

**THE SCHOOL DISTRICT OF LEE COUNTY  
MINUTES**

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

**Thursday, May 5, 2016**

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Members Present

Toni Abrams  
Shandra Backens  
Mark Castellano  
Karen Cooley  
Brian Curls  
Bonnie McFarland  
Jamie Michael  
Leanne Migliore  
Donna Mutzenard  
Heather Parker  
Joseph Pitura  
Angela Pruitt  
Suzan Rudd  
Rita Zazzaro

Members Absent

William Grand  
Jimmy Riley

Others Present

Amanda Brooke, Aon Hewitt  
Keith Coghlan, Aon Hewitt  
Gabrielle Dimitrakis, Aetna  
Joe Pescatrice, Retiree Liaison  
Leo Burt  
Terri Roney

The meeting was called to order at 3:03 by Ms. Bonnie McFarland.

**Approval of Minutes – April 7, 2016**

Ms. McFarland reviewed the draft 4/7/16 ITF meeting minutes, noting two corrections to the minutes and asked if there were any additional edits or corrections. There being no further changes to the minutes, Mr. Mark Castellano made the motion to approve the minutes of the meeting. Ms. Shandra Backens seconded the motion; motion passed unanimously.

**Review of Health Plan Financials**

Ms. Amanda Brooke noted that the financials include data through March 2016. Actual costs are 6% below the 2015/16 revenue. This is fantastic news. This is not the norm for health plans. Ms. McFarland noted this is highly unusual in a very good way. The District is very fortunate. Ms. Brooke noted that there was a spike in claims in March at \$7.1 million. Spring break was the last week of March, when a lot of employees utilized their time off to see a doctor, which affected claims. Also, people who are exiting from DROP probably had a lot of claims as well. 2014/15 average monthly claims were \$5.4 million, this year it was \$5.3 million - a decrease even with an increase in enrollment.

Total revenue is at \$72.6 million, and net employer cost is \$68 million – leaving a surplus of \$4.3 million.

Mr. Keith Coghlan reviewed loss ratios. There was a spike in March 2016 to 119%. This is normal considering spring break. Overall, the loss ratio is 89.1% which is very good. Rx is 26% of total spend, and medical is 74%. There are two new large claims which account for

\$800,000. There are a total of nine large claimants now. It was noted that four of these claims are for the same medical condition – kidney. It was discussed that the Wellness Program could target diabetes, which is a cause of kidney disease. This will improve employee health and help the District’s medical claims. Claims by size of payment were reviewed. It was noted that 5% of total members are accounting for 60% of the claims – approximately 80% have claims of \$2999 or lower. Ms. McFarland also noted that 1.3% of employees had no claims. This means they are not having their annual wellness physicals. This is something the Wellness Program will also target. Ms. Heather Parker noted that they will be reaching out to these employees to inform them of the different programs that are available to them.

### **Health Care Reform Update**

Mr. Coghlan informed the ITF of an update to the information regarding balance billing for out of network providers that was discussed at the last meeting. This bill has now been signed and will be effective July 1, 2016. This applies to emergency care only.

Departments of Labor, Health and Human Services, and the Treasury Departments issued the 31<sup>st</sup> set of FAQs on Affordable Care Act.

### **Dental Insurance Follow-Up**

Ms. McFarland noted she has been in contact with MetLife to work on a solution to see that their current dental plans match what we previously had. This was the intention at the time of the RFP. She hopes to have more information from MetLife either tomorrow, or early next week.

Mr. Joe Pescatrice noted that retirees he has spoken with are very happy with MetLife dental coverage.

Ms. Donna Mutzenard noted that her dental office told her that they are having a hard time working with MetLife. MetLife is not paying what Humana used to pay. In-network dentists are not getting paid from MetLife what they were from Humana. Ms. McFarland asked members to share their explanation of benefits with her so she can see what MetLife is paying dentists. She will black out their name and personal information but would appreciate having the payment information when she is working with MetLife to discuss this issue. It was noted that if an adjustment is made, claims will be re-adjudicated back to April 1, 2016.

### **Wellness Center Build Out Update**

Ms. Heather Parker informed ITF members that the Wellness center is very close to being completed. Six new pieces of equipment have been ordered. Everything is very nice as far as finishes and the entire facility is beautiful, from the floors to the sound system. It is very exciting. Ms. McFarland noted that at the end of the meeting, ITF members are welcome to go down with her and Ms. Parker to see the center. Ms. Parker stated that the Grand Opening will be held May 19<sup>th</sup> from 4:00 to 5:30 p.m., beginning in Caloosahatchee Room B and ending with a ribbon cutting and open house in the Wellness Center.

Mr. Joe Pitura noted that during construction, even though the noise from the power equipment and the sound system could be heard in the hall, no noise was heard in the Caloosahatchee Room at all during testing.

Ms. McFarland noted that invitations to the open house will be sent to the Board, the Superintendent, and the Wellness Academies for the Wellness Program.

Ms. Parker noted that they bought 1,000 key fobs. Any employee using the gym will get a key fob. They can park at the north entrance and the key fob will open the outside door and the Wellness Center from 7:00 a.m. to 6:59 p.m. If they are in the Wellness Center past 6:59 p.m., this is ok, they just can't get back in if they leave after 7:00 p.m. Once a consent form is signed, they can have a key fob. It has been discussed that there may be certain days in the near future where staff will be in the center to give employees their consent forms and key fobs. The first fob is free and if one is lost, the second will be \$5.00.

Mr. Pitura urged ITF members to tour the facility, as it is really first class.

Ms. McFarland thanked the committee for supporting the vision of the Wellness Center.

The District will be able to access how many people have utilized the facility and when. It was discussed that incentives could be given in the future for wellness exercise class participation.

Ms. McFarland also noted that they are working to get all of the Wellness Classes in ELM. Staff will sign up for all Wellness Programs in ELM. This is still in the working process but will be up and running soon. This will help in the tracking of utilization for incentivizing.

Ms. McFarland thanked the ITF again for helping to make the Wellness Center a reality.

### **2016-17 ITF Meeting Schedule**

The proposed meeting schedule was reviewed, keeping meetings on the first Thursday of every month, with the exception of the January meeting which will be on the 12<sup>th</sup>, with no meeting in July 2016. Ms. Jamie Michael noted that if the January 12<sup>th</sup> meeting is finished by 5:00, it will work. A motion was made by Mr. Castellano to approve the above meeting schedule for the 2016-17 year. Dr. Angela Pruitt seconded the motion. Motion passed unanimously with a vote of 14-0.

### **Good of the Order**

Mr. Mark Castellano thanked Ms. McFarland and Ms. Parker for their vision for the Wellness Center and all that has been done in the Wellness Program over the last couple of years.

Ms. McFarland noted that the recent data from Aetna on the health plan utilization and the Wellness Program improvements is very exciting and she is glad to be a part of the team.

The meeting adjourned at 3:55 p.m.