



## INSURANCE TRUST

The Wyoming School Boards Association Insurance Trust (WSBAIT) was created in an effort to control the rising costs of health insurance premiums to Wyoming school districts. Our program desires to bring school districts together to form a large enough pool that will allow the use of cost saving strategies otherwise enjoyed by only very large group programs. As the size of the trust grows, higher levels of stop loss insurance can be purchased thereby lowering the fixed costs associated with insurance premiums.

Along with reducing fixed costs, the program also reduces the cost of claims through *managed care strategies*. Managed care provides reductions in claims through negotiated discounts with health care providers. WSBAIT has discovered that when patients leave the state for specialized care not available in Wyoming, they are exposed to inordinately high costs. Nearly all providers in large metropolitan areas participate in some sort of managed care program. When health care recipients are forced into these areas for specialized care without the benefit of negotiated discounts the result is inflated costs.

Our Preferred Provider Network Partners (by region) include:

- Wyoming/Utah – WISE Provider - <http://www.wiseprovider.net>
- Torrington, Wheatland, Worland WY - <https://www.bannerhealth.com>
- Western South Dakota - Western Providers - <https://westernprovidersinc.com>
- Colorado – Rocky Mountain ASO Providers Network - [www.rmhp.org](http://www.rmhp.org)
- Montana – First Choice Health – <https://www.fchn.com/>
- Others – Aetna – [www.aetna.com](http://www.aetna.com)

In addition we use a Pharmaceutical Benefit Manager to manage our Rx services. Pharmaceutical Technologies Incorporated (PTI) is located in Omaha, Nebraska. To contact PTI go to <http://www.pti-nps.com>. To find out what category your

prescription falls under in the WSBAIT formulary go to [https://npsonline.pti-nps.com/NewMember/PreferredDrugPricing.aspx?group\\_key=224](https://npsonline.pti-nps.com/NewMember/PreferredDrugPricing.aspx?group_key=224) and enter the name of your prescription.

WSBAIT also partners with CNIC Health Solutions to provide disease management services to our members.

Wyoming School Boards Association Insurance Trust can provide many levels of service to Wyoming school districts. Options include full participation in the WSBAIT Trust, Third Party Administration services provided on a standalone basis, and/or Stop Loss Insurance coverage to a district on a standalone basis. These services allow a district to choose the level of service they receive from WSBAIT.

### **HealthX**

Welcome to HealthX. The Wyoming School Boards Association Insurance Trust's (WSBAIT) online benefits system. The Online Benefits System Website Address is: <http://www.cnichs.com>.

CNIC Health Solutions has partnered with HealthX who developed the HealthX Online Benefits System to meet the challenging and rapid technological requirements in the healthcare industry. This Internet product provides a secure, advanced benefits administration tool that is reliable and easy to use.

Authorized and insured individuals can access eligibility, claim and enrollment information from anywhere in the world instantly. The user simply logs onto the web site and enters the appropriate security information. HealthX also provides easy access to various web links for PPO providers, pharmacy listings and general health information. The most current and updated version of WSBAIT's various Summary Plan Descriptions (SPD) or Plan Documents are also available online.

If you have any questions regarding HealthX, please contact a member of the CNIC team at 877-229-4541.