

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

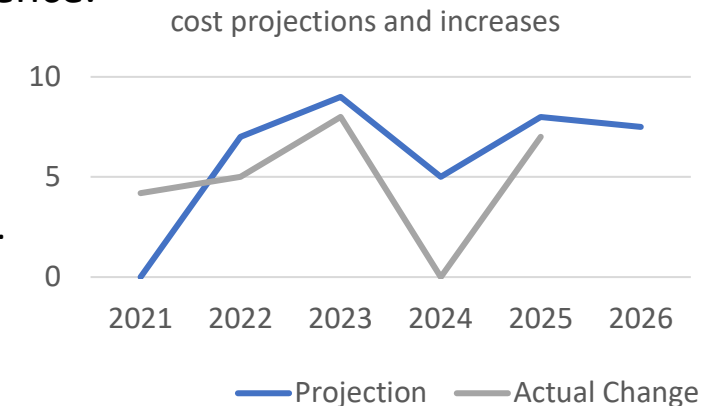
Running strong since October 1, 2019!

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 the 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.

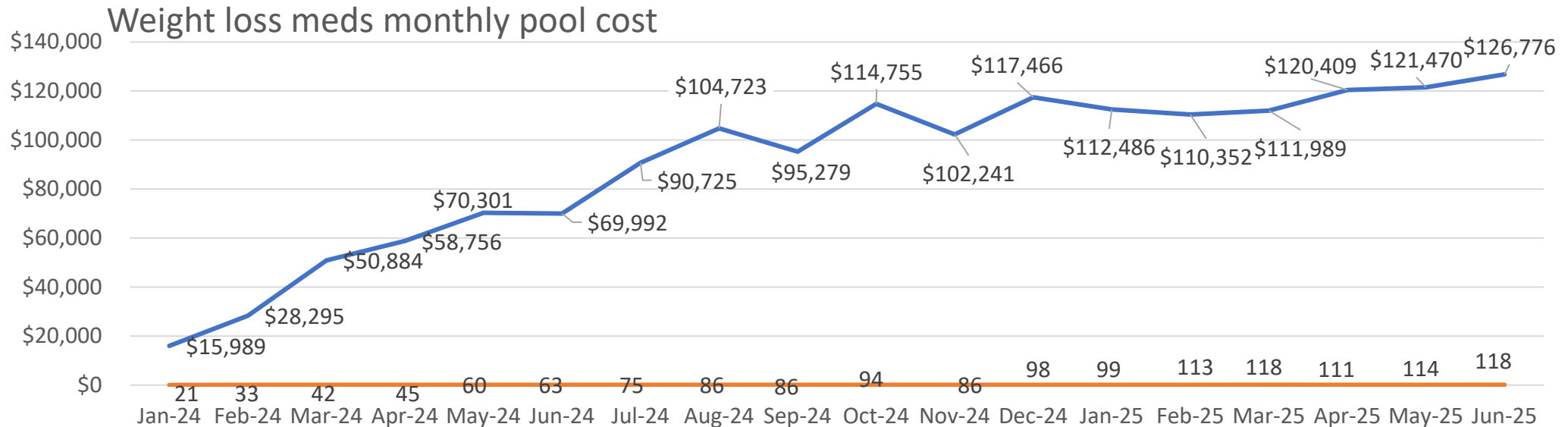


Projects

- 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!

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.



How member rates are determined

The base rates are set by the Health Board in late October for each of our 12 plans.

The base rates are adjusted for each entity, for their initial year, based on their employee's age, gender and location.

In subsequent years their 21-month loss experience also comes into play with a 25% weighting for the previous calendar year losses, 75% weighting for the current calendar year.

Member Protections

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



*Contact Steve Brown, Health & Benefits Director
or myself with any questions, or to get an estimate or proposal.*

Staff Anniversaries

