

Health Insurance consultant adds up to big savings for Vermillion

by Carol Pitts, cpitts@kasb.org

Facing a possible 40 percent increase in health insurance costs for her district, Vermillion USD 380 Superintendent Mischel Miller faced a dilemma.

“Under our current financial circumstances, I didn’t know how we could continue to provide good coverage for our teachers and staff,” she said.

She needed answers, and made a call to KASB’s Risk Management Director Rod Spangler to explore the Association’s new health insurance consulting program.

As a former consultant, Miller recognized the advantages using outside subject matter experts.

“They just come in and give you an opinion, based on fact,” she said.

And that is exactly what happened with the McGinnis representative, she said.

“The entire process was pressure-free and professional,” Miller said. “As superintendents, we are asked to know a lot about everything, but it was a great help to have someone to turn for help in exploring and investigating our possible cost increase.”

They started with a phone conversation with Miller, Spangler and a representative from the McGinnis group. Miller said this gave her a chance to ask questions of someone whose only motive is to help you learn about the world of health insurance. Following that

initial conversation, Miller met with a consultant who then began to explore the pros and cons of other insurance market options and ask questions on behalf of the school district.

Miller said once the consultant finished their work, over about a three-month period, their report indicated there was no justification for such a large increase. Using information provided by her work with McGinnis, she met with their local insurance provider and asked for clarification and additional information.

“In the end, we stuck with the health insurance plan we had, but without the 40 percent increase,” Miller said.

McGinnis Group is KASB’s endorsed health insurance consulting partner. The agency is based in Fairway, Kansas and specializes in helping clients structure employee benefit packages. Costs of the consulting service are based on three options, from an upfront consulting fee to a fee based on the percentage of premium or overall savings. An initial consultation is offered at no cost to the KASB member district.

“KASB has a good pattern of getting you in touch with the right people,” Miller said. ■



Miller

New customer service specialist helps members find best options

by Scott Rothschild, srothschild@kasb.org

Jamie Slack is the new customer service specialist with the KASB Risk Management Department. She will be working with individual clients to find their best options in the risk management product line-up.

When a member has a question or concern, Jamie will work to find the best answers and coordinate what the next steps will be.

Jamie is from Cedar City, Utah and has been in the Topeka area for many years now. She attended Washburn University and recently graduated with a Business Management degree from Rasmussen College.

Jamie recently attained her life and health insurance license and is actively working on her property and casualty license. She’s eager to get to work with the many great clients that take part in the insurance programs KASB Risk Management department has to offer. The Risk Management department at KASB has grown and Jamie is meant to bridge the gap to ensure clients are getting the attention they need. Jamie will be the point person to answer any questions that clients may have. ■

Should you work with a Health Insurance Consultant?

Health insurance contracts and offerings are very complex. The initial review and consultation are the first steps to see what areas of this service would be valuable for your specific needs. One thing is clear: With costs rising and benefits declining in some cases, our members have not had the quality “consultative” approach to this process. Ideally, we will reach impactful savings like we did for Vermillion. That is certainly not guaranteed, but the courage to take on this process, the education surrounding it, are decisions I hope our members can more easily make now with this service. In the end, while this services is tied to a fee, the hope is that savings gained, or the negotiating power our members get with the carriers actually reduce or eliminate high renewals or pricing like the ones USD 380 faced, and those savings can be used to pay for this valuable service.

**Rod Spangler, KASB
assistant executive
director for risk
management,
encourages KASB
members to take
advantage of this new
service.**