



Health Plan Trustee Board Agenda

Wednesday, November 5, 2025, 3:30 PM

Special Location
195 River Vista Place
Twin Falls, ID 83301

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 the September 8th minutes.
By: Gretchen Scott
- 3) Items of Consideration
 - a) **INFORMATIONAL:** Discussion on the Insurance Enrollment Audit process.
By: Kristen Kohntopp
 - b) **INFORMATIONAL:** Current expenses for Health Plan Trust.
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**

Monday, September 8, 2025, 1:30 PM
Conference Room 303
203 Main Ave East, Twin Falls, Idaho

Members: Breanna Howard, Mitch Humble, Gretchen Scott
Guests – Lauren Nickolisen, Tom Allred

1. Call to Order

A. The meeting was called to order at 1:30 PM.

2. Consent Calendar

A. Motion to approve the minutes included in the consent calendar was made by Mitch Humble, seconded by Lauren Nickolisen, 4-0 voted in favor.

3. Items of Consideration

1. **Establishing ACH Capabilities** - Breanna provided an overview of the frequency of billings that will be sent by Select Health. Medical claims will be billed twice a week. Prescription claims will be billed twice a month. Administrative costs will be billed monthly. The nature of the bills are inconsistent in both the medical and prescription claims. Only the administrative costs will be routine. There is no billing codes included and there are provider numbers but as trustees we will not have access to provider codes. Select Health requires a three-month surplus balance of \$998,000 to cover claims timely. These funds won't accrue interest for the trust. The proposal to implement ACH payments with a 1-2 day turnaround was unanimously approved, as the lack of detailed billing data makes in-house verification redundant. The Third Party Administrator will handle verification.

The board discussed maintaining competitive billing structures to enable easier carrier transitions if bills are unfavorable. Quarterly financial reviews will ensure alignment with expectations. Motion to establish ACH payment capabilities for medical, prescription, and administrative costs was made by Mitch Humble, seconded by Gretchen Scott, 4-0 voted in favor.

4. **General Discussion** - Further, the proposal to define specific board roles was discussed to establish consistent leadership. Positions such as Chairperson, Vice Chair, Secretary, and Treasurer will streamline meeting protocols. This will be added to a future agenda.

Additionally, Tom presented the need to evaluate HIPAA certification due to the potential for identifiable claims, committing to further research on requirements.

Meeting adjourned at 2:00 PM



Date: Wednesday, November 5, 2025
To: Honorable Mayor and City Council
From: Kristen Kohntopp

INFORMATIONAL

Request:

Discussion on the Insurance Enrollment Audit process.

Time Estimate:

10 minutes

Background:

The following message was sent to employees on Oct 22, 2025. Kristen will be providing an update for the board.

As part of our ongoing stewardship of the health plan, we are asking employees to confirm the eligibility of their covered spouses. This step helps us ensure that our plan remains fair, accurate, and financially sustainable for everyone who relies on it.

We understand this may be unexpected or seem inconvenient, but it is important for maintaining accurate and fair coverage. This is not a change due to self-funding but a proactive measure to address recent findings and ensure compliance with our commitments. This verification process will not affect current coverage, provided your spouse meets eligibility requirements.

How We Got Here

During this year's open enrollment meetings, we discovered that some domestic partners, who are not lawful spouses, were incorrectly added to SelectHealth fully ensured plan and previously covered. As per our contract with Select Health, domestic partners are not eligible for coverage.

Although the instances mentioned have all been properly addressed, we are required to verify eligibility.

Why This Requirement? V

We understand that changes can sometimes feel inconvenient, but here is why it's necessary:

- **Financial Responsibility:** It's part of our duty to ensure that the plan's funds are managed responsibly.
- **Legal Guidance:** After confirming with our City Attorney, it's part of our duty to ensure legal compliance and to mitigate potential coverage risks.

Verification Process and Required Documents

Employees will need to submit appropriate documents that verify the eligibility of their spouse for coverage.

- **Who is Currently Affected:** Only employees with a spouse on the plan need verification.
- **Who is Currently NOT Affected:** Employees with employee-only or employee + children coverage, or employees who decline our coverage are unaffected.

- **Required Documentation:** Marriage certificates or equivalent legal documents must be provided for verification.
- **Future Verification:** Future open enrollments may require additional verification documentation of dependents.

Addressing Concerns

We know this information is sensitive. Human Resources and Information Technology are developing a secure process to collect documentation via Laserfiche, with a short-term document retention policy, and with an alternative for in-person review and verification.

Current coverage will remain unaffected if eligibility requirements can be verified. We anticipate employees may have questions or concerns, and we are here to assist. If you're uncertain about the documents required or have specific concerns, please reach out to our Human Resources department for support.

We aim for a smooth and transparent process. Below are some helpful resources:

- [Marriage and Divorce Records - Idaho Department of Health and Welfare](#)
- [Vital Records - Marriage Records Issued Outside of Idaho](#)

Important Points to Note:

- This audit is mandatory and is not related to moving to self-funded insurance.
- If an employee has accidentally enrolled an ineligible domestic partner and other dependents, further documentation for the dependents may be required.
- We encourage employees who believe they've made an error and covered a domestic partner who is not eligible to contact Human Resources by October 29th. We have a short window following the end of our open enrollment period, where we can make corrections with Select Health.

Next Steps:

HR will be reaching out next week with specifics regarding the verification process.

Your cooperation and support are essential for seamless implementation. Thank you for your commitment to maintaining the strength and integrity of our health plan.

Approval Process:

N/A

Budget Impact:

Regulatory Impact:

N/A

History:

Analysis:

Conclusion:

Attachments:

None



Date: Wednesday, November 5, 2025
To: Honorable Mayor and City Council
From:

INFORMATIONAL

Request:

Current expenses for Health Plan Trust.

Time Estimate:

Background:

Approval Process:

Budget Impact:

Regulatory Impact:

History:

Analysis:

Conclusion:

Attachments:

1. CH3 Break Room_20251103_135820

Profit and Loss

City of Twin Falls Health Plan Trust

October 1-November 3, 2025

DISTRIBUTION ACCOUNT	TOTAL
Income	
Employee Premiums	29,223.33
Employer Premiums	372,487.00
Total for Income	\$401,710.33
Cost of Goods Sold	
Gross Profit	\$401,710.33
Expenses	
Admin Fees	
HUB International	12,852.00
Total for Admin Fees	\$12,852.00
Claims	
Medical Claims	50,999.27
RX Claims	32,404.36
Total for Claims	\$83,403.63
Contractual Services - Windsor	6,000.00
Dues & Subscriptions - Quickbooks	115.00
Total for Expenses	\$102,370.63
Net Operating Income	\$299,339.70
Other Income	
Other Expenses	
Net Other Income	
Net Income	\$299,339.70