

MINUTES

CONTRA COSTA COUNTY SCHOOLS INSURANCE GROUP HEALTH BENEFITS COMMITTEE MEETING

June 9, 2017
10:00 A.M - 12:00 P.M

CCCSIG Conference Room
550 Ellinwood Way
Pleasant Hill, CA 94523
1 (866) 922-2744

Teleconference Locations:
Byron Union School District
14301 Byron Highway
Byron, CA 94514

Call-In Instructions

Call-In Number: 1-800-531-3045, Participant Access Code: 5871613#

Operator will ask if you are entering as Host – at this point Press # and stay on the line until your call is connected

*NOTE – for those members calling in, the location must be accessible to the public and the agenda page must be posted at your teleconference location (outside of main entrance and outside your teleconference location [office door])

I. CALL TO ORDER

The meeting was called to order by Robin Yearby at 10:01 AM.

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 in attendance were:

CCCSIG:

Contra Costa County Schools Insurance Group

Bridget Moore, Executive Director

MEMBERS:

Arcohe Union School District

Mindy McCreery, Alternates

Brentwood Union School District

Debbie Valladao, Alternate

Castro Valley Unified School District

Robin Yearby, Chair

Moraga School District

Daniela Parasidis

Travis Unified School District

Sara Smith, Alternate

Walnut Creek School District

Audrey Katzman

ABSENT:

Byron Union School District

Lisa Williams

Canyon School District

Gloria Faircloth

Oakley Union Elementary School District

Maria de la Luz Bordanaro

CONSULTANTS

Keenan & Associates
Keenan & Associates

Debra DeSpain
Vickie Vales

III. PUBLIC COMMENTS

There were no public comments.

IV. APPROVAL OF AGENDA

**2017-025
Action**

A motion was made by Sara Smith, seconded by Daniela Parasidis and unanimously carried to approve the Agenda as presented. Votes:

Arcohe - Aye	Brentwood – Aye
Byron – Absent	Canyon – Absent
Castro Valley – Aye	Moraga - Aye
Oakley – Absent	Travis - Aye
Walnut Creek – Absent for this agenda item.	

V. APPROVAL OF MINUTES – March 10, 2017

**2017-026
Action**

A motion was made by Daniela Parasidis, seconded by Debbie Valladao and unanimously carried to approve the Minutes as presented. Votes:

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

VI. CORRESPONDENCE

**2017-027
Information**

Debra DeSpain reviewed the correspondence received from Arcohe Union School District naming the three Committee representatives as Troy Miller, Superintendent, Mindy McCreery, Business Manager, and Jim Shock, Administrator on Special Assignment.

VII. ADMINISTRATION/HEALTH BENEFIT PROGRAM ADMINISTRATIVE UPDATE

Medical Enrollment FAQ

**2017-028
Information**

Debra DeSpain reminded the Committee that during the March meeting, an FAQ document was requested. Debra asked the Committee members to review the initial draft provided in the meeting materials. Since we did not validate the Eligibility Rules as a CCCSIG document, Debra queried the group if they thought the FAQ should be noted as a CCCSIG document.

Audrey Katzman, Walnut Creek, suggested this be noted as an FAQ for districts in the Health Benefits Program with CCCSIG or perhaps it should listed as an FAQ. The Members agreed to list as an FAQ such as “How does your district provide medical benefits to the employees?”. Keenan will revise the FAQ document and distribute via email for the Board Members to review.

Daniela Parasidis asked if COBRA was the only option when an employee has a reduction in hours. Debra confirmed yes, reduction in hours is a qualifying event for COBRA. The employee may also consider coverage under the spouse’s employer or through Covered California. The district may also consider

reducing the number of hours for employees to be benefit eligible, unless this is governed by the union contracts.

2015 Anthem Blue Cross Overrides

**2017-029
Information**

Debra DeSpain reviewed the history of Anthem Blue Cross overrides for the Committee, adding that Anthem Blue Cross changed how they calculated overrides in 2015. The ABC 2015 override amount is \$4,970.55. Keenan issued and delivered payment to CCCSIG. This amount will be deposited into the HBP wellness fund. The 2016 override is pending. Keenan expects to receive the 2016 overrides about this same time next year. Debra assumes the amount will be about the same or perhaps a little less due to the continuing decrease of enrollment with ABC

The Kaiser overrides will be reviewed along with the AB2589 reports, which have been released and Keenan is auditing. Debra expects to have the results ready for the August meeting. Debra will also provide a historical review of the AB2589 for the Committee as there are several new members.

2018 Kaiser Permanente/Sutter Health Plus Renewal

**2017-030
Information**

The 2018 renewals from Kaiser and Sutter Health Plus will be delivered to Keenan next week. Upon receipt, they will be forwarded to Keenan's underwriting department for review and any negotiation points, if appropriate. The renewals will be presented at the August meeting.

Debra advised the Committee that Western Health Advantage (WHA) will be expanding into Contra Costa and Alameda counties. WHA will include John Muir in their provider network and would be offered alongside SHP and Kaiser. WHA and SHP providers normally do not cross over, which is why they are a good offering alongside each other.

Daniela Parasidis asked when Keenan reviews their renewals, if they are compared to other pools for rate consistency. Debra responded that Keenan does not look at other trusts or pools as most are self-funded, which are administered differently from fully-insured plans. In addition, other pools do not allow waivers and cash-in-lieu options like CCCSIG does. Keenan looks at trend, claims/utilization experience, claims pooling point and retention at a minimum.

Wellness – 2017 Flu Vaccination Clinics

**2017-031
Information**

Debra DeSpain reviewed the flu clinic practice that the HBP has sponsored in the past. The flu clinics are open to any district employee enrolled with Kaiser or Sutter Health Plus at no cost. Employees not covered under the district's Kaiser or Sutter Health Plus plans or any dependent would be responsible for the vaccination fee. The fee would be paid at the time of the clinic to the district and then submitted by the district to CCCSIG.

Maxim recommends switching from Trivalent to the Quadrivalent vaccine in 2017 due to the expected low production of the Trivalent vaccine estimated at 15M doses, which is less than 10% of previous years. The Quadrivalent vaccine is a four (4) strain dose, which will provide additional protection. Also, the vaccination cost for 2017 will increase to \$30 per vaccination along with the 30 vaccination minimum or 80% of the forecasted attendance, whichever is greater, at each clinic.

The Board agreed to go with the Quadrivalent vaccine. With the change to the minimum requirement at each clinic, it is recommended the districts reduce the estimated number of vaccines. Maxim always brings about 10% over the estimate.

Kaiser Coordination of Benefits Update

**2017-032
Information**

Debra DeSpain informed the Board of a delay in the timing for Kaiser's new Coordination of Benefits administration change. Originally Kaiser announced it would take effect January 1, 2018. However, this has been delayed until further notice.

Keenan will provide any updates as they are received.

VIII. INFORMATION

MEMBER COMMENTS

Information

Audrey Katzman pointed out a few issues that arose following the 2017 open enrollment. The plan names in BenefitBridge were misleading and employees selected plans they did not intend to select. Vickie confirmed this was corrected early this year when it was brought to her and BenefitBridge's attention.

Walnut Creek has also received late payment notices from Kaiser. It appears their payments may not have been applied correctly. Audrey Katzman stated the district now has a good process in place when processing invoices. Vickie will research this and work with Kaiser and the district to get it resolved.

CONSULTANT COMMENTS

Information

There were no further Consultant comments.

LEGISLATIVE UPDATE/BRIEFING

2017-033

Debra DeSpain reviewed the two briefings included in the packet. Both were providing information regarding ACA being repealed and /or replaced. This is still pending with Congress.

IX. AGENDA ITEMS NEXT MEETING

Information

There were no critical items for the next meeting. The renewal will be ready for delivery at the August meeting. Therefore, it was agreed the July 14, 2017, meeting would be cancelled. Vickie Vales will send out the calendar cancellation.

The next meeting will be August 18, 2017. Agenda items will be:

1. AB2589 Audit and Review
2. 2018 Renewal and Options

X. ADJOURNMENT – Robin Yearby adjourned the meeting at 11:04 AM.

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.