

LAKELAND SCHOOLS**Jake Massey** <jake.massey@lakeland272.org>

Fwd: Idaho School Benefit Trust Notification

2 messages

Brook Cunningham <bcunningham@lakeland272.org>
To: Jake Massey <jake.massey@lakeland272.org>

Tue, Jul 14, 2026 at 4:40 PM

----- Forwarded message -----

From: **Debbie Hainke** <dhainke@idsdc.org>
Date: Tue, Jul 14, 2026 at 4:08 PM
Subject: Idaho School Benefit Trust Notification
To: Brook Cunningham <bcunningham@lakeland272.org>

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You are a school or school district that is participating in the Idaho School Benefit Trust or ISBT for the September 2025 through August 2026 benefit year. The ISBT has been self-funded since 2014, and it has contracted with Blue Cross of Idaho to provide administrative services for enrollment/billing, medical claims payments, pharmacy benefits management, and reinsurance coverage. The ISBT has worked hard to keep its annual renewals as low as possible based on actuarial recommendations. During the 2025-2026 benefit year, medical claims were extremely high (much higher than they have ever been), and consequently the ISBT has exhausted its reserve funds to pay those high claims. In addition, medical claims from this spring and summer (through August 2026) will continue to be sent to Blue Cross of Idaho over the next twelve months from medical providers for payment. The responsibility to pay these claims resides with the ISBT and participating school districts.

As a result of these higher than anticipated claims, the ISBT has a funding shortfall that is currently estimated to be the equivalent of approximately one month's worth of contributions. While the ISBT and participating school districts are responsible for the funding shortfall, the ISBT is working with the Idaho Department of Insurance and Blue Cross of Idaho to better estimate the amount of the funding shortfall, to provide funding options, and to soften the immediate cash impact for participating school districts. We will provide more information as soon as it becomes available.

Please note, during the renewal period for the 2026-2027 benefit year, you were notified that the ISBT helped transition the school districts from a self-funded plan (the school districts bear the risk of higher claims or receive the benefit of lower claims) to a fully-insured plan (the insurer bears the risk of higher claims or receives the benefit of lower claims) to help reduce the cost of benefits and reduce risk borne by the school districts. As a result, participating school districts will have a fully-insured policy with Blue Cross of Idaho starting September 1, 2026. This renewal will not be impacted by the remaining funding requirements for the 2025-2026 benefit year noted above.

If you have any questions, please contact Debbie Hainke at dhainke@idsdc.org

Thank you,

Debbie Hainke Benefits Manager

(208) 996-4701

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Jake Massey <jake.massey@lakeland272.org>
To: Brook Cunningham <bcunningham@lakeland272.org>

Tue, Jul 14, 2026 at 4:59 PM

Thanks, Brook.

Jake Massey

Lakeland Jt. School District #272
Interim Superintendent

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