Health Care for Educators

MISSION STATEMENT
The mission of the Arizona School Boards Association Insurance Trust (ASBAIT) is to set the standard for service, benefits, and affordability for the health care of Arizona’s school employees and their dependents.
The Arizona School Boards Association Insurance Trust (ASBAIT) has been successful in providing comprehensive and affordable employee health care benefit programs to participating Arizona school districts since 1981. I am humbled to represent the ASBAIT Board of Trustees as its Chairman and continue to serve Arizona schools with a commitment of excellence, especially given that I am now only the fourth person to chair this board in its 39 years of existence.

As your Chair, I am proud of the resiliency demonstrated by our Trust and the members who make up the most stable and longest standing employee benefit trust serving schools in Arizona. At the same time, I am excited about the innovative solutions we are bringing to our members to enhance the health care experience.

I am pleased to share with you the 2019-2020 annual report. ASBAIT continues to provide its members with competitively priced coverage and benefits along with exceptional service. Some highlights of our successful year:

- ASBAIT expanded the Banner|Aetna Network to include Pima, Pinal and Maricopa Counties. We are still the only Arizona schools trust to give eligible district employees the option to lower their out-of-pocket cost by using a high-performance network.
- We have continued to expand the use of Teladoc providing convenient access to healthcare for members while reducing costly emergency room and urgent care visits.
- For the policy year ending June 30, 2020, ASBAIT membership provided coverage to 127 entities covering over 21,000 employees and dependents, many of which have been members 16+ years. That’s more than half the school districts in our state.
- In October 2019, ASBAIT held its second annual conference to provide education, support, and a place to network with the other members to share best practices. Regional meetings were held for those who were not able to attend the annual conference. Feedback has been very positive and we’re eager to continue to connect our members to one another.

The Board of Trustees has never forgotten our core mission of providing competitive and affordable health care benefit programs. To ensure ASBAIT’s success, the Trust has partnered with service providers who work to provide the highest level of care while implementing cost savings programs that leave low fixed expenses and more dollars available for claims and preventive benefits.

If you are an ASBAIT member, we appreciate your continued participation and welcome your comments and evaluation. If you are not a participating member, we invite you to investigate ASBAIT and find out how your district can benefit from participation in ASBAIT.

The Trustees and I are excited about what is coming next for ASBAIT as we continue down the path of innovation to improve member health and well-being. The future of ASBAIT is strong, and together we can do our part to support a healthy and vibrant Arizona education community.

Sincerely,
Dr. Paul Tighe, Chairman

“I am excited about the innovative solutions we are bringing to our members to enhance the health care experience.”
Timeline of Innovation and Value-Added Member Programs

1980s-1990s
- Programs added: EAP, 24/7 nurse line, wellness program, retiree benefits
- In 1981 ASBAIT was founded with the goal to allow school employees and their families across Arizona to purchase quality health insurance at the lowest rates available
- Board of trustees formed with the main goal of providing the best health benefits program for public education entities

2000s
- Wellness program expanded with on-site biometric testing and health coaching
- Added consumer-driven health plans; high-deductible health plans and Health Savings Accounts to diverse nine plan offerings
- Added Teladoc® offering
- Moved to Aetna CPII and Banner | Aetna Network (Maricopa, Pinal and Pima counties) for greater value, member experience and outcomes
- Added IMS Mexico Network option for greater access to care and lower prices

2010s
- April 1, 2020: ASBAIT moved to CVS Pharmacy for increased access, support and value for both members and the plan

2020
- Incurred $815,770 in COVID-related claims during first months of the pandemic (through 6/30/20)
- Covered 100 percent of COVID-19 and antibody tests, and costs for infected members
- Reporting was made available to members (those with under 50 employees receive reports based on Trust activity)

Support During Challenging Times
ASBAIT has been helping members through COVID-19:

- Waived Teladoc consult fees for all members with HDHPs (during peak from March-June)
- Permanently allowed non-Teladoc telemedicine visits, (There were 4,907 telemedicine claims for members through June. Of those claims, 922 were mental health related claims. Making this benefit permanent has really helped to avoid care disruption for our members.)

Proven Success Over 39 Years
The role of the Board of Trustees

ASBAIT is governed by a board of trustees that are appointed by the ASBA Board. The ASBAIT Board of Trustees is comprised of governing board members, superintendents and business managers from member districts from across the state of Arizona. The trustees’ responsibilities include:

Governance—policies, planning and contracts.
Fiscal—budgets and audits.
Ambassadors—voice of the people.

Chairperson
Dr. Paul Tighe, Superintendent
Saddle Mountain Unified School District
Appointed 2014

Vice-Chairperson
Isela Brown, Business Manager
Santa Cruz Valley Unified School District
Appointed 2015

Secretary
Wendy Qualls, Business Manager
Litchfield Elementary School District
Appointed 2013

Treasurer
Dr. Sheila Harrison-Williams, Executive Director ASBA
Appointed 2019
Barbara Underwood, Board Member
Payson Unified School District
Appointed 2018
Kevin England, Superintendent
Solomon Elementary District
Appointed 2004
Doug Wilson, Superintendent
Marana Unified School District
Appointed 2018
Karla Soto, Chief Financial Officer
Roosevelt School District
Appointed 2018
Linda Yazzie, Board President
Holbrook Unified District
Appointed 2011
Sonni Marbury, Dean of Business
Mohave Community College
Appointed 2016

“Governed by school administrators for school employees and their dependents.”
2019-2020
Membership by County

16+ Years (67)
Aguila ESD
Alpine ESD
Antelope UHSD
Ash Creek ESD
Benson USD
Bicentennial UHSD
Bonita ESD
Bouse ESD
Bowie USD
Buckeye ESD
Camp Verde USD
Canon Elementary District
CAVIT
Cochise ESD
Concho ESD
Congress ESD
Continental ESD
Dan Hinton AD
Duncan USD
Elfrida ESD
Eloy ESD
Fort Thomas Unified District
Fredonia-Moccasin Unified District
Gila Institute for Technology
Grand Canyon USD
Hackberry SD
Hayden-Winkelman USD
Hillside ESD
Holbrook ESD
Hyder ESD
Joseph City USD
Litchfield ESD
Maine Consolidated SD
Mary C. O’Brien AD
Mobile ESD
Mohave Valley ESD
Naco ESD
Nadaburg USD
NATIVE
Navajo County AD
Nogales USD
Oracle ESD
Owens-Whitney ESD
Page USD
Palo Verde ESD
Paloma ESD
Palominas ESD
Patagonia ESD
Patagonia UHSD
Quartzsite ESD
Ray USD
Saddle Mountain USD
San Simon USD
Sahuarita USD
Santa Cruz ESD
Santa Cruz Valley USD
Sentinel ESD
Solomon ESD
Somerton ESD
Sonoita ESD
St David USD
Thatcher USD
Valentine ESD
Wellton ESD
Western Maricopa Education Center
Yavapai ASD
Yucca ESD
Cochise Technology District
Colorado River Union HSD
Gila County Regional SD
Kirkland ESD
Madison ESD
Mammoth-San USD
Maricopa County RD
Mayer USD
McNary ESD
McNeal ESD
Mohave Community College
Mountain Institute
JTED
Parker USD
Payson USD
Pine Strawberry ESD
Pomerene ESD
Red Mesa USD
Red Rock ESD
Riverside ESD
Sacaton ESD
Salome Consolidated ESD
Santa Cruz Valley UHSD
Seligman USD
Skull Valley ESD
Tanque Verde USD
Tombstone USD
Tonto Basin ESD
Tuba City USD
Vail USD
Vernon ESD
Wenden ESD
WAVE
Whiteriver USD
Wickenburg USD
Williams USD
Williamson Valley ESD
Yarnell ESD

10-15+ Years (46)
Altar Valley ESD
Amphitheater USD
ASBA
Ash Fork Joint USD
Baboquivari USD
Bagdad USD
Bullhead City School District
Cochise Technology District
Colorado River Union HSD
Cartwright ESD
CAVIT

9 years or less (11)
AASBO
Chevelon Butte ESD
CVIT
Crown King ESD
Liberty ESD
Littlefield USD
Marana USD
Peach Springs USD
Roosevelt ESD
SCCPCCD
STEDY

ASBAIT Members are made up of school districts, community colleges and association of school districts. ASBAIT members include covered employees and their dependents.
Proven Stability
Financial Position as of June 30, 2020

Revenue $117.2M

Expenses $115.6M

Net Gain $1.6M

Total Assets $29M

Reserves $20M

Fund Balance $9M

With 92.5 percent of contributions allocated to claims expense and cost containment, and utilization management strategies providing additional savings, ASBAIT’s financial performance is undeniable.

*ASBAIT has independent annual actuarial and audit reports.

Over its 39-year tenure, ASBAIT’s strong financial position has not wavered. With ample reserves and fund balance, ASBAIT provides stability to members in years where adverse claims occur.
**Member Health Support Services**

**Personal Health Coaching**
- Case Management annual savings of $4.7M
- Pre-certification annual savings of $2.3M
- 1,273 members engaged in nurse health coaching (166 individuals earned $25-$100 for participating)
- High Cost Drug Management savings of $1.4 million

**Employee Assistance Program**
- 6% utilization rate (2-4% national average)
- 44% increase in website registrations
- Resilience, workplace civility, and mental wellbeing were the top training topics
- 95% of cases were resolved at the EAP level, which lowers referrals to the medical plan
- 5:1 return on investment (ROI)
- 100% of survey completed indicated the participant would use the EAP again

**Teladoc**
- 25% annual utilization (4-5% national average)
- $1.5M of annual savings due to higher-cost care avoidance
- 95% employee satisfaction

**Onsite Biometric Screenings**
- Full blood panel draw
- No cost to employees
- Offer a proactive view of health and baseline to make healthy changes

**Onsite flu shots and mammograms**
- 1,201 onsite mammograms completed
- 4,314 onsite flu shots given

**Working-Well Wellness Program**
- 52 weekly health and safety tips
- Monthly national health observances and quarterly health newsletters
- Monthly Fitbit challenges
- Water Wise fall campaign (5,800 participated)
- Catch Your Breath spring campaign (4,492 participants)
The Board of Trustees is committed to providing comprehensive, affordable group health care plans to its members. We provide our members with a choice of up to three benefit plans out of six PPO and three HDHP plans to offer to their employees for enrollment.

- **Copay Plan (1)**
  - Free preventive care
  - All copays (in-network)
  - No deductible

- **Classic Plans (2)**
  - Free preventive care
  - Copays—physicians and more
  - Low deductible
  - Coinsurance 80% to 85%

- **Value Plans (3)**
  - Free preventive care
  - Copays—Physicians and more
  - Low deductible
  - Coinsurance 70% to 75%

- **HDHP Plans (3)**
  - Free preventive care
  - Member pays expenses up to deductible
  - Coinsurance 80% or 100%
**Strong physician networks**

ASBAIT *continually collaborates* with service partners who seek to enhance the benefits to its members.

As of 7/1/2018, ASBAIT members have had access to Aetna’s growing broad network, with over one million health care professionals nationwide.

With membership spread across the entire state of Arizona, we know how important it is to have access to quality providers. By adding the Aetna physician network, members gained access to hundreds of additional providers, ensuring they receive the care they need.

Members in Maricopa, Pinal, and Pima* counties have access to the Banner | Aetna Network, a neighborhood approach providing members with a complete care team dedicated to improving cost and efficiency, making it easier for members to get quality care.

ASBAIT members can count on the Banner | Aetna Network for improved outcomes, first-class patient experience and lowered out-of-pocket expenses.

Banner | Aetna Network offers a clinically integrated network with:

- 1,650+ primary care doctors.
- 9,000+ specialists.
- 23 hospitals.
- 120+ urgent care centers.
- 12 Banner Health centers.
- 45+ walk-in clinics.

ASBAIT is dedicated to the growth of the Aetna CPII and Banner | Aetna Networks by continuing to pursue expansion opportunities throughout Arizona.

*Banner | Aetna network rolled out to Pima county members on 7/1/2019

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**Plan cost paid in-network vs. out of network**

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<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network</th>
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<tr>
<td>Dollars</td>
<td>94%</td>
<td>6%</td>
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64% of membership have access to the Banner | Aetna Network *

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“We are still the only Arizona schools trust to give eligible district employees the option to lower their out-of-pocket cost by using a high-performance network.”
ASBAIT moved to CVS Pharmacy Benefit Manager on April 1, 2020:

ASBAIT is constantly assessing plan costs and adjusting to ensure market stability and integrity. Through this due diligence, ASBAIT switched the Pharmacy Benefits Manager from Optum to CVS Pharmacy on April 1, 2020 to create a greater prescription benefit plan with significant plan and member savings. The move to CVS provided for enhanced member resources, support, lowered costs, and more. Our ability to integrate medical and pharmacy plans enables us to provide more cohesive care to our members.

Robust prescription programs with CVS:

- **Real-time prescription benefits.** Using member-specific benefit information (such as the drug formulary, benefit plan design and deductible status) our PBM solution lets providers and members:
  - Know if a drug is covered, and what the member's out-of-pocket cost will be.
  - Find appropriate, lower-cost brand and generic alternatives.

- **Pharmacy advisory support:**
  - Adherence to members’ drug therapies
  - Automatic refills
  - Closing gaps in medication therapy
  - Specialty guideline management
  - Utilization Management
  - Opioid Utilization Management

**CARE Program**

Added January 1, 2020, the CARE Program provides members with support to help lower prescription costs whenever possible. The CARE Program has provided $29,936 in combined plan and member savings in its first six months!

**Proven Results:**

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<th>% Utilization</th>
<th>Generics</th>
<th>Brands</th>
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<tr>
<td></td>
<td>87.5%</td>
<td>12.5%</td>
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19% below benchmarks for average Pharmacy Plan Paid. ASBAIT’s bold approach in managing their pharmacy benefit plan has demonstrated significant savings, which helps reduce overall plan and member costs.
For more than 39 years, the Arizona School Boards Association Insurance Trust (ASBAIT) has set the standard for service, benefits and affordability for the healthcare of Arizona’s school employees and their dependents. As innovators, ASBAIT is always looking to raise the bar.

Here’s how:
- Access to quality and efficient care with Aetna’s network of providers and the Banner | Aetna Network
- Strong Member Advocacy team to proactively identify opportunities for member savings
- Dedicated account team to provide district and member communications
- Dedicated team of clinical nurses focused on improving member outcomes
- Comprehensive portfolio, including wellness, dental, vision and life insurance products, with administration of enrollment, billing and COBRA
- HDHP designs providing additional premium savings for schools
- Annual ASBAIT Benefits Conference

As a member of the ASBAIT family, we want you to know ASBAIT is focused on your health. We understand that healthier members leads to happier members.

ASBAIT is innovating to continue the journey towards increased member health and well-being.
- Dental HMO plan through Employer Dental Services
- Mexico network through International Medical Solutions
- Expansion of the Banner | Aetna Network in other areas of Arizona
- Targeted marketing redesign, with addition of YouTube and Instagram pages
- Coming soon: Hinge Health and Skin IO access
For more information on ASBAIT or how to become an ASBAIT member, contact:

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