

MIRMA

A red heart is positioned between the 'M' and 'I' of 'MIRMA'. A red ECG line starts from the heart and extends to the right, passing over the 'RMA' part of the word.

HEALTH

Running strong since October 1, 2019!



Welcome to the 5th General Membership Meeting of MIRMA Health

Matthew Brodersen, Executive Director, MIRMA & MIRMA Health

Election of the Board of Directors

Report on the State of the Pool

Announcement of Election Results

Steve Brown, Health & Benefits Director, MIRMA Health

How member rates are determined for 2025

Return of surplus and how it is determined

MIRMA Health Board of Directors Meeting

Board Member Election – Vote for 2

MIRMA HEALTH BOARD OF DIRECTORS CANDIDATES (in alphabetical order)

KIM BARFIELD - City of Pacific

Kim Barfield has worked for the City of Pacific since August 2000. She started with the City in the Municipal Courts serving as Assistant Court Clerk, then moved to the Collector's Office, moving her way through the departments serving in the Public Works Department and the Utility Billing Clerk and Public Works Secretary. Kim was appointed City Clerk in 2007. Kim spent 10+ years in mortgage banking prior to this, working with various banks across the country closing home and business loans.

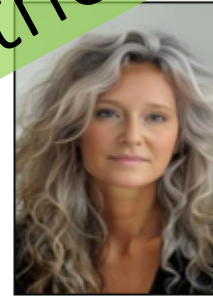
Kim is a Certified Municipal Official with the Missouri Governance Institute, a Master Municipal Clerk through the International Institute of Municipal Clerks, is a Registered City Clerk through the University of Missouri, has served on the Pacific Area Chamber of Commerce for 15 years, and currently serving on the Tri County Senior Center Board.

Kim is married to Danny, and they have 2 children and 4 grandchildren. They enjoy being outdoors and spending time with their family.



MICHELE BROWN - City of Waynesville

Michele is a successful and self-motivated leader with over 15 years experience with the City of Waynesville. Coming from a background in law enforcement, she began her career as a one-woman powerhouse in the Waynesville Police Department in 2010. She not only dispatched for the department, she also handled all administrative functions for the department as well. This included mandatory reporting, processing of all cases and the maintenance and upkeep of the department's policy and procedure. Because of her dedication and unmatched work ethic, she was soon noticed at City Hall. In 2013, Michele was promoted to an Administrative Assistant to the Building Department and from there, was quickly promoted to Executive Assistant to the City Administrator. During her time as Executive Assistant, she was responsible for the creation of the City's first Capital Improvement Plan. In 2018, she was again promoted to City Clerk. As City Clerk, she has built the City's Human Resources department from ground zero, implementing Performance Management policy and procedure that focuses on career development of staff. She is focused on updating antiquated policy and procedure to foster growth within the City's workforce and in turn, lowering the City's turnover rate.



Along with her duties as City Clerk, she has also worked on several teams to develop marketing strategies for City tourism. She has worked to procure grant funding through several State and Federal organizations and has provided technical and logistical support for the City and Intergovernmental agencies working to further economic development within the region.

When at home, she is happiest in her garden or working on her latest DIY project. She most proud to be Mom to a beautiful Daughter and three amazing grandchildren.

IVONE SMITH - City of Malden

Ivone Smith was hired as the Malden Board of Public Works Office Manager in November 2011, where she served until, she was appointed Malden City Clerk in May 2017. Then in January 2019 the City Council and the Board of Public Works board appointed Ivone as the City Administrator/Utility Director for the City of Malden.

Ivone attended New England College of Business and Finance in Boston, Massachusetts. Born in the Cape Verde Islands she moved to Brockton, Massachusetts at the age of 1 year old where she resided until moving to Malden, Missouri in October of 2011 with her husband Kevin, a Malden Highschool Alumni.

Ivone also sits on the Board of the Bootheel Youth Museum since 2017 and was appointed Vice President of this Board April 2022. She is also a Committee Member of the Missouri Public Utility Alliance (MPUA) Contract City Committee, Assistant Treasurer of the Bootheel Regional Planning Commission and one of the original MIRMA Health Board members.



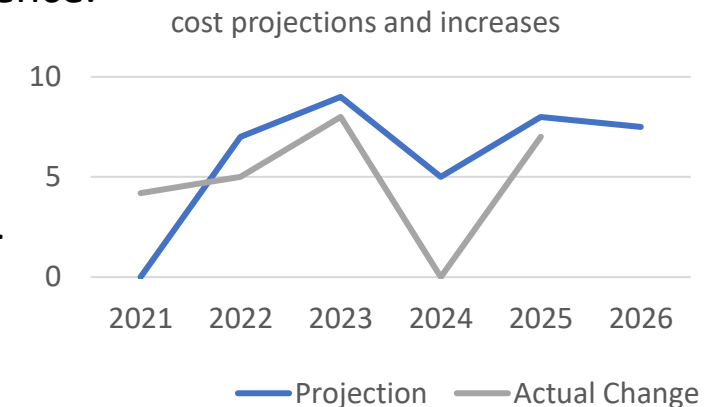
Any nominations from the floor?

Statistics

- We have 35 participating members, with the 100% renewing in 2026.
- We have 1,400 participating employees and approximately 2,500 total covered individuals.
- In 2025, through June 30th, we have collected \$10,881,558.16 and spent \$10,386,545.19, leaving a net balance of \$562,501.22, plus we have earned an additional \$228,901.13 of interest revenue.
- We project an additional \$500,000 of net balance by the end of the year.
- We now collect slightly over \$1,800,000 per month in assessments.
- We have a healthy cash flow with \$6,033,670.01 in the bank on July 16th, plus an additional \$5,274,979.65 in investments.
- We have an unaudited surplus (net position) at 6/30/25 of \$6,782,307.01
- In January 2024 we did our first return of surplus, \$750,000 via a payment holiday plus decided to add coverage for weight loss medications that had an annual cost of \$919,407, in its first year.

2026 cost projections

- In June your Board of Directors projected an 7.5% rate increase for 2026.
- This means the amount of money the pool collects is projected to be 7.5% higher.
- **This does not mean the amount each city pays will be 7.5% higher.** Some will be more than 7.5% and some will be less than 7.5%, based on each city's demographics, region and loss experience.
 - Last summer we projected a 8% increase, but ultimately did a 7% increase.
 - In June of 2023 we projected a 5% increase, but ultimately did an 0% increase.
 - In June of 2022 we projected a 9% increase, but ultimately did an 8% increase.
 - In June of 2021 we projected a 7% increase, but ultimately did a 5% increase.
 - In June of 2020 we projected a 0% increase, but ultimately changed to a 4.2% increase.
- We are not planning any rating methodology changes this year.
- We are also continuing the cap for each city's change from their current 2025 rate to 2026 of **no more than 15%.**
- Last year we obtained stop loss (reinsurance) without lasers and anticipate no lasers on our 2026 renewal.
- Our tier slopes are not as sharp as commercial insurance. By being flatter ours shift more program cost to the employee tier and away from the spouse, child(ren) and family tiers. This makes us less competitive on employee only groups. However, we do not plan to change this at this time.



2026 cost projections

- To give a better understanding of the cost projections:
 - Our actuaries use past years' losses plus medical inflation trends to project future losses;
 - We then add our stop loss costs; and
 - We then add our administrative costs .
- To prepare for the June meeting, the claims data was pulled as of the end of April, with an update at the end of May.
- This still leaves 7 months of the year yet to take place before final rates are set.
- We have seen no significant claims so far this year (only one slightly over \$175,000), and the weight loss medication expenses seem to have stabilized.
- While these are only projections, the theory behind them is sound and only significant changes in the next few months should make a major adjustment.
- These projections were developed since our bylaws require all members to give notice by June 30th if they want to terminate membership for the following January 1st, and it seems unfair not to tell the membership where the pool stands.

Projects

- The wellness initiative was started in the fall of 2021 with a total of 337 screenings at 17 Member Organizations. Last fall we had 460 screenings at 20 Member Organizations!
 - Request to add scans
- Cox Health - In network with Mercy in Springfield
 - MU out of network
- Weight Loss Meds – Added to coverage on 1-1-2024, refined 1-1-2025
 - Request to reconsider
- Continuing growing the pool!

Wellness – Biometric Testing & Scans

H&H

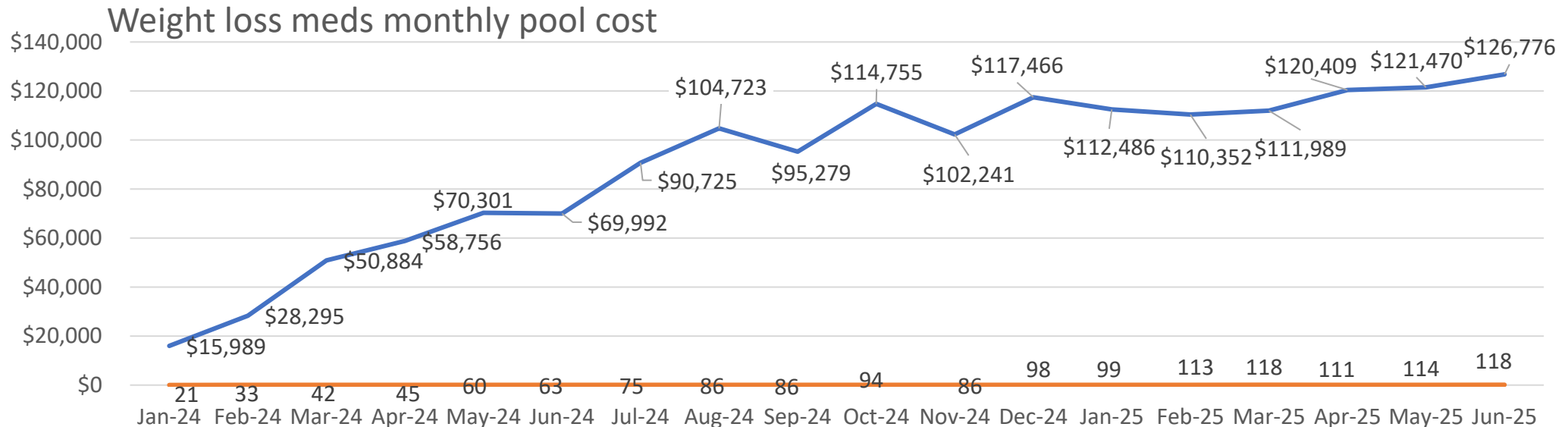
- Biometric testing at member locations at no cost to the participants.
- Full battery of lab work with results to the participant and follow-up on high-risk results.
- This fall will be our 5th year of this program. Last fall we had 460 participants at 20 locations. 33% participation.
- \$165 for panel of tests, plus \$20 for PSA & \$45 for flu shots, contracted through fall of 2026.
- With 100% employee participation costs would be \$15.42 PEPM
- a Dr wellness visit is +/- \$200 and \$100 for labs.

Scans

- Lifescan = focus on cancer (full physical plus ultrasound & mobile CT or hospital partners); Lifeline Screening = focus on heart and arteries (ultrasound)
- They provide onsite imaging and interpretation. They want the lab work done separately in advance with the results available at the time of the scan.
- Lifescan is \$645 per participant without CT. This includes the lab work through Labcorp. One member city pays for the employee and the spouse may participate at their own expense. They have 100% firefighter participation and 85-90% participation of total employees.
- With 100% employee participation screening would be \$53.75 PEPM
- The MFFCIP (firefighter cancer pool) is currently exploring a partnership with LifeScan for a reduced fee.

Weight Loss Medications

- Weight loss medications were added to coverage on January 1, 2024.
- Effective 1-1-2025 we increased the minimum BMI requirement to 35 and grandfathered the people already on the medication.



- If our costs stabilize at \$120,000 per month/\$1,440,000 per year it will represent approximately 6% of our total costs.



Steve Brown, Health & Benefits Director, MIRMA Health

How member rates are determined for 2025

Return of surplus and how it is determined

How member rates are determined

Base Rates

- Guidance provided to members in June reflects the estimated total pool revenue increase needed for 2026
- Actuarial firm then formulates the required change to all plan base rates to reach this budgetary goal in October based on the operating results as of September 30th, 2025 and projected costs for 2026

Member Rates

- Using census data for each member, actuary compares current age/gender to previous age/gender demographics
- Also compares per member loss ratio (per member losses to per member premium paid) to total pool loss ratio
- 25% weighting for the previous calendar year loss ratio, 75% weighting for the current calendar year
- Historical pool loss ratio is 70%

Member Protections

- No member's premium rates may change more than plus or minus 15% from previous year
- No member's premium rates may exceed plus or minus 25% from base rate for the member's selected plan(s)

Return of Surplus

- Based on our actuarial firm's recommendation as to needed unencumbered surplus and projected market conditions, the Board of Directors may determine that a return of surplus is warranted and will set the total amount to return during the November meeting.
- We will always be intentionally conservative: It's a lot more pleasant to give than to ask for it back.
- Eligible members must have been in pool prior to January 1, 2025 and will continue to be a member of the pool after December 31, 2025.
- Each member's portion of the return of surplus is based on their total contributions paid during the most recently completed fiscal year and the preceding 4 years. This period is currently since joining the pool through December 2024. Pro-rata percentage per member is calculated based on the premium contributions.
- If available, the surplus is returned in the form of a payment holiday (invoice credit) in January 2026 and is applicable as a percentage of the total due from the city and its employees.

Questions
Comments
Concerns



Staff Anniversaries



MIRMA HEALTH BOARD OF DIRECTORS MEETING

OLD BUSINESS

Item #1: Approve Minutes of the Board of Directors Meeting held June 16, 2025.

NEW BUSINESS

Item #1: Election of Officers for the upcoming year.

Item #2: Discussion of weight loss medications.

Item #3: Discussion of continuing the in-network status of University of Missouri Hospital.

Item #4: Adopt a resolution authorizing the Executive Director to enter into an agreement with Milliman for Actuarial services.

REPORTS AND PRESENTATIONS

Item #1: Report on membership and claims activity.

Item #2: Report on financials and cash accounts.

Item #3: Report on MIRMA Health's Comprehensive Annual Financial Report and Actuarial Report for the period ending December 31, 2024.

Item #4: Marketing report.