



# SPRING NEWSLETTER

2024

## From the Executive Director

2024 marks a significant milestone as we celebrate the 40th anniversary of the County Health Pool (CHP). This landmark signifies four decades of unwavering commitment to enhancing the health and well-being of our counties. For CHP, it is a priority to serve our Members and ensure they have access to the best possible healthcare options. We are truly grateful to our Members for entrusting us year after year with their healthcare needs.

CHP is one of three county-owned pools administered by CTSI, along with the County Workers' Compensation Pool (CWCP) and the Colorado Counties Casualty and Property Pool (CAPP). Serving as your county-owned organization's trusted partner in navigating the ever-changing insurance coverage landscape is an honor.

As we reflect on our journey, it is clear that the CHP has been instrumental in fostering a healthier, safer, and more resilient environment for our Members. This year, we had a higher-than-usual increase based on increased claims utilization, inflation, and medical costs. However, our 10-year average of 6% is lower than the national average. The advantage of pooling resources to meet health benefit needs has become even more important as healthcare costs soar.

County ownership of the Pool and effective management have made CHP the best alternative for funding health benefits for public entity employees. The Pool provides more stability, stellar customer service, and a broad network of providers. Together, we will continue to embrace new challenges, seize growth opportunities, and work tirelessly to meet the evolving healthcare needs of our counties.

We are excited to offer value-added opportunities to enhance your Member experience in the coming months. From enriching educational events like the Medicare 101 presentation held in June to our ongoing weekly Technical Updates, monthly Health Awareness newsletters, and Lunch & Learn series, we aim to provide valuable resources that assist in addressing your day-to-day needs and guiding you through the rough spots when the unexpected happens. Your engagement is instrumental in shaping the direction of our offerings, so please share your thoughts and ideas.

On behalf of CTSI, I extend my heartfelt congratulations to everyone who has contributed to CHP's success over the past forty years. The dedication, commitment, and partnership have made a profound difference in the lives of many Members and their families, and we are incredibly proud to celebrate this accomplishment with you all.



Sincerely,  
Meredith Burcham  
Executive Director

## TABLE OF CONTENTS

- Executive Director Letter
- CTSI 2024 Board of Directors
- Department News
- Medicare 101 Workshop
- Honoring CTSI Team Members
- Events and Training Calendar

## MISSION STATEMENT

To provide Colorado counties with alternative risk management, and other technical services that are progressive, competitive, and cost-effective.

## CTSI 2024 Board of Directors

**President Mike Freeman (CAPP)**

Weld County Commissioner

**Vice President Bob Campbell (CWCP)**

Teller County Commissioner

**Secretary Ron Cook (CWCP)**

Prowers County Commissioner

**Treasurer Chris Richardson (CAPP)**

Elbert County Commissioner

**Director Gene Glover (CHP)**

Rio Grande County Commissioner

**Director Tony Hass (CHP)**

Las Animas County Commissioner

# Department News

## COUNTY HEALTH POOL (CHP)

CHP was established to offer cost-effective health benefit programs to Colorado counties, supporting both employees and their families. With healthcare costs on the rise, CHP strives to mitigate these expenses by merging a non-profit, county-owned pool with cost containment measures and improved patient access to quality healthcare. This controlled privatization allows public entities to enjoy the competitive advantages of the private sector while retaining control in the public sector.

One key factor contributing to CHP's success is our minimal overhead and fixed costs. Our administration and pooling fees are lower than those of traditional insurance companies. These reduced costs, combined with the pool's self-governance by its Members, allow entities to participate in a sustainable, long-term solution for their health benefit needs.

**If your county is not a current member of CHP, please contact Marissa Gaertner for a quote at [mgaertner@ctsi.org](mailto:mgaertner@ctsi.org).**

### GET TO KNOW THE TEAM



#### **Betty Apt** | Benefits Administrator

Betty has been with the CHP for 11 years. As the Benefits Administrator, she enjoys building relationships with Members and participants and helping them with their benefits questions and claim issues. Betty has called Colorado home since she was in the third grade. Outside of work, you'll often find her cycling with her husband, exploring the plethora of amazing trails and routes that Colorado has to offer. Betty can be reached at (303) 861-0507 or [bapt@ctsi.org](mailto:bapt@ctsi.org).



#### **Marissa Gaertner** | CHP Benefits Manager

Marissa is the CHP Benefits Manager, with eight years of industry experience helping Members get the benefits and support they deserve. By prioritizing patient care, Marissa has put her master's in healthcare management degree to good use. Marissa lives in Centennial with her husband, two dogs, and two cats. She enjoys hiking, reading, and spending time with friends and family. To contact Marissa, call or email her at (303) 861-0507 or [mgaertner@ctsi.org](mailto:mgaertner@ctsi.org).

## MEDICARE 101 WORKSHOP

Are you able to navigate the complexities of Medicare with confidence? Join us for our Medicare 101 Workshop for CHP Members, where we'll simplify the complexities of Medicare, helping you make informed decisions about your healthcare coverage. From understanding the different parts of Medicare to exploring coverage options and who to contact, this workshop will equip you with the knowledge you need to make the right choices for your healthcare needs. Take advantage of this opportunity to gain valuable insights and empower yourself to make informed healthcare choices. A Medicare toolkit will be provided to attendees following the workshop, including necessary information for representatives to pass along to members.

**WHEN:** Monday, June 3, 2024, 10:30 AM Mountain Time

**WHERE:** Zoom Webinar (link sent to CHP Members via email)

Stay tuned for information on a future workshop on the Anatomy of a Claim. The CHP team will discuss Anthem's claim process, what information is added to claim forms, and how to move through the appeal process efficiently.



# HONORING CTSI TEAM MEMBERS



## HAPPY RETIREMENT: MARYLIN WAGNER

Please join us in congratulating Marylin Wagner on her journey into retirement after working in safety and loss control for 40 years. She has been an integral part of CTSI for the past seven years, most recently serving as the Loss Control Team Lead since 2022. She was an invaluable resource as the primary liaison for safety, loss control, and risk management advice. Many of our Members knew Marylin for her dedication to making Colorado counties a safer place to work by helping establish safety committees and providing guidance on policies and best practices for day-to-day tasks.



## IN LOVING MEMORY: FRANK SUTTON

It is with heavy hearts that we share the passing of our beloved colleague, Frank Sutton, who lost his battle with cancer this past March. As our IT Manager, Frank was an integral part of the CTSI team for 24 years. He was an invaluable resource for our staff and Members who navigated the website. Frank will be remembered for his professionalism, knowledge, and incredible kindness. His presence will be deeply missed by our team and all who had the pleasure of interacting with him.



Aerial view of Lake City, Colorado – Hinsdale County (Photo courtesy of Michael Underwood)



## Events and Training Calendar

### JUNE

**June 3** CHP Medicare 101 Workshop 10:30 am

**June 10** Cheyenne County BOCC 5-Year Loss Analysis

**June 11** Saguache County BOCC 5-Year Loss Analysis

**June 12** Baca County BOCC 5-Year Loss Analysis

**June 12** Lake County Defensive Driver Class

**June 12** Pueblo County Risk Management Meeting at 1:30 pm

**June 17** Pueblo County Flagging Class

**June 18** Custer County Flagging Class

### AUGUST

**August 8** CHP Board Meeting 10:00am via Zoom

**August 14** Pueblo County Risk Management Meeting 1:30 pm

**August 16** CTSI Board of Directors Budget Meeting 9:00 am at CTSI

For additional offerings, visit [www.ctsi.org/training-events/](http://www.ctsi.org/training-events/)