

**THE SCHOOL DISTRICT OF LEE COUNTY
MINUTES**

**Insurance Task Force Committee Meeting
HR Community Training Room
2855 Colonial Blvd. Fort Myers FL**

Thursday, June 14, 2012

Members Present

Ro Bobbs
Steve Bowman
Lisa Brown
Leo Burt
Mark Castellano
Karen Cooley
Bonnie McFarland
Leanne Migliore
Donna Mutzenard
Tommy O'Connell
Suzann Rudd
Rita Zazzaro

Members Absent

Dr. Greg Adkins
Shandra Backens
Dr. Ami Desamours
Jeanne Dozier, Board
Member Liaison
Jamie Michael
Joe Pescatrice, Retiree
Liaison

Others Present

Barbara Crowe, Gallagher
Benefit Services
Georgianna McDaniel
Terri Roney
Karen Toro, Florida Blue
Karen Whitmore, Florida
Blue

The meeting was called to order at 10:05 AM.

Approval of Minutes – May 10, 2012

Ms. Bonnie McFarland reviewed the draft 5/10/12 ITF meeting minutes and asked if there were any changes. None were requested. Mr. Mark Castellano made the motion to approve the minutes of the meeting. Ms. Donna Mutzenard seconded the motion; motion passed unanimously.

Review of Health Plan Financials

Barbara Crowe informed committee members that the year to date loss ratio is 99%. This is for April, the first month of the plan year. All plans did worse than normal including the 3359 plan, but we have had Aprils worse than this and better than this. Barbara noted that this is not an indicator of a bad year. There were no particularly bad cases in April. The predicted total loss was \$700,000 to \$800,000. That figure is now bumped up to \$1.3 million, which is still less than original estimates.

HRA Incentives

Lisa Brown informed ITF committee members that she is working on the schedule for next year's health screening events, where health risk appraisals are done. This is done every year. Last year she held events at 10 sites. They were consolidated during our open enrollment period. Participation was not great at 5%, which was a 2% drop from last year. No incentives were provided. She is looking for ways to

incentivize employees to participate. Other worksites have utilized incentives very successfully. Movie tickets as incentives turned out to be impractical due to cost. Lisa is leaning toward having a raffle for one substantial prize at each location, and asked for suggestions from ITF members.

Noted barriers to health risk assessment participation were discussed including inconvenient times & locations, too many work requirements. Lisa noted she would like to get support from Dr. Burke to help in having administrators schedule meetings around her scheduled health appraisals. Screenings are private, and HIPPA laws are complied with. Rita Zazzaro asked about privacy and noted it would be good to stress to employees that their HRA information is confidential. Suzan Rudd noted that bus drivers' blood pressure and blood sugar have to be in a certain range in order for them to keep their licenses and this may be a barrier for drivers to participate in HRAs. They don't want to lose their licenses. Discussion about how to address this concern was held – a survey to drivers was suggested – would they be willing to come in on a Saturday and do their HRA on the same day they do their physicals? Suzan Rudd suggested a neutral location on a Saturday. Leo Burt noted that twice someone was sent to the hospital in an ambulance and this has scared people off. Ro Bobbs noted she felt this practice of sending employees to the emergency room via ambulance is unfair to employees – they should be instructed to go to the ER on their own. Lisa noted this is only done in critical cases, is done privately, and employees are not forced to go. It was asked if data from physicals could be incorporated into the HRA – Karen Toro stated yes, the HRA questionnaire has places for the info to be filled in if employees have it. In this case they would and could fill it right in after their physicals. This could be done if the HRA is done on the same day/location as the physical. It was noted that the option of a neutral location on a Saturday should be open to all employees. Leanne Migliore noted that a Saturday would be helpful for teachers also. She also noted some employers offer points if you do certain things and give percentages off of health insurance costs. Rita Zazzaro noted it is also a non-taxable incentive. Gift certificates etc. are taxable on the employee.

CHIPS – Blood Work

Lisa Brown informed ITF committee members that she is working on the roll-out of the new CHIPS program for the start of the new school year. The cost to each employee is currently \$175 for the program. The goal is to have wellness pay that cost. She is trying to determine a cost to the employee that can be returned to the employee if they participate in the entire program. She needs help determining what fee would be appropriate to ask each employee to pay up front so they will participate in the entire program. Suzan Rudd suggested a percentage on a sliding scale according to salary. The fee will be broken up into three payments. The first 2 classes will be evening classes. Ultimately there will be several different options for the convenience of employees - morning/afternoon/evening. Tommy O'Connell recommended the charge be what adult education charges for their classes, and that the CHIPS class be free unless they don't complete the course. If they drop out they pay the \$175 fee for the kit. Rita Zazzaro stated that payroll deductions could be an option if approved and authorized. Suzan Rudd asked if these classes would qualify for in-service points for paraprofessionals, clerical, etc. Lisa noted this would be the case only for teachers who would teach this information to students i.e. health teachers – a very small percentage of staff. Bonnie noted that the program needs to be geared toward the largest group of available employees at a current time. For now that will be evenings. If results are as anticipated, class availability will be increased by bringing in an additional instructor to target the employees not available for the original classes. Lisa reviewed the components of the class for committee members – education regarding a lifestyle change and nutrition. Georgianna McDonald stated that the

standard in Curriculum & Development is that you must attend 80% of the time. A supplement could be an incentive as well. Lisa informed the ITF that she is working on the blood work costs – lipid panel and glucose. She will get those costs and present them to the committee as soon as possible. Right now costs are approximately \$25 - \$30 per employee. She is trying to get better costs through the health plan. Karen Whitmore noted she has been doing the modified program for the last 7 weeks and will soon have blood work checked and will share the results. She noted that the incentive will be important to keep people in the program, as the change in eating habits is difficult when first beginning the program, although she has adjusted to it very nicely now.

Major Project Status

Bonnie updated ITF members on the status of current RFPs and other projects, noting that 9 disability proposals were received. There is a Broker/Consultant/Actuary RFP meeting this afternoon and an Employee Clinic RFP meeting on Monday to begin reviewing the proposals received.

Bonnie thanked the committee members who are participating in the RFP meetings, noting that it is a great deal of work. She informed the ITF that in the past, the average number of RFPs has been 1 per year, sometimes 0 or 2. She has been working for the District for 13 months and is getting ready to do the 6th RFP.

The Property Insurance Renewal went to the Board last week and was approved. Paperwork needs to go to the broker to finish that project.

Bonnie shared with ITF members that the Insurance & Benefits Department has 8 staff members. Each RFP meeting takes 4 people from I & B staff, cutting staff down by half. Orientations for June and July and August will have up to 100 employees and will require 4 people from Insurance & Benefits. The department is doing its best to cover office, however at times there may be nobody in the office. This will be minimized as much as possible, but when it happens, a sign will be put on the counter stating when staff will return. Tuesdays & Thursdays will be the busiest days for the Insurance & Benefits Dept.

Date for July meeting:

The July ITF meeting was originally scheduled for July 12th, and this date is not good for several ITF members. Afternoon will be best due to morning orientations. It was determined that July 19th at 1:00 p.m. will be the best date for the next meeting. A meeting change notice will be sent out.

Good of the Order

Karen Cooley noted Humana has a representative coming into the Insurance & Benefits Department from 10:00 – 4:30 on Wednesdays and 8:30 – 3:00 on Thursdays to meet with employees to help them with any issues they have. Either Chrissy Holler or Karole Mingarelli will be here on those days. A mailing has gone out to all employees in batches of 2000. Anticipated receive date is by the middle of next week. Employees can call the office to schedule an appointment. This is set up through the summer and the first part of the school year and will be adjusted as necessary. Bonnie noted that as people are using the Humana insurance, we are getting some very positive feedback. A committee member noted that he was told by his dentist Humana is very good insurance and they have had a good experience with Humana. He also noted that with Delta he always had a balance bill and with Humana he doesn't. Another committee member noted that her dentist is out of network but she still pays nothing for cleanings.

Another member noted that he has a question about his Humana coverage and will work with our onsite representative to take care of it.

A fourth committee member stated that he has concerns about the quality of service from CareCentrix and would like to address this at an ITF meeting. It was noted that CareCentrix handles authorizations and billing for durable medical equipment and billing. This concern will be addressed at a future ITF meeting. Someone from CareCentrix will attend the meeting as well. Karen Toro will facilitate this.

Adjournment

A motion was made by Ms. Karen Cooley, seconded by Mr. Mark Castellano and unanimously carried to adjourn the meeting at 11:07 a.m.

The next Insurance Task Force meeting will be Thursday, July 19, 2012 at 1:00 p.m.