



THE SCHOOL DISTRICT OF LEE COUNTY

Insurance Task Force Meeting Minutes
Thursday, November 7, 2019
3:00 PM - HR Community Training Room

Present:

Toni Abrams
Jill Castellano
Karen Cooley
Kevin Daly
Kerr Fazzino (3:02)
Kimberly Hutchins
Bonnie McFarland
Jamie Michael
Heather Parker
Elizabeth Peterson (3:06)
Joseph Pitura (3:02)
Angela Pruitt
Jimmy Riley (3:03 pm)

Absent:

Shandra Backens
Ami Desamours
Joe Pescatrice, Retiree
Agnes Upeplacis

Others:

Cindy Proia, Secretary
Susan Grimm, Aon
Nadia Elmunaier, Aon
Kimberley Howe, Aetna
Clarissa Knowles, Aetna
Dee Foster-Harvilla, On-Site
Aetna Representative
Amanda Kross, Aon
Lisa Schoellermann, I & B
Tim Stevenson, RSC
Curtis Colbert, Simplified
Dylan Geraci, KMG Insurance
(Curtis & Dylan - 3:29)

Non-Voting Member:

Mary Fischer, District 1 Board Liaison (3:07)
Leo Burt, Retiree Liaison

Bonnie McFarland, Director, Insurance & Benefits Management, called the meeting to order at 3:00 p.m. with a quorum present.

Approval of Minutes 10/3/2019

Bonnie said the first order of business today is the approval of the 10/3/2019 Minutes. Cindy Proia said one change needed to be made - on the first page, first paragraph, Susan Grimm was listed as an Aon Analyst, which is incorrect. Cindy said she would be deleting the word "Analyst". Bonnie acknowledged the change and asked for any further items that needed attention. With none being heard, Dr. Angela Pruitt moved to approve the minutes as edited,

seconded by Kevin Daly, called and carried with the following absent for the vote: Shandra Backens, Ami Desamours, Kerr Fazzino, Elizabeth Peterson, Joe Pitura, Jimmy Riley, and Agnes Upeslakis.

2019-20 Medical Plan: Health & Financials AND Legislative Updates

Bonnie introduced Amanda Brooke Kross, with Aon, to go through the Executive Summary listed on page 5 of "The Deck" **. She said the District is now halfway through the plan year and the projected plan cost is updated to be 2.3% above the net 2019-20 revenues. The average 2019-20 monthly paid claims are \$7.6M up from \$7.1M in 2018-19, which can be attributed to the uptick in health care by 8.5%, among other events. The new projected deficit for 2019-20 is \$2.150M, down from the projected \$4.534M back in May 2019. Amanda Brooke stated that the monthly loss ratio is heading in the right downward direction. Susan Grimm, Aon, took over with reviewing "The Deck" on page 8; stating that this is the first time in a long time, there were no new large claims for the month, the number remained at 23. With regards to the Health Care Reform / Legislative Updates, she referred to the new 2020 Indexed Figures announced with a Cost of Living (COLA) of 1.6%. Susan wanted to review with the Task Force, Section II, Behavioral Health. She said currently the district provides the EAP for employees with eight free visits. If additional visits are necessary, the member will need to make the choice to either continue with an in-network therapist through Aetna, or not. Beginning on April 1st, one new enhancement in our Insurance Plan will be the expansion of in-network providers, for Behavioral Health through Teledoc, with a \$0 copay for both the 7419 and 9520 plans, but not the HDHP plan (restricted by law). Bonnie felt this would be a great improvement to the District's Health Plans and said she was excited for the employees of the School District of Lee County. Jamie Michael said one of her employees used the EAP and they were great; assisting the employee right away. Another way the EAP assisted someone that she knew, was a parent of an Asperger's / Autism child, and the parent needed to talk to someone about her situation; EAP helped her tremendously. Jamie said that is not something you would think about, but they really assisted this employee. Bonnie said that was good to hear and know.

At this time, Bonnie introduced Dee Foster-Harvilla, the District's new Aetna On-Site Representative, who is housed in the Insurance and Benefits Office. She said if anyone needs anything related to Aetna medical, they can contact Dee in our office.

SDLC Aetna Utilization Review

Bonnie explained that the next two (2) Sections of the Deck are as follows:

- 1) Aetna Medical & Rx Utilization Review**
- 2) Teledoc/CVS MinuteClinic/HealthHUB Concepts**

She called up Kim and Clarissa with Aetna to go over these sections with the Insurance Task Force members. Kim went to page 15 of “The Deck” and reviewed some of the Medical Key Observations. While the total cost of the plan increased by 1.3%, the cost per month per member (PMPM) only increased by 0.3% for Plan Year 4/1/18 - 3/31/19. The Inpatient facility per member spending decreased by 4.6%; however, the Emergency Room expense increased by 2.6%. What these numbers are saying is that fewer members are going to the emergency room for service(s), however, the ones that are going, have real emergencies meaning those costs are higher. One other observation they found was that 99% of admissions were in-network and 98.4% of physician office visits were in-network. This is an important finding, since for 2020-21, there is a plan that has “NO” Out-of-Network services, so members should not be affected by that too much, since they are using in-network services already. Going to page 16, the Clinical Observations show that Behavioral Health has increased by 28.3% due to the increase in outpatient services. While this is an increase, that is what we want to see since that means members are going for treatments. Kimberley asked that the ITF Members let their constituents know that if they receive a phone call from Aetna, to please answer the call; Aetna will never try to sell them something by telephone. Thirty-eight percent of members were identified for some level of Disease Management programs.

Page 17 - this page listed the High Cost Claims and she wanted to let the ITF know that for this summary, that dollar amount was greater than \$75,000, and not the \$250,000 that is used in Section 1 of the Deck. Kim said these numbers show that the School District has lower costs than the Aetna’s Book of Business (BOB) Numbers. The Trend Drivers, on page 18, show the out-of-network providers went down 2.2%. Kim can share that one of the out-of-network Dialysis Providers that was used here in Lee County, has now come into Aetna’s network; which was a huge help to eliminate the out-of-network costs to the plan. Page 19, Population Health showed the key chronic conditions with Hypertension and Hyperlipidemia being the top two, which is not surprising. Bonnie said while these indicate higher numbers, that is because of the Biometric Screenings we conduct throughout the district. These screenings enable the District to identify more employees with medical concerns, and

their treatment can begin sooner. Page 20 shows Preventive Services and the percentage of eligible services comparing that to the HEDIS, The Healthcare Effectiveness Data and Information Set. The District is highly promoting Colon Cancer Screenings this school year; any type of screening, whether it be a colonoscopy, Cologuard, or some other method. Kim said she is proud of what the district is doing to better the health of its employees.

Kim quickly reviewed the following pages:

Page 21 - Diagnostic Categories

Pages 22 - 24 - Behavioral Health

Pages 25 - 26 - High Cost Claimants Key Statistics

Kim shared with the ITF that Emergency Room Use is down .1%. Members are choosing alternate locations for service, either MedExpress, Urgent Care Centers, or Teledoc, which is also good news for the expenses in the plan. Jamie Michael was interested in the Employee cost sharing numbers, since most of the time she hears employees say that we pay way more than others in Lee County for insurance. She stated this shows the percentage is 13.1% for the School District of Lee County employees versus the Aetna BOB percentage for others is 21.7%.

Kim continued reviewing:

Page 29 - ER Alternate Sites of Care

Page 30 - 31 - Oncology

Page 32 - 35 - Musculoskeletal Clinical

Page 36 - Inpatient Facility Key Statistics

Page 37 - RxInsights

Page 38 - Executive Waterfall: Trend Summary, shows the overall cost to the plan for Rx - prescription costs has gone down 2.2%, which is a good thing; more are using generic prescriptions, and more are using CVS for Maintenance Drugs or Mail Order.

Page 39 - RxInsights: Snapshot

Page 40 - Executive Summary: Trend

Page 41 - Your Top 25 Drugs

Bonnie noted that most of the drugs listed on page 41 are all advertised on TV. The cost and percentage of inflation are also listed on this chart. These are all powerful drugs and we need to make sure that they are used correctly, and that the patient has assistance with administering them. Kerr asked about the 7th drug listed on the chart, Copaxone, and Kim said that some members are

not able to take the generic version of the drug. Kim says Aetna is always monitoring when generic medicines are going to be released. She also said that these specialty drugs, listed on page 41, are hard to duplicate to a Generic Level. Mary Fischer, Board Member Liaison, asked about the number 13 drug, Revlimid, where it says, "Assorted Classes". Kim said that this drug can be used for multiple diagnosis'.

Getting into Section IV - Teladoc/CVS MinuteClinic/HealthHUB Concepts (through September 2019), Kim felt that the trend for utilization has increased by 12.2% and that is terrific. She reviewed pages 49 - 54 showing numerous interesting statistics with regards to the Teledoc utilization. She said page 55, shows the top diagnoses', which are sinusitis, and upper respiratory infections. By members using Teledoc they are saving the Plan quite a bit of money. Bonnie wanted to state that Teledoc is a National plan, so even if you are out of town, you can utilize it. Page 55 also shows the Member satisfaction rate, and most of the poor votes are because a patient did not get an antibiotic; or that the member failed to stay on the phone to complete their survey. Once again, Kim reminded everyone that Teledoc is to be utilized for non-emergency situations; nothing major.

Wellness Services were discussed on page 57 - 59. Kim then reviewed what a CVS MinuteClinic is and where the 3 locations are in Lee County. She said if they have it their way, they will be requesting numerous other locations in this area. She said there is no appointment necessary; all you do is walk in to your nearest clinic. The MinuteClinic is good for Minor Illnesses, such as allergies, flu symptoms, ear infections, etc., Minor Injuries, such as burns, cuts, sprains, etc., and Skin Conditions, for example, rashes, poison ivy, athletes' foot, etc. You can also get Sports Physicals, TB Tests, Earwax removal, flu shots, shingles shots, just to name a few. The best thing about the MinuteClinic is that it is convenient, personal, and local. She also stated that the pharmacists are so helpful at these MinuteClinic's.

Next Kim briefly introduced Clarissa Knowles, who would be discussing the HealthHUB option. Clarissa said these were started in Texas about one year ago, and now Florida has its first location in Seffner, FL (near Tampa). She referred to Pages 64 - 70, which outlined the concept of the CVS HealthHUB. She said they are remodeling CVS Locations to include a HealthHUB, which is a care concierge, one-stop shopping, to include some of the following services:

- Health care services in a more convenient, accessible, and customer-focused manner, at the least amount of cost;
- Be a testing ground for new pilot programs and service offerings;
- Help to identify the solutions that are the most effective and scalable, and then roll them out more broadly.

A new store will have 20% of space dedicated to health services; including 20 new wellness categories. This is the way of the future. It will also offer Rx Pharmacy Services, such as:

- Personalized Rx Support (education of chronic conditions);
- Diabetic Support & Services (including consultation);
- Blood Pressure Screening & Management (also to include consultation);
- Smoking Cessations.

Clarissa and Kim said they are extremely excited about the numerous services that will be offered at a CVS HealthHUB. They also will be reviewing what works and what doesn't work at these facilities, including the information they are receiving from Texas. Any of our members can now visit the Seffner locations, but it is NOT a \$0 copay until 4/1/20.

Wellness Awards

Heather Parker, Wellness Coordinator, discussed with the Insurance Task Force members a couple of awards the District has received. The first one is the Blue Zone Award Recognition (Healthy Workplace) that was awarded to the School District of Lee County, LCPEC in July 2019. She said she is very proud of the School District for winning this award. The motto of the program is: "The secrets of living longer, better are all around us". The purpose of the program is to make the healthy choice, the easy choice. We won the award by following "power of nine" principles that have been taken from people who have lived the longest:

1. Move Naturally
2. Purpose
3. Down Shift
4. 80% Rule
5. Plant Slant
6. Wine @ Five
7. Belong
8. Family First
9. Right Tribe

See article at: <https://southwestflorida.bluezonesproject.com/>. Heather said now that the District has won the award, numerous District schools are

applying for an individual award, for Healthy Schools. The basic application will be completed; the individual school will just have to add its individual project. She said Bonita Elementary, Bonita Middle, and Bonita High School are the first to work on their applications. We will be rolling out the application template to them and then the application will be available to the remainder of the schools in January 2020. Bonnie said she too is very excited about this award and explained the application process for the individual schools. She said while the concept is the same for schools as it was for the District, the individual schools will follow a different path to apply for their Blue Zone Workplace Award. The Wellness Team will have a template set up for the individual schools to use. She said it is our hope that all schools participate since they will not have to go through the entire application process. With this project, we are hoping to roll out some healthy habits for our employees. Kevin Daly, TALC President, stated if a school needs a point person for these applications, there is an At-Large Principal Discretion Supplement worth \$400 that someone could receive. The Principal just needs to ask for permission from Will and Dr. Pruitt for this to happen. Heather said that was good to know.

Heather said the second award she wanted to share with the ITF was the Health Schools Silver Award that the District received. The criteria for this annual award for either the Bronze, Silver or Gold level, is based on the number of best-practices that have been implemented relating to health within the District. While this is a lower award (from Gold to Silver) this year, it is because of understaffing in certain areas, which she said, the Board is working on these gaps. She hopes to go back to Gold next year.

The last announcement Heather had was with regards to the Million Mile Movement (involving everyone in Lee County) which will be working in conjunction with the Outbreak Challenge (involving employees of the School District of Lee County). The date for this to be released is December 14, 2019, which also coincides with the American Heart Walk. Our Outbreak Challenge will be a six-week program, which will run over the holiday break. Heather said registration will start on November 18th, but until then, if people ask, tell them to just start planning their teams so that when registration opens, they can go right in and register. Heather said this program was highly effective last year and has a great ROI. The comradery of this program is also great, and many become highly competitive during this challenge.

Bonnie asked for any Good of the Order Items. Bonnie wanted to share with the Insurance Task Force members that while it appears that they only work on insurance matters at this meeting, her office is constantly talking with many vendors about insurance related items. She said they investigate all submitted proposals and information that is shared with them. There are so many things they look at, that the ITF isn't even made aware of, because they just don't work to the employee's favor. She asked that if the ITF receives any information that they want her and her team to review, to please get it to her.

Next Meeting is December 5, 2019.

Kerr moved to adjourn the meeting, seconded by Elizabeth, called and carried.

**** (A copy of "The Deck" is available for review in the Insurance & Benefits Management Office.)**