**MONTANA SELF INSURERS’ ASSOCIATION**

**October 20, 2022 Board Meeting Minutes**

**11:00a Mountain**

**Zoom Meeting ID: 880 1377 1488**

**Passcode: 364594**

Members Present: M. Marsh (Sec’y/Treas) Midland Claims, D Haeder Northwestern Energy, D. Walcheck Logan Health, P. Strauss (Exec Dir) ex-officio and non-voting member. A. Komac (Chair) MMIA and J. Haun (Vice Chair) Rosauers were excused.

After discussion regarding re-scheduling or moving ahead with only three members, the Board decided to move ahead, as the most significant issue was the overage on the costs of the Peter VanNice Retirement event.

1. **Approval of 7/21/2022 Board Meeting Minutes, 8/19/2022 and 9/15/2022 Email Board Meeting Minutes**

The July 21, 2022 Draft Meeting Minutes, the August 19 Draft Email Meeting Minutes in which the Board approved closing the Valley Bank CD and moving those funds to an Intrepid Credit Union CD and permitting the Executive Director to sign to move those funds and the September 15 Draft Email Meeting Minutes in which the Board approved permitting the Executive Director to provide payment for the Peter VanNice retirement event, without a counter-signature. The Draft meeting minutes were provided to the Board as part of the Zoom meeting invitation sent 10/18. There were no questions, corrections or comments.

**Marsh moved and Haeder seconded a motion to approve the minutes of the 7/21/22, the 8/19/22 Email Meeting minutes and the 9/15/22 Email Meeting minutes as presented. Motion passed unanimously, with no abstentions.**

1. **Director’s Report**:

**Financials**

The September 2022 monthly statements from First Interstate Bank, the DA Davidson Savings and Investment accounts, the Intrepid CD statement and the most current fiscal year to date Financial Transactions spreadsheet, which is more up to date were provided to the Board members with the meeting invitation sent on 10/18.

First Interstate Balance                               = $55,106.90

DA Davidson Bond Fund Balance        = $ 9,3143.69

DA Davidson Investment Acct                   = $20,986.40

Intrepid CD = $10,301.06

Our investment funds with DA Davidson continue to lose money, based on the market. However, our overall financial situation is not significantly impacted. The Intrepid CD has already earned $19.99 in interest. The CD is our reserve savings account and would likely be the last funds we tapped, should there be a financial disaster. This CD matures in March, 2023.

Association expenses incurred in September included the usual domain name and CardSetter website maintenance charge, the $78.48 CE credit charge for our upcoming 11/9 Webinar, a $6.45 coffee meeting with new MSF President Holly O’Dell, a stamp for the Webinar sponsor bill and the Business & Annual Meeting. The B & A Meeting costs include mileage, dinner the evening before with members of our Board and our guest speaker, Strauss’s lunch the day of the meeting, the hotel room for the evening before the meeting and the hotel service charge for the AV and coffee. The B & A Meeting expenses totaled $950.49.

Last month we had spent $170 for the sponsor recognition banner and table tents. The total B & A Meeting total cost wound up at $1120.49.

We had agreed to support a surprise event commemorating Peter VanNice’s retirement while at the Governors’ Conference and have gotten recognition on the invitation. Strauss reported he felt caught in a funny situation at the event. The bill came and all the sponsors were asked to put in their credit cards. Strauss reported he did not feel comfortable limiting our contribution to the $500 we had committed to, rather than just split the bill among the sponsors present and made the decision to go ahead and accept a full share. If the Board chooses, Strauss will absorb the additional charges, since he made the decision, and at the time was aware of the potential consequences. The share cost is $929.30.

**Walcheck moved and Haeder seconded a motion to accept the full cost of the VanNice retirement as an MSIA expense. The motion passed unanimously with no abstentions.**

We took in $1500 in sponsor income for the Business & Annual Meeting (B & A Meeting), which was as planned in our budget. The Governor’s Conference events, including our B & A Meeting resulted in an almost $1200 budget deficit. We have a $500 miscellaneous budget line item which we can tap to reduce the deficit some. As well, we had budgeted $850 in accounting costs and Strauss anticipates we will be well below that. (Our annual tax filing is due Nov. 15).

Overall, with anticipated growth in membership revenue and more careful expenditure planning, Strauss does not anticipate an overall budget issue. This discussion is to keep the Board up to date on our financial situation and our budget expenditures.

We have secured the commitment of an Associate member, Ritsema Law, for the next two MSIA Continuing Education Webinars for a total of $500. They will be paying by credit card, so our net will be something a little less than that amount. Midland Claims Service has agreed to be the co-sponsor for this coming Webinar on November 9. Webinar sponsor income for this November 9 Webinar is $500 and we have one sponsor already lined up for the next Webinar expected sometime during Q1 2023.

**Membership**

All members have paid their dues for the year. The final member we were not sure of was Kelly Wills, who confirmed at the Governor’s Conference, he is dropping membership. We have three Associates on a January payment schedule – Health-e-Systems, USI and COMT/Sababa. Rising Medical and Craig Hospital have committed to membership as a result of meetings at the Governor’s Conference – however they have not yet paid their dues. I have reached out to the Fort Belknap Tribe who think they are self-insured, Benefis and Sedgwick again regarding membership as well.

During this membership renewal time, we lost three Associate members (MHA, PAM Specialty Hospital of Denver and Wills Law Office). With Sedgwick, we have also lost an Employer member. We have added five new Associate members during the renewal time, MES, Clarus IME, Prodigy Rx, Optum and Ritsema Law. If Rising Medical and Craig Hospital come through with their dues, we will have 24 Associate and 18 Employer members.

1. **MSIA Webinar Series** –

Our last CE Webinar, with Clarus IME, was held on September 8. We sold 15 non-member seats at $25 each, which exceeded our budget estimate of four seats and had 34 total participants. At the same time, we failed to attract any sponsors, budgeted at $500. Feedback from the webinar has been very good.

The next webinar, featuring Becky Curtis of Take Courage Coaching (TCC), is scheduled for November 9 at 10a. TCC provides alternative pain management services, typically for chronic pain patients. The TCC program helps people get off prescription drugs and learn how to manage their lives and their pain. TCC is a member of MSIA.

We have secured two Associate member sponsorships for this webinar at $250.00 each. Ritsema Law and Midland Claims Service will be the sponsors for this Webinar. They will get sponsor recognition on our website registration page and will be identified with contact information in every written communication provided from MSIA. Ritsema Law will also sponsor the following webinar estimated to be held sometime in Q1 2023. Strauss will continue to solicit our members for sponsorship for future webinars and our webinar series.

The Board discussed the potential of non-members sponsoring our Webinars and at this time did not see a need to consider it.

Strauss reported we have about 80 people on our non-member Webinar solicitation email list and almost 90 people on our members list. To this point, we have not paid any of our presenters, so our expenses are limited to the state CE credit charge of $78.48.

1. **Web Site**

The Web Site has been updated with the most recent MSIA Updates and the new member contacts.

Strauss is working with CardSetter to provide some updates to our website to include a “Become a Member” button, which will allow people to provide dues payments without having to use their password to get to the Members Only section. We are also updating the website to reflect the new webinar series and advertise the individual programs. As reported above, we have added a payment and webinar registration page for non-members to use.

The Board discussed the “Live News” button idea and it would be the most recent articles and Updates provided. The content would by definition always be fresh as when it became a couple of months old, it would be replaced with the most recent Updates. Strauss will follow up with CardSetter.

1. **Business & Annual Meeting**

Strauss reported from his perspective the B & A Meeting went about as planned, with the exception that our guest speaker had to cancel at the last minute due to COVID. We were fortunate in that one of our back-up speakers, Mark Pew, was able to provide an impromptu presentation on his work with Bob Wilson on creating the WorkCompCollege.com. MSIA Secretary/Treasurer Mike Marsh was able to add to Pew’s presentation and identify a potential pilot state program for the WorkCompCollege.com program based on Marsh’s work with MSU-Billings creation of a workers’ compensation program there.

The Board reviewed the DRAFT minutes from the Business & Annual Meeting. Between members present and proxies, 29 of the 40 members were represented. We also had six guests, representing a potential Employer member and three potential Associate members. Members approved the proposed budget as presented, approved the Bylaw changes as presented and re-elected Marsh as Secretary/Treasurer and Walcheck as a member at large.

**Marsh moved and Walcheck seconded a motion to accept the DRAFT Business & Annual Meeting minutes as provided, to distribute them to the membership and to have them posted as DRAFT minutes on our website. The motion passed unanimously with no abstentions.**

The amended Bylaws will also be distributed to the membership and posted on the website for members’ access.

At the B & A Meeting we reviewed the financial results from our most recently completed fiscal year, the current calendar year to date results, the Annual Member Survey on public policy issues responses, our tax status change and the Conflict of Interest statement adopted by the Board for this current fiscal year.

**6. Old Business / New Business**

**Taxes –** Our first tax-exempt filing is due November 15. Our accountant should have all the information necessary for our completed fiscal year 7/1/21 – 6/30/22. We should anticipate no federal taxes due and as an approved tax-exempt organization in Montana, will not be providing a filing with the state. Strauss is anticipating we should be able to file a post-card form as we are under $50,000 in revenue. This may generate some budget savings as we had planned for the associated accounting fees for a more complex filing. That budget savings, as discussed above may be used to cover the Governor’s Conference event budget overages.

**Legislative Issues** – Strauss requested Board direction on legislative issues discussed at the Business & Annual Meeting. Specifically, whether we should pursue statutorily over-turning the Coles criteria and instituting a time limit for temporary benefits and a change to the benefits payable in a concurrent employment situation where the injured worker has returned to one of their jobs but remains medically unavailable for the second. The Board requested more detail and the creation of a “Pros and Cons” of statutorily over-turning Coles and recommended we move ahead with potential changes to limit concurrent employment benefits to those benefits related to the work no able to be performed as a result of a partial return to work, as opposed to total wages lost at the time of injury. Strauss will follow up.

The Board discussed a number of legislative bill requests potentially impacting workers compensation law. There is no specific language available as yet. Some things are somewhat predictable, such as soon to be elected Nelly Nicol’s proposed bill to provide for WC freedom of competition proposal and Representative Lynch’s presumptive OD law proposal. Again, there is no language currently available for these proposals, however, based on the titles and the bill requestors, there is a sense of direction we can assume.

**Other Old or New Business**

**Frequency of Meetings** – The Board discussed the current monthly meeting schedule and is willing to consider a less frequent schedule based on continued monthly reports from Strauss. Strauss brought the issue to the Board based on the last attempts to organize a Board meeting and the smoothness with MSIA operations at this time. The Board determined this was best brought up with a full slate of Board members, rather than the minimum number needed to host a meeting.

**Potential New Member** – Marsh reported that Dick Anderson Construction is building a very large facility in the Billings area for Coca-Cola and suggested Strauss find a way to contact Coke as a potential member. Strauss is familiar with the President of Dick Anderson Construction and may approach it in that way.

1. **Adjourn**

The next meeting is scheduled for November 17 at 11:00a MDT.