

# Overview



## At MIIA, It's Personal. Customized, Data-Driven, Strategic Health Plans and Property and Liability Coverage for Each Member.

Other insurance companies focus on WHAT they do. We focus on WHY and HOW. As the non-profit insurance service of the Massachusetts Municipal Association (MMA), we take a members-first approach. Our members motivate us to provide superior, price-competitive risk management solutions—including Health and Dental, Property and Liability, and Workers' Compensation insurance—which we do for over 400 cities, towns, and other public entities in Massachusetts.

## MIIA Smart Choice

MIIA's Smart Choice strategy focuses on using our proprietary analytic tools, extensive member data and expansive municipal insurance knowledge to create customized, data-driven, long-term health care and risk management plans to protect your employees, municipality and budget.

### Our Background

MIIA was founded in 1982 to promote safety and loss prevention for municipal employees. The practices we pioneered, and the resulting reduction in on-the-job injuries, enabled participating cities and towns to save significantly on their workers' compensation insurance premiums. Even in these early years, we focused on creating a financially stable entity to ensure long-term member protection.

On July 1, 1986, the MIIA Workers' Compensation Group, Inc., was formed as a self-insured group under M.G.L.c.152,§25E-25U. With MIIA as its Administrator, The Group provided workers' compensation coverage to Massachusetts' cities, towns, and other governmental entities.

The following year, we formed the MIIA Property and Casualty Group under M.G.L.c.40M, then created the MIIA Health Benefits Trust in 1992. In 1998, our Property and Casualty and Workers' Compensation Groups merged into one.

The Group, the Trust, and MIIA itself are all non-profit organizations, governed by Boards of Directors and Trustees composed of officials from our member municipalities. Our governance provides a unique understanding of the needs and perspectives of local government.

## Health and Dental Insurance

With our partner, Blue Cross Blue Shield of Massachusetts, we offer a wide range of plans. Our products include HMO, PPO, Indemnity and Dental plans as well as plans for Medicare eligible retirees. We work closely with you to tailor these plans with a variety of co-pays, deductibles, and other benefit features.

MIIA's Smart Choice strategy approaches health benefit coverage as an ongoing process—not an annual budget issue. By monitoring results, the Smart Choice process provides the information to make intelligent course adjustments—along with a fresh review of the most recent municipal health reform regulations.

We always look for innovative ways to control costs and maintain quality. Our Alternative Quality Contract (AQC) is a performance-incentive provider payment model. Ten of our largest accounts showed a net savings of \$4M in reduced claims costs in 2014-15 due to the AQC.



Only MIIA offers Well Aware—designed to help your employees and their family members live healthy,

vibrant, and productive lives now and into retirement. **We focus on controllable areas of life – eating, sleeping and physical activity habits; building resilience and coping skills; and fostering meaningful social networks and a sense of purpose.** Well Aware activities, customized for each member, promote wellbeing through awareness, education, social connection, and fun. We conduct hundreds of programs, with thousands of participants each year.

## Property and Liability

Unlike some providers—who just sell property and liability insurance—we help you develop and implement a successful strategic risk management program. We consult with you to identify your exposure to risk. Then supply the coverage you need, ranging from general liability, auto liability, and property coverage, to professional liability, workers' compensation, and umbrella coverage. Once your risk

exposure is established, we recommend strategies that take into account deductibles, limits, retentions, and other risk management tools. **The result is a comprehensive risk management program tailored to your community.**



Our fundamental belief is that cities, towns, and all public entities are essentially good insurance risks that can manage their

claims given the proper tools and proper level of service and member engagement. So we provide a broad range of risk management services. These range from drug and alcohol testing and safety consulting, to property valuations, onsite training, and regional seminars.

Our Smart Choice strategy enhances our core services:

- MIIA analytics that focus on quantifying and better understanding the root causes driving MIIA's repetitive loss drivers
- Program benchmarks and member peer groups for comparison
- Updated loss results at the MIIA program, individual member and department levels
- MIIA risk management services, training, Rewards, and grants to correlate with documented loss related drivers
- Program-based Risk Management best practices by line of coverage
- Member-specific plans based on loss ratio, historical trends, peer comparison and individual member needs



MIIA Rewards was developed to help reduce municipal and pool loss experience, educate members on issues of

topical interest, and establish prevention and maintenance best practices. The concept is simple: develop innovative programs and make it financially worthwhile for members to implement them. **On average, our membership earns a combined total of more than \$2 million in Rewards credits each year.**

## We're a Different Kind of Insurance Provider.

After more than 30 years, we have proven that the MIIA model is a sound one. Our job is to help all our members realize the greatest possible value for their insurance dollar while also assisting in building healthier workplaces and safer communities.