

**THE SCHOOL DISTRICT OF LEE COUNTY  
MINUTES**

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

**Thursday, May 7, 2015**

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Members Present

Shandra Backens  
Steve Bowman  
Leo Burt  
Mark Castellano  
Karen Cooley  
Bonnie McFarland  
Jamie Michael  
Donna Mutzenard  
Angela Pruitt  
Jimmy Riley  
Rita Zazzaro

Members Absent

Ashely LaMar  
Leanne Migliore  
Heather Parker  
Joe Pitura  
Suzan Rudd

Others Present

Debbie Poole, Aon Hewitt  
Tammy Martin, Aon Hewitt  
Keith Coghlin, Aon Hewitt  
Kim Murphy, Aetna  
Kim Howe, Aetna  
Bill Grand, IS  
Ed Dillabough, MAP  
Bobby Friedman, MAP  
Harry Steinman MD, MAP  
Laureen Austin, MAP  
Dr. Conard, Compass  
Joe Pescatrice, Retiree  
Liaison  
Terri Roney

The meeting was called to order at 3:06 PM.

**Approval of Minutes – April 9, 2015**

Ms. Bonnie McFarland reviewed the draft 4/5/15 ITF meeting minutes, and asked if there were any edits or corrections. There being no changes to the minutes, Mr. Mark Castellano made the motion to approve the minutes of the meeting. Ms. Rita Zazzaro seconded the motion; motion passed unanimously.

**Review of Health Plan Financials**

Ms. Tammy Martin noted the current report includes claims through March 2015. The 2014/15 final update is 3.4% below the 2014/15 budget. March claims totaled \$6.4 million. The overall loss ratio is 107% due to a large claim month. Large claims were reviewed. It was noted that there were four new large claims for a total of \$1.5 million.

**PPACA Update**

Mr. Keith Coghlin updated ITF members on PPACA updates noting the EEOC issued regulations addressing employer wellness programs. Health Savings Account limits were reviewed. It was noted that no changes need to be made to the District's plans. It was also noted that President Obama signed the Medicare Access and CHIP Reauthorization Act of 2015 into law on 4/16/15.

**Johns Eastern Renewal**

Ms. McFarland stated that Johns Eastern provides claims management for the District's property, casualty and WC claims. Ms. McFarland noted that the ITF reviewed this information

in March 2015, and the contract was sent out to ITF members last Monday for review. The new contract is a five year contract and has a one year rate hold. There are two rate steps over the five year period. Overall it is a very good contract. Ms. McFarland asked if there were any questions. Ms. Jamie Michael asked for the rate steps. Rate steps were reviewed.

Ms. McFarland asked for approval of the new contract for the period of 7/1/15 – 6/30/20.

Ms. Jamie Michael made the motion to recommend the Johns Eastern contract as presented for Board approval; Mr. Mark Castellano seconded the motion. Motion passed with a vote of 11-0.

### **MAP Presentation**

Ms. McFarland reminded ITF members that several months ago the ITF watched a presentation from COMPASS who provides employees with assistance in all aspects of their health care. Today another company that offers similar services is presenting to the ITF. The company is Map – Medical Advocate Program.

Mr. Ed Dillabough noted that the MAP program was started in 2001 in St. Pete. Mr. Harry Steinman is their medical director. Ms. Lauren Austin is their account executive handling client implementation, education and training. Mr. Bobby Freidman is their Chief Operation Officer.

Ms. McFarland noted that the District recently implemented a HDHP with HSA and the ITF is exploring the opportunity of an advocate program to see if it is valuable and something that should be offered to employees.

Mr. Dillabough explained that the program is a medical management company that helps employees get good medical care from the start. Quality drives the decisions made by MAP. District employees will speak with a nurse – usually someone with around 25 years of experience. Nurses are available to employees from 8:30 a.m. to 8:30 p.m. and are very familiar with Lee County. Education and empowerment is MAP's belief. When the consumer is better educated, they become better purchasers of health care. Prices can vary greatly for the same medical services.

The nurses are the key to their program. They are educated and understand the issues. They utilize a decision tree analysis. They probe to find out exactly what the issue is. 89% of calls are for information regarding a quality physician. 11% of calls are regarding cost of care. 42% of the 89% changed direction after speaking with their nurse. 47% of the 89% had no change in the direction they were heading. This is why the nurse is so key to their program.

With the information provided by the tree analysis, nurses are able to provide information to employees so they can make a decision about a physician. This information will be sent via encrypted email, or regular mail.

MAP has 1 billion records on claims and over 800,000 doctor's profiles. This info is all quality driven. They look at mortality rates and complication rates. Only 15-20% of doctors in the community are recommended by MAP for high quality. The program is there to help employees get the best quality care.

MAP offers three different types of programs:

Voluntary Design – good to start out with

Incentive Design – works well

Mandatory Design – works best

By going with high quality physicians, the employee and the District will save money. Employees need to choose the right doctor if they want to save money. MAP uses software to track data on physicians – mortality, complications. 80% of savings comes from inpatient and outpatient surgeries. This is where the most money is being spent.

In Lee County, 82% of patients receive care in Lee County; 18% go to Tampa, Miami, or other areas.

93% of Lee County residents are going to a non-Lee Memorial System for colonoscopies, so there is not a large area for savings in this area. Most people choose a physician by talking on the golf course, commercials on TV, friends or neighbors, and hospitals don't want you to know who their best doctor is, and that is not in the patient's best interest. Very few doctors meet MAP's criteria. They recommend only the top physicians.

Ms. Jamie Michael asked how MAP educates 120 work sites. MAP will provide 120 schools in 3 zones with educational materials. They will provide information via internet and provide for every school a list of facilities in their area, and information on each facility. MAP will come up with a worksheet for each of the 120 locations. MAP will also request the name of one person at each school and will educate this "Champion" on how MAP works and when an employee contacts MAP for information, MAP will contact the employee by email or regular mail to let them know who they recommended and why they did.

Ms. McFarland asked what the employee's experience is when they call. The nurse takes information, asks questions, calls them back or emails them with 3 recommendations, who they spoke to in each doctor's office, and how soon the employee can expect to get an appointment. MAP does not make the appointment for the employee. 4-5% of calls received are mental health calls. Two or three years ago it was 1-2%. They handle these calls as well.

Prices are as follows:

Voluntary Design \$3.60-4.00 pepm

Incentive Design \$3.90-4.25 pepm

Mandatory Design \$4.25-4.50 pepm

MAP has clients in:

Naples

Charlotte County

Sarasota County

Ft. Myers

The information MAP provides is not available on the internet. MAP has its own system of information; they are independent and have no relationship with any doctor or hospital. Their services are provided to employees and dependents, even if the dependents are not on our plan. Also included are employee's parents – this is helpful in regard to nursing homes. MAP can also review medical cases.

Ms. McFarland again noted that the purpose for the presentation today is for information only. No decision has been made on whether this is something the ITF will move forward with. She also informed ITF members that there is a third group that provides similar services.

Ms. Rita Zazzaro asked AON if there is any data that shows this service is cost efficient for School Districts. Ms. Martin noted that as the District moves towards more consumer driven health plans, the employee is on the hook for the first dollars spent in most instances. There is no global data on savings or outcomes of these programs as they haven't been in place for very many years. No analysis has been done. What Aon has seen in the little data they have is that claims have remained flat for clients who have implemented one of these companies.

Ms. McFarland noted this isn't anything we will be doing in the near future. Ms. Debbie Poole noted that some clients who are using these services are also very aggressive with their wellness programs and other enriched preventive care, so it is unclear whether the advocate program is the main cause of savings. Ms. Martin noted that there has been a lot of employee satisfaction with these companies.

Ms. McFarland also stated that if the decision is made to move forward, an RFP will be done and references will be checked. Support services provided would be carefully researched. If the Board contribution stays flat, the District will have a lot of employees on a high deductible health plan. They may welcome services such as this to help them make decisions. The total per year cost to the District for this service would be \$4.8 million. The ITF will continue to have discussion on this issue. Ms. McFarland noted that if ITF members have any questions, please contact her.

It was noted that the ITF will discuss the tools Aetna has available to the District in a future meeting. If Aetna has similar tools, it wouldn't be necessary to work with another company. This topic will be put on an upcoming agenda.

### **2015-16 ITF Meeting Schedule**

Ms. McFarland discussed the proposed meeting schedule for 2015-16 - to meet on the first Thursday of each month for ITF meetings. The proposed dates were sent out with the agenda.

The ITF voted 11-0 on the proposed ITF meeting schedule of no meeting in July 2015, and meeting on the first Thursday of each month August 2015 through June 2016.

### **Good of the Order**

Ms. Jamie Michael noted that employees need to be notified that CPAP supplies are handled differently now that the District's plans are administered by Aetna. Ms. McFarland noted that Insurance & Benefits sends out helpful hints on areas where there are a lot of questions from employees. A helpful hint will be sent out regarding CPAPs.

Ms. Shandra Backens shared that TALC had their 5K event on April 25<sup>th</sup>. She received first place in her age group. Mr. Mark Castellano noted registrations doubled this year. They are hoping to do even better next year. They raised enough to offer an additional TALC Scholarship. The event was very successful.

Ms. McFarland informed ITF members that Mr. Steve Bowman, who is retiring soon, is grooming Mr. Bill Grand to take his place on the ITF.

### **Adjournment**

The meeting adjourned at 4:48 p.m. upon motion by Mr. Mark Castellano with second by Ms. Donna Mutzenard.