

GROUP INSURANCE ADVISORY COMMITTEE (GIAC)

Meeting Minutes

July 2, 2025

A meeting of the State Group Insurance Advisory Committee was held on this date in the JRW West Conference Room, Boise, Idaho.

Members Present:

Steve Walker, Deputy Director, Department of Administration

Paul Spannkebel, Business Support Manager, Veterans Services, Active Employee Member

Representative Ben Fuhriman

Andrea Powers, Judiciary Member

Dick Humiston, State Retiree Member

Members Absent:

Director Steve Bailey, Department of Administration

Senator Kevin Cook

Rob Sauer, School District Representative

Others Present:

Faith Knowlton, DIIS Administrator, Department of Administration

Glenda Smith, Chief Financial Officer, Department of Administration

Justin Seaman, Department of Administration

Kim Rau, Program Specialist, Department of Administration

Frances Lippitt, Budget and Policy Analyst, LSO

Welcome: Deputy Director Walker welcomed the Committee and guests and called the meeting to order at 2:00 pm.

Approval of previous meeting minutes

MOTION: Mr. Spannkebel moved to adopt and approve the January 14, 2025 meeting minutes, and it was seconded by Mr. Humiston.

The motion passed unanimously.

Open Enrollment/New Plan Year Update

OGI's Group Insurance Manager Justin Seaman provided the Committee with an update regarding open enrollment and the new plan year:

- Justin shared a presentation which highlighted OGI operations, the quarterly business review, and rising costs of health care plans.
- Regence has worked to re-establish a program with Albertson/Safeway which entails accessing certain basic care without having to go to a doctor. This program went into effect July 1.
- VSP, our vision insurance, now offers the same coverage to minor plan members that has been provided to adult members.
- The orthodontia waiting period has been removed from our dental plan, which means no wait for dental or orthodontia services for new members to the plan.
- Challenging years with staffing challenges, Luma issues, higher call volume, adjusting to new carrier, however, the team pulled together and got the job done
- Second open enrollment with new carrier, seems to have gone smoothly. DHR Liaison did a fantastic job of communicating the open enrollment process.
- Moving forward, FY26 focuses on team development and cross training.
- We've just recently rolled out Service Now, an online ticketing program that replaces our group e-mail inbox. This is brand new, and we are still ironing out the process, but this tool will help us track a variety of metrics related to customer service, including volume, and turnaround time.
- OGI has a new tool called Jotform. This is a very secure online form building program we're going to incorporate as a primarily online enrollment tool for our non-SCO agencies like our school districts, colleges, and universities. It will give them the freedom to enroll online.
- Discussion ensued regarding the potential impact of bringing cities on to the health plan.

OGI Manager Justin Seaman shared Regence's State of Idaho Quarterly Business Review Jan. –March 2025 with the Committee. Further discussion ensued.

Financial Updates

Chief Financial Officer Glenda Smith shared the following Group Insurance Activity Report with the Committee:

GROUP INSURANCE ACTIVITY REPORT									
	July 1, 2024					June 30, 2025		Investments	FY 2025 RESERVE
	BEGINNING BALANCE	GROSS RECEIPTS	ACCRUALS & ADJUSTMENTS	INTEREST	PAYMENTS	ENDING BALANCE	Short-term cash ACCT 106000	directed by agency ACCT 120502	REQUIREMENTS
INTERNAL SUPPORT	11,988.35	74,100.00	0.00	1,827.59	(72,939.49)	14,976.45	14,976.45		
ADMINISTRATION	376,694.27	1,435,164.78	6,030.67	16,801.99	(1,210,726.16)	623,965.55	623,965.55		
TOTAL ADMINISTRATION	388,682.62	1,509,264.78	6,030.67	18,629.58	(1,283,665.65)	638,942.00	638,942.00	0.00	
PREMIUMS									
TRAD/RETIRES	2,053.05	630,881.52	0.00	1,133.69	(630,881.52)	3,186.74	3,186.74		
PPO/RETIRES	(78,048.28)	2,464,768.60	0.00	64.14	(2,464,768.60)	(77,984.14)	(77,984.14)		
HIGH DEDUCTIBLE	236,905.23	22,412,249.23	0.00	5,918.34	(22,980,784.81)	(325,712.01)	(325,712.01)		
TRADITIONAL	5,324,243.81	36,208,455.67	(0.00)	240,210.07	(36,272,274.64)	5,500,634.91	5,500,634.91		
PPO	12,837,669.03	359,153,431.55	0.00	721,219.30	(352,995,806.66)	19,716,513.22	19,716,513.22		
FLEXIBLE SPENDING ACCOUNT	379,878.09	12,141,661.43	0.00	18,754.99	(12,132,205.72)	408,088.79	408,088.79		
EMPLOYEE HEALTH SAVINGS ACCOUNT	463,443.86	3,111,427.77	(0.00)	36,954.42	(2,745,244.67)	866,581.38	866,581.38		
LIMITED PURPOSE FSA	1,154,792.87	0.00	0.00	(374.16)	0.00	1,154,418.71	1,154,418.71		
DENTAL PREMIUM	2,264,435.64	22,606,307.60	0.00	93,605.19	(22,617,648.88)	2,346,699.55	2,346,699.55		
PRINCIPAL BASIC	33,322.72	10,135,448.39	0.00	58,336.96	(10,011,703.95)	215,404.12	215,404.12		
PRINCIPAL RETIREE CURR PREM	364,269.04	1,153,069.27	0.00	17,200.46	(1,122,844.93)	411,693.84	411,693.84		
PRINCIPAL SUPPLEMENTAL	357,730.32	2,750,404.24	0.00	19,552.58	(2,735,452.50)	392,234.64	392,234.64		
BC HIGH DEDUCT/RETIRES	5,107.13	2,523,303.22	0.00	4,208.41	(2,523,303.22)	9,315.54	9,315.54		
TOTAL PREMIUMS	23,345,802.51	475,291,408.49	0.00	1,216,784.39	(469,232,920.10)	30,621,075.29	30,621,075.29	0.00	
RESERVES									
RESERVE/RETIRES	21,419,780.57	5,926,140.69	0.00	1,006,777.32	(2,760,146.75)	25,592,551.83	25,592,551.83		1,387,710.00
RESERVE	20,414,739.06	38,770,228.15	(0.00)	651,745.57	(39,888,102.13)	19,948,610.65	(14,028,380.89)	33,976,991.54	58,066,915.00
FLEXIBLE SPENDING ACCT RES	392,095.32	0.00	0.00	16,505.19	(36,273.82)	372,326.69	372,326.69		0.00
BC DENTAL RESERVE	2,591,213.44	(1,951,897.71)	0.00	81,811.15	(280,555.62)	440,571.26	440,571.26		2,352,082.00
PRINCIPAL RATE STABILIZATION	870,881.54	71.00	4,479.43	36,488.94	(72,206.05)	839,714.86	839,714.86		0.00
PRINCIPAL LTD RESERVE	7,297,073.79	0.00	0.00	270,979.23	0.00	7,568,053.02	125,883.70	7,442,169.32	0.00
RESERVED CONT MED PREM	5,148,538.24	(32,456.10)	0.00	222,945.53	0.00	5,339,027.67	5,339,027.67		13,977.00
LTD WAIVER RESERVE	8,675,242.40	0.00	0.00	331,614.80	0.00	9,006,857.20	1,692,166.76	7,314,690.44	0.00
MEDICAL SWEEP RESERVES	58,866,482.93	(31,740,867.57)	0.00	2,341,060.37	0.00	29,466,675.73	29,466,675.73		
DENTAL SWEEP RESERVES	1,469,977.55	(946,222.77)	0.00	60,176.45	0.00	583,931.23	583,931.23		
TOTAL RESERVES	127,146,024.84	10,024,995.69	4,479.43	5,020,104.55	(43,037,284.37)	99,158,320.14	50,424,468.84	48,733,851.30	61,820,684.00
GRAND TOTAL	150,880,509.97	486,825,668.96	10,510.10	6,255,518.52	(513,553,870.12)	130,418,337.43	81,684,486.13	48,733,851.30	61,820,684.00

	Beginning Balance	Ending Balance	Cash	Investment	Required
Medical Reserve for GIAC	100,701,002.56	75,007,838.21	41,030,846.67	33,976,991.54	59,454,625.00
Dental Reserve for GIAC	4,061,190.99	1,024,502.49	1,024,502.49		2,352,082.00

SUMMARY

FY25 Group Insurance Fund 461 06302025 PRELIM.xlsx

7/2/2025

CFO Smith also shared the following Reserve Balances by Month information:

Reserve Balances by Month

	Beginning Balance	JULY24	AUG24	SEP24	OCT24	NOV24	DEC24	JAN25	FEB25	MAR25	APR25	MAY25	JUNE25
Med Cash	56,216,605.34	44,833,139.85	56,124,893.48	49,529,694.40	53,029,289.07	69,407,412.96	74,254,742.77	73,583,808.74	72,755,924.13	75,634,899.38	48,235,687.96	41,030,846.67	
Med Investment	32,879,719.71	32,977,936.34	33,076,423.58	33,173,646.44	33,271,518.68	33,369,157.96	33,468,050.21	33,567,342.25	33,664,323.50	33,766,471.96	33,869,784.94	33,976,991.54	
Medical Total	100,701,002.56	89,096,325.05	77,811,076.19	89,201,317.06	82,703,340.84	86,300,807.75	102,776,570.92	107,722,792.98	107,151,150.99	106,420,247.63	109,401,371.34	82,105,472.90	75,007,838.21
Dental	4,061,190.99	4,373,134.32	6,265,948.39	4,929,817.94	3,654,986.51	2,992,289.11	2,294,468.40	2,158,370.59	1,861,917.73	1,566,266.58	1,611,885.39	1,244,335.17	1,024,502.49

Dental: Claims to date are \$20,313,536 which is an increase of 6% and 89% to projection.

**State of Idaho - Department of Administration
Office of Group Insurance - Dental
As of May 31, 2025**

	Year to Date Actual FY2024	Year to Date Actual FY2025	% Increase	% to Projection	Milliman Projection FY2025 ⁽³⁾
Total Claims ⁽¹⁾, Admin Costs ⁽²⁾ & Expenses ⁽³⁾	19,122,125	20,313,536	6%	89%	22,890,000
Ending Reserve Balance	TBD	TBD			2,400,000 <i>End of FY2025</i>
Required Reserves					
Base Contractual @ 10% of expected Premiums	2,080,000	2,290,000			2,290,000
Enrollees:					
Active Employee	25,393	26,663			26,492
Active Dependents	33,307	35,025			35,082
COBRA	105	74			104
COBRA Dependents	55	49			
Appropriation Per Employee	377	153			153
State Cash Cost Per Enrolled Employee	276	302			302

Notes:

⁽¹⁾ FY2025 incurred claims in the previous plan year

⁽²⁾ Includes BCI Administrative Fees, Premium Tax, Health Care Reform Fees and COBRA

⁽³⁾ Milliman Report, December 8, 2023

OTHER BUSINESS/NEXT MEETING

The next meeting of the GIAC is scheduled for:

February 11, 2026, 2:00 pm

ADJOURNMENT

MOTION: Ms. Powers motioned, and it was seconded by Mr. Humiston, to adjourn the July 2, 2025, meeting of the Group Insurance Advisory Committee at 3:05 p.m. The motion passed unanimously.

Kimberly Rau, Program Specialist
Department of Administration