

MINUTES

CONTRA COSTA COUNTY SCHOOLS INSURANCE GROUP HEALTH BENEFITS COMMITTEE MEETING

July 13, 2018
10:00 A.M – 12:00 P.M.

CCCSIG Conference Room,
550 Ellinwood Way
Pleasant Hill CA 94523

Teleconference Locations:
Walnut Creek School District, 960 Ygnacio Valley Blvd., Walnut Creek, CA 94596

I. CALL TO ORDER

Robin Yearby called the meeting at 10:05 A.M. to order with roll call and 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 in attendance:

CCCSIG:

Contra Costa County Schools Insurance Group Bridget Moore, Executive Director

MEMBERS:

Brentwood Union School District	Debbie Valladao, Alternate
Byron Union School District	Gina Murphy-Garrett, Jon Green
Castro Valley Unified School District	Robin Yearby, Chair
Moraga School District	Courtney Avellar, Alternate
Oakley Union Elementary School District	Maria de la Luz Bordanaro
Travis Unified School District	Trudy Barrington
Walnut Creek School District	Audrey Katzman via conference call

ABSENT:

Arcohe Union School District	Troy Miller
Canyon School District	Gloria Faircloth

GUESTS

Kaiser Permanente	Kelsey Lesley, Senior Account Manager
Building Blocks for Business	Lorin Westlund, Director of Partner Acquisitions

CONSULTANTS

Keenan & Associates	Debra DeSpain
Keenan & Associates	Vickie Vales

III. PUBLIC COMMENTS

There were no public comments.

IV. APPROVAL OF AGENDA

**2018-025
Action**

A motion was made by Trudy Barrington, seconded by Courtney Avellar, and unanimously carried to approve the Agenda as presented. Votes:

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

V. APPROVAL OF MINUTES – April 13, 2018

**2018-026
Action**

A motion was made by Audrey Katzman, seconded by Debbie Valladao and unanimously carried to approve the April 13, 2018, Minutes as presented. Votes:

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

VI. CORRESPONDENCE

**2018-027
Information**

Debra DeSpain reviewed the correspondence from Byron Union School District appointing Gina Murphy-Grant, Chief Business Official, as the representative. Bridget Moore confirmed an additional notice not needed to appoint Jon Green as the alternative.

VII. ADMINISTRATION/HEALTH BENEFIT PROGRAM ADMINISTRATIVE UPDATE**Kaiser Mid-Year Wellness Report**

**2018-028
Information**

Kelsey Lesley reviewed the Mid-Year Wellness Report highlighting:

- Common chronic conditions within the group, i.e., diabetes, asthma, heart. Chronic condition treatments equate to 50% of the plan costs and are driven by 23% of the members.
- Increases in lifestyle risks: Adult weight (BMI), exercise, cholesterol
- Member Web Activity: CCCSIG members are using the web, managing their wellness extremely well. Members are registered on kp.org and communicate with their providers via the web. This reduces overall plan costs – reduces office visits, urgent care visits, etc.

Recommendations:

- Develop a strategy aligned with wellness initiatives
 - Visit Kaiser’s free resource libraries
- Promote free employee tools/resources through KP.org

Building Blocks for Business CCCSIG Preferred Pricing

**2018-029
Information**

Debra DeSpain and Lorin Westlund reviewed the voluntary plan offerings and preferred pricing. Debra has met with a few member districts and will be scheduling meetings with those not already scheduled to review the Building Blocks/Colonial plans and rating.

CCCSIG Enrollment FAQ

2018-030

Action

Debra DeSpain reviewed the enrollment FAQ document prepared for the Health Benefits Committee. The following changes were requested:

1. Q.1: Bold & highlight: All Benefit Eligible
2. Add 'If offered by your district' to questions referring to Board Members, Cash-in-Lieu,

Vickie will update the Enrollment FAQ and email to the committee members for their records.

A motion was made by Maria Bordanaro, seconded by Courtney Avellar and unanimously carried to approve the Enrollment FAQ with the requested edits. Votes:

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

Wellness - 2018 Flu Clinics

2018-031

Action

Vickie reviewed the flu clinic program the HBP has sponsored through Maxim. This year the clinics will begin September and the cost will remain at \$30/vaccination. As in previous years, employees enrolled in one of the HBP medical plans are eligible to receive the vaccination at no cost to the employee. Any dependent of an employee or employee not enrolled in one of the offered health plans will pay the district for the vaccination.

The districts interested in participating should provide Vickie with the preferred date(s), times, location and estimated number of vaccinations. Vickie will coordinate with Maxim and provide employee communication documents the district can use to promote the clinics.

A motion was made by Audrey Katzman, seconded by Maria Bordanaro and unanimously carried to approve sponsoring flu clinics for 2018. Votes:

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

HBP Benefits Administration Workshop Review

2018-032

Information

Vickie provided an update to the committee on the HBP Benefits Administration Workshop held in June. Five districts had staff attend – Arcohe, Brentwood, Castro Valley, Oakley and Walnut Creek. Representatives from BenefitBridge, Kaiser, Sutter Health Plus and Western Health Advantage presented information for the group.

A satisfaction survey was sent out following the workshop with very positive feedback. One comment was: "I would love to do it again and have maybe more of a roundtable discussion with the users on issues that come up". Debra suggested we schedule another workshop and request the benefits staff suggest topics they would be interested in having on the agenda. It was agreed that this should occur after open enrollment, in January or February 2019.

New Business –Franklin-McKinley, Cupertino, Napa Valley College

**2018-033
Action**

Debra DeSpain reviewed the three (3) new business opportunities for the Health Benefits Program Committee as follows:

Franklin-McKinley: This district would be joining for Kaiser only. Their non-Kaiser enrollment is through a different JPA and their withdrawal procedure is very strict.

Based on the impact analysis, if Franklin-McKinley were to join the health benefits program for Kaiser, the claims impact to the program would be approximately +8%. This could dramatically increase premiums for the HBP. Their claims are starting to trend down.

Debra recommended to not approve Franklin-McKinley joining the HBP until additional claims data can be accumulated and presented at a subsequent meeting.

Cupertino: Based on the impact analysis, accepting Cupertino into the Kaiser health benefits program would be a good addition. Their claims are running lower than CCCSIG. With the addition of their membership, the overall impact would be about 1% savings to CCCSIG.

Debra recommended to accept Cupertino into the program.

Napa Valley College: Based on the impact analysis, adding Napa Valley College would not be a good move. Their claims are so much higher and would increase CCCSIG's claims be approximately 22%.

Debra recommended to not approve adding Napa Valley College to the program.

A motion was made by Gina Murphy-Garrett, seconded by Courtney Avellar and unanimously carried to follow Keenan's recommendations noted above for the additions of Franklin-McKinley, Cupertino, Napa Valley College. Votes:

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

2019 Kaiser Renewal

**2018-034
Information**

Debra DeSpain reviewed the renewal from Kaiser reporting it came in with a -1.26% decrease. Kaiser has also presented a new HSA option - \$1800 deductible/\$3600 OOP maximum for individuals. This plan would replace the existing HSA plans Castro Valley and Travis currently offer. This would be a district decision to offer the new HSA. The other districts can opt to include it as an additional offering for 2019. Kaiser previously would add a 2% premium load to the other plans when additional plans were added; however, Kaiser has discontinued this practice. If any of the other districts would like to receive rates for this new plan, they are to contact Debra.

2019 Sutter Health Plus Initial Renewal

**2018-035
Information**

Debra DeSpain reviewed the initial Sutter Health Plus 2019 renewal with the committee. SHP has issued the renewal with a +6.7% increase. Keenan's underwriter has reviewed the renewal. Comparing the SHP renewal to Kaiser (-1.26% decrease) and WHA renewals (+3.9% increase), we have requested that SHP reduce the renewal to 3% to bring it in line with WHA. The final renewal will be presented at the August meeting.

2019 Western Health Advantage Initial Renewal

2018-036
Information

Debra DeSpain reviewed the Western Health Advantage renewal with the committee. WHA is requesting an overall 4% increase. WHA is requesting the following renewal increases for each plan:

- Premier 20 – 3.9% increase
- Premier 40 – 3.9% increase
- Advantage 40 – 3.8% increase
- Western 1800 HSA – 4.3%

Keenan's underwriters reviewed the renewal and has determined the renewal is reasonable. However, we have requested WHA reduce the overall renewal. The final renewal will be presented at the August meeting.

AB2589 Broker Disclosure Review

2018-037
Information

Debra DeSpain distributed an overview of the 2017 AB2589.

After reviewing the 2017 AB2589 reports, the total commissions were under paid by \$5,301.32. The Kaiser bonus total was \$5,739.47 which equals an overall overpayment of \$438.15. Debra will be reviewing the total underpaid to determine where the underpayment occurred.

Legislative Updates/Briefings

2018-038
Information

Debra DeSpain reviewed the briefing included in the meeting material regarding benefit limits for 2019.

VIII. INFORMATION

MEMBER COMMENTS

Information

There were no additional Member comments.

CONSULTANT COMMENTS

Information

There were no additional Consultant comments.

IX. AGENDA ITEMS NEXT MEETING

Information

The next meeting is scheduled for August 10, 2018. Agenda items are:

1. Follow up on Franklin-McKinley based on additional claims data
2. Chair and Vice Chair Elections
3. Finalize 2019 Kaiser, Sutter Health Plus and Western Health Advantage renewals
4. 2019 Health Benefits Committee Meeting Calendar

X. ADJOURNMENT

Robin Yearby adjourned the meeting at 12:16 PM.

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.