

**THE SCHOOL DISTRICT OF LEE COUNTY
MINUTES**

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

Thursday, December 1, 2016

Members Present

Shandra Backens
Jill Castellano
Mark Castellano
Karen Cooley
William Grand
Bonnie McFarland
Jamie Michael
Donna Mutzenard
Heather Parker
Joseph Pitura
Angela Pruitt
Rita Zazzaro

Members Absent

Toni Abrams
Brian Curls
Jimmy Riley

Others Present

Jeanne Beatson, Benefits
Specialist
Nadia Elmunaier, Aon
Debbie Poole, Aon
Gabrielle Dimitrakis, Aetna
Kim Howe, Aetna
Terri Roney

The meeting was called to order at 3:14 p.m. by Ms. Bonnie McFarland.

Approval of Minutes – November 3, 2016

Ms. McFarland reviewed the draft 11/03/16 ITF meeting minutes, and asked if there were any edits or corrections. There being no changes to the minutes, Ms. Donna Mutzenard made the motion to approve the minutes of the meeting. Dr. Angela Pruitt seconded the motion; motion passed unanimously.

Introductions

None

Review of Health Plan Financials

Ms. Debbie Poole noted that the 2016-17 updated projection is 0.9% below the 2016-17 revenue from the District and employees. When allowing for the offset of District contributions utilized for other benefits, such as dental/vision/cancer plans estimated at \$2.6 million, the 2016-17 updated projection is 2.5% above the projected net 2016-17 revenues. October paid claims total was \$5.3 million. The 2015-16 average monthly paid claims was \$5.3 million and the 2016-17 average monthly paid claims is \$6.0 million. The 2016-17 updated projection is a deficit of \$1.9 million. Ms. Poole reviewed the loss ratio, noting that it has been fairly consistent compared to last year, with the exception of this month – Oct. claims were at 85% - which is lower than previous months. Large claims over 250,000 were reviewed. There are a total of eleven claims on the list, including one new claim – musculoskeletal/connective. Ms. Poole noted that of the remaining ten claims, only one had claims paid in October - the other nine claims have dropped off. Ms. Poole also noted that kidney/diabetes is an area that continues to need to be addressed. Total Rx is 27% of spend, medical is 73% of spend.

PPACA Update

Ms. Nadia Elmunaier noted that a federal judge in Texas issued an injunction to block the overtime rule. The last time the overtime rule was adjusted was in 2004. Ms. Elmunaier also noted that the Dept. of Health and Human Services released final regulations to Section 1557 which makes it unlawful to discriminate in health programs and activities on the basis of race, color, national origin, sex, age or disability. Schools receive grant funds, so the District must comply with these regulations.

Also discussed was the post-election healthcare reform. The expectation is that the affordable care act will be significantly revised, if not completely overhauled. Ms. Debbie Poole noted that there is no way to tell what the changes to health care will be until something is brought to the legislation. If the individual mandate goes away first, it won't impact trend right away, it is already in place for 2017. It will be a matter of what changes are made and in what order they are done.

Ms. Jill Castellano asked whether the Federal Government can take over insurance if it crosses state lines. Currently, insurance is state run. There was discussion regarding the Federal regulation of interstate commerce.

Cancer RFP Update

Ms. McFarland updated ITF members on the status of the Cancer RFP noting that the first meeting will be on Monday, Dec. 5th. There is a relatively aggressive timeline and the ITF will be updated at the next meeting.

Open Enrollment Update

Ms. Karen Cooley informed ITF members that that she is doing testing in PeopleSoft now for open enrollment. Insurance & Benefits is starting to work on the retiree/COBRA information to be sent out, and the webpages are being created. Benefit/zone meetings will start in January. Ms. McFarland asked ITF members to encourage people to attend these zone benefit meetings. The benefit contact meeting is scheduled for January 13th.

Open enrollment will be held February 1 through February 16, 2017. The deadline is to enroll in benefits is 11:59 p.m. on February 16th. Communication is being expanded this year with informational flyers and reminder flyers distributed to the Benefit Contacts for posting in their schools.

Health Screening Update

Ms. Heather Parker informed ITF members that 3,959 people have completed their health screenings so far. The District is very close to hitting and passing last year's numbers. There are some large screening events coming up in the next few weeks, and employees can also go to Quest. Ms. Parker also noted that there is great interest at the West Compound for a CHIP program. This will be a pilot CHIP program for this smaller size class. The goal is to get great participation in the bus compounds. The kick off for the class will be held February 22nd and the first class is scheduled for Feb 27th.

Ms. McFarland reminded ITF members that even if staff has missed the screening at their work location, they can go to any other location to participate, or go to Quest between now and January 31st.

Good of the Order

Mr. Mark Castellano shared that he is on the FEA bargaining team and on their insurance committee. They recently switched to Aetna. He noted that for the first time FEA's insurance committee got documents to review similar to the ones that the District's ITF Committee reviews at their meetings, and he could understand everything they were reviewing. He also noted that they now also have Teledoc. It was noted that there is a 100% satisfactory rating with Teladoc with everyone that has used it across the state.

Ms. Rita Zazzaro asked members to remind employees that they do have to sign up separately to receive the 1095C electronically.

Ms. Shandra Backens stated that the recent 5K run was a very nice race. The promoting done through Employee Wellness helped make the event a success.

Adjournment

The meeting adjourned at 3:54 p.m. with motion by Mr. Mark Castellano and second by Ms. Jill Castellano.