



4/11/2023

John Salois
Browning Public Schools
PO Box 610
Browning, MT 59417

RE: Browning Public School's 2023 Administrative Renewal

Dear John,

On behalf of the entire EBMS team, it has been our privilege to service and provide health plan administrative services to Browning Public Schools. For over 40 years, EBMS has been proud to be an industry leader in driving thoughtful change, and we could not do that without strong partners like you.

General Current Overview:

- Funding: Self-Funded (ASO)
- Tier Structure: Composite PEPM
- Commission: 8% of Specific Stop Loss premium

I am pleased to present you with our renewal for Browning Public School's consideration.

Benefit Plan Management	Current	2023
Medical admin	\$31.97	\$33.25
Dental	\$2.00	\$2.00
Vision	\$2.00	\$2.00
COBRA	\$1.00	\$1.00
CAA Fee	NA	\$1.75
Out-of-Network Shared Savings:	25%	25%
Total Benefit Plan Management:	\$36.97	\$40.00
Monthly Cost***	\$6,469.75	\$6,999.79
Annual Cost ***	\$77,637.00	\$83,997.48
Utilization & Care Management	Current	2023
Utilization Management:	\$2.60	\$2.73
Case Management:	\$2.72	\$2.86
Total UM/CM	\$5.32	\$5.59
Monthly Cost***	\$931.00	\$977.55
Annual Cost ***	\$11,172.00	\$11,730.60
Network and Access	Current	2023
First Choice	\$5.20	\$5.65
Additional Services	Current	2023
ELAP OON (w/ legal defense)	NA	25% of Savings
Recuro Telemedicine (\$35 Co-pay)	\$1.90	\$1.90



Out of Network Balance Bill negotiations and defense with ELAP:

EBMS is partnering with ELAP, to keep Out of Network hospital and facility care affordable for our Clients while addressing balance bill claims. ELAP partners on behalf of Browning Public School and the Member to audit and negotiate Out of Network claims being balanced billed. They establish and enforce fair limits on what the plan will pay for health care services during these balance billing negotiations. Their goal is to ensure fair and accurate payment that saves money for Browning Public School's Plan and Plan Members. Additionally, this includes balance billing defense for Members and continue negotiations to resolution with Out of Network Providers.

Recuro (Virtual Medicine):

Recuro connects the Member to a U.S. Board Certified National Network Physician to diagnose and recommend treatment for non-emergent care. This offers an affordable alternative for Members and their Dependents to obtain the necessary care, always on call 24 hours, 7 days a week, 365 days. If Members are traveling, at the office, or up with a sick kid at night, access to a Doctor is only a click or call away. This service also targets the reduction of avoidable Emergency Room visits and cost.

Consolidated Appropriations Act and Transparency in Coverage Compliance Support:

The Consolidated Appropriations Act and the Transparency in Coverage Rule have resulted in meaningful changes for both Employer Sponsored Health Plans and Administrators, with the goals of driving consumer protections and additional benefits through improved pricing transparency. These regulations are expansive and have resulted in new compliance requirements for self-funded plans, impacting our core administrative functions including claim processing and network management, and driving development to build on existing capabilities to deliver solutions that support employer health plan compliance across these requirements. In addition to the ongoing development and maintenance expenses for items supporting Plan compliance including Qualified Payment Amount (QPA), Machine Readable Files (MRF), and member tool management, we have also invested in expert support for our clients, including legal counsel regarding the No Surprises Act and an ERISA attorney experienced with MHPAEA. Beginning in January 2023, we will assess an administrative fee of \$1.75 PEPM to support the ongoing development and maintenance of solutions that support these new federally mandated consumer protections and pricing transparency rules. This additional administrative fee was determined carefully, with the goal of minimizing additional expense to the Plan while supporting best-in-class solutions that will meaningfully impact member experience while supporting Plan compliance.

Medicare Part D and Women's Health and Cancer Rights Act (WHCRA) Notices:

In prior years, the plan paid an additional fee to EBMS for the following services: perform the Safe Harbor creditability test on the rx plan; prepare and mail Medicare Part D and WHCRA notices; and complete the Disclosure to CMS report online. For 2024, EBMS will no longer provide this extra service. The plan will need to complete these tasks or have another vendor complete these tasks in order to ensure compliance. Upon request, we will provide you with the number of Medicare-eligible participants on the plan to assist with completion of the Disclosure to CMS report required at cms.gov/medicare/prescription-drug-coverage/creditablecoverage/ccdisclosureform.



Stop Loss:

As we understand, Leavitt will be obtaining Stop Loss proposals outside of the incumbent carrier. The Joint Powers Trust Stop Loss renewal is below.

Browning Stop Loss Renewal with Terminal Liability Option (3 months)		
Fixed costs	Current	2023
Spec composite	\$454.73	\$541.13
Agg premium	\$5.01	\$5.01
Monthly fixed costs	\$80,454.50	\$95,574.50
Annual Fixed costs	\$965,454.00	\$1,146,894.00
Variable Funding	Current	2023
Agg Factor Composite	\$1,139.78	\$1,356.34
Monthly Variable Cost	\$199,461.50	\$237,359.50
Annual Variable Cost	\$2,393,538.00	\$2,848,314.00

***Annual and Monthly Cost are based on enrollments from 3/31/2023 Census information.**

****If at the end of the 12 months, Browning elects to engage the TLO, Joint Powers Trust will charge two additional months of specific and aggregate premium for the three months of run out.**

Please initial the boxes below for your accepted rates and sign below.

One-Year EBMS Agreement

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ELAP OON (w/Legal Defense)

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Joint Powers Trust Stop Loss Renewal with TLO

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Service Excellence:

We believe our track record in Account Management, Member Service and Flexibility in all we do reflects the very definition of what Browning Public School is looking for in their Plan Administrative Services partner.

On behalf of the EBMS team, we greatly appreciate Browning Public School's business and look forward to continued collaboration in 2023 and beyond.

Please feel free to contact me should you, Leavitt, or Browning Public School have any questions regarding the renewal information provided.

I look forward to hearing from you.

Sincerely,

Tyrell Mailloux

Tyrell Mailloux
Relationship Manager
tmailloux@ebms.com
406-606-0818