



**Transforming
Health.
Improving
Lives.**



ASBAIT Annual Report

2022-2023

**Celebrating Over 40 Years of Service to Arizona School
Employees and their Families**

A Message from the Chairperson

2022-23: A Time of Perseverance and Progress



"ASBAIT Board of Trustees remain committed to our mission and to the members we serve. 2023-2024 will be an exciting time as we continue to chart a new future, while delivering on our commitment to provide competitive and affordable health care benefit programs."

The Arizona School Boards Association Insurance Trust (ASBAIT) is proud of our 40+ year commitment to the health and well-being of Arizona school employees and their families. ASBAIT is the largest Group Healthcare Pool in Arizona, serving only public schools and community colleges. We are rich in history and continue to ensure the most comprehensive suite of benefits. With our high value plans, member-focused programs and exceptional service, our benefit programs serve as a powerful recruitment and retention tool for school employees across Arizona. We believe school employees who bring their best everyday to educate, nurture, guide and protect students must be supported—and this begins with their health.

I am deeply honored to have been elected as the seventh chairperson for the trust. As your chair, I am proud of the resiliency demonstrated by our trust and member schools. The future is bright and I am excited for the solutions we will bring to our members to enhance their health care experience!

I invite you to read our 2022-2023 annual report. Below are some highlights about ASBAIT:

- For the policy year ending June 30, 2023, ASBAIT membership provided coverage to 119 schools, covering over 19,000 employees and dependents. 85 districts have been with ASBAIT for 16 years or more, with 19 districts from 10-15 years, and 15 districts for under 9 years. During this year (2022-2023), ASBAIT welcomed three new member schools, Catalina Foothills USD, Cave Creek USD, and Coolidge USD #21, into the pool.
- ASBAIT is committed to accessibility and quality of care and proudly offers all members a National PPO Network (Aetna Choice® POS II) and regionally an exclusive High Performance PPO Network (Banner|Aetna) in Pima, Pinal, Coconino and Maricopa Counties expanding to Gila County (eff. 7.1.2024). Optionally, ASBAIT offers a Mexico PPO Network (IMS Mexico network coverage), recognizing that cultural factors and geographic proximity can impact where employees seek the care they need.
- ASBAIT offers a full suite of benefits, including but not limited to multiple medical plan options, wellness, employee assistance program (EAP), dental, vision, and life. Our plans meet district budgetary and staff needs while maintaining choice. In order to meet members' health care needs where they are, ASBAIT provides SkinIO™ for virtual skin cancer screenings, and Hinge Health for virtual chronic pain management. ASBAIT is continually looking for ways to help members transform their health and improve their lives. Beginning September 2023, ASBAIT included a brand-new member program—Virta Health. Virta Health is the leader in weight loss management and type 2 diabetes reversal. We all know that obesity, prediabetes and diabetes impact a significant portion of the American population, including ASBAIT. These health factors and disease states impact both a member's overall well-being and total plan cost. With Virta, ASBAIT can help your members feel better while containing costs through helping members improve certain lifestyle factors.
- In January 2023, ASBAIT held its fourth annual conference to provide education, member support, and an opportunity to network and share best practices. We were honored to have the incredibly motivating, Scott Hamilton, Olympic Gold medalist as our Keynote speaker. The conference also covered a wide variety of topics, such as the importance of promoting health and preventing disease, innovative pharmacy solutions, transforming health care with a strong network, and opportunities to share experiences and prepare for the coming year. The feedback is clear, our schools value this opportunity to learn and share

If you are an ASBAIT member, we appreciate your continued participation and encourage you to share your comments and feedback with us. If you're not a participating member, we encourage you to consider learning more about the value of adding ASBAIT as your health care benefits provider. <https://asbait.org/>

Finally, the ASBAIT Board of Trustees remain committed to our mission and to the members we serve. 2023-2024 will be an exciting time as we continue to chart a new future, while delivering on our commitment to provide competitive and affordable health care benefit programs. Additionally, maintaining low fixed expenses will leave more dollars available for claims and preventive benefits. The future of ASBAIT is strong, and together we can do our part to support a healthy and vibrant Arizona education community.

Sincerely,

Crystle Nehrmeier, ASBAIT Chairperson

ASBAIT Board of Trustees and Members

Governed by members for members



Crystle Nehrmeier
Chairperson
Oracle ESD,
Superintendent



Robert Devere
Superintendent,
Tombstone USD



Troy Thygerson
Superintendent,
Dan Hinton ESD



Marcie Rodriguez
Chief Financial Officer,
Cave Creek USD



Mark Aguire
Vice Chairperson
Liberty ESD,
Board Member



Dan Contorno
Chief Financial Officer,
Marana USD



Mayra Zuniga
Human Resource Director,
Nogales USD



CJ Beckstrom
Secretary
Buckeye ESD,
Chief Financial Officer



Dr. Ashley Hodge
Board Member,
Roosevelt ESD



Desiree Fowler
Board Member,
Page USD



Paul Roetto
Board Member,
Saddle Mountain USD



Ellen White
Treasurer
Acting Executive Director of ASBA

Our School Member Districts

119 members | 85 >16 Years | 19 10-15 Years | 15 <9 Years

Aguila ESD
Alpine ESD
Altar Valley SD
Amphitheater Public Schools
Antelope UHSD
AASBO
ASBA
Ash Creek ESD
Ash Fork Joint USD
Baboquivari USD
Bagdad USD
Benson ESD
Bicentennial UHSD
Bonita ESD
Bouse ESD
Bowie USD
Buckeye ESD
Camp Verde USD
Canon ESD
Catalina Foothills SD
Cave Creek USD
CAVIT
CAVIAT
Chevelon Butte SD
CVIT
Cochise ESD
Cochise TD
Concho ESD
Congress ESD
Continental ESD

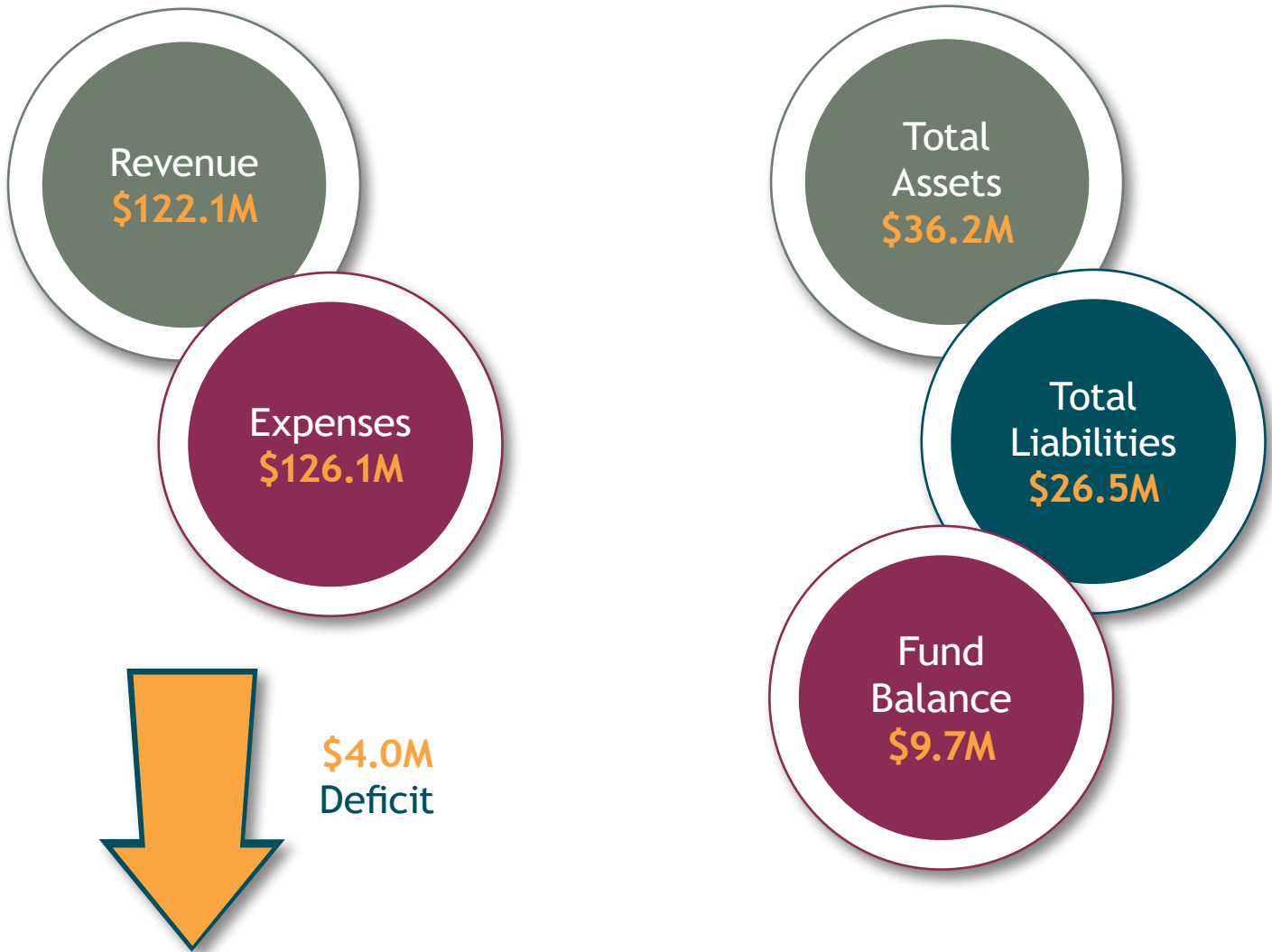
Coolidge USD
Crown King School
Dan Hinton SED
Duncan USD
Elfrida ESD
Eloy ESD
Gila Bend USD
Gila County Regional SD
Gila Institute for Technology
Grand Canyon USD
Hackberry ESD
Hayden-Winkelman SD
Hillside ESD
Holbrook USD
Hyder ESD
Kirkland ESD
Liberty ESD
Litchfield ESD
Madison ESD
Maine Consolidated SD
Mammoth-San Manuel USD
Marana USD
Maricopa Institute of Technology
Mary C. O'Brien ASD
Mayer USD
McNary ESD
McNeal ESD
Mobile ESD
Mohave Community College
Mohave Valley ESD

Mohawk Valley ESD
Mountain Institute JTED
Naco ESD
Nadaburg ESD
Navajo County Schools
Nogales USD
NATIVE
Oracle ESD
Owens-Whitney ESD
Page USD
Palo Verde ESD
Paloma ESD
Palominas ESD
Patagonia ESD
Patagonia UHSD
Payson USD
Peach Springs USD
Pima USD
Pine Strawberry ESD
Pomerene ESD
Quartzsite ESD
Ray USD
Red Mesa USD
Riverside ESD
Roosevelt SD
Sacaton SD
Saddle Mountain USD
Safford USD
Sahuarita USD
Salome Consolidated SD

Santa Cruz ESD
Santa Cruz PCC
Santa Cruz Valley USD
Santa Cruz Valley UHSD
Seligman ESD
Sentinel ESD
Skull Valley ESD
Solomon ESD
Somerton ESD
Sonoita ESD
STEDY
St David USD
Thatcher USD
Tombstone USD
Tonto Basin ESD
Topock ESD
Tuba City USD
Vail USD
Valentine ESD
WAVE-JTED
Wellton ESD
Wenden ESD
West MEC
Whiteriver USD
Williams USD
Williamson Valley ESD
Yarnell ESD
Yavapai ASD
Yucca ESD

Financial Position

As of June 30, 2023



ASBAIT has built and maintains a strong financial foundation through purposeful innovation and a focus on each member's health and health care experience. As a result, ASBAIT member schools benefit from low fixed and medical costs providing for increased funding in the classroom. With ample reserves and fund balance, ASBAIT provides stability to members during years with unfortunate catastrophic claims.

For every \$1.00 of contributions, approximately \$0.92 is available for claims, with only \$0.08 applied to operations, administration, claims services fees and network rentals.

ASBAIT has independent annual Actuarial and Audit reports.

Arizona Revised Statutes Section 15-382 allows schools to join simply by receiving and accepting an ASBAIT offer. Before you sign your next renewal, you need to compare the value of one of the ASBAIT plans to your current program.

Year-round programs to improve health and overall member well-being

A main goal of ASBAIT is to improve the overall quality of life for its membership. Access to care is a top priority. Through the addition of these programs, ASBAIT is continually evolving to meet members where they are. Adapting benefit offerings to provide access to care both virtually and on-site gives members the opportunity to find care where they are, when they need it. In turn, this reduces absenteeism and helps improve member well-being. These programs provide cost saving measures which improve plan performance and member satisfaction.

Working~Well Wellness Program

- 52 weekly health and safety tips
- Monthly national health observances
- Quarterly health newsletters
- Monthly wellness challenges
- Fall/Spring campaigns with stipend and member incentives

Programs to enable members to live their best life

- Nurse Health Coaching (Disease Management)
- Employee Assistance Program



Pharmacy member programs:

- High Cost Drug Management
- Rx Smart Savings
- Prudent Rx

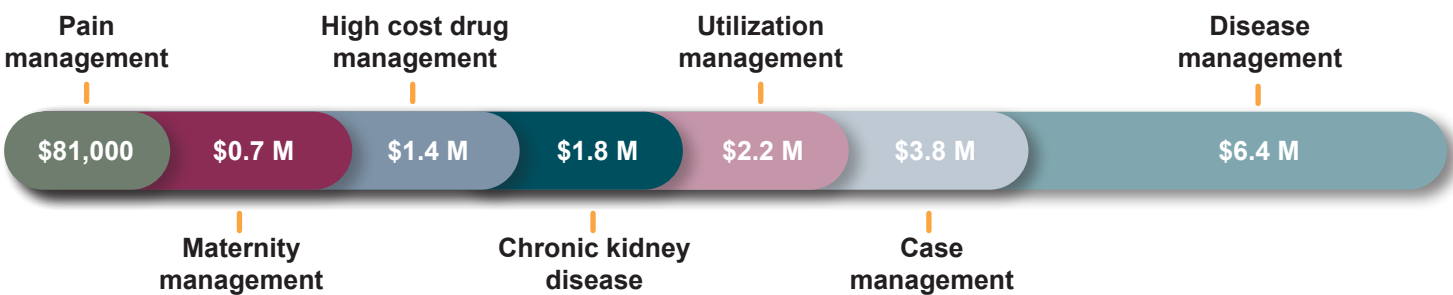
Virtual and consultative programs:

- SkinIO skin cancer screenings
- Hinge Health pain management
- Teladoc Health™
- Telemedicine
- Virta Health (eff. 9.1.23)

On-site health events:

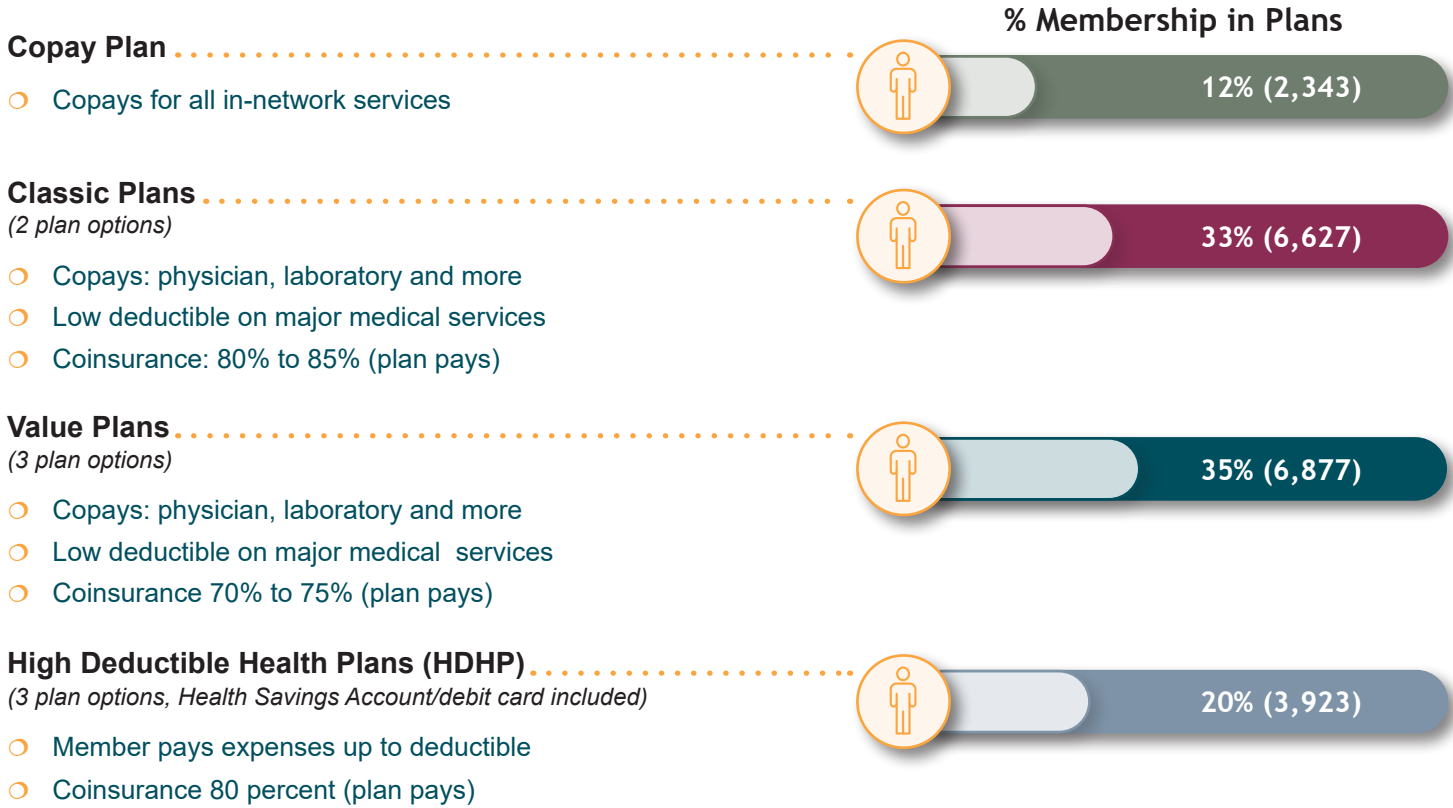
- Biometric Testing
- Mammograms
- Flu/Vaccine Clinics

ASBAIT provides the following managed care programs to help members resulting in savings illustrated below:



Through higher than average Book of Business engagement and utilization in these programs, ASBAIT and its members have experienced over **\$16 million in cost avoidance**.

Strong, comprehensive health care benefits that fit into your district's budget and meet your member's health care needs



All plans include preventive health care and prescription benefits.

Your Pharmacy Benefit Manager (PBM) network



ASBAIT's PBM offering through CVS Health provides enhanced member resources and increases our ability to integrate medical and pharmacy benefits.

This approach aligns medical and prescription benefits to connect members to the right solutions at the right time. Overall, this helps improve member health outcomes and lower the total cost of care for the plan and member.

Prescription Savings by Program:

Program	Program Member Savings	ASBAIT Plan Savings	Total Savings
CARE	\$85,074	\$448,426	\$533,500
Rx Smart Savings	\$145,741	\$971,608	\$1,117,349
PrudentRX	\$230,367	\$1,583,275	\$1,813,642

Whole member health

The broad Aetna Choice POS II network provided by ASBAIT currently has over 370,000 providers in its behavioral health network, which represents a 39 percent growth rate since 2022. Investment in access to quality mental and behavioral health providers is imperative in supporting our members' overall well-being.

Our story of network access proves our commitment to our members, our community, and our continued growth.

ASBAIT makes it easier for members to access virtual mental health support when they need it.

- Brightline (ages 18 months to 17 years)
- Telemynd (ages 5 and up)
- Talkspace (ages 13 and up)
- Meru Health (ages 18 and up)



ASBAIT has made it a priority to offer its members a robust national network focused on effective member care at a more affordable cost.

Banner|Aetna

- Currently available in Pima, Pinal, Coconino and Maricopa counties
- Expanding to Gila county effective 7/1/24!
- High-performance, value-based
- 3,250 primary care doctors, 23,780 specialists, 44 hospitals, 178 urgent care centers, 15 Banner Health Centers and 36 walk-in clinics
- Aetna CPII provided as a wrap network nationally

Aetna Choice® Point of Service (POS) II

- Broad national network access
- Provided with all ASBAIT health plans
- 272,570 primary care doctors, 510,285 physician specialists, 945,742 non-physician specialists, 6,328 hospitals

Additional optional offering: IMS Mexico network coverage

- Quality and affordable health care south of the border for both medical and pharmacy coverage
- Voluntary or non-voluntary options available

Testimonial received by an ASBAIT Account Manager
from an ASBAIT District Superintendent:

“What an amazing professional you are! I'm so impressed with your knowledge, experience, and willingness to help our district. I still can't believe that you drove this far just to come see us and offered help. That's your commitment of excellence, integrity, inspiration and caring, and our district truly appreciates you and ASBAIT/Meritain Health. You and ASBAIT/Meritain Health are not just talking...Your representation of your organization is powerful! We are deeply grateful and look forward to working with you for years to come.”

~ASBAIT District Superintendent

For more information on ASBAIT or how to become an ASBAIT member, contact:

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Ways to connect:



 ASBAIT



 @asbaithealth



www.asbait.org