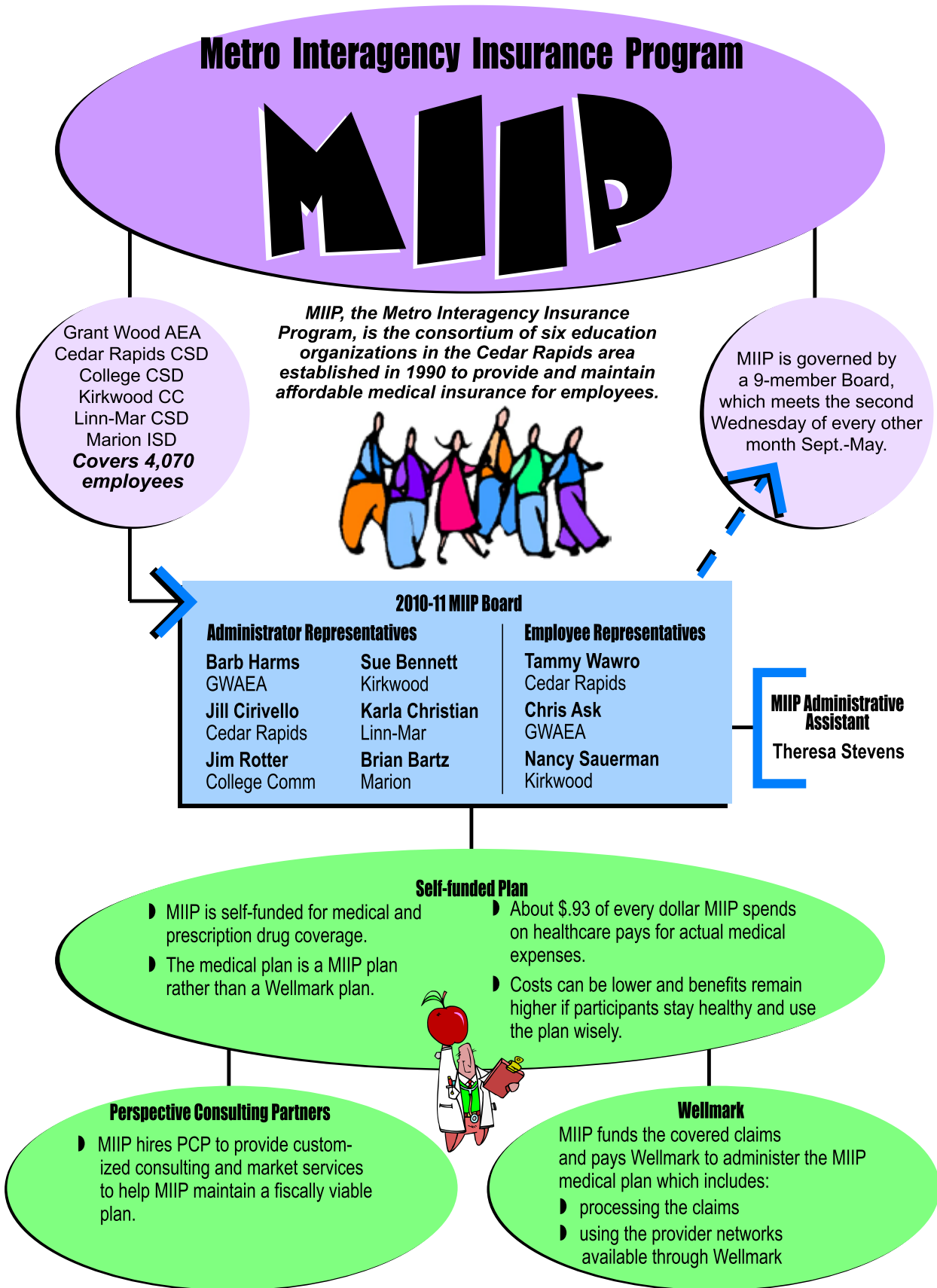


This information is being provided by the Metro Interagency Insurance Program (MIIP) Board to inform staff from its member entities about the structure of MIIP, and to build understanding about how MIIP relates to their health insurance benefits. Please review this information, including the narratives on the back side of the diagram.





Overview 1

Do you know about MIIP? MIIP, the Metro Interagency Insurance Program, is the consortium of six education organizations in the Cedar Rapids area that was established in May 1990 to provide and maintain affordable medical insurance benefits for employees. Member organizations in MIIP include:

- Grant Wood AEA
- Cedar Rapids CSD
- College CSD
- Kirkwood CC
- Linn-Mar CSD and
- Marion ISD.

At this time, MIIP covers approximately 4,070 employees.

MIIP is governed by a 9-member Board, which includes:

- an administrator representative from each of the six member organizations and
- three employee representatives.

The MIIP Board typically meets the second Wednesday of every other month September through May, with additional meetings as needed. Meeting agendas are posted in each of the entities buildings prior to the meeting.

Overview 2

The 9-member Board that governs MIIP is comprised of an administrator representative from each of the six member organizations and three employee representatives.

Current administrator representatives serving on the Board include:

Barb Harms, Business Manager, GWAEA

Jill Cirivello, Exec Dir of HR, Cedar Rapids

Jim Rotter, Exec Dir of Business Services, College Comm

Sue Bennett, Compensation and Benefits Mgr., Kirkwood

Karla Christian, Exec Dir of HR, Linn-Mar

Brian Bartz, Business Manager, Marion

A permanent employee representative is appointed by the member organization with the largest number of participants (Cedar Rapids CSD). The other two employee representatives are appointed for one-year terms and serve on a rotating basis. In 2010-11, employee representatives serving on the MIIP Board include:

Tammy Wawro, Cedar Rapids

Chris Ask, Grant Wood AEA

Nancy Sauerman, Kirkwood

There are a number of support functions to be performed for the Board, and to meet this need MIIP purchases these services through Grant Wood AEA. Theresa Stevens, MIIP Administrative Assistant, provides secretarial support for the Board and maintains the MIIP business/accounting records. Theresa also works with the benefit specialists at each member organization to ensure appropriate procedures are in place for insurance administration.

Overview 3

MIIP is self-funded for medical and prescription drug coverage. MIIP hires Perspective Consulting Partners (PCP), a firm based in Urbandale, to provide customized consulting and market services to help MIIP maintain a fiscally viable plan. (At the time PCP began working with MIIP in 2002, MIIP's medical plan was in a deficit, and PCP has worked with MIIP to regain and sustain fully-funded status.)

What does self-funded mean?

- The medical plan is a MIIP plan rather than a Wellmark plan. MIIP owns the plan and has developed the plan design.
- MIIP funds the covered claims that run through the plan and pays Wellmark to administer the plan, which includes processing the claims according to the plan design that MIIP has developed and using the provider networks available through Wellmark.
- Self-funding is one way to help save plan dollars through efficiencies. By being self-funded instead of fully insured, there is no profit margin built in by the insurance company and the premium tax that applies to fully-insured plans is avoided.
- The MIIP plan complies with all privacy regulations. While MIIP monitors total health plan spending, nobody from MIIP has access to specific claims information for plan participants.

How does self-funding impact the employee?

- About \$.93 of every dollar MIIP spends on healthcare pays for actual medical expenses.
- The remaining amount pays for operating expenses and stop loss insurance to cover the very high dollar claims.
- The premiums we all pay for health-care are a direct reflection of our own claims experience.
- Costs can be lower and benefits remain higher if participants stay healthy and use the plan wisely.

