

**School District of Lee County  
Minutes**

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

**March 7, 2019**

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**Members Present**

Angela Pruitt  
Kerr Fazzone  
Kevin Daly  
William Grand  
Heather Parker  
Karen Cooley Curtis Colbert  
Bonnie McFarland  
Elizabeth Peterson  
Jamie Michael  
Mary Fischer, Board Member Liaison  
Jill Castellano  
Kimberly Hutchins  
Shandra Backens

**Members Absent**

Toni Abrams  
Gregory Blurton  
Jimmy Riley

**Others Present**

Leo Burt  
Rachel Rhodes, Aetna  
Kimberely Howe, Aetna  
Nadia Elmunaier  
Sue Grimm

The meeting was called to order by Bonnie McFarland at 3:01 p.m. No quorum at this time to approve minutes of last month's meeting.

**Review of Health Plan Financials**

Presented by Susan Grimm of Aon.

The medical plan review was presented by Ms. Susan Grim of Aon. Ms. Grimm stated the projected plan cost for 2018/2019 will be .08% below the net 2018/2019 net revenues. January monthly claims for 2019 total is \$7.6M, the average for 2017/2018 was \$7.0M, and YTD average for 2018/2019 is \$7.2M.

Page 5 shows the projections of incurred claims at 91M with PEMP of \$694.84 with a deficit drop from \$515,978 down to surplus of \$757,018 indicating the fund is in good shape as far as projections go.

Page 6 is a graph comparison of the combined loss ratio for claims paid each month for Period February 2017 - January 2018 and February 2018 - January 2019. The average loss ratio has decreased from 107.5% to 99.6%.

**Large Claims Review**

The Large Claims Review was presented by Ms. Susan Grimm of Aon.

Page 7 shows the large claims that are claims over \$250,000. There is one new large claim, and We have 17 claims over \$250,000 down from 21.

Ms. Fischer asked for a definition of Board Contribution Reversals.

Ms. McFarland explained the Reversals is from the period April/May/June of 2018, monies taken out of reserves.

Page 8 shows the Prescription Percent of Total Claims Spend is stable.

Ms. Michael asked about the Board Contribution dollars staying the same throughout the year

Ms. McFarland explained that with the new plan year these numbers will go away.

### **Legislative Update**

Presented by Sue Grimm of Aon

Department of Health and Human Services (HHS) proposed regulations to prohibit rebates to pharmacy benefit managers in government health care programs such as Medicare with the idea that the savings will be extended to the patients.

Premiums to increase 8 – 22% which would offset savings of 9-14%

Employer rebate impact is being watched as this rule affects Medicare/Medicaid.

**Approval of Minutes:** With a quorum present, the draft 2/7/2019 ITF meeting minutes were reviewed. Ms. McFarland asked if there were any corrections. Ms. Angela Pruitt made the motion to approve the minutes of the meeting. Mr. Kevin Daly seconded the motion; the motion passed unanimously.

### **Open Enrollment Status Report**

Mrs. Karen Cooley shared the Open Enrollment figures. The new plan 7419 has 63 people enrolled; HDHP had 381 previous year, now has 448, these numbers include new hires. Plan 5773 last year was 4,438 now 4,419. Plan 3769 had 6,085 now has 5,981.

Open enrollment finalized yesterday.

Ms. Castellano asked a question she received from a teacher, is the HDHP / H.S.A. the only plan with the H.S.A.?

Ms. McFarland explained that per Federal Law a H.S.A. has to go with a high deductible plan. FSA is an option which is available for the other plans.

Ms. Castellano went on to share the teacher being able to cover medical costs when kids get sick vs Healthy Kids. Ms. McFarland explained that funds can be used for any legal dependent/spouse.

Ms. Cooley shared the dental plan enrollments as follows:

<u>Level</u>	<u>Plan year:</u>	<u>18-19</u>	<u>19-20</u>
D2000(HPPO)		4,960	5,194
D1500		2,335	2,363
D1000		2,046	2,132
Vision		8,276	8,544
Cancer		3,152	3,293
increase possibly due to no underwriting being required again this year			
Accident		2,249	2,393
Critical Illness		???	????
Legal		837	878

Disability – due to need for EOI, no final numbers are available although numbers have increased due to good job MetLife did with sending out information.

Ms. McFarland added that MetLife is already responding on approvals and will bring numbers at the next meeting.

### **Medicare Seminar**

Ms. Cooley reported there were 71 attendees at the Medicare Seminar. They had good questions and were interested. Cathy Furr did a nice job. Have received emails with positive feedback. There were 50 attendees at the previous seminar.

### **New Plans/Elections Effective April 1.**

#### **Connect Your Care Update**

Ms. Cooley reported that she is getting the file ready. Letters have gone out regarding FSA blackout period for the carryover process. The blackout period will be 3/25 – 31/2019, then funds will be with CYC. Letters have been sent to previous/current H.S.A. participants regarding transferring their funds to Connect Your Care. If they do not transfer there will be a monthly fee to stay with Wage Works. The returned letters, Ms. Cooley has sent to locations and has sent emails. Deadline to rollover is Friday, March 15 at Noon, this is a hard cut off. Information started going out on 2/1 to give as much time as possible for participants to get their letters in.

#### **Wellness Update:**

Mrs. Heather Parker provided the wellness update with information about walking challenge, email went out regarding Zombie walking challenge and the program maxed out quickly with 2,000 participants. This program has shown an 8:1 ROI in the past. Our last Healthywage challenge we saw 1705 lbs lost which represents a savings of \$18,915

#### **Good of the Order**

Ms. McFarland asked Mr. Daley about the 5K run, Mr. Daley reported that Dr. Atkins is still receiving checks.

#### **Adjournment**

The meeting adjourned at 3:29 p.m