



Health Plan Trustee Board Agenda

Tuesday, August 26, 2025, 2:00 PM

City Hall Conference Room 303

Members: Travis Rothweiler; Mitch Humble; Gretchen Scott; Kristen Kohntopp; Breanna Howard

- 1) Call Meeting to Order/Confirmation of Quorum
- 2) Consent Calendar
 - a) **ACTION ITEM:** Approval of minutes from August 5th and 6th minutes.
By: Gretchen Scott, Deputy City Manager
- 3) Items of Consideration
 - a) **DISCUSSION:** General Audit Guidance by: Jason Lindstrom, Auditor with Eide Bailly
By: Breanna Howard, City Financial Officer
 - b) **DISCUSSION:** Comments and Concerns from Auditor Conversation
By: Breanna Howard, City Financial Officer
 - c) **ACTION ITEM:** Request to authorize Finance to establish ACH payment capabilities for all vendor obligations of the City of Twin Falls Health Plan Trust when the option is available.
By: Breanna Howard, CFO
- 4) General Public Input
- 5) Adjournment

Any person(s) needing special accommodations to participate in the above-noticed meeting could contact Rachael Long (208) 735-7287 at least two working days before the meeting. Si Desae Esta information in Español, Por favor llama a Rachael Long al telephone (208) 735-7287.



City of Twin Falls Health Plan Trust Minutes

Tuesday, August 5, 2025, 10:30 AM
Conference Room 303
203 Main Ave East, Twin Falls, Idaho

Members: Travis Rothweiler, Breanna Howard, Mitch Humble, Gretchen Scott
Guests – Lauren Nickolisen
Phone Participants - Toni Price and John Hughes

Filing and Verification

- **Correspondence and Filing:**
 - Signed trust agreements must be sent to the Department of Insurance alongside verification that the trust has been funded according to section 401-40041F of the Idaho code.
 - It was noted that the funding amount is likely more than the required minimum, but this needs confirmation. The documentation needs to be included when the email is sent to John Hughes.
- **Document Processing:**
 - The signed trust agreement should be reviewed, as it delineates trustee obligations. This document should be regularly referenced to ensure compliance with its terms.
 - Trustees are advised to keep track of the ongoing requirements necessary to remain compliant under the self-funded registration.

Verification Process of Funding

- Verification must be shown via documentation from the financial institution, such as a deposit slip, confirming the trust's funding.

Future Filing with Department of Insurance

- **Filing Protocol:**
 - Different departments within the Department of Insurance handle different documents, such as the subdepartment of Rates and Forms, and subdepartment of Financial Reports, requiring specific handling to personnel.
 - Emails and addresses for filing specifics were discussed but noted as unclear; a need for clarity for future filing processes is indicated.

Employee Health Plan Enrollment

Open Enrollment and Employee Communication

- **Communications:**
 - Employees will receive new health cards with Trust name, but the group number and benefits remain the same.
 - Communication strategy should emphasize stability to employees, especially regarding their obligations and premiums remaining unchanged.

- **Operational Logistics:**
 - It was discussed that the health plan enrollment should not proceed until after funding is confirmed.

Open Enrollment Meeting Scheduling

- **Meetings for Employees:**
 - The importance of scheduling open enrollment meetings covering all employee shifts was stressed, including police and fire department shifts.
- **Trustee Attendance:**
 - Trustees should aim to attend open enrollment meetings when possible, balancing existing commitments.
- **Ongoing Considerations**
 - Acknowledgment that ongoing communications with employees must be handled with precision, highlighting no changes in their premium or deductibles.
 - Emphasize to employees the fundamental stability of their plan amidst administrative changes.

Frequency of Trustee Board Meetings:

A proposal for regular trustee meetings to ensure ongoing compliance and governance. Initially, the board will meet the first Wednesday of each month after ELT meetings. Bruce to confirm the open meeting requirements.

Meeting adjourned: 11:30 am



City of Twin Falls Health Plan Trust Minutes

Tuesday, August 6, 2025, 3:00 PM
Conference Room 303
203 Main Ave East, Twin Falls, Idaho

Members: Travis Rothweiler, Breanna Howard, Mitch Humble, Gretchen Scott
Guests – Lauren Nickolisen, Mitchell Brooks, Matt Hicks, Shawn Barigar

1. Call to Order

- The meeting was called to order at 3:00 PM.

2. Purpose and Objectives

- Travis emphasized the need for all trustees to understand upcoming changes and organizational direction.
- Objective to ensure that all members are aligned with recent approvals and decisions.

3. Email Communication

- An email will be sent by close of business on Friday, August 8th by Travis to all employees.
- Highlight the immediate benefit of no rate increase for employees, in contrast with other organizations experiencing significant increases (e.g., 20% increase at state agencies).

4. Insurance Strategy and Deductibles

- Travis reaffirmed the long-standing position against lowering deductibles.
- Preference expressed for increasing contributions to individual Health Savings Accounts (HSAs).
- Discussion on optimal deductible levels and potential future contributions to HSAs to mitigate employee costs.

5. Enrollment Meetings

- 2025 Health enrollment meetings are now mandatory.
- The meeting schedule is set, with attendance required starting August 13th. Invitations to employees will be sent out before the end of the week (August 8th).
- Meetings designed for direct communication rather than through intermediaries.

6. Benefits Stabilization and Enhancements

- Commitment to maintaining current benefits without scale backs.
- Emphasis on future opportunities for enhancing the healthcare benefits package.

7. Removal of Virgin Pulse Program

- The Virgin Pulse program was an extra cost to maintain the reward program. It will not be available in the upcoming year.
- Alternative engagement and wellness strategies to be explored.

8. Transparency and Documentation

- Creation of a dedicated folder on the city's internal Teams platform for housing Health Plan Trust documents, Board minutes and agendas.
- Continuous effort to maintain transparency in board activities and financial oversight.

9. Financial Oversight

- Financial workflow is being established, involving finance team members.
- Use of QuickBooks for financial tracking.
- Plan to generate quarterly financial reports for use by the actuarial and auditors.

10. Health Plan Administration

- Discussion on the administration of plan logistics in partnership with Select Health.
- Clarification on data privacy and access controls.

11. Employee Contribution Adjustments

- Removal of the nicotine/tobacco user copayments starting October.
- Continuity of existing coverage networks, because we are using the same health network provider (Select Health).

13. Communication Strategies

- Reiteration of the importance of transparent employee communication.
- Address potential misconceptions about health benefits and changes transparently in meetings.

14. Plan Adjustments and Employee Engagement

- No immediate plan changes are considered; focus on maintaining current structures.
- Employees will be notified when suggestions for plan changes can be submitted.

Meeting adjourned at 3:35 PM



Date: Tuesday, August 26, 2025
To: Honorable Mayor and City Council
From: Breanna Howard

DISCUSSION

Request:

General Audit Guidance by: Jason Lindstrom, Auditor with Eide Bailly

Time Estimate:

Background:

- a. General Audit Guidance/Common Pitfalls
- b. GL System/Structure
 - Chart of Accounts
 - Reporting Templates
 - Internal Controls
- c. Fiduciary/Financial Oversight for Board Members
- d. City Finance Team Involvement
 - Reconciliation Process
 - Claims Tracking
 - Reporting to Governance
- e. Tax Return
- f. Financial Statement Prep/EB Assistance
- g. Other Matters

Approval Process:

Budget Impact:

Regulatory Impact:

History:

Analysis:

Conclusion:

Attachments:

None



Date: Tuesday, August 26, 2025
To: Honorable Mayor and City Council
From:

DISCUSSION

Request:

Comments and Concerns from Auditor Conversation

Time Estimate:

Background:

Approval Process:

Budget Impact:

Regulatory Impact:

History:

Analysis:

Conclusion:

Attachments:

None



Date: Tuesday, August 26, 2025
To: Honorable Mayor and City Council
From: Breanna Howard, CFO

ACTION ITEM

Request:

Request to authorize Finance to establish ACH payment capabilities for all vendor obligations of the City of Twin Falls Health Plan Trust when the option is available.

Time Estimate:

5-10 minutes with additional time for questions.

Background:

The Finance team is requesting approval from the Board to implement Automated Clearing House (ACH) payments for recurring vendor obligations associated with the City of Twin Falls Health Plan Trust. ACH payments will reduce administrative workload, streamline processing, and ensure that vendor invoices are paid in a timely manner. This efficiency is particularly important given the frequency and nature of the billings under the self-funded health insurance structure.

Currently, the Trust has a limited number of vendors, each with predictable billing patterns:

- **Windsor** – Actuarial services at \$3,000 per month
- **HUB International** – Consulting services at \$6,426 per month
- **Eide Bailly** – Annual audit services estimated at \$25,000
- **Select Health** – Third-party administrator for medical and pharmacy claims, billing twice weekly for medical claims, twice monthly for prescription claims, and monthly for administrative fees
- **QuickBooks Online** – Monthly \$57.50 subscription fee, payable only via ACH

Processing these payments via paper checks is both time-intensive and subject to delays, especially for high-frequency billings such as medical and pharmacy claims from Select Health. ACH payments would provide greater flexibility to meet payment deadlines, avoid late fees, and accommodate vendors who require electronic payment methods. Implementing ACH will also improve cash flow management, enhance accuracy, and support the Trust's goal of operational efficiency.

Approval Process:

Approval of this request requires a simple majority (50%+1) of the members in attendance at this meeting.

Budget Impact:

There is no direct increase in expenditures from implementing ACH payments.

Regulatory Impact:

There is no regulatory impact.

History:

NA

Analysis:

NA

Conclusion:

Staff recommends that the Board authorize the Finance team to establish ACH payment capabilities for all vendor obligations of the Health Plan Trust when the option is available. This will allow for faster processing, reduce administrative burden, and ensure that high-frequency billings are paid promptly in accordance with vendor requirements.

Attachments:

None