

MINUTES

CONTRA COSTA COUNTY SCHOOLS INSURANCE GROUP HEALTH BENEFITS COMMITTEE MEETING

February 9, 2018
11:00 A.M – 3:00 P.M.

CCCSIG Conference Room,
550 Ellinwood Way
Pleasant Hill CA 94523

I. CALL TO ORDER

The meeting was called to order by Robin Yearby at 11:01 A.M. with introductions.

II. ROLL CALL & INTRODUCTIONS

Bylaws of the Contra Costa County Schools Insurance Group I.G.4. Quorum. A majority of each Committee membership shall constitute a quorum for the transaction of business except that less than a quorum may adjourn from time to time.

Member Districts = 9

Number required to achieve a quorum = 5

Those present were:

CCCSIG:

Contra Costa County Schools Insurance Group Bridget Moore, Executive Director

MEMBERS:

Arcohe Union School District	Mindy McCreery/Jim Shock, Alternates
Brentwood Union School District	Roxane Jablonski-Liu
Byron Union School District	Tina Pedersen, Alternate
Castro Valley Unified School District	Robin Yearby, Chair
Moraga School District	Courtney Avellar, Alternate
Oakley Union Elementary School District	Tammi Lauderdale, Alternate
Travis Unified School District	Trudy Barrington, Alternate

CONSULTANTS

Keenan & Associates	Debra DeSpain
Keenan & Associates	Vickie Vales

GUESTS:

Kaiser Permanente	Kelsey Lesley, Senior Account Manager
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ABSENT:

Canyon School District	Gloria Faircloth
Walnut Creek School District	Audrey Katzman

III. PUBLIC COMMENTS

There were no public comments.

IV. APPROVAL OF AGENDA**2018-001
Action**

A motion was made by Roxane Jablonski-Liu, seconded by Tina Pedersen, and unanimously carried to approve the Agenda. Votes:

Arcohe - Aye	Brentwood – Aye
Byron – Aye	Canyon – Absent
Castro Valley – Aye	Moraga - Aye
Oakley – Aye	Travis – Absent for vote
Walnut Creek – Absent	

V. APPROVAL OF MINUTES – November 3, 2017**2018-002
Action**

A motion was made by Roxane Jablonski-Liu, seconded by Courtney Avellar and unanimously carried to approve the November 3, 2017, Minutes as presented. Votes:

Arcohe - Aye	Brentwood – Aye
Byron – Aye	Canyon – Absent
Castro Valley – Aye	Moraga - Aye
Oakley – Aye	Travis – Absent for vote
Walnut Creek – Absent	

VI. CORRESPONDENCE**2018-003
Information**

There was no correspondence for this meeting.

VII. ADMINISTRATION/HEALTH BENEFIT PROGRAM ADMINISTRATIVE UPDATE**Kaiser Periodic Utilization Review****2018-004
Information**

Kelsey Lesley, Senior Account Manager, presented the Kaiser Periodic Utilization Report for the period of October 1, 2015 through September 30, 2016 compared to October 1, 2016 through September 30, 2017.

The highlights of the report are:

- Summary of Paid Claims – Overall claims have increased in the compare period by 3.95%, however, as compared to the 2018 renewal, overall claims have increased by 0.51%.
- Key Renewal Services reviewed:
 - Inpatient Claims – increased in the compare period by 12.51%; however, as compared to 2018 renewal, claims reduced by 1.04%
 - Outpatient Claims – increased in the compare period by 0.14%; however, as compared to 2018 renewal, claims increased by 3.38%
 - Pharmacy Claims – decreased in the compare period by 1.74%; however, as compared to 2018 renewal, also decreased by 3.87%
- Demographic Review – number of subscribers and members has increased, average age has decreased slightly from 37.2 to 36.7; percentage distribution is still higher female at 58.6%, which is to be expected in school districts.

2017 Year In Review**2018-005
Information**

Debra DeSpain presented the 2017 Year In Review report highlighting the activities of the Health Benefits Committee during 2017. The review also includes the renewal activity and the many value-added items provided by Keenan.

2018 Migration Report

2018-006
Information

Debra DeSpain presented the 2018 Migration Report to the committee. This report details the open enrollment employee enrollment changes from 2017 to 2018. With the addition of Western Health Advantage, the enrollment in the program increased overall by 46 subscribers.

Trudy Barrington noted Travis USD does not have the \$20 plan, that it was replaced by the \$30 plan. The enrollment may be correct, but the plan change should be shown. The report will be updated to reflect this correction and distributed to the committee.

Legislative Updates/Briefings

2018-007
Information

Debra DeSpain reviewed the legislative briefings included in the meeting materials:

1. Health Care Reform: Employer Mandate Penalty Notices Coming Soon
2. 2018 Benefit Limits for Health & Welfare Plans
3. Health Care Reform: Cadillac Tax and Other ACA Taxes Delayed Under 2018 Spending Bill

VIII. INFORMATION

MEMBER COMMENTS

Information

There were no additional Member comments.

CONSULTANT COMMENTS

Information

There were no additional Consultant comments.

IX. STRATEGIC PLANNING SESSION

2018-008
Information

1. Strategic Planning Overview

Debra DeSpain introduced the topics of discussion during the strategic planning session. This will be an informal overview of suggested activity for the Health Benefits Program for 2018 and 2019.

2. Administration Review

During the recent meetings held with some of the districts and Kaiser, it was discovered that not every district follows similar processes:

- i. Billing close dates vary
- ii. Some pay as billed
- iii. Some are self-billed
- iv. Each district handles submitting payments differently
- v. Kaiser handles the receipt of payments from the lock box differently

Debra DeSpain suggested holding a workshop for the benefit of technicians and the carriers to discuss what works for each and perhaps develop/share “best practices”

- i. Allocation Worksheet
- ii. Benefits education

Trudy Barrington asked if we could see if any of the changes districts have made has helped with the payment issue and has Kaiser made any changes to their internal processes that were identified as delays/issues?

Mindy McCreery stated it takes Kaiser up to 13 days to post their payments.

Roxane Jablonski-Liu mentioned that there used to be one point of contact with Kaiser and now the customer calls an 800 number and spends time repeating questions. Debra agreed this is not a good practice and will speak with Kaiser regarding having a CCCSIG point of contact that would be available to all districts in the Kaiser program.

All agreed the best time to schedule the workshop would be from the 1st – 10th of the month. June seemed to work the best for everyone. June 4 was selected. Debra will reach out to Kaiser, Sutter Health Plus and Western Health Advantage to schedule. Debra will draft the workshop outline and review it with Bridget and Robin prior to publishing.

3. Current District Marketings

Cupertino USD

Debra DeSpain provided the members with Keenan's underwriting Impact Analysis for Cupertino USD to join the Health Benefits Program. It showed Cupertino is performing about 18% better than CCCSIG, which would benefit CCCSIG members, but would not be beneficial to Cupertino. There would be a 16.98% increase in paid claims for Cupertino, but a 5.48% decrease to CCCSIG.

Cupertino is exploring other options as well. This analysis has not been presented to the district yet, as Debra wanted to discuss with the HBPC first. This analysis was developed by reviewing Cupertino's 9/1/2017 Kaiser renewal to CCCSIG's 1/1/2008 Kaiser renewal. Once Cupertino's 9/1/2018 Kaiser renewal is received, Debra will have the analysis looked at again.

West Contra Costa USD

WCCUSD is very interested in withdrawing from CalPERS. Keenan is assisting the district with their medical marketing and will be looking at CCCSIG. WCCUSD does have a very large enrollment and retiree population. We are looking for a separate option for the retirees, so they would not be included in their active enrollment. It may also work for them to go to Kaiser direct for a few years to obtain claims experience and have a better idea of the risk they would bring to the program.

John Swett USD

John Swett USD is a very small district with an enrollment around 170 and is also interested in withdrawing from CalPERS. They are looking at CCCSIG and SISC, but will not be deciding until late spring/early summer; probably around the time the 2019 CalPERS rates are released.

4. JPA Growth/Value Add Options

Most other JPA's offer additional value added plans, such as life insurance, EAP, voluntary plans. This could be an avenue that would allow growth to the HBP.

One idea of creating a more robust program would be to offer Kaiser break away plans/rates to CalPERS districts. Kaiser has agreed to provide Keenan with basic plans and break-away 2018 rates with the understanding these could change once the 2019 CalPERS rates are released this summer. In marketing to the CalPERS districts, we may want to load the 2018 rates 6-8% as an estimate to the 2019 renewal. The existing HBP Sutter Health Plus and Western Health Advantage plans would also be offered alongside the Kaiser standing plans to show choice.

Updating the Bylaws to increase the commitment period for CalPERS districts entering the program might be a good idea. Currently there is a three-year commitment. For CalPERS districts, the commitment could be changed to 4 years

Suggested value-added options:

1. Wellness Packet – update the CCCSIG wellness tag line: Eat. Sleep. Live. Healthy to possibly Eat. Sleep. Live. Fun. (SELF) Healthy
 - a. Emergency Room information
 - b. Walk-in clinics
 - c. Mail order Pharmacy information – SHP & WHA
 - d. Nurse/Advice Lines
2. Voluntary Options – enrollment vendor including FSA administration at no charge – Colonial*, that has an online enrollment feature.
 - a. Hospital Indemnity Plan
 - b. Cancer, Heart, Stroke Plans
 - c. Employee Assistance Plan
 - d. ID Theft
 - e. Critical Illness/Accident Insurance
 - f. Short Term Disability (post-tax benefit)
 - g. Voluntary Life with Long Term Care rider

*Keenan will bring the representative from Colonial to the next meeting to present their plans and services.

3. Employee Benefits Handbook

April 17, 2018 – two sessions; 10:30 – 12:00, 1:30 – 3:00

Debra will invite Superintendents, CBOs Human Resources and benefits contacts from the Alameda, Contra Costa and Solano CalPERS districts. Drinks and snacks will be ordered by CCCSIG and paid from the HBP wellness funds.

X. AGENDA ITEMS NEXT MEETING

Information

The next meeting will be March 9, 2018, with the following agenda items:

1. ACA Update
2. Lorin Westlund, Building Blocks/Colonial
3. Overview of April 17, 2018, Program Growth meeting – Kaiser plans/rates
4. Revised Bylaws

XI. ADJOURNMENT - Robin Yearby adjourned the meeting at 2:54 P.M.

Americans with Disabilities Act:

Contra Costa County Schools Insurance Group conforms to the protections and prohibitions contained in Section 202 of the Americans with Disabilities Act of 1990 and the federal rules and regulations adopted in implementation thereof. A request for disability-related modifications or accommodation, in order to participate in a public meeting of the Contra Costa County Schools Insurance Group, shall be made to: Bridget Moore, Executive Director, Contra Costa County Schools Insurance Group - 550 Ellinwood Way, Pleasant Hill, CA 94523 - 1 (866) 922-2744.