

**THE SCHOOL DISTRICT OF LEE COUNTY
MINUTES**

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

Thursday, October 6, 2016

Members Present

Shandra Backens
Jill Castellano
Mark Castellano
Brian Curls
William Grand
Bonnie McFarland
Jamie Michael
Donna Mutzenard
Heather Parker
Joseph Pitura
Angela Pruitt
Jimmy Riley
Rita Zazzaro

Members Absent

Toni Abrams
Karen Cooley

Others Present

Leo Burt, Retiree Liaison
Jeanne Beatson, Benefits
Specialist
Tammy Martin, Aon
Nadia Elmunaier, Aon
Kim Howe, Aetna
Kim Murphy, Aetna
Terri Roney

The meeting was called to order at 3:02 p.m. by Ms. Bonnie McFarland. Ms. Tammy Martin informed ITF members that Mr. Keith Coghlan has left AON and they are happy to have Ms. Nadia Elmunaier taking his place.

Approval of Minutes – September 1, 2016

Ms. McFarland reviewed the draft 9/1/16 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. Donna Mutzenard seconded the motion; motion passed unanimously.

Review of Health Plan Financials

Ms. Martin noted that financials include experience through August 2016. Projections are .2% below projected 2016/17 revenues from the District and employees; however when allowing for the offset of District contributions utilized for other benefits such as dental/vision/cancer plans, the updated projection is 3.2% above the projected net 2016/17 revenues.

Paid claims for August were \$6.8 million. Average monthly paid claims this year is \$6.1 million. Claims have gone up slightly. Average 15/16 monthly paid claims was \$5.3 million.

Enrollment was 10,324 for August 2016.

Updated projection – total premium YTD is \$32.7 million, recast incurred claims are \$31 million & fees are \$2 million with a deficit of \$1.3 million. 2016-17 updated projection shows a deficit of \$2.4 million through the end of the year. This is less than the \$5 million deficit that was budgeted.

Loss ratio for August was 106%. August last year was 93%. The rolling 12 month loss ratio is 96.5%.

Large Claims were reviewed. There is one new claim. Ms. Kim Howe noted that Aon requested that Aetna look into these large claims to make sure all is being done that can be for these employees and what we can expect in the future from these claims. She will have more on this in the near future.

Prescriptions remain at 26% of total claims spend.

Ms. Jamie Michael mentioned that employees who work for another school district have been taking Medical vacations – they are going out of the country to get prescriptions. Ms. Howe stated she will get some information from Aetna Global on this topic.

Teledoc

Ms. Martin reminded ITF that there were some questions about Teledoc at the last meeting.

- Can everyone have TeleDoc even if they don't have the medical plan? Yes – at a cost of \$.82 per employee per month. If the employee is on the medical plan, the cost is \$.20 PEPM with a PCP copay. Ms. McFarland noted that at this time the District is not considering offering Teledoc to employees not covered on the District's medical plan.
- Teledoc has a 92% resolution rate. The remaining 8% who called were referred to the ER or back to another physician because their issue was not in the scope of telemedicine.
- The average doctor has 15 years of experience and all doctors are currently practicing and all are living in the United States. Teledoc has 700 U.S. board certified state-licensed physicians nationally. A good time to use Teledoc is when you are on vacation. A particular physician cannot be requested. Prescriptions are submitted electronically to the pharmacy of your choice.

Ms. McFarland reminded ITF that TeleDoc is going to the Board for approval as part of the enhancements to the PPO medical plans. We need to determine what the copay level will be. At the last meeting, several options were discussed, but a final decision on this is needed today. She noted there is also a \$3.00 consult fee each time the service is used. Discussion was held.

Mr. Mark Castellano made a motion that the Teledoc copay match the PCP copay, Ms. Jamie Michael seconded the motion. The motion passed with a vote of 12-0.

Ms. Tammy Martin noted that information was requested regarding the large claims with a kidney diagnosis. Ms. Martin noted that medical care for kidney issues is very expensive. She informed ITF members that Aetna partners with Davita and Fresenius to provide quality cost effective care for members who have chronic kidney disease. Ms. Howe noted that Aetna tries to work with these patients before they get to the point of needing this type of care.

Ms. McFarland noted that she has had two meetings in the last four months which included the Aon team and a very extensive Aetna team looking at a lot of data and at ways to help facilitate people getting care when they need it and utilizing all of the opportunities that are available to

them. These meetings have been very positive. Aetna has offered to make several programs available to our employees. These meetings will continue and we will continue to try to make employees aware of the programs available to them through Aetna. Aetna monitors claims and tries to catch diseases early and work with the employee to get the best outcome as soon as possible.

PPACA Update

Ms. Nadia Elmunaier noted that:

- The House passed a bill delaying the overtime rule implementation for six months.
- The IRS released 2016-17 special per diem rates.
- The IRS recently released the final version of the 1095C for 2016 as well as instructions.

Open Enrollment Preview

Ms. McFarland shared that the following dates have been established for open enrollment:

- The Benefit Contact meeting will be January 13, 2017
- There will be Benefit meetings in each zone – one day in each zone with multiple meetings at each location:
 - Lehigh Senior High – January 25, 2017
 - Cape Coral High - January 26, 2017
 - Estero High - February 1, 2017
 - LCPEC - January 31 & February 2, 2017

Open enrollment is February 1 to February 16, 2017. All employees should go in PeopleSoft and check their benefits. I & B is working on getting an email back to employees when they enroll in their benefits. This is a programming item that will be tested in the next couple of months.

Wellness Update

Ms. Heather Parker informed ITF members that they are at 38% of the goal for health screenings. Almost 2,000 employees have participated. There are approximately 62 screenings left.

The first Food for Life class was held at one of the transportation compounds. They fed more than 40 people – it is going very well.

The first CHIP program has begun and is going extremely well. One participant lost 10 pounds in a week and a half. One employee who joined the CHIP program in January – 10 months ago – has lost over 100 pounds and is off of all medications.

Ms. McFarland noted that the CHIP class being held here at LCPEC is in the wellness center. The people who are attending this class are now bringing their workout clothes and exercising after the class. More equipment has been ordered for the wellness center. It should be here before Christmas. Additional lockers have been installed in the main gym area.

Ms. McFarland shared the diagram of the concepts for the LCPEC and transportation outdoor space improvements being considered to provide employees with a place to get outside for fresh air and exercise.

Good of the Order

Ms. Michael informed ITF members that even though Charlotte County School District has an employee clinic, they are having a huge increase in their medical plan premiums and in their copays. Lee County School District is doing amazingly well with the wellness program we have in place.

Adjournment

The meeting adjourned at 4:02 p.m. with motion by Mr. Mark Castellano and second by Ms. Jill Castellano.

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