelley Pugh</b>	<b>City of Winslow</b>

**The following Vendors were present:**

<b>Lindsay Barrett</b>	<b>American Health Group</b>
<b>Jennifer Huppenthal</b>	<b>American Health Group</b>
<b>Lynn Harris</b>	<b>Ameritas</b>
<b>Rachele Martin</b>	<b>Blue Cross Blue Shield of Arizona</b>
<b>Michele Domash</b>	<b>Cheiron</b>
<b>Michael Reich</b>	<b>Cheiron</b>
<b>John Hatz</b>	<b>Gallagher</b>
<b>Tori Hudson</b>	<b>Gallagher</b>
<b>Jaime Schulenberg</b>	<b>Gallagher</b>
<b>Amanda Weaver</b>	<b>Gallagher</b>

Michael Hensley  
Rick Cajthaml  
Marina Phillips-Waddle  
Bryan Espinoza  
Lisa Thompson  
Bill Ochs  
Will White  
Stacey Bullock

Jones, Skelton & Hochuli  
Meritain  
Meritain  
Navitus  
Navitus  
Ochs, Inc.  
Ochs, Inc  
PlanSource

The following Guests were present:

Sandra Arreguin  
Brannon Eagar  
Darren Coldwell  
Timothy Hinton  
Mary Miranda

Desert View Schools  
Town of Eagar  
City of Page  
City of St. Johns  
Town of Wellton

**1. Call to Order**

Ryan Hackmann, Rural Arizona Group Health Trust (RAGHT) Chairperson, called the meeting to order at 8:06 am.

**2. Opening Remarks and Introductions**

Ryan Hackmann, Trust Chairperson and John Hatz, Gallagher began the meeting by thanking everyone for coming. All Trustees and vendors introduced themselves.

**3. Administrative Review and Client Strategic Planning**

Jaime Schulenberg, Gallagher, provided an overview of Scope of Services, RAGHT Annual Service Calendar, 2024-2025 Recap and 2025-2026 Strategic Objectives.

**4. Trustee Training**

Michael Hensley, Jones, Skelton & Hochuli, discussed with Trustees their roles and responsibilities as a Trustee for Rural Arizona Group Health Trust.

**5. Medical Review Claims Overview**

Rick Cajthaml, Meritain, gave an update of RAGHT's Medical Claims for the period of January 2024 through December 2024, noting the Per Member Per Month average is \$457 and the Employee cost share was 15.8%. The average medical savings is 55.8%. Rick also provided an update on how the Aetna Network is running and also utilization of Teladoc services.

**6. Blue Cross Blue Shield of Arizona Overview/Discount and Utilization Review**

Rachele Martin provided a brief overview of discount savings for the 2024 Calendar Year; Total Billed \$24,717,761 and Total Savings of \$13,112,990. Rachele also discussed Community Partnerships and Programs.

**7. Prescription Drug Review and Insights**

Bryan Espinoza and Lisa Thompson of Navitus gave the Trust an update on Prescription utilization for October 2023 – September 2024 noting the Per Member Per Month average is \$33.17, Specialty Percent of Plan Paid is 42.1% and Generic Dispensing Rate is 88.6%.

**8. Medical Management Overview/Patient Advocacy Services Proposal**

Jennifer Huppenthal provided an update on Utilization Review and Case Management Services, which showed an estimated savings of \$291,200 for Acute Inpatient Admissions. Jennifer also discussed Patient Advocacy which was implemented July 01, 2024 showing 25% engagement.

**9. Dental & Vision Network**

Lynn Harris with Ameritas provided an overview of how the dental and vision network have run since the 2024 Calendar Year, noting preventative decreased by 43.89%, Basic Services increased by 32.72%, Major increased by 14.35% and Orthodontia increased by 9.02% from the previous year.

**10. Wellness Program Review and Cost Share Waiver Program**

Tori Hudson, Gallagher, updated Trustees on the Wellness Programs offered in 2024. Tori also discussed with Trustees that since Omada was implemented in 2018, claims have not decreased for Diabetes, Prediabetes, Hypertension or Obesity. Tori discussed moving to a new program. Digbi Health, that is not a targeted approach and more holistic.

**11. Digbi Health Program Presentation**

Phillip Hampton, Digbi Health, provided an overview of the program which is a Genetic, Gut Microbiome and Blood Sugar Test that identifies the cause of conditions. The program would provide more of a holistic approach targeting those Covered Members that qualify.

**12. Basic Life/Additional Life & Short Term Disability Review & Voluntary Term Life Proposal**

Bill Ochs with Ochs Inc. provided an overview of the Employer Basic Life, Voluntary Term Life and the Voluntary Short-Term Disability. Bill also noted that although there was a loss of 4% due to Life Claims, Securian was able to offer a rate pass for a 3-Year renewal.

**13. RAGHT Financial Status through December 31, 2024**

Amanda Weaver, Gallagher, reviewed the Trust's financial status through December 31, 2024, discussing with Trustees that over a 22-year period the Trust has averaged a 4.5% increase. Amanda also noted that the Trust is running well and has showed a gain of \$1.9M in the first half of the Plan Year and Large Claimants are 25.74% of the total Medical/Prescription cost.

**14. Recommended Claim Funding Rates for 2025-2026 and Pricing of Benefit Change Options**

Michael Reich and Michele Domash, Cheiron, reviewed with Trustees how the claim funding amounts were formulated for the upcoming Plan Year and presented Cheiron's recommended funding factors for the 2025-2026 Plan Year stating a 5.1% Recommended Increase for Medical/Prescription and no increase for Dental and Vision.

**15. 2025-2026 Renewal Discussion & Benefit Building Trustee Budget Workshop & Discussion**

Jaime Schulenberg, Gallagher, explained to Trustees all of the components that make up the Trust's budget and provided an overview of benefit change options for the EPO and HDHP Plans. Gallagher and Cheiron went through the benefit pricing and the financial impact of each for Trustees to make a final decision at the Trust Meeting.

**16. Adjournment**

Ryan Hackmann, RAGHT Chairperson, requested a motion for adjournment. Linda Watson made a motion to adjourn the meeting at 2:18 p.m. Gus Lundberg seconded.